Carrying the mother's load: mothers' perceptions of economic security in families with children in Finland

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Abstract

Purpose – Economic security is a social phenomenon that is fundamental in understanding the well-being of individuals and families with children. The aims of this study are to analyse and discuss the multidimensionality of economic security and how Finnish mothers perceive it.

Design/methodology/approach – We use data from 21 interviews with mothers in Finland in 2024. The data are analysed using theory-informed qualitative content analysis.

Findings – The mothers view economic security as inherently multidimensional. It includes access to sufficient financial resources to secure socially accepted living standards with freedom of choice and trust in the future. The mothers' economic security is also relational: it is affected by social surroundings and by the opportunity to practise good mothering when meeting the needs of their children.

Research limitations/implications – This study provides a foundation for further research on the economic security of families with children.

Social implications – The findings contribute to developing policy and services with which to address the needs of families with children and creating societal circumstances that support family economic security.

Originality/value – The study analyses the views of the economic security of mothers with children, which have not been studied extensively. It provides theoretical and empirical insight into the multidimensional and relational construction of economic security with a qualitative approach.

Keywords Economic security, Families with children, Mothers' perspectives, Qualitative research

Paper type Research article

1. Introduction

The concept of economic security has gained widespread use in both public and private sectors. In academic discourse, it is approached from multiple complementary paradigms, which highlights the complexity and diversity of the phenomenon (Paurienė, 2022). Economic security is a fundamental component of broader human security frameworks (Tang, 2015). Debate on defining the concept of economic security has mainly taken place using quantitative methods. In general, research on economic security has largely drawn on definitions and frameworks established by international organisations (Osberg and Sharpe, 2005). In this article, we focus on economic security rather than related concepts such as financial security or poverty. As a concept, economic security highlights the role of public policies in shaping the social and economic environment and in providing collective protection against economic crises. This stands in contrast to concepts such as financial security which typically emphasise an individual's or household's ability to manage their finances (Weller and Logan, 2009) and reflects the neoliberal emphasis on individual responsibility (Wrenn, 2014). However, these concepts are intertwined. While economic security provides the primary conceptual

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framework for this article, we also draw on research related to financial security due to the overlapping and sometimes interchangeable use of these concepts in literature.

Economic security can be defined as the absence of poverty or economic insecurity (Maestripieri, 2023). Both economic security and poverty consider social conditions and relativity, but economic security has the ability to address threats that go beyond poverty (Tang, 2015). In fact, economic insecurity is a growing phenomenon among the middle class (Ranci *et al.*, 2021) and has become a significant concern in the everyday life (Hacker *et al.*, 2014). It constitutes a societal risk with implications that extend beyond individual experiences to broader social structures (Ranci *et al.*, 2021; Western *et al.*, 2012). Importantly, economic insecurity should not be understood merely as abundance (Kardiner, 1936) but defining the essence enables developing policies and practices that ensure economic security for families with children.

In this study, we specifically concentrate on the mothers' views of economic security. Mothers have an active economic role, often taking responsibility for the overall coordination of family life and routines (Corden and Millar, 2007). Also, in many countries, such as in Finland, mothers have had an important role as the providers of livelihoods in the family (Pfau-Effinger, 2005). In Finland, full-time work among mothers has been widespread, while, at the same time, mothers carry out most of the care work (Perälä-Littunen, 2018; Otonkorpi-Lehtoranta *et al.*, 2022).

The contribution of this study is to present a qualitative inquiry to the study of the multidimensionality of economic security in the context of families with children. The aims are to analyse and discuss economic security and to understand how mothers perceive it. We will first discuss economic security research and briefly discuss family finances and mothering. After the presentation of the research literature, we will describe the research design. The empirical data include 21 mothers with diverse family backgrounds and financial situations. The interviews are analysed with theory-informed qualitative content analysis to examine their perceptions. The results are presented in relation to previous research, and in the discussion, we reflect on the results from a broader perspective and consider their utilisation.

2. The literature review

One way to conceptualise economic security is as the absence of economic threats (Maestripieri, 2023). Certain policy domains, particularly social policy, aim to mitigate the risks associated with social problems and adverse conditions affecting individuals and families (De Neubourg and Weigand, 2000). These considerations help explain why research has often focused more on economic insecurity, financial hardship and poverty risks rather than on economic security itself.

Economic security studies consider numerous measurements and components of economic security or insecurity, and the multidimensionality of the concept has been proposed (Ranci *et al.*, 2021; Romaguera-de-la-Cruz, 2020). Pricop and Diaconu (2025, p. 2) recently described the debate in question: "Despite the fact that, up to now, several measures have been proposed to assess economic security, the precise definition and measurement of this concept remain under discussion." These measures will be discussed below and complemented with other research related to finances and families.

Family economic security is shaped by the interaction between families, society, political decisions and macroeconomic changes (Richiardi and He, 2020; Weisner, 2002). Paurienė (2022, p. 235) defined *economic security* broadly as "a multifaceted phenomenon, encompassing the fiscal autonomy of the state, the resilience of strategic sectors, the ability of households to withstand economic shocks and public trust in institutions." Therefore, in market-driven economies, it can be said that concern about economic security is always present in the lives of families, even when it is not threatened.

Regarding to the livelihood of families, Kardiner (1936) claimed that only basic physiological needs, such as food and shelter can be determined objectively and standardised;

other needs (psychological and social) are relational and constructed under constant social negotiation (Finch and Mason, 1993). For this reason, determining adequate or respectable standards of living is challenging when defining the concept of economic security (Richiardi and He, 2020). An example of this is the study of Falkof (2025) where economically well-off mothers experience insecurity when confronted with high societal expectations regarding standards of living. This underscores the relational nature of economic security, which is emphasised in this study. Relationality acknowledges the interdependence and mutual responsibilities of individuals and communities (Tynan, 2021; Wildcat and Voth, 2023) where both engaging with and distancing oneself from other entities are seen as active forms of relating, whether to fellow human beings (Roseneil and Ketokivi, 2016) or to ecological limits (Kallis *et al.*, 2025).

The importance of voluntary choice is strongly related to well-being, as was demonstrated in research on economic security in the context of women's part-time work (Maestripieri, 2023). The concept of economic freedom has been used to study individual choices, and it stresses the ability to control one's life (Nikolaev and Bennett, 2016). According to Pitlik and Rode (2016), economic freedom as a concept underlies the idea of capitalism and free markets. Sen's (1984) capability approach incorporates the freedom to make choices, with real opportunities (i.e. resources) to carry them out. However, with regard to freedom of choice, both insufficient and excessive available choices can weaken well-being (Schwartz, 2004).

In the age of the monetary economy, economic security is largely dependent on sufficient financial resources (Sinclair and Cheung, 2016). Wage income has been considered the primary factor securing the economy. Recent labour market realities – such as increases in precarious work, low-income sectors and in-work poverty – have eroded the role of employment as a guarantee of sufficient income (Partanen *et al.*, 2026), as well as predictability which is considered the core of economic security (Osberg, 2015; Western *et al.*, 2012). Volatility in income is likely to cause economic insecurity (Hardy *et al.*, 2019). However, *economic insecurity* and *income volatility* are not synonyms since the latter also includes planned and anticipated changes which do not necessarily cause insecurity (Western *et al.*, 2012).

In addition to income changes, negative life events might diminish financial predictability (Western *et al.*, 2012). Research Osberg (2015) suggests that undesirable income fluctuations are related to unemployment and decreased work ability, unexpected expenses, single parenthood or widowhood. For parents, experience of the adequacy of financial resources is even more relevant than the income level as insufficiency increases stress (Mistry *et al.*, 2008). The consequences of economic insecurity tend to be pronounced for families as it affects both the present and the future well-being of children (Kong *et al.*, 2021; Livermore *et al.*, 2011).

Economic insecurity is managed with a combination of formal and informal social measures often referred to as *insurance relationships* or *financial safety nets*. These include public and private social insurance schemes as well as informal financial support provided by close social networks (Richiardi and He, 2020; Western *et al.*, 2012). The role of wealth as a buffer is often discussed in relation to wealth accumulation, with some evidence suggesting that wealth may have a stronger protective effect on mental health than income alone (Kendall *et al.*, 2019). Also, past changes in wealth have an impact on one's experience of economic security (D'Ambrosio and Rohde, 2014). Nam *et al.* (2016) advocated savings as a factor of economic security, whereas Bandelj and Grigoryeva (2021) promoted investments as protection for children and their future.

As with wealth and its conversion into everyday use, access to family or close community resources is not guaranteed for everyone and can often be unpredictable or unavailable (Osberg, 2015; Radey and Padilla, 2009). In addition, grandparents' financial support (Pfeffer and Killewald, 2018) and the family's area of residence (Binet *et al.*, 2022) affect the economic security of families. The desire for financial independence from extended family has even been observed even in communal cultures (Muruthi and Lewis, 2016), and over-independence can weaken mental health (Munir *et al.*, 2024). Alongside external family resources, both intrahousehold income allocation (Doss, 2021) and the number of children in a household play roles in the economic security of family members (Richiardi and He, 2020). Research related to mothering and finances has revealed specific issues when examining mothers' economic security. As economic actors, they anticipate and monitor routine purchases in their aspirations for responsible motherhood (Corden and Millar, 2007). Several studies have shown that mothers act altruistically, that is, they meet the needs of children at the cost of meeting their own needs (Tammelin and Viitasalo, 2025); this is seen as particularly common with low-income working single mothers (Säilävaara *et al.*, 2024). Mothers can be thought of as embodying an ideology of intensive mothering, according to which they support their child's best potential socioeconomic status (Milkie and Warner, 2014).

A study (Moilanen, 2019) concentrated on single mothers showed that mothers often viewed economic security as a personal responsibility, which reflects internalised neoliberal values and aligns with the notion of family autonomy (Wilson and Yochim, 2017). Women bear a triple burden due to neoliberal policies: producing new citizens, working for economic growth and caring for the community (Adeniyi-Ogunyankin, 2012). At the same time, the insecure relations of mothers to the welfare state have been observed to affect their sense of security (Daly, 2025), which supports the idea of the collective character of economic security. In addition to social security, financial support from non-governmental organisations (NGOs) has been reported to create security for families with children (Lindberg *et al.*, 2018). Research is inconclusive on the dimensions contributing to the economic security of families with children (Osberg, 2015; Western *et al.*, 2012), and this study explores the topic.

3. Research design

The study concentrates on Finland, a country with a strong collective safety net as a Nordic welfare state (Otonkorpi-Lehtoranta *et al.*, 2022). However, the social security system is undergoing neoliberal austerity policy changes (Mikkonen and Mustosmäki, 2026). For example, during the years 2021–2024, material deprivation among children in Finland has increased faster than elsewhere in the European Union (EU) (Eurochild, 2025), suggesting an increase in economic insecurity among families with children. In addition, Finnish families with children are affected by global uncertainties, such as inflation and threats to international security (see, e.g. Ramaj and Pollock, 2024).

In Finland, women have historically played a significant role as family breadwinners (Pfau-Effinger, 2005; Otonkorpi-Lehtoranta *et al.*, 2022). Emphasis has been placed on paid work as a safeguard for mothers' economic independence (Autto, 2007). These factors contextualise Finland as an interesting focus for this study.

The empirical data used in this study were collected in the project Tampere longitudinal study on everyday life among families, which was implemented during 2023–2026. Participant recruitment for the original longitudinal data generation was conducted through various Finnish NGOs working with families. Semi-structured interviews were conducted by project staff using an interview guide. In this study, we mainly use the cross-sectional data collected during the third round of interviews in autumn 2024 ($n = 21$). However, the first interviews (autumn 2023) included extensive discussion on family structure, daily life and main activity of mothers and are used for background information accompanied with third-round update information. The second interviews (spring 2024) discussed any changes in the family's everyday life and were aimed at "holding on" to the participants.

The third round (autumn 2024) of interviews included discussions on economic security with the following themes: the perceived financial situation; meaning of economic security; experience of economic security; the financial, material and practical assistance received; financial worries related to children; feelings related to receiving support, anticipated future changes and the impact of changes in social security on the participants' financial situation. Most of the interviews were conducted via video call or via telephone, but some were conducted face-to-face in a public space. The average interview duration was 35 min.

Background information on the interviewees is presented in Table 1.

The research adhered to European research ethics guidelines, the EU General Data Protection Regulation and the Data Protection Act. Ethical approval was obtained from the Ethics Committee of the Tampere region. The interviewees were informed of their rights before their participation and during the interviews. Recordings of the interviews were transcribed by means of a purchased service and anonymised by project staff.

The data were analysed in practical terms by the first author using a deductive, qualitative theory-informed content analysis approach. Constructing the coding framework included ongoing discussions with the second author, Tammelin, who also was in charge in the planning of the interviews and participated in the conducting of the interviews, as well as analysing the data for other research (Tammelin and Claridge, forthcoming). This process included, firstly, piloting a coding framework on a small number of interviews and, secondly, several further iterations of the coding framework. Thirdly, after agreeing on the final coding framework, it was extended to all the interviews. Fourthly, the final stage was discussing the applicability of the coding framework. All the authors participated in discussion on the naming and interpreting of the coding framework. This process secured the internal validation of the coding framework.

Deductive analysis enabled the use of previous research as an analytical tool (Fife and Gossner, 2024; Flick and Kennedy, 2018). Based on this approach, a preliminary coding framework was developed drawing on existing research and including four categories: *basic needs*, *social acceptance*, *freedom of choice* and *time*. Theory-informed analysis allows for the creation of additional codes during the process when supported by evidence (Fife and Gossner, 2024), ensuring sensitivity to the data (Flick and Kennedy, 2018). Accordingly, the coding framework was redefined during the analysis to include two categories, *luxuries* and *practising mothering,* which participants discussed in relation to economic security. Each interview was coded with ATLAS.ti software.

The categorisation of the codes focused particularly on the relationships between the codes and their connections to previous research (Fife and Gossner, 2024). It became evident that

Table 1. The characteristics of the interviewees

Variable	Category	*n*
Age (years)	20–29	1
	30–39	9
	40–49	11
Educational attainment	Secondary education	3
	Bachelor’s degree	11
	Master’s degree	7
Family structure	1–2	10
- number of children	3–4	7
	5+	4
- spouse (living in the same household)	Yes	12
	No	9
Employment status	Salary earner	13
- of the participant	Entrepreneur	2
	Unemployed	3
	On parental leave	2
	On disability pension	1
- of the spouse	Salary earner	10
	Entrepreneur	2
Area of residence	Urban	15
	Sparsely populated	4
	Rural	2

essentials and *luxuries* were discussed in relation to *freedom of choice* and *social acceptance*, and therefore, they were integrated into these. When discussing *time*, the mothers primarily focused on the future, so this code was renamed *trust in the future*. At this stage, it was also observed that *sufficient resources* appeared as a central category closely linked to *freedom of choice*, *social acceptance*, *trust in the future* and *practising mothering*.

Based on the coding, analysis highlights the significance of having sufficient resources for economic security and the various dimensions associated with it. These findings will be elaborated in the result section.

4. Results

In the analysis of the mothers' perspectives, *economic security* is understood as access to sufficient financial resources and has four interrelated dimensions: freedom of choice, securing socially accepted living standards, trust in the future and practising good mothering. In line with the multidimensional approach suggested by Ranci *et al.* (2021) and Romaguera-de-la-Cruz (2020), we argue that economic security is inherently relational. It emerges at the intersection of economic, social and political relationships (Finch and Mason, 1993) and encompasses factors such as family and extended networks, financial conditions, cultural norms and societal expectations surrounding mothering. The following sections elaborate on the multidimensional and relational nature of economic security and its connections to existing research.

4.1 Access to sufficient financial resources

The sufficiency of financial resources (Mistry *et al.*, 2008) is at the heart of economic security; this observation is based on the interviewed mothers and is evident in a monetary economy (Sinclair and Cheung, 2016). Sufficiency is impacted on by wage income, family structure and the availability of a financial safety net. Typically, the easiest access to sufficient resources occurs in families with two incomes at a level which allows saving, few children and a well-connected and reliable support network.

In the mothers' views, full-time jobs provide a base for economic security. On the adequacy of salaries, the mothers pondered commuting expenses, reductions in working hours or absence from work in cases of childcare leave or sick leave, unemployment and reduced work ability. The substantial factor in relation to work and economic security appears to be the possibility of saving, as Nam *et al.* (2016) reported. Savings secure surviving a temporary income loss, a decrease in income or unexpected expenses, and they can be used to invest in financial market participation. In addition to employment-related factors, the mothers stated that unemployment, divorce or entrepreneurship can diminish opportunities to save. Nina describes:

> The fact that you can't save – that your income goes to monthly living and because you can't save from it – you feel a bit insecure all the time.

Mothers' perceptions suggest that the number of earners and dependents in households and children's ages have an influence on the family's resources. The relational aspect of resource adequacy is seen in the data as reflections on the resources of other people or entities: in the wishes of the mothers in single-earner families for a two-earner family structure and in their comparison of the resources of families without children or with fewer children. Julia recognises the relevance of family structure to economic security:

> I sometimes wonder in the dark hours of the night that I'm here alone as the only adult carrying financial responsibility for our family.

In addition to these factors, the mothers interviewed, as well as previous research (Pfeffer and Killewald, 2018), recognised the importance of extended family, usually grandparents, for the financial resources of a family with children. The mothers also connected the adequacy of family financial resources to the resources of a close network, as well as social security and the

NGO's support, as observed in the study of Lindberg *et al.* (2018). Depending on a family's income and expenses, financial safety net resources may be essential for family's economic security. Also, dimensions of trust in the future are partly determined by confidence in the help of the close network and society, as is revealed below. First, however, we will talk about sufficient resources regarding the dimension of freedom of choice.

4.2 Freedom of choice

The adequacy of financial resources is linked to the possibility of freedom of choice, which, based on the interviews, is one dimension of economic security. Opportunities and their shortcomings are highlighted in the freedom to make financial choices, as noted in studies of economic freedom (Pitlik and Rode, 2016), and in choosing the level of dependency on a financial safety net. Freedom of choice is desired in fulfilling both basic and luxury needs, and meeting needs in one area does not require sacrificing the other. Thus, achieving a socially acceptable standard of living is strongly connected to this dimension. Nora described her family's economic security regarding luxuries:

> Well, we don't go anywhere [travel, the theatre, restaurants]. Let's say that [the reason is] 95 per cent of the time we just can't put money into it. We've tried to go on a little boat trip in the summer once a year; that's really all our luxury life. And that's not even such a luxury.

Hence, the adequacy of financial resources cannot be directly inferred from the standard of living, as Sen (1984) also concluded. For example, in the data, having a credit card can be seen as being associated with a better living standard and supporting freedom of choice, but as a coerced choice, it is a sign of economic insecurity. Another example of this is the ecological consumption choices emerging in the descriptions of the mothers. In this case, family's standard of living appears different from what their resources might suggest because mothers limit their consumption choices for ethical reasons. However, ecological choices can be a way to reframe a weak financial situation:

> Nowadays there is much more talk in public about recycling and the importance of saving natural resources, so, it is easier to associate them with a good feeling. (Paula)

From the mothers' point of view, economic security also involves freedom of choice in relation to dependence on a financial safety net. The accepted dependence level seems socially negotiated in their reference groups because the informants' views varied regarding what level provides them with economic security. Independence from a close network may be a key means to experiencing economic security for some, a view similar to the views expressed in Muruthi and Lewis's (2016) study. An example of this is preferring a bank loan to financial support from one's close network or even one's spouse, as Rosa opined:

> The fact that I also must live on his [her husband's] money annoys me. I'd like to have my own money. Independence and security also would come with it.

Receiving financial assistance seems natural when the support is vertical from grandparents or adult children, when the object of support is children or when there is a "reciprocal" exchange or "equal sharing".

4.3 Securing socially accepted living standards

The relational nature of economic security is evident in social negotiations, particularly surrounding the definition of a socially acceptable standard of living. When discussing accepted standards of living, the mothers divided goods and activities into essentials and luxuries. Essentials ("basics" and "mandatories") included food, clothing, medication, housing, transport, paying the bills and the equipment needed for children's participation in daycare and basic education. Sara said more about the meaning of essentials to economic security:

> I know that we have a roof over our heads and a warm place to be and food at the table and the children have clothes . . . basic everyday life shouldn't go to worrying about how you'll manage tomorrow and get the bills paid.

Socially accepted living standards and freedom of choice interact with financially deteriorated situations, according to the mothers' views: luxuries are those objects and experiences which the family is able to give up while still meeting their basic needs. Luxuries ("indulgences", "a lovely change") reflecting economic security ranged in the interviews from ice cream (for families in the most difficult economic situations) to the services of a professional cleaner (for those in better financial positions). However, vacations were considered a common measure of luxury among the mothers, as has been previously suggested (Pricop and Diaconu, 2025). In addition to goods, activities and services, the ability to save or have meaningful work was classified as a luxury by those whose livelihoods had become more difficult.

Our informants' descriptions of essentials and luxuries can be seen as reflecting their relationship with the world around them. The relative nature of the standard of living is revealed in how the socially acceptable level is measured by comparing one's standard of living with that of others, as noted in the study by Falkof (2025). The reference group for comparison was formed of other families or individuals, such as friends and acquaintances from work, children's day care and hobbies, or it was found through the media. Comparison is mostly based on what is observed, as can be seen in an example given by Anna:

> [Those] who don't have that much money talk about it a lot less. It's much more evident when you go to a restaurant and gigs and games and travel, maybe that's why you compare [yourself] to those who seem to be doing much better.

The mothers also revealed that they make interpretations about the causes of both one's and others' living standards. Surprisingly often, the mothers cited financial skills as the reason for both good and deprived economic situations, which can be thought of as representing the idea of individual responsibility (Wrenn, 2014):

> If a friend complains about financial worries, we reason . . . that . . . the use of money is very different. (Lea)

4.4 Trust in the future

Trust in the future as a dimension includes individual and collective factors affecting the economic security in the mothers' views. Permanent employment, knowledge of its continuity or the idea of future employment are stated to create trust in the future. Also, good health and work ability or permanent housing and residential area represent predictability and stability (Osberg, 2015). Savings and financial skills are seen as bringing security, as they prevent financial problems or help overcome them. The mothers characterised past experiences (also D'Ambrosio and Rohde, 2014) of economic security or insecurity as echoing in the present, sometimes "for years". However, stability and predictability are highly valued in economic security, as Anna describes:

> If it [family finances] was more or less stable all the time, it would be okay. We don't need millions, but that's just the thing that you have to think about.

Trust in the future relies not only on individual means but also on collective support, i.e. relationships within families, which form financial safety nets and broader societal structures, as noted by scholars such as Paurienė (2022). The mothers described close networks and their potential financial assistance as substitutes for savings. They also recognised social security as a source of help, albeit with concerns about "dependency on benefits" or "equal opportunities" in the future welfare state. In their reports, the mothers refer to numerous aspects of society such as taxation and markets and global concerns such as the financial and political uncertainty that has amplified the concern over economic security. Hanna noted this link:

> I have to admit that maybe before the pandemic, I thought about it [economic security] less, but with all this world situation, this political situation and the war in Europe and everything else . . . you should have a home reserve and cash at home.

These dynamics shape the economic security of mothers, as confirmed by Daly (2025), and intersect with the practise of mothering, which is discussed below.

4.5 Practising good mothering

The mothers viewed economic security as the capacity to practise good mothering by meeting their children's needs. Family economic security is closely tied to that of children, which is understood as freedom from financial worries "in every way", and from "carrying" the cognitive and emotional burdens of parents. Mothers try to protect children from economic insecurity by using numerous varying resources and by acting altruistically to provide them with "basic security" and "a carefree childhood". In particular, mothers in a weak financial situation frequently have to give up on their needs to be able to meet the needs of their children, as explained: "as a mother, it's always me who misses out" (see also Säilävaara *et al.*, 2024; Tammelin and Viitasalo, 2025).

In addition to the necessities listed with the descriptions of a socially acceptable standard of living, children's hobbies are highly valued and even considered somewhat essential or rated equal to basic education. The significance of hobbies can relate to the children's potential socioeconomic status (Milkie and Warner, 2014). The mothers try to provide hobbies for their children, and they are only restricted by a lack of the necessary financial or time resources as Theresa pointed out:

> Children's hobbies are definitely not the first thing to cut back on.

Mothers' perceptions of economic security concern the children's near future, as researchers have noted (Kong *et al.*, 2021; Livermore *et al.*, 2011), and also their adulthood. Even when children move into their own homes and become independent in that way, mothers still play a part in contributing to the costs – especially during further education:

> I've have been wondering . . . whether we can support them during their studies as much as they are likely to need help because the government makes all these changes. So, what will the future of the children be like? (Helena)

The mothers' descriptions varied in terms of which actors they considered influential in shaping economic security. Beyond their children, they mentioned other family members, relatives, friends and neighbours. This sense of collective responsibility also extends to other citizens "who are left with nothing" encountered through media and social media, even globally. Furthermore, the mothers who described making consumption choices for ecological reasons also referred to "the well-being of the planet" as part of their relational understanding of economic security (Tynan, 2021; Wildcat and Voth, 2023).

In the mothers' perceptions, the conflict lay in practising good mothering. They wanted to secure the desired standard of living in order to protect children from "bullying" or discrimination and offer "trips and meaningful experiences" for them. However, parenting or ecological principles may lead mothers to depart from these standards, while limited financial resources may force them to do so.

5. Discussion

Based on the results, we argue that the concept of economic security has the potential to explain how multidimensionality – encompassing both security and insecurity, relational aspects and the tension between individual and collective responsibilities – forms a significant part of the mothers' everyday lives.

The mothers' views confirm all the components of economic security that the literature discussed earlier, showing that economic security rests on several interconnected dimensions. It involves access to sufficient financial resources, shaped by the adequacy of income, family structure and the availability of formal or informal safety nets. The dimensions identified in this study are essential for experiencing economic security, and fulfilment in all of them is fundamental to the well-being of families with children. These resources support freedom of choice and influence socially accepted living standards. Trust in the future is built on stable employment, good health, secure housing, savings and confidence in close networks or societal supports. Ultimately, the mothers view economic security as essential to practising good mothering, meeting children's needs, protecting children from insecurity and balancing personal values with financial constraints.

Economic security emerged as a relational phenomenon (Finch and Mason, 1993). The mothers' reasoning had a dual nature encompassing both an individual and a collective concern. This study emphasises the collective character of economic security (though it acknowledges the individual-centred factors reflected in the mothers' views). Collective responsibility was not only evident in the constructions of socially acceptable standards of living but also in voluntary limitations on freedom of choice for altruistic or ecological reasons. Collective concern further appeared in regard to trust in the future, which relies on resources that go beyond household resources. It is essential that research on economic security continue to integrate both perspectives.

In addition to other dimensions, economic security for the mothers appeared to involve practising good mothering to create economic security for their children. We argue that the mothers bear both individual and collective loads in their perceptions of economic security. A neoliberal individual load can be seen in the reliance on financial skills as a source of economic security (Wrenn, 2014), in the desire for financial independence and in having the responsibility for one's family and offspring. By contrast, a collective load is realised in financial responsibility extending beyond one's household to include children who have moved out. The load is expanded from one's close network to other people locally and globally and, in the end, to planetary resources. Thus, it can be said that economic security is built on a tension between individual and collective loads.

The Finnish mothers' perceptions highlight that economic insecurity is present across all dimensions, even within a Nordic welfare state. In addition, there is insecurity in their relationship with the welfare state (Daly, 2025), although they themselves participate by carrying the triple burden of neoliberal policies (Adeniyi-Ogunyankin, 2012). Results also indicate that Finnish mothers have internalised the idea of intensive motherhood (Milkie and Warner, 2014) when trying to meet the needs of their children. Strengthening structures that support collective responsibility could ease the mothers' load and enhance economic security for families with children.

The results call for further examination. Firstly, guaranteeing freedom of choice and socially acceptable living conditions for everyone, in the context of potentially ever-growing expectations of sufficiency (Kallis *et al.*, 2025), would require limitless financial and planetary resources. When resources are finite, who is deprived of valuable resources when another obtains them?

Secondly, excessive choices have been shown to cause stress (Schwartz, 2004), as can the awareness of, and pressure to pursue ideals of a socially acceptable standard of living (Falkof, 2025). The experience of economic security in relation to the future (especially including the future of their children) also appears significant for the mothers. Yet, does the experience of security elude the seeker owing to unpredictability in a time of multiple crises?

Finally, we are left to consider what kind of resources are sufficiently ample to be considered enough to experience economic security. Reference budget studies provide sample calculations of baskets of goods that enable a decent life (Mäkinen, 2023).

These provide a good basis for defining resources needed for decent living. However, as discussed in this study, to what extent reference budgets can support economic security when its multidimensionality is taking into account? For example, an important dimension of economic security, trust in the future, is built on employment, good health and confidence in private and public supports – factors that cannot be reduced to exact number of the euros at one's disposal in a given month.

While limitations remain, this study contributes to the discussion on defining the concept of economic security and its dimensions, particularly in the context of mothers and families with children. It provides a basis for further research on the economic security of families with children and mothering in that context.

Although the interviewees in this study were heterogeneous in their backgrounds, the topic should be explored further with a larger number of participants and greater participant heterogeneity to better understand the importance of intersecting characteristics (such as age, different genders, family phase and ethnicity). Further research is required to examine applicability across diverse economic and societal contexts. Here, the focus was on mothers, described by themselves; further studies could adopt a multi-informant approach and also involve the views of children. Furthermore, economic security should be studied qualitatively across diverse economic and societal contexts to understand the role of gender and carer roles, as well as the importance of societal structures, such as welfare models.

6. Conclusions

Based on the results, economic security is a multidimensional and relational phenomenon. We summarise it as having access to the sufficient financial resources to secure a socially acceptable standard of living with freedom of choice and trust in the future. For the mothers, economic security also includes the resources to practise good mothering.

Earlier studies have not explicitly defined the dimensions of economic security for families with children, which highlights the unique contribution of our study. The results identify these dimensions and show how components identified in previous research appear in the mothers' views. We propose that the dimensions discussed in our results may be applicable more broadly, although their realisations and interactions with social and economic environments remain shaped by context.

The results encourage policymakers to recognise the role of economic security and its dimensions in families with children. In social services, it would be useful to assess the financial situation of clients and the adequacy of resources through the dimensions of economic security.

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