Who Is Supporting Whom?
Increasing Racial and Ethnic Differences in Intergenerational Coresidence and Financial Flows in Older Coresidential Households

Joan R. Kahn[1], Frances K. Goldscheider[1], Javier Garcia-Manglano[2] and Carrie Clarady[1]

[1]University of Maryland College Park

[2]Nuffield College, University of Oxford

ABSTRACT:

This paper uses Census and ACS data to examine race-ethnic differences and changes over time in the residential and financial independence of older Americans during the period 1980-2010. Recent research has shown that compared with the growing financial neediness of younger adults, older adults have become increasingly independent over time, and have often been called upon to continue supporting their coresidential children well into adulthood. Less clear is whether older ethnic minorities have seen the same increase in residential and financial independence over time as older whites, given elder minorities' much lower levels of savings and home equity. Specifically, we examine racial and ethnic differences in 1) the likelihood that older adults (ages 65+) share housing with adult children; 2) the factors explaining coresidence decisions over time; and 3) the likelihood that within coresidential households, older adults will be the primary receiver of financial support from their adult children.

This paper examines race-ethnic differences in the residential and financial independence of older Americans. Recent research has shown that compared with the growing financial neediness of younger adults in recent decades, older adults have become increasingly independent over time (McGarry and Schoeni, 2000), and indeed have often been called upon to provide support to their coresidential children well into adulthood (Kahn et al., 2013). Less clear is whether older black and Hispanic adults have seen the same increase over time as white adults in their role as providers of support to their adult children. Although younger minority adults may have fewer resources and greater apparent need than do similarly aged whites, it is unclear whether these race differences in need have increased over time, or whether minority parents have significantly changed the way they support their kin. On one hand, minority families are often thought of as more tight-knit and supportive of their members compared with whites, suggesting that intergenerational support has always been higher (Keene & Batson 2010; Landale & Oropesa 2007). On the other hand, due to their limited financial resources, older minority parents may be less able than whites to afford to support their adult children financially (Brent, 2006; Jayakody, 1998; Sarkisian & Gerstel 2004), but instead may offer housing in return for their children's contribution of financial support.

Our paper builds on our own recent work on shifting intergenerational flows of support (Kahn et al., 2013, 2015), as well as on past research on support within minority and immigrant families (Jayakody, 1998; Kamo, 2000; Van Hook & Glick, 2007). We address three main questions: 1) Has the likelihood that older adults share housing with younger generations, whether as providers or receivers of housing support, changed over time in similar ways for older white, black and Hispanic adults? 2) Do the same factors help to explain coresidence decisions over time for older white, black and Hispanic adults? And 3) within coresiding households, are

older white, black and Hispanic adults equally likely to depend on their adult children for financial support, and if not, what accounts for these differences?

By using U.S. Census and American Community Survey data from 1980 to 2010, our study covers an important historical period of family and economic change, and permits an assessment of the recent impact of the great recession on living arrangements of older adults, in both minority and white families. Our analytic approach incorporates the perspectives of both the younger and older generations, allowing us to consider the needs and abilities of both generations and to assess whether the increasing economic 'power' of older adults also characterizes minority subgroups.

Background

Trends in Elder Coresidence

Historically, the elderly have been the age group most likely to live in multigenerational households, largely due to their declining health and rising needs for support at older ages. However, thanks to improvements in health and financial security in recent decades, older adults are now much less likely to live with their adult children than in the past. Our earlier research showed a steep decline in elderly coresidence with children from 25% in 1960 to 14% in 1990, and then a modest increase to 18% in 2010. When the elderly do coreside with adult children, it is now due less to their own financial needs than to the growing needs of the younger generation with whom they live (Kahn et al. 2013). A recent report from the Pew Research Center confirms that the needs of young adults have been continuing to drive the growth in multigenerational living during the post-recessionary period since 2010 (Fry & Passel 2014).

To what extent have these general patterns–increasing rates of intergenerational coresidence reflecting the growing neediness of younger adults and the rising financial independence of older adults—characterized the experiences of disadvantaged sectors of the population such as racial and ethnic minorities? Have minority elders assumed the role of provider to their adult children in the same way as nonminority elders? Given the large and persistent socioeconomic and health disparities among racial and ethnic groups in the U.S., we would expect to see greater reliance on kin for housing among minorities. As described below, this has been well documented in the literature. However, it is unclear whether we would see the same upward shift (from younger to older generations) in economic power within minority families that we saw for the population in general. That will depend on the changes over time in the relative resources of older and younger generations.

Race and ethnic differences

Research on intergenerational family relations in adulthood has repeatedly shown that racial and ethnic minorities support their family members in different ways than do whites (Swartz 2009). In general, white families are more likely to exchange financial and emotional support whereas black and Latino families are more involved in providing practical help and housing support (Kamo 2000; Sarkisian & Gerstel 2004). These differences in support patterns are often explained in terms of cultural and structural differences.

Cultural explanations typically emphasize group differences in the values and norms that shape adults' preferences about whether and how they help their kin. Researchers often refer to the stronger extended family networks and ties among African Americans or the traditional emphasis on familism and a more collective orientation among Latinos as explanations for their

distinctive intergenerational support patterns (Keene & Batson 2010; Landale & Oropesa 2007). Unfortunately, few studies have access to reliable measures of cultural influences, so cultural explanations have rarely been tested explicitly and instead have been inferred from residual race or ethnic differences that remain after controlling for other factors. Most studies that have attempted to assess the role of cultural factors conclude that they are less important than structural factors (Berry 2006; Sarkisian, Gerena & Gerstel 2006, 2007; Sarkisian & Gerstel 2004; Swartz 2009).

Structural explanations for racial and ethnic differences in family support focus on the differing levels of needs and resources across generations to explain racial and ethnic differences in support patterns. Studies typically focus on socioeconomic differences, highlighting the ability of higher SES families to provide financial support while lower SES families more often share housing, live nearby or provide day-to-day practical help (Berry 2006; Sarkisian et al. 2006). Because of the persistence of racial and ethnic inequalities in earnings and savings, socioeconomic factors continue to explain a large part of the race-ethnic differences in family support (Swartz 2009).

In addition to SES, researchers also consider other structural differences across groups reflecting family structure, health and immigration (Berry 2006). The higher rates of single parenthood among minorities than among whites suggest that more minority families may be in need of broader familial support (Keene & Batson 2010). Further, the earlier onset of chronic diseases and disability among minority elders is likely to raise their need for assistance at earlier ages compared with whites (Hummer, Benjamins & Rogers 2004). Finally, the vulnerabilities associated with immigration and resettlement often lead foreign born adults (especially recent arrivals) to share housing with family or fellow immigrants from their home countries (Glick,

Bean & Van Hook 1997; Glick & Van Hook 2002). The high proportion foreign born among Hispanics helps to explain their high rates of extended family households (Kamo 2000).

In summary, we know from past research that elders are less likely to live with adult children than in the distant past, though there has been a modest increase in elder coresidence in recent decades; when they do live with adult children, however, elders are now more often the provider (rather than the receiver) of housing and financial support. But do these patterns characterize the experiences of minority families? Past research would suggest that the nature of intergenerational support would differ for more disadvantaged groups who might pool their resources in different ways to cope with greater economic hardship. But have these patterns changed over time reflecting growing racial and ethnic disparities?

This study addresses these questions by examining racial and ethnic differences in residential and financial support across generations during the period from 1980 to 2010. We start by analyzing trends over time in intergenerational coresidence for white, black and Hispanic elders ages 65 and over. Of particular interest is the role of economic resources in explaining any racial or ethnic differences. We then consider the flow of support between generations within coresidential households to determine whether older white, black and Hispanic adults are equally likely to depend on their adult children for financial support, and if not, what accounts for these differences.

Data and Measures

Our analysis of coresidence and financial dependency is based on U.S. census and ACS data for the years 1980, 1990, 2000, and 2010, obtained from the IPUMS website (Ruggles et al. 2010), which includes nationally representative 1% samples of households in the United States. Census and ACS data provide the best view available of long-term change, though with limited

measures. Both sets of data are subject to minor levels of undercount (Lowenthal 2006; Robinson 1988; U.S. Census 2001); however, they are far more representative than the sample survey data that constitute the basis for much recent research on parent-child relationships. Moreover, their large samples allow us to look at smaller population subgroups (e.g., minority groups, immigrants) with greater statistical power than is possible with other sources of data. For all years, we use the samples generated for IPUMS users.

Given our focus on coresidence and financial dependency between older adults and their grown children, our working sample includes all adults ages 65 and over who live in households. For the analysis of coresidence, we examine all older adults over age 65; for the analysis of financial dependency, we consider only those who are living with an adult child age 25 or older.[1]

We determine coresidential status of older adults by first classifying all household members into generations based on their relationship to the householder: those who are in the same generation (as the householder him or herself, or as a spouse or sibling), in an older generation (as a parent or other older relative), or in a younger generation (as a child or grandchild). An older adult is considered to be coresiding with an adult child if he or she lives in a multigenerational household with a member of a younger generation who is at least age 25.

Within coresidential households, we also examine the flow of support between generations. Although many adult children may have returned to their parents' home because of their own limited resources, others may be contributing significantly to their parents' care and financial support. Unfortunately, Census data give us few clues about caregiving patterns within households, but we can draw inferences about the flow of financial resources, at least in terms of

[1] This is the internationally recommended population to study for these questions, primarily because in most cases, these young adults have completed the nest-leaving process, at least insofar as it is connected with continuing education (Pew Social and Demographic Trends 2010; United Nations 2005).

the amount of income received by each generation. Using this information, we create a measure of financial dependency reflecting the portion of multigenerational income (i.e., the total income received by members of both the parent and adult child generations) that is provided by each generation (including spouses, if married). A generation is considered to be financially dependent on the other generation if it provides considerably less than half of the combined multigenerational income (Kahn et al., 2013). After experimenting with several different definitions, we have settled on contributions of "40% or less" as our best indication of financial dependency. In the present analysis, we follow our previous work and consider a simple dichotomy indicating whether an older adult is financially dependent on his/her coresident adult child.[2]

Other Measures: Our key focus in this analysis is on racial and ethnic differences in intergenerational support. We focus on three groups, defined by the race and Hispanic origin questions in the Census: nonHispanic whites, nonHispanic blacks and Hispanics (hereafter referred to as whites, blacks and Hispanics). Our temporal focus is on the period starting in 1980 (rather than 1960 as in our earlier work—see Kahn et al., 2013), because a consistent Hispanic-origin question was not asked until 1980. We are especially interested in examining patterns for Hispanic elders, in part because much previous work has focused on whites and blacks, but also because of the rapid growth of the Hispanic population in recent decades. We recognize the diversity among Hispanics from different origin countries, and in future work we hope to compare Mexicans with other Hispanics. Finally, we do not consider other non-Hispanic groups because their numbers have been quite small until the most recent censuses, and taken together, they are even more diverse to consider as a group than Hispanics.

[2] In future work, we will also focus on households in which both generations share more equally in supporting each other (e.g., when both generations contribute between 40-60% of multigenerational income), or when elders are the explicit provider of more than 60% of income.

We control for characteristics of the older adult in the analysis of coresidence, and additional measures of the adult children in the analysis of financial dependence within intergenerational households. All models control for the older adult's *age* (65-74 versus 75+), *sex* and *marital status* (married, spouse-present, separated/divorced/married, spouse absent, widowed, or never married), Each adult's *nativity* is derived from his or her place of birth, and is classified as native (born in the United States, excluding outlying areas and territories) or foreign-born. *Area of residence* indicates whether the adult's household was located in a metropolitan area. *Formal education* is measured by the highest grade completed at the time of the census and is grouped as follows: less than high school, high school graduate, some college, and college graduate or more. *Employment status* indicates whether the adult was currently employed at the time of the census or ACS interview. *Total personal income* from all sources is adjusted for inflation to reflect 1999 U.S. dollars, and is expressed in tens of thousands of dollars. And *home ownership* is coded dichotomously to indicate whether the home is owned or not. The dependency analysis also incorporates select characteristics of the adult child's generation: *age* (under or over age 50), as well as *sex*, *marital status*, *education*, *nativity*, *and employment status)* (all coded using the same categories as for the older adult). In addition, we control for whether a member of the parent versus the adult child's generation is listed as the *householder*, implying that he or she is "providing" the housing for the other generation.

Table 1, which shows means on the covariates used in the coresidence analysis for adults ages 65 and over by race and year, reveals many of the well-known socioeconomic trends and differentials in recent decades, including population aging, rising education and affluence, and increases in marital disruption combined with declines in widowhood. Moreover, the expected differentials by race-ethnicity are evident as well, including large differences in marriage,

nativity, education and financial resources, all favoring whites over both blacks and Hispanics, though with a narrowing of many of the gaps over time.

Table 1 about here

RESULTS

Coresidence with adult children

General Trends in Coresidence

As noted above, elder coresidence declined substantially between 1960 and 1980, but it began to rise modestly after 1990. However, this gradual upward trend masks large and diverging racial differences (Figure 1). Whereas white elders saw an almost flat trend in coresidence between 1980 and 2010 (varying from 13 % to 14% during the period), both black and Hispanic elders experienced much higher and rising rates over time: black elders saw coresidence rates rise from 22% to 30%, while Hispanic rates increased from 30% to 40%. By 2010, both black and Hispanic elders were more than twice as likely as white elders to live with an adult child. What accounts for the divergence in trends by race? Why do more minority elders choose to coreside with their adult children than the white majority, and why are they doing so at an increasing rate in recent decades?

Figure 1 about here

Regression results: Coresidence

Our multivariate analysis provides some clues to these patterns. Table 2 presents odds-ratios for the race-ethnic effects in logistic regression models predicting the odds of coresidence,

net of different sets of covariates, estimated separately by year. The baseline model, which includes controls for age, sex, marital status and metropolitan residence, shows the significantly higher black and Hispanic levels of coresidence in each year (compared with whites), as well as the steady increase between 1980 and 2000 in the race-ethnic gaps for both groups, followed by a levelling off in 2010. This attenuation after 2000 suggests that the Great Recession may not have had a more severe impact on minority than white families.

Table 2 about here

Adding nativity to the model in column 2 helps to explain part of the higher coresidence rates for Hispanics: after controlling for the high proportion of foreign born Hispanic elders in each year (from 59% in 1980 to 65% in 2010), the odds ratio for Hispanics is reduced by increasing amounts each year (by .5 in 1980 to .8 in 2010) compared with the baseline model. This is not surprising, given the rising levels of Hispanic immigration during this period and the higher likelihood of coresidence among foreign rather than U.S. born adults (Kahn et al. 2013).

Although nativity is clearly important to the story for Hispanics, it does nothing to explain the high rates of coresidence for black compared with white elders. We anticipated that those patterns would be best explained by differences in economic resources favoring whites. The third column of Table 2 shows the net race-ethnic differences from a model that controls for the baseline variables plus a cluster of resource variables (education, employment, income and home ownership). Comparing this with the baseline model, however, shows that only a very small part of the black-white difference in coresidence in each year is linked to race differences in resources. For Hispanics, however, resources do less to explain their high coresidence rates

than did nativity, though over time, resource differences between Hispanics and whites explain a larger and larger proportion of the Hispanic-white gap in coresidence (reducing the odds from 3.72 to 3.19 in 2010).

Columns 4-7 of Table 2 show race gaps when each resource measure is added separately: Educational differences are clearly important for both blacks and Hispanics, reducing the race gaps in coresidence by as much as or more than the other resource variables. Employment differences have no effect on the race gap in coresidence, largely because at these ages, fewer than 15% of elders in any group are employed. Controlling for income has much the same kind of effect as controlling for education, reducing the race gap somewhat for both groups. Interestingly, controlling for whether the home is owned or not increases the race gap for both groups compared with their baseline models. This suggests that if more minority elders owned their homes, they would be even more likely than whites to live with their adult children.

The full model in column 8 shows the combined effects of all the covariates on the race-ethnic gaps in the likelihood of coresidence over time. Net of all controls, we still see large and significant race and ethnic differences in coresidence that increase in later years, with both black and Hispanic elders in 2010 being between 2 and 3 times as likely as white elders to live with their adult children. Over time, the net race gaps in coresidence for both groups increased most steeply between 1980 and 1990 and appear to have attenuated somewhat between 2000 and 2010. Overall, very little of the black-white difference in coresidence can be explained by either nativity or economic resources. For Hispanics, it is clear that differences in nativity play a much larger role than do differences in economic resources. By 2000 and 2010, however, both resources and nativity combine to explain a larger portion of the higher Hispanic-than-white level of coresidence than was seen in earlier decades.

In summary, over the past 30 years, there has been a racial divergence in elder coresidence rates, with steady increases over time for older blacks and Hispanics, but a lower and flatter trend for older whites. The race gap persists even after controlling for demographic characteristics and economic resources, suggesting a more complex story, although in spite of the higher levels of coresidence for ethnic minorities than for older whites, the determinants of coresidence appear to be very similar for all three groups.

This is evident based on coresidence regressions run separately by race-ethnic group, on pooled samples that combine data from 1980 to 2010. Table 3 shows the net trends over time in the year variables, as well as average effects of the covariates across the entire period, separately for white, black and Hispanic elders.[3] The year effects highlight the race-ethnic divergence in coresidence over time, with black and Hispanic rates rising considerably more since 1980 than white rates. In general, the effects of the covariates are quite similar for white, black and Hispanic elders, though several exceptions stand out: whereas for whites and blacks, the oldest adults (ages 75+) are significantly more likely than the younger elders (ages 65-74) to live with adult children (probably reflecting their greater need for support), all Hispanic elders, regardless of age are equally likely to live with adult children, suggesting that coresidence is more generally accepted among Hispanics and does not respond to the greater needs of the oldest adults (as seen for whites and blacks). Or, it is possible that Hispanic elders start requiring support at younger ages than do whites or blacks. Another notable difference across groups is the gender gap, which is much larger for black elders than for others: black women are more than 40 percent more likely than black men to live with adult children, whereas Hispanic women are only about 7 percent more likely than Hispanic men to coreside; older white women and men are equally

[3] In results not shown, we also ran these models separately by year, but did not find striking changes over time in the effects.

likely to live with adult children. The higher rates for black women than black men could reflect the greater role of black grandmothers in the lives of their children and grandchildren, or the absence of many black fathers.

Table 3 about here

The effects of human capital and resource measures on coresidence are also largely similar across race and ethnic groups. It is noteworthy, however, that employment (after age 65) appears to have a stronger positive impact on coresidence for whites than for either blacks or Hispanics: the odds of living with adult children associated with being employed are raised by 21% for whites compared with 5% for blacks and 11% for Hispanics. Although we are unable to determine why these parents are still working after age 65 (whether by choice or out of necessity in order to continue supporting their adult children), these results suggest that white parents may be better positioned to provide support to their adult children in need. Yet for all three groups, having higher income reduces the likelihood that they will live with adult children, suggesting that the elder's own economic need is still an important factor, especially for Hispanics.

By only considering the older adult's characteristics and circumstances, the coresidence analysis has only provided a partial explanation for why elders may be living with their adult children. We know that elders who are more vulnerable and who have fewer resources are more likely to rely on kin for housing, but race differences in these factors do not explain the growing race gap over time. Missing from the discussion thus far are the circumstances of the younger generation. Do adult children in minority families have greater needs which force them to rely

on their elderly parents to a greater extent than in white families? Or does sharing a residence benefit both generations more equally in minority families than in white families?

In order to better understand these changing patterns of intergenerational support, we look more directly at the needs and resources of each generation within multigenerational households and attempt to draw inferences about who is supporting whom. In the second part of our analysis, we assess the flow of financial support within multigenerational households by comparing the incomes received by each generation: when one generation provides less than 40% of the combined multigenerational income, we consider that generation to be 'financially dependent' on the other generation. In the following models, we estimate the odds that an older adult is financially dependent on the adult children with whom he or she lives.

Financial Dependency of Elders (ages 65+) who live with adult children

General Trends in Financial Dependency and Correlates

In recent decades, elders who live with adult children have become less likely to be financially dependent on those children, while the children have become more likely to be dependent (Kahn et al. 2013). Between 1980 and 1990, the overall level of financial dependency on coresidential children for adults ages 65+ dropped steeply from 56% to 43%; in the subsequent 2 decades, their rate of dependency dropped only slightly, reaching 41% in 2010 (Kahn et al. 2013). As shown in Figure 2, and similar to the trends in coresidence, these average patterns mask large race-ethnic differences, with considerably higher levels of dependency experienced by Hispanic elders throughout the period (dropping from 64% in 1980 to 54% in 1990 and then rising modestly to 57% in 2010). Except for 1980, when white elders had considerably higher levels of dependency than black elders (57% vs. 49%), the black-white gap

narrowed considerably in the subsequent decades so that by 2010, slightly fewer white elders were financially dependent on their adult children compared with blacks (38% vs. 40%). In sum, elderly white and black adults have become less financially dependent on their coresident adult children, with no more than 40% of either group depending on their children for the majority of household income. Yet it is unclear whether the apparent similarity in patterns for whites and blacks will hold up net of the controls. In contrast, in 2010 over half (57%) of elderly Hispanics who live with adult children depend on those children for financial support. In all likelihood, the distinctive Hispanic pattern is linked to the large proportion of foreign-born Hispanics who typically rely on their families to a greater extent than U.S. born adults.

Figure 2 about here

The multivariate analysis of elder financial dependency is based on the subsample of elders who were living with at least one adult child over age 25. Table 4 includes means by both race-ethnicity and year for all variables in the dependency analysis, including parent and adult child characteristics as well as several household level variables. Not surprisingly, the trends for the parent characteristics are quite similar to the results in Table 1, in spite of being limited to coresiding elders. The child characteristics reveal changes over time and race-ethnic differences in both sociodemographic characteristics (age, sex, marital status, and nativity) and human capital and resources (education and employment).

Table 4 about here

Regressions predicting financial dependency

Table 5 shows odds ratios for blacks and Hispanics (compared with whites) from logistic regressions predicting the odds of being financially dependent on coresidential adult children, net of different sets of parent and adult child characteristics, estimated separately by year. The table is structured like Table 2, flanked by a baseline model on the far left and a full model on the far right, with a set of intermediate models in which different sets of parent or child characteristics are added individually to the baseline model. The intermediate models can each be compared with the baseline model to see how much better each set of variables explains the race-ethnic differences; they can also be compared with the full model to see how adding all the other covariates further changes the race-ethnic gaps.

Table 5 about here

Results from the baseline models, which simply control for household characteristics (metro residence and whether the home is owned or rented), show that race-ethnic differences have changed over time. Consistent with Figure 2, we see that Blacks go from being only 76% as likely as whites to be financially dependent on adult children in 1980 to being 11% more likely in 2010. In contrast, the Hispanic-white gap in dependency grew steadily over time, with Hispanics going from being 33% more likely than whites to be financially dependent in 1980 to being more than twice as likely (OR=2.09) in 2010. Based on Figure 2, however, it appears that the growing Hispanic-white gap has more to do with declining dependency for whites than the opposite for Hispanics.

Table 5 about here

Looking across Table 5, we can see that controlling separately for parent and adult child characteristics (in columns 2-4 and 5-7, respectively) results in changes to the race-ethnic differentials in dependency, though in different ways for blacks and Hispanics. Considering Hispanics first, there is a fairly clear pattern of mediation whereby the significantly higher Hispanic-than-white baseline rates of financial dependency are explained (fully in 1980 and partially in later years) by *both* parental and adult child characteristics. More of the net Hispanic-white gap in dependency is explained by differences in parental characteristics (column 4) than adult child characteristics (column 7), though the characteristics of both generations are clearly important. When broken down further (not shown), we see that the parent variables that explain more of the Hispanic-white gap in dependency are the high proportion of Hispanic immigrants and the lower levels of education and household headship for Hispanic parents. Similar patterns obtain for adult child characteristics, though their impact on the Hispanic-white gap is less evident than the impact of parental characteristics.

Now turning to black-white differences in financial dependency, we can see that controlling for parental as opposed to child characteristics (columns 4 and 7, respectively) has very different effects on the black-white gap. In all years, controlling for parent characteristics does little to change the black-white gap in dependency (column 4). Yet when we look separately at the effects of controlling for parents' sociodemographic characteristics (column 2) and economic resources (column 3), we can see that differences in sociodemographic characteristics (especially marriage) tend to reduce the black-white gap whereas differences in

economic resources (especially being the householder) do the opposite (detailed results not shown).

Whereas controlling for parental characteristics (column 4) has little overall effect on black-white differences in dependency compared with the baseline, controlling for the characteristics of adult children (column 7) results in considerably *larger* black-white differences due to the effects of both sociodemographic and economic characteristics of adult children, especially in more recent years. Further analyses (not shown) suggest that the most important factors include adult children's marriage, employment and household headship. These patterns suggest that if the adult children of white and black elders had the same characteristics (i.e., resources and needs), then black elders would be even more likely than white elders to depend on their adult children for financial support. When we take both parental and adult child characteristics into consideration in the full model, we can see that the adult child characteristics increasingly drive up the black-white gap over time (compared with the baseline model), so that by 2010, black elders are 42% more likely than white elders with similar characteristics to be financially dependent on their coresident adult children.

It is especially striking that controlling for all of the covariates greatly reduces the implied differences in dependency between blacks and Hispanics, as suggested by their increasingly similar gaps with whites. Whereas in the baseline model, the Hispanic-white gap in financial dependency is much greater than the black-white gap, in the full model, the difference between Hispanics and blacks virtually disappears , with the dependency gap with whites slightly higher for Hispanics in some years (1980 & 2000) and for blacks in the others (1990 & 2010).

Race-ethnic differences in the determinants of parents' financial dependency can be seen in Table 6 which, like Table 3, shows dependency regression models run separately by race-

ethnic group on pooled samples that combine data from 1980 to 2010. The year effects show the steeper declines in dependency for whites and more gradual declines for Hispanics, with black trends falling in between. With few exceptions, the effects of virtually all of the covariates are quite similar for white, black and Hispanic elders.

Table 6 about here

In sum, we have shown that the flow of financial support within coresidential families differs by race and ethnicity, with elder Hispanics increasingly more likely than elder whites and blacks to depend on their adult children for financial support. Race-ethnic differences in financial dependency are only partially explained by the variables in our models, though there are different patterns of effects by race-ethnic group. We find that the Hispanic-white gap in dependency reflects the parent's characteristics more than the adult child's, including the high proportion of foreign born Hispanics, and the lower levels of education and householder status for Hispanic parents. In contrast, the rather narrow black-white gap in financial dependency in the baseline model does not change when we control for race differences in parental characteristics, but instead becomes much larger when we control for adult children's characteristics, especially whether they are married, employed or the provider of the housing unit (i.e., the householder). These patterns suggest that the associations between these adult child characteristics and the flow of support within coresidential households may differ by race. Our findings in Table 6 (pooled across years) did not reveal clear black-white differences in effects, but perhaps disaggregating by year would be more helpful.

DISCUSSION

This paper has explored racial and ethnic differences in intergenerational support within American families, focusing on the residential and financial independence of older white, black and Hispanic adults. Motivated by recent trends showing that many increasingly independent older adults are now finding themselves supporting their coresident children well into adulthood, this study asks whether older minority adults have also seen the same increase over time as white adults in their role as providers of support to their adult children. We use Census and ACS data covering the period from 1980 to 2010 to examine trends and determinants of two outcomes for adults over age 65: (1) the odds of coresiding with an adult child, and (2) within coresidential households, the odds of depending on adult children for financial support.

Our results show clear signs of a race-ethnic divergence over time in patterns of intergenerational support. Between 1980 and 2010, Hispanic and black elders have become increasingly more likely than whites to live with their adult children. For Hispanics, part of this gap was due to immigration and the greater tendency for the foreign born to share housing. However, the black-white gap in coresidence was virtually unchanged even after controlling for elders' sociodemographic characteristics and economic resources.

The significance of the Hispanic-white and black-white gaps in coresidence that increase over time and persist net of all controls, highlights the limitations of models that only reflect the older generation's circumstances and fail to consider the changing needs of adult children. Unfortunately, Census-type data lack information about adult children who live elsewhere, so we are unable to incorporate the needs and resources of *all* adult children into a more complete

model of elder coresidence decisions. Nonetheless, we are able to tap into these issues by examining the flow of financial support within coresidential households.

The analysis of elder financial dependency found that over time, and net of controls for both parent and adult child characteristics, there has been a steady increase in the financial dependency of minority elders on their adult children compared with whites. Although the bivariate trends showed persistently higher dependency rates for Hispanic elders and a virtual closing of the black-white gap, the multivariate models showed that net of controls, both black and Hispanic elders were significantly more likely than whites to depend on their adult children for financial support. The sources of these race-ethnic gaps differed by group, with parent characteristics (e.g., immigration and resources) mattering more for Hispanics, and adult children's resources mattering more for blacks.

These patterns deserve further study to fully understand the underlying dynamics, though it already appears clear that minority families pursue different strategies for supporting their members. If it was simply a question of greater economic disadvantage among minorities, then more of the race-ethnic differences in both coresidence and dependency would have been explained by economic resources. But the story is far more complex. Even after controlling for all measurable differences by race and ethnicity, minority elders are increasingly more likely than whites over time to live with and depend on their coresident adult children for financial support.

To more fully understand the dynamics of support within multigenerational households, it would be useful to consider how upward and downward flows of support as well as the more equal sharing of support between generations may vary by race and ethnic group and also by the resources of each generation. This would be a powerful extension of the current analysis.

It is also possible that our results could be further clarified if we looked separately by parent's age, differentiating the healthier and more able-bodied younger elders (e.g., ages 65-74) who are more likely to be in a position to provide support to their adult kin (and their adult kin are likely to be younger and needier than the children of older elders) from older adults (75+). Because older minority elders are potentially more frail and disabled than older whites, they may be even more dependent on their older and more established adult children. In particular, race and ethnic differences in the onset of disability and health declines could confound our interpretation. Future analyses could consider these differences more explicitly by either stratifying on age or controlling more directly for health and disability. Starting in 1990, the Census and then the ACS have gathered several very good measures of disability that we considered using for the present analysis. In the end, we chose to extend the period of observation back to 1980 and sacrifice using the disability questions. Future analyses including disability in the model for the 1990-2010 period might be informative.

Differing sex distributions among these older white, black, and Hispanic groups may also play a role. Whites aged 65+, like the other groups, are disproportionately female, but this is least the case for them (although Hispanics' levels are close), and is becoming even less so over time for whites. Hispanic older adults, in contrast, have become slightly more female. But the group that stands out, in its high proportion female and particularly its increasing proportions female, at least through 2000, is blacks. Continued analysis needs to disaggregate these family support patterns by gender, as well.

Finally, by covering the period from 1980 to 2010, our study overlapped with the severest part of Great Recession in 2008 and the weakest years of the recovery. However, based on a comparison of findings for 2000 and 2010, it does not appear that the impact of the recession was

visible in either heightened levels of coresidence or financial dependency. In both parts of our analysis, we found rather flat trends for all groups between 2000 and 2010. It is possible that comparisons with later years after 2010 may yield a greater cumulative effect of the Great Recession, but our analysis showed that most of the real change in family support patterns occurred between 1980 and 2000, during which time families became less stable, and young adults took longer to establish financial independence from their families. The recent rise in both residential and financial support across generations, especially for more disadvantaged subgroups, is a testament to the resilience of families and their willingness to support their members in whatever way they can.

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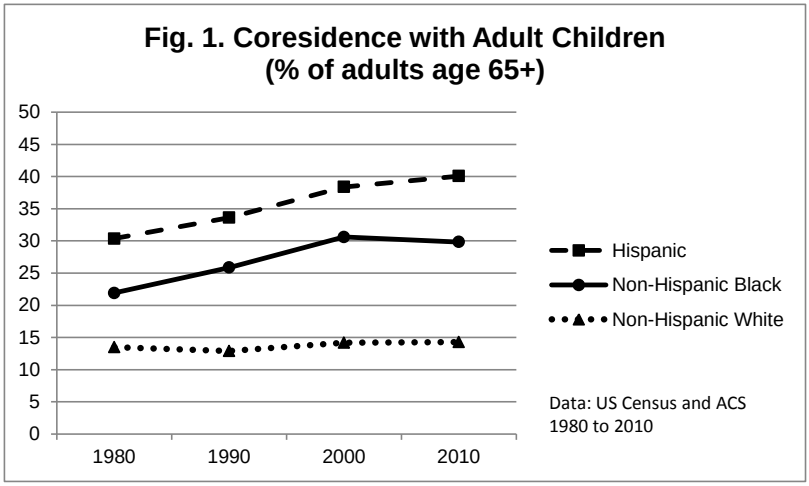
Fig. 1. Coresidence with Adult Children
(% of adults age 65+)
50
45
40
35
30
25
20
15
10
5
0
1980
1990
2000
2010
Hispanic
Non-Hispanic Black
Non-Hispanic White
Data: US Census and ACS
1980 to 2010

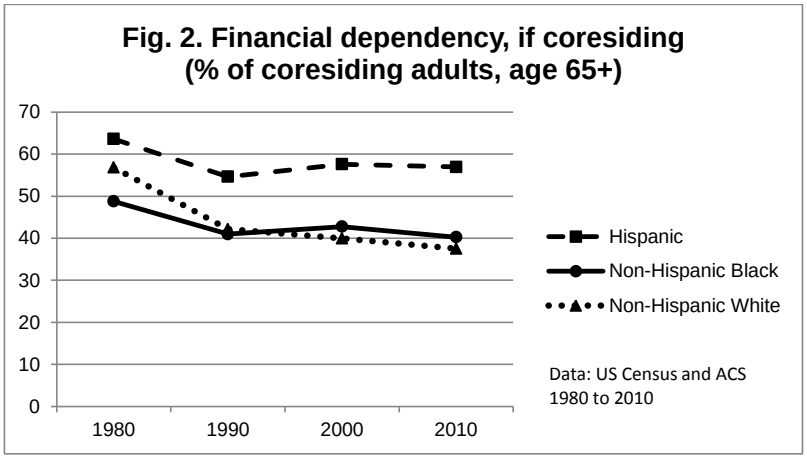
Fig. 2. Financial dependency, if coresiding
(% of coresiding adults, age 65+)
70
60
50
40
30
20
10
0
1980
1990
2000
2010
Hispanic
Non-Hispanic Black
Non-Hispanic White
Data: US Census and ACS
1980 to 2010

Table 1. Distributions on Covariates by Race and Year. Adults ages 65 and over. US Census and ACS, 1980 to 2010.

	Non-Hispanic Whites				Non-Hispanic Blacks				Hispanics			
	1980	1990	2000	2010	1980	1990	2000	2010	1980	1990	2000	2010
N	208,302	269,275	277,198	374,166	18,949	24,303	26,581	39,210	6,455	10,639	15,926	32,314
SOCIO-DEM. CHARACTERISTICS												
Age (ref. ages 65-74)												
% Ages 75+	36.8	39.6	46.5	46.0	35.1	38.3	41.5	40.1	34.4	35.4	38.2	40.2
Sex (ref. male)												
% Female	59.1	59.1	58.0	56.0	60.3	62.3	62.7	61.7	57.3	58.8	58.4	58.2
Marital Status												
MSP (married, spouse present)	55.4	56.9	56.9	57.7	40.8	38.2	35.6	35.0	48.9	48.5	48.9	48.2
MSA/Sep./Div.	5.0	6.2	8.2	11.9	11.1	13.8	17.2	21.9	10.5	12.7	16.6	18.9
Widowed	34.4	32.8	31.5	27.1	43.1	43.0	40.8	34.9	35.1	32.4	28.9	26.9
Never married	5.2	4.2	3.5	3.4	5.0	5.1	6.4	8.1	5.6	6.4	5.6	5.9
Nativity (ref. U.S. born)												
% Foreign born	11.0	6.9	6.2	6.1	2.6	2.9	5.7	9.3	59.6	59.0	60.3	65.4
Metro Area (ref. non-metro)												
% Metropolitan area	70.1	70.7	70.5	69.6	73.8	77.9	81.7	83.5	84.3	88.3	88.5	89.5
ECONOMIC RESOURCES												
Education												
Less than HS	58.3	37.7	25.1	14.4	82.3	66.4	49.5	32.8	81.7	70.0	62.2	51.6
HS grad	22.9	35.0	44.5	45.2	9.7	21.0	32.3	38.7	11.3	19.4	24.7	28.7
Some college	9.9	15.8	13.8	17.2	4.3	7.4	9.3	15.5	3.2	6.2	6.9	10.4
College grad +	8.9	11.5	16.5	23.2	3.8	5.2	8.9	13.0	3.7	4.5	6.1	9.3
Employed (ref. non employed)												
% Currently emp.	12.6	12.1	13.3	15.5	12.9	11.4	12.8	14.1	12.0	11.8	11.6	13.7
Income												
ln $10K (1999)	1.8	2.1	2.7	2.6	1.0	1.2	1.6	1.8	1.1	1.2	1.4	1.4
Below the median	69.9	66.2	64.5	60.8	89.2	87.0	80.2	73.7	87.0	85.7	84.7	82.0
Above the median	30.1	33.8	35.5	39.3	10.8	13.0	19.9	26.3	13.0	14.3	15.3	18.0
Home ownership (ref. rented/other)												
% Dwelling is owned	76.1	81.2	83.3	84.7	62.3	66.7	68.1	68.9	59.4	63.0	66.2	69.4

Table 2. Odds Ratios for Race-ethnicity Variables from Logistic Regressions Predicting the Odds of Coresiding with an Adult Child, Net of Different Sets of Covariates. Adults Ages 65 and over, 1980-2010 Census and ACS

			Economic Resources[b]					
	Baseline	Nativity[a]	Education	Employ-ment	Income	Home Ownership	All Resources	Full Model
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1980								
Non-Hispanic Whites (ref.)								
Non-Hispanic Blacks	1.64***	1.71***	1.51***	1.64***	1.50***	1.80***	1.55***	1.63***
Hispanics	2.81***	2.33***	2.57***	2.81***	2.57***	3.19***	2.75***	2.28***
N= 233,706								
1990								
Non-Hispanic Whites (ref.)								
Non-Hispanic Blacks	2.25***	2.30***	2.02***	2.25***	2.10***	2.43***	2.09***	2.14***
Hispanics	3.44***	2.87***	3.03***	3.45***	3.21***	3.85***	3.43***	2.68***
N= 304,229								
2000								
Non-Hispanic Whites (ref.)								
Non-Hispanic Blacks	2.40***	2.42***	2.19***	2.40***	2.27***	2.60***	2.29***	2.32***
Hispanics	3.70***	3.00***	3.19***	3.70***	3.45***	4.14***	3.42***	2.73***
N= 319,705								
2010								
Non-Hispanic Whites (ref.)								
Non-Hispanic Blacks	2.41***	2.40***	2.17***	2.41***	2.30***	2.58***	2.28***	2.29***
Hispanics	3.72***	2.93***	3.04***	3.71***	3.47***	4.02***	3.19***	2.56***
N= 445,689								

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Baseline: race, age, sex, marital status, metro

[a]Nativity: nativity + baseline variables

[b]Economic Resource models: resource variables (separately and then combined) + baseline (nativity not included)

Table 3. Odds Ratios from Logistic Regressions Predicting the Odds of Coresiding with an Adult Child, By Race. Adults Ages 65 and over, Pooled Census and ACS data 1980-2010.

	NonHispanic Whites N = 1,141,467	NonHispanic Blacks N = 101,961	Hispanics N = 27,370
Year (ref. 1980)			
1990	1.044***	1.317***	1.296***
2000	1.218***	1.617***	1.593***
2010	1.188***	1.514***	1.488***
SOCIO-DEMOGRAPHIC CHARACTERISTICS			
Age (ref. 65-74)			
75+	1.018**	1.034*	0.995
Sex (ref. Male)			
Female	1.004	1.423***	1.068***
Marital status (ref. married, spouse present)			
Spouse absent, sep., divorced	1.957***	1.162***	1.483***
Widowed	2.604***	1.624***	2.090***
Never Married	0.164***	0.740***	0.666***
Area (ref. non-metro)			
Metropolitan area	1.474***	1.237***	1.631***
Nativity (ref. U.S. born)			
Foreign born	1.422***	1.990***	1.720***
ECONOMIC RESOURCES			
Education (ref. less than HS)			
HS grad	0.745***	0.879***	0.686***
Some college	0.614***	0.733***	0.549***
College grad or higher	0.552***	0.589***	0.540***
Employed (ref. not employed)			
Currently employed	1.209***	1.053*	1.109**
Income			
ln 10K of 1999 dollars	0.942***	0.966***	0.874***
House is owned (ref. rented)	2.348***	1.937***	2.013***
_Constant	0.047***	0.102***	0.116***

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

Table 4. Distributions on Covariates for Dependency Analysis, by Race and Year, Among Elders Ages 65 and Over Who Live with an Adult Child.
US Census and ACS, 1980-2010.

	Non-Hispanic Whites				Non-Hispanic Blacks				Hispanics			
	1980	1990	2000	2010	1980	1990	2000	2010	1980	1990	2000	2010
N	28,128	35,275	39,369	49,700	4,149	5,923	8,131	9,776	1,959	3,503	6,114	9,809
HOUSEHOLD CHARACTERISTICS												
Home ownership (ref. rented/other)												
% Dwelling is owned	84.9	88.7	88.6	90.6	69.4	76.4	76.3	78.7	67.4	69.2	71.1	77.2
Area (ref. non-metro)												
% Metropolitan area	75.2	71.2	75.9	69.3	73.5	73.1	83.6	82.6	88.5	89.2	91.8	90.3
PARENT CHARACTERISTICS												
SOCIO-DEMOGRAPHIC CHARACTERISTICS												
Age (ref. 65-74)												
% Age 75+	49.5	42.1	49.1	53.0	41.6	38.8	42.9	46.9	40.7	37.3	40.3	44.3
Sex (ref. male)												
% Female	67.9	65.0	65.2	64.5	69.0	67.3	70.8	71.6	65.7	63.7	63.9	63.1
Marital Status												
MSP (married, spouse present)	36.2	44.2	42.7	43.5	31.3	35.9	31.5	30.8	36.6	43.8	40.2	44.6
MSA/Separated/Divorced	5.7	7.0	9.7	12.6	10.2	11.9	15.2	18.5	11.6	12.5	18.3	17.2
Widowed	57.8	48.5	47.1	43.4	56.2	49.4	48.7	45.7	50.2	41.5	37.4	34.4
Never married	0.3	0.4	0.5	0.5	2.3	2.8	4.6	5.0	1.6	2.2	4.1	3.8
Nativity (ref. U.S. born)												
% Foreign born	16.2	8.8	8.5	7.4	3.5	3.7	8.1	11.4	70.0	64.2	67.5	70.3
HUMAN CAPITAL AND RESOURCES												
Education												
Less than HS	68.9	47.5	32.4	21.4	84.7	70.4	52.6	37.0	83.4	75.9	69.1	60.0
HS grad	19.4	32.5	45.2	49.2	8.5	20.1	33.0	39.5	11.0	16.7	21.7	26.0
Some college	6.8	12.2	11.2	14.7	4.1	5.9	8.6	13.2	2.4	4.4	5.4	7.5
College grad or higher	4.9	7.9	11.2	14.7	2.6	3.5	6.8	10.3	3.2	3.0	3.9	6.6
Employed (ref. not employed)												
% Currently employed	9.9	12.3	12.8	13.9	11.4	11.6	12.0	12.3	9.6	10.8	10.0	11.5
Householder status (ref. not householder)												
% Listed as householder	57.2	71.6	71.8	72.8	67.4	77.8	75.0	76.0	47.5	58.8	54.7	56.0

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Table 4 (continued). Distributions on Covariates for Dependency Analysis, by Race and Year, Among Elders Ages 65 and Over Who Live with an Adult Child.
US Census and ACS, 1980-2010.

	Non-Hispanic Whites				Non-Hispanic Blacks				Hispanics			
	1980	1990	2000	2010	1980	1990	2000	2010	1980	1990	2000	2010
ADULT CHILD CHARACTERISTICS												
SOCIO-DEMOGRAPHIC CHARACTERISTICS												
Child's age (ref. 25 to 49)												
% Age 50+	40.1	27.3	30.7	41.2	34.6	23.4	27.5	37.9	29.5	21.7	22.4	29.8
Sex (ref. male)												
%Female	35.0	37.2	36.8	41.1	46.3	46.6	48.2	48.7	36.4	37.4	36.5	43.6
Marital Status												
MSP (married, spouse present)	29.9	19.3	19.6	18.5	16.6	9.5	10.5	10.1	37.2	26.6	31.3	28.4
MSA/Separated/Divorced	20.9	27.2	30.8	33.5	34.7	35.6	35.5	32.3	24.5	29.1	30.8	30.3
Widowed	6.0	3.9	3.4	3.0	9.6	5.9	4.5	4.1	4.1	3.2	2.8	2.3
Never married	43.2	49.6	46.2	45.1	39.2	49.0	49.5	53.4	34.2	41.1	35.1	39.0
Nativity (ref. U.S. born)												
% Foreign born	4.5	3.9	5.4	4.9	2.9	3.6	7.5	9.6	46.8	47.9	52.4	47.9
HUMAN CAPITAL AND RESOURCES												
Education												
Less than HS	29.6	17.3	11.5	8.4	47.6	28.3	17.5	12.8	48.8	35.9	28.9	20.9
HS grad	37.3	37.6	44.9	46.4	30.9	38.3	45.8	44.5	30.0	30.0	39.7	39.7
Some college	15.8	25.2	21.4	22.0	13.4	23.5	22.4	25.4	13.4	22.1	18.3	23.0
College grad or higher	17.4	19.9	22.2	23.2	8.1	9.9	14.3	17.3	10.8	12.1	13.1	16.5
Employed (ref. not employed)												
%Currently employed	69.8	68.6	67.9	58.6	57.2	56.9	56.9	52.3	71.4	69.0	62.2	66.2
Householder status (ref. not householder)												
% Listed as householder	42.8	28.4	28.2	27.2	32.6	22.2	25.0	24.0	52.5	41.2	45.3	44.0

Table 5. Odds Ratios for Race-ethnicity Variables from Logistic Regressions Predicting the Odds of Being Financially Dependent on an Adult, Coresidential Child, Net of Different Sets of Covariates, Among Elders Ages 65+ Who Live with an Adult Child, 1980-2010 Census and ACS

		Parent Attributes			Child Attributes			
	Baseline	Socio-demog	Economic Resources	All parent variables	Socio-demog	Economic Resources	All child variables	Full Model
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1980								
Non-Hispanic Whites (ref.)								
Non-Hispanic Blacks	0.760***	0.829***	0.742***	0.869**	1.167**	0.927	1.029	1.088
Hispanics	1.334***	1.039	1.199**	1.114	1.239**	1.150*	1.149*	1.160
N= 34,236								
1990								
Non-Hispanic Whites (ref.)								
Non-Hispanic Blacks	0.945	0.965	0.898**	1.025	1.458***	1.173***	1.301***	1.241***
Hispanics	1.539***	1.087	1.299***	1.170**	1.374***	1.239***	1.350***	1.189**
N= 44,701								
2000								
Non-Hispanic Whites (ref.)								
Non-Hispanic Blacks	1.100**	1.070*	0.993	1.176***	1.663***	1.404***	1.442***	1.384***
Hispanics	1.971***	1.315***	1.524***	1.420***	1.752***	1.483***	1.834***	1.501***
N= 53,614								
2010								
Non-Hispanic Whites (ref.)								
Non-Hispanic Blacks	1.110***	1.118***	0.964	1.250***	1.729***	1.412***	1.494***	1.423***
Hispanics	2.091***	1.244***	1.385***	1.577***	1.632***	1.589***	1.754***	1.265***
N= 69,285								

Baseline: metro region, ownership of home
Sociodemographic models: age, sex, marital status, nativity
Resource models: education, employment, householder status

Table 6. Odds Ratios from Logistic Regressions Predicting the Odds of Being Financially Dependent on an Adult, Coresidential Child, Among Elders Ages 65+ Who Live with an Adult Child, by Race-Ethnicity, Pooled sample 1980-2010

		NonHispanic Whites	NonHispanic Blacks	Hispanics
		N = 152,472	N = 27,979	N = 21,385
Year (ref. 1980)				
	1990	0.711***	0.791***	0.766**
	2000	0.621***	0.791***	0.894
	2010	0.484***	0.572***	0.653***
HOUSEHOLD CHARACTERISTICS				
Home ownership (ref. rented/other)				
Residence is owned		1.110***	1.163***	1.122*
Area (ref. non-metro)				
Metropolitan area		1.075***	0.996	1.250**
PARENT CHARACTERISTICS				
SOCIO-DEMOGRAPHIC CHARACTERISTICS				
Age (ref. 65-74)				
Age 75+		1.204***	1.102**	0.954
Sex (ref. male)				
Female		1.313***	1.392***	1.066
Marital Status (ref. married, spouse present)				
MSA/Separated/Divorced		3.827***	3.452***	2.828***
Widowed		3.469***	3.369***	2.910***
Never married		4.078***	3.725***	2.315***
Nativity (ref. U.S. born)				
Foreign born		1.426***	1.250*	1.372***
HUMAN CAPITAL AND RESOURCES				
Education (ref. less than HS)				
HS grad		0.708***	0.828***	0.717***
Some college		0.487***	0.591***	0.499***
College grad or higher		0.318***	0.291***	0.490***
Employed (ref. not employed)				
Currently employed		0.361***	0.346***	0.257***
Householder status (ref. not householder)				
Listed as householder		0.294***	0.403***	0.284***

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Table 6 (continued). Odds Ratios from Logistic Regressions Predicting the Odds of Being Financially Dependent on an Adult, Coresidential Child, Among Elders Ages 65+ Who Live with an Adult Child, by Race-Ethnicity, Pooled sample 1980-2010

	NonHispanic Whites	NonHispanic Blacks	Hispanics
	N = 152,472	N = 27,979	N = 21,385
ADULT CHILD CHARACTERISTICS			
SOCIO-DEMOGRAPHIC CHARACTERISTICS			
Child's age (ref. 25 to 49)			
Age 50+	1.220***	1.219***	0.991
Sex (ref. male)			
Female	0.807***	0.908**	0.873**
Marital Status (ref. married, spouse present)			
MSA/Separated/Divorced	0.209***	0.218***	0.224***
Widowed	0.208***	0.193***	0.203***
Never married	0.194***	0.190***	0.209***
Nativity (ref. U.S. born)			
Foreign born	1.213***	1.483***	1.261***
HUMAN CAPITAL AND RESOURCES			
Education (ref. less than HS)			
HS grad	1.390***	1.303***	1.370***
Some college	1.510***	1.570***	1.607***
College grad or higher	2.048***	2.422***	2.402***
Employed (ref. not employed)			
Currently employed	4.859***	5.158***	4.532***
Constant	0.792***	0.630***	1.255

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