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Master's Thesis of Child Development and Family Studies

**Parental Financial Assistance,  
Pressure from and Fulfillment of  
Career Expectations, and  
the Psychological Well-Being of  
Korean Young Adults**

부모의 경제적 지원, 부모의 진로기대 부담,  
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August 2020

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# **Parental Financial Assistance, Pressure from and Fulfillment of Career Expectations, and the Psychological Well-Being of Korean Young Adults**

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## **Abstract**

The purpose of this study was to examine the relationship between parental financial assistance (PFA) and the psychological well-being of Korean young adults through pressure from and fulfillment of parental career expectations. Previous literature on financial assistance from parents has considered adolescents and college students as the main participants, as many young adults receive financial assistance from their parents in Korea, in this study, participants were between the ages of 19 to 34. Also, with the focus on actual PFA on existing studies, both actual and perceived aspects of PFA were considered in this study. Based on the conflicting results from previous studies, and Korean parents' strong desire for their children's success, pressure from and fulfillment of parental career expectations were considered as mediators in examining the mechanism between PFA and Korean young adults' psychological well-being. Young adults' psychological well-being included depressive symptoms and life satisfaction.

The data in the study came from 1,107 Koreans between the ages of 19 to 34, who had at least one living parent and had never been married. Structural equation modeling was used to examine the direct and indirect relationships among actual parental financial assistance (APFA), perceptions of parental financial assistance (PPFA), and young adults' depressive symptoms and life satisfaction. Mediators were pressure from

parental career expectations for their young adult children, and young adults' perceived fulfillment of parental career expectations.

The results showed a significant direct association between APFA and psychological well-being. Interestingly, a higher level of APFA was directly related to more depressive symptoms, but also to higher levels of life satisfaction. The direct relationship between PPFA and psychological well-being was also significant. Higher levels of PPFA was directly associated with better psychological well-being: fewer depressive symptoms and higher levels of life satisfaction. As for indirect associations, pressure from parental career expectations mediated both the relationship between APFA and depressive symptoms and the relationship between PPFA and depressive symptoms. The higher levels of APFA were associated with higher levels of pressure from parental career expectation, and in the end, the young adults experienced more depressive symptoms. However, higher levels of PPFA was related to lower levels of pressure from parental career expectations, and in the end, the young adults experienced fewer depressive symptoms. As for life satisfaction, the indirect relationship with APFA or PPFA was only significant when the sequential mediation of pressure from parental career expectations and fulfillment of parental career expectations were considered. The higher levels of APFA had a positive relation to pressure from parental career expectations that resulted in negative associations with the levels of fulfillment of parental career expectations,

and, in turn, lower life satisfaction. For PPFA, higher levels of PPFA were negatively associated with the levels of pressure, and through higher levels of fulfillment, higher levels of life satisfaction.

The findings of this study suggest that financial assistance from parents plays a complex role in the psychological well-being of Korean young adults. APFA was associated with both positive and negative outcomes while PPFA was consistently associated with better psychological well-being. This result contributes to the literature by showing the importance of perceptions as well as the actual aspect of PFA. Lastly, by examining the mediational roles of pressure from and fulfillment of parental career expectations, it provides another explanation for the complex and inconsistent results of the relationship between PFA and young adults' psychological well-being.

**Keywords:** Depressive symptoms, life satisfaction, parental career expectations, actual financial assistance from parents, perceptions of financial assistance from parents, young adulthood.

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## **Chapter 1. Introduction**

Parental financial assistance (PFA) has become necessary and useful in the lives of young adults given that they tend to pursue higher levels of education and face difficulties entering the labor market. PFA is often the necessary support to lead young adults into a brighter future, but it can also be a psychological burden if young adults feel the need to be financially independent. Korean parents in their 50s and 60s typically spend 20% of their income to financially support their adult children (Shim & Jung, 2018). In the US, 58% of young adults are unable to afford their lifestyle without parental financial support (Dickler, 2019). Given that the demands of modern society often require young adults to have strong ties with PFA, research on young adults' PFA and their psychological well-being is much needed globally. Existing studies on PFA among young adults are limited (Padilla-Walker et al., 2012), especially regarding the relationship with young adults' psychological well-being (Johnson, 2013). The purpose of the current study is to examine the association between PFA and young Korean adults' psychological well-being.

The limited studies on PFA have shown inconsistent relationships with young adults' psychological well-being. Some studies have found that receiving financial support from parents contributes to positive psychological outcomes (Johnson & Benson, 2011; Semyonov & Lewin-Epstein, 2001), but others have reported that parents' financial assistance is

negatively related to psychological well-being (Arnett, 1997; Johnson, 2013; Mortimer et al., 2016; Padilla-Walker et al., 2012). One of the reasons for these mixed results may be the lack of attention to how young adults perceive PFA. A person's perception could relate to personal characteristics, that young adults' psychological well-being can be closely connected with how they perceive PFA. In the PFA research field, both the actual PFA (APFA) and young adults' perceptions of parental financial assistance (PPFA) should be considered. Another limitation of the current literature is that mediation has rarely been considered even though the inconsistent findings in the previous literature point to a complex relationship between PFA and children's outcomes. Mediators are needed to study the mechanism between PFA and young adults' psychological well-being.

In this paper, the researcher investigates the mediating role of parents' career expectations including pressure from parental career expectations and the levels of fulfillment of parental career expectations. In young adulthood, an important developmental task is to choose, prepare for, and enter into a career. Career-related issues in Korea not only affect young adults but also their parents. Given the importance of education in Korea, Korean parents tend to have high expectations of their children's career (Kim, Park et al., 2011; Park et al., 2011). They have certain expectations of their children starting at a young age, until their children finally achieve career success. Parents may provide more financial assistance, but in return,

they often have higher career expectations of their young adult children.

Due to filial piety in Korean culture, when parents' expectations rise, young adults feel the pressure to meet the expectations of their parents. With a higher level of financial assistance, young adults may experience pressure from parental career expectations. Therefore, pressure from parental career expectations may mediate the relationship between PFA and young adults' psychological well-being.

How much young adults fulfill parents' career-related expectations may also mediate the relationships between PFA and psychological well-being. Generally, when parents invest in their children, when the children reach young adulthood, they may feel the need to please or repay the investment they have received by fulfilling their parents' expectations (Peterson & Irving, 2008; Shek & Chan, 1999). Especially Korean parents want their child to be in prestigious career fields as the ultimate success for the whole family. When the parents invest in their children, their children will typically want to fulfill the parents' desires in return. When young adults experience pressure from parental career expectations, they may feel burdened to satisfy their parents' expectations, which can be associated with negative psychological well-being. Under this pressure to fulfill their parents' dreams, young adults will not only feel pressure from the expectations which may affect their psychological well-being, but the level of fulfillment may also play a role in the relationship between pressure from

parental expectations and psychological well-being. The stress and burden from the pressure of parental career expectations and the perceived lower level of fulfillment of parental expectations can potentially be negatively associated with psychological well-being. As a whole, fulfillment of parental career expectations can also be a mediator.

Despite the importance of Korean parents' expectations of their adult children's career success, many studies on expectations are limited to adolescents before or during college (Hussain & Rafique, 2013, Shin & Yoo, 2012). However, in Korea, many young adults continue to receive financial assistance even after graduating from college as they prepare for a career. Because many young adults in the labor force have lower incomes, their parents may provide financial assistance to help the young adult children maintain a comfortable lifestyle and to prepare for a better future. Also, many young adults in preparation to enter into the labor market are neither in school nor workplace. They have to receive financial assistance from parents as a fund to search for work, and to maintain their lifestyle. The majority of Korean adult children receive financial assistance until they get married, and the median age at first marriage in Korea is for male 33.37 years, and for female, 30.59 years (Statistics Korea, 2019). Given that unmarried Korean young adults receive financial support from their parents, it is crucial in research to include an extended age range of young adults to

early 30s to understand the relationship between PFA and psychological well-being.

The purpose of the current study is to examine whether young adults' APFA and PPFA are associated with young adults' psychological well-being both directly and indirectly through pressure from and fulfillment of parental career expectations. This research contributes to the literature by providing a deeper understanding of the mechanism among APFA, PPFA, pressure from parental career expectations, fulfillment of the career expectations, and young adults' psychological well-being. In measuring young adults' psychological well-being, depressive symptoms was chosen as a negative psychological aspect, and life satisfaction as a positive psychological aspect. The research questions (RQs) and the conceptual model (Figure 1) are as follows:

RQ 1. Does APFA have direct associations with young Korean adults' depressive symptoms and life satisfaction?

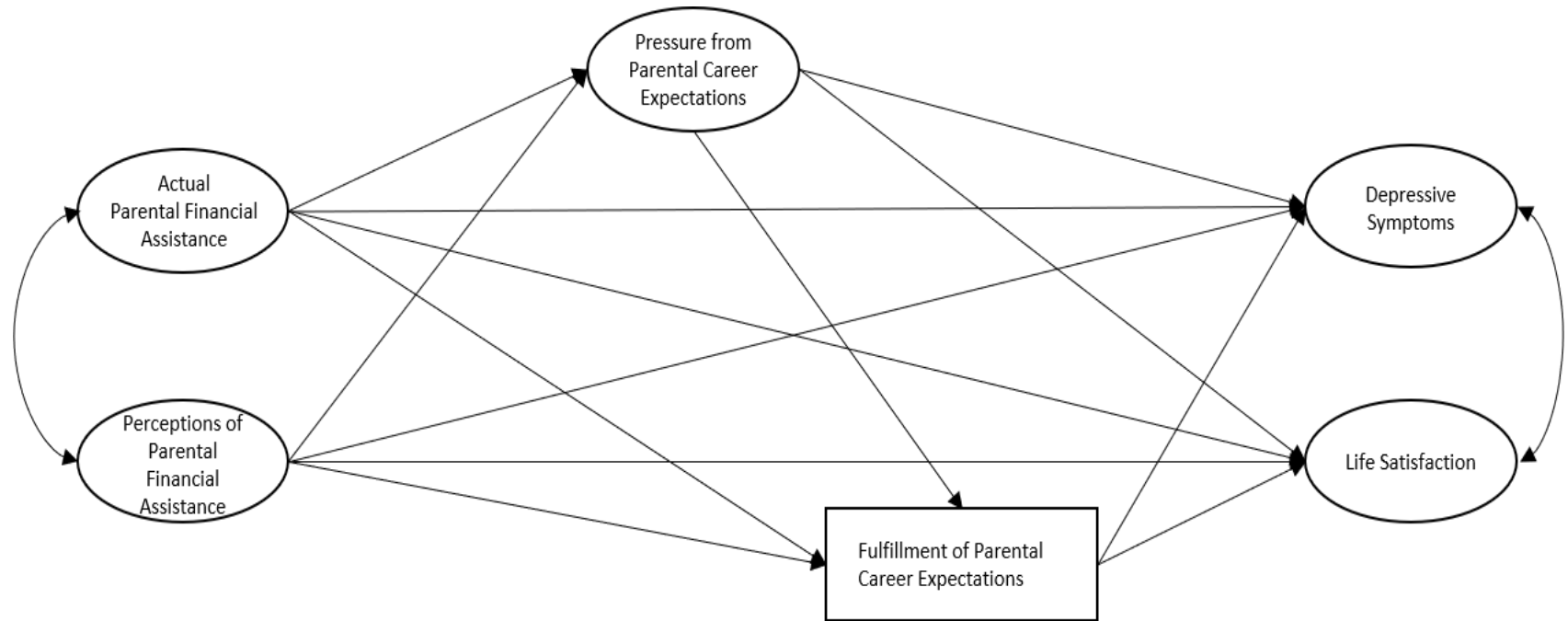
RQ 2. Does APFA have indirect associations with young Korean adults' depressive symptoms and life satisfaction through pressure from and fulfillment of parental career expectations?

RQ 3. Does PPFA have direct associations with young Korean adults' depressive symptoms and life satisfaction?

RQ 4. Does PPFA have indirect associations with young Korean adults' depressive symptoms and life satisfaction through pressure from and fulfillment of parental career expectations?

**Figure 1**

*Conceptual Model*





## **Chapter 2. Literature Review**

### **Parental Financial Assistance and Psychological Well-Being**

Parental financial assistance (PFA) can have an impact on young adults' psychological well-being. Today, many young adults pursue education longer, delay graduation, and face difficulty entering the labor market (Danziger & Ratner, 2010). The challenges they face have led them to experience not only psychological distress but also continued reliance on their parents for financial assistance (Goldscheider et al., 2001). Young adults are in the position of needing to receive PFA to maintain their current lifestyle (Dickler, 2019) and for their well-being (Lee, 2011).

Studies on the effects of PFA on children are limited. Based on the limited literature, young adults who receive financial support from their parents see it as extra help to move forward into the future so they can economically stand alone in the future (Padilla-Walker et al., 2012), and work towards career-related work (Johnson, 2013). Padilla-Walker et al. (2012) found that PFA not only helps the children financially but also increases children's well-being. However, in the limited number of PFA studies, studies are especially scarce regarding PFA on children's psychological well-being. The various effects of PFA in existing research can relate to the psychological well-being of young adults. For example, some studies on PFA have highlighted the declining rates of children dropping out of college and being guided into career-related fields (Johnson,

2013; Johnson & Benson, 2012) so they can have more economical success in the future (Schoeni & Ross, 2005), attain higher educational goals (Steelman & Powell, 1991), and have a higher living standards (Johnson, 2013; Semyonov & Lewin-Epstein, 2001). These studies show that PFA has positive outcomes in children's lives.

General research on PFA is very limited (Goldscheider et al., 2001; Padilla-Walker et al., 2012), especially for young adult children (Goldscheider et al., 2011). Research on the relationships between PFA and young adults' psychological well-being (Johnson, 2013) is also limited. Even in the limited research on PFA and children's psychological well-being, results have been inconsistent. Lee (2011) found that children who received more PFA experienced better psychological well-being, but Johnson (2013) showed that PFA was positively associated with symptoms of depression. In addition, lower levels of PFA had a positive relation with self-perception of oneself as an adult and fewer risk-behaviors (Padilla-Walker et al., 2012). In addition to the results of adult-like characteristics in relation to lower PFA may be due to premature independence and potentially experiencing stress and anxiety from the burden of being financially independent from parents (Padilla-Walker et al., 2012). In young adulthood where financial independence is still considered a goal, it may lead to negative outcomes as well (Nelson & Barry, 2005).

The mixed results of the existing research suggest that the relationship between PFA and young adults' psychological well-being is quite complex. To better understand this complicated relationship, the researcher proposes two important additions to the literature. One is to consider the actual financial assistance that young adults receive from their parents along with how the young adults perceive the financial assistance that they receive. The other is to examine the underlying processes between PFA and psychological well-being using potential mediators related to parental career expectations. The following sections discuss each of these additions.

### **Actual Financial Assistance and Perceptions of Financial Assistance**

Previous studies have only considered the actual value of PFA by measuring how much or how many times the parent has given money, or how much the child has received (Goldscheider et al., 2001; Padilla-Walker et al., 2012; Johnson, 2013). However, how adult children perceive the financial assistance from parents can also be important when studying the relationship between PFA and psychological well-being. Clarkson et al. (2010) emphasized that although two individuals' experiences may be identical, the perception may be different. In other words, even though individuals are given the same amount of money, they may evaluate it differently. For example, some young adults may perceive that the level of financial support that they received was more than what they expected or

was greater than how much their peers received from their parents. Based on their personal perspectives, young adults may be satisfied with the level of received financial assistance. In contrast, other young adults may evaluate that the level of financial support they received was not as much as they desired or was not sufficient compared to how much their peers received. As a result, they may not be satisfied with the financial assistance from their parents.

Young adults' perceptions of parental financial assistance can be as important as what they actually received from their parents in the association with young adults' psychological well-being. Bangerter et al. (2015) emphasized that how older parents perceive their support for middle-aged children is associated with whether giving support was stressful or rewarding. The same perspective may be applied to young adults receiving support from their parents. Thus, in this study, the actual parental financial assistance (APFA) received and the perceptions of parental financial assistance (PPFA) will both be explored. As for PPFA, this study examines both how much young adults received compared to what they desired and compared to their peers as well as their satisfaction of the PFA.

### **Parental Career Expectations as Potential Mediators: Pressure and Fulfillment**

Parental financial assistance is one of the key factor that influences children's success (Hussain & Rafique, 2013). Parents financially invest in

their children, and, in return, the parents have higher expectations of the children (Byrnes, & Miller, 2007). The preconditions for the child's successful career is getting into a prestigious college, and majoring in a subject that is useful as a stepping stone into a successful career. Thus, the emphasis on academics in Korean society stresses competitiveness in career-related issues.

In order for Korean parents to guide their children into career success, parents show their devotion by investing a substantial amount of family resources in their children's education. In Western cultures, parents support their child financially if they are able to or want to, but if not, the child turns to student loans. In contrast, in the Korean context, parents try any means to pay such as the parents taking out loans. Unlike many parents in Western cultures, Korean parents will try to provide financial assistance despite their capability. Despite the relevancy of PFA and young adults' parental career expectations, to the best of my knowledge, no research has considered parental expectations in PFA.

Parental expectations on child can be perceived as caring but could also be perceived as pressure (Chun & Lee, 2014; Jang & Hong, 2014; Lee & Shim, 2007; Song & Hong, 2010). Existing studies have shown that many adolescent children whose parents had high career expectations experienced academic stress that led to psychological problems (Jung & Kim, 2016). When children perceived high levels of parental expectations, they

experienced greater depressive symptoms and stress, as well as lower levels of happiness, and self-esteem (Becker et al., 2010; Ngai & Cheung, 2000; Yoon & Kim, 2010). However, some studies have not found significant relationships between parental expectations and children's mental health (Huh, 2000; Jeong & Lee, 2016; Lee & Lee, 2012). Although previous studies emphasize the positive role between parental expectations and children's academic performance (Byrnes & Miller, 2007; Cho, 2012; Davis-Kean, 2005; Froiland et al., 2012; Kirk et al., 2011; Lim, 2012; Neuenschwander et al., 2007; Peterson & Irving, 2008; Rubie-Davis et al., 2010; Yoon & Kim, 2010), the association between parental expectations and young adults' psychological well-being is not simple. Related research on Asian American youth paradox explains low externalizing problems and higher-grade point average coexists with high internalizing problems (Choi et al., 2020). It may be that in Asian culture, with parental expectations, children may be successful, but experience negative psychological well-being. As Korean parents emphasize career success and achievements to their children, the current study focuses on the pressure young adults may experience from parental career expectations.

The negative perspective on parental expectations highlights the high levels of parental expectations where children feel they are unable to fulfill parental expectations. According to Park et al.'s (2010) study, Korean parents had higher expectations of their children's career than their children

had on themselves, implies the possibility of pressure children experience. The definition of pressure from parental career expectations is children's psychological burden due to their parents' expectations for a successful career (Lee & Kang, 2018). The weight of academic achievements and success has led children to experience pressure from parental expectations, and the stress related to academic and career could be a primary effect on children's psychological well-being in Korea (Moon, 2015).

Young adulthood is when young adults prepare for and begin their career. As parental financial support is measured in actual value as well as in perception, if young adults receive higher levels of APFA, they may perceive higher levels of pressure from parental career expectations, and, in turn, may experience lower levels of psychological well-being. However, if their PPFA is positive, they may perceive lower levels of pressure from parental career expectations and, in the end, experience higher levels of psychological well-being. Therefore, pressure from parental career expectations needs to be considered.

In the relationship between parental expectations and children's psychological well-being, existing research has also identified the fulfillment of parental expectations as a key factor (Rubie-Davies, 2010; Shim & Yoo, 2012). Meeting the expectations of their parents' is closely tied together with pressure young adults' receive from parental career expectations. Especially for young adults striving for financial and

psychological independence, fulfillment of parental expectations is still considered critical (Lee et al., 2018). Although meeting parents' expectations is important all around, especially in Asian culture with filial piety, when parents invest in their children's future (Cho, 2007), young adults feel the stronger need to fulfill their parents' expectations (Shek & Chen, 1999). Another reason is that the parent-child relationships are interdependent in Korean culture based on Confucianism and familism (Cho, 2007), they feel obligated to give back to their parents from the support they received. Existing research has shown that children's expected demonstration of filial piety for Korean parents was "studying hard or receiving good grades (17.1%)." The children also recognized that "studying hard or receiving good grades (19.8%)" was a demonstration of filial piety (Shin, 2012 as cited in Shin & Chin, 2020). Likewise, some Korean children felt guilty if they did not try hard enough to fulfill the expectations of their parents (Shin & Yoo, 2012). The pressure from career expectations young adults' receive from PFA, relate with their psychological well-being. The multidimensional aspect of PFA can also relate to the fulfillment of parental career expectations, as young adults' feel the need to 'pay back' to their parents, ultimately also associate with young adults' psychological well-being.

In Confucian cultures like Korean culture, the child's success is the success of the whole family. Due to the pressure they experience from



parents' career expectations, the disagreement between the real self and the ideal self of achievements may create psychological distress (Horney, 1942 as cited in Lee, Lee & Yon, 2018). When young adults experience pressure from the expectations their parents have, they may feel that their parents' expectations are too difficult to fulfill, and thus believe they have not adequately fulfilled their parents' expectations. Consequently, young adults are likely to be disappointed by the perceptions of their achievements and that they were unable to fulfill the expectations, which is ultimately related to their psychological well-being (Rubie-Davies et al., 2010). In short, when parents provide more assistance, it can potentially lead young adults to experience more pressure, so they may try harder to fulfill the expectations of their parents. More specifically, young adults receiving PFA can reach an equitable relationship with their parents by fulfilling the career expectations of their parents. Depending on how equitable the relationship is, young adults' psychological well-being outcomes may be different. Therefore, fulfillment of parental career expectations may mediate the relationship between the APFA, PPFA, pressure from parental career expectations, and young adults' psychological well-being. However, existing literature is limited in considering fulfillment of parental career expectations as a mediator in the relationship between PFA, career expectations, and young adults' psychological well-being. More studies are needed to determine how

APFA, PPFA, and pressure from and fulfillment of parental career expectations affect young adults' psychological well-being.

## **Chapter 3. Method**

### **Data and Participants**

The data for the current study came from a larger research project on parent-child relationships and psychological well-being among Korean young adults (Principle Investigator: Jaerim Lee). The data were collected in April, 2016 by a professional online research company with approximately 1,500,000 Koreans as panels. The online panels were suitable to recruit a wide range of young adults with diverse backgrounds in Korea as approximately 60% of the panels were in their 20s or 30s with diverse demographic characteristics. The participants were chosen through quota and random sampling based on gender, age, education levels, residential areas, and employment status. The sampling principles in the project were (a) men and women had to be evenly distributed in the age groups of 19 to 24, 25 to 29, and 30 to 34 years, and (b) education levels, residential areas, employment status and parental income levels were based on the actual distribution of the Korean population aged 19 to 34.

For the present study, the sample was narrowed by selecting participants with at least one living parent or parent-like figure. Given the focus on young adults' career in this study, those who were serving in the military (mandatory for Korean men), raising a baby as a full-time parent, or resting due to an illness in the past month were excluded. Out of the 1,148 participants collected in the data, 1,107 young adults' responses were

chosen in the current study. The survey questions used in this study are in the Appendix A.

The characteristics of the sample are shown in Table 1. Of the 1,107 participants, 593 were female (53.6%) and 514 were male (46.4%). The age group was from 19 to 34, with an average age of 26.96 years ( $SD = 4.16$ ). As for education, 142 (12.8%) were high school graduates or lower, 294 (26.6%) were currently in a 2- or 4-year college, and 584 (52.7%) had graduated from college, 48 (4.3) were in graduate school, and 39 (3.5%) had graduated from graduate school. The young adults' average income was 1,961,200 won, with 618 (55.8%) employed full-time, 235 (21.2%) full-time were students, and 254 (22.9%) were preparing for employment.

As for young adults' parental characteristics, 992 (89.6%) had both parents living, and 115 (10.4%) had only one parent living; 806 (72.8%) young adults were living with at least one parent, and 301 (27.2%) were living independently. As for parents' income, the income levels were somewhat evenly distributed with the most frequent income level was 189 (17.1%) of participants' parents earning 3,000,000 – 3,990,000 won, followed by 183 (16.5%) earning 4,000,000 – 4,990,000 won, 175 (15.8%) earning 1,000,000 – 1,990,000 won, and 167 (15.1%) earning 2,000,000 – 2,990,000 won.

**Table 1***Participants' Characteristics (N = 1,107)*

Variables		<i>n</i>	%
Gender	Female	593	53.6
	Male	514	46.4
Education	High school graduate or lower	142	12.8
	Currently in 2- or 4-year college	294	26.6
	Graduated from 2- or 4-year college	584	52.7
	Currently in graduate school	48	4.3
	Graduated from graduate school	39	3.5
Employment	Student	235	21.2
	Employed	618	55.8
	Unemployed (Preparing for employment...)	254	22.9
Living with parents	Yes	806	72.8
	No	301	27.2
Parents' income	Below 990,000won (Below \$100)	65	5.9
	1,000,000 – 3,990,000won (\$101 - \$399)	531	48.0
	4,000,000 – 7,990,000 won (\$400 - \$799)	417	37.7
	8,000,000 won - (\$800 - )	94	8.5
		<i>M</i>	<i>SD</i>
Age (year)		26.96	4.16
Income (won)		1,961,200	1,399,900

## Measures

### *Actual Parental Financial Assistance (APFA)*

APFA was measured by three items. The first item was the ratio of living expenses young adults' received from their parents, by asking "How do you get your living expenses? Answers were reported in percentages so it added up to 100%: "1. *Myself*, 2. *Parents*, 3. *Government*, 4. *Other*." The ratio of living expenses provided by parents was then converted into a log value to be used in the analysis. The second item was the frequency of financial support the young adults received from their parents. The item asked, "How many times have your parents supported you financially in the past year? (e.g., for living expenses, allowance, tuition)." An eight-point Likert scale was used: 1 (*never, or less than once a year*), 2 (*once a year*), 3 (*a few times a year*), 4 (*once a month*), 5 (*few times a month*), 6 (*once a week*), 7 (*a few times a week*) and 8 (*everyday*). The responses were used as a continuous variable.

The last item was the amount of financial assistance received from the parents. The item asked, "How much money did you receive for living expenses, tuition, allowance, or other from your parents in the past year?" Participants answered in Korean currency (won), for how much they had received from their parents in the past year. The given responses were converted into a log value that was then used in the analysis. For structural equation modeling (SEM), the three items were used as observed variables

for a latent variable named APFA. Higher scores indicate a larger amount and frequency of PFA.

### ***Perceptions of Parental Financial Assistance (PPFA)***

PPFA was assessed by three items. The first item asked, “Compared to how much you desired, how much do you think you have received?” The responses were based on a five-point Likert scale from 1 = *very little compared to what I desired* to 5 = *a lot more compared to what I desired*. The second item asked, “Compared to how much your peers received from their parents, how much do you think you received?” The responses were from 1 = *very little compared to my peers* to 5 = *a lot more compared to my peers*. The last item was, “How satisfied are you with the financial assistance you received from your parents?” A five-point Likert scale (1 = *very dissatisfied*, 5 = *very satisfied*) was used. In SEM, the three items were gathered for a latent variable called PPFA. Higher scores indicated that participants perceived that they received more PFA than they desired or compared to their peers and were more satisfied with the assistance.

### ***Pressure from Parental Career Expectations***

Pressure from parental career expectations was measured from a subscale of the Parental Career Expectations Scale (Shim, 2007). This 18-item scale includes four subscales (general, aptitude, family business, and economic expectations), which was developed in Korean and has been widely used for Korean college students. In the current study, a subscale,

general career expectations, was used. The five-item subscale measures whether participants experienced pressure from their parents regarding their career and whether they felt burdened to meet parental expectations. The five items could be translated as (a) It would be very hard to achieve the career plan that my parents have set up for me, (b) My parents' expectations for my career make it difficult for me to pursue my own career, (c) I feel pressured whenever I think of my parents' expectations for my career, (d) It is hard to choose a career for my future because of my parents' expectations, and (e) There is a big difference between the expectations for my career and the expectations my parents' have for my career. A five-point Likert scale was used (1 = *strongly disagree*, 5 = *strongly agree*), with higher scores indicating that the participants perceived higher levels of pressure. Five items were used as five observed variables for a latent variable named pressure from parental career expectations. Cronbach's alpha for the five items was .88.

### ***Fulfillment of Parental Career Expectations***

A single item was used to measure the extent to which the participants fulfilled their parents' career expectations from the young adults' perspective: "How much have you fulfilled your parents' (or parent-like figure) career expectations?" A seven-point Likert scale was used (1 = *not-at-all fulfilled*, 4 = *half-way fulfilled*, 7 = *fully fulfilled*). Higher scores



indicate that the participants believe that they fulfilled their parental expectations at a higher level.

### ***Psychological Well-Being***

Psychological well-being includes comparatively negative feelings such as anxiousness and depressive symptoms as well as positive feelings such as happiness and life-satisfaction (Bryant & Veroff, 1982). In the current study, both depressive symptoms and life-satisfaction were measured.

**Depressive Symptoms.** Depressive symptoms were measured with Lee's (2002) Korean version of Radloff's (1977) Center for Epidemiologic Studies – Depression Scale (CES-D). The CES-D asked participants to report their experiences and feelings on 20 depressive symptoms in the past week (0 = *rarely or none of the time*, 1 = *some of the time*, 2 = *occasionally or moderate amount of time*, 3 = *most or all of the time*). The original scale included 20 items, with four factors: depressed, somatic, positive, and interpersonal. Items for instance were “I felt bothered by things that usually don't bother me”, “I had trouble keeping my mind on what I was doing”, “I felt depressed”. However, the four factors were not significantly correlated as a latent variable. When using CES-D as a unidimensional measure, existing research has reported that removing the four items related to positive emotions is an advantage (Lee & Kang, 2018). The four items of the positive factor are also conceptually and statistically correlated with life

satisfaction and the second indicator of psychological well-being in this study. In the current study, 16 out of 20 items in CES-D were used. For a latent variable “depressive symptoms” in SEM, five parcels from the 16 items were used as five observed variables. Parcels are an item-to-construct balance technique that uses EFA loadings as a guide (Little et al., 2002). Parceling items is commonly used to create multiple aggregate-level indicators from a unidimensional measure given its methodological merits over the use of one composite indicator in SEM (Little et al., 2002). Cronbach’s alpha for the 16 items was .94.

**Life Satisfaction.** Life satisfaction was used as another indicator of psychological well-being based on the five-item Satisfaction with Life Scale (SWLS) by Pavot and Diener (1993). Sample items include, “In most ways, my life is close to my ideal,” and “I am satisfied with my life,” using a seven-point Likert scale (1 = *strongly disagree*, 7 = *strongly agree*). Higher scores indicate higher levels of life satisfaction. The five-items of the scale were used as observed variables for a latent variable named life satisfaction. Cronbach’s alpha for the five items was .92.

### ***Control Variables***

Young adults’ gender, age, employment status, income, years of education, coresidence with parents, and parents’ income were used as control variables in this study. Gender was coded into a dichotomous variable: “female” 1, and “male” 0. Age and years of education were used as

continuous variables. Employment status asked if the participants were currently working at the time of the survey: “working” 1 and “not working” 0. Coresidence with parents was coded into “yes” 1 or “no” 0. Young adults’ income was calculated by adding one, then converting the number into a log value and used as a continuous variable. Parents’ average income was categorized into 16 levels, ranging from “less than 1,000,000 won” to “more than 15,000,000 won.” The median value of income in each level was converted into a log value and then used as a continuous variable.

### **Data Analyses**

First, descriptive and correlation analyses were conducted with all variables. Cronbach’s alphas were measured to identify the reliability of the measurement scales. Before examining the proposed structural model, measurement models including five latent variables and a single variable were tested. This method helped to verify if the observed variables were properly correlated with the latent constructs. After confirming that the measurement model fit the data, SEM was conducted using Mplus 8 to examine whether PFA was associated with young adults’ psychological well-being through pressure from and fulfillment of parental career expectations. Gender, age, employment status, years of education, co-residence with parents, and parents’ income were controlled for based on previous literature (Froiland et al., 2012; Jeong & Lee, 2016; Johnson, 2013; Padilla-Walker et al., 2012).

A full-information maximum-likelihood technique was used to test the proposed structural model. The model fit was evaluated based on fit indices including the model chi-square, comparative fit index (CFI), Tucker-Lewis Index (TLI), and the root mean square error of approximation (RMSEA). The RMSEA value was approximately .05, and a lower value indicates a great model fit (Steiger, 1990). Larger TLI and CFI values indicate a better fit, and approximately .95 or greater indicates an excellent model fit (Hu & Bentler, 1999). To determine the significance of the indirect effects, bootstrapping procedures were used with 5,000 bootstraps and a 95% biased-corrected confidence interval (CI). If 95% confidence interval does not include a zero, the mediating, indirect effect is considered significant.

## Chapter 4. Results

Table 2 shows the descriptive statistics, and Table 3 displays the intercorrelations among APFA, PPFA, pressure from parental career expectations, fulfillment of parental expectations, depressive symptoms, and life satisfaction. The descriptive statistics results show that young adults received an average of 47.91% ( $SD = 40.13$ ) of their living expenses from their parents. The mean frequency of financial assistance was 3.69 ( $SD = 2.17$ ), indicating that young adults received financial support a few times a year or once a month, with an average of 2,999,500 won (approximately \$300) ( $SD = 474.52$ ) per year from their parents. Young adults indicated that they had received financial support from their parents as much as they expected ( $M = 3.03$ ,  $SD = 1.11$ ), and, on average, they were slightly satisfied with the amount they had received ( $M = 3.46$ ,  $SD = 1.10$ ). When young adults compared how much they had received to how much their peers had received, they felt that they received slightly less than their peers ( $M = 2.77$ ,  $SD = 1.11$ ). Pressure from parental career expectations was an average of 2.84 ( $SD = .89$ ), indicating slightly less than the average. As for fulfillment of parental career expectations, young adults believed they had fulfilled half of the expectations their parents held for them ( $M = 4.11$ ,  $SD = 1.43$ ). Overall, the participants reported low levels of depressive symptoms ( $M = .95$ ,  $SD = .67$ ). However, life satisfaction was below the middle range ( $M$

= 3.94,  $SD = 1.28$ ), which indicated that the young adults were not as satisfied with their lives.

**Table 2***Descriptive Statistics (N = 1,107)*

Variable	N. of items	Range	<i>M</i>	<i>SD</i>
Living expenses (%)	1	0 – 100	47.91	40.13
Frequency of financial assistance	1	1 - 8	3.69	2.17
Amount of financial assistance (10,000 won)	1	0 – 5,000	299.95	474.52
Perception of financial assistance compared to what they desired	1	1 - 5	3.03	1.11
Perception of financial assistance compared to peers	1	1 – 5	2.77	1.11
Satisfaction with financial assistance	1	1 - 5	3.46	1.10
Pressure from career expectations	5	1 - 5	2.84	.89
Fulfillment of career expectations	1	1 - 7	4.11	1.43
Depressive symptoms	16	0 - 3	.95	.67
Life satisfaction	5	1 - 7	3.94	1.28

**Table 3***Intercorrelations among Study Variables (N = 1,107)*

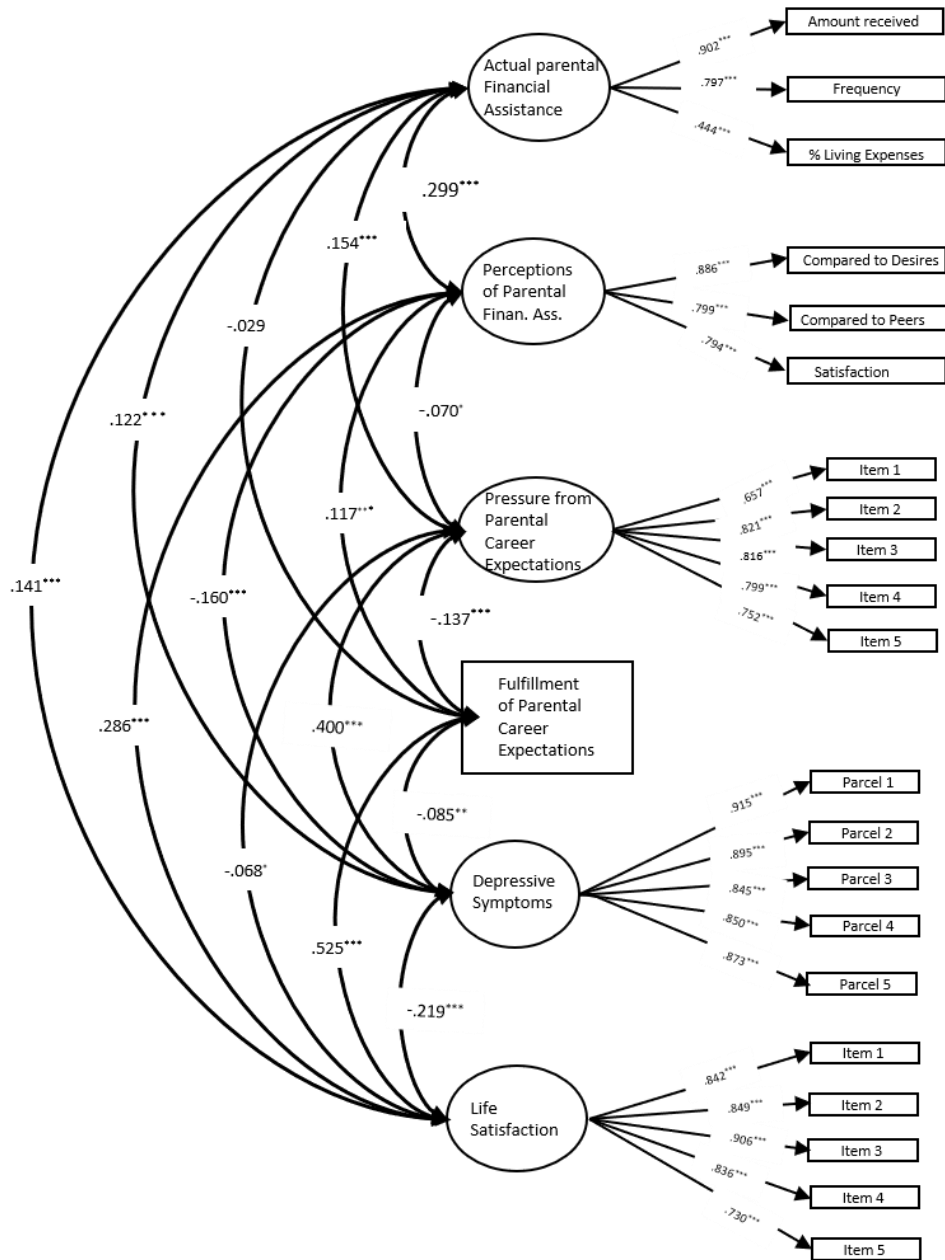
	1	2	3	4	5	6	7	8	9	10
1. Living expenses (%)	-									
2. Frequency of financial assistance	.346***	-								
3. Amount of financial assistance (10,000 won)	.375***	.403**	-							
4. Amount compared to what they desired	.174***	.166***	.245***	-						
5. Amount compared to peers	.236***	.200***	.297***	.714***	-					
6. Satisfaction with the amount	.150***	.248***	.283***	.704***	.621***	-				
7. Pressure from career expectations	.055	.125***	.036	-.062*	.007	-.114***	-			
8. Fulfillment of career expectations	-.101**	.038	.004	.088**	.075*	.142***	-.132***	-		
9. Depressive symptoms	-.026	.172***	-.025	-.122***	-.095**	-.176***	.365***	-.092**	-	
10. Life satisfaction	.051	.145***	.125***	.212***	.217***	.280***	-.051	.507***	-.195***	-

\* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .



**Figure 2**

*Measurement Model: Standardized Coefficients*

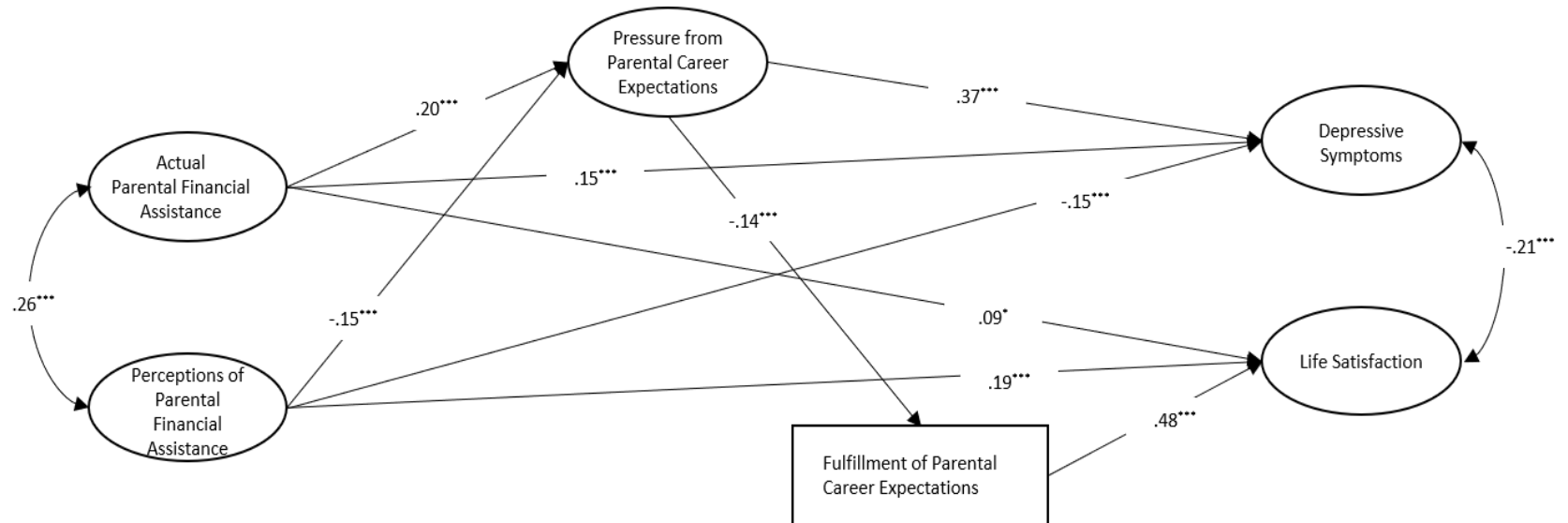


Note.  $X^2 (195) = 605.134$  ( $p < .001$ ), RMSEA = .044, CFI = .973, TLI = .968

\*  $p < .05$ . \*\*  $p < .01$ . \*\*\*  $p < .001$ .

**Figure 3**

*Final Structural Model: Standardized Coefficients*



*Note.* Controlling for young adults' characteristics (gender, age, employment status, income, years of education, coresidence with parents-status) and parents' characteristics (income) are not shown.  $\chi^2(291) = 846.659$  ( $p < .001$ ), RMSEA = .042, CFI = .965, TLI = .957

\* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

## Measurement and Structural Models

The results of the measurement model are shown in Figure 2. The model fit of the measurement model was  $X^2(195) = 605.134$ , RMSEA = .044, CFI = .973, TLI = .968, which shows that the measurement model properly fit with the data. The loadings of the observed variables ranged from .657 to .915 except for a single loading with .44, which was slightly low. Overall, for the measurement model, it was appropriate to use the 22 observed variables to explain the five latent constructs.

The initial structural model had a good fit with the data and the model:  $X^2(307) = 1084.544$  ( $p < .001$ ), RMSEA = .048, CFI = .952, TLI = .940. All paths except for four paths were significant. The following paths from APFA were insignificant: pressure from parental career expectations to fulfillment of parental career expectations; fulfillment of parental career expectations to depressive symptoms; and pressure from parental career expectations to life satisfaction. A chi-square difference test was conducted to compare the initial model with all paths with a nested model with only significant paths. After deleting the four insignificant paths, the different test results were shown to be insignificant ( $X^2(4) = 6.096$ ,  $p = .1921$ ). Thus, the nested model without insignificant paths were chosen as shown in Figure 3. The model fit indices of the nested model was  $X^2(311) = 1090.887$  ( $p < .001$ ), RMSEA = .048, CFI = .952, TLI = .941, indicating a good model fit between the model and the data.

## **Relationship between APFA and Psychological Well-Being**

The direct association between APFA and young adults' depressive symptoms was significant and positive ( $\beta = .13, p < .001, 95\% \text{ CI} = .069, .226$ ). Young adults who received higher levels of APFA experienced greater depressive symptoms. The path from APFA to pressure from parental career expectations was also positive ( $\beta = .20, p < .001$ ), indicating that when young adults received higher levels of actual financial assistance, they were more likely to feel pressured from their parents' career expectations. The indirect effect through pressure from parental career expectations was positive as well ( $\beta = .08, 95\% \text{ CI} = .040, .110$ ). This result indicates that when young adults receive greater APFA, they are likely to perceive higher levels of pressure from parental career expectations; as a result, they experience depressive symptoms. The total indirect effect from actual PFA to depressive symptoms was significant ( $\beta = .08, 95\% \text{ CI} = .040, .110$ ). Lastly, for the total effect, the sum of the direct and total indirect effects was significant ( $\beta = .21, 95\% \text{ CI} = .130, .287$ ).

The direct relation from actual PFA to life satisfaction was positively significant ( $\beta = .08, 95\% \text{ CI} = .006, .163$ ). Although the relationship between fulfillment of parental career expectations and depressive symptom was not significant, life satisfaction was significant ( $\beta = .48, p < .001$ ) with a large effect size. Actual PFA predicted higher levels of pressure from career expectations ( $\beta = .20, p < .001$ ), which then led to

young adults having more difficulties fulfilling their parents' expectations ( $\beta = -.14, p < .001$ ) resulting in lower life satisfaction. According to the bootstrapping result shown in Table 4, the indirect effect was significant ( $\beta = -.01, 95\% \text{ CI} = -.023, -.004$ ) albeit with a small effect size. Although the path from fulfillment of parental career expectations to life satisfaction was positive, the negative indirect effect size through both pressure of and fulfillment from parental expectations from APFA led to lower levels of life satisfaction. Lastly based on the bootstrapping result, the direct effect ( $\beta = .08, 95\% \text{ CI} = .006, .163$ ) and total indirect effect ( $\beta = -.01, 95\% \text{ CI} = -.023, -.004$ ) were statistically significant. The total effects were statistically insignificant ( $\beta = .07, 95\% \text{ CI} = -.008, .150$ ), but this may be due to the opposite directions of the indirect effects.

### **Relationship between PPFA and Psychological Well-Being**

The relationship between PPFA and depressive symptoms was significant as shown in Table 4. ( $\beta = -.15, 95\% \text{ CI} = -.223, -.080$ ). This result indicates that young adults who perceived financial assistance positively reported fewer depressive symptoms. PPFA was negatively associated with pressure from parental career expectations ( $\beta = -.15, p < .001$ ), meaning that young adults with positive PPFA experienced lower levels of pressure from parental career expectations. The indirect effect of PPFA to depressive symptoms through pressure from parental career expectations was negatively significant ( $\beta = -.06, 95\% \text{ CI} = -.084, -.025$ ).

This result indicates that pressure from parental career expectations mediated the association between young adults' perception of parental assistance and depressive symptoms. Young adults who positively perceived PFA experienced less pressure from parental career expectations, resulting in fewer depressive symptoms. Based on the bootstrapping results, the direct ( $\beta = -.15$ , 95% CI =  $-.223, -.080$ .), total indirect ( $\beta = -.06$ , 95% CI =  $-.084, -.025$ ), and total effects ( $\beta = -.21$ , 95% CI =  $-.280, -.133$ ) were all significant.

The direct effect from PPFA to life satisfaction was positively significant ( $\beta = .19$ , 95% CI =  $.116, .254$ ). This result indicates higher levels of PPFA results in higher levels of life satisfaction. Although PPFA to life satisfaction through pressure from parental career expectations and fulfillment of career expectations separately were shown to be insignificant, but the two mediators together were significant ( $\beta = .01$ , 95% CI =  $.002, .018$ ). The relationship between PPFA and life satisfaction was mediated through pressure from parental career expectations and fulfillment of parental career expectations together. As shown in Table 4, the total indirect ( $\beta = .01$ , 95% CI =  $.002, .018$ ) and total effects ( $\beta = .20$ , 95% CI =  $.126, .264$ ) were significant.

**Table 4***Standardized Bootstrap Estimates and 95% Bias-Corrected Confidence**Intervals for Direct, Indirect and Total Effects (N = 1107)*

Effect	$\beta$	SE	BC 95% CI	
			CI <sub>lower</sub>	CI <sub>upper</sub>
Effects from APFA to DS				
Direct	.13	.04	.069	.226
APFA → Pressure → DS	.08	.02	.040	.110
Total	.22	.04	.143	.303
Effects from APFA to LS				
Direct	.08	.04	.006	.163
APFA → Pressure → Fulfillment → LS	-.01	.01	-.023	-.004
Total	.07	.04	-.008	.150
Effects from PPFA to DS				
Direct	-.15	.04	-.223	-.080
PPFA → Pressure → DS	-.06	.02	-.084	-.025
Total	-.21	.04	-.280	-.133
Effects from PPFA to LS				
Direct	.19	.04	.116	.254
PPFA → Pressure → Fulfillment → LS	.01	.00	.002	.018
Total	.20	.04	.126	.264

*Note.* APFA = actual parental financial assistance. PPFA = perceptions of parental financial assistance. Pressure = pressure from parental career expectations. Fulfillment = fulfillment of parental career expectations. DS = depressive symptoms. LS = life satisfaction.

## **Chapter 5. Discussion**

The purpose of this study was to examine whether PFA was associated with young adults' psychological well-being directly and indirectly through pressure from parental career expectations and fulfillment of career expectations. To better understand the role of PFA, both actual assistance (APFA) and perceptions of the assistance (PPFA) were considered. The study sample consisted of 1,107 Koreans who were 19 to 34 years old, had at least one living parent, and had never been married. The wide range of young adults' age in this study provide a larger understanding of the relationship between PFA and young adults' psychological well-being.

The first research question was whether APFA had a direct association with depressive symptoms and life satisfaction. APFA was indeed directly associated with both depressive symptoms and life satisfaction. Interestingly, the directions of the association were both positive for depressive symptoms and life satisfaction. Young adults who received greater or more frequent APFA experienced more depressive symptoms and were more satisfied with their life. This result supports Goldenscheider et al. (2001) and Johnson (2013) indicating that APFA leads to higher depression for children. However, contradicts at the same time because the current study also showed higher levels of life satisfaction. The positive outcomes of APFA in Johnson and Benson's (2012) study align



with higher levels of life satisfaction with APFA in our study. However once again with the current study results more depressive symptoms, contradicts to the negative outcomes of APFA in previous literature (Goldenscheider et al., 2001; Johnson, 2013). However, the two opposite results shown in this study align with the inconsistent effects of APFA toward children in past studies (Johnson, 2013; Lee, 2011).

This counterintuitive finding may be because APFA can be portrayed as guidance and support, but, at the same time, dependence on parents. Young adult children who receive financial assistance from parents are likely view as positive support that they have more comfortable lifestyle (Semyonov & Lewin-Epstein, 2001), and thus, may be more satisfied with their lives. Both children and parents in Korea agree on financially supporting adult children until they are in a stable career (Lee, 2011). However, during young adulthood when independence is considered a developmental task (Fingerman et al., 2009), receiving PFA can also mean being dependent on their parents; which implies that the young adults do not meet the developmental task as adults, and, in turn, may experience more depressive symptoms. Padilla-Walker et al. (2012) found that with lower levels of parental support, the children perceived themselves more as adults, which promoted more adult-like behaviors, resulting in positive psychological well-being. However, from another perspective, these authors mentioned that adult-like characteristics may be premature independence,

where children may experience psychological distress (Padilla-Walker et al., 2012).

The direct relationship between APFA and Korean young adults' psychological well-being shown in this study provide additional evidence that in young adulthood, extensive parental assistance can be both positive and negative. The effect size from APFA to depressive symptoms was slightly larger than the effect size from APFA to life satisfaction; yet both were shown significant. It shows the effect of APFA on young adults' psychological well-being is not skewed to positive nor negative, but both are related with young adults' psychological well-being. The inconsistency in the existing literature could also be due to similar reason that APFA is both positively and negatively associated with young adults' psychological well-being. For example, Lee and Kang (2018) found that helicopter parenting had indirect associations both with greater depressive symptoms and higher levels of life satisfaction among young Korean adults. Along with the effect of helicopter parenting on young adults, APFA may have similar results. The results show the relationship between APFA and psychological well-being of young adults is complex.

The second research question was whether APFA had an indirect association with depressive symptoms and life satisfaction through pressure from parental career expectations and fulfillment of career expectations. Pressure from parental career expectations alone mediated the relationship

between APFA and depressive symptoms, but not with the relationship between APFA and life satisfaction. This indicates that young adults who received higher levels of APFA were likely to experience higher levels of pressure from their parents' career expectations, which resulted in greater depressive symptoms. This result implies that when children received higher amount, and more frequent financial assistance from parents, they were pressured by the high expectations, that lead to negative psychological outcomes, which is in line with the results of existing research (Huh, 2004; Jeong & Lee, 2016; Ngai & Cheung, 2000).

Pressure from career expectations and fulfillment of parental career expectations sequentially mediated the relationship between APFA and young adults' life satisfaction. Young adults who received higher values of or more frequent financial assistance from their parents tended to experience higher levels of pressure from their parents' career expectations, and then had difficulty fulfilling their parents' career expectations, which was, in turn, related to lower life satisfaction. This result supports the existing literature reporting that the level of fulfillment mediates the relationship between parental expectations and children's psychological well-being (Leung et al., 2011; Lee et al., 2018). The Confucianism and familism cultural background of East Asian parents and children stresses the importance of fulfilling the expectations of parents. In particular, young adults who receive higher levels of APFA may feel pressured by the

expectations, and then they may feel that they have not fulfilled the expectations. Young adults experience pressure from parental expectations can be either because they believe their parents' expectations are too high, or they feel that they do not have what it takes to fulfill the expectations of their parents. If parental expectations are excessively high, young adults may perceive their career achievements and accomplishments are unable to meet the expectations of their parents. On the other hand, if young adults feel pressure from parental career expectations because they lack in their ability to fulfill, their actual fulfillment of parental career expectations will result in low levels. Given that young adults feel the need to meet parental expectations, if they perceive that they have not, it may result in lower life satisfaction. As fulfillment of parental career expectations is important for Korean young adults, with career as a part of their life, it may have negatively affected the general satisfaction with life.

The third research question was whether PPFA had direct associations with depressive symptoms and life satisfaction. Young adults who positively perceived PFA tended to experience fewer depressive symptoms and higher levels of life satisfaction. In Clarkson et al.'s (2010) study on perception versus reality, they argued that although individuals are given the same amount, their personal perceptions may result in different outcomes. Bangerter et al. (2015) found that providing support for children can be either stressful or rewarding depending on the parents' perception.

The same may be true for young adults receiving financial support from their parents. Young adults rather than believing PFA lead to greater stress and as a burden, positive perception mean young adults' perception of PFA is a form of support, feeling grateful, which leads to positive psychological well-being.

The last research question was whether PPFA had indirect relationships with depressive symptoms and life satisfaction through pressure from parental career expectations and fulfillment of career expectations. Pressure from parental career expectations alone mediated the relationship between PPFA and depressive symptoms. Young adults who perceived PFA positively experienced less pressure from parental expectations, which led to fewer depressive symptoms. The result of this study indicates that the positive perceptions young adults have may not be burdened by the assistance, but rather may think of it as extra help to move forward. As a result, they may experience fewer depressive symptoms. When both pressure from career expectations and fulfillment of career expectations were sequential mediators, PPFA and young adults' life satisfaction had a significant indirect relationship. When young adults highly perceived PFA, they were less likely to feel pressured from parental career expectations, and then they were more likely to feel that they had fulfilled their parents' career expectations, which, in turn, led to greater life satisfaction.

Several limitations of the current study are worth noting. First, since this study used a cross-sectional dataset, it is limited in examining the causality of the relationships among APFA, PPFA, pressure from and fulfillment of parental career expectations, and young adults' psychological well-being. It is also possible that young adults who have fulfilled parental career expectations may perceive their parents' PFA in a more positive way. In addition, it was not possible to investigate the long-term effect of parental financial assistance. Because APFA was based on the amount of monetary support received within the past year, no information was available about APFA during childhood or adolescence. APFA during a longer period of time may affect how young adults feel about their parents' career expectations and, ultimately, may have a different impact on their psychological well-being.

Second, moderated mediation was not examined in this study. Although both APFA and PPFA were not directly related to the fulfillment of parental career expectations in this study, how much the young adult fulfilled the career expectations of the parents may moderate the relationship between PFA and psychological well-being. For example, PFA may have a stronger relationship with psychological distress among young adults who do not believe that they fulfilled their parents' expectations for their career. According to equity theory, lower-achieving children are likely to feel that

they over-benefit from their parents' assistance, which could lead to psychological distress.

Third, the current study has considered career-related mediators, but other factors such as parent-child relationships might also mediate or moderate the relationship between PFA and psychological well-being. According to Lee and Kang's (2018) study of helicopter parenting on young Korean adults, parent-child affection mediated the relationship between helicopter parenting and young adults' psychological well-being. Similar to these authors, PFA may have an impact on parent-child relationship, that results in positive or negative psychological well-being as a mediating effect. On the other hand, if affectionous parent-child relationship can moderate the relationship between PFA to positive psychological well-being, and distant parent-child relationship moderate the relationship between PFA to negative psychological well-being. Choi et al. (2020) study considered various aspects of parent-child relationships such as conflict, bonding, and affection in the study. The different aspects of parent-child relationships were shown significant with children's depressive symptoms, as well as higher academic achievement. As a whole, in the association between, parental support and children's psychological well-being, parent-child relationship can have mediating or moderating effect.

Despite these limitations, this study contributes to a deeper understanding of the complex relationship between PFA and young adults'

psychological well-being. First, by examining both APFA and PPFA, the findings of this study confirmed that young adults' perceptions of PFA is as important as the actual value or frequency of received assistance. Second, the mechanism among APFA, PPFA, and young adults' psychological well-being was better explained by considering both pressure from and fulfillment of parental career expectations. This approach was useful particularly in the Korean context where parents' expectations for career is one of the most crucial topics in young adulthood (Kim, Park et al., 2011). Lastly, this study extended the existing literature by including a wide age range of young adults.



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## Appendix A. USED ITEMS FROM THE ORIGINAL QUESTIONNAIRE

### 부모의 실제 경제적 지원

1. 귀하는 생활비를 주로 어떻게 마련하십니까? 아래의 빈칸에 합계가 100%가 되도록 각각 비율을 채워주십시오.

(※생활비: 식료품비, 주거광열비, 가사용품비, 피복신발비, 보건의료비, 교양오락비, 교통·통신비 등이 포함됩니다. 학원비, 독서실·고시원비, 교육제반비, 입원, 수술비는 제외됩니다.) (0%일 경우에도 빈칸이 아닌 0을 입력해주세요.)

1) 본인이 부담	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
2) 부모님이 부담	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
3) 정부지원/보조금	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
4) 기타(다른 가족, 제3자의 도움 등)	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
합계				100 %

2. 지난 1년 동안 귀하가 부모님으로부터 받은 생활비나 용돈 등은 모두 합해 얼마입니까? (등록금(교육비 등) 등을 모두 포함해서 응답해주세요.)

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만원/년

3. 지난 1년 동안 귀하의 부모님께서는 귀하에게 경제적 지원(생활비, 용돈, 등록금, 주거비 등)을 얼마나 자주 해주셨습니까?

구분	전혀 하지 않거나 일년에 한 번 미만	일년에 한 번	일년에 몇 번	한달에 한 번	한달에 몇 번	일주일 에 한 번	일주일 에 몇 번	매일
	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦	<input type="checkbox"/> ⑧

### 부모의 경제적 지원에 대한 지각

4. 귀하가 바라는 것과 비교했을 때, 부모님으로부터 받은 경제적 지원의 양에 대해 어떻게 생각하십니까?

- 1) 내가 바라는 것보다 매우 적게 받았다
- 2) 내가 바라는 것보다 약간 적게 받았다
- 3) 내가 바라는 정도로 받았다

- 4) 내가 바라는 것보다 약간 많이 받았다  
 5) 내가 바라는 것보다 매우 많이 받았다

5. 또래가 부모로부터 받은 경제적 지원과 비교했을 때, 귀하는 부모님으로부터 경제적 지원을 얼마나 받았다고 생각하십니까?

- 1) 또래보다 매우 적게 받았다  
 2) 또래보다 약간 적게 받았다  
 3) 또래와 비슷하게 받았다  
 4) 또래보다 약간 많이 받았다  
 5) 또래보다 매우 많이 받았다

6. 귀하는 부모님으로부터 받은 경제적 지원에 대해 전반적으로 얼마나 만족하십니까?

- 1) 매우 불만족한다  
 2) 약간 불만족한다  
 3) 보통이다  
 4) 약간 만족한다  
 5) 매우 만족한다

#### 부모의 진로 기대: 부담 및 충족

7. 귀하의 진로에 대한 부모님(혹은 부모와 같은 분)의 기대와 가장 가까운 번호를 선택해 주십시오

부모님은 나의 진로에 대해...	전혀 그렇지 않다	별로 그렇지 않다	보통 이다	약간 그렇다	매우 그렇다
부모님이 세워놓으신 진로계획대로 실현하기는 너무 힘들다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님은 나의 진로를 위해서는 무엇이든 아끼지 않고 지원하신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님은 내가 되도록 경제적 성공이 가능한 직업을 갖기를 원하신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님의 진로기대가 나의 진로를 어렵게 한다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님은 내가 사회에 봉사하는 직업을 갖기를 원하신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님은 내가 부와 명예를 가진 직업을 성취하기를 원하신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님의 진로기대를 생각하면 가슴이 답답하다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님은 내가 적성과 소질에 맞는 직업을 가지기를 원하신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤

부모님은 내가 경제적으로 잘 살기위한 직업을 가지기를 원하신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님의 진로기대로 인해 미래 진로선택이 어렵다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님은 내가 직업을 통해서 나를 잘 표현하기를 바라신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님은 내가 돈을 많이 버는 진로를 원하신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
나의 진로기대와 부모님의 진로기대는 차이가 많다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
부모님은 내가 직업적인 성공보다 인생에서 행복하기를 바라신다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤

8. 귀하는 부모님(혹은 부모와 같은 분)의 진로 및 취업 기대를 얼마나 충족했다고 생각하시는지에 대해 가장 가까운 번호를 선택해 주십시오

전혀 충족 못함			절반 정도 충족			완전히 충족
<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦

심리적 적응: 우울 및 생활만족도

9. 귀하가 지난 1주일 동안 얼마나 자주 다음과 같이 느끼거나 행동했는지 가장 가까운 번호를 선택해 주십시오.

지난 1주일 동안...	드물게/없음 (1일 미만)	가끔 (1~2일)	때때로/자주 (3~4일)	대부분/항상 (5~7일)
평소에는 아무렇지도 않던 일들이 귀찮게 느껴졌다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④
입맛이 없어서 먹고 싶지 않았다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④
주변에서 도와주어도 울적한 기분을 떨칠 수가 없었다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④
다른 사람들 만큼 능력이 있다고 느꼈다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④
무슨 일을 하면서 정신을 집중하기가 힘들었다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④
우울했다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④
하는 일마다 힘들게 느껴졌다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④
미래에 대해 희망적으로 느꼈다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④
내 인생은 실패라는 생각이 들었다	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④

두려움을 느꼈다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
잠을 잘 이루지 못하거나, 자도 잔 것 같지 않았다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
행복했다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
평소보다 말수가 줄었다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
세상에 홀로 있는 듯한 외로움을 느꼈다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
사람들이 나에게 친절한 것 같지 않았다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
생활이 즐거웠다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
갑자기 울음이 나왔다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
슬펐다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
사람들이 나를 싫어하는 것 같았다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
일을 제대로 진행시킬 수가 없었다	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③

10. 다음 문항에 대해 귀하의 응답과 가장 가까운 번호를 선택해 주십시오

	전혀 그렇 지 않 다	그렇 지 않 다	별로 그렇 지 않 다	보통 이다	약간 그렇 다	그렇 다	매우 그렇 다
전반적으로 나는 나의 이상에 가까운 삶을 살고 있다.	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦
내 삶의 상태는 매우 양호하다.	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦
나는 내 삶에 만족한다.	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦
지금까지 나는 내 삶에서 원했던 중요한 것들을 가졌다.	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦
내 삶을 다시 산다고 해도 나는 내 삶을 거의 바꾸지 않을 것이다.	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦

### 조사대상자 특성 및 통제변수

11. 귀하의 출생연도는 몇 년입니까? 본 조사는 현재 초 중 고등학생이 아니면서 결혼경험이 없는 만 19~34세 청년을 대상으로 합니다.

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년



12. 귀하의 성별은 무엇입니까?

- 1) 남자
- 2) 여자

13. 귀하가 현재 (주 5일 이상) 함께 살고 있는 사람은 다음 중 누구입니까? 모두 선택해 주십시오.

- 1) 혼자
- 2) 어머니
- 3) 아버지
- 4) 형제자매
- 5) 형제자매의 배우자
- 6) 할머니/할아버지
- 7) 기타친척
- 8) 친구/선후배
- 9) 연인
- 10) 기타

14. 귀하는 학교를 어디까지 다니셨거나, 다니고 계십니까?

- 1) 무학
- 2) 초등(국민)학교
- 3) 중학교
- 4) 고등학교
- 5) 전문대학(2,3년제)
- 6) 대학교(4년제)
- 7) 대학원(석사과정)
- 8) 대학원(박사과정)

15. 귀하는 이 학교를 졸업하셨습니까?

- 1) 졸업했다
- 2) 중퇴했다
- 3) 2016년 1학기 현재 재학중이다 (졸업유예 포함)
- 4) 2016년 1학기 현재 휴학 중이다

16. 귀하는 지난 한 달 동안(1개월간) 주로 무엇을 하였습니다습니까?

- 1) 일하였음
- 2) 학교에 다녔음
- 3) 일시휴직
- 4) 가사 혹은 육아
- 5) 구직활동
- 6) 취업준비(고시, 직  
업훈련 포함)
- 7) 진학준비 (재수, 편입준비, 대학원 진  
학 준비 등)
- 8) 군입대
- 9) 질병으로 인해 활  
동이 어려웠음
- 10) 쉬었음
- 11) 기타

17. 현재 귀하는 수입이 있는 일을 하고 계십니까? 정규 취업뿐만 아니라 사업, 아르바이트 등 수입이 있는 일을 하고 있다면 '예'로 응답해주세요.

- 1) 예
- 2) 아니오

18. 현재의 직업에서 오는 근로소득은 대략 월 평균 얼마입니까? 세금공제 이전의 액수로서, 기본급 · 상여금 · 수당 등을 모두 포함하여 말씀해 주시고, 연봉의 경우 12개월 평균 금액을 말씀해주세요.

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 만원 / 월

19. 귀하의 어머니는 생존해 계십니까?

- 1) 예
- 2) 아니오/모름

20. 귀하의 아버지는 생존해 계십니까?

- 1) 예
- 2) 아니오/모름

21. 부모님의 현재 한 달 소득은 평균적으로 얼마입니까? 임금 및 사업소득 뿐만 아니라 연금, 이자, 월세 등을 모두 포함해 세전 월평균 금액으로 응답해 주십시오. 정확히 모르시더라도 최대한 가깝게 응답해주시길 바랍니다. (만원 기준)

- |               |               |               |               |
|---------------|---------------|---------------|---------------|
| 1) 0- 99      | 2) 100-199    | 3) 200-299    | 4) 300-399    |
| 5) 400-499    | 6) 500-599    | 7) 600-699    | 8) 700-799    |
| 9) 800-899    | 10) 900-999   | 11) 1000-1099 | 12) 1100-1199 |
| 12) 1200-1299 | 14) 1300-1399 | 15) 1400-1499 | 16) 1500-     |

## Appendix B. USED ITEMS TRANSLATED INTO ENGLISH

### Actual parental financial assistance

1. How do you get your living expenses? Report in percentages so it adds up to 100%

(Living expenses include food, residential heating, housekeeping, clothing, shoes, health care, transportation and communication expenses. Excludes school fees, study rooms, exams and educational expenses, and hospital and surgery fees).

1) Myself				%
2) Parents				%
3) Government				%
4) Others				%
Total				100 %

2. How much money did you receive for living expenses, tuition, allowance or other from your parents in the past year?

				Won / year
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3. How many times have your parents supported you financially in the past year?

Never, or less than once a year	Once a year	Few times a year	Once a month	Few times a month	Once a week	Few times a week	Everyday
<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦	<input type="checkbox"/> ⑧

### Perceptions of parental financial assistance

4. Compared to how much you desired, how much do you think you have received?

- 1) Very little compared to what I desired
- 2) Little less compared to whatI desired
- 3) Similar to what I desired
- 4) A little more compared to what I desired
- 5) A lot more compared to what I desired

5. Compared to how much your peers received from their parents, how much do you think you received?

- 1) Very little compared to my peers
- 2) Little less compared to my peers
- 3) Similar to my peers
- 4) A little more compared to my peers
- 5) A lot more compared to my peers

6. How satisfied are you with the financial assistance you received from your parents?

- 1) Very dissatisfied
- 2) A little dissatisfied
- 3) Neutral
- 4) A little satisfied
- 5) Very satisfied

### **Pressure from parental career expectations**

7. Please choose a number that is the closest to you in the following statements

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
It would be very hard to achieve the career plan that my parents have set up for me	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents do not hesitate to invest into my career	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents want me to get a job where I can be economically successful	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents' expectations for my career make it difficult for me to pursue my own career	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents want me to get a job where I work for the society	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents want me to get a job where I can get wealth and honor	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
I feel pressured whenever I think of my parents' expectations for my career	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤

My parents want my career to be something that matches my aptitude	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents want me to get a job where I can economically live-well	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
It is hard to choose a career for my future because of my parents' expectations	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents want me to express myself well through my career	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents want me to get a career that promises a lot of money	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
There is a big difference between the expectations for my career and the expectations my parents' have for my career	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤
My parents want my happiness in life than my success in career	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤

### Fulfillment of parental career expectations

8. How much have you fulfilled your parents' (or parent-like-figure) expectations about your career?

Not-at-all fulfilled			Half-way fulfilled			Fully fulfilled
<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦

### Psychological well-being

9. Please choose a number that is the closest to you in the following statements

In the past week..	Rarely / None (0-1 day)	Sometimes (1~2 days)	Often (3~4 days)	Almost always (5~7 days)
I felt bothered by things that usually don't bother me	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③

I did not feel like eating; my appetite was poor	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt that I could not shake off the blues even with help from my family or friends	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt that I was just as good as other people	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I had trouble keeping my mind on what I was doing	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt depressed	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt that everything I did was an effort	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt hopeful about the future	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I thought my life had been a failure	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt fearful	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
My sleep was restless	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I was happy	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I talked less than usual	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt lonely	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
People were unfriendly	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I enjoyed life	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I had crying spells	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt sad	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I felt that people disliked me	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③
I could not get “going”	<input type="checkbox"/> ①	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③

10. Please choose a number that is the closest to you in the following statements

	Strongly disagree	Disagree	Slightly disagree	Neither agree nor disagree	Slightly agree	Agree	Strongly agree
In most ways my life is close to my ideal	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦

The conditions of my life are excellent	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦
I am satisfied with my life	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦
So far I have gotten the important things I want in life	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦
If I could live my life over, I would change almost nothing	<input type="checkbox"/> ①	<input type="checkbox"/> ②	<input type="checkbox"/> ③	<input type="checkbox"/> ④	<input type="checkbox"/> ⑤	<input type="checkbox"/> ⑥	<input type="checkbox"/> ⑦

### Participants' characteristics and control variables

11. a. What year were you born?

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b. Has your birthday been passed?

- 1) Yes
- 2) No

12. What is your gender?

- 1) Male
- 2) Female

13. Whom do you live with currently (5 days or more)?

- |             |            |                      |
|-------------|------------|----------------------|
| 1) Myself   | 2) Mother  | 3) Father            |
| 4) Siblings | 5) In-laws | 6) Grandparent(s)    |
| 7) Cousins  | 8) Friends | 9) Significant other |
|             |            | 10) Other            |

14. What is the highest level of school you have attended?

- |                             |                           |                   |
|-----------------------------|---------------------------|-------------------|
| 1) None                     | 2) Elementary School      | 3) Middle School  |
| 4) High School              | 5) 2- or 3- year college  | 6) 4-year college |
| 7) Graduate school (master) | 8) Graduate school (Ph.D) |                   |

15. Have you graduated from this school?

- 1) Yes
- 2) No, I quit

3) Still in the process

4) Leave of absence

16. What have you been doing in the past month?

1) Working                      2) In school    3) Temporary leave    4) Full-time parent

5) In between jobs    6) Preparing for employment                      7) Preparing for school admissions

8) Serving in the military    9) Illness                      10) Rested                      11) Other

17. Do you currently have a job that pays? (Any type of work including full-time, and part-time)

1) Yes                      2) No

18. Approximately how much do you get paid a month? (including all incentive bonuses)

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 Won/month

19. Is your mother alive?

1) Yes

2) No / Don't know

20. Is your father alive?

1) Yes

2) No / Don't know

21. How much is your parents' approximate monthly income? (Including pension and etc.) (numbers are based in 10,000 won)

1) 0- 99                      2) 100-199                      3) 200-299                      4) 300-399

5) 400-499                      6) 500-599                      7) 600-699                      8) 700-799

9) 800-899                      10) 900-999                      11) 1000-1099                      12) 1100-1199

12) 1200-1299                      14) 1300-1399                      15) 1400-1499                      16) Above 1500



## ABSTRACT IN KOREAN

### 국문초록

#### 부모의 경제적 지원, 부모의 진로기대 부담, 진로기대 충족과 청년의 심리적 복지

오상민

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본 연구의 목적은 부모의 경제적 지원과 청년의 심리적 복지의 관계를 부모의 진로기대 부담과 진로기대 충족을 통하여 살펴보는 것이다. 부모의 경제적 지원에 관한 기존 연구는 대부분 청소년이나 대학생만을 고려하였는데, 학생이 아니더라도 부모의 경제적 지원을 받는 청년이 적지 않은 한국의 현실을 감안하여, 이 연구에서는 만 19 세 부터 34 세의 넓은 연령 범위의 청년층을 대상으로 연구하였다. 또한 선행연구에서는 경제적 지원의 실제 금액만을 살펴보았으나 경제적 지원에 대하여 청년자녀가 어떻게 지각하는지 역시 중요한 측면이므로, 본 연구에서는 부모의 실제 경제적 지원과 이에 대한 지각을 모두 고려하였다. 매개변수는 부모의 진로기대 부담과 진로기대 충족수준이었으며, 청년의 심리적 복지는 우울감과 삶의 만족도로 살펴보았다.

본 연구에서는 만 19-34 세로, 부모가 한 명 이상 생존해 있으며, 결혼한 적이 없는 청년의 자료를 분석하였다. Mplus 를 활용한 구조방정식 모형을 분석하여, 실제 부모의 경제적 지원, 부모의 경제적 지원에 대한 지각, 청년의 우울감과 삶의 만족도의 직접적, 간접적 관계를 살펴보았다. 부모의 진로기대로 인한 부담과 청년이 지각한 부모의 진로기대 충족수준의 매개효과의 유의성은 bootstrapping 방법으로 살펴보았다.

실제 부모의 경제적 지원은 우울 및 삶의 만족도 모두와 정적이 관련이 있었다. 즉, 부모의 경제적 지원을 많이 또는 자주 받은 청년은 높은 수준의 우울감과 삶의 만족도로 나타났다. 부모의 경제적 지원에 대한 긍정적 지각은 긍정적인 심리적 복지로 이어졌다. 즉, 부모의 경제적 지원에 대해 긍정적으로 지각하는 청년은 낮은

수준의 우울감과 높은 수준의 삶의 만족도로 나타났다. 매개효과를 살펴보면, 부모의 진로기대 부담은 실제 경제적 지원과 우울감, 경제적 지원에 대한 지각과 우울감의 관계를 매개하였다. 실제 경제적 지원을 높은 수준으로 받은 경우, 부모의 진로기대 부담을 더 많이 경험하였으며, 그 결과 청년의 우울감 수준도 높았다. 그러나, 경제적 지원에 대한 지각이 긍정적일수록 부모의 진로기대로 인한 부담 수준은 낮았으며, 그 결과 우울감 수준도 낮은 것으로 나타났다. 삶의 만족도에 있어서는 실제 부모의 경제적 지원과 경제적 지원에 대한 지각 모두 진로기대 부담과 진로기대 충족이 함께 매개변수로 고려되었을 때만 간접효과가 유의하였다. 실제 경제적 지원 수준이 높을수록, 부모의 진로기대로 인한 부담감을 더 나타냈고, 부담을 높게 지각함으로써 진로기대에 대한 충족수준을 낮게 지각하였으며, 그 결과 낮은 삶의 만족도로 이어졌다. 경제적 지원에 대한 지각이 긍정적이면 부모의 진로기대로 인한 부담 수준도 낮았고, 부담이 낮으면 부모의 진로기대를 높은 수준은 성취했다고 지각함으로써 높은 수준의 삶의 만족도로 연결되었다.

본 연구의 결과는 부모의 경제적 지원과 청년의 심리적 복지의 복잡한 관계를 시사한다. 실제 경제적 지원은 청년의 심리적 복지와의 관련성이 부정적이기도 하고 긍정적이기도 하였으며, 경제적 지원에 대한 지각은 청년의 심리적 복지에 긍정적인 영향을 미친 것으로 나타났다. 이는 부모의 경제적 지원의 실제 금액이나 빈도 뿐 아니라 지원에 대한 자녀의 인식도 중요하다는 것을 보여준다. 또한, 본 연구는 부모의 진로기대 부담과 진로기대 충족을 매개변수로 살펴봄으로써 부모의 경제적 지원과 청년의 심리적 복지의 복잡한 관계를 더 깊이 설명하고 이해할 수 있었다는 의의가 있다.

주요어: 부모의 경제적 지원, 부모의 경제적 지원에 대한 인식, 부모의 진로기대 부담, 부모의 진로기대 충족, 삶의 만족도, 우울감, 청년기

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