**Appendix**

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| **Table A.** Supplementary Analyses: Control for Timing of Data Collection During Pandemic | | | | | | |
| **Dependent Variable** | **Externalizing** | | | **Internalizing** | | |
|  | Standardized Coefficient (β) | | S.E. | Standardized Coefficient (β) | | S.E. |
| Level 1 (Within Dyads) |  |  |  |  | | |
| **Youth Externalizing** |  |  |  |  | | |
| Monthly Income | -0.02 |  | 0.03 | 0.02 |  | 0.04 |
| Youth Financial Stress | 0.18 | \*\*\* | 0.04 | 0.04 |  | 0.05 |
| Youth Material Deprivation | 0.06 |  | 0.06 | 0.19 | \*\*\* | 0.06 |
| Caregiver Material Deprivation | 0.01 |  | 0.04 | -0.04 |  | 0.04 |
| Wave | -0.02 |  | 0.05 | 0.05 |  | 0.05 |
| **Residual Variance** |  |  |  |  | | |
| Youth Externalizing | 0.95 | \*\*\* | 0.03 |  |  |  |
| Youth Internalizing |  |  |  | 0.95 | \*\*\* | 0.03 |
| Level 2 (Between Dyads) |  |  |  |  | | |
| **Youth Externalizing** |  |  |  |  | | |
| Monthly Income | 0.05 |  | 0.15 | -0.01 |  | 0.15 |
| Youth Financial Stress | -0.10 |  | 0.19 | -0.18 |  | 0.18 |
| Youth Material Deprivation | 0.41 | \* | 0.16 | 0.40 | \* | 0.17 |
| Caregiver Material Deprivation | -0.22 |  | 0.15 | 0.04 |  | 0.17 |
| Youth Age | -0.04 |  | 0.10 | 0.10 |  | 0.10 |
| Household Size | 0.05 |  | 0.13 | -0.05 |  | 0.10 |
| Marital Status | 0.11 |  | 0.09 | 0.10 |  | 0.13 |
| Youth Race Non-White | -0.15 |  | 0.10 | -0.06 |  | 0.10 |
| Youth Sex-Female | 0.15 |  | 0.10 | 0.08 |  | 0.10 |
| Duration of Time Since March 2020 | 0.15 |  | 0.10 | 0.03 |  | 0.09 |
| **Intercept** |  |  |  |  | | |
| Youth Externalizing | 1.12 |  | 2.72 |  |  |  |
| Youth Internalizing |  |  |  | -0.20 |  | 2.61 |
| **Residual Variance** |  |  |  |  | | |
| Youth Externalizing | 0.80 | \*\*\* | 0.09 |  |  |  |
| Youth Internalizing |  |  |  | 0.87 | \*\*\* | 0.08 |
| \*p <0.05, \*\* p <0.01, \*\*\*p <0.001. Separate models predicting externalizing and internalizing were estimated. Correlations between income, youth-reported financial stress and material deprivation, and caregiver-report measures of were estimated in these models but are not reported for the sake of parsimony. | | | | | | |

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| **Table B.** Supplementary Analyses: Hardship Lagged by 1 Month Predicting Behavior Problems | | | | | | |
| **Dependent Variable** | **Externalizing** | | | **Internalizing** | | |
|  | Standardized Coefficient (β) | | S.E. | Standardized Coefficient (β) | | S.E. |
| Level 1 (Within Dyads) |  |  |  |  | | |
| **Youth Externalizing** |  |  |  |  | | |
| Monthly Income | -0.04 |  | 0.03 | 0.00 |  | 0.04 |
| Youth Financial Stress (Lagged) | 0.05 |  | 0.05 | 0.03 |  | 0.04 |
| Youth Material Deprivation (Lagged) | -0.03 |  | 0.04 | -0.04 |  | 0.06 |
| Caregiver Material Deprivation (Lagged) | 0.08 | \* | 0.04 | 0.01 |  | 0.04 |
| Wave | 0.02 |  | 0.05 | 0.05 |  | 0.05 |
| **Residual Variance** |  |  |  |  | | |
| Youth Externalizing | 0.99 | \*\*\* | 0.01 |  |  |  |
| Youth Internalizing |  |  |  | 0.99 | \*\*\* | 0.01 |
| Level 2 (Between Dyads) |  |  |  |  | | |
| **Youth Externalizing** |  |  |  |  | | |
| Monthly Income | 0.00 |  | 0.15 | -0.03 |  | 0.16 |
| Youth Financial Stress (Lagged) | 0.09 |  | 0.19 | -0.19 |  | 0.17 |
| Youth Material Deprivation (Lagged) | 0.40 | \* | 0.17 | 0.41 | \* | 0.17 |
| Caregiver Material Deprivation Lagged) | -0.25 |  | 0.15 | 0.03 |  | 0.17 |
| Youth Age | -0.07 |  | 0.10 | 0.09 |  | 0.10 |
| Household Size | 0.04 |  | 0.13 | -0.05 |  | 0.10 |
| Marital Status | -0.12 |  | 0.12 | 0.11 |  | 0.10 |
| Youth Race Non-White | 0.10 |  | 0.09 | 0.07 |  | 0.13 |
| Youth Sex-Female | -0.18 |  | 0.10 | 0.07 |  | 0.11 |
| **Intercept** |  |  |  |  | | |
| Youth Externalizing | 2.42 |  | 2.68 |  |  |  |
| Youth Internalizing |  |  |  | 0.14 |  | 2.59 |
| **Residual Variance** |  |  |  |  | | |
| Youth Externalizing | 0.82 | \*\*\* | 0.09 |  | | |
| Youth Internalizing |  |  |  | 0.87 | \*\*\* | 0.08 |
| \*p <0.05, \*\* p <0.01, \*\*\*p <0.001. Separate models predicting externalizing and internalizing were estimated. Correlations between income, youth-reported financial stress and material deprivation, and caregiver-report measures of were estimated in these models but are not reported for the sake of parsimony. | | | | | | |

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| **Table C.** Supplementary Analyses: Behavior Problems Lagged by 1 Month Predicting Hardship | | | |
|  | Standardized Coefficient (β) | | S.E. |
| Level 1 (Within Dyads) |  |  |  |
| **Youth-Report Financial Distress** |  |  |  |
| Youth Externalizing (Lagged) | 0.07 |  | 0.04 |
| Youth Internalizing (Lagged) | 0.01 |  | 0.03 |
| Monthly Income | -0.16 | \*\* | 0.06 |
| Caregiver Material Deprivation | 0.09 | \* | 0.04 |
| Wave | 0.02 |  | 0.05 |
|  |  |  |  |
| **Youth-Report Material Deprivation** |  |  |  |
| Youth Externalizing (Lagged) | 0.05 |  | 0.04 |
| Youth Internalizing (Lagged) | 0.08 |  |  |
| Monthly Income | -0.02 |  | 0.04 |
| Caregiver Material Deprivation | -0.02 |  | 0.04 |
| Wave | -0.04 |  | 0.06 |
|  |  |  |  |
| **Residual Variances** |  |  |  |
| Youth Financial Stress | 0.96 | \*\*\* | 0.02 |
| Youth Material Deprivation | 0.99 | \*\*\* | 0.01 |
|  |  |  |  |
| Level 2 (Between Dyads) |  |  |  |
| **Youth-Report Financial Distress** |  |  |  |
| Youth Externalizing (Lagged) | 0.13 |  | 0.10 |
| Youth Internalizing (Lagged) | 0.07 |  | 0.10 |
| Monthly Income | 0.14 |  | 0.14 |
| Caregiver Material Deprivation | 0.60 | \*\*\* | 0.10 |
| Youth Age | 0.22 | \*\* | 0.08 |
| Household Size | -0.05 |  | 0.09 |
| Marital Status | 0.00 |  | 0.10 |
| Youth Race Non-White | -0.20 | \* | 0.08 |
| Youth Sex-Female | 0.18 |  | 0.10 |
|  |  |  |  |
| **Youth-Report Material Deprivation** |  |  |  |
| Youth Externalizing (Lagged) | 0.24 | \* | 0.10 |
| Youth Internalizing (Lagged) | 0.20 |  | 0.11 |
| Monthly Income | 0.11 |  | 0.13 |
| Caregiver Material Deprivation | 0.54 | \*\*\* | 0.11 |
| Youth Age | 0.23 | \*\* | 0.08 |
| Household Size | 0.05 |  | 0.10 |
| Marital Status | -0.13 |  | 0.11 |
| Youth Race Non-White | -0.21 | \*\* | 0.08 |
| Youth Sex-Female | 0.12 |  | 0.10 |
|  |  |  |  |
| **Intercept** |  |  |  |
| Youth Financial Stress | 3.58 |  | 1.87 |
| Youth Material Deprivation | 3.28 |  | 1.84 |
| **Residual Variances** |  |  |  |
| Youth Financial Stress | 0.64 | \*\*\* | 0.08 |
| Youth Material Deprivation | 0.61 | \*\*\* | 0.08 |
| \*p <0.05, \*\* p <0.01, \*\*\*p <0.001. Separate models were estimated using externalizing and internalizing as predictors. Correlations between financial stress and material deprivation were estimated in these models but are not reported for the sake of parsimony. | | | |