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## **Should the family or the state provide support for the elderly people? Findings from a two-generational Finnish study**

### **Abstract**

**Purpose:** The purpose of this paper is to investigate public opinions towards elderly care. The authors analysed respondents' opinions towards financial support, practical help and care for elderly people.

**Design/methodology/approach:** The authors used nationally representative data collected in Finland in 2012. Respondents represent an older generation (born between 1945 and 1950, n=1,959) and their adult children (born between 1962 and 1993, n=1,652).

**Findings:** First, the authors compared the opinions of older and younger Finns but did not find that older adults were more likely than younger adults support the state responsibility, or vice versa. It was also when only actual parent-child dyads (n=779) from same families were included. Next, the authors found that several socioeconomic and family-related variables were associated with public opinions of elderly care in both generations. For instance, in both generations lower-income individuals supported the state's responsibility more compared to their better-off counterparts.

**Originality/value:** The study provides important knowledge on attitudes towards elderly care using unique two-generational data of younger and older adults.

**Keywords:** Finland State Elderly care Public opinions Self-interests

## **Introduction**

Population ageing is currently among the most important demographic trends in affluent Western countries and Finland is in the forefront of this historically unique development (OECD 2016). Population ageing challenges welfare states in several ways. In ageing societies, the number of retirees per employee as well as the costs of social and health care services are increasing, leading to problems associated with welfare costs (Pierson 2001; Gilbert 2002). One current important question is whether citizens believe that the state should provide support for elderly individuals (even if it means increasing taxes) or that the responsibility should be shifted towards the informal sector, especially towards families. Public support towards family or state responsibilities is an important component of welfare state legitimacy (Geissler, 2005; Sihvo and Uusitalo 1995; Van Oorschot and Meuleman 2012; Roosma et al. 2013), making it a critical social and public policy issue.

Traditionally, the family has been the main institution that has provided practical help, financial support and care for the elderly people (Tanskanen and Danielsbacka, 2019). A long-term trend of welfare state development in the Western world has shifted these responsibilities from the family to the state (Esping-Andersen 1990). In particular, in Nordic welfare states, governments currently frequently provide important support and services for the elderly people. However, in the present era of retracting welfare state services, there are growing demands to increase the responsibility of the private sector and families (Blomgren et al. 2006; Anttonen and Häikiö 2011). In practice, this means that family responsibilities towards the elderly people may become as common as they were at the beginning of the 20th century (Gilbert 2002; Van Aerschot 2014).

Using data from Finland, we investigate public opinions concerning the question

regarding whether the family or the state should bear primary responsibility for elderly people's care, financial support and practical help. We analyse public opinions of two generations, namely the Finnish Baby Boomers (born between 1945 and 1950) and their adult children (born between 1963 and 1993). During the data collection in 2012 the baby boomers were between 67 and 72 years, meaning that they were rather "young olds" than "olds" or "oldest olds". In this article, generations are studied rather as family than societal generations (see Kohli 2006; Kohli and Szydlik 2000 for a discussion). In the case of elderly people's care, these two generations are in a central position, as baby boomers are the ones whose ageing may in the future cause social and economic challenges in welfare states. If the responsibilities for elderly people are transferred from the state to families, Baby Boomers' children are the ones who most likely will have to take care of them. Thus, it is important to investigate whether these two generations support public or family responsibilities in the case of elderly people's care or whether there are clear differences between these groups.

### **Public and informal support of elderly people in Finland**

The empirical data for this study comes from Finland, a Nordic welfare state characterized by relatively generous benefits for elderly people. Public spending on pensions as a percentage of the gross domestic product in Finland is approximately 10.3%, which is above the OECD (2014) average (7.9%). In addition to pensions, the Finnish state supports elderly people in numerous other ways, including monetary and non-monetary benefits. In Finland, health care and social services are financed with tax money and guaranteed for all citizens at no charge or with minimal costs. Moreover, low-income people can receive housing allowances to cover their housing costs. Furthermore, elderly people can receive various publicly provided home services, specifically meals delivered to their home, house cleaning services and some medical treatments. Because the Finnish

state supports elderly people in many ways, there is less of a need for informal support compared to countries in which publicly provided benefits and services are scarce.

In Finland as well as other Nordic welfare states, adult children have no legal obligations towards their elderly parents (Millar and Warman 1996; Saraceno and Keck 2008). Moreover, in Finland, adult children rarely live in the same household as their parents (Statistics Finland 2012). Despite these facts, a high number of adult children provide informal support to their parents. In 2012, approximately 69% of Finnish Baby Boomers reported that they had received practical assistance from their adult children and 68% of the baby boomers reported that they had given practical assistance to their elderly parents during the last year (Danielsbacka et al. 2013). In contrast, cash transfers from members of the younger generation to members of older ones are extremely rare. Only 4% of Finnish Baby Boomers reported that they received money from their adult children and 7% reported that they had given financial assistance to their elderly parents (ibid). At the time of the interviews, the Baby Boomers were between 62 and 67 years of age and did not yet need personal care. However, 48% of Baby Boomers reported that they had given personal care to their elderly parents (ibid). Obviously, the amount of support baby boomers channel towards their elderly parents is highly dependent on the proportion of baby boomers' parents who are still alive as well as their health conditions. These Finnish results are in line with previous findings reporting extensive practical but not monetary support to parents on the part of adult children in Nordic welfare states (e.g., Fokkema et al. 2008; Szydlik 2016).

Support for the welfare state and income redistribution has been widespread in Finland compared to many other European countries (Jakobsen 2011: 328; Schöneck and Mau 2015). Further, public benefits and services for the elderly people are widely supported in Finland and other Western countries (e.g., Blekesaune and Quadagno 2003; Svallfors

2008; Tanskanen and Danielsbacka 2009; Roosma et al. 2014), probably due to issues related to welfare deservingness and personal interests (Kangas 1997; van Oorschot 2000). The difference in attitudes across welfare states becomes visible when the role of informal care is the focus. The role of the family is greater in Southern and Continental Europe, while informal care is not widely supported in Finland, partially because of the extensive Nordic welfare state institution (e.g., Daatland and Herlofson 2003; Fokkema et al. 2008; Danielsbacka et al. 2013). The citizens in Finland believe that the state should be the primary source of care and financial support (Tanskanen and Danielsbacka 2009). This might be related to the conservative nature of public opinions, meaning that pre-existing institutions are more strongly supported than new ideas concerning organizing and producing welfare services and benefits (Forma 1999; Kallio 2010).

However, Finnish elderly people's care is constantly changing. Publicly provided home services have become scarcer in recent decades. At the same time, the amount of institutional care organized by the public sector has decreased markedly. As a result of these two phenomena and population aging, public home services are currently directed towards the oldest individuals whose health is poorest (Vaarama et al. 2006; van Aerschot 2014). This change has increased the caring role of the family and other informal actors. In addition, part of the responsibility for care has shifted from public to private markets, which has made elderly people more like "consumers" than citizens of a welfare state (Bettio and Verashchagina 2010; Anttonen and Häikiö 2011). In other words, there are ideological and institutional changes associated with a shift from collective responsibility and universalism towards individualism and selectivity in the Finnish welfare state (Koskiahho 2008; Kuivalainen and Niemelä 2010). All of these factors can impact the general public's attitudes towards elderly people's care.

Because of these institutional and ideological changes associated with elderly people's

care in Finland, we need more up-to-date information on attitudes relating to informal actors' such as families' role (Koskiaho 2008; Anttonen and Häikiö 2011). These changes may have two attitudinal consequences. First, because of the conservative nature of opinions, changes can produce protests such as critical views of the family's responsibility for elderly people's support (Kallio 2010). Second, it is possible that these institutional and ideological changes precede changes in attitudes towards more positive views concerning family and informal responsibility because people may have adjusted to the new state of elderly people's care.

### **Theoretical framework**

In the previous research, social policy attitudes have been studied by measuring support of the welfare state and redistribution (Gelissen 2001; Jaeger 2006; Blekesaune 2009; Jaeger 2013) or using more detailed indicators of concrete policy alternatives (Svallfors 2008; Muuri 2010; Missinne et al. 2013). These general and abstract opinions about the state's responsibility are determined mainly by ideology and social values (Kangas 1997; Blekesaune and Quadagno 2003). Instead, individuals' concrete opinions are related more closely to everyday interests, preferences and experiences (e.g., Jaeger 2006). In other words, the level of generality matters. General survey questions make individuals more consistent in their responses, while more precise questions appeal to the more selfish ego (e.g., Kangas 1997). In this article, we focus on concrete attitudes regarding intergenerational relations and elderly people's care and, thus, formulate several hypotheses based on the self-interest perspective.

The self-interest perspective predicts that people who can benefit from publicly provided services and income transfers or are at risk of becoming dependent on the public provision of welfare services are more likely to be supporters of the welfare state compared to

people who are not in those positions (Kangas 1997; Jaeger 2006; Muuri 2010). Moreover, in the context of family relations, one may predict that individuals who have the highest risk of ending up as a caregiver of a family member also are more likely than others to support publicly provided services instead of family responsibilities. In the present study, we investigate multiple self-interest indicators that are likely to be related to self-interest at a general level (e.g., gender and generation) as well as those that are more closely related to everyday demands and opportunities (e.g., the financial situation, labour market position, health and parenthood status).

Based on the self-interest perspective, people tend to support the state's responsibility for providing benefits and services that benefit them either directly or indirectly. Therefore, elderly people can be more positive towards state responsibility in care and pensions than others (Blekesaune 2007; Baslevent and Kirmanoglu 2011; Sang-Hoon and Soo-Wan 2014). According to Van Aerschot (2014), elderly people often receive help from their family but hope that if their needs become demanding, they can obtain assistance through public services in Finland. In other words, the wish for independence and concerns about being a burden prevent elderly people from leaning on their children (Daatland and Herlofson 2003). Therefore, members of younger generations could be more eager to support informal care offered by family members than elderly people themselves (Daatland and Herlofson 2003). In contrast, according to the self-interest perspective, one may assume that the younger generation is more likely than the older one to support formal help over informal help, as younger adults often are the ones who should take care of their elderly parents if the state does not take care of them.

Previous studies have shown that women are more critical towards family obligations and more positive towards welfare state provision of elderly and health care arrangements compared to men (Logan and Spitze 1995; Blekesaune 2007; Daatland et al. 2012;

Missinne et al. 2013). Women, in particular, may support state responsibility because it loosens their double burden as both a labour market participant and a caregiver (Pfau-Effinger, 2012; Szydlik 2016). Self-interest may also be connected to the fact that women tend to live longer than men and, therefore, will need more services in old age.

Based on the self-interest perspective, in the case of younger and older generations, the socioeconomic status of an individual is likely to be associated with attitudes regarding the way that people with lower socioeconomic status support more public services and transfers compared to their counterparts with higher socioeconomic status. Previous studies indicate that those who are satisfied with their own financial situation tend to prefer family or individual responsibility, whereas those who are less satisfied prefer state responsibility for economic provision (for example, Blekesaune 2007; Sumino 2014). In addition, people with a low income are more in favour of public healthcare arrangements than those with a high income (Missinne et al. 2013: 239). Moreover, based on a previous investigation, more highly educated older adults are more critical of ascending formal support compared to older adults with less education (Dykstra and Fokkema 2011). It is possible that individuals in high socioeconomic positions have more opportunities to seek help from the private and informal sector than others (Van Aerschot 2014). They are also identified more often as payers for public services through taxes. Therefore, individuals with high socioeconomic status may support public care arrangements to a less extent than others.

Those who are not working (e.g., unemployed and old-age pensioners) are more likely to prefer public income transfers and welfare policies for the elderly people provided by the state than others (Gelissen 2001; Blekesaune and Quadagno 2003). This is in line with the self-interest perspective because unemployed people often have fewer resources to



help the elderly and old-age pensioners have a direct interest in financial transfers and care organized by the state. Those who perceive their health as poor are found to argue more frequently that the state should provide everyone with a decent standard of living compared to those in better health (Jaeger 2006). The mechanism between poor health and support for state responsibility can be twofold. Specifically, individuals with health difficulties need more help than others and have more challenges to providing help to others. Either way, it is in their interest that the state does provide support for citizens.

Following the self-interest perspective, one may predict that childfree individuals are more likely to support welfare state responsibilities towards elderly compared to individuals with children. Obviously, childfree people cannot receive informal help from their own children and, thus, they are more dependent on formal support. In contrast, using this argument, previous researchers noticed that older people who have children support the state responsibility for providing financial help more than those who did not have children (Logan and Spitze 1995; Tanskanen and Danielsbacka 2009). This could be related to the fact that older adults may not want to be a burden to their own children.

Additionally, the existence of siblings may influence public opinion towards elderly people's care. If the family has the main responsibility for elderly people's support, those with no siblings may be forced to invest a great amount of monetary and non-monetary resources in elderly people's care. In contrast, if siblings do exist, the resources that an individual should invest in parents may be divided. Thus, people without siblings should support public responsibilities more than those with siblings. Having a spouse may either increase or decrease support for publicly provided services (see Daatland et al. 2011; Dykstra and Fokkema 2011 for a discussion). In the case of the younger generation, single people may be more likely to use welfare state support than people with a spouse because it can be more stressful for single people to take care of their parents. In the case of the

older generation, single people may be more dependent on state support compared to people with a spouse who may receive assistance from them. If the self-interest prediction holds, people who have living parents should be more likely to support formal elderly care than people whose parents are dead.

Finally, it could be that the covariates are related to different measures of attitudes in divergent ways. For instance, health conditions may be more strongly related to attitudes towards practical help and care compared to financial support. In contrast, the financial situation may influence stronger attitudes towards financial responsibilities than care or practical help. Thus, it is important to study these different measures of attitudes towards elderly people's care separately.

It is also possible that attitude differences between distinct groups of people are small in the case of elderly people's care. The commitment towards public responsibility, despite individual interests, can be strong in Finland, which belongs to the Nordic welfare state regime. Aging affects all individuals and, therefore, everybody should have interest related to elderly people's care. Additionally, the institutional nature of the Finnish welfare state (i.e., universalism) can generate attitude differences between citizen groups to a small extent because everyone benefits from and finances the system (Korpi 1981). However, as previously mentioned, the ongoing ideological and institutional change from universalism and collective responsibility towards selectivism and individual responsibility can change the situation (Kuivalainen & Niemelä 2010). Attitude differences can even increase because distinct groups of people with diverse interests are now competing for scarce resources in the public sector in a time of permanent austerity (Kallio 2010).

## **Research questions and hypotheses**

In this article, we study older and younger adults' opinions of whether the family or the state should bear responsibility for care of the elderly people. We analyse respondents' opinions towards financial support, practical help and care. We investigate two questions (Q): Q1: Is there a difference between older and younger generations' views on who should be responsible for elderly people's support? Q2: What factors are associated with opinions towards responsibility for elderly people's support? We test several hypotheses (H) related to these research questions. According to self-interest perspective we predict that:

H1: Younger people will report greater support for the responsibility of state rather than family compared to older people because in the future younger adults are the ones who in most cases should take care of their elderly parents if the state does not

H2: Females should support the state's rather than family's responsibility to a greater extent than males because females often provide more care to their relatives than males do

H3: Individuals with lower socioeconomic status should support the state's responsibility to a greater extent than those with higher socioeconomic status because people with lower socioeconomic status usually need more state support than their counterparts with higher socioeconomic status

H4: Poorer health should be associated with increased state support, especially in practical help and care, as individuals with health problems may benefit from public support more than individuals who are in better health and might have fewer opportunities to provide help to others

H5: Those without partners, children or siblings should report more support for the state's

responsibilities compared to others because they cannot obtain informal support from these sources

## **Data and Methods**

Here, we use data from the Generational Transmissions in Finland (Gentrans) project. The Gentrans project studies the relations between two family generations, the Finnish Baby Boomer generation born immediately after the Second World War between 1945 and 1950 ( $M = 1947$ ,  $SD = 1.67$ ) (the older generation) and their adult children born between 1962 and 1993 ( $M = 1976$ ,  $SD = 5.6$ ) (the younger generation). In the Gentrans project, the Baby Boomer generation was the pivotal one. Data used here are unique because they are from 779 actual parent-child dyads, which means that we can compare attitudes within the same family.

This article uses nationally representative Gentrans surveys, which were collected in 2012 by Statistics Finland via regular mail (i.e., standard postal service). Surveys from baby boomers and their adult children were gathered separately. During the data collection period in 2012, respondents from the older generation were approximately 65-years-old (between 62 and 67), whereas those from the younger generation were mostly in their 20s, 30s and 40s (mean: 36, range: 19–50). The older generation's survey involved a total of 2,278 respondents (65% response rate), and the younger generation's survey involved 1,753 respondents (50% response rate) (Danielsbacka et al. 2013). We have included all observations from respondents who have data available concerning all of the studied variables, leaving us with the sample of 1,652 observations in younger and 1,959 observations in older generation's data. Because the two family generations represent different cohorts and historical experiences, using these two-generational data enables us to study cohort and generation effects. Moreover, with these data, we are able to compare

attitudes between the two generations.

In the present study, the dependent variable is respondents' opinions regarding whether the family or the state should bear the responsibility for elderly people's care on three indicators. In the survey, respondents were asked to report their opinion of how the family and the state should share responsibilities in the following three areas: (a) Financially supporting elderly persons; (b) Helping elderly persons in everyday chores such as cleaning and laundering; and (c) Nursing elderly persons (e.g., washing, dressing and helping them to eat). In the survey, five mutually exclusive answer categories were provided, and respondents were asked to select the one that best described their opinion. These categories were: (1) Totally the family's responsibility; (2) Mainly the family's responsibility; (3) Equal responsibility between the family and the state; (4) Mainly the state's responsibility; and (5) Totally the state's responsibility (Table 1). For the analyses, we recoded the dependent variable into three classes: 1 = state responsibility, 2 = equal responsibility between the family and the state and 3 = family responsibility (Table 1). Thus, we could compare respondents who think that the family should bear responsibility to those who think that it is state's responsibility (reference category).

< Table 1 >

First, we merged the data and with the full sample we compared older and younger generations to each other while controlling for variables related to self-interest. Then, we studied the two generations separately and investigated more fully whether several self-interest variables were correlated with the opinions (see Table 2 for the descriptive statistics). These variables are respondents' gender, age, education, financial situation, health (ranging from 1 = poor to 4 = excellent), partnership status, parenthood status as well as whether they have siblings. In the older generation's analysis, we also included a

variable relating to whether respondents had a living mother or father, as it may have influenced their opinions. In the case of the younger generation, this variable was not included because almost all respondents still had a living mother and/or father.

We also ran two types of sensitivity analyses. First, and related to Q1, we analysed the associations between older and younger generations' attitudes using data from respondents in the same family only. In this sample we have included all participants belonging to older (i.e., parents) and younger generation (i.e., adult children) who are related to each other (these data provided us 799 actual parent-child dyads). When analysing this dyadic parent-child data, we used Stata's cluster option to compute the standard errors. This method takes into account the non-independence of attitudes reported by the respondents from the same family. Second, because the younger generation "cohort" comprises more than 30 birth years, for sensitivity purposes, we investigated whether there is variation within this generation. We divided respondents into four age groups: 1=less than 30 years, 2=30–34 years, 3=35–39 years and 4=over 40 years. In the Results section the findings from these sensitivity analyses are presented in the text.

< Table 2 >

In all the analyses, we used multinomial logistic regression analysis as a method (Hosmer and Lemeshow 2000). Regression coefficients were expressed as odds ratios (OR). An odds ratio above 1 indicates a positive association between the independent variable and the outcome, while an odds ratio under one indicates a negative association. Although, in the Results section we show also the findings concerning the group "equal responsibility between the family and the state", we concentrate on comparisons between groups "state's responsibility" and "family's responsibility".

## Results

### *A comparison of the younger and the older generations*

First, we combined both datasets and compared the attitudes between the two generations and findings are presented in Table 3. A significant difference between the generations was not found in the case of either financial support, practical help or elderly people's care when we compared state responsibility with family responsibility. Next, in sensitivity purposes we investigated attitudes using data from respondents from the same family only (results not provided in the tables). Data consisted of 779 actual parent-child dyads. We compared between those who supported state responsibility to those who supported family responsibility (state responsibility being the reference category). These results were quite similar compared to those obtained when all the respondents were included. In the fully adjusted model, in the case of financial support, we found no difference between the older and younger generation (OR = 0.77, SE = 0.72, p = 0.781, Nagelkerke R<sup>2</sup> = 0.05, n = 799). This was it also in the case of practical help (OR = 0.41, SE = 0.22, p = 0.104, Nagelkerke R<sup>2</sup> = 0.06, n = 799) and care (OR = 1.44, SE = 1.22, p = 0.670, Nagelkerke R<sup>2</sup> = 0.06, n = 799).

< Table 3 >

### *The younger generation*

Next, we investigated more closely the younger generation's attitudes towards the case of the elderly people. The results are presented in Table 4. In the case of financial support, we found that those with the best financial condition had significantly higher likelihood of supporting family than state responsibility compared to those with the lowest income level.

< Table 4 >

Next, we investigated attitudes towards practical help (Table 4). We found that males had a smaller likelihood of supporting family responsibility compared to females. Moreover, when age increased, the probability of supporting family responsibility decreased. Moreover, those with better financial conditions had a higher likelihood of supporting family responsibility compared to those with poorer conditions. Finally, younger adults with siblings were more likely to support family responsibilities compared to those without siblings.

Then, younger adults' attitudes towards elderly people's care were investigated (Table 4). Males were less likely to support family responsibility compared to females. Respondents in the group "comfortable off or wealthy" had higher probability to support family responsibility compared to group "low-income". Moreover we found that those with siblings were more likely to support family responsibility than those without siblings.

Because the cohort "younger generation" comprises more than 30 birth years, for sensitivity purposes, we studied whether variation within this generation exists (results not provided in the tables). After other variables were controlled for, we found that the group "over 40 years" had lower likelihood to support family responsibility in the case of practical help compared to group "less than 30 years" (OR = 0.50, SE = 0.15, p = 0.017, Nagelkerke R<sup>2</sup> = 0.06, n = 1,652). However, we were unable to detect any other significant differences between age groups.

#### *The older generation*

Results relating to the older generation's attitudes towards elderly people care are presented in Table 5. First, we investigated attitudes towards financial support. Males



supported family responsibility more compared to females. Those with the highest educational level were significantly less likely to support family responsibility compared to those with the lowest educational level. Older adults with better financial conditions were more likely to support family responsibility than older adults with poorer financial conditions and those who were still working were more likely to support it than those who were not working.

< Table 5 >

Next, we investigated older adults' attitudes towards practical help (Table 5). The respondents in the older generation with the highest educational level were less likely to support family responsibility than those with the lowest level. Those with better financial situation were more likely to support family responsibility than those with a poorer financial situation. Furthermore, those with children were less likely to support family responsibility than those without children.

Then, we investigated respondents' attitudes towards elderly people care (Table 5). Higher educated respondents were less likely support family responsibility than their counterparts with the lowest level of education. In the case of elderly people's care any other significant associations were not found.

## **Conclusions**

In this article, we investigated older and younger adults' opinions of whether the family or the state should bear the responsibility of providing care to the elderly. We analysed opinions regarding financial support, practical help and care. Overall, we found high support for the state responsibility in both generations, particularly in the case of financial support. Support for state responsibility was also common in the areas of practical help

and care. This is an interesting result because responsibility for care and practical help have been transferred slowly and silently from the public sector to families and individuals themselves in a time of permanent austerity (Gilbert 2002; Streeck and Thelen 2005; van Aerschot 2014). However, in spite of this ongoing institutional change in Finland, results of an opinion study conducted in 2007 are very much in line with the results of this study (Tanskanen and Danielsbacka 2009). There was no significant shift towards more positive attitudes towards family responsibility.

Perhaps surprisingly, we found that there was no difference between younger and older generation in terms of financial support, practical help or elderly people care. When we compared family-generations to actual parent-child dyads, the results were similar to those obtained when data from all the respondents were analysed. After we divided the younger generation to four age groups, we found that the oldest group “over 40 years old” had lower probability to support family responsibility in the case of practical help compared to the youngest group “less than 30 years old”. This could be related to the fact that over 40-year-old participants often are closer to the age that their parents will need support in practical help. Thus, it is in their interests that the support is provided by the state. Overall, we can conclude that there were no huge generational differences in public opinions towards elderly people care in Finland.

In this article, we analysed several hypotheses derived from the self-interest perspective. Based on our results, the self-interest perspective was only partially supported (see also Missinne et al. 2013: 239). Among older generation, lower-income individuals supported the state’s responsibility more compared to their better-off counterparts. In the case of financial help, females supported state responsibility more than males, which could be related to the fact that females often have lower income than males. Moreover, in practice females tend to provide more help to their kin compared to males (e.g., Fokkema et al.,

2008; Szydlik, 2016). In the older generation those who were not working supported the state's responsibility to provide financial support to a greater extent than those who were working. Among younger generation, lower-income participants supported state responsibility more than their higher income counterparts. These findings were in line with the self-interest model.

In contrast to the self-interest perspective, in the younger generation, we found that more males than females supported the state's responsibility in the case of practical help and care. This was rather surprising because it is well known that females provide more kin support than males in practice, as discussed above. In the case of financial support, practical help and care, the older generation's respondents with the highest level of education supported greater state responsibility compared to those individuals with the lowest level of education. It is unclear why most of the older adults who can potentially benefit from state responsibility report the lowest level of support for it. It could be due to their more conservative values that may enhance family-centered sentiments in these groups. In addition, younger adults with siblings supported state responsibility to a greater extent than those without siblings in the case of practical help and care. These results are also difficult to understand from a self-interest perspective.

One important issue that may explain our results relating to self-interest factors associated with the attitudes is that it is not known whether the respondents thought of themselves as potential givers or receivers of help when responding to the survey. It has been shown that individuals tend to have problems to perceiving themselves as care-receivers because they will not be dependent on others (Gilleard and Higgs, 2014). This may have influenced on the participants' responses. Moreover, previous studies have strongly shown that concrete opinions tend to be related to self-interest in everyday life (Kangas 1997; Muuri 2010). Although we analysed concrete attitudes towards policies related to

the care of elderly people, it could still be that responses reflect ideologies and human values to a greater extent than self-interest (Jaeger 2006; Kulin and Meuleman 2015). Unfortunately, the data used here do not include information on political ideologies or social values and, thus, we call for future studies to respond to this question.

Aging affects all individuals and, therefore, everybody will benefit at least partially from elderly people's care organized by the public sector in Finland. This means that distinct population groups can finally have similar interests and attitudes concerning elderly people's care and the role of the public sector, despite their social and family statuses. Small attitude differences can also be related to the institutional nature of the Nordic welfare state, including universalism and collective responsibility, even though these ideas have been challenged in recent years (Korpi 1981; Kuivalainen & Niemelä 2010). Related to Korpi's (1981) thoughts, the self-interest perspective could be more essential in the case of more selective policies that divide people more clearly in terms of those who benefit from the system and those who only finance it. An example of this type of policy in the Finnish context includes last-resort income schemes such as social assistance or a housing allowance. In addition to small attitude differences, these thoughts can help us to understand why some of the independent factors used here were connected to the attitudes of citizens in the opposite direction of what the self-interest perspective gives us reason to assume.

Older adults with children supported state responsibility to a greater extent than childfree individuals in the case of practical help. It is possible that older parents do not want their adult children to have to take care of them in the future. In Finland, adult children have no legal obligations to their elderly parents (Millar and Warman 1996; Saraceno and Keck 2008). According to previous research, elderly people are not willing to receive the most intimate and most private care from their relatives. Further, elderly people are not willing

to be a burden on their children. Therefore, when the need for care increases considerably, the public sector is preferred instead of family (Daatland and Herlofson 2003; Van Aerschot 2014.)

Our study has several strengths. We used unique data that allowed us to investigate and compare two adult generations. Moreover, we were able to compare attitudes between actual child-parent pairs. Obviously, our study also has limitations. As mentioned above, the data did not include information on political ideologies. Moreover, elderly people's care can be arranged by markets (Pfau-Effinger et al., 2011), which was not included in the response options in the survey. Thus, it is unknown whether individuals support the responsibility of markets to a greater extent than family or state responsibility. Previous research has revealed that there are clear differences between support at private care companies and third sector actors and family in Finland (Kallio 2010). The general public is the most critical of private firms that offer social and health care services. The ongoing institutional change in politics has increased the status of private companies (Anttonen and Häikiö 2011). Therefore, we need novel research that measures the role of markets.

Our results highlight the importance of future studies. For instance, it is unclear whether attitudes and behaviour correlate with each other and whether those who support family responsibility actually provide more care for the elderly people compared to others. Previous research has suggested that there is a contradiction between attitudes and actual behaviour (Kallio 2010; Danielsbacka 2010). There is also a need to consider new kinds of explanatory factors such as the amount of care given, received or needed; more precise indicators of health and disadvantage and measures related to the quality of the relationship between elderly people and their family members.

Finland is a Nordic welfare state that is characterized by a relatively high level of public benefits for the elderly people. However, there is an ongoing debate in Finland concerning whether these responsibilities should be transmitted from the state to families or to private markets. The present study shows that the state's responsibility in elderly people's care is highly supported. Thus, we may conclude that public opinions are against welfare state cuts. The results allow us to conclude that practiced politics, which have shifted increasingly more responsibility to private actors such as family members and individuals themselves, and the attitudes of the general public are moving in different directions. The question regarding what this means from a democratic perspective is essential. It is interesting to consider how this relationship between practiced politics and the attitudes of the general public will develop in the future. Will the difference continue to grow or is it possible that the attitudes of citizens will finally adjust to changes in elderly people care services?

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Table 1. Attitudes towards elderly care (%)

	Younger generation			Older generation		
	Financial support	Practical help	Care	Financial support	Practical help	Care
State's responsibility	63.0	29.2	44.8	61.4	40.1	55.0
Equal responsibility between the family and the state	33.3	54.8	49.4	33.3	48.6	39.8
Family's responsibility	3.7	16.0	5.8	5.3	11.4	5.2
n	1,652	1,652	1,652	1,959	1,959	1,959

Table 2. Descriptive statistics (%/mean)

	Younger generation		Older generation	
	%/mean	SD	%/mean	SD
Gender (%)				
Female	62.7		57.0	
Male	37.3		43.0	
Respondent's age (mean)	36.4	5.57	64.5	1.66
Respondent's education (%)				
Primary or lower secondary level	3.1		30.8	
Upper secondary level	42.5		51.6	
Lower degree level tertiary education	27.2		7.2	
Higher degree level tertiary education or doctorate education	27.2		10.5	
Respondent's perceived financial condition (%)				
Low-income	28.9		43.6	
Middle-income	49.0		38.4	
Comfortable off or wealthy	22.1		18.0	
Respondent's working condition (%)				
Not working	21.1		82.5	
Working	79.0		17.5	
Respondent's health (mean)	3.1	0.66	2.6	0.74
Respondent's partnership status (%)				
Have a partner	76.5		76.3	
Divorced or widowed	3.9		17.9	
Unmarried	19.6		5.8	
Respondent's parenthood status (%)				
No children	41.5		11.6	
Have children	58.5		88.4	
Whether respondent has siblings (%)				
No siblings	10.1		8.2	
Have siblings	89.9		91.8	
Whether respondent has living parents (%)				
Either mother or father is not alive	78.1			
Mother and/or father alive	21.9			
n	1,652		1,959	

Table 3. Attitudes towards state and family responsibilities in elderly care: A comparison between generations (odds ratios)

	Financial support						Practical help						Care					
	Both			Family			Both			Family			Both			Family		
	OR	SE	p	OR	SE	p	OR	SE	p	OR	SE	p	OR	SE	p	OR	SE	p
Generation																		
Older generation	ref			ref			ref			ref			ref			ref		
Younger generation	0.37	0.11	0.001	0.39	0.26	0.157	1.07	0.32	0.823	0.58	0.22	0.156	0.95	0.26	0.862	0.86	0.50	0.793
n	3,681						3,681						3,681					
Nagelkerke R2	0.04						0.05						0.05					

*Notes.* Results from multinomial logistic regression models; Reference category = State's responsibility; Both = Equal responsibility between the family and the state; Family = Family's responsibility; Adjusted for gender, age, education, financial condition, working condition, health, parenthood status and whether the respondent had siblings.



Table 4. Younger Generation: Associations between independent variables and attitudes towards state and responsibilities in elderly care (odds ratios)

	Financial support			Family			Practical help			Family			Care			Family		
	Both			Both			Both			Both			Both			Both		
	OR	SE	p	OR	SE	p	OR	SE	p	OR	SE	p	OR	SE	p	OR	SE	p
Gender																		
Female	ref			ref			ref			ref			ref			ref		
Male	0.88	0.10	0.276	1.17	0.32	0.581	0.50	0.06	< 0.001	0.60	0.10	0.002	0.60	0.07	< 0.001	0.58	0.14	0.026
Respondent's age	0.97	0.01	0.021	1.00	0.03	0.944	0.97	0.01	0.021	0.95	0.02	0.004	0.99	0.01	0.421	0.99	0.02	0.507
Respondent's education																		
Primary or lower secondary level	ref			ref			ref			ref			ref			ref		
Upper secondary level	0.80	0.25	0.485	1.52	1.59	0.687	0.55	0.20	0.101	1.42	0.86	0.564	0.64	0.20	0.155	2.08	2.18	0.484
Lower degree level tertiary education	0.57	0.19	0.084	1.13	1.21	0.908	0.37	0.14	0.009	0.97	0.60	0.967	0.55	0.18	0.064	1.95	2.06	0.530
Higher degree level tertiary education or doctorate education	0.88	0.29	0.709	1.64	1.76	0.645	0.41	0.16	0.021	0.81	0.51	0.738	0.50	0.16	0.035	1.52	1.63	0.695
Respondent's perceived financial condition																		
Low-income	ref			ref			ref			ref			ref			ref		
Middle-income	0.99	0.14	0.939	1.29	0.53	0.535	1.20	0.18	0.230	1.23	0.26	0.331	1.10	0.15	0.482	0.79	0.25	0.457
Comfortable off or wealthy	1.24	0.22	0.216	3.53	1.55	0.004	1.31	0.25	0.158	2.38	0.60	0.001	0.96	0.16	0.808	2.11	0.71	0.027
Respondent's working condition																		
Not working	ref			ref			ref			ref			ref			ref		
Working	1.31	0.20	0.075	0.87	0.34	0.728	1.04	0.17	0.791	1.04	0.23	0.852	1.02	0.15	0.906	0.92	0.28	0.797
Respondent's health	1.15	0.10	0.111	1.03	0.22	0.887	0.92	0.08	0.362	0.96	0.12	0.759	0.89	0.07	0.166	0.99	0.18	0.966
Respondent's partnership status																		
Have a partner	ref			ref			ref			ref			ref			ref		
Divorced or widowed	0.51	0.17	0.039	0.88	0.66	0.868	0.77	0.22	0.342	0.50	0.24	0.143	0.88	0.24	0.635	1.44	0.73	0.478
Unmarried	0.99	0.15	0.948	1.54	0.55	0.221	1.25	0.21	0.191	1.48	0.33	0.081	1.08	0.16	0.588	1.51	0.48	0.195
Respondent's parenthood status																		
No children	ref			ref			ref			ref			ref			ref		
Have children	0.87	0.11	0.285	0.74	0.25	0.364	1.07	0.15	0.641	1.09	0.21	0.657	0.96	0.12	0.774	1.23	0.35	0.474
Whether respondent has siblings																		
No siblings	ref			ref			ref			ref			ref			ref		
Have siblings	1.59	0.31	0.016	1.35	0.60	0.507	1.49	0.27	0.028	1.83	0.50	0.026	1.36	0.23	0.069	3.16	1.66	0.029
n	1,652						1,652						1,652			1,652		
Nagelkerke R2	0.05						0.06						0.05					

Notes. Results from multinomial logistic regression models; Reference category = State's responsibility; Both = Equal responsibility between the family and the state; Family = Family's responsibility.

Table 5. Older Generation: Associations between independent variables and attitudes towards state and family responsibilities in elderly care (odds ratios)

	Financial support			Family			Practical help			Family			Care			Family			
	Both			OR	SE	p	OR	SE	p	OR	SE	p	OR	SE	p	OR	SE	p	
Gender																			
Female	ref			ref			ref			ref			ref			ref			
Male	0.82	0.08	0.052	1.69	0.37	0.015	0.85	0.09	0.102	1.20	0.19	0.248	0.67	0.07	< 0.001	1.51	0.33	0.058	
Respondent's age	1.00	0.03	0.993	1.00	0.07	0.950	1.01	0.03	0.653	0.93	0.05	0.141	0.95	0.03	0.082	0.99	0.07	0.886	
Respondent's education																			
Primary or lower secondary level	ref			ref			ref			ref			ref			ref			
Upper secondary level	1.09	0.13	0.458	0.85	0.20	0.487	0.89	0.10	0.286	0.71	0.13	0.059	1.06	0.12	0.613	0.42	0.10	<0.001	
Lower degree level tertiary education	0.89	0.19	0.586	0.42	0.22	0.092	0.72	0.15	0.115	0.70	0.22	0.262	0.99	0.20	0.952	0.30	0.16	0.027	
Higher degree level tertiary education or doctorate education	0.79	0.15	0.213	0.39	0.16	0.020	0.69	0.13	0.048	0.51	0.15	0.022	0.60	0.12	0.010	0.48	0.18	0.045	
Respondent's perceived financial condition																			
Low-income	ref			ref			ref			ref			ref			ref			
Middle-income	1.28	0.15	0.034	1.95	0.51	0.010	1.27	0.14	0.033	1.77	0.32	0.002	1.12	0.12	0.299	1.15	0.29	0.575	
Comfortable off or wealthy	1.58	0.25	0.003	3.75	1.16	< 0.001	1.29	0.20	0.100	1.96	0.47	0.005	1.27	0.19	0.115	1.67	0.54	0.111	
Respondent's working condition																			
Not working	ref			ref			ref			ref			ref			ref			
Working	1.38	0.19	0.021	1.72	0.46	0.041	1.05	0.15	0.747	1.21	0.25	0.353	1.18	0.16	0.214	1.60	0.44	0.087	
Respondent's health	1.28	0.09	0.001	1.09	0.16	0.581	1.08	0.08	0.282	1.18	0.13	0.145	1.03	0.07	0.622	1.16	0.17	0.326	
Respondent's partnership status																			
Have a partner	ref			ref			ref			ref			ref			ref			
Divorced or widowed	0.87	0.12	0.303	1.05	0.30	0.873	0.86	0.11	0.256	1.37	0.27	0.110	0.86	0.11	0.238	1.13	0.32	0.666	
Unmarried	1.31	0.32	0.267	1.60	0.82	0.358	0.91	0.24	0.728	1.68	0.59	0.138	1.15	0.28	0.570	2.48	1.17	0.055	
Respondent's parenthood status																			
No children	ref			ref			ref			ref			ref			ref			
Have children	0.69	0.12	0.038	0.04	0.84	0.32	0.661	0.71	0.13	0.065	0.58	0.15	0.040	0.75	0.13	0.094	0.98	0.39	0.950
Whether respondent has siblings																			
No siblings	ref			ref			ref			ref			ref			ref			
Have siblings	1.09	0.20	0.647	1.60	0.70	0.286	1.49	0.27	0.028	1.06	0.28	0.835	1.17	0.21	0.369	1.69	0.74	0.230	
Whether respondent has living parents																			
Either mother or father is not alive	ref			ref			ref			ref			ref			ref			
Mother and/or father alive	1.14	0.14	0.263	1.30	0.32	0.288	1.50	0.18	0.001	1.40	0.26	0.070	1.49	0.17	0.001	1.16	0.31	0.580	
n	1,959						1,959			1,959			1,959						
Nagelkerke R2	0.06						0.04			0.06			0.06						

Notes. Results from multinomial logistic regression models; Reference category = State's responsibility; Both = Equal responsibility between the family and the state; Family = Family's responsibility.