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Empirical Article

"How Safe is Financial Safety Net?" Level and Form of Parental Financial Support and Its Role in Need-Supportive and Need-Thwarting Parenting and Well-Being of Emerging Adults

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Abstract

Many parents continue to provide financial assistance to their emerging adult children, which has particular links with emerging adults' well-being. The current study examined how form and level of parental financial support shape need-supportive and -thwarting parenting and well-being of emerging adults. Participants in this short-term longitudinal study were 600 Lithuanian emerging adults (M_{age} = 24.94, SD_{age} = 3.03, range 19–29 years; 52.3% females), recruited from online survey panel using the controlled quota sampling strategy. The latent profile analysis identified four profiles characterizing dependence on parental financial support: entirely dependent, mostly dependent, dependent on direct support, and financially self-sufficient. Reliance on both employment income and parental support was linked to unfavorable parenting and poorer well-being, while reliance only on direct support was linked to more favorable parenting and well-being. The findings demonstrate the importance of differentiating between forms of parental financial support.

Keywords

parental financial support, need-supportive and -thwarting parenting, parental socioeconomic status, well-being, emerging adulthood

Introduction

Navigating emerging adulthood is a complex, multifaceted task that involves changes in multiple domains of life (Eccles et al., 2003). In its broadest sense, it includes transitioning from parental dependence to self-reliance (Arnett, 1998; Tanner, 2006). In a narrower sense, it primarily includes: (a) reaching financial self-sufficiency through income earned by stable employment (Arnett, 1998; Nelson & Luster, 2015); (b) leaving the parental home to start an independent adult life (Seiffge-Krenke, 2013); and (c) transforming relationships with parents into ones characterized by equality (Arnett, 1998; Tanner, 2006). These changes mainly occur between 18 and 29 years, the period termed "emerging adulthood" (Arnett, 2014; Tanner, 2006).

Recent generations of emerging adults living in industrialized societies make more extensive investments in education and spend more time establishing stable careers (e.g., Fussell & Furstenberg, 2013). To assist during these extended transitions, many parents continue to provide financial support to their emerging adult children (Fingerman et al., 2009; Johnson & Ridgeway, 2024). In light of these societal changes, the path toward financial self-sufficiency for many emerging adults has also become increasingly prolonged (Fingerman et al., 2009, 2016) and diversified. Some attain financial self-sufficiency early; others do so slowly and gradually and remain semi-dependent on their parents until their early thirties (Bea & Yi, 2019).

Given such variability, it was theorized that parental financial support might help establish emerging adults' career paths (Swartz, 2008). At the same time, it was recognized that it could promote controlling parenting (Lowe et al., 2015; Padilla-Walker et al., 2014) and may negatively affect emerging adults' well-being (Johnson, 2013; Mortimer et al., 2016; Oh & Lee, 2023). Thus, positive and negative effects might be expected depending on how the support is negotiated in the parent-child relationship. In the current study, we

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investigated how the form and level of parental financial support relate to parental socioeconomic status (SES) and shape parenting of emerging adults and their well-being.

Parental Socioeconomic Status and Financial Support during Emerging Adulthood

From an economic point of view, prolonged parental financial support has multiple benefits for emerging adults' life course and well-being. By providing continuous financial support, parents can offer their emerging adult children the resources necessary for an extended engagement in education and better labor market investments (Fletcher & Alligood, 2022; Swartz, 2008). At the same time, parental financial support can safeguard emerging adults from early employment and financial hassles during the extended transition to a stable career. A lack of support was linked to an earlier entry into full-time employment at the cost of time and resources that could be spent on education (Cobb-Clark & Gørgens, 2014). Studies also showed that financial support was associated with higher life satisfaction (Oh & Lee, 2023) and predicted a relative (to their peers) increase in emerging adults' satisfaction with their financial situation (Vosylis & Klimstra, 2022) and a decrease in financial stress (Serido et al., 2019) and worry (Johnson & Ridgeway, 2024).

Parent's ability to provide prolonged financial assistance, however, at least partly depends on their own financial condition. It has been suggested that parental financial support (or the lack of it) during emerging adulthood may even play a significant role in reproducing family economic inequalities (Swartz, 2008; Swartz & O'Brien, 2016). Indeed, studies showed that higher-income parents provide greater direct financial support (money gifts or direct transfer of money) (Cobb-Clark & Gørgens, 2014; Fingerman et al., 2015; Schoeni & Ross, 2013). Interestingly, the same studies showed that parental income was only weakly linked to the amount of indirect financial support (e.g., parental coverage of various relevant life expenses, such as housing). These findings suggest that lower-income parents are willing to assist their children financially but often do so indirectly (Cobb-Clark & Gørgens, 2014; Fletcher & Alligood, 2022).

These findings highlight that emerging adults differ not only in the level of financial support that they receive from parents but also in the form of support. These findings also suggest that multiple indicators of parental financial support should be considered when investigating the financial self-sufficiency of emerging adults, as both the level and form of financial support may differ as a function of parental SES. While endorsing this approach, we propose that other indicators, such as perceived financial dependence (how much an emerging adult considers themselves dependent on parental financial support) or relative income (proportion of emerging adults' income that comes from parental financial support), which are seldom used in research with emerging adults (Cohen et al., 2003; Lee & Mortimer, 2009), should also be considered to obtain a more comprehensive assessment of emerging adults' financial dependence or self-sufficiency. The fact that the level and form of financial support may differ as a function of parental SES also provided a basis for the first question addressed in this study: *What type of dependence on parental financial support profiles characterizes emerging adults, and does parental SES differentiate such profiles?*

Parental Financial Support and Psychosocial Functioning in Emerging Adulthood

Although there seem to be clear economic benefits of parental financial support during emerging adulthood for the timing of work transitions and prolonged engagement in education, when it comes to psychosocial development, paradoxically, the effects of prolonged parental financial support seem mostly unfavorable. Prolonged reliance on parental financial support implies that emerging adults postpone achieving financial self-sufficiency, which emerging adults living in various cultural contexts consider the most significant milestone on their way to full-fledged adulthood (Nelson & Luster, 2015). Unsurprisingly, extended reliance on parental assistance can result in emerging adults failing to meet their own and their parents' expectations regarding the timing of transitioning to self-reliance (Johnson, 2013; Mortimer et al., 2016; Oh & Lee, 2023). While financially dependent emerging adults do not necessarily perceive themselves as less capable of taking responsibility for their actions and can be more concerned about their financial responsibilities (Johnson & Ridgeway, 2024), studies report that financially dependent emerging adults are less likely to consider themselves adults (Benson & Furstenberg, 2006; Shanahan et al., 2013), and emerging adults' parents likewise may fail to recognize that their child has become an adult (Padilla-Walker et al., 2012).

Not surprisingly, the associations of prolonged dependence on parental financial support extend to other aspects of emerging adults' maturation, adjustment, and well-being. Parental financial support to emerging adults who have already moved out of parental homes has been found to be associated with an increase over time in depressive symptoms and a decrease in self-esteem (Johnson, 2013). Parental financial support was also associated with greater amounts of binge drinking and more frequent use of marijuana (Padilla-Walker et al., 2012). Similarly, prolonged reliance on parental financial assistance was also linked to emerging adults' lower sense of self-efficacy, especially for those unemployed (Mortimer et al., 2016). Attaining financial self-sufficiency also decreased delinquency rates in emerging adults (Hill et al., 2017).

While some reported associations between financial support and well-being or ill-being could be attributed to parental responsiveness to children's developmental needs, findings show that dependence on parental financial support has its

certain developmental implications. Extended financial assistance from parents may act as a "financial safety net" during the transition to stable employment and offer the possibility to engage in prolonged education, but at the same time, it can undermine positive self-perceptions, contribute to negative affect, and allow emerging adults to maintain a lifestyle incompatible with financial responsibility. How different forms of financial support, particularly direct and indirect, shape psychosocial functioning in emerging adulthood remains less clear. Thus, the second research question addressed in the study is: *How does the level of direct and indirect support parental financial support relate to emerging adults' well- and ill-being?*

Parent and Emerging Adult-Child Relationships in the Context of Prolonged Financial Support

Whereas achieving financial self-sufficiency and leaving the parental home are considered major milestones in reaching adulthood (Arnett, 1998; Nelson & Luster, 2015), central to becoming a full-fledged adult is the renegotiation of family relationships, which happens in the context of these transitions (Arnett, 1998; Tanner, 2006). In fact, the theory of "recentering" places this renegotiation at the core of the multifaceted process of reaching adulthood (Tanner, 2006).

As both the "recentering" theory (Tanner, 2006) and literature reviews suggest (Lindell & Campione-Barr, 2017; Oliviera et al., 2020), during emerging adulthood, there is a gradual decrease in parent-child interactions and an increase in mutuality, reciprocity, horizontality, closeness, and openness in parent-child relationships. These changes primarily result from emerging adults' attempts to reach complete autonomy and renegotiate power in their relationships with their parents (Tanner, 2006). However, as many emerging adults still require direct or indirect financial assistance from parents, this renegotiation is challenging for parents and emerging adult children (Baete Kenyon & Silverberg Koerner, 2009; Tanner, 2006). Some even suggest that finances may be the central defining aspect of the parent-child relationship and shape how much control parents still have in their children's lives (Padilla-Walker et al., 2014).

However, findings regarding how financial support shapes parenting and parent-child relationships are somewhat mixed. On the one hand, one longitudinal study found that direct and indirect financial support positively predicted relative increases in feelings of closeness to both parents (Johnson, 2013). On the other hand, among first-year U.S. college students, parental financial support was linked to higher levels of helicopter parenting or overinvolvement in emerging adult children's lives (Lowe et al., 2015). A higher level of parental control in multiple domains of life was also associated with higher dependence on financial support (Padilla-Walker et al., 2014). Studies also showed that money matters were among the most frequent topics of conflict between emerging adults and their parents (Bartoszuk et al., 2021; Renk et al., 2007), and parents' concerns over their child's lack of progress toward financial self-sufficiency may be a key reason for such conflicts (Lowe & Arnett, 2020). While such findings highlight that parental financial support may be linked to closer relationships with parents, parental overinvolvement, and greater control of emerging adults' lives, none of the studies in this line of research approached parental financial support comprehensively and addressed both the form and level of parental financial support.

The current study applied self-determination theory (SDT) to examine parenting behaviors that support or thwart emerging adults' basic psychological needs. Specifically, with respect to *need-supportive parenting*, we addressed the encouragement of self-initiation, provision of choices, acknowledgment of the child's perspectives (autonomy-supportive), positive feedback, positive attitudes towards success (competence-supportive), and unconditional positive regard, support, and care (relatedness-supportive). With regard to *need-thwarting parenting*, we addressed the use of control and demands (autonomy-thwarting), display of negative feedback, and discouragement from taking on complex tasks (competence-thwarting), as well as emotional rejection and alienation in relationships (relatedness-thwarting). In doing so, we addressed the third research question in our study: *How does a form and level of parental financial support relate to the need-supportive and -thwarting parenting of emerging adults?* Lastly, grounded in "recentering" theory, which stresses that at the core of the process of reaching adulthood are changes in parent-child relationships (Tanner, 2006), we addressed the last research question in our study: *Does need-supportive and -thwarting parenting explain the association between the form and level of parental financial support and emerging adults' well- and ill-being*?

The Current Study

To address the first research question, we relied on a person-oriented approach to identify subpopulations of emerging adults (latent profiles) that differ in their dependence on parental financial support. In doing so, we considered multiple indicators of parental financial support. In particular, we targeted direct and indirect financial support and relative income. In addition, we addressed perceived economic dependence, that is, how emerging adults generally feel dependent on parental financial support. Although direct and indirect financial support might go together with perceived economic dependence, we suspected that may not always be the case, and these parental financial support aspects could be differentially linked with parent-emerging adult-child relationships. To validate the profiles, we addressed the associations of the profiles with employment, educational, and residential status. In addition, we investigated gender and age differences between the profiles to evaluate the possible need

for controls in subsequent analyses. Lastly, we investigated if parental SES differentiates between the profiles.

To address the last three questions, we relied on short-term longitudinal data suitable for addressing both concurrent and reciprocal associations and testing the mediation hypothesis. In particular, we employed longitudinal mediation models and consecutive assessments of parenting dimensions and aspects of well-being. In these models, we addressed the reciprocal relationships between parenting dimensions and well-being and studied the indirect effects of the form and level of parental financial support on change over time in thriving and negative affectivity via need-supportive and -thwarting parenting.

The study took place in Lithuania, an Eastern European country, where transitions to adulthood share many similarities with other Western highly industrialized societies. Specifically, Lithuanian youth undergo a prolonged transition to adulthood, tend to increasingly delay family life, and follow a rather diverse set of paths compatible with those found in other Western contexts (Vosylis, 2021). They also view becoming an adult primarily as an intangible and gradual transition into self-sufficiency, characterized by intensive occupational identity explorations, instability, and joy (Pivoriūtė, 2024; Vosylis et al., 2016).

Lithuanian emerging adults also have good prospects for obtaining tertiary education and finding employment but struggle to start a self-sufficient life. Tertiary education is still highly valued and generally affordable in Lithuania. It is characterized by a mixture of state-funded and tuition-based programs, where students compete for state-funded places in each program. Students demonstrating exceptional academic performance and maintaining a clean academic record may be eligible for full tuition fee reimbursement and even a stipend. Those who do not excel may still enter most programs, although they must bear the full tuition cost. To alleviate financial challenges, the government offers a range of support measures, including state-supported loans to cover tuition fees, living expenses, and partial study costs. Some additional support measures are present for those who have completed military service, those with special education needs, or those who enter less popular study programs (European Commission, 2023). Most Lithuanian emerging adults use the existing opportunities and attend university or college after high school: around 72% of high school graduates enter tertiary education the same year, with 40% enrolling in universities and 32% in colleges or professional schools (Statistics Lithuania, 2022). As these trends have remained relatively consistent over the past decade, Lithuanian young adults are now among the most educated in Europe: in 2021, among those aged 30 to 34, 60.2% held a tertiary education diploma (compared to E.U. average of 41.6%; Eurostat, 2022a).

Despite affordable education, many emerging adults in Lithuania combine their studies with employment to support themselves financially and to ease the burden of prolonged financial dependence on their parents, which many still require. This is reflected in the employment rates among youth, which have also been relatively high and slightly above the E.U. average. For instance, in 2021, around 67% of Lithuanians aged 20 to 29 were employed, a percentage that was 4.1% higher than the E.U. average (Eurostat, 2022c). Despite high levels of education and employment, only a small proportion of Lithuanian emerging adults are financially capable of buying their own homes. A 2018 study (Brazienė et al. 2018) found that only 26% of 18-35-year-olds had a home they owned. Thus, many Lithuanian emerging adults require housing support from their parents, especially during their years of education. In 2020, 36% of 25-29-year-olds lived with their parents, compared to the E.U. average of 42%, and 76% of 20-24-year-olds lived with their parents, compared to the E.U. average of 74% (Eurostat, 2022b).

Methods

Participants and Procedures

The study used data from a short-term three-wave longitudinal investigation conducted as part of a larger research project (see Vosylis et al., 2023, for a more extended description). The initial sample included 600 Lithuanian participants (M_{age} = 24.94, SD_{age} = 3.03, range 19–29 years; 52.3% women) recruited from an online survey panel using a controlled quota sampling strategy. In line with the quotas established before the study, the overall distribution of participants among occupational statuses *was identical to the Lithuanian emerging adult population*: 10.2% of participants were unemployed students, 19.3% were students and were employed, 12.7% were neither students nor employed, and 57.8% were employed but were not students. Around a quarter (22.3%) of participants were living with their parents. Around a third (37.0%) indicated that their highest education was secondary school, 21.0% had a college diploma, 28.3% had a bachelor's diploma, and 13.7% had a university master's diploma. Most participants (87.3%) did not have a child.

The overall panel comprises around 20,000 panelists, of which around 4100 met age criteria and were recruited using active enrollment, that is, panel members recruited by the company individually (mostly by randomized telephone calls), and self-enrollment was not possible. The data for the study were collected by sending random invitations to those who met age criteria (2170 invitations sent; 27.6% final response rate; similar to other surveys conducted by the same company with a similar age group). During the first assessment, invitations were continuously sent until the quotas were filled and the agreed-upon sample size (N = 600 at T1) was reached. At T2 and T3, invitations were sent out only to those who participated in the T1 assessment. During the first assessment, participants were informed about the study's purpose and the data's intended use. After that, they signed consent forms. The initial evaluation (T1) took place at the end

of May-June of 2021, the second (T2) in September of 2021, and the last (T3) - from December 2021-January 2022. All assessments were similarly spaced out, with a median difference of 16 weeks between T1 and T2 and 14 weeks between T2 and T3. At each assessment, participants were rewarded with tokens (worth 1-2 Euros) that could be exchanged for gift cards or used to contribute to charity organizations.

Measures

During the initial assessment, participants received a battery of instruments targeting aspects of personal and family financial well-being, parental financial support, emerging adulthood-specific developmental outcomes, and well-being indicators. Participants received only measures expected to have noticeable variation across the subsequent two assessments. In line with this, items targeting demographic characteristics and parental SES were presented only in the initial survey, while parenting, negative affectivity, and thriving were assessed in each assessment. Notably, items on parental financial support were presented in all three assessments. However, as we found that levels of parental financial support were highly stable across the three assessments, profiles of parental financial support were only investigated for the first wave.

Before responding to the measures, participants were asked to think about the last several months. All items within the scales were randomized for each participant to avoid item-order effects. We estimated composite reliability (denoted as ρ; Raykov, 1997) for each scale and assessment wave based on the strict longitudinal measurement invariance (MI) model. Since measurement model parameters were identical across the three waves (see results) for each measure, ρ estimates were also identical. In addition, we performed confirmatory factor analyses (CFA) analysis for the parental SES measure to evaluate whether an assumed single-factor structure characterizes this scale. The supplemental online materials (SOM) also contain CFA and MI analysis results.

Demographic Characteristics. Participants were asked to provide demographic information, including their age, sex ("please indicate your sex"), and occupational ("are you currently employed?"), educational ("are you currently enrolled in education?"), and residential ("do you currently live with one or both of your parents?") status.

Parental SES was measured using nine items targeting parental employment status, level of education and income, and three indirect indicators of family material capital (number of cars owned, family holiday trips outside of the country, and holiday houses owned by the family). CFA supported the one-dimensional structure of the measure, and the composite reliability was sufficient, ρ = .77. To construct a score for parental SES, we estimated factor scores and used these in subsequent analyses. SOM provides more details on this measure.

Parental Financial Support. Four indicators of participants' dependency on parental financial support were assessed: direct and indirect support, relative income, and perceived financial dependency. *Direct support* was measured using a single multiple-choice question: "Approximately, how much money do you get from your parents every month?" with response options "I did not receive any money" (scored 0), "Less than 200 euros" (25), "200 to 300 euros" (50), "300 to 500 euros" (75), and "more than 500 euros" (100). *Received indirect support* was measured by providing participants with a list of seven expenses that young people usually face (e.g., housing, food, clothing, healthcare, transportation, communication services, and education). Participants were asked to indicate who (participant or participant's parents) primarily paid for each of these expenditures during the last two months. Response options were "I did not have this kind of expense" (0), "I covered this expense from my income" (0), "I covered approximately a half of this expenditure, and my parents covered the other half" (50), and "My parents covered all or most of this expenditure" (100). Responses to each of the seven items were averaged (α = .85) to create a single score reflecting received indirect support. *Relative income* was measured by asking participants to indicate "How much of your current income comes from parental financial support?" on the given scale: "0%" (scored 0), "Around 25%" (25), "Around 50%" (50), "Around 75%" (75), and "100%" (100). Lastly, *perceived financial dependence* was measured by asking participants to indicate how economically dependent they were on their parents, using a scale from *I am totally independent from an economic point of view* (0) to *I am totally dependent on my parents* (100).

Need-Supporting and -Thwarting Parenting. We used a slightly modified Interpersonal Behaviors Questionnaire (IBQ; Rocchi et al., 2017) to assess perceived parental behaviors. In particular, before reading the items, we asked participants to think about their parents rather than people in general, as in the original scale. The IBQ has 24 items, which assess six SDT-based interpersonal behavior styles that map onto two more general dimensions. The *need-supportive* style dimension has 12 items targeting autonomy-, competence-, and relatedness-supportive style (e.g., "…support my decisions"; "…encourage me to improve my skills"; "…are interested in what I do"). The *need-thwarting* style dimension has 12 items targeting autonomy-, competence-, and relatedness-thwarting style (e.g., "…impose their opinions on me"; "…point out that I will likely fail"; "…do not connect with me"). Each item is rated on a five-point scale from 1 (*do not agree at all*) to 5 (*completely agree*). CFA results supported this dimensional structure, while MI analysis supported the presence of strict invariance. The composite reliability was high: ρ = .89 for the need-supportive parenting dimension and ρ = .89 for the need-thwarting parenting dimension.

Negative Affectivity. The 12-item version of the Depression, Anxiety, and Stress Scale (Antony et al., 1998) was used to measure negative affectivity. The scale targets depression, anxiety, and stress symptoms (e.g., "I found it difficult to relax," ρ = .91). Items were scored on a scale from 1 (*did not apply to me at all*) to 4 (*applied to me very much, or most of the time*). All 12 items were averaged to create a negative affectivity score for each wave. CFA and MI results supported the unidimensional structure and full longitudinal invariance of measurement model parameters.

Thriving. The Brief Inventory of Thriving (Su et al., 2014) consists of 10 items (e.g., "My life has a clear sense of purpose"; ρ = .93) that are scored on a scale from 1 (*strongly disagree*) to 5 (*strongly agree*). CFA and MI results supported the unidimensional structure of this scale and full longitudinal invariance of measurement model parameters.

Missing Data

Overall participant retention rates were 78% (n = 468) and 68.5% (n = 411) at the second (T2) and third (T3) waves. Participants were asked how often they communicated with their parents during each survey. Measures targeting parental behaviors were not displayed for those who never communicated with their parents or caregivers. As a result, the dataset included additional missing data on the parenting measure; that is, the effective sample sizes for the parenting measure for the T1, T2, and T3 were n = 589, n = 460, and n = 405, respectively. Little's MCAR test (1988) indicated that the pattern of missing data was at least somewhat related to existing data (χ^2 = 334.28, df = 219, p < .001), although a normed version of the index indicated that the association was weak (χ^2/df = 1.53). A closer inspection showed that slightly lower levels of education characterized dropout participants. Full information maximum likelihood was used to deal with missing data to minimize any parameter bias, and the "highest achieved education" variable was included using a "saturated correlates" approach (Graham, 2003).

Data Analysis

We performed latent profile analysis (LPA) to uncover subgroups of emerging adults with different levels of dependence on parental financial support. Two sets of LPAs were performed. Initially, we conducted an unconditional LPA, in which the profiles were determined by the four indicators of parental financial support. In the second step, we performed a conditional LPA, in which we added employment, education, and residential status as four covariates that could shape and strengthen the accuracy of the LPA solution and provide validity evidence. We tested and compared models containing one to seven latent profiles in conditional and unconditional LPA. To avoid local maxima, all models were estimated using 1000 random starts at first and 100 starts at the final optimization stage, with 50 iterations (Geiser, 2012).

The best-fitting model was chosen by investigating criteria suggested by Masyn (2013). We looked for smaller values in Bayesian information (BIC) and consistent Akaike information criteria (CAIC), as well as the approximate weight of evidence (AWE) index. We also looked for significant p-values for the Lo-Mendell-Rubin likelihood-ratio test (LMR-LRT test), indicating that the model with k profiles fit the data better than the one with k-1 profiles. Lastly, we inspected which solutions were characterized by higher entropy values and looked at the percentage of participants assigned to the smallest latent class. Solutions with profiles characterizing fewer than 5% of the individuals were considered less parsimonious.

Once the best-fitting model was determined, we investigated whether age, gender, and family SES predicted profile membership. We used a three-step approach (Vermunt, 2010) to ensure that covariates do not shape the profile structure in this last step. Our final LPA model included six covariates: gender, age, parental SES, occupational, educational, and residential status. The magnitude of predictor effects (odds ratios; OR) on profile membership was interpreted using the guidelines provided by Chen and colleagues (2010). OR values higher than 1.68 (or lower than .60) indicated a weak effect (association), OR higher than 3.47 (or lower than .29) - a moderate effect, and OR higher than 6.71 (or lower than .15) - a strong effect (Chen et al., 2010).

The final set of analyses addressed the mediational effects of parental financial support profiles on need-supportive and -thwarting parenting, negative affectivity, and thriving. Initially, we constructed a standard cross-lag panel model (CLPM), which included only the four time-varying variables: scores on parenting and well-being. Our baseline model included first-order autoregressive effects, within-time associations between all constructs, and cross-lagged effects among all variables between adjacent time points. We then tested a few more parsimonious models in which we equated the autoregressive and cross-lagged effects for the same variables across different waves. Once the most parsimonious model was established, we tested two models in which age, gender, parental SES, and financial support profiles were added as covariates. In the first of these two, covariates predicted all remaining variables in the model. We then compared this model to a more parsimonious one, in which covariates predicted outcomes measured only at the initial assessment. Using the final model, we estimated the indirect effects linking covariates with outcomes measured on the second and third occasions. Bias-corrected 95% confidence intervals obtained from the bootstrap procedure with 5000 draws were used for the statistical inference of indirect effects. All the models were estimated using the 8.7 version of *Mplus* and the robust maximum likelihood estimator (Muthén & Muthén, 1998-2017).

Results

Table 1 presents the study variables' means, standard deviations, and correlations. Notably, the four aspects of parental

Table 1. Means, Standard Deviations, and Zero-Order Correlations Between Study Variables (N = 600).

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	Age (T1)		.00	−.17***	−.23***	−.34***	−.38***	−.33***	−.04	.02	.00	−.08	−.07	−.11*	−.11*	−.16***	−.18***	.05	.03	.04
2	Gender (T1)			−.02	−.05	−.10*	−.01	−.10*	.15***	.07	.14**	−.21***	−.13**	−.14**	.05	.05	.04	.03	.02	.06
3	Parental SES (T1)				.18***	.07	.11**	.09*	.12**	.11*	.12**	−.03	−.13**	−.06	−.08*	−.06	−.09	.16***	.14**	.14**
4	Direct financial support (T1)					.31***	.44***	.40***	.06	.04	.01	.11*	.11*	.10*	.10**	.05	.07	.03	−.05	−.05
5	Indirect financial support (T1)						.58***	.62***	−.06	−.02	−.02	.23***	.19***	.18**	.16*	.08	.12*	−.04	−.06	−.02
6	Relative income (T1)							.58***	.01	.01	−.04	.11**	.09*	.12*	.09*	.03	.07	−.06	−.12**	−.07
7	Perceived financial dependence (T1)								−.07	−.04	−.04	.19***	.16***	.11*	.10*	.07	.12**	−.12**	−.12**	−.07
8	Need-supportive parenting (T1)									***.62*****	***.59*****	−.57***	−.50***	−.46***	−.09	−.03	−.06	.41***	.29***	.27***
9	Need-supportive parenting (T2)										***.74*****	−.49***	−.59***	−.54***	−.16**	−.16**	−.14*	.41***	.31***	.30***
10	Need-supportive parenting (T3)											−.49***	−.53***	−.66***	−.18**	−.16**	−.15**	.34***	.32***	.40***
11	Need-thwarting parenting (T1)												***.66*****	***.71*****	.34***	.25***	.28***	−.26***	−.15***	−.25***
12	Need-thwarting parenting (T2)													***.74*****	.34***	.32***	.37***	−.33***	−.28***	−.31***
13	Need-thwarting parenting (T3)														.39***	.35***	.42***	−.28***	−.25***	−.34***
14	Negative affectivity (T1)															***.64*****	***.59*****	−.39***	−.31***	−.31***
15	Negative affectivity (T2)																***.65*****	−.34***	−.33***	−.27***
16	Negative affectivity (T3)																	−.30***	−.30***	−.37***
17	Thriving (T1)																		***.70*****	***.58*****
18	Thriving (T2)																			***.65*****
19	Thriving (T3)																			
	Mean	24.94	1.52	−0.03	16.71	12.85	10.57	19.33	3.78	3.79	3.77	2.08	2.11	2.12	1.15	1.13	1.20	3.56	3.57	3.53
	Standard deviation	3.03	0.50	0.86	25.02	21.99	20.33	30.77	0.74	0.74	0.75	0.86	0.89	0.88	0.62	0.61	0.60	0.76	0.70	0.72

Note. T1 – first assessment, T2 – second assessment, T3 – third assessment. ***p < .001, **p < .01, *p < .05. Rank-order stability correlations are in bold.

financial support were substantially correlated, although the strength of the association varied from modest to strong. Parental SES had weak yet significant positive associations with direct financial support, relative income, and perceived financial dependence.

Latent Profiles of Parental Financial Support

The unconditional LPA favored a four-profile model. The LMR-LRT test was statistically significant for the two-, three-, four-, and seven-profile solutions. The CAIC, BIC, and AWE kept decreasing in solutions characterized by more profiles, yet there was a noticeable elbow around the four- and five-profile models for the BIC and AWE. In contrast to the unconditional LPA, the evidence favoring a four-class solution was less ambiguous in the conditional LPA. The LMR-LRT test was not significant for the seven-profile solution, and the elbows for AWE and BIC at the four- and five-profile models were more visible. Entropy levels were very high and similar in conditional and unconditional LPA, indicating a high classification accuracy. However, models with five or more profiles extracted classes characterizing fewer than five percent of participants and produced warnings in the estimation process. In sum, a four-profile solution was the best-fitting solution. Table S4 in the SOM provides more details.

The first figure presents the mean levels of types of parental financial support across the four profiles, while the SOM provides a more thorough description of mean differences. The first and largest profile (62.5% of the sample) was characterized by low levels of all parental financial support and was labeled as *financially self-sufficient* (Figure 1).

The second, which depicted around a quarter (22.8%) of participants, was characterized by slightly elevated levels of all four forms of parental financial support. Compared to the third, it had modestly lower levels of indirect financial support, much lower levels of perceived financial dependence, and did not differ significantly in terms of relative income and direct support. Hence, it was labeled *reliant on direct* financial support. The third profile, characterizing around one-tenth (9.0%) of participants, was similar to the second but had a modestly higher level of indirect financial support and a much higher level of perceived financial dependence. Hence, it was labeled *mostly dependent.* High levels on all four indicators characterized the smallest *entirely dependent* profile (5.7%), although compared to the *mostly dependent* mean, levels of perceived financial dependence were not significantly different.

Multinomial logistic regression results are displayed in SOM Table S7. Except for parental SES, all covariates had significant associations with the profiles. The strongest associations were observed for educational, employment, and residential status. Living at the parental home (as opposed to not living with parents) and being enrolled in school (as opposed to not being a student) moderately increased the odds of being classified as *reliant on direct* versus *financially self-sufficient* profiles. Living with parents strongly increased the odds of being classified into the *mostly dependent* versus *financially self-sufficient* profile, while not being employed or being a student slightly increased these odds. Being a student and not employed strongly increased the odds of being classified into the *highly dependent* versus the *financially self-sufficient* profile, while living with parents moderately increased these odds. Living with parents slightly increased the odds of being classified as *mostly dependent* versus *reliant on direct* profile. Not being employed strongly decreased the odds and being a student moderately increased the odds of being classified in the *entirely dependent* or *mostly dependent* profiles rather than the *dependent on direct* support profile. After accounting for educational, employment, and residential status, age (being older) very slightly yet significantly decreased the odds of being classified into all three profiles characterized by financial support rather than the *financially self-sufficient* profile. Age also slightly yet significantly decreased the odds of being assigned to the *entirely dependent* rather than the *reliant on direct support* or *mostly dependent* profiles.

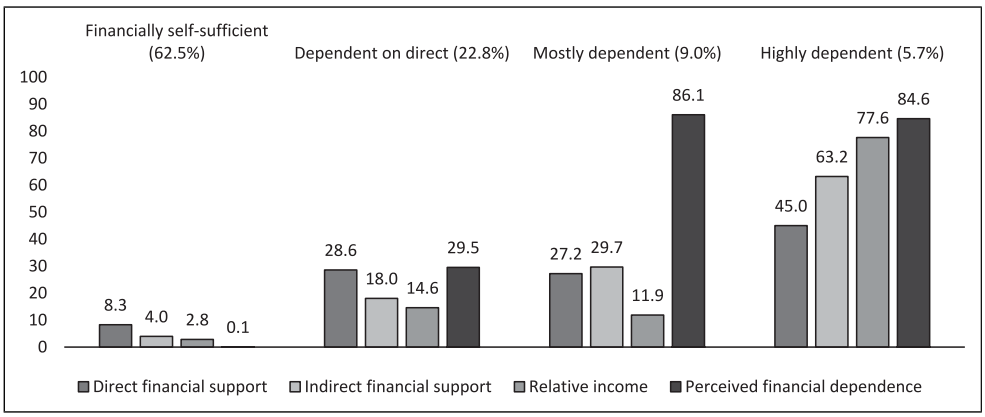


Figure 1. Results of latent profile analysis: Mean levels of four parental financial support aspects across the four profiles of reliance on parental financial support (N = 600).

Associations Between Parental Financial Support Profiles and Need-Supportive and -Thwarting Parenting and Aspects of Well-Being

Our baseline CLPM model (M0), which included only parenting and aspects of well-being, poorly fit the data (see SOM Table S9). Modification indices suggested the presence of unaccounted-for second-order autoregressive effects, which, when included in M1, produced a model with a perfect fit to the data. The inclusion of equality constraints on the first-order autoregressive effects in M2 did not worsen the model's fit. The inclusion of the cross-lag equality constraints in M3 resulted in a statistically significant ($p < .05$) decrease in a model fit; however, the fit of the overall model was still perfect, and there was no change in alternative fit indices. Thus, we retained these constraints.

To include the covariates, we returned to the LPA, saved each study participant's most likely profile membership, and dummy-coded it into three dichotomous grouping variables. Initially, we used the *financially self-sufficient* profile as a reference and then repeated the same procedure using *reliant on direct support* and *mostly dependent* profiles as a reference to obtain all possible comparisons. In each model, we also included parental SES, age, and gender to control for their effects. The model in which covariates predicted parenting and well-being dimensions measured on all three occasions (M4) also fit the data perfectly. However, a more parsimonious model (M5), in which covariates were associated only with aspects of parenting and well-being measured on the first occasion, did not differ significantly from M4. Thus, we favored M5 over M4.

Parameter estimates of the final model indicated multiple statistically significant associations (see Figure 2). Higher levels of need-thwarting parenting predicted a relative decrease in need-supportive parenting and vice versa. Interestingly, higher levels of both parenting dimensions positively predicted an increase over time in negative affectivity, while negative affectivity predicted an increase over time in need-thwarting parenting. Third, thriving predicted a decrease over time in negative affectivity and an increase in need-supportive parenting. Parental SES was positively associated with need-supportive parenting and thriving at the initial assessment.

Compared to the financially self-sufficient, the *mostly dependent* support profile was characterized by a lower level of need-supportive parenting, a higher level of need-thwarting parenting, and a lower level of thriving. Similarly, in comparison to the *reliant on direct support* profile, belonging to the *mostly dependent* support profile was associated with lower levels of need-supportive and higher levels of need-thwarting parenting. Compared to the *reliant on direct support* profile, the *entirely dependent* profile was linked to lower levels of supportive parenting.

Considering that the CLPM result indicated that change over time in thriving was not predicted by parenting dimensions, in analyzing indirect effects, we addressed only those linking parental financial support profiles and negative affectivity via the need-supportive and -thwarting parenting. Overall, the majority of indirect effects were found for the *mostly dependent* profile. In particular, in contrast to the *financially self-sufficient* and *reliant on direct support* profiles, the *mostly dependent* profile was indirectly associated with subsequent change in negative affectivity via two parenting dimensions. The association pattern was also similar regarding negative affectivity measured on the second and third occasions. As expected, the two indirect effects, one leading through need-supportive and one through need-thwarting parenting, were opposite in direction, one indicating a decrease and one an increase in negative affectivity. However, the indirect effect via need-thwarting parenting was stronger and outweighed the one via need-thwarting parenting.

Discussion

Many parents continue to provide financial assistance to their children even after they come of age. Previous research indicates that extended financial support may also shape parenting characteristics and parent-emerging adult-child relationships and have particular associations with emerging adults' well-being and development (Johnson, 2013; Padilla-Walker et al., 2014). In the current study, we sought to extend this line of research by using a comprehensive assessment of parental financial support and by seeking to identify emerging adult subpopulations that may differ in form and level of financial support. To examine the effects of financial support on emerging adults' functioning more deeply, we investigated the links between form and level of financial support and basic psychological need-supportive and -thwarting parenting and well-being of emerging adults.

Profiles Characterizing Emerging Adults' Dependence on Parental Financial Support

Findings indicating the presence of four profiles were consistent with earlier claims that for many emerging adults, attainment of financial self-sufficiency is not an abrupt event that follows the transition to employment but is instead a gradual process (Bea & Yi, 2019; Cohen et al., 2003; Schoeni & Ross, 2013). Profiles characterizing *entirely dependent* and *financially self-sufficient* participants depicted emerging adults at the starting and finishing points of the transition to financial sufficiency. The *financially self-sufficient* profile more often characterized emerging adults who were older, employed, no longer in education, and not living with parents, while the exact opposite characterized *entirely dependent* emerging adults. Despite the strong links between profiles and demographics, our findings indicated that the extent of financial dependence is not strongly associated with employment or age differences, as there was substantial variation in employment status and age across profiles.

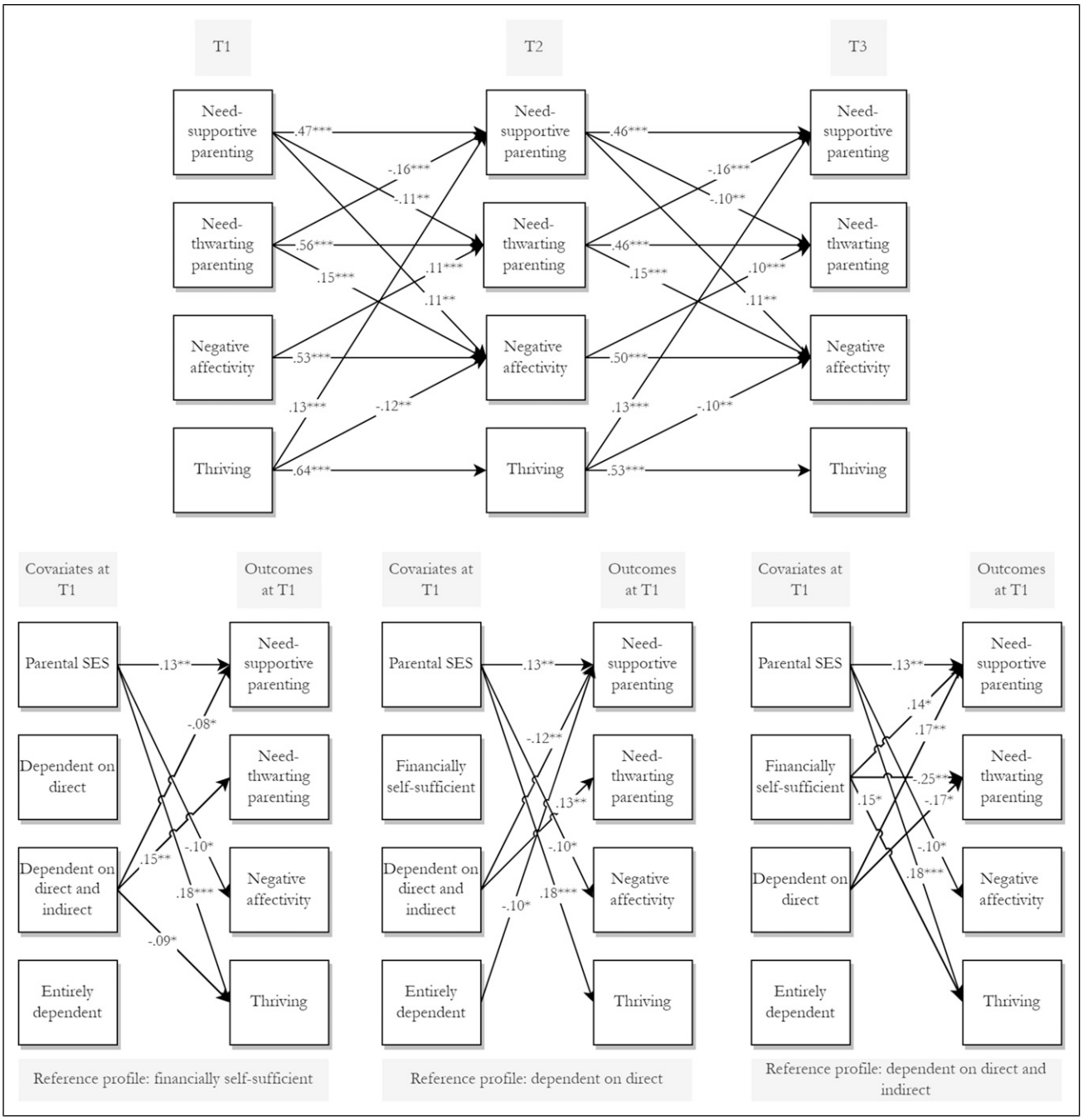


Figure 2. Results of Path Analytic Model Analysis ($N = 600$). *Note.* T1 – first assessment, T2 – second assessment, T3 – third assessment. ***$p < .001$, **$p < .01$, *$p < .05$.

More importantly, two profiles emerged depicting emerging adults semi-dependent on parental support: reliant on direct support and mostly dependent. Both profiles had distinct associations with demographics compared to the first and last profiles, and there was only a noticeable differentiation in demographics when compared to each other. Regarding parental support, the two semi-dependent profiles were primarily differentiated in perceived financial dependence, yet the reliant on direct support profile also had moderately lower levels of indirect financial support. Compared to the entirely dependent profile, both profiles characterizing semi-dependent emerging adults were more typical of older and employed participants, while compared to the financially self-sufficient, both were more typical of those still living with parents and still enrolled in education. A comparison of the two also revealed that participants who were

characterized by these profiles were similarly aged and only mildly differentiated in residential status. Compared to those classified as mostly dependent, fewer participants still living with parents were assigned to the reliant on direct profile.

Considering the former and the fact that indirect support and perceived dependence were most strongly correlated among the four aspects of financial support, the findings suggest that indirect financial support may be the most central to how financially dependent emerging adults feel. That is, variations in the extent to which emerging adults appreciate the extended financial assistance and how much they are willing to use their own income to reduce their parents' financial burden of covering their living expenses might primarily impact how much young people perceive parental financial support may be limiting their lives. To put it more simply, emerging adults who do not have any income from employment or those who have some but are unable to or perhaps are unwilling to use it to cover their living expenses (e.g., housing, food, or clothing) and still rely on their parents to do so tend to feel mostly or entirely financially dependent. In contrast, those with some independent income who use it to cover living costs (whether they are still living with parents or living independently) but still require some direct support from parents may feel they have almost reached financial self-sufficiency.

While our results certainly provide new insights regarding financial relationships between emerging adults and their parents, nonetheless, the findings align well with earlier research revealing substantial heterogeneity among emerging adults in the amount of financial assistance they receive from parents (Bea & Yi, 2019; Schoeni & Ross, 2013; Swartz et al., 2011). Our findings also support earlier claims that transitioning to financial self-sufficiency is not synonymous with transitioning to employment. Many emerging adults still need parental financial aid while establishing a career (Schoeni & Ross, 2013; Swartz et al., 2011). At the same time, the results also show that parents are more likely to provide financial support to those still enrolled in school (Swartz et al., 2011; Xiao et al., 2014).

Associations Between the Form and Level of Parental Financial Support and Parental SES

While parental SES did not differentiate among the parental financial support profiles, the pattern of correlations suggested that parents in more favorable economic conditions tended to provide more money to their emerging adult children. Although the associations were weak, the findings were in line with those of earlier investigations (Cobb-Clark & Gørgens, 2014; Fingerman et al., 2015; Schoeni & Ross, 2013; Swartz et al., 2011; Swartz & O'Brien, 2016) showing that children coming from wealthier families enjoy fewer financial hassles and more financial security during emerging adulthood. At the same time, parental SES and indirect support were not significantly associated, implying that lower-income parents may still be capable of providing a financial safety net by covering certain living expenses (Cobb-Clark & Gørgens, 2014).

The correlations between parental SES and levels of parental financial support can only be described as weak, and the fact that parental SES was not significantly linked with the profiles provides little support to earlier claims (Swartz, 2008; Swartz & O'Brien, 2016) that the availability and continuity of parental financial support during emerging adulthood may play a major role in reproducing economic inequalities within the families. Overall, our findings suggest that the level and form of support may primarily depend on whether an emerging adult is employed, still a student, or still living with their parents. It may also depend on other life circumstances, such as the child's relocation during the transition to tertiary education, which we did not address in this study. For example, for those who pursue tertiary education in a different city, continuing to live with parents and relying on indirect support is not an option, while it certainly is for those who do not need to relocate during educational transitions.

It should not be assumed that parental SES does not play an important role in shaping adulthood transitions and general life experiences. We found that it was linked to lower levels of negative affectivity and higher levels of thriving (perhaps due to better living conditions) and need-supportive parenting. Interestingly, parental SES was not related to need-thwarting parenting. Such findings suggest that parents of higher SES may generally be more involved in their emerging adult children's lives. Yet, it does not imply that lower SES parents are more likely to exercise greater control, criticism, or distance in relationships with their children. Nor do these findings imply that the form and level of parental financial support explain the links between parental SES and parents' interpersonal styles or emerging adults' well-being.

Associations Between the Profiles of Parental Financial Support and Need-Supportive and -Thwarting Parenting and Well-Being of Emerging Adults

As our findings showed, emerging adults with some income from employment but still reliant on direct and indirect parental financial support (*mostly dependent*) were in the least favorable situation regarding parenting and well-being. In contrast, *financially self-sufficient* emerging adults or those only directly assisted by parents were in the most favorable position. Such findings are consistent with earlier studies indicating that parental financial assistance is linked with emerging adults' parenting characteristics (e.g., Lowe et al., 2015; Padilla-Walker et al., 2014). Importantly, findings further strengthen the differentiation between the two profiles characterizing financially semi-dependent emerging adults and shed more light on what type of situation may primarily be linked with unfavorable parenting and, consequently, a child's poorer well-being.

Our findings suggest that a situation characterized by coverage of living expenses, which could otherwise be covered by emerging adults themselves from job-related income, was mostly associated with unfavorable parenting and poorer well-being among emerging adults. We speculate that such a situation can go against parents' expectations regarding the timing of discontinuation of financial support and their child's transitioning to financial self-reliance. This may also lead to a parental interpersonal style characterized by intrusiveness, criticism, and distancing, ultimately affecting emerging adults' well-being. To some degree, this also applies to those who are entirely dependent on parental financial support. However, extended parental financial assistance, which does not include extended coverage of living expenses, may not result in problematic parenting. Instead, it may be linked to autonomy-, competence-, and relatedness-supportive parenting.

Considering that in our study, the associations between parental financial support and need-supportive and -thwarting parenting and well-being were primarily for concurrently (and not longitudinally) measured variables, an alternative explanation of these associations is also plausible and should be considered while interpreting the findings. In particular, these associations may also reflect the effects of highly controlling and overinvolved parenting (overparenting; Jiao & Segrin, 2022) that manifests as extended yet unnecessary coverage of living expenses that could otherwise be covered by emerging adults themselves, and which then result in intense feelings of financial dependence in offspring, even though they are already employed and might be able to support themselves. Despite this plausible explanation, the findings still support the "recentering" theory stressing that financial support can prolong the renegotiation of power and autonomy in parent and emerging adulthood child relationships (Tanner, 2006).

Limitations and Future Directions

The findings of the study should be considered in light of its limitations. The first is the short-term longitudinal design. While this design effectively captured the reciprocal relationships between parenting dimensions and well-being, these effects should be considered short-term. Thus, it is somewhat unclear whether the identified reciprocal links would be found in longitudinal studies spanning more extended periods. Using longitudinal designs with longer timeframes would help evaluate whether parenting dimensions or well-being may trigger emerging adults' prolonged reliance on parental financial support, which may also be the case.

The second limitation of this study is that it is not experimental (e.g., not an intervention study), making it hard to rule out the possibility that some of the observed associations may be due to "third variable" effects. For example, certain personality characteristics may explain the prolonged reliance on parental support, controlling parenting, and poorer well-being. The third evident limitation is that our sample was non-probabilistic. While the restricted quota sampling strategy ensured that occupational status configurations were identical to the general population, the sample may have been somewhat biased. As a result, it is hard to make broader generalizations regarding the actual proportions of reliance on parental financial support profiles. Using a probabilistic sample would have resulted in somewhat different percentages of participants assigned to the profiles.

Author Contributions

R.V. conceived of the study, managed its planning and implementation, performed data handling and statistical analyses, described and visualized the results, and drafted the manuscript; S.R. supervised the planning and implementation of the study. S.B. and S.R. consulted on the study design and contributed to the drafting of the manuscript. All authors read and approved the final manuscript.

Declaration of Conflicting Interests

The author(s) declared the following potential conflicts of interest with respect to the research, authorship, and/or publication of this article: The first author of the manuscript is an associate editor of the Emerging Adulthood journal.

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Transparency and Openness Statement

The raw data, analysis code, and output described in this manuscript are openly available (https://shorturl.at/A9Huv). Materials (print-out of an electronic survey, questions, and questionnaire items) used in the survey are not openly available. These can be obtained from the corresponding author upon request. No aspects of the study were pre-registered.

Ethical Statement

Ethical Approval

Ethical aspects of the study were reviewed and approved by the committee of Psychological Research Ethics of Mykolas Romeris University (decision no. 1/-2021, issued on February 12, 2021).

Informed Consent

Informed consent was obtained from all study participants.

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Supplemental Material

Supplemental material for this article is available online.

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