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Camilla Härtull

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Camilla Härtull

Born in Terjärv, Finland, 1975

Master of Social Science, Åbo Akademi University, 2012

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Camilla Härtull

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Faculty of Education and Welfare Studies

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Förord

Tiden som doktorand i socialpolitik vid Åbo Akademi har utgjort en ytterst givande och lärorik period i mitt liv, och jag har många fantastiska människor att tacka för att den här tiden blev så bra och avhandlingen klar.

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Camilla Härtull

Vörå den 5 juni 2018

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1 Introduction

1.1 Background

Income inequality and poverty make up some of the most important challenges facing social policy, due to the undesirable effects they may have on the society and on the people in it (Dabla-Norris et al., 2015; Saari, 2005; Spicker, 2007). Economic welfare is not evenly distributed across all social groups – some individuals are more likely to be worse off than others. The consequences of economic hardship are widespread, encompassing marginalisation, physical health problems, mental illness, poor housing, crime, and victimisation (Eskelinen & Sironen, 2017). Childhood poverty may also have lifelong consequences and be passed on to future generations (Gornick & Jäntti, 2012). Thus, identifying people at the lower end of the income distribution, and the causes of poverty, is central in egalitarian social policy design (Alcock, 2006; de Neuborg, de Milliano & Playgo, 2014). In general, poverty is closely linked to work intensity in the household and to family structure. However, income is unevenly distributed also by other characteristics, such as ethnicity. Numerous studies show income disparities in favour of the majority population (e.g. Blackaby, Leslie, Murphy & O'Leary, 2002; Modood et al., 1997) and disproportionate high poverty rates in groups that differ from the majority group on their cultural or societal origins (e.g. Gradín, 2012; Kahanec, Zaiceva & Zimmermann, 2010; Van Rie & Marx, 2013). Income diversity across different population groups needs to be analysed not at least because it may lead to conflicts between the groups, political inequality based on ethnicity, and discriminatory policies of one group against the others (Alesina & Ferrara, 2005; Alesina, Michalopoulos & Papaioannou, 2016).

One exception to the inferior economic position of a numerical minority group is found in Finland, where the two ethno-linguistic groups, Finnish speakers and Swedish speakers, are native and have equal constitutional rights. Thus, the country provides an opportunity to study ethno-linguistic differences in income and poverty in a situation where one does not have to be concerned with intervening factors related to one groups unequal postion. The Swedish speakers, which constitute the minority in number, have been extensively studied, and as regards income and wealth, they are known to be in a more favourable position than Finnish speakers (McRae, 1999; Saarela, 2004, 2006). However, previous research on this topic has focused on individuals, while no attention has been paid to ethno-linguistic differences in income across households. Also, little is known about poverty in the Swedish-speaking community, and particularly about any ethno-linguistic differences at the lower end of the income distribution. The present thesis aims to shed light on these issues. Additionally, it will put focus on poverty in households with children. Despite widespread poverty research in Finland, it has not been clear to what extent child poverty depends on certain factors that it is generally related to, such as parental labour market status. Whether poverty is linked to parental ethno-linguistic background has also been unclear, since all studies on ethno-linguistic variation in income and poverty have been based on individual level data only.

1.2 Purpose and research questions

Using register data at both individual and household level, my intention is to fill the gaps in previous research on ethno-linguistic variation in income and income poverty, and in child poverty. With the term *ethno-linguistic* in the aims and research questions, I refer to Swedish speakers and Finnish speakers in Finland. The purpose of this thesis is three-fold: (1) to study ethno-linguistic income differences at the household level, (2) to study ethno-linguistic variation in poverty in working ages and in households with children, and (3), to analyse how income poverty in households with children depends on parental labour market position and on parental ethno-linguistic background.

Previous research show that Swedish speakers have higher education and on average higher wealth levels than people in the majority population (Saarela, 2006; Saarela & Finnäs, 2003a, 2006a), and that in the Helsinki metropolitan area, the mean wage of Swedish-speaking men is higher than that of Finnish-speaking men (Saarela & Finnäs, 2004). However, income differences between Swedish speakers and Finnish speakers should be measured at the household level as well. Also, little is known about any poverty differences across the two ethno-linguistic groups. The only study on this topic is concerned with social assistance receipt in a local labour market, the city of Vaasa, in 1996 (Saarela, 2002). It found that the probability of receiving social assistance, which can be considered a rough proxy for income poverty, was markedly higher among Finnish speakers than among Swedish speakers. Whether that finding can be generalised for the two ethno-linguistic groups, or whether data from a single year are representative for a longer period, is nevertheless not clear.

Within most advanced economies, the gap between the rich and the poor has widened, and overall poverty rates increased since the 1990s (Dabla-Norris et al., 2015; OECD, 2008; Statistics Finland, 2015). This applies also to Finland, where the increase in poverty rates has been particularly high among children. In Western countries, labour-market related factors are considered to be one of the primary determinants of child poverty (Bradbury & Jäntti, 1999; Chen & Corak, 2008, Smeeding & Thévenot, 2016), and child poverty rates are known to vary considerably across ethnic groups (Bradshaw & Holmes, 2010; Galloway, Gustafsson, Pedersen & Österberg, 2015; Lindquist & Sjögren Lindquist, 2012; Ottosen & Skov, 2013; Platt, 2009). However, it is rather unclear to what extent work intensity in the household is related to child poverty in Finland, and neither has any research been concerned with child poverty from the perspective of the two ethno-linguistic groups in the country. Also, there are no studies that have tried to understand the mechanisms behind the variation in child poverty rates during the past three decades from the viewpoint of the household.

Against this background, the following three research questions are posed.

(1) is there income variation across couples that differ on ethno-linguistic composition, and can such variation be attributed to differences in education, educational homogamy and other observable characteristics?

(2) are there ethno-linguistic differences in income poverty, and is there variation over time?

(3) to what extent is income poverty in households with children related to parental labour market status, and to parental ethno-linguistic background, and is there variation over time?

These research questions are examined in four articles, of which one is concerned with income and the others with income poverty. In this thesis, measures of income and income poverty are based on taxable income, which refers to all income subject to state taxation. In this introductory section, the terms *taxable income* and *income subject to state taxation* are used interchangeably. Disposable income was not available from the data used. In Finland, the social security system is comprehensive and provides income support, health care and social services for every resident in the country at all stages of life. Income support ensures every citizen a basic minimum income in such eventualities as old age, disability, illness and unemployment, and in respect of maternity and the care of small children (Niemelä & Salminen, 2006). Most forms of income transfers are subject to taxes. Those that are non-taxable, such as child allowance, housing allowance, and social assistance, are not included in the measures used in this thesis, although they make up some of disposable income, which income poverty measurement is usually based on. The measures used in this dissertation, and some alternative methods, are discussed in Chapter 3.

The main contribution of this thesis to existing research is the examination of ethno-linguistic variation in income at the household level, and the examination of ethno-linguistic variation in the lower part of the income distribution. In addition, ethno-linguistic differences in the probability of being found in income poverty is analysed over time and in areas with both Finnish-speaking and Swedish-speaking settlement. The thesis also analyses child poverty rates, and particularly variation in child poverty rates over time, from the perspective of the household[1], and highlights the importance of parents' attachment to the labour force as a determinant of poverty in households with children. Additionally, in the analyses at the household level, the thesis studies both married couples and unmarried cohabitants, with or without children.

One important factor to consider when comparing the two ethno-linguistic groups is that Swedish speakers and Finnish speakers are indigenous and have equal constitutional rights. During the study periods in this thesis (1987-1999 and 1987-2011), no language acts unfavourable for any of the groups were taken[2], except from a legislative regulation of the matriculation examination in 2004[3]. On these bases, one could expect that there are no, or only modest, ethno-linguistic differences in income across couples that differ on ethno-linguistic composition. On the other hand, Swedish speakers are found to perform well in several areas, as will be discussed in the next chapter. Since individual level studies have found that they are over-represented among those well-to-do (Saarela, 2004, 2006), they might perform economically better than Finnish speakers also

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[1] The proportion of poor households with children is measured, instead of the proportion of poor children.

[2] The second article of this thesis relates to the situation in Quebec, where the ethno-linguistic English-speaking minority was affected by unfavourable educational reforms and language acts that are assumed to be one reason behind their worsened relative economic position in the 1990s.

[3] Since 2005, the test of the second national language for Finnish-speaking and Swedish-speaking students has been optional in the national matriculation exam.

when studied at the household level. The income of endogamous Swedish speaking couples would then be somewhat higher than the income of other couples.

At the lower end of the income distribution, any large differences between Finnish speakers and Swedish speakers can not be expected, considering that the groups stand on equal ground and Finland is a welfare state with a wide-ranged social security system available to all persons residing in the country. However, Swedish speakers might be over-represented among the income poor, since in a previous study, Saarela (2004) found substantial regional differences in the distribution of high income across the two population groups, and higher income among Finnish speakers than Swedish speakers in some of the regions.

Unemployment and joblessness are known to be important determinants of child poverty. Therefore, income poverty in households with children can be expected to be highly dependent on parental labour market status. Over time, the importance of parents' attachment to the labour force probably has increased due to growing divisions in society. Presumably, employment has become more important also considering that in the 1990s and 2000s, the level of earnings increased much more than the level of the basic social security (Pykälä, 2010).

1.3 Structure of the thesis

This dissertation consists of an introductory section (kappa) and four articles. The main purpose and main findings of each paper, and some information about the data and methods used in each of them, is found in the overview in Table 1. A thorough overview of the data and methods is found in Table 2 in Chapter 4. The first article to be presented in the thesis is deal-ing with income. It is entitled *Endogamy and income in native couples: the case of Finland*. The paper examines whether there is income variation across couples that differ on ethno-linguistic composition, and if such variation can be attributed to differences in education, educational homogamy and other observable characteristics. In the second article, focus is changed from income to income poverty. The paper is entitled *Ethno-linguistic groups during an economic recession: Low-income earners in the 1990s' Finland*, and aims to study, whether Swedish speakers experienced a worsening of their economic position during the study period 1987-1999.

The third paper shifts to study households with children. The article, *Income poverty in households with children: Finland 1987-2011*, analyses how parents' labour market status influences the likelihood of poverty in households with children, and whether and how these effects vary over the study period. The final article to be presented is *Ethno-linguistic affiliation and income poverty in native households with children: Finland 1987-2011*. It examines whether poverty in households with children depends on parental ethno-linguistic affiliation, and whether there is variation in income poverty across these households over time. Hereafter, the papers are referred to as Article 1, Article 2, Article 3 and Article 4.

Table 1. Overview of articles

		Purpose	Data	Method	Measure	Unit of observation	Main results
Article 1	Endogamy and income in native couples: the case of Finland	To study whether there is income variation across couples that differ on ethno-linguistic composition, and if such variation can be attributed to differences in education, educational homogamy and other observables	Register	OLS regression	Income	Household	Endogamous Swedish-speaking couples have on average 25 per cent higher income than other couples. The advantage is not related to differences in educational homogamy, but primarily to man's income.
Article 2	Ethno-linguistic groups during an economic recession: Low-income earners in the 1990s' Finland	To examine whether Swedish speakers experienced a worsening of their economic position during the study period 1987-1999	Register	Logistic regression	Income poverty (absolute*)	Individual	Swedish speakers improved their relative situation as compared with the Finnish speakers, although they on average were more likely to be low-income earners also after the recession. Education and other observables do not contribute to the differences in odds of being a low-income earner.
Article 3	Income poverty in households with children: Finland 1987-2011	To analyse how parents' labour market status influences the likelihood of poverty in households with children, and whether and how these effects vary over the study period	Register	Logistic regression	Income poverty (relative)	Household	In households with no employed parents, the likelihood of poverty increased markedly during the study period, as compared to those with employed parents. The contribution of education and other characteristics to the difference by labour market status are minor.
Article 4	Ethno-linguistic affiliation and income poverty in native households with children: Finland 1987-2011	To find out whether there are differences in poverty across households with children that differ on ethno-linguistic affiliation, and if there is variation in income poverty across these households over time	Register	Logistic regression	Income poverty (relative)	Household	Swedish-speaking households improved their relative economic situation as compared to Finnish-speaking households, although they were more likely to be poor throughout the study period. The contribution of observables to the differences in odds of poverty is minor.

* Absolute poverty refers to individuals whose income is below the absolute and fixed poverty threshold, not to individuals who lack resources necessary for subsistence, which is the often used definition of absolute poverty.

Figure 1 demonstrates how the articles in this thesis are thematically inter-related. Articles 1, 2 and 4 are linked to each other through the concept of ethno-linguistic groups. The common denominator of these papers is that Finnish speakers and Swedish speakers are compared as regards income and poverty. Articles 2, 3 and 4 are inter-connected through the concept of income poverty. They focus on how being found at the lower end of the income distribution is related to labour market status or ethno-linguistic back-ground. Between articles 1 and 3, there is no thematic overlapping.

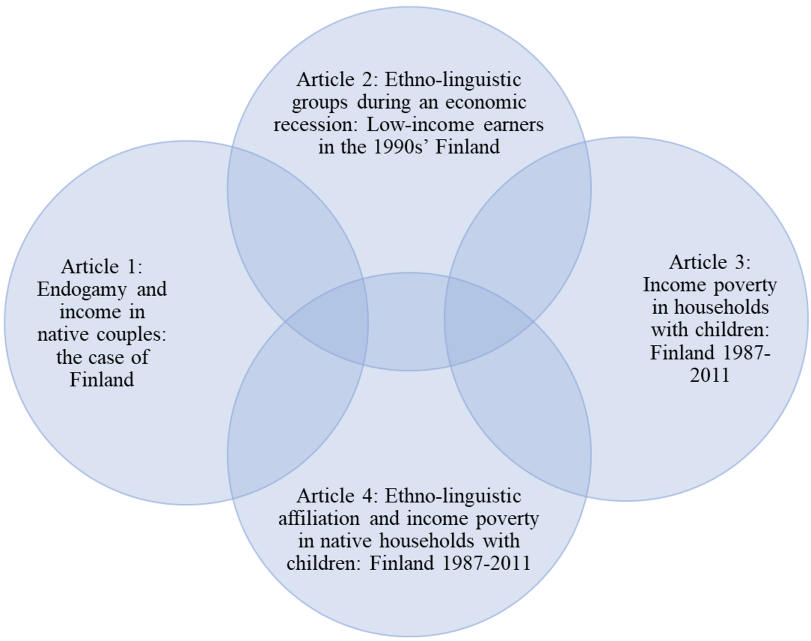


Figure 1. Thematic inter-relation of the articles

This introductory section takes form of seven chapters, organised as follows. In the next chapter, the Swedish-speaking population is briefly presented. The chapter also discusses the designation of Swedish speakers, and presents previous research on ethno-linguistic differences in income and wealth. In Chapter 3, I turn to the perceptions of income and poverty. First, a general description of concepts and measurement of income and poverty is given. Then, poverty indicators and thresholds are discussed. The chapter also includes a section on the definitions of income and income poverty in this thesis, and presents some previous research on causes of child poverty. Chapter 4 presents the data and methods used in the four studies, and particularly describes how poverty was measured in this thesis. Chapter 5 consists of a summary and of the main results of each article, while the results are discussed in the subsequent chapter. In the final chapter, the main results are recapped and some policy implications given. It also includes limitations of the thesis and implication of the findings to future research. The introductory section is followed by a summary of the thesis in Swedish, and the four articles, which were presented previously in this chapter.

2 The Swedish speakers as an ethno-linguistic group

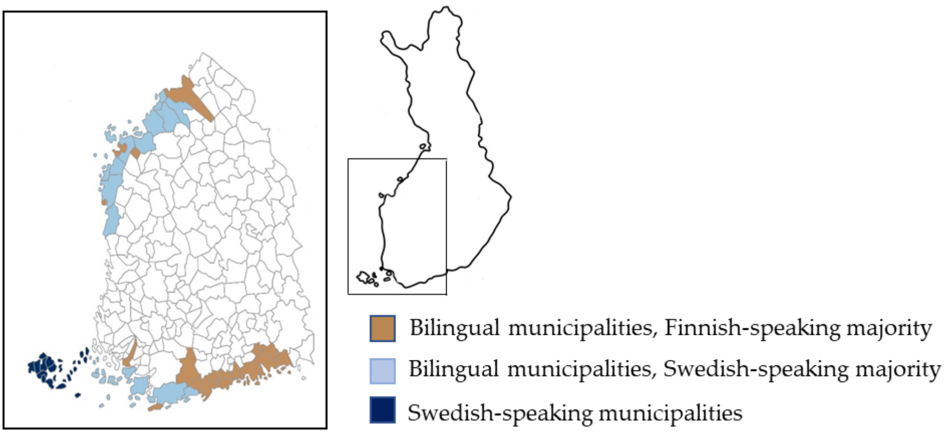
This chapter gives a short presentation of the Swedish-speaking population in Finland, discusses ethnicity and the designation of the group, and presents findings from previous research on Finnish speakers and Swedish speakers.

2.1 The Swedish-speaking population in brief

The roots of the Swedish-speaking population go far back in time, when Finland was part of Sweden (McRae, 1999). At that time, Swedish was the administrative language in Finland, and also the language of the economic, social and cultural elite in the country. The Swedish language maintained its position several decades after 1809, when Finland became integrated into the Russian Empire. At the end of the 19th century, the Finnish language achieved the same status as Swedish, and in the Constitution Act of 1919, both languages were given equal status as official languages of the country. Consequently, the two native population groups have equal constitutional rights, and their cultural and societal needs are to be provided for by public authorities on an equal basis. There are parallel education systems for both groups, and several organisational and institutional networks constitute important elements of the Swedish-speaking society. Besides the school system, there is a Swedish-speaking brigade of the Finnish Army, a diocese for all the Swedish-speaking parishes within the Lutheran Church of Finland, and a number of Swedish-speaking organisations and societies for culture, politics, media, science, agriculture, and sports. At present, Swedish speakers amount to 5.2 per cent, or roughly 290,000 persons of the total population of five and a half million persons in Finland. In continental Finland, that is, the Åland Islands excluded, the percentage of Swedish speakers is 4.8. Thus, they constitute a clear minority in number. For a long time, the country had only little immigration. However, the share of persons with a foreign background has doubled during the past decade, and now they make up 6.4 per cent of the total population.

Almost all Swedish speakers are settled in the bilingual municipalities at the southern and western coastline of Finland (Figure 2). The only monolingual Swedish-speaking region in Finland is the autonomous province of

Åland Islands, which possesses its own budgetary power and its own legislation in several areas. The internal mobility among Swedish speakers is low as compared to that of Finnish speakers (Saarela & Finnäs, 2006b). Intermarriage between Finnish speakers and Swedish speakers is common, even though there is some asymmetry, since roughly 40 per cent of the Swedish-speaking men but just over one third of the Swedish-speaking women marry a Finnish speaker. Approximately 60 per cent of all newborn children in intermarried families are registered as Swedish speakers (Finnäs, 2013). The reason to the intermarriage asymmetry is not clear, but Saarela and Finnäs (2014a) have suggested that status exchange theory might provide some answers. According to that theory, which was proposed by Merton (1941) and Davis (1941), interracial unions involves an exchange of racial status for some other status characteristics. However, the theory has been considered somewhat controversial, since ethnicity is not a hierarchical characteristic (Saarela & Finnäs, 2014a). Therefore, it is doubtful whether it can be applied on the Finnish case. Status exchange as an explanation to eventual benefits of intermarriage between Finnish speakers and Swedish speakers is also discussed in Chapter 6.



Note: The map refers to the situation in 2017. Some of the bilingual municipalities were still classified as unilingual Swedish-speaking during the study periods in this thesis.

Figure 2. Swedish-speaking and bilingual municipalities in Finland in 2017
(Source: Kommunförbundet, 2017 and own adaptation)

2.2 Ethnicity and the designation of the Swedish-speaking population

In the early twentieth century, many social theorists claimed that as a result of modernisation, industrialisation and individualism, ethnicity would decrease in importance and gradually vanish (Maas, 2010). That never came about, and as a consequence of new patterns of immigration, globalisation and public tensions about cultural and religious diversity, the past decades have seen a rapid expansion of theoretically and empirically focused research on ethnicity. The study of ethnicity is now an established part of several social disciplines throughout the world and has also become more multidisciplinary and inter-disciplinary, (Maas, 2010; Murji & Solomos, 2015; Petersen, 2017).

An ethnic group is usually defined as a category of people sharing some specific cultural, linguistic or racial characteristics, and who at least to some extent have a common origin and a sense of belonging to the group. Thus, ethnicity is a social construction (Haller, 2015; Ritzer & Dean, 2015; Simon, 2012). The process of categorisation and classification is often started by the stronger part and followed up by the minority itself through self-categorisation (Allardt & Starck, 1981). Individuals may belong to a certain ethnic group on different grounds, while an ethnic group cannot exist if at least some criteria are not fulfilled. Thus, there are four criteria of ethnicity, i.e. self-identification of ethnicity, ancestry, specific cultural characteristics such as language, and social constructions. To be able to refer to a group as ethnic, at least some members must fulfil all the criteria, and each member must fulfil at least one criterion to be part of the group. The growth in the field of ethnic studies has, however, highlighted a lack of consensus on what is meant by ethnicity. Issues related to ethnic classification in censuses, surveys and administrative records have been discussed. In the 2000s, the shifting boundaries of ethnicity as a category of social analysis have become more evident. New perspectives of difference, identities and power relations have been provided by a variety of studies, where ideas about ethnicity have become the subject of debate and controversy (Murji & Solomos, 2015). Some critiques of ethnic theories ask for a re-thinking of ethnicity with focus on greater analytical and conceptual clarity (e.g. Jenkins, 2008) while others, such as Carter & Fenton (2009) want to take a step further and even abandon the concept. The tendency to use ethnicity as a catch-all concept for many varieties of group identity results in a loss of analytical depth. Ethnicity, it is argued, is therefore everything and nothing.

The four criteria of ethnicity (self-identification of ethnicity, ancestry, specific cultural characteristics such as language, and social constructions) proposed by Allardt and Starck (1981) imply that every member does not necessary have to know the language to belong to an ethnic group defined by language categorisation. Despite that, the Swedish speaking population in Finland is in some research referred to as an ethnic group (e.g. Hyyppä & Mäki, 2001b; Saarela & Finnäs, 2002a). On the other hand, that is reasonable considering that although there seems to be no agreement on how to define ethnicity, it is in all current definitions considered to be a social construction (Simon, 2012). Other studies of Swedish speakers use the term language group (e.g. Saarela & Finnäs, 2002b; Nyqvist, Finnäs, Jakobsson & Koskinen, 2008), which can be considered descriptive given that each person in the Finnish population register is uniquely identified by mother tongue. However, as Allardt & Starck (1981) points out, the cultural characteristics of language minorities are not necessary restricted to the language only. In Finland, the two native population groups do to some extent differ from each other culturally, as defined by group-specific norms, beliefs, preferences, and traditions (Saarela & Finnäs, 2002a; 2018). As some examples, there are several theatres, newspapers and radio channels in Swedish, and a range of books and magazines are published in Swedish every year. The celebration of the Saint Lucia's day on December 13th is common in the Swedish-speaking population, and every spring, thousands of pupils participate in the sporting-event Stafettkarnevalen aimed at Swedish-speaking schoolchildren (Kovero, 2012). Thus, the Swedish speakers have an extensive cultural life that exists in parallel to the one of Finnish speakers', and that is one reason to why the concept of ethno-linguistic groups is used in this thesis. That concept is by WWF and Terralingua defined as "a human social unit that shares the same language and culture and uses the same criteria to differentiate itself from other social groups" (Oviedo & Maffi, 2000, p. 1). Ethno-linguistic seems the most appropriate term also considering that previous research has found that differences in mortality, unemployment, wealth and income between Swedish-speakers and Finnish-speakers are only partly related to differences in observable characteristics (Koskinen & Martelin, 2003; Martelin, 1994; Saarela, 2006; Saarela & Finnäs, 2003b; Saarela & Finnäs, 2004). Thus, factors that lie behind ethno-linguistic variation in mortality, unemployment, wealth and income might be related to cultural differences between the groups. One further aspect is that in a national or even Nordic context, the Swedish-speaking population in Finland may well be designated as a language group, while that term might be practically meaningless for an audience outside the Nordic countries. Thus, in an international context, ethno-linguistic and ethnic are preferable terms.

Another issue related to the portrait of the Swedish-speaking population revolves around the terms “minority” and “nationality”. Referring to a group as a minority is a modern phenomenon, since until the 1850s, language was not the foundation for social ties (Allardt & Starck, 1981). Thus, although the Swedish speaking population in Finland has constituted a minority in number for centuries, before the Second World War they were commonly referred to as a nationality. However, “nationality” and “minority” are not logical opposites. While the first one is associated with the idea of a bilingual country and two historical languages, the second one is related to the image of Swedish speakers as one of Europe’s linguistic minorities, struggling with the same problems as minorities in general and requiring some kind of special solutions to exist. The position of the Swedish language has in practice changed towards a minority language, and the term “minority”, which nowadays is commonly applied, seems useful not at least because it helps in constructing strategies and language laws that help both the group and the Swedish language to survive.

2.3 Previous research on Swedish speakers and Finnish speakers

The Swedish-speaking population in Finland has attracted a great deal of research in various areas, and they have generally been found to perform well. Several studies show that they are healthier (Reini & Saarela, 2017; Saarela & Finnäs, 2005) and live longer than people in the majority population (Finnäs, 2002; Koskinen & Martelin, 2003; Saarela & Finnäs, 2005, 2006b, 2010). The advantage remains after controlling for socio-economic, demographic and geographical factors (Koskinen & Martelin, 2003; Martelin, 1994; Reini & Saarela, 2017). However, there are no differences in health and mortality between Swedish speakers and Finnish speakers in the socially most successful subgroups (Reini & Saarela, 2017; Saarela & Finnäs, 2005). Thus, latent mechanisms by which individuals are selected into education, employment and partnership are suggested to be one explanation to the ethno-linguistic health and mortality differences (Reini & Saarela, 2017). These mechanisms may be related to variation in social cohesion and networks across the ethno-linguistic groups. Studies on social capital have found that Swedish speakers show trust more often than Finnish-speakers (Hyyppä and Mäki, 2001a), and that they are more actively participating in associative activities (McRae, 1999) and community events (Hyyppä and Mäki, 2001a) than the majority population. Also Nyqvist et al. (2008) show that Swedish speakers have more social capital, measured as trust, sense of insecurity, social participation and social contacts with family, friends, and neighbours. The differences remained even after controlling for factors related to their favourable socio-demographic situation, such as educational level, marital status and level of urbanisation. According to Nyqvist et al. (2008), it is possible that building social capital is easier for the Swedish speaking population due to their relatively small number, their strong institutions and their regional distribution. A wide range of studies have confirmed a relationship between social capital and health (Uphoff et al., 2013), and it has thus been suggested that social capital may explain the health and mortality advantage of the Swedish speakers (Nyqvist & Martelin, 2007; Reini & Saarela, 2017; Saarela & Finnäs, 2002b; 2005). The argument is also supported by some empirical research. Both Hyyppä and Mäki (2001a) and Nyqvist et al. (2008) found that health inequalities across the ethno-linguistic groups partly are explained by differences in social capital.

Swedish speakers are also higher educated than Finnish speakers, although the regional differences are larger than the ethnic group variation (Saarela & Finnäs, 2003a). The probability of being unemployed is lower in the Swedish-speaking group as compared to the Finnish-speaking (Saarela & Finnäs 2002a; 2003b), and the differences are not explained by standard human capital factors or local labour market conditions. Saarela and Finnäs (2003b) suggest that the higher degree of social integration among Swedish speakers as compared to Finnish speakers, and a better language proficiency in the Swedish-speaking population, are likely reasons to the differences in unemployment rates between the groups. The high level of social integration might also to some extent explain why the divorce rate of endogamous Swedish-speaking marriages is found to be notably lower than that of Finnish-speaking ones (Finnäs, 1997; Saarela & Finnäs, 2014a).

Regarding occupations, income and wealth, the majority of the Swedish-speaking population has been found in manual professions in industrial work, farming and fishing, albeit they have been under-represented among manual workers and over-represented in the agricultural sector as compared to Finnish speakers (Allardt, 1985; Finnäs, 2003). However, in a historical perspective, a greater proportion of Swedish speakers than Finnish speakers have been found in certain higher socio-economic categories in the work force, and in the upper part of the income distribution (McRae, 1999; Saarela, 2004). Wealth levels are on average higher among Swedish speakers than among Finnish speakers (Saarela, 2004; 2006). In the Helsinki metropolitan area, the wages of Swedish speaking men are on average 17 per cent higher than those of Finnish-speaking men (Saarela & Finnäs, 2004). Among women, the income advantage for Swedish speakers is notably smaller, or only around two per cent. However, there are substantial regional differences in the distribution of high income across the two population groups, and in some areas Finnish speakers have higher income than Swedish speakers (Saarela, 2004). The variation in wealth, income and wages across the two ethno-linguistic groups are partly explained by differences in observable factors, foremost by education and age. The higher wealth levels in Swedish speakers can also be attributed to differences across the two groups in internal migration background (Saarela, 2006). Having an internal migration background was found to be negatively associated with wealth. In the coastal area, where Swedish speakers mainly are settled, a notable part of Finnish speakers are within-country migrants or their descendants, while most of the Swedish speakers constitute the regional native population.

Hence, there are some studies that have focused on differences in wealth and income between Finnish speakers and Swedish speakers, but they are based on individual level. In addition, little is known about ethno-linguistic differences in the lower part of the income distribution. There is only one study on poverty variation across these two groups that has been restricted to areas with both Finnish-speaking and Swedish-speaking population, and therefore could provide insight into this topic. It was concerned with social assistance receipt, which can be considered a rough proxy for poverty, in the city of Vaasa, in 1993 (Saarela, 2002). The study found that the likelihood of receiving social assistance was notably higher among Finnish speakers than among Swedish speakers. Another study, which focused on income mobility and permanent poverty on national level, showed that short-time and long-time poverty rates were somewhat lower in the Swedish-speaking population than in the Finnish-speaking one (Riihelä & Suoniemi, 2015). Whether findings from these two studies can be generalised to the two ethno-linguistic groups or to areas with both Finnish-speaking and Swedish-speaking settlement is not clear, though. Therefore, one objective of this thesis is to study ethno-linguistic income differences at the household level and ethno-linguistic variation in income poverty.

3 Perceptions of income and poverty

The literature dealing with concepts, definitions and measurement of income and poverty is extensive, and a broader discussion of it is beyond the scope of this thesis. Thus, this chapter only gives an overall presentation of the concepts and measurement of income and poverty. Poverty is undoubtedly a contested concept, and probably all definitions, indicators and measures of it have at some point been challenged or received criticism. Therefore, this chapter also includes discussions about income as an indicator of poverty, about poverty thresholds, and about the concepts of income and poverty used in this thesis. Finally, some previous research on causes of child poverty are presented, since two of the articles in this thesis are concerned with income poverty in households with children. International research on ethnicity and income, or poverty, generally focus on ethnic minorities or households with immigrant background, whose social position is unequal to that one of the majority population. The situation in Finland, with two native ethno-linguistic groups with equal constitutional rights, is quite different. Since my focus is on these native and equal groups, I restrict the presentation of previous literature on income and poverty in ethnic minorities to some findings from research on child poverty and ethnicity.

3.1 Income and poverty - definitions and measurement

In general, income is expressed in monetary terms and at individual level, it is defined as all wages, profits, interests, rents, and transfer payments from the state or from the private sector received in a given period. At the level of a firm, income is either total sales receipts or receipts minus costs, while at country level, national income is the sum of all incomes (Bannock, Baxter & Davis, 1998; Case, Fair & Oster, 2009). The distribution of income reflects the process by which all income earned in a country is allocated to different individuals and households, and typically reveals inequality between higher-income and lower-income households (Stanford, 2008). The extent to which income is distributed unevenly, i.e. income inequality, is commonly measured by the Gini coefficient, although it can be measured in many ways, such as by tracking changes in the income shares of the population by decile or by quintile (Dabla-Norris et al., 2015). It should be noticed that income inequality is only one dimension of economic inequality, which also can refer to unevenly distributed earnings, wealth, and consumption within a population (Atkinson & Bourguignon, 2015). However, inequality exists also between groups. When studying between-group inequality, it is common to identify whether the experience of one group (in general the minority) differs from the experience of the other group (in general the majority). This works for averages that summarise the group experience of, for example, income or earnings. The results show that some groups have higher or lower incomes, or earnings, and are correspondingly performing well or badly with reference to the group which is chosen as the norm (Platt, 2011). Although inequality and poverty, in terms of income, are theoretically distinct, they tend to be intertwined in that poverty focuses on a particular part of the income distribution. Before I turn to discuss poverty as defined based on income, overall definitions of poverty and the process of measuring it will be presented.

Poverty is commonly defined in either absolute or relative terms. Absolute poverty is based on the notion of subsistence, that is, the minimum needed to sustain life, while relative poverty refers to the lack of resources required to live a decent life in accordance with the rest of the population (Alcock, 2006; Spicker, 2007). The distinction between absolute and relative poverty dominated the discussion on definitions and measurement of poverty for many decades in the 20th century, although, as Notten and Neuborg (2011) points out, absolute and relative groups often overlap. The concept of poverty also varies in terms of breadth, that is, whether the focus is on narrow conceptions concerned with income or material resources, or on broad conceptions concerned with well-being and human rights (Main & Bradshaw, 2016). In academics and policy contexts, poverty is usually understood as relative to the society in which the individual live. This approach is influenced by Townsend (1979), and presumes that poverty is concerned with resources that may include income but are not limited to it (Main & Bradshaw, 2016). Implicit in the multidimensional approach on poverty, which has gained a lot of interest among researchers and policymakers the past two decades, is that income as the sole indicator of well-being is inappropriate and should be supplemented by other variables such as living standard, literacy, provision of public goods, and life expectancy (Alkire & Foster, 2011; Bourguignon & Chakravaty, 2003).

Generally, three steps need to be taken when measuring poverty (see e.g. Haughton & Khandker, 2009; Van Campenhout, Sekabira & Nattembo, 2016). The first one is to identify a welfare indicator, that is, whether to focus on income, on household expenditure or on some other measure of household welfare. Ringen (1988) distinguishes between direct (in terms of consumption) and indirect (in terms of income) definitions and measures of poverty, a distinction that has become part of the vocabulary of poverty measurement (Spicker, Alvarez Leguizamón & Gordon, 2007). The second step is to establish a poverty line to separate the poor from the non-poor. It can be defined as the cost of a fixed minimum level of economic welfare needed to not be considered poor in the specific context (Ravallion, 2016). If poverty is measured indirectly (that is, based on income), thresholds can either be absolute, meaning they are fixed over time in real terms, or relative, meaning that they can be revised from time to time (Haughton & Khandker, 2009). If poverty is measured directly, the poverty line can be set at a minimum expenditure required to fulfil a person's basic needs. In the last step of measuring poverty, a summary statistic is generated to aggregate the information from the distribution of the welfare indicator relative to the poverty line. The most widely used measure is the headcount index, which measures the proportion of the population under the poverty line. All studies concerned with poverty in this thesis also follow the three steps described. In each of them, the poverty measure is based on income. In Article 2, concerned with working-aged individuals on low-income, the threshold is absolute, while in Articles 3 and 4, dealing with households with children, it is relative. The descriptive results are presented using the headcount index in all three papers. A more detailed presentation of the procedure is found in the next chapter. It should be noted in this connection that the absolute threshold in Article 2 refers to an absolute and fixed poverty line. Thus, the article is not explicitly concerned with absolute poverty in terms of individuals who lack resources necessary for subsistence, which is the often-used definition of absolute poverty.

Although the need of economic resources grows with the size of the household, larger households have lower expenditure per member because some resources are shared. Living costs are also usually higher for adults than for children. Therefore, when measuring poverty at the household level, and the assumption is that resources are shared within the household, equivalence scales are used to enable comparisons across households that differ in size and composition. There are several equivalence scales, such as the square root scale, the OECD scale, and the OECD-modified scale, which was adopted by the Statistical Office of the European Union in the late 1990s (OECD, n.d.). In accordance with recommendations from Eurostat, the OECD-modified equivalence scale is used in Statistics

Finland's income distribution statistics (Statistics Finland, n.d.). The scale assigns a value of 1 to the household head, a value of 0.5 to each additional person aged 14 and over, and a value of 0.3 to each child under the age of 14 years, and it was used in the two studies on income poverty in households with children (that is, Articles 3 and 4) in this thesis. In Article 3, the OECD-modified scale is incorrectly called only OECD equivalence scale, but that term stands for an older version of the OECD-modified scale, with other weights.

3.2 Income as an indicator of poverty

The often-used phrase that poverty is not just about money has been endorsed by researchers criticising the use of income as an indicator of poverty, or as the sole indicator of it. Almost four decades ago, Townsend (1979, p. 31) argued that "Poverty can be defined objectively and applied consistently only in terms of the concept of relative deprivation". According to this theory, poor people are those who are excluded from normal living patterns, customs and activities due to seriously lower resources than those commanded by the average individual or family. Ringen (1988), on the other hand, advocated the use of both income and deprivation criteria to identify the poor, since income, when defined as low consumption, is not a reliable measure of poverty. According to Sen (1985, 1995), policy literature on poverty alleviation has been obsessed with the income aspect of poverty. Although income is an important part of deprivation, poverty is not just being relatively poorer than others, but it should be seen as the failure of certain basic capabilities to function. Whether income can be converted into capabilities to function depends on a variety of social surroundings and individual circumstances. Measuring the lack of resources, which has been a widely accepted definition of poverty (Callan, Nolan &Whelan, 1993), by income is also considered to be a simplification making the concept of poverty more manageable (Williams, Masuda & Tallis, 2015).

However, according to Spicker (2007), the criticisms miss the point, since low income should be understood as an indicator of poverty. It works as a good signpost, not as a proof. Thorbecke (2007), in turn, notes that the broader the definition of poverty, the more difficult is its measurement. Also, although new methods for measuring multidimensional poverty have been devised (see e.g. Alkire & Foster, 2011; Bourguignon & Chakravarty, 2003), and the monetary approach to identify and measure poverty has been widely criticised, income-based poverty approaches are still the most widely used (Jäntti, 2010; Minujin, Delamonica, Davidziuk & Gonzales, 2006). One reason is that poverty assessment is determined by availability of data (Corak, 2005; Williams, Masuda & Tallis, 2015). It also needs to be stressed that, as Corak (2005) points out, in rich countries, where the main part of private needs of individuals and families are met through markets, income is a central element in the standard of living appropriate for both physical and social development. In analyses of poverty, income should therefore play an important role, because it is a means to an end, and it is not income per se that determines wellbeing, but consumption. Along this line are also Bradbury, Jäntti and Lindahl (2016) as regards measurement of child poverty. They state that although all areas of deprivation among children are highly relevant, particular focus should be put on the income position of children, since money income is a central vehicle for generating economic well-being in industrialised countries. Spicker (2007), in turn, distinguishes between *poverty* and the *idea of poverty*, and considers income to be a good indicator of poverty while the idea of poverty should not be defined by income.

3.3 Income poverty thresholds

Absolute income poverty thresholds are fixed over time in real terms (that is, they are only adjusted for inflation), and represent the same purchasing power from year to year. One may therefore compare poverty rates over time, knowing that the definition of what constitutes poverty has not changed. Relative thresholds vary with income growth and are more closely related to concepts of income inequality and social exclusion (Bradbury & Jäntti, 2009; Haughton & Khandker, 2009; Spicker, 2007). Absolute poverty lines are typically calibrated in some initial period using food-budget studies. Setting relative poverty lines, on the other hand, begin with some notion of a standard of living for the distribution, such as the median disposable income, where after the cut-off is defined as some percentage of this standard (Foster, 1998).

The steps taken in measuring poverty inherently involve value judgements (Chen & Corak, 2008). If poverty is measured based on income, as is done in this thesis, the choice of an income poverty threshold is always somewhat arbitrary, and the chosen poverty line will certainly affect the poverty rates, whether it be absolute or relative. Whether using an absolute or a relative poverty line also matters when measuring poverty over time, since during economic growth, absolute poverty tends to decrease, while relative poverty leaves unchanged (Chen & Ravallion, 2013; Ravallion, 2003). This is also one of the criticisms against relative poverty measures, that is, poverty rates will change only if the distribution of income changes (Ravallion, 2016; Ringen, 1987). To check the robustness of the results, one option would be to use at least two poverty lines, as advocated by, among others, Ravallion (2016). To sum up, all definitions, indicators and thresholds of poverty have their advocates and critics, but as Haughton and Khandker (2009, p. 34) have stated, "…all measures of poverty are imperfect. That is not an argument for avoiding measuring poverty, but rather for approaching all measures of poverty with a degree of caution, and for asking in some detail about how the measures are constructed".

3.4 Definitions of income and income poverty in this thesis

The first article of this thesis is concerned with endogamy and income, where income is defined as income subject to state taxation. The article can be seen as an extension of a study by Dribe and Nystedt (2015), which focuses on earnings differences between natives and immigrants in Sweden. In the Swedish study, earnings are defined as the annual pre-tax income from employment, self-employment, parental leave benefits, unemployment insurance, and sickness leave benefits. Property income is not included in the definition of earnings in that study, while it is included in my income measure. One option for me would certainly have been to compare endogamous and exogamous couples with regard to wages, entrepreneurial income, and labour-related benefits (that is, pensions, sickness allowances and unemployment allowances, which were available from the data). However, since the aim was to compare the income of native groups that are not socially and culturally very distanced from each other, it seemed reasonable to include property income in the income measure.

Articles 2, 3 and 4 in this thesis are all concerned with individuals or households at the lower end of the income distribution, albeit they are titled differently. While they are called low-income earners in Article 2, they are referred to as income poor in the two other articles. “Low-income earners” is the term used by Statistics Finland, and it also seemed the most suitable choice for describing persons under a certain income threshold in Article 2. Articles 3 and 4, which are concerned with households with children, present and refer to previous literature that almost without exception uses the term child poverty. For the sake of conformity, Articles 3 and 4 also use the term poverty when labelling households at the lower end of the income distribution.

Usually, income poverty is measured based on equivalised disposable income[4], sometimes complemented by another income variable. Gornick and Jäntti (2011), for instance, measure child poverty based on disposable income and on market income, where market income refers to earnings, cash property income, and income from occupational pensions. Alongside disposable income, Lindquist and Sjögren Lindquist (2012) use total pre-tax market income, which includes all taxable labour-related earnings (that is, wages, pensions, sickness benefits, unemployment benefits, and other taxable job-related benefits), and net income from capital, business income and farm income. The measure used in this thesis, based on income subject to state taxation, differs somewhat from disposable income and other measures used in studies on income poverty. The main difference between the concepts *income subject to state taxation* and *disposable income* is that in the latter, also current non-taxable transfers received, and current transfers paid, are taken into account. However, one purpose of this thesis was to analyse income and income poverty in the two ethno-linguistic groups. Therefore, I used data in which Swedish speakers, which constitute a clear minority in number, are over-sampled. That data is based on registers, which do not contain information on disposable income. As far as I know, disposable income would have been available only from the income distribution statistics. However, the income distribution statistics is based on a sample on roughly 10,000 households, and according to my understanding, it would have provided an insufficient number of Swedish speakers in

[4] In the Finnish income distribution statistics, a households' disposable income was before 2011 defined as all salaries and wages, entrepreneurial income and property income (including imputed rent from owner-occupied dwellings and taxable sales profits from property), benefits in kind and current transfers received, from which sum, current transfers paid were deducted. Since 2011, the income distribution statistics use the concept of disposable money income, which does not include imputed income items such as imputed rents (Statistics Finland, n.d.)

order to compare the population groups. With hindsight, in the articles on income poverty in households with children, it might have been advisable to talk about households on low taxable income, since the measure is not based on disposable income.

There were two main income variables to be considered in the data: wages and entrepreneurial income, and income subject to state taxation. The latter was chosen because it includes not only wages and entrepreneurial income, including capital income, but also other income subject to state taxation such as unemployment benefits, pension income and taxable social security benefits. Since the redistributional effects of income taxation is not taken into account in the measure, one option might have been to use a variable in which paid taxes, which are known from the data, are deducted from taxable income. However, taxation affects redistribution in a very inextricable way, and its effects are highly dependent on the type of income source and on the allocation of income sources. Thus, taxable income seemed the most plain alternative available. It is also fairly similar to the measures based on market income used by Lindquist and Sjögren Lindquist (2012) and Gornick and Jäntti (2011), although those studies used disposable income as well. The procedure of measuring poverty in this thesis is further described in the next chapter.

In Articles 3 and 4, the concept "poverty in households with children" is used instead of the concept of "child poverty". The reason is that child poverty is in practice measured through parents' income (Jäntti, 2010). However, the financial resources disposable for children are highly dependent on the intra-household sharing of monetary resources (Chzhen, de Neubourg, Plavgo & de Milliano, 2016), and the question of intra-household distribution of resources has in fact attracted a fair amount of literature in both economics and sociology since the early 1990s, indicating that equal sharing is unrealistic (Findlay & Wright, 1996; Ponthieux, 2013). From the perspective of a child, the assumption that monetary resources within the household are equally shared is questionable, because the within-household distribution of these resources might vary between different types of households. Accordingly, children whose parents have equal incomes may themselves have different economic margins (Mood & Jonsson 2016; de Neubourg, de Milliano, & Playgo 2014). Identifying poor children would therefore require data on their actual relative position compared to the adults in the household (Main & Bradshaw, 2016). Indeed, the assumption when using the OECD-modified scale is that income is evenly distributed inside the household between all household members in relation to the above-mentioned consumption need (Statistics Finland, n.d.). Yet, the choice was to focus on households with children, rather than on child poverty, in Articles 3 and 4. It was done by measuring the proportion of households with children in poverty, meaning that all persons living in the household are accounted for (see e.g. Jäntti, 2010; OECD, 2017).

3.5 Causes of child poverty

A great body of research has been devoted to examining the causes of child poverty. In Western countries, these studies generally point to three main factors affecting the probability of a child to be found in poverty. These are parents' attachment to the labour force, institutional factors in terms of labour market structures and tax and cash transfer policies, and family demography (Gornick & Jäntti, 2012; Smeeding & Thévenot, 2016). The first one of these, parental labour market situation, constitutes the basis of the economic condition in which children live. Thus, income from work is essential to reduce the risk of households with children to be poor. However, sometimes income from work is not sufficient to protect families from poverty, due to low wages or too few working hours. Therefore, institutional factors such as income support also matters. Finally, the support that a continuously coupled two-parent family entails is important in minimising the risk of being poor. Almost inevitably, children in single-parent households are more likely to be found in poverty than children in two-parent households, since there is only one earner, whose employment moreover may be constrained by caring responsibilities.

Although income poverty among children is considered to be particularly related to parents' labour market situation, family composition and institutional factors, it is a complex phenomenon typically explained by a range of factors (Bradbury & Jäntti 1999; Chen & Corak 2008; Salmi, Lammi-Taskula & Sauli, 2014). One of these is the educational level of parents, since in general, it is related to household earnings and thereby affects poverty risks. Children in families with low-educated parents are at a higher risk of poverty in virtually all Western nations (Gornick & Jäntti, 2011; Munzi & Smeeding, 2006). Family demographics, in form of the number of children in the family, the size of the household, and the age of children and parents, also matters. Studies from Finland (Salmi et al., 2014), Sweden (Lindquist & Sjögren Lindquist, 2012) and the UK (Bradshaw & Holmes, 2010; Bradshaw et al., 2006) show that many children in the household implies a higher probability of being found in poverty. Likewise, children living in larger households both in Sweden and in Denmark are more likely to be poor than those living in smaller households (Lindquist & Sjögren Lindquist, 2012; Ottosen & Skov, 2013). In most upper-income countries, poverty rates are higher among children under the age of six years as compared to all children (Gornick & Jäntti, 2012; Smeeding & Thévenot, 2016). This is particularly true in the Nordic countries, where children under the age of six are found to be about 30 per cent more likely to be poor than children in general (Gornick & Jäntti, 2012). The lower labour market attachment of mothers of young children is one reason. Also, parents of young children are often young themselves and are therefore more likely to be unemployed or hold low-paid jobs as compared to older parents. Additionally, young parents might be less likely to receive some types of social income, such as unemployment and retirement pensions. Parental age also matters, since children with older parents are less likely to be poor than children with young parents at least in Sweden (Lindquist & Sjögren Lindquist, 2012) and in the UK (Bradshaw & Holmes, 2010). In two-parent households, marital status has also been found to affect child poverty. In most Western nations, child poverty rates are higher in households with cohabiting parents than in those with married parents (Bradshaw & Holmes, 2010; Heuveline & Weinshenker, 2008).

Finally, an important dimension of child poverty is the variation across ethnic groups (Galloway et al. 2015; Platt 2009). Child poverty in developed countries has gained widespread interest during the past two decades, while the poverty of children from certain subgroups received much less attention for a long time. However, research now show that in Western nations, children who differ on their cultural background from the majority population are over-represented among the poor. In the UK, for example, over half of children with Pakistani and Bangladeshi background can expect to be growing up in poverty. Also, children of black ethnicity are at a significant greater risk of poverty (Bradshaw & Holmes 2010; Platt 2009), and that applies to the US, as well (Carson, Mattingly & Schaefer, 2017). In cross-country comparisons, the Nordic countries in general have lower child poverty rates than other rich countries (Chen & Corak 2008; Gornick & Jäntti 2012). However, child poverty rates are found to vary notably across ethnic groups also in Finland (Jäntti, 2010), Denmark (Ottosen & Skov, 2013), and Sweden and Norway (Galloway et al., 2015; Lindquist &

Sjögren Lindquist, 2012). Yet, no previous studies have been concerned with child poverty from the perspective of the two ethno-linguistic groups in Finland. Analysing whether Swedish-speaking and Finnish-speaking households with children differ in the probability of being found in income poverty is therefore one of the aims of this thesis. Before turning to the results of that study and the other analyses of income and income poverty, the data and methods used in the articles will be presented.

4 Data and methods

All studies in this thesis are based on register data provided by Statistics Finland. In Articles 1, 3 and 4, the data used are based on Statistics Finland's employment statistics file, which is linked to the country's population register, and cover the period 1987-2011. The analyses in Article 2 are based on Statistics Finland's employment statistics file extending from 1987 to 1999. Since each person in the Finnish population register is uniquely identified by mother tongue, Swedish speakers and Finnish speakers can be separated. Both data sets consist of a five per cent random sample of all Finnish speakers or persons with another mother tongue than Swedish, and a corresponding 20 per cent random sample of all Swedish speakers, who lived in Finland during any of the years included in each data. Weights are used to adjust for the oversampling of Swedish speakers. An overview of the data sources is found in Table 2, which also includes information about the methods that are presented in this chapter.

In the data used in Articles 1, 3 and 4, there is a link for each index person to the potential partner and to the children, because persons living in the same household have the same unique household code. Thus, in article 1, it was possible to study the income of couples. Since the size of each household, and the age of each person living in it, is known, households were constructed on basis of the random sample of index persons. This enabled focusing on households with minor children in Articles 3 and 4. In each of these three articles (Articles 1, 3 and 4), it was possible to study both married couples and unmarried cohabitants with or without children, which is a strength of the analyses, considering that, in modern societies, most couples cohabit before they marry, and many intact unions never proceed into marriage (Saarela & Finnäs, 2014b).

The data used in Article 2 are at the individual level and consist of information on persons living in any of the provinces in Southern and Western Finland that had both Swedish-speaking and Finnish-speaking settlement at any of the study years. The data contain basic information at the annual level about variables related to each individual's socioeconomic, demographic and labour market position.

In the first article, the analyses are based on the year 2011, and since the interrelation between endogamy and income is in focus, areas in which Swedish speakers live highly intermingled with Finnish speakers were considered to be of most interest. Thus, the analyses are restricted to Helsinki and the commuting area around it. They are also restricted to couples in which the woman is aged 36-55 years, since the article is dealing with persons in working ages and with couples in which most women are above childbearing age. Article 2 analyses the period between 1987 and 1999. It is concerned with ethno-linguistic variation in low-income earning in working ages, and therefore the data are restricted to persons aged 25-55 years, and to areas with both Swedish-speaking and Finnish-speaking settlement. In practice, the focus in the article is on Southern and Western Finland, which is the same area in which 95 percent of all Swedish speakers in Finland live. The Åland Islands, which constitute an autonomous Swedish-speaking area, are excluded from the analyses in Article 2. The two final articles analyse the years 1987-2011 and since they are dealing with income poverty in households with children, the data in them are restricted to households with at least one child under the age of 18 years. In Article 4, which focuses on the native ethno-linguistic groups, the data are also restricted to households whose parents are Finnish or Swedish speakers, and to areas with both Swedish-speaking and Finnish-speaking settlement. Thus, the Åland Islands are not included in the analyses in the final article.

In all studies, data were analysed with multivariate regression methods. In the articles concerned with income poverty, the dependent variables are dichotomous, meaning that they have two categories. Therefore, logistic regression models were used to estimate the odds of being categorised as a low-income earner (in Article 2) or being found in income poverty (in Articles 3 and 4). In article 1, the relationship between income and couple's ethno-linguistic composition was estimated by ordinary least square regression models, since the dependent variable, which is the natural logarithm of income, is continuous. The outcome variable in each study is based on taxable income, which refers to all income subject to state taxation. Thus, the variable includes all income from employment, self-employment, capital income, and taxable social security benefits. In all four articles, the measure is said to be based on taxable income, although it would have been more precise to talk about income subject to state taxation, since that is the term used by the data provider, Statistics Finland. In this introductory section, I use the two terms interchangeably.

Table 2. Overview of data and methods

	Data source	Period	Study group	Area	Number of observations	Method	Measure	Outcome variable	Main explanatory variable
Article 1: Endogamy and income in native couples: the case of Finland	Finnish population register linked to employment, income and other statistics, 1987-2011, from Statistics Finland, linkage to partner and children	2011	Couples in which the woman is aged 36-55	Helsinki and the commuting area around it	12,200 couples	OLS regression	Income measured as total taxable income of the couple, in 2013 year's prices	The natural logarithm of income	Couple's ethno-inguistic composition (endogamous Swedish-speaking, endogamous Finnish-speaking, exogamous with a Finnish-speaking man, exogamous with a Swedish-speaking man)
Article 2: Ethno-linguistic groups during an economic recession: Low-income earners in the 1990s' Finland	Finnish population register linked to employment, income and other statistics, 1987-1999, from Statistics Finland	1987-1999	Persons aged 25-55	Any of the provinces in Finland that had both Swedish-speaking and Finnish-speaking settlement at any of the years studied. The Åland Islands are excluded.	49,200 individuals per year (average)	Logistic regression	Absolute poverty* measured as taxable income below 10,000 euro in 2011 year's prices	Low-income earner	Mother tongue (Swedish or Finnish)
Article 3: Income poverty in households with children: Finland 1987-2011	Finnish population reg-ister linked to employment, income and other statistics, 1987-2011, from Statistics Finland, linkage to partner and children	1987-2011	Households with at least one minor child	Finland	63,900 households per year (average)	Logistic regression	Relative poverty measured as equivalised taxable income < 60 % (in single-parent households < 30 %), of the median equivalised taxable income in 2013 year's prices	Income poor	Parent's labour market status in single-parent households (employed, unemployed or outside the labour force) or parent's joint labour market status in two-parent households
Article 4: Ethno-linguistic affiliation and income poverty in native households with children: Finland 1987-2011	Finnish population register linked to employment, income and other statistics, 1987-2011, from Statistics Finland, linkage to partner and children	1987-2011	Households with at least one minor child	Any of the provinces in Finland that had both Swedish-speaking and Finnish-speaking settlement at any of the years studied. The Åland Islands are excluded.	25,000 households per year (average)	Logistic regression	Relative poverty measured as equivalised taxable income < 60 per cent of the median equivalised taxable income in 2013 year's prices	Income poor	Parent's ethno-linguistic affiliation in single-parent households (Swedish or Finnish) or composition of parent's ethno-linguistic affiliation in two-parent households

* Absolute poverty refers to individuals whose income is below the absolute and fixed poverty threshold, not to individuals who lack resources necessary for subsistence, which is the often used definition of absolute poverty.

In the articles concerned with households with children, the OECD-modified equivalence scale was used to enable comparisons of households that differ in size and composition. The main explanatory variable in the first article is couple's ethno-linguistic composition. In the articles concerned with income poverty, the main explanatory variables are mother tongue (Article 2), parental labour market status or joint labour market status (Article 3), and parental ethno-linguistic affiliation or the ethno-linguistic composition of the household according to each parent's mother tongue (Article 4).

The use of register data implies, that factors possibly affecting the outcome must be sought for in the information provided, and sometimes, a deeper understanding of the results cannot be achieved. In each study in this thesis, education, age and family situation or marital status are controlled for. Variables related to the number and age of children are included as covariates in the articles concerned with households with children. Covariates of interest are also labour market position, municipality or area of residence, union duration, and woman's share of the couple's income. More information about the covariates and motivations for the choice of them, as well as a detailed description of the categorisation of the central explanatory variables and the covariates, are found in the articles.

Choosing a poverty indicator and setting a poverty line to separate the poor from the non-poor are essential parts of poverty measurement. A description of poverty measurement in general was given in the previous chapter, while my procedure is presented here. Poverty measurement is often determined by availability of data, and also in this thesis, the choice of a poverty indicator was limited by the data used, as discussed in the previous chapter. Since disposable income was unavailable from the data, and there are to my knowledge no other data suitable for comparing the ethno-linguistic groups with regard to income poverty, measuring poverty as is done by Statistics Finland, for example, was not possible. Statistics Finland classifies persons as low-income earners if they live in households whose disposable income per consumption unit is below 60 percent of the median equivalised disposable income of all households. It should be noted, however, that there exists no officially established poverty measure in Finland, and that Statistics Finland's measure is based on recommendations of Eurostat.

The purpose of Article 2 is to analyse whether working aged Swedish speakers and Finnish speakers differ in the probability of being low-income earners during the economic recession in the 1990s, meaning that changes in the macroeconomic environment might have affected the ethno-linguistic groups differently. Therefore, the use of an absolute poverty line (i.e. it is fixed over time) seemed appropriate. Several thresholds were tested, and finally, people were categorised as being low-income earners if their annual taxable income was below 10,000 euro in 2011 year's prices. Based on that categorisation, the proportion of low-income earners in the data used is somewhat higher than the proportion of low-income earners according to Statistics Finland's definition. The results were only marginally affected when shifting the threshold some thousand euros below or above the 10,000 level.

In the two articles on income poverty in households with children, a relative poverty measure (i.e. it varies over time in accordance with income variation in all households) was chosen. Although the articles focus on poverty among all household members, as was discussed in Chapter 3, children play an important role in the study in that no households without children were included. Since living in relative poverty, which is a concept closely linked to inequality (Alcock, 2006) may affect particularly children's health and well-being during childhood and later in life (Emerson, 2009), a relative measure was chosen. The threshold was set at 60 per cent of the median equivalised taxable income, except for single-parent households in Article 3, for whom it was set at 30 per cent of the median equivalised taxable income. These measures yielded poverty rates that are roughly similar to those based on the disposable income according to Statistics Finland's official statistics. Setting a lower poverty threshold for households with only one parent in Article 3 may seem confusing and even unjust, making one think why a member of a two-parent household earning half of the median is labelled poor, while the same does not apply to a member of a single-parent household. However, in that article, parental labour market status is the explanatory variable in focus, and the use of a poverty line at 60 per cent for single-parent households would have provided unreasonable high poverty rates by labour market status. The reason is that some allowances, such as housing allowance and social assistance, which are received by many single-parent households, are non-taxable and therefore not included in the income variable used. In the analyses of single-parent households, also the 60 per cent poverty line was nevertheless tested. It resulted in odds ratios by labour market status quite close to those reported in the final results, based on the 30 per cent poverty line.

In the official statistics, information about poverty rates comes from Statistics Finland's income distribution statistics, which is based on a sample survey of approximately 10,000 households. Most of the information about income is from administrative registers, albeit information about non-taxable income is based on interviews. The same applies to information about the size and structure of the household (Statistics Finland, 2016). The use of a sample survey and interviews implies that there is some uncertainty related to the information on low-income earners, especially in subgroups such as single-parent households. The sudden declining poverty rates in single-parent households at the beginning of the 1990s (Figure 1 in Article 3), for instance, were not due to real changes in the occurrence of poverty, but due to lower median disposable income of all households during times of economic recessions and, accordingly, a lower poverty line. Likewise, the official poverty rate in single-parent households tends to rise during economic booms, which is a result of higher median disposable income of all households. Similar sharp changes for single-parent household are not found in the data used in this thesis, as the poverty measure is based on taxable income. The overall patterns in poverty rates in Articles 3 and 4 are otherwise similar to those based on the official statistics. In Article 3, it is stated that the declining official poverty rates in single-parent households in 2007-2008 also is due to lower poverty lines. However, that is incorrect, since in 2007 and 2008, the official poverty line was not lower than before, because at the time, the effects of the financial crisis of 2007-2008 on median household income were still modest (Statistics Finland, 2008).

5 Summaries and results of the articles

This chapter summarises the background and results of each of the four papers in this thesis, while the findings are discussed in the subsequent chapter.

5.1 Endogamy and income

The first paper is concerned with income variation across native couples that differ on ethno-linguistic composition. The purpose is to examine how income differences between these couples relates to education, educational homogamy and other observable characteristics. Educational homogamy, or educational assortative mating, is a frequent studied dimension of homogamy (Kalmijn, 1998; Monaghan, 2015), which means choosing a partner with a similar position (Kalmijn, 1998; Vandenberg, 1972). In this study, educational homogamy is of particular interest for several reasons. First, it has played a crucial role in increased economic inequality across households, which in turn may lead to further increases in educational homogamy if the economic motivations to marry downwards are being reduced (Fernández, Guner & Knowles, 2005; Schwartz, 2010). Second, the risk of inequality may increase even more if educational homogamy is passed on to the following generation (Mare, 2016). And finally, general educational homogamy not only shows a slight increase in Finland (Mäenpää & Jalovaara, 2015), but it is also found to be higher in the Swedish-speaking population than in the Finnish-speaking one (O'Leary & Finnäs, 2002; Saarela & Finnäs, 2014a). Endogamy is also found to be particularly common among high-educated Swedish speakers (O'Leary & Finnäs, 2002). Whether and how educational homogamy relates to income and income variation across households that differ on ethno-linguistic composition is although not known, because all previous research has been conducted at the individual level, and therefore, it is a central question in the first article.

Ethnic intermarriage as a social phenomenon has been studied since the early 20th century, especially in traditional immigration countries such as the United States and Australia. Research on the interrelation between intermarriage and income, on the other hand, is only around two decades old. Generally, these studies show that immigrants who marry natives have higher income than those who marry within their own ethnic group (see e.g. Dribe & Nystedt, 2015; Furtado & Song, 2015; Meng & Gregory, 2005). This difference has been interpreted as caused by either selection or assimilation, but these explanations do not fully fit into analyses of population groups that are native and stand on equal ground, which is the case in Article 1. However, Dribe and Nystedt (2015) have found that in Sweden, the earnings premium advantage for intermarried immigrants decreases with the degree of cultural similarity. For immigrants from other Nordic countries, endogamy is in fact economically more beneficial than intermarriage. Thus, as an extension of that study, Article 1 analyses a setting in which the other group is also native and equal.

The findings of the fist paper are in line with the results by Dribe and Nystedt (2015) and reveal that endogamous Swedish-speaking couples have on average 25 per cent higher income than other couples (Table 3). In other words, when groups stand on equal ground, there is no earnings premium of intermarriage. Since educational homogamy is more common in endogamous Swedish-speaking couples than in other couples, one might have expected this difference to at least partly explain the disparity in income across couples. However, the disparity in income across couples is not explained by differences in educational homogamy, but it relates primarily to man's income. Roughly half of the income difference between endogamous Swedish-speaking couples and other couples is due to the higher educational level of endogamously married or cohabiting Swedish-speaking men.

Since the study focuses on couples where most women are above childbearing age, the income of the women is not depressed due to maternity leaves or because they take care of young children at home. Perhaps most noteworthy therefore is that, although also the women in endogamous Swedish-speaking couples are higher educated than other women, women's education has only a slight bearing on the income difference between exogamous or endogamous Finnish-speaking couples and endogamous Swedish-speaking couples. Hence, although women earn almost 40 per cent of couple's income in all ethno-linguistic groups, the differences in income across couples is mainly related to man's income. This finding therefore indicates that maintaining social position by endogamous mate selection may not only increases economic inequality between couples, but it may also uphold gender inequality and the income gap between the sexes.

Table 3. Estimated income differences by ethno-linguistic composition of the couples according to alternative models in 2011

	Finnish-speaking man, Finnish-speaking woman		Finnish-speaking man, Swedish-speaking woman		Swedish-speaking man, Finnish-speaking woman	
Model 1	-0.258*	(0.053)	-0.271*	(0.078)	-0.246*	(0.072)
Model 2	-0.256*	(0.053)	-0.265*	(0.078)	-0.241*	(0.072)
Model 3	-0.162*	(0.053)	-0.187*	(0.077)	-0.151*	(0.071)
Model 4	-0.133*	(0.053)	-0.160*	(0.077)	-0.121	(0.071)
Model 5	-0.135*	(0.053)	-0.164*	(0.077)	-0.125	(0.071)
Model 6	-0.121*	(0.053)	-0.158*	(0.077)	-0.110	(0.071)
Model 7	-0.118*	(0.053)	-0.152	(0.077)	-0.107	(0.071)
Model 8	-0.113*	(0.049)	-0.160*	(0.072)	-0.085	(0.066)
Model 9	-0.114*	(0.049)	-0.161*	(0.072)	-0.087	(0.066)
Model 10	-0.129*	(0.036)	-0.165*	(0.053)	-0.049	(0.049)
Model 11	-0.019	(0.023)	-0.016	(0.034)	-0.002	(0.031)

Note: Reference group is endogamous Swedish-speaking couples

Model 1	No control variables
Model 2	Model 1 + Joint age
Model 3	Model 2 + man's education
Model 4	Model 3 + woman's education
Model 5	Model 2 + joint education
Model 6	Model 5 + children in the household
Model 7	Model 6 + marital status
Model 8	Model 7 + joint employment status
Model 9	Model 8 + union duration
Model 10	M9 + woman's income
Model 11	Model 10 + man's income

The estimates are from OLS regressions on the log (ln) of taxable income.
*$p < 0.05$. Standard errors are in parentheses.

5.2 Ethno-linguistic variation in low-income earning

In the second paper, the focus is changed from income to income poverty. Previous research on income and wealth in the two ethno-linguistic groups in Finland (presented in Chapter 2) has showed that although the Swedish-speaking population constitute a minority in number, it is not an under-privileged group. However, far less is known about poverty in the group, and particularly about any differences between the Finnish-speaking and the Swedish-speaking population. Accordingly, Article 2 is concerned with ethno-linguistic differences in the propensity to be a low-income earner. The purpose is to examine whether Swedish speakers experienced a worsening of their economic position during the economically turbulent 1990s, meaning that changes in the macroeconomic environment might have affected the ethno-linguistic groups differently.

The general picture of the economic situation of numerical minority groups is that they are over-represented among the poor (e.g. Gradín, 2012; Kahanec, Zaiceva & Zimmermann, 2010; Van Rie & Marx, 2013). The situation in Finland is therefore specific, but not unique, since settings with a native and equal minority that is faring well are found elsewhere as well. As examples, in Belgium, French speakers constituted the elite of the country until the mid-20th century, (Mnookin & Verbeke, 2009; Van Rie & Marx, 2013), and in Catalonia and Wales, Catalan speakers and Welsh speakers, respectively, have performed well in terms of employment (Rendon 2007; Drinkwater & O'Leary 1997). However, Article 2 relates to previous research on ethno-linguistic groups in Quebec, since the economic history and social position of the Swedish speakers in Finland has been highly comparable to that of Anglophones (English speakers) in Quebec. Like Finland, also Quebec experienced a severe economic downturn in the 1990s, and many industrial jobs occupied by the Anglophones were lost in the province. The wage gap in relation to the Francophones (French speakers) diminished, and the Anglophones were faced with a higher relative risk of being low-income earners. Language acts and educational reforms additionally worsened their relative position (Albouy, 2008; Lussier, 2012). In Finland, no similar changes in legislation were undertaken during this time. Therefore, Article 2 aims to find out whether Swedish speakers experienced a similar worsening of their economic position as the Anglophones in Quebec, and if so, whether it might be associated with the 1990s' economic recession.

The results show that in all male subgroups that were studied, the likelihood of being a low-income earner increased considerably during the 1990s' economic downturn (Figure 3). For women, a similar development can be seen only for the younger (age under 40 years), while the share of low-income earners in older women does not appear to be closely related to the economic recession. Variation over time is highly similar for Swedish speakers and Finnish speakers, irrespective of the subgroup studied. However, there is a trend which suggests that Swedish speakers improved their relative position as compared to Finnish speakers during the 1990s. The most striking example on this matter is probably older men (age 40 years or over) in the non-metropolitan area (Figure 4). Controlling for observable characteristics affect the results only slightly, and the estimates in the odds of poverty are stable even when labour market status is included in the analyses. Thus, ethno-linguistic differences in the propensity to be a low-income earner cannot to any greater extent be attributed to standard human capital factors.

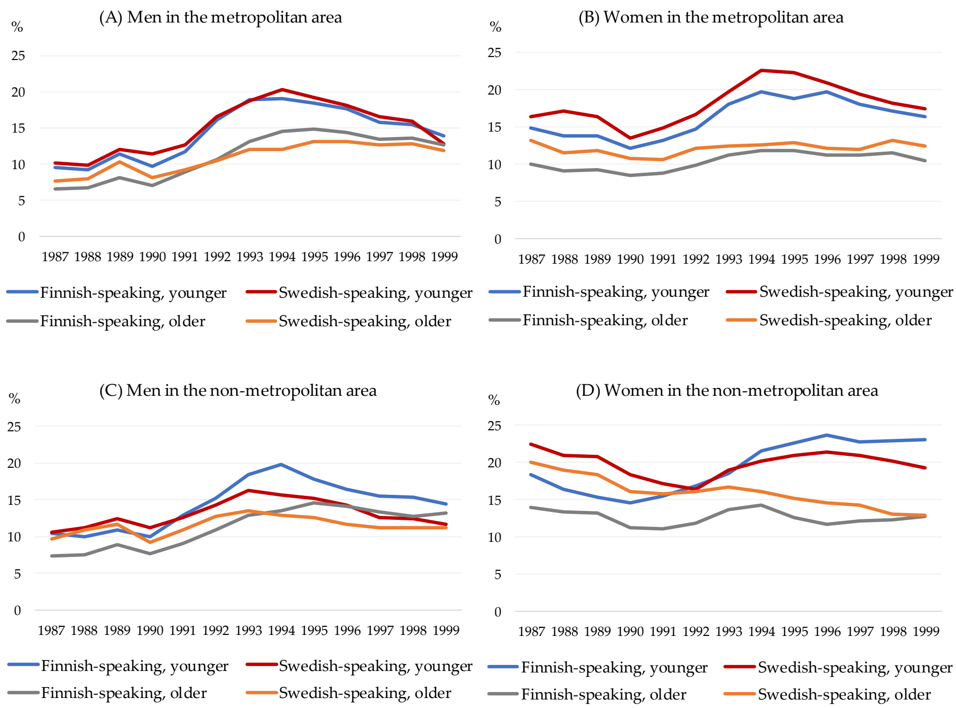
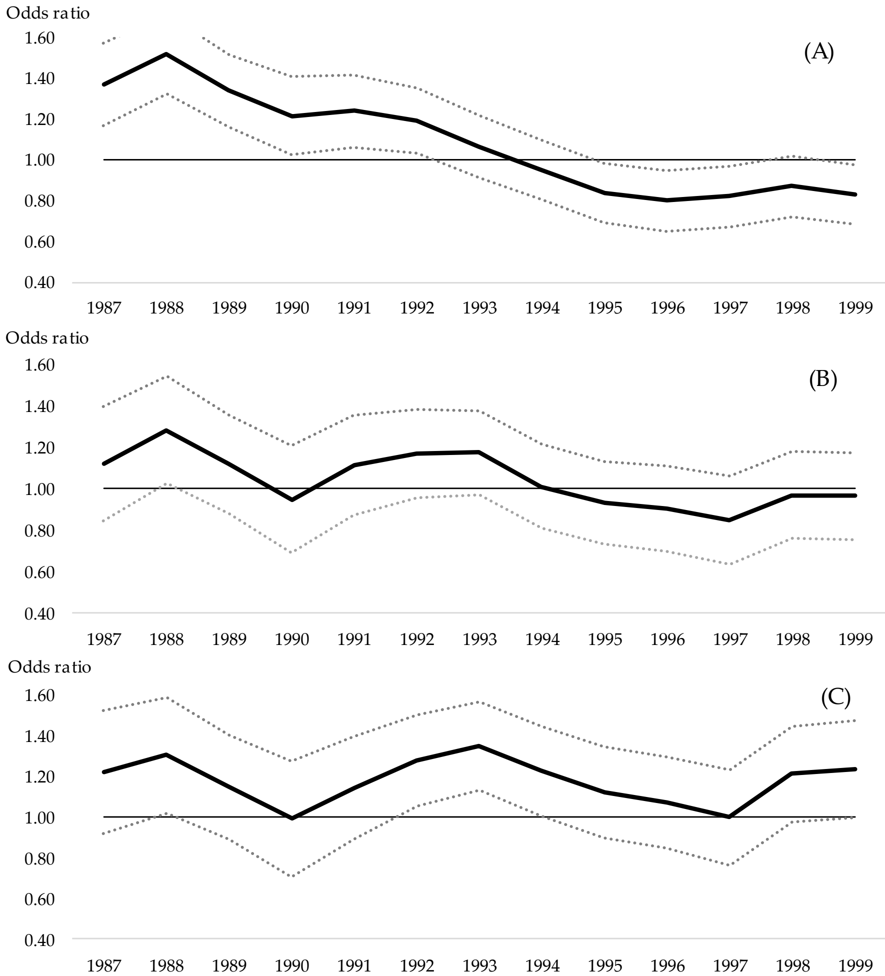


Figure 3. Low-income earning rates in metropolitan and non-metropolitan area, in men and women, by ethno-linguistic background in 1987-2011



Notes: (A) Unadjusted odds ratio of being al low-income earner between Swedish speakers and Finnish speakers. (B) Odds ratio adjusted for education, age, family situation, and municipality of residence. (C) Odds ratio additionally adjusted for labour market status. Reference group is Finnish-speaking men.

Figure 4. Odds ratios of being a low-income earner between Swedish-speaking and Finnish-speaking men aged 40-55 in the non-metropolitan area in 1987-2011

Evidently, Swedish speakers did not experience a worsened relative position during the 1990s, but rather a relative improvement as compared to the Finnish speakers. However, it is not obvious that the change can be related to the economic recession, as the enhanced position seems to be associated with a general trend that started before the recession and continued after it. Yet it needs to be stressed that, although the trend was in favour of the Swedish speakers, they were on average more likely to be low-income earners than Finnish speakers. Although the findings of Article 2 were in contrast with the evidence for Anglophones in Quebec, the underlying reason might be the same as in Quebec, since a higher proportion of Finnish speakers than Swedish speakers have traditionally worked in industries that were hardly hit by the 1990s' economic recession. Also, structural changes in the labour market, like a diminishing number of jobs in the public sector, might have affected Finnish speakers to a greater extent than Swedish speakers. In the metropolitan area, Finnish speakers tend to be more alike Swedish speakers on occupational distribution than they are elsewhere. The ethno-linguistic difference in the probability of being a low-income earner should consequently be less associated with macroeconomic fluctuations in the metropolitan area than elsewhere, and this is also what is seen in the younger age group studied. Yet since each person's labour market position is controlled for, the ethno-linguistic variation observed cannot directly be related to variation in unemployment probability. Latent differences in, for example, language skills, might therefore also have played a role.

5.3 Income poverty in households with children

The third paper shifts focus from persons in working age to households with children. Child poverty has been of great societal interest in Finland since the beginning of the 2000s, largely because of the great increase in the child poverty rates starting in the wake of the 1990s recession. Although the child poverty rates have been low in an international perspective, analysing the causes of poverty is important given the consequences it may have on children's well-being and their future life.

Together with family structure, income transfers and other institutional aspects, labour-market related factors are considered to be primary determinants of child poverty and overall child wellbeing (Bradbury & Jäntti, 1999; Chen & Corak, 2008; Smeeding & Thévenot, 2016). Over the last few decades, two-earners in a family have become the norm, and thus, the one-breadwinner family model can no longer offer families protection from poverty (Vaalavuo, 2015). Despite a fair amount of research on child poverty in Finland, and the fact that unemployment is a central determinant of child poverty (Salmi, Sauli & Lammi-Taskula, 2009), it has so far been rather unclear to what extent child poverty depends on work intensity in the household, or if there are changes over time. Neither have any studies tried to understand the mechanisms behind the great variation in child poverty rates in recent decades from the perspective of the household. Thus, the primary purpose of the third paper is to analyse how parental labour market status influences the likelihood of households with children being found in poverty. Of particular interest is whether and how the effects of these factors have varied over the study period.

The analyses show increased poverty rates in both single-parent and two-parent households during the study period, and notable differences in poverty rates by labour market status. Parents' attachment to the labour market not only is shown to be an essential determinant of poverty, but its importance has also greatly increased since the mid-1990s. Single-parent households with the parent outside the labour force or unemployed are much more likely to be found in poverty as compared to households with the parent employed, and this difference has increased tremendously over the study period. In single-parent households, the contribution of control variables to the differences between unemployed and employed is practically redundant. In two-parent households, those with two unemployed parents or one unemployed parent and one outside the labour force were at a very high risk of poverty as well. However, the differences between households with at least one parent employed and those with neither parent employed are even more considerable, and they have increased markedly since the mid-1990s. As an example, in 1987, households with both parents outside the labour force were 21 times as likely to be found in poverty as households with both parents employed, and at the end of the study period as much as 193 times as likely (Graph (A) in Figure 5). The effects of education on the difference in the odds of poverty between employed and non-employed parents were modest, and other observable characteristics explained even less (Graph (B) in Figure 5). The reasons to this development in both single- and two-parent households can only be speculated upon. Probably, changes in the level of the basic social security matters, alongside with growing divisions in society.

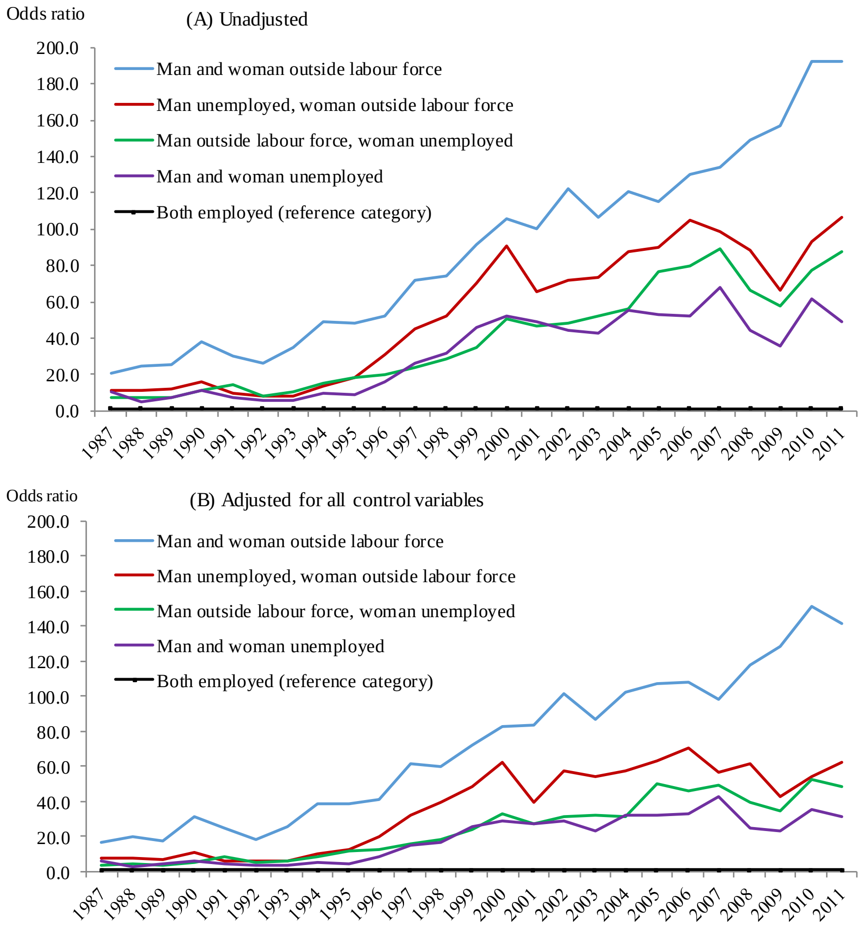


Figure 5. Odds ratios of poverty in two-parent households with no parent employed according to unadjusted and adjusted models in 1987-2011

5.4 Ethno-linguistic affiliation and child poverty

The final paper is concerned with poverty in households with children from the perspective of the two native ethno-linguistic groups, Finnish speakers and Swedish speakers. The purpose is to find out whether there are differences in income poverty across households that differ on parental ethno-linguistic affiliation, and if there is variation in income poverty across these households over time. Of additional interest is whether any variation in income poverty can be attributed to area of residence and other observable characteristics. In Western countries, child poverty rates are known vary considerably across ethnic groups (Bradshaw & Holmes 2010; Galloway et al. 2015; Lindquist & Sjögren Lindquist 2012; Ottosen & Skov 2013; Platt 2009). However, since focus in this paper is on the two native and equal population groups in Finland, no large differences in poverty rates across the groups could be expected.

The results show that poverty rates increased in all major types of households during the study period, but as presumed, variation by ethno-linguistic affiliation was modest. In single-parent households, the poverty rate increased less in those with a Swedish-speaking parent than in those with a Finnish-speaking one, and at the end of the study period they had a lower probability of being found in poverty than Finnish-speaking households (Graph (A) in Figure 6). Endogamous Swedish-speaking two-parent households also experienced a smaller increase in the poverty rate as compared to other two-parent households (Graph (B) in Figure 6). Thus, Swedish-speaking families with children seem to have improved their relative position at the lower end of the income distribution (see also Graph (A) in Figure 7). This development was particularly noticeable before the 2000s, and the finding is consistent with results from the second paper in this thesis. The relative pattern that was found for exogamous two-parent households is less clear, indicating that they lie quite at parity with endogamous Finnish-speaking households.

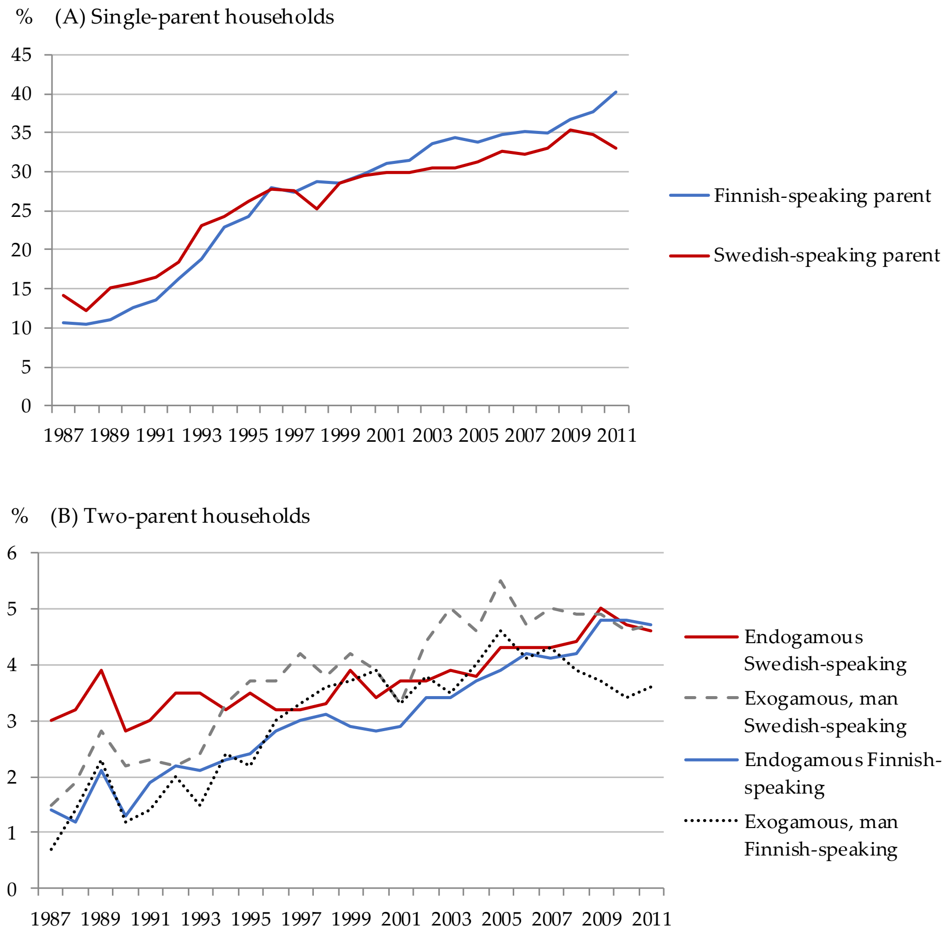
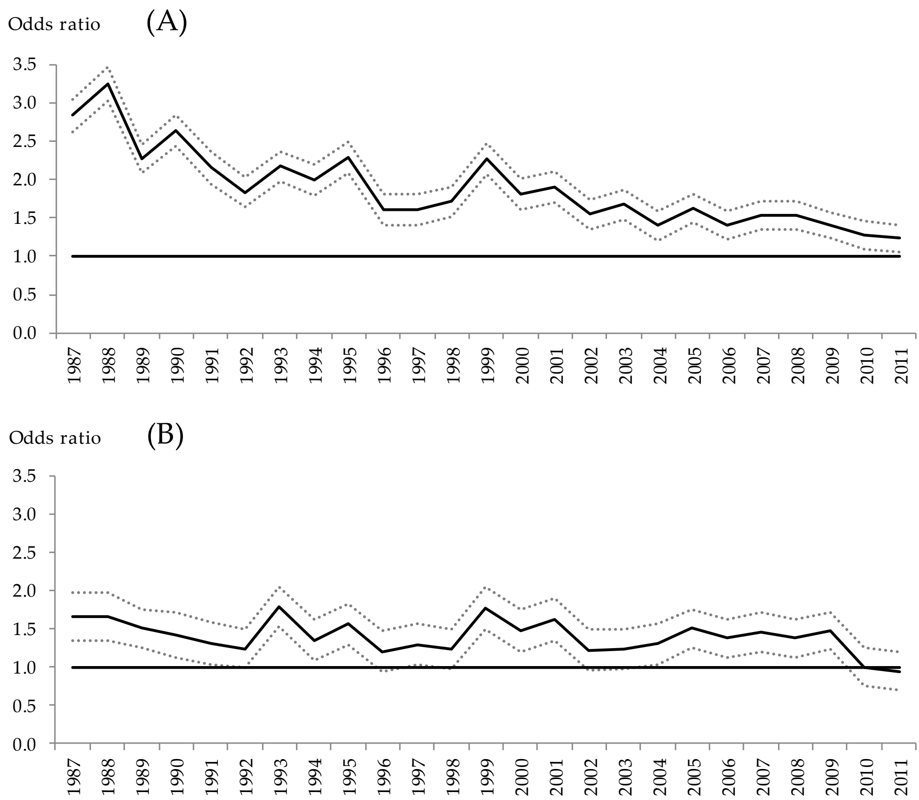


Figure 6. Poverty rates in households with children by parents' ethno-linguistic affiliation in 1987-2011

Within single-parent households, the ethno-linguistic difference in the odds of poverty by parental ethno-linguistic background could not be attributed to the area of residence, while controls for other individual and household characteristics, and particularly parental education, increased the likelihood slightly. A similar pattern was observed within endogamous two-parent households. However, the difference between endogamous Swedish-speaking and endogamous Finnish-speaking households was, particularly until the beginning of the 2000s, largely explained by differences in the area of residence (Figure 7). During this time, poverty rates increased less in rural areas than in urban areas, which seems to have benefitted the Swedish speakers, since areas with high rates of Swedish speakers to a large extent are rural. Accordingly, since single-parenthood is less common in rural areas than in urban, area of residence did not have any effect on the poverty differences by parental ethno-linguistic affiliation in single-parent households in these analyses.



Notes: (A) Odds ratio adjusted for all control variables except municipality of residence. (B) Odds ratio adjusted for all control variables. All odds ratios are estimated with 95 % confidence intervals. Reference group is Finnish-speaking households.

Figure 7. Odds ratios of poverty between endogamous Swedish-speaking and endogamous Finnish-speaking two-parent households in 1987-2011

It should be emphasized that although there seems to be a trend in favour of Swedish-speaking single-parent households and endogamous Swedish-speaking two-parent households, the variation in the poverty rates by ethno-linguistic background is fairly small. It also needs to be stressed that Swedish-speaking households were more likely to be found in poverty than Finnish-speaking households throughout the study period, even when controlled for individual and household characteristics. Thus, the finding is in line with the results in Article 2. The reasons are not clear, but might be associated with the relatively low internal mobility in the Swedish-speaking population (Saarela & Finnäs, 2006b), eventually making Swedish-speaking households with children less likely to move because of job offers that would lift them out of poverty, as compared to Finnish-speaking households.

Additional analyses, which are not reported in Article 4, were performed at the regional level. Poverty rates by parental ethno-linguistic background in the regions of Helsinki metropolitan area, Uusimaa, Turku and Turunmaa, and Ostrobothnia, are found in Figure 8. The upper graph is for single-parent households, and the lower graph for two-parent households. Figure 8 shows that poverty rates increased in all main types of households in all regions during the study period. In single-parent households (Graph (A) in Figure 8), those with a Swedish-speaking parent improved their relative situation as compared to those with a Finnish-speaking one in all regions except for Ostrobothnia, where they were less likely to be found in poverty most of the study period. In two-parent households (Graph (B) in Figure 8), poverty rates increased less in endogamous Swedish-speaking households than in endogamous Finnish-speaking households in all regions, but the development is notable in the region of Ostrobothnia. Thus, an overall picture of poverty rates by region is that the relative situation of Swedish-speakers improved, although the ethno-linguistic variation in poverty rates was moderate.

Figure 8. Poverty rates by region in 1987-2011

6 Discussion

This chapter discusses the results on basis of the three research questions of the thesis. The first research question asked whether there is income variation across couples that differ on ethno-linguistic composition, and whether such variation can be attributed to differences in education, educational homogamy and other observable characteristics. The thesis shows that there are income differences in favour of endogamous Swedish-speaking couples, and that the variation is partly explained by educational differences, but not by differences in educational homogamy. Almost half of the income difference is due to unobservable characteristics. Attitudes, norms and values play an important role in partner choice, and they are expected to be more similar for partners whose social and cultural background are close to each other (Saarela & Finnäs, 2018). The unobservable characteristics that lie behind the income variation found in this thesis might therefore be associated with cultural preferences and resources specific for the Swedish-speaking population, since Finnish speakers and Swedish speakers are known to differ from each other in these respects. Therefore, to understand the comparisons of the two groups and particularly the results of the article concerned with ethno-linguistic income differences, I will discuss some mating characteristics specific for the Swedish-speaking population.

While intermarriage tends to be more common among higher educated people in classical immigration countries (Dribe & Lundh, 2008; Meng & Gregory, 2005; Qian, 1999), for a Swedish speaker, the probability of marrying endogamously increases with the level of education (O'Leary & Finnäs, 2002). The reasons are not clear, but at least in the Helsinki metropolitan area, which the first article focuses on, most Swedish speakers in third-level education are studying in the same surroundings and, accordingly, are more likely to meet someone from their own group. Lower educated Swedish speakers, on the other hand, enter working life earlier and thus, probably come into daily contact with Finnish speakers more often, and at an earlier stage of life. Presumably, this increases the likelihood of intermarriage. Higher rates of endogamous mating in high educated Swedish speakers may also be a result of a high degree of social integration combined with low geographical mobility in the Swedish speaking population (Finnäs, 1997; Saarela & Finnäs, 2006b). It may also be a way to maintain the group, and a result of intergenerational transmission of norms and values that play an important role among Swedish speakers in attitudes towards mating (Saarela & Finnäs, 2018). Endogamous mating may also help high educated Swedish speakers to remain in networks that are believed to offer better opportunities from a career viewpoint, since Swedish speakers are proportionately better represented in certain higher socio-economic categories in the work force (Saarela & Finnäs, 2004).

Potential benefits of intermarriage in Finland can only be speculated on, but since it seems that there are no such related to income, they might be manifested in other forms. Intermarriage might offer other networks with other career prospects than endogamy would. Children of intermarried parents probably become bilingual, which might be useful from their future career point of view. Status exchange might also to some extent explain why intermarriage could be beneficial for some persons. Originally, the theory was claimed to have substantial relevance for marital choices in the United States (Merton, 1941; Davis, 1941), and particularly for those between blacks and whites. In those marital choices, highly educated blacks would trade their educational status to benefit from the racial status of a white partner, while lower educated whites trade their racial status for the socioeconomic status of a black spouse (Gullickson, 2006; Rosenfeld, 2005). Although the theory has found some support (Gullickson, 2006; Gullickson & Fu, 2010), it has also been questioned for several reasons. For example, empirical findings supporting the theory are not robust and have only focused on young, married couples (Rosenfeld, 2005). In addition, ethnicity is not a hierarchical characteristic (Saarela & Finnäs, 2014a). Thus, it is unclear how intermarriage would involve an exchange of ethnic status for some other status characteristic particularly in a situation where both groups are native and equal, which is the case of Finnish speakers and Swedish speakers in Finland.

The second research question was whether there are ethno-linguistic differences in income poverty, and whether there is variation over time. The thesis shows that ethno-linguistic income poverty differences exist, in favour of the Finnish-speaking population. However, the differences are modest and over time, Swedish speakers have improved their economic position. A central finding of poverty research is that both in the working-age population and in households with children, unemployment is a central cause of poverty (Bradbury & Jäntti, 1999; Chen & Corak, 2008; Saunders, 2006). In Finland, unemployment rates are lower in the Swedish-speaking population than in the Finnish-speaking (Saarela & Finnäs, 2003b, 2006a). Human capital factors, local labour market conditions or industrial structure do not explain the difference, but it is larger in municipalities with a higher proportion of Swedish-speakers. This suggests that the geographical concentration of Swedish-speakers has a favourable impact on their labour market position. Language skills and social networks might also play a role, although the effects of those factors have not been measured. However, the improved economic situation of Swedish speakers found in this thesis are not due to differences in labour market position, meaning that lower unemployment rates of Swedish speakers cannot explain why their probability of being found in poverty decreased as compared to other households. Since differences in labour market position or other standard human capital factors do not explain the improved situation of the Swedish-speaking population, the reasons must be sought elsewhere.

One possible explanation to the improved economic situation in the Swedish-speaking population in the 1990s is that a greater share of Finnish speakers than Swedish speakers have traditionally worked in manufacturing and other industries that are sensitive to fluctuations in the business cycle (Finnäs, 2003; Saarela & Finnäs, 2006a). In the wake of the economic downturn during that decade, a great share of such jobs was lost, and the labour market experienced major structural changes (Lehto & Sutela, 2008). Probably these changes affected Finnish speakers more than Swedish speakers, whose economic situation therefore changed for better in relative terms. Considering the evidence from Quebec, where the relative position of the Anglophones deteriorated after legislative changes and the recession in the 1990s, the preservation of language laws in Finland might also have been economically beneficial for the Swedish speakers.

As regards households with children, the difference between endogamous Swedish-speaking and endogamous Finnish-speaking households is, particularly until the late 1990s, to a great extent explained by differences in the area of residence. During this time, rural areas experienced a smaller increase in poverty rates than urban areas (poverty rates by year and area of residence are found in Table A4 in Article 4). Since areas with a high proportion of Swedish speakers to a large extent are rural, that development consequently seems to have benefitted the Swedish-speaking population. This also corroborates the results presented in Figure 8 in the previous chapter, showing that particularly in Ostrobothnia, which has a high percentage of Swedish speakers, poverty rates increased less in endogamous Swedish-speaking households than in Finnish-speaking. Results from Article 4 corroborates also findings by Loikkanen, Rantala and Sullström (1998) and Loikkanen, Riihelä and Sullström (2000), which show that income inequality between urban and rural areas, and between the metropolitan area and other regions, decreased clearly in Finland until the mid-1990s. Results from Article 4 also show that within single-parent households, the difference in the odds of poverty by parent's ethno-linguistic affiliation cannot be attributed to the area of residence, since single-parenthood is less common in rural areas than in urban (the proportion of single-parent households in the areas studied are found in Table A1 in Article 4).

Other explanations to the Swedish speakers' improved economic situation might be related to latent factors such as language skills and social networks, which also are suggested to lie behind some of the ethno-linguistic unemployment variation favouring the Swedish-speaking population (Saarela & Finnäs 2003b, 2006a). It is true that differences in labour market status do not explain the ethno-linguistic differences in income poverty found in the thesis. However, there might be a direct effect of language proficiency and social integration on the economic situation of Swedish speakers. Although information about bilingualism cannot be derived from registers in Finland, it is quite clear that Swedish speakers to a higher extent than Finnish speakers are bilingual, that most Swedish-speakers coming from a bilingual family speak Finnish fluently, and that the knowledge of Finnish among most young Swedish-speakers has become rather good (Saarela & Finnäs, 2003b, 2018). Language skills are in numerous studies shown to have a positive effect on earnings (see e.g. Chiswick & Miller, 1995; Di Paolo & Raymond, 2012), and therefore, language proficiency might have been economically beneficial for Swedish speakers at the lower end of the income distribution. They might also have benefitted from a high degree of social integration, meaning that social networks have been helpful for Swedish-speaking low-income earners to keep their jobs or even find other ones with higher salaries. Presumably, language skills and a high degree of social cohesion have been favourable not only for Swedish-speakers on low income, but may also lie behind the higher income in endogamous Swedish-speaking couples as compared to other couples.

Despite their improved economic situation as compared to Finnish speakers, Swedish speakers were on average more likely to be found in income poverty in the 2010s, also when controlled for observable characteristics. A high degree of social cohesion might well have been favourable for the changes in the relative economic situation of the Swedish speakers. Probably, it lies behind some of the income advantage of Swedish-speaking couples as well. However, a high degree of social integration in the Swedish-speaking population may also be related to their internal mobility tendency. Since Swedish speakers have had notably lower internal migration rates than Finnish speakers (Saarela & Finnäs, 2006b), it is possible that Swedish speakers are less likely to move because of job offers that would lift them out of poverty, as compared to their Finnish-speaking counterparts. Thus, a high degree of social integration might also prevent Swedish speakers at the lower end of the income distribution from improving their relative position.

Since Swedish speakers have higher income, but also a higher probability of having low income, than Finnish speakers, one could argue that inequality is higher in the Swedish-speaking population than in the Finnish-speaking. However, that conclusion cannot directly be drawn based on results from this thesis, since the study on income differences between the two groups is restricted to the metropolitan area, while the studies on income poverty cover also other areas with both Swedish-speaking and Finnish-speaking settlement.

The final research question asked, to what extent income poverty in households with children is related to parental labour market status and to parental ethno-linguistic background, and whether there is variation over time. In households with children, income poverty was found to be highly dependent on parental labour market position, while ethno-linguistic background of parents only to a small extent influences the risk of being found in poverty. The importance of parents' attachment to the labour market has increased markedly since the mid-1990s, while ethno-linguistic variation in income poverty over time is modest.

The differences in the odds of poverty by parental labour market status were found to be notable in households with children. Within single-parent households, the differences are not due to differences in observable characteristics, while educational and other observable differences explain only some of the differences within two-parent households. One reason to the development can probably be sought in changes in the level of the basic social security, which lagged far behind the level of earnings during the period studied. Some income transfers included in the basic social security are non-taxable, and therefore changes in them do not affect the probability of being found in poverty in this thesis, in which the poverty measure is based on taxable income. However, labour market subsidy, which is aimed at, among others, unemployed persons who are not entitled to basic or earnings-related unemployment allowance, and home care allowance, which is aimed at parents taking care of their child at home after the period of parental allowance, are taxable. Presumably, they are also important sources of income for those unemployed or outside the labour force. Between 1991 and 2011, the real level of labour market subsidy grew only by five per cent, while the real level of earnings grew by 38 per cent (Pykälä, 2010). During the 2000s, the position of persons receiving labour market subsidy was also worsened because of tax reforms. In 1999, the taxation of full labour market subsidy was lower than that of earnings, while in 2011, it was around 12 percentage points higher than that of the same amount of earnings. Also, the real level of child home care allowance started to decrease after the recession in the 1990s.

Another explanation to the increasing poverty rates by labour market position might be growing divisions in society. Although income inequality in Finland has remained fairly stable most of the 2000s, it increased dramatically between the mid-1990s and 2000, as measured by the Gini coefficient for disposable income. (Blomgren, Hiilamo, Kangas & Niemelä, 2012; Förster & Mira d'Ercole, 2005; Ruotsalainen, 2011). Since the poverty measure in this thesis is based on taxable income, direct parallels between poverty rates and disposable income inequality cannot be drawn. However, one can hardly disregard that the increasing differences in poverty rates between employed and non-employed households coincides with the period of strongly increasing income inequality, and was particularly steep until 2000. Also, the nearly static poverty rates in households with both parents employed during the study period indicates that accumulated wealth, which generates capital income, is easier to achieve if there are two employed parents in the household.

While income poverty in households with children is highly dependent on parental labour market status, the importance of parents' ethno-linguistic background is modest. The explanation most likely lies in the welfare state, in which both Finnish speakers and Swedish speakers have equal availability to the comprehensive social security system. The reasons to the somewhat higher likelihood of endogamous Swedish-speaking households with children to be found in income poverty as compared to other households might be related to the lower internal migration rates of Swedish speakers than Finnish speakers (Saarela & Finnäs, 2006b), as was discussed previously in this chapter. The reasons to the relative improved position of Swedish-speaking households with children over time are most likely the same as those for the improved situation of Swedish-speaking individuals. Thus, structural changes in the labour market in the mid-1990s, and less increased poverty rates in rural areas than in urban until the 2000s, might have been beneficial for endogamous Swedish-speaking household. The importance of these factors, and of language skills and social networks, were also discussed previously in this chapter.

7 Concluding remarks

This thesis is a contribution to research on Swedish speakers and Finnish speakers, and on income poverty, in Finland. It provides new information about ethno-linguistic variation in income at the household level, and on ethno-linguistic variation in the lower part of the income distribution. In addition, it analyses child poverty rates, and particularly variation in child poverty rates, from the perspective of the household, and emphasises the importance of parents' attachment to the labour force as a determinant of poverty in households with children. In this concluding chapter, the main findings are summarised and some implications for policy and practice presented. Limitations of the thesis is also discussed, and finally, some implications for future research on Swedish-speakers and Finnish-speakers is provided.

7.1 Main findings and policy implications

My three-folded purpose was to study ethno-linguistic income differences at the household level, to study ethno-linguistic variation in poverty in working ages and in households with children, and finally, to analyse how income poverty in households with children depends on parental labour market position and on parental ethno-linguistic background. Based on a knowledge gap in previous research on ethno-linguistic differences in income and income poverty, and in child poverty, the purpose resulted in three research questions.

First, this thesis reveals that there is income variation across couples that differ on ethno-linguistic composition, in favour of endogamous Swedish-speaking couples. The results are thereby as expected, although the difference as compared to other couples is rather notable. However, the difference is not explained by differences in educational homogamy, as one could have assumed, but partly by the higher educational level of men in those couples. Second, the thesis shows that Swedish speakers were on average somewhat more likely to be found in income poverty than Finnish speakers throughout the study periods. The differences across the ethno-linguistic groups are nevertheless modest and the findings, thus, in line with the expectations. At the lower end of the income distribution, the relative economic position of the Swedish-speaking population has although improved over time. The rather pronounced development in the 1990s is somewhat unexpected, though. Finally, the results show that income poverty in households with children is highly related to parents' labour market status, but only to a small extent dependent on parental ethno-linguistic background. Ethno-linguistic variation in income poverty over time is modest, while joblessness has become an increasingly strong determinant of income poverty in households with children. A strong relationship between poverty and labour market status was predicted, but the results where even more surprising. The thesis also shows that overall income poverty rates have increased over time, both measured at the individual level and at the household level.

The results in this thesis imply that, when groups are native and stand on equal ground, endogamous mating may be economically beneficial for the one in minority. The smaller increase in poverty rates in rural regions in the mid-1990s, as compared to urban areas, also seems to have been economically beneficial for endogamous Swedish-speaking households with children, albeit variation by ethno-linguistic affiliation was modest. These results can be seen as reflecting a well-functioning and democratic welfare state, in which both ethno-linguistic groups are offered equality in outcome and protection by language acts and constitutional rights. Yet, some implications for policy could be assessed. Liebkind (2010, p. 145) has stated that "the survival of an ethnolinguistic minority in a particular societal context ultimately depends on how the majority uses its power and dominance". Thus, to maintain the equality of both ethno-linguistic groups in Finland, and the vitality of the Swedish-speaking population, ensuring that no unfavourable language acts are performed is essential. That would be in accordance also with the European Commission's language policy, which promotes language learning and language diversity. The increasing importance of labour market status as a factor of income poverty in households with children should also be recognised. The noticeably increasing poverty rates over time in unemployed or jobless households calls for attaching importance to the basic level of income support, and for more courses of action directed towards households vulnerable to low work intensity.

7.2 Limitations

One weakness of this thesis is that no longitudinal analyses were performed, although the data used in three of the studies provided an opportunity to do so. However, there was a lack of knowledge about ethno-linguistic differences in income and at the lower end of the income distribution, and not much was known about to what extent poverty in households with children depends on parental labour market position. Therefore, my primary intention was to shed light on the magnitude of the relationship between ethno-linguistic background and income, between ethno-linguistic background and poverty, and between labour market position and poverty.

Three other limitations of this thesis originate from the measurement of income and income poverty. The first one, applying to all studies, is that income and income poverty are measured based on taxable income, since disposable income is not available from the data used. This implies that the measures do not include non-taxable income transfers. They are, for example, child allowance, housing allowance, and social assistance. Child allowance is a universal benefit and eligible for all children under the age of 17. Thus, lack of information on child allowances probably is not a serious problem, since it applies equally to all households in the data. However, housing allowance and social assistance are means tested, and presumably important sources of income for households with low earnings. Thus, individuals and households at the lower end of the income distribution may have access to higher income than the data indicate. To avoid this deficiency, disposable income would be needed, since it includes also non-taxable income. The use of taxable income also implies that the redistributional effects of taxation of income is not taken into account.

The second limitation originating from the measurement of poverty relates to setting the poverty line and applies to Articles 2, 3 and 4. As pointed out in Chapter 3, choosing a poverty threshold is always somewhat arbitrary. In addition, absolute and relative thresholds may result in different poverty rates. In Article 2, which is concerned with differences in low-income earning between Finnish speakers and Swedish speakers, the threshold was absolute, while in Articles 3 and 4, dealing with households with children, a relative threshold was set. Using both an absolute and a relative poverty line in each study would have strengthened the robustness of the results. However, the studies foremost compare individuals or households that differ on ethno-linguistic background, and households that differ on parental labour market status, and variation over time is of particular interest. Accordingly, the objective was primarily to find a threshold resulting in poverty rates as close as possible to those one provided by Statistics Finland.

The third limitation related to poverty measurement is that the two articles concerned with households with children use different poverty lines for single-parent households. The results are therefore not comparable. Also, the results from my three studies on income poverty are not directly comparable with those from previous research, which usually rely on disposable income and use the same poverty line for all main types of households.

One further limitation of this thesis relates to the data on labour market position, which is included either as the main explanatory variable or as a co-variate in all four studies. Labour market status refers to whether a person is employed, unemployed or outside the labour force as measured at the last week of the year. Referring to the labour market position held by a person in one specific week of the year implies that information about the situation of persons relying on short fixed-term contracts and temporary work might be lost. More precise information about time spent in employment, such as information on working hours per week, might be useful also given that precarious and atypical work arrangements make up a substantial part of all employment in Finland, particularly among women and young adults (Allmendinger, Hipp & Stuth, 2013; Pyöriä & Ojala, 2016).

Finally, I have a note on the results of the article concerned with income variation across couples that differ on ethno-linguistic composition. The data in the study are restricted to the metropolitan area, since that is where Finnish speakers and Swedish speakers live intermingled. However, the Swedish-speaking population is not a homogenous group, and although occupational differences between Finnish speakers and Swedish speakers diminished during the 20th century, the ethno-linguistic gap was wider in the southern parts of the country than in Ostrobothnia (Allardt & Starck, 1981; McRae, 1999). The results of the first article, showing higher income in endogamous Swedish-speaking couples than other couples, should therefore not be generalised to other bilingual parts of the country.

7.3 Future research

This thesis has examined persons in working age and households with children, while there is still scarce research on income and poverty in older persons in the two ethno-linguistic groups. In 1970, Swedish speakers were over-represented among white-collar workers in the metropolitan area. However, comparisons of Finnish speakers and Swedish speakers in all unilingual Swedish and bilingual municipalities show that Swedish speakers were under-represented among civil servants (Finnäs, 2003). Furthermore, in those areas, almost twenty per cent of the Swedish speakers, but less than two per cent of the Finnish speakers, were working in the agricultural sector. Bearing in mind that the mean income of households was notably lower in rural areas than in urban before the 1980s (Loikkanen, Riihelä & Sullström, 2000), it might well be that in the cohorts that were economically active some decades ago, there are now ethno-linguistic differences at the lower end of the income distribution. Therefore, further poverty studies in Finnish speakers and Swedish speakers, with focus on elderly, are recommended.

With the increased availability of longitudinal data, the dynamics of income and poverty have gained widespread interest among researchers in the past two decades. As regards poverty, it is now widely acknowledged that it is not a static phenomenon, and one of the issues that has become of interest is the duration of poverty (Fouarge & Layte, 2005). Knowing whether households are temporarily or persistently poor is crucial for understanding the impact of poverty on households and individuals, and for designing appropriate policy interventions. Over time, the spells of income poverty have become longer in Finland, and getting out of poverty is all the more difficult (Suoniemi, 2013). The intergenerational transmission of income and poverty is another issue that has received extensive attention. It has been suggested that growing income inequality may lead to reduced intergenerational mobility (Ermisch, Jäntti, Smeeding & Wilson, 2012), and for example in the US, ethnicity is found to be a powerful driver of the transmission of poverty from one generation to another (Bird, 2007). Thus, a suggestion for future research on the dynamics of income and poverty in Finland is that the ethno-linguistic dimension should be considered. A matter of interest would be whether there are ethno-linguistic differences in persistent poverty, and whether there are differences between Finnish speakers and Swedish speakers in the intergenerational transmission of wealth and poverty.

Over time, rates of intermarriage between Finnish speakers and Swedish speakers have increased notably (Obućina & Saarela, 2017). Thus, in future research on Swedish speakers and Finnish speakers, focus on bilingual households and the offspring of mixed couples becomes even more important. One central question related to the economic situation of individuals is how adult-age children of exogamous couples are positioned with respect to wealth, income, and poverty. Whether and how they differ on these matters from the offspring of endogamous couples is of particular interest. The positioning of persons with intermarried parents in areas such as education and labour market also needs to be studied. Future research may also be extended to cover the effects of couples' ethno-linguistic composition on the outcome for grandchildren in all abovementioned areas.

My implications for future research concern the two indigenous ethno-linguistic groups that were the focus of this thesis. For a long time, Finland was almost unknown for European and global migration streams. However, the Swedish-speaking population is now outnumbered by persons with a foreign background. This implicates that research on the economic situation of ethnic minorities in Finland, and studies on income variation across natives and immigrants, are now also of great importance, albeit suggestions for such research was not provided here.

The research areas of income and poverty are extensive, even when restricted to a welfare state like Finland, and its two native and equal ethno-linguistic groups, Finnish speakers and Swedish speakers. This thesis has been one step on the way to fill the research gap that existed regarding income and income poverty in the two groups, and in households with children. It has shown higher income in endogamous Swedish-speaking households than in other households, but also a somewhat higher probability of Swedish speakers than Finnish speakers to be found in income poverty. However, the ethno-linguistic variation in poverty is modest, and over time, the Swedish-speaking population has improved its position at the lower end of the income distribution. From the perspective of households with children, the results that show modest ethno-linguistic variation in income poverty are welcome, while the increasing importance of parents' attachment to the labour force is a cause for great concern.

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Sammanfattning

Inkomstojämlikhet och fattigdom kan ha både oönskade och allvarliga följder för individen och för samhället, och hör därför till socialvetenskapernas svåraste utmaningar. Ekonomiska svårigheter fördelas inte jämt i samhället utan drabbar vissa individer och grupper hårdare än andra. Generellt sett finns det ett starkt samband mellan fattigdom och arbetsmarknadsstatus, och mellan fattigdom och familjestruktur. En ojämlik fördelning är obestridlig också när man jämför etniska grupper - folkgrupper som utgör majoritet är i regel gynnade i inkomstfördelningen medan personer från mindre grupper är överrepresenterade bland de fattiga.

Ett undantag utgörs av den svenskspråkiga befolkningen i Finland, som är en numerär minoritet men har samma konstitutionella rättigheter som den finskspråkiga befolkningen. I jämförelser av inkomster och förmögenhet mellan de här två infödda etnolingvistiska grupperna har svenskspråkiga visat sig vara privilegierade. Tidigare studier är ändå utförda på individnivå, medan forskning på hushållsnivå saknats. Även fattigdom bland svenskspråkiga, och hur de står sig i jämförelse med finskspråkiga i den nedre delen av inkomstfördelningen, har varit ett nästan helt outforskat område. Fattigdom kan ha svåra konsekvenser oavsett vem den drabbar, men följderna för barn som växer upp i ekonomiskt utsatta familjer kan vara särskilt allvarliga i och med att fattigdomen ofta följer med upp i vuxen ålder och kan gå i arv. Även om barnfattigdomsgraden i Finland hör till de lägsta i världen, har den ökat markant sedan mitten av 1990-talet. En av de största riskfaktorerna för barnfattigdom är föräldrar som står utanför arbetskraften eller är drabbade av arbetslöshet. Det har ändå varit oklart i vilken utsträckning föräldrarnas arbetsmarknadsposition är relaterad till inkomstfattigdom i barnhushåll, eller hur sambandet varierat över tid. I den här avhandlingen vill jag lyfta fram frågor i anslutning till inkomster och inkomstfattigdom i den finsk- och svenskspråkiga befolkningen, och i anslutning till inkomstfattigdom i barnhushåll, som tidigare inte fästs vikt vid.

Det trefaldiga syftet med avhandlingen är att studera etnolingvistiska inkomstskillnader på hushållsnivå, att studera etnolingvistiska fattigdomsskillnader bland personer i arbetsför ålder och i hushåll med barn, samt att analysera hur inkomstfattigdom i hushåll med barn hör samman med föräldrarnas arbetsmarknadsposition och med föräldrarnas etnolingvistiska bakgrund. Detta syfte mynnar, på basis av den kunskapslucka som finns i tidigare forskning, i tre konkreta forskningsfrågor. Den första frågan är om det finns inkomstvariation mellan par med olika etnolingvistisk komposition, och om eventuell variation förklaras av skillnader i utbildning, utbildningshomogami och andra observerbara egenskaper. Den andra frågan är om det finns etnolingvistiska skillnader i inkomstfattigdom, och om de varierar över tid. Den tredje frågan som ställs är till vilken grad inkomstfattigdom i hushåll med barn har ett samband med föräldrarnas arbetsmarknadsposition och med föräldrarnas etnolingvistiska bakgrund, och om det finns variation över tid. Alla analyser grundar sig på registerdata och inkomster och inkomstfattigdom mäts på basis av beskattningsbara inkomster. Avhandlingen bidrar till tidigare forskning genom att studera etnolingvistiska inkomstskillnader på hushållsnivå och genom att jämföra de två etnolingvistiska grupperna i den nedre delen av inkomstfördelningen. Den studerar dessutom de etnolingvistiska fattigdomsskillnaderna över tid och fokuserar på de områden av Finland vilka har både finsk- och svenskspråkig bosättning. Dess bidrag är också att den analyserar barnfattigdom, och särskilt variation i barnfattigdom, ur hushållsperspektiv[5], och lyfter fram föräldrarnas arbetsmarknadsposition som en allt viktigare determinant av barnfattigdom. I analyserna på hushållsnivå studeras både gifta och sammanboende par, både med eller utan barn.

De tre forskningsfrågorna besvaras i fyra artiklar, vilka tillsammans med en kappa utgör denna doktorsavhandling. I den första artikeln, *Endogamy and income in native couples: the case of Finland* jämförs inkomsterna för par med olika etnolingvistisk komposition. Analyserna görs för år 2011 och är begränsade till personer i arbetsför ålder samt till huvudstadsregionen inklusive omgivande kommuner med tvåspråkig befolkning. Av specifikt intresse är huruvida skillnader i utbildningshomogami kan förklara eventuella inkomstskillnader, eftersom utbildningshomogami förekommer i högre grad bland svenskspråkiga än bland finskspråkiga. Artikeln anknyter till en studie från Sverige, vilken visar att immigranter som gifter sig med infödda har högre inkomster än de som gifter sig inom sin egen grupp. Ju närmare grupperna står varandra kulturellt, desto mindre är ändå inkomstfördelen, och för immigranter från de nordiska länderna är det mer ekonomiskt gynnsamt att gifta sig endogamt.

Resultaten av avhandlingens första artikel är jämförbara med de från den svenska studien, och visar att endogama svenskspråkiga par i Finland

[5] I avhandlingen mäts andelen inkomstfattiga hushåll med barn av alla hushåll med barn

har 25 procent högre inkomster än andra par. Inkomstskillnaderna förklaras inte av skillnader i utbildningshomogami, vilket man kunde ha förväntat sig, utan de kan främst relateras till mannens inkomster. Ungefär hälften av inkomstskillnaderna mellan endogama svenskspråkiga par och andra par förklaras av att svenskspråkiga män i endogama par är högre utbildade än män i andra par. Studien fokuserar på par där största delen av kvinnorna inte längre är i barnafödande ålder och därmed inte har lägre inkomster på grund av föräldraledigheter eller vård av små barn. Trots att kvinnorna i de endogama svenskspråkiga paren är högre utbildade än andra kvinnor, så påverkar deras utbildningsnivå inte inkomstskillnaderna mellan endogama svenskspråkiga par och andra par. Anmärkningsvärt är också att även om kvinnorna förtjänar ungefär 40 procent av inkomsterna i alla kompositioner av par så kan inkomstskillnaden bara relateras till mannens inkomster. Resultaten antyder att upprätthållande av en social position genom endogama förhållanden kan i termer av inkomster inte bara öka ojämlikheten mellan hushållen, utan också bidra till ökad ojämlikhet mellan kvinnor och män.

I den andra artiklen, *Ethno-linguistic groups during an economic recession: Low-income earners in the 1990s' Finland* flyttas fokus från inkomster till inkomstfattigdom. Artikeln relaterar till Quebec i Kanada, där situationen med två etnolingvistiska grupper i många hänseenden påminner om den i Finland. I Quebec försämrades den engelskspråkiga minoritetens ekonomiska situation i jämförelse med den franskspråkiga majoritetens under 1990-talets recession, dels som en följd av förändringar i språklagarna. Syftet med artikeln är att studera om den relativa situationen för svenskspråkiga i Finland i den nedre delen av inkomstfördelningen också försämrades under 1990-talets ekonomiska depression. Eftersom språklagstiftningen i Finland inte var mål för några förändringar under 1990-talet, torde en eventuell förändring av de svenskspråkigas ekonomiska position bero på makroekonomiska förändringar med olika utfall för respektive etnolingvistisk grupp. Resultaten visar att den svenskspråkiga befolkningen med låga inkomster tenderade att förbättra sin position i jämförelse med den finskspråkiga under 1990-talet, även om de i genomsnitt var något mer sannolika för att vara fattiga, även kontrollerat för utbildningsnivå, arbetsmarknadsstatus och andra observerbara egenskaper. Det går ändå inte med säkerhet att avgöra om det finns ett samband mellan den ekonomiska depressionen och den svenskspråkiga befolkningens förbättrade relativa ställning bland låginkomsttagarna, eftersom den utvecklingen ser ut att ha börjat redan före depressionen bröt ut och pågick efter att den var över.

Den tredje studien går från att studera personer i arbetsför ålder till att fokusera på hushåll med barn. Artikeln, *Income poverty in households with children: Finland 1987-2011* analyserar sambandet mellan föräldrarnas arbetsmarknadsposition och inkomstfattigdom. Variationen över tid är av specifikt intresse, eftersom den aspekten av barnfattigdom och föräldrarnas anknytning till arbetslivet inte analyserats i tidigare forskning. Resultaten visar att inkomstfattigdomen ökat märkbart i både ensamförsörjar- och tvåförsörjar-hushåll sedan mitten av 1990-talet. Inkomstfattigdom beror som förväntat mycket på föräldrarnas arbetsmarknadsposition, men dessutom har vikten av att ha ett arbete ökat markant med tiden. I ensamförsörjarhushåll där föräldern är arbetslös eller står utanför arbetskraften ökade fattigdomsrisken påfallande mycket i. Det samma gäller tvåförsörjarhushåll där ingen av föräldrarna är i arbete, men även i hushåll med två försörjare varav endast en förvärvsarbetar ökade sannolikheten för att vara fattig märkbart. Skillnaderna förklaras endast minimalt av skillnader i utbildningsnivå och andra observerbara faktorer.

Avhandlingens sista artikel, *Ethno-linguistic affiliation and income poverty in native households with children: Finland 1987-2011* handlar också om inkomstfattigdom i hushåll med barn. Dess syfte är att studera sambandet mellan fattigdom och föräldrarnas etnolingvistiska bakgrund, och om det skett en förändring över tid. Några stora skillnaderna mellan finsk- och svenskspråkiga barnhushåll kan inte förväntas, eftersom båda grupperna är infödda, jämlika och har likadan tillgång till ett brett socialskydd. Resultaten av studien visar att inkomstfattigdomen ökat över tid, men att de etnolingvistiska skillnaderna som väntat är modesta. Under största delen av de analyserade åren var svenskspråkiga hushåll dock något mer benägna att vara fattiga än finskspråkiga. I ensamförsörjarhushåll ökade fattigdomsrisken mindre bland svenskspråkiga än bland finskspråkiga, och i tvåförsörjahushåll ökade den mindre i endogama svenskspråkiga hushåll än i andra hushåll. Därmed har svenskspråkiga barnhushåll i den nedre delen av inkomstfördelningen förbättrat sin ekonomiska position jämfört med de finskspråkiga, och denna utveckling var speciellt tydlig före ingången av 2000-talet. Mönstret för exogama par är mer otydligt och visar att deras fattigdomsrisk under hela studieperioden låg på ungefär samma nivå som den för endogama finskspråkiga hushåll. I ensamförsörjarhushåll ökar de etnolingvistiska skillnaderna något när man kontrollerar för utbildningsnivå och andra observerbara egenskaper, medan kontroll för skillnader i boenderegion inte påverkar resultaten. Däremot förklarar skillnader i boenderegion en stor del av skillnaderna mellan endogama svenkspråkiga och endogama finskspråkiga hushåll speciellt fram till början av 2000-talet.

Den här avhandlingen visar att endogama svenskspråkiga par har högre inkomster än andra par, men att nästan hälften av inkomstskillnaden kan tillskrivas något som inte framgår av data. Skillnaderna kan eventuellt vara associerade med kulturella preferenser och normer som är specifika för den svenskspråkiga befolkningen, och som kan vara nedärvda av tidigare generationer. De kontexter inom vilka parbildning sker kan också skilja sig åt mellan låg- och högutbildade svenskspråkiga. Vidare kan endogami bland högutbildade svenskspråkiga vara ett sätt att upprätthålla gruppen och även bero på den svenskspråkiga befolkningens låga benägenhet att flytta inom landet kombinerat med dess höga grad av social integration.

Vidare visar avhandlingen att etnolingvistiska skillnader i inkomstfattigdom existerar, men att de är modesta och att svenskspråkiga förbättrat sin ekonomiska position i den nedre delen av inkomstfördelningen sedan början av 1990-talet. Det här gäller både personer i arbetsför ålder och barnhushåll. En förklaring kan vara att finskspråkiga i högre grad än svenskspråkiga arbetat inom tillverkning och annan industri som drabbades hårt av den ekonomiska depressionen på 1990-talet, vilket ledde till att en stor del av arbetena inom dessa branscher försvann. Latenta faktorer såsom språkkunskaper och sociala nätverk kan också ha bidragit till de svenskspråkigas förbättrade position. I barnhushåll med två försörjare förklaras den relativt sett förbättrade ekonomiska ställningen delvis av boenderegion, eftersom fattigdomsgraden ökade mindre på landsbygden än i städerna under 1990-talet, och områden med en stor andel svenskspråkiga ofta är rurala. Eftersom ensamförsörjarskap varit mindre vanligt på landsbygden, såg man ingen effekt av boenderegion i analyserna av ensamförsörjarhushåll. Speciellt tydlig är utvecklingen i Österbotten, där ökningen av fattigdomsgraden inte var lika markant i endogama svenskspråkiga hushåll som i endogama finskspråkiga. Resultaten bekräftas även av tidigare forskning som visar att inkomstojämlikheten mellan landsbygd och stad, och mellan huvudstadsregionen och övriga regioner, minskade fram till mitten av 1990-talet.

Trots att de svenskspråkigas relativa ekonomiska position förbättrats över tid, var de med något större sannolikhet inkomstfattiga jämfört med finskspråkiga både under 1990- och 2000-talet. En hög grad av social integration kan visserligen ha hjälpt den svenskspråkiga befolkningen att förbättra sin ekonomiska position, men den kan också ha en annan funktion om man ser på den i relation till benägenheten att flytta inom landet. Eftersom den interna mobiliteten är lägre i den svenskspråkiga befolkningen än i den finska, är det möjligt att svenskspråkiga inte gärna flyttar för att hitta bättre betalda jobb som skulle ta dem ur fattigdomen. Därigenom kan social integration också ha hindrat svenskspråkiga i den nedre delen av inkomstfördelningen att förbättra sin ekonomiska position.

Slutligen visar den här avhandlingen att sambandet mellan föräldrarnas arbetsmarknadsposition och inkomstfattigdom i barnhushåll är stort och har ökat märkbart över tid, medan de etnolingvistiska skillnaderna för sannolikheten för barnhushåll att vara fattig är små och att de skillnader som funnits har minskat med tiden. En orsak till att skillnaderna mellan hushåll utan arbete och hushåll med arbete ökat anmärkningsvärt kan vara den ökade tudelningen i samhället. En annan trolig förklaring står att finna i nivån på det grundläggande socialskyddet, som halkat långt efter utvecklingen av förvärvsinkomsterna under 1990- och 2000-talet. I barnhushåll är de etnolingvistiska skillnaderna i inkomstfattigdom små, vilket högst sannolikt beror på att de jämförda grupperna är infödda och jämlika och har en likadan tillgång till det sociala skydd som välfärdsstaten erbjuder. Eventuella orsaker till den relativt sett förbättrade ekonomiska positionen för svenskspråkiga barnhushåll torde vara de samma som de för personer i arbetsför ålder, det vill säga strukturella förändringar på arbetsmarknaden under 1990-talet och mindre ökning av fattigdom i rurala än i urbana områden fram till 2000-talets början.

Med studierna i den här avhandlingen har jag velat belysa omfattningen av etnolingvistiska inkomst- och fattigdomsskillnader och analysera betydelsen av arbetsmarknadsposition som determinant av inkomstfattigdom, eftersom detta varit närmast outforskade områden. Därför genomfördes inga longitudinella analyser, trots att datamaterialet möjliggjorde dylika, vilket är en av avhandlingens svagheter. Tre svagheter härrör sig ur mätningen av fattigdom. Den första är att fattigdom i den här avhandlingen mäts på basis av beskattningsbar inkomst, vilket innebär att fattigdomsindikatorn inte inkluderar icke-beskattningsbara inkomstöverföringar, och att den omfördelande effekten av inkomstbeskattning inte beaktas. Problemet hade undvikits om fattigdom mätts utgående från disponibla inkomster, men de enda data som till min kännedom innehåller uppgifter om disponibla inkomster är baserade på inkomstfördelningsstatistiken och inte helt lämpade för jämförelser av svensk- och finskspråkiga. Den andra svagheten gäller fastställandet av en fattigdomsgräns. I respektive artikel som berör fattigdom har jag använt mig av antingen en absolut eller en relativ gräns, men en användning av två gränser hade ökat robustheten i resultaten. Den tredje är att samma fattigdomsgräns inte användes för ensamförsörjarhushåll i de två artiklarna om inkomstfattigdom i barnhushåll, vilket försvårar jämförelser av resultaten artiklarna emellan. Eftersom fattigdomsmätningen i den här avhandlingen avviker från generellt förfarande, hade benämningen inkomstfattigdom med fördel kunnat ersättas av något annat uttryck. Noteras bör också att arbetsmarknadsposition, som ingår som förklarande variabel i samtliga studier, mäts under årets sista vecka. Därmed har man ingen helhetsbild av arbetssituationen för personer hänvisade till vikariat och korta arbetskontrakt. Med tanke på att en allt större andel av arbetsförhållandena är atypiska till sin karaktär, vore information om hur mycket man arbetat, till exempel i form av antalet arbetstimmar per vecka, också av stor nytta.

Resultaten från den här avhandlingen kan ses reflektera en välfungerande och demokratisk välfärdsstat som erbjuder finsk- och svenskspråkiga jämlikhet i utfall, något som lagstiftningen också framöver bör trygga. Ökningen av inkomstfattigdom i barnhushåll över tid och föräldrarnas arbetsmarknadsposition som en allt mer betydelsefull determinant av barnfattigdom kräver också att man fäster större vikt vid nivån på det grundläggande socialskyddet och riktar nödvändiga insatser direkt mot hushåll vars försörjare har en svag anknytning till arbetslivet. Fortsatt forskning om etnolingvistiska inkomst- och fattigdomsskillnader bland äldre och i barnhushåll med arbete, även med fokus på tvåspråkiga familjer, föreslås. Därtill borde den etnolingvistiska aspekten beaktas i forskningen av fattigdomens dynamik. Frågor av intresse är om det finns skillnader mellan finsk- och svenskspråkiga när det gäller fattigdomens varaktighet eller hur fattigdom, men också välstånd, överförs mellan generationsgränserna. Eftersom äktenskap mellan finsk- och svenskspråkiga ökat märkbart över tid, bör man i allt högre grad fokusera på tvåspråkiga familjer och individer. Av intresse är till exempel hur äktenskap över språkgränserna påverkar barnens och till och med barnbarnens positionering inte bara vad den ekonomiska situationen gäller, utan också inom andra områden såsom utbildning och arbetsmarknad.

Camilla Härtull

Essays on income and income poverty of Swedish speakers and Finnish speakers in Finland

The thesis studies variation in income and income poverty across two native ethno-linguistic groups in Finland, Swedish speakers and Finnish speakers, and how income poverty in households with children is related to parental labour market position and ethno-linguistic background.

I avhandlingen studeras skillnader i inkomster och inkomstfattigdom mellan svenskspråkiga och finskspråkiga i Finland, samt hur inkomstfattigdom i hushåll med barn är relaterad till föräldrarnas arbetsmarknadsposition och etnolingvistiska bakgrund.

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