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# Race, Family Status and Young Women's Residential and Financial Dependency: 1970-2010

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# Race, Family Status and Young Women's Residential and Financial Dependency: 1970-2010

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**Abstract (150 words):** This paper examines the extent to which recent increases in intergenerational coresidence and financial dependency are associated with declines in marriage and increases in nonmarital parenthood among young black and white women. We use U.S. Census and American Community Survey data for the period 1970-2010 to examine how changing family patterns by race have contributed to these changes in intergenerational support. We find that compositional shifts in marriage and to a lesser extent, nonmarital childbearing, contribute to the rise in coresidence and financial dependency over time, as well as to the persistent gap between white and black women. Controlling marital and parental status reduces the temporal increases in coresidence and reduces the race difference greatly. Race differences in financial dependency are reversed after controlling marital and family status, showing that coresiding young black women are less, not more likely than similar white women to be financially dependent on their parents.

**Keywords: Living arrangements, financial dependency, race, marriage, unmarried parenthood, young adulthood**

**Race, Family Status and Young Women's Residential and Financial Dependency: 1970-2010**

## Introduction

Recent research in the United States has shown increasing coresidence between parents and their adult children over the past several decades, together with increasing financial dependency of young adults on their parents. These shifts have been primarily attributed to the deteriorating economic situation of young adults (Sironi and Furstenburg 2012) and the financial gains of the parent generation (Author 2013; McGarry and Schoeni 2000). A major correlate of increased young adult coresidence with parents, however, has been the substantial delays in marriage that have occurred over this same period, because unmarried young adults are far more likely to coreside with their parents than are married young adults (Goldscheider 1997). Further, in addition to the growth in nonmarriage among young adults, there has been a rapid increase in unmarried parenthood which, while no doubt enhancing both generations' needs for privacy and residential independence, might increase young adults' financial and childcare needs and compel coresidence and financial dependency. This phenomenon has been led by blacks (Moynihan 1965), but young white adults have been participating as well, and by 2008 had closely approximated the levels of unmarried parenthood first noted among blacks (37.5% births out of wedlock among blacks in 1970; 35.9% among whites in 2010) (U.S. National Center for Health Statistics 2013).

In this paper, we ask: First, to what extent has the recent increase in coresidence between young adults and their parents been linked to declines in marriage and increases in unmarried parenthood? Second, have blacks participated in the same patterns of increasing coresidence and growing vulnerability shown by the total population (Author 2013), perhaps even led them, as they have led the decline in marriage and the increase in unmarried parenthood? Third, do the

same factors explain trends and race differences in financial dependency within multigenerational households? Using Census and American Community Survey (ACS) data for the period 1970 to 2010, we examine how changing marital and parental status have influenced these patterns, focusing primarily on the experiences of young adult white and black women aged 20-44.

**Background**

Starting in the mid-19th Century, the US saw a steady decline in intergenerational coresidence as younger, and to a lesser extent older, adults gained increasing opportunities to live independently (Ruggles 2007). Since the 1980s, however, the trend has reversed, with increasing numbers of adults sharing housing with relatives. Author (2013; Table 1) showed that the proportion of adults ages 25-44 who lived with a parent doubled from 8.6% in1980 to 16.9% in 2010; during the same period, older adults (over age 65) saw a more modest rise in coresidence with adult children, from 14.2% to 18.1%. These trends have increasingly reflected both the changing economic resources of both generations and changes in the effects of resources on living arrangements, with socioeconomic disadvantage playing a larger role over time in the residential choices of young adults but a less central role for older adults (Author 2013).

The most recent increases in coresidence, especially among young adults, were clearly reinforced by the hardships associated with the housing and financial crises of the past decade (Pew Social and Demographic Trends 2013). However, they also reflect many of the larger social, demographic and economic trends over the past three decades. Young adults in the U.S. have experienced increases in education, delays in marriage and childbearing, and rising rates of unmarried parenthood as well as high rates of union disruption, all of which have led to larger numbers of young adults who are unmarried and hence at increased risk of living with their

parents (Goldscheider 1997), particularly as financial dependents (Furstenberg et al. 2004). Moreover, due largely to structural changes in the labor market (e.g., technological changes, globalization, earnings inequality, wage stagnation), it has become increasingly difficult for young adults to afford either to live independently or to support a family (Sironi and Furstenberg 2012). The declining economic position of young adults is consistent with other findings showing that young adults who live with their parents have become increasingly dependent financially on their parents (Author 2013).

Twentieth-century coresidence patterns for unmarried whites and blacks have followed the same general pattern of earlier declines followed by increases in recent decades, but the declines were much steeper for whites, producing a "racial cross-over" in living arrangements (Goldscheider and Bures 2003). Whereas for the decades prior to the 1960s whites were considerably more likely than blacks to live in extended family households, in the period after 1970 white rates dropped below and have remained lower than rates for blacks ever since. Hence, higher black than white rates of extended family living are a relatively recent pattern (Goldscheider and Bures 2003). But what accounts for the apparent race difference in living arrangements? Are young blacks more dependent on their families than are young whites? Or are there compositional factors that may account for the differences?

It is likely that both the less steep mid-century decline in coresidence among blacks than among whites as well the later upturn in coresidence rates for both races may be related to the rapid declines in marriage rates, first among blacks and then later among whites (Torr 2011). Moreover, the growth of single-parent families due to both nonmarital births and marital disruption could also help to explain rising coresidence rates in recent decades if unmarried parents are more likely than others to live with and depend on relatives. Indeed, the 1996

welfare reforms, which replaced Aid to Families with Dependent Children with Temporary Assistance for Needy Families, eliminated cash benefits to unwed teens under age 18 who did not live with their parents (Hofferth, Stanhope, & Harris 2005). These and other policy changes may have implicitly encouraged single parents to rely more on their families for residential and financial support, and the effects may be more evident for blacks than for whites given their higher rates of single parenthood (Lichter and Jayakody 2002; Schoeni and Blank 2000).

Even among the unmarried, however, extensive research has demonstrated differing patterns of financial exchange and dependency by race. Young black adults are less likely than otherwise comparable whites to receive financial transfers from their parents (Berry 2006; Jayakody 1998), and more likely to provide financial help to them (Goldscheider and Goldscheider 1991), although in most of these studies, much of the difference can be accounted for by differences in parental resources. (Sarkesian and Gerstel [2004] also find cultural differences.) These studies argue that black families (as well as Hispanic families) often compensate for a lack of financial resources by increased coresidence or at least by living in close proximity, allowing greater exchanges of practical support (Berry 2006; Sarkesian and Gerstel 2004). Johnson (2000) also notes that black families often rely less on parent-child ties and more on siblings and their children.

Because these studies of financial flows, like those on coresidence, have primarily focused on the unmarried and have not examined the most recent decade, they have been unable to adequately assess the impact of changing patterns of marriage and unmarried parenthood, and the question of race differences in changes in financial dependency has not been addressed. In this study, we examine the relationship between family change and residential and financial dependency during the period since 1970, comparing the experiences of white and black young

adult women. We focus on whites and blacks (and no other groups) in part because of our interest in understanding the above-mentioned race gap in coresidence, but also because of the long-standing race differences in marriage and childbearing. Although we would have liked to include Hispanics in the comparison, we lack consistent measures of Hispanic origin going back to 1970. We focus on young adults because that is the age group that has faced the greatest increase in financial vulnerability and dependency on family support in recent decades (Author 2013). And we focus primarily on women because of our interest in analyzing the impact of changes in marriage and its relationship to childbearing, the latter of which can be best studied for women (as children of unmarried parents typically lived with their mothers during this period, although fathers increased their proportions living as single parents late in the period (U.S. Bureau of the Census 2011).

In sum, our goals are to examine the relationship between family changes and recent trends in living arrangements and financial dependency, focusing on the experiences of young adult white and black women over the past four decades. This period saw dramatic declines in marriage and increases in nonmarital childbearing, both of which could have raised the risk that many young adult women would need the residential and perhaps even the financial support of their parents. Because black women led the way on these family changes, with white women following in later decades, we would expect that black women would need greater residential and financial support from their parents than white women, at least until the most recent period.

We advance two competing hypotheses to account for racial differences across time in the likelihood of coresidence and financial dependency of young women, one compositional and one behavioral. The compositional explanation suggests that racial differences in young women's coresidence with and dependency on their parents could reflect compositional shifts

across race in the groups facing the higher risks of coresidence such as single adults or unmarried parents, both of whom are more economically vulnerable than are married adults. According to a compositional explanation, observed differences in coresidence and dependency–over time and across races–reflect the growing likelihood of singlehood and single parenthood over time (especially for black women) rather than rising risks of coresidence or dependency among women within the same family status.

An alternative explanation suggests that racial differences in young women's coresidence and financial dependency stem from changes in the race-specific risks faced by women in the same family situation. Following the composition example above, this would suggest that the risk of living with, or becoming financially dependent on one's parents evolved differently for black and white young women, perhaps reflecting racial differences in opportunities and constraints. In this case, aggregate racial disparities in the risk of being economically dependent would arise, even if differences in the race composition of vulnerable groups had remained stable over time. Obviously, it is also possible that the observed race differentials across time stem from a combination of compositional shifts and changing risks of coresidence and economic dependency between black and white young women.

In the analyses that follow, we first examine black-white differences in residential and financial dependency on parents during the period from 1970 to 2010, focusing on the impact of rapid changes in marriage and unmarried parenthood. We then look more closely at race differences in both the levels and determinants of residential and financial dependency.

**Data and Measures**

The presentation of our analysis of coresidence and financial dependency is based on U.S. census and ACS data for the years 1970, 1990 and 2010, obtained from the IPUMS website (Ruggles et al. 2010), which includes nationally representative 1% samples of households in the United States that are based on the decennial censuses and the recent American Community Surveys. (Results for intermediate years, which are consistent with the patterns shown, are available on request.) Census and ACS data provide the best view available of long-term change, though with limited measures. Both sets of data are subject to minor levels of undercount (Lowenthal 2006; Robinson 1988; U.S. Census 2001); however, they are far more representative than the sample survey data that constitute the basis for much recent research on intergenerational relationships. Moreover, their large samples allow us to look at smaller population subgroups (e.g., young, minority women) with greater statistical power than is possible with other sources of data. For all years, we use the PERWT variable, as recommended for IPUMS users.

Given our focus on coresidence and financial dependency between young adult women and their parents, our working sample includes women ages 20-44 living in households. Normally, we would follow other scholars by defining the minimum age to be 25 (and not younger) because in most cases, these young adults have completed the nest-leaving process, at least insofar as it is connected with continuing education (Pew Social and Demographic Trends 2010; United Nations 2005). Yet, given our specific interest in marriage and parenthood, and the earlier ages of family formation in the 1970s and 1980s, we include women as young as age 20. (It is noteworthy, however, that the results differ little when age 25 is used as the starting age.) For the analysis of coresidence, we examine all young women; for the analysis of financial dependency, we consider only those who are coresiding with a parent.

**Coresidence**: To determine coresidential status, we first classify those aged 20-44 into generations: (1) same generation as the householder; (2) younger generation than the householder; and (3) other. (For more detail, see Author 2013.) For individuals who are not the householder, multigenerational status is simply based on each woman's relationship to the householder. However, because householders have relationship codes with every member of the household, we searched across household members to determine whether they lived with at least one parent or grandparent. The small number of women aged 20-44 living with adult children over age 20 were dropped from our analysis. All households containing only parents and their children younger than age 20 in the original sample are here classified as one-generation households. Next, we assign a multigenerational status to all young adults, as a dummy variable indicating whether they lived in a "one-generation household" or in a "multigenerational household". In the vast majority of cases, this means living with parents. Across years, 1-3% of white women and 3-6% of black women living in such households lived with older relatives other than their parents. Although the race gap in living with other relatives is consistent with Johnson (2000), the vast majority of coresident women of both races live with a parent.

**Financial dependency**: In addition to examining "who coresides?" we also consider "who supports whom?" within multigenerational households by comparing the income received by the members of each generation within these households. Following Author (2013), we create an indicator of whether a coresiding woman (plus her spouse, if married) provides less than 40% of the income earned by both her and her parents' generations combined. If so, that woman (and spouse, if any) is considered to be financially dependent on her parents. While not a perfect indicator of financial dependency, this measure can show how the balance of economic resources within multigenerational households has changed over time. We limit our focus to young adult

women who are living with at least one parent (or older relative), and we calculate the income received (from all sources) by each generation, including the spouse's income if either generation is married with a spouse present. We then sum the incomes from both generations to produce a measure of "multigenerational income" within that household. In more than 75% of white cases and 60% of black cases, multigenerational income equals total household income; the remaining households have other adults who receive at least some income. Based on total multigenerational income, we determine whether a young woman's share is less than 40% of the total, indicating her financial dependency on her parents. We experimented with different cut-off measures of dependency (e.g., 25%, 33%), but the results were largely similar..

**Other Measures**: Our main stratifying variable is race, based on the IPUMS variable, RACESING, which prioritizes historical comparability and does not have multi-race categories, and we focus on differences between black and white women. We do not consider other race groups because their composition has shifted enormously in recent decades in the United States and, more importantly because our main hypotheses are grounded on the existing literature on the growing vulnerability of young adults following shifts in the race patterns of marital and fertility outcomes, especially delays in marriage and increases in births outside of marriage. Throughout the period of our study, family formation effects tied to poor labor markets, stagnating wages, rising incarceration and the gender gap in education favoring women have been especially visible in the black community (Doherty and Ensminger 2013; Lichter, McLaughlin, and Kephart 1992).

Our main independent variable is *family status*. We first consider marital status: never married, formerly married (including divorced, separated, married spouse absent, and the few who are widowed), and currently married, spouse present. From this, we build a measure of

family status that incorporates parenthood status within marital status categories. Parenthood is approximated by the presence or absence of own children in the household. One of the limitations of using Census data is that such data do not allow us to know whether those in our sample have children living elsewhere; however, by focusing on women under age 45, we hope to identify the large majority of their children within the household. Unlike previous studies that simply examine the presence of any minor children in the household (Goldscheider and Bures 2003), we are able to identify a woman's "own children" (using the available parent locator codes in IPUMS) in order to provide a more accurate assessment of her own childbearing experiences and not those of other household members. We combine marital and parental status into six mutually exclusive family statuses: (1) never married, with no own children in the household; (2) never married, with at least one own child in the household; (3) formerly married, with no coresident own children; (4) formerly married, with at least one coresident own child; (5) currently married, with no coresident own children; and (6) currently married, with at least one own child in the household. We use the never married without children as the reference category in our regressions.

**Controls:** We control for characteristics of the young women in the analysis of coresidence, and additional measures of the parental generation in the analysis of financial dependence within intergenerational households. Each young adult's *nativity* is derived from her place of birth, and is classified as native (born in the United States, excluding outlying areas and territories) or foreign-born. *Area of residence* indicates whether the young adult's household was located in a metropolitan area. *Formal education* is measured by the highest grade completed at the time of the census and is grouped as follows: less than high school, high school graduate, some college, and college graduate or more. *Employment status* indicates whether the

young adult was currently employed at the time of the census or ACS interview. *Total personal income* from all sources is adjusted for inflation to reflect 1999 U.S. dollars, and is expressed in tens of thousands of dollars. All models control for women's *age* (in five-year intervals), which allows for nonlinearities in the relationship between age and the likelihoods of coresidence and dependency.

The dependency analysis also incorporates select characteristics of the parent generation: sex, age (45-64 vs. 65+), marital status (married, spouse-present, separated/divorced, widowed, or never married), education and employment status (both coded using the same categories as for the young woman), and parent's nativity (interacted with young women's nativity status). When there is more than one parent in the household, our choice of parent characteristics depends on who is the householder. If a parent is the householder, we use the householder's characteristics for the parent generation; if neither parent is the householder, then we selected the mother's characteristics to represent the parent generation.

## Results

### ***Descriptive Analysis***

Figure 1 shows trends over time in coresidence and financial dependency for white and black women ages 20 to 44. Since 1970, black women in this age group have been consistently more likely than white women to live with their parents, though both groups have seen increasing rates over time. Coresidence for black women increased from 16.3% in 1970 to 20.1% 1990, and then to 24.7% in 2010. In contrast, the coresidence rate for white women remained low (~12%) from 1970 to 2000, but then rose to 19.6% by 2010, highlighting the rising vulnerability of young women of both races, especially after 2000.

**Figure 1 about here**

This vulnerability is also evident in the rising levels of financial dependency experienced by both white and black women who live with their parents. Whereas in 1970, about one-half of both white and black coresiding women were financially dependent on their parents (contributing less than 40% of multigenerational income), this increased to about two-thirds of both races by 2010. In spite of their higher likelihood of living with parents, it is noteworthy that black women are consistently less likely than white women to be to be financially dependent on their parents. Throughout the period, white women were 7-8% more likely than black women to depend financially on their parents. In all likelihood, this reflects the stronger economic position of white versus black parents (Berry 2006).

It is likely that trends in both coresidence and financial dependency reflect the dramatic changes during this period in marriage and childbearing, first among black women and then also among white women. Figure 2 shows trends by race in family status, defined above as the intersection of marital and parental status, for women ages 20 to 44. We see steep declines in the proportion of both races who are married (particularly married with children): black women were further along in this process even in 1970, when fewer than 60% were currently married (compared with nearly 80% of whites), and they saw more rapid declines over time such that by 2010, fewer than 25% of young black women were married (compared with more than 55% of whites). By 2010, over one in four young black women was a never-married mother (up from 6% in 1970), whereas only 7% of white women were never-married mothers (up from less than 1% in 1970). To the extent that unmarried women in general, and unmarried mothers in particular, have a greater need for parental support than do married women, these trends in family status could help to explain the overall rise after 1980 in coresidence and dependency as well as the persistent race differences observed in Figure 1.

**Figure 2 about here**

To explore these ideas further, we turn to Table 1, which shows trends in women's coresidence by race and family status. First and foremost, despite the increase in intergenerational coresidence among all women, declines generally continued among women in every family status, both white and black. This was certainly the case between 1970 and 1990, which saw declines in coresidence for each race-family status group, some quite large. The picture is slightly more mixed for the 1990-2010 period: continued declines in coresidence for both never-married black and white mothers, but upturns among other race-family status groups.

**Table 1 about here**

Further, we find remarkably similar patterns by race within categories of marital and parental status: for both white and black young women, those who are married are the least likely to coreside with parents, and the never married and childless are the most likely. Over time, for both races we see steep declines in coresidence for never married women, both with and without children, which is consistent with the long-term trends in residential independence among young adults, including the rise of premarital cohabitation (Cherlin 2010). Contrary to our expectations, unmarried mothers do not have an unusually high risk of living with parents compared with unmarried childless women; in fact, they have consistently lower rates of coresidence. These patterns suggest that trends in marriage are likely to be more important than those in childbearing in explaining trends in coresidence and dependency.

The fact that we see a clear upward trend in coresidence over time with persistent race differences for *all* women, but not when broken down by family status, suggests that compositional shifts in family patterns, rather than behavioral shifts within family status categories, may account for much of the upward trends in coresidence as well as for the race

differences. We explore the impact of changing marriage and childbearing patterns on both coresidence and financial dependency in the following multivariate analysis. The coresidence analysis is based on the sample of all white and black women ages 20 to 44, whereas the financial dependency analysis is limited to women ages 20 to 44 who were living with a parent or another older relative.

***Analysis of Race Differences in Coresidence***

Sample characteristics for the coresidence analysis are presented in Table 2, which shows expected differences by both race and year in socioeconomic and demographic characteristics. As anticipated, we see steep increases over time in female education and income with a clear narrowing of the race gap in these measures; young black women saw increases in employment throughout the period, but whites plateaued starting at 1990. Increasing proportions in each racial group were foreign born and living in metropolitan areas, also narrowing racial gaps. However, as was also seen in Figure 2, large race differences in family status persist, with black women much less likely than white women to be married and much more likely to be unmarried mothers.

**Table 2 about here**

To examine the net influence of these family changes on trends in coresidence, we turn to Table 3. This table presents odds ratios from logistic regressions predicting the likelihood of intergenerational coresidence, based on a pooled sample combining data for white and black women from 1970, 1990 and 2010. We present three models that allow us to see the impact of controlling for marriage (model 2), and then also for the presence of own children (model 3), on the overall trends in coresidence (as indicated by the year variables).

**Table 3 about here**

The baseline model (model 1) shows the steady upward trend over time in coresidence. Compared with the reference year (1990), young adult women in 1970 were only 76% as likely to live with parents (OR=0.76), whereas women in 2010 were two-thirds more likely to do so (OR=1.67). Once we control for marital status, however, the trends shift dramatically, such that women in 1970 are now 27% *more* likely to coreside than women in 1990, indicating that the trend toward reduced coresidence continued between 1970 and 1990, once the growth in nonmarriage was controlled.

The trend between 1990 and 2010, however, suggests a change in the underlying determinants, as women in 2010 are 21% *more* likely to coreside even with marital status controlled. Evidently, after 1990 young women were increasingly remaining (or returning) home, and Table 1 suggests that this trend was at least partly due to changes in the patterns of the previously and currently married. While the steep declines in marriage (and the very low rates of coresidence for married women) may help to explain the upward trend in young adult coresidence, these patterns were likely reinforced by young adults' worsening financial problems. The standard measures of socioeconomic status—education, income, and employment—are controlled; however, the model does not control for either wealth or debt. It is also likely that the experience of seeing older siblings and friends living with parents contributed to these increases, as well.

When we control for changes in both marriage and childbearing (model 3) using the family status rather than marital status variables, we see a narrowing of the trend from 1970 to 1990 (OR=1.18), and a slight widening of the trend from 1990 to 2010 (OR=1.21) compared with model 2, but still much less of a change over time than in the baseline model. Evidently, the

rise in unmarried parenthood is counterbalanced by the lower coresidence rates of unmarried mothers. Comparing the results for models 2 and 3, it is clear that declines in marriage played a much larger role in trends in coresidence than did increases in unmarried parenthood.

We see a similar impact of marriage and parenthood on race differences in coresidence. Keeping in mind that these models are pooled across years from 1970 to 2010 (race effects were very similar across years, and are not presented here), the baseline model shows that, net of human capital and other characteristics, black women are 53 percent *more* likely than white women to live with parents (OR=1.53). Once we control for differences in marital status (in model 2) however, black women are significantly *less* likely than white women to coreside (OR=0.74). In other words, because black women are more concentrated in the marital status categories that are associated with higher rates of coresidence (i.e., never and previously married), they appear in the first model to have a higher likelihood of coresidence than white women, who are more concentrated in the married category where the risks of coresidence are much lower. When we control for race differences in marital status in model 2, however, we see that white women are actually more likely than black women to live with parents. This is consistent with the bivariate patterns seen in Table 1 for previously married women and never married mothers, among whom whites were more likely than blacks to coreside with parents.

When we control for both marriage and parenthood in model 3, the race difference grows smaller (OR=0.92). This final narrowing of the race gap reflects compositional differences between white and black women in nonmarital childbearing: whereas the risk of coresidence is much higher among unmarried childless women than among unmarried mothers, black women are more highly concentrated than white women among unmarried (especially never married) mothers than among the childless. Hence, controlling for race differences in parenthood status

removed most of the race difference in coresidence. In sum, these patterns clearly reflect the fact that, compared with white women, black women were much less likely to be married (and hence more likely to live with parents), although this was slightly offset because they were also more likely to be unmarried mothers (and hence less likely to live with parents). Taken together, race differences in marriage and unmarried parenthood almost entirely account for the race differences in coresidence rates of young adult women between 1970 and 2010.

We assessed whether the effects of family status on coresidence varied by race and found them to be strikingly similar for whites and blacks (results not presented). Despite the very large n's, two-thirds of the race interaction tests were not significant; those that were significant are not substantively interesting. The major substantive finding of this analysis is that for much of this period, family status differences in coresidence were greater for whites than for blacks, especially for never married women. By 2010, however, the race gap in coresidence had narrowed considerably, as had differences across family statuses.

Thus far, we have shown that although black women have been consistently more likely than white women to live with their parents, this difference is more than explained by race differences in the proportions married, slightly offset by nonmarital parenthood. These findings suggest that black and white women in the same family status (e.g., married mothers, single childless women) have quite similar levels of residential support from their parents.

Although living with parents often implies financial needs on the part of adult children, this may not always be the case, especially in families where parents have financial difficulties of their own, which may be more common among black parents. In order to examine the patterns of financial dependency within coresidential households 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. This will allow us to assess whether white and black women in the same family circumstances are equally dependent on their parents for financial support.

***Analysis of Race Differences in Financial Dependency within Coresidential Households***

Our analysis of race differences in financial dependency is restricted to the subsample of white and black women ages 20 to 44 who were living in coresidential households. Their characteristics are presented separately by race for 1970, 1990 and 2010 in Table 4. Although it is based only on those who were living in intergenerational households, Table 4 shows many of the same trends and race differences as Table 2 (e.g., rising education, declining marriage for both groups, although the increase in metropolitan living is less clear for whites between 1990 and 2010 for this group). The new information in Table 4 is for the older generation, some of which is constructed separately for the parent (age, marital status, sex, and education) and some of which is interwoven with the characteristics of the younger generation (employment status and nativity).

[**Insert Table 4 about here]**

Among white parents, the proportion married increased slightly from 58.7% to 60.3% while among blacks, the proportion married decreased sharply (from 45.6% to 34.1%), indicating a substantial divergence. For both whites and blacks, the proportion of parents who were widowed declined steeply while the proportion divorced increased, as did the proportion never married, particularly among blacks. Parental gender also diverged by race, with the older generation for blacks becoming disproportionately mothers; the increase for whites was more muted. This likely reflects the fact that in the majority of coresidential households, a parent is the householder (not shown), and we typically selected the householder's characteristics to

represent the parent generation; hence the high proportion female among black parents reflects the high rates of female headship among black unmarried mothers. In contrast to the divergence in parental gender, race differences in parental education narrowed in complex ways. White parents maintained their advantage in college graduates, but black parents moved slightly ahead of white parents in high school graduates and those who attended some college.

The proportions in these households in which both generations were employed increased for both races and the proportions in which both generations were not employed decreased, with little change in the proportions in which only one or the other generation held a job. Interestingly, in 1970, blacks in coresidential households were less likely than whites to have both generations unemployed, and slightly more likely to have both generations employed; these relationships had reversed by 2010, suggesting that increasing affluence is more likely to characterize white coresidential households than black ones.

These households also became characterized by a younger parental generation, particularly among whites. The proportions of white parents aged 45 to 64 increased from 72% in 1970 to 78.8% in 2010, with a much more muted increase among blacks (73.7% to 75.4%). This is likely to reflect the changing selectivity of who lives with parents: in recent decades, young adults have increasingly needed the residential support of their parents, many of whom are under age 65; during the same period, fewer older adults (ages 65+) have needed the residential support of their adult children (Author 2013). The increase among blacks in the proportions with at least one foreign-born generation led to substantial racial convergence.

We present trends in financial dependency by race and family status in Table 5, which shows that both white and black women who lived with their parents experienced an increase in financial dependency after 1970, so that by 2010, 60% to 70% of each group were contributing

less than 40% of multigenerational income, increasing from about half in 1970. Both generations in each group saw increases in median income over the first 30 years of the period, with black young women experiencing a greater increase than young white women. In 2010, both groups of young women had a substantial drop in median income, especially among whites, with the result that black young women had a slightly higher median income than whites in that year ($12,500 for blacks vs. $11,800 for whites). Parents also saw a drop in median income between 2000 and 2010, particularly white parents. The generational gap in median income was considerably greater in white multigenerational families ($34,000 for parents vs. $11,800 for children), nearly 3:1, compared with that among black multigenerational families ($23,300 vs. $12,500), or less than 2:1. This makes the greater increase in financial dependency among young white women compared with young black women more understandable.

**Table 5 about here**

The increase in financial dependency generally characterized not only the overall groups of young white and black women, but also each family status group, although the levels of financial dependency differed sharply across categories of family status. As was the case for coresidence, young married women who lived in multigenerational households were the least likely to be financially dependent on their parents. There is much less difference among the unmarried groups than between the married and unmarried. Also as with the married, among unmarried women (both the never- and formerly married), those with children have lower levels of financial dependency than those without. Evidently, these badges of financial provider status (marriage and parenthood), or perhaps indicators of the need for privacy and independence, were linked with coresidence only when the parent is particularly needy.

The growth in dependency is more marked for young white women than for young black women: more white women in nearly all categories of marital and parental status were financially dependent on parents than black women, both in 1970 and 2010, with a few reversals between these dates. The general pattern is one of racial divergence, from relatively similar levels of financial dependency in 1970 to larger racial gaps in 2010.

We examine the sources of these trends and race differences in financial dependency in the multivariate analysis presented in Table 6. This analysis is based on a pooled sample of women living with parents, combining data for white and black women from 1970, 1990 and 2010, and also controlling for the characteristics of both the younger and older generation members. Table 6 is structured like Table 3, with three models that allow us to see the impact of controlling for marriage (model 2) and then also parenthood (model 3), on the overall trends in financial dependency (as indicated by the year variables).

**Insert Table 6 about here**

The results in Table 6 for year reveal the strong net increase over time in the likelihood that young women living with their parents would be financially dependent on them. However, unlike the results for coresidence, it does not appear that the upward trend in financial dependency is driven by family change. Controlling for marriage (model 2) and childbearing (model 3) had little effect on this temporal pattern, slightly weakening the difference between 1970 and 1990, with no further change between 1990 and 2010. Some different process must be going on.

Adding the marital status controls in Model 2 made a much more dramatic change in the race difference, however, much as it did for coresidence. Whereas without this control, young

black women were 10% more likely than otherwise comparable whites to be financially dependent on their parents, once marital status was controlled, young black women were only 82% as likely as white women to be dependent. Unlike the earlier results for coresidence, however, additional controls for parenthood (in model 3) had little or no effect on the race difference, suggesting that race differences in marriage patterns are much more closely linked to economic vulnerability than are differences in parenthood. In additional analyses (not shown), we tested for race interactions with the covariates, but because so few interactions were significant and none were substantively important, we do not present them here.

Whereas the coresidence analysis showed that once family status and other factors were controlled, white and black women were equally likely to live with their parents, the dependency analysis showed that, *ceteris parabis,* within coresidential households, white women depended more on their parents for financial support than did similar black women. In all likelihood, this reflects the ability of parents to provide support to their grown children, something that white parents are more able to do, given their greater affluence.

**Conclusions**

This paper has examined the linkages between family change and trends in living arrangements and financial dependency over the past several decades in an effort to better understand the recent increases in the dependence of young adults on their parents for support, as well as the persistent race differences in these patterns. Prior research has focused on the growing economic vulnerabilities of young adults, but few studies have examined the impact of recent declines in marriage and increases in unmarried parenthood, both of which could have raised the risk that adult women would share a residence with their parents and rely on them

financially. Our analysis, based on U.S. Census and American Community Survey data for the period 1970-2010, examined both trends and race differences in the likelihood that women aged 20-44 were receiving residential and financial support from their parents.

We found that compositional shifts in family patterns contributed to the rise in coresidence and in financial dependency over time, as well as to the persistent gap between white and black women. We found strong support for the hypothesis that declines in marriage were associated with the upward trends in young adult coresidence with parents, as fewer women in later decades were married. Additional controls for parenthood, both within and outside of marriage, appeared to explain less of the overall trends than did the initial controls for marriage. This likely reflects the fact that, contrary to our expectations, unmarried mothers were less likely to live with parents than were unmarried childless women. We found similar results for the race gap in coresidence: race differences in marriage were much more important than race differences in unmarried parenthood in explaining the race gap in living arrangements, though taken together, marriage and childbearing nearly completely explain the difference in coresidence patterns of white and black women.

We also found that both the upward trend in coresidence and the race gap therein reflected compositional differences in family status (i.e., marriage and childbearing) more than behavioral changes (or differences) within family status categories. We found remarkably similar patterns of coresidence for white and black women in the same family status categories, except for the somewhat higher rates for whites who were never married with children. For both races, we saw modest increases over time in coresidence for previously-married women, especially for those with children, yet steep declines for never-married women, both with and without children, at least through 1990. The fact that we saw a clear upward trend in coresidence

over time with persistent race differences for all women, but not when broken down by family status, suggests that compositional shifts in family patterns, rather than behavioral shifts within family status categories, accounted for the upward trends in coresidence as well as for the race differences.

Among women who lived with their parents, we found increases in financial dependency after 1970 so that by 2010, about two thirds of white and black coresident women were contributing less than 40% of multigenerational income. Increasing levels of financial vulnerability characterized each family status group, though increases were more marked for white women than for black women. Unlike the results for coresidence, it does not appear that the upward trend in financial dependency is driven by family change: women of both races increasingly relied on their parents for financial support, regardless of whether they were married or had children. Race differences in financial dependency, however, were linked to race differences in marriage patterns: the higher rates of financial dependency for blacks were completely explained by their lower likelihood of being married. When we control for marital status, white women were significantly more likely to depend on their parents for financial support.

No study is without limitations, and our results are clearly constrained by the data sources on which we base our analysis. Although the large samples of Census and ACS data allow us to compare trends over time in living arrangement for different subgroups, they also constrain our definitions of marriage and family in ways that are increasingly problematic. Without consistent measures of nonmarital cohabitation over time for all household members (not just involving the householder), we know that we are missing an unknown number of adults who are living in marriage-like relationships, and therefore less likely to live with parents. In light of the rising

rates of cohabitation among both younger and older adults (Cherlin 2010), future research on living arrangements should focus more directly on both formal and informal romantic partnerships.

Moreover, by defining family relationships based only on household membership rather than on a complete set of kinship ties, Census and ACS data provide no information about the existence of kin living elsewhere, such as children who do not live with their fathers; without this information, we were unable to study the impact of parenthood on men's living arrangements. Similarly, we were unable to determine which adults had living parents with whom they could potentially share housing. With differential longevity by race and social class, it is possible that trends and subgroup differences in coresidence are reflecting the changing selectivity of parental survival. Future research should attempt to gather more complete data on kin ties across households, allowing more precise analyses of family relationships and exchanges.

Finally, because Census and ACS data provide us with much better information about economic explanations for coresidence (such as the presence or absence of resources like income or education) than for normative explanations (such as preferences or feelings of obligation), our analysis naturally focused on economic need as the driving force behind intergenerational coresidence. We recognize that variable norms of obligation continue to play an important role in family relationships, especially when considering differences by racial and ethnic subgroup. We encourage future researchers to employ new methods to gather better data on normative factors that may influence the decisions of both younger and older adults' decisions about living arrangements.

Based only on this analysis, it is unclear whether these patterns of residential and financial support reflect the abilities or preferences of young adults or the economic or care

needs of their parents. Although past research has shown that financial needs have become less important in coresidence decisions of older adults (Author 2013), this may not necessarily be true for poorer, minority parents. Our results suggest that black women may be less financially dependent on their parents than white women because of the relatively weaker financial position of black parents. This question clearly deserves further research, and it highlights the importance of considering the needs and vulnerabilities of both generations in order to better understand the motivations behind intergenerational flows of support.

Finally, as with so many studies, causality is not definitively established. Although our analysis assumes that family status shapes young women's intergenerational coresidence and financial dependency, it is possible that in some cases, living with parents and intergenerational income differences might shape decisions about union formation and parenthood.

Nevertheless, by examining an extremely large dataset, the IPUMS, and focusing on well-measured concepts of race, family status, and intergenerational relationships—coresidence and financial dependency—all over a considerable period of time, our analysis is able to suggest answers to an important set of questions on what is shaping race differences in young women's family patterns. It turned out that it is whites, not blacks, who are more likely to live with their parents, once differences in family status is controlled, while financial dependency differences are much less responsive to black-white differences in patterns of family formation. It is likely that the greater financial dependency on parents of young white women is the result of the greater increases in affluence of the white parental generation, increases that seem less characteristic of the black older generation.

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**Figure 1. Coresidence with, and dependency on parents (if coresiding), by race and year. Women ages 20-44, US Census 1970-2010.**

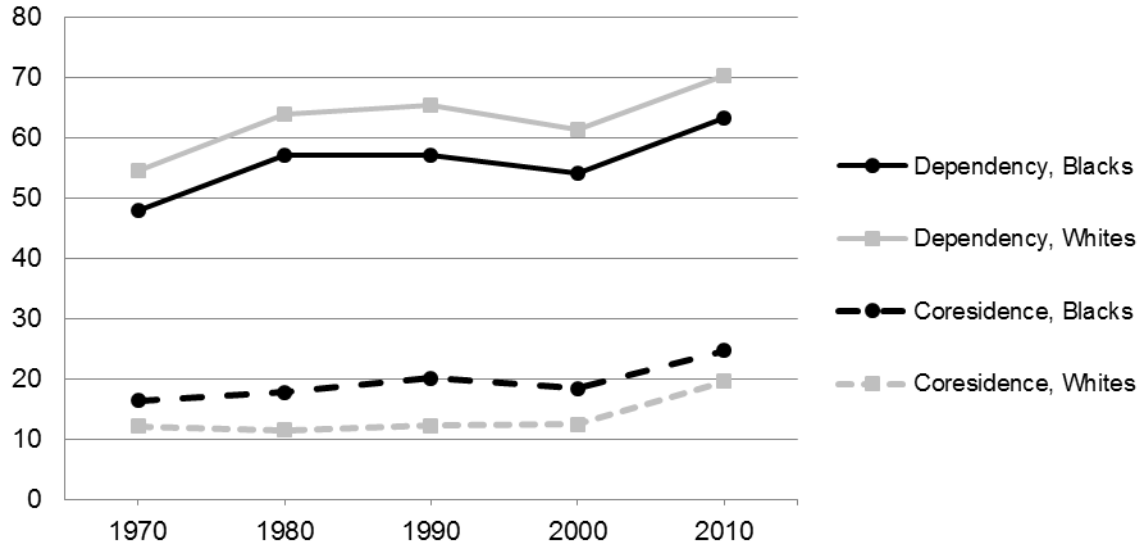

**Figure 2. Family status by race and year.**
**Women ages 20-44, US Census 1970-2010.**

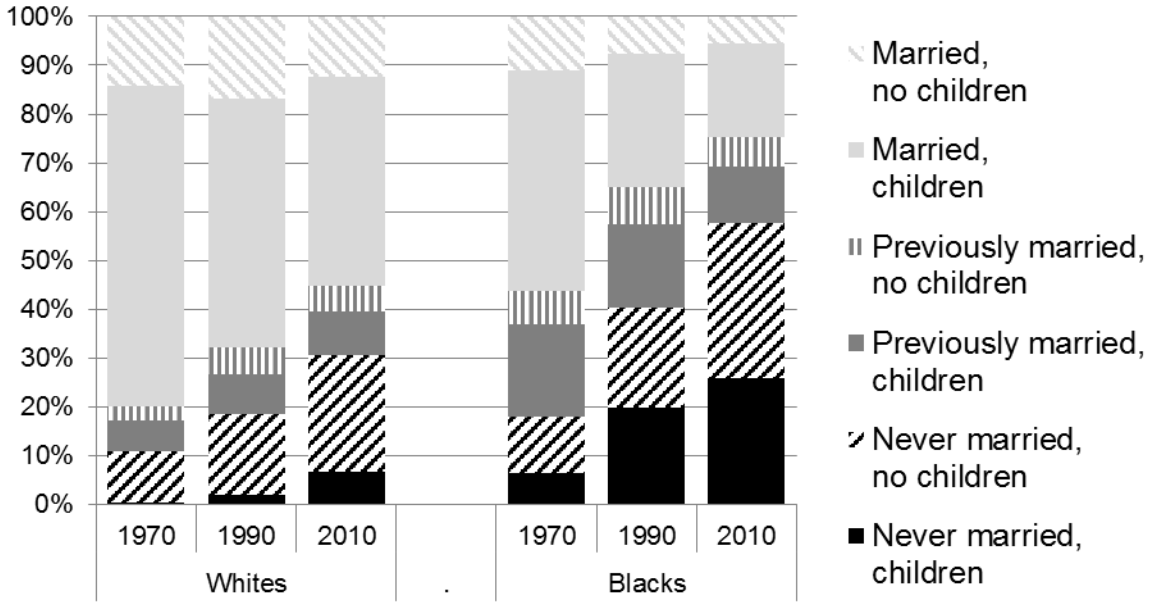

Table 1. Coresidence with a parent by family status, race, and year.
Women ages 20-44. US Census and ACS, 1970, 1990, 2010.

| | Coresidence | | | | | |
|---|---|---|---|---|---|---|
| | Whites | | | Blacks | | |
| | 1970 | 1990 | 2010 | 1970 | 1990 | 2010 |
| N | 32,730 | 45,972 | 64,690 | 5,552 | 9,704 | 12,332 |
| All women | 12.1 | 12.2 | 19.6 | 16.3 | 20.1 | 24.7 |
| FAMILY STATUS | | | | | | |
| Married, no kids | 4.0 | 2.6 | 5.6 | 6.0 | 2.9 | 5.2 |
| Married, kids | 3.6 | 2.5 | 5.3 | 4.8 | 3.1 | 6.1 |
| Previously married, no kids | 29.1 | 18.3 | 25.5 | 24.1 | 21.2 | 22.6 |
| Previously married, kids | 18.8 | 13.8 | 19.7 | 15.7 | 14.8 | 16.1 |
| Never married, no kids | 67.5 | 47.9 | 50.4 | 60.3 | 48.8 | 48.5 |
| Never married, kids | 38.6 | 27.0 | 23.3 | 30.4 | 24.6 | 17.9 |

Table 2. Distributions on covariates by race and year. All women ages 20-44.
US Census and ACS, 1970, 1990 and 2010.

| | Whites | | | Blacks | | |
|---|---|---|---|---|---|---|
| | 1970 | 1990 | 2010 | 1970 | 1990 | 2010 |
| N | 269,936 | 376,029 | 329,979 | 33,990 | 48,357 | 49,931 |
| FAMILY STATUS | | | | | | |
| Married, no kids | 14.1 | 16.9 | 12.5 | 11.0 | 7.7 | 5.5 |
| Married, kids | 65.8 | 51.0 | 42.7 | 45.3 | 27.3 | 19.2 |
| Formerly married, no kids | 2.9 | 5.4 | 5.2 | 6.8 | 7.6 | 6.1 |
| Formerly married, kids | 6.4 | 8.3 | 9.1 | 19.1 | 17.1 | 11.6 |
| Never married, no kids | 10.4 | 16.4 | 23.7 | 11.5 | 20.5 | 31.7 |
| Never married, kids | 0.4 | 2.1 | 6.8 | 6.4 | 19.8 | 26.0 |
| HUMAN CAPITAL AND RESOURCES | | | | | | |
| Education | | | | | | |
| Less than HS | 27.8 | 10.3 | 9.3 | 49.7 | 15.5 | 8.6 |
| HS grad | 46.8 | 33.6 | 29.9 | 35.3 | 37.6 | 35.8 |
| Some college | 14.9 | 33.3 | 28.5 | 9.3 | 33.4 | 34.8 |
| College grad or higher | 10.6 | 22.8 | 32.4 | 5.7 | 13.5 | 20.8 |
| Employed | | | | | | |
| Not currently employed | 54.2 | 28.8 | 30.6 | 45.3 | 33.8 | 32.6 |
| Currently employed | 45.8 | 71.2 | 69.5 | 54.8 | 66.2 | 67.4 |
| Income | | | | | | |
| In 10K of 1999 dollars | 1.00 | 1.83 | 1.96 | 1.12 | 1.67 | 1.77 |
| Below the median income | 72.0 | 60.3 | 60.1 | 70.7 | 63.3 | 62.0 |
| Above the median income | 28.0 | 39.7 | 39.9 | 29.3 | 36.7 | 38.0 |
| OTHER CHARACTERISTICS | | | | | | |
| Nativity | | | | | | |
| Native born | 93.9 | 91.3 | 83.4 | 97.6 | 92.6 | 87.4 |
| Foreign born | 6.1 | 8.7 | 16.6 | 2.4 | 7.5 | 12.7 |
| Geographical area | | | | | | |
| Non-metro/not identifiable | 36.1 | 23.9 | 22.7 | 25.9 | 15.5 | 12.7 |
| Metropolitan area | 63.9 | 76.1 | 77.4 | 74.1 | 84.5 | 87.3 |

Table 3. Odds ratios from stepwise logistic regressions predicting the likelihood of coresiding with a parent. Women ages 20-44. Pooled years: US Census 1970, 1990 and 2010.

| | Baseline | +Marital Status | +Family Status |
|---|---|---|---|
| N | 1,108,247 | 1,108,247 | 1,108,247 |
| YEAR (ref. *1990*) | | | |
| 1970 | 0.76 *** | 1.27 *** | 1.18 *** |
| 2010 | 1.67 *** | 1.13 *** | 1.21 *** |
| RACE (ref. *white*) | | | |
| Black | 1.53 *** | 0.74 *** | 0.92 *** |
| MARITAL STATUS (ref. *formerly married*) | | | |
| Married | | 0.13 *** | |
| Never Married | | 2.71 *** | |
| FAMILY STATUS (ref. *never married, no kids*) | | | |
| Married, no kids | | | 0.04 *** |
| Married, kids | | | 0.03 *** |
| Formerly married, no kids | | | 0.36 *** |
| Formerly married, kids | | | 0.22 *** |
| Never married, kids | | | 0.24 *** |
| HUMAN CAPITAL AND RESOURCES | | | |
| Education (ref. *less than HS*) | | | |
| HS grad | 1.04 *** | 1.27 *** | 1.20 *** |
| Some college | 1.06 *** | 1.15 *** | 1.00 |
| College grad or higher | 0.78 *** | 0.88 *** | 0.66 *** |
| Employed (ref. *not employed*) | | | |
| Currently employed | 1.36 *** | 1.07 *** | 1.00 |
| Income | | | |
| ln 10K of 1999 dollars | 0.89 *** | 0.81 *** | 0.81 *** |
| OTHER CHARACTERISTICS | | | |
| Nativity (ref. *native born*) | | | |
| Foreign born | 0.94 *** | 1.10 *** | 1.10 *** |
| Area (ref. *non-metro*) | | | |
| Metropolitan area | 1.29 *** | 1.06 *** | 1.03 *** |
| Age (ref *20-24 years old*) | | | |
| 25 to 29 years old | 0.32 *** | 0.53 *** | 0.59 *** |
| 30 to 34 years old | 0.18 *** | 0.40 *** | 0.46 *** |
| 35 to 39 years old | 0.14 *** | 0.36 *** | 0.41 *** |
| 40 to 44 years old | 0.12 *** | 0.33 *** | 0.35 *** |

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

Table 4. Distributions on covariates by race and year. Women ages 20-44 living with a parent. US Census and ACS, 1970, 1990 and 2010.

| | Whites | | | Blacks | | |
|---|---|---|---|---|---|---|
| | 1970 | 1990 | 2010 | 1970 | 1990 | 2010 |
| N | 32,730 | 46,222 | 60,197 | 5,552 | 10,224 | 12,132 |
| FAMILY STATUS | | | | | | |
| Child's Family Status | | | | | | |
| Married, no kids | 4.6 | 3.7 | 3.6 | 4.0 | 1.1 | 1.3 |
| Married, kids | 19.2 | 10.4 | 12.0 | 13.4 | 4.1 | 5.3 |
| Formerly married, no kids | 7.0 | 8.1 | 6.6 | 10.0 | 8.0 | 5.7 |
| Formerly married, kids | 9.8 | 9.6 | 8.8 | 18.3 | 12.7 | 7.9 |
| Never married, no kids | 57.9 | 63.7 | 61.5 | 42.4 | 49.3 | 61.0 |
| Never married, kids | 1.4 | 4.6 | 7.6 | 11.9 | 24.8 | 18.8 |
| Parent's Marital Status | | | | | | |
| Married, spouse present | 58.7 | 62.4 | 60.3 | 45.6 | 39.1 | 34.1 |
| MSA/Separated/Divorced | 9.6 | 15.7 | 23.8 | 17.5 | 26.2 | 33.7 |
| Widowed | 31.2 | 21.2 | 13.6 | 34.5 | 29.0 | 18.4 |
| Never married | 0.5 | 0.7 | 2.3 | 2.4 | 5.8 | 13.9 |
| HUMAN CAPITAL AND RESOURCES | | | | | | |
| Child's education | | | | | | |
| Less than High School | 24.3 | 10.9 | 7.8 | 42.2 | 15.2 | 8.1 |
| HS grad | 45.7 | 35.3 | 36.5 | 38.0 | 40.1 | 38.1 |
| Some college | 20.8 | 37.5 | 33.6 | 13.8 | 34.3 | 35.2 |
| College grad or higher | 9.2 | 16.3 | 22.2 | 6.0 | 10.4 | 18.6 |
| Parent's education | | | | | | |
| Less than High School | 63.5 | 31.7 | 17.9 | 86.0 | 50.9 | 17.9 |
| HS grad | 22.1 | 33.6 | 38.3 | 9.4 | 29.4 | 41.8 |
| Some college | 7.6 | 19.2 | 21.7 | 2.6 | 13.1 | 24.4 |
| College grad or higher | 6.9 | 15.5 | 22.1 | 2.0 | 6.6 | 16.0 |
| Employment Status | | | | | | |
| Both unemployed | 16.0 | 12.3 | 15.3 | 20.4 | 21.5 | 21.0 |
| Child unemployed, parent employed | 19.9 | 15.2 | 20.4 | 21.6 | 18.1 | 20.2 |
| Child employed, parent unemployed | 22.3 | 26.1 | 23.1 | 25.4 | 27.4 | 26.3 |
| Both employed | 41.8 | 46.4 | 41.2 | 32.6 | 33.0 | 32.5 |
| OTHER CHARACTERISTICS | | | | | | |
| Parent's age | | | | | | |
| Parent age 45-64 | 72.0 | 74.7 | 78.8 | 73.7 | 73.2 | 75.4 |
| Parent age 65+ | 28.0 | 25.3 | 21.2 | 26.3 | 26.9 | 24.6 |
| Parent's sex | | | | | | |
| Parent male | 65.3 | 65.4 | 50.8 | 53.8 | 42.4 | 28.6 |
| Parent female | 34.7 | 34.6 | 49.2 | 46.2 | 57.6 | 71.4 |
| Nativity | | | | | | |
| Both foreign born | 4.5 | 7.4 | 11.0 | 1.2 | 4.9 | 9.8 |
| Child native, parent foreign | 9.6 | 6.8 | 11.9 | 1.1 | 1.5 | 7.7 |
| Parent native born, child either | 86.0 | 85.8 | 77.1 | 97.8 | 93.6 | 82.5 |
| Area | | | | | | |
| Living in non-metro area | 33.1 | 22.2 | 23.3 | 34.8 | 22.5 | 15.9 |
| Living in metropolitan area | 66.9 | 77.9 | 76.7 | 65.2 | 77.5 | 84.1 |

Table 5. Median income of child and parent generations, and financial dependency on parents by family status, race and year. Women ages 20-44 living with a parent. US Census 1970, 1990 and 2010.

| | Whites | | | Blacks | | |
|---|---|---|---|---|---|---|
| | 1970 | 1990 | 2010 | 1970 | 1990 | 2010 |
| INCOME (in 10K of 1999 dollars)[1] | | | | | | |
| Median income of child | 1.32 | 1.45 | 1.18 | 1.04 | 1.21 | 1.25 |
| Median income of parents | 3.08 | 3.74 | 3.40 | 1.52 | 1.99 | 2.33 |
| FINANCIAL DEPENDENCY [2] | | | | | | |
| Among all coresiding women | 54.5 | 65.3 | 70.3 | 48.0 | 57.1 | 63.2 |
| Family Status | | | | | | |
| Married, no kids | 15.6 | 18.1 | 30.6 | 9.0 | 15.5 | 23.4 |
| Married, kids | 7.1 | 14.1 | 19.3 | 8.9 | 10.2 | 15.1 |
| Previously married, no kids | 67.3 | 62.5 | 68.3 | 50.3 | 51.3 | 55.5 |
| Previously married, kids | 60.2 | 62.3 | 63.6 | 44.8 | 49.7 | 52.9 |
| Never married, no kids | 70.7 | 77.0 | 83.8 | 63.9 | 64.8 | 71.7 |
| Never married, kids | 61.3 | 68.5 | 70.2 | 51.4 | 57.0 | 58.6 |
| n = | 32,730 | 46,222 | 60,197 | 5,552 | 10,224 | 12,132 |

[1] Income for each generation in coresidential households refers to the the total income reported by the adult child (and spouse, if married), or by the parent (and spouse, if married)

[2] "Dependency" is defined as contributing less than 40% of the sum of total income reported by the adult child (and spouse, if married) and parent (and spouse, if married).

Table 6. Odds ratios from stepwise logistic regressions predicting the likelihood of financial dependency[(1)] on a parent. Women ages 20-44 living with a parent. US Census 1970, 1990, and 2010

| | Baseline | +Child's Marital Status | +Child's Family Status |
|---|---|---|---|
| N | 167,057 | 167,057 | 167,057 |
| YEAR (ref. *1990*) | | | |
| 1970 | 0.52 *** | 0.60 *** | 0.60 *** |
| 2010 | 1.41 *** | 1.48 *** | 1.49 *** |
| RACE (ref. *White*) | | | |
| Black | 1.10 *** | 0.82 *** | 0.83 *** |
| FAMILY STATUS | | | |
| FAMILY STATUS (ref. *Never married, no kids*) | | | |
| Married, no kids | | | 0.10 *** |
| Married, kids | | | 0.07 *** |
| Formerly married, no kids | | | 1.07 * |
| Formerly married, kids | | | 0.95 * |
| Never married, kids | | | 0.85 *** |
| Child's Marital Status (ref. *Formerly married*) | | | |
| Married | | 0.07 *** | |
| Never married | | 0.97 | |
| Parent's Marital Status (ref. *Formerly married*) | | | |
| Married | 4.38 *** | 4.13 *** | 4.11 *** |
| Never married | 0.93 | 0.80 *** | 0.80 *** |
| HUMAN CAPITAL AND RESOURCES | | | |
| Child's Education (ref. *less than HS*) | | | |
| HS grad | 0.76 *** | 0.76 *** | 0.76 *** |
| Some college | 0.85 *** | 0.83 *** | 0.82 *** |
| College grad or higher | 0.59 *** | 0.56 *** | 0.55 *** |
| Parent's Education (ref. *less than HS*) | | | |
| HS grad | 1.51 *** | 1.54 *** | 1.53 *** |
| Some college | 2.23 *** | 2.30 *** | 2.29 *** |
| College grad or higher | 4.05 *** | 4.41 *** | 4.37 *** |
| Employment status (ref. *both unemployed*) | | | |
| Child unemployed, parent employed | 2.91 *** | 3.20 *** | 3.22 *** |
| Child employed, parent unemployed | 0.25 *** | 0.18 *** | 0.18 *** |
| Both employed | 0.89 *** | 0.64 *** | 0.64 *** |
| OTHER CHARACTERISTICS | | | |
| Child's age (ref. ages 20-24) | 0.39 *** | 0.45 *** | 0.46 *** |
| Child age 25-29 | 0.26 *** | 0.32 *** | 0.33 *** |
| Child age 30-34 | 0.22 *** | 0.28 *** | 0.28 *** |
| Child age 35-39 | 0.21 *** | 0.27 *** | 0.27 *** |
| Child age 40-44 | | | |
| Parent's age (ref. ages 45-64) | | | |
| Parent age 65+ | 0.97 | 0.99 | 0.98 |
| Parent's sex (ref. *male*) | | | |
| Parent female | 0.59 *** | 0.62 *** | 0.62 *** |
| Nativity (ref. *parent native born, child either*) | | | |
| Both foreign born | 1.96 *** | 1.55 *** | 1.54 *** |
| Child native, parent foreign | 3.19 *** | 2.52 *** | 2.52 *** |
| Area (ref. *non-metro*) | | | |
| Living in metropolitan area | 1.01 | 1.01 | 1.01 |

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

[(1)] "Dependency" was defined as contributing less than 40% of the sum of total income reported by the adult child (and spouse, if married) and parent (and spouse, if married).