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The Changing Meaning of Intergenerational Coresidence among the Elderly

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Abstract (150 words)

Although intergenerational coresidence in the U.S declined throughout the 20th century, it has seen an upsurge since 1990, largely reflecting economic challenges facing younger rather than older generations. However, problems of young adults should be less likely to affect living arrangements of elderly parents, suggesting that elder coresidence might still primarily represent the needs of the older generation. We examine trends in coresidence among Americans aged 65+ from 1960-2015, as well as their financial position in coresidential households, utilizing Census and ACS data. We find that even among elders 85+, the decline in coresidence ended in 1990, with considerable increases thereafter, whereas elder financial dependency continued to decline. In 1960, most of those aged 65+ living with their adult children were financially dependent on them, whereas by 2015, this pattern had totally reversed at nearly all ages. Clearly, America's elderly are doing better even than many of their middle-aged offspring.

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The Changing Meaning of Intergenerational Coresidence among the Elderly

Introduction

The long-term decline in intergenerational coresidence of the elderly in the United States came to an end late in the twentieth century. Increasingly, more families were intergenerationally extended, reflecting at least in part the growing economic challenges of young adults in the transition to independent adulthood (Sironi & Furstenberg 2012; Kahn, Goldscheider & García-Manglano 2013). Economic difficulties, linked with delays in marriage, meant that adult offspring increasingly needed greater access to their parents' resources, normally by returning home or delaying leaving home, so that intergenerational coresidence came to reflect not the poverty of the older generation but that of the younger generation (Preston 1987; Gibson-Davis & Percheski, 2018). However, as the children of the elderly are primarily middle aged, with relatively few still making the transition to adulthood (and even a few who are elderly, themselves), the problems of young adults would seem less likely to be affecting the living arrangements' choices of elderly parents. This suggests that the reversing pattern seen among coresident adult children might not be changing the living arrangements of elderly parents as much as for middle-aged parents, and that any changes would be more characteristic of the younger old, i.e., those 65-74, than the older old (75+), who have disproportionately older children.

In this paper, we examine trends since 1960 in coresidence among elderly Americans as well as trends in their position in intergenerationally extended households (financially dependent vs. not financially dependent) in order to determine whether the same change story, which links changing coresidence and financial dependency with young adults' difficult transitions to

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adulthood, also characterizes the elderly and their mostly middle-aged offspring. Examining data from the U.S. Census and the American Community Survey for the period from 1960 to 2015, we find that even among the very old, the decline in coresidence ended in 1990, with considerable increases in coresidence thereafter. This was particularly the case among those 75+ (who had previously declined the most). During this same period, however, coresident elders were consistently less and less likely to be dependent financially on their adult children. In 1960, most of those aged 65+ living with their adult children were financially dependent on their children, whereas by 2015, this pattern had almost completely reversed. Evidently, the economic challenges of the young adult children of middle-aged parents also characterize the middle-aged children of the elderly, so that their adult children's financial needs compete with the economic challenges of retirement for their elderly parents.

Data, Measures, and Methods

Our analyses are based on 1 percent IPUMS samples from the U.S. census and American Community Survey for 1960, 1990 and 2015 (Ruggles et al. 2010). (Results for intermediate years, which are consistent with the patterns shown, are available on request.) These data provide the best view available of long-term change, with excellent statistical power, though with limited measures. In spite of minor levels of undercount (Lowenthal 2006; Robinson 1988; U.S. Census 2001), these data are far more representative than the sample survey data used in most research on intergenerational relationships. For all years, we run weighted analyses using the person weight variable PERWT, as recommended for IPUMS users. Given our focus on coresidence and financial dependency between older adults and their adult children, our working sample includes elders ages 65+ living in households. For the analysis of coresidence, we

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examine all adults over age 65; for the analysis of financial dependency, we consider only those who are coresiding with an adult child.

Coresidence: An elder is considered to be coresiding if s/he lives in a household with a member of a younger generation, typically an adult child, who is at least age 25. We do not consider coresidence only with children (or grandchildren) under age 25 as part of this definition. To measure coresidential status, we first compare each elder's relationships to other household members, to determine whether s/he is in the same or an older generation than the householder. For elders who are householders, we searched across other household members to determine whether they lived with at least one adult child, grandchild, or other younger relative, implying intergenerational coresidence. For elders who are not the householder, we use their relationship to the householder to determine if they are in the same or an older generation. We assign a coresidence status to all elders, as a dummy variable indicating whether they lived in a multigenerational household with at least one adult child or other younger relative. In the vast majority of cases, this means living with adult children. Across years, only xx-yy% of elders living in such households lived with younger relatives other than their own children.

Financial dependency: In addition to examining "who coresides?" we also consider "who supports whom?" by comparing the income received by the members of each generation within these households. We measure whether a coresiding elder (plus his/her spouse, if married) provides less than 40% of the income earned by both generations combined. If so, that elder is considered to be financially dependent on his/her adult children. In more than xx% of cases, multigenerational income (from the elder's and adult children's generations) equals total household income. While not a perfect indicator of financial dependency, this measure can show how the balance of economic resources within multigenerational households has changed over

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time. We experimented with different cut-off measures of dependency, e.g., 25%, 33%, but the results were largely similar.

Other Measures: Our key independent variables for the coresidence analysis reflect the resources available to older adults, including their total personal income, measured in 1999 dollars, and then coded into quintiles. Formal education was measured by the highest grade completed at the time of the census (or ACS) and grouped into the following categories: less than high school, high school graduate, some college, and college graduate or more. Employment status was dummy-coded to reflect whether or not the elder was currently employed at the time of the census. Home ownership is measured dichotomously distinguishing homeowners from renters and others.

Other individual and household characteristics were also used as potential predictors of each elder's likelihood of living with an adult child. Age was coded as a trichotomy: young old (65-74), older old (75-84), and oldest old (85+). Marital status distinguished elders who were married with a spouse present from all other elders without a current partner. Sex was coded dichotomously, and race was coded into three categories: white, black, and other. Because the 1960 Census did not include a question on Hispanic origin, reflecting the small numbers of Hispanics in the United States at that time (Bean and Tienda 1987), we did not distinguish Hispanics in this analysis. Each individual's nativity was derived from his or her place of birth, and we classified people into native (born in the US, excluding outlying areas and territories) and foreign born. Area of residence was dummy-coded to reflect whether or not the elder's household was located in a metropolitan area.

The dependency analysis adds characteristics of the adult child's generation, coded the same way as for the elders, except where noted: child's age (25-39, 40-54, 55+), sex, marital

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status, education, and employment status. Several measures reflect the joint status of elder parents and their adult children: Joint nativity is coded as: parent and child are both foreign born, parent is foreign born and child is native born; and the parent is native born and child is either native or foreign born (reference category), . We incorporate information about who is the householder along with homeownership to create a joint measure coded as: house is rented, house is owned with child as householder, and house is owned with parent as householder. When there is more than one parent in the household, our choice of parent characteristics depends on who is the householder. If a parent is the householder, we use the householder's characteristics for the parent generation; if neither parent is the householder, then we selected the mother's characteristics to represent the parent generation.

Results

Coresidence Analysis

Descriptive findings: We first present results for the coresidence analysis, showing patterns for all those older than 65, as well as for those 65-74, 75-84, and 85+. This allows us to distinguish the younger old, many of whom might have twenty-something children, from those who are older, whose adult offspring are likely to be well into middle age. The basic patterns of change appear in Figure 1.

[Insert Fig. 1 about here]

As we would expect, among the elderly, older persons are considerably more likely to coreside with adult children than younger ones (in 1960, the level for those 65-74 was 22% compared with 48% for those 85+). The overall pattern of change over time was one of a decline

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in coresidence between 1960 and 1990, followed by an increase. Each age group followed that pattern (decline followed by increase) over the 55-year period, although there was considerable convergence by age between 1960 and 1990.

Consistent with a story that those 65-74 are the most likely to have young adult offspring in need of help, between 1960 and 1990 the decline in coresidence is greater among the older old (75+) than the younger old, with those 75-84 converging with those 65-74 in 1990. Between 1990 and 2015, however, contrary to expectations, the greatest increase in coresidence is not for the younger old (65-74) but among the older old (75+). Coresidence rates for those 65-74 barely increased at all between 1990 and 2015 while older persons over age 75 experienced 4 to 6 percentage point increases. Nevertheless, all these 1990-2015 increases were small, relative to the 1960 to 1990 decline, suggesting more of a plateau than a U-shape. Clearly, there must be a lot going on, which analysis of the changing characteristics of the elderly might reveal.

Sample characteristics for the multivariate coresidence analysis are presented in Table 1, which shows the expected large changes between 1960, 1990, and 2015 in the distributions on many socioeconomic and demographic characteristics. (The full set of characteristics for the coresidence sample for the six census years will appear in an Appendix).

[Insert Table 1 about here]

There have been substantial increases in income, education, and home ownership among the elderly in the U.S. over this period. Overall, in constant (1999) dollars the mean income of those aged 65+ has increased by nearly two-and-a-half times—from about \$10,000 in 1960 to \$27,000 in 2015. Each age group experienced considerable increases, though the youngest old (65-74) demonstrate the largest increases in absolute terms (from \$11,000 to \$29,000) while the oldest old, who increased least in absolute terms (from \$6,000 to \$22,000), experienced the greatest

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percentage gains. These increases were not just concentrated in the 1960 to 1990 period, when the level of coresidence was declining, but they also characterize the 1990 to 2015 period, when the proportions coresident were increasing slightly, not declining.

Increases in education were also dramatic. There was an enormous decrease in the proportions who were high school dropouts (from 81% to 15% between 1960 and 2015) and equally dramatic increases in those with a college education or more (from 3.7% in 1960 to 26.2% in 2015). There was no clear pattern distinguishing the early (1960-1990) from the later (1990-2015) patterns; changes in education do not appear to be related to changes in coresidence.

Increases in home ownership were not nearly as dramatic, given the high levels the elderly had achieved in 1960 (72%), but both those 65-74 and those 75-84 increased their levels by about 10 percentage points by 2015; only those 85+ did not experience much of an increase (72.3% in 1960; 73.6% in 2015). In the case of homeownership, most of the increase did take place between 1960 and 1990, at least for those 65 to 74. However, for those older than 75, most of the increase occurred between 1990 and 2015, and more than all of the increase occurred during that period for those aged 85+.

All this has occurred without any particular increase in employment. The proportion of elders who were employed decreased substantially between 1960 and 1990 (from 19% to 12% for all those 65+), reflecting the expansion of retirement opportunities during this period (REF). However, the percent employed did increase between 1990 and 2015, suggesting increased financial need during the period of increasing coresidence. This also coincided with the shift from defined benefit to defined contribution pensions, which placed greater pressure on workers to work longer to save for their own retirement. Not surprisingly, the recovery in employment levels is clearest for those 65-74. Nevertheless, despite the recent increase in the percent

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employed by 2015, the large majority of these young old (75.4%) have managed to achieve a comfortable financial life style without recourse to employment.

This picture is reinforced by the overall increase in the proportion married. In results not shown, there was a dramatic decrease in both the proportions widowed and never married, partially offset by the increase in the proportion separated/divorced. Nevertheless, the increase in the proportions married is substantial, with the greatest increases for those 75-84, whose proportion married increased from 41% to 52%. This increase in the proportion married occurred in the face of fairly substantial aging, which should have increased the proportion widowed (those 85+ increased from less than 5% of those 65+ in 1960 to 12% of the elderly in 2015). Clearly, many things are going on at once, so at this point we turn to our multivariate analyses of intergenerational coresidence.

Multivariate findings: In Table 2 we present our multivariate results predicting the odds of living with adult children in an intergenerationally extended household for each period, 1960, 1990, and 2015. The first columns show odds ratios for all those aged 65 and older. The remaining columns present results for each age group, 65-74, 75-84, and 85+. Based on our prior work (Kahn et al, 2013), we expected that the elder's income (or lack thereof) would be a stronger predictor of coresidence in the early years than in later years, when coresidence might have become more reflective of the financial needs of the younger generation than the older one.

[Insert Table 2 about here]

Overall, this is what we found, although the patterns are somewhat more complex. For all those aged 65+, moving from the lowest to the second quintile of income reduced the odds of coresidence more in 1960 than in 2015 (.76 vs. .81). Similarly, moving to the highest quintile of

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income (relative to the lowest) also reduced the odds of coresidence more in 1960 than in 2015 (.46 vs. .57).

For the separate age groups, this pattern is more consistent for those at the upper income levels than for those in the lower quintiles, primarily reflecting the fact that in 1960, the effect of moving to higher quintiles operates primarily at the lowest income levels. So for the total 65+ and all those <85 in 1960, moving from the third quintile to the fourth and fifth quintiles of income has relatively little effect, unlike in the later years (and even for those 85+ in that year, the pattern is not much different). This is contrary to our expectation, which was that in the later years there should be some sort of curvilinearity, perhaps with those with the least income being likely to coreside, with declining odds as income increases, but then increasing odds further up the income scale (where they have the resources in cash/space to support their coresiding children) but perhaps a decline again when they are so rich they can support their kids in a separate residence. In fact, it is in the later years that we see a mostly linear income effect, whereas in 1960, increases in income primarily decrease coresidence at the lower end of the income distribution.

Most of the other results are more straightforward. Elders with more education are less likely to coreside than those with no high school degree, with fairly similar effects at each time point and each age. Older persons and women are more likely to coreside with their adult children, although the patterns are more consistent with age than gender. The married are less likely to coreside, with stronger effects with time and over age.¹ Older black adults are more likely to coreside with their adult children than are whites, a pattern that strengthens over time, from trivial to substantial, consistent with earlier results showing a racial ‘cross-over’

¹ There is one weird result in the 65+ sample, which is that for people 75-84 in 1990, who were less likely to coreside than those 65-74 (unlike in 1960 and 2015). This may reflect the fact that these people were born in 1906-1915, and hence were the parents of the small depression cohorts. They had fewer potential children to live with.

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(Goldscheider and Bures 2003). Those of ‘other’ races are also more likely to coreside than the white elderly, as are the foreign-born and those living in metropolitan areas.

The effects of employment and home ownership are somewhat more puzzling, at least insofar as they may be indicators of financial resources. The effect of being employed, while negative in 1960, turns positive in later years, at least for those younger than 85. Rather than reflecting elder self-sufficiency after 1960, it appears that employed elders may be feeling increasing pressure to be breadwinners in order to support their adult offspring. Even more puzzling is the effect of home ownership, which, as a measure of wealth, might be assumed to reduce coresidence, but it actually increases the odds of coresidence at every age and date. Instead of reflecting the independence afforded by a valued financial resource, home ownership appears to provide a different kind of increasingly valued resource, namely housing. The financial picture is clearly a murky one, which we hope to be able to unravel when we turn our focus to changing patterns of financial dependency in intergenerationally coresident households.

Financial Dependency Analysis

Descriptive patterns: The trends in financial dependency among the American elderly are less complex than is the case for coresidence. Recall that we define an elder to be financially dependent on his/her coresident adult child if the elder (and spouse, if any) contribute less than 40% of the combined income received by both generations. Coresident elderly have become steadily less dependent over the 1960 to 2015 period, and this is true for each age group (Figure 2), although more of the decline happened between 1960 and 1990 than between 1990 and 2015.

[Insert Figure 2 about here]

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As one would expect, in each year (1960, 1990, and 2015) financial dependency increases with age. What is startling, however, is that while in 1960, each age group was majority dependent, with a low of nearly two-thirds among those 65-74 (64.5%) to a high of nearly 80 percent among those aged 85+, by 2015, most were not dependent, overall (41.6%), and only those aged 85+ were even marginally more than 50 percent more likely to be financially dependent (55.0%). The two younger age groups experienced a more than 30 percentage point decline. Those aged 65-74 dropped to barely a third (from almost two-thirds) financially dependent during this period, and those aged 75-84 dropped from three quarters (76.1%) to somewhat under half (45.9%). Clearly, the various policies instituted during the 1960s to index Social Security to keep pace with inflation and protect America's elders from rising health costs via Medicare, among other changes, were highly effective.

Our analysis of changes in financial dependency among the elderly focuses on the subpopulation of the older population that is actually coresident. This analysis allows us to examine the factors that increase the likelihood of being dependents (i.e., with less than 40% of household income) within their coresidential households. Most importantly, this population differs somewhat from that on which our analysis of coresidence was based in a number of ways (Table 3).

[Insert Table 3 about here]

Most consistently, the coresident elderly are selectively less well off, socioeconomically, than the total population of elderly that formed the basis of the analysis of coresidence. Specifically, the elderly in the coresident analytic population have lower levels of education and employment than the elderly in the total population. In addition, they are older, more likely to be

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unmarried, female and black (particularly in the two later years), and more likely to live in metropolitan areas.

Further, while some of the trends are quite similar, others are not. Most interesting, they differ in their employment trends. As we noted above, the elderly in the total population were not consistently more (or less) likely to be employed over the 55-year period our analysis covers. For each age group and overall, the proportion employed for the total group declined between 1960 and 1990, with some (though not total) recovery over the 1990 to 2015 period. Among the elderly in the coresident population, in contrast, the 1960 to 1990 period of decline was either much milder for this population (or nonexistent for the youngest old, aged 65-74), and the recovery was much sharper for the coresident elderly population, with the result that the gap between these two populations on this issue was much smaller in 2015 than it was in 1960.

.What is really new in this table describing those in the coresident population, of course, is the information on the characteristics of the adult children of the elderly. As with the parental group, there was an enormous increase in educational level among these coresident adult offspring. Overall, the proportions who were high school dropouts decreased from more than half in 1960 (54%) to less than 10 percent; the largest compensating increases occurred in the some college and college or more groups. The shifts were somewhat sharper with increasing parental age and much of the change took place between 1960 and 1990.

In contrast with the parental pattern, however, there was a decline over time in the percentage of 'children' who were employed, with somewhat greater decreases among those living with the oldest parents. Most of the decline occurred between 1960 and 1990. Although over time, coresidential households were increasingly likely to be owned rather than rented, the

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generation providing the housing was increasingly the parent generation, more than compensating for the clear decline in housing owned by adult children.

Although the parents experienced increases in the percentage that were married, the children were less likely to be married over time, further reinforcing the greater neediness among these adult offspring. The patterns by age and sex were fairly similar; both generations aged considerably and the children became more female.

Multivariate findings: In Table 4, we present odds ratios from logistic regressions predicting the odds of being financially dependent on coresident adult children (i.e., contributing less than 40% of multigenerational income). As before, results are presented by age group and by year, though now the sample is limited to elders who coreside with an adult child. The independent variables are similar to those used in the Coresidence models, except for the addition of characteristics of adult children and the exclusion of income (because it was used in the creation of the financial dependency measure).

[Insert Table 4 about here]

Table 4 shows that parental education provides strong protection against the risk of financial dependency, with little difference by age or year. In contrast, living with a highly educated adult child is associated with a much greater risk of being financially dependent on that child. The same can be said for employment status: elders who are still employed have a very low chance of being financially dependent on a coresident child, but if their child is employed, that raises the parent's risk of dependency. Elderly parents are much more likely to be financially dependent if they are living in a home owned by their adult child, especially in 1990 or later. Being an elder homeowner is increasingly protective against dependency over time, especially for elders under age 85.

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Not surprisingly, older or unmarried elders are more likely to be financially dependent than younger or married elders, though the age effect attenuates over time while the marriage effect increases. Living with an adult child who is either married or over age 40 raises the risk of being financially dependent, with especially strong effects in later years for marriage and having offspring over age 55. Female parents are marginally more likely than male parents to be financially dependent, though the impact has attenuated over time. Living with a daughter is associated with lower odds of dependency though that effect has also decreased over time.

Race patterns have shifted over time for all age groups, with Black parents less likely than white parents to be financially dependent on their children in 1960, but more likely in 1990 and 2015. Elders in the heterogeneous “other” race category were no different than whites in 1960, but showed patterns similar to blacks by 2015. Foreign born elders are considerably more dependent financially on their adult children than are native born parents. The difference is especially large when both parents and adult children are foreign born. Having a native born child is still associated with greater dependency, just not as much as with foreign born children. Finally, elders who lived with adult children in metropolitan areas in 1960 were significantly more vulnerable to financial dependency than those living in non-metro areas. By 2015, however, the metro effect vanishes for all age groups.

Discussion and Conclusion

It is clear from this analysis that the increasing well-being of the elderly, still evident during the 1960 to 2015 period, is no longer indicated simply by declining coresidence, given its recent reverses, but more reliably indicated by the decline in financial dependency (and perhaps their combination).

1. Review major findings

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2. Speculatively conclude that as with younger adults who find low income a barrier to supporting a family, gaining intimacy and companionship (aka marriage), the elderly no longer use their income to 'buy' privacy but increasingly also use it to 'buy' support for their relatives and perhaps even companionship.

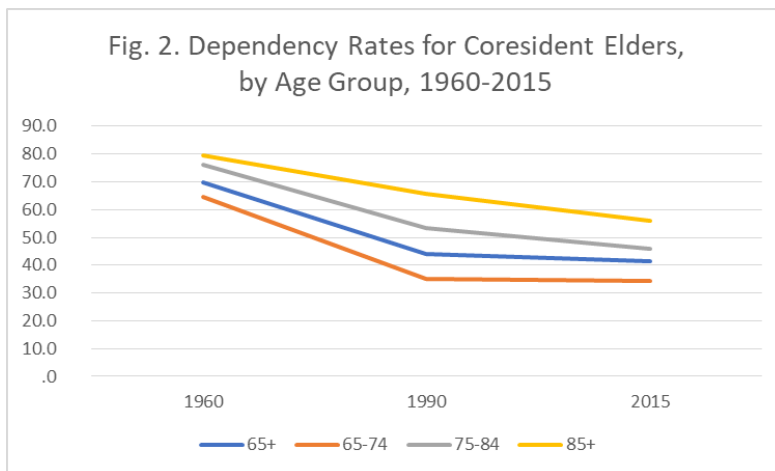
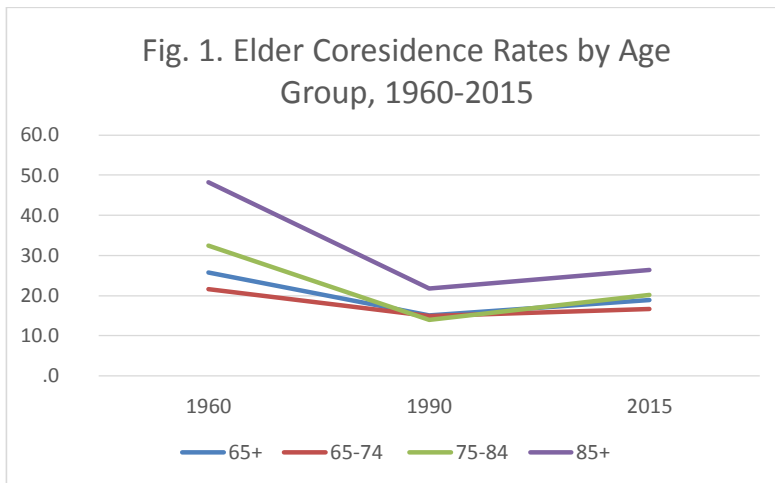
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Table 1. Distributions on Covariates, by Age and Census Year (1960-2015). Weighted. All adults above 65 years old

	Means and Proportions											
	All adults ages 65+		Adults ages 65-74				Adults ages 75-94		Adults ages 85+			
	1960	1990	2015	1960	1990	2015	1960	1990	2015	1960	1990	2015
N	148,479	309,499	541,511	101,630	186,105	317,496	40,027	97,718	159,137	6,822	23,810	64,879
Mean Income												
In 10K of 1999 dollars	1.0	2.0	2.7	1.1	2.2	2.9	.8	1.8	2.3	.6	1.6	2.2
Quintile 1 (0-20%)	.0	.3	.4	.0	.3	.4	.0	.3	.4	.0	.3	.4
Quintile 2 (20-40%)	.3	1.0	1.1	.3	1.0	1.1	.3	1.0	1.1	.3	.9	1.1
Quintile 3 (40-60%)	1.0	2.0	2.1	1.0	2.0	2.1	1.0	1.9	2.0	.9	1.9	2.0
Quintile 4 (60-80%)	2.3	3.3	3.5	2.3	3.3	3.5	2.3	3.3	3.5	2.3	3.3	3.4
Quintile 5 (80-100%)	5.6	7.6	9.6	5.5	7.7	9.5	5.9	7.4	9.8	6.6	7.4	9.8
Education												
Less than HS	81.1	41.3	14.6	80.4	35.7	11.4	82.5	48.1	17.8	83.4	57.4	22.6
HS grad	9.7	33.2	40.8	9.9	36.6	38.3	9.3	29.3	43.8	8.7	22.7	45.2
Some college	5.6	14.7	18.4	5.9	16.2	20.8	4.9	12.8	15.8	4.9	11.6	13.3
College grad or higher	3.7	10.8	26.2	3.8	11.6	29.5	3.3	9.8	22.7	3.0	8.3	19.0
Home ownership												
Not owned (rented, other)	27.8	20.8	18.8	27.8	17.6	17.4	27.7	24.4	18.5	27.7	30.7	26.4
Owned	72.2	79.2	81.2	72.2	82.4	82.6	72.3	75.6	81.5	72.3	69.3	73.6
Employed												
Not currently employed	81.0	88.0	83.0	76.6	83.2	75.4	90.0	94.5	92.0	95.4	98.1	97.6
Currently employed	19.0	12.0	17.0	23.4	16.7	24.6	10.0	5.5	8.0	4.6	1.9	2.5
Age												
Ages 65-74	68.5	60.7	58.6	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ages 75-84	27.0	31.6	29.4									
Ages 85+	4.6	7.7	12.0									
Marital Status												
Unmarried ⁽¹⁾	46.8	44.9	44.1	39.7	35.5	36.8	59.2	55.0	47.5	78.9	76.9	71.6
Married, spouse present	53.2	55.1	55.9	60.3	64.5	63.2	40.8	45.0	52.5	21.1	23.1	28.4
Sex												
Male	45.2	40.8	44.2	46.1	43.9	46.4	43.8	37.3	43.3	40.5	30.2	35.3
Female	54.8	59.2	55.8	53.9	56.1	53.6	56.2	62.7	56.7	59.5	69.8	64.7
Race												
White	92.4	90.3	84.3	92.2	89.9	83.4	93.1	90.8	85.1	91.2	90.4	87.3
Black	7.1	7.9	9.0	7.4	8.1	9.6	6.3	7.6	8.5	8.4	8.1	7.4
Other	.5	1.8	6.7	.5	2.0	7.1	.5	1.6	6.5	.4	1.5	5.4
Nativity												
Native born	79.9	90.8	85.5	80.2	92.2	85.5	78.9	89.8	85.0	80.3	83.6	86.6
Foreign born	20.1	9.2	14.6	19.8	7.8	14.5	21.1	10.2	15.1	19.8	16.4	13.4
Area of dwelling												
Non-metro/not identifiable	45.2	28.0	25.6	43.9	27.3	25.9	47.8	29.0	26.0	49.6	28.5	23.6
Metropolitan area	54.8	72.1	74.4	56.1	72.7	74.1	52.2	71.0	74.0	50.4	71.5	76.4

⁽¹⁾ Unmarried: spouse absent, separated, divorced, widowed or never married

[Type here]

Table 2. Odds Ratios from Logistic Regressions Predicting the Likelihood of Living with an Adult Child, by Census Year. All adults ages 65+ in 1960, 1990 and 2015

	Living with an adult child (among all adults ages 65+)			Living with an adult child (among adults ages 65-74)			Living with an adult child (among adults ages 75-84)			Living with an adult child (among adults ages 85+)		
	1960	1990	2015	1960	1990	2015	1960	1990	2015	1960	1990	2015
N	148,479	309,499	541,511	101,630	186,105	317,496	40,027	97,718	159,137	6,822	23,810	64,879
Income (ref. Quintile 1)												
Quintile 2 (20-40%)	0.76 ***	0.88 ***	0.81 ***	0.89 ***	0.88 ***	0.79 ***	0.64 ***	0.86 ***	0.80 ***	0.57 ***	0.86 ***	0.85 ***
Quintile 3 (40-60%)	0.49 ***	0.69 ***	0.71 ***	0.58 ***	0.75 ***	0.74 ***	0.40 ***	0.64 ***	0.67 ***	0.35 ***	0.59 ***	0.69 ***
Quintile 4 (60-80%)	0.47 ***	0.60 ***	0.65 ***	0.55 ***	0.67 ***	0.69 ***	0.40 ***	0.52 ***	0.59 ***	0.37 ***	0.47 ***	0.60 ***
Quintile 5 (80-100%)	0.46 ***	0.53 ***	0.57 ***	0.53 ***	0.60 ***	0.65 ***	0.38 ***	0.42 ***	0.46 ***	0.26 ***	0.40 ***	0.44 ***
Education (ref. Less than HS)												
HS grad	0.71 ***	0.74 ***	0.70 ***	0.69 ***	0.75 ***	0.67 ***	0.74 ***	0.74 ***	0.73 ***	0.74 ***	0.73 ***	0.76 ***
Some college	0.59 ***	0.62 ***	0.56 ***	0.57 ***	0.64 ***	0.54 ***	0.63 ***	0.61 ***	0.56 ***	0.58 ***	0.62 ***	0.63 ***
College grad or higher	0.50 ***	0.61 ***	0.45 ***	0.52 ***	0.63 ***	0.42 ***	0.46 ***	0.58 ***	0.47 ***	0.54 ***	0.56 ***	0.62 ***
Home ownership (ref. Not owned)												
Owned	1.98 ***	2.27 ***	1.97 ***	1.84 ***	1.77 ***	1.47 ***	2.21 ***	2.76 ***	2.23 ***	2.21 ***	3.90 ***	3.74 ***
Employed (ref. Not employed)												
Currently employed	0.91 ***	1.34 ***	1.20 ***	0.91 ***	1.32 ***	1.19 ***	0.88 ***	1.25 ***	1.18 ***	0.86	1.30 ^	0.91
Age (ref. 65-74)												
Ages 75-84	1.37 ***	0.81 ***	1.11 ***									
Ages 85+	2.18 ***	1.20 ***	1.43 ***									
Marital Status (ref. Unmarried ⁽¹⁾)												
Married, spouse present	0.37 ***	0.51 ***	0.54 ***	0.41 ***	0.62 ***	0.68 ***	0.32 ***	0.41 ***	0.43 ***	0.26 ***	0.27 ***	0.35 ***
Sex (ref. Male)												
Female	1.01	0.99	1.15 ***	1.04 *	0.99	1.14 ***	0.95 *	0.95 **	1.12 ***	1.02	1.08 ^	1.16 ***
Race (ref. White)												
Black	1.18 ***	1.97 ***	1.91 ***	1.19 ***	2.06 ***	1.88 ***	1.19 ***	1.95 ***	1.98 ***	1.18 ^	1.55 ***	1.97 ***
Other	2.15 ***	3.32 ***	2.39 ***	2.25 ***	3.36 ***	2.24 ***	2.11 ***	3.33 ***	2.55 ***	1.30	2.73 ***	2.60 ***
Nativity (ref. Native born)												
Foreign-born	1.72 ***	1.89 ***	1.90 ***	1.78 ***	1.90 ***	2.01 ***	1.65 ***	1.93 ***	1.73 ***	1.38 ***	1.81 ***	1.80 ***
Area of dwelling (ref. Non-metro)												
Metropolitan area	1.26 ***	1.57 ***	1.48 ***	1.26 ***	1.56 ***	1.48 ***	1.29 ***	1.60 ***	1.49 ***	1.12 *	1.49 ***	1.43 ***

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

⁽¹⁾ Based on year interactions with covariates tested on pooled samples combining observations for pairs of Census years 1960, 1990 and 2015.

⁽²⁾ Unmarried, spouse absent, separated, divorced, widowed or never married

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Table 3. Distributions on Covariates, by Age and Census Year (1960-2015). Coresident Adults of Different Generation.

N	Means and Proportions											
	All adults 65+ living with an adult child			Adults ages 65-74 living with an adult child			Adults ages 75-84 living with an adult child			Adults ages 85+ living with an adult child		
	1960	1990	2015	1960	1990	2015	1960	1990	2015	1960	1990	2015
	38,164	46,832	102,217	21,920	27,994	52,948	12,958	13,655	32,190	3,286	5,183	17,080
Parent education												
Less than High School	87.1	52.2	25.6	86.8	45.3	21.6	87.4	60.2	28.7	87.4	68.4	31.9
HS grad	7.7	29.7	42.6	7.7	33.6	40.5	7.6	25.5	44.9	7.4	19.1	44.9
Some college	3.5	10.9	14.7	3.5	12.5	17.7	3.4	8.8	12.2	3.5	7.8	10.3
College grad or higher	1.8	7.3	17.1	1.9	8.6	20.3	1.6	5.6	14.2	1.8	4.7	12.9
Child education												
Less than High School	54.0	19.4	9.3	50.9	17.0	9.5	57.2	21.7	9.7	63.0	26.3	7.8
HS grad	27.1	36.1	39.8	30.1	36.9	39.7	24.2	35.2	41.8	17.9	34.1	36.3
Some college	9.5	25.2	24.1	9.7	26.4	24.2	9.1	24.2	23.6	9.5	20.9	25.1
College grad or higher	9.4	19.4	26.8	9.3	19.7	26.6	9.5	18.9	25.0	9.6	18.7	30.8
Parent Employment Status												
Unemployed, OLF	87.7	87.9	85.9	83.0	82.4	77.4	93.5	95.2	93.4	97.0	98.4	98.3
Employed	12.3	12.1	14.1	17.1	17.6	22.6	6.5	4.8	6.6	3.0	1.6	1.8
Child Employment Status												
Unemployed, OLF	20.3	32.0	34.6	19.0	27.8	30.6	20.3	33.2	34.5	29.6	50.9	47.2
Employed	79.7	68.1	65.4	81.1	72.2	69.4	79.7	66.8	65.5	70.4	49.2	52.8
Home ownership												
Not owned	21.8	15.6	18.1	22.6	15.7	20.3	20.6	15.7	16.8	20.5	14.9	13.7
Owned by child	37.9	24.9	30.3	29.5	14.7	21.5	46.6	34.3	33.7	59.2	55.3	51.2
Owned by parent	40.4	59.5	51.6	47.9	69.6	58.2	32.8	50.0	49.6	20.3	29.9	35.1
Parent Age												
Ages 65-74	57.4	59.8	51.8	100.0	100.0	100.0						
Ages 75-84	34.0	29.2	31.5				100.0	100.0	100.0			
Ages 85+	8.6	11.1	16.7							100.0	100.0	100.0
Child age												
Ages 25-39	32.1	43.2	27.1	46.8	60.8	44.4	14.3	21.4	11.3	3.8	5.6	3.2
Ages 40-54	51.7	40.6	49.5	48.9	37.5	53.8	60.6	53.6	56.7	35.6	22.9	22.6
Ages 55+	16.2	16.2	23.4	4.4	1.7	1.8	25.0	25.0	32.1	60.6	71.6	74.2
Parent marital status												
Unmarried ⁽¹⁾	65.3	56.6	59.5	55.7	44.0	47.3	75.5	69.9	65.9	89.8	90.0	85.5
Married, spouse present	34.7	43.4	40.5	44.3	56.0	52.8	24.5	30.1	34.1	10.2	10.0	14.5
Child marital status												
Unmarried ⁽¹⁾	60.3	79.2	75.2	65.7	85.3	78.9	54.3	73.1	73.9	48.2	62.6	66.0
Married, spouse present	39.7	20.8	24.9	34.3	14.8	21.1	45.8	26.9	26.1	51.8	37.4	34.0
Parent sex												
Male	35.8	35.0	34.9	36.4	39.4	39.1	35.4	30.6	32.5	33.7	22.8	26.2
Female	64.2	65.0	65.2	63.6	60.6	60.9	64.7	69.5	67.5	66.3	77.2	73.8
Child sex												
Male	67.6	61.9	54.8	67.5	62.8	56.1	68.0	61.1	54.8	66.7	58.9	50.4
Female	32.4	38.1	45.2	32.5	37.2	43.9	32.0	38.9	45.2	33.4	41.1	49.7
Parent race												
White	91.4	81.4	71.0	90.7	80.2	68.4	92.5	82.2	71.9	91.1	85.4	77.8
Black	7.8	13.6	13.8	8.4	14.1	14.5	6.7	13.2	13.7	8.5	11.5	11.5
Other	.9	5.1	15.2	.9	5.7	17.1	.8	4.6	14.4	.5	3.1	10.8
Joint nativity status												
Parent native, child either	72.7	83.9	71.4	72.2	85.8	68.9	72.6	82.6	72.2	76.8	76.8	78.0
Parent foreign-born, child native	23.0	6.7	9.5	24.1	4.7	11.4	22.4	7.5	8.1	17.6	15.2	6.1
Both foreign-born	4.3	9.5	19.1	3.8	9.5	19.7	5.0	9.9	19.8	5.5	8.0	15.9
Area of dwelling												
Non-metro area	41.5	21.7	18.7	39.2	20.6	18.3	43.7	22.8	19.0	48.1	24.8	19.3
Metropolitan area	58.5	78.3	81.3	60.8	79.4	81.7	56.3	77.2	81.0	51.9	75.3	80.7

⁽¹⁾ Unmarried: spouse absent, separated, divorced, widowed or never married

[Type here]

Table 4. Odds ratios from logistic regressions predicting degree of Dependency among adults ages 65+ living with an adult child, by Age and Census Year (1960, 1990 and 2015)

N	Odds of contributing less than 40% of household income ⁽¹⁾											
	All adults 65+			Age 65-74			Ages 75-94			Ages 95+		
	1960	1990	2015	1960	1990	2015	1960	1990	2015	1960	1990	2015
	37,833	46,474	88,246	21,790	27,475	46,729	12,806	13,745	27,883	3,237	5,254	14,555
Parent education (ref. Less than HS)												
HS grad	0.77 ***	0.74 ***	0.78 ***	0.75 ***	0.75 ***	0.73 ***	0.84	0.71 ***	0.81 ***	0.70 ^	0.72 **	0.82 ***
Some college	0.58 ***	0.47 ***	0.56 ***	0.60 ***	0.43 ***	0.53 ***	0.53 ***	0.50 ***	0.59 ***	0.50 *	0.73 *	0.61 ***
College grad or higher	0.45 ***	0.29 ***	0.38 ***	0.44 ***	0.27 ***	0.39 ***	0.38 ***	0.33 ***	0.40 ***	0.67	0.35 ***	0.34 ***
Child education (ref. Less than HS)												
HS grad	1.37 ***	1.47 ***	1.24 ***	1.33 ***	1.39 ***	1.17 **	1.47 ***	1.45 ***	1.26 **	1.45 *	1.73 ***	1.40 ***
Some college	1.24 ***	1.63 ***	1.35 ***	1.08	1.57 ***	1.18 **	1.51 ***	1.64 ***	1.49 ***	2.18 ***	1.68 ***	1.54 ***
College grad or higher	1.62 ***	2.12 ***	2.02 ***	1.47 ***	2.13 ***	1.86 ***	2.08 ***	1.98 ***	2.07 ***	1.95 **	2.09 ***	2.28 ***
Parent Employment Status (ref. Unemployed)												
Employed	0.24 ***	0.37 ***	0.27 ***	0.26 ***	0.37 ***	0.26 ***	0.18 ***	0.35 ***	0.29 ***	0.25 ***	0.47 *	0.43 ***
Child Employment Status (ref. Unemployed)												
Employed	5.21 ***	4.98 ***	5.73 ***	4.94 ***	4.85 ***	5.93 ***	5.66 ***	6.07 ***	6.30 ***	5.56 ***	3.49 ***	4.67 ***
Home ownership (ref. Not owned)												
Owned by child	1.94 ***	2.59 ***	2.40 ***	2.01 ***	2.89 ***	2.67 ***	2.07 ***	2.60 ***	2.41 ***	1.49 **	2.32 ***	2.32 ***
Owned by parent	0.89 **	0.73 **	0.58 **	0.90 *	0.71 ***	0.51 ***	0.85 *	0.75 ***	0.62 ***	0.85	0.94	0.72 ***
Parent Age (ref. 65-74)												
Ages 85+	1.22 ***	1.10 ***	1.08 **	1.31 ***	1.29 ***	1.22 ***						
Child age (ref. 25-39)												
Ages 40-54	1.15 ***	1.37 ***	1.41 ***	1.19 ***	1.35 ***	1.40 ***	0.92	1.43 ***	1.42 ***	0.95	1.34 ^	1.72 ***
Ages 55+	1.10	1.48 ***	1.70 ***	1.11	1.30 ^	1.61 ***	1.00	1.48 ***	1.64 ***	0.94	1.84 **	2.23 ***
Parent marital status (ref. Unmarried⁽²⁾)												
Married, spouse present	0.33 ***	0.28 ***	0.29 ***	0.28 ***	0.25 ***	0.26 ***	0.48 ***	0.34 ***	0.31 ***	0.41 ***	0.41 ***	0.43 ***
Child marital status (ref. Unmarried⁽²⁾)												
Married, spouse present	3.11 ***	4.91 ***	6.09 ***	3.03 ***	4.78 ***	6.15 ***	3.09 ***	5.50 ***	6.21 ***	3.69 ***	4.51 ***	5.96 ***
Parent sex (ref. Male)												
Female	1.29 ***	1.25 ***	1.19 ***	1.26 ***	1.18 ***	1.15 ***	1.36 ***	1.37 ***	1.19 ***	1.58 ***	1.47 ***	1.39 ***
Child sex (ref. Male)												
Female	0.79 ***	0.89 ***	0.93 **	0.76 ***	0.89 **	0.97	0.83 **	0.90 *	0.89 **	0.71 *	0.85 *	0.92 ^
Parent race⁽³⁾ (ref. White)												
Black	0.73 ***	1.26 ***	1.33 ***	0.83 **	1.25 ***	1.31 ***	0.61 ***	1.40 ***	1.25 ***	0.43 ***	1.06	1.54 ***
Other	1.04	1.34 ***	1.45 ***	1.02	1.14	1.41 ***	0.87	1.72 ***	1.38 ***	2.34	1.83 *	1.56 ***
Joint nativity status (ref. Parent native, child either)												
Parent foreign-born, child native	1.55 ***	1.41 ***	1.62 ***	1.52 ***	1.53 ***	1.87 ***	1.64 ***	1.27 *	1.42 ***	1.93 ***	1.38 *	1.30 **
Parent foreign-born, child foreign-born	1.66 ***	2.08 ***	2.63 ***	1.34 *	2.27 ***	3.07 ***	2.30 ***	1.96 ***	2.39 ***	2.87 **	1.29	1.94 ***
Area of dwelling (ref. Non-metropolitan)												
Metropolitan area	1.38 ***	1.13 ***	1.00	1.29 ***	1.11 *	1.00	1.63 ***	1.13 *	0.99	1.29 *	1.23 *	1.00

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

⁽¹⁾ Household income: combined income from both the parent (and couple, if coresident) and child (and couple, if coresident).

⁽²⁾ Unmarried: spouse absent, separated, divorced, widowed or never married

⁽³⁾ Based on the race of the parent. In 99.6% of the households, parents and children report the same race.