

1                   **Support between Parents and Adult Children in the Face of Declines in Health:**

2   **The Case of Diabetes**

3  
4   **ABSTRACT**

5 Exchanges between parents and adult children represent a major source of support for both. An  
6 important question is how assistance between parents and adult children relates to declines in health.  
7 We explore relationships between diabetes, a common, costly condition with major health  
8 complications, and financial and instrumental assistance between parents and children. Using the  
9 Panel Study of Income Dynamics, a national longitudinal dataset from the United States, we  
10 estimated survey-adjusted logistic regressions for the probabilities of receiving or giving support to  
11 or from adult children. The main explanatory variables were measures of diabetes of the household  
12 head or spouse, specifically having diabetes, duration with diabetes, and diabetes-related limitations.  
13 After adjusting for social and economic characteristics and other health conditions, households in  
14 which the head or wife had diabetes were less likely to give money to adult children compared to  
15 household without diabetes; they were also more likely to receive time assistance from adult  
16 children. It was not the diabetes diagnosis itself, but the presence of related limitations, that was  
17 associated with patterns of exchanges. Chronic health conditions that affect activities of daily living,  
18 such as diabetes, can have relational and economic implications for families.

19  
20 **Key words:** United States; Chronic Disease; Family; Transfers; Assistance; Intergenerational

22 **INTRODUCTION**

23 Intergenerational exchanges between older adults and their adult children represent a major  
24 source of support for both parties. The financial dependence of adult children is greater than in the  
25 past (Billari & Liefbroer, 2010; Furstenberg, 2010; Stone et al., 2011; U.S. Census Bureau, 2010;  
26 U.S. Census Bureau Population Division, 2008), and parents may have more years in later life  
27 during which they provide substantial support for their adult children (Settersten & Ray, 2010). In  
28 turn, rising life expectancies may imply more years lived with disease and disability, extending the  
29 need for intergenerational support. Studies have shown that intergenerational exchanges provide  
30 material, instrumental, and emotional support across the life course, with parents being providers at  
31 most stages but also relying on assistance from adult children, especially at the oldest ages (Brandt et  
32 al., 2008; Cunningham et al., 2013; Hurd et al., 2007; Roan & Raley, 1996; Yount et al., 2012).  
33 When parents experience widowhood or declines in health, adult children increase contact, co-  
34 residence, and support, and become less dependent on the living parent (Jung-Hwa et al., 2006; Lin  
35 & Wu, 2011; Umberson, 2006).

36 An important question is how financial and instrumental assistance given by parents and adult  
37 children to each other relate to declines in health. Studies have shown that parents who receive  
38 support from adult children have fewer depressive symptoms, fewer functional limitations, and  
39 lesser declines in mental health (Ajrouch, 2007; Buber & Engelhardt, 2008; Li et al., 2005;  
40 Zunzunegui et al., 2004). Findings from the few existing longitudinal studies suggest that support  
41 from adult children may vary with the type of decline in parents' health, with some conditions, for  
42 example, depressive symptoms, being associated with decreasing support (Cong & Silverstein,  
43 2011).

44 We explore this question using the case of diabetes, a common, potentially debilitating, and  
45 costly condition that affects over 29 million people in the United States (American Diabetes

46 Association, 2013; Centers for Disease Control and Prevention, 2015; Geiss et al., 2014; Gregg et  
47 al., 2016; Murray et al., 2006). People with diabetes are at risk of developing major health  
48 complications, such as blindness, organ failure, and amputations (Gregg et al., 2016). Therefore, we  
49 expect that when a person is diagnosed with diabetes, he or she will expect major declines in health.  
50 As a result, the newly diagnosed person and his or her spouse may feel that they are not in a position  
51 to provide financial or instrumental help to their adult children and to their parents, in light of their  
52 own newly anticipated needs. At the same time, the adult children and parents of the diagnosed  
53 person may feel responsibility to provide financial resources and instrumental help in response to  
54 this decline in health.

55         A related consideration is the timing of responses in financial and instrumental assistance. The  
56 diagnosis itself may be received as a shock, as the patient and his or her family learn that diabetes  
57 can affect their mobility, employment, health care expenses and need for care. Thus, financial and  
58 instrumental support to and from family members could be guided not by observed changes in  
59 current health, but by expectation about future health and needs. On the other hand, because the co-  
60 morbidities associated with diabetes take time to set in, exchanges may evolve over time, as families  
61 experience the emerging consequences of diabetes. Thus, patterns of giving and receiving of  
62 intergenerational support could relate to duration since diagnosis or to the emergence of observed  
63 limitations in activities of daily living. To explore relationships between diabetes and financial and  
64 instrumental assistance given by parents and adult children to each other, we use a national  
65 longitudinal dataset with information on participants' diabetes status over 15 years and one-time  
66 information on giving and receiving of money, loans, gifts, and help from parents and from adult  
67 children. We compare patterns of giving in families without diabetes, with newly-diagnosed  
68 diabetes, with long-, medium, and short-term duration of diabetes and with diabetes-related

69 limitations in daily activities.

## 70 **METHODS**

### 71 **Data Source and Population**

72 We used data on a long-term well-characterized cohort, the Panel Study of Income Dynamics  
73 (PSID). The PSID began in 1968 with a nationally representative sample of over 18,000 individuals  
74 living in 5,000 families in the United States. Information on these individuals and their descendants  
75 has been collected continuously, including employment, income, wealth, expenditures, health,  
76 marriage, childbearing, child development, philanthropy, and education. The number of households  
77 included increased over time as children in the study grow up and form new household. The PSID  
78 includes information on social and economic characteristics and health conditions, including  
79 diabetes. The 2013 Family Roster and Transfer Modules collected information about transfers and  
80 assistance between respondents and their parents and children.

81 There were 9,063 households participating in the 2013 waves of the PSID and the Family Roster  
82 and Transfer Modules. For analysis, we excluded households that had neither adult children nor  
83 living parents (n=302), households living outside the U.S. (n=50), and an additional 11 households  
84 missing information on covariates, resulting in an analytic sample of 8,700 households. For analyses  
85 of giving and receiving between the household and adult children, we included households that had  
86 adult children (n=4,248); for analyses of giving and receiving between the household and parents (of  
87 the head of household or his wife), we included households with any living parents (n=6,942).

### 88 **Variables**

89 In the PSID, a woman is considered household head only if she does not have a co-residing  
90 partner, so all household heads who are women are single. Therefore, we will refer to household  
91 heads' partners as wives, following PSID terminology.

92 In the Family Roster and Transfer Modules, household heads were asked, for themselves and  
93 their wife, about their exchanges with their parents and their adult children in 2012: “Did you or  
94 your wife give any money, loans or gifts of \$100 or more to your parent(s)”; “Did your or your  
95 wife's parent(s) give you or your wife any money, loans or gifts of \$100 or more”; “Did your or your  
96 wife’s parents spend any time helping you or your wife” and “Did you or your wife spend any time  
97 helping your or your wife’s parents”. The same four questions were asked about the exchanges  
98 between the household head and wife and their adult children.

99 Based on these questions, we created four variables pertaining to households’ *patterns of giving*  
100 in the previous year: gave money to parent, gave money to adult child, spent time helping parent,  
101 spent time helping adult child; and four variables pertaining to households’ *receipt patterns*:  
102 received money from parent, received money from adult child, received assistance from parent,  
103 received assistance from adult child. In robustness checks, we combined having given or received  
104 assistance into four variables: received money or assistance from parent; received money or  
105 assistance from adult child; gave money or assistance to parent; gave money or assistance to adult  
106 child.

107 Each household head was asked whether he or his wife had been diagnosed with diabetes  
108 using the following questions: “Has a doctor ever told you/your wife that you/she have/has or had  
109 diabetes or high blood sugar?” “How old were you when you were first diagnosed with diabetes?”;  
110 “Did this condition get much worse for a month or longer in the past 12 months?” “How much does  
111 this (condition/problem) limit your normal daily activities?” The responses were used to create three  
112 diabetes exposure variables. We created an indicator of *prevalent diabetes*, which is a dummy  
113 variable coded 1 at each wave if the household head reported that he and/or his wife had been  
114 diagnosed. We created a categorical variable of *diabetes duration* based on the year a diagnosis was  
115 first reported for either spouse: never diagnosed with diabetes; recent diagnosis (within the last 2

116 years), intermediate duration (3-5 years) and long duration (more than 5 years). These cutoffs were  
117 selected to mirror clinical evaluations of extent of exposure to diabetes. *Diabetes with limitations*  
118 was created as a categorical variable: never diagnosed with diabetes; diagnosed with diabetes but  
119 reporting no related limitations; diagnosed with diabetes and experiencing some or a lot of diabetes-  
120 related limitations in daily activities.

121 Analytic models included other characteristics expected, based on the literature, to be  
122 associated with intergenerational exchanges. Household structure characteristics were whether the  
123 household head has a co-residing wife, number of living children, and number of living parents.  
124 Other characteristics of the household were: age of head (under 35; 35-39; 40-44; 45-49; 50-54; 55-  
125 59; 60-64; 65-69; 70+), race of head (white; other race), and whether the household head or wife had  
126 other major chronic condition (yes if at least one from among stroke, cancer, heart attack, heart  
127 disease, psychological problems, or memory loss); employment status of the head (yes; no) and co-  
128 residing wife (yes; no), income (\$10,000 increments), urban residence (yes; no); region of residence  
129 (Northeast; North-Central; South; West).

### 130 **Statistical Analyses**

131 We first examined the completeness and distribution of each variable. We then estimated bivariate  
132 associations to assess potential problems of collinearity among the covariates and unadjusted  
133 associations of the covariates and outcomes. We compared households where the household head or  
134 wife had been diagnosed with diabetes with households where neither had been diagnosed. The  
135 analytic strategy for examining support patterns associated with a diabetes diagnosis was to estimate  
136 the probability of receiving or giving support to or from adult children or parents for those who did  
137 and did not have diabetes. We used survey-adjusted logistic regression to estimate multivariate  
138 models for each outcome. The main explanatory variable in each model was one of the three  
139 measures of diabetes (*s*): prevalent diabetes, diabetes duration, and diabetes with limitations. Control

140 variables were vectors of household characteristics ( $P$ ) and aggregate characteristics of family  
141 structure ( $C$ ). Models took the following general form:

$$142 \quad \text{Ln} \left( \frac{G_{j,t}}{1 - G_{j,t}} \right) = \beta_{0j} + \beta_{1j}S + \beta_{2j}P + \beta_{3j}C,$$

143 where  $G_{j,t}$  denotes the probability of each type of giving or receiving ( $j = 1, \dots, 8$ ) to/from any  
144 adult child or living parent in 2012, explained by diabetes, household characteristics, and household  
145 structure characteristics at time  $t-x$ , where  $x$  ranges across models from 0 to 6.

146

## 147 **RESULTS**

148 Table 1 shows characteristics of households in which the household head or wife had  
149 diabetes, those in which neither had diabetes, and the differences between them. Importantly, there  
150 were large differences in age: in households with diabetes, the household head and wife were older  
151 than in households without diabetes (61.4 years vs. 49.4 years for the head and 57.9 years vs. 48.1  
152 years for the wife). The heads of households with diabetes were more often male, white, and had  
153 other chronic conditions. They were also different financially: households with diabetes less often  
154 had an employed household head (40.7% vs. 67.1%) or wife (47.2% vs. 59.1%) and had lower  
155 family incomes, (average of \$68,728 compared with \$77,304 in households without diabetes).  
156 Household structure was different on all dimensions: in households with diabetes, the head more  
157 often had a co-residing wife and had more living children but fewer living parents.

158 TABLE 1 HERE

159 Giving of time and money to parents did not significantly differ according to the households'  
160 diabetes status, giving to children differed somewhat; specifically, households with diabetes less  
161 often gave money to their adult children than households without diabetes (41.1% vs. 48.6%).

162 Households with diabetes less often received both money and time assistance from parents than  
163 households without diabetes, but more often received from adult children.

164 Table 2 shows odds of households giving to and receiving from parents and adult children,  
165 adjusting for the age of the household head, whether the head was working, had a co-residing wife  
166 and employment of the wife and whether either had other chronic conditions, household income,  
167 number of living children and parents, urbanity and census region. Households in which the head or  
168 wife had diabetes were less likely than households without diabetes to give money to their adult  
169 children (OR=0.79,  $p<0.05$ ). They were generally more likely to receive time help from their adult  
170 children (OR=1.25,  $p<0.05$ ). There were no statistical differences in exchanges with parents.

171 TABLE 2 HERE

172 Panel A of Table 3 shows patterns of exchanges in terms of duration of exposure to diabetes:  
173 new exposure (diagnosed within the previous 2 years), intermediate exposure (3-5 years before), and  
174 long duration of exposure (more than 5 years ago), compared with those in which the household  
175 head and wife had never been diagnosed with diabetes. Those with a new exposure to diabetes were  
176 half as likely to give money to their adult children (OR: 0.47,  $p<0.01$ ) but were marginally more  
177 likely to spend time helping a parent. Households with long duration of exposure were less likely to  
178 give financial help to their adult children than households without diabetes and were more likely to  
179 receive time help from their adult children (OR: 1.29  $p<0.05$ ).

180 TABLE 3 HERE

181 Panel B of Table 3 shows associations between householders' giving and receiving with their  
182 parents and adult children and their reported diabetes-related limitations. Compared with households  
183 with no diabetes, those with diabetes but no related limitations were less likely to give money to  
184 their adult children but more likely to give money to their parents; these patterns were marginally



185 significant at the 10% level. They were not significantly different from households with no diabetes  
186 in their receipt of assistance. Compared with households with no diabetes, households with diabetes-  
187 related limitations were less likely to provide money to their adult children (OR=0.74;  $p<0.05$ ). They  
188 had 47% higher odds of adult children spending time helping them than did people with no diabetes  
189 ( $p<0.01$ ).

190 These findings are robust to alternative specifications. When we combine financial and  
191 instrumental support, those with diabetes had similar patterns of giving to other families, but they  
192 were more likely to receive help from their adult children. Those who had long-term exposure to  
193 diabetes or suffered from diabetes-related limitations were more likely to receive assistance from  
194 adult children, while there were no significant differences in patterns of giving or receiving between  
195 those with no diabetes and those with shorter duration of diabetes or no diabetes-related  
196 complications (available upon request).

197

## 198 **DISCUSSION**

199 Understanding whether intergenerational support is motivated by declines in health is  
200 particularly important in the context of increasing prevalence of chronic conditions. This paper  
201 examines how patterns of intergenerational exchanges relate to declines in health by exploring the  
202 case of diabetes, a health condition that may be particularly relevant to decisions about exchanges  
203 because its management requires major lifestyle changes in behaviors that may affect family  
204 interactions, such as meals and activities. Diabetes is also a family concern because it affects  
205 financial wellbeing and independent living in the long-term. We found that, when the household  
206 head or wife had diabetes, they were less likely to provide financial support to their adult children  
207 and they were more likely to receive instrumental assistance from their adult children compared with  
208 similar couples without diabetes. These differences increased with duration of having diabetes and

209 with the emergence of limitations in activities of daily living. Patterns of giving to and receiving  
210 from parents were generally not associated with diabetes after controlling for other characteristics,  
211 most importantly age.

212 We found support for several a priori expectations. One proposition was that a diabetes  
213 diagnosis will be received by the patient and his or her family with major worries for future health,  
214 mobility, employment, health care costs and care needs, and that consequently the newly diagnosed  
215 person and his or her spouse may reconsider their ability to provide help to their adult children and  
216 parents, and reduce these transfers. Indeed, we found that householders with diabetes were less  
217 likely to give financial support to their adult children during the first two years after being diagnosed  
218 than householders without diabetes. Secondly, we proposed that the adult children and parents of a  
219 newly diagnosed person may feel a new responsibility to help by providing additional financial  
220 resources and instrumental help to the person with diabetes. We did find that householders with  
221 diabetes were somewhat more likely to receive time help from their adult children, though not  
222 significantly so during the first years after a diagnosis. We expected that a diabetes diagnosis would  
223 come as a shock, with changes in giving and receiving being guided not by immediate changes in  
224 health, but by changes in worry and anticipated need. Our findings are consistent with this  
225 expectation, as, for the first 2 years after being diagnosed, people were half as likely to give money  
226 to their adult children as household with no diabetes diagnosis. Finally, we proposed that the  
227 implications of the disease materialize with time, as co-morbidities and limitations accumulate, and  
228 that giving behaviors would change with the emergence of these limitations. Indeed, we found that  
229 people who had been diagnosed for over five years, and especially those who reported having  
230 diabetes-related limitations, were significantly less likely to give money to adult children and  
231 significantly more likely to receive time help from adult children compared with households without  
232 diabetes.

233           The findings corroborate theories and previous evidence that family exchanges respond to  
234 declines in health (Jung-Hwa et al., 2006; Lin & Wu, 2011; Umberson, 2006). They suggest that  
235 parents consider their own health in the assistance they provide to their adult children, and that adult  
236 children collectively are responsive to declines in their parent's health.

237           In some settings, previous studies have indicated that intergenerational relations tend to  
238 center on the needs of adult children, not those of parents (Hurd et al., 2007; Yount et al., 2012).  
239 Here, with the health shock being diabetes, we found that transfers from adult children to their  
240 parents were not associated with the child's health; nor were transfers from parents to adult children  
241 associated with the child's health; these patterns suggesting that these exchanges are less linked with  
242 the adult child's health than with a parent's.

243           The social implications of chronic diseases have not been sufficiently studied, in part because  
244 most datasets do not make such analyses possible. This analysis drew on a high-quality national  
245 dataset, the PSID, with panel data on diabetes, together with data on recent financial and  
246 instrumental assistance given and received among parents and adult children. The analyses did not  
247 distinguish between men and women, who may have different relations with their parents and adult  
248 children. The analysis was conducted at the household unit, assuming that each spouse's health  
249 status is equally relevant. This approach is realistic, given that many couples share their resources,  
250 and indeed the questions about exchanges were asked about the couple as a unit. We did not map all  
251 transfers, their magnitudes, or frequencies. The relative value to family members of the magnitude  
252 and frequency of transfer could be a useful area for future research. The PSID questions do not  
253 distinguish between type 1 and type 2 diabetes, but type 1 cases only account for 5% of all new adult  
254 cases nationally (Centers for Disease Control and Prevention, 2017). Both types of diabetes can  
255 progress into severe co-morbidities and complications, and these are addressed in the analyses of  
256 duration of diabetes and related limitations.

257 Parents are an important source of financial support for many young adults (Billari &  
258 Liefbroer, 2010; Furstenberg, 2010; Stone et al., 2011; U.S. Census Bureau, 2010; U.S. Census  
259 Bureau Population Division, 2008), and the finding that parents with diabetes are less likely to  
260 provide financial help to their adult children entails that people whose parents have diabetes are also  
261 financially affected, perhaps reducing their access to this important source of informal insurance.  
262 These financial implications may increase inequalities across generations, as people whose parents  
263 have diabetes are more likely to develop diabetes themselves (Hemminki et al., 2010). Thus, adults  
264 whose parents have diabetes may be financially disadvantaged, are more likely to spend time  
265 providing instrumental assistance to parents, and are likely to be in worse health themselves than  
266 their peers whose parents do not have diabetes.

267 People with diabetes are more likely to receive support from their adult children, especially  
268 in terms of instrumental assistance. This is even more the case for people who are experiencing  
269 diabetes-related limitations. These patterns of receipt could lessen the burden of declining health,  
270 and future studies could explicitly explore this possibility. The time spent by adult children helping  
271 their parents may also create opportunities for contact and emotional support.

272 Overall, these findings highlight that the onset of a chronic health condition affects not only  
273 an individual's own health and financial wellbeing, but it also has implications for their adult  
274 children, for family relations, time allocation, and financial resources. These broader implications of  
275 chronic disease may perpetuate health and economic inequalities across generations.

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340 **Table 1: Characteristics of U.S. households with or without a head and/or wife with diabetes, 2013**

	Neither household head nor wife has diabetes (n=7,129)		Household head or wife has diabetes <sup>a</sup> (n= 1,571)		T-test
	% or Mean	SE	% or Mean	SE	p-value
<b>Household characteristics</b>					
Male household head (%)	68.0	0.8	72.0	1.6	0.020
Household head age (years)	49.4	0.3	61.4	0.5	<0.001
White household head (%)	56.0	0.8	62.7	1.6	<0.001
Head has co-residing wife <sup>a</sup> (%)	47.2	0.8	60.4	1.7	<0.001
Wife age (years) <sup>b</sup>	48.1	0.3	57.9	0.5	<0.001
Number of living children <sup>d</sup>	1.3	0.0	2.3	0.1	<0.001
Number of living parents <sup>e</sup>	1.3	0.0	0.7	0.0	<0.001
<b>Economic characteristics</b>					
Urban residence (%)	66.0	0.7	65.1	1.5	0.610
Family income (mean \$)	77,304	1941	68,728	291	0.014
Head is working (%)	67.1	0.8	40.7	1.9	<0.001
Wife is working (%)	59.1	1.0	47.2	2.4	<0.001
<b>Household health</b>					
Either has another chronic condition <sup>c</sup> (%)	40.9	0.8	66.1	1.5	<0.001
<b>Intergenerational support given (% for those with at least one adult child/parent)</b>					
Gives time or money to help parents <sup>e</sup>	55.6	0.8	54.9	2.1	0.751
Time	48.8	0.9	47.1	2.1	0.477
Money	19.0	0.7	21.1	1.8	0.265
Gives time or money to help adult children <sup>d</sup>	66.1	1.1	61.3	1.8	0.023
Time	46.3	1.2	45.0	1.8	0.533
Money	48.6	1.2	41.1	1.8	0.001
<b>Intergenerational support received</b>					
Received time or money help from parents <sup>e</sup>	46.3	0.9	31.3	1.9	<0.001
Time	33.8	0.8	20.2	1.6	<0.001
Money	26.5	0.8	17.8	1.6	<0.001
Received time or money help from adult children <sup>d</sup>	40.5	1.2	44.5	1.8	0.069
Time	35.7	1.1	38.8	1.8	0.139
Money	12.0	0.8	14.7	1.4	0.090

341 Estimates are survey-adjusted.

342 <sup>a</sup> Wife is defined as a co-residing wife or female partner: in 4,164 households the head lived alone.

343 <sup>b</sup> In 121 households both the head and the wife had diabetes.

344 <sup>c</sup> Other chronic conditions were stroke, cancer, heart attack, heart disease, psychological problems, and  
345 memory loss.

346 <sup>d</sup> 4,248 households - 3,016 (42.3%) households without diabetes and 1,232 (78.4%) households with diabetes  
347 had at least one adult child.

348 <sup>e</sup> 6,942 households - 6,024 (84.4%) households without diabetes and 924 (58.8%) households with diabetes  
349 had at least one living parent.

350



351 **Table 2: Diabetes and probability of giving to and receiving from parents and adult children: Odds**  
 352 **ratios from multivariate logistic regression models**

VARIABLES	From household to parent or adult child				From parent or adult child to household			
	(1) Spent time helping parent <sup>a</sup>	(2) Gave money to parent <sup>a</sup>	(3) Spent time helping adult child <sup>b</sup>	(4) Gave money to adult child <sup>b</sup>	(5) Got time help from parent <sup>a</sup>	(6) Got money from parent <sup>a</sup>	(7) Got time help from adult child <sup>b</sup>	(8) Got money from adult child <sup>b</sup>
Diabetes in the household (Ref: No diabetes in the household)	0.96 (0.09)	1.14 (0.14)	1.11 (0.10)	0.79* (0.08)	0.99 (0.12)	0.84 (0.11)	1.25* (0.12)	1.13 (0.16)
Male household head (Ref: female head)	1.32** (0.14)	1.28+ (0.17)	0.50** (0.08)	1.02 (0.15)	0.69** (0.08)	1.08 (0.13)	0.28** (0.05)	0.21** (0.06)
Household head age categorical (Ref: <35 years of age)								
35-39 years of age	0.89 (0.10)	1.26+ (0.17)	2.00 (0.99)	1.99 (0.95)	0.94 (0.10)	0.64** (0.08)	2.01 (1.02)	1.51 (1.32)
40-44 years of age	0.91 (0.11)	1.05 (0.17)	1.23 (0.56)	1.22 (0.55)	0.53** (0.06)	0.62** (0.08)	1.33 (0.64)	1.33 (1.09)
45-49	1.06 (0.14)	1.25 (0.20)	1.00 (0.45)	1.47 (0.65)	0.36** (0.05)	0.47** (0.07)	1.77 (0.83)	1.51 (1.21)
50-54	1.10 (0.15)	1.11 (0.20)	0.98 (0.44)	1.32 (0.59)	0.24** (0.04)	0.49** (0.09)	1.86 (0.87)	1.56 (1.23)
55-59	1.46* (0.22)	1.34 (0.27)	1.06 (0.48)	1.36 (0.60)	0.09** (0.02)	0.58** (0.11)	1.36 (0.64)	2.14 (1.69)
60-64	1.93** (0.34)	1.31 (0.29)	0.81 (0.37)	1.23 (0.55)	0.09** (0.03)	0.61* (0.13)	1.04 (0.50)	2.80 (2.22)
65-69	2.00** (0.46)	1.04 (0.33)	0.55 (0.26)	1.02 (0.47)	0.04** (0.02)	0.39** (0.13)	1.14 (0.56)	1.47 (1.19)
70+	2.08* (0.69)	1.38 (0.58)	0.25** (0.12)	1.15 (0.53)	0.06** (0.04)	0.29** (0.14)	1.83 (0.89)	1.94 (1.56)
White household head(Ref: Other race)	1.04 (0.08)	0.64** (0.06)	1.12 (0.11)	0.99 (0.10)	1.18+ (0.10)	1.04 (0.09)	1.14 (0.12)	0.73* (0.11)
Household head is working	1.06 (0.09)	1.53** (0.18)	1.08 (0.11)	1.02 (0.11)	0.89 (0.09)	0.95 (0.09)	0.87 (0.09)	1.00 (0.16)
Household head has co-residing wife	0.51** (0.06)	1.00 (0.15)	2.16** (0.35)	1.07 (0.17)	1.13 (0.15)	0.71* (0.10)	1.03 (0.18)	2.36** (0.72)
Co-residing wife is working	1.21* (0.11)	0.81+ (0.09)	0.94 (0.11)	0.97 (0.12)	1.12 (0.11)	0.99 (0.11)	1.64** (0.20)	0.95 (0.19)
Number of living children	0.92* (0.03)	1.03 (0.04)	0.96 (0.03)	0.89** (0.03)	0.75** (0.04)	0.86** (0.04)	1.01 (0.03)	1.04 (0.04)
Number of living parents	1.04 (0.92*)	0.90+ (1.03)	0.94 (0.96)	0.96 (0.89**)	0.91+ (0.75**)	1.02 (0.86**)	0.99 (1.01)	0.67** (1.04)
Household income (10,000 increments)	1.00 (0.00)	1.01* (0.00)	1.01 (0.01)	1.08** (0.01)	1.00* (0.00)	1.00 (0.00)	1.00 (0.00)	1.00 (0.01)
Either has another chronic disease <sup>c</sup>	1.04 (0.07)	0.93 (0.08)	1.00 (0.09)	1.07 (0.10)	1.03 (0.08)	1.23* (0.10)	1.44** (0.13)	1.12 (0.15)
Urban residence	0.91 (0.06)	1.46** (0.13)	0.98 (0.09)	1.21* (0.11)	0.76** (0.06)	1.21* (0.10)	0.83* (0.08)	1.32+ (0.19)

Census region ( <i>ref: Northeast</i> )								
North Central	0.80*	0.82	0.92	1.03	0.82+	0.85	1.18	0.59**
	(0.08)	(0.11)	(0.13)	(0.14)	(0.10)	(0.10)	(0.16)	(0.12)
South	0.74**	1.29*	0.71**	1.01	0.75*	0.82+	0.81	0.77
	(0.07)	(0.16)	(0.09)	(0.13)	(0.08)	(0.09)	(0.11)	(0.14)
West	0.60**	1.30*	0.80	1.13	0.71**	0.74*	0.92	0.73
	(0.07)	(0.17)	(0.12)	(0.16)	(0.09)	(0.09)	(0.14)	(0.15)
Constant	1.24	0.13**	1.55	0.48	2.35**	0.62**	0.66	0.17*
	(0.20)	(0.03)	(0.73)	(0.23)	(0.41)	(0.11)	(0.32)	(0.14)
Observations	6,942	6,942	4,248	4,248	6,942	6,942	4,248	4,248

SE in parentheses. Estimates are survey-adjusted. <sup>a</sup> Only estimated for those under age 80 years with at least 1 living parent (includes parents of the household head and the wife)

<sup>b</sup> Only estimated for households with at least 1 living adult child over age 18 (includes adult children of the household head and the wife)

<sup>c</sup> Other chronic diseases were stroke, cancer, heart attack, heart disease, psychological problems, and memory loss.

\*\* p<0.01, \* p<0.05, + p<0.1

354 **Table 3: Exchanges between parents and adult children by duration of diabetes exposure and diabetes-**  
 355 **related limitations: Odds ratios from multivariate logistic regression models**

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Spent time helping parent <sup>a</sup>	Gave money to parent <sup>a</sup>	Spent time helping adult child <sup>b</sup>	Gave money to adult child <sup>b</sup>	Got time help from parent <sup>a</sup>	Got money from parent <sup>a</sup>	Got time help from adult child <sup>b</sup>	Got money from adult child <sup>b</sup>
<i>A. Duration of diabetes in 2012 (Ref: No diagnosed diabetes in head or wife)<sup>c</sup></i>								
0-2 years	1.62+ (0.41)	1.12 (0.36)	1.20 (0.37)	0.47** (0.13)	1.14 (0.33)	0.72 (0.27)	1.15 (0.35)	1.55 (0.63)
3-5 years	1.16 (0.24)	1.21 (0.31)	0.94 (0.18)	0.92 (0.18)	0.83 (0.22)	1.10 (0.28)	1.16 (0.25)	1.31 (0.40)
> 5 years	0.85 (0.10)	1.13 (0.16)	1.14 (0.12)	0.81* (0.09)	1.02 (0.15)	0.80 (0.12)	1.29* (0.14)	1.05 (0.16)
<i>B. Diabetes and related limitations in 2012 (Ref: No diagnosed diabetes in head or wife)<sup>d</sup></i>								
Diabetes with no limitations	0.99 (0.11)	1.28+ (0.17)	1.11 (0.12)	0.83+ (0.09)	0.92 (0.12)	0.80 (0.12)	1.14 (0.13)	1.00 (0.18)
Diabetes with limitations	0.88 (0.15)	0.79 (0.19)	1.11 (0.15)	0.74* (0.11)	1.25 (0.30)	0.96 (0.21)	1.47** (0.21)	1.33 (0.25)

356 SE in parentheses. Estimates are survey-adjusted. The generalized models are adjusted for age and race of the  
 357 household head, presence of a co-residing wife, employment status of head and wife, other chronic condition of  
 358 the head or wife, household's urban residency, census region, number of living children, number of parents and  
 359 income.

360 <sup>a</sup> 6,942 households - 6,018 (84.4%) households without diabetes and 924 (58.8%) households with diabetes had  
 361 living parents.

362 <sup>b</sup> 4,248 households - 3,016 (42.3%) households without diabetes and 1,232 (78.4%) households with diabetes  
 363 had living adult children

364 <sup>c</sup> Duration: For exchanges with parents: 6,018 households never had diagnosed diabetes, 656 had diabetes for  
 365 more than 5 years, 162 had diabetes for between 3-5 years, and 106 had diabetes for less than 2 years. For  
 366 exchanges with adult children: 3016 households never had diagnosed diabetes, 952 had diabetes for more than  
 367 5 years, 188 had diabetes for between 3-5 years, and 92 had diabetes for less than 2 years.

368 <sup>d</sup> Diabetes with limitations: For exchanges with parents: 6018 households never had diagnosed diabetes, 655  
 369 had diabetes without limitations, 269 had diabetes with limitations. For exchanges with adult children: 3016  
 370 households never had diabetes, 734 had diabetes without limitations, 498 had diabetes with limitations.

371 \*\* p<0.01, \* p<0.05, + p<0.1

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