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# Demographic Change and Parent-Child Relationships in Adulthood

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### Abstract

Demographic changes in who becomes a parent, how many children parents have, and the marital statuses of parents and children affect the extent to which parents and adult children provide for each other later in life. We describe these demographic changes and their implications for the help parents and children give each other throughout their adult years. The changing demography of US families has increased both generations' need for family assistance among those already disadvantaged and has exacerbated differences between the socioeconomically advantaged and disadvantaged in the availability of kin support. Variations in the marital histories of parents and children also contribute to a divergence between mother-child and father-child relationships in later life. The churning of couple relationships in both generations blurs the boundaries between who is in the family and who is not, threatening the effectiveness of the family safety net among those who may need it the most.

#### **Keywords**

exchange; family support; inequality; intergenerational relationships; kin networks; life course

## INTRODUCTION

The parent-child relationship is the central dyad in US families. Spouses come and go owing to high rates of marriage and marital dissolution in the United States (Cherlin 2009), but once a parent, always a parent. Both sociologists and policy makers focus on the parent-child relationship early in a child's life because this is the primary mechanism for population renewal and production of the next, new generation of citizens. Yet family members are a major source of care and support for aging family members as well (McGarry 1998). Demographic change in who becomes a parent, how many children parents have, and the context in which children are raised may affect the extent to which parents and adult children provide for each other later in life. We describe these demographic changes and

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consider their implications for the help parents and children may give each other throughout their adult years.

This review builds on recent reviews on intergenerational relationships (Bianchi et al. 2008, Silverstein & Giarrusso 2010, Suitor et al. 2011, Swartz 2009) by highlighting the implications of demographic changes for the durability and effectiveness of the family safety net. Demographic changes increase both generations' need for family assistance among those already disadvantaged and exacerbate differences between the socioeconomically advantaged and disadvantaged in the availability of kin support. Variations in the marital histories of parents and children also contribute to a divergence between mother-child and father-child relationships in later life.

## DEMOGRAPHIC CHANGE AND THE AVAILABILITY OF PARENTS AND CHILDREN

How long people live and whether and when they have children are critical components of the demographic scaffolding around which family relationships are built. Demographic facts cannot tell us how parents and children interact with each other, but mortality and fertility trends determine who is available to have a relationship in the first place. When in adults' lives they have children also affects whether the parents have the socioeconomic resources to provide for offspring. Young first-time parents have less schooling and more unstable employment trajectories than those who delay parenthood. Timing of childbearing also affects whether or not adults are sandwiched between the needs of aged parents and children who are being launched into adulthood.

Parents' marital status also influences the availability of the generations to help each other, as well as their ability to help and need for help. When children are born outside of marriage or the parents' marriage dissolves, the roles of mothers and fathers diverge. Nonresident fathers and children are likely to lose touch with each other early in the child's life, and this disengagement may have lasting consequences for the availability of adult offspring to help their father toward the end of his life. The union status of adult offspring also affects their needs and resources available for intergenerational assistance as well as the network of people who may call on them for help (e.g., in-laws). In this section, we describe the mortality, fertility, and marriage trends that frame intergenerational relationships and that vary by education and race-ethnicity.

## **Demographic Facts**

Longer life and smaller families—Life expectancy has increased for both women and men in recent decades, a continuation of a long-term trend. In 1900, life expectancy at birth was 50 years for women and 48 years for men (Watkins et al. 1987, table 2). By 2008, women lived an average of 80.6 years and men 75.6 years (Miniño et al. 2011, table 7). As shown in Table 1, life expectancy is higher for Hispanics than for Whites or Blacks, and women in each race-ethnic group live longer than men (Miniño et al. 2011). As with many other aspects of life, those who attain more schooling benefit, in this case, with longer lives.

Women and men who have more than a high school education live 4 to 5 years longer after middle age than do those with less than a high school education (Brown et al. 2012).

Improvements in life expectancy have meant that women are much more likely to survive through their reproductive years and that children are more likely to grow up with two living biological parents and to have surviving grandparents into young adulthood. In 1900, only 21% of adults age 30 had at least one living grandparent, but by 2020, 82% will have at least one grandparent still alive (Uhlenberg 2005, table 4.1).

On average, women marry men who are 2.2 years older than they are, the difference in the median age at first marriage in 2011 (US Census Bur. 2012). This, combined with women's longer life expectancy, means that in marriages of long duration, women are more likely than men to be the surviving spouse. Thus, women must rely on their offspring, if they have them, for assistance late in life. Most, but not all, US women do have children who are potential caregivers later in life. Among women age 40–44 at the end of their reproductive years, 81.2% had borne at least one child, according to data from the June 2010 US Current Population Survey (US Census Bur. 2012, table 7). As shown in Table 2, less educated women are more likely to become mothers than are those who have completed college or hold graduate or professional degrees. Hispanic women are more likely to be mothers than are women in other race-ethnic groups, and the foreign born are also more likely to become mothers than are those born in the United States.

Women are becoming mothers at older ages now than in the past. Today the mean age at first birth is 25, compared to 21.4 in 1970 (Mathews & Hamilton 2009). Not surprisingly, educated women are far less likely to have an early first birth than are their counterparts with less education. The mean age at first birth is just under 20 for those without a high school education, whereas it is close to 28 for those who have completed college (Martinez et al. 2012, table 7). All education groups have experienced a decline in fertility, but women who have college degrees have one child less, on average, than those without a high school education (1.7 versus 2.8 children) (Preston & Hartnett 2011).

Black and Hispanic women become mothers at younger ages than Whites do (Martin et al. 2011). This is consistent with race-ethnic differences in educational attainment. Blacks and Hispanics also have more children than non-Hispanic White women do (Martin et al. 2011). These differences in the timing and numbers of children that women bear suggest that highly educated and White women become grandmothers at later ages than do Black and Hispanic women. Highly educated women and White women also have fewer children who are parents—and therefore fewer sets of grandchildren (where each set corresponds to the number of offspring who themselves have children). Women who did not complete high school are much more likely to have at least four sets of grandchildren than are women with more schooling (Seltzer & Yahirun 2013). From a grandmother's point of view, having more sets of grandchildren increases the likelihood of spending time with any grandchild. At

<sup>&</sup>lt;sup>1</sup>Trend data on childbearing are more consistently available for women than for men, although the broadening of the National Survey of Family Growth to include a sample of men is an important advance.

the same time, it may diminish the amount of time and attention each grandchild receives (Uhlenberg & Hammill 1998).

Marriage, biological fathers, and stepfathers—The past several decades have seen a separation of marriage and childbearing, particularly among the economically disadvantaged. In 2009, 41% of children were born outside of marriage, compared with 11% in 1970 (Martinez et al. 2012). Among recent births, almost 60% of children born to women without a high school education were born outside of marriage compared with only 6% of those born to women who graduated from college (Kennedy & Bumpass 2011, table 6). Significant fractions of the nonmarital births were to cohabiting women, reflecting the fact that cohabitation is much more common among the educationally disadvantaged than among the advantaged (Kennedy & Bumpass 2011). Blacks and Hispanics are much more likely to have children outside of marriage than are Whites. Black children born outside of marriage, however, are more likely to be born to parents who are not living together, whereas Hispanic children are more likely to be born to cohabiting parents (Martinez et al. 2012).

Children born to cohabiting mothers and those whose mothers are not in a coresidential union (i.e., not cohabiting and not married) frequently lose ties to their biological fathers when their parents' relationship dissolves, as most nonmarital unions do (Bumpass & Lu 2000). One-quarter of children born to married parents can expect to experience their parents' separation by age 12, compared with about two-thirds of children born to cohabiting parents (Kennedy & Bumpass 2011, table 7). Marital disruption is less likely among highly educated women than among their less educated peers, and this differential has become greater in recent years (Raley & Bumpass 2003). Disruption rates are higher for Blacks than for Whites, even after race differences in education are taken into account (Raley & Bumpass 2003).

When children's parents dissolve their relationship, stepparents may enter their lives either through parents' remarriage or the formation of cohabiting unions. Most parents form new unions (Cherlin 2009), but children are about four times more likely to live with a stepfather during childhood than a stepmother (Kreider 2008). Compared with children who live with a single parent, children who live with a parent and stepparent have less contact with their nonresident biological parent (Stewart 2010). These findings suggest that in later life ties to nonresident biological fathers may be weaker than ties to nonresident biological mothers.

New partnerships may also bring new children into a family, through births and offspring from previous unions. Biological, half-, and stepsiblings who grow up in the same household differ in who their parents are. Children whose parent is cohabiting rather than married to a new partner are more likely to live in households with a varied combination of biological, half-, and stepsiblings (Kennedy & Fitch 2012).

The breakup and formation of new unions—through marriage or cohabitation—do not end when offspring are grown. Some parental divorces occur when the children are middle-aged, and parents may form new unions. Older adults have become increasingly likely to form cohabiting relationships instead of remarrying (Brown et al. 2006, Manning & Brown 2011). The offspring themselves also form and dissolve unions, introducing new spouses or

cohabiting partners to their parents and siblings. Often these partnerships bring new (grand)children into the intergenerational mix. A recent Pew survey of US adults found that 42% have at least one step relative. Consistent with their higher rates of marriage and marital stability, the college educated are less likely to have stepkin than are those with less education. Blacks are much more likely to report having stepkin (60%) than are Hispanics (46%) and Whites (39%) (Parker 2011). Combined with the higher rates of non-marital childbearing and multipartner fertility among Blacks (Carlson & Furstenberg 2006), this suggests that Blacks are likely to have more informal as well as formal stepkin.

### Adding Up the Demographic Facts

Microsimulations provide a valuable look at how these demographic facts combine to influence the availability of parents, children, siblings, and grandchildren. Unfortunately, there are few simulation studies that use recent US demographic data. Wachter's (1997) much-cited study simulates the availability of different types of kin, pointing to a decline in biological ties that may be compensated by the increase in ties to stepkin. His estimates of kin availability are consistent with those from the National Survey of Families and Households (NSFH) in the early 1990s, but that was now two decades ago. New data to be collected in the Panel Study of Income Dynamics (PSID) in 2013 will identify the living parents, children, current stepparents and stepchildren, and grandchildren of household heads and their spouses or long-term cohabiting partners (Bianchi et al. 2011). These data on kin availability can be used to describe intergenerational ties and to inform new microsimulations.

Even without more precise contemporary estimates, we can still obtain a broad-brush view of the demographic picture of kin availability that structures intergenerational relationships. Parent-child relationships have the potential to last many more years owing to increased life expectancy. Parents have fewer children, and children have fewer siblings. When members of this younger generation reach adulthood, they are more likely to have living parents and grandparents than in previous decades. Ties between biological fathers and children depend on whether the biological father and mother are married. Stepparents, stepsiblings, and stepchildren are common. Those with high levels of education and those who are nonminorities live longer, have smaller numbers of children and siblings, are more likely to come from families in which biological fathers and mothers are married to each other, are less likely to have cohabiting than formal (re)married relationships, and are less likely to acquire step-parents and children. These demographic differences likely influence where individuals draw the line about who is in their family and who is not and what they will do for whom later in life.

## HOW DO PARENTS AND ADULT CHILDREN HELP EACH OTHER?

Parents and adult offspring may provide each other with material support by transferring money, goods, and shared housing. They also provide time and attention, such as when adult children provide practical help by running errands or helping around the house or when grandparents provide child care while their daughters and sons are at their paid jobs. Parents and children also provide emotional or moral support and advice. These transfers between parents and children are sometimes called "currencies" of exchange (Soldo & Hill 1993). An

understudied but vital type of help is the safety net that families can provide for each other. This is the shared understanding that an individual has someone to count on for help. Knowing that a parent or child will help in a health emergency or in a financial crisis may enhance individuals' sense of well-being. It also may allow individuals to take risks, such as accepting a job that may have long-term career potential but pays poorly in the short term. These ties between parents and children may never be activated if individuals do not need to draw on their safety net. As a result, this type of help is difficult to measure and often overlooked in studies of intergenerational transfers (Wong 2008). We focus on material transfers and practical assistance, paying less attention to advice and socioemotional ties between parents and offspring. We return to the topic of potential help or the intergenerational safety net below.

#### Coresidence

The increase in so-called doubled-up households during the 2007–2009 recession is consistent with the view that coresidence with kin is one way that family members help each other in periods of economic hardship (Mykyta & Macartney 2011). Longer-term change in coresidence reflects two divergent trends: an increase in the age at which young adults marry and leave their parents' households (tending to increase intergenerational coresidence) and a rise in independent living in old age (tending to decrease intergenerational coresidence) (Furstenberg et al. 2005, McGarry & Schoeni 2000). Who is helped by shared housing is not always clear, although there is some evidence from parents' reports that they are coresiding to benefit their adult children until close to the end of the parent's life, when the net benefit to the older generation may be greater (Choi 2003). The economic value for young adults of coresidence with parents is substantial (Schoeni & Ross 2005). Care that coresident adult offspring provide aging parents also is economically significant (McGarry 1998).

Estimates of coresidence are higher from a parent's than from a child's point of view because parents have more than one child who may need assistance or who may provide assistance in the form of coresidence. Data from the Health and Retirement Study (HRS) on mother's coresidence with an adult child illustrate this difference. Among mothers who are at least 50 years old, 22% live in the same household as an adult child (age 25 or older), while only 11% of adult children live in a household with a mother age 50 or older (Seltzer et al. 2013).

Loss of a spouse increases an older person's vulnerability and need for help. Widowed parents, usually mothers because of the sex difference in life expectancy, and other unmarried parents are more likely than married parents to live with an adult child (Roan & Raley 1996, Soldo et al. 1999). Parents' with higher incomes and educational attainment are more likely to live alone (Spitze & Logan 1990, Wolf & Soldo 1988). Parents may use their greater financial resources to avoid the loss of privacy that comes with sharing a home. Poor health and advanced age increase parents' need for help, and children respond by helping more, including with the "currency" of coresidence (Seltzer & Friedman 2008, Silverstein et al. 1995).

An adult child's marital status also affects coresidence. For economic reasons, daughters who become single mothers are likely to live with their parents, at least for a short time (Mutchler & Baker 2009). Unmarried adult children, in general, are much more likely than married adult children to live with parents (Furstenberg et al. 2005, White 1994), perhaps owing to the norm of nuclear family independence (Amato et al. 2007). Dual-earner, married children likely also have greater economic resources with which to rent or purchase their own home. Adult offspring, like the older generation, appear to prefer to live in a household separate from their parents when they can afford to do so. Adult offspring who have higher earning potential are less likely to return to the parental home than are those with poor economic prospects (Kaplan 2012), and wealthier offspring are less likely to live with an unmarried, aged mother (Soldo et al. 1999), perhaps because the offspring provide financial support rather than coresidence. The residue of divorce and the dissolution of cohabiting relationships may strain parent-child relationships in adulthood, thereby reducing each generation's willingness to coreside, even though families who have experienced disruption have greater economic needs than do those in which parents are stably married. Even when parents divorce after their offspring have already grown up, the divorce contributes to a decline in father-adult child coresidence (Shapiro 2003). Parents and adult stepchildren also are less likely to live together than are parents and biological children at the transition to adulthood as well as later in life (Pezzin et al. 2008b, Seltzer et al. 2013, White 1994).

Compared with Whites, Blacks and Hispanics are more likely to live in extended family households (Sarkisian & Gerstel 2012). This includes households in which a grandparent and grandchild coreside. Only 4% of non-Hispanic White women age 55 or older live with a grandchild less than 18 years old, but 13% of non-Hispanic Black women and 18% of Hispanic women do, as shown in Figure 1 (Seltzer & Yahirun 2013). Black grandmothers who live with a grandchild are more likely to be responsible for most of their grandchild's basic needs, compared with other grandmothers who live with a grandchild; this is because Black grandmothers' homes are less likely to include the grandchild's parents than non-Hispanic White and Hispanic grandparents' homes (Luo et al. 2012). Grandmothers who take in grandchildren and care for them in the absence of the child's parents are often economically disadvantaged or in poor health (Luo et al. 2012). The strain of raising a grandchild may contribute to further health problems (Hughes et al. 2007).

#### **Financial Transfers**

Just as intergenerational coresidence is more likely to help adult offspring or their young children than the older parent until very late in life, financial transfers are more likely to be from parents to offspring than from offspring to parents (Eggebeen & Hogan 1990, McGarry & Schoeni 1995). Data from the first wave of the NSFH conducted in the late 1980s show that 17% of adults received \$200 or more from their parents in the past five years, whereas only 4% reported that they gave at least \$200 to their parents in the past five years (Eggebeen & Hogan 1990, table 1). In the 1988 PSID, 18% of respondents reported

<sup>&</sup>lt;sup>2</sup>Census data do not identify all grandparents, only those who live with a grandchild. Thus, the denominator for the percentage who live with a grandchild must be all individuals and cannot be restricted to those who have grandchildren.

receiving a financial transfer of \$100 or more from a parent in the past year, whereas only 3% reported giving money to a parent (Schoeni 1997, table 3).

Parents and children may use financial transfers to alleviate economic need. When offspring (or their spouses) have more than one parent who might need help, they are more likely to give money to a parent whose income is lower, probably as a response to economic need (McGarry & Schoeni 1995). Parents with higher incomes are more likely to help adult children by giving them money than are parents with lower incomes (McGarry & Schoeni 1995, Zissimopoulos & Smith 2009). Parents are more likely to give money to a child whose income is lower than his or her siblings' (Altonji et al. 1997, McGarry & Schoeni 1995).

Divorced fathers and parents in stepfamilies are less likely to give their adult children money than are married parents, even after differences in socioeconomic status are taken into account (Eggebeen 1992, Furstenberg et al. 1995). Among the most important transfers parents make is to help children acquire higher education. Single parents and parents who have remarried are less likely to contribute to young adults' college expenses, and when they do contribute, they give less (López Turley & Desmond 2011).

About half of parents age 50 or older report giving financial transfers worth \$500 or more to their children over a 2-year period (Zissimopoulos & Smith 2009). Within families, parents may not treat their children equally in the short term, such as by giving each child the same amount of money in each year. But when parents are observed for a longer period, their financial transfers to offspring become more equal. In families with two or more children, just under 12% gave money to all of their children in a 2-year period, but over a 16-year period, 43% gave to all of their children. Parents are more likely to treat children equally in giving them financial transfers in small families than in larger families (Zissimopoulos & Smith 2009, table 8). This suggests that as family sizes become smaller, parents will treat their children more equally. Parents' bequests, like longer-term financial transfers, are likely to treat all of their children equally (Dunn & Phillips 1997). Mothers who have both biological and stepchildren are more likely to plan unequal bequests. It is unclear if this is because of differences in the mother-(step)child relationship or because the stepmother expects that the stepchild's biological parent will leave that child a bequest (Light & McGarry 2004).

Although many surveys, such as the NSFH, ask only about financial transfers between parents and offspring who do not live together (Bianchi et al. 2008), surveys that do not condition questions about transfers on coresidence find that intergenerational transfers also occur when parents and adult offspring coreside (McGarry & Schoeni 1995, Zissimopoulos & Smith 2009). When offspring have children of their own and when parents and offspring live relatively close to each other, financial transfers are more likely. In fact, Cox & Stark's (2005) findings suggest that financial transfers from parents may encourage adult offspring to produce grandchildren.

<sup>&</sup>lt;sup>3</sup>This percentage is among those who gave at least once to a child.

#### **Time Transfers**

Money is not the only "currency" in which families exchange support. Parents give adult children time and practical help as well as money. Grandparents provide care for their grandchildren, a transfer that also benefits their adult children. Adult children are more likely to report giving parents support in the form of time than of money (Schoeni 1997).

Unpaid care vastly trumps paid care in terms of its estimated value, both for the elderly and for young children, many of whom are cared for by family members. In a recent review of the value of unpaid care in the United States, Folbre (2012) estimates the value of unpaid care as 20–40% of gross domestic product, depending on the valuation method used. An early estimate of the value of unpaid personal assistance to adults with disabilities was \$168 billion in 1996, five times the expenditures on paid care (LaPlante et al. 2002). A more recent review of estimates placed the annual economic value in the range of \$350 billion for adult care in 2006 (Gibson & Houser 2007).

Adult children who themselves need assistance because of their limited financial resources or because they have other family responsibilities that constrain their time—for example, those who have young children—are less likely to provide for their parents than are children who have fewer constraints (Hogan et al. 1993, Smits et al. 2010, Wolf & Soldo 1988). From the family perspective, parents who have a larger number of offspring are more likely to have at least one child who is able to help than are parents who have fewer offspring (Soldo et al. 1999, Spitze & Logan 1990). As family size has become smaller over time, this suggests that parents have fewer potential helpers, all else being equal. The larger families of those who are economically disadvantaged may increase the likelihood that at least one of the adult offspring is available and able to help parents.

Several data sets of older adults provide estimates of hours of care per week that care-givers provide. Despite very different methods and universes, estimates fall within a narrow range of about 19 to 24 hours during a typical week (Folbre 2012, ch. 3). This average masks a high degree of variance, however, with most caregivers spending relatively small amounts of time assisting a spouse or parents and a small group providing large amounts of time.

Relatively few individuals have major responsibilities for caring for parents while raising young children, although estimates of this phenomenon are variable and uncertain owing to data limitations. Using data from the National Longitudinal Survey of Young Women, Pierret (2006) provides a range of estimates, from 1% to 33% for women in their 40s and early 50s, with about 9% his preferred estimate of those who have substantial support obligations to both generations. Given the demographic trends toward later childbearing and increased life expectancy, however, an increased number of adults nearing retirement age may be at risk of needing to provide care or support both up and down the generational ladder. Based on data from the PSID, the percentage of women age 50–65 who had children and at least one surviving parent increased from about 35% in 1988 to 45% in 2007 (authors' tabulations, available upon request). If women experience a so-called crunch during their lives when raising children competes with meeting the needs of aging parents, this period likely occurs at older ages for the highly educated who delay childbearing and also have parents who live longer than those of the less educated.

There is ambiguity in what gets counted as help in studies that ask respondents to provide an estimate of their hours of help or care. Some data collections ask about specific types of activities. For example, the Wisconsin Longitudinal Study (WLS) and the NSFH asked respondents whether they have given assistance with transportation; with housework, yard work, or repairs; with child care; or with advice or emotional support in the past month. Assistance to children is more common than assistance to (living) parents, reinforcing a common finding in the intergenerational literature that support tends to flow downward more often than upward. Women do more care of parents than do men, again a common finding in the intergenerational literature on time transfers (McGarry 1998). However, men and women are equally likely to provide some types of help, such as help with transportation. Men also report a surprising amount of "help with housework, yard work and repairs" in the WLS, perhaps because this category includes the types of activities—yard work and repairs—that men typically do. Men also increase their likelihood of reporting babysitting grandchildren as they transition from their mid-50s when most men are employed to their mid-60s when many have retired (Kahn et al. 2011). One of the largest gender differences is in emotional support, which tends to be much more often provided by women than men (Chesley & Poppie 2009).

Marital status also matters, more so for men than women, with much lower reports of helping parents and children for the unmarried, especially unmarried men, than for married respondents (Kahn et al. 2011). Adult children provide more help to widowed fathers than to divorced fathers (Lin 2008a). Compared with married couples, cohabiting couples are less likely to exchange household help with parents (Eggebeen 2005).

## WHY DO PARENTS AND ADULT CHILDREN HELP EACH OTHER?

Love or altruism, exchange or reciprocity, and feelings of family obligation are primary motivations for intergenerational transfers. These motivations are not mutually exclusive, and at some life stages one may be more dominant than another (Bianchi et al. 2008). Parents are more likely to help an adult child who is economically disadvantaged compared with other offspring in the family. Adult children are more likely to help a parent who is in poor health or is economically needy than a parent who is healthy or economically well-situated. These patterns suggest that parents and children are motivated to help because they care about each other, that is, for altruistic reasons. Differences in the quality of parent-child relationships within a family may contribute to within-family differences in the amount of help offspring and parents give to each other (Davey et al. 2009, Lin 2010, Pillemer & Suitor 2006).

Parents and children also give each other money and time as part of an exchange. Parents may give seemingly independent adult children help to encourage reciprocity in case the parent needs help later in life. Adult children may provide care when parents are ill to repay parents for earlier financial help, for instance with educational expenses (Henretta et al. 1997) or to reciprocate for care the parents provided by looking after grandchildren when the adult children were away at work. Exchange motivations require that parents and offspring can rely on the other to be available and willing to help should the need arise. Divorce and other types of family disruption early in life challenge individuals' perceptions

that transfers will be reciprocated in the long term because they view family relationships as time-limited. In the case of divorced fathers and fathers of children born outside of marriage, who were disengaged from children's lives for much of their offspring's childhood, offspring may provide little help in later life because the father has done less to motivate the offspring to reciprocate.

Family obligations or shared understandings about family responsibilities are informal rules about how family members should help each other. These rules are reinforced by informal sanctions as well as by laws in extreme cases (Rossi & Rossi 1990). Attitudes about intergenerational obligations are correlated with how much parents and adult children help each other (Ganong & Coleman 2005), and in longitudinal studies attitudes about obligations predict assistance that offspring will provide parents later in life (Silverstein et al. 2006).

Compared with obligations between biological parents and children, responsibilities of stepparents and stepchildren are weaker and more variable than those between biological parents and children (Ganong & Coleman 1999, Rossi & Rossi 1990). An adult stepchild's obligations to a stepfather depend on whether the stepfather remains married to the child's mother, according to public opinion data (Ganong & Coleman 1999, Ganong et al. 2009). Cohabiting relationships, like those in a stepfamily, have ambiguously defined rights and responsibilities that may weaken consensus about whether or not parents and cohabiting adult children should help each other in the same way that parents and married adult children do (Cherlin 1978, Nock 1995, Seltzer et al. 2012). Parents and offspring in cohabiting unions may be less likely to help each other in ways that family members do because they do not think of cohabiting partners as part of their family (Powell et al. 2010).

## WOULD PARENTS AND CHILDREN HELP EACH OTHER IF HELP WERE NEEDED?

Survey data show that in many families parents and adult offspring do not transfer time or money to each other. For some, this is because they do not need assistance. For others, it is because there is no one who has the resources to provide help. We know of only two US data sources that would allow one to address questions about whether or not an individual has a family safety net and at the same time take into account the availability of kin. These are the 1987–1988 NSFH and the 2002 General Social Survey. Neither of these studies has the type of detailed information on kin availability and characteristics of available kin, such as education, health, and marital status, that is necessary to describe potential assistance or demand for assistance. Of these two surveys, only the NSFH has information about actual transfers as well as the safety net questions.

Data from the 1980 PSID indicate that 84% of families with children have a relative they can rely on for financial help or time assistance in an emergency (Boisjoly et al. 1995). White families are more likely than Blacks to have someone on whom they can rely (Boisjoly et al. 1995). The NSFH also asked respondents to whom they would turn for emergency help, such as advice, a loan, or other help. The NSFH data showed that cohabiting adults were much less likely to include their parents as a source of emergency

assistance than were married adults (Eggebeen 2005). The weak integration of cohabitors in the family safety net also is evident in a recent vignette study in which adults expressed greater support for older parents to provide housing help to adult children who are single or married than to those who are cohabiting (Seltzer et al. 2012).

Another way to learn about whether or not parents and adult children would help each other if necessary is to ask if they should provide such help to each other. A growing body of research examines attitudes about obligations using vignettes to vary the family circumstances and needs of the parents and children (Ganong & Coleman 2005, Nock et al. 2008, Rossi & Rossi 1990, Seltzer et al. 2012). These studies assess the degree of consensus about intergenerational obligations. High levels of consensus suggest that individuals would provide help if their own parents or offspring needed it, but to date there have been no attempts to use vignette responses on intergenerational transfers to predict actual behavior in a prospective design. In part this is because the need for some types of help may be rare; that is, the need to draw on help from the family safety net does not arise often in the general population. Yet theory and lay conceptions of what families do and how family relationships differ from relationships among nonkin identify this latent support as a vital dimension of family as a social institution (Riley 1983).

## DATA AND METHODOLOGICAL CHALLENGES FOR STUDYING INTERGENERATIONAL RELATIONSHIPS

A surprising number of articles on intergenerational relationships still rely on the first two waves of the NSFH begun in 1987–1988. One reason is that it is a sample of adults of all ages who report about their own and their parents' union histories. The NSFH's combination of information about cohabitation, marriage, divorce, and widowhood along with reports about multiple dimensions of parent-child relationships remains unique. Researchers have a great need for an update to the NSFH in light of growing socioeconomic differences in family life and the negative associations among cohabitation, union disruption, and stepfamily experience, on one hand, and intergenerational ties, on the other.

The HRS, now considered the gold standard for aging research, provides valuable data on intergenerational transfers for contemporary aging cohorts, but the survey cannot fill the need for a comprehensive view of parent—adult child relationships for the broader population. Because the HRS, a sample of adults 50 years old or older, begins to observe individuals when they are already in late middle age, the design limits the degree to which researchers can examine variation in intergenerational ties. For example, it does not capture the immediate effects of early transitions (before age 50) to grandparenthood, a more common experience among Blacks and Hispanics, and among those who did not complete high school.

Another data need is information from both parents and children in the same survey so that individuals can report about their own economic characteristics and health, primary indicators of their resources and needs. Adult offspring may not know the extent of parents' health problems if parents attempt to hide them from offspring. In addition, parents and offspring who keep in close touch with each other are likely to be better informed about

each other's circumstances and to help each other more than when parents and offspring are more distant. This systematic error, correlated with transfers, may bias estimates of how each generation's characteristics affect transfers of time and money. New data from the 2013 PSID will allow a comparison of parents' and children's reports about each other's characteristics to inform researchers about when proxy reports are a reasonable alternative to an individual's own report (Bianchi et al. 2011). Evaluating whether a parent or child's report about a transfer is more accurate is more difficult than for reports about the other person's income because it is less clear what the true value of the transfer is. Parents and children may differ in what they consider to be a transfer. For example, a daughter may think she is helping by cooking dinner with her infirm mother, and the mother may think they are just spending time together.

Interviewing both generations in a family is extremely difficult, although some studies, such as the Longitudinal Study of Generations conducted in southern California, do this to great effect (Bengtson 2001). The Netherlands Kinship Panel Study, modeled on the NSFH, included parents and adult children in the same family, but parent-child dyads who participated had closer relationships than did parents and children where one member of the dyad did not participate in the survey (Manndemakers & Dykstra 2009). Even when survey participation rates are high and dyads are relatively complete, a parent and offspring may report "facts" differently (Brown & Manning 2009, Lin 2008b, Sweeney 2012). Two recent analyses of mother-offspring reports about family structure in the first wave of the National Survey of Adolescent Health find significant discrepancies in reports about the mother's cohabiting or remarried status. These discrepancies point to ambiguity about who each thinks is part of the family (Brown & Manning 2009, Sweeney 2012). Differences in how parents and offspring describe their families and living situations vary by race-ethnicity and may affect estimates of potential intergenerational ties and their consequences (Brown & Manning 2009, Sweeney 2012).

Understanding parent—adult child relationships requires information about all the parent's offspring and all the parents that each child has (biological, step, and in-laws). Research on whether or not adult children help their parents and, if so, which child helps sometimes frames the question as a strategic game in which the offspring who loses is the one who provides care for aging parents (Konrad et al. 2002, Rainer & Siedler 2009, Pezzin et al. 2008a). These theoretical approaches view family decision making as noncooperative, which may be more appropriate for stepfamilies in which adult children may have only one parent in common than for families in which the biological parents' marriage remains intact.

Within families, offspring may take turns caring for an aging parent, or children may provide different types of help at the same time. For example, qualitative evidence suggests that sons provide assistance that they think will help aging parents remain independent and daughters provide assistance that increases parents' dependence but maintains their daily routines (Matthews 2002). We know little about family size differences in how siblings provide care for aging parents, but the declines in family size suggest that sons and daughters may begin to provide more similar types of care.

## CONCLUSION

Changes in the availability of parents and children due to increased life expectancy combine with the reorganization of US family life due to high rates of divorce, childbearing outside of marriage, cohabitation, and remarriage to raise new questions about who is in a family and what families should do. Intergenerational transfers of housing, time, and money are important mechanisms that contribute to inequality within a generation. Children and young adults who are already disadvantaged have greater need for help from parents and grandparents, but they seek help from those whose resources are already strained. For the offspring of the well-off, parents and grandparents can use their more plentiful resources to solidify and enhance the success of the younger generation. When parents reach old age and their need for assistance increases, they depend on adult offspring for assistance, but again the disadvantaged are less able to reciprocate for help they received earlier in life than are those who are more advantaged. Demographic changes in kin availability and the rise in step-kin and quasi-kin ties increase the need for assistance among those already more disadvantaged. At the same time, these changes fray the family safety net by introducing ambiguity about who is entitled to draw on the safety net and who is obligated to provide it. New data and new research must address these ambiguities and their consequences for parents and children and for the growing inequality among US families.

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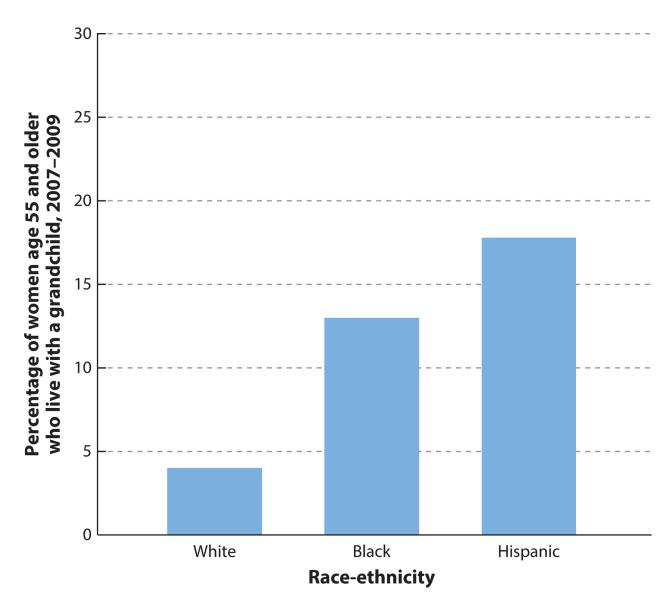
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**Figure 1.** Percentage of women age 55 and older who live with a grandchild, by race-ethnicity; American Community Survey data, 2007–2009 (Seltzer & Yahirun 2013). Data are shown for White non-Hispanics, Black non-Hispanics, and Hispanics of any race.

Table 1
Life expectancy at birth for Hispanics, Whites, and Blacks (in years)

	Hispanics	Non-Hispanic Whites	Non-Hispanic Blacks
Total population	81.0	78.4	73.7
Women	83.3	80.7	76.9
Men	78.4	75.9	70.2

Source: Miniño et al. (2011).

Table 2

Percentage of women, aged 40 to 44, who have had children, by race, nativity, and educational attainment

Sociodemographic characteristic	Percentage of women with children			
Race-ethnicity				
Hispanic	87.6			
Black	82.8			
Non-Hispanic White	79.4			
Nativity				
Native born	80.0			
Foreign born	86.7			
Educational attainment				
Less than high school	88.2			
High school graduate, no college	80.7			
Some college, no degree	82.3			
Associate's degree	84.0			
Bachelor's degree	78.3			
Graduate or professional degree	77.6			

Source: US Census Bur. 2010, table 7.