

## Parental Support to Emerging Adults During COVID-19: A Help or a Hindrance?

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### Introduction

On March 11, 2020, the World Health Organization (WHO) officially designated the novel coronavirus (COVID-19) outbreak as a global pandemic (WHO, 2020). By September 2020, the United States reported over 6 million confirmed cases, with nearly 200,000 deaths (Johns Hopkins, 2021). Recent studies have shown that the pandemic has hit emerging adults especially hard. Disruptions due to COVID-19 have resulted in emerging adults experiencing greater psychological distress and mental health problems compared to other age groups (Gambin et al., 2020; Glowacz & Schmits, 2020). Financially, emerging adults are experiencing the largest increase in unemployment among workers of all ages (Moen et al., 2020), higher levels of food insecurity (FRAC, 2021), and the largest share of reported financial difficulties as compared to other age groups (OECD, 2020). Even before the pandemic, a changing and uncertain economy saw many emerging adults relying on parents for continued economic and emotional support (Cobb-Clark & Ribar, 2012; Fingerman et al., 2016). Even among emerging adults in the US who were not living with parents, 1 in 4 were still receiving external financial support, with 80% coming from parents (U.S. Federal Reserve, 2019). During COVID-19, over half (26.6 million) of 18-to-29-year-olds in the US were living with a parent (Pew Research Center, 2020). The purpose of this study was to investigate the role of family support to emerging adults (both financial and emotional) in weathering a pandemic.

Previous research on the effects of parental support to emerging adults conducted prior to the pandemic provides evidence of both positive and negative outcomes. For instance, higher quality relationships and communication between parents and emerging adult children are associated with emerging adults' wellbeing and life satisfaction (Curran et al., 2018; Fingerman et al., 2016; Lee & Mortimer, 2009). However, compared to intergenerational emotional support, the effect of parental financial support to emerging adults is mixed. Some studies find a positive association between parental financial support and emerging adult outcomes (Fingerman et al., 2016; Scodellaro et al., 2012), while

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others find a negative association (Kirkpatrick Johnson, 2013; Mortimer et al., 2016). Does the effect of parental support vary by the type of support offered?

### Hypothesis

H1a: The financial impact of COVID-19 will decrease EA wellbeing.

H1b: Family emotional support will have a positive association with EA wellbeing.

H1c: Family financial support will have a positive association with EA wellbeing.

H2a: Family emotional support will buffer the impact of COVID-19 on emerging adults.

H2b: Family financial support will buffer the impact of COVID-19 on emerging adults.

### Methods

This study utilized data from COVIN (COVid INternational) project. The final cross-sectional sample included 1,525 emerging adults from five countries (i.e., Italy, Lithuania, Portugal, Slovenia, and the US). Each researcher secured approval of the Institutional Review Board at their home institution before data collection began. To ensure a diverse sample, we used a variety of recruitment techniques, such as university and student mailing lists, posts on social media and relevant social media groups, researchers own participant pools and snowball recruiting initiated through colleagues, students, and acquaintances who were asked to forward the link to the survey to emerging adults they know. A small percentage of the participants were recruited using Amazon Mturk in the US (0.9% of the entire sample).

After providing online consent, participants completed a 15-minute online survey. We administered the survey between July and September 2020, when the strict protective measures (e.g., lockdown) in response to the first wave of COVID-19 infections were easing in most of the participating countries.

### Measures

**COVID-19 Financial Impact.** Two items ( $\alpha=0.805$ ) were utilized from a scale developed by Conway et al. (2020) to assess the perceived impact of the COVID-19 pandemic on three dimensions of participants' lives (e.g., I have lost job-related income due to the coronavirus).

**Family Emotional Support.** The emotional support that emerging adults received from their family of origin was assessed using four items from the Multidimensional Scale of Perceived Social Support by Zimet et al. (1988; e.g., *I can talk about my problems with my family of origin*). All items were rated on a 5-point Likert scale (1 – *strongly disagree*; 5 – *strongly agree*). A higher score indicates that participants received more emotional support from their families during the COVID-19 ( $\alpha=0.908$ ).

**Family Financial Support.** One item was utilized to assess the financial support that emerging adults received from their family during the pandemic. Participants responded to the question "*Financial support RECEIVED from parents, now*" on a 5-point Likert scale (1 – *never*; 5 – *very often*). A higher score indicates that participants received more financial support from their family during COVID-19.

**Financial Wellbeing (GFW).** Ten items ( $\alpha=0.934$ ) from the Multidimensional Subjective Financial Wellbeing Scale for Emerging Adults (MSFWBS) to measure present financial wellbeing (e.g., I have enough money to pursue my passions; Sorgente & Lanz, 2019). Higher scores represent better levels of emerging adults' general financial wellbeing.

**Positivity (POS).** Emerging adults' tendency to view life and experiences with a positive outlook was assessed through the Positivity Scale (Caprara et al., 2012). This questionnaire is composed by eight items (e.g., *I have great faith in the future*) evaluated on a 5-point Likert scale (1 – *strongly disagree*; 5 – *strongly agree*) and generates a highly reliable total score. Higher scores indicate that emerging adults have a more positive view of their life and experiences. ( $\alpha=0.855$ ).

### Results

All analyses were conducted in Mplus 8. Measurement invariance analysis was conducted to assess the measures were comparable across the different countries. In order to test the research hypotheses, the following data analysis plan was utilized:

- The main effects of COVID-19 financial impact on general financial wellbeing and positivity.
- The main effects of family emotional support and family financial support on general financial wellbeing and positivity.
- The moderating effects of family emotional support and financial support.

COVID-19 financial impact was negatively related to emerging adults' general financial wellbeing and positivity (H1a supported). Family emotional support was positively related to emerging adults' general financial wellbeing and positivity (H1b supported). Family financial support was negatively related to emerging adults' positivity but not related to general financial wellbeing (H1c not supported). In addition to the main effects, parental emotional support was found to moderate the negative impact of COVID-19 (H2a partially supported), but parental financial support was not found to moderate the negative impact of COVID-19 (H2b not supported).

### Conclusions and Implications

As expected, the financial impact of COVID-19 was associated with lower general financial wellbeing and positivity. While our findings demonstrate a consistent positive association between family *emotional* support and emerging adults' general financial wellbeing and positivity, family *financial support* was negatively associated with emerging adults' positivity towards the future and had no effect on general financial wellbeing. This indicates that for emerging adults during stressful life events, receiving emotional support from family is helpful (Curran et al., 2018; Fingerman et al., 2016; Lee & Mortimer, 2009; Scodellaro et al., 2012). However, receiving financial support from family can be a hindrance for emerging adults' confidence and feelings toward their future, thereby hindering the transition to independence. This may suggest that the benefits of continued family support to emerging adult offspring may depend on the type of support provided.

### Limitations

Data was collected by the international COVIN team from June to September 2020. This cross-sectional study expands the current research on the impact of COVID-19 on emerging adults as well as the role of family emotional support during crises. This study is limited by the time and frequency of data collection.

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