Extended Abstract

Disparities in Mortality and Its Consequences for Kin Availability and Intergenerational Transfers in the U.S.

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Abstract (150 Words)

In this paper, we pursue and expand the literature on mortality disparities, kin availability, and intergenerational transfers by considering two substantive questions:1) How do disparities in mortality affect the distribution of "kin availability" across demographic groups in the United States? In particular, how does the absence of one's parents due to death affect the availability of kin – where the latter is traditionally measured by the spatial proximity of kin – by race/ethnicity, educational attainment and geography? 2) How does the absence or reduction in the number of one's parents due to death affect the types, incidence and magnitudes of financial and time transfers to and from one's parents? We use the 2013 Panel Study of Income Dynamics (PSID) main interview and the Rosters and Transfers Module data that provide for a national sample of household heads and spouses, the residential locations of each living biological or adoptive parent.

Introduction

While the U.S. has experienced, on average, increases in life expectancy and declines in mortality, these improvements have occurred for all groups in society. It is well-documented that there are clear disparities in life expectancy and mortality by race and ethnicity (Hummer & Chin, 2011; Hummer, Benjamins & Rogers, 2004; Masters et al., 2014), educational attainment (Montez et al. 2011; Montez, Hummer & Hayward, 2012; Meara, Richards & Cutler, 2008; Bound et al., 2015), income (Chetty et al., 2016) and geography (Chetty et al., 2016). Furthermore, these trends, and the disparities in them, have received a great deal of attention with the publishing of studies by Case & Deaton (2015) and Chetty, et al. (2016) that document actual increases (or lack of decline) in mortality rates at middle age for several of these groups.

Such trends and disparities inevitably have a variety of different consequences. For example, a recent National Research Council report (NAS, 2015) noted that the increasing disparities in mortality by socioeconomic status will have significant consequences for public transfers received through Social Security retirement, Medicare, Medicaid, Disability Insurance and Supplemental Security Income programs, with higher-income people receiving disproportionately larger lifetime benefits compared to those with lower incomes. Disparities in mortality also affect the availability of kin and *private* transfers of time and money among family members. Umberson et al. (2017) document that racial disparities in mortality rates imply the greater loss of kin (parents, spouses, siblings and children) of Blacks compared to Whites in the U.S.

In this paper, we pursue and expand the literature on mortality disparities, kin availability, and intergenerational transfers by considering two substantive questions:

1. How do disparities in mortality affect the distribution of "kin availability" across demographic groups in the United States? In particular, how does the absence of one's parents due to death affect the availability of kin – where the latter is traditionally measured by the spatial proximity of kin – by race/ethnicity, educational attainment and geography?

2. How does the absence or reduction in the number of one's parents due to death affect the types, incidence and magnitudes of financial and time transfers to and from one's parents?

Prior studies on kin availability have mostly focused on measures of the spatial proximity of kin, including living in the same household. These studies find that Blacks live closer to their kin compared to Whites (Bianchi, McGarry, & Seltzer, 2010; Compton & Pollak, 2015) and those with low education are more likely to live close to their parents and/or adult children (Chan & Ermisch, 2015a, 2015b; Choi, Schoeni, Langa, & Heisler, 2015; Clark & Wolf, 1992; Compton & Pollak, 2015; Garasky, 2002; Kalmijn, 2006; Lauterbach & Pillemer, 2001; Leopold, Geissler, & Pink, 2012; Malmberg & Pettersson, 2008; Rogerson, Weng, & Lin, 1993). These studies restrict attention to spatial proximity of kin conditional on kin being alive. To our knowledge, no prior study has provided national estimates on kin availability that accounts for both spatial proximity and mortality of family members.

There also is a sizable literature on the extent to which kin actually provide assistance to family members in the form of financial and time transfers (e.g., caregiving) to family members

(Eggebeen, 1992; Hogan, Eggebeen & Clogg, 1993; McGarry & Schoeni, 1995; Pezzin & Schone, 1999; McGarry, 1998; Pezzin, Pollak & Schone, 2008; Kahn, McGill & Bianchi, 2011; Hurd, Smith & Zissimopoulos, 2011; McGarry, 2016) and how these transfers differ by demographic characteristics (Uhlenberg & Hammill, 1998; Chelsey & Poppie, 2009; Seltzer & Bianchi, 2013; Grigoryeva, 2017). Much of this work focuses on intergenerational transfers, such as adult children helping to care for elderly parents, grandparents providing help with the chare of grandchildren, or parents helping their adult children finance their adult children's housing or college educations (Hagestad, 1986; Uhlenberg & Hammill, 1998; Luo, LaPierre, Hughes & Waite, 2012; Hotz, Wiemers, Rasmussen & Koegel, 2018). And, related to the spatial proximity of kin literature, some of this work has examined coresidence as a form of a transfer (Wolf & Soldo, 1988; Seltzer, Lau & Bianchi, 2012; Wiemers, Slanchev, McGarry & Hotz, 2017). Again, the question arises as to how these transfers and caregiving are affected by the absence of some parents due to death, an issue that, to our knowledge, has not been the focus in previous investigations of family transfers, especially those across the generations. This study examines this issue.

Data and Methods

We use the 2013 Panel Study of Income Dynamics (PSID) main interview data and the Rosters and Transfers Module data that provide for a national sample of household heads and spouses and the residential locations of each living biological or adoptive parent. Because location of parents was collected for both the head and spouse, it includes location for stepparents and parents-in-law associated with current spouses.

The unit of analysis is adults 25 and older (i.e., PSID heads and spouses ages 25 and older). Distance from the focal person to each parent is determined using the Rosters and Transfers data and the PSID household roster. We examine the following distance categories: living in the same household ("co-resident"); <30 miles or in the same place, but not in the same household ("close"); 30-500 miles ("far"); >=500 miles within the United States ("very far"); and in a foreign country.

The survey included questions about the incidence and amounts of money and time given to parents and received from parents in the previous year. Respondents reported about transfers to both coresident and non-coresident parents (and parents-in-law). Monetary transfers include total transfers of $100 or more. Questions about time assistance have no lower bound. The questions link transfers to specific parents. For instance, transfers to (from) the household head's father and mother who are still married or living with each other are treated as a joint transfer with the head's parents. If the head's father is married to someone other than the head's mother, the module obtained information about transfers to/from the head's father and stepmother, and separately from the head's mother (if she was still alive) (Schoeni et al., 2015).

Preliminary Results

In our preliminary analysis, we have focused on the role that the mortality of parents have in the demographic distribution of kin spatial availability. We find that the mortality of parents has a decided effect on the distributions of a broader notion of proximity that includes lack of parents living nearby due to deaths by race/ethnicity and educational attainment. For example, restricting analysis to having at least living one parent (left panel in Table 1), those with less than 12 years of education are more likely to live with or close to a parent or parent-in-law compared to those with

at least 16 years of education (52% versus 44%). However, it does not mean that those with lower education have greater availability of parents once we take into account higher mortality among lower educated persons. If we estimate the proximity outcome (i.e., % living in the same household or close-by) after including in the sample those who do not have any living parent, the disparities by education are reversed: we have a lower share of adults who have a parent living nearby for those with less than 12 years of education compared to those with at least 16 years of education (26% versus 32%).

Figure 1 presents estimates of the percent of adults who have at least one parent in the same household or in close proximity by education and age using the sample of adults with a living parent (Panel A) as well as all adults regardless of their parents' vital status (Panel B). Comparison between panels demonstrates the fundamental role of mortality in kin availability. Among adults 55 and older with a living parent (Panel A), lower educated adults are 18 percentage points more likely to live with or close to a parent than higher educated adults (59% vs 41% for <12 vs 16+ years of education). In contrast, among all adults 55 and older, lower educated adults are 3 percentage points less likely to live with or close to a parent than higher educated adults (10% vs 13% for <12 vs 16+ years of education).

Next Steps

We will extend the analyses by examining how absence of parents affects the types, incidence and magnitudes of financial and time transfers due to the absence or reduction in the number of parents because they are no longer living. In particular, we will use the data on receipt and provision of financial transfers (amounts provided or received in the past year) and time transfers (time spent with relatives) to examine the incidence of each form of transfer and the amounts, in the case of financial transfers, differ for adults when they have some of their parents no longer living.

In particular, we examine whether adults with deceased parents reduce or increase the transfers provided to and received from those who are still living and whether and how this affects transfers provided to and received from the focal person's adult children. We examine how these findings differ by the race/ethnicity, educational attainment and geographic location of heads and wives in order to assess how help and exchanges between generations of families are affected by deaths of parents.

Our manuscript for PAA will also consider the availability of parents-in-law and associated transfers with these family members. For couples, parents-in-law can be just as important as own parents. Examining in-laws requires assessment of not only mortality but partnership status. That is, the availability of in-laws is influenced by both whether the focal person is partnered and whether the partner's parents are alive. Socioeconomic gradients in marriage, like those in mortality, are substantial and likely account for disparities in kin availability. Finally, all of these analyses will be adjusted for the age of focal persons to isolate "premature" deaths from the more "expected" deaths of the parents of older heads and wives in the PSID.

Table 1. Distance to the nearest parent/parent-in-law, by Education and Race

	By Education								By Race			
	Sample: adults 25+ with at least one parent alive				Sample: all adults 25+				Sample: adults 25+ with at least one parent alive		Sample: all adults 25+	
Education level	<12	12	13-15	>=16	<12	12	13-15	>=16	Black, Non-Hispanic	White, Non-Hispanic	Black, Non-Hispanic	White, Non-Hispanic
N=	1044	2177	2513	2972	1729	3423	3375	3921	2675	4978	3866	7132
% of persons whose nearest parent is:												
In the same household	5.8	7.1	6.1	3.4	2.9	4.2	4.1	2.4	8.4	4.5	5.3	2.8
Close	46.4	59.3	57.3	41.0	23.7	35.0	38.1	29.5	63.8	52.7	39.8	32.8
Far	15.8	17.4	21.5	30.2	8.1	10.3	14.3	21.7	18.2	26.5	11.4	16.5
Very Far	4.5	8.0	11.3	20.1	2.3	4.7	10.1	14.5	7.7	14.9	4.8	9.3
In foreign country	27.5	8.1	3.7	5.4	14.1	4.8		3.9	1.9	1.4	1.2	0.9
No parent alive	-	-	-	-	48.9	40.9	33.4	28.0	-	-	37.5	37.7

Figure 1. % of adults who have at least one parent coresident or close, by Education and Age

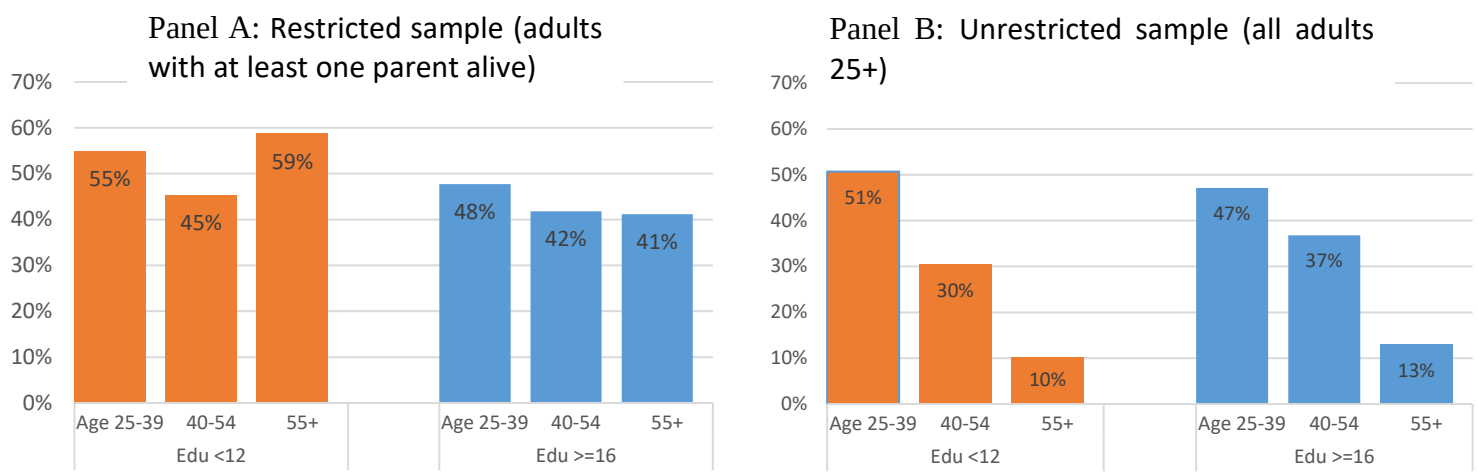
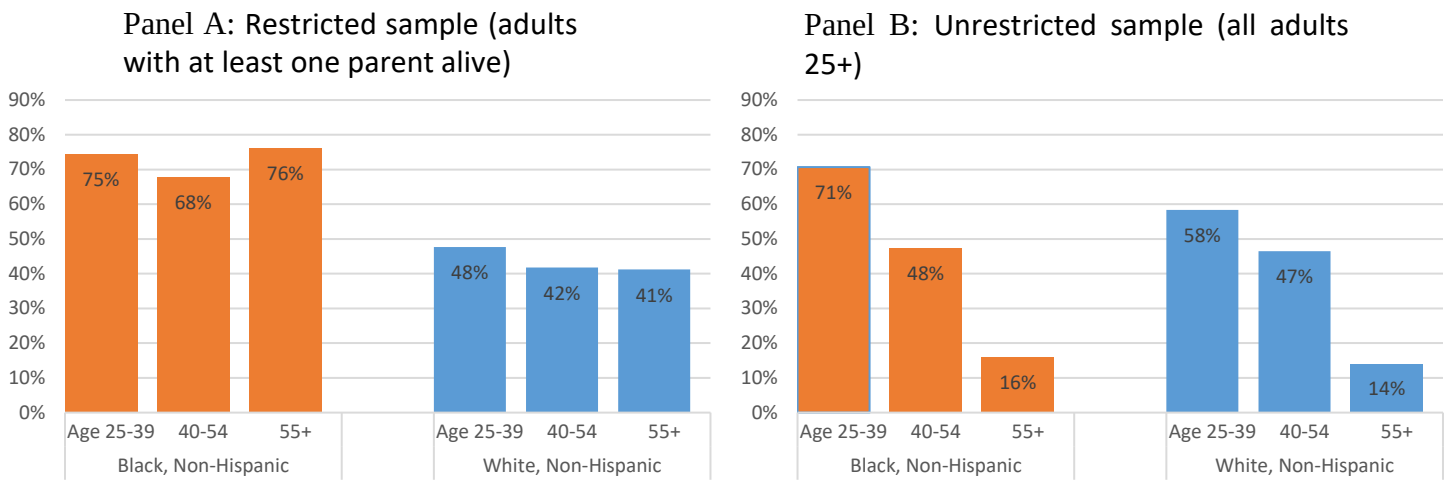


Figure 2. % of adults who have at least one parent coresident or close, by Race and Age



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