

Money and Feelings. An Interpretation of the Factors of Financial Support from Parents to Young Adults

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Abstract – Using a French survey on the resources of young adults (*Enquête nationale sur les ressources des jeunes adultes*, ENRJ), this article analyses the links between family relationships and the regular financial support provided by parents to their young adult children aged 18 to 24. Beyond the “classic” determining factors of parental support, parent-child relationships, understood in terms of their frequency and quality, have an influence on the support provided. All other things being equal, frequent in-person contact will result in lower monetary payments. This result could be interpreted as a way for parents to “monetise their absence”, by using financial support to replace the material services they can provide to their children when they see them more frequently. The separate analysis of the support received by young adults from their father or mother also shows that relationship-based variables play a greater role for mothers than for fathers when the parents are together, while they play a greater role for fathers when the parents are separated.

JEL Classification: D64, J13

Keywords: youth, intergenerational transfers, support, family relationships

Reminder: The opinions and analyses in this article are those of the author(s) and do not necessarily reflect their institution's or Insee's views.

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The authors would like to thank Emilie Raynaud for her support throughout this research project on the determining factors of financial support for young adults and two anonymous reviewers for their comments.

Received on 27 October 2018, accepted after revisions on 28 February 2019.

Translated from: Argent et sentiments. Une interprétation des déterminants de l'aide financière des parents aux jeunes adultes

Citation: Le Pape, M.-C., Portela, M. & Tenret, É. (2020). Money and Feelings. An Interpretation of the Factors of Financial Support from Parents to Young Adults. *Economie et Statistique / Economics and Statistics*, 514-515-516, 71–92. <https://doi.org/10.24187/ecostat.2020.514t.2008>

The financial support provided to young adults by their parents and the study of its determining factors is now a classic focus of economic and sociological studies on youth. The accounting and statistical methods have been refined since the 1980s to determine the characteristics of the parents or the young person that make it possible to explain the financial support given. However, recent research shows that there are still many unknowns and that the nature of family relationships, in particular, is not sufficiently taken into account in the models of financial support currently proposed (for a review of the literature, see, in particular, Le Pape *et al.*, 2018).

Indeed, in the economic literature, family ties are often used to explain the motivations and purpose of the support provided. For family economists, parents are always generous with their children according to the “altruistic” hypothesis (Becker, 1991), or they are self-interested according to the “exchange” or “reciprocity” hypothesis (Cox, 1987). Some even put forward the hypothesis of a “demonstration” scenario, whereby parents teach their children the value of intergenerational solidarity through the financial support given (Masson, 2002). However, these analyses assume a high degree of uniformity in families and in the relationships between family members. In addition, although the explanations put forward are relational in nature, the variables used in these models are exclusively economic in nature (in particular, they are linked to the income of the parents and young adults) and leave aside feelings, as reported by individuals. In sociology, research into family support shows equally little interest in the study of family ties, preferring analyses in terms of social reproduction (Déchaux, 1994; Paugam & Zoyem, 1997).

However, in societies that are increasingly marked by individualism, family relationships have changed profoundly: relationships governed by statutory norms, linked to the positions held in the relationship, are thought to have gradually given way to relationships based on emotional norms¹ (Déchaux, 2003). These changes have an impact on the support provided within the family, making it less “automatic”; it is no longer just the position within the relationship that affects the support provided, but also the relationship between the giver and the recipient.

It is from this perspective that it is proposed, using the data from the *Enquête nationale sur les ressources des jeunes* (survey on the resources of young adults, ENRJ hereafter). This survey

was collected in 2014 by Insee and the statistical directorate of the Ministry of social affairs (DREES) from young adults aged 18 to 24 and their parents to improve the knowledge of young adults’ resources and especially regular cash transfers from parents to their adult children (Box).

Two dimensions that are highlighted in the literature are used to characterise family relationships: the quality and the intensity of the relationships (Déchaux, 2003). Intensity refers to the frequency of contact within the family. Traditionally, a distinction is made between relationship intensity – which refers to the fact of visiting each other and staying in touch (by email or by telephone) – and practical intensity, which relates to family sociability oriented towards material exchanges. This practical intensity – which has long been attested to by the anthropology of kinship (Bott, 1957; Young & Wilmott, 2010; Weber 2013) – takes various forms, from the use of the family washing machine by students living away from the family home to the few items of food that they take home on Sunday evening, for example. The quality of the relationships, in turn, is more a subjective assessment of the individual, regardless of the frequency of contact (relational or practical) with parents, and refers to emotional ties within the family. Although these two dimensions of family relationships often go hand in hand, they are not systematically linked.² Defined in this way, are the intensity and quality of relationships determining factors in the monetary payments that parents make to their children? What is the impact of emotional ties on the variation of the amounts? These questions lead us to take a different interest in the issue of money within the family which, since Zelizer’s work (1985), has been the subject of various social science studies (Henchoz & Séraphin, 2017).

We have chosen to focus here on regular monetary payments because, among the support provided by parents, they are the main source of inequality among young adults (Castell *et al.*, 2016; Castell & Grobon, in this issue). They also differ, in terms of both volume and purpose, from the small amounts of money given on an occasional basis.

1. To use the distinction made by Déchaux (2003), the statutory nature of family relationships determines the attachment granted to the person’s position within the family: “I am doing this as a favour because she is my husband’s mother”. It is different from the relational aspect, which relates to the quality of the interpersonal bond: “I help my aunt because I really like her”.

2. It is possible to feel a very strong emotional bond with a parent, without necessarily having frequent contact (relational or practical).

The first section of the article provides a summary of the literature, both sociological and economic, on the determining factors of financial support from parents to young adults, distinguishing between the approaches developed in American literature and those that characterise French studies. In the second section, we develop the methodology of this article, specifying the contributions of the ENRJ to measuring the factors of the financial support given to young adults. The final two sections present the main results. First, we show how relationships between young adults and their parents are built, making a distinction between relationship intensity and quality (section 3). We then use these relational indicators to analyse the factors of parental support from an original

perspective, which combines the effects of classic socio-demographic variables with those of relationships within the family (section 4).

1. Financial Support Given to Young Adults: From an Explanation Using Socio-Economic Variables to an Analysis Based on Feelings

Familial support is protean and cannot be reduced to mere financial support: it adapts to the needs and changing circumstances of the young adults. The meaning given to such support by parents is, moreover, scarcely investigated except in rare sociological studies (Le Pape

Box – Data and Indicators

The *Enquête nationale sur les ressources des jeunes* (ENRJ)

The ENRJ was conducted by DREES and Insee between 1 October and 31 December 2014, in Metropolitan France, La Réunion and Guadeloupe. It was conducted among young adults aged 18 to 24 living in ordinary households or in a community, and their parents. Young adults in communities, who represent around 5% of 18-24 year olds, are mainly living in boarding schools or university campuses, which are usually excluded from the scope of surveys. The survey mainly focuses on exchanges within the family. The plan of the ENRJ is particularly original in that it involves questioning young adults and one parent (if the parents are together), or both parents if they are separated (i.e. around 20% of parents). The aim of such a plan is not so much to compare answers with each other, but rather to obtain the most relevant information where it is found, sometimes in what young adults say and sometimes in the responses of parents. Around 5,800 young adults and 6,300 parents responded to the survey, with at least one parent for 5,200 young adults and both parents for 4,800. However, restricting the scope to this field alone would have resulted in excluding from our analysis those youths for whom the relationship with their parents is potentially worse if we interpret the non-response of one or both parents as an indicator of their relationship with the young adult, and in particular of difficult relationships. This is why all those who responded to the survey were retained in our analysis, including those whose parents did not respond. Only those whose one or both parents are deceased were excluded (see Online complement C1 – link to Online complements at the end of the article).

Relationship Quality and Intensity

Family relationships are measured using multiple variables in the ENRJ. In the questionnaire for young people, two questions deal with relationship intensity, through the frequency of contact between parents and children. They only concern young adults not living, at

least part of the time, with their parents: those not living in the parental home and those partly living in the parental home, i.e. those who return to the parental home at weekends. These two categories have been grouped together in the rest of the text as “not living in the parental home” because, in both cases, non-cohabitation (complete or partial) may occur. The first question concerns the frequency of in-person contact with at least one of their parents: *Currently, how frequently do you see your parents? (If the parents are separated, the respondent answers for the parent he or she sees most)*, with the response options: “1. Every day”; “2. At weekends only”; “3. Several times a week”; “4. At least once a month”; “5. Several times a year”; “6. Rarely or never”. This can be daily, restricted to weekends (regular contact), more occasional or rare, even non-existent. The second question concerns the frequency of non-in-person contact: *How frequently do you communicate (by telephone, by text message, etc.) with your mother/your father?* with the response options: “1. Every day”; “2. One to several times a week”; “3. One to several times a month”; “4. One to several times a year”; “5. You do not contact each other”. Though the distance from the parental home may limit in-person contact, relationship intensity can be maintained through these “media” contacts. Their frequency varies from daily contact to a total absence of contact.

Relationship quality is assessed by two subjective indicators: the satisfaction that the young adult takes from it and the tensions that he or she may perceive in the relationship with his or her parents. Satisfaction (*How satisfied are you with your relationship with your mother/father?*) is given on a scale from 0 (not at all satisfied) to 10 (very satisfied). Perceived tensions in the relationship with each parent are measured with the following question: *How is your relationship with your mother/father?*. The response options are: “1. There is no particular problem”; “2. There are occasionally tensions”; “3. There are often tensions”; “4. You no longer have any relationship with your mother/father”. All of the young adults surveyed were asked to answer these two questions for each of their parents.

et al., 2018). In France, the first studies on financial support from parents to young adults emerged some thirty years ago, against a backdrop of a welfare state crisis in which the quantification of monetary support given by the family becomes a public policy issue (Martin, 1996). A few surveys on youth (*enquête Jeunes* in 1992 and *Jeunes et carrières* in 1997), have made it possible to identify parental support as a key component of young adults' budgets (Herpin & Verger, 1997) and the period of studies as the main moment, in young adults' lives, when they turn to parental support (Robert-Bobée, 2002). These pioneering surveys have also served as a point of reference for measuring the growing importance of parental support over the years. At present, according to the ENRJ, seven out of ten young adults in France receive financial support from their parents, amounting to a monthly average of €250. When they are pupils or students, 90% receive support, amounting to an average of €330 (Castell *et al.*, 2016).

However, beyond the employment status of young adults, there are other determining factors for the support and its amount. The literature essentially distinguishes between two types of factors: the characteristics of the parents, on the one hand, and the characteristics of the young adults, on the other. More rarely, and mainly in American literature, some studies show a significant relationship between the nature of family relationships and the support given by parents.

1.1. Variation in Financial Support According to the Social Characteristics of the Parents and the Family

The link between parents' income and the level of support is a known result in both French and international literature. In a recent study using data from the ENRJ, Grobon (2018) indicates that a 1% increase in parental income increases the support given by 0.53%. Wolff (2012) finds similar trends in the specific field of students. Beyond income, the wealth of a family, as measured by its assets, has a positive influence on the support provided (Arrondel & Wolff, 1998; Wolff, 2000). The variability of financial support according to the social background of families also shows that the support differential is not just a matter of "resources". The ENRJ confirms that the children of executives receive support more often than the children of workers (88% vs. 61%) and that they receive around 2.5 times more than the latter (Castell *et al.*, 2016). These social differences are found regardless of the

field of analysis, both for students (Cordazzo & Tenret, 2011; Le Pape & Tenret, 2016) and for other young adults (Paugam & Zoyem, 1997; Barnet-Verzat & Wolff, 2001; Herpin & Déchaux, 2004). The level of education of the parents should also be taken into account: graduate parents, having often benefited from parental support themselves during their studies, frequently reproduce these same practices by giving more to their children (Arrondel & Wolff, 1998).

Family configuration is also important, insofar as the more siblings there are – whether or not the children reside in the parental home – the more parental support is limited (Grobon, 2018; Le Pape & Tenret, 2016). More rarely present in the models, the marital situation of the parents seems to have a significant impact on the support provided: young adults whose parents are separated seem to receive less support (Grobon, 2018; Wolff, 2012; Le Pape & Tenret, 2016). However, Aquilino's results for the US (Aquilino, 1994; 2005) lead to some caution in the interpretation: new family configurations and the presence of step-parents and/or half siblings seem to be more decisive than separation alone, the same way as the nature of the family arrangements between the biological mother and father have an influence on the support given.

Finally, in the American literature, the ethnic origin of the parents appears a determining factor, with young African-American or Asian adults receiving more support than young Hispanic adults (Hardie & Seltzer, 2016; Siennick, 2011). The monetary amounts would tend to be higher among Asians, and the practical intensity – as measured by material support and occasional help – among Afro-Americans. This would illustrate the cultural variability of systems of exchange within families, which are organised differently depending on the origin of those families (Ghasarian, 1996).

1.2. The Effect of the Life Cycle of Young Adults

As part of a process of guiding young adults into adulthood, parental support varies according to the position of the young person within their life cycle. Overall, parental support decreases as young adults age, this trend may accelerate or slow down at certain stages in their lives. During their studies, the financial support that young adults receive from their parents varies depending on the course followed or year of

study: it is more common for those in preparatory classes for the prestigious *grandes écoles*, but it is a higher amount for students pursuing a master's degree or at engineering college (Wolff, 2012; Le Pape & Tenret, 2016; Lièvre, 2018). After their studies, on the whole, young adults receive less support, as they do following marriage or the birth of a child (Grobon, 2018). The effect of leaving the parental home (decohabitation) is certainly the most complex situation to assess: it poses a particularly acute problem with respect to defining the scope of the support. Indeed, while they live with their parents, they do not pay rent and have services and goods available within the parental home, without actually pooling their resources. Therefore, living with one's parents can be seen as a subsidy for the young person's consumption (Laferrère, 2005), which some recent work has integrated into the measurement of the standard of living of 18-24 year-olds (Castell & Grobon, in this issue). The effect of gender is not unambiguous: several studies note that young women generally receive less financial support from their parents (Wolff, 2012; Le Pape & Tenret, 2016), but have more contact and practical help than young men (Wolff, 2010). However, these results are not borne out by the ENRJ data. Young women aged 18 to 24 receive more frequent and higher amounts of support (Grobon, 2018).

1.3. Are Relationships and Feelings Determining Factors of Financial Support? New Perspectives Provided by the American Literature

The American literature is particularly interested in the nature of parent-youth relationships and their effects on intergenerational transfers, beyond the determining factors of the socio-demographic characteristics of the young adults and their parents. A brief presentation of the main conclusions of this literature is therefore not without merit given that in France, just as in the United States, parents are heavily invested in their children's education and financing their studies (Charles *et al.*, 2019).

Research, carried out based on a longitudinal follow-up of young adults in particular, suggest that there is a positive correlation between receiving support and the closeness of the relationship with one's parents, even if the effects of the support are not disentangled from the young person's inherent characteristics, such as their activity status and marital status and whether or not they live with their parents

(Kirkpatrick Johnson, 2013). This positive effect is also obtained in other works that use a more subjective measure of closeness, through young adults's perceptions of their relationships with their parents: for example, Goldscheider *et al.* (2001) shows that the higher the perceived quality of the mother-child relationship, the higher the expectations of support. Swartz *et al.* (2011) take the analysis a step further by including the relationship with the father, which they separate from the relationship with the mother. According to that study, having a close relationship with their mother at age 24 increases the likelihood of receiving financial support, but this is not verified for the father. Non-financial support, that the authors define by the fact of living with their parents, is also more common when the relationship with their mother is good. In contrast, all other things being equal, having a close relationship with their father seems to have a negative effect on the likelihood of a young person receiving this non-financial support. When parents are separated, having good quality relationships with their children appears to bring the amount of support that the young adults receive close to that received by those whose parents are not separated (Amato *et al.*, 1995).

In general terms, in comparison with French publications, American sociological literature examine the motivations behind parental support more. The nature of the relationship and feelings, in addition to parental education standards (the feeling of parental responsibility, the duty to pass on wealth, etc.), the desire to ensure sustainable family relationships in a context of a weakening of the concept of marriage, an expectation of reciprocity, an investment in the child and in their success, etc., a particularly high number of ways to explain the support given by parents can be found in the American literature (Silverstein *et al.*, 1995; Fingerman *et al.*, 2009; Swartz, 2009). However, as they are used in these studies, the relationship indicators aggregate numerous factors, often mixing up relationship quality and intensity, and few studies are able to distinguish between the two.

2. Intensity and Quality of the Relationship between Young Adults and Their Parents

On reaching adulthood, family relationships change and the majority of research carried out on this subject studies how parent-child

relationships change once the child leaves the family home (Bozon & Villeneuve-Gokalp, 1995). The research focuses on the tension resulting from young adults gaining juvenile autonomy, which is not necessarily paired with financial independence from their parents (Maunaye & Molgat, 2003). Therefore, the analysis of relationships between parents and children cannot be reduced to this dichotomy between autonomy and independence; on the contrary, study of the intensity and quality of the relationship reveals an entire range of relationships influenced by the characteristics of the young person and their parents.

2.1. The Intensity of Relationships Between Young Adults and Their Parents: Socially Varied Contact and Gendered Effects

To measure relationship intensity, i.e. the frequency of “in-person” and “media” (phone calls, text messages, etc.) contact, it is necessary to distinguish between those who live with their parents – who, by definition, see their parents every day, or almost every day, and for whom the frequency of in-person contact is not requested – and those who do not. On average, in-person contact between those not living in the parental home and their parents is fairly regular (Table 1):

19% report seeing their parents every day or several times a week and 30% report regular contact (every weekend). However, almost one tenth of the young adults surveyed see their parents only rarely or never, or report that they no longer have contact with them.

Weekend contact (described here as “regular”) is more frequent among young adults in education (39% of young students in comparison with 19% of those in employment) and among the youngest group: 47% of the 18-20 year-olds report having regular contact with their parents, in comparison with 24% for those aged 21-22 and 18% for those aged 22-24. Even if they have independent housing, those who take advantage of weekends to return to their parents’ homes are in this “in-between” situation, sometimes referred to as “semi-cohabitation” (Castell *et al.*, 2016). Young women differ from young men in having more daily contact with their parents (22% vs. 14%), but less frequent regular contact (28% vs. 33%). For the unemployed or inactive, daily contact is the most frequent (37%), as it is for those in employment (32%), but an absence of contact is about twice as frequent as for young adults in education or employment (17% vs. 7% and 9%, respectively). For those who are unemployed or inactive, the professional situation, which is often a continuation of a difficult school career, leads to tensions with parents, just

Table 1 – Relationship intensity as measured by frequency of in-person contact

(In %)

	Frequency of contact (visits) between the young person and his or her parents				
	Daily contact (every day or several times a week)	Regular contact (weekends only)	Occasional contact (at least once a month)	One-off contact	Absence of contact or relationship
Total	19	30	26	17	9
Men	14	33	26	19	9
Women	22	28	26	15	8
<i>Age bracket</i>					
Aged 18-20	11	47	21	13	7
Aged 21-22	19	24	30	20	7
Aged 22-24	25	18	26	18	12
<i>Activity status</i>					
Studying	9	39	25	20	7
Employed	32	19	29	11	9
Unemployed or inactive	37	12	22	13	17

Reading note: 19% of young adults not living in the parental home have daily contact with at least one of their parents.

Sources and Coverage: DREES-Insee, ENRJ, 2014; young adults aged 18-24, not living in the parental home, living in France and with both parents still alive.

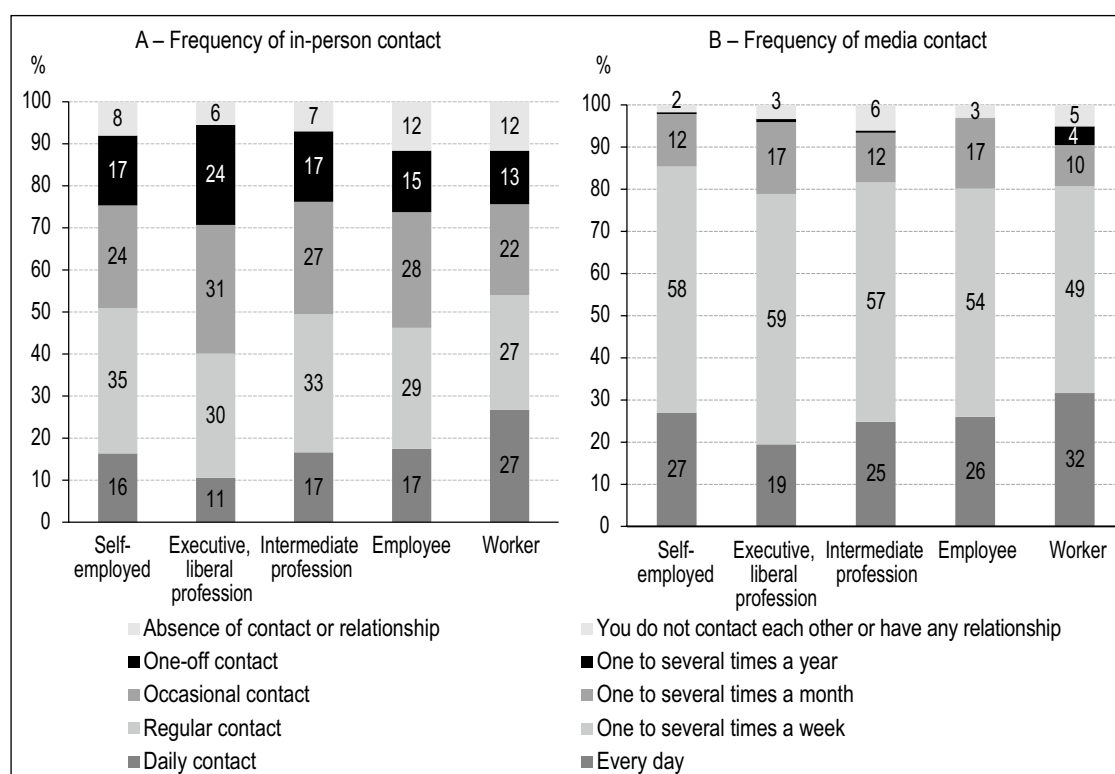
as family tensions can lead to failure at school and a situation of unemployment or inactivity. The number of siblings does not seem to affect contact with parents at this age, in contrast to what is observed for the population as a whole (Régnier-Loilier, 2012).

Relationship intensity also varies in accordance with the characteristics of the parents. Indeed, contact is all the more frequent when the parents have less privileged social positions: young adults whose parents work in intermediate, clerical or especially blue-collar professions see them more frequently than when one of the parents is an executive; however, it is also in the lower classes that we most frequently see an absence of in-person contact with the parents (Figure I). This apparently paradoxical result is explained by the special relationship between young adults and their parents in the lower classes: there, the family constitutes an “anchor”, which makes it possible to cope with the difficulties of everyday life and which results in increased family sociability. In contrast, the

young adults deprived of this “anchor” are more often those in situations of family breakdown than those from other social environments (Faure & Le Dantec, 2017). The results are of the same order if we take into account the level of educational attainment of the mother or father: the higher their level of education, the less regular or daily the relationships are.

When measured through media contact, relationship intensity shows the same social variability. In particular, the social background and level of education of the parents play a similar role for media and in-person contact: contact is more frequent, whether using media or in person, among the lower classes, especially among the children of workers and among the least educated parents (Figure I). This seems to contradict the idea that media contact (phone calls, text messages, etc.) would compensate for the lack of in-person contact. This result also confirms research findings showing that the meaning that young adults attribute to their relationship with their parents varies according

Figure I – Social background and intensity of relationship with at least one parent



Note: The findings presented correspond to the father’s socio-professional category, they are comparable with that of the mother. The highest frequency of contact between father and mother was selected.
 Reading note: 27% of young adults not living in the parental home, and whose fathers are workers, have daily in-person contact with at least one of their parents. 32% of young adults not living in the parental home, and whose fathers are workers, have daily media contact with at least one of their parents.
 Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

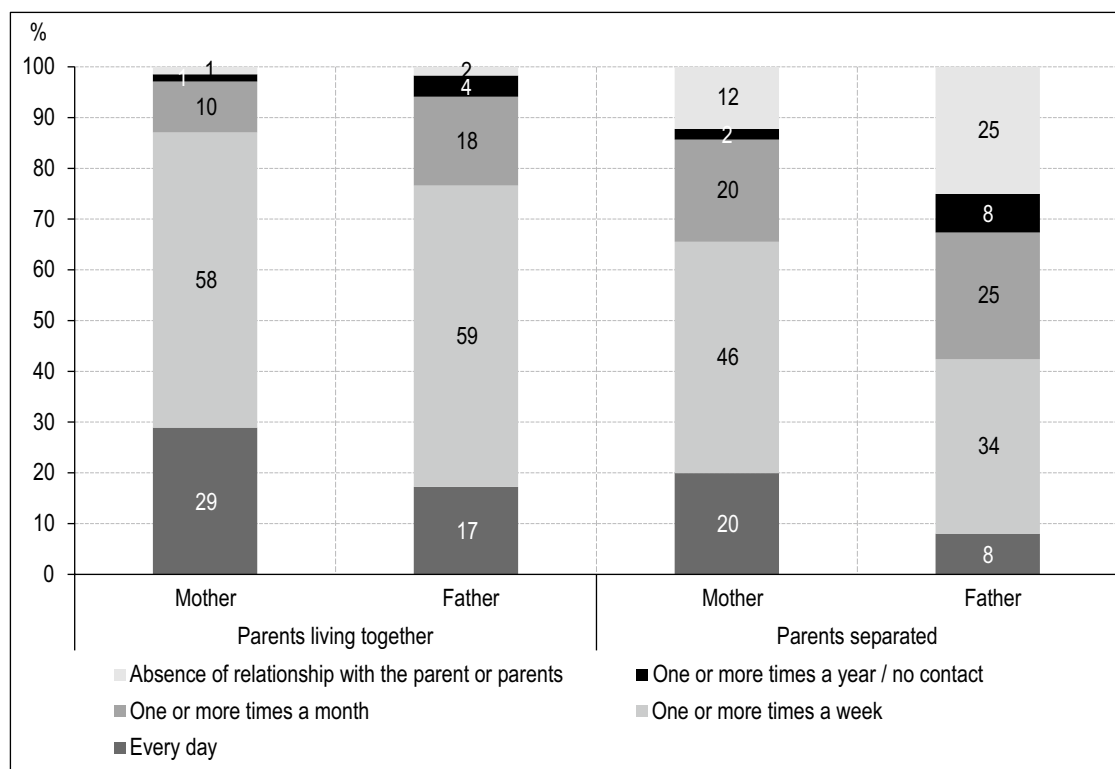
to their social background. According to Bidart & Pelissier (2007), for example, young adults from lower class backgrounds have less of an “optional” relationship with their parents than those from the middle and upper classes. Indeed, this contact (whether in-person or media contact) is more often presented as a constraint or an obligation, which explains its greater frequency.

The ENRJ question on media contact makes a distinction between the contact that young adults not living in the parental home have with their father and with their mother. This distinction is important, insofar as sociological research shows an asymmetry in the role of fathers and mothers in family relationships, with mothers often acting as a link with all family members, particularly between fathers and children (Déchaux, 2009). When parents separate, the nature of the parent-child relationship also changes. Separation leads to a break in contact with their father for one young adult in four (Bellidenty, 2018). This reduction in contact between children and separated parents - especially with fathers - occurs after the age of majority, in particular (Régnier-Loilier, 2013).

In the ENRJ, there is indeed not only an asymmetry seen in media contact with the father and mother, but also differences depending on whether the parents are together or separated (Figure II): overall, contact is more frequent with mothers than with fathers, given that when the parents are together, 29% of young adults report daily media contact with their mothers, compared to 17% with their father. When parents are separated, such media contacts are less frequent, especially with fathers: 25% of young adults report no media contact with their father (only 2% when parents are together), fewer than half have media contact at least once a week and only 8% have daily contact.

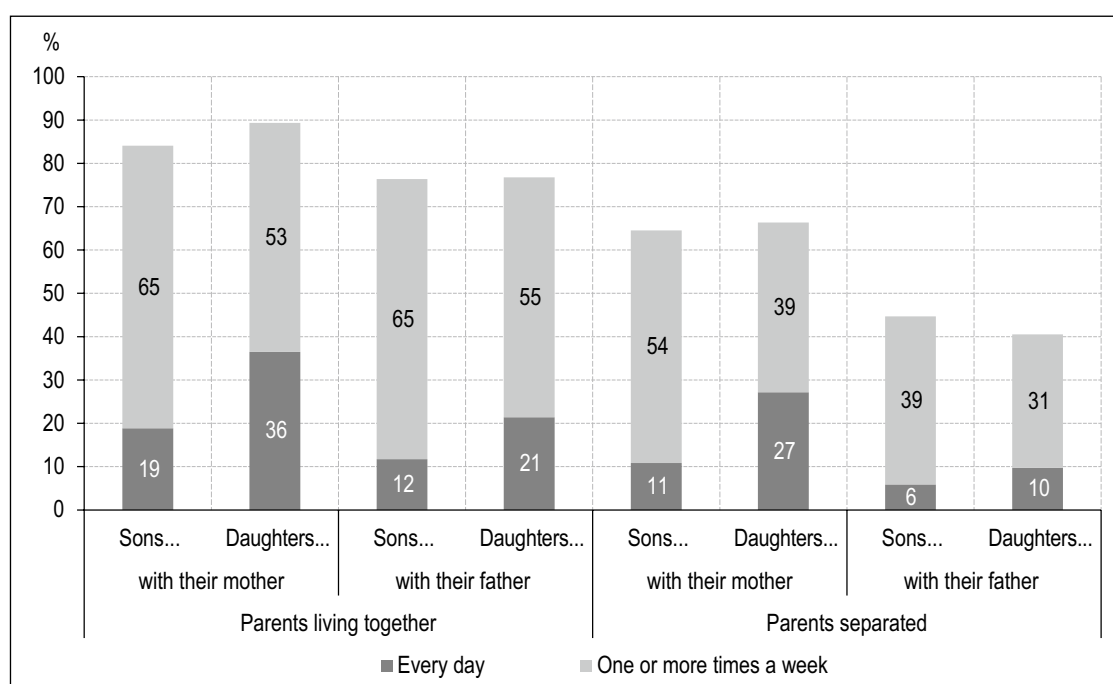
This contact also differs in accordance with the gender of the young person, in relation to the gender of the parent concerned. The analysis of daily and weekly contact (Figure III) shows that young women generally have more daily (every day) or frequent (once or several times a week) contact, regardless of the parent, except with the father when the parents are separated. Young men also have more frequent contact with their mother than with their father, even though daily

Figure II – Intensity of relationship between parents and young adults not living in the parental home (media contact)



Reading note: 29% of young adults not living in the parental home have daily media contact with their mother when she still lives together with their father, and 17% have daily media contact with their father.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

Figure III – Frequency of media contact with their parents - Young adults not living in the parental home, by gender



Reading note: 19% of young adult sons not living in the parental home have daily media contact with their mother when she still lives together with their father. The figure for daughters in this situation is 36%.

Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

contact is, overall and in comparison with their female counterparts, less frequent.

2.2. Relationship Quality is Different with Fathers and Mothers

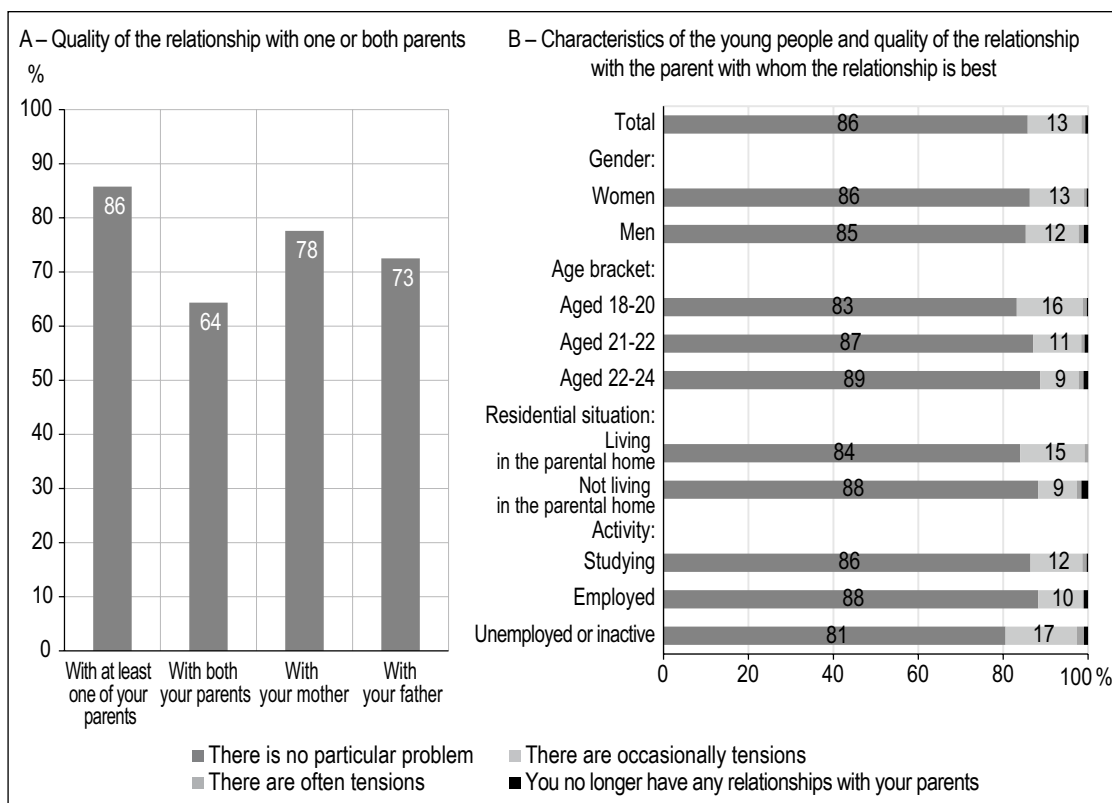
Generally, young adults report no particular problem in their relationships with their parents: over 70% report no particular problem in their relationship with their father or mother, and this percentage rises to over 86% when the absence of reported tension with at least one parent is measured (Figure IV-A). However, four out of ten report tensions with at least one parent. In those cases, tensions are more commonly with the father than with the mother.

Relationships are best when the young adults no longer live with their parents: 15% of those who live with their parents, compared to 9% of those who do not, report that “there are occasional tensions” with at least one parent (Figure IV-B). This suggests that moving out of the parental home has a pacifying effect on relationships (Bidart & Pellissier, 2007). In the population as a whole, however, there are few differences between boys and girls, while Bozon

& Villeneuve-Gokalp (1994) found significant differences at age 18, with girls being more likely to report difficult relationships with their parents. These gendered differences can be considered to diminish with age, which is consistent with the authors’ hypothesis. In addition, when the young adult is unemployed, situations of tension are over-represented with almost 19% who report having occasional – even frequent – tensions with at least one parent. Finally, the older they get, the more frequently they report that there is no particular problem. Family characteristics, whether in terms of number of siblings, social status or the parents’ level of educational attainment, have little effect on relationship quality measured by the frequency of tensions between parents and children.

In contrast, the asymmetry in the quality of the relationship with the father and the mother, which is not very marked when the parents are together, is blatant when they are separated. In this case, one young person in three reports the existence of tensions that are more or less marked with their mother, while almost one in two reports them with their father. In particular, 27% of young adults whose parents are separated report no longer having contact with their fathers, while

Figure IV – Quality of the relationship as measured by frequency of tensions



Reading note: 86% of young adults report having no particular problem with at least one of their parents. However, only 64% of them have no particular problem with both parents. 88% of those not living in the parental home report having no particular problem with at least one of their parents. Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

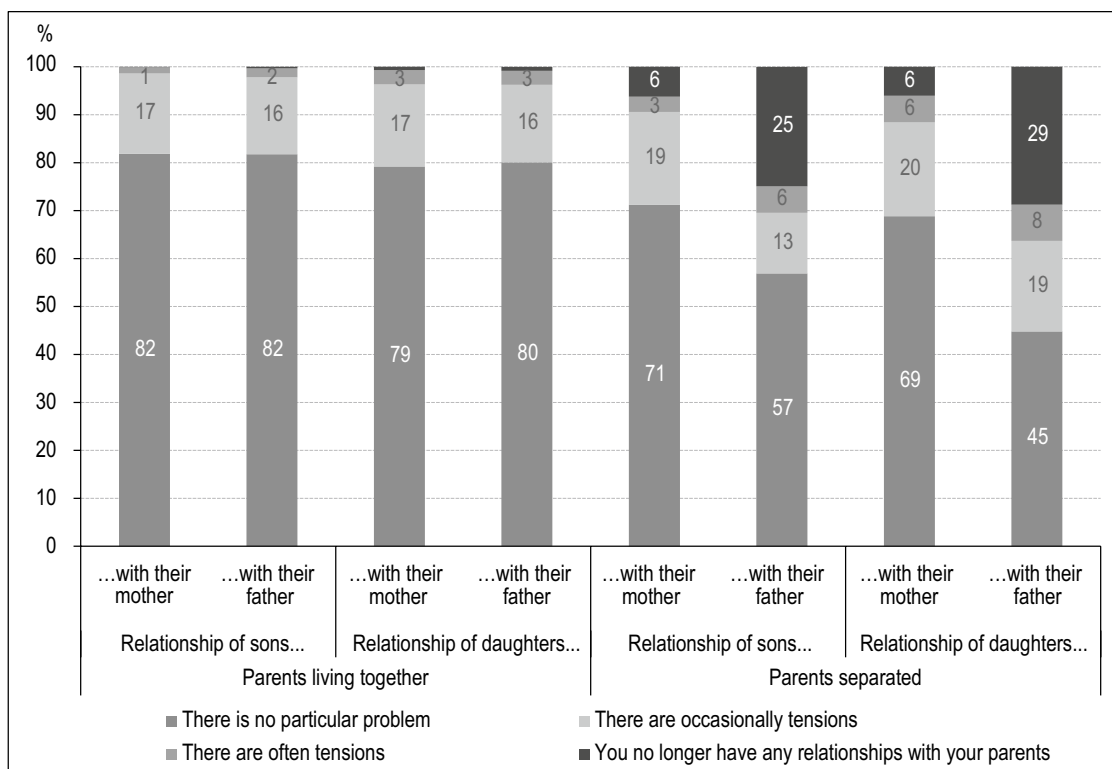
only 6% report no longer having contact with their mothers. These percentages are virtually zero when the parents are together. When parents are separated, it is particularly girls who report a deteriorated relationship with their father (rather than with their mother): only 45% of them report having no tension with their father (compared with 57% of boys), while 29% of them report no longer having a relationship with him and 27% report the existence of tensions that are more or less marked (Figure V).

Beyond possible tensions, how do young adults describe the relationships that they have with their parents? On the whole, they appear very satisfied with the relationship with their mother or father. In fact, the average score on the satisfaction scale put to them is higher than 8 for relationships with the mother (whether they are living in the parental home or not) and higher than 7 for relationships with the father. Those most satisfied with the relationship with their parents are boys, those in employment, those whose parents have lower levels of educational attainment and those in the lower classes.

Relationship satisfaction varies with both the father and the mother, even when the parents are together: young adults, on the whole, report being more satisfied with the relationship with their mother (only 15% reported a satisfaction level of less than 8) than with the relationship with their father (22% reported a level below 8). When the parents are separated, the asymmetry between father and mother increases: almost 58% report a satisfaction level of less than 8 regarding the relationship with their father, compared to 27% for their mother. Daughters in particular report low levels of satisfaction with their fathers: 32% report that they are dissatisfied compared to 26% of sons (Figure VI). Almost six in ten of them report relationship satisfaction below the median.

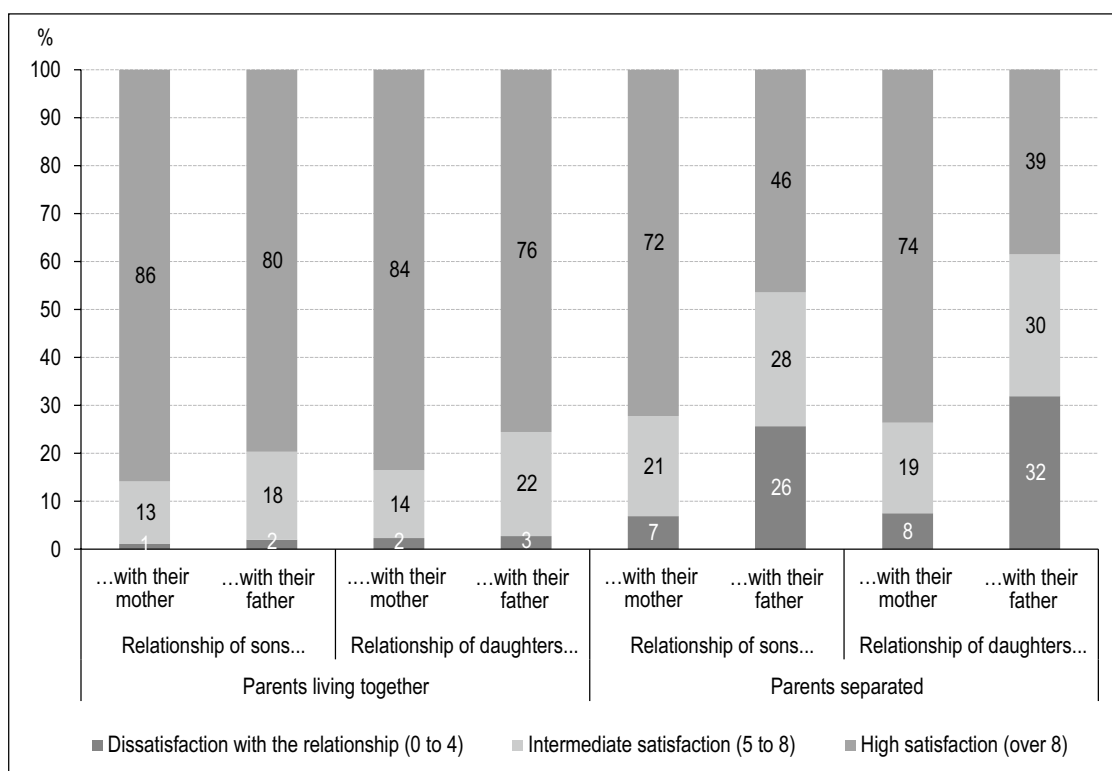
Family relationships, measured by their intensity and quality, therefore vary greatly according to the characteristics of young adults and their parents. Do those characteristics influence the support received from their parents? Do the asymmetries observed in the relationships with the mother and father also have an influence?

Figure V – Quality of the relationship according to the marital status of the parents



Reading note: 45% of daughters report having no particular problem with their father when their parents are separated.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

Figure VI – Satisfaction of young adults with their relationship with their parents



Reading note: 32% of daughters whose parents are separated report not being satisfied with their relationship with their fathers.
Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

3. An Analysis of the Factors of the Support Received

3.1. The Scope of Parental Support in the ENRJ

An extremely large scope of parental support was measured through the ENRJ (see Online complement C2 – link at the end of the article). We only use regular cash payments as the variable to be explained. Among the monetary support reported, these regular payments are those that can be thought to be least dependent on the quality or intensity of family relationships and more guided by statutory considerations. In fact, other financial support, more occasional and less systematic, is often dependent on a good family relationship, with parents financing expenses on an *ad hoc* basis to please their child or give them a “helping hand”.

Whether in relation to the support or the relationships, it is the young adult’s point of view that is used in the analysis, not only because the relationship variables are more numerous and more precise in the youth questionnaire than in the parent one, but especially in order to be able to retain young adults within the analysis even though one or both of their parents did not answer (see Online complement C3).

3.2. The Residential Status of Young Adults and the Social Status of their Parents are Determining of the Support Received

Overall, 39% of young adults receive a cash payment from their parents, amounting to an average of €200 per month. The likelihood of receiving financial support varies with the characteristics of the young adults, especially whether or not they live in the parental home: 46% of those not living in the parental home receive regular financial support from their parents, compared with 35% of those living in the parental home (Table 2). All other things being equal³, young adults no longer living with their parents are more likely to receive regular financial payments than those who still live at the parental home (Table 3). Aside from the status of living in the parental home, other “traditional” factors of parental support have significant effects on the probability of receiving support: the youngest, students and women most frequently receive financial support from their parents.

The amount of the financial support also varies significantly depending on the situation of the young adults. In particular, young adults not living in the parental home report receiving larger amounts, with average regular monthly monetary payments of €290 when the parents are together, in comparison with €120 for those still living with their parents. These differences persist once the effect of the other variables has been accounted for; thus, all other things being equal, young adults not living in the parental home receive a regular monetary payment that is €131 higher than those living with their parents. In addition, those who are in employment, unemployed or inactive receive significantly less support than those still in education (Table 2). Although they receive support less often, the amount of support received by those aged 21-22 is, on the whole, higher than that received by 18-20 year olds. Finally, on the whole, young women are more likely to receive a regular monetary payment from their parents, and the amount of those payments is higher than the support received by young men.

The parents’ characteristics also influence both the probability of parents paying financial support and its amount. Thus the children of executives and of those in the liberal professions are those who most frequently receive regular monetary payments: 66% of sons and daughters of executives (parents together) receive monthly financial support, compared with 25% of the sons and daughters of workers (Table 2). The support also increases with the disposable income of the parents⁴, confirming the “classic” results (Figure VII). The proportion of young adults who receive a monetary payment is thus doubled between the first and fifth disposable income quintiles⁵ and the amount increases by around €100 when the parents are together. For those whose parents are separated, the proportion who receive support from their father more than doubles between the first and fifth quintiles and almost triples for support received from mothers, while the difference in the amount paid varies by €60 to €80, depending on the parent.

These different results are confirmed once the other characteristics are controlled for. Indeed, the probability of receiving parental support and the amount of such support are higher the more

3. The econometric approach and all of the detailed models of the article are described in Online complements C4 and C5.

4. Disposable income is derived from socio-fiscal matching. For non-respondent parents, disposable income was imputed by the survey design team (see Online complement C1).

5. In order to maintain a lighter style, the term n^{th} income quintile is used to designate young adults whose parents’ disposable income is situated between the $(n-1)^{\text{th}}$ and the n^{th} disposable income quintiles.

privileged the parents' position is, whether the latter is measured by the amount of resources, the mother's level of educational attainment or the father's social position. In contrast, which is quite expected, there is a negative correlation between the support provided and the number of

siblings: the greater the number of siblings, the less the young adults report receiving support from their parents (and the amounts are lower).

Having separated parents, when other characteristics are similar, results in a higher amount

Table 2 – Regular monetary payments from parents to young adults

	Proportion of young people receiving support (as a %)				Average monthly support amount for recipients (in €)			
	Parents together	Parents separated			Parents together	Parents separated		
		Total	Payment from mother	Payment from father		Total	Payment from mother	Payment from father
Total	39	38	28	22	200	200	150	170
Characteristics of young adults								
Living in the parental home	35	34	28	16	120	120	100	100
Not living in the parental home	46	43	29	29	290	290	210	210
Women	41	42	30	24	200	210	160	170
Men	38	34	26	19	210	200	140	170
<i>Age bracket</i>								
Aged 18-20	52	47	37	27	160	170	130	130
Aged 21-22	37	39	29	22	270	250	170	230
Aged 23-24	22	23	15	14	270	210	180	190
<i>Activity status</i>								
Studying	61	60	47	37	220	220	170	180
Employment	9	12	7	7	130	180	104	160
Unemployed or inactive (excluding studying)	25	28	20	11	160	130	100	130
Number of siblings								
None	45	44	36	27	230	190	130	150
One sibling	43	41	28	27	210	230	180	190
Two siblings	40	39	30	23	210	200	150	170
More than two siblings	31	32	26	15	180	170	130	150
Socio-professional category of the parents (the father if the parents are together)								
Self-employed	43	35	22	20	220	200	200	200
Executive, liberal profession	66	61	54	40	250	230	190	180
Intermediate profession	40	41	41	26	200	230	190	170
Employee	31	37	21	18	180	170	100	140
Worker	25	25	19	12	140	150	80	140
Parents' financial situation as perceived by the young person								
Cannot make ends meet without getting into debt or struggles to do so	27	33	21	13	200	170	132	104
It is okay, but care is required	35	41	33	31	170	200	152	129
It is going well	43	40	35	29	210	210	158	202
Rather or very comfortable	53	51	50	36	250	240	165	207

Notes: Amounts are rounded to the nearest ten.

Reading note: 39% of young adults whose parents are together receive a monetary payment. For parents who are together who provide support, this payment is €200 per month on average. 38% of young adults whose parents are separated receive a monetary payment from at least one of their parents. 28% of them receive payments from their mother and 22% receive them from their father. Mothers pay €150, compared with €170 for fathers. On average, young adults whose parents are separated receive €200 per month.

Sources and Coverage: DREES-Insee, ENRJ, 2014; young adults aged 18-24, not living in the parental home, living in France and with both parents still alive.

Table 3 – Probability of receiving a regular monetary payment and amount of support (regressions)

	All young adults		Not living in the parental home	
	Probability of receiving a regular financial payment from parents (LRP)	Amount of financial support regularly paid by parents (ARP - var-log)	Probability of receiving a regular financial payment from parents (LRP)	Amount of financial support regularly paid by parents (ARP - var-log)
Characteristics of the young adult				
<i>Parental home living status</i>				
Living in the parental home	Ref.	Ref.		
Not living in the parental home	0.19***	131.39***		
<i>Gender</i>				
Female	0.11*	3.39	-0.01	14.88
Male	Ref.	Ref.	Ref.	Ref.
<i>Age bracket</i>				
Aged 18-20	Ref.	Ref.	Ref.	Ref.
Aged 21-22	-0.16**	75.54***	-0.2**	76.1***
Aged 23-24	-0.52***	61.06***	-0.69***	25.73
<i>Activity status</i>				
In education	Ref.	Ref.	Ref.	Ref.
Employed	-1.3***	-47.52**	-1.26***	-90.72***
Unemployed or inactive	-0.51***	3.02	-0.49***	-16.81
<i>Partnership status</i>				
Has a partner (living together or not)	Ref.	Ref.	Ref.	Ref.
No partner	0.04	16.03*	0.22***	10.88
<i>Size of the urban unit in which the young person lives</i>				
Rural area	0.07	-9.51	0.29***	-3.67
Small towns (2,000 to 20,000 inhabitants)	0	6.98	0.13	20.85
Medium towns (20,000 to 100,000 inhabitants)	-0.08	-13.06	-0.03	11.99
Large and very large towns (100,000 to 1,000,000 inhabitants)	Ref.	Ref.	Ref.	Ref.
Greater Paris area	0.06	22.13*	0.05	9.14
Amount of resources excluding parental support (in log)	0.00	0.81	0.00	-4.99
Characteristics of the parents and the family				
<i>Socio-professional category of the father</i>				
Executive	0.4***	24.3**	0.56***	23.89
Intermediate profession	0.08	18.78*	0.25**	19.26
Farmer	0.21**	33.87***	0.41***	41.4**
Worker or employee	Ref.	Ref.	Ref.	Ref.
<i>Educational attainment level of the mother</i>				
No qualifications or below baccalaureate level (BEPC, CAP, BEP)	Ref.	Ref.	Ref.	Ref.
Baccalaureate	0.19**	20.76*	0.28***	47.55***
Two years of higher education	0.4***	20.58*	0.34***	44.91**
Three or more years of higher education	0.55***	55.35***	0.64***	87***
Amount of parental resources (in log)	0.25***	35.56***	0.26***	60.15***
<i>Marital status</i>				
Parents together	Ref.	Ref.	Ref.	Ref.
Parents separated or divorced	0.21***	39.90***	0.46***	68.56*** →

Table 3 (contd.)

	All young adults		Not living in the parental home	
	Probability of receiving a regular financial payment from parents (LRP)	Amount of financial support regularly paid by parents (ARP - var-log)	Probability of receiving a regular financial payment from parents (LRP)	Amount of financial support regularly paid by parents (ARP - var-log)
<i>Number of siblings</i>				
No siblings	0.14	-9.95	0.2	19.29
One sibling	Ref.	Ref.	Ref.	Ref.
Two siblings	-0.09	-18.72**	-0.12	-45.04***
Three siblings	-0.18**	-18.23*	-0.54***	-41.12**
Relationship quality and intensity				
Relationship quality				
<i>Measured by the nature of the relationship</i>				
There is no particular problem	Ref.	Ref.	Ref.	Ref.
There are occasionally tensions	0.05	-11.47	-0.02	-12.67
There are often tensions	-0.47*	14.53	0.05	54.15
<i>Measured by perceived quality of the relationship</i>				
scale of 0 to 10	0.02	7.04**	0.04	13.92***
Relationship intensity (for those not living in the parental home)				
<i>Measured by in-person contact^(a)</i>				
Daily contact			-0.34***	-23.98
Regular contact			Ref.	Ref.
Occasional contact			0.13	6.16
One-off contact			0.26*	41.99*
Rare contact			0.35	34.01
<i>Measured by media contact</i>				
Every day			Ref.	Ref.
One to several times a week			-0.33***	-0.324
One to several times a month			-0.13	-17.19
One to several times a year			-0.48	-110.3
Indicator of services received from parents (laundry, babysitting, etc.)			0.00	-39.42**
Log Likelihood	-2179	-15448	-969	-7 458
Chi2 (degrees of freedom) / Fishers' Test (degrees of freedom) for the Tobit model	925(26)***	34(26,5200)***	648(33)***	20(33,2874)***
Pseudo R2	0.29	0.06	0.35	0.07
Number of observations	5,226		2,907	

^(a) The parent with whom the young person has the most in-person contact.

Notes: * the coefficient is significant at the 10% threshold; ** at the 5% threshold; *** at the 1% threshold.

Reading note: Being employed rather than in education decreases the probability of receiving a monetary payment from one's parents. Compared to young adults who are studying, when support is received, the amounts received are €70 to €50 less.

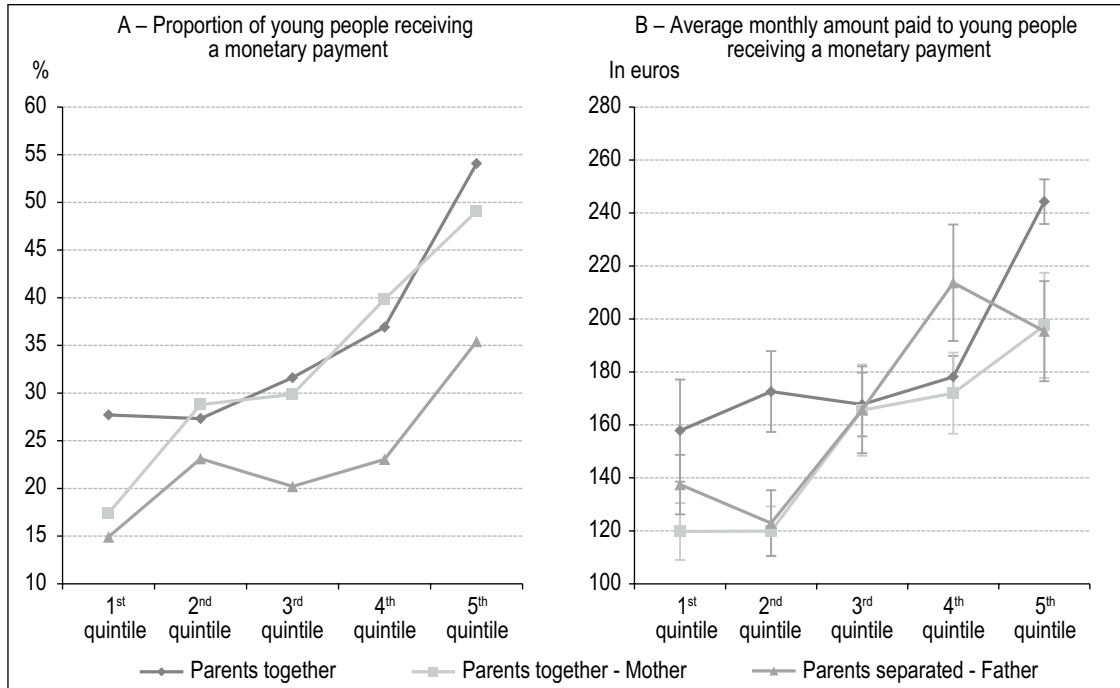
Sources and Coverage: DREES-Insee, ENRJ, 2014; young adults aged 18-24, not living in the parental home, living in France and with both parents still alive.

of support and a higher probability of receiving support. This result, based on ENRJ data, is not classic in the literature, which generally reports quite the opposite effect (Wolff, 2012; Le Pape & Tenret, 2016; Grobon, 2018). This positive effect is likely related to the variable explained,

the monetary payments, which in the ENRJ include child support payments.⁶ In a model

6. 5% of young adults whose parents are separated receive the child support payments directly.

Figure VII – Disposable income of parental household and regular monetary payments



Notes: The disposable income quintiles are calculated based on the observed distribution of disposable income in the parental households of young adults aged 18-24. The confidence intervals are shown in graph B.

Reading note: 28% of young adults whose parents are together and in the first disposable income quintile receive a monthly monetary payment. It is an average of €160 in 2014.

Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

not presented here, which takes into account other forms of regular financial support⁷ more common for young adults whose parents are together, this effect becomes negative.

3.3. Are Monetary Payments a Way to Monetise Absence?

The reported quality and intensity of family relationships also affects whether or not a person receives support, as well as its amount. Thus, only 23% to 25% of young adults who reported a low level of satisfaction with their relationship with their parents (lower than 5) receive parental support, in comparison with 38% of those who are satisfied with the relationship, when the parents are together (Table 4). When the parents are separated, this proportion is even lower: in the case of a bad relationship with their mother, 12% of young adults receive a monetary payment from the latter; in the case of a bad relationship with their father, only 9% receive support from the latter. These differences are also observed in respect of the amount of the monetary payments. Young adults who report an absence of tension with their parents (who are together) receive a monthly average of €210,

while those who report only occasional tension receive an average of €150. Likewise, the more young adults report dissatisfaction with the relationship with their parents, the more the amounts paid decrease.

As for the link between the financial support received and in-person contact with parents, it can only be determined for those not living in the parental home – the others all being in daily contact, in principle. The opposite to that noted for relationship quality can be seen here: the more frequent the in-person contact between the young adults (not living in the parental home) and their parents, the lower the amounts of support received. Thus, young adults who report daily visits to their parents (who are together) receive average monthly payments of around €200, in comparison with €400 for those who report occasional visits. The fact that visits, in a way, spare parents the need to give money to their children can undoubtedly be interpreted as the manifestation of an “intensity of practical support” that is correlated with the relationship

7. Such as parents directly funding housing, shopping, leisure activities, etc. (see Online complement C2 for the list of other regular support).

Table 4 – Regular monetary payments from parents and family relationship quality and intensity

	Proportion of young people receiving support (as a %)				Average monthly support amount for recipients (in €)			
	Parents together		Parents separated		Parents together		Parents separated	
	Mother	Father	Mother	Father	Mother	Father	Mother	Father
Relationship quality								
<i>As measured by the nature of the relationship</i>								
There is no particular problem	39	39	30	28	210	210	160	170
There are occasional tensions	42	42	33	29	170	160	120	170
There are often tensions	31	27	19	16	-	-	-	-
<i>As measured by perceived quality of the relationship</i>								
Dissatisfaction with the relationship (less than 5)	23	25	12	9	-	-	-	160
Intermediate satisfaction (5 to 8)	43	42	31	25	200	200	140	160
High satisfaction (over 8)	38	38	29	30	210	210	160	180
Relationship intensity as measured by media contact (for those not living in the parental home)								
Every day	30	24	22	25	320	390	170	200
One or more times a week	40	40	29	33	320	330	210	180
One or more times a month	45	42	23	21	420	330	150	220
One or more times a year	-	32	17	7	-	-	-	-

Notes: "-": insufficient number of observations. Amounts are rounded to the nearest ten.

Reading note: 39% of young adults whose parents are together, who report that there is no tension or particular problem with the parent with whom they have the best relationship, receive a regular monetary payment from their parents. This payment is an average of €210.

Sources and Coverage: DREES-Insee, ENRJ, 2014; young people aged 18-24, not living in the parental home, living in France and with both parents still alive.

intensity: seeing the children is an opportunity for parents to provide non-monetary support; in contrast, when visits are less frequent, parents are thought to compensate for the absence with additional monetary support (see Online complement C6).

All other things being equal, the link between relationship intensity and quality and the frequency (or amount) of support provided to the young adults by their parents remains. While the statutory variables remain significant, the introduction of relationship variables measuring the quality and intensity of the relationship with the parents results in significant variations in the support. Thus, among young adults as a whole and all other things being equal, the support received increases by €7 (€14 for those not living in the parental home) when the estimated satisfaction with the relationship increases by one point, though the meaning of the relationship is not unambiguous: the better the quality of the relationship with the parents, the more money they might receive, or they might be more satisfied with the relationship the more financial support they receive. The models estimated for young adults not living in the parental home also confirm the negative link

between the intensity of the relationship and the probability of receiving parental support. Thus, all other things being equal, those not living in the parental home are all the more likely to receive support when they have less frequent in-person contact with their parents. This result could be interpreted, as we have suggested, as a way for parents to “monetise their absence” and the loss of non-monetary services among others, that it represents. Conversely, however, the probability of young adults not living in the parental home receiving support increases with the frequency of media contact: in particular, it is notably lower when contact happens on a weekly rather than daily basis. Thus, telephone contact can be interpreted here as an indication of closeness of the relationship between young adults and their parents, which seems to be a positive factor of the financial support provided to young adults by their family.

3.4. Between the Principle of Unconditional Support from Fathers and the Primacy of Relationships for Mothers

For young adults whose parents live together, the effect of relationship variables is especially

visible with mothers: frequent tension with them results in lesser regular monetary payments, when compared with a situation without tension (see Online complement C5). In contrast, relationship variables do not seem to have any influence on the financial support provided by fathers, when the parents live together. There could be two interpretations of these results. On the one hand, several studies have shown that men are less likely than women to link the support provided to relationship issues (Déchaux, 2012; Le Pape *et al.*, 2018a). For men, family support is thought to be unconditional (a statutory norm) and not linked to the quality of the relationship between the parent and child. In contrast, women are thought to have a more relationship-based view of the family, favouring the quality of inter-individual relationships, with which they are thought to associate the support provided. On the other hand, when the parents are together, it is more often the mothers who take charge of the practical organisation of the material and financial support provided to young adults and who work on the relationships⁸ within the family (Bonvalet, 2003). Thus, when relationships between young adults and their fathers are difficult, mothers have a mediating role that helps to mitigate the effect that such tensions may have on the support provided.

When the parents are separated, relationship variables are particularly significant and have a notable impact (see Online complement C5). The existence of tensions between young adults and their parents goes together with lower probability of receiving support, from both mothers and fathers, while for children not living in the family home, the low intensity of media contact goes together with reduced financial assistance from mothers and fathers. For all young adults whose parents are separated (whether living in the parental home or not), satisfaction with the relationship with their father has a favourable impact on the probability of receiving financial support and on its amount. It can be hypothesised that though the relationship variables have a significant effect for fathers in the case of separation, this is especially due to them being required to take on part of the work on relationships, which was carried out by their former partner prior to the separation. Finally, the introduction into the model of a variable of interaction between the social background and the relationships makes it possible to identify a significant interaction effect on the frequency and the amount of support provided, only for separated fathers, between relationship satisfaction and social background (see Table C5-II of

Online complement C5). For the lower classes (workers and employees) the effect on relationships seems to be even more significant. This result would be consistent with other findings relating to the effects of separation which show that, in the lower classes, the better the relationship is, the more fathers invest in their parental role (here captured by the action of financially supporting their child), while fathers from the upper classes make a distinction between what they consider to be their parental responsibilities and the emotional issues of their relationship with their child (Unterreiner, 2018).

* *
*

Research on family solidarity has only very recently focused on the relationship dimension of intergenerational transfers. In this respect, the American studies were a precursor, even though the indicators used to measure family relationships are often limited. Conversely, sociological and anthropological research has focused on the place of money within the family and whether these transfers demonstrate family relationships from an essentially qualitative point of view. This article is at the junction between these two approaches, proposing a reflection on the links between money and feelings within the family. Based on what the sociological literature describes as two dimensions of family relationships – intensity on the one hand and quality on the other – we have been able to observe how these affect the financial support given to children by their parents.

As regards relationship intensity, we made an apparently paradoxical finding. Firstly, it seems that the less in-person contact young adults have with their parents, the more financial support they receive. We interpret this result as a compensatory effect: the financial support compensates for services that cannot be provided on a day-to-day basis. It is as if the parents are “monetising” their absence through financial support, with the latter replacing the services that could be provided during frequent visits by the young person. This “trade off” between material services provided and monetary payments suggests that families adapt the support provided to the young person’s

8. *Work on relationships mean the action of maintaining the bonds between different family members, in particular by passing on news or by putting them in touch with each other. Most of the time, it is women who do the work on relationships and thus have a kinkeeping role (Déchaux, 2009).*

situation. Secondly, regular financial support also depends – though positively this time – on the frequency of media contact. Thus, the probability of young adults not living in the parental home receiving support increases with the frequency of their phone calls or other media contacts. This result can be easily interpreted if we consider that, contrary to visits, which for some may be a kind of formal “obligation” towards their parents (Bidard & Pellissier, 2007), phone calls, text messages and other media contact provide a more direct measurement of closeness of the relationship. As for the perceived quality of the relationship, this is also linked to the support provided, although the direction of the link is not obvious: the more young adults consider that they have a good relationship with their parents, the more frequent and significant the support will be; however, the support received can also influence the judgement of the quality of the relationship.

The findings presented in this article point towards a statutory norm being replaced by an emotional norm. In fact, the quality of the relationship between parents and children appears to be as determining, in respect of parental support, as the socio-demographic characteristics of the

parents and of their children. The separate analysis of the young adults’ relationships with their fathers and with their mothers, made it possible to refine this analysis. We have thus shown that relationship variables play a greater role for mothers than for fathers when the parents are together. This result is in line with gendered notions of support, which are more prevalent in traditional family situations: a notion of familial support based on it being unconditional, which is most common among fathers, would seem to oppose a relationship-based view of the family, on which the support provided is thought to be more dependent for mothers (Le Pape *et al.*, 2018b). For young adults whose parents are separated, the quality of the relationship has a significant influence on the support provided by the fathers, some of whom are faced with a need to negotiate emotions and work on the relationship, which had previously been carried out by their ex-partner. Therefore, the weight of relationships has a varying impact, depending on the family situations, and exhibits gendered effects, which are particularly interesting for understanding familial support mechanisms in a context of increasing family separation and reconfiguration. □

Link to Online complements: https://www.insee.fr/fr/statistiques/fichier/4514404/ES-514-515-516_LePape-Portela-Tenret_Complements.pdf

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