



Disparities in Children's Family Experiences by Mother's Socioeconomic Status: The Case of Finland

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Abstract: A well-known argument claims that socioeconomic differentials in children's family structures have become increasingly important in shaping child outcomes and the resources available to children in developed societies. One assumption is that differentials are comparatively small in Nordic welfare states. Our study examines how children's experiences of family structures and family dynamics vary by their mother's educational attainment in Finland. Based on register data on the childbearing and union histories of women in Finland born from 1969 onwards, we provide life-table estimates of children's experiences of family dissolution, family formation and family structure from ages 0–15 years, stratified by mother's education level at the child's birth. We find huge socioeconomic disparities in children's experiences of family structures and transitions. Compared to children of tertiary-educated mothers, those of basic-educated mothers are almost twice as likely to be born in cohabitation and four times as likely to be born to a lone mother; they are also much more likely to experience further changes in family structure—particularly parental separation. On average, children of low-educated mothers spend just half of their childhood years living with both their parents, whereas those of tertiary-educated mothers spend four-fifths of their childhood with both parents. The sociodemographic inequalities among children in Nordic welfare states clearly deserve more scholarly attention.

Keywords: socioeconomic status, education, lone parenthood, divorce, child outcomes, Finland

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1. Background

Since the 1960s, affluent democracies have witnessed delays and decreases in marriage and entry into parenthood, combined with increases in nonmarital cohabitation, nonmarital childbearing, separation and divorce. These family changes, commonly referred to as the Second Demographic Transition (SDT), have also altered the family structures and dynamics experienced by children (Surkyn & Lesthaeghe 2004; Sobotka & Toulemon 2008; Thomson 2014). Some of the developments, including those related to parental separation and nonmarital childbearing, imply losses in the resources available to children (McLanahan 2004). A large volume of research suggests that children who do not live with both of their parents fare worse on a variety of outcomes, such as educational achievement, psychological well-being, health, and socioeconomic achievement in adulthood (Amato 2000; 2010; McLanahan, Tach & Schneider 2013; Härkönen, Bernardi & Boertien 2017; Erola & Jalovaara 2017). Many children are born to lone mothers, but in most cases, lone parenthood results from parental separation. Many of these children experience their parents' partnering or repartnering; knowledge on the outcomes of this heterogeneity is now accumulating (see Turunen 2013; Mariani, Özcan & Goisis 2017; Erola & Jalovaara 2017).

Increasing research attention has been directed towards disparities between social strata in family structures and instabilities experienced by children. The famous narrative of "diverging destinies" (McLanahan 2004; McLanahan & Percheski 2008) describes different trends by parental education: children born to low-educated mothers are increasingly likely to experience family changes and structures that are associated with a loss of resources, including their parents' early and nonmarital family formation, parents' union dissolution, lower levels of father involvement, and weaker maternal labor market attachment, while the opposite holds true for children born to highly educated mothers: they tend to benefit from their mother's later and better-planned family formation, their father's higher level of involvement, and their parents' greater union stability and stronger position in the labor market. These unevenly distributed family experiences of children born to disadvantaged and advantaged families have the potential to increase differences in children's well-being and chances in life. The situation for the former thus reflects the 'accumulation of disadvantages' in which an unfavorable relative position produces further relative losses over the life course and across generations (DiPrete & Eirich 2006).

McLanahan's observations were mostly based on U.S. data, but similar differences and developments have been observed in many European countries as well, although the trends and differences vary (see McLanahan 2004; Kennedy & Thomson 2010; McLanahan

& Jacobsen 2015; Härkönen 2017a; 2017b). For instance, Härkönen (2017a) shows that in many countries, including Finland, single parenthood is increasingly associated with low education. Further, several recent studies suggest that affluent societies may have experienced a halt to, and even a reversal of, the increases in divorce and declines in fertility (Raley & Bumpass 2003; Kennedy & Ruggles 2014; Anderson & Kohler 2015; Goldscheider, Bernhardt & Lappegård 2015; Esping-Andersen & Billari 2015; Jalovaara et al. 2017). These turns are largely ascribed to changes in the behavior of the highly educated and the increasing selectivity of marriage, and taken together, these changes may lead to further increases in the socioeconomic disparities produced by differential family dynamics.

McLanahan (2004) and others have argued that welfare states could and should help reduce inequalities in children's opportunities. McLanahan (ibid.) argued that due to the many state policies targeted at promoting social and gender equalities, the socioeconomic differentials in children's family structures would be narrower in Nordic welfare states than in liberal ones such as the U.S. Whether welfare policies can influence children's access to a stable two-parent family is unclear. Previous research also reports notable sociodemographic disparities in the Nordic countries; these disparities may be smaller than those in the U.S., but increases have been observed in Nordic countries as well (Kennedy & Thomson 2010). Following Cohen (2015) and Härkönen (2017a;b), we propose that the role of policies is mainly to keep differences in family experiences from translating into disparities in children's well-being and chances in life.

In this study, we examine how children's experiences of family dynamics and structures vary by maternal educational attainment levels in Finland. We use register data on women born in 1969 and afterwards. Based on the women's childbearing and union histories until 2009, we provide life-table estimates of children's experiences of different family structures and family transitions from ages 0 to 15 years, stratified by the level of their mother's education at childbirth.

Almost all previous research on socioeconomic differentials in family dynamics in Finland and the other Nordic countries concerns adults. These findings show that compared to low-educated women, highly educated women are more likely to marry, more likely to have their children in marriage, much less likely to have a child outside of a coresidential partnership and less likely to separate or divorce (Hoem 1997; Holland 2013; Jalovaara & Fasang 2015; Schnor & Jalovaara 2017; Jalovaara 2013). While gradients among adults provide suggestive evidence for children's experience, family transitions look somewhat different when one adopts a child perspective, mainly because the latter also reflects

differences in the timing and probabilities of childbearing between adults in different family situations (Thomson et al. 2014).

In the case of Nordic countries, nonmarital cohabitation is a factor of particular significance (see also Kennedy and Thomson 2010). American discussions, including the argument made by McLanahan (2004), tend to stress the role of marriage in securing children's access to a stable family life. In the Nordic countries, cohabitation is a more established union type, and therefore, one could expect smaller differences in outcomes between cohabitations and marriages. However, we still anticipate visible differences in outcomes: previous research reports that in the Nordic countries as well, separation rates are clearly higher for cohabiting parents than for married parents (Andersson 2002; Heuveline, Timberlake & Furstenberg 2003).

In our study, as in many other studies, maternal socioeconomic status is measured using mother's level of educational attainment. It is a proxy of a person's human capital and a strong predictor of his or her labor market position, earnings, and wealth, and it reflects opportunities and resources available to adults, which also affect and are transferred to their children in processes of socioeconomic inheritance. The different family demographic behaviors of women at different educational levels may also reflect their attitudes and values, as well as their broader life-course opportunities and constraints. In the SDT concept, a central argument is that highly educated women and men are, owing to their less traditional attitudes, forerunners in beginning new family behaviors (Surkyn & Lesthaeghe 2004). However, in more recent research, it has often been shown that liberal attitudes are often not translated into higher levels of behaviors, such as separating or having children outside of marriage (Gubernskaya 2010).

Finland and other European countries (Vincent-Lancrin 2008) have also witnessed a remarkable educational expansion. The developments have been particularly strong for women. In our study cohorts, the majority of women have eventually completed tertiary education, and less than one-tenth of women have completed no degrees beyond the compulsory basic level. At the same time, the labor market position of low-educated women and men has weakened. This phenomenon was particularly true following the early 1990s recession that was exceptionally severe in Finland and that gave further rise to the restructuring of the economy, from industrial jobs to more highly skilled sectors (Hannikainen & Heikkinen 2006; Asplund & Maliranta 2006). For instance, the educational differences in unemployment rates are remarkable: in 2013, the unemployment rate was 16 percent for the basic-educated population, 9 percent for the secondary-educated population

and 4-5 percent for the tertiary-educated population (Statistics Finland, Labour Force Survey). A recent Nordic comparison (Jalovaara et al. 2017) reported increasing social inequalities in childbearing outcomes and concluded that the less educated have also become an increasingly marginalized segment with regard to family formation. The study reported partly wider disparities in outcomes in Finland than in the other Nordic countries.

2. Data and methods

The current study builds on previous projects on life-table representations of family dynamics in Europe based on data from the Fertility and Family Surveys (FFS) (Andersson 2002; Andersson & Philipov 2002) and the Generations and Gender Surveys (GGS) (Andersson, Thomson & Duntava 2017) from a range of countries. We use data from Finland that are arranged in the same way and exposed to the exact same methods of analysis as those used in previous studies. The main differences are that the current study is based on a sample of compiled register data for Finland, that it focuses on the experiences of children only, and that the results have been stratified by maternal education. Finland has not participated in the GGS program, but we will demonstrate that much of the same data can be drawn from population and administrative registers. This similarity in data holds true for Finland in particular, where data on registered domiciles are available for a longitudinal depth of up to three decades, which allow for the inference of histories of nonmarital cohabitation as well as those of changes in civil status and childbearing events. When using register data, the immediate costs of data compilation can be kept very low (amounting to a few days of additional data coding if data are already in use). Another positive feature is the opportunity to link reliable data to other related factors, such as histories of educational attainment. Finally, some typical problems inherent in sample surveys are avoided. One of these problems is selective non-response and attrition (e.g., those who have recently divorced are often less likely to participate in family surveys; Andersson, Thomson & Duntava 2016). Another problem is the impact of subjective interpretations of, for instance, situations in which a partner continues to have his or her own apartment. Both biases tend to produce underestimates of union instability and non-union childbearing. The situation in which panel attrition is much higher among low-educated survey respondents (Kennedy & Thomson 2010) tends to aggravate these problems.

2.1 Data

We use data that were compiled at Statistics Finland (permission TK53-663-11) by linkages

of data from different register sources. The extract used in the current study is taken from a random 11 percent sample of persons born between 1940 and 1995 who had been recorded as residents in the Finnish population between 1970 and 2010, although not necessarily during the entire period. Since 1987, union histories have covered not only marriage but also cohabitation. A cohabiting couple is defined as a man and a woman who are registered as domiciled in the same dwelling for over 90 days, who are not close relatives (siblings or a parent and a child, for example) or married to each other, and whose age difference is no more than 20 years (this rule does not apply if the couple has shared children). Limitations are that non-cohabiting LAT (Living Apart Together) relationships remain unnoticed and that same-sex cohabitations cannot be inferred.

We focus on women born between 1969 and 1993. The 1969 cohort is the oldest to have full histories of all coresidential unions beginning from the year of their 18th birthday. Analyses are further confined to persons who were members of the Finnish population when they turned 18. Of these women, 97 percent were born in Finland. Women who had died or emigrated from Finland before the last date for which we have data were omitted from the analyses, which would have reflected the situation had a comparable sample survey been conducted (Andersson & Sobolev 2013). Childbearing and union histories until September 2009 were available to us. The children who contribute to our life-table estimates were born between April 1985 and September 2009.

Our data on educational attainment are based on Statistics Finland's register of completed degrees. In the present analyses, we use the highest education attained by the mothers by the time of their child's birth (monthly precision). This approach was chosen to avoid problems inherent in any anticipatory analysis (Hoem & Kreyenfeld 2006): education measured at an older child age could be affected by different family dynamics after childbirth. We distinguish between low (basic: ISCED97 1–2), medium (secondary: ISCED97 3–4), and high (tertiary: ISCED97 5–6) educational level. The first segment contains persons for whom no data on post-comprehensive, non-compulsory education are registered.

The analyses cover 64,162 children. Of them, 18 percent (N=11,251) had a low-educated mother, 44 percent (N=28,398) a secondary-educated mother, and 38 percent (24,513) a tertiary-educated mother. Thus, the women's educational level is quite high, although some women continued their education and completed even higher degrees at a later stage of the life course. The educational expansion does not influence our analysis, as our oldest cohorts were already highly educated and subsequent increases have been negligible.

2.2 Methods

The life-table estimates are based on age- or duration-specific transitions of different kinds that are observed during a person's childhood. The transitions refer to different family formation and dissolution events as registered for the child's mother. The resulting life tables are constructed on the basis of a synthetic cohort that covers the state of affairs in family dynamics in Finland during the six-year period from October 2003 to September 2009, which is the last month for which we have data. As is always the case with synthetic cohort measures, the results describe the demographic patterns that would have arisen if the age- or duration-specific transition probabilities prevailed while a cohort of children passes through those ages or durations. Double-increment life tables for competing events in cohabitation are used in the case of family dissolution vs. entry into marriage (see Andersson & Philipov 2002; Andersson, Thomson & Duntava 2016).

Children's life courses are followed from birth until the event of interest occurs, or if it does not occur, until age 15 years or censoring in September 2009. Parental unions cease to be observed at the death of the mother's partner. Observations are also censored if the child dies and, in most cases, if a child is observed as living separately from the mother prior to age 15. All duration spells are based on data with a precision of one month.

3. Results

We start by examining the family structures to which children are born and continue with children's experiences of parental union dissolution and of ever living outside of a family that consists of both their parents. We then proceed with the experience of any union-formation events among non-partnered mothers. The analysis concludes with a summary statistic on the proportion of time that the children spent in various family types during childhood. All analyses are stratified by maternal education at childbirth.

3.1 Family type at birth

Table 1 shows the relative distribution of births that occurred while the mother was living in cohabitation, married, or neither. Of all children, almost nine out of ten were born to a mother who was cohabiting or married at the time of the birth. One-third of all children were born in cohabitation, and the majority were born in marriage.

The differences by maternal education are tremendous. Compared to children of highly educated mothers, children of low-educated mothers were almost twice (1.8 times) as likely to be born to a cohabiting mother and four times as likely to be born to a lone mother.

In turn, the large majority (70 percent) of children of highly educated mothers were born in marriage, whereas less than one-third of children born to low-educated mothers were born in marriage.

Table 1. Family type at birth by maternal education among children born in Finland from 2003–2009, percentage distributions

Family type, %	Maternal education			
	Low	Medium	High	All
Born to lone mother (total)	27	12	7	12
- Born to mother never in union	12	4	2	4
- Born after union disruption	14	9	5	8
Born in marriage	31	48	69	55
Born in cohabitation	43	39	24	33
Total	100	100	100	100

Source: Finnish register data, authors' own calculations

3.2 Experience of family dissolution

Table 2 focuses on children who were born in a union and shows (as cumulative percentages) the extent to which a child has, by certain ages, left or lost his or her original family of two parents. The event of family dissolution includes parental separation, the death of the father, and the child's own moving away from his or her parents. The vast majority of such events occurs due to parental separation. Since the likelihood of union dissolution is known to vary by civil status, we show the results separately for children born in any union, in cohabitation, and in marriage.

Table 2 shows that of all children born in a union, 41 percent had seen their original family dissolved by age 15 years. In addition, marriage does matter: among children born in marriage this proportion was one third, while for those born to cohabiting parents, it was more than half. However, the disparities by maternal education are much more remarkable; this holds true especially at young child ages. For children of low-educated mothers, the likelihood of experiencing parental family dissolution is remarkably high: 43 percent of children of low-educated mothers had experienced family dissolution already by six years of age, and by age 15, the portion was as high as two-thirds. This finding can be compared to the same statistics of only 12 and 29 percent, respectively, among children of highly educated

mothers. The relative differences by educational status are similar regardless of whether the child was born in cohabitation or marriage. However, given the finding that with low maternal education, a larger proportion of children are born in cohabitation, the greater fragility of cohabitations compared to marriages helps contribute to the overall disparity in children's family outcomes.

Table 2. Cumulative percent of children ever out of parental union, by age of child and maternal education; children born in any union, in cohabitation, and in marriage

2a) Children born in any union (cohabitation or marriage)

Maternal education				
Age	Low	Medium	High	All
1	10	3	1	3
3	27	11	5	10
6	43	21	12	20
9	53	30	18	28
12	61	36	24	35
15	65	42	29	41

2b) Children born in cohabitation

Maternal education				
Age	Low	Medium	High	All
1	14	5	2	5
3	34	15	9	16
6	51	28	17	29
9	61	38	25	39
12	67	46	31	46
15	71	52	35	52

2c) Children born in marriage

Maternal education				
Age	Low	Medium	High	All
1	5	2	1	1
3	17	7	4	6
6	33	15	10	14
9	42	23	16	21
12	51	28	21	27
15	56	33	27	33

Source: Finnish register data, authors' own calculations

3.3 Summary of experience of living outside parental union

Table 3 brings together the processes covered in Tables 1 and 2. It shows the cumulative percentage of children who had ever lived outside the union of their parents at various child ages. Children who are born to a lone mother enter this stage at birth (age 0), and children born to a partnered mother who experiences parental union dissolution gradually add to this initial proportion.

Almost half of all children in Finland had, at some point during childhood, lived outside any parental union. As seen from the results presented thus far, the gaps in children's family experiences by maternal education are tremendous, and they are the widest at younger child ages. By age three years, almost half of children born to low-educated mothers had lived outside a parental union, while only 12 percent of children with a tertiary-educated mother had lived outside a parental union. At ages 0–3 years, the comparable fractions were more than four times higher for children born to a low-educated mother than for those born to a high-educated one. By age 15 years, the overall proportion reached three-quarters of children of low-educated mothers, compared to one-third of those with a highly educated mother.

Table 3. Cumulative percent of children ever out of union of their parents, by age of child and maternal education

Age	Maternal education			
	Low	Medium	High	All
0	27	12	7	12
1	34	15	8	14
3	46	22	12	21
6	59	31	18	29
9	66	39	24	37
12	71	44	29	43
15	74	49	34	48

Source: Finnish register data, authors' own calculations

3.4 Experience of mother's union formation and re-formation

Table 4 focuses on children born to a lone mother and shows the extent to which their mother had formed a coresidential union by given child ages. Of all children born to a lone mother, almost 70 percent had experienced living in a two-parent family by age 15 years. Children of low-educated mothers were most likely to be born in a lone-parent family and were also the most likely to experience changes in their family structure: children of low-educated mothers were almost twice as likely to experience their mother's union formation than children of tertiary-educated mothers. Note that of children born to lone mothers, as many as 16 percent were found living with a partnered mother within one year. While some form a new stepfamily quickly, it is also common that such immediate entry into a coresidential union involves the child moving in with his or her father.

Table 4. Cumulative percent of children ever in a two-parent family , by age of child and maternal education, for children born to a lone mother

Age	Maternal education			
	Low	Medium	High	All
1	20	15	13	16
3	39	31	26	32
6	58	47	34	48
9	70	58	41	58
12	78	64	42	65
15	82	65	42	69

Source: Finnish register data, authors' own calculations

Table 5 instead focuses on children born in cohabitation and shows the percentages of children who have experienced their parents getting married by given child ages. The estimates are based on a competing risk model, with parental separation as the competing event. The results suggest that the significance of maternal education in relation to marriage

formation is, to a large extent, tied to the time of the birth of the child. Of children born to highly educated cohabiting mothers, one-fifth have experienced their parents marrying within one year. Among children born to low- and medium-educated cohabiting mothers, this proportion is 10 percent and 13 percent, respectively. By their 15th birthday, the majority (64 percent) of children of highly educated mothers had experienced their parents' entry into marriage.

Table 5. Cumulative percent with a married mother, by age of child and maternal education at childbirth, for children born in cohabitation; competing-risks life-table method with family dissolution as competing event

Age	Maternal education			
	Low	Medium	High	All
1	10	13	19	15
3	24	31	38	32
6	33	45	51	45
9	37	51	59	51
12	40	55	62	54
15	41	57	64	56

Source: Finnish register data, authors' own calculation

Finally, Table 6 displays data on the children who had experienced the dissolution of their parents' union and shows to what extent they had come to live with their mother and any new partner of hers by various durations of time since the parental union dissolution. It seems that stepfamilies are formed relatively quickly: within three years from the dissolution, four out of ten children had landed in a new stepfamily. The cumulative proportions are highest for children of low-educated mothers, but in this regard, the differences by maternal education are modest.

Table 6. Cumulative percent of children experiencing parental separation to ever again be in a two-parent family, by maternal education and time elapsed since union disruption

Duration (years)	Maternal education			
	Low	Medium	High	All
1	28	25	20	25
3	45	42	36	41
6	62	59	52	58
8	69	66	57	65
10	74	72	63	71

Source: Finnish register data, authors' own calculations

3.5 Time spent in different family types

We conclude our presentation with a crude summary of proportions of time that children in Finland spend in various family types (Table 7). The percentages have been calculated from the states that were observed for the children by different ages (from 0–15 years) over the six-year period of this study. We distinguish between time spent with a lone mother at childbirth, a lone mother after union dissolution, and time spent after the child left the mother to live on his or her own or with someone else. We also show the proportions of childhood experiences in marriage and cohabitation living with the two original parents, as well as the fractions of time in childhood living with a new stepfamily.

On average, children in Finland spend 69 percent of their childhood years living with both of their parents. However, the disparities by maternal education are, again, striking. Children of low-educated mothers spend on average three times as much of their childhood in a family with a lone mother or without a mother than do children of highly educated mothers (36 percent vs. 13 percent of the total time, respectively). The latter, in turn, spend much more time with both their parents, whether cohabiting or married (81 percent vs. 51 percent of the total time at ages 0-15 years, respectively). Compared to children of low-educated

mothers, children of highly educated mothers also spend twice as much time living with both parents being married. With regard to time spent in stepfamilies, the differences by socioeconomic status are smaller.

Table 7. Percent of time among children in Finland from 2003–2009 spent in different family types from ages 0–14 years

	Maternal education			
	Low	Medium	High	All
With lone (or no) mother	36	20	13	22
With lone mother, from birth	9	5	3	5
With lone mother, after union dissolution	19	12	8	12
After leaving mother	9	4	2	5
With both parents	51	71	81	69
With both parents in cohabitation	18	16	10	14
With both parents in marriage	33	54	70	55
In step union, with mother	13	9	9	9

Source: Finnish register data, authors' own calculations

4. Conclusions

Sara McLanahan (2004) argued that children of low-educated mothers are disproportionately affected by increases in nonmarital childbearing and parental separation, which lead to further losses of resources available to these children. The opposite processes are at work among children of highly educated mothers, who tend to benefit from their mother's better-planned family formation, their father's higher level of involvement, and their parents' greater union stability and strong labor market position. One expectation is that such a link between

maternal education and childhood family structures could be relatively weak in Nordic countries.

Our study focused on disparities in children's experiences of family structures and transitions by maternal educational attainment in Finland. The empirical evidence suggests that there are huge socioeconomic disparities in Finnish children's experiences of family transitions and family life. The probabilities for newborns of low-educated women arriving home with a lone mother are almost four times as high as for newborns of tertiary-educated mothers. In addition, if born to a partnered mother, children of low-educated mothers are substantially more likely to experience further changes in family structure—parental separation in particular. As a result, children of low-educated mothers spend a much larger share of their childhood years in single-parent families than do children of more highly educated mothers. Stepfamily formation can be seen as either contributing to family complexity or as a partial (re)gaining of parental resources. Consistent with previous research from Sweden (Turunen 2011), differences by parental education in entering stepfamilies are less important.

The socioeconomic disparities in children's family structures and transitions are largest when the child is very young. Consequently, children of low-educated mothers not only are more likely to experience life in a lone-parent family but also tend to land in such families at a much younger age. A notable portion of these children start their lives in such families. For the majority of these children, the implication is that they spend little or no time living with their biological father.¹

Our study also provides evidence of a high overall degree of family instability in Finland. Compared to the percentages in the most recent life-table analyses based on GGS data (Andersson, Thomson and Duntava 2017), the proportion of children born to lone mothers in Finland is higher than the proportion in most European countries but is similar to that of Russia. Births in cohabitations are less common and marital births are more common in Finland than in Sweden and Norway. However, the proportions of both types of births in Finland are similar to those of many other European countries. In Finland, a large number of children experience parental union dissolution, almost reaching the levels observed in the U.S. As mentioned in the data section, the lower level of family instability and non-union childbearing observed elsewhere in Europe may at least to some extent stem from

¹ Recent research has focused on union formation that occurs after the birth of a common child. Mariani, Özcan, and Goisis (2017) report that compared to children of continuously lone mothers, children whose biological father joined the household fared better in terms of subsequent child outcomes.

weaknesses attributed to available sample survey data.

Further, we note that parents' civil status makes a difference in terms of levels of child-family dissolution: one-third of children born in marriage and half of children born in cohabitation witness their parents separate before they turn 15 years old. However, the gap is not as large as in the U.S., where the corresponding portion is the same, about one-third, for children born in marriage, but almost three-quarters for those born in cohabitation (Andersson, Thomson & Duntava 2017). Previous Finnish research tells about huge differentials in union stability between cohabitations and marriages in general (Jalovaara 2013). However, from the perspective of children born in those unions, the differences in outcomes are much smaller.

Should researchers and policymakers in Finland be concerned about the diversity in children's outcomes in terms of family structure and experience? A certain degree of lone motherhood in a society reflects the possibility for women, men and children to escape detrimental family conditions (McLanahan 2004). However, for children, the experience of living in a family situation other than an intact two-parent family is often associated with different negative outcomes during the life course (Amato 2010; Härkönen, Bernardi & Boertien 2017), and the finding that lone parenthood is excessively experienced in already-disadvantaged social strata can be considered a cause for concern. More generally, the situation reflects that life events that may lead to the loss of resources are more common among those with the fewest resources to begin with and the least means to address any harmful consequences of disruptive family events. This reflects the accumulation of disadvantage – a general mechanism for inequality over the life course and across generations in which an unfavorable relative position produces further relative losses (DiPrete & Eirich 2006).

In the Finnish context, women are highly educated on average, and the rates of female labor force participation are among the highest in the world. This holds true for Finnish mothers in particular. However, lone mothers' employment rates, which were high in international comparisons, have deteriorated. This is due to large and widening differentials between social strata in employment opportunities. During the recession in Finland in the 1990s, the employment rates of lone mothers dropped below those of partnered mothers and have not recovered since; this trend largely reflects the weakened situation of low-educated lone mothers in the labor market (Härkönen, Lappalainen & Jalovaara 2016). These mothers are disadvantaged, as their employment situation is restricted not only by their low education but also by the difficulties in combining childcare and employment (*ibid.*; Härkönen 2017).

Improving this situation may not be easy: low-educated lone mothers have often taken short, youthful and less-planned routes to parenthood, and lone parenthood likely interferes with further educational progress.

Finland does not fulfill McLanahan's (2004) expectation that the link between social strata and children's family structures would be relatively weak in a Nordic welfare state like Finland. It may be the case that sociodemographic differentials in behavior are larger in Finland than in the other Nordic countries (although Härkönen 2017a reports large educational differences in single-motherhood prevalence not only in Finland but also in Sweden and Norway). In any case, our study provides little evidence of Nordic social equalities in terms of family demographic outcomes. We do not expect welfare states to affect family demographic behavior directly. Rather, the realistic aim for policymakers is to reduce any detrimental side effects of differential family dynamics on behalf of adults and children and their chances in life (see also Härkönen 2017a; b; Cohen 2015). Previous research on Finland reports that overall, the influence of parental separation on children's socioeconomic achievement has been rather modest. To some extent, this finding may be due to the relatively generous welfare state and the services and income transfers that may buffer against any harmful effects of disadvantageous family structures (Erola & Jalovaara 2017); these include tuition-free education and student allowances, low-cost or free health care, housing subsidies, strongly subsidized childcare, family allowances and child maintenance allowances (ibid.; Hakovirta 2011). To conclude, in recent cohorts, remarkable proportions of children grow up in families headed by a lone mother whose labor market position may be relatively weak. This finding highlights how critical it is to maintain the institutions and practices that help compensate for related losses of resources.

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