

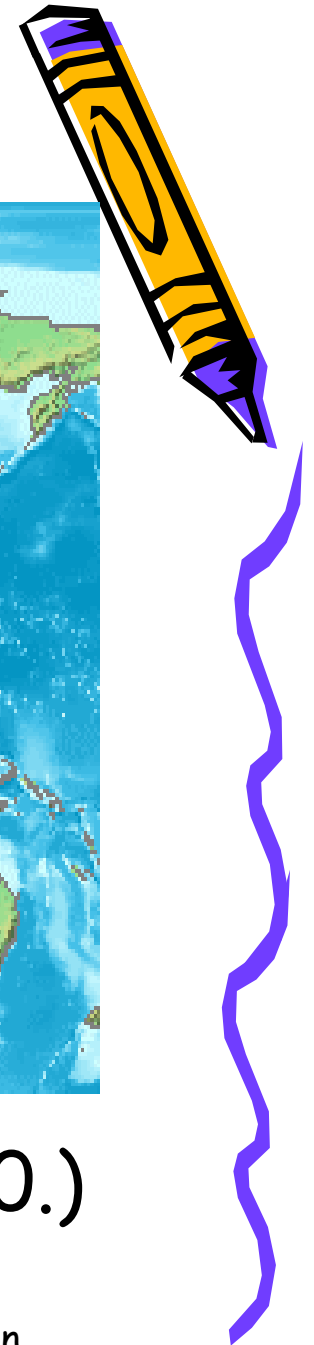
THE ECONOMIC SITUATION OF FAMILIES WITH MULTIPLES - A RISK FOR THE WELL-BEING OF THE FAMILY ?

Mari Kaihovaara, vicepresident,
Finnish Multiple Births Association
President of Finnish Triplet association

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Centre, University of Jyväskylä, Finland



FINLAND



Total population 5 355 958 (110.)

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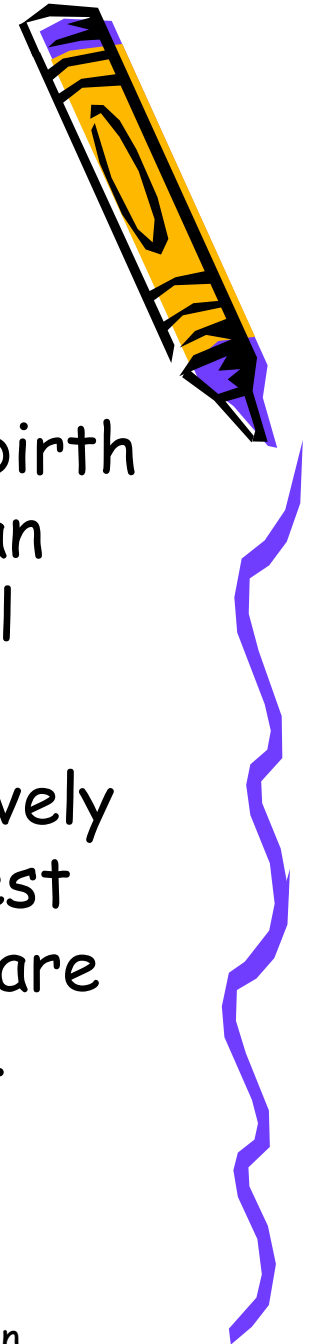
	Total births	☺☺	☺☺☺
2000	55 855	899	9
2001	55 137	843	9
2002	54 698	827	11
2003	55 788	830	7
2004	56 878	849	16
2005	56 963	845	7
2006	58 159	867	13
2007	58 008	886	11
2008	59 808	859	9



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UNCERTAINTY OF LIVELIHOOD IS OFTEN A MATTER OF FACT IN FAMILIES WITH MULTIPLES

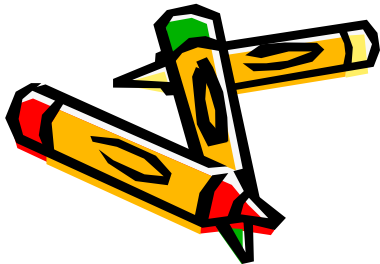
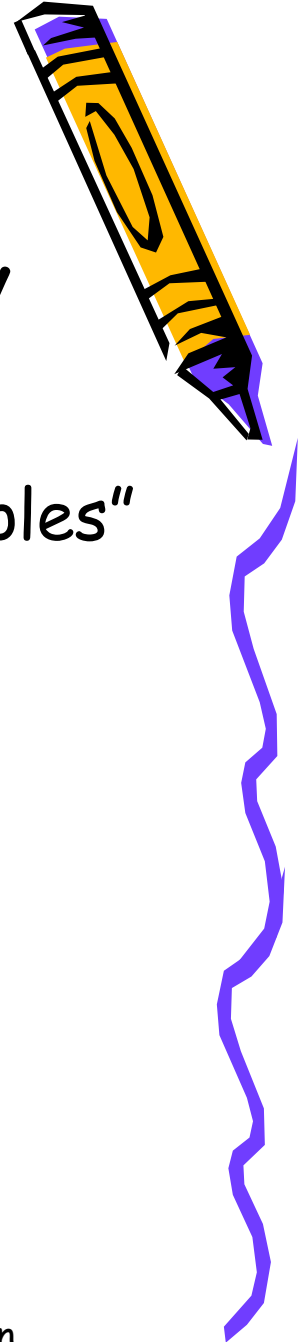
- The costs incurred for the family by the birth of multiples are substantial and higher than the costs incurred by the birth of an equal number of children one at a time.
- In addition, the costs spread over a relatively short period in multiple families, the biggest expenditure occurring while the multiples are infants. (Ellison & Hall 2003; Campbell etc. 2004.)



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"THE PSYCHOSOCIAL AND ECONOMICAL WELL-BEING OF THE FAMILIES WITH MULTIPLES"-STUDY

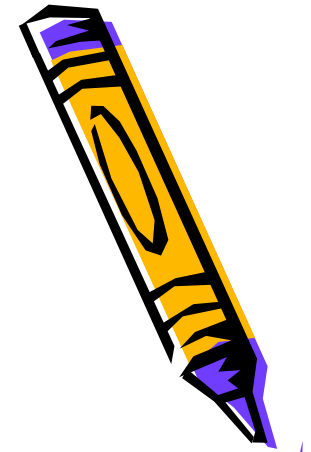
- The data was collected in context with the project "Good beginning to parenting multiples" organized by Finnish Multiple Births Association
- An internet questionnaire in autumn 2009
- A representative random sample of 2500 mothers of multiples and their spouses in Finland
- The response rate was 47 %



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SURVEY WAS BASED ON FAMILIES' OWN EXPERIENCE HOW THEIR ECONOMICAL STATUS CONNECTS WITH THEIR WELL-BEING

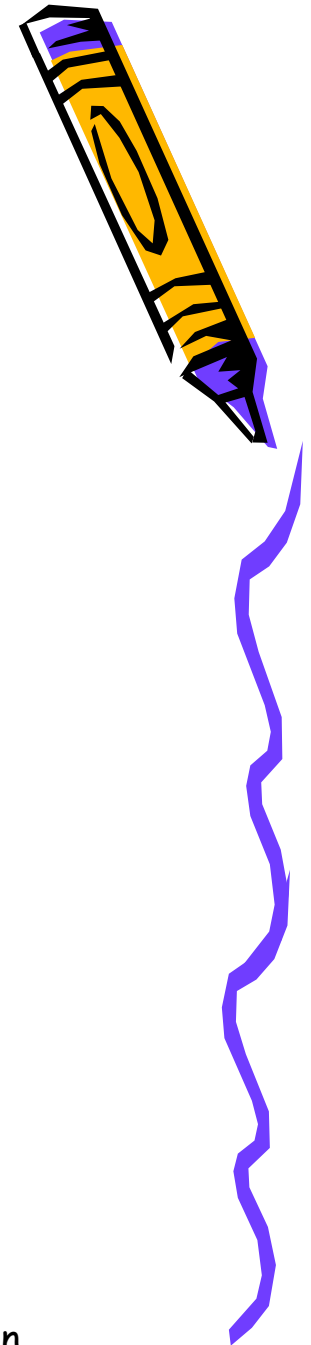
- We also examined consumption possibilities on multiple birth families and the effects of economical situations on children's well-being



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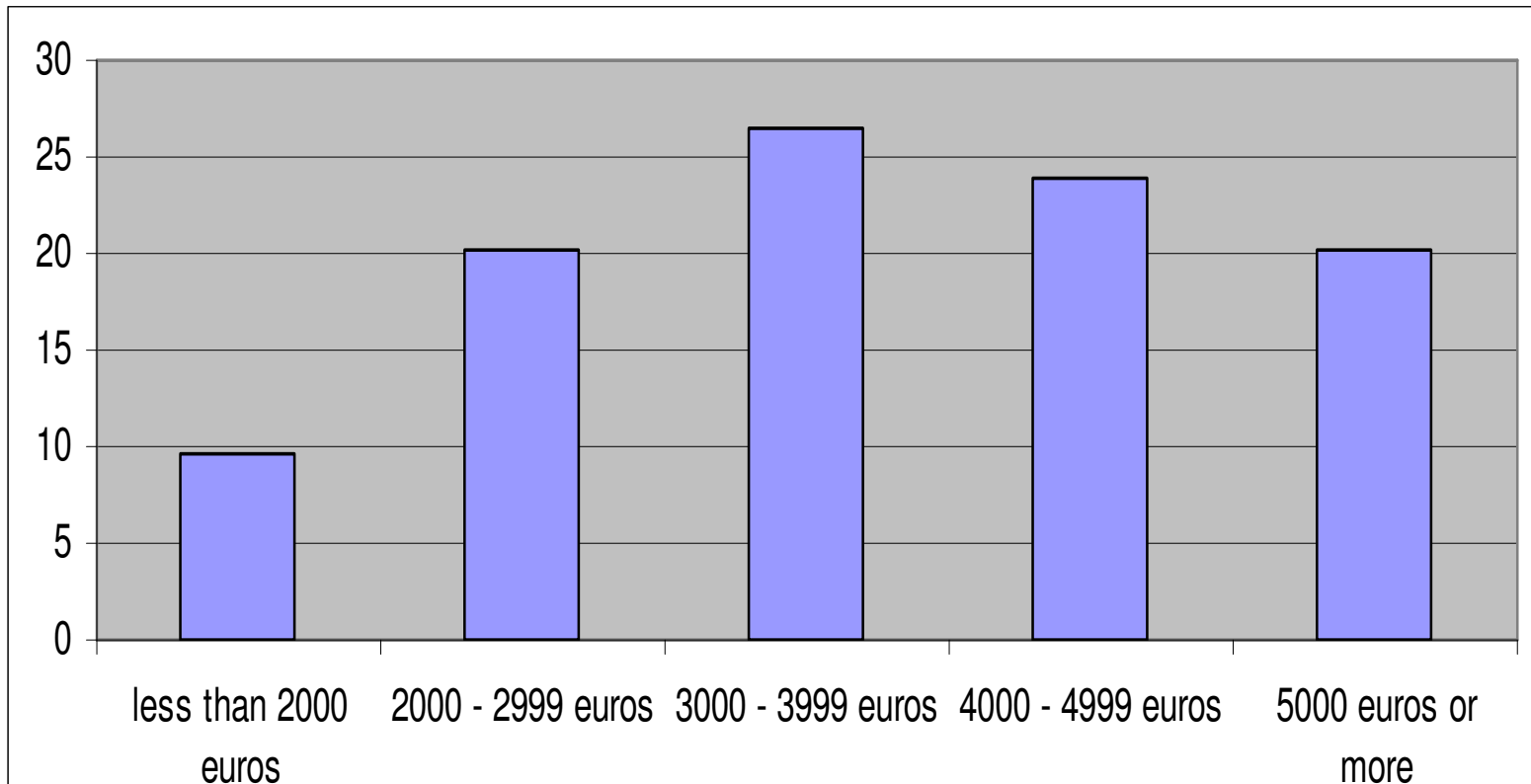
1572 RESPONDENTS

- 1133 mothers, 439 spouses
- Families mainly married, two parent households
 - 12 % single mother -families, no single father-families
- 1181 families
 - 1124 families of twins
 - 26 families of triplets
 - 14 families of double twins



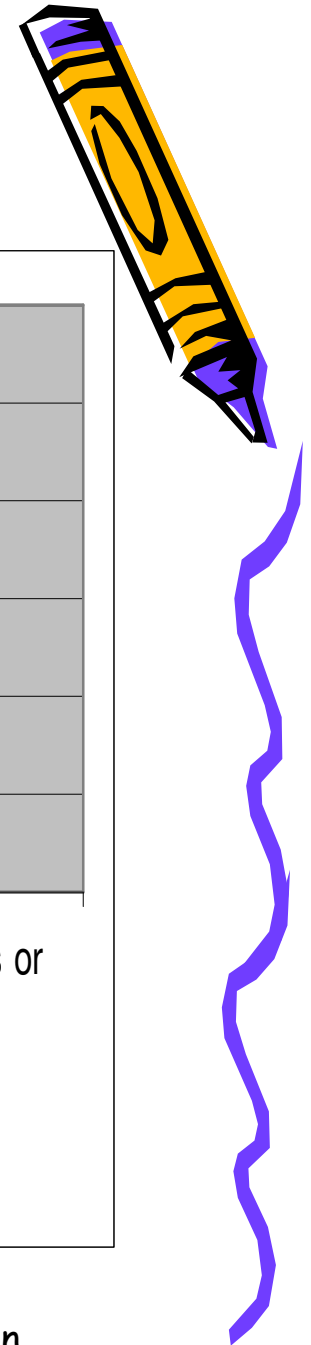
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FAMILIES INCOME PER MONTH

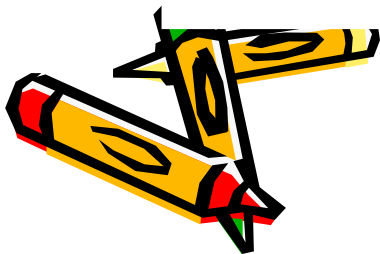
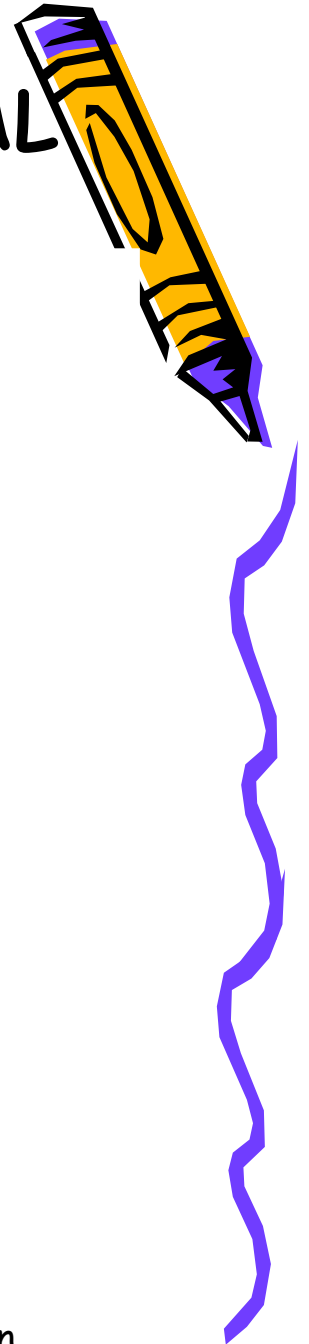
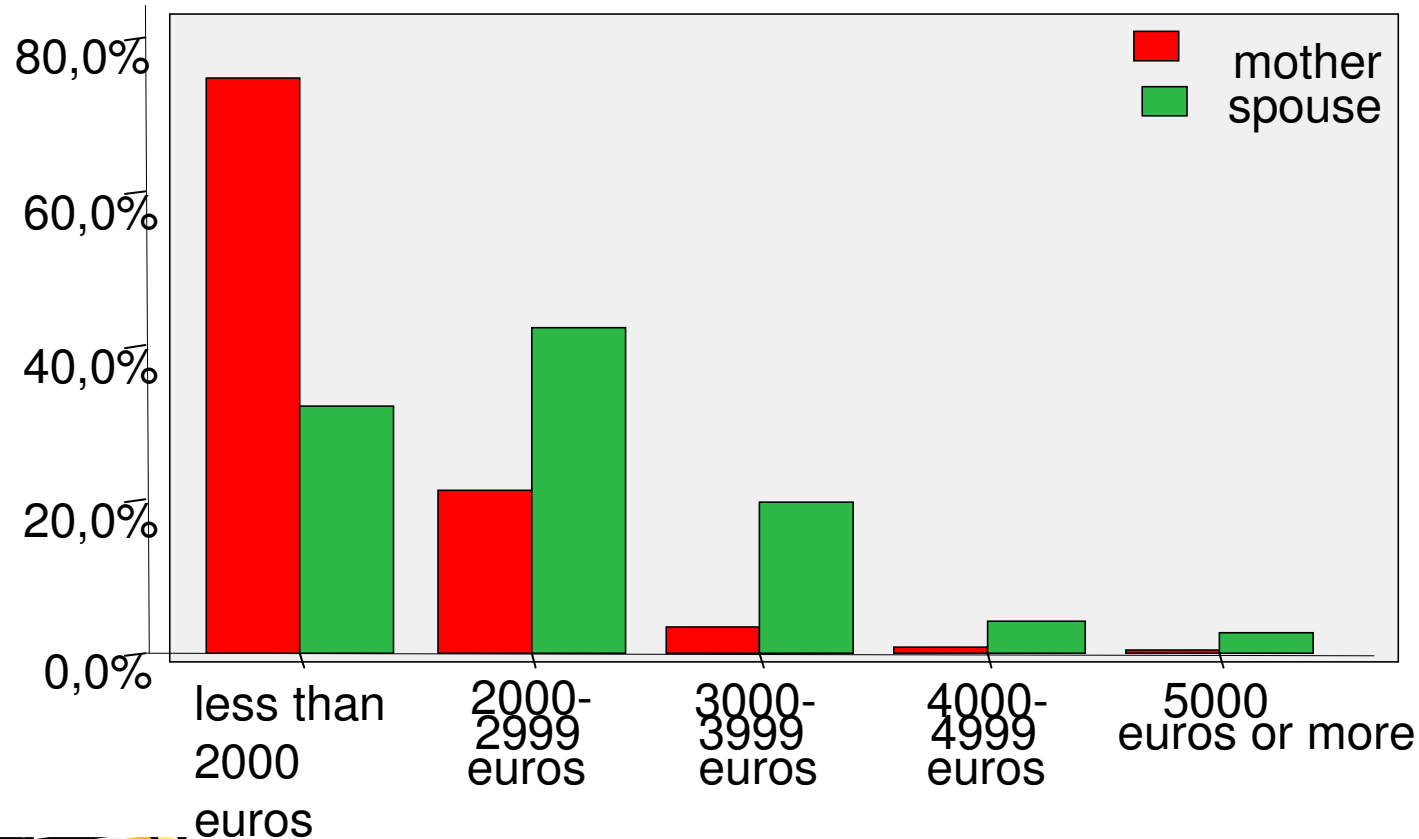


*** note that almost one fifth of the income comes from social benefits**

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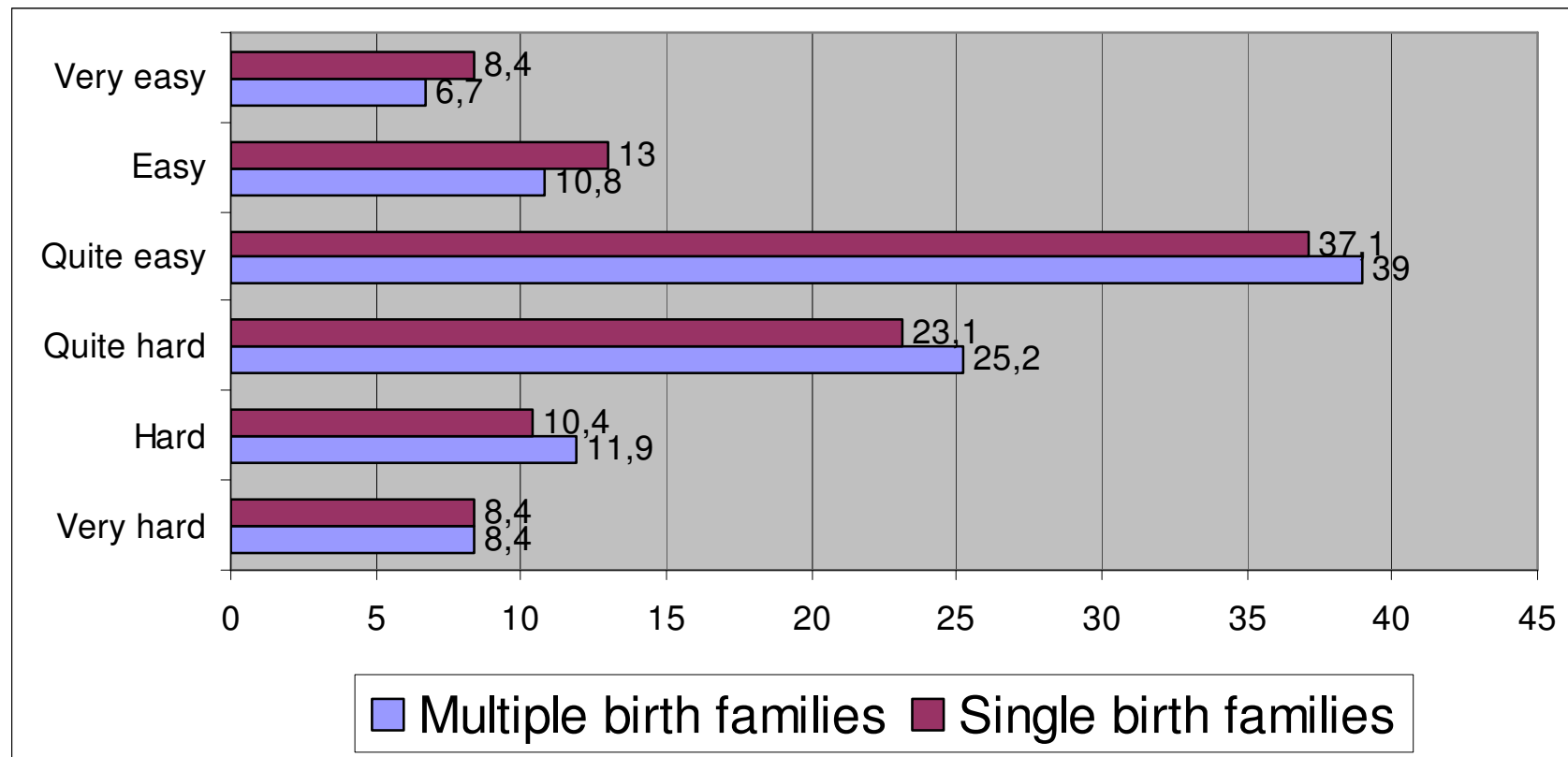
MOTHERS AND SPOUSES PERSONAL INCOME PER MONTH



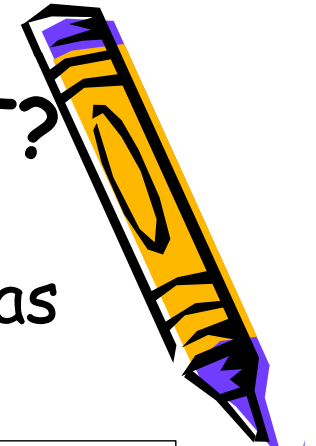
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IS FAMILIES' INCOME SUFFICIENT?

The economical livelihood of the families was experienced:

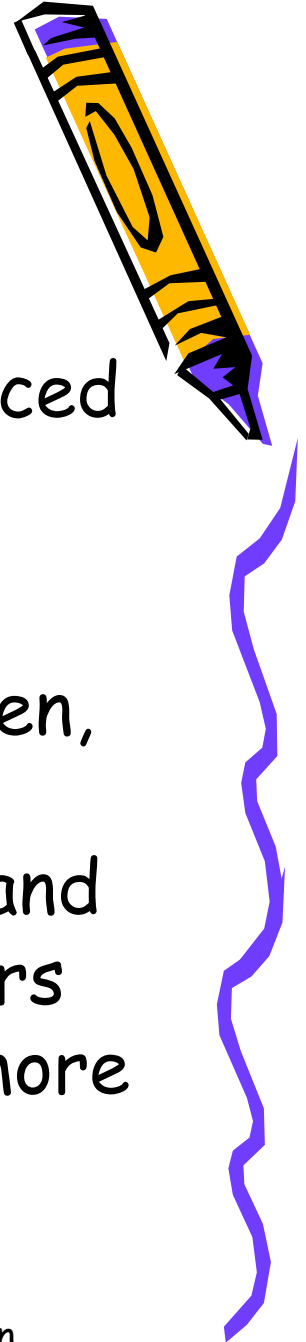


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"DESCRIBED THEMSELVES AS AVERAGE FAIRLY WELL-PAID"

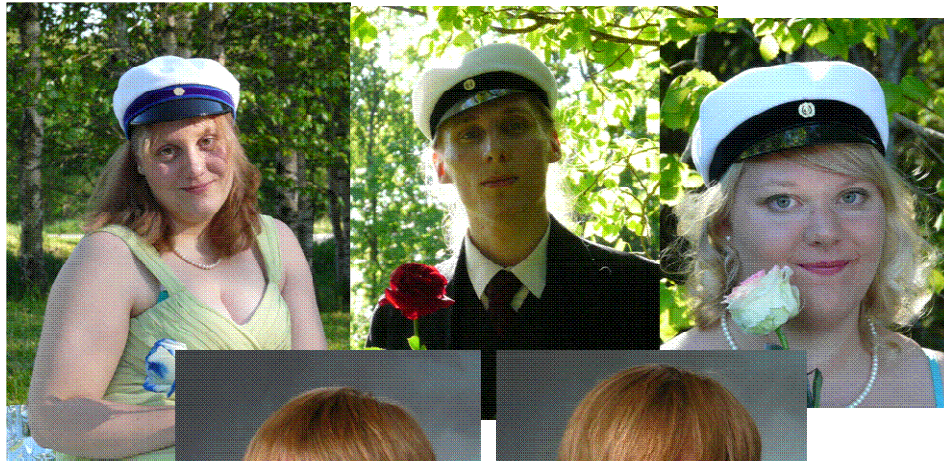
- Almost half of the respondents announced that it was hard to cover their expenditure with their income
- Compared to other families with children, difficulties in livelihood were more common among single multiple parents and multiple parents with infants or toddlers and among multiple families with 4 or more children altogether.



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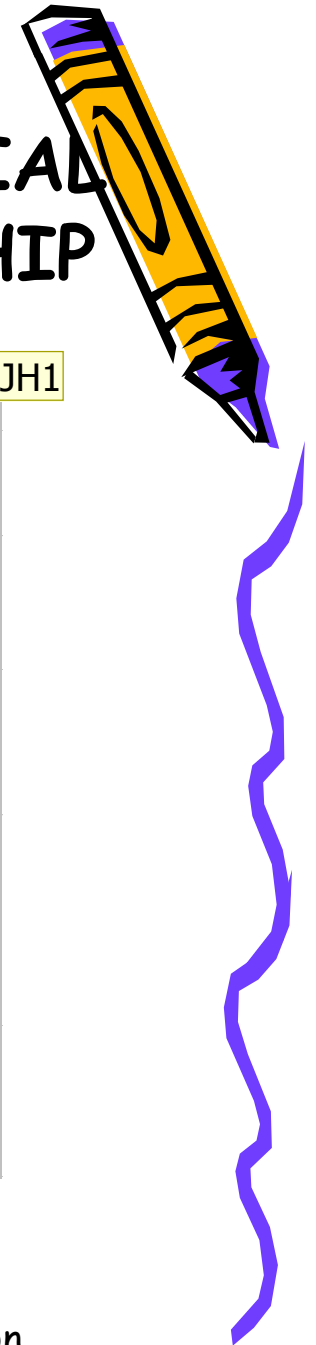


**More
income
problems**



cepresident Finnish Multiple Births Association,
dent of Finnish Triplet association

CONNECTIONS OF ECONOMICAL LIVELIHOOD TO PARENTS' PSYCHOSOCIAL WELL-BEING AND COUPLE RELATIONSHIP



	Economical livelihood is hard JH1	
	Multiple families	Single families
Experiences much or very much stress	34,9	31,8
Has very often negative feelings	21,4	23,8
Economical situation burdenes parents relationship	62,7	#
Often disagreements in financial maters	16,9	#



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Dia 13

JH1

Vaihdoin luvut käsittelemään asiaa toisinpäin, kuten artikkelissämmekin. Eli näin %-osuudet kuvaavampia, vaikka osuudet pienuvätkin.

Luetaan:

Niistä vanhemmista jotka koivat toimeentulonsa hankalana 34,9 % koki paljon tai erittäin paljon stressiä, 62,7 % koki taloudellisen tilanteen kuormittavan parisuhdettaan jne.

--> en vaihtanut näitä vielä muistiinpanoihin!

Hyväluoma, Johanna Elisabet; 26.5.2010

FINANCIAL SITUATION REFLECTS NEGATIVELY TO THE COUPLE RELATIONSHIP

- Almost 30 % of parents said that the financial situation reflects negatively to their relationship between parents.
- The more challenging financial situation in family, the more likely they have pressure on relationship between parents.
- Economical issues also increased disagreements between parents.



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SAVING IS COMMON IN MULTIPLE BIRTH FAMILIES

- It is possible regardless of financial situation
- In 41 % of the families there were 100–499 euros left after compulsory expenses per month
- Maybe multiple birth families adjust to lower income and try to adapt their lifestyle according to that.
- Only little over 10 % said that there is left no extra money to put aside. Single parent families were one of these.



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ALMOST 65 % OF FAMILIES HAD CUT DOWN PURCHASES OR RECEIVED FINANCIAL AID OUTSIDE OF THE FAMILY



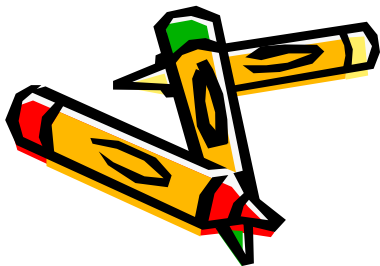
48 % saved from clothening and home supplies

44 % saved from family traveling

39 % saved from parents leisure expenceses

9 % saved from childrens hobbies as a last
option

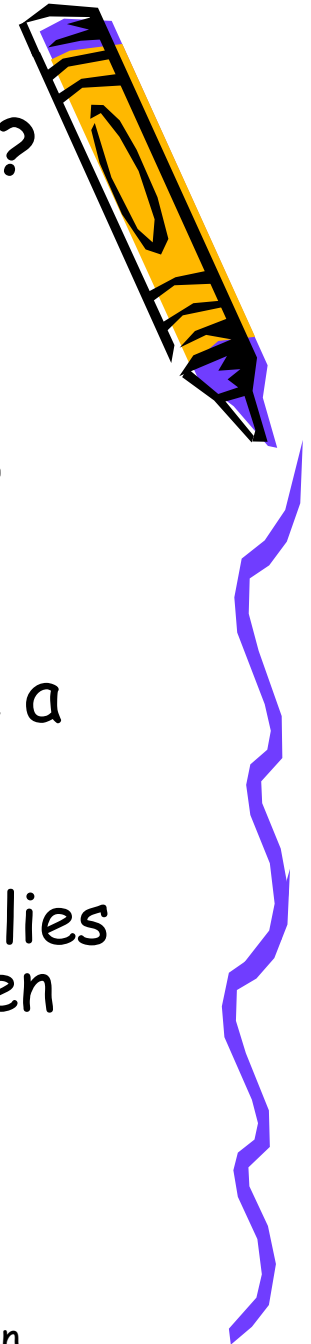
- Cut downs were most common in single parent families and in families with 3 children.



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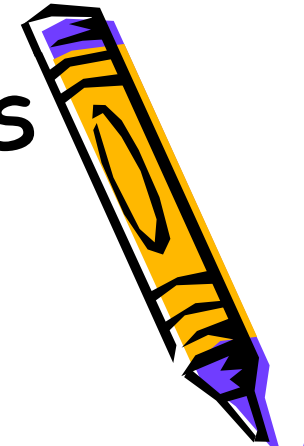
WHAT MAY CAUSE THE DIFFERENCES?

- One explanation is that most of those families with 3 children were 2 parent households, so they had more money for the family.
- Also the age of the youngest child made a difference:
 - In single birth families there were more consumption opportunity in teenage-families when in multiple birth families it was when the child was between 6-11 years.

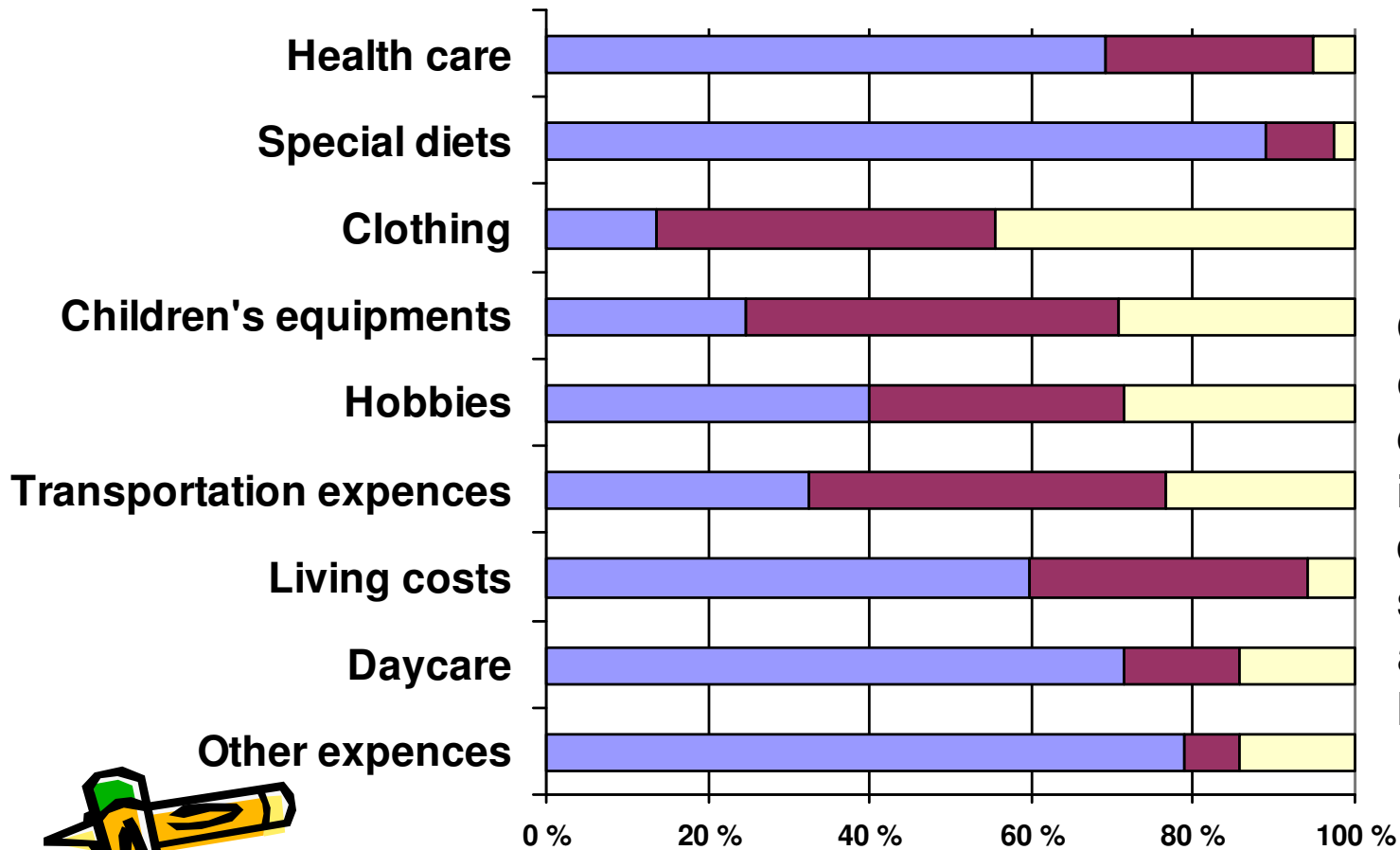


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EXTRA COSTS OF HAVING MULTIPLES



■ Not at all ■ Same ■ Double or more



Other expences came from insurances, driving school, school books and domestic help



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CHILDREN'S WELL-BEING IN RELATION TO THE ECONOMICAL SITUATION OF THE FAMILY

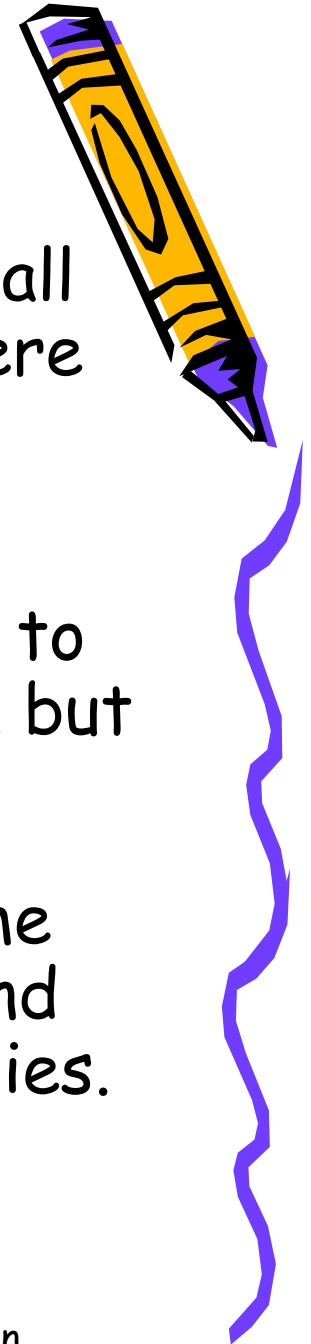


<i>Youngest multiple...</i>	Covering expences with income is hard	
	<i>Multiples</i>	<i>Singletons</i>
Sleeps enough	87	80
Has trouble sleeping	11	5
Eats enough healthy food	88	77
Excercises enough	84	70
Is happy with his/her life	87	79
Tells about happy things and sad things	75	71
Obeys directions and requests	71	61
Asks help if needed	82	78
Is lonely	4	8



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- Parents who felt it easy to cover expenses with income, consider their children's overall well-being more positive than those who were less well-off.
- In those families which had difficulties covering expenses, children were reported to suffer from sleeping problems more often, but only in 10 % of families.
- The main connection was that in poor income families the children followed directions and requests more rarely than in well-off families.



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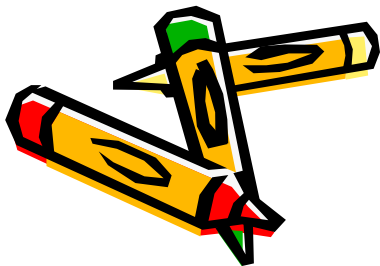
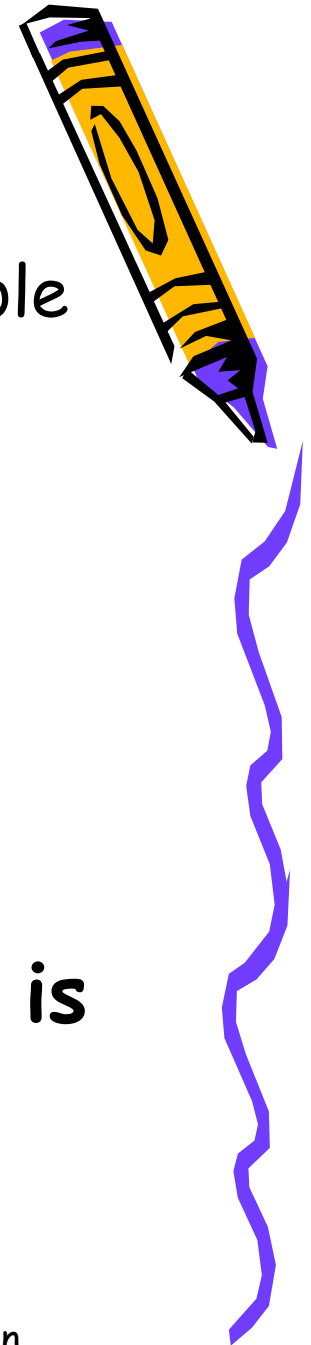
CONCLUSIONS

- The economical situation in multiple birth families doesn't differ greatly from single birth families
- The main differences are related to the amount and age of children
 - Compared to the singleton's families the economical situation is more difficult in multiple families with children under age of 3 and with 3 or more children



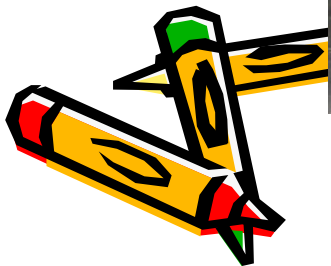
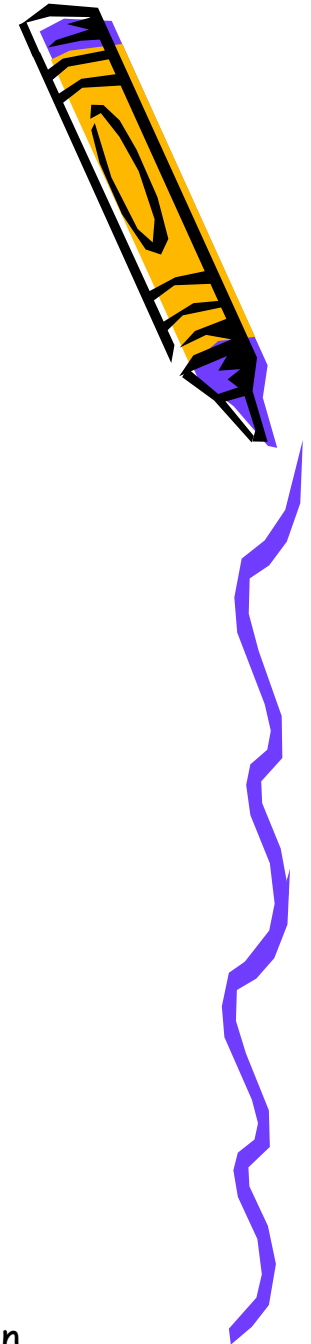
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- Economical difficulties in multiple birth families burdens the well-being of the whole family
 - Parents of multiples experience stress more often than parents of singletons
 - Economical situation burdens also the couple relationship
- For equalize multiple families' economical pressure the more financial and psychosocial support is needed



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THANK YOU!



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