

Marja Lindberg

Staying Afloat

Studies on the subjective wellbeing and coping strategies of families with children in Finland





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A father's superpower is that they can lift heavy things.

*A mother's superpower is
that they can measure fever with their hands,
and they know when children need to go to the toilet.*

-Lykke, age 4 -

To my children,
Roope, Thord, and Lykke

Acknowledgments

As I am crossing the finish line, suddenly the cliché blood, sweat and tears shows a new meaning for me. And it feels like all the thanks I want to say to everyone who participated in my path, sound like clichés and I cannot find enough words to express my gratitude.

When I started this journey in the autumn of 2016, my supervisor, **Professor Mikael Nygård**, compared writing a doctoral thesis to a marathon, a journey that requires energy, durability, patience, and humility. It is no exaggeration to say there would not have been a marathon without Mikael. Mikael, to begin with, I can blame you that I started my thesis in the first place. It was you who asked me to join the Famwell Project. It was you who believed in me. You have been my main coach teaching me patience, spurring, supporting, challenging, and pushing me towards the finishing line. Thus, my most humble thanks to you!

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With gratitude,

Marja Lindberg

At seas in front of ‘Idgrunds grynnä’, Skaftung
October 2020

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www.emeraldinsight.com/0144-333X.htm.

Article II

Lindberg, M., Autto, J., & Nygård, M. (2019). Lapsiperheiden kotitalouden strategiat taloudellisen epävarmuuden ja perhepoliittisten muutosten kentällä. *Janus Sosiaalipolitiikan ja Sosiaalityön Tutkimuksen Aikakauslehti*, 27(1), 3–20.
<https://doi.org/10.30668/janus.68838>.

Article III

Lindberg, M., Nygård, M., Nyqvist, F., & Lammi-Taskula, J. (2019). Economic strain and parental coping – evidence from Finland. *European Journal of Social Work*, published online.
<https://doi.org/10.1080/13691457.2019.1699779>.

Article IV

Lindberg, M., Nygård, M., Nyqvist, F., & Hakovirta, M. (2020). Financial Stress and Subjective Wellbeing among Children – Evidence from Finland. *Child Indicators Research*, published online.
<https://doi.org/10.1007/s12187-020-09779-9>.

Abstract

Finland has become known for its generous and comprehensive family policy. However, during the 2010s, the economic recession created worry and insecurity amongst a number of families with children; in times of recessions, unemployment rises, which tends to threaten the economic security and wellbeing of the population, including that of families with children. Furthermore, during the 2000s, recurrent cuts in income transfers and services aggravated the economic security of many families. In this thesis, I summarise and discuss four articles on the subjective wellbeing of families with children in Finland during a period when the country was suffering from the economic recession caused by the international financial crisis of 2008–2009. The thesis discusses the social risks that families faced, how they coped with these risks, and what factors were connected to the subjective wellbeing of the families with regard to both parents and children.

Two of the studies are based on qualitative interviews of Finnish families with children living in Ostrobothnia, Finland in 2016–2017. These articles investigated the risks that families encountered and the coping strategies they created. The third article is based on a 2012 survey conducted by the Finnish Institute of Health and Welfare and analyses of how economic worries affect parental coping. The data of the fourth study was collected by the Children's Worlds Project (CWP) during 2013–2014. It originates from a cross-sectional survey on the wellbeing of school-aged children. The study focuses on the association between financial stress and children's affective and cognitive subjective wellbeing. Alongside economic factors, all of these studies also discuss other factors that may be significant with regard to the subjective wellbeing of families.

The results show that the subjective wellbeing of families was largely connected to their economic situation, but that other important factors were also involved. For instance, the social risks and difficulties families experienced were connected with the availability of welfare services, complicated bureaucracy, health conditions, unpredictable economic changes, and everyday life. The other central finding was that families, regardless of their difficulties, often still found ways to survive by creating different coping strategies. Coping with everyday life takes on many forms; for example, it may take the form of creativity, the will to fight, or an act of perseverance. In addition, while the economic situation was important to the subjective wellbeing of families, other

contributing conditions included health, reconciliation of work and family, and social network, and for children they included friends and school satisfaction as well; the support of the third sector also played an important role.

Keywords: families with children, parents, children, subjective wellbeing, social risks, coping strategies, Finland

Abstrakt

Trots att Finland är känt för sin generösa och universella familjepolitik, har det under 2010-talets ekonomiska lågkonjunktur framkommit oro och otrygghet hos många barnfamiljer. Under en ekonomisk kris stiger till exempel arbetslösheten, vilket utmanar den ekonomiska tryggheten för befolkningen, inklusive barnfamiljerna. Den ekonomiska krisen under 2010-talet ledde även till en rad nedskärningar i inkomstöverföringar och service. I denna doktorsavhandling sammanfattar och diskuterar jag fyra artiklar om barnfamiljers subjektiva välbefinnande under 2010-talet, en tidsperiod då Finland led av en ekonomisk nedgång som härrörde från den internationella finanskrisen 2008–2009. Avhandlingen diskuterar de sociala risker som familjerna mötte, hur de hanterade dessa risker och vilka faktorer som sammanhängde med familjernas subjektiva välbefinnande, både föräldrars och barns.

Två av studierna är baserade på kvalitativa intervjuer bland österbottniska barnfamiljer under 2016–2017. Dessa artiklar studerar de sociala riskerna som familjerna konfronterade och hurdana strategier de mobiliserade för att klara av dessa risker. Den tredje artikeln är baserad på den så kallade familjeenkäten från 2012, genomförd av Institutet för hälsa och välfärd. Artikeln analyserar hur ekonomisk oro inverkar på föräldrars coping-resurser. Materialet för den fjärde artikeln är insamlat av Children's Worlds Project (CWB) under åren 2013–2014. Detta enkätmaterial hänför sig till barn i skolåldern. Denna artikel studerar sambandet mellan ekonomisk stress och barns subjektiva välbefinnande, både i ett affektivt och ett kognitivt hänseende. Parallellt med ekonomiska frågor diskuterar alla fyra delstudier också andra faktorer som kan ha betydelse för barnfamiljers subjektiva välbefinnande.

Resultaten visar att familjers subjektiva välbefinnande till stor del är sammankopplat med familjens ekonomiska situation, men att det också finns andra viktiga faktorer som påverkar. Exempelvis är det subjektiva välbefinnandet också kopplat till tillgången på olika former av service, förekomsten av komplicerad byråkrati, hälsofrågor, oförutsägbara ekonomiska förändringar och en utmanande vardag. Ett annat centralt resultat är att många familjer trots allt klarar sig tämligen bra genom att själva skapa olika copingstrategier, som oftast är kreativa och visar på en del kampvilja. Vid sidan av den ekonomiska situationen, spelade även hälsoförhållanden, möjligheten att kombinera familjeliv och arbete samt tillgången till sociala nätverk en roll för barnfamiljernas subjektiva välbefinnande.

Keywords: barnfamiljer, föräldrar, barn, subjektivt välbefinnande, sociala risker, copingstrategier, Finland

1 Introduction

At some point, it became easier, when I realised that I only have to cope with one day at a time.

This is a quotation from one of the interviews that was conducted for this thesis. The interview involved a single mother of two small children who was trying to cope with economic strain, depression, and difficulties related to the reconciliation of work and family life. It describes a common atmosphere that many Finnish families with children were living in at the time the work for this dissertation took place (see also Törrönen, 2014). Even though the economic downturn following the 2008–2009 international financial crisis affected the subjective wellbeing of families both directly and indirectly by causing worries and insecurity, other factors also impacted the wellbeing of both parents and children: their health, the balance of family life and work, their social networks, and their self-confidence. Indeed, subjective wellbeing is a complex phenomenon that is linked to many factors, both on the individual and the contextual levels. Thus, the quotation presented above is an appropriate opening for this doctoral thesis in social policy, as this thesis seeks to describe and understand the wellbeing of Finnish families during difficult economic times.

Wellbeing can be measured through both objective and subjective perspectives. While objective measures provide an outside viewpoint, subjective measures enable a deeper observation of the subject itself. This allows for a more intense focus on attitudes, emotions, and cognitions related to wellbeing, as well as examination of the subjective experiences of coping strategies (e.g. Allardt, 1993). The coping strategies families adopt are important, as strengthening these skills can positively influence subjective wellbeing. These questions are even more important in times of economic crisis and in situations such as the current Covid-19 pandemic, which is affecting overall wellbeing on both individual and societal levels; not only is it challenging the economic wellbeing of many families, it is also affecting people's physical and mental health and causing a general sense of insecurity. Understanding these connections and the coping strategies that parents employ for handling economic insecurity and their subjective wellbeing, requires a mixed-methods design that uses both qualitative and quantitative approaches to provide a comprehensive and diverse

perspective on the subjective wellbeing of families with children (Johnson et al., 2007).

1.1 Background

Finland is a member of the Nordic welfare regime and has been acknowledged for its encompassing family policies that include low levels of poverty and high degrees of parental employment. One of the characteristics of the Nordic welfare model is that it provides families, meaning households with under-aged children, with (universal) benefits and welfare services with the aim to fight poverty and promote equality (Hakovirta & Nygård, 2020; Forssén et al., 2008; Anttonen & Sipilä, 2000). According to the Finnish Ministry of Social Welfare and Health (MSH), the main goal of Finland's family policy is to 'create a safe environment for children and to provide parents with the material and psychological means to have and raise children' (2013, p. 6) through economic support, services, and family leaves (e.g. Kallio & Hakovirta, 2020; Terveysten ja hyvinvoinnin laitos (THL), 2014).

However, the Finnish family policy was challenged during the recession in the 1990s when the economy drifted into crisis. During that time, unemployment skyrocketed, and single parents received the lowest incomes of all Finnish families with children (Kiander, 2001; Forssén, 1999). In 1991, 15 percent of the incomes of families with children were based on income transfers, such as housing allowances. When many of these transfers were reduced due to the economic recession, it primarily affected the families with children, as a large share of their incomes consisted of income transfers (Lähteinen & Sääntti, 1993). Apart from income transfers, there were also many cuts to basic services for children and young people, such as day-cares, as well as special services, such as child protection (Tikkanen, 1993). The recession of the 1990s also affected children because 'children breathe the same air as adults, and the general atmosphere of the environment has a significant impact on children's wellbeing' (Tikkanen, 1993, p. 57).

At the end of the 1990s and into the first decade of the 2000s, the economic situation improved for many families due to higher employment rates and compensatory policy measures. For instance,

Vanhanen's government made some improvements to child benefits and child home-care allowances (Nygård et al., 2019). However, the cuts that had been made during the crisis were never fully compensated, which led to a decline in families' purchase power. As the 2008–2009 international financial crisis crashed down on the Finnish welfare state, sluggish growth, high unemployment, and austerity measures started to undermine the economic security of many families in Finland once more. Economic hardship, as well as stress and a lack of time, challenged the work/family balance and undermined many parents' ability to cope with everyday life. Incidentally, this is one of the main reasons for the need for child protection (e.g. Lammi-Taskula & Karvonen, 2014); economic hardship impacts subjective wellbeing by increasing mental problems, anxiety, and exhaustion, as well as affecting partnership and parenthood (Salmi & Kestilä, 2019).

These factors make it important to study the wellbeing of Finnish families with children in a crisis context, as this will help to fill the gaps in the research. Consequently, this thesis contributes to the literature in at least three ways: First, this thesis focuses on different aspects of the subjective wellbeing of Finnish families with children, ranging from the coping and household strategies of parents to various affective and cognitive aspects of the subjective wellbeing of children, thus covering all family members. Second, it uses both a regional and a national approach; two of the articles focus on Ostrobothnia, a region found to be wealthy in earlier studies (e.g. Kivimäki et al., 2014), and the other two articles are based on national surveys of parents and children. Third, the combination of quantitative and qualitative approaches for studying subjective wellbeing allows for a deeper understanding of this complex phenomenon. This thesis therefore provides a deeper and more nuanced understanding of the subjective wellbeing and coping strategies of Finnish families with children.

1.2 Aim

The aim of this thesis is to investigate Finnish families' subjective wellbeing and the strategies they used for coping with different risks at a time when Finland was suffering from an economic recession brought on by an international financial crisis. The thesis concerns the period of 2012–2017. According to Eurostat (2020), the Finnish economy started to recuperate around 2015–2016, when the GDP rate turned

positive after a couple of years of negative growth. In other words, this thesis discusses how parents and their children were affected by social risks, such as low incomes and financial stress, how they coped with these risks, and how the economic situation and other factors affected their subjective wellbeing. Hence, the focus is on subjective wellbeing, risks, and coping resources, which are examined from three different angles. The first two studies analyse how parents coped with economic and other social risks; the third article studies the impact of economic strain on parental coping; and the fourth studies how financial stress is associated with children's subjective wellbeing. Consequently, the research questions of this thesis are:

1. What were the risks and concerns that Finnish families with children faced in the period of economic downturn following the international financial crisis? (Articles I and II)
2. How did families with children cope with everyday life during that time? (Articles I and II)
3. How are economic strain and financial stress, as phenomena that are related to times of economic recession, related to family wellbeing, notably parental coping and children's subjective wellbeing? (Articles III and IV)

In short, Article I, Risks, coping strategies and family wellbeing: Evidence from Finland, and II, Lapsiperheiden kotitalouden strategiat taloudellisen epävarmuuden ja perhepoliittisten muutosten aikana (The household strategies in families with children during the times of uncertainty and changes in family policy), are based on qualitative data collected via interviews during the winter of 2016–2017. The aim of these two studies was to investigate what risks and worries families with children were facing and what kind of coping strategies these families developed. Article III, Economic strain and parental coping: Evidence from Finland, uses survey data from the Finnish Institute for Health and Welfare (THL) (2012) to study whether monetary worries affected parents' experiences of coping. Finally, Article IV, Financial stress and subjective wellbeing among children: Evidence from Finland, a quantitative study based on data collected by the Children's Worlds Project (2013–2014), studies whether Finnish children worry about money and if this has an impact on their subjective wellbeing. Figure 1 shows how the articles and their main concepts are connected to one another.

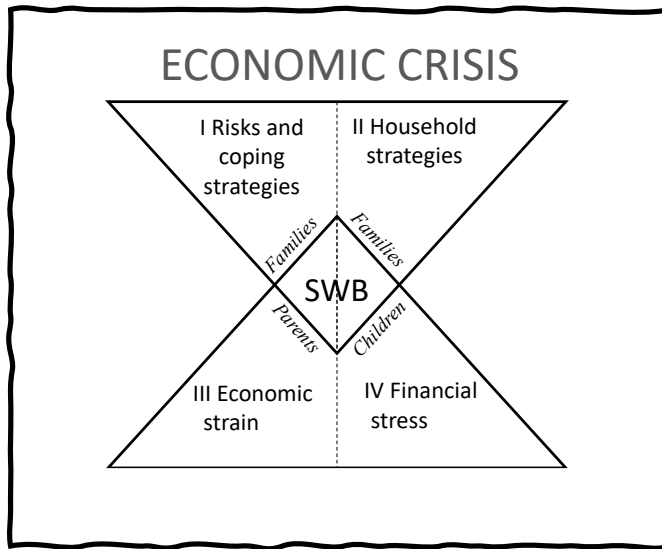


Figure 1. Articles in this thesis and their connection to SWB

In the middle of the figure is the common denominator: subjective wellbeing (SWB). The economic crisis forms the fundamental basis for all the articles. Another connective element of the first three articles is coping strategies, which can be seen as a part of subjective wellbeing. Both subjective wellbeing and coping strategies are discussed in each article, but Articles I and II focus more on the concept of coping strategies and the entire family, whereas Articles III and IV employ a deeper discussion of the economic crisis and its effects on subjective wellbeing and emphasise the experiences of parents and children separately.

1.3 Earlier studies on family wellbeing in Finland and the contribution of this thesis

The economic recession in the 1990s put the Finnish welfare state under increasing strain. This caused income gaps, unemployment, poverty, and other forms of ill-being, not least among families with children. To some observers, this cast serious doubt on whether Finland could still be considered a member of the Nordic welfare regime league (e.g. Riihinen, 2011). Since then, the relationship

between economic downturns and families' subjective wellbeing has interested researchers, and such research has focused on the balance of work and family life, the economic situations of families, and changes in maternity and paternity policies (e.g. Leinonen, 2004; Forsberg & Nätkin, 2003). What is of particular interest for this thesis is the research conducted on the changing economic situations of families, such as reductions in income transfers and welfare services. For example, it has been argued that the cuts made to welfare services during the 1990s and early 2000s had repercussions on family wellbeing well into the 2010s. These cuts affected, for instance, child health clinic services and school healthcare, and they increased the numbers of children in schools and day-care centres. At the same time, the in-home services offered to families with children almost disappeared. These actions affected the wellbeing of children and youths negatively, which can be seen from the increasing numbers of clients in the mental healthcare and child welfare systems (Paananen et al., 2012, p. 43; Paakkonen, 2012). These studies are characterised by a concern for the entire country, and they highlight the negative impacts of the economic crisis. However, there is a gap when it comes to regional studies, especially with regard to regions that have been found to display higher levels of wellbeing, such as Ostrobothnia, which has higher levels of social capital and higher living standards (e.g. Savolainen et al., 2017; Kivimäki et al., 2014; see also Saarela, 2004). This thesis fills this gap by focussing on Ostrobothnian families.

When the international financial crisis descended on the welfare state again in 2008, the consequences for families with children were somewhat similar to those in the early 1990s; although unemployment and private debt did not reach same levels as in the 1990s, the financial crisis brought with it similar outcomes for families, which led to a wave of research relating to family and child wellbeing, (e.g. Lainiala, 2014; Kangas & Hämäläinen, 2010). For instance, Vaarama and colleagues (2010, 2014) have shown that the economic crisis after the financial crunch of 2008–2009 caused a lot of worry and insecurity among Finnish families with children, adding to the other challenges families were experiencing in their everyday lives, such as the pressures of parenthood and problems related to balancing family life and work (Lammi-Taskula & Karvonen, 2014). Furthermore, research on mothers' coping strategies and balancing work and family life has highlighted the importance of social networks in order to make everyday life sustainable (e.g. Vuori, 2012; Krok, 2009; Repo, 2009), as

care-responsibility sharing and mothers' opportunities to participate in labour markets have been burning issues (e.g. Weckström, 2018; Salmi & Närvi, 2017; Närvi, 2014).

To some extent, previous research conducted in Finland has studied the association between economic worries and the subjective wellbeing of families with children (e.g. Lammi-Taskula & Karvonen, 2014; Halme & Perälä, 2014; Salmi et al., 2014). Both qualitative, interview-based studies and quantitative, survey-based studies have been done. However, to my understanding, no studies have yet examined Finnish families with children using both qualitative and quantitative methods for investigating how financial stress affects families' and children's experiences with coping and subjective wellbeing. By providing mixed-methods evidence, this thesis thus fills a gap in the research on the subjective wellbeing of Finnish families (Johnson et al., 2007). In the following, some of the central insights from earlier studies on the wellbeing of families and children in a Finnish context have been highlighted.

Families

Earlier studies have shown how economic strain makes coping with everyday life more challenging for families with children (e.g. Lainiala, 2014; Forssén, 2006; Leinonen, 2004). During the 2000s, there was a polarisation of disposable incomes between families with two working parents and families with no or just one working adult. In particular, single parents and families with many children have been affected by the fact that poverty rates almost doubled and child poverty rates tripled after 1995 (Lammi-Taskula & Salmi, 2010, see also e.g. Ahrendt et al., 2015; Salmi & Lammi-Taskula, 2014a; Leinonen, 2004). Research has also shown that children growing up in poor families face a higher risk of becoming poor themselves or dropping out of school (e.g. Airio & Niemelä, 2009; Esping-Andersen et al., 2002). Studies done after the recession of the 1990s (e.g. Leinonen, 2004) have suggested that the mental health of both parents and children is affected by economic hardship (see also Kumlin et al., 2018; Liikanen, 2017; Törrönen, 2014; Tamilina, 2010). In the beginning of the 2010s, about nine percent of Finnish children lived in low-income families, and three percent of children lived in families with serious poverty (Lainiala, 2014). Since then, the number of children facing a risk of poverty has stabilised, but it remains higher than it was before the financial crisis (Hakovirta & Nygård, 2020; Eurostat, 2018).

Rising child poverty is likely to go hand-in-hand with economic worries, which in turn affects subjective wellbeing and health. For instance, in a study of parents' experiences of welfare services, the results showed that, for parents, most worries were caused by children's health issues, both physical and psychological. Other sources of worry were the social relationships and emotional lives of their children, but also the parents' own coping resources. Accordingly, economic difficulties, unemployment, and circumstances concerning relationships caused worries, for mothers more than fathers. In this study, parents' experiences found welfare support to be insufficient with regard to services supporting children's health, psychosocial development, behaviour, and emotional life (Perälä et al., 2011, p. 8). Earlier studies on families or parents suggested that coping could be supported by increasing parents' incomes, distributing household duties more equally between parents, and supporting the balance of work and family life (e.g. Salmi & Lammi-Taskula, 2014b). The studies on families' coping strategies during times of economic crisis have been mostly based on quantitative data. Moreover, the qualitative studies in this area have mainly focused on a specific target group, such as single mothers or school-aged children (e.g. Isola et al., 2020; Krok, 2009; Törrönen, 2014), poverty (e.g. Liikanen, 2017), or different regions (e.g. Törrönen, 2014). In this respect, this thesis fills a gap in the existing research by studying the coping strategies of different kind of families in the entire country and using qualitative methods for studying the wellbeing and coping strategies of families in the region of Ostrobothnia.

Children

There is increasing interest in the subjective experiences of children's wellbeing, even though the number of studies in a Finnish context has remained low because of a lack of suitable indicators (Poikolainen, 2014). Earlier studies have mostly concentrated on children over 13 years old, though a national study on the health of school-aged children conducted by the THL includes a section on children under 13 years old. Another exception is the Children's Worlds Project; survey data on Finnish children over eight years old has from this project was used in Article IV of this thesis (e.g. Ben-Arieh et al., 2017). Nevertheless, it can be argued that young children's experiences of wellbeing remain under-researched (e.g. Poikolainen, 2014).

Earlier research on children's subjective wellbeing during economic downturns has shown that poverty and economic inequality and children's negative experiences thereof impact children's wellbeing (e.g. Haanpää et al., 2019). Research has also shown that economic resources affect children's social position and friendships, as economic inequality can cause bullying and social exclusion. Furthermore, children create their own strategies with which to cope with challenging situations (Hakovirta & Rantalaiho, 2012).

It has been shown that there is a higher risk of ill-being and poorer health in families suffering from unemployment (Pedersen & Madsen, 2001). Moreover, parents' opportunities for combining work and family life appears to have an influence on children's wellbeing (Heinrich, 2014; Tikkanen, 1993), and it is not uncommon for children to sense their parents' economic worries. For instance, they might be influenced by the atmosphere at home and the ways in which their parents discuss economic issues, such as low income or financial stress (e.g. Conger et al., 2002). Even though studying children's subjective wellbeing is a growing field, there is still need for more research – a challenge that this thesis has taken on.

1.4 Structure of the thesis

This thesis, which is built around four articles on family wellbeing, is structured as follows: In the next chapter, some of the central contexts influencing the subjective wellbeing of Finnish families will be discussed, including changes in the family institution, the economic context of Finnish families during the aftermath of the 2008–2009 financial crisis, and some of the main changes in the Finnish family policy model during the 2010s. In Chapter 3, the focus is on the complexity of the concept of subjective wellbeing, which is discussed in relation to Finnish families with children; this chapter also covers coping and household strategies as indicators of wellbeing. In Chapter 4, I present the data material and study designs of the articles, which will be also clarified in Table 2. In Chapter 5, I sum up the results of the articles separately. In the final chapter, I draw a number of conclusions and discuss policy implications, limitations of the study, and ideas for future research.

2 Contextualising the subjective wellbeing of Finnish families

In this chapter, I will illustrate the context of this dissertation by discussing a number of circumstances that are likely to condition how families, parents, and children experience their subjective wellbeing. As previously mentioned, being a member of the Nordic welfare regime gives Finland a certain flavour. Finnish family policy is renowned for its encompassing nature, and certain aspects, such as parental leave and investments in gender equality, have been rather progressive (see e.g. Hakovirta & Nygård, 2020; Eydal et al., 2018; Hiilamo, 2002). However, according to the research, there are also families in Finland that face ill-being and suffer from both economic worries and concerns for the future (e.g. Lammi-Taskula & Karvonen, 2014).

Therefore, I will discuss a number of contextual factors related to the subjective wellbeing of families, as well as how Finnish family policy has managed to regulate social risks that families encounter. This discussion also highlights potential ‘new risks’ that are related to changes in society, the economy, and the labour market (e.g. Morel et al., 2012). More specifically, I will focus on the social, economic, and political context. The social context refers to the families themselves and to changes that have occurred in the family structure since the 1990s. The economic context discusses the consequences the economic recessions following the 2008–2009 financial crisis had on families with children. Finally, the political context focuses on the changes that have occurred in family policy. These aspects are all important when discussing the subjective wellbeing of families with children.

2.1 The social context

The concept of family is complex and has different dimensions. In policy making, one widely used definition of a family is the so-called ‘refrigerator definition’, meaning that people who use the same refrigerator can be regarded as a family (Hiilamo, 2002). Other definitions are based on family ties or having the same address (Faurie & Kalliomaa-Puha, 2010). However, this thesis uses the concept of families with children, focusing on families with under-aged children, meaning a household with at least one child under 18 years old (e.g.

Hiilamo, 2002). These families come in many forms; there are families with one child or several children, single mothers and fathers, reconstituted families, families of married couples, and cohabitations and registered partnerships. Regardless of the structure of a family, there have been considerable changes in the Finnish family institution in the last decades. Figure 2 describes some of these structural changes.

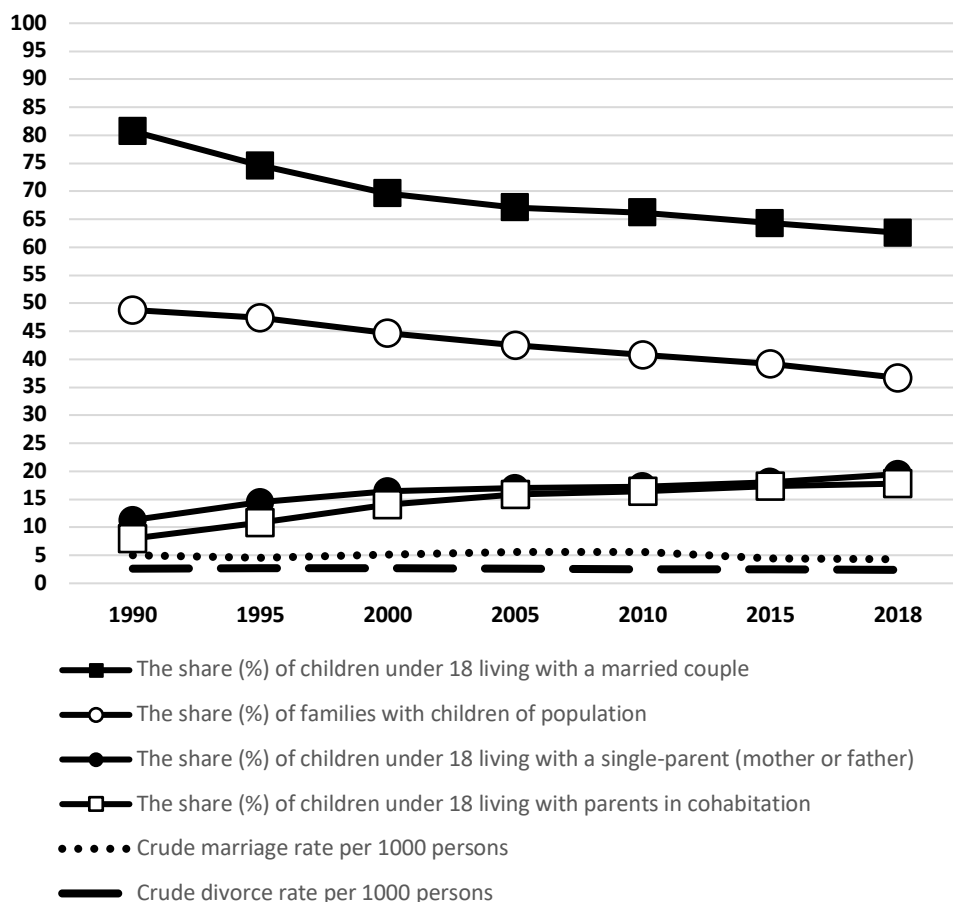


Figure 2. Changes in the family context in 1990–2018 (source: Eurostat, 2020b; 2020c; Statistics Finland, 2018c)

According to Statistics Finland (2018a, 2018b, 2018c), four out of five children live in a family with two parents. The number of single parents, and single mothers in particular, has increased from 11 percent in 1990 to 19.5 percent in 2018. In addition, the number of children living in families with married couples has decreased, whereas the number of children living with cohabiting parents has increased. However,

Finland, together with other Nordic countries, is one of the leading countries when it comes to divorce, and cohabitations tend to end even more often (Miettinen, 2017).

Moreover, when calculating divorces and ended cohabitations, about 40,000 children annually experience the separation of their parents (Kauppinen, 2013). Between 1990 and 2017, the number of families with children dropped by roughly 100,000 (Statistics Finland, 2017). A large number of families have two children (42.1% in 2017), a number that has increased slightly since 1990. A notable change is the decreasing birth rate (e.g. Mikkola et al., 2020). In 2017, 10 percent of all Finnish children lived in a reconstituted family (Statistics Finland, 2018c). The share of families with children (compared to those without) was 40 percent, and in 2015, the average number of people in a family was 2.8. Finally, the average age for having a first child has been rising: for mothers, it is 28.5 years, and for fathers, it is 30 years (Miettinen, 2017).

These changes have also affected the economic wellbeing of families with children to some extent. One characteristic of the Finnish welfare system is the large number of mothers that work. In 2014, almost 75 percent of all mothers were working (Statistics Finland, 2019). However, despite overall increased wellbeing in Finland, the differences between different population groups have grown due to widening income gaps and more insecure labour markets. This tends to accumulate to a small minority but reflects also on the lives of families with children, especially on single-parent and multi-child families. (Lammi-Taskula & Karvonen, 2014). Another notable feature is the increasing number of immigrant families in Finland (see e.g. Väestöliitto, 2020). In addition, the gaps between better-off and under-privileged people tend to widen when the standard of living and the relative status of the better-off people increases (Saari et al., 2016). This reflection leads to a discussion about the economic context in which families with children were living during the time when the data for the four articles of this thesis were collected.

2.2 The economic context

This thesis focuses on the period following the 2008–2009 international financial crisis. As discussed in the introduction, the

period after 2010 brought increasing economic concerns for Finland, and the situation turned into a recession around 2012, when growth rates plummeted, unemployment rose, and the government began to cut public expenditures as a way of balancing the public economy (Nyby, 2020; Nyby et al., 2018a). These cuts were perhaps not drastic, but they did challenge the idea of universalism, which is the central principle of Nordic family policy (Nyby et al., 2018a; Ahrendt et al., 2015). The cuts were justified mainly by economic arguments and by demanding that people show collective responsibility; however, the cuts took a toll largely on those already living in economically challenging circumstances, such as single-parent families (e.g. Nyby, 2018a; Lammi-Taskula & Karvonen, 2014).

The interviews and survey data collected for this thesis originate roughly from this period, a time when Finland was suffering from economic recession (Eurostat, 2020). Similar to the economic crisis in the 1990s, the cutbacks during the 2010s focused primarily on the basic welfare services for families with children, such as day-care (Sundman, 2016). In addition, child benefits were cut, either by freezing their inflation compensation or by reducing their nominal amount, in 2016; it has been estimated that the real value of child benefits has decreased by 30 percent since 1994 (Eskelinen & Sironen, 2017; Eduskunta, 2016; PeVL, 2014).

At the same time, families' needs for public services and support were increasing due to insecure labour markets and changes in family relations (Julkunen, 2017). Furthermore, this uncertainty was exacerbated by the challenges of coping with everyday life (e.g. Lammi-Taskula & Salmi, 2010). Put together, these challenges forced families to rely more on their own social networks (e.g. Liikanen, 2017) and the third sector (Kinnunen, 2009; Grönlund & Juntunen, 2006; Teperi et al., 2006; see also Törrönen, 2014), which in turn affected their trust of state and public authority (e.g. Liikanen, 2017; Lainiala, 2014; Törrönen, 2014; Leinonen, 2004).

The relative poverty of families with children rose sharply after 1995 (e.g. Bardy et al., 2001). Despite increasing political attention, child poverty saw a threefold increase until 2009 (e.g. Salmi et al., 2014a). After 2012, child poverty rates stabilised and fell in most families, but they remained higher than they were before the international financial crisis (see Figure 3).

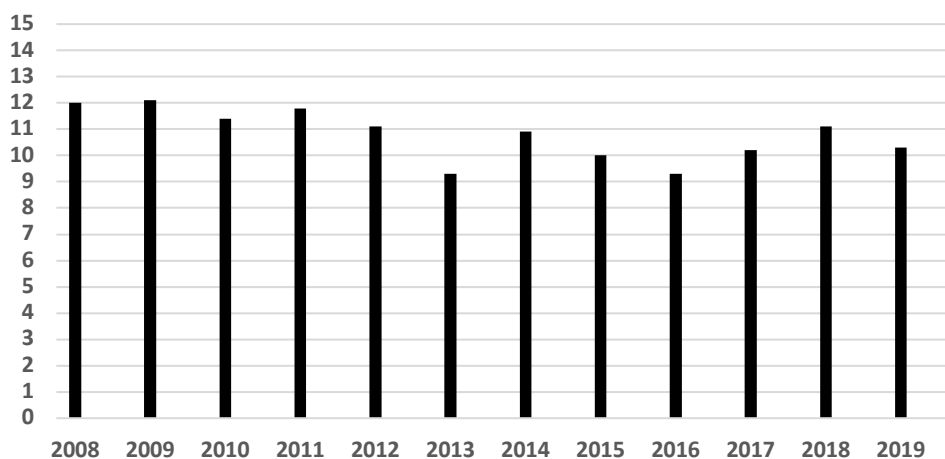


Figure 3. Relative poverty rate (%) of children under 18 years old in Finland 2008–2019¹ (Eurostat 2020d).

As shown in Figure 3, the number of children at risk of poverty in Finland has fluctuated between 9 and 12 percent since 2008. The exception is single-parent families, where there was a continuous increase until 2018 (Hakovirta & Nygård, 2020). Even if one major explanation for poverty amongst families with small children is unemployment, poverty amongst families with working parent(s) has also been increasing due to part-time, low-paid, or short-term work (e.g. Salmi et al., 2014, p. 87). Whether the reason for economic difficulties is unemployment, a low-paying job, or, indirectly, a low standard of education making it difficult to find work, many families with low incomes depend on social benefits. The share of income transfers in the disposable incomes of poor families with children is three times higher compared to other families with children (Salmi et al., 2014b, p. 89). However, due to austerity measures, the real value of some of the social benefits for families with children has dropped. For example, one child benefit has been cut several times since 2012, while at the same time, living, medical, and other expenses have gone up (Nyby et al., 2018b; Salmi et al., 2016.) Previous research has shown that economic difficulties place strain on families. Moreover, children from low-income families are at a higher risk of facing poverty or

¹ The share of people with an equivalised disposable income below the risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income (after social transfers)

marginalisation in their adult lives (Leinonen, 2004). Furthermore, economic strain and financial stress increase parents' anxiety and depression and stress their partnership (Leinonen, 2004); this is likely to reflect on children and their wellbeing (Conger et al., 2002). The concept of economic strain is addressed in more detail in Article III, while the concept of financial stress is discussed in Article IV.

Economic downturns cause financial stress in many families, especially in single-parent and multi-child families (e.g. Lammi-Taskula & Salmi, 2010). Insufficient economic resources can decrease people's capabilities (Bäckman & Ferrarini, 2009), and children can perceive their parents' insecurity, which affects their wellbeing, life satisfaction, happiness, and sense of security (Esping-Andersen et al., 2002; Danziger & Waldfogel, 2000; Vornanen, 2001). According to the research, economic strain within a family may also have consequences on the parents' mental health, causing, for instance, distress, depression, and health problems (e.g. Chzhen et al., 2017; Isola et al., 2016; O'Hara, 2015; Halme & Perälä, 2014; Törrönen, 2014). In addition, the children in these families suffer as well; not only is their mental health at risk, they are also more likely to be bullied or stigmatised in social situations (e.g. Kumlin et al., 2018; Liikanen, 2017; Tamilina, 2010) and drop out of school (e.g. Airio & Niemelä, 2009; Esping-Andersen et al., 2002; Danziger & Waldfogel, 2000; Duncan et al., 1998).

2.3 The political context

One characteristic of the Nordic welfare regime is the idea of universalism (Hiilamo, 2002). This principle is clearly visible in the field of family policy; for example, child benefits guarantee similar benefits to all families with children, regardless of their income or economic situation (Nyby, 2020; Eydal et al., 2018; Hiilamo, 2002). This principle is also visible in the Finnish family policy system, which consists of three main areas: leave entitlements, public childcare services, and public cash transfers (Nyby, 2020). Family policy in Finland is largely a governmental affair, as the bulk of income transfers is the responsibility of the Ministry of Social Affairs and Health, but it also relates indirectly to the Ministry of Education and Culture and the Ministry of Labour (e.g. Haataja, 2016). However, parental leaves are

generally decided by the social partners, whereas the majority of welfare services, such as childcare services, are provided by local municipalities (e.g. Nyby, 2020).

During the 2010s, family policy obtained a more visible position in the Finnish governments' ambitions, achieving more gender equality and higher levels of parental employment. Consequently, there have been many debates on how to achieve more equality with regard to parental leave, how to make home childcare more flexible, and how to create high-quality day-cares (Haataja, 2016). Despite the increased mentions of family policy in government programs, the recession following the 2008 financial crisis undermined most of these ambitions, bringing instead more unemployment and economic insecurity, as well as a number of cuts to social services and benefits (see Nyby et al., 2018b; Ahrendt et al., 2015; and Lammi-Taskula & Salmi, 2010 for an overview of these reforms).

These changes in family policy are mainly related to changes in income transfers and welfare services. In the aftermath of the 2008 economic recession, several cuts to family policy benefits were made, for instance, in the universal child benefit and the right to subjective public day-care. The latter reform, which took place in 2016, reduced the right to full-time day-care for families where one of the parents was staying home, for example, if they were unemployed or on parental leave (statute 108/2016). In addition, in 2017, Prime Minister Sipilä's government decided to decrease the child benefit once more (statute 1086/2016). Some observers have argued that during the 2010s, the target of Finnish family policy changed from universalism to selectivity, which means that the responsibility for one's economic security and wellbeing was placed more squarely on the families themselves instead of on the state (Rimpelä, 2018). For instance, Prime Minister Sipilä launched massive cuts in public expenditures that affected childcare services and child benefits (Nyby et al., 2018b). Sipilä implemented a tightening policy and during his period several cuts were made. This trend was partly interrupted when the new government program of Rinne (2019), which was continued by Marin (2019), came into power with more left-wing policies that focused more on underprivileged and low-income groups.

The development of family policy in Finland is largely related to the shift from old social risks to new social risks. Old social risks, such as

poverty, have been and still are at the very heart of family policy (e.g. Hakovirta & Nygård, 2020; Gauthier, 1996). However, other aspects of the changes that have occurred in families are related to what have been coined new social risks, such as challenges related to work, parents' time constraints, challenges in partnerships, and problems related to balancing family and work (e.g. Lammi-Taskula & Karvonen, 2014; Hemerijck, 2013). These changes are also likely to be related to postponed motherhood and lower birth rates (e.g. Mikkola et al., 2020). The risks that families with children encounter do not affect only the economic situation, they also make the families more dependent upon others, such as their social networks and the third sector (e.g. Liikanen, 2017). Overall, societal changes and new social risks have placed Finnish families under increasing strain and made coping with everyday life more difficult (e.g. Liikanen, 2017; Harslöf & Ulmestig, 2013). Hence, it is justified to discuss the concept of social risks.

2.4 Social risks

In 1986, Ulrich Beck² wrote about the risks and threats that individuals face. Risks in postmodern society differ greatly from the risks people in the pre-modern world faced, or the risks people in third world countries face, such as famine. In addition, welfare has also changed. While there is increased abundance, mass consumption, education, and flow of information, there is also increased inequality. Social risks and the ways people interpret these risks have been an intrinsic part of modernisation (Beck, 1992). With regard to the welfare state, the old risks were especially concerned with transitional phases and focused on economic issues in different stages of life, for instance ageing (Esping-Andersen, 1999).

The division between old and new risks is a fine line, and it is related to the development of society (e.g. Timonen, 2003). The new social risks concern families in many ways, including divorces, elderly parents needing care, lower birth rates, and an ageing population (Hemerijck, 2009). In addition, labour market changes can be considered an aspect of new social risks. These are associated not only with increasing unemployment and insecure labour markets, but also with changes in technology, skills, and quality of working life (Taylor-Gooby, 2004).

² Beck, 1992 (German text originally published 1986).

One notable risk causing economic strain has been rising private debt levels and the problems associated with not being able to manage these debts (e.g. Havakka, 2018). Accordingly, new social risks are also related to increasing levels of privatisation, which itself can create risks in the form of risk individualisation and unsatisfactory public services (e.g. Hemerijck, 2013).

Bonoli (2006) has distinguished between three main categories of new social risks: 1) reconciliation of family life and work; 2) unemployment or insecure labour markets; and 3) insufficient social security. In a way, the main difference between old and new risks has to do with the ways that the welfare state tackles the risks. While old risks were regulated mainly through income transfers, new risks are mainly regulated through welfare services, such as childcare services (e.g. Nygård et al., 2019; Timonen, 2003).

In other words, as society becomes richer and more advanced, economic growth seems to become more uncertain for some families. Additionally, economic globalisation has caused more competition and mobility in labour markets. Amongst other things, these changes have led to employment insecurity for many parents. Moreover, new social risks tend to affect younger people to a higher extent than old risks do, as they mostly concern the labour market and care responsibilities, thus also family life (e.g. Hemerijck, 2013).

Since the aim of this thesis is to study Finnish families with children, their wellbeing, and their coping resources, it is important to understand the everyday lives of these families, as well as the social risks they confront. During times of economic downturn, the capacity of a welfare state to support families and their wellbeing can falter, which is likely to lead to an individualisation of social risks and increase the families' and individuals' own responsibility. This can put families under strain and accentuate the role of coping resources in order to tackle the risks (e.g. Harslöf & Ulmestig, 2013). The social care system in Finland spends almost 70 billion euro per year to regulate different social risks, roughly half of which goes to old social risks, and the other half to new social risks (Havakka, 2018). Finnish families have become more diversified due to an increasing number of families as well as individualisation, and more women in Finland are participating in the labour market (e.g. Salmi & Lammi-Taskula, 2014). Furthermore, new social risks amongst families with children include postponed

motherhood, which leads to lower fertility rates. Family policy plays a big role in regulating such risks, for instance by investing in public childcare and enabling a balance of family life and work. Other ways of improving family wellbeing have also been important, such as securing the economic stability of welfare states and increasing parental employment (Van Gerven & Nygård, 2017; Hemerijck, 2013; Esping-Andersen et al., 2002).

To summarise, while a large portion of Finnish families with children live economically secure lives, many families continuously confront social risks in their everyday lives. These risks concern, for instance, the balance of family life and work, increasing work-related stress, unemployment, insecure labour markets, and challenges in couples' relationships. As stated previously, an increasing share of these risks pertain to new social risks, but old social risks, such as poverty, still linger, even in the Nordic welfare state, and they tend to become more tangible in times of economic crisis. All families struggle with everyday life, and this is connected to the experiences of subjective wellbeing that each family member has. Therefore, it is relevant to familiarise ourselves closer with the complexity of subjective wellbeing among Finnish families with children.

3 The subjective wellbeing of families and children

When studying families with children during times of economic crises, it is important to discuss the concept of wellbeing. The concept of wellbeing is complex and can be defined in several ways, depending on where one focuses. In addition, the measurement of wellbeing varies depending on which angle it is being observed from.

In this thesis, the focus is on the subjective experiences of families, both parents and children. This chapter, therefore, discusses the complexity of subjective wellbeing. In this thesis, the concept of coping strategies is understood as a dimension of subjective wellbeing; these concepts have been included in this chapter.

3.1 Subjective wellbeing among families

Wellbeing is a multidimensional concept. It can be understood holistically, as an umbrella concept that covers diverse aspects of wellbeing, from economic resources to more individual and subjective factors, such as capabilities, health, or subjective wellbeing (e.g. McGillivray & Clarke, 2006). During the last four decades, research on wellbeing has focused largely on economic factors, such as income and GDP (Hovi, 2018). However, it has more recently become clear that there are many other aspects to consider when trying to understand wellbeing (e.g. Schenck-Fontaine & Panico, 2019). This has led to a diversification of the research and definitions, with the distinction between objective and subjective wellbeing as one example. Definitions also vary depending on the subject; for example, do we discuss individual or family wellbeing, or do we talk about children's subjective wellbeing? The definition of subjective wellbeing is more complicated on the family level than on the individual level, since it is about an outcome of every individual's wellbeing (e.g. Fahey et al., 2012).

Subjective wellbeing is often measured as a form of happiness or life satisfaction (e.g. Hovi, 2018; Veenhoven, 1993), which is composed of the affective and cognitive evaluations a person has of life as a whole. These aspects cover both emotional reactions to different situations and overall life satisfaction or fulfilment (e.g. Diener et al., 1999). In this

vein, subjective wellbeing can be seen as a self-evaluating measure that covers both individual experiences of life in the present moment and longer-reaching perspectives on life (see e.g. Veenhoven, 2008).

There are different theories on subjective wellbeing. One of the more well-known theories is that of Erik Allardt (1993). Put simply, this theory discusses the conditions required for people to feel happy or satisfied with their lives. One of the three main conditions is having, which represents material conditions that can be considered necessary for survival and maintaining a good life, such as economic resources, employment, working and housing conditions, education, and health. The second condition, loving, relates to social life and identity. This category includes family, local community, friends, and relationships. The third condition, being, refers to meaningful activities and working life, opportunities to participate, ability to influence personal life, political and leisure time activities, participation in society, and living in harmony with nature (Allardt, 1993).

Another influential theory of subjective wellbeing was constructed by Martha Nussbaum (2001). She highlights 10 areas that a person needs to fulfil in order to be satisfied with their life. These areas are: 1) life, which includes the opportunity to live a normal-length human life; 2) physical health, meaning the opportunity to have good health, nourishment, and adequate shelter; 3) bodily integrity, meaning being able to freely move from place to place, security, and non-violence; 4) senses, imagination, and thought, which means opportunities to use one's senses, imagination, and thoughts; 5) emotions, meaning being able to love and express different feelings; 6) practical reason, meaning possibilities to express one's opinions and form a conception of the good; 7) affiliation, meaning possibilities to engage in different forms of social interaction and be treated as a dignified and equal being; 8) other species, meaning having a relationship with animals, plants, and the nature; 9) play, meaning opportunities to laugh, play, and enjoy recreational activities; and 10) control over one's political and material environment, meaning that people need to be able to have political choices, hold property, and have equal employment opportunities (Nussbaum, 2001).

As can be seen from these two examples of wellbeing theories, subjective wellbeing can mean different things. It is not only a matter of material conditions that need to be fulfilled; freedom, health,

security, love, social relationships, and a meaningful life are also central to subjective wellbeing. In the early stages of wellbeing research, subjective wellbeing was mostly studied through broad questions, for example by asking people about their life satisfaction or happiness. As the research developed, multi-item scales began to be used, suggesting that subjective wellbeing was better understood as a complex and multifaceted phenomenon. Theoretically, subjective wellbeing can also be described as a partly inborn characteristic; some people are just happier than others, although the level of their happiness is influenced by different life events. Furthermore, there are other intrinsic factors that influence subjective wellbeing, such as world views, ways of handling pleasant and unpleasant information, ways of judging one's own life, hope, and optimism (e.g. Diener et al., 1999).

An important conceptual distinction to make is between the affective and cognitive components of subjective wellbeing. Affective subjective wellbeing (AWB) relates to positive and negative emotions and the way one feels in a particular time, and it is more based on personality. Cognitive subjective wellbeing (CWB), on the other hand, refers more to overall life satisfaction (e.g. Gilman et al., 2000) and it can be influenced by external or environmental circumstances, for instance economic downturns (Luhmann, 2017; Bradshaw et al., 2011; Diener, 2000; Gilman et al., 2000; Ben-Zur, 2003). However, since AWB and CWB have rarely been juxtaposed in previous research (exceptions are Haanpää et al., 2019; Main et al., 2019; Main, 2018), Article IV studies children's subjective wellbeing by highlighting and comparing the affective and cognitive components of subjective wellbeing.

Measuring children's subjective wellbeing is generally more challenging than measuring the wellbeing of adults. For one thing, our understanding of childhood has an impact on how we observe the psychological lives and subjective experiences of children (Raghavan & Alexandrova, 2014; Amerijickx & Humblet, 2013). Another issue is how children's subjective wellbeing is actually measured; for example, do we ask their parents or teachers, or ask the children themselves (e.g. Amerijickx & Humblet, 2013)? Furthermore, what indicators are used must be considered. Thus far, this research field has suffered from a shortage of appropriate indicators due to the difficulties in reaching out to under-aged children. Recently, however, the importance of asking children themselves has become emphasised, as there are most likely to be noticeable differences between the ways in which experts, or

adults in general, evaluate children's subjective wellbeing and a child's own point of view (Casas, 2011).

Similar to the measurement of subjective wellbeing among adults, the study of children's subjective wellbeing depends on which indicators are used, that is, which dimensions of subjective wellbeing are focused on. If the focus is more on the emotional level, it might be useful to use the AWB scale, but if the focus is overall life satisfaction, the CWB scale is more suitable. Previous research has highlighted the importance of using these two dimensions together in order to gain a broader perspective of subjective wellbeing (e.g. Gross-Manos et al., 2015; Axford, 2008). However, there are differences between measuring subjective wellbeing among adults and children, for instance due to genetic and personality factors, as well as different life events. For instance, earlier studies show that one's personality tends to be more unstable and responsive to environmental circumstances in childhood (Roberts & DelVecchio, 2000) as well as social contexts, time and place (James & Prout, 1998).

3.2 Coping as an indicator of wellbeing

The concept of coping has its origins in stress theories of the 1960s and 1970s. Traditionally speaking, coping refers to the ways in which people deal with stress (Coelho et al., 1974). Lazarus and Folkman (1984) elaborated on the definition to include the process of defence in situations where a person feels threatened. They defined coping as 'constantly changing cognitive and behavioural efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person' (Lazarus & Folkman, 1984, p. 141). Furthermore, Lazarus supplemented this definition by dividing the concept into two parts: process and style. While process focusses on changes in coping over time, style focusses on the coping strategies a person develops and uses (Lazarus, 1993). However, these two aspects should not be understood as completely separate entities. It has been emphasised that the coping process cannot be detached from the person and their emotions, nor can the process be separated into distinctive types of action (Lazarus, 1993).

The concept of coping strategies can, in turn, be said to originate from Aaron Antonovsky's 'sense of coherence' (1979; Diener, 2000).

Antonovsky was interested in how people cope with stress; according to him, coping is fundamentally about one's views of life and the resources they have to cope with everyday life. Accordingly, coping strategies can include both inner and external resources, with the former category referring to individual or intrinsic ways of coping and the latter relating to environmental factors, such as education and unemployment (Antonovsky, 1979). Furthermore, Antonovsky emphasised three components that constitute a sense of coherence: the feeling of understanding the world (comprehensibility), having access to resistance resources when confronting stress (manageability), and having a sense of purpose with regard to the self and the world (meaningfulness). A sense of coherence and coping resources can be considered distinct concepts; however, they are connected. A strong sense of coherence means that a person views the world and life as purposeful, meaningful, and predictable, which provides a good cognitive basis for coping with stress (e.g. Antonovsky, 1979). People are constantly exposed to changes or events involving major changes in everyday life, such as illness, employment, or divorce, that can be considered stressors (Antonovsky, 1992). Indeed, Folkman and Lazarus have stated that life is full of stimuli-producing emotions. These stressors, for example threatening, harmful or challenging stimuli in our environment, often mobilise coping processes (e.g. Folkman & Lazarus, 1980). Thus, regardless of which of these concepts we adhere to, the question remains the same: How does a person cope with a stressful situation? In this regard, coping can actually be seen as a form of subjective wellbeing (see also Diener, 2000); it is related to the resources and strategies people create for managing difficult situations and achieving balance, meaningfulness, or some other positive condition. Related to families with children, then, coping can be thought of as the overall capacities of parents to manage everyday life (e.g. Cronin et al., 2015; Krok, 2009).

Similar to coping strategies is the concept of household strategies, which has been used to describe and explain how people deal with difficult situations and social risks (e.g. Katz-Gerro et al., 2017; Wallace, 2002). Raymond E. Pahl and Jonathan Gershuny were the first to discuss the concept in a broader context (Wallace & Pahl, 1986; Pahl, 1984, 1980; Gershuny & Pahl, 1979; Gershuny, 1978). In particular, sudden societal changes, economic downturns, and policy changes, for instance in family policy, create risks and insecurity in families and thereby highlight the need for coping resources. In situations where

welfare benefits and support have become insufficient or where a social network has faded, families need to find their own ways for coping with everyday life and the challenges they face (Wallace, 2002). The household strategy concept has previously been used mostly in welfare states where social benefits were only available to the most underprivileged, which has often been the case in some of the liberal or Eastern-European welfare states (e.g. Nygård, 2020; Hemerijck, 2013). Under such circumstances, wealthier people generally have more opportunities to create household strategies, such as saving for a rainy day. Due to the nature of this concept originally concerning economic issues, the term 'household' can be seen as suitable; even if this thesis focuses on families, I have chosen to use the original term, as 'household strategies' in this context can be considered a concept ad hoc.

The concept of household strategies has been used in previous research, for example, as a concept for understanding how people in different countries and social classes handle social risks (e.g. Cveticanin & Lavric, 2017). It is useful when studying the lives of society's most underprivileged (e.g. Katz-Gerro et al., 2017; Cveticanin, 2012; Wallace, 2002; Fontaine & Schlumbohm, 2000). The starting point for using the concept of household strategies in social research was the idea of families shaping their environment and surroundings themselves, as opposed to surrounding circumstances shaping their lives (Wallace, 2002). Theoretically, the concept of household strategies leans on Pierre Bourdieu's concept of strategies, which is connected to one's cultural, economic (Bourdieu, 1997 by Cveticanin et al., 2014;), and social capital (Cveticanin & Biresev, 2012). By using the concept of household strategies in this thesis, I refer to the economic, psychological, and social resources that families mobilise when they encounter stressful situations (Törrönen, 2014; Wallace, 2002).

As mentioned previously, stressors or psychological stress are life circumstances that awaken emotions of anxiety and may cause harm or threat, such as illness, divorce, or unemployment. One such stressor is financial stress, which can be defined as worries or anxiety stemming from low personal income; this can be linked to macro-economic downturns and political changes in society, such as cuts to welfare entitlements. These are circumstances where one's coping skills and capacity for managing worries are put to the test (e.g. Antonovsky, 1979; see also, e.g. Eriksson & Hedberg Rundgren, 2018; Hjort, 2004).

4 Data and methods

This chapter presents the data and the methods of the thesis. This thesis is built on four articles addressing the subjective wellbeing of Finnish families, that is, parents and children, from different angles. The first two studies are qualitative, based on interview material and analysed via qualitative content analysis assisted by N'Vivo software (version 10.2.2.). The two latter studies are based on quantitative data, analysed via bivariate analysis and multivariate logistic regression analysis conducted by IBM SPSS (version 24). The data and methods of analysis are described in more detail together with a discussion about the ethical aspects of these studies.

The articles are presented in chronological order in terms of the process. First, I discuss the qualitative articles (Articles I and II), for which the data was collected in 2016–2017. Next, I discuss the quantitative articles that are based on data collected in 2012 (Article III) and 2013–2014 (Article IV). This logic of presentation is motivated by the fact that it reflects the working process of this thesis. Another way of presenting the articles would have been to start with discussing the quantitative articles and then to move on to the qualitative, since quantitative articles focussing on scope are often presented first, followed by qualitative articles. However, in this case, I felt that a reversed order was warranted, as this reflects the actual process and allows the discussion to progress from families and households to parents and children.

4.1 Articles I and II

The two first articles are based on qualitative interview data that was collected through 22 interviews with Swedish- and Finnish-speaking parents in Ostrobothnia, Finland (the former province of Vaasa, including the South and Central Ostrobothnia) during the winter of 2016–2017. These interviews were made as a part of the regional research project *Finländska barnfamiljers välbefinnande och fertilitet* (FamWell). Characteristic of this region is a relatively high standard of living compared to other regions in Finland, as well as high levels of social capital, especially in the bilingual, coastal region (e.g. Savolainen et al., 2017; Kivimäki et al., 2014; Saarela, 2004). The criterion for

taking part in the study was that there had to be at least one child under 18 years old living in the same household as the interviewed parent(s). The interviews were conducted either in the respondents' homes or in some other suitable place, such as a public library. The respondents were contacted through local media, radio, newspapers, and internet, primarily Facebook. There were no specific economic conditions regulating participation in the interviews. The respondents were invited to share their thoughts and experiences related to the question 'What is it like to cope with everyday life when finances are continuously being tightened?' The aim was to invite parents and families to discuss how the economic situation had affected their everyday lives. The sampling process can thus be described largely as a combination of a snowball and quota sampling (e.g. Eskola & Suoranta, 1998). Individual interviews were conducted with 17 mothers and three fathers, and two couples' interviews, with the mothers and fathers together, were also done. The bulk of the interviews were conducted by me, but two of them were conducted by the project leader of FamWell, the professor of social policy at Åbo Akademi University, Mikael Nygård, following identical procedures. The respondents were asked questions about their family, economic situation, and experiences of being a parent and raising children in Finland in the winter/spring of 2017. The interviews lasted approximately one hour each; they were recorded and subsequently transcribed. In both qualitative articles, the analysis was conducted via qualitative content analysis assisted by the N'Vivo software. The analysis process consisted of multiple readings of the answers given to the questions, thus proceeding in a deductive or theory-driven manner (see e.g. Hsieh & Shannon, 2005). Since our ambition was to explore experiences of getting by as a family in a time characterised by economic crisis and recurring cuts to family policy benefits, a theoretical framework that focused on the social risks confronting families and also wanted to understand the different coping and household strategies that parents had developed and used was followed. Consequently, in the first phase of the analysis process, the transcripts were categorised with regard to the concerns and risks that parents were experiencing. In the second phase, their ways of coping were similarly categorised. Furthermore, in Article I, a third phase of analysis was conducted by dividing the risks and coping strategies into inner and external factors. In Article II, correspondingly, this third phase consisted of an analysis of the different household strategies on

the basis of the different capitals developed by Bourdieu (e.g. Bourdieu, 1997).

In Table 1, the respondents' sociodemographic and other characteristics are described. As can be seen, the majority of the respondents had one to two children under school age (i.e. 0–6 years old) and lived in an owner-occupied flat or house.

Table 1. Sociodemographic and family structure of respondents (N = 22)

	Mother (n = 17)	Father (n = 3)	Couple (n = 2)
Family structure			
Single parent	4	1	-
Families with children under school age (0-6)	11	1	2
Families with 1-2 children	10	1	1
Families with 3 or more children	7	2	1
Living conditions			
Living in rented flat	3	1	2
Living in owner-occupied flat/house	14	2	-
Sociodemographic			
Unemployment in family	5	1	2
Part-time or short-term employment	4	-	-
Disability pension	1	1	-
Health			
Sickness in family (child or parent)	8	2	-
Language group			
Finnish speaking	10	1	2
Swedish speaking	7	2	-

In eight families, at least one parent was unemployed, and in 10 families, either a parent or a child suffered from a chronic illness or needed special support related to a child's disease. Nine of the families were Swedish speaking and 13 were Finnish speaking.

4.2 Article III

The third article was based on data from the second wave of a cross-sectional survey on families (Fin. Lapsiperhekysely) collected in 2012 by the National Institute for Health and Welfare (THL) in Finland. This data is a randomised sample of 5,500 Finnish parents retrieved from the population register of Statistics Finland. The questionnaire was answered by 2,956 parents, which produced a response rate of approximately 54 percent.

The analysis was conducted in three steps. First, descriptive analyses were conducted separately for mothers and fathers. Second, correlation analyses (cross-tabulations and Pearson's Chi-square tests) were run to assess the patterns of statistical associations between the dependent variable and other variables. Third, multivariate logistic regression analyses was conducted and odds ratios (OR) for the likelihood of being 'not worried' about one's coping were calculated.

4.3 Article IV

The data used in the fourth article was retrieved from an international survey on children's wellbeing. The survey, which is a cross-sectional survey on the wellbeing of school-aged children, was conducted by the Children's Worlds Project (CWP) in 2013–2014 (see Ben-Arieh et al., 2017). The sample included 5,400 8–12-year-old children from 18 countries around the world (e.g. Finland, South Africa, United Kingdom, Korea, and Colombia). By asking the children themselves about their subjective wellbeing and lives in general, the aim of the survey was to gain a deeper and more accurate understanding of children's subjective wellbeing.

The analysis for Article IV was conducted in three phases. First, descriptive analyses were conducted separately for girls and boys. Second, bivariate and multivariate analyses were done to assess the relational patterns between the variables. Third, the OR for the likelihood of having high AWB and high CWB, respectively, were calculated and related to different independent and control variables used in previous studies (e.g. Ben-Arieh et al., 2017). During logistic regression analysis, gender was used as an independent variable.

An overview of the articles is presented in Table 2. Each one discusses economic issues and the concepts of coping and subjective wellbeing from different angles: from the perspectives of families, parents, and children. Appendix 1 details my role in the four articles, as well as that of my co-authors.

Table 2. Overview and study design of the articles

Articles	Aim	Theoretical framework	Data and analysis
I Risks, coping strategies, and family wellbeing: Evidence from Finland	To study the risks and coping strategies of families with children in the region of Ostrobothnia, Finland	Social risks Coping strategies Subjective wellbeing	Qualitative interviews Qualitative content analysis
II Lapsiperheiden kotitalouden strategiät taloudellisen epävarmuuden ja perhepoliittisten muutosten aikana ³	To study coping strategies (household strategies) that families in need create in order to cope with the stress they encounter in their everyday lives	Household strategies Bourdieu's capitals Subjective wellbeing	Qualitative interviews Qualitative content analysis
III Economic strain and parental coping: Evidence from Finland	To study the association between economic strain and parental coping	Economic strain Coping strategies Subjective wellbeing	Quantitative data from the second wave of a cross-sectional survey on families by the National Institute for Health and Welfare (THL) in Finland Logistic regression analysis

³ 'The household strategies in families with children during the times of uncertainty and changes in family policy' (author's translation)

IV Financial stress and subjective wellbeing among children: Evidence from Finland	To study how financial stress experienced by children affects their subjective wellbeing	Financial stress Affective and cognitive components of subjective wellbeing	Quantitative data from an international survey on children's lives and wellbeing collected by the Children's Worlds Project (CWP) Logistic regression analysis
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Article I discusses the prevalence and parental experiences of social risks and is theoretically based on theories of risk: Ulrich Beck's (1992) theory of new risks, Peter Taylor-Gooby's theory of new social risks, and Aron Antonovsky's (1979) 'sense of coherence' as a form of coping. Article II leans on the theory of household strategies and Pierre Bourdieu's (1986) capitals. In Article III, the concept of coping strategies theorised by Antonovsky's and expanded on by Folkman and Lazarus (1980) is used. Finally, Article IV concerns theories of subjective wellbeing, specifically those on the affective (Russell, 1980) and cognitive components (Ryff, 1989). The concept of coping emerges in this article through the lens of subjective wellbeing, by studying which factors interact with children's life satisfaction and subjective emotional wellbeing. As mentioned, the context of economic crisis and family-policy cuts was a fundamental basis of each of these studies; in Articles I and II, it is described through risks, in Article III as economic strain, and in Article IV as financial stress.

4.4 Ethical aspects

In any research concerning human life or individual experiences or including data collected from human beings, ethical aspects must be considered. This is even more important when the collected data concerns individuals in a weaker position, such as children or otherwise vulnerable target group. One thing to consider is informing and anonymising the respondents (e.g. Kuula, 2015), which also had to be taken into account in this thesis, as it concerns questions about the subjective experiences of wellbeing of both parents and children.

Since the sample of interviewees in Articles I and II was small and concentrated in the region of Ostrobothnia, Finland, strict procedures of anonymisation needed to be followed in order to not reveal the identities of the respondents. In addition, the normal routines recommended by the Finnish National Board on Research Integrity (TENK, 2019) were used. For instance, participating in the interview was completely voluntary, and the respondents were free to withdraw from the interviews at any time. After accepting the interview call, the respondents were sent a cover letter, wherein the aim and purpose of the study were explained more clearly.

The respondents got to choose the location for the interview themselves; some wanted the interviews to be conducted in their homes, whereas some wanted to meet at the university or in another suitable place, such as a library. In the beginning of the interview, the respondents were again informed about the study, and they were told how the collected information was going to be used and handled. The information gathered through the interviews was taped, transcribed, and anonymised, and it was stored in locked rooms in password-protected computers at the Åbo Akademi University for the duration of the analysis. During the anonymising, respondents were numbered, and these numbers were used in reporting the results. Descriptive information was removed from the transcribed material; this information is only known to the two researchers that conducted the interviews, and it is stored in safe facilities.

Concerning Article III, the data was retrieved from the Finnish Institute for Health and Welfare in the form of an anonymised SPSS file (for information about the data collection, see THL, 2020). The ethical aspect is perhaps of most importance with regard to Article IV, which concerns under-aged children and their subjective experiences of wellbeing. As mentioned previously, the survey was a part of the Children's Worlds Project (CWP) and was conducted in 2013–2014 (see Ben-Arieh et al., 2017). The Finnish part of the study was conducted by the University of Turku, thus it was approved by the Ethics Committee of the University of Turku (Haanpää & af Ursin, 2018). This means that the data collection made by the CWP can be expected to have followed official ethical guidelines. We obtained the Finnish data from one of the contact people working on the CWP; it was sent as an anonymised SPSS file without any identifying information that would endanger the participating children.

5 The main results of the four articles

This chapter summarises the results of each article separately. Conceptually, the common denominator of the four articles in this thesis is the subjective wellbeing of families with children. This concept was observed from different perspectives. While the two first articles concern entire families through the lens of the parents, the last article discusses children's subjective wellbeing.

5.1 Article I: Risks, coping strategies, and family wellbeing: Evidence from Finland

The aim of the first article of this thesis was to study the risks and coping strategies of families with children in the region of Ostrobothnia, Finland. The research questions were: What types of risks do families with children experience in their everyday lives in times of economic distress and changing family policy? How do families cope with these risks in their everyday lives? How does this reflect on the wellbeing of families?

The results of the study show that both the risks and coping strategies used by families could be divided into inner and external categories, which has been demonstrated in Figure 4.

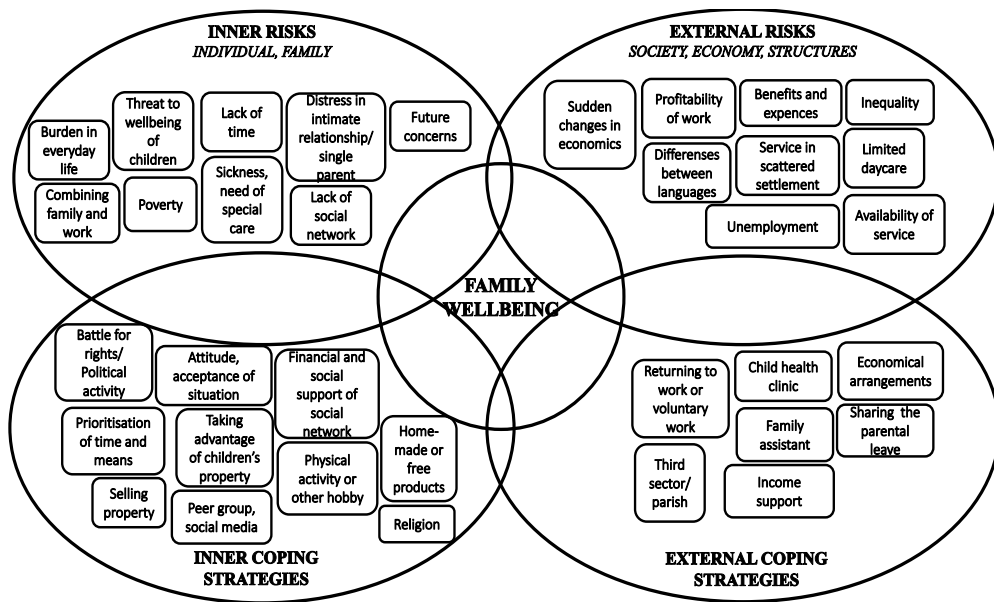


Figure 4. Risks and coping strategies affecting family wellbeing

Accordingly, even if Finnish family policy generally seems to be sufficient to cover the needs of families and help them handle social risks during economic downturns, there are also situations where this does not apply. For example, in situations when unexpected changes occur, such as divorce, sudden unemployment, or illness, the support from the welfare state is not always enough. In such cases, families have to rely on their own inner coping strategies, such as social networks or finding the inner strength needed to fight for their rights. In situations when social networks are non-existent, help can also be gotten from the third sector, which has been described as an external strategy. Furthermore, the results indicate that the coping strategies families have can sometimes be undermined by society. For instance, this would be the case in situations where a rigid social security system would make it hard for parents to claim their social rights. These circumstances could also be seen as external risks undermining parental coping, since they were experienced as discouraging.

These findings illustrate the importance of coping in the everyday lives of Finnish families. They also reveal that many families experience social risks and that economic circumstances and family policy can aggravate these risks. Families can manage temporary economic slumps if they are planned and can be covered by savings or through

other arrangements. However, if something sudden happens and there is no safety net, such as a social network, the family is at an elevated risk of ill-being, which could lead to social exclusion or other social problems. The inner coping strategies seemed to play a huge role for managing the challenges of everyday life. Perhaps the most important capability keeping families afloat during hard times was the persistent trust in life and the future, as this helped parents endure.

5.2 Article II: Lapsiperheiden kotitalouden strategiat taloudellisen epävarmuuden ja perhepoliittisten muutosten aikana (The household strategies of families with children during times of uncertainty and changes in family policy)

Also in the second article, the aim was to observe the coping strategies of families with children, but this time from the conceptual lens of 'household strategies'. As said, household strategies refer to the ways that families in need create strategies in order to cope with the distress or strain they confront in their everyday lives.

According to the findings, the household strategies of families with children could be divided in three different sub-categories: social, cultural, and economic. The social strategies consisted of getting help from social networks, which provided trust and feelings of safety. Some families found this support to be a natural aid, whereas other parents said that they asked for help from grandparents, relatives, and friends only in cases of extreme need; still, knowing that there were social networks available brought feelings of security. The cultural strategies were perhaps best illustrated as a will to fight for the wellbeing of one's family or for one's rights. Often, families experienced the social security system as rigid and found social benefits difficult to obtain. These sentiments may rouse feelings of injustice and create a desire to fight for one's rights. Of course, it can also have opposite effect, for instance, by making parents passive or create stigmatisation; however, such sentiments were not very tangible. The will to fight can be interpreted as a socially learned and cultural characteristic, which would allow it to fit in the category of cultural capital. The third strategy, the economic strategy, pertains to different economic arrangements or actions that help families get by financially. Such strategies included selling

property, lending money, or bargaining with creditors or authorities. Based on the results of this study, each of these three strategies plays an important role for families to be able to cope with everyday life during an economic crisis.

In addition, we can ruminate that families can be rather innovative when it comes to finding ways of coping during times of economic or other hardship. What could be seen as troublesome, however, is that most of the respondents described the state as an enemy of the family rather than an aid giver or supporter. Hence, families struggling with sickness, economic strain, or other distress found such household strategies necessary for everyday coping. Similar to the results of Article I, trust in the future was found to be a central element of everyday coping.

5.3 Article III: Economic strain and parental coping - evidence from Finland

The third article aimed to analyse the association between economic strain and parental coping while simultaneously controlling for other variables found to be influential in previous research. The three most important factors affecting parental coping were good family health, family-friendly job arrangements, and a steady private economy. Accordingly, experiences of economic strain have an undermining influence on parents' experiences of coping. However, the results also show that sufficient support and a healthy balance of work and family life are significant factors with regard to parental coping. The same thing can also be said for family health, social networks, and being in a partnership. Moreover, being female had a negatively significant impact, which suggests that mothers face more responsibility and a bigger workload when it comes to parenting.

These findings refer to new social risks (discussed in Chapter 2) by showing how the challenges that families face, such as problems of balancing family life and work, influence parental coping. However, they also show that experiences of economic strain are closely and negatively associated with ability to cope. The findings also suggest that parental coping is a multidimensional phenomenon that involves

both personal and inter-family aspects and external aspects, such as participation in the labour market.

5.4 Article IV: Financial stress and subjective wellbeing among children – Evidence from Finland

The aim of the fourth article was to observe how experienced financial stress affects children's subjective wellbeing. The results show that there are children worrying about money in Finland, even though this country ranks high in international comparisons of both family policy generosity and living standards. However, worrying about money was found to have a tangible and undermining impact on CWB. AWB, on the other hand, was found not to be associated with financial stress when controlling for other variables. Instead, the most important factors influencing AWB were self-confidence, good health, school satisfaction, having friends, and not being bullied.

As the results show, children's subjective wellbeing seems to be based on factors that support their self-esteem, such as having enough friends, enjoying school, being healthy and having good self-confidence. Furthermore, being self-confident can be a protective factor in situations where there is bullying or if a child does not have many friends. Financial stress seems to have more consequences on overall life satisfaction than short-term experienced wellbeing. One conclusion that could be drawn from this is that financial stress has a more permanent impact on subjective wellbeing, whereas AWB is more about inner characteristics, which children may feel they are more able to influence. However, this study also highlights some of the complexity related to the measurement of children's subjective wellbeing. For example, financial stress can interact with children's subjective wellbeing in different ways, depending on which dimension of wellbeing is being studied. According to the results of this article, even in a wealthy country like Finland, parents' financial stress and a general atmosphere of economic crisis is likely to reflect on children, which can affect their subjective wellbeing (see e.g. Tikkanen, 1993).

5.5 The results summarised

The results from the articles can be summarised by relating them to the three research questions of this thesis. First, the risks that the families encountered mostly concerned their economic situation, either directly or indirectly. It is notable that the social insurance system, such as health insurance or unemployment, did not cover all of the unplanned changes that the families faced, such as divorce, unemployment, or illness. Additionally, a major risk category related to the everyday life of parents, and especially to the problems of combining work and family life, lack of time or the help of social network, as well as availability of services or problems in partner relationships.

Second, the results show that families used innovative coping strategies to tackle challenges in their everyday lives. The inner strategies of families were emphasised in situations where help from the welfare state was found to be insufficient. Most of these strategies concerned economic solutions, such as investing in savings, borrowing from social networks, using funds from children's summer jobs, selling property, or accepting charity. One common coping strategy was fostering a will to fight.

Third, the results of this thesis show that financial stress is closely related to family wellbeing, or the subjective wellbeing of both parents and children. Economic strain significantly adds to parents' worries about their coping resources, and financial stress interacts negatively with children's long-term subjective wellbeing. Moreover, other significant factors also affected the subjective wellbeing of parents and children; good health and social networks were important for the subjective wellbeing of both.

6 Conclusions and discussion

In this chapter, a number of conclusions are drawn on the basis of the four articles of this thesis. After this, I discuss their meaning for Finnish families with children, as well as a number of policy implications. Furthermore, I will discuss the validity, reliability, and limitations of this thesis and present some ideas for future research.

6.1 Conclusions

This thesis aimed to study the subjective wellbeing of Finnish families with children and their ways of coping with social risks in the aftermath of the economic crisis of 2008–2009. On the basis of the findings, a number of conclusions can be drawn. First, economic downturns tend to affect families with children, especially those with lower incomes, adversely. The interviews conducted for this thesis showed that most of the parents felt that the economic recession of the 2010s made their lives harder; having no job, being afraid of losing one's job, suffering from bad health or anxiety, and having little money were commonplace among many of the interviewed parents. This suggests that families with children struggled with old social risks, but also that their subjective wellbeing was challenged by new social risks concerning, for example, balancing family life and work, a challenge that includes consideration for and negotiation about who will look after children, who is entitled to day-care, how social and health services should be arranged, and how to get or maintain stable employment, to name some factors involved (e.g. Hemerijck, 2013; Taylor-Gooby, 2004; Esping-Andersen, 1999; Beck, 1992). These risks tended to cause worry and stress (e.g. Folkman & Lazarus, 1984; Antonovsky, 1979; see also Diener, 2000) and challenged families' abilities to cope with their everyday lives. This leads to the second conclusion, which has to do with parental coping. The findings show that some of the families tended to cope quite well, helped by their own backup plans, savings accounts, or social networks. Nevertheless, there were also families that found the difficulties to be unassailable; their coping strategies were confined to surviving one day at a time (see e.g. Törrönen, 2014). Despite these challenges, the findings show that these families tended to stay afloat. Even if everyday life felt like a battle and trust in the welfare state was low, the interviewed parents still had faith in their

own strengths and looked toward the future with hope (see e.g. Ervasti & Saari, 2011). Hence, the third conclusion: The subjective wellbeing of families was connected to their experiences of economic strain or financial stress. However, there were also other, even more important factors influencing subjective wellbeing. These factors concerned strengths and resources related to the family and its members, such as health, relationships, and self-confidence. These intra-family strengths seemed to be the most important aspects supporting the subjective wellbeing of families and their coping resources. To summarise, despite all the social risks the families encountered, they still somehow managed to stay afloat. The results thus emphasise the complexity of family wellbeing and highlight the internal coping strategies of families. By using these strategies, families dealing with social risks can still manage and live coherent, comprehensive, manageable, and meaningful lives (Antonovsky, 1979).

This research contribution of this thesis lies mainly in its mixed-methods design, which allows for a deeper understanding of the phenomenon and drivers of subjective wellbeing. Another contribution is the focus on both the regional and national levels. Furthermore, children's subjective experiences are at the centre of the research, and subjective wellbeing is studied from more than one angle. Together, the studies offer a comprehensive picture of the situation of families with children in Finland after the economic downturn of 2008. All four studies highlighted that experiences of financial stress are negatively related to the subjective wellbeing of families. They also pointed out that the social security system does not cover all risks that families encounter, although parts of this study related to a region with relatively high wealth and overall wellbeing.

It should be noted that the interviews only included a small number of families in Ostrobothnia, thus the results cannot be generalised to all families. Family-friendly policies, the promotion of fathers' participation in child-care (e.g. Eydal & Rostgaard, 2016; Datta Gupta & Verner, 2008), questions concerning the balance of family life and work, access to public childcare, and economic transfers (Riederer et al., 2017; Björnberg, 2016) have been fairly topical issues in the discussions about family wellbeing, also on a European level. In addition, the challenges seem to be same and the economic worries concern mostly single-parent families (Björnberg, 2016). This leads to a bigger question on how the subjective wellbeing of families with

children could be improved and their coping skills supported. Next, I will discuss a number of policy implications that emanate from the findings of this thesis.

6.2 Policy implications

One of the policy implications of the results concerns the Finnish family policy system, notably the social security system. Based on the interviews, it seems that families in need would benefit from a system with less bureaucracy and a less rigid benefits system. This would make it easier to accept temporary work or to study without losing social benefits, such as parental allowances and unemployment benefits. In a way, a system with unconditional welfare benefits, such as the so-called basic income system, could actually help families to handle social risks (see, for example, the idea of basic income, Kangas et al., 2020; see also Saari et al., 2016). This kind of policy could support the activities of families and their ability to stay afloat despite adversity. In addition to economic factors, stable welfare services with a low threshold were found to be significant. For instance, the interviewed parents expressed a wish that the home services previously offered to families with children that were cut after the recession of 1990s (Paananen et al., 2012) would be reinstated. Moreover, families' abilities to individually plan their care responsibilities and balance work and family would be strengthened through more family-friendly labour policies that would consider both the needs of families and the interests of employers. In addition, the significance of children's self-confidence and feeling of togetherness was highlighted. This emphasises equality, for instance in terms of possibilities to freely choose leisure time activities and the right to avoid bullying. Moreover, all children should have equal opportunities for education.

Society is constantly changing, and economic upturns and downturns follow each other. The risks that the families with children encountered can be connected to wider international crises, such as Covid-19. This pandemic has had severe repercussions on Finnish society and its welfare system by causing unemployment, economic worries, and a great deal of ill-being. Indeed, many of the strategies that families used for wellbeing and coping suddenly vanished. In addition to the health risks and economic insecurity, the countermeasures used for fighting Covid-19, such as social distancing and closing schools, has meant that

many children and parents have had to part from their social networks. When the day comes to return to a 'normal' life and the reconstruction of the economy and the welfare state starts, it will be important to understand what the most significant factors influencing family wellbeing are.

6.3 Reliability, validity, and limitations

The reliability of this dissertation (see e.g. Korstjen & Moser, 2018) can be discussed by observing the processes through which the articles were conducted. In the two first articles, two people gathered the interview data. I interviewed 20 of the 22 families, while a co-writer interviewed the remaining two. The same division was followed in the transcription of the data. The analysis was conducted first by me, then discussed with the other co-writers of the articles (Article I: Nygård & Nyqvist; Article II: Autto, Nygård, & Nyqvist). In the third article, the data was obtained from the Finnish Institute for Health and Welfare, and the sample was nationwide. The analysis was conducted in cooperation with the other co-writers (Article III: Nygård, Nyqvist, & Lammi-Taskula), and the variables were tested and some of them recoded (for instance, the dichotomising of the variable of health) after the referee process. The fourth article was conducted similarly, in cooperation with the co-writers (Article IV: Nygård, Nyqvist, & Hakovirta), and the data was obtained from a survey conducted by Children's Worlds Project.

Concerning the validity of this thesis, qualitative analyses generally produce higher validity than quantitative, as it is easier to calibrate and recalibrate the measures used. When analysing quantitative data, it can sometimes be difficult to know how the measures actually work, for instance, how the respondents answering a questionnaire understood the questions. Therefore, it is useful to use a mixed-methods strategy (Johnson et al., 2007) to strengthen the validity of the thesis.

One obvious limitation of this thesis is the small sample of parents that were interviewed. In addition, the sample was confined to the region of Ostrobothnia and therefore cannot be seen as representative of Finnish families in general. Another limitation relates to the measurement of subjective wellbeing; neither the interviews nor the quantitative data measured the respondents' personalities, which can be important to

subjective wellbeing (see e.g. Roberts & DelVecchio, 2000). This question especially concerns Articles I and II, where the findings show that an important coping resource was the will to fight. Furthermore, whether the data used for Article III could be considered positively biased should be discussed; even though the sample was comprehensive and nation-wide, approximately 55 percent of the respondents found it easy to make ends meet. This raises the question of whether poor families were overshadowed by families not experiencing economic strain. Another limitation in this article is the over-representation of multi-child families, mothers outside of labour markets, and those with employee status. In addition, women and parents over 35 years old were more likely to answer than men and younger parents. One reason for this is that some of the mothers also answered the survey that was sent to their spouse (Lammi-Taskula & Karvonen, 2014).

Article IV, which studied the subjective wellbeing of children, can be said to suffer from a limitation, as children often evaluate their level of wellbeing as being higher than it maybe is (e.g. Casas, 2011; Gilman & Huebner, 2003). Not surprisingly, the response distribution was positively skewed with regard to measuring both the affective and cognitive components of subjective wellbeing. It can also be questioned whether the measurement of children's financial stress was valid; the data did not allow for the poverty rate or income levels of the families to be observed, and the measurement of worrying about money may tell more about overheard discussions between parents or in society.

6.4 Future research

The research field concerning family wellbeing is broad, and this dissertation provides one point of view for observing these issues. Due to different reasons, such as the limitations of the data, there are still several questions and issues that need to be addressed. Experiences of financial stress can be experienced differently in rural and urban areas, so it would be useful to study the differences between regions. Additionally, as shown in this thesis, the most damaging factors threatening families' subjective wellbeing are sudden changes, both those related to the economy and to the family, such as health issues. It would be worthwhile to study how to prevent these sudden changes from happening, or at least how to support coping with them better.

Moreover, a follow-up study with the same respondents from Articles I and II would be fruitful.

By studying the coping strategies, especially the economic solutions, of families with children more closely, we could gain a wider understanding of what kinds of social benefits and support these families need. In addition, the prevailing economic situation caused by Covid-19 is an issue that will warrant more research, especially when it comes to the economic repercussions on families. However, even though the results of this study have shown that economic issues play a significant role in the subjective wellbeing of families and their coping resources, economic resources are not the only important factor. Therefore, it would be beneficial to study these other factors more thoroughly. For instance, a deeper study of household strategies could shed light on which factors are important for families to be happy and satisfied with their lives, regardless of what their economic situation is. In this context, it is suitable to quote a single father experiencing money problems and coping with a chronic illness, as this quote shows that money is clearly not everything, and that we need to understand why a life in financial poverty can still be seen as a rich life:

I suppose it would be good to study more low-income people, like me, who do not experience life as hopeless. Why are we satisfied with our lives? It could be worth studying.

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Appendix 1.

Declaration of contribution of authors in the articles

Each of the articles in this thesis are the products of research collaboration between me (Lindberg) and different authors. In the following declaration, I describe my own role and that of my co-authors. In Article I, Lindberg was the corresponding author who conducted the analysis and had the main responsibility of drafting the article. Nygård and Nyqvist contributed to the text by commenting on and supplementing the text and analysis. In Article II, the corresponding author was Lindberg, who also conducted the analysis and had the main responsibility of writing it. Autto contributed by supplementing the article, especially the parts concerning the theories of Bourdieu. Nygård contributed by commenting on and adding to the text. In Article III, Lindberg was the corresponding author with the responsibility of writing the article and conducting the analysis with the help of Nygård and Nyqvist. Lammi-Taskula provided the data material for the article and also supplemented the manuscript by commenting on it and helping with the research gaps. Finally, in Article IV, the corresponding author was Lindberg, who also conducted the analysis and wrote the text. Nygård and Nyqvist contributed to the article by commenting on the text and helping with the interpretation of the results. Hakovirta contributed to the article by providing access to data and by commenting on the article.

Marja Lindberg

Staying Afloat

Studies on the subjective wellbeing and coping strategies of families with children in Finland

This doctoral thesis studies and discuss the subjective wellbeing of families with children in Finland during a period when the country was suffering from the economic recession caused by the international financial crisis of 2008–2009. The thesis discusses the social risks that families faced, how they coped with these risks, and what factors were connected to the subjective wellbeing of the families with regard to both parents and children.

Two of the studies are based on qualitative interviews of Finnish families with children living in Ostrobothnia, Finland in 2016–2017. These articles investigated the risks that families encountered and the coping strategies they created. The third article is based on a 2012 survey conducted by the Finnish Institute of Health and Welfare and analyses of how economic worries affect parental coping. The data of the fourth study was collected by the Children's Worlds Project (CWP) during 2013–2014. It originates from a cross-sectional survey on the wellbeing of school-aged children. The study focuses on the association between financial stress and children's affective and cognitive subjective wellbeing. Alongside economic factors, all of these studies also discuss other factors that may be significant with regard to the subjective wellbeing of families.

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