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The lack of parental help among adult children in Finland¹

Abstract: The main focus of this paper is on adult children who do not receive any practical help or financial support from own parents. The perspective is two-folded: the lack of help is considered both from the potential givers' (parents') and from the potential receivers' (adult children's) points of view. The results indicate that the lack of financial support is more common than the lack of practical help, whereas received practical help extends beyond the early years of adulthood. According to the binominal logistic regression analyses, the lack of parental help is most evident when there is no need, in the other words, financial support is less probably received after graduation and with good incomes, whereas practical help is received especially after having children. Lack of regular contacts between parent and adult child and long geographical distance seem also be detrimental to parental helping. Furthermore, there was some interplay between an adult child's disadvantaged position and a lack of parental support. If scarce resources of both parent and adult child interplay with lack of help, social problems may arise more easily, in other words, the lack of help accumulates more or less to certain families.

Keywords: adult children, lack of parental help, welfare, educational inequity.

JEL codes: I240, I310, Z00.

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¹ Acknowledgements: Financial support was provided by the Academy of Finland and Alli Paasikivi Foundation. This paper is based on GENTRANS data (<http://blogs.helsinki.fi/gentrans/>). GENTRANS data collection in 2007 was primarily funded by the Academy of Finland (project numbers 29885301, 2006_2009).

Introduction

The labour market, the welfare state and the family are three main societal pillars, although their relative significance differs considerably in different historical contexts, countries and life phases of individuals [see e.g., Goodin 2000; Furlong & Cartmel 2007]. For example, the transition from adolescence to adulthood and financial independence takes longer nowadays and varies more than it did a couple of decades ago [Furlong & Cartmel 2007; Buchmann & Kriesi 2011]. The significant role of education is one main reason for keeping young adults financially more dependent on the generosity of the welfare state and/or own parents, whereas without qualification transition to the labour market is difficult nowadays. Furthermore, those who are already on the employment ladder have to face overall insecurity in the labour market in the form of temporary jobs and turbulence [Furlong & Cartmel 2007; Settersten 2007; Swartz & O'Brien 2009].

Young adults in the Nordic countries have tended to be more independent of their family of origin than their peers in other regimes [Attias-Donfut, Ogg & Wolff 2005; Settersten 2007; Buchmann & Kriesi 2011]. They move out of the parental home on average at a younger age than their European counterparts, for example [Eurostat 2008]. Individually based benefits, such as the student grant, housing and unemployment allowances as well as the existence of affordable housing are at least partly behind this early home-leaving pattern in the Nordic countries [see e.g. Isoniemi 2006]. The level of state support has been diminishing, however, and for example the financial situation of young Finnish adults has been deteriorated during and after the recession of the 1990's [Moisio 2008; van Gerven 2008]. It seems, however, that while the welfare state has withdrawn from some of its responsibilities, increasingly more parents are supporting their adult children [Majamaa 2011]. Brandt [2013] has noticed that collaboration between state and family leads to broader and feasible private support, which is usually of a voluntary nature. Overall, the family's role is mainly complementary, at least in the Nordic countries [see e.g. Berndtson 2004; Björnberg & Latta 2007].

Broad research on intergenerational help and support has revealed that usually need is behind the parental help and support, but also resources, ability, possibility and willingness to give help effects this. Parental help is not axiomatic, however, and the focus of this study is on the lack of parental help in Finland. Parental help is seen here more or less as a positive sign of the existence of a safety net and an assistant to everyday life not as a vital phenome-

non. Lack of parental help can be seen to be more problematic when it relates to scarce resources of parents and accumulates to certain families than when it relates to the fact that there is no immediate need for help. In other words, if the welfare state has less resources to support young adults in their rocky road to independent life nowadays, and if also parents, especially with fewer resources are not capable of supporting their offspring when needed, opportunities in life differ greatly depending on the family background.

This article comprises five sections. Following this introduction it first gives a short review of postponed adulthood and previous research results related to parental help. Also an illustrative figure of the socio-demographic variables related to parental help follows this review. Parental help and support is known to be common in the Nordic countries [see e.g. Brandt 2013], however, given the gap in research related to intergenerational help and support, the paper addresses the question of why not all adult children receive help? The second section introduces the data, variables and methods used in the study, whereas the third section takes a closer look at Finnish baby boomers who do not give any practical help or financial support to their adult children. The lack of parental help and the possible reasons for this is also considered amongst adult children in the fourth section. The findings suggest that rare communication, in particular, predicts a lack of parental help and that the ability to give help as well as a diminishing need are strong determinants. The last section concludes the paper and suggests that the lack of parental help can be seen, at least partly, as one link in the chain of educational inheritance.

1. Postponed adulthood and parental help

Young people gradually move into an adult role and make a wide range of choices about their studies, way of life, work, relationships and children. Nowadays these transitions are more varied and tend to take longer than a couple of decades ago and the order of events is not rigid [see e.g., Furlong & Cartmel 2007; Buchmann & Kriesi 2011]. These transitions vary amongst European countries, however, and perhaps the most striking differences are in the patterns related to leaving home. Co-residence is a typical way for parents to support adult children in Southern European countries and direct money transfers are less common, whereas co-residence is less of a normative parental-support strategy in the Nordic countries. Adult children in Central European countries can expect financial support when they are residentially

autonomous but co-residence is more common than in the Nordic countries [see e.g., Albertini & Kohli 2012]. The lack of affordable housing is one reason for the delayed departure from the parental home [Eurostat 2009, 30] but institutional factors also have an effect. State benefits and allowances tend to be allocated on an individual basis in the Nordic countries, for example, which encourages early home leaving, whereas young adults in Southern European countries have to lean more on family support [Buchmann & Kriesi 2011].

Even if young adults in the Nordic countries have tended to be more independent of their family of origin than their peers in other welfare regimes [Buchmann and Kriesi 2011] parental help and support is more or less obvious also here [Haavio-Mannila et al. 2009]. Previous studies have shown that many socio-demographic factors interplay with parental help. For example, the age of both the parent and the adult child is associated with helping: the younger the adult child is, the more likely he or she is to receive help and support and the younger the parent, the more likely it is that he or she will help and support an adult child [see e.g. Albertini, Kohli & Vogel 2007]. In particular the age of the adult child is negatively associated with received financial support [Kohli 1999; Attias-Donfut & Wolff 2000a; Majamaa 2013], as well as with childcare help [Attias-Donfut & Wolff 2000b; Vandell et al. 2003; Majamaa 2012], whereas age has less of an effect if practical help is considered in general [see e.g., Hillcoat-Nallétamby & Dharmalingam 2003]. Moreover, relatively young grandparents aged 50 to 59 are most likely to provide childcare help, but giving regular help seems to be more common among 60-to-69-year-olds old [Hank & Buber 2009].

Attias-Donfut and Wolff [2000a] argue that gendered helping is related to the implicit gender contract: care giving is more for women than for men. This gender pattern applies not only to the care of elderly, but also to care related to grandchildren [Hank & Buber 2009; Majamaa 2012]. The association is less clear with regard to financial support [see e.g., Fritzell & Lennartsson 2005; Majamaa 2013], even if Björnberg and Latta found [2007] that men were more likely to give financial support than women because they have more assets. Gender and receiving parental help have been found to have also some interplay: Fritzell and Lennartsson [2005] showed that women are more likely than men to receive financial support and Attias-Donfut and Wolff [2000a] found a similar relation in respect of childcare help received. Resources and the ability to give help and support have a strong effect. Parents with few children are more likely to give and adult children with few siblings to receive financial support from their parents. A similar association has been found with regard to practical help [see e.g., Attias-Donfut &

Wolff 2000a; Fingerman et al. 2010; Majamaa 2012]. Having a partner also seems to affect resources: parents who are married or cohabiting are more likely to give practical help and financial support to their adult children than parents living alone [Lennartsson, Silverstein & Fritzell 2010]. Forming a relationship, in turn, appears to decrease dependence on the family of origin amongst adult children, who seem to rely on their parents when they are alone but turn to their partner after establishing a relationship [Sarksian & Gerstel 2008; Swartz et al. 2011]. Furthermore, the need for extra help usually increases when children come along. Lehto and Sutela [2008] found, for example, that over 60 per cent of working Finnish parents received extra help from relatives and friends to balance their work and family commitments. The need for childcare help is one reason but love, affection and a desire to spend time with grandchildren also seem to be strong motives [Fingerman et al. 2010; Settles et al. 2009; Majamaa 2012].

Adult children from families with more available resources and stronger emotional commitment seem to have a smoother transition to adulthood [Swartz & O'Brien 2009; Swartz et al. 2011]. According to various studies, parents with a higher socio-economic position (higher educational level, higher levels of income and wealth) are more likely to give financial support than those with a lower socio-economic position [see e.g., Kohli 1999; Fritzell & Lennartsson 2005]. From the receivers' point of view parental financial support helps to prevent poverty amongst young adults [Fingerman, Silverstein & Fritzell 2009; Björnberg & Latta 2007], although parents seem to be especially keen to help and support their offspring if they are progressing towards independent adult life [Swartz et al. 2011]. Students, regardless of age, tend to receive financial support from their parents [Kohli 1999; Swartz et al. 2011, Majamaa 2013]. Some of the research findings indicate, however, that private support is oriented to advantaged adult children, in other words those with an established position in adult life [Fritzell & Lennartsson 2005; Lennartsson, Silverstein & Fritzell 2010], whereas personal disadvantages are found to go hand-in-hand with the absence of a personal safety net [Harknett & Hartnett 2011].

Health status and the amount of available spare time also appear to be associated with the giving of practical help [Attias-Donfut & Wolff 2000a; Tan et al. 2010]. The likelihood of looking after grandchildren has been found to be negatively associated with the poor health of grandparents [Hank & Buber 2009; Tan et al. 2010]. Furthermore, grandparents who are still active on the labour market have less time to give practical help in the form of looking after grandchildren [Albertini, Kohli & Vogel 2007]. On the other hand, some

studies [see e.g., Guzman 2004] report that retired and unemployed grandparents provide childcare help less frequently than those who are employed, whereas others report no association between their labour-market position and childcare help given [see e.g. Majamaa 2012]. As Attias-Donfut and Wolff [2000a] put it: “Grandmothers in general arrange to spend time with their grandchildren whether they work or not.” External factors such as long geographical distances also affect the ability to help. Hank and Buber [2009], for example, found a negative association between an increasing geographical distance separating the younger and older generations and the likelihood of looking after grandchildren [see also Attias-Donfut & Wolff 2000a; Tan et al. 2010]. Nevertheless, the effect of geographical distance seems to be much weaker if less frequent and more frequent childcare help are studied separately [Majamaa 2012].

Even if resources, ability and needs are associated with intergenerational help, more or less conscious motives for giving may determine intergenerational support in the family [Kohli & Künemund 2003]. Doty [1986], for example, distinguishes three broad categories that influence transfer behaviour: affection and norms of both responsibility and reciprocity. Tan and her colleagues [2010], in turn, found that emotional closeness and more regular contact had a strong impact in predicting grandparental involvement in childcare, whereas Grundy [2005] noted a strong reciprocal element related to intergenerational help and support. Kohli and Künemund [2003] constructed a motivational space with five basic orientations: altruism; delayed, indirect or generalized reciprocity; a sense of duty; separation and direct exchange. They argue that when intergenerational help is based on concern for the wellbeing of others the motive could be considered altruistic. Reciprocity in helping may be indirect, delayed or generalized depending on from whom and when the help is received and to whom and when it is given. A sense of duty is related to normative obligations, whereas maintaining autonomy and distance relate to not-giving and to the idea that the grown-up child should stand on his/her own feet, for example. If the giver wants to receive some help and support in return, the motive is based on direct exchange.

As we can notice, parental help and support is a widely studied field of research. Figure 1 represents an attempt to systemize and summarize the research framework with regard to parental helping patterns. Generally speaking background variables tend to measure parental resources and the ability to help, whereas factors related to adult children measure the variety of needs. Motives, attitudes and cultural norms also have an effect but in this study they cannot be measured directly. Furthermore, families live in a specific histori-

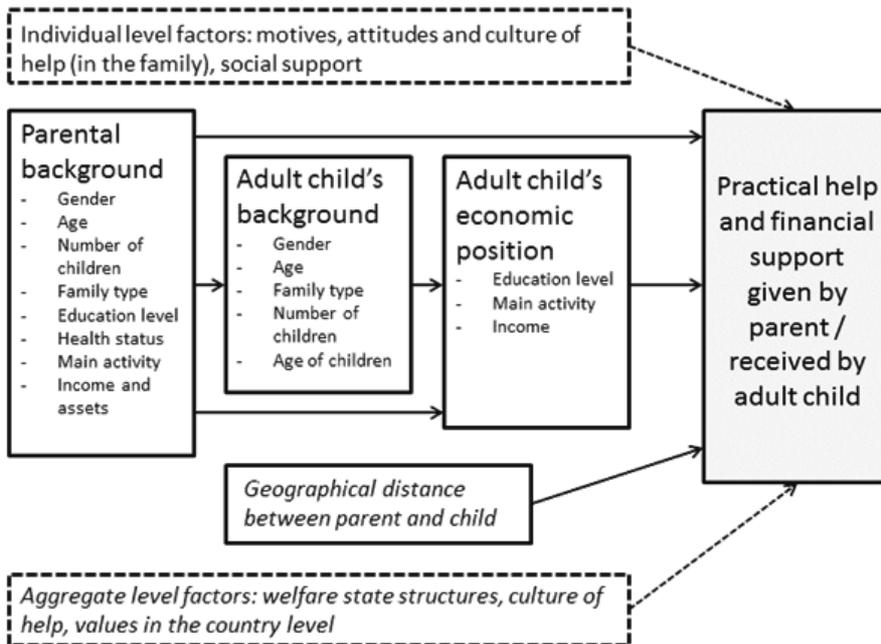


Figure 1. Factors related to parental help and support

cal context and in a certain society and aggregate-level factors such as the generosity of the welfare state affect parental helping [see e.g., Kohli 1999].

Overall, families live in a specific society and at a specific historical time with specific legislation and institutions. The welfare state generosity changes over time, however, and affects the extent of parental help and support. In some countries private financial transfers are the only source of income amongst young adults nowadays, whereas in others these transfers complement state assistance and services [see also Kohli 1999; Attias-Donfut & Wolff 2000b]. Neither should one forget the cultural factors as well as the social norms and expectations which shape parental help and support in a certain family context.

1.1 More precise research questions

Parental help and support is common but it is not axiomatic. Parents may not have the ability, the resources or the will to support their adult children and if children do not receive help and support during difficult times or for further education they may find themselves at a disadvantage [see e.g., Swartz

et al. 2011]. Various previous studies are related to intergenerational help but none could be found which referred directly to the lack of parental help and support. In focusing on the flip side of the coin, in other words, those who lack parental help and support this study offers a new perspective and sheds further light on the concept of intergenerational help. It also highlights new research results in recognizing the heterogeneity of adult children. Firstly, the article considers parental helping and non-helping from the perspectives of the givers and the receivers as a general phenomenon. After that the focus turns on those who lack parental help and the paper seeks answers to the following questions: Who are these adult children who lack practical parental help and financial support? Why do they lack help and is the lack of help related to the sparse resources of the givers, the age of the adult children or a certain phase of life or is it simply that there is no need for help?

2. Data

This study is based on information obtained from questionnaires distributed to families spanning two generations. The first generation comprised so-called Finnish baby boomers, born between 1945 and 1950, and the second offspring generation included their adult children who were born between 1962 and 1988. At the time of survey they were 18–44 years old. Statistics Finland² drew up and collected the data in 2007 and with the permission of the respondents merged some individual-level administrative register data into the survey data such as information about employment, the level of education and occupational status in 2007 and in previous years.

Because of the low response rates among the baby boomers (56 per cent, $n = 1,115$) and their adult children (42 per cent, $n = 1,435$) a non-response analysis was conducted [Majamaa 2009a]. According to the results more women than men returned both questionnaires and amongst the adult children age was associated positively with the response rate. Non-response bias in the children's data related mostly to education: the higher the educational level, the higher was the response rate (women 61 vs. 37%, men 42 vs. 21%). Income level did not separate the respondents from the non-respondents.

² The Finnish public authorities produce the vast majority of Finnish official statistics. They also conduct inquiries and interviews among enterprises, municipalities, central government organizations and households.

Amongst the parents the response rate was higher among women in the higher income deciles (71%) than for those in the lower deciles (48%) although this tendency was not evident amongst the men. Moreover, those with a higher educational level responded more actively than those with only a basic level (women 69 vs. 55%, men 57 vs. 40%) [Majamaa 2009b].

The first phase of the study (Table 1) included baby boomers with at least one adult child living outside the parental home ($n = 849$). Amongst the potential help receivers all adult children with at least one living parent and who did not live in the parental home ($n = 1350$) were included in the descriptive part (Figure 2). In the final analysis (Table 2), however, the data was reduced by a third ($n = 780$) because the adult-child-parent dyads were possible to form only if both the child and a parent returned the questionnaire. Information on the parent was linked with the data on their adult child by means of the family identification number.

2.1. Lack of help – two dependent variables

Practical help³ which includes childcare help⁴ was considered separately from financial support⁵ (over €0). Financial support means giving money or covering specific costs such as for schooling or certain purchases. Altogether both questionnaires included 10 ways of helping. Not helping was considered amongst both the parents (potential givers) and their adult children (potential receivers). Amongst the parents help and support given to all their adult children was taken account. Two groups were distinguished: those who *did not give any practical help* to their own adult children ($n = 146$) and was distinguished from those who gave at least some help ($n = 703$). Also in the case of financial support, parents who *did not give any support* ($n = 457$) were distinguished from those who gave at least some help ($n = 392$). Correspondingly the same distinction was made amongst the potential receivers (the adult children of baby boomers). In the descriptive part lack of help and support was

³ The parents were asked to circle all the answers that applied: *What types of help have you given to your child in the last 12 months?* The response choices were: Help with household chores, Help with home repairs, Help with transportation, Help with car repairs, domestic appliances, etc., Help with caring for pets, Help during the holidays, Other help related to your professional skills, Other kinds of help, None.

⁴ *In the last 12 months, have you looked after your grandchildren?* There were four response alternatives: 'Yes', 'No', 'There was no need' and 'We have no grandchildren'.

⁵ The parents were asked: 'In the last 12 months, have you given any financial support to your children?' and 'How much altogether?'

considered in cases of *both* parents but in the explanatory part the focus was on lack of help from a particular parent, in line with the adult-child – parent dyads. This child-parent data included 141 adult children who did not receive any practical help and 639 who received at least some practical help from one parent. The same distinction applied to financial support: 441 adult children did not receive any support from their own parent, whereas 339 received at least some. The questionnaires did not include any variables about direct social support. There was information about contact frequencies between parent and child, however, which was used as one of the control variables.

2.2. Independent variables

The review highlighted the importance of socio-demographic characteristics, especially age, socio-economic variables and emotional aspects in explaining parental helping. The choice of control variables was based on these findings. Eight variables covering the socio-demographic characteristics of parents were included in the first analysis related to not helping (Table 2). The first three of these were *gender*, *living with a spouse* (yes, no) and *number of children* (one, two, three or more). The next three variables represent the parental socio-economic position: *educational level* (basic or unknown, secondary and tertiary), *working status* (working, not employed, retired) and *disposable income per month* (less than €1,000, €1,000–1,999 and €2,000 or more). Information about disposable income per month was based on taxable income less paid taxes in 2007 divided by 12. The last two variables were *self-reported health* (good, moderate, poor) and having *grandchildren* (yes, no).

The analyses related to adult children covered seven socio-demographic characteristics. Furthermore, two variables concerned geographical and relationship closeness with a parent and two were socio-economic indicators concerning the adult child's parents (Table 2). The first four control variables were *gender*, *age group* (18 to 24, 25 to 29, 30 to 34 and 35 and above), *number of siblings* (none, one, two or more) and *family type* (no family, married or cohabiting without children, married or cohabiting and with children and single parenthood). Three socio-economic indicators were included: *educational level* (student, basic, secondary and tertiary), *working status* (not working, working) and monthly *disposable income* (less than €1,000, €1,000–1,999 and €2,000 or more). Geographical *distance to the parental home* was categorized in three groups: less than 15 kilometres, 15 to 149 kilometres and at least 150 kilometres. The questionnaire of the adult children contained also

the question about the *frequency of contact* with their parents: daily or more often than weekly, weekly and less often than weekly. Finally, two parental socio-economic variables were included: *educational level* and *working status*.

2.3. Methods

In the explanatory part binominal logistic regression was used, in which the response variable is dichotomous and comparisons are made between these two categories. Firstly the focus is on the parents. The parents who *did not give* any practical help were compared to those who gave at least some. Similar comparisons were made with regard to financial support. The focus then moved to adult children and the lack of received help and support. In other words the adult children who *did not receive* any practical help from their own parents were compared to those who received at least some help and a similar comparison was made related to financial support. The first category in each explanatory variable was the reference group with an odds ratio (OR) of 1. Tables 1 and 2 include two models. Model 1 (M1) indicates how each predictor affected non-helping / lack of help, whereas Model 2 (M2) presents the estimates for non-helping / lack of help adjusted for all the variables. Odds ratio (OR) of not helping / lack of help for each category versus the reference category were obtained from the estimated logit coefficient (b) by means of transformation e^b . Stata's statistical software cluster option was used to compute the standard errors because of the clustered data on adult children.

3. Downward-flowing help – a lack of resources among parents?

Almost all the parents gave at least some kind of help to their adult children: only 13 per cent did not give any practical help or financial support (results not shown). Most parents gave practical help (83%), whereas financial support was less prevalent (46%; see Table 1). Approximately 40 per cent of parents gave both practical help and financial support. The strongest tendency was to give two types of help, usually financial support and childcare help (results not shown). Approximately one in ten parents helped in at least six different ways the mean score being 2.8 ($se(\text{mean}) = 0.07$), whereas the biggest tendency was to offer three types of help. Binominal logistic regression

was used in the next explanatory part. Table 1 shows the odds ratios (OR) for the eight control variables and *not giving practical help*, as well as *not giving financial support* separately (M1). Model 2 shows the estimates adjusted for all the chosen variables at once.

Surprisingly, neither gender nor working status was associated with *not giving any practical help* amongst the parents whereas the other factors were associated (Table 1, M1). According to the results, living without a spouse, having a low number of children, a low educational level and low disposable income and poor self-reported health predicted a lack of practical help to adult children. Non-helping was also more common amongst parents who did not have grandchildren.

When all the socio-demographic variables were controlled (Table 1, M2) the likelihood of *not giving practical help* was significantly higher amongst those with no grandchildren than amongst those who were grandparents. This result was not surprising as previous research related to childcare help given by grandparents shows that approximately 90 per cent of Finnish grandparents give at least some childcare help to their adult children [see e.g., Lammi-Taskula, Suhonen & Salmi 2004; Majamaa 2012]. Furthermore, living without a spouse indicated a higher propensity of not helping. Previous studies [Lennartsson, Silverstein & Fritzell 2010] also report that living with a spouse increases the probability of giving help. However parents with only one child (versus those with at least three) were almost three times as likely not to help their adult children than those with at least three children. This figure implies that the fewer children parents have the more likely they are not to help their own children. In other words, parents with a number of children give help to at least one of them [see also Majamaa 2012].

A positive association between parental educational level and financial support has been reported [see e.g., Kohli 1999; Swartz et al. 2011] but in the case of childcare help the association is less clear [Majamaa 2012]. Interestingly the likelihood of not giving practical help was twice as strong amongst parents with a low level of education compared to those with a high educational level when all the variables were included (M2). It may be that a low level of parental education indicates low overall resources [see also Harknett & Hartnett 2011] and that a helping culture is less prominent than amongst the more highly educated.

Table 1 shows also the odds ratios for parents who did *not give any financial support* to their adult children variable by variable (M1). In general a low economic position (low educational level, low disposable income and being out of the labour market) was strongly linked to not giving financial sup-

Table 1. The distribution of the background variables (%) and odds ratios amongst parents (baby boomers) not giving any practical help or financial support to their adult children: binominal logistic regression

Baby boomers (parents)	No practical help				No financial support		
	% ^a	% ^a	Model 1 ^b	Model 2 ^c	% ^a	Model 1 ^b	Model 2 ^c
Gender							
Women	51.7	16.8	1.00	1.00	55.6	1.00	1.00
Men	48.3	17.6	1.06	1.21	51.4	0.85	1.01
Living with a spouse							
Yes	79.2	15.3	1.00	1.00	52.3	1.00	1.00
No	20.8	24.6	1.81 **	1.87 **	58.4	1.28	1.09
Number of children							
Three or more children	33.0	10.3	1.00	1.00	47.3	1.00	1.00
Two children	45.9	15.7	1.62 *	1.53 +	55.3	1.38 *	1.48 *
One child	21.2	31.3	3.96 ***	2.76 ***	59.6	1.64 *	1.72 *
Educational level							
Tertiary	32.2	12.3	1.00	1.00	33.8	1.00	1.00
Secondary	37.5	17.2	1.48 +	1.50	61.1	3.07 ***	2.58 ***
Basic or unknown	30.3	22.5	2.08 **	2.17 **	65.3	3.68 ***	2.78 ***
Working status in 2007							
Working	60.4	15.8	1.00	1.00	47.1	1.00	1.00
Unemployed etc.	10.6	20.1	1.34	1.14	58.3	1.57 +	1.33
Retired	29.0	19.0	1.25	1.13	65.3	2.11 ***	1.68 **
Disposable income per month							
€2,000 or more	22.5	15.1	1.00	1.00	37.9	1.00	1.00
€1,000 – €1,999	50.6	15.3	1.02	0.89	56.6	2.14 ***	1.38
Less than €1,000	22.5	24.0	1.78 *	1.36	65.4	3.09 ***	1.37
Self reported health							
Good	47.7	14.0	1.00	1.00	47.1	1.00	1.00
Moderate	43.1	18.9	1.43 +	1.40	57.9	1.55 **	1.11
Poor	9.3	26.0	2.16 *	1.72	66.8	2.26 **	1.36
Grandchild(ren)							
Yes	65.7	10.5	1.00	1.00	56.3	1.00	1.00
No	34.3	30.0	3.65 ***	3.90 ***	48.3	0.73 *	0.83
All	100.0	17.2			53.6		
N (unweighted)	849						

^a Percentages of baby boomers were calculated with sampling weights.

^b Each variable added one at a time into the model.

^c All the variables were added into the model at once.

Significance levels: + $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Notes: Only those with at least one adult child living outside the parental home are included into the models.

Source: [Gentrans 2007], collected by Statistics Finland.

port, whereas those in a better economic position were more likely to support their adult children. There seem to be also other factors involved in terms of not giving support such as a low number of children, poor health and having grandchildren.

The full model (M2) gives only a little new information related to *not giving financial support*: the strong association with a low educational level weakened only slightly after all the variables were added and the likelihood of not giving support was still almost three times as high amongst those with a low versus a tertiary level of education [see also Swartz et al. 2011; Majamaa 2013]. Moreover those who were not working (unemployed, retired) carried excess risk in terms of not helping their offspring financially. The association between both disposable income and self-reported health and not giving support disappeared when the educational level was included in the model. This seemed to be attributable to the fact that those with less education have lower disposable income and worse self-reported health than the more highly educated (results not shown).

The results show that parents' scarce resources predict non-helping whereas a lack of help and support is more evident amongst parents who lack financial resources or experience health problems, for example. Furthermore the accumulation of educational capital seems to go hand in hand with helping – the likelihood of not helping, in terms of both practical help and financial support, was higher amongst parents with a lower educational level than amongst the higher educated. Spousal support also seems to be important on the level of practical help whereas living without a spouse was associated with not giving help. However affection and the desire to spend time with grandchildren in particular, more often than duty or need, seemed to be behind childcare help given by grandparents [Settles et al. 2009; Fingerman et al. 2010; Majamaa 2012]. Overall if variables related to values and motives could be included the analysis would benefit.

4. Lack of need amongst adult children?

Based on results retrieved from the data on adult children (n = 1350) a total lack of parental help was quite rare: only eight per cent did not receive any practical help or financial support from their own parents (results not shown). Almost half (48%) received financial support, 88% received some kind of practical help and 44% received both types of help. Most typically

they received two types of help, usually financial support and childcare help (results not shown). Approximately one in ten of the adult children received help in at least six different forms, the mean being 3.1 ($se(\text{mean}) = 0.05$) and three being the most common.

Figure 2 gives more details about the associations between the age of the adult child and the lack of both practical help and financial support. Approximately 15% of those under the age of 25 did not receive any financial support whereas in the oldest age group (40–44) the figure was 78%. There was no clear evidence of a growing trend in not receiving practical help however. Up to age of 35 the proportion of adult children not receiving practical help remained at approximately 10%, whereas in the oldest age group (40–44) it increased to a quarter. Furthermore overlap in intergenerational help was common, especially amongst younger people. Approximately 75% of adult children in the youngest age group (18–24) received various forms help from their own parents as opposed to 20% in the oldest age group (40–44 years old). Only three per cent of adult children who did not live in the parental home and who were under the age of 25 did not receive any help from their own parent(s) whereas in the oldest age group (40–44) the proportion of those lacking both practical help and financial support increased to 25% (see Figure 2).

Overall a lack of financial support was approximately four times more common amongst adult children than a lack of practical help and there was a clear,

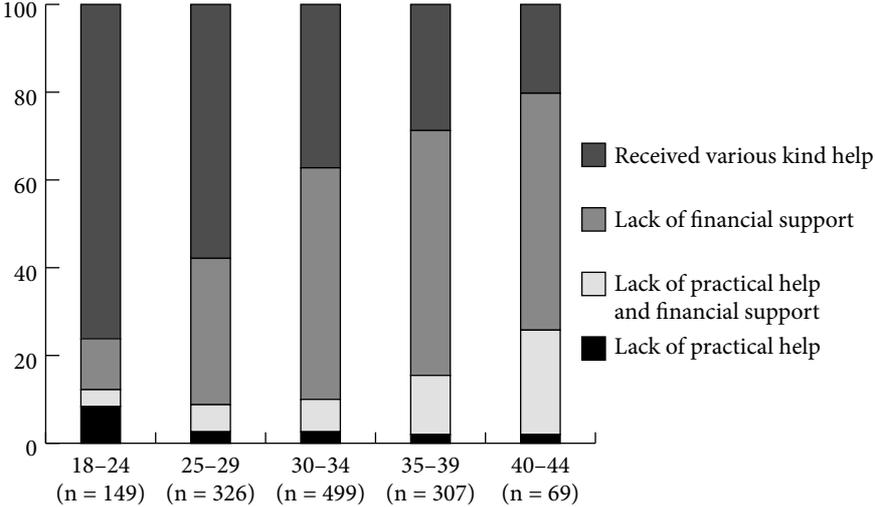


Figure 2. The lack of practical help and financial support among adult children (n = 1,350) by age in 2007, percentages

positive association with the age of the adult child especially in the case of financial support. But is it really the age of the adult child or is it more a question of life phase and the need for help that explains the increasing trend? So far the results have indicated that parents need some resources and reasons (e.g., grandchildren) to give help although the adult child's age, certain life phases, frequency of contact and geographical distance seem to be associated more or less with a lack of parental help and support (see Figure 1). Table 2 shows the results related to a lack of help when all these factors are considered, first variable by variable (M1) and then following adjustment for all the variables at once (M2). Age-adjusted odds ratios were also counted but the results are not shown.

As model 1 in Table 2 shows the adult child's gender, family type, educational level, distance to the parental home and frequency of contact were associated with a lack of *practical parental help*, whereas, and perhaps surprisingly, there was no association with either the adult child's or the parental working status. As expected all the socio-economic variables related to the adult child and his or her parents were strongly associated with a lack of *financial support*. Also the child's gender, age, number of siblings, family type and frequency of contact predicted a lack of parental financial support.

As Figure 2 shows, age in particular is positively associated with a lack of financial support but does age really explain the diminishing parental help? According to the results (not shown) adjusting for age either eliminated or weakened the associations between the studied variables and a lack of help. As expected adjusting for age had hardly any effect when a *lack of practical help* was considered. The odds ratios increased only amongst those who had no children following adjustment for age implying that having children would decrease the probability of the lack of practical help even more if the age structure was the same as amongst those with and without children. Moreover the response rate was higher amongst the older groups [Majamaa 2009a] and given that having children is more common in the older age groups adjusting for age increased the odds related to a lack of help. The associations between gender and a *lack of financial support* and family type disappeared following adjustment for age. This relates to the fact that the response rate was higher amongst women [ibid.] and that having children is more common in the older age groups. Furthermore age adjustment weakened the associations related to educational level, working status, disposable income and the parent's educational level and working status. These results reflect the fact that, first of all, older adult children are more likely to have an established financial position than younger ones thus need for financial support is less evident. Secondly,

younger adult children are more likely to have a parent with a higher level of education, and their parents are more likely still to be actively employed (results not shown).

Following the inclusion of all the variables in model 2 (Table 2) the association was strongest between the frequency of contact and a *lack of practical help*: the likelihood of a lack of help was almost eight times stronger if the adult child and the parent were in contact less often than weekly than if they contacted one another several times a week. Interestingly the likelihood of a lack of practical help was also high amongst those with only a basic level of education, in other words with no qualifications and only compulsory education than amongst students. Educational inheritance is strong in Finland [see e.g., Kivinen, Hedman & Kaipainen 2007; Myrskylä 2009] but it may be that the adult child's educational level predicted a lack of help only because there was no need for help. On the other hand adult children could be unmotivated to educate themselves if they lack parental help and support (including social support), which could be one determinant related to educational inheritance. This causality relationship could not be tested directly here because of the cross-sectional nature of the data. However some evidence of the latter alternative emerged: adult children whose parents had a lower level of education were more likely not to receive financial support than those whose parents were more highly educated (Table 2, M2). Not-giving amongst lower educated parents may relate to the idea that a grown-up child should stand on his/her own feet earlier [see Kohli & Künemund 2003], or on the contrary the lack of parental help and support may be one link in the chain of educational inheritance.

Furthermore a *lack of practical help* was more prevalent amongst those who were living alone than amongst those who were cohabiting or married and had children. Looking after grandchildren is an important form of grandparental help and a major reason for care seems to relate to a desire to be with grandchildren [see e.g., Fingerman et al. 2010]. Brandt [2013] also notes that if intergenerational help is based on voluntariness rather than necessity, it is usually more forthcoming. The results show that a long geographical distance between generations reduces the likelihood of practical help given and received which other studies have also noted [Hank & Buber 2009, Tan et al. 2010]. However following simultaneous adjustment for all the variables no association could be found between the gender, age, number of siblings, working status, disposable income of the adult child or the parental working status and the lack of practical help (M2).

Becker [1991, p. 369] argues that in supporting education parents wish to make a sensible investment in the future of their children. The present findings

support this claim, in that students in particular received financial support (Table 2, M2). Overall socio-economic factors amongst both receivers and givers seemed to interact strongly with the lack of parental financial support. Having educational qualifications and a high disposable income seemed to predict a *lack of financial support*, in particular⁶, but parental socio-economic characteristics also mattered. Adult children whose parents had a lower level of education were more likely to lack financial support than those with highly educated parents (M2). Previous studies also report an association between parental high education level and financial support given [see Kohli 1999; Björnberg & Latta 2007; Majamaa 2013]. Parental working status also predicted a lack of financial support: the children of unemployed parents were more likely not to receive support. Overall it seems that the parental socio-economic background is highly predictive of received and not received financial support. Furthermore a weak independent association with age and a lack of financial support remained between the oldest (over 35) and the youngest (18–24) age groups (M2). Previous studies [Attias-Donfut & Wolff 2000b; Hillcoat-Nallétamby & Dharmalingam 2003] also report that younger adult children are more likely than older ones to receive financial support from their own parents.

Results indicated that larger number of siblings increase the risk of lack of parental financial support. Those with at least two siblings had almost twice the risk of lack parental financial support than those with one sibling (Table 2, M2). Association was not statistically significant amongst those who did not have any siblings. In previous studies those who had no or only a small number of siblings were more likely to receive financial support [see e.g., Attias-Donfut & Wolff 2000a; Fritzell & Lennartsson 2005; Majamaa 2012].

Interestingly the association between the frequency of contact and a lack of financial support remained or even strengthened in the full model: children who were in touch with their parents less often than weekly had approximately three times higher odds ratios than those who were in touch daily or almost daily when a lack of support was considered [see also Tan et al. 2010]. It seems that close parent-child relationships in particular foster, not only in practical terms but also on the financial level, helping. Gender, family type and distance to the parental home showed no association with a lack of financial

⁶ The association between the child's educational level and the lack of financial support weakened but remained statistically significant after disposable income was fitted into the model. However the association between working life and the lack of financial support disappeared following the inclusion of educational level [results not shown].

Table 2. The distributions of the background variables (%) and odds ratios (OR) for lack of practical help and lack of financial support (from own parent): binominal logistic regression

Adult children	% ¹	%	Lack of practical help			Lack of financial support		
			%	Model 1 ^a	Model 2 ^b	%	Model 1 ^a	Model 2 ^b
Gender								
Women	62.7	61.9	15.5	1.00	1.00	53.6	1.00	1.00
Men	37.3	38.1	22.2	1.55 *	1.43	61.3	1.37 *	1.11
Age group								
18–24	11.1	8.7	17.7	1.00	1.00	20.6	1.00	1.00
25–29	24.4	24.5	16.8	0.94	0.95	46.1	3.30 ***	1.75
30–34	37.1	39.6	18.1	1.03	0.88	60.8	5.99 ***	1.97 +
35+	27.4	27.2	19.3	1.12	0.99	71.2	9.55 ***	2.82 **
Number of siblings								
At least two siblings	48.2	47.4	19.7	1.00	1.00	60.8	1.00	1.00
One sibling	41.1	41.9	15.0	0.72	0.71	52.0	0.70 *	0.57 **
No siblings	10.7	10.6	22.9	1.21	1.64	55.4	0.80	0.69
Family type								
No family	19.9	20.3	23.4	1.00	1.00	45.6	1.00	1.00
Cohabiting/married, no children	23.1	22.1	27.3	1.23	1.15	54.7	1.44	1.21
Cohabiting/married and children	52.1	53.2	12.1	0.45 **	0.44 **	62.2	1.96 ***	1.41
Single parent family	4.9	4.5	20.0	0.82	1.12	48.6	1.13	0.78
Educational level								
Student	14.6	14.5	15.0	1.00	1.00	23.9	1.00	1.00
Basic	5.4	4.2	30.3	2.46 *	3.94 **	54.6	3.82 **	1.75
Secondary	34.6	31.2	21.0	1.50	1.85	59.7	4.71 ***	1.91 *
Tertiary	45.5	50.1	16.1	1.08	1.22	64.2	5.71 ***	2.52 **
Workin status								
Not working	15.6	16.3	16.5	1.00	1.00	37.8	1.00	1.00
Working	84.5	83.7	18.4	1.14	1.09	60.2	2.49 ***	0.86
Disposable income per month								
Less than €1,000	21.3	20.8	15.4	1.00	1.00	31.5	1.00	1.00
€1,000–€1,999	43.5	41.8	17.5	1.16	1.11	58.0	3.00 ***	2.21 **
€2,000 or more	35.2	37.4	20.2	1.39	1.11	68.8	4.81 ***	3.09 ***
Distance to parental home								
Less than 15 kilometres	34.2	35.3	12.4	1.00	1.00	59.3	1.00	1.00
15–149 kilometres	32.5	33.5	15.3	1.28	0.96	55.9	0.87	0.83
At least 150 kilometres	33.3	31.3	27.5	2.68 ***	1.98 *	54.1	0.81	0.83
Frequency of contact								
Daily or more often than weekly	49.0	42.2	7.6	1.00	1.00	51.4	1.00	1.00
Weekly	34.2	33.7	16.0	2.31 **	2.26 **	51.0	0.98	1.01
Less often than weekly	16.8	24.1	39.4	7.89 ***	7.62 ***	73.4	2.61 ***	2.91 ***
Parent's educational level								
Tertiary	-	35.6	16.6	1.00	1.00	45.3	1.00	1.00
Secondary	-	34.9	16.9	1.03	1.21	59.2	1.75 **	1.68 *
Basic or unknown	-	29.5	21.3	1.37	1.68 +	67.0	2.44 ***	2.27 ***
Parent's working status in 2007								
Working	-	58.7	17.9	1.00	1.00	51.5	1.00	1.00
Unemployed, etc.	-	10.0	16.4	1.48	1.45	70.5	2.25 **	2.38 **
Retired	-	31.3	24.4	0.90	0.93	61.5	1.50 *	1.31
All	100.0	100.0	18.1			56.5		
N	1331	780	780			780		

¹ Percentages were calculated from the adult child data, not from the child-parent data.

^a Each variable added one at a time into the model.

^b All the variables were added into the model at once.

Significance levels: + $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Notes: Only those with at least one adult child living outside the parental home are included into the models.

Source: [Gentrans 2007], collected by Statistics Finland.

support following adjustment for age and there was hardly any change when all the variables were included in the model.

Overall it seems that rare contact between an adult child and his or her parents in particular forecasts a *lack of practical help* and also a *lack of financial support*. In terms of practical help differences emerged already between those who were in touch more often than weekly and those in weekly contact. Interestingly adult children with only a basic level of education were approximately four times more likely to lack practical help than students. A long geographical distance to the parental home and not having any children also predicted a lack of parental practical help. There was some interplay between the age of adult children and a lack of practical help (Figure 2), but the differences were not statistically significant (Table 1).

The age of the adult child did not fully explain the *lack of financial support*: the strongest determinant was apparently the diminishing need associated with certain life phases. According to the results and as expected, students were most likely to receive financial support from their own parents whereas the likelihood of not receiving support was highest among those with a tertiary level of education. A high level of disposable income also increased the odds related to a lack of financial support in line with the need hypothesis: the lower the level of disposable income, the greater is the need and the higher the likelihood that parents will help financially. Parental socio-economic variables (educational level and working status) were also associated with the lack of financial support: the lower the parental educational level, especially if the parent was unemployed, the more likely was the adult child not to receive any such support from a parent. These findings reflect the results obtained from the parental data (see Table 1). It seems that need for financial support accumulates amongst young adults who are studying and have low income and most parents respond accordingly.

In sum the present Finnish data gives further evidence that the helping behaviour of parents is related both to their resources, ability and willingness to give help and support, as well as to the needs of their adult children. Firstly, parents geographically removed from their children could not easily give practical help, whereas having grandchildren clearly increased their willingness to provide such help. A low socio-economic position and being retired, as well as living without a spouse, lowered the ability and perhaps also the readiness to give financial support. These associations were evident even after controlling the child's socio-demographic characteristics. On the other hand from the receivers' point of view adult children in a better socio-economic position evidently had no need for financial support and they were

also more likely not to receive any than those with a lower socio-economic position. With regard to practical help socio-economic position determined a lack of help only amongst those with a basic level of education. The interplay between the age of the adult child and a lack of financial support was limited. Finally, a low level of communication between adult child and parent, measured here in terms of frequency of contact, predicted strongly a lack of parental practical and financial support.

Conclusions

This article analyses the lack of parental practical help and financial support from both the parents' and the adult children's points of view. Even if help and support are available from many sources, such as volunteer organizations, relatives, friends and neighbours, familial bonds seem to be strong and parental bonds in particular [see Haavio-Mannila et al. 2009; Bengtson 2001; Dykstra & Fokkema 2011]. Finnish baby boomers follow with this trend. A lack of parental help and support was quite rare: approximately 10% of parents did not give any help to their adult children, and approximately 10% of adult children did not receive help from their own parents. The results also indicate that practical help extends beyond the early years of adulthood, whereas financial support relates more strongly to those early years (Figure 2). Children received parental financial support especially in their early 20's but in quite small amounts. According to Brandt [2013], the more prominent role of public transfers and the social services is at least partly behind this sporadic and less time-consuming intergenerational help and support in the Nordic countries.

Individuals' expectations and thoughts have changed over the course of time [Settersten 2007] and many young adults increasingly tend to feel that parents have a duty to support them financially past the age of 18 [Social Issues Research Centre 2009]. Indeed most parents help and support their children in some way after the age of maturity and one main goal for all parents appears to be that their children achieve independence and getting a good job is one way to establish financial independence. Finnish baby boomers in particular have a good enough economic position and the resources to help their own adult children [Majamaa 2013].

Present results indicate that adult children receive parental financial support especially during their studies when their economic circumstances are bad but their willingness to invest in their own future is high. After gradua-

tion and with a higher income the lack of support is more evident. Parental educational level, however, is a strong positive determinant of their children's educational level in Finland, too [see e.g. Kivinen, Hedman & Kaipainen 2007; Myrskylä 2009]. Current findings show that a low level of parental education predicts a lack of parental financial support potentially affecting the child's future prospects and opportunities. The lack of parental financial support may be one of the factors that weaken the will to invest in education and in post-compulsory studies. Furthermore if scarce resources of parent and adult child interplay with lack of help the importance of welfare state support stands out.

The role of the Finnish welfare state has been deteriorating, however, and there is some evidence that families are nowadays playing a bigger role in the welfare of young adults [Majamaa 2011]. Policy makers should understand that with fewer resources and fewer options from which to make life choices the inequality in terms of opportunities will increase amongst those from less advantaged backgrounds. It is vital, also in the future, to invest in education and to maintain equality in educational opportunity by maintaining a certain level of welfare-state benefits (the student grant, housing and unemployment allowances), which constitute one primary form of economic welfare amongst young adults in Finland.

Even if the socio-economic characteristics of parents and adult children showed no clear association with the lack of practical help, those adult children with only a basic level of education had a higher risk of the lack of parental help. Unemployment makes people feel an outsider in society and passes on from one generation to another, also in Finland [Myrskylä 2011], and this result suggests that there could be some interplay between a disadvantaged position and a lack of parental support. At least financially poor mothers and mothers with personal disadvantages seem to be more likely to lack a personal safety net than their more advantaged counterparts [Harknett & Hartnett 2011].

There are also factors related to parental help other than resources and ability. As Fingerma and her colleagues [2010] state, "need and affection appeared to be at the heart of offspring support" [see also Doty 1986; Kohli & Künemund 2003; Tan et al. 2010]. As reported in this study the frequency of contact between adult child and parent is a prime factor related to the lack of parental help: adult children in more sporadic contact were at a substantially higher risk of lacking practical help and this also relates to the lack of financial support. However the lack of parental help may weaken the child's will to maintain contact with the parent. Overall it seems that parents need to have the resources to help and support their needy adult children, but sporadic communication between generations in particular predicted a lack of help.

Finally longer life expectancy and better health status, falling numbers of siblings and increasing marital instability seem to reinforce vertical bonds amongst family members and parents in particular seem to be a significant source of help and support to young adults in contemporary society [Bengtson 2001; Brannen, Moss & Mooney 2004; Schoeni & Ross 2005; Swartz et al. 2011]. Studying parental help from the reverse perspective, namely focusing on factors that relate to not giving help to children, and on not receiving help from parents, sharpens the overall picture. Admittedly more fine-tuning is needed but the underlying mechanism and the implications related to the lack of parental help and support deserve closer attention.

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