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Financial transfers from parents to adult children and the invisible role of state policy in Poland

Abstract

In this article, we explore the role of financial transfers from parents to adult children in Poland, highlighting their significance in areas such as education, housing, and family formation. Our aim is to bring attention to the complex interplay between family support and state policy in shaping the lives of young adults in Poland. We investigate how both the older generations providing the transfers and the younger generations receiving them perceive state public policies during the transition

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to adulthood. Our analysis is based on empirical data from in-depth family interviews with individuals aged 24–40 and their parents, as well as from 12 Focus Group Interviews (FGIs) with representatives of both generations. Additionally, we use data from the 8th round of the SHARE survey to provide a broader context of intergenerational transfers. Our findings suggest that while state policies are generally seen as transparent and rarely influence the decision to support the younger generation, the scale and purposes of these financial transfers are inherently linked to deficiencies in state policies. This indicates an implicit reliance on family resources to fill the gaps left by public policy, which may exacerbate inequalities between families with different financial capabilities.

Keywords: qualitative research, public policy, households, intergenerational transfers, SHARE

Introduction

One of the key moments in the lives of many families is when adult children gain independence and form a new household. Often this process begins with young people moving out of the family home, while the symbolic stages of such a transition are relocating to another city for study or work, formalising a relationship with a partner, or having children (Buchmann & Kriesi, 2011). Usually, the transition to adulthood is linked to the situation of young adults in the labour market. A factor delaying the whole process is unemployment or job insecurity (Unt et al., 2021) which also makes it difficult to move out of the family home (Gousia et al., 2020). The transition to adulthood is often supported by various types of transfers from older generations to younger ones, with parents offering both financial and non-financial support (Kohli, 1999; Albertini et al., 2018; Szydlik, 2016). These financial transfers allow young people to consume more than their current income and are consistent with the life-cycle hypothesis (Deaton, 2005). Supporting newly formed households, or young people more broadly, is also important from a state policy perspective, particularly in the context of population policy and efforts to increase fertility rates. The possibility of establishing a new household is, alongside a stable financial situation, one of the key factors encouraging people to have children. On the other hand, having children is inhibited by the housing problems experienced by younger generations.

In this article, we examine the role of financial transfers from parents to adult children in Poland. We discuss the importance of financial transfers in areas such as education, housing, and family formation. Our aim is to bring attention to the complex interplay between family support and state policy in shaping the lives of young adults in Poland. We analyse the extent to which both the older generations making the transfers and the younger generations who are the recipients recognise the public policy of the state during the key stages in the transition of young people to adulthood.

Our analysis focuses on the practices and justifications of financial transfers from parents to their adult children, using empirical data from qualitative in-depth family interviews conducted in 2019–2021 with people aged 24–40 and their parents. In addition, we analyse data from 12 focus group interviews with representatives of the

young generation and parents' generation, which revealed social expectations and cultural norms regarding intergenerational transfers of money and wealth in Poland. To show the broader context of intergenerational transfers, we use data from the 8th round of the SHARE survey conducted in 2019/2020.

In analysing the qualitative data, we were less interested in the scale of the transfers and more in the rationale behind them and the impact on relationships within the family and the new household's choice of living strategies. We focused especially on how these transfers affected key life and financial decisions, including milestones related to work, housing and starting a family (cf. Sawulski, 2019). In examining the impact of family transfers on breakthrough events, we also looked for how social policy affected the life course of research participants. "This is because social policy is one of the factors influencing the social construction of the course of life. It is the source of the norms and rules that define them and determines the extent of the availability of different life models for people belonging to particular social categories (e.g., men and women) and groups (e.g., socio-professional groups)" (Szatur-Jaworska et al., 2021, p. 57). Combining these two perspectives, we were interested in whether and how the family tries to go beyond what is available without family support, from the first attempts to move out of the family home and become independent, to issues related to raising the next generation, i.e., children of adult children.

We argue that for most families, state policy appears transparent, meaning that it rarely features in considerations of supporting the younger generation and is rarely the main justification for a transfer. However, in practice, both the scale and the purposes of transfers are directly related to state policy deficits, ranging from housing policy, and education policy to social and early childcare services. In other words, state policies, while in the minds of respondents usually not directly influencing the willingness to provide support and financial transfers, are in fact important in terms of their scale and direction. The practices and justifications for financial transfers also reflect the perceptions of the role of the state and public institutions in the everyday lives of Polish households.

State of the art

Comparative research on intergenerational transfers in Europe shows that downward transfers, from parents to adult children, are significantly more frequent and intense than upward transfers: from adult children to parents (Kohli, 1999; Albertini et al., 2018). While the scale and direction of these transfers depend on the dynamics of individual families, at the macro level, they are influenced by socio-demographic changes that affect the structure and conditions of households.

From a demographic perspective, the increasing role of downward transfers has been influenced by both increasing life expectancy and declining fertility rates (Seltzer & Bianchi, 2013). Due to longer life expectancy inheritances are received later in life, which means that in the process of children transitioning to adulthood and establishing their own household *inter vivos* transfers become especially significant. Referring to the classic opposition between the quantity and quality of children (Becker & Lewis,

1973), fewer children in a family also means the possibility of larger transfers, and perceiving the children as investments in human capital, particularly, in their education and extra-curricular activities to increase their future employability (Bandelj & Spiegel, 2023).

These investments, moreover, are not only optional, but increasingly necessary, given the transformations that the process of entering adulthood has undergone in recent years. Changes in the education system, labour and housing market are making the transition into adulthood take longer and become a joint venture between parents and children, where the important part of the smooth transition is financial assistance from parents (Swartz et al., 2011). The analyses particularly address this issue in the context of the housing market and the decreasing availability of housing for young adults entering adulthood in European countries (Albertini et al., 2018; Mulder & Lauster 2010; Mulder & Smits, 2013; Druta & Ronald, 2016, 2018; Lennartz & Helbrecht, 2018; Lux et al., 2018), also in Poland (Olcoń-Kubicka & Halawa, 2018; Halawa & Olcoń-Kubicka, 2019).

Research shows that parents with more resources finance their adult children to a greater extent (Szydlik, 2016; Fritzell & Lennartsson, 2005). At the same time, middle-class parents use financial tools in the long term to help their children achieve autonomy (Zaloom, 2019) and at least the same social status as their parents (Albertini & Radl, 2012). This shows that financial transfers are factors for increasing social inequality. Children from poorer families entering adulthood have a much smaller chance in the competitive labour or housing market than peers from wealthier homes equipped with additional skills and being able to finance higher rental or property costs to a greater extent. This can result in a shift from education to a precarious labour market and the need to take any job, even low-quality jobs, to support themselves, which negatively affects their well-being (Unt et al., 2021).

Other studies based on longitudinal research focus on parents' main motivations for transferring (Swartz et al., 2011), and explore the nature of transfers, the social and cultural norms that govern them, and the relationship between parents and their adult children, using survey data, vignettes, and in-depth interviews in the analysis (Rowlingson et al., 2017), revealing situations that parents believe merit support ("deserving cases") (Finch & Mason, 1993), and the ambivalence surrounding the transfer and receipt of money in the parent-adult child relationship (Heath & Calvert, 2013). The growing importance of parents' financial presence in the lives of their adult children is depicted in the literature pointing out to different situations where parental support is mobilised with parents acting as "scaffolding" or "safety nets" (Swartz et al., 2011), while many aspirations of middle-class young people can only be realised because parents act as "oxygen tanks" (Weiss, 2019).

Thus, in the social dimension, which is the focus of the article, the importance of parental financial support lies in the fact that it allows young households to bridge the gap between the actual costs of living in a large city, class-shaped aspirations, and the financial capabilities of young people. At the same time, wealth transfers allow parents to make attempts at social mobility in a multigenerational plan, by mobilising resources to "set" the next generation higher in social stratification. These actions, including the justification of their amount on the part of the donors and the reactions

of the recipients, must of course be considered in the context of the existing economic situation, labour conditions, and social policy programmes.

Comparative studies of European countries show that there is some variation in the forms and intensity of parental support, and the context of welfare state support matters.

Parents in southern European countries with low levels of public family expenditures predominantly support their adult children by providing living space, whereas parents in northern European countries with more generous welfare states give direct financial support. Differences in country-specific transfer patterns can theoretically and empirically be traced back to welfare state support in general and national housing regimes and markets in particular” Isengard et al., 2018, p. 178.

This research situated Poland closer to southern European countries suggesting that downward financial transfers play a more limited role in Poland compared to established capitalist economies, and a relatively more important role is played by parental in-kind support, including time, and support in housing. Data from the 6th wave (2015) of the SHARE survey shows that 30% of parents aged 50 and older in Poland support their children, primarily by providing housing and, to a lesser extent, through direct monetary transfers (Isengard et al., 2018). Similar frequencies were identified also in SHARE data collected in the survey in the years 2019/2020, which we discuss later in this paper. The results from the studies suggest also that the generosity of the welfare state could influence both frequency and intensity of private support within families. Analyses based on SHARE data show that the more public assistance was available, the more frequent but less intense was the financial and non-financial support by parents to their adult children (Brandt & Deitl, 2013). That is in line with the findings of Albertini (2016) and Albertini et al. (2007), in which they observed that the likelihood of the exchange of support between family generations decreases from the North of Europe (Scandinavian countries) to the South and the intensity of support follows “an opposite North-South gradient”.

Referring to the division proposed by Saraceno and Keck (2010) instead of the conventional North and South, one can distinguish three types of policy frameworks that favour, or limit, intergenerational transfers due to the organisation of family care. From familialism by default, where the lack of institutional support forces transfers and support within the family, through an intermediate form such as supported familialism to de-familialisation, “when individualization of social rights [...] reduces family responsibilities and dependencies” (Saraceno & Keck, 2010, p. 676). Regardless of the regulation and formal assessment of welfare regimes from the perspective of the family, the level of trust in public institutions and the stability of existing arrangements are also important. Indeed, households are guided by “familial pragmatism” (Pustułka & Sikorska, 2023), mixing the private and public dimensions and making choices that are as rational as possible, from their perspective, seeking primarily to maximise the benefits to their own family.

However, this support is insufficient in many cases, and the complex and multidimensional process of entering adulthood can be delayed. Hence the demand

raised in the literature for “building in Polish social policy (public policies) an approach that could be described as a policy of the process of entering adulthood (transition to adulthood regime)” (Grotowska-Leder & Dziejczak-Foltyn, 2021, p. 2; see also: Grotowska-Leder & Kudlińska, 2018). The goal of such a policy would be to level the playing field on the one hand, and to minimise the risk that the process is unduly prolonged on the other. At the same time, it seems that the empty space left by the missing public programmes has been, at least in part, privatised and taken over by market-oriented solutions (Pawłowski, 2020; Sawulski, 2019).

Poland is often underrepresented in research on intergenerational transfers in Europe. In this text, we address this gap by providing new qualitative evidence on the practices and justifications of financial transfers from parents to their adult children. We also explore the complex interactions between family support and state policy in shaping the lives of young people in Poland.

Data and methodology

The analyses presented below are divided into two sections: the first using data collected through family interviews and FGIs, and the second based on SHARE (*Survey of Health, Ageing and Retirement in Europe*) data. By juxtaposing the data from wave 8 of SHARE carried out in years 2019/2020 and interviews conducted with 24 families mostly at the same time, we show both the scale of transfers and the meaning attributed to them. Therefore, we indirectly examine whether there is evidence of familial pragmatism within family transfers and to what extent they are influenced by, or in contrast to, existing family policy solutions.

The family interviews were conducted in related households of young Warsaw residents (24–40) and their parents. Data includes interviews with 72 individuals (36 adult children and 36 parents) from 24 families preceded by a pilot based on interviews with 16 parents of young adults from Warsaw and Radom which were also included in the analysis. While all adult children lived in Warsaw and had higher education, the category of parents included residents of Warsaw and smaller towns in the Mazowieckie, Świętokrzyskie and Warmińsko-Mazurskie voivodeships with varying levels of education and material situation. Parents and their adult children were interviewed separately, and the meetings focused on intergenerational transfer practices and the moral justifications for them in each specific family, told from a biographical perspective. The interviews took place mainly in the participants’ homes and lasted between 1.5 and 2.5 hours.

The family interviews were supplemented by 12 focus group interviews (FGIs) with 95 representatives of the young generation and the parents’ generation conducted in six locations Kraków, Gdańsk, Wrocław, Bielsko-Biała, Gdynia, and Wałbrzych. The FGI research focused on exploring social expectations and cultural norms regarding intergenerational transfers of money and wealth in Poland. All interviews were recorded, transcribed, and then coded in the qualitative analysis software MaxQDA.

Regarding the quantitative analysis based on SHARE data, the sample was based on population aged 50+ so all the estimations refer to people in this age group from

27 countries surveyed in the SHARE wave carried out in the years 2019/2020. There are two main questions to estimate what percentage of people aged 50+ pass on funds to their descendants. The wording of the first question is the following:

Now, please think about the last twelve months. Not counting any shared housing or shared food, have you [or your husband/wife/partner] given any financial or material gift or support to any person inside or outside this household amounting to 250 euro or more? By financial gift we mean giving money, or covering specific types of costs such as those for medical care or insurance, schooling, down payment for a home. Do not include loans or donations to charities.

The amount of 250 euro was adjusted according to the purchasing power in different countries². In the second question, the value of the financial gift is equal to 5,000 euro or more (adjusted according to the purchasing power³) and respondents answered the following question:

Not counting any large gift we may have already talked about/Since our last interview in (...), have you or your husband/wife/partner ever gave a gift of money, goods, or property worth more than 5,000 euro? Not including any gifts you have already mentioned.

The context of intergenerational transfers in Poland

The purpose of the quantitative analyses was to show the broader context of parent-to-child transfers and their scale. The results for Poland are presented in line with results for other countries for comparison. About 27% of respondents aged 50+ surveyed in SHARE declared that they gave some financial or material gift or support amounting to 250 euro or more and 5% that they gave 5,000 euro or more. Differences among countries are significant. For smaller gifts, the frequency is less than 10% for Latvia, Spain, or Bulgaria to over 40% in Austria, Denmark, or Luxembourg.

Among those who received financial support respondents mention their own children first and then grandchildren. In the case of a donation of 5,000 euro or more in many countries children are usually the main recipients of such transfers, i.e., over 80%. Valuable gifts for grandchildren were relatively more popular in Austria (10%), Hungary (13%), and Romania (20%), whereas in Poland it was 4%.

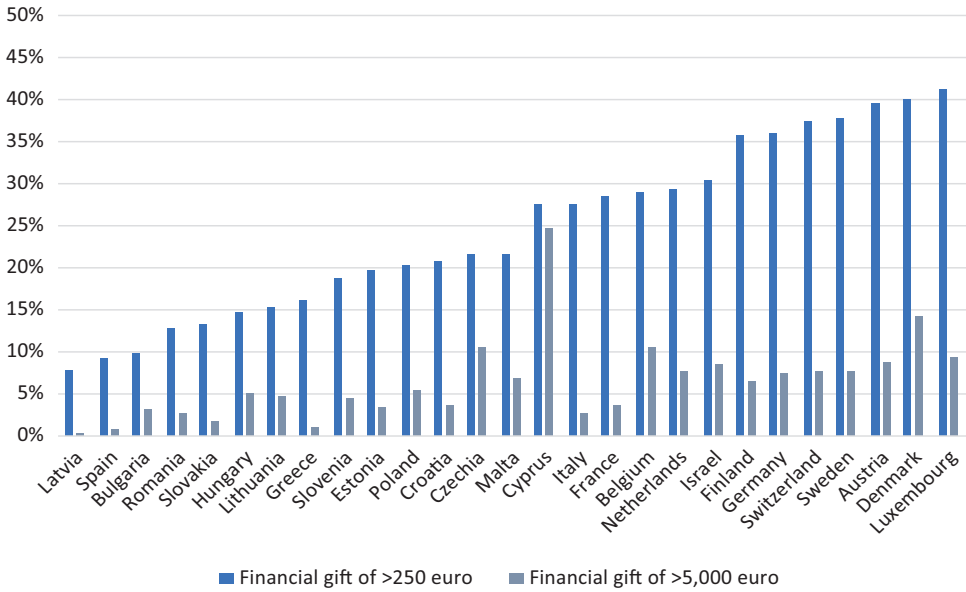
Generally, among all donors from 56 to 98% listed own children in the group of main recipients of transfers. In the case of smaller gifts worth 250 euro or more, children were mentioned by 55 to 84% of respondents.

Analysis of the sample of those who give, shows that some characteristics are correlated with higher frequencies of giving money. As far as marital status is concerned, divorced people are most likely to give financial gifts, followed by married

² In Poland 600 zlotys.

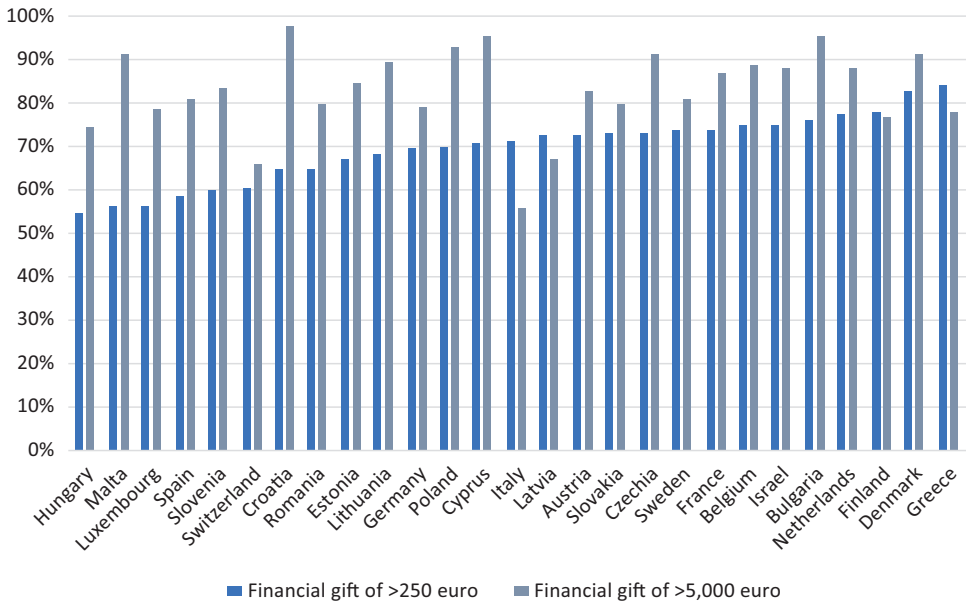
³ In Poland 12,000 zlotys.

Figure 1. Frequencies of financial gifts by countries participating in SHARE



Source: Own calculation based on SHARE wave 8 individual data

Figure 2. Share of own children in the group of mail recipients of financial transfers



Source: Own calculation based on SHARE wave 8 individual data

people and then widowed. Those never married declared giving financial gifts to anyone very seldom. The pattern is similar in various countries.

Frequencies by gender vary among countries. In some, women were more likely to declare giving financial gifts, while in others it was men. There were also differences when it came to who was more likely to give smaller and larger amounts. In Poland, in both cases, it was women who were more likely to declare financial gifts.

Better education is another characteristic linked to a higher probability of financial support, mainly in the case of amounts equal to and exceeding 5,000 euro. One of the explanations can be correlation between education and financial situation (income) in the population 50+ in Europe.

Quantitative analyses based on SHARE data provided important context for understanding the broader landscape of intergenerational transfers in Poland, highlighting the scale and frequency of these transfers compared to other countries. They revealed that Poland does not significantly differ from other central and eastern European countries, with financial transfers being generally less commonly compared to wealthier western European nations. However, significant monetary transfers from older to younger individuals are primarily directed toward their own children and occasionally grandchildren, albeit usually in smaller amounts.

Intergenerational transfers from households' perspective

Building on insights gained from quantitative analyses, our qualitative research delves into the nuances of intergenerational transfers in Poland. Through in-depth family interviews and focus group discussions, we outline the underlying motivations and social expectations that shape the dynamics of these financial transfers, as well as perceptions of the role of public policy in young people's transition to adulthood.

Our interviewees, both parents and young adults, when asked what parents should provide for their children entering adulthood, most often pointed to ensuring that they get an adequate education and cover its related expenses. Family transfers provide a more comfortable study environment for those moving out of the family home to another city, and sometimes are even the main condition that enables a young person to study:

I come from a small town, and in fact, I think that if it weren't for this financial help from my parents, it would be really hard for me to live here in general, to start studying, because actually it would be hard for me to pay rent and have money for daily upkeep, and therefore, I think that this start, even more so in relation to people moving to a city with better prospects, requires such financial help from parents (33-year-old woman, FGI Kraków).

Well, usually parents pay for some apartments, send children to study, to Wrocław, because it's such a cost even somewhere there, a friend's daughter, they rented an apartment for the three of them, she had to give 2 thousand each, yes? Well, because it's a 3-room apartment, but for that a room with a kitchen like that, they paid 2,000 each there, well, and so when you go to college, where to get the money from? If your parents

don't help you [...]. So, in general, financial help from parents is such a good start (27-year-old woman, FGI Wałbrzych).

While pursuing higher education by children was one of the key aspirations of parents, worthy of financial support, some interlocutors claimed that it was about providing an education that allows for life and career stability. For instance, financing of specialised training or courses, allowing the acquisition of competencies needed in the labour market.

To offer at least some qualifications, funded by parents. Because a TIR driver's license is not a small cost, it costs 11–12,000 zlotys, well, a high-school graduate cannot take it out of pocket, nor take a loan. Neither will they earn such money too quickly, and yet, when they can gain a license in a month... And then they would earn 8–9,000 per month. So, it pays itself off very quickly (25-year-old man FGI, Wałbrzych).

Parental financial support also has a significant impact on further career development, and sometimes parents even finance the path chosen later in their professional life. Ewa, an interviewee from Radom, a mother of two adult sons, used financial transfers to “motivate” her older son to return from emigration in Ireland. She felt that the physical work he did there was not up to his education, professional competence, and aspirations. With the money he received from her, he was able to purchase the proper equipment and machinery needed to run a construction company in Warsaw. Ewa continued to support him financially in the company on several occasions by sporadically “lending” him money, without expecting repayment. Moreover, she assisted her second son in establishing an architectural studio, primarily, through her own labour and providing space in her apartment to operate the business.

The second key dimension when young adults require financial support from their parents is housing. Due to political and economic conditions, a significant proportion (85%) of households in Poland is own housing, a consequence of the privatisation of housing stock in the early 1990s. This ownership rate is higher compared to many other European countries. However, the growing gap between real estate prices in large cities and wages makes it increasingly difficult for young adults starting out in the labour market to buy an apartment and the rental housing market is not affordable everywhere. Research participants, both parents and young people, recognise these difficulties related to the possibility of buying an apartment out of a salaried job and acknowledge the fact that financial assistance from parents is becoming a significant factor in facilitating home ownership. More affluent parents mobilise property resources, such as apartments and houses previously received by inheritance or as gifts from their own parents. To facilitate their children becoming home owners, parents utilise various strategies such as leveraging properties they previously purchased, selling land, or tapping into accumulated savings to acquire new properties. Parents are often present in the process of their children taking out mortgages by contributing to down payment or fully financing their own contribution. The housing donation is usually the most financially significant transfer that passes from parents to children in *inter vivos* transfers.

At the same time, the research participants notice the real estate market and the changes taking place in it. They see large institutions, often of foreign origin, appear on this market, which are interested in buying apartments in bulk for investment purposes counting on an increase in real estate prices in the future. In this context, providing housing for the younger generation becomes even more urgent. Those parents who have the financial capacity, enter the real estate market to buy an apartment to be gifted to an adult child in the future.

Young woman: *Because I'm just afraid of what will happen in the future. Once we don't start putting away, even what this government is giving, well, I don't know what will happen. Because we will need to give her something to start, I don't know, an apartment or whatever. We already have to think about what she will have in the future, because if we don't think about it now, we don't know what it will be at all.*

Researcher: *So, what do you think... Would you like to provide a good starting point for your daughter in some way?*

Young woman: *Yes.*

Researcher: *But you mean to buy her an apartment or to contribute?*

Young woman: *No, the whole apartment, because she would have to have some other resources. And I don't want to think what will happen, what the prices will be in a dozen years. As there are already such crazy prices. That it's all being bought up by foreigners (32-year-old woman, IDI Warsaw).*

Providing home ownership for one's children is the issue where one most often sees the need for support from the state. Mostly, because it is often beyond the capacity of parents who do not have the resources to support their children financially.

It would be nice that for those young people who have cool plans, who make personal progress, that the state would just be able to offer housing in an attractive way, I don't say for free, but according to the capabilities of this young person, without the support of parents (mother of two adult sons, IDI Radom).

Not every family can afford to help. Let's not fool ourselves. So that's the first rule. But the state should, well, see, facilitate this start in life. Especially since one is working, paying some kind of taxes, so they should have it made easier. I don't know in what way, whether more housing for the young, for example (mother of five adult children, family interview, Siedlce).

In addition to willingness to provide the adult child with an adequate education, ensuring that the young person has competencies and skills useful in the labour market, and contributing to resolving the housing issue, another area where parental assistance to adult children becomes significant is the arrival of a new generation, grandchildren. With the arrival of small children in a young household, monetary transfers from the parents' household are mobilised once again. Financial support for a young family with a child is another case, after housing, that deserves parental support. But also, this is the case in which the need for institutional solutions is recognised. The

importance of reproduction in the family can be seen in the case of Regina, a mother who, together with her husband, financially supported their children who had an infertility problem and financed medical treatments at a private infertility clinic to a large extent.

Further transfers take place during pregnancy, when the young buy new items for the newborn, and the grandparents-to-be reimburse the cost of some baby items. Both youngsters and parents indicated that traditionally the purchase of a stroller belongs to the grandparents, which is a financial relief to the youngsters' household budget and is received with gratitude.

Grandparents are present in their children's financial lives through covering expenses related to their grandchildren. It is not always the case of giving cash in hand, but rather covering expenses incurred. Grandparents insist on covering the cost of certain purchases, in which case the cash flow has a specific purpose, like buying clothes or appliances. Refunding expenses related to the purchase of children's goods, financing extracurricular activities at the kindergarten, such as English classes or dance lessons, opening a bank account for the grandchildren and regularly depositing amounts there for the future help make significant contributions to the young household's budget. Knowing that grandparents are having their backs, allows to reduce anxieties about having and bringing up children and to make confident decisions related to financing their various activities.

I think we generally wondered whether to let her (his daughter) go (to English classes) as we had an offer from this language school, and our mother-in-law offered to dispel these doubts of ours "well, listen, I'll pay for these", so one can approach such expenses more freely (30-year-old man, family interview, Warsaw).

Parents and grandparents also provide support by co-financing care in private educational institutions when their adult children experience difficulties with access to public nurseries or kindergartens. In some cases, they facilitate the "exit" from the public institution and suggest the possibility of attending a private one.

I can also say from a mother's perspective, because I kind of want to go back to work in January or February. And for example, I can say, about the availability of nurseries. It's a dramatic situation and they are so damn expensive. I won't get into a public institution, because my husband and I both work, we are a normal family. And privately it's 2,000 zloty, every month and you have to somehow make this money. (...) I have to do something with the baby as I want to go back to work, but on the other hand, if I don't go back to work, the mortgage has to be paid off. It's just that it's not a one-time, very big expense, but it's every month. For 2.5 years you have to pay for private care, to make sure your child is taken care of. If you don't have grandparents here, well it's a dramatic situation, unfortunately (30-year-old woman, FGI Gdańsk).

Young woman: *My mother contributed so my son could go to a private kindergarten. Well, I didn't ask for it either, but she knew that if she didn't contribute, I would send him to a public one, so....*

Researcher: *And what would have happened if he had gone [to the public one]?*

Young woman: *I don't know, probably nothing would have happened, but... I mean, it was actually a good choice, where I insisted that he would not go to the public one, like all children, although I was very happy with the kindergarten, so I have to admit that she succeeded, but it was on the principle that here she controlled my life, that is, she sort of put her own way. At that time I also didn't think selfishly only about myself, that I would stand up to her and do my own way, but more also about the child, that maybe it would be for the best if he went to this kindergarten, so I accepted that money (34-year-old woman, FGI Kraków).*

The transfers for the benefit of grandchildren and their educational needs, discussed above, indicate a vertical direction downward in financial flows. The assumption is to support the next generation, with no expectation of reciprocity of upward transfer. This lack of expectation, or even reluctance to accept help from an adult child often took the form of strong declarations among participants. In these statements, the scenario of accepting help from a child in the form of an upward transfer would indicate a failure in life. It would be a signal that parents were unable to take care of themselves. Participants stressed that it was easier to make a transfer for a child when the current financial situation based on a steady income from a professional job still allowed for it. One interviewee indicated that he felt at peace after making the transfer. If he had decided to transfer at a later age, such as in retirement, it would have meant worsening of his material conditions. By making the transfer earlier, one can still plan for his old age and future financial situation allowing for independence from his family. This independence was something extremely important to interviewees. Some of them have already started planning for their old age wanting to have money set aside for care, some are striving for such a situation, like the FGI participant:

I wouldn't want to burden my daughter; if I manage to live to the old age, that I'm going to be some kind of old woman and she's going to have to always come over there every day and take care of me. I certainly wouldn't want that. I would like to be financially secure enough that I would already be very old and infirm, well I don't know that maybe I would find a home where they will take care of me there, there are such homes for seniors (mother of an adult daughter, FGI Walbrzych).

Sometimes children are also aware of such plans made by their parents who have assured them that the financial assistance they would give them does not involve the expectation of reciprocating the transfer at a later age or requiring them to take care of their aging parents.

My mother is putting money aside to pay for a retirement home for herself, and preferably the premium one. So that she doesn't have that feeling that I have to take care of her, just because she contributed and there's no such thinking: I gave, I expect. She absolutely wants to be in her old age totally, so to speak, independent of us, she doesn't want to be such a crutch, and that's why she saves money and she says she

wants to go to a retirement home, so she expects absolutely no gratitude, that I will take her under my roof and take care of her (33-year-old woman, FGI Kraków).

Often, however, the need to accept help from children, whether financial or caregiving, is a subject that respondents are unwilling to acknowledge. The time horizon plays a role here: these are either still active on the labour market or have only recently retired, and the vision of old age linked to physical incapacity is still too far on the horizon to seriously consider it, much less talk about it with their own children. While they note that other people may have expectations of various kinds of support from their adult children, they themselves stress that they would not want to direct such expectations to their own children.

I think in our society people mostly expect (support from their children in the older age). Well there is even a saying that the reason why one has children is to be given a glass of water, which is nonsense. That's not why one has children but there is a pattern in most that one imposes this care on children in some indisposition in the old age. That one hands over these houses for care, it's sort of a standard, and I think that a parent should manage just this property of theirs, if they have it, in such a way that they are able to hire a nurse, a nursing home and everything else that is related to infirmity possibly in old age. And not to give the child the role of caregiver, from a young age, from childhood (mother of an adult son, FGI Gdynia).

It should be emphasised once again that we are presenting here the declarations of parents who would not like to see transfers of goods within the family as a transaction, where they buy attention and care for money, material goods, or time. It does not mean that they would not want “spontaneous” attention and interest from the younger generation, and the denial of the “exchange” nature of the transfer shows that the rule of reciprocity in the exchange of gifts does play a role after all, and cannot simply be passed over in silence, but must be verbalised to negate it. The interviewees underlined the desire to live as independent a life as possible in the old age. What is important here is that this vision does not include the state and public institutions, such as on-site day support and long-term care but the belief that this independence will have to be bought on the market. Which is probably related to the low assessment of current support for the elderly. This assumption, although not verified in the interviews, is so legitimate that the interviewees expressed rather negative views of the state and public institutions.

While looking for general opinions on the role of social policy, also referred to by respondents as the role of the state, we observed that in most interviews this subject was rather invisible and did not appear spontaneously. The topic of the role of the state in the transition to adulthood was frequently discussed in the context of housing, as the purchase of a home is one of most significant costs in life. The role of state also appeared in the interviews when respondents made comparisons between economic circumstances in the lives of present young generations and the circumstances experienced by the generation of parents in the past. In that context, the experience of living under the socialist regime was sometimes mentioned in a positive way by both older and younger generations.

The Polish state should participate in the development of this young person, should somehow give these “baits”. But in what way? I don’t know. [...] a young person’s bond with the homeland will not be established when this homeland does not help her or him. I remember those years with fondness, because the state helped me. I always sensed some kind of debt to this homeland. Because I started this family, here the state helped me. It gave me an apartment, a job. We were able to live peacefully and, as it were, also develop this family in some way. And now, I don’t know how the state could help. It just seems to me that these days it is these young people, even my daughter’s generation, who are left to themselves (mother of two adult daughters, IDI, Radom).

Because the state used to partially provide, maybe it wasn’t some rarity, but in a certain way, if you were enrolled in a housing cooperative, if you were in the Party and so on, the state built some housing and made it available. Someone applying for a three-room apartment would get a studio and so on, but after 30 years they would buy it back for a 1 zloty and have it. They are the lucky ones actually, and we just had to earn it and we envy them a little... (36-year-old man, IDI Warsaw).

Sentiment towards the socialist era is at the same time combined with criticism of current support, albeit of a rather generalised nature, without indicating what exactly this support would look like, but rather criticising the current one as insufficient.

And I think that no start is given by our state and our government to such youth and such a silly talk: he is supposed to become independent. He would like to become independent, but how? Should I make my child pack his bags and throw him out on the street and manage on his own? I just can’t do something like that (mother of an adult son, FGI, Bielsko-Biała).

Our findings indicate that while intergenerational financial support is crucial to young people’s entry into adulthood, there is a significant lack of visibility and recognition of state policies in these areas. Participants often did not spontaneously mention the role of the state in their discussions of financial transfers and support, suggesting a disconnect between public policy and individual expectations. However, when asked to do so, many respondents expressed a critical view of current state support, emphasising its inadequacy in meeting the needs of young adults, particularly in housing and educational expenses. This indicates an implicit reliance on family resources to fill the gaps left by public policy, which may exacerbate inequalities between families with different financial capabilities.

Conclusion

The analyses presented in this paper point out to the potential increase in inequality among younger generations. This unequal start into adult life related to unequal resources, or to the lack of access to financial parental support and safety nets contributes

to increasing challenges to be experienced by the younger generation. One of these challenges, if not the most significant, would be rising housing costs most likely. Our findings support the arguments made by researchers who point out to the “privatisation” of particular areas of life (see: Pawłowski, 2020), also taking into account those areas that are of key importance for the independence of the young generation. Most of the interviewees did not spontaneously see the role of the state and public institutions in the process of transition to adulthood or accepted the situation that services provided in education or childcare support require financing from private family funds. Public policy towards the young ones was rarely mentioned, and even those interviewees who referred not only to the experiences from the socialist era but also to most recent public transfers, such as the 500+ programme, or public subsidies for the purchase of an apartment made it clear that the public support was insufficient. In other words, financial transfers from parents to their adult children are taken for granted and to some extent can result from the weakness of public policy. On the other hand, as the results of the SHARE survey have shown, in some countries where public policies support young people’s entry into adulthood, the frequency of financial support for adult children is the same as in Poland or even higher. That suggests that other reasons found in the literature can play the role, e.g., helping children achieve autonomy quicker and achieve the same or higher social status than previous generations.

Due to the limitations of the empirical material, we are unable to give a clear answer as to the main reasons for recognising that the family is the main, and usually the only one, responsible for the younger generation’s independence, and sometimes even – as evidenced by statements about the need for children to attend non-public childcare and educational institutions – to guarantee quality care and education. This sense of obligation may also create additional constraints when planning more children, as the costs related to bringing up children to the moment when they reach adulthood do not end there, and the need for parental support of adult children continues after they move out from a family home. For instance, if one has three children, assisting each of them to achieve home ownership might be financially challenging. However, the SHARE data presented in the article shows that the scale of these transfers against the background of European countries is not large and close to the average. Much more and more frequent transfers are made by residents of the richest countries, such as Luxembourg, Denmark, Austria, Sweden, and Switzerland, which is probably due to the lack of comparable financial resources of the Polish households.

In defining the meanings of such wealth transfers from parents to children, one can point to two interconnected perspectives: long-term and short-term. Looking at parental financial support in the short term, it consists of allowing young households to meet certain life needs and fulfill aspirations more quickly. For instance, in the case of young people going to study in another city, it allows to bridge the gap between the actual cost of living in a large city, class-shaped aspirations and young people’s financial capabilities. The same is true of support in the organisation and financing the wedding or more broadly, the decision to formalise a relationship, to have offspring, or the temporary withdrawal or return to the labour market. At the same time, such support is associated with the participation of parents, or even a network of family-connected households, in key life decisions of young people, such as housing strategies (Olcoń-

Kubicka & Halawa, 2018; Halawa & Olcoń-Kubicka, 2019). Such a support network provides, on the one hand, comfort and peace of mind and a kind of “safety cushion” in the event of life setbacks.

In this article, we have outlined how the macro perspective of public policy in supporting the younger generation is perceived from the micro perspective of the household. This transparency, or invisibility of policy programmes in the accounts of the interviewees carries significant political implications, especially when combined with the fragility of the broadly defined Polish middle class (Karwacki et al., 2023). Along with the struggle to maintain the status quo, there seems to be some disenchantment with the support of public institutions, as manifested, for example, in the continued withdrawal from the public education system.

One of the most important findings in the context of state public policy in young people’s transition into adulthood is that respondents are unlikely to expect the state to provide equity. Instead, they are more interested in complementary transfers, i.e., the possibility of complementing private transfers with state action. In this way, the role of family transfers would be maintained in the form of facilitating social mobility, where family support could be more targeted and specialised. From the perspective of the state and, more broadly, public policymakers, there is a need to decide and clearly communicate to society whether and how the state should support young people’s transition into adulthood. These topics often appear in the Polish media discourse on specific problems, e.g., housing, fertility rate, or the adaptation of education to the needs of the labour market. What is lacking, however, is a clear message to what extent the state is (co-)responsible for young people’s transition into adulthood. A possible next step is the appropriate implementation of proposed public programmes that can reinforce, or redress inequalities caused by family transfers.

Finally, our findings and conclusions may provide a starting point for future research on intergenerational transfers within families in Poland. In addition to public policy developments, demographic changes and the evolution of the family network may also play a role in the frequency and “directions” of such transfers in the future. Trends in demographic change in Europe are leading to a “new demography of Europe” as a result of increasing life expectancy, low fertility rates and changing household structures in many countries (Kotowska & Józwiak, 2012). It may be interesting to investigate whether the observed changes in household structures – divorce, single parenthood, second partnerships, stepchildren, etc. – affect transfers from older to younger generations.

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