

Gender Differences in Transfers among Married Couples in the “Sandwich Generation”

Esther Friedman, RAND Corporation
Sung S. Park, University of California, Los Angeles
Emily Wiemers, University of Massachusetts Boston

Abstract

This project examines gender differences in transfers to parents and children among couples in the so-called sandwich generation—couples who give money or time to multiple generations. Most work that has been done on the sandwich generation describes the prevalence and correlates of giving time or money to multiple generations for women in late middle age. The small amount of work on the sandwich generation that includes an analysis of both men and women shows that men and women are equally likely to give to multiple generations but that conditional on giving, men give less time to parents and children than women. However, by combining married couples and single individuals, prior research on gender differences does not allow for an analysis of gender differences within the household in the provision of time transfers. This proposal uses new data from the 2013 Roster and Transfer Module from the Panel Study of Income Dynamics to describe gender differences in the types and amounts of transfers within married and cohabiting couples. The paper draws on the literature on gender division of household work to analyze whether the gender difference in time spent caring for children and parents within couples can be explained by differences in relative earnings and relative differences in educational attainment.

Extended Abstract

Motivation

As the population ages and young adults take longer to transition to adulthood, many individuals in middle age have obligations of support to multiple family members including adult children and grandchildren as well as aging parents and parents-in-law. The latest estimates from the Panel Study of Income Dynamics show that 30 percent of adults are simultaneously giving time or money to aging parents and adult children (Friedman, Park, Wiemers 2014). In the aging literature, the majority of research has focused on care for parents (Coward and Dwyer 1990; Dwyer and Coward 1991; McGarry 1998, 2006; Wolf, Freedman, and Soldo 1996, 1997) but care and support for adult children are actually more prevalent in late middle age (Kahn et al. 2011). Demands for care and support are unlikely to come from only one family member and individuals in late middle age may often be sandwiched between the needs of their children and grandchildren and the needs of their parents.

Like much of the literature on caring for aging parents, the literature on the so-called “sandwich generation” has focused largely on women (Pierret 2006; Grundy and Henretta 2006; Kahn et al. 2014; Wiemers and Bianchi 2013). But data from the PSID shows that men and women are equally likely to give transfers to multiple generations yet women give more hours conditional on giving (Friedman, Park, Wiemers 2014). The gender equality in the prevalence of giving to multiple generations and the gender imbalance in hours is the jumping off point for this paper which will focus on gender differences in giving to multiple generations within married and cohabiting¹ couples.

This project conceives of the “sandwich generation” more broadly than prior literature by considering the behavior of husbands and wives together—that is we consider sandwiching at the

¹ We include couples who have been together for more than one year in our analytic sample.

couple level – a couple is “sandwiched” if together the couple is providing time or money to multiple generations. In married couples where household budgeting and labor supply decisions may be made jointly, this expansion of the definition of the “sandwich generation” seems appropriate. Further, in considering married couples we are able to link the literature on the “sandwich generation” to a broader literature on the division of labor in the household (Bianchi et al. 2000; Bittman et al. 2003; Lundberg and Rose 2002).

This project begins by describing the prevalence of transfers to parents and adult children among married couples in the PSID. We describe and explore gender differences in *who* within the couple is providing care to parents and/or children, the *types* of transfers that coupled men and women make, and in the *amount* of hours or money that men and women give to children and parents. Some of these analyses are complete and we discuss them below. In keeping with the literature on the sexual division of labor within households, the remainder of the proposed analysis will examine whether gender differences in giving between married couples depends on specialization in the labor market and differences in educational attainment. These analyses are not yet complete, but are describe in some detail in the section *Future Steps*. We plan to complete these analyses in time for PAA.

Theories of Gender Division of Labor

Women are more likely than men to provide help with a variety of household and family tasks, including housework, child care, and parent care (Bianchi, Robinson and Milke 2006; Gerstel 2000; Hochschild and MacHung 1989). Why we see gendered patterns in household work and care work has been a topic of extensive research and debate in both the sociology and economics literature. Becker (1991) suggests that specialization in household and market tasks within a marriage is the result of households maximizing consumption when different household

members face differences in market wages or in productivity at home or in the market. Bargaining models of marriage (Lundberg and Pollak 1993; McElroy 1990), on the other hand, suggest that the division of labor within a household will depend on control of income within the family or on well being outside of marriage. Exchange theory in sociology similarly postulates that bargaining power within couples is directly related to economic dependence within the marriage. The more earnings a spouse brings to the unit, the more able he or she is to bargain out of other household responsibilities. In contrast, a gender ideology perspective suggests that cultural norms, internalized expectations, and gender socialization beginning at very young ages explain gender differences in care and household tasks in adulthood. This paper extends the idea of gender division of labor within the household by applying it to time spent caring for adult children and parents (who are mainly outside of the household) by members of the so called “sandwich generation”.

Current Paper

Using newly released data from the PSID, this work extends existing work on the “sandwich generation” (Grundy and Henretta 2006; Kahn et al. 2014; Pierret 2006; Wiemers and Bianchi 2013) by exploring men’s contribution to time and money help to children in addition to women’s help. We also contribute to the literature on aging and caregiving (Coward and Dwyer 1990; Dwyer and Coward 1991; McGarry 1998, 2006; Wolf, Freedman, and Soldo 1996, 1997) by focusing not only on parents but on the simultaneous care for parents as well as adult children. Finally, this paper contributes to the body of work on the gendered division of household time (Bianchi, Robinson and Milke 2006; Bittman et al. 2003; Gerstel 2000; Hochschild and MacHung 1989) by exploring another element of shared household labor among a growing demographic sandwiched between two generations with needs for care and assistance.

Our research questions ask:

- (1) How is care among “sandwiched” couples distributed between husbands and wives? To what extent do husbands and wives in “sandwiched” couples provide any help to parents, children, both, and neither generation? What types of help are provided? How many hours of help are provided?
- (2) To what extent do labor market, couple and household, and other family characteristics explain arrangements of help within “sandwiched” couples?

Data

This paper uses data from the 2013 Roster and Transfer Module in the Panel Study of Income Dynamics. In this module, respondents are asked to list and describe their adult children and step-children, as well as their parents, step-parents, and in-laws (including “in-laws” from long-term cohabiting relationships). Respondents are also asked about transfers of time and money with parents and children. Transfers of time include errands, rides, chores, babysitting, or hands-on care given to and received from parents and given to or received from children. Transfers of money include loans and gifts over \$100 given to and received from parents and given to or received from children. Transfers of money are considered to be a transfer from the household—that is, giving is not disaggregated between husbands and wives. However, transfers of time are allowed to differ between husbands and wives in married couples. After reporting about transfers of time, married respondents are asked to report whether time was given mostly by them, mostly by their spouse, or by both about equally. We use these reports about who is giving time transfers to describe differences between husbands and wives in the amount of time that they report giving to children and parents and in the relative prevalence of time given to

children versus parents. In our analysis, we count a husband or wife as giving a time transfer if they report that the transfer of time was given mostly by them or by them and their spouse about equally.

Our sample begins by including all married couples in which the husband and wife have at least one adult child (at least 18 years old) and at least one living parent or in-law and where both the husband and wife are between age 35 and 70. These are couples at risk of being “sandwiched”. We then restrict the sample to those couples in which at least one member of the couple reports giving either time or money to parents and at least one member of the couple reports giving either time or money to children.

There are many different ways couples might share help responsibilities for parents and children at a point in time. Spouses might both provide help to both generations, they may divide up responsibilities – one providing for parents, the other for children, or responsibilities for care may primarily fall on one member of the couple. We split these couples into four mutually exclusive categories of couple-level “sandwiching” to capture the different ways husbands and wives may share caregiving responsibilities for two generations at a point in time:

- Category I: *Complementary Care*: Both members of the couple are giving time or money to multiple generations.
- Category II: *Only wife is “Sandwiched”*: Wife is giving time or money to multiple generations and husband is either not giving or giving to only one generation.
- Category III: *Only husband is “Sandwiched”*: Husband is giving time or money to multiple generations and wife is either not giving or giving to only one generation.
- Category IV: *Substitute Care*: Husband (wife) is giving time or money to one generation and wife (husband) is giving time or money to the other.

Research Question 1—Preliminary Results

We begin by showing the prevalence of transfers among husbands and wives in the full sample of married couples between the ages of 35 and 70 with adult children and living parents.

[Table 1 about here]

Table 1 shows the prevalence of giving money or time (mostly themselves or about equally) to parents, to children, to neither, and to both for husbands and wives separately. Table 1 shows that over 30 percent of both husbands and wives between 35 and 70 are giving to multiple generations. Husbands are slightly more likely to report giving to neither generation, slightly more likely to report giving to children, and slightly less likely to report giving to parents. The similarity in giving among husbands and wives echoes the similarity in giving among men and women more generally (Friedman, Park and Wiemers 2014).

In what follows, we focus on the 391 men and 391 women who are married to each other, in which both members of the couple report giving to multiple generations (Category I described above). The final paper will include analysis of the four categories of couples outlined in the data description. Table 2 describes the types of transfers that wives and husbands engage in among those couples in which both the husband and wife report giving to multiple generations.

[Table 2 about here]

Table 2 indicates that multiple types of transfers to a single generation are common—more common for men than for women. Table 2 also shows that time transfers to both children and parents are more prevalent among wives than among husbands. The gender disparity is not surprising, in fact, perhaps surprising is that there is less than a 10 percentage point difference in the percent of husbands and percent of wives who are giving time to parents and children. We would expect the differences between husbands and wives to be smallest in the subsample of

married couples in which each member of the couple reports giving to multiple generations. We will test this hypothesis when we complete the analysis for the other categories of “sandwiched” married couples described above.

Table 2 shows that wives are more likely to report giving time to children and parents, even among those couples in which both the husband and wife give transfers to multiple generations. In Table 3, we use the information on the total number of hours given and total dollars given to examine whether gender differences on the extensive margin of giving (the likelihood of giving the transfers) are accompanied by gender differences on the intensive margin of giving (the amount of time/money given for those who give time/money). Table 3 shows the average number of hours given to parents and children by husbands and wives. In computing the average number of hours given to parents (children), for each husband and wife we sum of all of the hours that the husband or wife reports giving to parents (children) either mostly themselves or both about equally across all of their parents (children). We then average this sum across all husbands and wives who report giving time to parents (children)—that is the zeros are not included. In each case, we report the average number of hours and disaggregate this average into hours given mostly themselves and both about equally. Table 3 shows that on average, husbands who report time transfers to parents report about 178 hours in the past 12 months compared to 228 hours for wives. More importantly, husbands report that on average only 50 hours are provided mostly by themselves compared with nearly 120 hours for wives. There are even larger differences in time transfers between husbands and wives in time transfers with children, with husbands providing over 100 fewer hours than their wives and nearly zero hours by themselves. In addition, we note that the average number of hours of time transferred to children is larger than the average number of hours of time transferred to parents. The difference

is partly explained by the fact that husbands and wives are providing time transfers to an average of 1.6 children and an average of 1.2 parents. This finding is consistent with Kahn et al. (2011), who show that giving to young adult children is more prevalent than giving to older parents among middle aged adults.

The analysis in Tables 1-3 suggests that though husbands and wives have a similar propensity to give either time or money to both parents and children, wives are more likely to give time transfers to both parents and children. Even among husbands and wives who give time transfers, wives give substantially more hours and, perhaps even more significantly, more hours by themselves than their husbands. In further analyses we will show gender differences in giving among the three other categories of “sandwiched” married couples outlined in the data description. The gender differences in these other types of couples are likely much larger than those in the subset of couples we have examined in which both the husband and wife are giving to multiple generations. In addition, we will disaggregate time given to parents into time given to parents and time given to parents-in-law to see if married women are providing more time both to their own parents and to their husband’s parents.

Research Question 2—Next Steps for PAA

Tables 2 and 3 set the stage by showing that gender differences within couples in time transfers are large. The remainder of the analysis will examine how gender differences in time transfers vary by characteristics of the couple and of the marriage. We draw on the time use literature examining gender division in household work (Bianchi et al. 2000; Bittman et al. 2006) and examine the extent to which differences in the gender division of time spent caring for parents and children can be explained by differences in earnings and differences in education in the couple. In particular, we examine whether the proportion of household income provided by

the husband and the difference in educational attainment between the husband and wife are correlated with differences in the time that wives and husbands spend helping parents and children.

We propose to estimate regressions of the form:

$$T_{wct} = \beta_0 + \beta_1 HShare_c + \beta_2 (Ediff_c) + \beta_3 X_{wc} + \beta_4 X_{hc} + \beta_5 X_c + u_{ct}$$

$$T_{hct} = \beta_0 + \beta_1 HShare_c + \beta_2 (Ediff_c) + \beta_3 X_{wc} + \beta_4 X_{hc} + \beta_5 X_c + u_{ct}$$

where T_{wct} and T_{hct} , time transfers of type t given by wife w and husband h in couple c where t is either time transfers to parents or time transfers to children, are a function of characteristics of the wife X_{wc} , characteristics of the husband X_{hc} , characteristics of the couple X_c , the fraction of income earned by the husband $HShare_c$, and differences in educational attainment between husband and wife $Ediff_c$. We explore both linear and quadratic terms for differences in earnings and education and explore a variety of ways of specifying educational differences including one specification where we include to fraction of the total years of schooling of the couple accounted for by the husband. We include in X_{wc} and X_{hc} labor market characteristics including hours and employment status, educational attainment, and age. Couple characteristics include household income, the number of children, the number of living parents, and characteristics associated with parental and child need. We will also include information on the availability of other help available to parents such as the number of siblings.

Exchange models and household bargaining models would predict that differences in the share of income controlled by the husband and wife (controlling for market work in hours) would effect differences in time spent caring for children and parents. However, nonlinearities in the effect of the share of income or education controlled by the husband—for example if the share of income controlled by the husband positively predicts time transfers but women in couples where the wife makes substantially more income than the husband have more traditional

gender roles—may suggest that gender norms may also play a role in the division of labor within couples. We plan to complete these analyses in time for presentation at PAA in the spring.

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Table 1. Prevalence of Giving Transfers to Multiple Generations Among Coupled Men and Women with Adult Children and Parents

	Wives	Husbands
Transfers to		
Parents Only	12.3	11.4
Children Only	29.8	31.4
Neither	23.8	25.8
Both	34.1	31.5
N	1,491	1,491

Notes: Coupled individuals are married to other opposite-sex partners in the same overall analytic sample. Weighted using 2011 household weights. Unweighted N.

Table 2. Type of Transfers Among Coupled Men and Women Who Give Transfers to Both Adult Children and Parents

	Wives	Husbands
Time to Parent	70.5	61.7
Time to Child	59.1	52.1
Money to Parent	57.3	57.3
Money to Child	86.9	86.9
N	391	391

Notes: Coupled individuals are married to other opposite-sex partners in the same overall analytic sample. Weighted using 2011 household weights. Unweighted N.

Table 3. Mean Amounts of Transfers Among Coupled Men and Women Who Give Transfers to Both Adult Children and Parents

	Wives	Husbands
Time to Parent (hours/year)	227.7	177.6
Mostly Themselves	117.3	51.6
All About Equally	110.3	126.0
Time to Child (hours/year)	486.2	378.2
Mostly Themselves	162.0	12.0
All About Equally	324.1	366.2
Money to Parent	1391.6	1391.6
Money to Child	5352.1	5352.1

Notes: Coupled individuals are married to other opposite-sex partners in the same overall analytic sample. Weighted using 2011 household weights. Unweighted N.