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**The Generational Structure of U.S. Families and
Their Intergenerational Transfers***

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Abstract

Change over time in life expectancy, divorce, and the birth of children outside of marriage has reshaped families in the United States. In this paper we use new data on family relationships and transfers in the Panel Study of Income Dynamics to provide a demographic portrait of the generational structure of adults in contemporary American families and to describe the connections between family members across generations characterized by the time and financial resources that they provide to one another. Ours is the first paper to examine the generational structure of and transfers between adults across adult ages. Throughout we emphasize the gender differences in the availability of kin and the connections between generations. We find that adults are overwhelmingly likely to have at least one living parent or adult child in their extended family, that step relationships are very common, and that the latter relationships increase substantially the size of extended families. We also find that more distant family relationships, such as step and in-law relationships, are correlated with fewer transfers, particularly transfers to and from women. With step relationships more common among younger adults, our results suggest a need to consider how family transfers may change in the future.

Introduction

American families have undergone dramatic changes in their generational structure and composition. The long-run decline in fertility, the delay in childbearing until older ages (Matthews and Hamilton 2014), and the exceptional size and characteristics of the Baby Boom have altered the potential for intergenerational relationships in families. Today's parents have had fewer offspring, so that these offspring have fewer siblings, and grandparents have fewer grandchildren (Martin et al. 2012). At the same time, life expectancy has increased so that adults at older ages are more likely to have living parents, and grandchildren are likely to have living grandparents well into adulthood (Miniño et al. 2011; Uhlenberg 1996; Watkins 1987). Couple relationships also have become less stable, sometimes not lasting long enough for parents to marry or to share a home with their children. The rise of births outside of marriage (Curtin, Ventura, and Martinez 2014) along with increases in cohabitation and union dissolution and marital separation coupled with re-partnering mean that more children today are likely to grow up with biological *and* step parents than in the past (Bumpass and Lu 2000; Kennedy and Bumpass 2008) and increase the likelihood of step siblings and half siblings. While these new unions may reduce the economic hardship of single parenthood, they may strain family life, due to ambiguity about responsibilities and competing loyalties between biological and step kin (Coleman and Ganong 2008).

The changes in family structure may have important consequences for the financial resources, time, housing assistance, and emotional support that extended families can and do provide to their members throughout life (Bianchi, Hotz, McGarry and Seltzer 2008). Parents are a primary source of financial support for their children's post-secondary education (Lovenheim 2010) and may be an important source of help as their children launch careers and purchase homes (Engelhardt and Mayer 1998; Cox and Stark, 2005). Grandparents often are involved in the care and rearing, and sometimes the financial support, of their grandchildren (Bryson and

Casper 1999; Pebley and Rudkin, 1999). And, adult offspring may help elderly parents manage their lives at older ages and provide care at the end of life (Wolf, Soldo and Freedman 1996; Wolf 1999).

In this paper we use new data on family relationships and transfers available for households in the Panel Study of Income Dynamics (PSID) to provide a demographic portrait of the *generational structure* of adults in contemporary American families and to describe the *connections* between family members across generations as measured by the time and financial resources that they provide to one another. By the generational structure, we mean the presence and numbers of parents, parents in-law, and adult children and the types of relationships within extended families. The extent of kin and their relationships to one another characterize the *potential* ties among family members (Watkins et al. 1987). But we also examine how these structures relate to the *manifest* ties across generations by examining how they differ in money and time provided and received within families. We focus throughout on the contrast between biological and step relationships, and on estimating the size of intergenerational kin networks taking account of step relationships. This focus is motivated both by the increased prevalence and policy attention devoted to complex families (Carlson and Meyer 2014), and the previous research suggesting that ties between biological parents and children are stronger than those between step parents or quasi-step parents and children (Coleman and Ganong 2008; Eggebeen 1992; Pezzin, Pollak and Schone 2008; Pezzin and Schone 1999; Seltzer et al. 2013; White 1994).

There are several unique features of our analysis. First, our portrait uses data from a single, population-representative data source, whereas previous conclusions about the structure of U.S. families require piecing together conclusions from multiple studies and often the use of simulations. Second, we characterize the generational structure of *adults* in extended families which is made possible by the fact that we consider both coresident and non-coresident parents and offspring. To date much of the research on parent-child relationships in the United States, and on step relationships in particular, has focused on ties in childhood and adolescence (Bumpass

and Lu 2000, Case and Paxson 2001, Ginther and Pollak 2004, Manning, Brown and Stykes 2014). This focus on younger families is due, in part, to the fact that most common data sources used to study such relationships are household surveys that typically provide limited information about family members who are not present in a household at the time of an interview. However, most U.S. parents and their adult offspring live in separate households—only 30% of parents with adult children have a coresident adult child (authors' calculations). The PSID data include both coresident and non-coresident parents and children by following family members as they leave parental households and start their own families. Furthermore, our analysis is greatly enhanced by the Roster and Transfers Module that was included in the 2013 wave of the PSID. Because material exchange between family members continues into adulthood, understanding the availability of kin and the connections between parents and children after children leave the home is crucial in the context of the transition to adulthood and caregiving in older age.

Third, much of the past research on family relationships and the strength of family ties has been based on survey data collected in the late 1980s or early 1990s, such as the National Survey of Families and Households, or has relied solely on data from individuals in certain age groups, such as the Health and Retirement Study which covers individuals over age 50. The PSID allows us to analyze the structure and kin support of contemporary families across the full range of adult ages, allowing us to compare the generational ties of older and younger families. Thus, we are able to examine how the generational structure of families varies with age and how the direction and type of transfers between parents and their young adult children differ from those between adult children and their elderly parents.

Finally, throughout our portrait, we also pay particular attention to gender differences in connections across the generations. Gender differences in intergenerational relationships may arise due to the demographic and social differences in women's and men's lives. Women live longer than men, marry at younger ages, are less likely to remarry, and spend more time with their children during formative childhood and adolescent years. Hagestad (1986) describes

women as the family “kin keepers,” and evidence from research on caregiving shows that daughters provide the majority of intergenerational care to aging parents (Henretta et al. 1997; Hogan et al.1993; McGarry 1998, Pillemer and Sutor 2006; Wolf and Soldo 1988). We examine whether or not this gender difference holds throughout life and whether or not it characterizes step parent and step child as well as biological relationships.

The remainder of this paper is organized as follows. In the next section we describe the data, focusing on the data from the Roster and Transfers Module of the 2013 PSID and how we organize these data. Section II describes the methods we use to analyze generational structure and transfers. In Section III we present our portrait of the generational structure of today’s American families. Then, in Section IV, we characterize the nature of intergenerational financial and time transfers within families, emphasizing how they differ by gender, by biological versus step relationships, and by stages of the life course. In Section V, we discuss our findings and offer concluding observations about American families and their connectedness.

I. DATA, MEASURES, AND SAMPLE

We use the Roster and Transfers Module of the 2013 PSID which identified and collected information about the adult biological and step children (those age 18 and older) and parents, step parents, and in-laws of the head and of the spouse,¹ if present, of each PSID household.² We combine this information with data from the second part of the Module on the incidence and amounts of time and money transfers to and from the members of these two generations. In what follows, we briefly describe the overall design of the PSID and then provide more detail on how we use the data from the Roster and Transfers Module.

PSID Design

The PSID began with a sample of roughly 18,000 people in approximately 5,000

¹ We use the term spouse to refer to what PSID calls wife or “wife.”

² We use the term household to refer to what PSID calls “family units,” which consists of individuals who live together and are related by blood, marriage, or adoption, or who are not related but share income and expenses.

household units in 1968. The 2013 sample includes 24,952 people in 9,063 households, a product of increase in households due to children growing up and forming new households and decisions to reduce sample size. Weights are available to adjust for these factors. Individuals were interviewed annually until 1997, and subsequently every other year.

All individuals in households recruited into the PSID in 1968 are said to have the PSID “gene.” Individuals who are born to or adopted by someone with the PSID gene acquire the gene themselves and are recruited to become members of the PSID sample for the rest of their lives. This genealogical design implies that the study provides data on a sample of extended family members at each wave. Individuals without the PSID gene also are represented in the PSID as long as they live with a PSID sample member. These individuals without the gene are not followed if they stop living with a PSID sample member.

2013 Roster and Transfers Module

As part of the 2013 Roster and Transfers Module, interviewers asked respondents to report the name and key characteristics of all living parents, step parents and parents-in-law as well as all living children at least 18 years old, for both the PSID head and spouse (or partner who has cohabited for at least one year). These rosters include all parents and offspring whether or not they are PSID sample members (i.e., have the PSID gene). Step children are identified by an explicit question about the child’s relationship to the head and the spouse.³ As a result, the data indicate only step children in the current union rather than any step children a person acquired during a previous union. The Module also asks only about current step parents. Thus the data exclude step children of respondents without a spouse or partner and step parents of those who have no living biological or adoptive parent. This data restriction implies that our estimates of the prevalence of step relationships are underestimates to the extent that people have relationships with former step children and step parents. Attitude data suggest that respondent reports about the

³ Only 127 adopted children age 18 or older were reported in the roster; of these 60% were in single-parent families or adopted by both the head and spouse.

existence of former step parents are likely to be biased toward closer, more enduring relationships (Coleman et al. 2005; Schmeeckle et al. 2006). How to improve the quality of data on step relationships from former unions is an important topic for new research.

The characteristics reported by respondents about their parents and adult children include current work status (working; temporarily laid off, sick, or on maternity leave; looking for work; retired; disabled; keeping house; student), health (excellent, very good, good, fair, poor), marital status (single; married or cohabitating), home ownership (owns, rents, other), number of children⁴ (only asked about respondents' adult children), and household income in four brackets (<\$25,000, \$25,000-\$50,000, \$50,001-\$75,000, >\$75,000). In addition, respondents reported about the educational attainment of all adult children. Although the question about parents' union status combined married and cohabiting unions, the questions about offspring distinguished married from cohabiting relationships. Information on educational attainment of parents and parent-in-laws is collected whenever a sample member first becomes a head or spouse; therefore, this information was not collected in the 2013 Roster and Transfers Module.

After the roster of parents and offspring, interviewers asked respondents about transfers of time and money with each parent and adult child during the 2012 calendar year. Transfers of time include help with any activity such as "errands, rides, chores, babysitting, and hands-on care." Financial transfers include "money, loans and gifts over \$100." Individuals reported whether a transfer was given and how many hours or dollars were given. Transfers were reported for the household head and spouse combined. For example, if a married woman gave money to her parents and her husband did not give any money to either his parents or her parents, this would have been recorded as a transfer of money from the wife and husband to the wife's parents. For a detailed description of the 2013 Roster and Transfers data see Schoeni et al. (2015).

We use appropriate PSID weights so our estimates are population representative of adult

⁴ Because the data identify children of adult offspring the estimates of grandchildren reported below exclude grandchildren whose parents are younger than age 18 and grandchildren from skipped generation families in which the adult offspring, the middle generation parent, is no longer alive.

men and women (i.e., cross-sectional individual weight). To our knowledge, the PSID is the only data set that can provide contemporary, population-representative estimates of the generational structure of U.S. men's and women's families across all adult ages regardless of whether parents and offspring coreside.⁵

We examine the incidence of five measures of transfers between generations of families. The first four are the financial transfers given to and received from parents (children) and the time transfers given to and received from parents (children). We also include a measure that indicates whether or not any transfer of time *or* money was made between the respondent and his or her parents (children) in the past year. Rather than focusing on how types of transfers differ based on the needs and capacity of parents and children, we are using transfers of time and money as a measure of the “connectedness” between generations. The measure which combines all transfers of time and money given and received is particularly useful for this purpose. How well these transfers measure connections between kin is a point to which we return in our conclusion. All of our analyses of transfers examine the transfers made to all parents or all children combined, not transfers between parent-child dyads, so that the analysis of transfers parallels the description of family ties.

There are two important caveats about our data, despite the uniquely broad coverage of family ties in the PSID. First, we cannot identify the source of age differences in generational structures or transfers. These differences may be due to age-related phenomena, differences in the historical periods that household heads and spouses experienced, and differences in their birth cohorts (e.g., differences between Baby Boomers or Millennials). That is, we cannot identify differences among age, period and cohort. Second, the Roster and Transfers Module only includes information about children ages 18 and older because the goal of the Module was to

⁵ We define adult as ages 18 and older, consistent with the definition of adult offspring used in the Roster and Transfers Module. In practice, PSID heads and their spouses are almost universally over 18 years old. In 2013, there were 3 heads and 1 spouse under age 18. We include these younger heads in our sample for completeness.

obtain data on all adult children and their parents, not just those who are part of the PSID sample or who reside in the same PSID household, a particular concern because such high percentages of parents and adult offspring live apart. Our analysis focuses only on adult relationships through we control for the number of minor children in the household in our regression-adjusted analyses, as described below.

Analysis Sample

Our sample starts with the 9,063 households in the 2013 PSID that include a total of 7,559 women and 6,138 men who are either heads or spouses. Elimination of households with missing information on the type of relationship with parents or children reduces the sample to 9,023 households including 7,530 women and 6,112 men who are either heads or spouses.⁶

We also examine several subsamples in our analysis including samples of men and women with living parents or in-laws, men and women with living adult children, and married men and women with living parents or in-laws or living adult children. The sample sizes of the entire sample and each subsample are listed in each table.

II. METHODS

In what follows, we describe the generational structure of families and the relationship between the generational structure of families and transfers between family members. We describe statistically significant differences in the prevalence of different intergenerational structures based on simple t-tests. In the tables, gender differences that are statistically significant at the 5% level are denoted with stars (*) and age differences within gender that are statistically

⁶ We eliminated households whose head or spouse has children or parents with invalid relationship codes for every such relationship. For example, a head may report two children but identify their relationship as “other,” “don’t know,” or “refuse,” rather than “biological” or “adopted.” We retained in the sample all persons who reported at least one child or parent record with a valid relationship code. We also eliminated households in which the heads (and spouses, if present) report that they do not know, or refuse to answer whether their biological parents and the biological parents of their spouse, if present, are living. For all heads and spouses with a valid report of whether or not at least one parent is living, we assume that parents about whom they do not know or refuse to answer are not living. For example, we coded heads who report that their mother is dead and they do not know if their father is alive as having no living parents. We would have deleted heads who report that they do not know about either their mother or their father.

significant are denoted with daggers (†).

For transfers, we present results based on a series of regressions in which we separately estimate the relationship between transfers with parents and the structure of the parent generation, and transfers with adult children and the structure of the child generation in which we control for (i.e., regression-adjust for) family characteristics that characterize the capacity and needs of each generation. For example, to examine how *transfers* of type m , between the person j who is the head or spouse of household i and their parents and in-laws, we estimate the following regression function,

$$T_{ji}^m = \alpha_0^m + \alpha_1^m \text{ParentType}_i^k + \beta_1^m X_{ji}^p + \beta_2^m X_{ji} + \varepsilon_{ji}^m \quad (1)$$

where $T_{ji}^m = 1$ if transfer(s) of type m occur, = 0 otherwise, where m denotes: Money to, Money from, Time to, Time from and Any Transfer; $\text{ParentType}_i^k = 1$ if the set of living parents/in-laws that person j in household i has is characterized by type k and = 0 otherwise, where k denotes: Own Parent(s) Only, In-law Parent(s) Only, Own + In-law Parent(s); X_{ji}^p is a vector of the characteristics of person j 's living parents/in-laws and X_{ji} is a vector of characteristics of person j in household i described below. The specification in equation (1) is treated as a linear probability model and estimated using ordinary least squares (OLS). We use similar specifications to examine the relationship between transfers to parents and the structure of the parent generation in terms of step relationships and the gender composition of the parent generation. In each case we replace the vector *ParentType* in equation (1) with indicator variables for these characteristics.

We also estimate a parallel set of models of transfers with adult children in which we examine the relationship between the generational structure of adult children and transfers to and from these biological and step children, controlling for a vector of characteristics, X_{ji}^c , of the head's and spouse's children.

The vector of characteristics of the head/spouse and their household, X_{ji} , included in the

parent and child regressions consist of: marital status, an indicator of whether the head or spouse is in poor health, the mean age of head and spouse, the mean education of head and spouse, whether the head is Black, home ownership, indicators of whether the head or spouse works and whether either is unemployed, total family income, whether the individual is the respondent, and number of children under 18 living in the household. The vector of parent/in-law characteristics, X_{it}^P , in the parent regressions include: the average age of own parents, indicators of whether at least one parent is in poor health, retired, unemployed, working, low income (<25,000), high income (>75,000), and missing income information, along with average parent education and the number of total parents (including in-laws). In regressions on the step relationships of parents we also control for whether at least one parent is unmarried because in these data one cannot have a step parent if all parents are unmarried. Finally, the vector of child characteristics, X_{it}^C , include: the number of adult children, the mean age of adult children, the mean education of adult children, and indicators for whether at least one adult child is a student, unemployed, low income (<25,000), high income (>75,000), owns a home, and is married.

For all of our analyses, we estimate separate regressions by gender of the heads/spouses of households and for many of our analyses, we estimate separate regressions for younger (less than age 55) and older (55 and over) individuals, as well as regressions that include all ages of heads/spouses.

In the regressions, we consider each of the characteristics of generational structure in isolation, so that each grouping in the columns of the tables of regression results is from a single regression that controls for a single descriptor of family structure along with X_{it}^P and X_{it}^C in the parent transfer regressions and X_{it}^P and X_{it}^C in the child transfer regressions. This approach allows us to avoid conflating multiple dimensions of family structure simultaneously and to clearly identify the relevant comparison group.

Finally, it is important to remember that transfers from married men and women are

combined; that is when either a husband or wife makes a transfer to parents, both the man and woman in the marriage are credited with the transfer. Our analysis of transfers between family members parallels our analysis of the generational structure of families. Because of the inclusion of many demographic and economic controls, our samples sizes are slightly smaller in the multivariate models due to missing covariates. When possible, we include indicator variables when a man or woman is missing a covariate instead of deleting the observations.

III. GENERATIONAL STRUCTURE

We begin by describing the generational structure of individual men and women who are PSID heads and spouses. We consider both how likely it is that a person has specific types of family members as well as the mean numbers of types of kin. Table 1 presents the distribution of step and biological relationships for men and women with their “own parents,” in-laws, adult children, and grandchildren for the full sample and by age. The first four panels of Table 1 display the prevalence of own parent and in-law relationships for all men and women, the prevalence of having step parents or step parents-in-law, and the prevalence of mothers versus fathers, and the possibility of having no parent or in-law. The next two panels provide corresponding prevalence estimates of having adult biological or step children and grandchildren (of any age), including the possibility of not having any such children or grandchildren. The last panel reports the prevalence of having any intergenerational step kin (parents, parents-in-law, or children).

[Table 1 here]

Over 70% of men and women have at least one living parent or parent-in-law. Among younger adults, 95% have at least one living parent or parent-in-law and even at older ages, 45% of men and 33% of women have at least one living member of a parent generation. However, older women are 12 percentage points less likely than older men to have a living parent or parent-in-law. Over half of men and women have at least one adult child. Those under age 55 are less likely to have adult children as would be expected given the ages at which most in these cohorts

had children, but among older men and women, only about 10% of individuals do not have at least one adult child.

Intergenerational step relationships are quite common. Over 15% of men and women have at least one own step parent, over 22% have an own step parent or step parent in-law, and over 10% have at least one adult step child. Over 30% have at least one such step relationship (i.e., own step parent, step parent in-law, or step child). Women are less likely than men to have in-laws and step children, particularly at older ages. But adults of all ages are more likely to have a living mother or mother-in-law than a father or father-in-law. Step parent and step child ties are more common among those in the younger age group.

Gender and age differences are partially obscured by the gender differences in the likelihood of marriage and by age differences in the likelihood of having living parents and adult children. To address this, Table 2 shows the prevalence of parents (children) among those who have at least one parent (child).

In Panel A, we display the prevalence of types of parents and in-laws among men and women who have at least one living parent or in-law and among married men and women with at least one parent or in-law. The prevalence of step parent relationships among those with living parents or in-laws is high: 36% of men and women under 55 who have a living parent or in-law, have a step parent. Among married men under 55 with a living parent or parent-in-law, 39% have a step parent or step parent-in-law. The prevalence of own step parents is dramatically lower for those ages 55+. Only 12% of men and women who are age 55 or older have a step parent. There is a similar contrast in the prevalence of step parent relationships for parents and in-laws by age among married men and women. These differences are statistically significant and suggest that older men and women have been less exposed to remarriage and re-partnering among their parents than younger men and women.

[Table 2 here]

Table 2 Panel A also shows that overall and among those who are married, women ages

55 and older are more likely than men to have living own parents and less likely to have living in-laws. The last set of columns in Panel A shows that 69% (41% + 28%) of older married women have living own parents versus 58% (27% + 32%) for older married men, and 59% (31% + 28%) have living in-laws versus 73% (41% + 32%) for men. Differences overall combine the influence of the differences in the likelihood of marriage and remarriage by gender but differences among older married women and men reflect women's younger ages at marriage.

In Panel B of Table 2, we display the prevalence of types of adult offspring relationships among men and women who have at least one adult child or step child. We also consider the prevalence of step adult children among married men and women. Having an adult step child is very common among those with adult children. For those under 55, 25% of fathers (11% + 14%) and 21% of mothers (9% + 12%) have at least one adult step child, with the majority of them having both step and biological adult children. Although statistically significant, the differences by age in the prevalence of step children are not as dramatic as the differences by age in the prevalence of step parents: for those ages 55+, 21% of fathers (4% + 17%) and 15% of mothers (3% + 12%) with at least one adult child have at least one step child. The differences by age in the prevalence of step parent and step child relationships are consistent with trends showing that re-partnering and bringing children into new unions has become more common over time (Thomson et al. 2014). Thus the relationships of men and women with their adult children appear to have been more affected by re-partnering than have their relationships with their parents.

In Table 3 we display the mean *number* of parents and/or adult children by gender and age group. Panel A shows the mean number of biological, step, and all parent relationships for own parents and parents-in-law among men and women who have a parent. Panel B shows the mean number of biological, step, and all child relationships among men and women who have adult children. Panel C displays the mean number of biological, step, and all parent and adult child relationships among men and women who have at least one parent and at least one adult child. In each panel, we show the mean number of each type of relationship and the percent

increase of the mean number of kin through step relationships. Men (women) under age 55 have on average 2.78 (2.68) biological parents and parents-in-law and 0.41 (0.48) step parents. The existence of step parents increases the number of parents for men (women) by 15% (18%). Increases are smaller for those ages 55 and over at 3% and 6% for men and women, respectively. The number of adult children increases by 27% for men under 55 from 1.64 to 2.08, and by 22% for women. Among those ages 55 and older, the increase is 18% (13%) for men (women) when both step and biological children are included instead of only biological children. Conditional on having at least one parent and one adult child, there are not large age differences in the number of parent and adult child relationships men and women have. Overall, step relationships increase the number of kin by 18% (19%) for younger men (women) and 12% (14%) for older men (women).

[Table 3 here]

IV. INTERGENERATIONAL TRANSFERS

The generational structure of a family and step relationships provide insight into the *potential* for family connections. We now report on measures of these connections and how they differ by gender, age and relationship types based on the incidence of *actual* transfers of time and money between generations. We first describe transfers between men and women and their parents and then between men and women and their adult children. In each case, we measure whether transfers are reported between the household of each man (woman) in our sample and all of his (her) parents combined or all of his (her) children combined.

The tables report unadjusted means and multivariate estimates controlling for the factors described in Section II that are associated with needs for transfers and the capacity to provide transfers. Needs and capacities are important in their own right, but we focus on family structure to understand how the dramatic demographic changes experienced by U.S. families are associated with transfer behavior. We view the characteristics measuring needs or capacity as controls to take account of family structure differences in needs and resources. Finally, we show estimates separately for men and women under 55 and those age 55 and older to examine differences in the

relationship between generational structure and transfers by age.

Results on Transfers to Parents

Table 4 presents the percentages with transfers to and from parents and the regression-adjusted results for transfers with parents. The first row shows that giving money to parents is less common than receiving money from parents, 18-19% of adults gave at least \$100 to parents in the previous year but 24% received at least that much from parents. In contrast, time transfers are more likely to go up the generational ladder, with 45-45% of adults giving time to parents but only 29-30% receiving time from parents. About two thirds of men and women are engaged in any transfers with parents.

[Table 4 here]

Panel A of Table 4 presents results for regressions that examine net differences in transfers to parents and parents-in-law relative to the presence of step parents and step parents-in-law, respectively. Controlling for individual characteristics, men are 4 percentage points less likely to engage in transfers of all types when they have an own step parent and 6 percentage points less likely to engage in transfers of all types when they have a step parent-in-law. For women, having an own step parent is correlated with a 5 percentage point reduction in the probability of transfers overall but having a step parent-in-law is uncorrelated with transfers.

The lower likelihood of transfers among men and women with step parents and step parents-in-law is particularly notable for transfers of time. For men, having a step parent-in-law decreases the likelihood of giving time transfers to parents by 7 percentage points, but there is no difference in time transfers between men who have an own step parent and those with only biological parents. Conversely, having an own step parent (but not a step parent-in-law) decreases the likelihood of women giving time to parents by 6 percentage points. Time received from parents also declines with the existence of own step parents for women and with the existence of step parents-in-law for men. Women are 4 percentage points less likely to receive time from parents when they have an own step parent but having a step parent-in-law is uncorrelated with

receiving time transfers from parents. Men are 4 percentage points less likely to receive time transfers from parents when they have a step parent-in-law.

The symmetric (and nearly identical) coefficient on the likelihood of time transfers to and from men to their step parents-in-law and women to and from their own step parents suggests that part of the decline in the likelihood of time transfers between men and their step parents-in-law comes from a decline in the likelihood of time transfers between wives and their own step parents. These results are consistent with the idea that although step relationships may increase the number of potential donors and recipients of transfers, ties among families with step relationships also may be weaker. The weaker ties play out in particular by lowering the probability of women engaging in time transfers with own step parents.

Panel B of Table 4 reports results from an examination of whether or not people made transfers when only own parents are present relative to only in-laws being present or relative to own parents and in-laws are present. Compared to a man who only has living own parents, men with living in-laws engage in more transfers, particularly time transfers. Men with a living in-law only or both an in-law and an own parent are approximately 10 percentage points more likely to give time to parents and men with in-laws only are 7 percentage points more likely to receive time from parents. These changes represent about a 20% increase in the likelihood of a time transfer. Men with in-laws only are also 4 percentage points more likely to receive financial transfers from parents and men with living own parents and in-laws are 5 percentage points more likely to give financial transfers to parents. Conversely, compared with women who only have living own parents, women with living in-laws engage in fewer transfers. They are 9 percentage points less likely to give time to parents, 7 percentage points less likely to receive time from parents, and about 4 percentage points less likely to receive money from parents. These gender differences—negative correlations between transfers to or from in-laws for women and positive correlations for men—suggest that women are more likely to make transfers to their own parents than to their husband's parents (the wife's in-laws).

The results in Panel C of Table 4 present contrasts in the financial and time transfers between own parents and in-laws by gender of these parents. Men and women with at least one living mother or mother-in-law are over 20% more likely to give financial transfers to parents compared with men and women without a living mother. Having a living mother-in-law for men and having a living mother for women is also associated with a higher likelihood of receiving financial transfers from parents. For women, having a living own mother (but not mother-in-law) increases the likelihood of giving time to and receiving time from parents. However, for men, having a living mother-in-law increases the likelihood of time transfers in both directions. Having a living mother also increases the likelihood of time transfers to parents for men but the association is smaller than for a mother-in-law, and only marginally statistically significant. Taken together, these results suggest that having a living mother increases the likelihood of engaging in transfers overall and that women's relationships with their mothers are particularly important in that regard. The results also show that the mother-daughter relationship is particularly important for time transfers.

Family composition varies significantly by the age of the individual, as we showed in Tables 1-3. These age differences in the generational structure of families may have consequences for the nature of the connections across generations. Table 5 repeats the analysis reported in Table 4 but splits the sample into men and women less than age 55 and men and women ages 55 and older to examine these differences.

[Table 5 here]

Consistent with the results for the sample overall, in the younger sample, factors correlated with a closer relationship between women and mothers such as biological ties, own versus in-law relationships, and having a living own mother are correlated with more transfers, particularly time transfers. Table 5 shows that the relationship between transfers and step parent ties in the younger sample mirrors that in the sample overall: women are less likely to engage in time transfers with their own step parents. Women are more likely to engage in transfers with

own parents relative to parents-in-law whereas men are more likely to engage in transfers with parents in-laws relative to own parents. The differences in the younger sample are large—engaging in transfers of any type is 18 percentage points less likely for women when they have only living in-laws compared to having only living own parents. For men, engaging in transfers is 18 percentage points more likely if they have either a living in-law or both own parents and in-laws. Finally, having a living mother is associated with a higher probability of giving time to and receiving time from a parent for women, but having a living mother-in-law increases the probability of giving time to and receiving time from a parent for men. Mothers also seem to increase the likelihood of financial transfers for the younger sample.

For the older sample, having an own step parent is associated with a lower probability of time transfers to parents, compared to biological parents, a difference of 16 percentage points and 13 percentage points for men and women, respectively. Having a step parent-in-law is associated with a 13 percentage point reduction in the likelihood of time transfers to parents for men and a 16 percentage point reduction for women. These represent a decline of approximately 30% in the likelihood of giving time to parents in the presence of a step parent of any type. In contrast to younger men and women, for older individuals, having living parents and living in-laws increases the probability of giving time for *both* men and women by about 10 percentage points relative to having own parents only. The magnitudes of the differences between parents and in-laws are nearly identical for men and women. Finally, relative to having only living fathers, having a living mother or a living mother-in-law increases the probability of time transfers for both men and women by a similar magnitude (approximately 10 percentage points). Overall, the gender differences that we highlight for the younger men and women are largely absent in the older sample.

Two notable gender differences in parent-child relationships occur for both younger and older adults. Women with living parents-in-law are less likely to receive time help from parents, even at older ages, and these associations tend to go in the opposite direction for men. This

gender discrepancy suggests that even for older adults, women are more likely to receive time help from their own parents. Finally, men whose own mother is still alive are more likely to provide financial transfers to their mother relative to men without a living mother. In contrast, women with a living mother-in-law (but not a living mother) are more likely to give financial transfers to parents. This pattern is consistent with men being more likely to give financial transfers to their own mother at older ages.

Results on Transfers to Adult Children

Table 6 presents the unadjusted means for different types of transfers as well as the results for the regression-adjusted transfers to and from adult children from the perspective of the parent generation. We examine differences in the transfers to and from adult children as a group across various structures of the adult child generation. Just as we showed in Table 4 from the adult child's perspective, about two thirds of all men and women engage in some transfers with their children. As in Table 4, financial transfers are more common down the generational ladder than up, and time transfers are more common than money transfers.

[Table 6 here]

The first set of multivariate analyses considers the correlation between transfers and relationships between adult children and the household head and spouse. We grouped families into seven types: those including (1) only "his children", (2) only "her children", (3) "his children" and "her children", (4) "his children" and "our children", (5) "her children" and "our children", (6) "his children", "her children", and "our children" and (7) households that contain only "my children" in the case of single parent households and "our children" in the case of married/cohabiting parent households. As in our analysis of transfers to parents, we control for factors that influence the capacity for giving and the need for transfers.

Table 6 shows that the probability of transfers is highest between parents and children when all adult children are the biological children of the parent(s) in the family. The coefficients describing the relationship between most types of "blended" families and transfers are negative,

although not always statistically significant. F-tests (not shown) reveal that with the exception of transfers of money to children for both men and women, “blended” families overall engage in fewer transfers. Though the differences are larger for time transfers than for financial transfers. For example, men and women with adult children in all family types except “his, hers, and ours” are between 6 and 23 percentage points less likely to give time transfers to their children. Across time transfers to and from children and financial transfers from children, differences in the likelihood of transfers are almost always largest for families in which at least some of the adult children are “his children” –“his only”, “his and hers”, and “his and ours.” Overall, transfers are approximately 11-14 percentage points lower for women and men whose adult children are “his only” and “his and hers” compared to those where all adult children are “mine” or “ours.” The lower probability of receiving transfers from children among families in which some of the adult children are the husband’s children is consistent with the fact that women are less likely to have ever lived with their step children than men (Seltzer and Bianchi 2013) so “his children” may be less connected to their step mother and biological father than to their step father and biological mother or their mother alone.

Panel B considers the gender mix of children in the family. To interpret the coefficient on step daughters, we add the coefficient from step daughters to that for step children and test whether this is statistically different from zero. We show this in the final row of the table. Compared to having only sons, women with an adult biological daughter are 7 percentage points more likely to give time transfers to adult children. Men are 5 percentage points less likely to receive time transfers from adult children when they have a biological daughter and 10 percentage points less likely to receive time transfers when they have a step daughter, compared to having only adult sons. As in our first set of analyses, those with a step child, either male or female, are less likely to give or receive time transfers. However, having a step daughter mitigates the negative relationship between step child relationships and transfers—that is men and women with a step daughter are no less likely to give time to children than men and women with only

biological sons.

The last panel of Table 6 reports results for whether the presence of grandchildren (children of adult children) is correlated with transfers. Not surprisingly given the high percentages of grandparents who provide child care (Laughlin 2010), having grandchildren increase the probability of men and women giving time to their adult children by 10 percentage points and decrease the probability of men and women receiving time from their children by 5-8 percentage points.

Table 7 displays results for age differences in the relationships between the structure of the adult child generation and transfers considered in Table 6. There are several notable differences by age. First, for the younger sample only, men are 7 percentage points more likely to give financial transfers to children if they have a daughter and women are 12 percentage points likely to give financial transfers to children if they have a step daughter. These results combined suggest that men with daughters are more likely to engage in financial transfers with their adult children than men with only biological sons. Finally, mothers are nearly 10 percentage points more likely to give time help to children if they have a biological daughter but this is only statistically significant in the older sample. Fathers with a step daughter are 8 percentage points more likely to give time help to children in the younger sample, likely a time transfer from their wife to their step daughter. And older fathers with a step daughter are 12 percentage points less likely to receive time help than older fathers with only sons. This may be because the father's wife, the step daughter's mother provides the necessary assistance.

[Table 7 here]

Second, for younger men and women, those with a grandchild are more likely to give time transfers to adult children than those without a grandchild, but there is no association between having a grandchild and receiving time transfers from children. For older adults, those with a grandchild also are more likely to give time transfers to adult children, but they are less likely than those without grandchildren to receive time transfers from children. These results

suggest that at older ages, adult may face some competing demands from grandchildren and aging parents.

V. SUMMARY AND DISCUSSION

In this paper, we have presented a portrait of the generational structures of contemporary American extended families and the differences in intergenerational connectedness among parents and adult offspring. Nearly all adults in the United States have the potential for connections with at least one other adult generation. Fewer than 3% of men and women have neither living parents nor adult children. Seventy percent of men and women have at least one parent; over 50% have at least one adult child; over 35% have at least one grandchild; and 30% of men and women in the United States have both living parents and adult children. At the same time, the presence of step parents and step children also is quite common. Over 20% of men and women have at least one step parent and over 10% have at least one adult step child. Step children increase the number of total child ties by over 22% for younger adults and 13% for older adults, and step parents increase the total number of parents by over 15% for younger adults and 3% for older adults. We find age or cohort differences in how step parents and step children affect the availability of kin, with step parents and children adding more kin ties for younger men and women than for their older counterparts, and more adult child ties than parent ties. We also find gender differences in the likelihood of having parents or in-laws at older ages, in that men are more likely to reach older age with living parents or parents-in-law and are more likely to have in-laws than women.

Our description of intergenerational family structure indicates who has the *potential* to be connected to family members through social and economic exchanges. We investigate the connections of individuals across generations using respondents' reports about transfers of time and money in the past year. Transfers are very common with 65% of adults engaged in a transfer of time or money to or from a parent and to or from a child. But, transfers are correlated with the generational structure of families. Transfers with parents are less common in the presence of step

parents and women are less likely to spend time with both their own step parents and with their in-laws than with their own biological parents. Transfers with children are less common among many forms of so-called blended families, particularly those that include children who are biological children of the father only. Somewhat surprisingly, gender differences in transfers to children seem smaller, although older women with daughters are more likely to give time transfers than older women with only sons. Taken together, our results suggest that connections between families are weaker in the presence of step relationships and that in-law connections, like step connections, are similarly weak.

Left for future work is an analysis of whether more distant kin ties decrease the likelihood of transfers because men and women are less likely to make transfers to step kin than to biological kin or because men and women are less likely to make transfers to step and biological kin in the presence of step kin. Research on this question would follow work on ties with younger children by Ginther and Pollak (2004) which suggests the latter channel is important. The family processes that affect transfers in families with both biological and step ties may be difficult to identify because step offspring may also be engaged in transfers with their other biological parent, a person not encompassed by the PSID rosters, despite the broad coverage of these data.

Mother-daughter ties are particularly implicated in strong connections among generations. Women may act as “kin keepers” and their presence may increase the likelihood of time transfers from both men and women, or women themselves may simply give and receive fewer time transfers in the presence of more distant kin ties. We have not investigated these distinctions but see them as a fruitful avenue for further research.

Finally, time transfers are more common than financial transfers. Close to half of men and women provided some time help to parents, and similar percentages provide time help to adult offspring in the past year. The incidence of monetary transfers varied by whether or not the report was from the parents’ perspective or the child’s, and the ages of the parents and children.

About one in five adults reported giving money to parents in the past year, but nearly one in two reported giving money to children in the past year. Time transfers, more than monetary transfers, may occur even in the absence of particular “needs.” In fact, some time transfers may not be thought of as assistance, but rather a way for family members to simply spend time together, for instance preparing a meal together. Monetary transfers, in contrast, may be more driven by needs. The short reference period, of a single year, may also reduce levels of financial transfers, which would show greater connections among the generations if the potential for these transfers were observed for longer than one year. Perhaps because time transfers are likely to be associated with emotional and physical closeness we find that generational structure is more highly correlated with time transfers than with monetary transfers. The associations between types of parents and children in the family and time transfers are pronounced and consistent. New research should consider ways to distinguish time help from spending time together.

Our research describes contemporary American families, but our findings have implications for the future. The weaker intergenerational connections between families with step relationships combined with the greater likelihood that younger people have step ties raises concerns about the availability of family support in future generations. The likely weakening of the family safety net because of the greater prevalence of step family members points to the importance of learning more about why family members help each other, and the circumstances under which the family safety net frays. Studies of attitudes about obligations suggest that step parents who helped raise their step child may be better able to draw on assistance from that child, a form of reciprocity (Coleman et al. 2005). But children who provide care to elderly parents reject the notion that they are paying their parents back for all the parent did for them earlier in life (Funk 2012). Unraveling when family members consider their connections as a quid pro quo and when their connections are simply part of an understanding of how family members should behave would shed new light on how the changing structure of American families will affect the help that family members provide to each other in the future.

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Table 1. Distribution of Step and Biological Parent and Child Relationships among PSID Heads and Spouses

	All		< Age 55		Age 55+	
	(1)	(2)	(3)	(4)	(5)	(6)
	Men	Women	Men	Women	Men	Women
Own Parents Only	27%	30%*	33%	38%*	16% †	18% †
In Laws Only	10%	6%*	6%	5%	16% †	8% †*
Neither	39%	34%*	56%	52%*	13% †	7% †*
Both	24%	30%*	5%	5%	55% †	67% †*
Own Parents Only						
Bio only	51%	48%*	67%	65%	27% †	23% †*
Step+Bio	15%	16%	22%	25%	2% †	2% †
No Own Parents	34%	36%	11%	10%	71% †	75% †*
Parents and/or In-Laws						
Bio only for all parents and in-laws	53%	48%*	62%	61%	40% †	29% †*
Step + Bio for all parents and in-laws	23%	22%	33%	34%	5% †	4% †
No Own Parents or In-Laws	24%	30%*	5%	5%	55% †	67% †*
Gender of Parents						
Only Father/Father-In-Law Alive	4%	4%	3%	4%	5% †	4%
Own Mother Alive	60%	58%	83%	83%	24% †	21% †
Mother-in-Law Alive	45%	36%*	58%	52%*	25% †	13% †*
Adult Children						
Bio only	42%	48%*	22%	29%*	72% †	78% †*
Step only	3%	3%	3%	3%	4%	2%
Step+Bio	8%	7%	4%	4%	14% †	11% †*
No Adult Children	47%	42%*	71%	64%*	10% †	9% †
Grandchildren						
Has Grandchildren	35%	41%*	12%	16%*	71% †	76% †*
No Grandchildren	65%	59%*	88%	84%*	29% †	24% †*
Parents, In-Laws, and Adult Children						
Bio only	64%	67%	60%	59%	72% †	78% †*
Step+Bio	33%	30%	39%	39%	23% †	16% †*
No parents, in-laws, or adult children	3%	3%	2%	1%	5% †	6% †
<i>N</i>	6112	7530	4286	5351	1826	2179

Notes: Weighted using 2013 individual cross-sectional weights. * denotes men and women are statistically different from one another at 5%. † denotes age differences within gender are statistically different at 5%.

Table 2. Distribution of Step and Biological Parent and Adult Child Relationships among PSID Heads and Spouses with Living Parents or In-Laws and Adult Children, by Individual's Age and Sex

	< Age 55		Age 55+		< Age 55		Age 55+	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Men	Women	Men	Women	Men	Women	Men	Women
A. Parent Relationships	Among people with living parents or in-laws				Among married people with living parents or in-laws			
Parents and In-Laws								
Bio Parents	64%	64%	88% †	88% †	61%	62%	86% †	88% †
Step + Bio for all parents and in-laws	36%	36%	12% †	12% †	39%	38%	14% †	12% †
No Own Parents or In-Laws								
Own Parents Only	35%	40%*	36%	53% †*	7%	11%*	27% †	41% †*
In Laws Only	6%	5%	36% †	25% †*	9%	7%	41% †	31% †*
Both	59%	55%*	28% †	22% †	84%	82%	32% †	28% †
Neither								
<i>N</i>	4113	5008	900	805	3034	3211	806	629
B. Adult Child Relationships	Among people with at least one adult child				Among married people with at least one adult child			
Adult Children								
Bio only	75%	79%	79%	85% †*	69%	70%	75% †	75%
Step only	11%	9%	4% †	3% †	14%	12%	5% †	5% †
Step+Bio	14%	12%	17%	12%*	17%	18%	20%	20%
No Adult Children								
<i>N</i>	1140	1808	1660	2019	958	1138	1406	1226

Notes: Weighted using 2013 individual cross-sectional weights. Shading indicates not applicable for population at risk. Married couple percentages do not match exactly between men and women because some couples have one member over 55 and one under 55. * denotes men and women are statistically different from one another at 5%. † denotes age differences within gender are statistically different at 5%.

Table 3. Number of Step and Biological Parent and Child Relationships among PSID Heads and Spouses

	< Age 55		Age 55+	
	(1)	(2)	(3)	(4)
	Men	Women	Men	Women
A. All Parents Conditional on Having at Least one Parent or Parent-in-Law				
Bio	2.78	2.68*	1.68†	1.57†
Step	0.41	0.48*	0.05†	0.1†*
Step +Bio	3.19	3.17	1.73†	1.67†
Percent Increase in Parent Relationships from Step Parents	15%	18%	3%	6%
N	4113	5008	900	805
B. All Adult Children Conditional on Having at Least One Adult Child				
Bio	1.64	1.83*	2.44†	2.53†
Step	0.44	0.4	0.45	0.32*
Step+Bio	2.08	2.23	2.89†	2.85†
Percent Increase in Adult Child Relationships from Adult Step Children	27%	22%	18%	13%
N	1140	1808	1660	2019
C. All Parents and Adult Children among those with at least one parent or in-law and at least one adult child				
Bio	4.1	4.09	4.0	3.83†
Step	0.74	0.77	0.49†	0.52†
Step+Bio	4.84	4.86	4.49†	4.35†
Percent Increase in All Relationships from Step Kin	18%	19%	12%	14%
N	1027	1544	817	751

Notes: Weighted using 2013 individual cross-sectional weights. * denotes men and women are statistically different from one another at 5%. † denotes age differences within gender are statistically different at 5%.

Table 4. OLS Regressions of Transfers with Parents on Family Relationships, Men and Women with at Least One Living Parent or In-Law

	Money To Parents		Money From Parents		Time To Parents		Time From Parents		Any Transfer To or From Parents	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Mean Dependent Variable	0.19	0.18	0.24	0.24	0.46	0.45	0.29	0.30	0.66	0.66
A. Step Parents										
Bio Parents Only	--	--	--	--	--	--	--	--	--	--
At Least One Own Step Parent	-0.0114 (0.0172)	0.0111 (0.0156)	0.0242 (0.0181)	-0.00582 (0.0170)	-0.0271 (0.0215)	-0.0615*** (0.0197)	-0.0099 (0.0192)	-0.0390** (0.0179)	-0.0447** (0.021)	-0.0524*** (0.0191)
At Least Step Parent-In-Law	0.0104 (0.0188)	-0.0251 (0.0189)	-0.0164 (0.0204)	0.00361 (0.0202)	-0.0682*** (0.0238)	-0.00764 (0.0241)	-0.0406* (0.0212)	-0.00858 (0.0216)	-0.0617*** (0.0235)	-0.0361 (0.0236)
B. Living Parents										
Own Only	--	--	--	--	--	--	--	--	--	--
In-Law Only	0.00585 (0.0264)	-0.00572 (0.0262)	0.0351* (0.0213)	-0.0371* (0.0213)	0.0910*** (0.0324)	-0.0937*** (0.0324)	0.0683*** (0.0207)	-0.0709*** (0.0206)	0.0973*** (0.0329)	-0.0967*** (0.0327)
Own + In-Law	0.0515* (0.0266)	0.0233 (0.0238)	0.00691 (0.0227)	-0.0433* (0.0221)	0.118*** (0.0320)	0.0116 (0.0289)	0.0344 (0.0226)	-0.0489** (0.0217)	0.145*** (0.0324)	0.0347 (0.0277)
C. Gender of Parents										
Only Fathers Alive	--	--	--	--	--	--	--	--	--	--
Own Mother Alive	0.0605*** (0.0176)	0.0378** (0.0171)	0.00373 (0.0162)	0.0365** (0.0155)	0.0416* (0.0215)	0.105*** (0.0209)	0.0247 (0.0166)	0.0792*** (0.0164)	0.0746*** (0.0212)	0.119*** (0.0211)
Mother In-Law Alive	0.0441** (0.0199)	0.0380** (0.0184)	0.0301* (0.0171)	-0.0117 (0.0170)	0.0874*** (0.0241)	0.0174 (0.0225)	0.0761*** (0.0173)	0.00297 (0.0171)	0.116*** (0.0245)	0.0514** (0.0220)
<i>N</i>	4712	5,441	4712	5,441	4712	5,441	4712	5,441	4712	5,441

Notes: Each grouping of parent structure in each column of the table is a separate regression. Each of these regressions also include marital status, average age of own parents, at least one own parent in poor health, at least on own parent retired, at least one own parent unemployed, at least one own parent working, at least one low income parent (<25,000), at least one high income parent (>75,000), at least one parent missing income information, average own parent education, at least one unmarried parent (for step parent regressions), head/wife in poor health, mean age of head and wife, mean education of head and wife, race, home ownership, head or wife works, head or wife unemployed, total family income, whether the individual is the respondent, number of total parents (including in-laws), and number of children under 18 in the household. *** p<0.01, ** p<0.05, * p<0.1

Table 5. OLS Regressions of Transfers with Parents on Family Relationships, Men and Women with at Least One Living Parent or In-Law, by Age

	Money To Parents		Money From Parents		Time To Parents		Time From Parents		Any Transfer To or From Parents	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Under Age 55										
<i>Mean Dependent Variable</i>	0.18	0.18	0.26	0.26	0.44	0.43	0.36	0.38	0.67	0.67
A. Step Parents										
Bio Parents Only	--	--	--	--	--	--	--	--		
At Least One Own Step Parent	-0.00717 (0.0183)	0.0108 (0.0169)	0.0257 (0.0193)	-0.0104 (0.0185)	-0.0163 (0.0228)	-0.0620*** (0.0214)	-0.0122 (0.021)	-0.0550*** (0.0200)	-0.034 (0.0222)	-0.0530** (0.0206)
At Least Step Parent-In-Law	0.0167 (0.0203)	-0.0224 (0.0200)	-0.0143 (0.0223)	0.00104 (0.0213)	-0.0591** (0.0258)	0.00120 (0.0255)	-0.0491** (0.0237)	-0.0141 (0.0234)	-0.0540** (0.0254)	-0.0285 (0.0246)
B. Living Parents										
Own Only	--	--	--	--	--	--	--	--		
In-Law Only	0.0498 (0.0387)	-0.0505 (0.0385)	0.0368 (0.0325)	-0.0400 (0.0327)	0.161*** (0.0472)	-0.165*** (0.0470)	0.103*** (0.0373)	-0.106*** (0.0371)	0.182*** (0.0480)	-0.180*** (0.0477)
Own + In-Law	0.0604* (0.0329)	-0.0129 (0.0317)	0.00792 (0.0287)	-0.0460 (0.0289)	0.146*** (0.0401)	-0.0238 (0.0384)	0.0716** (0.0328)	-0.0386 (0.0319)	0.177*** (0.0422)	-0.0123 (0.0361)
C. Gender of Parents										
Only Fathers Alive	--	--	--	--	--	--	--	--		
Own Mother Alive	0.0555*** (0.0214)	0.0574*** (0.0202)	0.0156 (0.0201)	0.0460** (0.0192)	0.0215 (0.0263)	0.123*** (0.0249)	0.0313 (0.0225)	0.106*** (0.0221)	0.0652** (0.0255)	0.146*** (0.0255)
Mother In-Law Alive	0.0654*** (0.0243)	0.0255 (0.0229)	0.0314 (0.0219)	-0.00464 (0.0215)	0.0976*** (0.0299)	-0.0198 (0.0281)	0.0955*** (0.0246)	0.0113 (0.0238)	0.140*** (0.0309)	0.0299 (0.0270)

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Table 5 Cont. OLS Regressions of Transfers with Parents on Family Relationships, Men and Women with at Least One Living Parent or In-Law, by Age

	Money To Parents		Money From Parents		Time To Parents		Time From Parents		Any Transfer To or From Parents	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Age 55 and Over										
<i>Mean Dependent Variable</i>	0.21	0.20	0.15	0.17	0.51	0.5	0.05	0.05	0.64	0.64
A. Step Parents										
Bio Parents Only	--	--	--	--	--	--	--	--		
At Least One Own Step Parent	-0.0442 (0.0628)	0.0261 (0.0523)	-0.0605 (0.0621)	-0.0664 (0.0473)	-0.156** (0.0776)	-0.125** (0.0635)	-0.0178 (0.0301)	0.0579 (0.0374)	-0.136* (0.0825)	-0.0717 (0.0632)
At Least Step Parent-In-Law	-0.0115 (0.0556)	-0.0483 (0.0656)	-0.0586 (0.0536)	-0.0398 (0.0666)	-0.123* (0.0686)	-0.155* (0.0814)	0.0336 (0.0382)	-0.0142 (0.0323)	-0.0837 (0.0697)	-0.129 (0.0892)
B. Living Parents										
Own Only	--	--	--	--	--	--	--	--		
In-Law Only	-0.0392 (0.0366)	0.0366 (0.0368)	0.0247 (0.0286)	-0.0264 (0.0288)	0.0338 (0.0457)	-0.0286 (0.0454)	0.0388** (0.0195)	-0.0350* (0.0195)	0.0245 (0.0455)	-0.0224 (0.0456)
Own + In-Law	0.0672 (0.0551)	0.0963* (0.0491)	0.00806 (0.0451)	0.00761 (0.0422)	0.107* (0.0626)	0.0986* (0.0571)	-0.0150 (0.0226)	-0.0751*** (0.0279)	0.130** (0.0607)	0.133** (0.0553)
C. Gender of Parents										
Only Fathers Alive	--	--	--	--	--	--	--	--		
Own Mother Alive	0.0592* (0.0342)	-0.00197 (0.0348)	-0.0131 (0.0285)	0.0297 (0.0276)	0.0918** (0.0412)	0.122*** (0.0409)	-0.00164 (0.0183)	0.0114 (0.0181)	0.0674 (0.0419)	0.0827** (0.0413)
Mother In-Law Alive	-0.00375 (0.0371)	0.0584* (0.0349)	0.0227 (0.0288)	0.00285 (0.0293)	0.101** (0.0435)	0.120*** (0.0426)	0.0376** (0.0169)	-0.0259 (0.0192)	0.0677 (0.0444)	0.0917** (0.0434)

Notes: Each grouping of parent structure in each column of the table is a separate regression. Each of these regressions also include marital status, average age of own parents, at least one own parent in poor health, at least on own parent retired, at least one own parent unemployed, at least one own parent working, at least one low income parent (<25,000), at least one high income parent (>75,000), at least one parent missing income information, average own parent education, at least one unmarried parent (for step parent regressions), head/wife in poor health, mean age of head and wife, mean education of head and wife, race, home ownership, head or wife works, head or wife unemployed, total family income, whether the individual is the respondent, number of total parents (including in-laws), and number of children under 18 in the household. *** p<0.01, ** p<0.05, * p<0.1

Table 6. OLS Regressions of Transfers with Children on Family Relationships, Men and Women with at Least One Adult Child

<i>Mean Dependent Variable</i>	Money To Children		Money From Children		Time To Children		Time From Children		Any Transfer To or From Children	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
<i>Mean Dependent Variable</i>	0.49	0.46	0.08	0.12	0.45	0.46	0.27	0.36	0.64	0.65
A. Biological and Step Children										
Mine or Ours (Omitted)	--	--	--	--	--	--	--	--	--	--
His Only	-0.0459 (0.0401)	-0.0509 (0.0386)	-0.0558** (0.0236)	-0.0468* (0.0276)	-0.229*** (0.0399)	-0.237*** (0.0386)	-0.147*** (0.0366)	-0.137*** (0.0376)	-0.150*** (0.0373)	-0.133*** (0.0346)
Her Only	-0.0333 (0.0373)	-0.0358 (0.0362)	-0.0302 (0.0219)	-0.0208 (0.0258)	-0.0625* (0.0371)	-0.0702* (0.0362)	-0.131*** (0.0341)	-0.122*** (0.0352)	-0.0371 (0.0347)	-0.0258 (0.0324)
His and Hers	-0.0461 (0.0335)	-0.0214 (0.0314)	-0.0682*** (0.0197)	-0.0609*** (0.0225)	-0.147*** (0.0333)	-0.132*** (0.0315)	-0.195*** (0.0305)	-0.175*** (0.0306)	-0.142*** (0.0311)	-0.114*** (0.0282)
His and Ours	0.00816 (0.0506)	0.0296 (0.0494)	-0.0207 (0.0297)	-0.0145 (0.0353)	-0.101** (0.0503)	-0.0923* (0.0495)	-0.196*** (0.0462)	-0.177*** (0.0482)	-0.0352 (0.0471)	-0.0177 (0.0443)
Hers and Ours	-0.00382 (0.0576)	0.00722 (0.0566)	-0.00994 (0.0338)	-0.00414 (0.0404)	-0.129** (0.0572)	-0.135** (0.0566)	-0.0350 (0.0525)	-0.0252 (0.0552)	0.000730 (0.0535)	0.00386 (0.0508)
His, Hers, and Ours	0.00502 (0.0667)	0.0323 (0.0650)	0.0152 (0.0392)	0.0239 (0.0464)	0.0313 (0.0663)	0.0449 (0.0650)	-0.0175 (0.0609)	0.00645 (0.0633)	-0.0306 (0.0621)	-0.00592 (0.0583)
B. Gender of Children and Step Children										
Only Sons	--	--	--	--	--	--	--	--	--	--
Has a Bio/Adopted Daughter	-0.00889 (0.0225)	-0.0128 (0.0307)	0.00793 (0.0132)	0.00948 (0.0219)	0.0215 (0.0225)	0.0737** (0.0308)	-0.0456** (0.0206)	0.0365 (0.0301)	-0.0195 (0.0210)	0.0380 (0.0276)
Has a Step Daughter	0.0438 (0.0381)	0.0544 (0.0452)	0.0160 (0.0224)	0.0443 (0.0323)	0.0776** (0.0381)	0.120** (0.0453)	-0.0112 (0.0350)	0.0369 (0.0443)	0.0236 (0.0356)	0.0751* (0.0406)
Has Step Child	-0.0557 (0.0350)	-0.0471 (0.0379)	-0.0367* (0.0206)	-0.0222 (0.0271)	-0.0902*** (0.0350)	-0.109*** (0.0379)	-0.0936*** (0.0321)	-0.107*** (0.0371)	-0.0664** (0.0327)	-0.104*** (0.0340)
Step Daughter + Step Child	-0.0119	0.0073	-0.021	0.0221	-0.0126	0.011	-0.1048*	-0.07	-0.0428	-0.0289
C. Grandchildren										
Has a Grandchild	0.00203 (0.0277)	0.0138 (0.0235)	0.00638 (0.0163)	0.0219 (0.0168)	0.105*** (0.0276)	0.106*** (0.0236)	-0.0520** (0.0255)	-0.0783*** (0.0230)	0.0343 (0.0259)	0.0124 (0.0211)
N	2525	3450	2525	3450	2525	3450	2525	3450	2525	3450

Notes: Each grouping of child structure in each column of the table is a separate regression. Each of these regressions also include marital status, number of children, number of children under 18 in the household, mean age of adult children, mean education of adult children, at least one adult child is a student, at least one adult child is unemployed, at least one adult child is unemployed, at least one adult child is low income (<25,000), at least one adult child is high income (>75,000), at least one adult child owns a home, at least one child is married, head/wife in poor health, mean age of head and wife, mean education of head and wife, race, home ownership, head or wife works, head or wife unemployed, total family income, whether the individual is the respondent, number of total parents (including in-laws). *** p<0.01, ** p<0.05, * p<0.10

Table 7. OLS Regressions of Transfers with Children on Family Relationships, Men and Women with at Least One Adult Child, by Age

	Money To Children		Money From Children		Time To Children		Time From Children		Any Transfer To or From Children	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Under Age 55										
Mean Dependent Variable	0.53	0.52	0.04	0.07	0.53	0.56	0.31	0.38	0.71	0.73
A. Biological and Step Children										
Mine or Ours (Omitted)	--	--	--	--	--	--	--	--	--	--
His Only	-0.0173 (0.0579)	-0.0297 (0.0555)	-0.0569** (0.0286)	-0.0382 (0.0355)	-0.261*** (0.0579)	-0.282*** (0.0555)	-0.213*** (0.0541)	-0.207*** (0.0550)	-0.135*** (0.0518)	-0.131*** (0.0468)
Her Only	0.0317 (0.0524)	0.0142 (0.0506)	-0.0268 (0.0259)	-0.00743 (0.0323)	-0.0112 (0.0525)	-0.0302 (0.0506)	-0.162*** (0.0490)	-0.147*** (0.0501)	-0.00329 (0.0470)	0.00146 (0.0426)
His and Hers	0.0185 (0.0580)	0.0234 (0.0547)	-0.0292 (0.0286)	-0.0290 (0.0350)	-0.128** (0.0580)	-0.0904* (0.0547)	-0.190*** (0.0542)	-0.159*** (0.0542)	-0.117** (0.0519)	-0.0655 (0.0461)
His and Ours	0.0343 (0.0901)	0.0414 (0.0890)	-0.112** (0.0445)	-0.100* (0.0569)	-0.181** (0.0901)	-0.152* (0.0890)	-0.275*** (0.0842)	-0.249*** (0.0882)	-0.187** (0.0807)	-0.148** (0.0750)
Hers and Ours	0.108 (0.0870)	0.0971 (0.0862)	-0.0236 (0.0430)	-0.00640 (0.0551)	-0.123 (0.0870)	-0.133 (0.0862)	-0.0814 (0.0813)	-0.0615 (0.0854)	-0.0705 (0.0779)	-0.0668 (0.0726)
His, Hers, and Ours	0.243* (0.0550)	0.252** (0.0665)	0.0470 (0.0273)	0.0385 (0.0425)	0.0402 (0.0515)	0.0951 (0.0545)	0.0326 (0.0481)	0.0707 (0.0542)	-0.00997 (0.0458)	0.0638 (0.0458)
B. Gender of Children and Step Children										
Only Sons	--	--	--	--	--	--	--	--	--	--
Has a Bio/Adopted Daughter	0.0667* (0.0349)	-0.0431 (0.0442)	0.00437 (0.0173)	0.0233 (0.0283)	0.0224 (0.0354)	0.0646 (0.0444)	-0.0338 (0.0331)	0.0647 (0.0441)	-0.00376 (0.0315)	0.0393 (0.0373)
Has a Step Daughter	0.0687 (0.0550)	0.132** (0.0665)	0.0488* (0.0273)	0.0311 (0.0425)	0.0796 (0.0558)	0.163** (0.0667)	0.0325 (0.0521)	0.0379 (0.0663)	0.0494 (0.0497)	0.102* (0.0561)
Has Step Child	0.0332 (0.0508)	-0.00738 (0.0543)	-0.0219 (0.0252)	-0.0272 (0.0348)	0.000359 (0.0515)	-0.125** (0.0545)	-0.0941* (0.0481)	-0.0851 (0.0542)	-0.0190 (0.0458)	-0.0760* (0.0458)
Step Daughter + Step Child	0.1019** (0.0550)	0.124** (0.0665)	0.027 (0.0273)	0.0039 (0.0425)	0.0799* (0.0515)	0.038 (0.0545)	-0.062 (0.0481)	-0.0472 (0.0542)	0.0304 (0.0458)	0.026 (0.0458)
C. Grandchildren										
Has a Grandchild	0.0554 (0.0550)	0.0565 (0.0665)	-0.00775 (0.0273)	0.0148 (0.0425)	0.106** (0.0515)	0.112*** (0.0545)	0.0184 (0.0481)	-0.0204 (0.0542)	0.0868** (0.0458)	0.0686** (0.0458)
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Table 7 Cont. OLS Regressions of Transfers with Children on Family Relationships, Men and Women with at Least One Adult Child, by Age

	Money To Children		Money From Children		Time To Children		Time From Children		Any Transfer To or From Children	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Age 55 and Over	0.48	0.44	0.10	0.15	0.41	0.41	0.25	0.34	0.62	0.61
<i>Mean Dependent Variable</i>										
A. Biological and Step Children										
Mine or Ours (Omitted)	--	--	--	--	--	--	--	--	--	--
His Only	-0.0173 (0.0579)	-0.0670 (0.0572)	-0.0592 (0.0380)	-0.0596 (0.0437)	-0.157*** (0.0583)	-0.160*** (0.0570)	-0.0982* (0.0526)	-0.0906* (0.0547)	-0.157*** (0.0563)	-0.155*** (0.0533)
Her Only	0.0317 (0.0524)	-0.0813 (0.0575)	-0.0428 (0.0379)	-0.0437 (0.0439)	-0.125** (0.0582)	-0.127** (0.0573)	-0.131** (0.0525)	-0.122** (0.0550)	-0.0858 (0.0562)	-0.0870 (0.0536)
His and Hers	0.0185 (0.0580)	-0.0410 (0.0387)	-0.0919*** (0.0267)	-0.0844*** (0.0296)	-0.153*** (0.0410)	-0.146*** (0.0386)	-0.183*** (0.0370)	-0.174*** (0.0371)	-0.153*** (0.0396)	-0.139*** (0.0361)
His and Ours	0.0343 (0.0901)	0.0332 (0.0595)	0.0179 (0.0396)	0.0162 (0.0455)	-0.0622 (0.0608)	-0.0668 (0.0593)	-0.143*** (0.0548)	-0.121** (0.0570)	0.0539 (0.0587)	0.0594 (0.0555)
Hers and Ours	0.108 (0.0870)	-0.0398 (0.0761)	-0.0111 (0.0501)	-0.0143 (0.0582)	-0.103 (0.0769)	-0.105 (0.0759)	0.00510 (0.0694)	0.0121 (0.0728)	0.0761 (0.0744)	0.0710 (0.0710)
His, Hers, and Ours	0.243* (0.128)	-0.0503 (0.0758)	-0.00528 (0.0506)	0.00175 (0.0580)	0.0260 (0.0776)	0.0263 (0.0756)	-0.0148 (0.0700)	0.0111 (0.0726)	-0.0292 (0.0750)	-0.0203 (0.0708)
B. Gender of Children and Step Children										
Only Sons	--	--	--	--	--	--	--	--	--	--
Has a Bio/Adopted Daughter	-0.0603** (0.0298)	0.0269 (0.0433)	0.0138 (0.0192)	-0.0210 (0.0332)	0.0281 (0.0294)	0.0960** (0.0432)	-0.0476* (0.0266)	0.0197 (0.0417)	-0.0212 (0.0286)	0.0431 (0.0406)
Has a Step Daughter	0.0456 (0.0537)	-0.00169 (0.0631)	-0.00840 (0.0346)	0.0785 (0.0483)	0.0988* (0.0531)	0.0660 (0.0630)	-0.0496 (0.0481)	0.0380 (0.0608)	0.0223 (0.0515)	0.0699 (0.0592)
Has Step Child	-0.117** (0.0494)	-0.0920* (0.0533)	-0.0481 (0.0318)	-0.0288 (0.0408)	-0.158*** (0.0489)	-0.0883* (0.0532)	-0.0745* (0.0442)	-0.106** (0.0514)	-0.104** (0.0474)	-0.130*** (0.0500)
Step Daughter + Step Child	-0.0714* (0.0399)	-0.094* (0.0360)	-0.0565** (0.0207)	0.0497 (0.0276)	-0.059 (0.0393)	-0.022 (0.0360)	-0.124*** (0.0357)	-0.068 (0.0347)	-0.082** (0.0382)	-0.06 (0.0338)
C. Grandchildren										
Has a Grandchild	-0.0175 (0.0399)	0.0109 (0.0360)	-0.00775 (0.0207)	-0.00326 (0.0276)	0.135*** (0.0393)	0.142*** (0.0360)	-0.0681* (0.0357)	-0.0729** (0.0347)	0.0299 (0.0382)	0.0157 (0.0338)

Notes: Each grouping of child structure in each column of the table is a separate regression. Each of these regressions also include marital status, number of children, number of children under 18 in the household, mean age of adult children, mean education of adult children, at least one adult child is a student, at least one adult child is unemployed, at least one adult child is unemployed, at least one adult child is low income (<25,000), at least one adult child is high income (>75,000), at least one adult child owns a home, at least one child is married, head/wife in poor health, mean age of head and wife, mean education of head and wife, race, home ownership, head or wife works, head or wife unemployed, total family income, whether the individual is the respondent, number of total parents (including in-laws). *** p<0.01, ** p<0.05, * p<0.10