

Department of Social Research
University of Helsinki
Helsinki

WHO RECEIVES PARENTAL HELP?

**Parental financial support and practical help for
adult children from the perspectives of givers and
receivers**

Karoliina Majamaa

ACADEMIC DISSERTATION

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Karoliina Majamaa

Abstract

Parental help and its importance among young adults in a post-industrial, information society has not received much attention in the Finnish discourse of social policy. However, the intensified insecurity in the labour market in recent decades as well as the diminishing state support following the 1990s recession have compromised the economic independence of young adults. It seems that parents have stepped in and are giving more support to their adult children, especially during the transition phase to adulthood. The aim of this study was to extend the discourse to include parental help and its significance, and also to assess the implications if parents do not give any support to their adult children. In short, the study considers parental help from the perspectives of both the receivers and the givers. The purpose is thus to find answers to the question of who are the receivers of parental help. A further aim is to enhance understanding of intergenerational solidarity by focusing more closely on parental help as one form of intergenerational support.

The study relies largely on two sets of survey data, which Statistics Finland drew up in 2007. With the permission of the respondents I merged some of the individual-level administrative register data from the GENTRANS project (received from Statistics Finland) into the survey data, such as information about employment, level of education and income from 2007 and previous years. The two sets of survey data covered two generations, the so-called Finnish baby boomers, and their adult children. The former sample comprised 1,998 randomly selected Finns born between 1945 and 1950, and the latter included 3,391 of their adult children born between 1962 and 1988. The respective response rates were 56 (n=1,115) and 42 (n=1,435) per cent. In some of the analyses I reduced the latter data by a third in order to make adult-child-parent dyads, which was possible only if both the child and the parent returned the questionnaire.

The results revealed that almost all the adult children received financial support or practical help from their parent(s), especially help with childcare, and almost all parents gave some kind of help to their adult child(ren). Help was given in particular to children with a low level of resources in a life phase when the need was most acute, such as following the birth of a grandchild. Furthermore, parents who were better off helped and supported their adult children more frequently than those with fewer resources. Comparisons among the givers and receivers of help revealed, most significantly, that a poor socio-economic position was associated positively with receiving and negatively with giving financial support. The picture was somewhat different with regard to practical help: there was interplay between the socio-economic variables and practical help given and received, but to a lesser extent than with financial support. The only variable to be associated with parental practical help

given and received was educational level: parents with a lower-level education gave help less frequently than their more highly educated counterparts, and adult children with only a basic educational level in particular lacked such help compared with students. Furthermore, there seemed to be a generational chain connecting the parents and their adult children. According to the results, intergenerational love and affection as well as need and lacking resources among the children combined with high parental resources appeared to be at the heart of the parental support.

Most parents hope that their grown-up children will eventually stand on their own feet, and withholding practical help and financial support seemed to stem partly from this desire. However, the availability of parental support generates inequality in the life transitions of adult children, which will probably get worse given the diminishing levels of state support. Overall, it seems that most parents have stepped in and take on more responsibilities related to the welfare of their adult children. The results indicate that intergenerational solidarity will only strengthen as parents continue to provide for their children after they have moved out of the parental home. Nevertheless, the role of the welfare state remains significant, especially when parental resources (health and wealth) are scarce.

Tiivistelmä

Vanhempien lainmukainen elatusvelvollisuus päättyy lähes kaikilta osin lapsen täytettyä 18 vuotta. Käytännössä vanhempien antama apu ja tuki kuitenkin jatkuu usein täysi-ikäisyyden saavuttamisen jälkeen, avun ja ollessa kiinteästi sidoksissa sukupolvien välisiin sosiaalisiin suhteisiin. Auttaminen lomittuu useimmiten arkielämän tapahtumien kirjoon ja sen merkitys on jäänyt vähälle huomiolle suomalaisessa sosiaalipoliittisessa keskustelussa. Koulutuksen merkityksen korostuminen ja työmarkkinoiden epävarmuus ja tehostuminen ovat osaltaan lisänneet vanhemmilta saadun avun merkitystä. Kotoa poismuuttaneiden aikuisten lasten omilta vanhemmiltaan saamaa taloudellista tukea ja käytännön apua ja auttamiseen vaikuttavia tekijöitä on Suomessa tutkittu melko vähän, apua vaille jäämistä ei lankaan. Tämän tutkimuksen tavoitteena oli tuottaa kattava kuvaus aikuisten lasten saamasta taloudellisesta tuesta ja lastenhoitoavusta, ja toisaalta niiden kääntöpuolesta eli taloudellisen tuen ja käytännön avun saamattomuudesta. Tarkastelemalla lähemmin aikuisten lasten omilta vanhemmiltaan saamaa apua ja tukea, pyrkimyksenä oli myös lisätä ymmärrystä sukupolvien välisestä auttamisesta.

Tarkastelun lähtökohtina olivat sekä avun ja tuen antajan että saajan näkökulmat. Tutkimuksessa tarkasteltiin erityisesti vanhemman sosioekonomisen aseman yhteyttä avun antamiseen ja aikuisen lapsen sosioekonomisen aseman yhteyttä avun saamiseen. Tutkimusaineistoina käytettiin lähinnä kahta postikyselykyselyä, jotka Tilastokeskus keräsi Gentrans-projektin toimeksiannosta vuonna 2007. Aineistoihin on yhdistetty vastaajien yksilötason rekisteritietoja muun muassa työssäkäynnistä ja koulutuksesta ja tuloista jotka ovat peräisin Tilastokeskuksen valtakunnallisista rekistereistä. Kahden perhesukupolven vastaajat koostuivat vuosina 1945–50 syntyneistä suurten ikäluokkien edustajista (n=1 115) ja heidän aikuisista lapsistaan (n=1 435). Osassa tarkasteluissa käytettiin ns. perheaineistoa joka koostuu samaan sukulinjaan kuuluvista eli sekä suurten ikäluokkien edustajasta että ainakin yhdestä hänen lapsestaan. Aineiston ulkopuolelle rajautuivat suurten ikäluokkien edustajat, joilla ei ollut vastaus hetkellä (täysi-ikäisiä) lapsia.

Tulosten mukaan yhdeksän kymmenestä aikuisesta lapsesta sai taloudellista tukea tai käytännön apua, erityisesti lastenhoitoapua, omilta vanhemmiltaan. Suunnilleen yhtä suuri osuus vanhemmista ilmoitti auttaneensa kotoa poismuuttanutta aikuista lastaan. Sekä tuen antajan että saajan sosioekonominen asema oli selkeästi yhteydessä aikuisille lapsille annettuun ja aikuisten lasten saamaan taloudelliseen tukeen. Lastenhoitoapua tarkasteltaessa yhteys oli heikompi ja sosioekonomisen aseman ja auttamisen välinen yhteys puutui lähes kokonaan tarkasteltaessa käytännön avun antamattomuutta ja saamattomuutta. Erityisesti aikuisten lasten avun tarve, kuten matalat tulot opiskelujen aikana ennusti omilta vanhemmilta saatua taloudellista tukea, ja lapsen syntymä saatua käytännön apua.

Tiivistetysti, avun antajan resurssit, kuten hyvä sosioekonominen asema ja terveys, ennustivat avun antamista. Vilkas yhteydenpito sukupovien välillä oli vahvasti yhteydessä vanhempien antamaan apuun ja tukeen, erityisesti tarkasteltaessa käytännön apua. Pitkä maantieteellinen etäisyys sen sijaan loi käytännön esteistä arkipäivässä tapahtuvaan auttamiseen, ja se näkyi muun muassa harvemmin annettuna lastenhoitoapuna.

Vanhemmat odottavat aikuisten lasten seisovan jossain vaiheessa omilla jaloillaan. Avun saamattomuus/antamattomuus näytti nousevan juuri tästä motiivista. Opiskelujen päätyttyä ja tulojen kasvaessa vanhempien taloudellinen tuki väheni, kuten myös parisuhteessa elävät lapsettomat saivat epätodennäköisemmin apua käytännön askareisiin. Lasten synnyttyä saatu käytännön apu ja erityisesti lastenhoitoapu lisääntyi, ja edelleen lasten kasvaessa ja tarpeen vähetessä käytännön apu väheni.

Väestön ikääntymisestä ja Suomen kilpailukyvyn heikkenemisestä johtuva valtion budjettivaje heikentää hyvinvointivaltion rahoituspohjaa lähitulevaisuudessa, ja vanhempien tuen merkitys itsenäistyvän nuoren elämässä vahvistuneeksi. Nuorten aikuisten eriarvoistuminen ja mahdollisuudet ovat etenevissä määrin riippuvaisia vanhempien resurssien tasosta. Useimmat vanhemmat auttavat aikuistuvia lapsiaan, mutta hyvinvointivaltion on tärkeä myös jatkossa pyrkiä turvaamaan riittävä perusturva, sillä saatujen tulosten mukaan itsenäistyvien aikuisten lasten lähtökohdat näyttävät erilaisina: kaikilla ei ole vanhempia jotka ovat halukkaita tai kykeneviä auttamaan. Vaikka vanhempien apua tarkasteltiin tässä tutkimuksessa altruistisesta lähtökohdasta käsin, sukupolvien välinen auttaminen pohjautuu monelta osin vastavuoroisuuteen. Tulokset antavat olettaa, että sukupolvien välinen auttamisen ketju jatkuu vahvana myös tulevaisuudessa.

List of original publications

This thesis is based on the following publications:

- I Majamaa, Karoliina (2011). Dismissed intergenerational support? New social risks and the economic welfare of young adults. *Journal of Youth Studies* 14(6), 729–743.
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‘Childcare help’
- III Majamaa, Karoliina (2014). The lack of parental help among adult children. *Poznan University of Economics Review* 14(2), 5–30.
‘Lack of help’
- IV Majamaa, Karoliina (2013). The effect of socio-economic factors on parental financial support from the perspectives of the givers and the receivers. *European Societies* 15(1), 57–81.
‘Financial support’

1 Introduction

The three pillars of welfare and social security are the *state*, *markets* and the *family* (see e.g., Goodin, 2000). These pillars and their responsibilities are approached quite differently in different societies. The responsibilities of the state and the markets have been highlighted in Finland in recent decades, whereas the role of the family has been played down, at least with regard to the welfare of young adults. One reason for this is that parents have few legal responsibilities covering the welfare of their adult children – their obligations are generally fulfilled once the child reaches the age of majority. However, most children receive some kind of parental help in their everyday adult life, and most recognise its importance. Despite its low profile in the discourse of social policy, parental support is largely a societal question that affects individuals' life chances in various ways (see e.g., Swartz & O'Brien, 2009; Swartz et al., 2011), especially in a shrinking welfare state.

Young people gradually assume an adult role as they make a wide range of choices regarding their studies, living arrangements, career, relationships and children. These transitions are more varied and tend to take longer nowadays than a couple of decades ago, and the order of events is not as rigid as it used to be (see e.g., Furlong & Cartmel, 2007; Buchmann & Kriesi, 2011). The average timing of the transition to adulthood varies country by country, and changes over time. Economic recession, for example, reduces job opportunities and increases unemployment (see e.g., O'Higgins, 2001), thereby postponing moving out of the parental home, or even forcing adult children to return to it (Mitchell, 2006).

Parental help is not axiomatic during (early) adult years, however. Some parents give no help to their adult children, although as a rule the support accumulates over certain life phases and starts to diminish at some point. For example, different socio-economic characteristics affect the parental ability and willingness to help, and the adult child's socio-economic position is also associated with his or her need for help and support. Furthermore, parental attitudes and previous experiences related to intergenerational help, not to mention the quality of the parent-child relationship, probably affect helping behaviour. In other words, families differ widely in their ability to give help and support, and in how they go about it.

Not only do helping patterns differ in families, the role of society also varies widely in different countries, at different historical times and in different social circumstances. For example, the extent to which legislation acknowledges the individual's needs and the institutional structure of society affect parental support in general (see e.g., Kohli, 1999). These macro-level effects do not always work as predicted, however. Contrary to the assumption that welfare institutions in the

Nordic welfare states have ‘crowded out’ intergenerational help and support, they have in fact ‘crowded it in’ so that it is given more frequently, although it is less time-consuming, on average, than in Southern and Central European countries (see e.g., Albertini & Kohli, 2012; Brandt, 2013).

On the aggregate level, transfers between generations could be considered a type of intergenerational contract (see e.g., Bengtson, 1993; Becker, 2000; Kohli, 2005). The thinking behind this is that the social risks are greater at the beginning and the end of the life course when the ability to respond is weaker, and the welfare state redistributes wealth across the life phases. Each generation during its productive years supports generations that are dependent and need more help, and the public sphere regulates the transfers. For example, via their taxes middle-aged people pay relatively more towards the welfare of small children, education and care for the elderly than other age groups, and make relatively less use of these services. They can assume, however, that they will receive pensions, healthcare and so on when they need them. Population ageing challenges the current intergenerational contract in many respects: the relative numbers of older people are increasing dramatically in most Western countries, and particularly rapidly in Finland.

The focus of this study is on the family, and more precisely on parental help and support. In particular, it concerns the financial support and practical help parents give to their adult child(ren) who have moved out of the parental home. Financial support is understood as giving money or covering specific costs such as for schooling or certain purchases, whereas practical help includes assistance with household chores, gardening and yard work, car repairs and childcare, for example.

Despite the abundant research on parental help and support, the perspective is usually that of the givers or the receivers of help. This study incorporates the views of both givers (parents) and receivers (adult children). It addresses the question of who are the receivers of parental help. More precisely, the aim is to determine the extent to which the socio-demographic, and especially the socio-economic characteristics of adult children are associated with their receiving financial support and practical help, and vice versa, the extent of the association between parental socio-demographic as well as socio-economic characteristics and their giving such support and help. The study also focuses on the different reasons and the timings related to the giving and the receiving. This two-fold research framework relating the socio-demographic factors of both givers and receivers to parental helping gives a more extensive picture of the phenomenon as a whole. Consideration of the points of view of both receivers and givers also enhances the validity and reliability of the research. This dissertation is based on four independent sub-studies related to parental financial support and practical help, and the lack of it. The quantitative data on which it relies were gathered in 2007 in connection with the ‘Baby Boomers’ Generational Transmissions in Finland’ project (GENTRANS).

The present study has three aims. The main objective is to extend the discourse of social policy related to parental help in general, but especially in Finland. Second,

the intention is to highlight the importance of parental help in a post-industrial, information society, and conversely also to shed light on how those who lack such help cope. The third aim is to enhance understanding of intergenerational solidarity in focusing more strongly on one form of support – parental helping.

This introductory chapter gives the background and aims of the study. Chapter 2 focuses on the lives of young adults and considers the recent changes related to the labour market, the family and the Finnish welfare state. In the case of adult children these changes are discussed in the light of new social risks. In other words, some changes in Finnish society reflect the discourse related to new social risks, which I use to map out the situation of young Finns in a post-industrial welfare state, and to find out why parental help is especially important nowadays. The focus in Chapter 3 is on parental help from the perspective of the potential givers (Finnish baby boomers in this study). It begins with a description of their generational features and their potential as help givers – in terms of financial and temporal resources, for example - in a post-industrial welfare state, then reviews previous findings on parental helping. The research questions are set out at the end of the chapter. Chapter 4 describes the data and methods used in the four sub-studies. The main results of the sub-studies are perused in Chapter 5 in response to the main research question of the present study – Who receives parental help? The discussion in Chapter 6 is based on the results of the present study, highlighting the consequences of parental help and support among adult children in a post-industrial society. Chapter 7 concludes the study with a review of parental helping, and the lack of it, in Finnish society and a reminder of the consequences in the lives of adult children.

2 Young adults and recent social changes

Parents in Finland have few legal responsibilities after their children reach the age of majority (18 years). In other words, their legal obligation to provide maintenance ends at this point, although children may still claim reasonable costs related to education. Usually this means that parents pay certain costs, for books for example, related to upper-secondary education, which is considered basic education and does not confer a professional qualification (Sosiaaliporssi, 2014). Many parents nevertheless continue to support their offspring beyond the age of 18 when they are moving to a more independent, adult life phase. A prolonged transition to adulthood exacerbates the need for parental financial support, however (see e.g., Fritzell & Lennartsson, 2005, Björnberg & Latta, 2007, Haavio-Mannila et al., 2009).

The focus now turns to postponed transitions to adulthood, which is considered here mainly as a demographic phenomenon and the interest is generally in the average age at which such transitions occur. Young adults are defined here as those who are in this transition phase and are aged between 18 and 34 years. Although the main focus is on Finland, I also consider some general features in other European countries. My attention then turns to the Finnish welfare state, and its diminishing capacity to provide support following the 1990s recession. At the end of the chapter I look more closely why parental help is also needed.

2.1 Postponing the transition to adulthood

Five key transitions to adulthood are frequently mentioned in the literature: leaving the parental home, finishing school, entering the labour market, forming a partnership and having a child (see e.g., Shanahan, 2000; Settersten, 2007). These transition phases have become more diversified, fragmented and prolonged in Europe as elsewhere, especially since the 1980s (see e.g., Furlong & Cartmel, 2007). The diversification and postponement of independent adult life tend to be attributed to two on-going changes in the labour market. First, the role of education is becoming increasingly important, thereby extending its duration. Second, insecurity in the labour market increasingly compromises the economic independence of young adults (see e.g., Furlong & Cartmel, 2007; Swartz & O'Brien, 2009). Before going into more detail about these changes I will briefly discuss home-leaving patterns in Europe and how Finland fits into them.

Leaving the parental home

Leaving the parental home and starting an independent life is one of the most visible symbols of adulthood: in 2007 approximately half of young Finns having reached the age of 20 had moved out of the parental home (Nikander, 2009). According to Eurostat (2008, 156), approximately 61 per cent of 18-24-year-old Finnish women had left the parental home, as opposed to 44 per cent among the men. The European Union (EU-25) average was half of these figures, 34 and 22 per cent among the women and men, respectively (Eurostat, 2008, 156). This pattern intensified with age: approximately 95 per cent of Finnish women aged 25 to 29 lived outside the parental home in 2005, against 72 per cent in the EU-25, the respective figures for men being 84 and 58 per cent. The common feature in Europe, including Finland, is that women tend to move out at an earlier age than men.

Overall, co-residence with parents is a typical living arrangement and a form of parental support in Southern European countries, but less normative as a parental-support strategy in the Nordic countries. Central European countries fall between these two extremes: on average, co-residence is more common than in the Nordic countries, but less prominent than in Southern Europe (see e.g., Albertini & Kohli, 2012). These patterns were already evident at the beginning of the 1980s in Europe: the average age of leaving home was substantially lower in the Nordic countries than in Continental Europe, and women left at a younger age than men (Kiernan, 1986).

Leaving the parental home tends to compromise the economic independence of these young adults, and to lower their satisfaction with their financial situation, at least for a while (Myllyniemi, 2012). However, Isoniemi (2006) found that living arrangements were highly dependent on the financial circumstances of adult children, and that those in work in particular lived more independently than those who were unemployed. Nevertheless, extensive state and individual-based benefits in Finland, such as the student grant and housing and unemployment allowances, as well as the availability of affordable housing, may facilitate the decision to leave home early.

Cultural and practical factors also have an effect given the generally positive attitude to independent living in the country, which is reflected in Kupari's (2011) results. The desire to be independent was most frequently mentioned (by over 70 per cent of the respondents) as a reason for moving out of the parental home. The second and third most common reasons related to studies and partnership: approximately 40 per cent mentioned studying in another city, whereas approximately one third gave the desire to live in a relationship as one of the reasons (ibid.). In fact, there are negative connotations in Finland in talk about older adult children who still live in their parental home: they are called 'back-bedroom boys' (*peräkammarin pojat*), which implies that they are still dependent on their parents, usually their mother.

Overall, extensive state support and a positive employment situation have encouraged early home leaving in many ways, at least until recently. Indeed, moving out of the parental home is less frequently postponed in Finland than in other

European countries. Does this also apply to the other transitions? I will now turn to prolonged education, pointing out why education is so important in a post-industrial society given the increasing insecurity in the labour market.

From the school bench to the labour market

Young adults nowadays have more opportunities and choices than at any other time, but they also face prolonged and ambiguous transitions to independent adulthood. Adulthood is postponed for many reasons, at least two of which relate to the labour market: the role of education is increasingly important, and insecurity has intensified, thereby compromising young adults' economic independence (see e.g., Järvinen & Vanttaja, 2001; Furlong & Cartmel, 2007; Swartz & O'Brien, 2009).

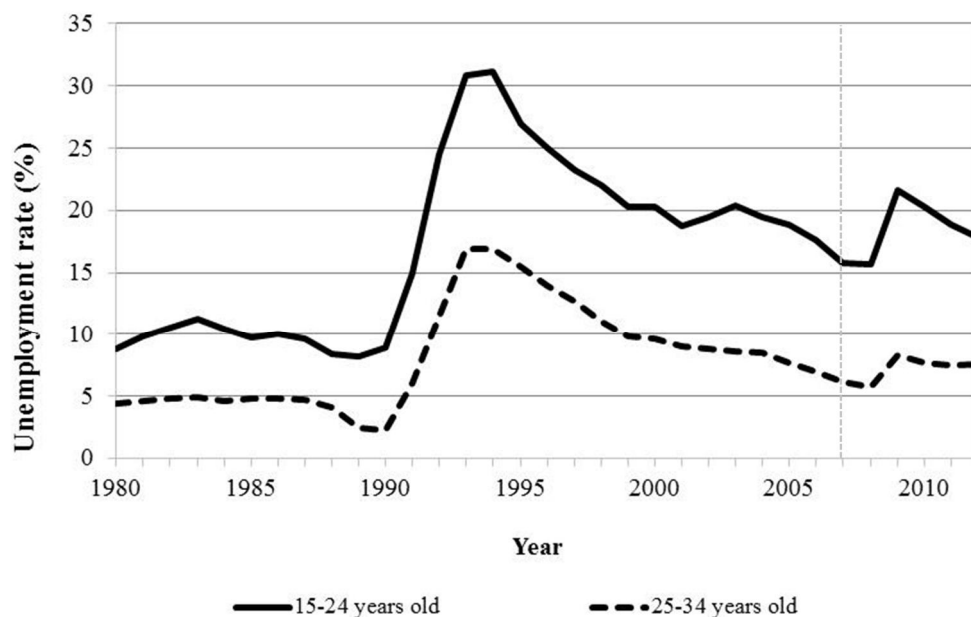
Education has become perhaps the most influential type of human capital in the information society, and the proportion of young people attaining at least upper-secondary education has increased during the last ten years (OECD, 2013, 40). In fact, it seems that the long-term costs of early exit from the educational system have increased, and that unskilled young people in particular are paying the highest price, losing out to the more highly skilled in the competition for jobs (OECD, 2008, 40–42; OECD, 2012, 29–30). Education is highly valued in Finland and is supported by the state, as the figures show: 90 per cent of 25–34-year-olds had at least an upper-secondary-level certificate in 2007, whereas the respective percentages in Italy and the UK, for example, were 68 and 75 (OECD, 2009, 38).

The postponement of a more permanent transition to working life is visible in the proportions of full- and part-time students, for example. In 1995, 81 per cent of 15-to-19-year-olds were in education, increasing to 87 per cent 16 years later, in 2011. The percentage remained at 42 throughout 2011 among those aged between 20 and 29, which was the highest figure in Europe (OECD, 2013, 270). Despite the enormous educational expansion in recent decades however, the period of transition from school to work has become more uncertain and turbulent. Educational qualifications improve the chances of finding a job, but do not guarantee it. Many young people in particular are on temporary contracts, often because of their studies but also because they cannot find a permanent job (see e.g., Wolbers, 2014).

Nowadays, too, external factors such as changes in the market economy both create and reduce job opportunities, especially among young adults (see e.g., O'Higgins, 2001; Wolbers, 2014). This temporariness is tending to continue for longer, and there is no guarantee that the labour-market situation of young adults will improve in the near future. The latest economic crisis has been especially hard on young people in Southern European countries, and youth-unemployment rates have continued to increase since 2010. For example, the unemployment rate among 15–24-year-olds in Spain started to increase in 2006 and has continued increasing ever since, from 18 per cent in 2006 to as high as 53 per cent in 2012 (European

Commission, 2012, 5). Overall, young people may be the biggest losers because they suffer first and most. In other words, the young unemployed are vulnerable because they lack work experience, seniority, influence and networks. As a result, young people may become and feel marginalised, representing a specific group of outsiders in the labour market (Wolbers, 2014).

The toughness of this integration process is also visible in Finland. For example, there was an increase in unemployment rates, especially among 15-24 and 25-34-year-olds, during the recession years of the 1990s (Figure 1), the increase being more than threefold at the beginning of the decade compared with the end of the 1980s. As Figure 1 shows, however, the peak in Finland was temporary, and the overall trend in unemployment among young adults has been mainly downwards since the mid-1990s.



Source: OECDstat, Labour Force Statistics

Figure 1 Unemployment rates (%) among 15-24 and 25-34-year-olds between 1980 and 2012 in Finland.

The unemployment rate among 15-24-year-olds was at its lowest level since the recession in 2007 (16%). However, it was still almost twice as high as in the 1980s (Figure 1). Among the 25-34-year-olds it was 6.1 per cent in 2007, and at its lowest level since the recession, at six per cent, the following year. Unemployment peaked again in 2009, especially in the 15–24 age group, because of a new recession. However, the peak was quite low and short, and the trend turned downward again in 2010 (Figure 1). Overall, the unemployment level among Finnish youth nowadays is approximately 50 per cent higher than it was in the 1980s.

Delayed family formation

The longer duration of education leads not only to protracted labour-market entry but also to extended financial dependency among young adults and delayed family formation, which is prevalent in most European countries (Eurostat, 2008; Buchmann & Kriesi, 2011). In particular, the median age of the first marriage has risen. For example, the average age at first marriage among both women and men in the EU increased by around 2.5 years between 1990 and 2003. The average age at which men married was 29.8 in 2003, whereas for women it was 27.4 (Eurostat, 2008, 19). Young people's marriage behaviour differs across countries, however. In general, people marry at a younger age in Central and Southern European countries, and later in the Nordic countries (Eurostat, 2008; Buchmann & Kriesi, 2011). The average age at which Finnish women married for the first time in 2007 was 29.9, compared with 32.3 among men (OSF, 2013a), whereas the respective figures five years later, in 2012, increased to 30.8 and 33.1 years (OSF, 2013a). However, taking cohabitation into account makes the postponement of the first union formation less prominent: most first unions in the Nordic countries are cohabitations, and couples may or may not formalise their relationship by getting married after the birth of one or more children (see e.g., Buchmann & Kriesi, 2011; Kotowska, 2012).

Unlike union formation, the timing of the first birth shows no clear country patterns, although the trend in Europe is for women to give birth to their first child at a later age (Buchmann & Kriesi, 2011). The approximate age at which women in the EU had their first child in 1990 was 26 years, increasing by two years to 28 in 2003 (Eurostat, 2008, 20). The mean age of Finnish first-time mothers has steadily increased in recent decades (OSF, 2013b), from approximately 26 in 1985 to 28.1 in 2007, and five years later, in 2012, to 28.5 (OSF, 2013b). It seems that marriage increases the probability of a first birth in the Nordic countries, but it is not a norm, whereas it still seems to be the norm in Southern Europe to get married before the first child is born (Forssén & Ritakallio, 2006).

The Nordic welfare states have a long tradition of reconciling work and family life, which seems to have a positive effect on fertility rates, for example (ibid.). The focus in the next section is on the Finnish welfare state and its diminishing levels of support. My specific interest is in the basic benefits and the recent changes in entitlement, given that young adults in particular are recipients of these benefits.

2.2 Diminishing state support

The Finnish welfare state is based on universal social rights associated with citizenship, and universal access to public services and welfare benefits. Services are defined as meeting needs for healthcare and education, for example, and flat rates and/or earnings-related benefits and allowances, for example, meet the needs of

those outside the labour force who are not able to work or who cannot find a job. However, the State has had increasing funding difficulties since the 1990s recession, and Moisio (2008) and van Gerven (2008) found that the young, people with partial work incapacity and the long-term unemployed in particular were victims of labour-market instability and the financial constraints of the Finnish welfare state. Many young adults have to rely on basic benefits and allowances because of a limited work history and continuing studies, and the increasing uncertainty in the labour market. Lorentzen and his colleagues (2014) found, for example, that only 10 per cent of unemployed young people received earnings-related unemployment benefits, and less generous means-tested unemployment and social-assistance benefits have become the most prominent form of income protection for young unemployed Finns and Swedes.

Financial constraints are not likely to ease in the Finnish welfare state in the near future. The old-age dependency ratio, in other words, the ratio between the total number of economically inactive elderly persons (aged 65 and over) and the number of persons of working age (from 15 to 64) has risen steadily over the past four decades. Furthermore, over the next two decades Finland will experience an earlier and faster increase in the ratio compared with the other Nordic countries (OECD, 2014). This demographic trend will put increasing pressure on public finances because of increasing age-related costs and decreasing labour resources: the retirement of baby boomers and their future need for health care and care have been highlighted, for example. The ageing population structure is not the only reason for the budget deficit in Finland, however. A fluctuating business cycle and the effects of open economies on international business have aggravated the state's financial problems in recent years (see e.g., The Ministry of Finance, 2013).

Students and the young unemployed in particular seem to have severe economic difficulties (Moisio, 2008). According to Moisio's calculations (2010, 186), the relative poverty rate among¹ 18-34-year-old Finnish students living in a single-person household in 2008 was 90 per cent, up from 77 per cent in 1995. The respective rates among unemployed young adults (basic unemployment benefit or labour-market subsidy) were 92 and 62 per cent, and among working young adults they were 10 and seven per cent. Niemelä (2005) found, further, that students (46%) and the unemployed (45%) were most likely to borrow money from friends and/or relatives for everyday expenses. In fact, poverty rates among young Finns are reported to be among the highest in Europe (Aassve et al., 2006; OECD, 2008). This phenomenon is not new, however: at the end of the 1980s the pattern shifted from

¹ The relative poverty rate here means that households in which the disposable income per consumption unit (OECD) is less than 60% of the median disposable income are below the poverty line.

permanent poverty among the elderly towards more temporary poverty in young adulthood (Gustafsson & Uusitalo, 1990). It should be borne in mind that poverty in Finland is seldom absolute, implying a lack of food and inadequate clothing for example, but rather tends to be relative and more indicative of limited consumption potential.

The high poverty rates seem to be largely attributable to the trend among young adults to leave home early and to postpone the transition to paid employment (see e.g., Ayllón, 2014), although the financial difficulties also reflect the diminishing levels of state support (Moisio, 2008; van Gerven, 2008). Given the tendency to continue with their studies and the difficulties in finding employment, most young adults in Finland are familiar with individual-based benefits such as the student grant, housing benefits and the unemployment allowance/labour-market subsidy. Levels of benefits and allowances have not kept up with the increase in consumer prices and income since the 1990s recession, however. In other words, the gulf between basic social-security benefits and earned income has deepened, and without the index linkage the purchasing power decreases every year (Honkanen, 2006; Moisio, 2009). For example, child benefit, child home-care allowance and the student grant were 38, 20 and 14 per cent lower, respectively, in 2009 than in 1994 in relation to the increase in consumer prices. However, the student grant, covering both secondary and tertiary education, increased for the first time in 14 years in 2008, by 15 per cent. This across-the-board increase at that point in time explains the relatively good position of the student grant in this comparison (Moisio, 2009, 23).

According to Moisio's (2009, 25) calculations, the relative changes in the five benefits under investigation, namely basic unemployment benefit/labour-market subsidy, social assistance (single-person household), the student grant (tertiary education), child home-care allowance (single parent, one child) and child benefit (for the first child), were negative compared with the changes in the income levels of wage earners: they were from 25 to 53 per cent below the increase in income level. The decreases were most prominent in benefits and allowances that were not index-linked, such as student grants, child home-care allowance and child benefit. Basic benefits have also lagged behind income level in relation to the lower paid, indicating a decrease in the overall level of basic benefits. Only the level of basic unemployment benefit/labour-market subsidy increased in relation to rising consumer prices over the study period (1994–2009), and there was a minor decrease in social assistance. Both of the above-mentioned benefits were linked to the consumer price index, which was the main reason for the low relative decrease or even minor increase during the study period. Student grants, child home-care allowance and child benefit, on the other hand, were not index-linked and have therefore lagged behind consumer prices (Moisio, 2009).

Overall, the relative poverty rate among 18-34-year-old Finns living in a single-person household was 43 per cent in 2005, whereas 15 years earlier it was almost 40 per cent lower (Moisio, 2008, 262). All in all, the proportion of people living below

the relative poverty line has increased in many types of household, especially among families with children who experienced a threefold increase in 2005 compared to the situation at the beginning of the 1990s. However, the increase in absolute percentage terms was highest among young single adults (17%: *ibid*).

The role of the welfare state as the organiser of care was established on historical and ideological grounds. The main responsibility for children's day care in the Nordic welfare states, for example, lies with the public sector (see e.g., Mayes & Thomson, 2012). Urbanisation, migration, growing rates of female participation in the labour market and changes in family structure increased the need for state support among Finnish families with children in the 1960s and 1970s. The law covering children's day care was updated in 1973, and the subjective right to day care for children under three years of age was introduced in 1990. Six years later, in 1996, this right was extended to include children between the ages of three and six (ECEC, 2000).

Nowadays the Nordic countries are seen as 'dual-earner' societies (Korpi, 2000). Female participation in the labour force has been common for decades, much more so than in other European countries. In Finland, for example, almost 75 per cent of 15-to-64-year-old women were in employment in 2012, only four per cent behind the men (see Figure 4, on page 33). In fact, nowadays almost 90 per cent of Finnish women aged between 35 and 54 are in the labour force, but women aged 25 to 34 are also highly represented. Furthermore, Finnish women typically work on a full-time basis: in 2009 only 16 per cent of those employed were working part-time. The respective percentages were 22 in France, 31 in Italy, 39 in the UK and 60 in the Netherlands (OECD, 2010, 286). Thus, the subsidised and well-established childcare system supports childcare services for all families until the child enters school at the age of seven. The extensive childcare system in Finland is one major reason for less evident conflict between work and family than in many other European countries (see e.g., Crompton & Lyonette, 2006). However, as Lammi-Taskula and her colleagues (2009) note, even if combining work and family life is easier in Finland than in most European countries, there is still a lot to be done, especially in terms of achieving equality between men and women in working life as well as in the family.

Finland also has its problems. Despite the well-established childcare system and family policies, Finnish municipalities lack the resources to organise services for pre-school and school-age children in the evening and at weekends, although the need for more flexible childcare arrangements is evident (Färkkilä et al., 2006; Kröger, 2005). In fact, only three per cent of small Finnish municipalities reported in 2005 that they had enough places for children who needed shift care, and no medium- or large-sized municipalities had sufficient places (Färkkilä et al., 2006). The need for more flexible childcare arrangements is apparent, which is where parental help tends to come into the picture.

My focus in the next section is on parental helping, and on why it is needed in Finland, which is one of the Nordic welfare states. I start by highlighting new social risks in the Finnish context, especially among young Finnish adults.

2.3 Parental help in a post-industrial welfare state

As noted in the recent literature on social policy, the welfare state's capacity to give protection against social risks has weakened. The need for protection is widespread, however, especially in globalised, post-industrial societies with an ageing population structure and increasing female participation in the labour force. Some researchers refer to these changes as the generators of '*new social risks*' (Esping-Andersen, 1999; Beck, 2000; Pierson, 2001; Taylor-Gooby, 2004; Bonoli, 2005). Such risks are likely to affect younger age groups, especially young adults with low or obsolete skills and/or dependent children, and people who have to rely on social security for long periods of time.

In providing many benefits and services the Nordic countries have responded better to the new social risks than Southern and Continental European countries, for example (see e.g., Esping-Andersen, 1999; Timonen, 2004; Bonoli, 2005). As noted, however, there are also problems in Finland. Those who rely on basic social-security benefits in particular are finding it increasingly difficult to meet their everyday living costs (Moisio, 2008; van Gerven, 2008). The ageing population structure will not ease the financial burden of the welfare state.

Young adults in the Nordic countries have tended in recent decades to be more independent of their family of origin than their peers in other welfare regimes, relying on state support or earned income (Attias-Donfut, Ogg & Wolff, 2005; Settersten, 2007; Buchmann & Kriesi, 2011). According to a study on the financial circumstances of Finnish students, for example (Berndtson, 2004), the two most important sources of income in 2003 were public support (study grants and housing supplements) and holiday employment, financial support from parents taking the third place. However, relatively high unemployment rates and prolonged education mean that young adults have to lean more heavily on the family or the welfare state. Indeed, basic unemployment benefit/labour-market subsidy, the student grant, social assistance and home-care allowance are among the basic benefits available to young adults in Finland, and the welfare state seems to have taken a step back from supporting them.

Overall, the tendency to leave home early and increasing insecurity in the labour market, together with diminishing state support have put many young people in a poor financial position, the early home-leaving pattern in particular increasing the risk of poverty (Aassve et al., 2006). It thus seems that the risk of poverty among young people in the Nordic countries peaks after they move out of the parental

home, and falls sharply in subsequent years (Mendola, Busetta & Aassve, 2009). Furthermore, it seems that individual expectations of and thoughts about youth have changed (see e.g., Settersten, 2007). Young adults tend to feel that their parents have a duty to support them financially past the age of 18, for example (Social Issues Research Centre, 2009), and to help them find their feet in the world.

Increasing job insecurity, competition and more stringent efficiency requirements are putting working life under more and more pressure, especially among the young (see e.g., Furlong & Cartmel, 2007; Lehto & Sutela, 2008) and parents with children (Lehto & Sutela, 2008). For example, in accordance with an increasing trend over the last 25 years, approximately 30 per cent of Finnish employees worked outside regular office hours in 2008. Overtime work is common, and approximately 30 per cent of working mothers and fathers put in extra hours every week (Lehto & Sutela, 2008, 139). Flexibility in childcare needs is facilitated by friends, grandparents and other relatives: over 60 per cent of working parents in Finland, for example, receive extra help from relatives and friends in order to balance their work and family commitments (Lehto & Sutela, 2008). This extra childcare help tends to come from parents, siblings and friends (Haavio-Mannila et al., 2009).

In sum, the increasing importance of parental help and support coincides with the postponement of adult life and the difficulties in balancing work and family life. Students, the unemployed and those on a small income appear to receive financial support or loans from parents or grandparents, even in Finland (see e.g., Niemelä, 2005; Kupari, 2011). Parents are also of great help to many adult children in their efforts to balance work and family life, and also in dealing with everyday life (Haavio-Mannila et al., 2009).

The focus in the next chapter is on parental helping, and the potential help givers from the Finnish baby-boomer generation addressed this study. I highlight some generational features of baby boomers, but focus more strongly on their resources as helpers in the present day. It is worth noting that baby boomers were in the transition phase during the time of the survey, moving from working life to retirement as well as from parenthood to grandparenthood. According to the survey results (Haavio-Mannila et al., 2009), approximately 50 per cent of baby boomers were retired and/or had at least one grandchild in 2007.

First, before shifting my focus to parents, I review of some related theories and consider the special relationship between parents and their adult children.

3 Parental help and support

Members of every generation support those who are dependent on welfare by paying taxes during their productive years, and can assume that when they need help they will receive it from successive generations. The welfare state functions in accordance with this notional intergenerational contract in many ways (see e.g., Bengtson, 1993; Becker, 2000; Kohli, 2005). However, the economic situation in most European welfare states is weakening, and one reason for this is the disadvantageous dependency ratio caused by low fertility and population ageing. In Finland, extended life expectancy and an ageing population are increasing age-related expenditure on pensions, healthcare and old-age care, for example. These rising costs and the chronic budget deficit are inevitably weakening the country's financial situation, and welfare responsibility is shifting back from the state to the market and the family, and to the individual (see e.g., Hellsten, 2011).

Changes in the population structure, low fertility and population ageing, have varying effects on families, however. *Verticalisation*, as Knipscheer (1992, 39) defines it, is 'an outcome of two processes: (1) an intra-generational contraction due to a decreasing birthrate; i.e. less members per generation within the family, and (2) an inter-generational extension mainly due to an increasing life expectancy, i.e. increasing numbers of three and four generation families.' In other words, parental resources are concentrated on fewer children and the parent-child relationship continues longer. As Bengtson (2001) expresses it, multigenerational relationships are becoming increasingly important and longer lasting, and at the same time marriages and other types of relationship are more fragile. The parent-offspring link is durable in most cases and is not as likely to be destroyed, unlike the link between wife and husband, for example. Intergenerational relationships are generally portrayed as harmonious, supportive and close (Swartz, 2009).

This chapter discusses parental support from various perspectives. First I introduce some theoretical views on giving, and more specifically on parental helping, as well as the motives behind this social interaction. The focus then shifts to Finnish baby boomers, with an overview of recent changes in their lives and of factors related to their abilities and resources in the context of parental help. I review the existing research literature, and identify an area in which research related to parental help and support has thus far been scant. At the end of the chapter I set out the specific research questions addressed in this study, thereby positioning it more specifically.

3.1 Pure altruism, an intergenerational contract or something in between?

Even if multigenerational relationships are close and durable, parental helping is not axiomatic in all families. Many parents believe that grown-up children should be able to stand on their own feet, especially after moving out of the family home when parental help and support may end completely. Of course, adult children may not want or need help and support. Nevertheless, most parents give financial support and time-related practical help to their adult children, not to mention social support (see e.g., Rossi & Rossi, 1990; Hillcoat-Nalletámby & Dharmalingam, 2003). They do this for many reasons and from various motives: the adult child's need, mutual love and affection, obligation and a sense of duty have been highlighted, for example (see e.g., Kohli & Künemund; 2003; Becker, 1993; Komter & Schans, 2008; Kalmijn 2013).

Parental support is one form of intergenerational help, although according to Mauss (1990[1923]), for example, social ties in general are basically created, sustained and strengthened by means of *gift exchange*, and the act of giving creates social bonds with an obligation to reciprocate. Helping is usually seen more as a “pure gift” (Malinowski, 1950) or “generalized reciprocity” (Sahlins, 1972) among close kin and family members. Becker (1981), for example, highlights the benefits of altruistic behaviour in the family, which helps to insure its members against life's uncertainties (see also Kohli, 2005). Altruism implies that help is given especially to those in need and without expectations of compensation (see e.g., Silverstein, Conroy, & Gans, 2012). Parents give help and support not only because of need, but also because of love and affection (see e.g., Rossi & Rossi, 1990; Silverstein, Parrott, & Bengtson, 1995; Kalmijn, 2013). On the whole, parent-child relations in particular are assumed to be altruistic, and the altruism is likely to pass from one generation to the next (see e.g., Becker, 1993). Altruism is, also understood in this study as unconditional giving and helping, with no expectation of immediate reciprocity.

Even if parents have altruistic motives in helping their adult children and do not expect any immediate payback, altruistic behaviour often turns to be reciprocated in later life. In other words, parents give help and support to their adult children in need, and when they become old and fragile their children will help and support them in their everyday living, for example (see e.g., Kohli & Künemund, 2003; Komter & Schans, 2008; Kalmijn, 2013). Kohli and Künemund (2003, 139) suggest a third dimension of parental giving rather than the unconditional vs. conditional dichotomy: ‘denoting independence and separation between the generations’. In other words, at some point of life adult children should be able to stand on their own feet without parental help, and then parents can continue to invest in their own future independence and benefit.

Intergenerational helping may also be based on more official contract arrangements. The traditional life annuity (*syytinki*) was a common pension

arrangement between old parents and one of their adult children in pre-industrial peasant societies, for example (see e.g., Jutikkala, 1958, ref. Karisto, Takala & Haapola 1989, 133–137). There were still traces of this in inter-generational contracts covering additional pension payments in the 1980's (Karisto et al., 1989, 136). In other words, helping may, exceptionally, be based on (unspoken) contracts without any sign of altruism.

However, reciprocity is usually the bottom line in supportive relationships across the life span (see also Pierce et al., 1996). In this study, parental helping is considered more or less altruistic in nature: the focus is on downward-oriented help and support from parent to adult children, and the reciprocal aspect is not considered. Furthermore, because of the limitations of the data sets, social support, or more specifically in this study, parental support of their adult children, is considered situation-specific, and not a wider aspect of the personality (Pierce et al., 1996; see Chapter 4 for more details).

Overall, the relationship between parents and their adult children is based on social interaction, sentiment, values and norms, all of which motivate parental helping. Some parents help for purely altruistic reasons, and others with some thought of reciprocity, but the life phase and the need for help, as well as parental resources, largely determine the amount or lack of help (see also Kalmijn, 2013). As noted, recent societal changes have resulted in an increased need for parental help among adult children, but one should also consider parents' ability to give help, and whether this has changed over time. The focus now turns to the resources of parents, in this case Finnish baby boomers, and how they have changed in recent decades. Section 3.2 below discusses baby boomers as a generation.

3.2 Finnish baby boomers: a generation on the move

Generation, as Mannheim (1952/1928) defines it, includes the idea of generational consciousness, which derives from key experiences in youth. Such experiences include war, deep recession and other significant phenomena or change in the (structure of) society. However, a common historical, cultural and societal understanding is not enough, and actualisation is also needed (*ibid.*). If a specific cohort of young people joins a political and intellectual movement it could be considered a generation. Among living cohorts, Finnish baby boomers could also be described as a generation based on Mannheim's criteria – with features such as a collective identity, common experiences and generational significance (see e.g., Roos, 1987; Purhonen, 2007; Karisto, 2007). Finnish baby boomers and their adult children are considered more as family generations in this study (see e.g., Attias-Donfunt & Arber, 2000, 2), although some generational landmarks have helped me to construct a picture of baby boomers as potential help givers. Two key experiences

of this generation are worth closer consideration: internal migration from the countryside to the cities/population centres and the longer duration of schooling. The two arising dilemmas - whether to stay in a rural area or move to the city, and whether or not to educate oneself, strongly affected the lives of individual baby boomers and their life courses overall (Karisto, 2007).

Finnish baby boomers are perhaps most commonly, as in this study, understood as having been born in 1945–50 (see e.g., Juntto & Vilkkö, 2005; Roos, 2005; Haavio-Mannila et al., 2009; Pajunen & Ruotsalainen, 2012). The birth rate rose immediately after the war, in the summer of 1945, and peaked for five years. More than 100,000 babies were born in each of those years (Karisto, 2005, 19, see also Figure 2). After the peak, fertility decreased quite steadily until the mid-1960s, dropping more quickly at the end of the 1960s and the beginning of the 1970s. Typical Finnish baby boomers were born just after the Second World War after an exceptionally short interval and without “an echo generation” (Karisto, 2005, see also Figure 2). They were, and remain, an exceptionally big cohort, and are easily identifiable in the Finnish age-distribution graph.



Figure 2 The number of births in Finland, 1925–2012

Baby boomers were born in agrarian Finland, which was recovering from the damage and trauma of the Second World War. In 1950 approximately 75 per cent of Finnish people lived in rural areas. Over half of the working population made their living from agriculture, whereas the service sector employed 20 and industry 25 per cent (Wiman, 1982, 494–495). Change from an agrarian pre-modern to a post-modern society accelerated, and baby boomers faced harsh decisions on two fronts. There was a significant decline in agricultural employment in the 1960s, and the first

dilemma was whether to stay in the country or move to the city. The second dilemma related to the educational and occupational stratification (see Karisto, 2007).

Education and work drove baby boomers from rural areas to the bigger population centres. According to the 1980 census most of them belonged to the age group comprising 30-to-34-year-olds, and approximately 40 per cent (37% of men and 43% of women) lived outside their birth region (Pajunen & Ruotsalainen, 2012, 10). More of the highly educated (over 60%) than their less highly educated counterparts (less than 34%) had moved away from their birth region. The Uusimaa region was the most popular internal migration destination, especially among people from Northern Karelia (ibid.).

Whether or not to obtain a good education was therefore a burning question (Karisto, 2007). As Figure 3 indicates, approximately two-thirds of baby boomers were educated to at least the secondary level, almost twice the rate among those aged 70 and more. One third of those aged 60–64² in 2011 had only a basic level of education, as opposed to over 60 per cent in the older cohort.

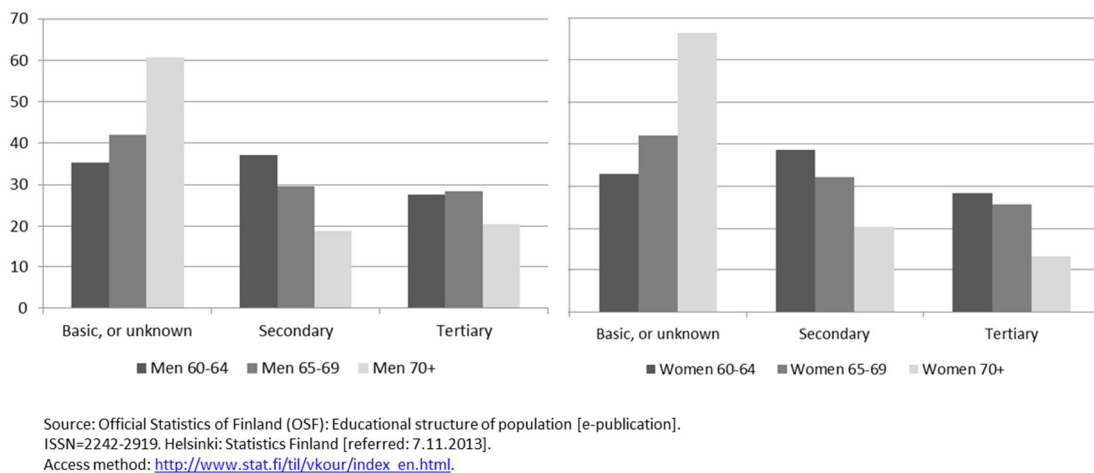


Figure 3 Educational level by men and women in three age groups (60–64; 65–69; 70+): Finland in 2011, %

The expansion in tertiary-level education was more prominent among women than men, however. The proportion of 60–64-year-old women with at least a tertiary level of education more than doubled compared with those aged at least 70. Women clearly had a lower educational level in the first place, however. In fact, those in the baby-boomer cohort were the first to overtake men (Figure 3). Despite the increase in educational level however, obtaining an education was not self-evident. It was

² Finnish baby boomers were 61–66 years old at the end of 2011.

very common for just one or a few children in the same family to have an education, with the help of their parents, and for the other children to miss out and find employment in blue-collar work or agriculture (Karisto, 2007). Younger cohorts are even more highly educated, and nowadays approximately 85 per cent of people aged 25–34 have at least a secondary-level education (Repo, 2012). Overall, baby boomers' upward social mobility upon moving away from rural areas reflects the rapid societal change from an agrarian pre-modern society to a 'post-modern' service society (see Alestalo, 1986).

Rapid societal changes were not restricted to the fields of education and migration, and also affected the family structure. Baby boomers constitute the biggest birth cohort in Finnish history, but fertility among them was much lower than among their parents, for example. When the baby boomers were at the 'best age' to have children, at the beginning of the 1970s, the fertility rate was lower than in previous years: fewer than 57,000 babies were born in 1973, for example, in contrast to more than 80,000 at the beginning of the 1960s (see Figure 2, on page 29). Miettinen and Rotkirch (2008) estimate the total fertility rate³ among female baby boomers at approximately 1.8 children, compared with approximately 2.5 among women born at the beginning of the 1930s. The current total fertility rate is approximately 1.8, and the number of births per year is between approximately 55,000 and 65,000 (see Figure 2). The availability of more effective contraception is one reason behind the descending fertility trend. In fact, contraceptive pills came to Finland at the beginning of the 1960s. Thus the baby boomer generation was the first to use them, which gave them the means to decide the timing and number of birth(s) in accordance with their more individualistic values (Karisto, 2005, 24).

3.3 Baby boomers as potential help givers

Karisto (2007) refers to baby boomers as a bridging generation, linking the agrarian pre-modern society and the 'post-modern' service society. Parents and kin in the former society lived close together, often in the same village or neighbourhood. Everybody had to contribute to keeping the farm going, which meant that even small children engaged in farm work at an early age (Karisto et al., 1989). When necessary, babies and small children were left with older siblings, grandparents or other relatives who were unable to work.

³ The total fertility rate (TFR) represents the number of children that would be born to a woman if she were to live to the end of her childbearing years, usually at the age of 49, and bear children in accordance with current age-specific fertility rates.

Educational expansion and urbanisation during the baby boomers' early adult years probably had a strong effect on helping patterns and inter-generational relations. Even in the absence of direct follow-up research on the matter, one could assume that help from older and younger generations as well as relatives decreased because many baby boomers moved from rural to urban areas. Transportation from one place to another was expensive and slow at the beginning of the 1960s, and it was much more difficult to organise childcare than it is nowadays. On the other hand, it is probable that baby boomers received financial support from their parents because they had to move out of the parental home at a young age because of their (extended) studies.

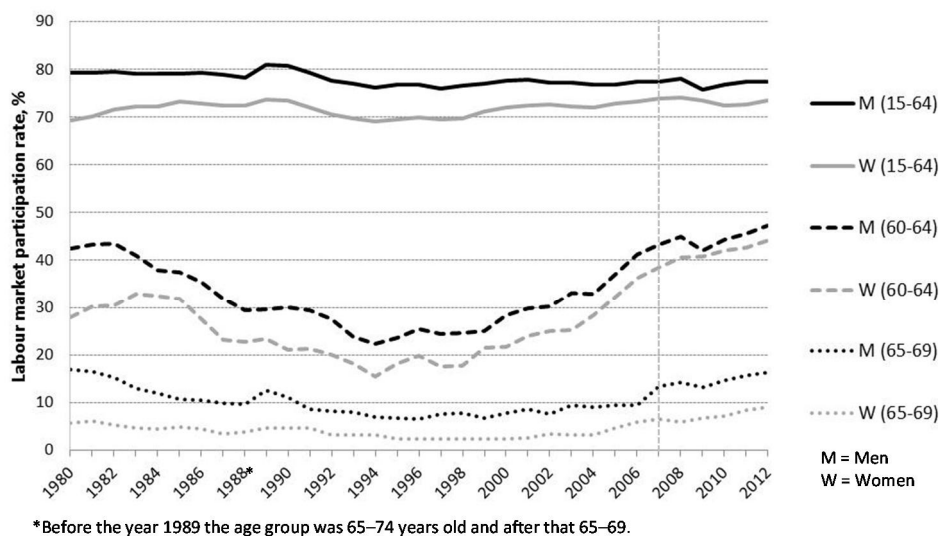
The focus now turns to baby boomers as potential help givers. Three aspects of their lives are considered more closely: first, their labour-market position, in other words their transition from employment to retirement, which is associated with their ability to give time-related help and financial support to their children; second, their wealth, which is associated with their ability to give financial support; and third, their health status, which is associated with both their labour-market position and their ability and willingness to give practical help. Where possible and relevant, comparisons are made with both the preceding and successor age groups with regard to these three aspects.

Retiring from the labour market

Baby boomers were aged from 57 to 62 in 2007 (when the data for this study were gathered), hence some of them were still in the labour force whereas others were already retired. Figure 4 shows the recent trends in labour-market-participation rates among three different age groups: 15-64-year-olds, 60-64-year-olds, which was the closest group to the baby boomers in 2007, and 65-69-year-olds.

Labour-force participation among 15-64-year-olds has been quite stable since the 1990s recession in Finland, approximately 77 per cent among men and 72 per cent among women (the author's own calculations, see also Figure 4). Within the time frame from 1995 to 2012 the rise in the figure was less than one per cent among men and approximately five per cent among women. The increase during this period was more notable among older men and women at approximately 100 and 140 per cent, respectively, among those in their early sixties: it was even greater among 65-69-year-olds, almost 1.5-fold among men and threefold among women (the author's own calculations).

There are many reasons for this increasing labour-market participation among older age groups. One is the pension reform⁴ of 2005, and others include the abolishment of the individual early-retirement scheme and the raising of the age limits for the unemployment path to retirement (Uusitalo & Nivalainan, 2013; Finnish Centre for Pensions, 2013a, 21–22). Participation rates among those in semi-retirement also rose due to the increase in age limits from 56 to 58 (Uusitalo & Nivalainan, 2013). Overall, the average effective retirement age under the earnings-related pension scheme was 60.9 years in 2012, an increase of two years following the pension reform (Finnish Centre for Pensions, 2013b).



Source: OECDstat, Labour Force Statistics

Figure 4 Trends in labour-market participation⁵ among men and women in three different age groups (15-64; 60-64; 65-69: in Finland, 1980-2012, %)

⁴ The pension reform of 2005 included nine key changes: 1) flexible retirement on an old-age pension between the ages of 63 and 68; 2) a cut in early-retirement pensions and an increase in the lower age limits; 3) accrual on the basis of earnings throughout the entire working career; 4) social benefits accrue pension to a greater extent than before; 5) the setting of the lower insurance age limit at 18, and other amendments affecting the young; 6) the introduction of the life-expectancy coefficient for those born after 1947; 7) the introduction of a wage coefficient and an earnings-related pension index; 8) the right to rehabilitation; and 9) an increased contribution for older wage earners and a flexible contribution for the self-employed (Finnish Centre for Pension, 2012).

⁵ This figure contains data from the Labour Force Survey (Statistics Finland). The annual data are averages of monthly estimates. Labour-market-participation rates are included for all 15-74-year-olds who were employed or unemployed during the survey week.

Although the pension reforms increased the employment rate by only 0.5 per cent, and delayed retirement by approximately one month among 50-64-year-olds (see e.g., Uusitalo & Nivalainan, 2013; Finnish Centre for Pensions, 2013a), it should be borne in mind that such effects tend to become manifest in the longer term. In fact, external factors such as changes in the market economy and the market situation in certain fields of business are more likely to create or reduce job opportunities, just as overall changes in health, socio-economic and occupational structures affect people's willingness to work at later ages. Changes in working conditions and in the work environment also affect labour-force participation among older people (see e.g., Jauhiainen & Rantala, 2011; Järnefelt & Nurminen, 2012).

Overall, there were approximately 1.3 million Finnish retirees in 2010 (Kautto, 2011), which as Pajunen and Ruotsalainen (2012) found included two-thirds of the baby boomers⁶. Older people were more likely to retire, and approximately nine in ten of 65-year-olds were already out of the labour market. This contrasts with the approximately 40-per-cent share among the 61-year-olds (ibid.). Three years earlier, in 2007, approximately 30 per cent of the baby boomers indicated that they had received some kind of benefit related to retirement (Haavio-Mannila et al., 2007, 238). In other words, they were in transition from the labour market to retirement at the time of the survey.

Health and wealth

Life expectancy at birth has increased steadily during the last 150 years. When baby boomers were born life expectancy was approximately 60 years, whereas the relative figures among boys and girls born in 2012 were 77.5 and 83.4. The increase in recent decades is mainly attributable to the increase in life expectancy beyond the age of 65 rather than to a decrease in the rate of child mortality. There has been a distinct decrease in mortality attributable to heart and cardiovascular diseases among 45-year-olds since the 1970s (Martikainen, Valkonen, & Martelin, 2001). Not only do people live longer nowadays, they also remain healthy for longer and are better able to function at older ages (Koskinen, Sainio, & Martelin, 2012). According to the Health 2011 study, approximately 70 per cent of 55-64-year-old⁷ men and 73 per cent of women rated their health as good, as did approximately 65 per cent of 65-74-year-olds (Koskinen, Manderbacka, & Aromaa, 2012, 78). The ability to function deteriorates with age, however, and the deterioration is more prominent and faster

⁶ Finnish baby boomers are categorised as those who were born between 1945 and 1949, who were 61–65 years old in 2010 (Pajunen and Ruotsalainen, 2012).

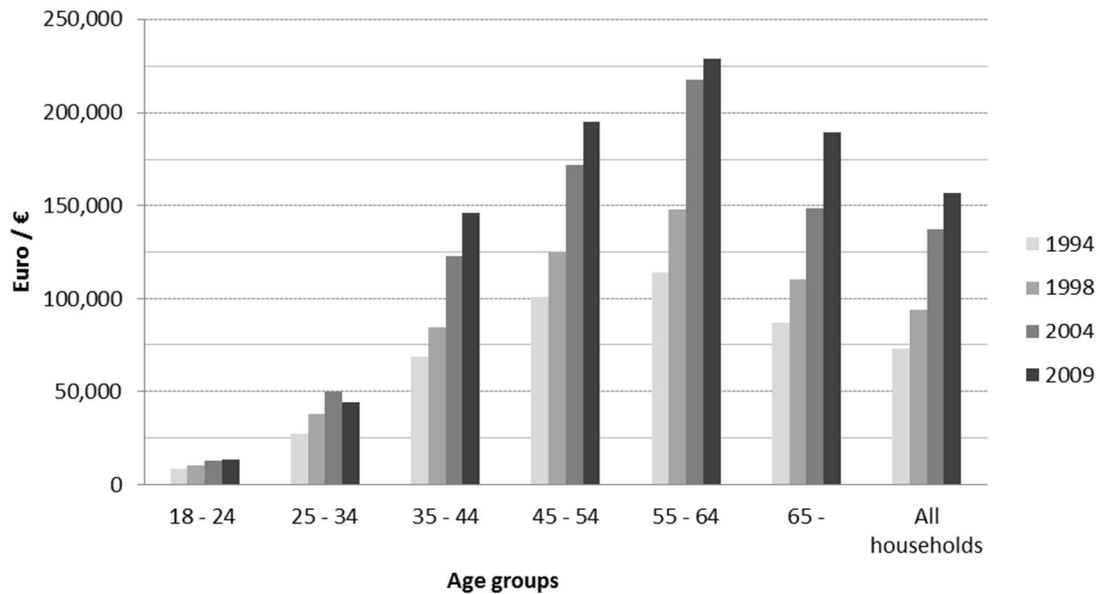
⁷ Baby boomers were aged 61 to 66 in 2011.

among women than among men. For example, whereas approximately 10 per cent of 65-74-year-olds had at least some problems climbing up stairs, 45 per cent of women and 25 per cent of men aged 75 and over found it difficult. Overall, however, the ability to function has improved in the last ten years, especially among the elderly (Sainio et al., 2012), and baby boomers in particular seem to be in good physical shape.

Inequality in terms of life expectancy and health is notable between different socio-economic groups, and has even widened among certain groups in recent decades (Valkonen et al., 2007). Moreover, long-term illness is about 1.5 times as common among members of the lower socio-economic groups as among those in the higher groups, the differences relating especially to health-related behaviour. For example, there is a stronger tendency among people in the higher socio-economic groups to follow dietary recommendations and to be physically active (Koskinen et al., 2007). Moreover, although there has been a general decline in smoking, socio-economic differences among smokers have widened, especially among those of working age (Laaksonen et al., 2007). Heavy alcohol use and binge drinking are also more common in the lower than the higher socio-economic groups (Helakorpi et al., 2007). Health-related behaviour explains some of the differences in health and mortality between the groups, which are already evident among the young: the proportion of pupils who smoke and get drunk is much higher in vocational schools than it is in upper-secondary schools (Prättälä, 2007).

With regard to their financial situation, baby boomers are said to be the wealthiest generation in Finnish history thus far. According to comparable wealth surveys conducted by Statistics Finland covering the years 1994, 1998, 2004 and 2009, in 2009 Finnish baby boomers, at that time among the 55-64-year-olds, lived in households with net assets of almost €230,000 on average, the highest level in the whole study period. Moreover, as Figure 5 shows, 55-64-year-olds had the highest level of net assets in each study year.

Overall, net assets more than doubled in all households between 1994 and 2009, from approximately €75,000 to more than €150,000 (Figure 5). The increase was most striking among those aged over 65 (118%), but was also almost two-fold among those aged 35-44 and 55-64.



Source: Statistics Finland

Figure 5 Finnish households' net assets in 1994, 1998, 2004 and 2009 by age group, euros

As the figure shows, households' net assets increased in all age groups, but the growth was not evenly distributed: there was even a decrease between 2004 and 2009 among 25–34-year-olds. The net assets of baby boomers (55–64-year-olds) were worth approximately 17 times more than those of 18–24-year-olds in 2009, and approximately five times more than those of 25–34-year-olds (Figure 5). In other words, baby boomers seemed to be well off in 2009, at least on the aggregate level.

The welfare state with its generous pension system, together with individuals' increasing financial resources have already reshaped family solidarity in many European countries as (grand)parents, for example, increasingly support their adult (grand)children financially (see e.g., Kohli, 1999). There was also an upward trend in the Finnish pension level in the first decade of the new millennium, pensions having increased by an average 20 per cent between 2000 and 2010 (Tuominen, Nyman, & Lampi, 2011). Pensioners' purchasing power also increased by approximately 25 per cent during the same period (Rantala, 2011). In 2010, for example, pensioners' income was between 70 and 74 per cent of the income of the active working population. However, not all pensioners have a good financial situation, and, the poverty risk is especially high among older women living alone, for example (ibid.).

In sum, Finnish baby boomers are reaching retirement age healthier and wealthier than older cohorts, and are generally in good physical shape. The pension level is also decent, even if the retirement age seems to be relatively low: most of them were

already retired in 2010. Furthermore, life expectancy in 2011 was still approximately 20 years: 21 years among 65-year-old women and 18 years among men (OSF, 2011).

Variation in help-giving potential

As noted above, most baby boomers are currently in good physical shape and financially secure, the implication being that, having fewer personal responsibilities they can fulfil their own personal goals, dreams and life plans. In fact, they are reaching, and some have already done so, the so-called third age, which is prime time for personal wellbeing (see e.g., Laslett, 1989). The third age starts after children have flown the nest and work responsibilities have diminished or totally disappeared, when many people have the resources to live as they like. Sooner or later, however, the fourth age, characterised by increasing frailty and declining of health (ibid.), creeps up and the need for help increases.

How do baby boomers fare as help givers? How have recent changes in their life-phases affected their resources, as well as their willingness to give help? There may well be no direct answer to this question, although changes in the labour market have probably had a dual effect on their resources and their ability to give both financial support and time-related help. Parents who are still working are likely to be in a better position to give financial support, but because of time limitations they may be more restricted in giving time-related, practical help. If they have long working hours, for example, they may not have the time to look after grandchildren. Moreover, according to Järnefelt (2010), having a higher level of education increases the probability of late exit from working life (see also Pajunen & Ruotsalainen, 2012), and is also indicative of a better health status (Valkonen et al., 2007). On the other hand, a high level of education predicts a sufficiency of resources related to practical help because of better health.

In sum, compared to older cohorts, baby boomers are better able and sufficiently well off (better health status and more assets) to support their adult children in need, but on the other hand, increasing third-age freedom may mean that some of them are less willing to help, at least in terms of giving time-related practical help. However, the situation may be very different on the individual level. Some of them may have adult children who need help, others may have grandchildren, and some may even have (fragile) parents who also need help and care. In fact, 33 per cent of them still had a mother, and 10 per cent a father who was still alive (Haavio-Mannila et al. 2009, 182). Before introducing the research questions I will briefly review previous research results related to parental financial support and practical help.

3.4 Previous findings on parental help and support

There is a rich body of European literature on intergenerational help and support, as well as on parental financial support and childcare help. Until recently, however, when studies on intergenerational help and support started to appear in connection with the Gentrans project (see e.g., Tanskanen, Hämäläinen, & Danielsbacka, 2009; Tanskanen, Danielsbacka, & Jokela 2010) Finland lagged behind in this respect. I lean less on these studies because they reflect evolutionary theory, which is based on the assumption that people help because they want to increase their *inclusive fitness*, and mothers help their genetically close daughters and grandchildren in particular (see e.g., Hamilton 1964). These studies are too distant from mine in terms of context and the related discussion and conclusions.

The following brief literature review mainly covers European countries, although some studies are from the United States and New Zealand. I will first give an overview of the research related to parental financial support before turning to practical and childcare help. I also consider some general motives for giving help. My intention is to assess research related to parental help from both the givers' (parents') and the receivers' (adult children's) perspectives.

Overall, there is evidence of an increase in parental support of young adult children over the past two decades, at least in the United States (Fingerman et al., 2011). However, it is not far-fetched to claim that the need for help and support nowadays is also more acute in Finland after children reach the age of maturity: parents are healthier, live longer and have, on average, more assets than previous generations, and in addition they have fewer children. Moreover, the help is often directed downwards: Fingerman and her colleagues (2010) found that middle-aged parents typically gave more support to their grown children than to their aging parents (see also Haavio-Mannila et al., 2009; Hämäläinen & Tanskanen, 2010).

3.4.1 Financial support

The main sources of economic welfare among young adults include the labour market, the welfare state and the family, but their relative significance differs considerably in different welfare regimes (Furlong & Cartmel, 2007). Young people in the Nordic countries have been financially less dependent on their parents because of the comparatively favourable job situation and universal welfare benefits (Aassve et al., 2002; Berthoud & Iacovou, 2004; Biggart & Kovacheva, 2006; Björnberg & Latta, 2007; Buchmann & Kriesi, 2011), although private transfers, especially from parents, constitute a significant source of income (see e.g., Björnberg & Latta, 2007). It has been reported that approximately 50 per cent of Finnish and Swedish young adults under the age of 35 receive at least some financial support from their parents (Björnberg & Latta, 2007; Haavio-Mannila et al., 2009). Although Attias-Donfut and

her colleagues (2005) could not find any specific pattern of parental financial transfers in different welfare regimes, parents in the Nordic countries seem to support further education in particular. Overall, recent national and international research has shown that many parents give generous financial assistance to their adult children, the prolonged transition to adulthood exacerbating the need for such support (Ritamies & Fågel, 1998; Kohli, 1999; Attias-Donfut & Wolff, 2000b, Fritzell & Lennartsson, 2005; Björnberg & Latta, 2007, Haavio-Mannila et al., 2009).

From the giver's perspective

It has been reported in previous studies that financial support from parents varies depending on their socio-economic position: economically active and more highly educated parents with a good income are more likely to support their own adult children (Ritamies & Fågel, 1998; Kohli, 1999; Attias-Donfut & Wolff, 2000a; Fritzell & Lennartsson, 2005; Grundy, 2005; Björnberg & Latta, 2007; Brandt & Deindl, 2013), especially if it helps them to progress along the path to an independent adult life (Attias-Donfut, Ogg, & Wolff, 2005; Swartz et al., 2011).

It has also been found that various socio-demographic factors affect parental generosity. According to Björnberg and Latta (2007), for example, men in Sweden are more likely to give financial support than women, evidently because they have more assets. This association is less clear in other Swedish studies, however (see e.g., Fritzell & Lennartsson, 2005). Younger parents also tend to support their adult children financially more frequently than older ones (see e.g., Albertini et al., 2007). Parents in their late 50s and early 60s seem to give most support, the levels declining in old age (see e.g., Rossi & Rossi, 1990; Kohli, 1999; Brandt & Deindl, 2013). However, Fritzell and Lennartsson (2005) found in their Swedish study that parents aged between 60 and 69 were most likely to help financially, which may relate to the postponement of adulthood and the extended dependency of adult children on their parents.

In terms of living arrangements, some studies report that parents who are married or cohabiting tend to be better able to support their offspring financially (Lennartsson, Silverstein & Fritzell, 2010; Brandt & Deindl, 2013), and that parents with few children are more likely to support their adult children (see e.g., Attias-Donfut & Wolff, 2000a; Fingerman et al., 2010; Brandt & Deindl, 2013). Overall, it seems that families with more readily available resources and stronger emotional commitment offer their grown-up children a smoother transition to adulthood (see e.g., Swartz & O'Brien, 2009; Swartz et al., 2011).

Although resources, the ability to help and children's needs are associated with the giving of financial support, more or less conscious motives also seem to affect intergenerational support in the family. Kohli and Künemund (2003) argue that if

help is based on concern for the wellbeing of others, the motive is altruistic. Helping could also be reciprocal in nature, and if the giver expects help and support in return, the motive is based on direct exchange. Some people offer help purely out of a sense of duty. In the end, parents want their grown-up children to stand on their own feet, thus maintaining autonomy and distance may relate to non-giving. Grundy (2005), for example, found a strong reciprocal element in intergenerational help and support. Rossi and Rossi (1990) also suggest that reciprocity and expectations of future care giving are motivating factors.

From the receiver's perspective

According to previous studies, the association between socio-economic position and the receiving of financial support goes two ways, and merits closer attention (Pitrou, 1992 as cited in Attias-Donfut & Wolff, 2000b, 64). On the one hand, parental support helps to prevent poverty among young adults, and is dispensed to those in need (see also Björnberg & Latta, 2007; Fingerman et al., 2009). According to Björnberg and Latta (2007), for example, parents tend to make more financial transfers to young adults on a low income, although certain elements of risk such as receiving social-assistance, unemployment or sickness benefit did not increase the likelihood of family financial support. Kohli (1999), in turn, found that unemployed young adults in Germany, and students in particular, were likely to receive parental support, and regardless of age, students in particular tended to receive financial support (see also Swartz et al., 2011). Kohli further states (1999, 113) that: '[t]he family transfers are an insurance system for the risks of the market economy incurred by the young'. Thus private transfers complement welfare-state assistance, at least to some extent (Attias-Donfut & Wolff, 2000b; Björnberg & Latta, 2007). On the other hand, it has been found that private support is oriented towards advantaged adult children, in other words to those who already have established their position in adult life (Fritzell & Lennartsson, 2005; Lennartsson et al., 2010).

In terms of gender, financial transfers have been found to equalise differences in wealth, whereas parents tend to support their daughters more frequently than their sons (Fritzell & Lennartsson, 2005). This gender effect is not evident in all studies, however. For example, no such effect on the receipts of financial support was found among young adults in the Netherlands or middle-aged Germans (see e.g., Bucx, van Wel, and Knijn, 2012; Künemund, Motel-Klingebiel, & Kohli, 2005), whereas sons in New Zealand receive support more frequently than daughters (Hillcoat-Nalletámby & Dharmalingam, 2003). Age also seems to have an effect: the younger the adult child is, the more likely he or she is to receive support (see e.g., Kohli, 1999; Attias-Donfut & Wolff, 2000a; Hillcoat-Nalletámby & Dharmalingam, 2003; Fritzell & Lennartsson, 2005; Albertini et al., 2007; Haavio-Mannila et al., 2009; Swartz et al., 2011; Brandt & Deindl, 2013).

Research has also shown that parental resources are limited: children in larger families receive less financial support, on average, than children in smaller families (Attias-Donfut & Wolff, 2000b; Fritzell & Lennartsson, 2005; Fingerman et al., 2010). Forming a relationship, in turn, appears to decrease dependence on the family of origin among adult children. Children rely on their parents when they live alone, but seem to turn to their partner after establishing a relationship (Sarksian & Gerstel, 2008; Swartz et al., 2011, see also Attias-Donfut & Wolff, 2000b; Fritzell & Lennartsson, 2005).

3.4.2 Practical help

Social policy seems to play an important role in parental help and support. Brandt and Deindl (2013) found that the larger the role of public assistance, the more likely were parents to give practical help and financial support to their adult children, but less intensively in terms of time and money. In other words, if the welfare state is generous, intergenerational relations seem to be more varied and to be based on voluntariness rather than obligation (ibid.). Practical help reflects a whole spectrum of intergenerational support and is less likely to be restricted to a specific life phase, for example. It is given and received for many reasons and in different life phases, and includes helping with transportation, shopping, household chores and home repairs at almost any time in adult life. Childcare help is an exception, however: it is given only to those who have child(ren), and nowadays tends to relate to the last transition phases of adulthood (see Chapter 2.1).

From the giver's perspective

Parents need sufficient assets to give financial support, whereas practical help depends more on face-to-face contact, short geographical distances, a good health status and spare time (see e.g., Attias-Donfut & Wolff, 2000a; Tan et al., 2010; Brandt & Deindl, 2013). Rossi and Rossi (1990, 455) refer to accessibility as 'the foundation for any significant interaction and exchange for help.' Increasing geographical distance weakens the likelihood of looking after grandchildren and separates the younger and older generations (Hank & Buber, 2009; Attias-Donfut & Wolff, 2000a; Tan et al., 2010): this also applies to giving service-type help (Hillcoat-Nalletámby & Dharmalingam, 2003). A long geographical distance has also been found to reduce the level of social support between parents and their adult children: it is more difficult to give comfort and advice on everyday matters, for example, because knowledge of one another's daily activities is scant (Rossi & Rossi, 1990, see also Hillcoat-Nalletámby & Dharmalingam, 2003).

A negative association has been found between the likelihood of looking after grandchildren and the poor health of grandparents (see e.g., Hank & Buber, 2009; Tan et al. 2010; Brandt & Deindl, 2013). Albertini and his colleagues (2007) also report that grandparents who are still active in the labour market have less time to give practical help in the form of looking after grandchildren, although according to the results of some studies (see e.g., Guzman, 2004), retired and unemployed grandparents provide childcare help less frequently than those who are employed. This association relates to the health status of grandparents, at least to some extent, in that those with health problems are more likely to be retired than those in better health. However, it seems that grandparents want to spend time with their grandchildren whether they work or not (Attias-Donfut & Wolff, 2000a), love, affection and a desire to be with them being strong motives for looking after them (Settles et al., 2009; Fingerman et al., 2010). Emotional closeness and more regular contact also seem to have a strong impact on predicting grandparental involvement in childcare (Tan et al., 2010), including higher levels of practical (hours) and overall help (Brandt & Deindl, 2013).

Parental resources are finite and are distributed within families and among family members. However, there seems to be a tendency to give more help and support to offspring than to parents, the priority being one's own children: the direction turns towards parents if they have any disabilities (Fingerman et al., 2010). Furthermore, although parents with more children tend to provide help to all of them (Grundy, 2005), Fingerman and her colleagues (2010) found that offspring in larger families received less support, on average, than offspring in smaller families.

Parents' socio-demographic characteristics also affect their helping. For example, 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 (Hank & Buber, 2009). Looking after (mainly) grandchildren is most common among 55-64-year-olds in Finland (Lehto & Sutela, 2008).

Traditional gender roles are evident in many ways in intergenerational helping. Grundy (2005) found that a higher proportion of men gave help with paperwork and maintenance tasks, whereas a lower proportion helped with childcare and domestic tasks (see also Haavio-Mannila et al., 2009). Moreover, women seem to invest more in emotional and service help than in financial support (Hillcoat-Nalletámby & Dharmalingam, 2003). Attias-Donfut and Wolff (2000a) suggest that gendered helping relates to the implicit gender contract: care giving is more for women than for men. Bucx and his colleagues (2012) also found that women contributed more to family solidarity and continuity than men, and that looking after children in particular was a common form of help. This gendered pattern also seems apply to care for the elderly (Hank & Buber, 2009).

From the receiver's perspective

Fritzell and Lennartsson (2005) found in their Swedish study that women were more likely than men to receive financial support, and Attias-Donfut and Wolff (2000a) report similar findings related to received childcare help among the French. Among young Dutch adults, daughters are more likely to receive more practical help than sons, but no differences were found regarding the receipt of financial support. Parenthood in particular increases the likelihood of receiving practical help from parents, grandmothers being especially likely to give childcare help (Bucx, van Wel, & Knijn, 2012). Obviously, the need for practical parental help and support increases when grandchildren are born. With regard to the UK, younger and especially teenage mothers reported more grandparental involvement than older mothers aged 35 and above (Fergusson, Maughan, & Golding, 2008).

Childcare help in particular makes it easier to balance work and family commitments. Lehto and Sutela (2008), for example, found that over 60 per cent of working Finnish parents received extra childcare help from relatives and friends for this reason. Working mothers in the UK have also been shown to receive childcare help from grandparents more frequently than those who do not work, and help to be more common among parents with a low versus a high level of education (Fergusson, Maughan, & Golding, 2008).

No association has been found between the age of adult children and practical help received (Hillcoat-Nalletámby & Dharmalingam, 2003; Bucx, van Wel, & Knijn, 2012). Children living alone seem to rely more on their parents, and forming a relationship appears to decrease dependence on the family of origin (Sarkisian & Gerstel, 2008; Swartz et al., 2011). Adult children living alone in particular seem to receive more parental advice than those who are married or divorced (Bucx, van Wel, & Knijn, 2012). Parents with more children, in turn, tend to provide less help to each one (Grundy, 2005; Fingerman et al., 2010). A similar association has been found among adult children: the more siblings there are, the lower is the likelihood of receiving practical help from parents (Bucx, van Wel, & Knijn, 2012).

The aims of this study are set out in the next section. After briefly reviewing the four sub-studies and defining the research questions I introduce the research framework.

3.5 The aims of the study

The parent-child relationship has both durable and long-lasting effects on the lives of all concerned, and in normal circumstances the bond is the closest and most enduring of all social relationships (Leopold 2012). When the child grows older and moves out of the parental home the various lives diverge and the relationship may even end. However, in most cases it remains special. The nature and extent of the interaction

and the intergenerational help is an influential predictor of how the relationship evolves, and further affects the life changes of the younger generation during early adulthood. This study focuses on parental help after the child has become an adult and has flown the nest. The main aim is to determine who the recipients of parental help are, and to assess the conditions under which it is received and the possible consequences.

Parental help falls into three rough categories: social support (e.g., advice and comfort), time-related practical help (e.g., help with household chores and childcare) and financial support (e.g., giving money and paying rent) (see e.g., Rossi & Rossi, 1990; Hillcoat-Nalletámby & Dharmalingam, 2003; Swartz & O'Brien, 2009). The focus in this study is on financial support and time-related practical help: the questionnaires did not include items related to social support.

The results reported here are based on the four original publications included in this doctoral dissertation. The literature on new social risks concentrates on the powerlessness of welfare institutions to respond to a new social situation, but has so far largely neglected the capacity of families to fill the created vacuums. The first article, '*Dismissed support?*', concerns the economic welfare of young adults in Finnish society. It highlights the family's role and the importance of parental financial support in a post-industrial society with its new social risks. According to the findings, the proportion of young adults receiving financial support from their parents has been increasing at the same time as the welfare state's ability to provide support has been diminishing.

The focus in second article, '*Childcare help*', is on the labour-market position of both parents and grandparents and how it relates to given/received childcare help, thereby bringing to light the supporting role of grandparents nowadays. According to the results, grandparents have an important role, although they are not obliged to help with childcare given that the public day-care system has the main responsibility. Even if the labour-market situation of receivers and givers is of minor significance, balancing work and family life is frequently given as a reason for receiving childcare help. However, it seems from the findings that the desire to spend time with their own grandchild(ren) is a major reason why grandparents agree to help.

The third article, '*Lack of parental help*', offers a new perspective on intergenerational helping in focusing on the non-giving. It addresses the question of whether the socio-economic circumstances of adult children and their parents are associated with a lack of parental financial support and practical help. It appears from the results that the lack of parental help is most evident when there is no need for it: the need for financial support diminishes after children graduate and find well-paid jobs, whereas practical help is appreciated when grandchildren come along. However, there was some evidence of a connection between an adult child's disadvantaged position and a lack of parental support. If lacking help is concentrated on certain families, social problems may arise more easily.

Previous studies related to intergenerational support have not factored in smaller parental contributions. The aim in the fourth article, '*Financial support*', was to assess the extent to which parents who gave smaller (less than €500) and greater (at least €500) amounts of support to their adult children differed in terms of socio-economic characteristics from those who did not give any financial support. Similar comparisons were made among adult children, the potential receivers. The results indicate that the interaction between the parental socio-economic position and financial backing is stronger than reported in previous studies.

The intention in this study is to address the question, '*Who receives parental help?*' through further elaboration of the empirical evidence reported in the four above-mentioned articles. In doing so I aim to highlight the social conditions that affect parental helping/non-helping nowadays, and to identify the potential social implications. A further goal is to enhance understanding of the importance of parental helping in a post-industrial society in which adulthood has been postponed.

First, I will give a brief overview of parental financial support and practical help, focusing specifically on help with childcare. I will then seek answers to the main research question through the following sub-questions:

- 1) Are the socio-demographic, and especially the socio-economic characteristics of adult children associated with receiving financial support and practical help?
- 2) Are the socio-demographic, and especially the socio-economic characteristics of parents associated with giving financial support and practical help?

Finally, I will focus on two different types of parental helping:

- 3) How do those who give financial support and practical help differ from those who do not?
- 4) How do those who receive financial support and practical help differ from those who do not?

In addressing the above sub-questions I hope to identify the socio-demographic factors that distinguish givers and receivers of financial support and practical help, and to shed light on the reasoning behind help giving and receiving. From this two-fold perspective I aim to give a more accurate picture of parental helping in Finnish society.

With regard to the study context, I argue that recent societal and cultural changes in Finland have affected the extent to which baby boomers (as parents) use their resources to help and support their adult children, as well as the children's need for support (Chapters 2.3 and 3.3). The research framework allows consideration of the symmetry between the needs of adult children and the resources of their parents. In

principle, it is possible to distinguish between various situations depending on need (adult children) and potential help (parents) (see Figure 6).

		Parents' resources and ability to give help	
		High	Low
Adult child's need for help	Low	Given resources exceed needs.	Balance between resources and needs.
	High	Balance between resources and needs.	Unmet needs due to low resources.

Figure 6 Parental support of adult children based on resources and needs, respectively

In other words, parental helping is balanced in two sets of circumstances: when the parents have the resources (and the willingness) to give help to an adult child in need and, if the parents' resources are limited, when the child's need is similarly limited (Figure 6). Furthermore, parents may have more than enough resources to support their adult children, who might not even need their help. However, if parental resources are low and an adult child clearly requires help there is a likelihood of unmet needs. This situation is the most problematic, because the helping is unbalanced and in the context of a deteriorating welfare state, the lack of social support may accumulate in certain families.

In sum, this study focuses on adult children's needs and parents' resources in the field of research related to parental help. These needs and resources are measured via several socio-demographic variables, including numbers of children, educational level, health status and geographical proximity. However, both sets of socio-demographic variables tend only to measure indirectly the variety of needs for help and the parental ability to give it in a post-industrial society. For example, a child with its own child(ren) has a more evident need for practical/childcare help, and a low level of income implies a higher need for financial support. Among parents, a better health status implies an enhanced ability to give practical help, as well as a higher income and the resources to give financial support.

The next chapter gives an overview of the data, methods and the variables used in the study.

4 Data and methods

This study is based mainly on two sets of survey data from 2007, although some of the results reported in Sub-study I were obtained from the ‘*Adults as receivers of help*’ survey from 1996 (Fågel & Ritamies, 1996). The Gentrans surveys from 2007 cover two generations, Finnish baby boomers and their adult children. The questionnaires were designed within the Gentrans project and included items on unpaid practical help given and received, financial support given and received, loans and inheritance advanced, and questions related to responsibilities. The respondents were also asked to give background information on their own and their spouse’s parents, their children, siblings, grandchildren and, to some extent, friends and workmates. Survey Statistics Finland drew up both data sets in 2007. Both questionnaires are accessible through the following link: <http://blogs.helsinki.fi/gentrans/hankkeen-yleiskuvaus/survey-lomakkeet/>. A basic report of the survey results was published in 2009 (see Haavio-Mannila et al., 2009).

4.1. The survey and register data in the family study

The 2007 random sample of parents was drawn from a population-register database maintained by Statistics Finland. The questionnaire was sent to 1,998 randomly selected Finnish baby boomers, excluding those living on the Åland Islands, and 1,115 returned it. Thus the response rate was 56 per cent. The second sample comprised 3,391 of these randomly selected baby boomers’ adult children. These data did not comprise a representative sample of Finns born between 1962 and 1988 because only children of baby boomers were included⁸. In other words, the baby boomers and their adult children were real family generations. The number of adult children returning the questionnaire was 1,435, a response rate of 42 per cent.

The Adults as receivers of help survey was used only in Sub-study I. It was conducted by the Population Research Institute in 1996 and comprised 1,108 adult respondents who were 18-46-years old at the time (see Fågel & Ritamies, 1996). Even though the two data sets are not comparable in strict statistical terms, the figures obtained from them illustrate the interaction between public and private support among young adults in Finland in 1996 and 2007.

⁸ Statistics Finland’s Board of Ethics accepted an application from the Gentrans project to link information about adult children via their parents.

The second questionnaire round related to intergenerational help and support conducted in 2012 was also part of the Gentrans project and a report giving the basic results was published one year later (see Danielsbacka et al., 2013). Again, questionnaires were sent to Finnish baby boomers and their adult children. Because of time limits and my interest in exploring the lack of help in my fourth article (Sub-study III), I did not use these new data sets in this study.

Statistics Finland also allowed the researchers to use some register data on baby boomers and their adult children. Information related to both samples consisted of individual-level administrative register data on aspects such as employment, level of education, and income in 2007 and in previous years. It was stated in both questionnaires that studies based on information obtained from the two surveys might also use some register data covering the respondents' background information.

If both the parent and the adult child returned the questionnaire it was possible to link the information on the former with data on the latter by means of the family identification number (see Figure 7). Baby boomers without their own (adult) children were automatically removed from the dyadic data set. The eventual set comprised 657 baby boomers and 981 adult children. Having merged the two sets of data I structured a variable showing which baby boomer's child (oldest, second oldest, third oldest or fourth oldest) had responded to the questionnaire. I was able to link a total of 851 adult children and their parent to the data through the gender and birth year of the child. Finally I reduced the child-parent data by 70 persons to ensure that the parent's answers concerned the right child, and vice versa.

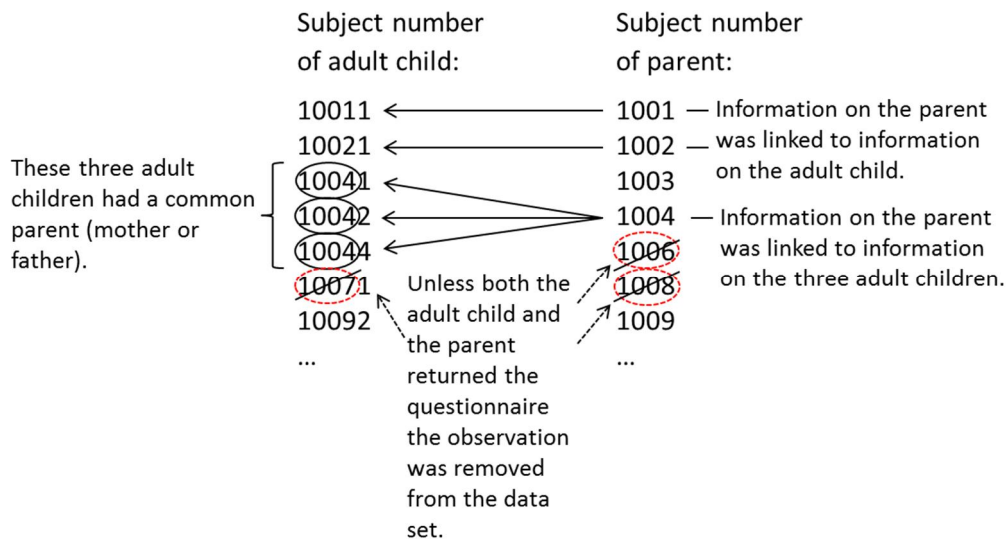


Figure 7 The construction of the child-parent dyad data set via subject numbers

Sub-studies II, III and IV focused on baby boomers who had at least one adult child living outside the parental home, as well as on their adult children who had at least

one living parent and who did not live in the parental home. The same restriction applied as in Sub-study II, with the additional condition that the adult child had at least one child.

Overall, given the cross-sectional nature of the data I was able to study adult children only in the fixed year, 2007. Following these people's lives over 25 years, for example, would probably give a more precise picture of how receiving and giving help and support change over time and in different life phases. However, the wide age range of adult children in the data allows consideration of parental helping and non-helping in different phases of postponed adulthood.

4.2 Financial support, practical help and childcare help as dependent variables

Parental help was considered from both the receivers' and the givers' perspectives in three of the articles: '*Childcare help*', '*Lack of help*' and '*Financial support*', and from the receivers' perspective in '*Dismissed support?*' (see Table 1). The focus was on three different types of parental help: financial support, childcare help and practical help. From the givers' (baby boomers') point of view the questions related mainly to practical help and financial support *given* to their own adult children, whereas from the perspective of the adult children the emphasis was on help and support *received* from parents.

Table 1 All the dependent variables used in the four articles

Questions from the survey questionnaires	Sub-studies			
	Dismissed support? (I)	Childcare help (II)	Lack of help (III)	Financial support (IV)
Adult children				
In the last 12 months,				
What forms of help have you received from your Mother/Father? ¹⁾			X	
Have you received any childcare help from your Mother/Father?		X	X	
How often, on average, has your Mother/Father looked after your children? ²⁾		X		
Have you received any financial support from your Mother/Father?	X		X	X
How much have you received altogether?				X
Parents				
In the last 12 months,				
What forms of help have you given to your Oldest/Second/Third/Fourth oldest child? ¹⁾			X	
Have you looked after your Oldest/Second/Third/Fourth oldest child's children?		X	X	
How often, on average, did you look after your Oldest/ Second/Third/Fourth oldest child's children? ²⁾		X		
Have you given any financial support to your Oldest/Second/Third/Fourth oldest child?			X	X
How much have you given altogether?				X

The response choices were:

1) Help with... Household chores, Home repairs, Transportation, Car repairs, domestic appliances etc., Caring for pets, and Help during the holidays, Other help related to your

2) 1 to 6 times, 7 to 12 times, 13 to 25 times and more than 25 times.

Financial support

Financial support was defined in both Gentrans questionnaires as giving money or covering specific types of costs such as for schooling or certain purchases. The baby boomer's questionnaire gave space for information related to financial support given to their four oldest children. Responses to the first question (whether or not the respondent gave financial support to his or her own adult children) were used in the articles '*Dismissed support?*' and '*Financial support*', whereas the latter also used information on the amount of support given (Table 1).

Information from the 1996 '*Adults as help receivers*' survey was applied in the '*Dismissed support?*' article, although only three variables were used: 1) 'Year of birth', 2) 'Who has helped you in the following ways during the last 12 months?' and 3) 'Has your household received any of the following benefits or income transfers?'. The response alternatives to the second questions were: giving money, helping with childcare, lending money and giving advice. The alternative sources of help included the respondent's own or his or her spouse's parents, siblings, other relatives, friends and workmates/neighbours. The response alternatives to the third

question were: social assistance, study grant, childcare subsidies, sickness allowance, occupational pension, disability pension, unemployment allowance or labour-market subsidy, maternity, paternity or parental allowance, housing allowance, and none.

Adult children were asked about *received* financial support, particularly from their own and their spouse's parents, in two of the questions: 'In the last 12 months, have you received any financial support from your or your spouse's parents?' and 'How much altogether?'. The first question was used in all three articles related to parental financial support (Sub-studies I, III and IV), whereas the second one was used only in the '*Financial support*' article. Sub-studies I and IV focus on *received* financial support, whereas the main interest in Sub-study III is in the *lack* of support.

As previously noted, the amount of financial support is considered in the last article ('*Financial support*'). Givers and recipients are divided into three categories based on the respective amounts: those who did not give or receive any, those who gave or received at the most €500 and those who gave or received more than €500. The cut-off point of €500 reflected, first, the student's/unemployed person's monthly allowance (approximately) in 2007 and second, the fact that, according to the data on adult children, the median amount of parental support *given* was approximately €500 for those who received it.

Practical help

Practical help was defined in both questionnaires as help in every-day life for no monetary reward. In other words, the receiver did not pay the giver for help with household chores, garden and yard work, organising parties, shopping or childcare, for example.

Sub-study III concerned the overall lack of parental help. Parents were asked to circle all the applicable response alternatives to the question, 'What types of help have you *given* to your child in the last 12 months?' The alternatives 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'. Questions related to childcare help were also included. Information was elicited from adult children in the form of a double question: 'What types of help have you *received* from your mother/ father/spouse's mother/spouse's father in the last 12 months?' (see Table 1). The respondents were asked to circle all the applicable alternatives from the same list as in the parents' questionnaire. The *non-receipt* of childcare help was also of interest, although the emphasis was on adult children who lacked any kind of practical parental help.

Childcare help

Sub-study II focused on two questions from the parents' questionnaire related to childcare help *given* to the four oldest children, and two questions related to *received* help (Table 1). Information on the extent of the help was requested in both questionnaires: 'How often, on average, have you looked after your grandchildren in the last 12 months?' and 'How often, on average, has your mother/father/mother-in-law/father-in-law looked after your children in the last 12 months?' (see Table 1). Both questions had four response alternatives: 'Between 1 and 6 times', 'Between 7 and 12 times', 'Between 13 and 25 times' and 'more than 25 times'. As in Sub-study III, the assumption was that no money had changed hands. These dependent variables are divided into three categories in the '*Childcare help*' article: those who did not give / receive any help, those who gave / received help fewer than 13 times over the previous 12 months; and those who gave / received help at least 13 times. The so-called *base* group consisted of those who did not give / receive any childcare help.

4.3 Independent variables derived from the two surveys and the register data

Table 2 lists all the independent variables used in Sub-studies I-IV (15 from the survey data sets and four from the linked register data), and indicates which ones were used in the data on adult children and in the parental data. By means of the family identification number I linked individual-level administrative register data into the two sets of survey data on parents and adult children, including information about employment, level of education and income in 2007 and in previous years. Appendix 1 contains more precise information about how the variables were classified.

Table 2 The independent variables used in Sub-studies I-IV

VARIABLES	Adult children				Parents			
	Sub-study				Sub-study			
	I	II	III	IV	I	II	III	IV
Survey data sets								
Age group	X	X	X	X				
Gender		X	X	X		X	X	X
Number of children						X	X	X
Average age of all children								X
Age of youngest child		X						
Number of siblings		X	X	X				
Having grandchildren							X	
Living with a spouse		X		X		X	X	X
Self-reported health						X	X	
Opinion about parent's health		X						
Average distance from child(ren)						X		
Average distance from parental home		X						
Distance to parental home				X				
Frequency of contact with parent				X				
Social-security benefits	X			X				X
Register data								
Family type, 2007				X				
Working status, 2007		X	X			X	X	
Highest educational level, 2007		X	X	X		X	X	X
Disposable income per month, 2007				X			X	X

4.4 Statistical methods

All the sub-studies (I-IV) were based on quantitative methodology. First, the phenomenon in question was described in terms of percentages, cumulative percentages and cross tabulations, mainly among the help givers and receivers. Second, more sophisticated methods such as binomial logistic regression (Sub-study III) and multinomial logistic regression (Sub-studies II and IV) were used to analyse parental helping (or the lack of help). By way of an exception, the main method used in Sub-study I was cross tabulation.

Sub-study I relied mainly on cross tabulation because the main point was to obtain an overall picture of financial support received by adult children. In other words, the question addressed in Sub-study I was whether Finnish families had taken more responsibility for the economic welfare of their adult children in the previous

decade. A contingency table shows the percentages of young Finnish adults who received financial transfers from their parents in 1996 and 2007, by age group and by crude groupings of beneficiaries. A Chi-square (χ^2) test was run to establish whether or not an observed distribution across different age groups was due to chance. Sub-study I served to initiate discussion about the family's role in the literature on new social risks, and in general about the family's position related to young adults' economic welfare in social-democratic welfare states. Given this perspective, the aggregate-level approach was justified.

Binomial logistic regression is a good method when the dependent variable is binary and can be coded simply as 0 or 1 (Kremelberg, 2011). Binomial logistic regression was used in Sub-study III, and all the dependent variables in the analyses were dichotomous. The focus was on not helping among parents (1=the parent did not give practical help/financial support, 0=the parent gave at least some practical help/financial support), and the lack of parental help among adult children (1=the adult child did not receive any practical help/financial support, 0=the adult child received at least some practical help/financial support). Thus there were four dependent variables in total.

Dependent variables are expressed technically as $\log(p/(1-p))$, in which p is the probability of an outcome. Hence, the measure is indicative of relative rather than absolute differences. It is also common for results to be presented as odds ratios (OR), defined as 'a measure of association between an exposure and an outcome' that 'represents the odds that an outcome will occur given a particular exposure, compared to the odds of the outcome occurring in the absence of that exposure' (Szumilas 2010, 227).

Multinomial logistic regression is used when the dependent variable is categorical but there are more than two categories. In other words, it is an extension of binary logistic regression that allows for more than two categories of the dependent variable. There were three categories⁹ in the dependent variables used in Sub-studies II and IV, and the results were shown as ORs. Moreover, the comparisons were with the base category: parents and adult children who did not give/receive any help (financial support or childcare help). The results would have been somewhat different with another base category. Using those who did not give/receive any support or help as the base category and the other two categories for comparison yielded new information. In other words, separating those who received smaller amounts of help and support from those who received larger amounts and

⁹ The categories used in Sub-study II were: 0 = parent gave/child received no financial support, 1=parent gave/child received less than €500 and 2 = parent gave/child received at least €500, and in Sub-study III they were: 0 = parents gave/adult child received no childcare help, 1 = parents gave/adult child received times childcare help between one and 12 times and 2 = parents gave/adult child received childcare help more than 12 times.

comparing them with those who did not give/receive anything also revealed the rough magnitude of support.

5 Results – who receives financial support and practical help from their own parents?

5.1 Receivers and givers

As shown in the articles ‘*Financial support*’ and ‘*Childcare help*’, adult children of baby boomers receive support and help especially from their own but also from a spouse’s parents. The results also show the extent of practical help and financial support: nine out of ten adult children (91%) indicated that they had received practical help or financial support, or both, from their own parents. Almost half (48%) had received at least some financial support, 88 per cent had had some kind of practical help, and 44 per cent had received both (Figure 8, left-hand side). In the most typical cases the children were supported in two ways: financially, and via childcare if the respondent had children otherwise with transportation. Of those who had their own children, 82 per cent reported receiving childcare help from their own parent(s). Approximately one in ten of the respondents received help in at least six different forms, the mean being 3.1 [se(mean)=0.05].

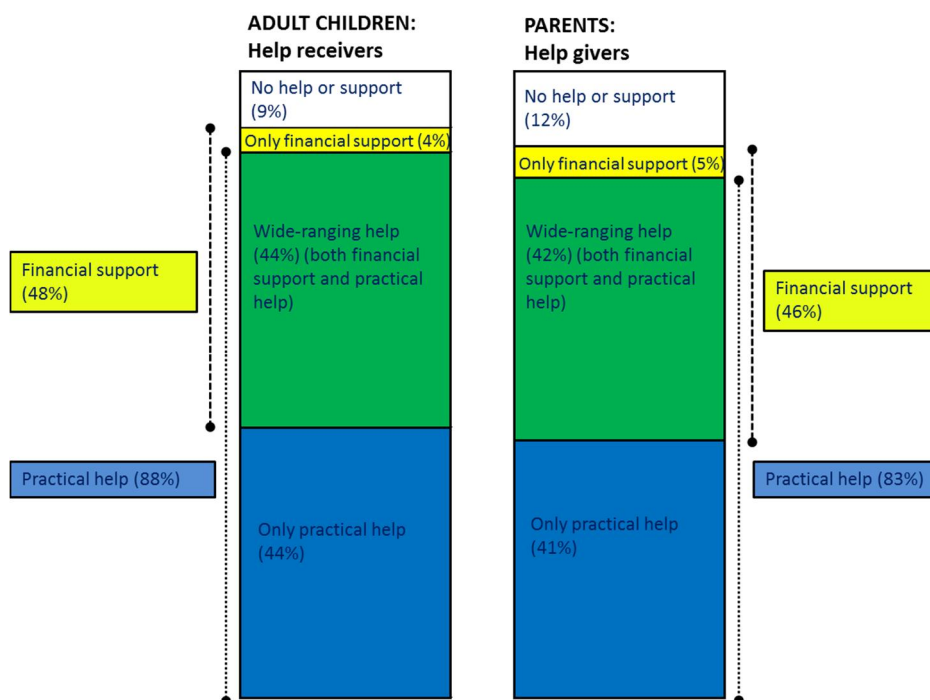


Figure 8 Percentages of receivers (n=1,357) and givers (n=857) of financial support and practical help, 2007

Similar findings emerged among the parents, most of them (83%) giving practical help and almost half (46%) giving financial support to their adult children (Figure 8, right-hand side). Only 12 per cent did not give any practical or financial support, whereas approximately 40 per cent gave both. The strongest tendency was to give three types of help, financial support and help with childcare being the two most common. Almost 10 per cent of them helped in at least six different ways (mean 2.8 [se(mean)=0.07]).

The tables in Appendices 2 and 3 show the amount of help received and given in percentage terms by the different socio-demographic variables. Socio-economic factors such as low monthly disposable income and not working were associated with receiving financial support from parent(s). There was also a clear difference between adult children who did not receive any social-security benefits and those who received some benefits or a student grant. Of those whose income depended at least partly on a student grant, 84 per cent received financial support from their own parents, whereas only 37 per cent of those who were not in receipt of public transfers obtained at least some parental financial support (see Appendix 2).

The association between socio-economic position and giving financial support was positive among the parents: the higher the disposable income, the higher was the proportion of supporters (Appendix 3). Moreover, parents with higher levels of education gave support more frequently than their less-highly-educated counterparts (see Appendix 3), and a higher proportion of those not in receipt of social-security benefits supported their adult children financially: 53 per cent of working parents as opposed to 35 per cent of retirees.

The associations between socio-economic position and received or given *practical help* were less notable, whereas self-reported health and geographical distance interacted with received/given practical help (Appendices 2 and 3). For example, whereas 86 per cent of parents reporting good or very good health gave practical help to their adult children, over 10 per cent fewer of those reporting poor health did so (Appendix 3). Self-reported health and geographical distance in particular were negatively associated with giving childcare help.

These results only give a general picture of parental help given and received, however. Next, referring to the four sub-studies, I seek answers to the main question addressed in this study (Who receives parental help?) via two sub-questions. Are the socio-demographic, and especially the socio-economic characteristics of adult children associated with receiving financial support and practical help, including childcare help? Are the socio-demographic, and especially the socio-economic characteristics of parents associated with giving financial support and practical help, including childcare help?

I will then consider various types of parental helping, and examine any differences between givers and receivers of financial support and practical help. The resulting figurative illustration concentrates on financial support and help with childcare, which turned out to be the two most typical forms of given and received

assistance. Section 5.2 focuses on financial support, and section 5.3 on childcare help.

5.2 Financial support

The extent of parental financial support has increased since the 1990s recession, at least according to figures from the *Adults as receivers of help* and Gentrans's *Adult children* surveys. As shown in the article '*Dismissed support?*', 47 per cent of young adults aged 18-34 received at least some financial support from their own parents in 1996, increasing to 53 per cent in 2007. The proportion of receivers increased especially in the youngest age group (18-to-24-year-olds), from 64 per cent in 1996 to 79 per cent 11 years later (Sub-study I). Almost half of children (46%) aged between 18 and 44 received at least some financial support from their parents(s) in 2007, whereas approximately a quarter had received more than €500 during the previous 12 months (Sub-study IV).

The age of the adult child is strongly associated with received parental financial support (see Appendix 2). As reported in the '*Lack of parental help*' article, approximately 15 per cent of children aged 18–24 did not receive any support from their own parent(s). The association with age seems to focus on a certain life phase, however: 92 per cent of under-25-year-olds who were studying (in receipt of a student grant) had at least some financial support from their parents (Sub-study I, see also Grundy, 2005). Overall, parents seem more ready to support adult children who also receive other public support, such as social assistance. According to the '*Dismissed support?*' article, every second person (51%) under the age of 35 received at least some extra financial support from their own parents in 2007, and was also a recipient of at least some public benefits/allowances. The corresponding percentage in the youngest group under study, aged 18–24, was 71.

Even if the '*Dismissed support?*' article revealed no unambiguous association between diminishing state support and increased parental financial support, the article '*Financial support*' identified an association between receivers of other benefits and of parental support (see also Appendix 4). Furthermore, adult children in receipt of the student grant were more likely to receive larger financial transfers of over €500 from their parents (Sub-study IV). Becker (1993, 369) argues that parents supporting their children financially during their studies want to make an investment in their future that, unlike money, could not be wasted. Attias-Donfut and Wolff (2000a) also claim that parents supporting their adult children financially are trying to prevent them from slipping down the social ladder. Finnish parents have probably tried to push their children up the social ladder, given that the educational level of baby boomers was still quite modest (see Figure 3, on page 30). Furthermore, according to results based on the '*Lack of help*' article, financial support ends when

adult children graduate and their disposable income increases. Overall, parental financial support seems to be available to most adult children during their studies, at least in Finland, but is less evident after graduation when their income improves.

Some studies indicate that women receive parental financial support more frequently than men (see e.g., Fritzell & Lennartsson, 2005). According to Rossi and Rossi (1990), reciprocity and expectations of future care motivate the giving of support. The results of this study show no association between the adult child's gender and his or her receipt of parental financial support, however (Sub-studies III and IV, see also Bucx, van Wel, & Knijn, 2012). It is reported in other studies that fathers give financial support to their own adult children more frequently than mothers (Björnberg & Latta, 2007), although no such association was found in this study, either (Sub-study IV). The number of siblings, however, seems to affect the frequency of giving support: only children and those with one sibling seem to be more likely to receive it (Sub-study IV). These results are congruent with previous findings (see e.g., Attias-Donfut & Wolff, 2000a; Fritzell & Lennartsson, 2005).

It seems from the results of previous studies (see e.g., Attias-Donfut & Wolff, 2000b; Fritzell & Lennartsson, 2005; Sarksian & Gerstel, 2008; Swartz et al., 2011) that forming a relationship decreases dependency on the family of origin among adult children, who then tend to rely on their partner more than on their parents. However, this study did not indicate any relationship between family type or having a spouse and receiving financial support (see Sub-studies III and IV).

With regard to the givers of support, the parents, it seems that educational level, monthly disposable income and working status are the most influential factors (Sub-study IV). A high level of parental education and high disposable income predicted substantial financial support (>€500), but not the smaller amounts (€1–500) (see Appendix 5). Furthermore, the '*Lack of help*' article reports an association between being out of the labour market and not giving financial support – parents who were still working were more likely to support their adult children than those who were retired (Sub-study IV).

Parents and adult children were asked: 'For what purposes was the financial support given?' The most common reason was to meet basic needs such as for food, clothing and housing (see Table 3). Almost two thirds of the children received support for this reason, and more women than men. The parents also mentioned their children's everyday needs: approximately 60 per cent of the mothers and 54 per cent of the fathers gave support most frequently for this purpose. About 25 per cent of both the givers and the receivers mentioned 'Other reason' for the financial support, but unfortunately the questionnaire did not allow further specification. Interestingly, the widest divergence in responses between givers and receivers was in the 'No specific reason' alternative: 20 per cent of the children chose it as opposed to 10 per cent of the parents.

Table 3 The reasons for giving financial support from the perspectives of the receivers and the givers, %

<i>For what reasons was financial support received / given?</i>	Adult children			Parents		
	<i>Receivers' view, %</i>			<i>Givers' view, %</i>		
	<i>Men</i>	<i>Women</i>	<i>Total</i>	<i>Men</i>	<i>Women</i>	<i>Total</i>
To meet basic needs such as for food, clothing and housing	54.5	63.0	60.1	54.2	60.4	57.6
To buy, furnish or rent a house or apartment	16.4	16.6	16.6	29.4	17.1	22.6
To help with major expenditure	16.9	18.5	18.0	15.3	18.0	16.8
To help with holiday costs	12.2	18.1	16.1	22.0	16.1	18.8
Other reason	23.9	22.8	23.2	21.5	25.8	23.9
No specific reason	21.6	19.7	20.4	10.7	9.7	10.2
N	213	421	634	177	217	394

Source: Gentrans 2007, collected by Statistics Finland

The young age of the child explained only part of the association between age and receiving financial support (Sub-studies III and IV), the strongest determinant apparently being the low resources associated with the financially more dependent life phase. For example, students were most likely to receive support from their own parents, whereas the likelihood of not receiving such support was highest among those with a tertiary level of education. A low level of disposable income also increased the odds related to the frequency of receiving financial support: in other words, parents compensate for their adult children's weak financial position by giving them support. There was also an association between socio-demographic variables and giving: parents in a higher socio-economic position gave their children financial support more frequently than those with fewer socio-economic resources (Sub-study IV).

Overall, the number of adult children receiving parental financial support has increased during the last decade. There are probably many interlinked reasons for this, but at least two on-going changes are worth highlighting: state support is diminishing and parental resources are on the increase. The former reason affects the need for financial support, and the latter the parents' ability to give it (Sub-study I, see also Figure 5 on page 36). In sum, young people with few siblings and a low disposable income because of their studies or otherwise, are very likely to receive financial support from parents who are well educated, highly paid and still in working life.

5.3 Practical help, including childcare

The age of the adult child was not associated with a lack of practical help (Sub-study III), although narrowing the focus down to childcare help produced an association (Sub-study II). Younger children received childcare help from their own parents more frequently than older ones, and the association with a young age was stronger

among those receiving more frequent help (>12 times during the previous 12 months) than among those who did not receive any (Sub-study II). The age of the grandchildren also had an effect: grandparents helped with childcare less frequently as the grandchildren grew older (Sub-study II, see also Hank & Buber, 2009).

Care is no longer automatically a female issue with regard to the distribution of work. However, women still tend to be primarily responsible for it regardless of who the subject is and his or her age (see Anttonen & Sointu, 2006). Care giving in the family sphere has been a predominantly female area, but this trend also seems to be changing. Fathers are contributing more, especially to childcare (Lehto & Sutela, 2008). The results of this study echo this trend in that gender was not associated with childcare help received from grandparents (Sub-study II). In other words, 'female linkage' in childcare help is not highlighted in this study. However, a link was found in the data sets used when the association was tested among those who receive childcare help over 25 times during the year (see Tanskanen, Hämäläinen, & Danielsbacka, 2009).

Care is still a female issue among grandparents, however: grandmothers helped their offspring with childcare more frequently than grandfathers, particularly when the need was more frequent (> 12 times a year: Sub-study II). For example, 83 per cent of the grandmothers said they had given at least some help to their adult children, as opposed to 70 per cent of grandparents as an entity (Appendix 3). Overall, these grandparents represent gendered behaviour patterns related to the care of children, whereas today's fathers and mothers are equal, at least in the organising of extra care (Sub-study II).

Living with a spouse was not associated with receiving childcare help from parents, but it did increase the frequency of help from grandparents (Sub-study II). The good health of a grandparent also predicted the giving of extensive (>12 times) childcare help, whereas the '*Lack of help*' article reports no association between self-reported health and not giving practical help. It could be argued that giving childcare help requires better health than giving a lift in a car, for example. It has also been found in previous studies (see e.g., Hank & Buber, 2009) that limitations in everyday activities lower the propensity to help with childcare.

Socio-economic variables were associated with received and given financial support, as well as with the lack of support, but not with the lack of practical help. It is implied in the '*Lack of help*' article that socio-economic variables interact with a lack of practical help only among adult children with a basic level of education: the risk among these children of not receiving practical help from parents was approximately four times higher than among students. No association was found among the other groups. However, the propensity to give practical help was lower among parents with a lower level of education than among the more highly educated (Sub-study III). It is reported in the '*Childcare help*' article, in turn, that the more highly educated adult children receive childcare help more frequently than those

educated to the basic level. There was no association between educational level and childcare help given by grandparents (Sub-study II).

Practical help is easier to give if the generations live close to each other, and shorter geographical distances in particular interacted with extensive (over 12 times during the previous 12 months) childcare help received by adult children, and also given by grandparents. The effect of geographical distance was much weaker when a distinction was made between less frequent (maximum 12 times during the previous 12 months) and more frequent (over 12 times) childcare help (Sub-study II). Appendix 2 shows a negative association between distance from the parental home and received parental practical help, and a somewhat positive association between distance and financial support received from parents. Grundy (2005) also found a negative association between the proximity of children and parental practical help, and no association with the provision of financial support. Furthermore, remote contacts between parent and their adult children predicted a lack of practical help in particular, and rare contacts between generations were also associated with a lack of financial support (Sub-study III).

Overall, comparisons among givers and receivers of financial support and practical help reveal that a poor socio-economic position interacts positively with receiving and negatively with giving financial support, but when the focus is on practical help the picture is somewhat different. Socio-economic variables were associated with practical help given and received to some extent, but less strongly than with financial support. Only educational level was associated with parental practical help given and received: parents with a lower level of education gave such help less frequently than those educated to a higher level, and adult children with a basic education in particular lacked parental practical help in comparison with students (Sub-study III).

The more highly educated adult children received childcare help more frequently than their less highly educated counterparts. Furthermore, the younger ones received more frequent help from their own parents than the older ones, although age was not associated with practical help in general. As reported in the '*Lack of help*' article, having grandchildren, a short geographical distance and good health predicted parental practical help received and given, but neither parental health nor having grandchildren interacted with financial support. Frequent intergenerational contact was associated with parental financial support, but especially with practical help.

Brandt (2013) suggests that a participatory welfare state facilitates broader and feasible private support: in fact, help is given more frequently but is less time consuming in the Nordic welfare states than in Southern European countries, for example. The results of this study support such a view: almost all the adult children who had moved out of the parental home received some kind of help from their own parents, and also from their spouse's parents (Sub-studies II and IV) at some point during the period in question.

5.3 Parental help – a chain linking generations

Helping is a universal phenomenon, and without interaction and communication among people it would be impossible. In the context of parental help, it is pointed out in the '*Lack of help*' article that a low frequency of contact between parent and adult child is associated in particular with a lack of practical help. This link was also present with regard to a lack of financial support (Sub-study III). In general, frequent communication is associated with helping, which seems to be a typical form of social interaction among parents and their adult children. However, this typically lifelong 'helping chain' linking generations strengthens during certain life phases and weakens in others, and at some point the direction of the helping typically turns upwards, from children to parents (see e.g., Rossi & Rossi, 1990). Parental helping is not action in a vacuum, however, in that living in a certain society and historical context affects attitudes, resources and potential in terms of giving help, for example.

It is impossible in the present context to give a definitive answer to the question of why parents give help and support to their adult children because it was not asked in the questionnaire. However, the results reported in the four articles imply that the roots of helping reside in the chain that links generations. In other words, love and affection between parents and their adult children constitute a significant reason (see also Rossi & Rossi, 1990; Silverstein, Parrot, & Bengtson, 1995; Fingerman et al., 2010). However, ample resources, availability and physical ability also seem to foster helping, as well as an adult child's low resources and need for help (see also Table 3).

Figure 9 summarises the main reasons why parents give help as identified in this study. Parental socio-demographic characteristics associated with helping/non-helping are positioned inside the half circle above the dotted line, and those related to adult children appear below the line. Financial support and childcare help are considered separately.

First of all, ample parental resources were strongly associated with financial support: parents with higher levels of income and education gave more frequent support to their adult children (Sub-studies III and IV). The more highly educated parents also gave more financial support than parents educated to the basic level (Sub-study IV). It seems that more highly educated parents in particular have the resources and the desire to support their children. However, parental educational level was not associated with giving less financial support (Sub-study IV), which implies that all parents give some support regardless of their levels of education and income. Furthermore, having fewer children relates to resources in that if parents want to support all their adult children equally, the more children they have, the less support they can give each one (see Figure 9).

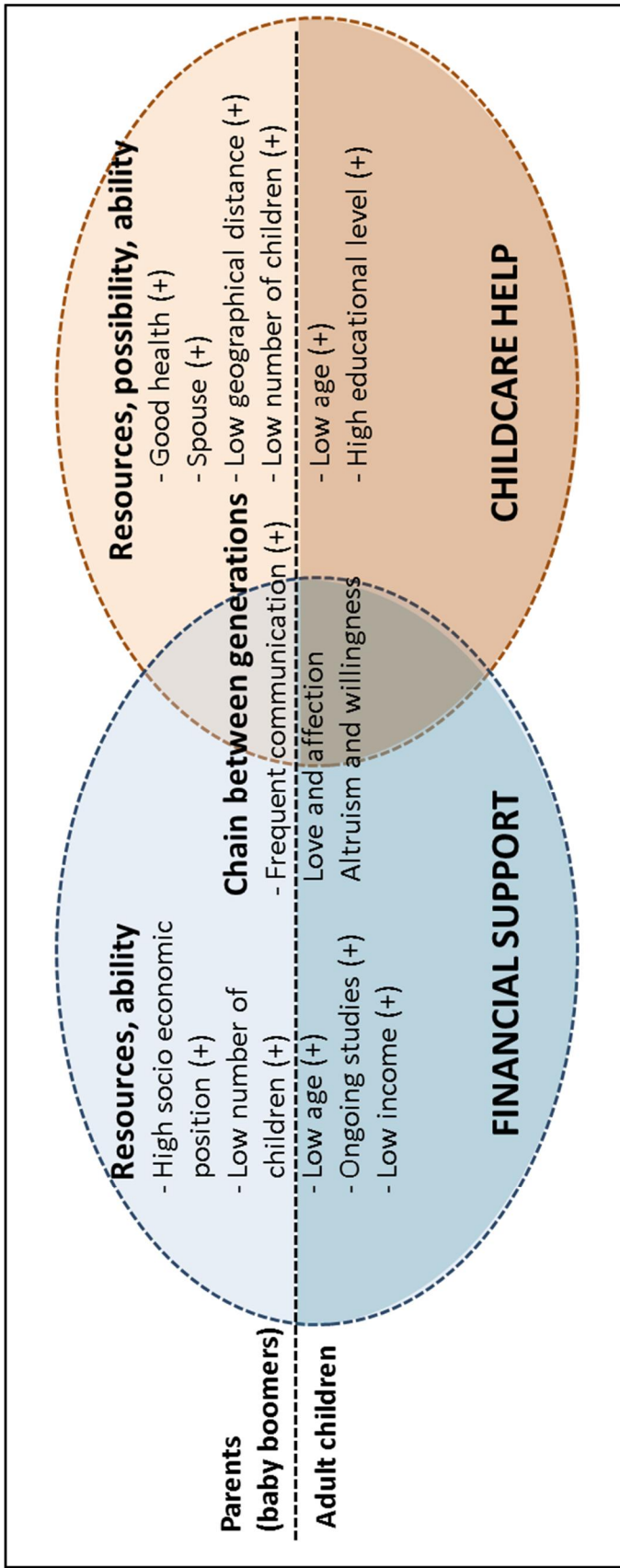


Figure 9 Reasons for giving financial support and childcare help to adult children

It is worth pointing out the low level of resources among adult children who receive help. Their parents support them financially in the early phase of independent life when they need it most: the association of a young age and low financial resources with the receipt of financial support was particularly strong among those who were studying (Sub-study IV). Parents thus invest in the future of their adult children by supporting their education (see also Becker, 1993).

With regard to childcare, which is demanding, it is not surprising that being in good health increases parents' ability to look after their grandchildren (Figure 9). It also helps to have 'a spare pair of hands', another adult, as an extra help giver. In other words, grandparents who live with a spouse and are in good health look after their grandchildren more frequently than those without a spouse and in poor health (Sub-study II).

Clearly, support resources are finite and are distributed across generations, especially if the givers' parent(s) are still alive (see e.g., Fingerman et al., 2010). Hence, according to the results of this study, the higher the number of (adult) children, the lower the level of parental resources available to each one. This clearly applies to childcare help, which is demanding and can only be given face-to-face: the more help that is given to one child, the lower the level of resources available to other children. Conversely, the higher the number of children, the lower the level of childcare help available to each one (see Figure 9).

Circumstances also affect the ability to give care, and a low geographical distance in particular enables grandparents to help more frequently (Sub-study II). Although geographical mobility and the increasing divorce rate separate grandparents and grandchildren (see Hank & Buber, 2009), improvements in transport (e.g., car ownership, high-speed trains and low-cost airlines) make it easier for present-day grandparents to look after grandchildren who live further away (Sub-study II). The level of resources of the adult children also has an effect. In this context a young age is seen as a low-level resource in terms of receiving childcare help. One reason for this could be that younger children tend to have lived independently for a shorter period, and grandparents may be more ready to help them rather than their older children who have been out of the parental home for longer (see also Fergusson, Maughan, & Golding, 2008). On average, grandparents gave childcare help more frequently if the youngest grandchild was less than seven years old (Sub-study II).

The more highly educated adult children received childcare help from their own parents more frequently than those educated to the basic level. A high educational level here implies that the receiver of help has more abundant socio-economic resources. However, this association may reflect the need for help rather than for resources: Lehto and Sutela (2008) found that over 60 per cent of working parents in Finland received extra help from relatives and friends to balance their work and family commitments. Mothers in upper-white-collar employment return to work sooner than others, and approximately one third of mothers with children under the

age of three work overtime on a weekly basis (ibid., 139). Furthermore, the more highly educated adult children gave matters related to working life as a reason for needing childcare help from their parents more frequently (in the region of 50%) than those with a lower educational level (results not shown).

It seems from the results of this study that helpers have more abundant resources than non-helpers, and that receivers of help have fewer resources or more need than those who do not receive it. Rossi and Rossi (1990) also found that the higher the parental income, the more extensive was the help they gave to their adult children. In this study, children on a low income in particular were supported financially. Parents give help and support for different reasons. Love and affection, which I refer to here as the chain linking generations, play a major role (Figure 9). As reported in the '*Childcare help*' article, for example, work commitments were frequently mentioned as one reason for receiving and giving childcare help. Grandparents also had other motives, however, a desire to spend time with their grandchildren being the most frequently mentioned. Other studies (see e.g., Settles et al., 2009) also report that affection and the desire to spend time with their grandchildren, more than duty or need, are reasons why grandparents give childcare help.

It is worth pointing out that some of the societal changes in Finnish society probably affected the results shown in Figure 9. The increased need for parental help is attributable in part to the postponed transition phase to adulthood and the decrease in state support for young adults. It seems that parents in particular have stepped in to help. The delay in family formation and the increasing instability in families since the 1960s and 1970s have affected receivers' needs, as well as the resources available to help givers. The position of baby boomers in Finnish society changed during and beyond their youth. As they moved into adulthood they experienced educational expansion and internal migration, and later, during middle age, as I have shown, enjoyed increasing wealth and better health. As a result, they are now, on average, better able financially and physically than previous generations to give help to their adult children, although longer geographical distances restrict the giving of practical help.

Providing help is one way of showing family solidarity when children move out of the parental home. This downward familialism (see Dykstra & Fokkema, 2011) reflects the needs of young adults who are becoming independent, and the readiness of parents to give help. As noted, parents with more resources help and support their adult children more frequently than those with fewer resources, and in particular help those with inadequate resources and during the life phase when the need is evident, such as after the birth of a grandchild. Most parents want their grown-up children to stand on their own feet eventually, which may be one reason for not giving practical help and financial support (Sub-study III, see also Kohli & Künemund, 2003). A generational chain links parents and their adult children, however, which constantly expands during the different life phases of each generation. Help receivers may turn into help givers at some point, but whatever the motivation, the best outcome is that

private help and financial transfers support and nurture social and emotional relations (see e.g., Björnberg & Latta, 2007). Intergenerational love and affection, need and insufficient resources in children, and abundant parental resources also appear to be at the heart of parental helping, according to this study (see also Fingerman et al., 2010).

6 Discussion

A steady job and family life, good housing and decent social security are less readily attainable for young Europeans than they were for generations born immediately after the Second World War. Young adults in Southern and Eastern European countries in particular have to fight for jobs, and many can only dream about moving out of the parental home (Knijn, 2012). In Finland, too, baby boomers have benefitted from a steady work and family life, as well as good housing and a more expansive welfare benefits, whereas their adult children live in a society in which these facilities seem to be running further away from their hands. Furthermore, the tendency among young people in Finland to leave the parental home, on average, at a lower age than their counterparts in other Northern and Southern European countries seems to be weakening. Moving out has been postponed since the 2008 recession, at least in the Helsinki metropolitan area (Salmela, 2013), and higher rents than in the rest of Finland seem to be the main reason for this new trend (*ibid.*).

I have sought an answer to the question of who receives parental help, and according to the results, most adult children seem lucky enough to have parents who can afford and are willing to help and support them. However, such help and support are not axiomatic: some parents do not wish to help, or may not have the resources or the ability to do so, and conversely, some adult children are already independent and do not need or want help from their parents. In the following section I consider the implications related to parental help and, especially, the lack of it for adult children on the individual and the societal level now and in the near future. Section 6.2 highlights future research aims, and Section 6.3 discusses certain methodological issues related to this study.

6.1 Outcomes of parental help and support

Until recently the Finnish welfare state has relatively successfully met the needs of different age and social groups (see e.g., Timonen, 2004), and parental help has rather complemented state assistance (see e.g., Attias-Donfut & Wolff, 2000b; Björnberg & Latta, 2007). The situation seems to be changing, however. Welfare support has been diminishing, at least in relative terms because the many benefits and allowances have not kept up with the increase in consumer price and income levels. The aim in this study was to find out whether or not parents have stepped in and taken responsibility for the welfare of their adult children.

I noted at the beginning of this study that parental help may or may not be balanced in the context of a deteriorating welfare state (see Figure 6, on page 46). I

will now consider, on the basis of my results, the potential outcomes of parental support in the lives of adult children in line with my crude typology of children's needs and parental resources.

As illustrated in Figure 6, if parents with ample resources help their adult children with high needs the helping is balanced: parents compensate for their children's low resources and those in need receive help. Indeed, my main findings strongly imply that this balanced parental helping is taking place: parents with more resources give help in particular to adult children who are in need. According to the results of my studies, helping is balanced especially in the giving of financial support: parents with more resources gave financial support to their adult children more frequently than parents with fewer resources.

However, it also seems that there are unmet needs due to a lack of resources. As reported in the '*Lack of help*' article, the propensity to give practical help is lower among parents with a lower level of education than among the more highly educated. Adult children with a basic level of education were approximately four times more likely than students not to receive practical help from their parents. Unbalanced helping seems to accumulate slightly in families with low overall resources, and as noted, if the state does not have the resources to fill the welfare gap, who will do it? In cases of unbalanced helping it is essential that the welfare state does not give up on its mission, and continues to safeguard young adults in need who do not have parents with sufficient resources.

According to Becker (1993, 369), in supporting their studies financially, parents try to make a sensible investment in the future of their children. This investment is of particular significance in post-industrial societies in which education plays an important role in the process of reproducing the existing social system (see e.g., Bourdieu & Passeron, 1990). It seems that students in particular receive financial support from their parents, who are in a better socio-economic position and can give larger amounts (Sub-study IV). However, economic difficulties as well as increasing job insecurity may discourage young adults from investing in education and taking on a large student loan if their parents cannot support them during their studies.

Overall, adult children who have to cope with diminishing state support and who do not have parents who are willing and able to help have a considerably different starting point in their studies, and in their lives in general, than those whose parents support them financially. In such situations, parental financial support will widen the opportunity gap between the higher and lower social strata. However, it is worth pointing out that students probably constitute a biased group in terms of their parents' educational level, which is still a strong determinant of the educational level of offspring (Kivinen et al., 2007; Myrskylä, 2009). In other words, the proportion of tertiary-level students is higher among the children of parents with a higher as opposed to a lower level of education.

A further finding relates to the giving of resources in excess of need in helping with childcare (Sub-study II). Even adult children with abundant resources, whose

parents may have more or fewer resources (see Figure 6) and who may not need financial support, seem to need extra childcare help to achieve a balance between work and family commitments. As the '*Childcare help*' indicates, parents with more abundant resources (here meaning good health) gave their adult children childcare help more frequently than parents with fewer health-related resources. Again, children with a higher level of education received childcare help more frequently than those educated to the basic level. Problems arise if adult children need childcare help from their own parents but do not receive it because of low parental (health) resources (unbalanced helping). Indeed, the lack of extensive childcare for pre-school and school-age children in the evening and at weekends may force the parents of small children to stay at home because they lack parental childcare help.

As revealed in Sub-study II, grandparents' desire to spend time with their grandchildren was the most frequently mentioned reason for giving childcare help, even if parents' work commitments were also a significant factor. In other words, the childcare help that grandparents give tends to be based more on affection and a wish to be with their grandchildren than on duty or need (see also Settles et al., 2009). However, the results imply that grandparents, especially those with more abundant resources (better health), also balance their adult children's work and family commitments.

I have shown how the Finnish welfare state has taken a step away from supporting young adults, but did the policy-makers expect parents to take a step towards supporting their adult children? As Brandt (2013) notes, if intergenerational help is based on voluntariness rather than necessity, it may well be more readily forthcoming. For most parents it is self-evident to help and support their adult children if necessary, but not all parents have the necessary resources, or even the will to do so. Although the ethos of self-sufficiency (*itseparjäämisen eetos*) is strong in many Finnish families, the consequences may be too severe for young adults in our information-based society with diminishing public support.

What is to be expected from parental support in the near future?

Finnish global competitiveness has deteriorated during the past decade, and the economy is on the downturn. Moreover, the population is ageing more rapidly in Finland than in most OECD countries, thereby putting extra pressure on public finances on account of the need for increased spending on pensions and healthcare, and decreasing labour resources (see e.g., OECD, 2014). The aging population structure also means that a growing number of old people will need help and support in the near future, the fastest growing age group comprising those aged 85 and over (Statistics Finland database, 2014).

According to OECD (2014, 3) policy guidelines, people should stay longer in work (facilitated by lifelong learning and an increase in the minimum pension age).

If the over-60s continue to work, their resources related to time will probably decrease, but their financial resources will probably increase. The frequency of grandparental childcare is already high: approximately 80 per cent of baby boomers had looked after grandchildren during the previous 12 months. Implementation of the recommended proposals would probably limit the availability of grandparents to give their adult children extra childcare help, especially if the proportion of older women in the workforce continues to rise. However, the effects would be weaker if gender equity were to prevail and grandfathers were to assume an equal role in looking after their grandchildren. A delayed retirement age, on the other hand, would mean that parents would probably be better off and better able to support their adult children financially.

Second, if more parents with small children are in the labour market they will have more problems in balancing commitments between work and family life, and will therefore need extra childcare help despite the well-established childcare system in Finland (Lehto & Sutela, 2008). If grandparents are also in work the extra childcare help is less readily available. One possible solution would be for the middle-aged to cut back on paid work and assume care responsibilities. If they did this, however, and women at least and those with a lower socio-economic status would probably not be able to accumulate a big enough pension and would face an excess risk of poverty in old age (see e.g., Komp & van Tilburg, 2010).

Third, bringing about an improvement in labour-force participation among the young by introducing active labour-market policies (see OECD 2014, 3) would benefit young adults in particular in today's society of new social risks. Young people in employment are better placed to make the transition to independent living and would have less need for parental financial support.

The results of this study clearly show that parental help and support are very common among adult children, and almost all those under study received some kind of help from their parents (see Figure 8). One might expect middle-aged parents to continue to support and help their children in the future, and especially while they are studying. The Government has the capacity to affect intergenerational relations, however. If a growing number of the over-60s continue in working life it is probable that they will have fewer resources to allocate to practical help, but more resources to give financial support. As Swartz (2009) notes, '...intergenerational families may be especially adaptive support systems for the fluctuations characteristic of the contemporary era such as partner relationship instability, labour market unpredictability, or challenging life transitions.' However, if families and parents do not have the time and energy, the nature of intergenerational interaction will change.

6.2 Future research aims

This study gives a broad picture of parental help in general, but more information is needed on the reasons for it. Why help is given / received? Parental non-helping and, conversely the lack of help from adult children should also be carefully considered. How do parents perceive their obligations related to the welfare of their adult children, and have the changes in state obligations affected their thoughts? It would also be interesting to find out the views of adult children on these questions. The best way of doing this would be via in-depth interviews with parents and their adult children.

The new Gentrans data, which were gathered in 2012 would make it possible to determine the extent to which parents who gave financial support to their adult children in 2007 also gave more frequent childcare help in 2012. In other words, is help giving more prevalent in certain families, and only the form of help changes?

According to Brandt (2013), the best outcome is for the public sector to meet regular, predictable, medically and technically more demanding needs related to old age, for example, and for the family to provide complementary help. It would be useful to obtain better data that would show how the family's role in giving and receiving childcare help has changed as the welfare state has deteriorated, specifically in relation to adult children.

Overall, Finnish baby boomers are interesting as an object of research: they are an exceptional generation with regard to parental help because of their position in Finnish society, and because of their wealth. But how exceptional they are, should also be find out.

6.3 Methodological considerations

Longitudinal research would be the best option for studying intergenerational support, but in real life it is burdensome and expensive to do, and rarely offers a genuine life-course perspective on parental help. Most studies, such as this one, are based on cross-sectional data, which can only highlight previous life events, current needs and resources, and any changes. Gentrans data sets have some follow-up features, but they were not utilised in this study, mainly because of a lack of time, and because my research interest was related to the sub-studies. There were other reasons, too. For one thing, the survey interval was five years, but the questions related to intergenerational help and support covered a 12-month time frame. In other words, there was only a one-year follow-up on parental helping, and the other four years were left aside. As a result, the life-course perspective related to parental helping is also limited in this Gentrans follow-up project. Nevertheless, these four

data sets allow the study of other aspects related to this research field. A total of 727 baby boomers and 848 adult children responded to both the 2007 and the 2012 surveys (see Danielsbacka et al., 2013), thus giving material for a lot of interesting studies. Moreover, given the wide range in age among the adult children, these data sets could also reveal the variety of intergenerational help and support in their different life phases.

The benefits and disadvantages of postal surveys

Postal surveys are ideal in many ways for collecting information. For example, respondents may fill in the questionnaire whenever convenient, they can go back to the questions later if necessary and they can take time in answering the questions (see e.g., Henninger & Sung, 2012). However, there are also disadvantages. For example, people other than the targeted informants could fill in the questionnaires, and respondents may not understand the questions or may skip some of them accidentally or on purpose (ibid). Respondent rates in postal surveys nowadays are quite low: men, younger people and the less highly educated in particular are less likely to respond than women, and older and more highly educated people (see e.g. Korkeila et al., 2001; Majamaa, 2009). However, from the perspective of the research group, postal surveys are far less expensive to carry out than face-to-face or telephone interviews, for example, because they are less labour-intensive. Furthermore, it is easier to obtain representative data via postal surveys, which may cover an extensive geographical area, and the lower costs allow a bigger sample size (see Henninger & Sung, 2012).

However, the low response rate is a major disadvantage of postal surveys (Korkeila et al., 2001; Majamaa, 2009), and the Gentrans surveys were not exceptional in that sense. The response rates among the baby boomers and their adult children were 56 (n=1,115) and 42 (n=1,435) per cent, respectively. More women than men responded to both surveys: among the baby boomers 62 per cent of the women to whom the questionnaire was sent, filled in and returned it, and 49 per cent of the men. The response percentages among the adult children were 53 and 32, respectively. Educational level in particular predicted response activity among the adult children: those educated to a higher level were approximately twice as active as those with a lower level of education (Majamaa, 2009). Previous studies (see e.g., Korkeila et al., 2001; Tolonen et al., 2006) report a similar trend: the more highly educated the recipients are, the more likely they are to respond. With regard to the baby boomers, a high level of income among the women and having a partner among the men predicted high response activity. Furthermore, the average age of the adult children in the sample was 30.8 years (my own calculations), somewhat higher than in the data set (30.6 years), and the proportion of 25-34-year-olds was 60 per cent, two percentage points higher than in the data set. These smallish differences relate to

the response rate, which was lower among the younger than among the older informants.

Long questionnaires, awareness among the recipients that their own parents / adult children may respond and the linking of the register data were among the reasons for the low response activity, although it reflected the downward trend in responding to postal surveys, which was probably the main reason (see e.g., Korkeila et al., 2001). Other factors such as the length and presentation of the questionnaire, the subject matter, the respondent's commitment to the survey and the difficulty level may also affect response rates (Henninger & Sung, 2012). Low response rates may lead to non-response bias in the data collection, in which case the results cannot be generalised to the whole population if the sample covered the whole population (see e.g., Henninger & Sung, 2012). The generalisation of results to the whole population may be problematic if the response rate is lower than 70 per cent (see e.g., Tolonen et al., 2006). The low response rates in the two surveys may thus be problematic in this study. However, the results of all four sub-studies (I-IV) were generally consistent with previous findings in international and domestic studies, and this encourages me to believe that both data sets were fairly representative (see also Majamaa, 2009).

Inconsistency in the responses of the parents and their adult children

Merging the data sets revealed respondent inconsistency between the givers (parents) and receivers (adult children) of help. When the parents' responses related to help and support given to a certain adult child and this child's responses related to received help and support were compared, the highest consistency (approximately 90%) related to the frequency of contact, childcare help and looking after pets. The inconsistency largely related to the amount of financial support: approximately 50 per cent of the adult children gave conflicting amounts, half of these claiming that they had received more financial support than their parents had indicated, and the other half claiming that they had received less. Response inconsistency is also noted in other research (see e.g., Aquilino, 1999; Mandemakers & Dykstra, 2008), and parents tend to perceive the relationship as more positive than their adult children do, for example (Aquilino, 1999). Reporting accuracy has also been found to be greater among more-highly-educated parents and children (Mandemakers & Dykstra, 2008).

It is worth noting that studying parental help from two perspectives – of both the givers and the receivers of help (Sub-studies II-IV) - improved the validity of the findings. Even if there was some inter-generational inconsistency, especially related to financial support given and received (see Sub-study II), overall the results were consistent.

Despite the relatively high inconsistency in the responses to some questions (approximately 50% of the adult children and their parents mentioned different

amounts of received or given financial support, for example) the results of this study contained no surprises related to the findings from previous studies. Considering parental help from both the receivers' and the givers' points of view allowed a more accurate picture of parental helping to emerge. Overall, one of the strengths of this study was this 'dual perspective'.

The effect on validity of linking the register data

People tend to hesitate before answering questions related to their financial position, at least concerning their income (see e.g., Fertig & Görlitz, 2013). Both data sets (adult children and their parents) were linked with individual-level administrative register data on employment, level of education and income from 2007, for example. These register-based variables gave valid information about the socio-economic position of both sets of informants, and there was very little missing information. Information related to income is a prerequisite in studies related to parental financial support and practical help.

Linking the data sets also made it possible to study the associations of the socio-demographic characteristics of the parents and their adult children with parental helping at the same time. Most studies consider only the parent's or the child's characteristics, or the information is received second-hand from one of the parties. Because of the linking, all the information for this study came directly from the respondents or the registers.

Other limitations of the data

The most obvious limitation in this study is that the data did not contain direct information about given and received social support and the quality of the relationship between the parents and their adult children. There is some information about the frequency of contact and conflict, but not about given and received advice and comfort, for example. The results yielded (new) information about parental financial support, and practical and childcare help, but did not include social support because the questionnaire items did not cover it.

Because of the sample design, the sample of adult children was not representative of 18-44-year-olds, thus the related results cannot be generalised to Finns in this age group. Representative data from 2007 would have given a more accurate picture of the trend with regard to parental financial support received by adult children.

Even though the two data sets used in Sub-study I were not comparable, the figures drawn from the *Adults as receivers of help* and *Adult children* data sets could show the overall tendency and illustrate the interaction between public and private support among young adults in Finland in 1996 and 2007. Furthermore, the low

response activity in both Gentrans surveys, especially among adult children, means that the results reported in all four sub-studies must be interpreted with caution.

7 Conclusions

This study entitled: *Who receives parental help? Parental financial support and practical help for adult children from the perspectives of givers and receivers* is based on survey data sets covering a specific period of time in Finland and thus cannot give a full picture of parental help and support. However, the empirical findings constitute a general overview of parental helping in Finnish society in the 2000s. According to the results, parents are a significant source of financial support and practical help even after their children have reached the age of maturity and moved out of the parental home. Not surprisingly, parents with higher-than-average resources gave support more frequently than those with fewer resources, and the receivers of help had fewer resources and were in more need than those who did not receive parental support. Patterns of intergenerational help and support as revealed in this study fit nicely into the picture given of Nordic societies: parental support is common but is, on average, less time consuming than in Southern European countries, for example (see e.g., Deindl & Brandt, 2011; Brandt, 2013). A major goal for all parents seems to be for their children to achieve independence (see Kohli & Künemund, 2003), hence the frequency of giving financial support decreased strongly when the adult children grew older, obtained a qualification and began to earn more.

Inter-generational solidarity tends to be life-long, which highlights the importance of family ties for individual wellbeing and social integration (Leopold, 2012). Increasing life expectancy coupled with declining fertility mean that generations nowadays have more years and resources to interact with fewer numbers of relatives (see e.g., Bengtson, 2001). On average, today's middle-aged parents are wealthy and healthy enough to help and support their adult children and grandchildren to a greater extent than previous generations did, but this may be changing. Baby boomers are exceptionally wealthy as a group, and succeeding generations may be financially worse off at the age of 60. In addition, active labour-market policies may have both positive and negative effects on the need for intergenerational help and the resources available, which may inhibit or facilitate parental helping and need for it.

Public discussion on the allocation of diminishing state resources has focused strongly on care for the elderly, and it seems that people in Finland are becoming increasingly responsible for their own and their family's welfare (see e.g., Hellsten, 2011). The purpose of this study was to contribute the discourse of social policy related to parental support of adult children, and to highlight why such support is meaningful in a post-industrial society. I also wanted to point out the implications, specifically if parents' resources are not sufficient to meet the needs of their adult children, thereby creating imbalance.

Most young people have enough resources and capital to cope in a society providing diminishing welfare support, with the help of their parents. However, the unlucky ones relying on state support and lacking parental help and support will probably find it increasingly difficult financially to obtain a qualification, for example. The information society calls for more extensive education as well as flexibility in the precarious labour market, and having a qualification makes this easier. Furthermore, despite the well-organised childcare system and family policies, it is not easy to balance work and family commitments. The labour-force-participation rate is already high among Finnish women, who typically work full-time (84%) (OECD, 2010, 286). Having to work in the evening, at night and over the weekend, together with increasing job insecurity and competition, and tougher efficiency requirements generate problems for many. Having extra parental help makes it easier to resolve this work-family dilemma.

Overall, the lack of help is socially problematic if the scarce resources of parent and adult child interact. If the state's role as a financial supporter continues to weaken, the life chances of young adults in need will deteriorate in the current information society. Indeed, I found that a low level of parental education predicted a lack of parental financial support, which potentially affects the child's future prospects and opportunities. Parental educational level is still a strong positive determinant of offspring's educational level in Finland (see e.g., Kivinen et al., 2007; Myrskylä, 2009), and the lack of such support may be one of the factors that weaken the adult child's willingness to invest in education after compulsory education.

Individuals' expectations and thoughts have changed over time, however (Settersten 2007). Many young adults feel that parents have to support them even after they have come of age (Social Issues Research Centre, 2009), and most parents comply with at least some of these expectations, as noted. Parental helping will probably increase in importance even more in a society with an aging population structure and diminishing welfare resources, and may also foster inequality. As Swartz (2009) states: '[i]ntergenerational support, while offering real help, also becomes a largely hidden mechanism by which privilege or disadvantage is transferred through families from generation to generation.' It is as well to be aware of this hidden mechanism, and to ensure the maintenance of a level of state support that makes it possible to help those in need, especially during their studies.

Rossi and Rossi (1990) argue that patterns of help among family members are more or less inherited. This study also revealed some potential 'inherited' patterns related to helping, although the Finnish data sets provide further evidence to suggest that parental helping behaviour is strongly related both to the needs of adult children and to the parents' resources, ability and willingness to give help and support. However, the intergenerational chain is also behind intergenerational help and support (see also Rossi & Rossi, 1990; Silverstein, Parrot, & Bengtson 1995; Fingerman et al., 2010; Tan et al., 2010), and it should be borne in mind that the seeds of helping are sown long before the need is evident.

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Appendices

Appendix 1 Classification of the socio-demographic variables used

SURVAY DATA SETS

Age group

of adult children was classified in *Sub-study I* as: 18–24, 25–29 and 30–34, in *Sub-study II* as: Under 30, 30–34, and at least 35. In *Sub-study III* as: 18–24, 25–29, 30–34, and 35+, and in *Sub-study IV* as: Under the age of 30, and At least 30.

Number of children

in *Sub-studies II, III* and *IV* refers to the number of children baby boomers have classified as: 1 child, 2 children and 3 or more children.

Average age of all children

refers in *Sub-study IV* to the average age of all baby boomer's adult children, classified as: Under the age of 30 and At least 30.

Age of the youngest child

refers to the adult children's youngest child, classified in *Sub-study II* as 0–2, 3–6, and at least 7

Number of siblings

refers to the number of siblings among the adult children, classified in *Sub-studies II* and *IV* as: No siblings, One sibling, Two siblings, and At least three siblings, and in *Sub-study III* as No siblings, One sibling, and At least two siblings.

Having grandchildren

refers to the presence or absence of grandchildren among the parent (baby boomer) categorised in *Sub-study III* as: Yes and No.

Living with a spouse

refers to the respondent's living arrangements, classified in *Sub-studies II, III* and *IV* and among the parents as Yes (Living with a spouse), and No (Living without a spouse), in *Sub-studies II* and *IV* among their adult children. Variable did not differentiate other household members, such as

Self-reported health

Refers to the respondent's own view about his/her health status, classified in *Sub-studies II* and *III* as: Good, Moderate, and Poor.

Opinion about parental health

Refers the respondent's view about his/her parent's health status, classified in *Sub-study II* as: Good, Moderate, and Poor.

Average distance from child(ren)

refers to the average distance from all baby boomers' adult children living outside the parental home, classified in *Sub-study II* as: Less than 20 km, 20 - 99 km, and At least 100 km.

Average distance from the parental home

refers to the average distance from the parental home, classified in *Sub-study II* as: Less than 20 km, 20 - 99 km, and At least 100 km.

Distance from the parental home

refers to the actual distance from the parental home, classified in *Sub-study III* as: Less than 15 km, 15 - 149 km, and At least 150 km.

Frequency of contact with parent

refers the frequency of contacts between the adult child and his/her mother (or father), was categorised in *Sub-study III* in three groups: Daily or more often than weekly, Weekly, and Less often

Social-security benefits

classified as: None, Some benefit(s), and Student grant (*Sub-studies I* and *IV*), and among the parents in two categories: None, Some benefits (*Sub-study IV*).

Appendix 1 (continued)

REGISTER DATA

Family type, 2007

was classified in *Sub-study III* in four categories, instead of the original eight (among adult children). Childless adult children who lived in a consensual union or were married were placed in the 'Cohabiting or married, no children'; those who lived in a consensual union or were married and had child(ren) were classified as 'Cohabiting or married with children'; those who had children but not a spouse were classified as 'Single parent'; and those who had neither a child nor a spouse were

Working status, 2007

refers to the main economic activity during the preceding year, classified in *Sub-studies II* and *III* as Working, (employed) and Not working (unemployed, student, etc.). Among the parents, Retired comprised a single group.

Highest educational level in 2007

was categorised in *Sub-studies II, III* and *IV* in three groups based on the highest educational qualification or degree: Basic education or less (up to nine years of schooling), Secondary education (corresponding to upper-secondary or post-secondary non-tertiary education, 11 or 12 years) and Tertiary education (at least 13 years). In *Sub-study III*, students among the adult children were

Disposable income per month in 2007

The respondents' disposable income consists of all taxable wages and salaries, entrepreneurial income, and welfare payments such as pensions and unemployment benefits. Paid taxes were deducted and the resulting sum was divided by 12 and categorised in three groups: less than €1,000, €1,000 - €1,999 and €2,000 or more. This variable was used in *Sub-studies III* and *IV*.

Appendix 2 Distributions of the background variables (%) and the percentages of adult children who received financial support, practical and childcare help (%) from parent(s)

Adult children	Distribu- tions (%)	Financial support (%)	Practical help (%)	Distribu- tions (%)	Childcare help (%)
Gender					
Women	62.8	50.4	89.2	65.6	82.6
Men	37.2	43.0	84.4	34.4	79.3
Age group					
18-24	11.1	83.1	86.5	2.4	81.3
25-29	24.4	60.9	90.5	15.3	92.2
30-34	37.1	41.3	89.5	43.0	86.6
35-39	22.8	31.9	84.2	31.8	75.7
40+	4.5	20.0	73.3	7.6	54.9
Number of siblings					
At least two siblings	48.3	43.2	85.2	50.0	74.2
One sibling	41.0	52.5	90.1	40.5	86.8
No siblings	10.7	49.0	87.4	9.5	75.7
Family type					
No family	19.8	63.3	85.6	2.2	-
Cohabiting/married, no children	23.1	47.4	79.9	1.8	-
Cohabiting/married and children	52.0	40.6	91.3	87.7	83.6
Single-parent family	5.0	59.7	89.6	8.3	78.6
Age of youngest child					
At least seven years	23.7	29.8	86.7	43.8	71.9
3 - 6 years	19.7	43.5	95.4	35.5	91.6
0 - 2 years	11.0	55.5	94.5	20.8	84.3
No children	45.6	56.8	82.7	-	-
Educational level					
Basic	5.9	45.6	79.8	6.4	55.8
Secondary	44.3	50.8	85.6	40.7	76.6
Tertiary	49.8	45.1	90.1	53.0	88.2
Working status, 2007					
Not working	15.8	66.2	87.1	14.8	77.0
Working	84.2	44.2	87.5	85.2	82.2
Social-security benefits					
None	48.4	36.7	84.9	41.0	84.1
Some benefits (no student grant)	37.3	48.0	90.1	54.8	79.4
Student grant	14.4	83.8	89.0	4.3	82.8

Appendix 2 (continued)

Adult children	Distribu- tions (%)	Financial support (%)	Practical help (%)	Distribu- tions (%)	Childcare help (%)
Disposable income per month, 2007					
Less than €1,000	21.5	71.7	87.4	19.4	78.6
€1,000-€1,999	43.4	47.0	88.7	46.6	80.6
€2,000 or more	35.2	33.8	85.9	34.0	84.3
Average distance from parental home					
Less than 20 kilometres	39.1	43.8	93.9	44.4	87.3
20-99 kilometres	20.5	44.7	87.2	21.2	76.9
At least 100 kilometres	40.4	52.9	81.4	34.4	76.7
Opinion about parental health					
Poor/very poor	5.3	49.3	83.1	6.2	71.4
Moderate	31.9	41.3	87.7	36.4	78.0
Good/Excellent	62.8	50.7	87.7	57.4	84.8
All	100.0	47.6	87.5	100.0	81.5
N	1331	1331	1331	674	674

Only those with at least one living parent and not living in the parental home are included in the models.

Source: Gentrans 2007, collected by Statistics Finland.

Appendix 3 Distributions of the background variables, %^a, and the percentages of parent(s) who gave financial support, practical and childcare help, %^a, to their adult child(ren) by different socio-demographic variables

Baby boomers (parents)	Distributions (%)	Financial support (%)	Practical help (%)	Distributions (%)	Childcare help (%)
Gender					
Women	51.7	44.4	83.2	54.0	83.0
Men	48.3	48.6	82.4	46.0	70.4
Living with a spouse					
Yes	79.2	47.7	84.7	78.7	79.2
No	20.8	41.6	75.4	21.3	69.7
Number of children					
Three or more children	33.0	52.7	89.7	38.4	78.0
Two children	45.9	44.7	84.3	46.0	79.8
One child	21.2	40.5	68.7	15.6	67.6
Average age of all children					
Under 30	38.2	59.6	82.5	29.0	69.3
At least 30	61.8	38.3	83.0	71.0	80.4
Grandchild(ren)					
No	34.3	51.7	70.0	0.0	-
Yes	65.7	43.7	89.5	100.0	77.2
Educational level					
Tertiary	32.2	66.2	87.7	27.7	79.1
Secondary	37.5	38.9	82.8	38.7	76.9
Basic or unknown	30.3	34.7	77.5	33.7	75.9
Working status, 2007					
Working	60.4	52.9	84.2	56.2	78.2
Unemployed etc.	10.6	41.7	79.9	10.8	74.5
Retired	29.0	34.7	81.0	33.1	76.4
Disposable income per month, 2007					
€2,000 or more	22.5	62.1	84.9	23.0	72.3
€1,000 – €1,999	50.6	43.4	84.7	52.5	81.0
Less than €1,000	22.5	34.6	76.0	24.5	73.7
Social-security benefits					
None	53.6	53.1	83.8	48.3	77.7
Some benefits (no pension)	19.8	42.3	83.9	21.2	79.9
Pension	26.5	36.1	80.0	30.5	74.5

Appendix 3 (continued)

Baby boomers (parents)	Distributions (%)	Financial support (%)	Practical help (%)	Distributions (%)	Childcare help (%)
Self-reported health					
Good	47.7	53.0	86.0	44.9	80.2
Moderate	43.1	42.1	81.1	45.5	77.0
Poor	9.3	33.2	74.0	9.6	64.2
Average distance from child(ren)					
Less than 15 km	26.1	43.4	87.4	26.3	81.3
15 - 149 km	40.4	46.5	84.7	43.3	79.6
At least 150 km	33.5	48.7	76.9	30.3	70.2
All	100.0	46.4	82.8	100.0	77.2
N (unweighted)	849	849	849	561	561

^aPercentages were calculated with sampling weights.

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

Source: Gentrans 2007, collected by Statistics Finland

Appendix 4 Statistically significant socio-demographic variables in the four sub-studies, adult children

VARIABLES	Sub-studies (Adult children's point of view)					
	Dismissed support?	Childcare help 1 - 12	> 12	Practical	Lack of help Financial €1 - 500	Financial support > €500
Survey data sets						
Age group	Yes	Yes	Yes	No	Yes	Yes
Gender	-	No	No	No	No	No
Age of youngest child	-	Yes	Yes	-	-	-
Number of siblings	-	Yes	Yes	Yes	No	Yes
Living with a spouse	-	No	No	-	-	No
Opinion about parental health	-	Yes	Yes	-	-	-
Average distance from parental home	-	No	Yes	-	-	-
Distance from parental home	-	-	-	Yes	No	-
Frequency of contact to parent	-	-	-	Yes	Yes	-
Social-security benefits	Yes	-	-	-	-	Yes
Register data						
Family type, 2007	-	-	-	Yes	No	-
Working status, 2007	-	No	No	No	No	-
Highest educational level, 2007	-	Yes	Yes	Yes	Yes	No
Disposable income per month, 2007	-	-	-	No	Yes	No
Parental educational level, 2007	-	-	-	No	Yes	No
Parental disposable income per month, 2007	-	-	-	-	-	Yes
Parental working status, 2007	-	-	-	No	Yes	-

Appendix 5 Statistically significant socio-demographic variables in three sub-studies, parents

VARIABLES	Sub-studies (Parent's point of view)					
	Childcare help		Lack of help		Financial support	
	1-12 times	> 12 times	Practical	Financial	€1 - 500	> €500
Survey data sets						
Gender	Yes	Yes	No	No	No	No
Number of children	No	Yes	Yes	Yes	Yes	No
Average age of all children	-	-	-	-	Yes	Yes
Having grandchildren	-	-	Yes	No	-	-
Living with a spouse	Yes	Yes	Yes	No	No	No
Self-reported health	No	Yes	No	No	-	-
Average distance from child(ren)	Yes	Yes	-	-	-	-
Social-security benefits	-	-	-	-	No	No
Register data						
Family type, 2007	-	-	-	-	-	-
Working status, 2007	No	No	No	Yes	-	-
Highest educational level, 2007	No	No	Yes	Yes	No	Yes
Disposable income per month, 2007	-	-	No	No	No	Yes