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**CHANGES IN PARENT-CHILD  
CORESIDENCE IN LATER LIFE**

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**A. Speare, Jr.  
Bureau of the Census/Brown University  
R. Avery  
Brown University**

## Changes in Parent-Child Coresidence in Later Life<sup>1</sup>

Alden Speare, Jr.  
Brown University  
Bureau of-the Census

and  
and

Roger Avery  
Brown University

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### ABSTRACT

The coresidence of older parents and their adult children is viewed both from the perspective of the parent and the child using data from three panels of the Survey of Income and Program Participation. The analysis focuses only on older children, those 25 and older, to exclude cases of extended dependency due to college enrollment or initial labor force entry.

Persons aged 55 and over were most likely to live with older children if they lacked economic resources of their own or needed help with activities of daily living. Controlling these needs, coresidence declined with age until age 85, when it increased again and was much more likely for unmarried persons than married persons-. The likelihood of coresidence also increased significantly with the number of children one had.

Children aged 25 and over were also more likely to live with parents if the children had low incomes or needed help with activities of daily living, if they did not own a house and if they did not have a child of their own. Coresidence was much more likely for unmarried persons and it declined significantly with age. For both parents and children, coresidence was much more common among Asians than any other racial group.

Transitions to and from coresidence were also examined over four month time intervals from both the child's and parent's perspective. In general, the determinants of these transitions corresponded to the determinants of living arrangements at a fixed point in time. Overall the changes in coresidence seemed to be more responsive to the needs of the children than the needs of the parents.

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## **Changes in Parent-Child Coresidence in Later Life**

Most of the gerontological literature on living arrangements views the co-residence of elderly persons and adult children in terms of the physical, economic and other needs of the elderly person. Studies have shown that poorer persons, those of minority race or ethnicity and those who need help with activities of daily living are more likely to live with adult children (Soldo, Sharma and Campbell, 1984; Mutchler and Burr, 1988; Wolf and Soldo, 1988; Worobey and Angel, 1990). Research on the adult children in these households has tended to focus on their role as caregivers, although there is growing evidence that coresidence often benefits the child more than the elderly person (Aquilino, 1989; Speare and Avery, 1991).

The present study contributes to the understanding of coresidence in two ways. First, it looks at the determinants of coresidence between older parents and adult children from both the perspective of the parent and the perspective of the child. Second, it examines transitions to and from coresidence from both perspectives.

### **Review of Literature-**

There is a considerable body of literature focusing on the needs of elderly people and the extent to which these needs are met through shared living arrangements. Studies by Holden (1988), Crimmins and Ingegneri (1990), Wolf and Soldo (1988) and Mutchler (1991) all found a positive relationship between income and independent living. Mutchler (1991), Stinner, Byun and Paita (1990) and Angel and Worobey (1991) showed that poor health or need for assistance with activities of daily living had a negative effect on living alone.

Most studies which have examined the effects of race on living arrangements of elderly persons have found that blacks and other minorities are less likely to live alone (Wolf, 1984; Mutchler and Frisbie, 1987; Mutchler, 1991). Finally, availability, as indicated by the number and composition of children has been shown to have an important effect on whether or not an elderly person lives with parents (Aquilino, 1990; Crimmins and Ingegneri, 1990; Spitze and Logan, 1990). Wolf and Soldo (1988) examine the effects of gender and marital status of children and conclude that unmarried daughters are the most likely choice of parents in need of assistance. Cooney (1989) found that unmarried women were more likely to live with sons, but this could be due more to the needs of the son than the mother.

There is also a growing body of literature on intergenerational transfers. Ward, Logan and Spitze (1990) found that parents 65 and over who were living with adult children reported doing 79 percent of the housework. Hoyert (1991) found that parents were more likely to provide financial assistance to adult children than to receive it. Aquilino (1990) and Eggebee and Hogan (1990) found similar results using the National Survey of Families and Households.

A third, and almost wholly independent body of literature exists on the determinants of delayed nestleaving and returns to the nest among adult children. Studies by Goldscheider and

DaVanzo (1985; 1989) and Avery, Goldscheider, and Speare (1992) have shown that marriage, having a child of one's own, employment and independent income are important determinants of nestleaving while continued education delays nestleaving.

Almost all of the studies of living arrangements have been cross-sectional. However, there have been two important studies of changes in living arrangements which are based on panel data. Mutchler (1991) used the 1984 Panel of the SIPP to study changes in living arrangements for elderly persons. Because she used only one panel of the SIPP and limited the analysis to people who remained in the panel until the end, she observed only a small number of changes and this resulted in few significant findings. However, she did find that age had a negative effect on changes toward living alone and income and increases in income over time had positive effects on changes toward living alone. In addition, the number of children ever born had a positive effect on changing from living alone to living with others.

Angel, Worobey and Himes (1991) studied the relationship between changes in functioning and changes in living arrangements using the 1984-1988 panel of the Longitudinal Study on Aging. Their sample is persons aged 70 and over in 1984, which means that they are 74 or older by 1988. They found that declines in ADL functioning had significant negative effects on living alone at the end of the period, while income, being female, age and education all had negative effects on living alone.

While there have been several studies of the determinants of living arrangements of older people, only a few have looked at transitions and none have looked at transitions from the perspective of both the child and the parent. In addition, many of the studies which provide solid empirical results provide little theoretical discussion.

## **Theory and Hypotheses**

This research is guided by three theoretical perspectives. The first perspective attempts to relate long term changes in the relative wealth of elderly cohorts to changes in the expectation of independent living. Caldwell (1976) argues that with economic development, the direction of transmission of intergenerational transfers changes from a net flow from children to parents to a net flow from parents to children. While his main interest is in showing how this alters fertility goals, he also points out that it affects the expectation of whether or not parents will live with children in their old age.

The assertion that most of the United States elderly population has undergone this transition is supported by surveys which show that a high proportion of elderly persons both expect and desire to live independently. Beresford and Rivlin (1966) argued that privacy was highly valued in American society and that there was a strong relationship between income and independent living among unmarried elderly women. More recent studies of the income and wealth of elderly persons have shown that there has been a substantial improvement in the economic well-being of elderly

persons in the last three decades (Ross, Danziger and Smolensky, 1987; Holden, 1988) and that their situation compares favorably with that of persons under 65 (Crystal and Shea, 1990; Radner, 1990).

In the process of economic growth, some groups in a society benefit more than others and family change associated with economic growth should be more complete among those who have benefitted most. Thus we would hypothesize that racial and ethnic minorities which have not fully benefitted from economic growth should show less tendency towards independent living of elderly persons than the rest of the population. Furthermore, to the extent that more highly educated persons are more likely to adopt new ways of living than those with less education, we would expect that education would have a positive effect on living apart from children.

The second theoretical perspective is a qualification of the first. Recognizing the desirability of independent living, there are some circumstances where the elderly person or couple face either economic needs or needs for assistance with daily activities which can best be met through coresidence with children or others. This theory is perhaps best stated by Litwak and Longino (1987) in describing the motivation for residential mobility of elderly persons. They view three stages in later life development which give rise to mobility. The first is retirement which frees people to move to locations which offer more amenities. The second comes with increasing difficulty in performing daily activities which motivates a move either into the home of a child or relative or to a nearby housing unit. Finally, when the need for assistance increases further, there is a move into an institution. The second move, which Longino and others (1991) have studied in greater detail, often involves a transition toward parent-child coresidence.

The second perspective leads to hypotheses that unmarried elderly persons and those with low incomes or who need help with daily activities will be more likely to live with children, to move in with children and to remain with children, if they have children. If they do not have children, they are likely to make the third move, to an institution, at an earlier stage than if they do have children.

The third theoretical perspective also derives from the first in that it views parent-child coresidence from the child's perspective. Recognizing that the net flow of intergenerational transfers is toward the children, this final perspective looks at the needs of the child and hypothesizes that unmarried children and those with no income or low incomes will be more likely to live with parents, to move in with parents, and to continue with them. DaVanzo and Goldscheider (1990) view the parental home as a "safety net" where young adults can return when their jobs, marriages, or other aspects of their life fail. There may also be some cases where there is reciprocal support between the two generations in a household (Stoller, 1983). For example, the parent may provide housing in exchange for help with activities of daily living.

All three of these theoretical perspectives assume that one has the opportunity to live with parents or with children. However, not everyone has a surviving child and a surviving parent. For parents, the probability of living with a child should increase, the more children one has since

a larger number of children not only increases that chance that one will be able to provide assistance when it is needed by the elderly parent, but it also increases the likelihood that a child will have needs for coresidence. For children, the probability of having a living parent varies by age and thus age effects must be partly interpreted as effects of differing availability when more precise data on availability are missing.

## **Data and Methods**

The study of transitions in living arrangements requires detailed longitudinal data. We use data on persons aged 25 and over from the 1984, 1985 and 1986 panels of the Survey of Income and Program Participation (SIPP). We have chosen to limit the analysis to persons aged 25 and over because our previous research (Speare and Avery, 1991) has shown that when children under age 25 live with parents they are unlikely to provide assistance to their parents. Up to age 25, a high proportion of children who live with parents are still attending school or seeking regular employment.

The use of three panels enables us to obtain large enough sample sizes for subgroups such as Blacks, Hispanics and Asians and enables us to use some improvements incorporated into the 1985 and 1986 questionnaires. Each of the panels was followed every four months and each interview collected comprehensive data on employment, income, and welfare reciprocity for all adult members of the household, as well as relevant data on household composition. Data on health and disability were obtained at one point in each panel. All of the analysis in this paper uses the individual as the unit of analysis. Analysis of transitions involves four month intervals between consecutive interviews.<sup>1</sup> Only those interviews beginning with and following the interview in which health and disability data were collected are considered so to avoid problems of causal inference with regard to the effects of health and disability on living arrangements.

Unlike other studies of household change which have taken the household as the unit of analysis (Citro, Hernandez and Moorman, 1986; Hernandez, 1989), we have used the individual as the unit of analysis. A given individual may contribute up to five intervals of observation. If that individual is married, the spouse is also included in the analysis.

Because the original SIPP sample was based on a clustered sample and the clustering effects are enlarged by the use of multiple respondents from the same household and multiple observations from the same respondents, it is necessary to estimate sampling errors with procedures which take the complex sample design effects into account. This was done using a computer program called CPLX developed by Robert Fay at the Bureau of the Census. This program uses a jackknife technique to estimate sampling errors for log linear models, including logistic regression.

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<sup>1</sup>In a few cases there were one or more missing interviews resulting in periods of eight months or more between observations. Since most of these cases involved a single missing interview, we created two records, but only allowed changes to occur in one of them.

## Living Arrangements from the Perspectives of Children and Parents

Because the SIPP data include interviews for all persons in the household, it is possible to look at living arrangements from either the perspective of the older generation or the younger generation. Table 1 shows the proportion of individuals in all three panels who are living with either a parent or a child over 25 by the individuals age and marital status at the interview when information on health was obtained. Coresidence with a parent or child was obtained from codes identifying the parent, if a parent was living in the household. These include adopted and step-children.

The proportion of unmarried persons who are living with parents declines rapidly with age after age 25. However, even in the 45 to 54 age range, over 10 percent of unmarried persons live with a parent. Beyond that age, the possibility of living with a parent declines rapidly due to mortality of parents.<sup>2</sup>

Among married persons, there is a nonlinear relationship between age and living with parents. In the youngest age group, about six percent of married persons live with a parent. This percentage declines to 2.3 percent in the age range from 35 to 44 and then rises slightly to 3.0 percent at ages 45 to 54 before declining with increasing age. While the increase from ages 35 to 44 to ages 45 to 54 is only significant at the  $p=.05$  level, the increase is consistent with the increasing needs for assistance of parents of persons in this age range, as will be shown later.

In preparing data for the analysis from the parent's perspective, we had to search the individual records of all persons in the household and determine whether or not there were children of certain ages in the household. We decided on age 25 as the dividing line above which there was a reasonable chance that a child living in the parent's household might be making a significant contribution either in terms of income or in providing assistance with daily activities.

Looking at the relationship from the parents' perspective, the proportion living with children 25 and over is negligible before age 45 because few parents at younger ages have children as old as 25 years. Thereafter, the proportion living with older children rises to the 55 to 64 age range when those who had births around age 30 are most likely to have children 25 to 34. From ages 65 to 84, the percentage living with older children declines for both married couples and unmarried persons.<sup>3</sup> At ages 65 to 74, 10.6 percent of married couples and 13.9 percent of unmarried persons live with older children. For the married, this declines to about seven percent

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<sup>2</sup>While the SIPP does not ask whether or not the respondent has living parents, this question was asked to a comparable sample in the National Survey of Families and Households (1989). Tabulations from the survey indicate that up to age 45, ninety percent or more have a living parent. From 45 to 54, two-thirds have a living parent and from 55 to 64, one-third do. From 65 to 74, only about 10 percent have a living parent and beyond age 75, very few do.

<sup>3</sup>The unmarried persons include those who are widowed, divorced, separated or never married. They also include a few persons who said that they are married, but were not currently living with their spouse.

at ages 75 and over, while for unmarried persons it declines through ages 75 to 84, but rises to 28.5 percent at ages 85 and over.

### **Rates of Change in Parent-Child Coresidence**

Table 2 gives the proportion of those changing household status in a four month period by age and marital status at the beginning of the period.<sup>4</sup> The panel at the top of Table 2 shows the transition rates from the point of view of the child as respondent. The percentage of those who begin the interval living with parents, who live apart at the end of the interval drops rapidly with age, irrespective of marital status. Only those intervals in which the parent survived and remained in the household population are included so that changes due to death or institutionalization of the parent are not part of this analysis.

The proportions making the reverse transition, from living alone to living with parents is very low, averaging much less than one percent for a four month period. For these transitions, we do not know whether or not there is a parent or parent-in-law alive, so part of the decline with age is due to declining availability of parents. At all ages younger than 65, married persons are much less likely to resume living with their parents than the unmarried.

The second panel of Table 2 shows transitions in living arrangements with older children (those 25 and older) for respondents aged 55 and over. If they are living with older children, about 95 percent remain with these children over the next four months. The transition to living independently is most likely for younger parents (those under 65) and for those who are currently married. The high rate of transition when the parent is 55 to 64 most likely reflects the final phases of nestleaving as the parent's youngest children leave home. Comparing the columns for the reverse transition, from living apart to with a child, with those for parent-child splits, dramatically demonstrates that at all ages, for both the married and unmarried, those living with children are far more likely to end that status, than are those not living with children to resume living with them. This latter event is very rare for all age and marital status groups. It is particularly unlikely for older married couples. More single persons aged 85 and older resume living with their children than those between 65 and 84, but the numbers are not impressive.

### **Determinants of Living Arrangements- Cross-sectional Analysis**

The factors which determine whether or not a person aged 55 or older lives with a child aged 25 or older are explored in Table 3 using logistic regression. The analysis is performed as of the interview when health and disability questions were asked as these are expected to be

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<sup>4</sup>This analysis includes only persons who were interviewed in the wave including the health and disability module and who had at least one additional interview. There is likely to be some bias towards the undercounting of transitions because movers are more likely to have been lost from the sample by the time of the health interview or to have been lost before the next interview.



important determinants of living arrangements.<sup>5</sup>

Consistent with the results in Table 1, age has a negative effect on coresidence. However, this is not a linear effect. The negative effect increases up to ages 75 to 84 for the total and married groups, but shows some reversal among unmarried persons in the 75 to 84 age group. Among those 85 and over, there is an increase in the likelihood of living with children, particularly among unmarried persons. This most likely reflects needs which are not adequately measured by the income and disability variables.

The likelihood of living with children is much greater for unmarried women than for either married persons or unmarried males. A much higher proportion of unmarried men are divorced or separated compared to unmarried women who are much more likely to be widowed. Divorced or separated men are much less likely to live with children than divorced or separated women. These results are consistent with the analysis of other data by Lawton (1990) on the quality of parent child relationships. They are also consistent with the customary assignment of custody for minor children to the mother in divorce cases.

Whether the older person has given birth to or fathered any children and the number of children has a strong effect on whether or not they are living with a child. Originally, we restricted the analysis to those who reported having given birth to (or having fathered) at least one child. This is the only measure of availability of children outside the household which we have and it does not tell us whether or a child is alive or whether or not there is an adopted or stepchild living outside the household. In further analysis we found that there were several respondents who reported no children ever born who were living with a child (presumably a stepchild or adopted child). We also found that the determinants of whether or not someone with no children ever born was living with a child were similar to those for those with children ever born so that they could be included in the same models as long as the number of children ever born were controlled.<sup>6</sup>

Economic resources were measured by the ratio of income to the poverty threshold for an independent household and whether or not the elderly person or couple owned the housing unit. The calculation of income to poverty was based on treating the elderly person or couple, if married, as an independent household rather than the more conventional approach of using household income to the household poverty threshold. This measure, thus, represents the elderly person or couples ability to live alone using only their own income, irrespective of whether they

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<sup>5</sup>These were wave 3 in the 1984 and 1986 panels and wave 6 in the 1985 panel.

<sup>6</sup>Controlling for children ever born resulted in some loss of cases because these questions were asked in a topical module added to only one of the interviews in each panel and persons who missed that interview had to be excluded. These losses were greatest for the 1984 panel when the questions on fertility were not asked until the eighth interview and that interview only included three or the four rotations groups.

actually live alone or with others.<sup>7</sup>

Homeownership had a significant negative effect on living with children for all older persons and for unmarried ones. Income had the expected negative effect on income for all groups, but the effect was only significant for married persons.

Need for assistance with activities of daily living (ADLS) was also an important determinant of coresidence for unmarried persons and for the all persons 55+. It had only a weak and nonsignificant effect for married couples, presumably because they could receive help from their spouse.

Finally, race/ethnicity had a significant effect on living arrangements. Controlling measures of need, Whites were considerably more likely to live independently and Asians more likely to live with children than Blacks and Hispanics. This is consistent with the hypothesis about differential social change. Although the Asians have higher social and economic status than the Blacks or Hispanics, many of them were born in countries which place very high values on the coresidence of elderly persons with their children.

The reverse side of the picture is shown in Table 4 which contains the results of logistic regressions for the determinants of whether or not adult children live with their parents. In this case, it is the needs and characteristics of the children which are analyzed. Unless they are living together, we do not know whether the parents are alive or what their needs are and therefore can not include these measures in the analysis. However, since the availability of parents decreases with age, this effect is partly controlled by including age in the analysis.

For the total group and for unmarried persons, age has a strong negative effect on living with parents. However, for married persons, those aged 45 to 54 are most likely to be living with one or more parents. This age group is most likely to have parents who need either economic help or help with activities of daily living. At younger ages, the parents are younger and better able to live independently. Beyond age 55, the likelihood of having living parents declines significantly.

Unmarried persons are much more likely to live with parents than married persons and among the unmarried, males are more likely than females to live with parents. Among the unmarried, having a child of one's own (grandchild) significantly decreases the likelihood of living with parents. Although the grandparents may be able to provide additional assistance with child care for the single parent, this does not appear to offset the stronger trend towards the separation of subfamilies. Grandparents who provide childcare assistance may prefer to have a separate residence which they can retreat to rather than being constantly in the same household with their grandchildren.

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<sup>7</sup>We are unable to take account of the possibility of interhousehold transfers from children or other relatives which may enable some elderly persons with inadequate resources of their own to live independently.

As predicted, the economic situation of the child has a significant effect on whether or not they live with parents. Unmarried persons with incomes below the poverty threshold for an independent household are more likely to live with parents while those both married and unmarried persons who own their own home are less likely to live with parents.

Although few persons aged 25 to 74 need help with activities of daily living, some have had disabilities from birth or early in life and if these persons are unmarried, they are more likely to live with parents than those with no disabilities..

Finally, race has a significant effect on living arrangements, but only for Asians when compared with all others. Both married and unmarried Asians are more likely than persons of other races to live with parents. When all the other variables are taken into account, a married Asian person is four times as likely to be living with a parent than someone who is not Asian. Were we able to control for availability of parents, we would expect to find that Asians were less likely than others to have a living parent within the United States because many of the Asians are immigrants who left their parents in the country of origin and many have come from countries with lower life expectancies than the United States.

### **Determinants of Transitions in Living Arrangements**

The cross-sectional analysis of living arrangements does not indicate the extent to which the coresidence of parents and adult children is due to children who never left home or is due to a more recent decision to live together by parents and children who have been apart for a long period of time. By studying transitions in living arrangements, we can look at how parents and children respond to changing economic, health and other circumstances.

Table 5 examines the transition to living with children for those 55 and over who lived apart at the beginning of the period. Because less than one percent of these persons join their children in a given four month period, only large differentials are likely to be significant. Older persons are less likely to join (or be joined by) their children than those 55-64, particularly those who are married. Married persons are significantly less likely to join children than unmarried persons. Among unmarried persons, females are somewhat less likely to join children than males, but this difference is not significant. Whether one has natural children and the number of these children has a strong effect on changes to living with a child. For example, unmarried persons who had three or more children are five times more likely to change to coresidence than those who had only one child.

None of the indicators of need have significant effects on the chances that a parent will join (or be joined by) a child. Poverty does not have a significant effect on the probability that a parent will join a child 25, although the effects are in the predicted direction for the total group and those who are unmarried. Homeownership, which is not shown in Table 5, but was tested separately, has no significant effect on joining children. Need for help with ADL and IADLs is also positively related to joining children, but the effects are not significant.

Race, however, has a significant effect on the likelihood that older persons will move in with a child (or have a child move in with them). Asians are much more likely to join their children than whites. Hispanics are somewhat more likely to join children than whites and Blacks are more likely if married, but not if unmarried.

Table 6 provides an analysis of the same transition from the perspective of the child. It examines the factors that are associated with joining parents in a four month period. Not surprisingly, the same variables that affect parents joining children also affect the children joining parents. Thus older persons are less likely to join parents, while those who are not married are more likely to join them. Having one's own children also reduces the probability of joining parents for unmarried persons. Apparently responsibilities of ones own reduces the likelihood of joining parents. Homeownership and education also have effects in the expected direction as does income, although the income effects are not significant.

Among married persons minorities are more likely to join their parents than are non-hispanic whites. Asians appear to be the most likely to do so, but the differences among minority groups are not significant. Among the unmarried, Hispanics appear to be significantly less likely to join parents. Since many Hispanics are foreign born, their parents may not be living in the United States.

Table 7 examines transitions for those over 55 who were living with their children initially. Here a positive coefficient means one is more likely to separate from children. As expected older persons are less likely to leave their children. Unmarried persons are more likely to remain with children than married ones. Three generation families appear to be less stable, as indicated by the positive effect for grandchildren.

Consistent with expectations, poverty of parents has a negative effect on separations indicating that poorer parents are more likely than others to remain with children. Homeownership has a strong effect on transitions toward independence. When the child is the owner, separation is less likely than if the parent is the owner or if the housing unit is rented.

The need for assistance with daily living (ADLs and IADLS) has the expected negative effect in all three models, but is not significant.

Table 8 completes the picture by showing the transitions from living together to living apart as viewed from the child's perspective. While there is a general decline in the likelihood of separating as age increases, this trend is not clearly established for unmarried persons or for all persons where rates decline to ages 45-54 and then appear to rise. This change can not be accounted for by increasing rates of death and institutionalization of parents with age because we have only included cases where the parent survived the interval of observation and remained out

of an institutions.<sup>8</sup>

Parent's age, which is also included in the analysis, shows a consistent negative effect on separation for all persons and unmarried persons, but not for married persons. The older the parent, the less likely the child is to leave. However this effect is only significant for all persons.

Married children are more likely to separate from their parents than unmarried ones, but this difference is not significant. Among unmarried persons, there is very little difference between males and females. Having a child of one's own (grandchild) , makes one more likely to separate. Combining the effects of marital status and grandchildren, it appears that there is a tendency for extended units to divide into subfamilies whenever there are at least two people in a subfamily.

Education has the expected positive effect on separation for all persons and unmarried persons. Racial minority status has the expected negative effect, although the latter effect is weak and only significant for unmarried persons.

The effects of homeownership are opposite those which might be expected from a model based only on the child's needs. If the child is the owner, separation is less likely, but if the parent is the owner, separation is more likely. In this instance, it appears that the parent's needs are dominant. If the parent is living in the child's house, this may indicate real need for assistance, either economic or physical, and in such cases, separation to independent households is less likely.

The other measure of economic need, the ratio of income to poverty has a weak negative effect on separations of parent-child households for all persons and unmarried persons.

## **Discussion**

The findings are generally consistent with the theory and past research. First, the desire for privacy among nuclear subfamilies was clearly evident in the strong effects of marital status and presence of grandchildren on independence. Married couples and parent - dependent child subfamilies were much more likely to be living independent of parents or adult children than unmarried persons. Married couples and unmarried persons with a dependent child were also less likely to join extended households and were more likely to leave them than unmarried persons without children. Although it was hypothesized that males would be less likely to live independently than females when income and other factors were controlled, this proved to be true only for children and not for parents.

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<sup>8</sup>It should be noted that for those aged 75 and over, intervals which began with the parent living with an adult child were much more likely to be ended by death or institutionalized than by either the parent of the child moving out. The intervals which ended with death or institutionalized have not been included in this analysis. These account for about two percent of the intervals in which persons 55 and over began the interval with a child 25 or older.

The need to live with others due to a lack of economic resources or the need for assistance with daily activities had the predicted effect on coresidence, although the results were not always significant. The strongest effects were for homeownership which promoted independent living among both generations. The effects of income on coresidence were significant for children, but not parents. Income also had significant effects on transitions from coresidence but not on transitions to coresidence. The need for assistance with daily activities was an important determinant of coresidence for parents and for unmarried children (only a few of whom had such a need), but did not significantly affect transitions to or from coresidence.

The "partial modernization" hypothesis was partly supported by the results for education and race. Higher education which should be associated with higher acceptance of the newer pattern of independent living as well as possibly increasing ones desire for privacy, had a negative effect on coresidence from the child's perspective, decreased the chances of joining parents and increased the chances of leaving parents, if initially living with them. The parent's education, however had no significant effect on their independence, although it increased the likelihood that they would separate from children.

The effects of race can also be interpreted from a "partial modernization" perspective. If minority groups can be assumed to lag behind the non-hispanic whites in adopting independent living arrangements, then the findings that they are more likely to live in extended families, to join such families, and to remain in them are consistent with this assumption. Asians, many of whom may have been born in societies which place a high value on extended families, have much higher coresidence than other groups. This is particularly true for married Asians. Speare (1974) showed that the traditional Chinese norm that married sons should live with their parents after marriage was still widely practiced in Taiwan in the 1960s and it is likely that many immigrants continue to hold this norm in the United States.<sup>9</sup>

Age has significant effects in almost all of the logistic regressions, despite the inclusion of measures of need, privacy and modernization. From the parent's perspective, whether they currently live with an adult child or whether they join a child has a curvilinear relationship. Coresidence declines with age, but increases somewhat at the oldest ages, especially for unmarried persons. For children, there is a fairly continuous decline in coresidence and the propensity to join parents with age. However, for both parents and children who start the interval of observation in extended families, there is also a negative relationship between age and the likelihood of leaving these families. While older children are less likely to join households with their parents, they are also less likely to leave these households once they are in them. This may related to the lower rates of residential mobility of older persons and the fact that some of the movement of younger children in and out of their parent's households may be for short durations of residence. As parents and children age, the coresidence appears to be more a result of the

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<sup>9</sup>Since the 1960s the prevalence of extended households in Taiwan has declined significantly, although as recently as the mid 1980s, a majority of young couples reported having started their married life living with parents (Weinstein and others (1990).

continuation of previously extended households than the reestablishment of such households.

Finally the availability of children had a very strong effect on whether parents were living with children or whether they joined children over time. Parents with more children have both more opportunity to obtain assistance from children when they have need and are more at risk of having children who need assistance from the parents. While this study can not fully separate the effects of the parents and child's needs on coresidence, the fact that most of the moves which result from changes in coresidence are made by the children (Speare and McNally, 1991) suggests that the children's need are more important.

In conclusion, these results are consistent with theories which view residential independence as the norm in American society but which recognize that some groups may view this norm as less important than others and that all groups allow for an exception to the norm when there is economic or physical need for coresidence. The results are also consistent with the view that in most families the flow of wealth is from parents to children and that correspondingly, most coresidence benefits the child more than the parent. This can not be fully established without additional data on the flow of assistance within coresidence households. However, data on sources of income within coresidence households showed that the majority of children who were living with parents earned less than their share of family income (Speare and Avery, 1991). This conclusion is also supported by the finding of Crimmins and Ingegneri (1990) that over one half of the parents who were living with adult children, when asked in the 1975 Survey of Aged, said that the coresidence was for the benefit of the child.

A clearer understanding of some of these relationships could be obtained if one were able to observe and relate changes in both the independent and dependent variables. While it is possible with the SIPP to observe changes in employment, income, marital status and dependent children, health and disability are measured at only one point in time which makes it impossible to investigate how elderly persons respond to changes in these variables. Further understanding could be gained from the ability to study the stability of parent-child households over longer periods of time than is possible with the SIPP.

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**TABLE 1**

**Percentage Living with Parent or Child Over 25 by Age and Marital Status,  
SIPP 1984-86.**

<u>Age</u>	<u>Live with Parent(s)--</u>			<u>Live with Child 25+</u>		
	<u>All</u>	<u>Married</u>	<u>Unmarried</u>	<u>All</u>	<u>Married</u>	<u>Unmarried</u>
25 to 29	16.3	3.1	34.1	0.0	0.0	0.0
30 to 34	8.6	2.5	22.5	0.0	0.0	0.0
25 to 44	5.5	2.3	15.4	0.5	0.4	0.7
45 to 54	4.7	3.0	10.6	9.7	10.0	8.8
55 to 64	3.2	2.1	6.4	14.7	14.3	15.8
65 to 74	1.6	1.1	2.3	11.8	10.6	13.9
75 to 84	0.2	0.4	0.1	11.5	7.1	14.8
85+	0.0	0.0	0.0	24.4	7.4	28.5
All 25+	6.1	2.3	14.3	6.3	5.8	7.5

Based on status at interview including health module, SIPP 1984, 1985 and 1986 Panels. Weighted by year one weights.

**TABLE 2**

**Percentages Making Transitions between Parent-Child Coresidence and Separate Residence for Persons 25+**

**A. Persons 25 to 74 Living with Parents or not**

Status at Beginning of-Interval

Age Group	Living with Parent to <u>Living Apart</u>			Living Apart to <u>Living-with Parent</u>		
	All	Married	Unmarried	All	Married	Unmarried
25 to 29	6.50	11.34	6.10	.89	.58	1.53
30 to 34	4.52	7.82	3.87	.43	.24	.96
35 to 44	2.38	3.42	1.95	.25	.19	.44
45 to 54	1.66	1.87	1.46	.17	.14	.27
55 to 64	1.55	1.52	1.58	.09	.06	.16
65 to 74	1.13	.00	1.97	.02	.02	.02
All Ages	4.17	4.17	4.17	.29	.19	.55.

**B. Persons 55 and over Living with Child or not**

Status-at Beginning of Interval

Age Group	Living with Child to <u>Living Apart</u>			Living Apart to <u>Living with Child</u>		
	All	Married	Unmarried	All	Married	Unmarried
55 to 64	7.91	8.97	5.33	.63	.61	.68
65 to 74	4.57	5.11	3.86	.37	.31	.48
75 to 84	1.66	2.41	1.39	.26	.13	.37
85+	.11	0.00	.12	.51	.00	.65
All, 55+	5.32	7.15	3.11	.46	.42	.52

Based on 4 month intervals from the 1984, 1985 and 1986 panels, following the wave with the health interval. Weighted.

Married persons are defined as married and living with spouse; all others are included in the unmarried category.

**Table 3. Logistic Regressions of Whether or Not a Person Aged 55**

**or older is Living with a Child 25 or older.**

Variables	All	Married	Unmarried
Age: 55-64	2.94 ***	.609 ***	.100
65-74	-.219 ***	.040	-.213 **
75-84	-.355 ***	-.510 **	-.162 *
85+ (r)	0.280 **	-0.139	0.275 **
MS/Sex: Married	-.063		
Unmarried Male	-.307 ***		-.291 ***
Unmarried Fem (r)	0.370 ***	0.000	0.291
Children Born:			
0	1.768 ***	-.256 ***	-2.207 ***
1	.221	-.003	.411 ***
2	.459 ***	.232 *	.700 ***
3+	1.088 ***	0.027 ***	1.096 ***
Homeowner	-.142 ***	-.072	-.195 ***
Income: Below Pov	.109	.235	.087
1 to 2X Poverty	-.067	-.195 *	.012
Above 2X Pov. (r)	-0.042	-0.040	-0.099
Race: White	-.885 ***	-1.010 ***	-.723 ***
Black	-.199 *	-.088	-.230 *
Asian	1.006 ***	.964 ***	.962 ***
Hispanic (r)	0.078	0.134	-0.009
Need ADL Help	.252 ***	.129	.380 ***
Constant	-1.358 ***	-1.623 ***	-1.372 ***
Model Likelihood	1342.6	692.2	737.3
Degrees of Freedom	16	14	15
Number of Cases	13693	8486	5207

Source: SIPP 1984, 1985 and 1986 panels at interview when health and disability questions were asked. Weighted. Excludes parents living only with children under 25 and those with number of children ever born unknown.

**Table 4. Logistic Regressions of Whether or Not a Person**

**Aged 25 to 74 is Living with Parent(s).**

<u>Variables</u>	<u>All</u>		<u>Married</u>		<u>Unmarried</u>	
Age: 25-29	.810	***	.013		1.128	***
30-34	.477	***	-.097		.757	***
35-44	.281	***	-.004		.449	
45-54	.173	**	.398	***	-.030	
55-64	-.362	***	.180		-.619	***
65-74 (r)	-1.379	***	-0.490	**	-1.685	***
MS/Sex: Married	-.820	***				
Unmarried Male	.633	***	.148	***		
Unmarried Fem (r)	0.187	***	0.000		-0.148	***
Have Grandchild	-.355	***	.028		-.564	***
Homeowner	-.551	***	-.443	***	-.763	***
Educ: LT High Sch	.024		-.022		.098	
College Grad	-.221	***	-.098		-.322	***
High Sch Grad (r)	0.197	***	0.120		0.224	***
Income: Below Pov	.338	***	.038		.409	***
1 to 2X Poverty	-.014		.089		-.004	
Above 2X Pov. (r)	-0.324	***	-0.127		-0.405	***
Race: Asian	.517	***	.674	***	.394	***
Need ADL Help	.192	**	-.383		.377	***
Constant	-2.073	***	-3.345	***	-2.052	***
Model Likelihood	5990.3		318.0		2850.0	
Degrees of Freedom	16		14		15	
Unweighted Cases	52346		37725		14621	

Source: SIPP 1984, 1985 and 1986 panels at interview when health and disability questions were asked. Weighted.

Significance (using CPLX program): \* p < .05, \*\* p < .01, \*\*\* p < .001.

**Table 5. Logistic Regressions for Transition from Living Alone to Living with Adult child for Persons Aged 55+.**

<u>Variables</u>	<u>All</u>	<u>Married</u>	<u>Unmarried</u>
Age: 55-64	.461	.744	.238
65-74	-.064	.119	-.079
75-84	-.432		-.283
85+ (r)	0.035	-0.863	0.124
Sex/MS: Married	-.434 **		
Unmar. male	.273		.097
Unmar. female (r)	0.161	0.000	-0.097
Children Born: None	-2.168	-2.222	-2.097
One	-.133	-.239	.015
Two	.831	1.066	.449
Three or More (r)	1.470	1.395	1.633
Income: Below	-.250	.018	-.313
1-2 Times Poverty	.18.8	-.036	.264
Above 2X Pov. (r)	0.062	0.018	0.049
Race: White, not hisp	-.896	-1.174	-.601
Black	-.518	-.054	-1.039
Asian	1.373	1.264	1.487
Hispanic (r)	0.041	-0.036	0.153
Need Help with ADLs	.242	.235	.319
Constant	-5.302	-5-686	-5.218
Model Likelihood	185.8	99.5	106.6
Degrees of Freedom	15	13	14
Number of Cases	44045	27483	16562

Based on 4 month intervals from the 1984, 1985 and 1986 panels of the SIPP.

Weighted. (r) = reference category.

Significance (using CPLX): \* p < .05, \*\* p < .01, p < .001.

**TABLE 6. Logistic Regressions for Transition from Living Alone to Living with Parent for Persons Aged 25-74.**

Variables:	All	Married	Unmarried
Age: 25-29	1.516 ***	1.333 ***	1.787 ***
30-34	.917 ***	.577 **	1.347 ***
35-44	.443 **	.405 *	.559 **
45-54	.033	.084	-.050
55-64	-.672 **	-.715 *	-.644 **
65-74	-2.237 ***	-1.684 ***	-2.999 ***
Sex/MS: Married	-.471 ***	0.075	
Married w. child		-.075	
Unmarried, no child	.430 ***	.195	
Unmarried w. child	0.041	0.075	-0.195 *
Homeowner	-.167 **	-.251 **	-.050
Education: Not Grad	.210	.024	.406 *
College Grad	-.423 ***	-.238	-.616 ***
High Sch Grad (r)	0.213 **	0.214 *	0.210
Income: Below	.132	.247	.075
1-2 Times Poverty	-.088	-.159	-.032
Above 2X Pov. (r)	-0.044	-0.088	-0.043 0
Race: White, not hisp	-.293 **	-.415 *	-.125
Black	.146	.153	.208
Asian	.420	.280	.575
Hispanic (r)	-0.273	-0.018	-0.658 *
Constant	-6.017 ***	-6.182 ***	-6.076 ***
Model Likelihood	572.2	190.8	274.7
Degrees of Freedom	16	15	15
Unweighted Cases	175175	131198	43977

Based on 4 month intervals from the 1984, 1985 and 1986 panels of the SIPP.

Weighted. (r) = reference category.

Significance (using CPLX): p < .05, \*\* p < .01, \*\*\* p < .001.



**TABLE 7. Logistic Regressions for Transition from Living with Adult Child to Living Apart for Persons Aged 55+.**

Variables:	All	Married	Unmarried
Age: 55-64	.426 ***	.511 **	.221
65-74	.133	.097	.227
75+ (r)	-0.559 **	-0.608 *	--0.448
Child's Age: 25-34	.336 **	.242	.469 *
35-54	-.053	-.169	.089
55+ (r)	-.283	-.073	-.558 *
Married	.135 *		
Grandchild in hh	.377 ***	.397 **	.345 **
Tenure: Homeowner	.340 **	.427	.218
Child is owner	-.661 ***	-.642	-.704 **
Renter (r)	0.321 *	0.215	0.486 **
Education: LT HS	-.232 *	-.326 **	.067
College Grad	.266 *	.322 *	.036
High Sch Grad	-0.034	0.004	-0.103
Income: Below Pov.	-.213	-.235	-.242 *
Race: White, not	.060	.032	.122
Need ADL Help	-.135	-.080	-.235
Constant	-3.534 ***	-3.368 ***	-3.883 ***
Model Likelihood	262.2 ***	100.9 ***	99.3 ***
Degrees of Freedom	14	13	13
Number of Cases	8911	4857	4054

Based on 4 month intervals from the 1984, 1985 and 1986 panels of the SIPP.

Weighted. (r) = reference category.

Significance (using CPLX): \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$ .

**TABLE A. Logistic Regressions for Transitions from Living with Parents to Living Apart for Persons Aged 25-74.**

Variables	All	Married	Unmarried
Age: 25-29	.640 ***	.765 **	.651 ***
30-34	.216	.350	.217
35-44	-.299	-.107	-.384
45-54	-.406	-.426	-.462
65+ (ref)	-0.151	-0.582	-0.022
Parent < 65	.286 *	.113	.285
65-74	.074	-.141	.045
75+ (ref)	-0.360	0.028	-0.330
Married	.245		
Unmarried Male	-.133		.023
Unmar Female (ref)	-0.112		-0.023
Grandchild	.346 ***	.054	.449 ***
Education LT HS	-.460 ***	-.619 *	-.442 ***
College Grad	.324 *	.145	.360 **
HS Grad (ref)	0.136	0.474 *	0.082
Homeowner	-.515 **	-.613 **	-.246
Parent Homeowner	.254 *	.474 *	.052
Renter (ref)	0.261	0.139	0.194
Below Poverty	-.133 *	-.219	-.127 *
Race: White	.133	-.205	.251 **
Constant	-3.681 ***	-3.450 ***	-3.605 **
Model Likelihood	204.2 ***	91.5 ***	130.0 **
Degrees of-Freedom	16	14	15
Number of Cases	10061	2625	7436

Based on 4 month intervals from the 1984, 1985 and 1986 panels of the SIPP.

Weighted. (r) reference category.

Significance (using CPLX) p < .05, \*\* p < .01, \*\*\* p < .001.