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Growing Parental Economic Power in Parent-Adult Child Households : Coresidence and Financial Dependency in the US, 1960 and 2001[1]

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ABSTRACT

Research on coresidence between parents and their adult children in the United States has challenged the myth that elders are the primary beneficiaries, and instead has shown that inter-generationally extended households generally benefit the younger generation more than their parents. Nevertheless, the economic fortunes of those at the older and younger ends of the adult life course have shifted in the second half of the twentieth century, with increasing financial well-being among older adults and greater financial strain among younger adults. This paper uses U.S. Census data to examine the extent to which changes in generational financial well-being over the late 20th century have been reflected in the likelihood of coresidence and financial dependency in parent-adult child households between 1960 and 2000. We find that younger adults have become more financially dependent on their parents and older adults have become more independent of their adult children. We also find that the effect of economic considerations in decisions about coresidence became increasingly salient for younger adults, but decreasingly so for older adults.

[1] Previous versions of this paper were presented at the 2011 annual meeting of the Population Association of America, April 1, Washington, D.C., and 2011 annual meeting of the Social Science History Association, November 17, 2011, Boston, MA.

INTRODUCTION

Research on coresidence between parents and their adult children has increasingly challenged the long-held view that elders are the primary beneficiaries of this type of arrangement. Whether they focus on relatively contemporary households (Choi 2003; Kotlikoff and Morris 1990; Speare and Avery 1993; Ward, Logan and Spitze 1992), or on a broad sweep of more than a century of history (Ruggles 2007), studies have shown repeatedly that intergenerationally extended households tend on average to benefit the younger generation more than their parents. Such studies seem to imply not only that the normal structure of parent-adult child households is one in which children remain dependent in adulthood, but also that there has been little if any change over time in this structure.

Nevertheless, in many cases, parents are indeed dependent on their adult children, so the question remains: has the balance shifted, so that many fewer parents need to coreside while the opposite is the case for young adults? The question of shorter term and particularly recent changes in coresidence patterns has not been systematically addressed in previous studies and highlights the importance of considering changes in the resources of both generations when attempting to understand the causes and implications of intergenerational coresidence.

We expect to see change over the recent period because there have been important changes in the factors affecting intergenerational coresidence for both generations. In addition to the improvements in health among older adults that have increased their ability to live independently (McGarry and Schoeni 2000), there have been substantial increases in their financial well-being, with the implementation and growth of Social Security and spread of private pensions (McGarry and Schoeni 2000). Young adults have experienced increases in

education and nonfamily living (Goldscheider and Goldscheider 1987), while delays in marriage and childbearing, and high rates of union disruption, have led to large numbers of young adults who are unmarried and thus at increased risk of living with their parents (Furstenberg, et al. 2004). Analyses of intergenerational households have not accounted for these changes.

Most importantly, however, the economic fortunes of those at the older and younger ends of the adult life course have shifted during the past half-century. The increasing financial well-being among older adults noted above has not been matched among the younger generation which has experienced greater financial strain (Levy 1999; Preston 1984). As a result, the younger generation is likely to have become more financially dependent on their parents' generation in recent decades[1], and hence, it is important to examine change during this period.

This paper examines the extent to which changes in generational financial well-being over the second half of the 20th century (between 1960 and 2000) have been reflected in both the likelihood of intergenerational coresidence as well as in the relative economic dependency of both generations in parent-adult child households. Using IPUMS data for these two census years, we address the question of whether the economic balance of power in intergenerational households has changed, and if so, how. We examine changes over time in the determinants of living in an intergenerationally extended household from the perspective of both the older parent generation and the younger adult child generation. Although not an ideal data source for studying the reasons for coresidence or the duration of such arrangements, the Census allows us to learn a great deal about changes over time in both the characteristics of who coresides as well as who is likely to support whom in coresidential households. Specifically, we examine the effects of the key socioeconomic characteristics of education, employment status and income on

[1] This pattern might be reversing in recent years, as the cohorts entering late middle age have suffered financial reversals during the Great Recession (Gustman, Steinmeier & Tabatabai 2010).

the likelihood of living with either adult children or older parents, controlling for the effects of age, gender, race/ethnicity, and marital status. Moreover, we also compare the economic resources of each generation within a multigenerational household in order to determine if indeed the balance of financial power and dependency within intergenerational households has shifted over time.

BACKGROUND

The shift in living arrangements patterns in the United States toward greater residential independence in the period since World War II is well documented. (See, among others, Costa 1999; McGarry & Schoeni 2000; Santi 1990; Schoeni 1997). Adults are increasingly living in simple households--either in two-adult, married couple households or in one-adult households, with children or alone (Kobrin 1976). The percentage of elderly widows living alone rose from 18% in 1940 to 62% in 1990 (McGarry and Schoeni 2000). This increase in residential independence characterizes all age groups, young and old.

These changes in living arrangements have been linked to demographic, economic, and normative changes. Demographically, mortality declines have resulted in a growing number of persons surviving into the later years of the life course, with surviving parents and children, thereby increasing the availability of relatives with whom to live (Schoeni 1997). However, the concomitant increase in good health of older persons and the availability of home-based services (Krivo and Mutchler 1989) have also increased their option of living independently and caring for their own needs.

Greater fertility also increases intergenerational coresidence, since older persons with higher fertility are more likely to live in complex households than those with fewer children

(Goldscheider and Jones 1989). Fertility has fluctuated substantially among the cohorts reaching old age over this period, although those aged 65+ in 1960 and 2000 both had higher fertility relative to the depression-era parents who reached old age between these dates (Rodgers and Thornton, 1985). The low fertility parents of the baby bust of the 1970s and afterwards will increasingly dominate the elderly as the twenty-first century continues.

In addition to changing demographic factors, we know from studies like that of McGarry and Schoeni (2000), that during the 1940-1990 period, the expansion of Social Security benefits and private pensions made independent living possible for many older persons. At the same time, lifestyle and normative changes may have reinforced these demographic and economic patterns (Alwin et al. 1985; Pampel 1983), by increasing the priority given to privacy, independence, and leisure time activities that are often age segregated. Few older persons want or expect to become dependent on their family, residentially or otherwise, as they age (Lopata, 1973; Wister and Burch, 1987).

However, it is increasingly clear that complex households primarily reflect the needs not just of older people but also of younger adults. Ruggles (2007) shows that the decline in intergenerational coresidence between 1850 and 2000 was due primarily to increasing opportunities for the young and declining parental control over their children, rather than the rising economic independence of the older generation. In a study focusing on the early 1980s, Speare and Avery (1993) also find that intergenerational coresidence depended more on the economic needs of the younger generation than on those of the aged. Nevertheless, the economic position of young adults has been declining since the 1970s and 1980s (Easterlin, 1978; Levy, 1999), so that while it has become increasingly feasible for older persons to be independent and to purchase privacy, their resources have become more important to their adult

children. The economic difficulties of the younger generation are exacerbated by the increases in divorce and single parenthood, so that grandchildren further increase the younger generation's need for support and assistance from the older generation. Although the elderly increasingly have the resources of money and health to live independently, they also have more needy adult children. Hence, our first expectation is that between 1960 and 2000, younger adults living in parent-adult child households became increasingly dependent, financially, on their parents.

In addition to expecting greater dependency among the young, our second expectation is that over time, economic resources will play a larger role in the decision about whether to form a multigenerational household. This angle on family extension has been even less researched. Although there is substantial research on the determinants of intergenerational coresidence, relatively little has focused closely on how these determinants may have changed, despite the enormous changes in living arrangements that have occurred. Most studies focus on a single period of time (e.g., Glick and Van Hook 2002; Mutchler and Burr 2003; Schmertmann, Boyd, Serow, and White 2000). Those who have taken advantage of the long historical sweep made possible by the IPUMS (Ruggles et. al 2010) have taken the broadest possible view, so that the challenges of comparability of measurement become enmeshed in the picture of behavioral change (e.g., Ruggles 2007).

An important pair of studies, however, focused on the question of whether the effect of income for those likely to be dependent (such as elderly widows) has intensified, with Costa (1999) arguing that it has, and McGarry and Schoeni (2000) disagreeing. This is an important theoretical issue, since a growth in the importance of income for decisions about coresidence suggests that such a living arrangement has increasingly become an undesired default for those unable to purchase their desired privacy. This could occur if the value of privacy has increased

relative to companionship and mutual exchange. By focusing on elderly widows, neither Costa (1999) nor McGarry and Schoeni (2000) consider changes in the characteristics of adult children, nor changes over time in the effects of each generation's economic resources on the likelihood of coresidence Without accounting for adult children's characteristics, it is difficult to know whether economic resources have become more important determinants of coresidence over time.

Given coresidence, however, the research on which generation is more likely to benefit (e.g., Choi 2003; Cohen and Casper 2002; Speare and Avery 1993), has established the modern pattern that it is the younger generation, not the older, that normally benefits; yet this research has also not focused on how patterns might have changed over time. These studies have generally found, not surprisingly, that those in financial difficulties are more likely to be financially dependent in an intergenerational household, that those at the youngest and oldest ages are also more likely to be dependent, as are the unmarried (relative to the married), and, more surprisingly, sons. Hence, we know even less than in the case of the determinants of coresidence whether the factors affecting financial dependency in intergenerational households have changed. As a result, our analysis of this issue is exploratory; we have no expectations on how the effects of resources, age, marital status, or gender might have changed as predictors of experiencing financial dependency in such households.

In this analysis, we address these intergenerational issues by first examining the determinants of coresidence from the perspectives of both older and younger generations, in order to assess whether, on the basis of changes in their characteristics, the young have become increasingly "needy" relative to older generations (our first question). Then, we consider changes over time in factors affecting the likelihood that younger adults will live with their

parents, and that older adults will live with their adult children or grandchildren. This initial analysis provides valuable information on baseline trends in coresidence patterns across the adult life course during a period of rapid social, demographic and economic change, and addresses our second question directly: have resources become more important in determining the likelihood of residing in a parent-adult child household? After establishing the trends in "who coresides?" and how the factors predicting coresidence may have changed, we then address the question of "who supports whom?" by examining the actual resources of each coresiding generation in order to better determine the direction of the flow of support within households. We expect that younger adults will be more financially dependent on their parents and older adults less financially dependent on their adult children in 2000 relative to 1960, but that the trends in the effects of financial resources might have changed differentially between the generations.

DATA, MEASURES AND METHODS

Our analysis of changes in the determinants of intergenerational living arrangements and in the relative financial position of the generations begins with an analysis of change during the latter decades of the twentieth century, based on two US Censuses, 1960 and 2000. These data provide the best view available of change over calendar time, although they are limited in the measures available. The 1960 census is the earliest to provide detailed information on income, education, and employment on all members of the household, and the 2000 census is the last census available to obtain this information. Below, we describe the data in more detail, introduce the measures, and describe the methods of analysis that we use.

Data

We use data from the Integrated Public Use Microdata Series (IPUMS, Ruggles et. al 2010). These files provide nationally representative 1% samples of households in the United States Census for the years 1960 and 2000. We recognize that census data are subject to undercount, though the level of undercount is quite minor. Census data are far more representative than the sample survey data that constitute the basis for much of the recent research on parent-child relationships, and the level of undercount improved substantially over the period (Robinson 1988; U.S. Census 2001). The census for 2000 also involved sampling by the Bureau of the Census in terms of who received the long form, as well as oversampling households in small localities in order to increase sampling precision for these places. For both years, we use the self-weighted subsamples that have been generated for IPUMS users. Given that our interest focuses on intergenerational coresidence between adult relatives, our working sample includes only individuals 25 years of age or older, not living in group quarters. This is the internationally recommended population to study for these questions, primarily because in most cases, these young adults have completed the nest-leaving process, at least insofar as it is connected with continuing education (United Nations 2005; Pew Social and Demographic Trends 2010).

In order to determine coresidential status, we first classify all individuals into generations according to their relationship to the householder: 1) grandparents and grandparents-in-law; 2) parents, parents-in-law, uncles, and aunts; 3) householders, spouses, siblings, and relatives of similar age (defined here as no more than 15 years older or younger than the householder); 4) children, children-in-law, nephews, and nieces; 5) grandchildren; and 6) other (including nonrelatives). Our classification of multiple-generation households is similar to the existing

MULTGEN variable in IPUMS, except that our version includes only adults over age 25. That means that all households containing only parents and their children under age 25 in the original sample were now classified as one-generation households. For that reason, our classification resulted in many fewer multigenerational households than were produced by the original IPUMS version of MULTGEN.

Next, we built our main dependent variables by assigning a multigenerational status to each adult in the sample. Those in "one-generation households" were either living alone, or with a spouse and/or a child under age 25, a sibling, or a non-relative, but not with any other related adults over age 25. In households with multiple adult generations, all individuals were assigned into one of the following categories: "Multi-generation with parents," if they were living with one or more older related adults (98 percent of whom were parents or parents-in-law, although this could also include aunts, uncles or grandparents) and "Multi- generation with adult child," if they were living with one or more younger related adults (99 percent of whom were adult children, although this could also include adult nieces, nephews or grandchildren). We use two separate approaches to assigning "multigenerational status" for householders and all other household members over age 25: the multigenerational status of individuals who are not the householder is simply based on their relationship to the householder (i.e., is each individual in the same or different generation as the householder?). However, because householders have relationship codes with every member of the household, we were able to create a hierarchy of relationships in order to systematically determine the householder's multigenerational status. If the householder did not live with either an older or younger adult relative, then he or she was coded as living in a one-generation household. Only a very small number of individuals (less

than 1 percent) lived with both an elderly parent and an adult child (i.e., 3 adult generations in the same household), but there were too few to include in this analysis, so they were deleted.

Table 1 shows the distribution on household generational status for all U.S. adults ages 25 and over in 1960 and 2000. We divide the sample into three age groups: young adults (ages 25-44), middle-aged adults (ages 45-64), and elderly adults (age 65 and over). For each age group in each year, we show the proportions living in one- vs. multi-generation households, based on our definitions.

(***Insert Table 1 about here***)

Regardless of age, most adults lived in one-generation households, without any members of another adult generation, in both 1960 and 2000, decreasing slightly with age. In 1960, 87% of young adults, 83% of middle-aged adults, and 73% of elderly adults lived with no other adult generation There was only a slight increase between 1960 and 2000 in the proportions living in one-generation households, with the largest increase for the elderly (from 73% to 82%) . However, as one might expect, when multigenerational households are distinguished by whether the individual is living with an adult child or older parent, the likelihood of living in one or the other type of multigenerational household differs substantially by age group. Among those who lived with relatives of a different generation, young adults were much more likely to live with a parent rather than an adult child (12% vs. 0.9% in 1960; 11% vs. 0.4% in 2000), reflecting the fact that few were old enough to have an adult child. Elderly adults were more likely to live with an adult child rather than with a parent (25.3% vs. 0.9% in 1960, 17% vs. 0.7% in 2000), because few still had a living parent. The middle-aged were more evenly split between living with parents and adult children at each census. Based on these general patterns, we restrict our analyses of coresidence with parents to age groups in which individuals are likely to have living parents

(ages 25-44 and 45-64), and our analysis of coresidence with adult children is limited to age groups in which individuals are likely to have adult children (ages 45-64 and 65 and older).

In addition to examining "who coresides?" we also consider "who supports whom?" within intergenerational households by comparing the income received by the members of each generation within these households. Our ultimate dependent variable is an indicator of financial dependency reflecting whether an individual (plus his or her spouse, if married), provides less than 40% of the income earned by members of the two generations, combined. If so, we consider that person (and spouse, if any) to be financially dependent on the other generation.[2] To create this measure, we limit our focus to individuals who are living in multi-generational households, as defined above. We first calculate the income received (from all sources) by each generation, including the spouse's income if either generation is married with a spouse present. This means that for each individual, we have his or her own income (plus the spouse's, if married), as well as the income of the other generation in the household (i.e., his parent(s) or adult child and spouse, if married). We then sum the incomes from both generations to produce a measure of "multigenerational income" within that household. In more than 75% of cases, multigenerational income equals total household income, with the remaining households having other adults who also receive income.[3] Based on total multigenerational income, we determine whether each generation's share is less than 40% of the total, indicating their dependency on the other generation. Hence, we are attempting to distinguish income dependency from the myriad

[2] In future work, we will attempt to include wealth in the analysis, as the elderly are likely to have greater levels of wealth than their adult children (Smith 1995), making exchanges that go beyond income feasible (e.g., parents might provide substantial funds to renovate or extend their child's house), and of course, adult children might be foregoing income in order to provide care for an ailing parent.

[3] In no more than 15% of multigenerational households do other adults contribute more than 25% of household income.

of other reasons to coreside, including health conditions and other noneconomic reasons, such as tastes valuing companionship relative to privacy.

Other Measures

Other individual and household characteristics were used as potential predictors of each adult's likelihood of living with and depending upon adult relatives of a different generation. These variables were coded in the same way for 1960 and 2000. *Marital status* included four categories, corresponding to each individual's situation at the time of the census: married with a spouse present; separated, divorced, or married, spouse absent; widowed; and never married. *Race* was coded into three categories: whites, blacks, and other. Because the 1960 Census did not include a question on Hispanic origin, reflecting the small numbers of Hispanics in the United States at that time (Bean and Tienda 1987), we did not distinguish Hispanics in this analysis. Each individual's *nativity* was derived from his or her place of birth, and we classified people into native (born in the US, excluding outlying areas and territories) and foreign born. *Area of residence* was dummy-coded to reflect whether or not the individual's household was located in a metropolitan area. *Formal education* was measured by the highest grade completed at the time of the census and grouped into the following categories: less than high school, high school graduate, some college, and college graduate or more. *Employment status* was dummy-coded to reflect whether or not the individual was currently employed at the time of the census. *Total personal income* from all sources was adjusted for inflation to reflect 1999 dollars, and was expressed in tens of thousands of dollars to facilitate its interpretation. *Age* was coded as a trichotomy: young adult (24-44), middle age (45-64) and elderly (65 and over).

The coresidence models are based on all adults ages 25 and over and incorporate each individual's own characteristics. The income dependency models are restricted to adults who

live in multigenerational households, and incorporate characteristics of both the younger and older generations (i.e., age, gender, marital status, education, nativity, employment status and income).

RESULTS

Coresidence Analysis

Table 2 presents descriptive results for the coresidence analysis, with the left side of the table showing distributions on the covariates and the right side showing bivariates by coresidential status. Both halves of the table include two overlapping age groups; these correspond to the results from Table 1: adults ages 25-64 comprise the sample at risk of living with a parent, and adults ages 45 and over are those at risk of living with an adult child.

(***Insert Table 2 about here***)

Looking first at the distributions on the covariates on the left half of Table 2, we find the expected differences across the life course with more widows and retirees at older ages. More striking, however, are the changes over time. The well-known trends in educational attainment and in marriage patterns emerge clearly. For both age groups, there are precipitous declines between 1960 and 2000 in the percentages of high school dropouts and symmetrical steep increases in the percentage of college graduates. There is also clear evidence of delayed marriage and increasing marital disruption for young and middle aged adults. The proportion of adults ages 25-64 who were currently married dropped by 16 percentage points (from 83% to 68%) between 1960 and 2000 as a result of increasing proportions never married and previously married (separated and divorced). Similar trends in marital disruption are seen for the older age group as well, with the proportion of adults over age 45+ who were separated or divorced rising

from 6% to 14%.[4] For both age groups, we see evidence of greater longevity (of spouses), indicated by declines over time in the proportion widowed, as well as increasing racial diversity.

The age pattern of the foreign born has reversed between 1960 and 2000. Whereas in 1960, the older age group displayed a higher proportion foreign born (13% vs. 7%), reflecting the survivors of the first great wave of immigration early in the 20th century; by 2000, however, the greater proportion foreign born appears in the younger group (14% vs. 11%). The stock in the second great wave of immigration post-1970 has grown, but not yet aged greatly.

Although the proportions employed have grown among younger adults (reflecting increases in women's employment) and declined slightly among older adults, the trend in income (expressed in 1999 dollars) suggests that older adults have gained resources between 1960 and 2000 relative to those who were younger. Although both age groups gained income, the rate of gain favored the older adults. Their average incomes increased by over 100%, from $16,000 to $33,000, whereas the younger adults gained on average only 79%, from $19,000 to $34,000. Even if there were no changes in the effects of income on intergenerational coresidence over the period, these trends suggest a compositional explanation for the sharp decline in proportions of the elderly living in multigenerational households (***Table 1***), compared with the negligible change for the youngest adults.

Bivariate Relationships

Turning now to the relationships between the covariates and intergenerational coresidence, the right panel of ***Table 2*** presents bivariate relationships for the likelihood of living in a multigenerational household, shown separately for those living with a parent and adult child. The percentages at the top of columns 5-8 in Table 2 show small declines over time (of less than

[4] Of course, much of the growth in divorce is not visible in this table, because these censuses do not distinguish those in their first marriage from those who have remarried.

1 percentage point) in the likelihood of living with either parents or adult children. However, these totals mask larger changes over time in coresidence patterns for specific sociodemographic subgroups as well as different patterns for upward and downward coresidence. The increase in independent living for both younger and older adults is clear. There were dramatic declines in the proportion of never-married adults who live with a parent (from 48% in 1960 to 30% in 2000) and declines for the elderly and for widows who live with adult children (from 25% to 17%, and from 36% to 24%, respectively).

We also see small increases over time, however, in coresidence with parents among more vulnerable subgroups: those who are nonwhite, who have low education, who are not employed or who have lower than the median personal income were more likely to live with a parent in 2000 than in 1960. Moreover, both the race and education gradients in coresidence with a parent grew steeper by 2000, implying that disadvantage has played an increasing role in the residential choices of young adults. Finally, we see an interesting reversal in the effects of employment and income on coresidence with parents: whereas in 1960, individuals with more resources (e.g., a job or higher income), were more likely than those with fewer resources to live with parents (perhaps because they could afford to offer support to their parents if they were in need); by 2000, individuals with fewer resources were now more likely to live with parents (perhaps because they needed the support and their parents could now provide it). We also see a weakening of the negative gradients for income and employment on the likelihood of living with adult children, suggesting that over time their own economic need may be playing a less important role in the coresidence decisions of older adults, and those of their children may be playing a larger role.

The bivariate results thus far suggest a fundamental shift in the processes leading to intergenerational coresidence for younger and older adults. Whereas socioeconomic disadvantage seems to be playing a bigger role in the residential choices of young adults in the year 2000 than in 1960, it has become less central to the story for older adults.

Multivariate Analysis of the Changing Determinants of Coresidence

To assess the net impact of these factors in a multivariate context, we now turn to the logistic regression results. Table 3 presents odds ratios from logistic regressions that predict the likelihood of living with either a parent (cols. 1 and 2) or an adult child (cols. 4 and 5) in 1960 and 2000. Not surprisingly, given our very large sample sizes, virtually all coefficients in Table 3 reach statistical significance. Because our focus is on changes over time in the determinants of intergenerational coresidence, we tested for year interactions with all covariates in a pooled model (results not shown) and report the significance levels of these interactions in columns 3 and 6 of Table 3. The effects of almost all covariates also differed significantly between years.

(***Insert Table 3 about here***)

Our story about the changing needs of older and younger generations can be seen most clearly in the effects of employment and income. In 1960, net of other factors, employed adults were 18% more likely than the unemployed to live with parents (OR = 1.18), presumably because they were better able to provide them with support, and they were only 72 percent as likely as the unemployed to live with adult children (because they were less likely to need support). By 2000, however, employed adults were only 86 percent as likely to live with parents as the unemployed (because they did not need their parents' support as much as their unemployed peers), and they were 94 percent as likely to live with their adult children. The

significant weakening of the negative effect of parents' employment on living with adult children probably reflects both the strengthened economic position of all parents (regardless of employment status) as well as the growing vulnerability of the younger generation. A similar pattern can be observed for the effects of income between 1960 and 2000. The negative effect of income on living with parents became significantly stronger (the odds dropped from .96 in 1960 to .90 in 2000), suggesting that people with lower income were significantly more likely than wealthier people to live with parents in 2000 than was the case in 1960. The opposite pattern holds for coresidence with adult children: between 1960 and 2000, the negative effect of income became significantly weaker, as evidenced by the odds ratio increasing from .92 in 1960 to .98 in 2000, although it remained significant). This suggests that parents with low income were no longer so much more likely than wealthier parents to live with their adult children.

In summary, our findings thus far provide a very clear picture of the changing dynamics of intergenerational living over the past half-century. Whereas in 1960, the neediness of the older generation played a large role in coresidence decisions, by 2000, these decisions were clearly driven more by the economic needs of the younger generation. The effects of income became more important for the younger generation, but became less important for older parents. In contrast, the effect of being employed changed sign, going from positively predicting coresidence with a parent in 1960, implying that financially stable young adults were providing residential support to their parents, to having a negative impact on coresidence, reinforcing the portrait of an increasingly needy younger generation. The weakening of the negative effect of employment for the older generation clarifies this portrayal as their own financial needs played a smaller role in coresidence decisions.

Our other findings also highlight important changes during this period. Although men were more likely than women to live with their parents in both census years, and women were more likely than men to live with their adult children, the gender gaps grew larger over time. This meant that by 2000, younger women were significantly less likely than men to live with parents compared with 1960, and older women became significantly more likely than men to live with adult children in 2000 than in 1960. These gender patterns are likely to be linked to the delays in marriage (especially if unmarried men are more likely than unmarried women to live with parents), wage stagnation (which affected men more than women), and increases in marital disruption (especially if previously married mothers are more likely than previously married fathers to live with adult children). In spite of the changes in marital status, the differences in coresidence patterns by marital status have moderated over time: never married adults are still more likely than others to live with parents, but the gap has narrowed. Similarly, whereas previously married adults are still more likely than married adults to live with adult children, again the gaps have narrowed, probably reflecting the wider options available for older widowed and divorced adults to live on their own.

There was a shift in race patterns of coresidence. In 1960, Blacks were 14 percent less likely than whites to live with parents (OR=.86), but in 2000 they were equally likely to do so (OR=0.99). This could reflect the greater distance between many blacks and their parents in 1960 compared with whites (due to the great migration north between the two World Wars), but by 2000, race differences in proximity between generations may have declined. Similarly, between 1960 and 2000, older blacks became increasingly likely (compared to whites) to live with adult children (again suggesting the growing needs of both younger and older blacks).

Coresidence patterns by nativity have shifted as well, probably reflecting historical immigration patterns. Whereas in 1960, foreign born adults were only 64 percent as likely as the native born to live with parents (OR=.64), by 2000, they were 12 percent more likely to do so (OR=1.12). And between 1960 and 2000, foreign born adults became even more likely than the native born to live with adult children (OR=1.68 in 1960 and OR=1.92 in 2000). This could be due to the shifting composition of the younger foreign born population, with many more recent immigrants in 2000 than in 1960, many of whom may have immigrated as children and still live near their parents. Immigrants became more likely to live with their parents and also more likely to live with their adult children. Again, it is not clear how much of this reflects their own needs versus those of their relatives.

Finally, there were interesting shifts in metro-nonmetro patterns: whereas in 1960, metro residents were equally likely as nonmetro residents (OR=.99) to live with parents, by 2000, adults in metro areas were significantly more likely to live with parents (OR=1.23) (perhaps reflecting the higher cost of living in metro areas). From the older adults' perspective, metro residents became increasingly likely over time to live with adult children compared with nonmetro residents (OR=1.17 in 1960 and OR=1.44 in 2000).

In sum, our results suggest substantial changes in intergenerational coresidence patterns in recent decades. Although the overall likelihood of living with a parent or an adult child has declined modestly between 1960 and 2000, we find clear shifts in the patterns of need that produce multigenerational households. Whereas in 1960, coresidence decisions primarily reflected the needs of older rather than younger adults, by 2000, it was clear that the financial needs of the younger generation became more important. Indeed, the results suggest a pattern of growing neediness among younger adults along with their increasing dependency on older

relatives for support. Although the results from the coresidence analysis in Table 3 suggest that the younger generation has grown needier over time, forcing the older generation to continue in the provider role later in life, the evidence based on shifting economic determinants of coresidence is suggestive at best. To examine these relationships more explicitly, we now look directly at the relative incomes of coresiding generations in order to draw inferences about the flow of support across generations within households.

Analysis of Financial Dependency within Coresidential Households

Table 4 presents descriptions of the subsample of adults who live in intergenerational households. While structured in the same way as Table 2, Table 4 includes characteristics for both coresiding generations (i.e., the adult child and the parent). On the left side of Table 4 are distributions on the covariates by year, presented separately for adults (ages 25-64) who live with a parent and older adults (age 45 or older) who live with an adult child. The right side of Table 4 shows the bivariate relationships between the covariates and the likelihood of contributing less than 40% of multigenerational income (our measure of 'income dependency').

Although it is based only on adults who live in intergenerational households, the results in Table 4 show many of the same trends over time as were seen in Table 2 (e.g., rising education, declining marriage among young adults). Moreover, the pattern of growing neediness of the younger generation that was suggested by our earlier analysis is clearly confirmed by our direct estimates of financial dependency within multigenerational households. Over time, there was a sharp increase in income dependency for those who lived with a parent (from 20% in 1960 to 46% in 2000) and a sharp decline in income dependency for those who lived with an adult child (from 54% to 31%). In other words, older parents shifted from having lower incomes than

their coresident adult children in 1960 to being the financial providers in 2000. Unlike the trends in coresidence, which varied substantially by subgroup, the trends in intergenerational dependency were pervasive and the gradients by social and economic status persisted over time. As one might expect among coresiding adults, the more vulnerable subgroups (e.g., younger adults, the elderly, the unmarried, the less educated, and the unemployed) were much more likely to be financially dependent on the other generation in both years.

Table 5 presents odds ratios from logistic regressions predicting whether an individual (plus his or her spouse, if married) contributes less than 40 percent of the total income received by both coresiding generations, implying financial dependency on the other generation. The models of financial dependency are presented separately from the adult child's and parent's perspectives (in columns 1-2 and 4-5, respectively), though all models include characteristics of both generations. Results from year-interaction tests for each covariate are presented in columns 3 and 6.

(***Insert Table 5 about here***)

The regression results show that the flows of resources within multigenerational households reflect the characteristics of both generations in the household. The impact of socioeconomic resources such as education and employment on financial dependency is especially strong. For both parents and adult children in multigenerational households, having a higher education protects each generation from dependency on the other, and this effect has grown stronger over time. Controlling for the education of the parent or child with whom one lives, one's own education is an increasingly important predictor of financial dependency, suggesting that individuals with fewer educational resources are at a greater relative disadvantage in 2000 than in 1960. Individuals who live with a highly educated parent or child

are significantly more likely than others to be financially dependent on them, even controlling for their own education.

Over time, employment continues to be highly protective against financial dependency for both adult children and parents, especially when the other generation is unemployed. Not surprisingly, unemployed adult children who live with employed parents, and unemployed parents who live with employed adult children are both much more likely to be financially dependent than those who live in households where neither generation is employed (the reference category). Interestingly, the dynamics of households where both generations are employed appear to have changed, at least for parents. Whereas in 1960, employed parents were 16% more likely to be dependent on their employed children (compared to households where both generations were unemployed), by 2000, employed parents were only 86% as likely to be dependent on their employed children. This suggests a relative strengthening of the financial position of employed parents who live with their adult children, and concomitantly, a relative weakening of the financial position of employed children.

There were also interesting changes in the effects of the other covariates less closely tied to resources. Regarding age differences in financial dependency, we see a weakening of the relative financial position of young adults in 2000 as they become more likely than middle aged adult children to be financially dependent on their parents, and as parents become less likely to be financially dependent on their young adult rather than their middle-aged children. We also see a strengthening of the financial position of elderly parents such that by 2000, they are no longer so much more vulnerable to financial dependency compared with middle-aged parents.

Our results also suggest a declining significance of gender, at least among adult children. We find that although adult daughters are more likely than adult sons to be financially dependent

on parents in both years, the difference narrowed significantly over time (OR=1.23 in 1960 vs. OR=1.05 in 2000). Based in the bivariate trends in Table 4, it appears that sons saw a greater increase in dependency over time than did daughters. However, over time, mothers became increasingly financially dependent on adult children compared to fathers (OR=1.07 in 1960 and OR=1.15 in 2000). Nevertheless, the gender of the child mattered less to a parent's financial dependency in 2000 than in 1960: whereas in 1960, a parent was 75% as likely to be financially dependent on a daughter as on a son, by 2000, the odds increased to 87%. Thus for the younger generation, gender has come to play a smaller role in the flow of resources within intergenerational households.

Race differences have also narrowed over time such that black adult children are no longer more likely than white adult children to be dependent on their coresidential parents (OR=1.21 in 1960 vs. OR=.98 in 2000). However, during the same period, black parents became even more likely than white parents to be financially dependent on their adult children (OR=.95 in 1960 vs. OR=1.33 in 2000). These patterns suggest that younger whites are no longer as advantaged over younger blacks as in the past, and also that the gains we have observed for older adults are less characteristic of blacks (and likely Hispanics) than for whites.

Our results also highlight the protective effects of marriage for both generations. When either adult children or parents are married, they are significantly less likely to be financially dependent on the other generation, regardless of the latter's marital status. And conversely, when the other generation is married, this raises the likelihood of financial dependency, regardless of one's own marital status. In addition, we find that immigrant families are more likely than native families to support their adult children into adulthood, with especially strong intergenerational support in families with foreign born parents and native born children. And finally, just as the

likelihood that adults would live with their parents was higher in non-metro than metro areas in 1960 and lower in 2000, we also find that the odds of being financially dependent on parents was higher in non-metro areas in 1960 and in metro areas in 2000. These patterns probably reflect the rapidly rising cost of living in metro areas as well as the movement of young adults from rural areas to metro areas during this time period.

DISCUSSION

This paper has examined the changing nature of intergenerational coresidence and financial support over the past half century, a period of rapid social, economic and demographic changes. Unlike previous studies which have tended to focus on only one age group, such as young single adults or elderly widows, we focus on the residential choices of both younger and older adults in order to understand how the needs of different generations influence their living arrangements. And unlike previous studies, we examine change over a recent, four-decade period by using U.S. Census data from 1960 and 2000. We examine changes over time in the determinants of living with either an older or a younger generation from the perspective of younger adults (ages 25-64) and older adults (ages 45+), as well as the determinants of financial dependency within parent-adult child households, in each case assessing how these determinants have changed over the period.

We find that the patterns of intergenerational coresidence and resource flows within coresidential households have changed in dramatic ways, paralleling the general trends toward greater economic security for older adults and increasing financial strain experienced by younger adults. Consistent with our first expectation, we found that younger adults have experienced much less growth in income than the parental generation, and that this is reflected in their

likelihood of intergenerational coresidence. Our results suggest that the neediness of the older generation played a larger role in coresidence decisions in 1960, whereas by 2000, these decisions were clearly driven more by the economic needs of the younger generation. Further, consistent with our second expectation, we found that economic resources played a more important role in the decisions of young adults to coreside in 2000 than was the case in 1960. However, this was not the case for the older generation, for whom the effects of resources on the coresidence decision declined. These countervailing patterns highlight the importance of considering the financial well-being of both generations. The strengthening effect of income insecurity on the likelihood that young adults coreside with their parents is likely to be the result of the decline in impoverished elderly parents living with their relatively affluent children. And similarly, the declining effect of resources on the likelihood that older parents coreside with their adult children is likely to reflect that their relatively impoverished adult children have come to live with them.

It is not clear why we should find a decline in the effects of income on the likelihood that older parents coreside with their adult children, when Costa (1999) found an increase in the effects of income and McGarry and Schoeni (2000) found no change. This may reflect the fact that we did not restrict our analysis of the older, parental generation to widows or even the unmarried, who are more likely to be financially dependent in parent-adult child households than the married; we will examine this possibility in future research. Turning to our results on the determinants of being financially dependent in parent-adult child households, our analysis showed that young adults have clearly become the more financially dependent generation compared to their parents. While the determinants of financial dependency have not changed over time as much as the determinants of coresidence, our results suggest increasing challenges

for young adults, especially those with fewer economic resources. In addition to finding that younger adults are increasingly disadvantaged relative to older age groups, we also find that education plays a larger role in financial dependency in 2000 than in 1960, further disadvantaging the least educated.

Whereas employment and marriage remain highly protective against dependency for both adult children and older parents, we find that gender now plays a smaller role, in that daughters are no longer so much more likely than sons to be financially dependent on their parents. Surely, the increases over time in women's employment and wages along with the relative stagnation of men's wages have combined to reduce the gender gap in dependency. Finally, our findings regarding race suggest a mixed pattern with a narrowing of the race gap at younger ages (whereby young whites no longer enjoy an advantage over young blacks), but a disturbingly larger race gap at older ages. Whereas in 1960, black parents were no more likely than white parents to be financially dependent on their coresidential adult children, by 2000, the race gap for parental dependency has increased: black parents were now 33% more likely than whites to be financially dependent on their children.

It is clear that these issues deserve further research, and with more informative data. The central problem for studying living arrangements with United States Census data is that there is no linking of persons *between* households, and hence no information about the potential availability and proximity of nonresidential kin (unlike, for example, the Dutch national population registers, as studied by Smits, van Gaalen, and Mulder 2010). Further, there is no information on remarriage, which has been shown to strain relationships between parents and their adult children (Cooney and Uhlenberg 1990), and reduce the likelihood of coresidence (Goldscheider and Goldscheider 1998).

When young adults with more resources are found to be less likely to coreside than those with fewer resources, this actually understates the effects of resources, because poorer adults are less likely to *have* living parents (McNally 1994). Analysis of survey data such as the Health and Retirement Survey should allow us to correct for this bias, and to examine more detailed characteristics of each generation. In particular, we will know whether even relatively needy young adults are avoiding living with their parents, if the parents are remarried.

We also plan to move to more recent data that capture the recent changes in the economic well-being of the older generation. This will be possible when the 2011 American Community Survey becomes available, so that we can pool the three years 2009-2010. This new analysis may reveal dramatic changes in the pattern of parents helping children, with the possibility that, as a result of the Great Recession, increasingly, parents in need will be getting coresidential assistance from their children.

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Table 1. Household Generational Status of U.S. Adults, by Age and Census Year

	Age 25-44		Age 45-64		Age 65+	
	1960	**2000**	**1960**	**2000**	**1960**	**2000**
N	447,351	740,040	347,134	602,218	147,367	340,706
Genearational Status*						
One generation	87.6	87.5	83.4	84.1	73.3	82.3
Two generations with parent	11.5	11.7	7.1	4.9	.9	.8
Two generations with adult child	.5	.4	9.0	10.7	25.2	16.6
%	100	100	100	100	100	100

* Generational status is determined for each adult based on his or her relationship with other adults in the same household, regardless of the presence of children under age 25:

- A person is classified as living in a **one generation household** if s/he lives alone, with a spouse, or a sibling, but not with any adult children or own parents or parents-in-law.
- A person is classified as living in a **"Two generations with parent"** household if s/he lives with at least one member of an older generation (e.g., a parent, parent-in-law, or grand-parent).
- A person is classified as living in a **"Two generations with adult child"** household if s/he lives with at least one member of a younger adult generation (e.g., an adult child or adult grandchild).

Table 2. (a) Distributions on Covariates, and (b) Bivariates by Coresidential Status, by Age and Census Year (1960, 2000). Full Samples.

	(a) Means and Proportions				(b) Likelihood of Multigenerational Coresidence			
	Adults ages 25-64		Adults ages 45+		Adults ages 25-64 living with a parent		Adults ages 45+ living with adult child	
	1960	2000	1960	2000	1960	2000	1960	2000
N	794,485	1,342,258	494,501	942,924				
%					9.6	8.7	13.4	12.9
ECONOMIC CHARACTERISTICS								
Education								
Less than HS	54.3	11.9	70.9	19.3	9.0	10.7	16.5	21.0
HS grad	27.8	40.0	16.0	41.2	10.8	9.7	8.3	13.2
Some college	9.5	22.1	7.4	17.7	9.8	8.5	7.3	10.0
College grad or higher	8.4	26.0	5.7	21.8	9.7	6.3	5.2	7.3
Employed								
Not currently employed	36.8	26.3	50.5	51.3	7.9	10.4	19.6	15.7
Currently employed	63.2	73.7	49.5	48.7	10.6	8.1	8.0	9.9
Income								
In 10K of 1999 dollars	1.9	3.4	1.6	3.3	n.a.	n.a.	n.a.	n.a.
Below the median income	45.7	45.7	54.8	52.8	8.7	11.4	18.5	15.9
Above the median income	54.3	54.3	45.2	47.2	10.3	6.4	8.2	9.4
OTHER CHARACTERISTICS								
Age								
Ages 25 to 44	56.3	55.1	n.a.	n.a.	11.5	11.7	n.a.	n.a.
Ages 45 to 64	43.7	44.9	70.2	63.9	7.1	4.9	9.0	10.7
Ages 65+	n.a.	n.a.	29.8	36.1	n.a.	n.a.	25.2	16.6
Sex								
Male	48.3	48.3	47.6	46.1	10.1	9.8	10.4	10.1
Female	51.7	51.7	52.4	53.9	9.1	7.6	16.9	15.2
Marital Status								
MSP (married, spouse present)	82.5	68.3	71.6	66.1	5.7	3.4	9.8	11.0
MSA/Separated/Divorced	5.9	15.5	5.5	14.4	20.6	13.1	16.1	13.8
Widowed	4.5	2.3	16.7	14.1	7.4	5.5	35.5	23.7
Never married	7.1	13.9	6.2	5.4	47.7	30.3	.3	4.4
Race								
White	90.3	84.7	91.4	87.5	9.5	7.7	13.5	11.5
Black	8.9	10.3	8.0	8.7	10.8	13.7	17.2	21.3
Other	.8	5.1	.6	3.8	13.2	15.0	21.5	25.7
Nativity								
Native born	92.9	85.9	86.7	89.0	9.9	8.3	12.3	11.5
Foreign born	7.2	14.1	13.3	11.0	6.2	11.1	23.6	24.2
Geographical area								
Non-metro/not identifiable	40.3	45.0	42.4	48.0	9.3	7.2	13.0	10.4
Metropolitan area	59.7	55.0	57.7	52.0	9.8	9.9	14.5	15.1

Table 3. Odds Ratios from Logistic Regressions Predicting the Likelihood of Living with a Parent or Adult Child, by Census Year, All Adults Ages 25+

	Living with a parent (among all adults ages 25-64)			Living with an adult child (among all adults ages 45+)		
	1960	2000	Sig. change[(1)]	1960	2000	Sig. change[(1)]
N	794,485	1,342,258	2,136,743	494,501	942,924	1,437,425
ECONOMIC CHARACTERISTICS						
Education (ref. *less than HS*)						
HS grad	1.15 ***	1.12 ***		0.62 ***	0.72 ***	***
Some college	1.01	0.98		0.54 ***	0.56 ***	
College grad or higher	0.86 ***	0.78 ***	***	0.51 ***	0.42 ***	***
Employed (ref. *not employed*)						
Currently employed	1.18 ***	0.86 ***	***	0.72 ***	0.94 ***	***
Income						
In 10K of 1999 dollars	0.96 ***	0.90 ***	***	0.92 ***	0.98 ***	***
OTHER CHARACTERISTICS						
Age (ref. a*ges 45-64*)						
Ages 25-44	1.69 ***	1.80 ***	***	n.a.	n.a.	n.a.
Ages 65+	n.a.	n.a.	n.a.	1.84 ***	1.20 ***	***
Sex (ref. *male*)						
Female	0.89 ***	0.70 ***	***	1.05 ***	1.26 ***	***
Marital Status (ref. *married, spouse present*)						
MSA/Separated/Divorced	4.54 ***	4.34 ***	*	1.71 ***	1.14 ***	***
Widowed	1.81 ***	2.09 ***	***	3.31 ***	1.77 ***	***
Never married	15.22 ***	10.35 ***	***	0.03 ***	0.31 ***	***
Race (ref. w*hite*)						
Black	0.86 ***	0.99	***	1.16 ***	1.88 ***	***
Other	1.10 ^	1.88 ***	***	1.81 ***	1.82 ***	
Nativity (ref. n*ative born*)						
Foreign born	0.64 **	1.12 ***	***	1.68 ***	1.92 ***	***
Area (ref. *non-metro*)						
Metropolitan area	0.99	1.23 ***	***	1.17 ***	1.44 ***	***

^ p<.10; * p<.05; ** p<.01; *** p<.001

(1) Based on year interactions with the covariates tested on a pooled sample combining observations for Census years 1960 and 2000.

Table 4. (a) Distributions on Covariates, and (b) Bivariates by Dependency Status, by Age and Census Year (1960, 2000). Coresident Adults of Different Generation.

	(a) Means and Proportions				(b) Likelihood of dependency (contributing less than 40% of multigenerational income)			
	Adults ages 25-64 living with a parent		Adults ages 45+ living with adult child		Among adults ages 25-64 living with a parent		Among adults ages 45+ living with adult child	
	1960	2000	1960	2000	1960	2000	1960	2000
N	76,303	116,251	68,400	121,188				
%					19.22	40.48	53.4	30.68
ECONOMIC CHARACTERISTICS								
Child education								
Less than High School	50.7	14.7	49.9	13.4	21.1	44.2	54.7	30.6
HS grad	31.2	44.6	29.9	43.9	16.4	41.3	52.4	29.1
Some college	9.7	21.7	10.4	22.5	20.1	40.1	49.2	29.7
College grad or higher	8.4	19.0	9.9	20.2	17.7	36.1	54.1	35.3
Parent education								
Less than High School	86.0	35.8	84.4	31.5	18.2	30.4	55.4	43.5
HS grad	8.5	39.7	9.6	42.4	20.9	40.1	45.9	28.5
Some college	3.6	12.9	3.9	13.7	27.0	52.4	41.9	19.8
College grad or higher	2.0	11.6	2.1	12.4	43.1	60.0	30.2	17.7
Employment Status								
Both unemployed	22.2	23.2	14.6	20.8	22.0	46.8	32.7	26.0
Child unemployed, parent employed	7.9	8.3	6.5	8.6	58.6	77.2	9.7	7.1
Child employed, parent unemployed	49.3	42.9	56.8	41.7	5.3	20.5	73.5	49.4
Both employed	20.6	25.5	22.2	28.9	34.4	56.4	28.2	13.9
OTHER CHARACTERISTICS								
Child's age								
Child age 25-44	67.7	74.6	71.6	77.8	23.2	46.2	45.0	24.9
Child age 45-64	32.3	25.4	28.4	22.2	10.9	23.7	74.7	51.0
Parent's age								
Parent age 45-64	35.7	45.5	45.8	53.3	30.4	52.4	34.4	19.9
Parent age 65+	64.3	54.5	54.2	46.7	13.0	30.5	69.5	43.0
Child's sex								
Child male	50.9	54.7	66.0	60.8	18.3	42.1	60.4	33.5
Child female	49.1	45.3	34.1	39.3	20.2	38.5	39.9	26.4
Parent's sex								
Parent male	42.1	43.4	35.9	36.4	34.7	58.9	40.0	21.3
Parent female	57.9	56.6	64.1	63.6	8.0	26.3	60.9	36.1
Race								
White	88.8	75.1	89.2	77.9	18.3	41.2	54.2	28.5
Black	10.0	16.2	9.9	14.5	26.7	43.5	46.2	32.5
Other	1.1	8.7	1.0	7.6	22.4	28.9	52.9	49.7
Child's marital status								
Child unmarried	51.4	73.6	70.2	84.8	34.2	52.2	39.7	22.7
Child married	48.6	26.4	29.8	15.2	3.4	7.9	85.8	75.6
Parent's marital status								
Parent unmarried	70.0	61.9	49.4	43.4	9.3	26.3	78.3	51.5
Parent married	30.0	38.1	50.6	56.6	42.3	63.6	29.2	14.7
Nativity								
Both foreign born	4.0	16.5	3.7	14.0	9.7	22.6	69.1	54.7
Child native, parent foreign	20.6	6.6	19.1	6.8	14.2	41.1	63.5	31.2
Parent native born, child either	75.5	77.0	77.2	79.2	21.1	44.3	50.2	26.4
Area								
Living in non-metro area	39.0	37.4	39.6	38.9	22.4	42.6	50.3	27.1
Living in metropolitan area	61.0	62.7	60.4	61.1	17.2	39.3	55.4	33.0

Table 5. Odds Ratios from Logistic Regressions Predicting Dependency for Individuals Living with a Parent or Adult Child, by Survey Year, Ages 25+

	Likekihood of Contributing less than 40% of multigenerational income[1]					
	(among adults ages 25-64 who live with a parent)			(among adults ages 45+ who live with an adult child)		
	1960	2000	Sig. change[2]	1960	2000	Sig. change[2]
N	76,303	116,251	192,554	68,400	121,188	189,588
ECONOMIC CHARACTERISTICS						
Child education (ref. <HS)						
HS grad	0.63 ***	0.73 ***	***	1.19 ***	1.33 ***	*
Some college	0.76 ***	0.65 ***	**	1.03	1.46 ***	***
College grad or higher	0.59 ***	0.50 ***	**	1.30 ***	2.08 ***	***
Parent education (ref. <HS)						
HS grad	1.36 ***	1.40 ***		0.74 ***	0.67 ***	*
Some college	1.99 ***	2.09 ***		0.60 ***	0.44 ***	***
College grad or higher	3.11 ***	3.46 ***		0.43 ***	0.31 ***	***
Employment Status (ref. *both unemployed*)						
Child unemployed, parent employed	2.40 ***	2.42 ***		0.40 ***	0.37 ***	
Child employed, parent unemployed	0.13 ***	0.22 ***	***	5.27 ***	3.49 ***	***
Both employed	0.50 ***	0.63 ***	***	1.16 ***	0.86 ***	***
OTHER CHARACTERISTICS						
Child's age (ref. *ages 45-64*)						
Child age 25-44	0.92 *	1.14 ***	***	0.91 **	0.82 ***	**
Parent's age (ref. a*ges 45-64*)						
Parent age 65+	0.81 ***	0.89 ***	*	1.93 ***	1.14 ***	***
Child's sex (ref. *male*)						
Child female	1.23 ***	1.05 **	***	0.75 ***	0.87 ***	***
Parent's sex (ref. *male*)						
Parent female	0.46 ***	0.60 ***	***	1.07 ***	1.15 ***	**
Child's race (ref. *white*)						
Black	1.21 ***	0.98	***	0.95	1.33 ***	***
Other	1.03	0.90 **		1.05	1.53 ***	**
Child's marital status (ref. *unmarried*)						
Child married	0.08 ***	0.11 ***	***	4.08 ***	7.01 ***	***
Parent's marital status (ref. *unmarried*)						
Parent married	2.03 ***	3.11 ***	***	0.18 ***	0.18 ***	
Nativity (ref. *parent native born, child either*)						
Both foreign born	1.25 *	1.77 ***	***	0.91	0.52 ***	***
Child native, parent foreign	1.64 ***	2.24 ***	**	0.62 ***	0.36 ***	***
Area (ref. n*on-metro*)						
Living in metropolitan area	0.82 ***	1.06 **	***	1.10 ***	1.05 *	

^ p<.10; * p<.05; ** p<.01; *** p<.001

(1) "Multigenerational income" was defined as the sum of total income reported by the adult child (and spouse, if married) and parent (and spouse, if married).

(2) Based on year interactions with the covariates tested on a pooled sample combining observations for 1960 and 2000.