

Seltzer, Judith A. and Jenjira J. Yahirun. 2014.

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In *Diversity and Disparities: America Enters a New Century*, edited by John Logan. New York: The Russell Sage Foundation.

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Chapter 9

Diversity in Old Age: The Elderly in Changing Economic and Family Contexts

Judith A. Seltzer and Jenjira J. Yahirun

The economist Charles Kenny's statement in *Bloomberg Business Week* that "the world is rapidly adding wrinkles" describes population aging in more visual terms than is usually found in most census reports.¹ Demographers use the language of "declining fertility" and "increased life expectancy" to account for global growth in the old-age population, and by these measures, the U.S. population is part of the global growth in "wrinkles."² Today more than 40 million Americans are age sixty-five and older (Howden and Meyer 2011, table 1). This group makes up almost 13 percent of the U.S. population, representing more than a threefold increase from 1900 (authors' calculations, U.S. Census Bureau 1996). By 2050, one in five people in the United States will be at least sixty-five years old (Vincent and Velkoff 2010, table 2.1).

The elderly today differ from older adults in the past in three important ways. First, the modern experience of old age in America is marked by unparalleled diversity. Public discussion of the old-age population refers to this age group as the "elderly" or as "seniors" as though this is a homogenous category. These terms mask considerable diversity in the characteristics and experiences of those in this chronological age group. Each person brings a history of his or her experiences from early life and midlife into old age. Their histories are shaped by whether they are male or female, how much schooling and income they have, their race-ethnicity, and their nativity. These characteristics and the life histories shaped by them continue to affect individuals' experiences in later life.

Second, the potential for the long reach of early and midlife experiences into later life is greater now than in the past. Increased longevity among older adults today provides opportunities for longer and more meaningful interactions with children and grandchildren and the potential for exchanges across multiple generations (Bengtson 2001; Uhlenberg 2005). The older generation today helps the younger generation by giving them scarce resources of time and money. The financial support provided by the older generation has become even more important over the past three decades (Wightman et al. 2013). Within families, the economic welfare of the oldest generations has improved compared to the welfare of the younger generations. Over the long term, improvements in the economic circumstances of the elderly, in large part owing to the development and expansion of the social security system, have reduced poverty in the old-age population. In the shorter term, the economic meltdown of the Great Recession of 2007–2010 increased debt more among younger generations than among the elderly (see Wolff, this volume).

Yet the flow of resources between older parents and their adult children is not simply about money. When the oldest generation reaches advanced ages and when frailty and illness increase

their need for help, the younger generation steps in to assist them, usually with time help (Seltzer and Bianchi 2013). In addition, grandparents play an important role in the family safety net by helping their adult offspring with child care and contributing to the welfare of their grandchildren. In extreme cases, grandparents step in to become primary caregivers for grandchildren whose parents are incapacitated.

Macro-level changes in family life mark a third difference in the experience of aging in the United States today, compared to earlier periods. Changes in the structure and composition of older persons' families test the strength of the ties between aging parents and adult children. High rates of cohabitation and childbearing outside of marriage combined with high divorce rates for those who do marry have weakened the bonds between parents and children. Father-child relationships are particularly vulnerable in light of the still-prevailing pattern in which children live with their mother when their parents' relationship dissolves. Remarriage and repartnering through cohabitation have increased stepfamily relationships and cohabiting or quasi-stepfamily relationships. Further fraying intergenerational bonds is the fact that ties to stepkin and kin connected by cohabitation are weaker than those among biological kin (Eggebeen 2005; Ganong and Coleman 1999; Rossi and Rossi 1990; Seltzer, Lau, and Bianchi 2012).

The individuals who have experienced these sweeping changes in the structure of U.S. families are now entering old age. They include members of the large Baby Boom cohort born between 1946 and 1964. Demographers date the start of the dramatic rise in nonmarital cohabitation around 1970, when the Baby Boomers were in young adulthood (Glick and Spanier 1980; Seltzer 2004). In addition, much of the steep rise in divorce rates occurred during the 1970s (Kennedy and Ruggles 2013, figure 1). Now that those who experienced these dramatic family changes have reached old age, we can begin to evaluate how these experiences have shaped their later lives.

Exposure to these large-scale changes in family structure has varied for different sectors of the population. Nonmarital childbearing, divorce, cohabitation, and repartnering occur at higher rates among those with disadvantaged backgrounds. The divergence in the family experiences of those with and without college degrees has increased over the past thirty to thirty-five years (Cherlin 2010). Marriage rates rose and divorce rates decreased for the college-educated at the same time that marriage and marital stability have become more difficult to attain for those without the benefit of a college education (Cherlin 2010). As a consequence, older people with few educational and economic resources are likely to face even greater demands for help from their offspring and grandchildren than their well-educated counterparts face.

In light of these trends, this chapter addresses three key themes. By convention, we focus on those who are sixty-five or older, although only one-third of U.S. adults consider age sixty-five to be old (Pew 2009).³ The popular media tends to portray those who are age sixty-five and older as one group with similar lifestyles and behaviors, but our analysis points to a more varied experience of growing old in America at the beginning of the twenty-first century. Thus, this chapter first describes the growing diversity among the elderly population. Second, a large share of today's older population—and their offspring—have been affected by divorce and remarriage, cohabitation, and single-parenthood. We explore how these large-scale demographic trends affect older people's lives and consider the implications for growing socioeconomic inequalities among families. Third, the increased longevity of older adults translates into longer periods of linked lives across generations (Bengtson 2001) and greater possibilities for meaningful roles as parents and grandparents. We describe intergenerational transfers between older individuals and their children and grandchildren and the variations in these relationships.

DATA SOURCES

Much of what we know about the elderly in the United States comes from studies that collect data on individuals who live in the same household. These data sources provide important information on living arrangements and the economic welfare of those who share the work of managing a household, but as we will show, a number of older adults live alone. Other studies collect data on individuals and give less attention to their living arrangements. These studies provide some information on individuals' social lives but often do not include much data on who is in the older person's family and how the older person is involved with his or her adult children and grandchildren.

In this chapter, we combine census and survey data on both living arrangements and older persons' family roles to provide a portrait of the older population. We use data from the decennial censuses of 1970, 1980, 1990, and 2000, using the Integrated Public Use Microdata Series (IPUMS) (Ruggles et al. 2010). For the most recent period, we use data from the American Community Survey (ACS) of 2007, 2008, and 2009. When we combine the three years, we sometimes refer to the data as representing 2008, the midyear point, for ease of presentation in the figures. For some analyses, such as disability among the elderly, we restrict the analysis to 2008 and 2009, excluding 2007 because it included different measures of disability than in the latter two years.

The census data are restricted to characteristics of individuals and their living arrangements, including household composition. We combine the census data with data from two surveys: the University of Michigan's Health and Retirement Study (HRS) and its Survey of Consumers (SC) for June 2012. Both include information about the ties between parents and adult offspring whether or not they live in the same household. The HRS is approximately representative of the U.S. population over age fifty.⁴ These data include information on the composition and characteristics of older persons' families. We use data from 2008 and combine public use files from the Institute for Social Research at the University of Michigan (National Institute on Aging 2007) with the Rand L file and the Rand Family B file (Chien et al. 2012; St. Clair et al. 2011).

We combine these data with new information from the SC, a telephone survey of a small national probability sample of U.S. adults ages eighteen and older. The SC interviewed 495 respondents, of whom about two-thirds had adult offspring at least eighteen years old. We use information about the time and money that parents gave their adult offspring in 2011, the year before the survey, and about what we call long-term financial transfers since the child turned eighteen to help him or her with educational expenses, housing expenses (such as to purchase a home), and other long-term expenses. Although the sample is small, it provides new information about the significant help that adult offspring receive from their parents and about its potential contribution to inequality. More information about the data we use is in the appendix.

A DEMOGRAPHIC PORTRAIT OF THE ELDERLY

The Growing Racial, Ethnic, and Nativity Diversity of the Older Population

By the time individuals enter old age, they have accumulated a long history that informs how they behave and the resources available to them. This section briefly describes the individuals who make up the U.S. elderly population. Figure 9.1 shows the long-term increase in the percentage of the U.S. population who are ages sixty-five and older, and the percentage who are

FIGURE 9.1 *Actual and Projected Percentage of U.S. Population Ages Sixty-Five and Older and Ages Eighty-Five and Older, 1900–2050*



Source: U.S. Census Bureau (1996), table 2-1, 1900–1960. Authors' calculations based on IPUMS 1970–2000 and ACS 2007–2009 data and Vincent and Velkoff (2010), appendix table A-1.

ages eighty-five and older. Since 1970, there has been a striking increase in the percentage of the population in the older age group, whose numbers have increased in part because of improvements in life expectancy. A child born today can expect to live to be 78.1 years old, but in 1900 the life expectancy at birth was only 47.3 years (Arias 2012, table 19).

Growth in the old-age population masks considerable diversity by gender, race-ethnicity, and nativity. On average, women live five years longer than men (80.6 years versus 75.6 years), although life expectancy has increased for both women and men (Miniño et al. 2011, table 7). With women's greater life expectancy, the composition of the old-age population is much older for women than for men. Women make up 58 percent of the population ages sixty-five and older, but they account for 68 percent of the population ages eighty-five and older. Among those who are at least eighty-five years old, there are more than two women for each man among the "oldest old" (not shown). This is reflected in the gender differences in the marital status and living arrangements in later life that we describe.

The elderly are racially and ethnically diverse, but they are not as diverse as children. Today about one in five older persons are members of a racial or ethnic minority (table 9.1), but more than two in five children are minorities (data not shown). The greater racial and ethnic heterogeneity among children compared with older adults is sometimes invoked to explain the reluctance among the more racially homogeneous elderly to support public expenditures on children (Johnson and Lichter 2010; Lynch 2008; Preston 1984). There also is greater racial and ethnic diversity among prime-age workers than among the elderly; those workers are the labor pool who are, and will be, employed in caring for the burgeoning old-age population. The increased

TABLE 9.1 *Race-Ethnic Composition, Nativity, and Country of Origin of the Older Population (Ages Sixty-Five and Older), 1970 to 2007–2009*

	1970	1980	1990	2000	2007–2009
Race-ethnicity					
White	89.5	88.1	86.9	83.7	80.0
African American	7.9	8.0	7.9	7.9	8.3
Asian	0.5	0.9	1.4	2.3	3.6
Hispanic	1.9	2.6	3.4	4.9	7.0
Other/mixed/Native American	0.2	0.4	0.4	1.2	1.1
Foreign-born	15.9	11.9	8.9	9.8	13.0
Origin of foreign-born					
From Europe	77.6	66.1	51.4	39.1	30.4
From Asia	3.7	6.4	13.2	22.0	27.1
From Latin America	6.3	11.4	20.2	30.0	35.5
From Africa	0.1	0.4	0.5	1.1	1.5
From elsewhere	12.4	15.6	14.7	7.8	5.6

Source: Authors' calculations based on data from IPUMS 1970–2000, and ACS 2007–2009.

Note: Data include individuals living in group quarters. Hispanics include individuals of all races. Percentages are weighted.

heterogeneity in the younger age groups points to potential differences between the cultural orientations of caregivers and their clients (Olson 2003).

Since 1970, the race-ethnic composition of the elderly has become somewhat more diverse as the generations characterized by greater race-ethnic diversity grow into adulthood and then old age, as shown in table 9.1. Among those ages sixty-five and older in the three largest racial and ethnic groups, the percentage of non-Hispanic whites declined from 90 percent to 80 percent between 1970 and 2007–2009. At the same time, the percentage of Hispanics increased from 2 percent to 7 percent. The increase in Hispanics was due to their relatively high fertility and to immigration during and following World War II. Policies such as the bracero program sanctioned migration streams between Mexico and the United States and led entire communities in Mexico to send migrants to the United States. Increasing political and economic turmoil in Latin America and U.S. labor demand also contributed to the increased stream of Hispanic migrants (Rosenblum and Brick 2011). Consistent with the greater racial and ethnic diversity of children and prime-age adults compared to the elderly, whites are much older than African Americans, Hispanics, and those of other races and ethnicities. In 2009 the median age of non-Hispanic whites was 41.2 years old. For African Americans, the median age was ten years younger, at 31.3, and for Hispanics of any race the median age was only 27.4 (U.S. Census Bureau 2012, table 11). Whites are more than twice as likely as those in other racial and ethnic groups to fall in the category of the oldest old—that is, those ages eighty-five and older. In the coming decades, the elderly population will become more racially and ethnically diverse. Particularly notable will be the growth in the percentage of the elderly who are Hispanic, which projections place at 20 percent of those ages sixty-five and older in 2050 (Vincent and Velkoff 2010, figure 5).

Another important dimension of diversity among the elderly is the extent to which they either were born in the United States or came here as immigrants. Immigrants have fewer friends and family members available in the United States to help with everyday tasks, compared

with U.S. natives (Hao 2003). Immigrants also tend to have fewer social and economic resources than the native-born (Burr et al. 2008; Torres-Gil and Treas 2008). Perhaps as a result, Hispanic elderly report that many of their health and economic needs remain unmet even when they receive assistance from family members (Dietz 1995).

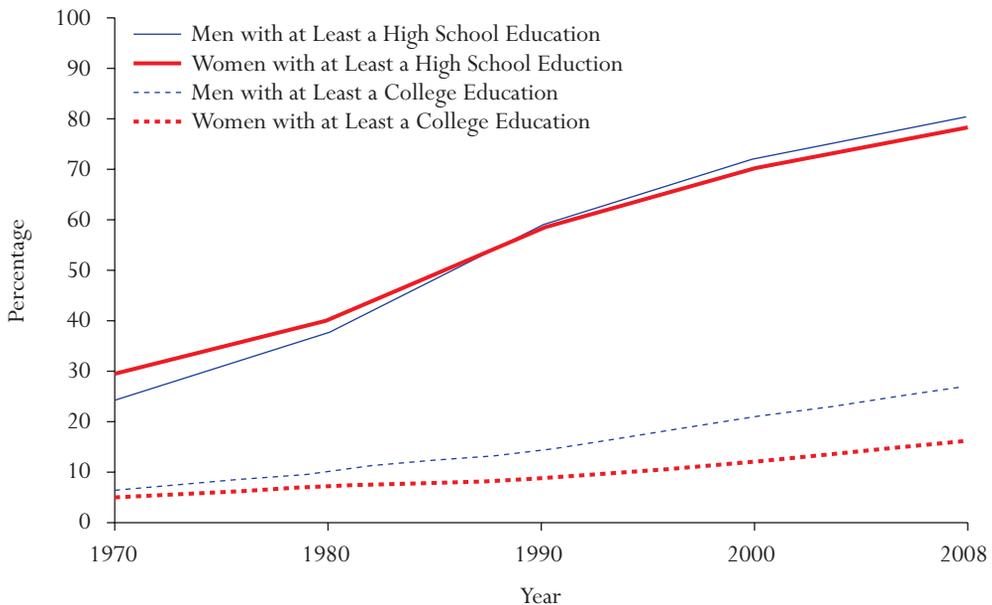
About 13 percent of the elderly were born outside the United States, as shown in table 9.1. Temporal variation in the percentage of immigrants reflects historical shifts in U.S. immigration policies and subsequent migration streams. These shifts have also contributed to change in the countries of origin of the foreign-born elderly. The influence of changes in migration streams over the past century on the old-age population can be seen in the bottom panel of table 9.1, which shows the distribution of regions of origin for elderly immigrants. In 1970 more than three-quarters of the foreign-born elderly were immigrants from Europe, owing to the large waves of migration from southern and eastern Europe early in the twentieth century. By 2007–2009, only 30 percent of all foreign-born elderly reported Europe as their place of origin, whereas 36 percent reported a country in Latin America as their birthplace. Immigrants from Asia also increased their share of the foreign-born elderly, from 4 percent in 1970 to 27 percent in 2007–2009. Decreases in the share of elderly immigrants from Europe and increases in the percentage of immigrants from Latin America and Asia were the result of dramatic increases in migration from Mexico following World War II, as well as changes to immigration policy that abolished national-origin quotas and increased migrant flows from Asia.

Gains in Education, Unequal Gains in Earnings, and Changing Employment Trends

Education provides the knowledge and skills that are rewarded in the labor market. The twentieth century was a time of rapid growth in the demand for education and in educational opportunities. These changes are beginning to play out in the characteristics of elderly Americans. At the start of the twentieth century, slightly fewer than one in five U.S.-born twenty-one-year-olds graduated from high school, but by the end of the century nearly nine out of ten were high school graduates (Fischer and Hout 2006). Growth in high school education is reflected many decades later in the educational attainment of the old-age population. Figure 9.2 shows trends in the percentages of elderly men and women who have at least a high school degree and the percentages who have at least a college degree. In 1970 fewer than one-third of elderly men and women were high school graduates. By the end of the first decade of the twenty-first century, about four out of five were high school graduates. Notably, by 2007–2009, similar proportions of women and men had at least a high school degree.

The twentieth-century story for college graduation begins in the same way as the high school graduation story. Increasing percentages of young adults received a college education, and over time the percentage of the elderly with a college degree rose as well. Figure 9.2 shows that 27 percent of men and 16 percent of women ages sixty-five and older had a college degree by 2007–2009, compared to 6 percent and 5 percent, respectively, in 1970.⁵

Although today's elderly tend to be more educated than those in previous years, differences in earnings continued to grow among those with a high school degree versus those with a college degree. The decline in U.S. manufacturing jobs affected a large segment of today's elderly by decreasing employment opportunities and reducing the value of job benefits for men with no more than a high school education. Since 1979, older men without a high school degree have experienced a small decline in mean annual earnings, from \$36,386 to \$35,200 in 2007. In contrast, the earnings of men with a college degree or higher have improved significantly over the same period, from \$61,938 to \$84,104. This time period also saw increases in older wom-

FIGURE 9.2 *High School Education and College Education Among U.S. Population Ages Sixty-Five and Older, by Gender, 1970 to 2007–2009*

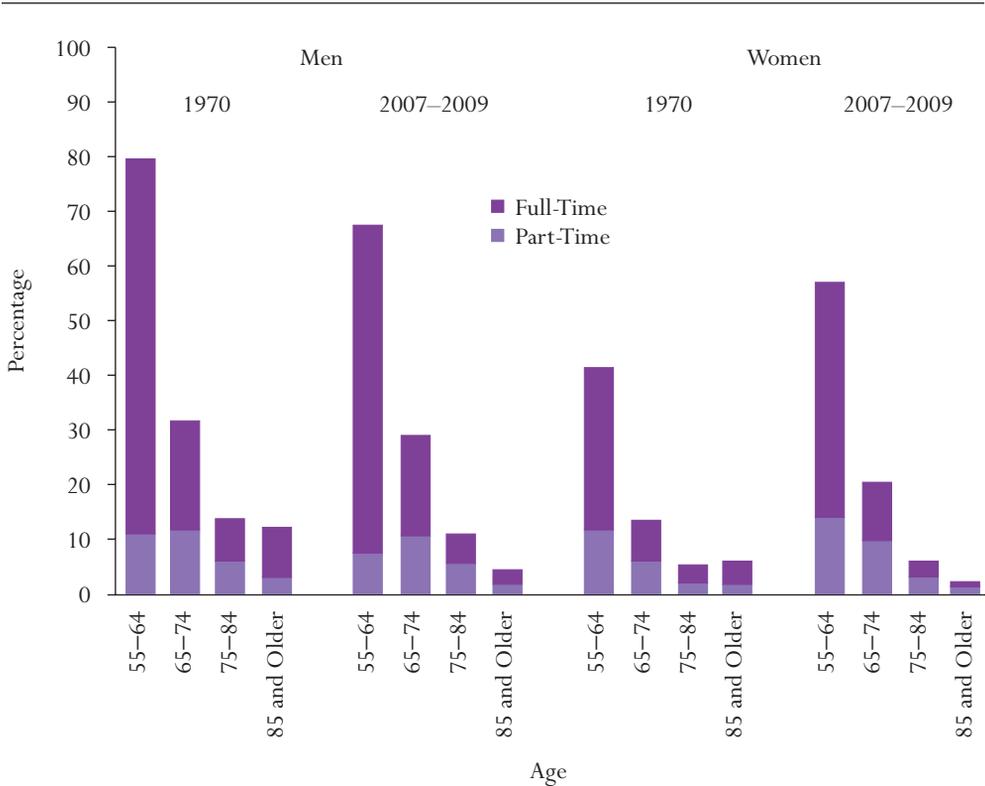
Source: Authors' calculations based on IPUMS 1970–2000, and ACS 2007–2009 data (referred to as 2008 in figure).

en's earnings, for both those with a college degree and those without a college degree, but women with a college degree have gained much more. Their earnings rose from \$30,616 to \$52,874 (see Holzer and Hlavac, this volume, table 2.1). These trends in earnings have contributed to a continued growth in household income inequality since the 1970s (Heathcote, Perri, and Violante 2010).

For many individuals, employment continues to provide significant financial resources even after they pass their prime working age. About 16 percent of the elderly are employed either full-time or part-time, despite media images of all elderly persons as retired. This image is more accurate for the oldest old (those eighty-five and older) than for the young old (those ages sixty-five to seventy-four). Men's employment declines with age (figure 9.3). In 2007–2009, two-thirds of men ages fifty-five- to sixty-four were employed. But among those ages sixty-five to seventy-four, just over 28 percent were employed. A comparison with 1970 shows that men in their fifties stop working earlier than they did previously. In 1970, 79 percent of men ages fifty-five to sixty-four were still employed. These figures mask diverse processes that depend on the types of jobs and career paths that men follow (Han and Moen 1999).

More fine-grained analyses show that men ages sixty-five and older have increased their full-time employment (Gendell 2008), perhaps owing to concerns about higher health care costs, the deterioration of private retirement benefits, or the greater number of years individuals expect to live after their midsixties. Since the 1990s, changes to the social security system that

FIGURE 9.3 *Full-Time or Part-Time Employment Among Those Ages Fifty-Five and Older in the U.S. Household Population, by Age and Gender, 1970 and 2007–2009*



Source: Authors' calculations based on IPUMS 1970, and ACS 2007–2009 data.

increased the age at which individuals are eligible for full retirement benefits and raised the reward for delaying retirement until after the full retirement age have also contributed to the increase in labor force participation at older ages (Blau and Goodstein 2010).

Retirement, like many aspects of aging, is a transition rather than an instant reclassification in which a person is a worker one day and retired the next. Consistent with this view of retirement as a process rather than a clearly defined role change (Han and Moen 1999), only about half of older workers transition from full-time employment to retirement. Of the remainder, some workers choose partial retirement, during which they continue to work part-time, while others retire and then return to work, essentially “unretiring.” Nicole Maestas (2010) uses longitudinal data from the Health and Retirement Study to estimate that between 26 and 40 percent of those who retire also subsequently unretire. The range of estimates is due to differences in the definition of retirement. Like full-time employment after age sixty-five, unretirement has increased in recent decades (Maestas 2010, 724–25). Returns to work after retiring appear to be planned rather than a response to unexpected financial crises.

For women the comparison between 1970 and the present tells a somewhat different story. Since 1970, women's labor force participation during prime working ages has continued to rise into old age. In 1970 only 41 percent of women ages fifty-five to sixty-four were employed, but by 2007–2009 nearly 57 percent of women this age were employed (figure 9.3). For both women and men, the percentage of those ages eighty-five and older who are employed is lower in the current period than in 1970. Whether employment at advanced ages is more likely to be full-time or part-time varies somewhat by age, time period, and gender. Among those who have retired, women who are divorced or separated are more likely to unretire—that is, to return to paid work—than married women (Pleau 2010). Working into old age is one way these women address the low economic standard of living associated with the loss of a husband's earnings or pension as well as the lasting disadvantages of single-motherhood. Older women, regardless of their marital status, may return to work or remain in the labor force even after they reach the previously magic age of sixty-five to defray the rising costs of health care incurred over a longer life than women expected to live in the past.

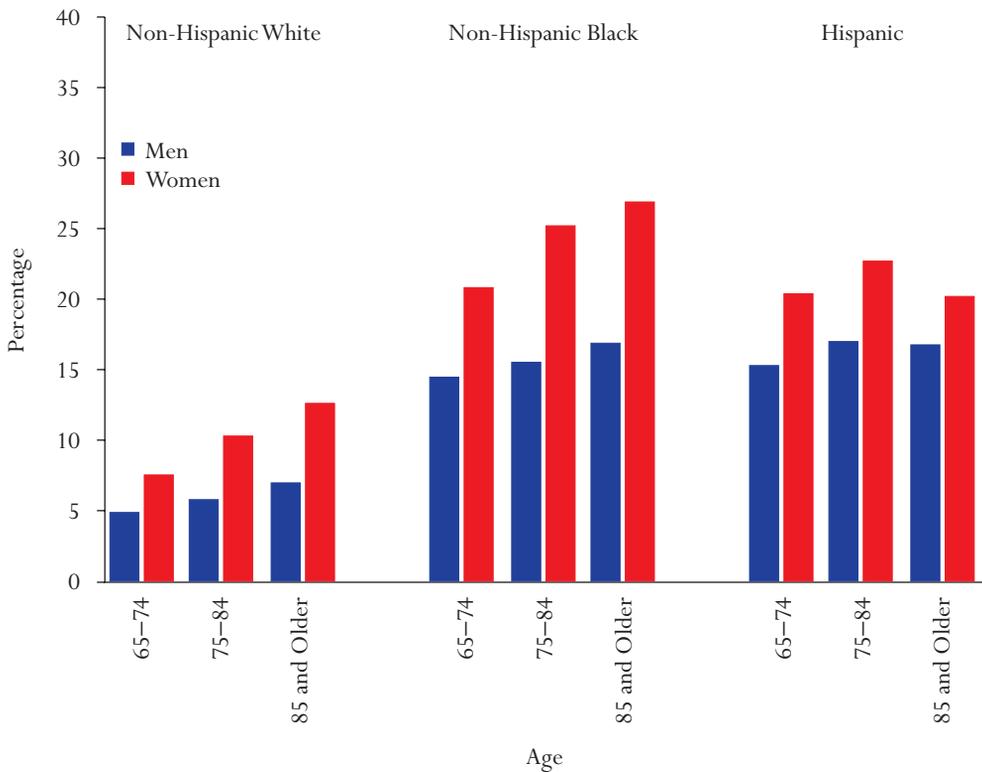
Although we have described changes in men's and women's retirement patterns as if they were individuals without family ties, husbands and wives may decide together when to retire so that they can enjoy more family and leisure time together. David Blau (1998, table 3) estimates that 11 to 15 percent of older husbands and wives retire in the same three-month period, and that 30 to 41 percent exit the labor force within twelve months of each other. Evidence from economic models suggests that husbands and wives do take into account the opportunity to spend more time together when they retire (Michaud and Vermeulen 2011). Other aspects of family life, such as caregiving responsibilities for older parents or young grandchildren, may hasten retirement, especially among women (Szinovacz et al. 2012). Little is known about whether or not and how spouses in remarriages or cohabiting unions consider each other in deciding when to retire.

Wealth and Poverty in Old Age

Older adults have made significant gains in their economic well-being compared to the younger population. Recent evidence illustrates a rise in wealth inequality between younger and older adults over a nearly thirty-year period. Between 1984 and 2009, the median net worth of households headed by an adult younger than age thirty-five decreased by 68 percent, whereas the median net worth of households headed by those ages sixty-five and older increased by 42 percent (Fry et al. 2011). At the same time, a growing share of households accumulated no wealth or even negative wealth. Young household heads were much more likely than elderly household heads to have no wealth or to be in debt even before the Great Recession (Fry et al. 2011). The growth in the wealth gap between the young and old is due to the interplay of the restructuring of the economy and increases in the ages at which young adults leave school, enter the workforce, and marry.

The generational disparity in wealth was made starker by the financial and housing crisis of the Great Recession. As other authors in this volume have detailed, the financial crisis hit young adults especially hard. Young people were more heavily invested in homes and more heavily in debt, whereas the portfolios of older households were much more diversified, thereby softening the blow of the crisis (see, for example, Wolff, this volume). Homeownership rates among younger adults plummeted between 2001 and 2011, although the Late Baby Boomers (ages forty-five to fifty-four) and Early Baby Boomers (ages fifty-five to sixty-four) also experienced a decrease in homeownership rates. Because housing wealth is one way in which parents finance

FIGURE 9.4 *Poverty Among Those Ages Sixty-Five and Older, in U.S. Households, by Age and Gender, for Selected Race-Ethnic Groups, 2007–2009*



Source: Authors' calculations based on ACS 2007–2009 data.

Note: Individuals are defined as poor based on the federally established threshold that takes into account family income and family size.

their children's college education, the deterioration of housing wealth among those who are older is likely to make it more difficult for parents to provide this financial assistance to their increasingly needy adult offspring (Lovenheim 2011).

Wealth portfolios among older adults are far from uniform. Among older adults, whites have nearly three times as much wealth as Hispanics and African Americans (McKernan et al. 2013). This disparity results from long-term trends in income and wealth inequalities that accumulate with age (Avery and Rendall 2002). Although racial and ethnic differences in homeownership narrowed in the 1990s, the housing crisis was more devastating for racial and ethnic minorities than for whites (Rosenbaum, this volume).

Racial and ethnic differences in wealth are the flip side of the substantial racial and ethnic differences in poverty. As shown in figure 9.4, non-Hispanic whites are less likely to be poor than are non-Hispanic blacks and Hispanics. This racial and ethnic difference characterizes the young old as well as the oldest old, although poverty increases with advanced age for both whites and

blacks. Among Hispanics, poverty rates are higher for seventy-five- to eighty-four-year-olds than for those ages sixty-five to seventy-four, but poverty rates decline for those who are eighty-five and older—almost to the level of those who are sixty-five to seventy-four.

Women are much more likely than men to be poor in old age. The gender difference in poverty rates among the elderly is evident for all three racial and ethnic groups in figure 9.4 and for all ages. This difference is due in part to differences in men's and women's marital status and living arrangements in old age, dimensions of the family experiences of the elderly that we will examine. A comparison of gender and racial and ethnic differences highlights the deep economic disadvantage of blacks and Hispanics. Minority men are much more likely to be poor than white women of any age.

Poverty in old age should be viewed in the context of the long-term improvements in the economic welfare of the elderly and the relative deterioration of the economic welfare of children. In 1970 the elderly were much more likely to be poor than were children, with about 16 percent of those under eighteen living in poverty compared to 27 percent of those who were at least sixty-five years old. By the end of the period, almost 19 percent of children were poor compared to slightly less than 10 percent of the elderly (not shown). Although both elderly men and women experienced a reduction in poverty, elderly women's higher poverty rates persisted across the decades from 1970 to 2007–2009 (figure 9.5). The poverty gap between older men and women may have declined slightly in the most recent period, perhaps owing to increases in older women's employment.

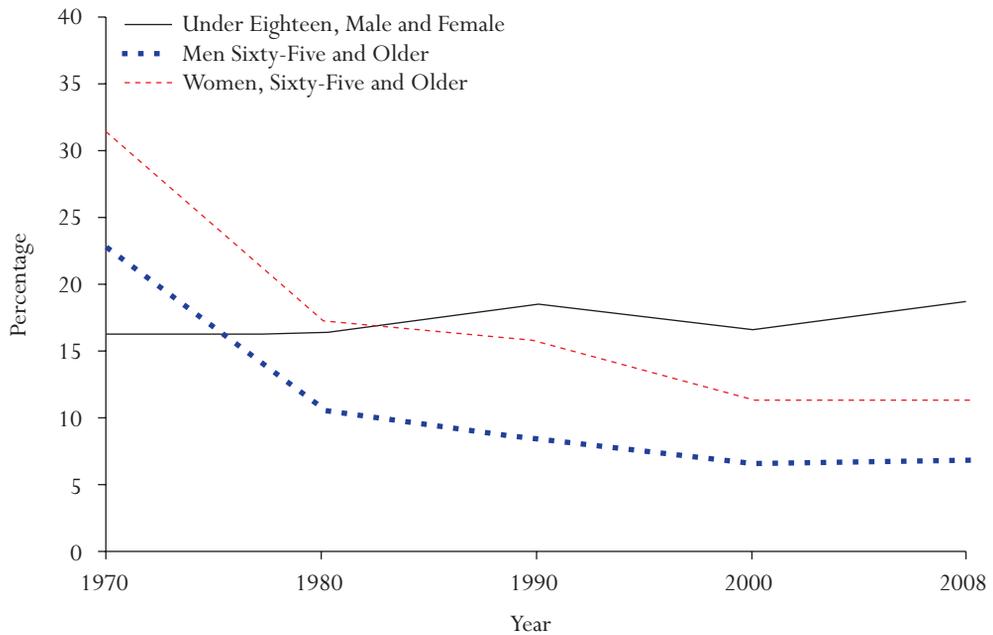
Healthy Aging and Disability

Along with improvements in the economic welfare of the elderly have come advances in health and physical well-being. A 2009 review concludes that, at least before age eighty-five, individuals are physically healthier and better able to cope with infirmities as a result of technological advances than ever before (Christensen et al. 2009). But even with these improvements in the health of the elderly, disabilities increase with age. Figure 9.6 shows the percentage of the elderly who have any disabilities, by age, race, and ethnicity.⁶ Disabilities include cognitive problems, ambulatory problems, difficulty living independently, difficulty caring for personal needs (such as bathing and dressing), vision problems, and hearing problems. Regardless of race and ethnicity, the percentage of those with disabilities increases with age. Over 70 percent of those ages eighty-five and older have at least one disability, roughly twice as high a percentage as among sixty-five- to seventy-four-year-olds. Hispanics and African Americans are more likely than whites to have at least one disability until the oldest age group, when the disability rates become very similar. This racial and ethnic similarity is consistent with racial and ethnic differences in life expectancy, which also tend to narrow with age (Pollard and Scommegna 2013).

FAMILY CONTEXTS AND LIVING ARRANGEMENTS

Individuals go through life as members of families—the families into which they are born and in which they are raised and the families they form as adults. Thus, it is essential to consider the U.S. elderly as family members as well as individuals. The family is a potential safety net in that family members can help each other to alleviate the problems of poverty and disability. The likely importance of living with family members for the welfare of the oldest old is evident in figure 9.7. As in figure 9.6, the percentage of people with a disability increases with age. Over half of

FIGURE 9.5 *Children and the Elderly Who Are Poor Among Those in U.S. Households, by Gender and Year, 1970 to 2007–2009*



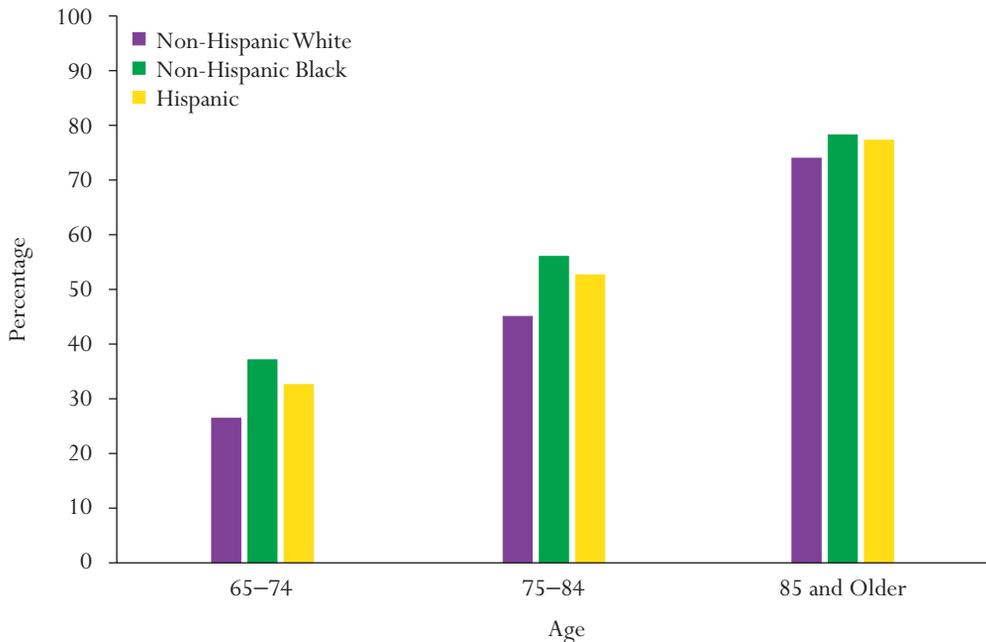
Source: Authors' calculations based on IPUMS 1970–2000, and ACS 2007–2009 data (referred to as 2008 in figure). Note: Individuals are defined as poor based on the federally established threshold that takes into account family income and family size.

those eighty-five and older have difficulty living independently, and nearly one-third say they have trouble with personal care.

All but 5 percent of older Americans live in households rather than institutions or other group quarters.⁷ Just over one-quarter of those age sixty-five and older live alone (not shown). Disability increases the chance that an older person will live in an institution or other type of group quarters. (Most who live in group quarters are in institutions.) Eleven percent of those with a disability live in group quarters, compared to fewer than 1 percent of those with no disability (figure 9.8). The percentage of the elderly who live alone is very similar for those with a disability and those without any disabilities. Those with disabilities who live alone depend on family members, particularly adult children—usually daughters—for assistance (McGarry 1998). We consider intergenerational assistance later in this section.

Older women are much more likely to live in an institution or other group quarters than older men (not shown). Older women also are more likely to live alone than men, in part because women may survive their spouse, owing to women's generally younger age at marriage and their greater life expectancy. This gender difference in living arrangements suggests that, compared to older men, older women may have a greater need for help from their adult children.

FIGURE 9.6 U.S. Population with Any Disability, by Race-Ethnicity and Age, 2008–2009



Source: Authors' calculations based on ACS 2008–2009 data.

Notes: Data include group-quarters population. "Disability" is defined in text.

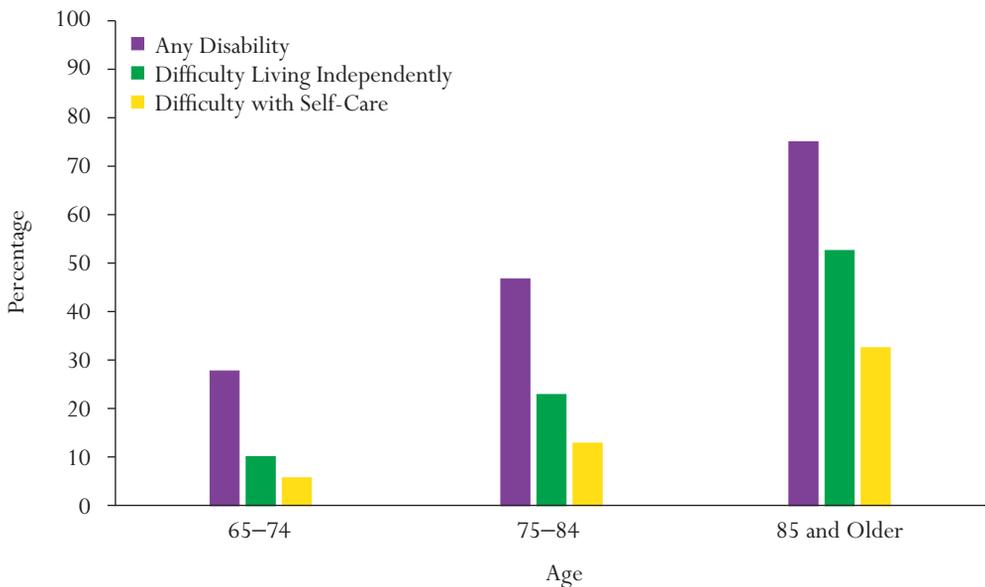
Table 9.2 shows the gender difference in marital status by age and year from 1970 to the present. In each year women were more likely than men to be widowed. By 2007–2009, 43 percent of older women were widowed compared to only 14 percent of older men. Among the oldest old, more than three-quarters of older women were widowed compared to just over one-third of men (not shown).

The aging of the cohorts that experienced the rise in separation and divorce rates during their prime adult years is reflected in the gradual increases in the percentage of older Americans who are currently separated or divorced. In 1970 about 4 percent of the elderly were separated or divorced. By 1990, 6 percent were separated or divorced, and by 2007–2009, almost 12 percent were separated or divorced (not shown). Table 9.2 shows that this increase occurred for both women and men. These current statuses understate the implications of the rise in divorce for older persons' family lives, however, because many of those who divorced subsequently re-married.

Compared to married parents, elderly parents who have lost a spouse are more vulnerable in that they need both time assistance and financial assistance from adult offspring. Spouses are usually the first line of defense and primary caregiving when an older person is disabled or experiences health problems (McGarry 1998). Marriage is also associated with greater wealth and higher income, both early and late in life (Zissimopoulos, Karney, and Rauer 2013).

When they lose their spouse, most widowed elderly persons live alone. Figure 9.9 shows that widows are more likely to live alone in their own household than with others or in group

FIGURE 9.7 *U.S. Population with Any Disability, Difficulty Living Independently, or Difficulty with Self-Care, by Age, 2008–2009*



Source: Authors' calculations based on ACS 2008–2009 data.

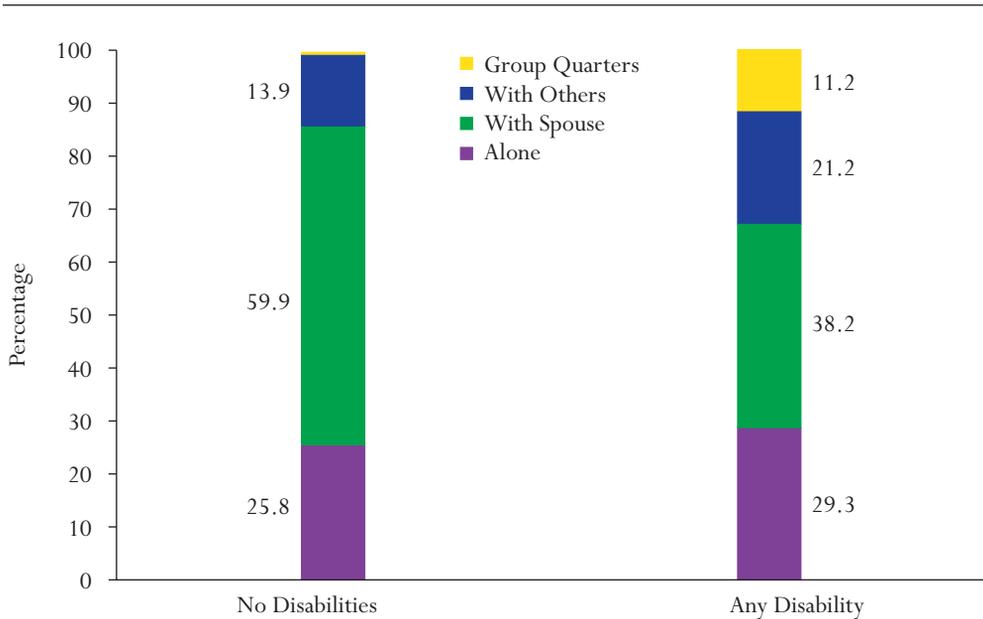
Notes: Data include group-quarters population. "Disability" is defined in text.

quarters or an institution. The apparent preference for living alone is evident regardless of how much education the widow has. However, among widows with some college or a college degree, a higher percentage live alone than is true for those with a high school education or less. Those without a high school degree are more likely to live with others (42 percent) than are widows with higher levels of schooling (27 to 32 percent). The education difference in coresidence is also evident among those who are divorced or separated (not shown).

There are racial and ethnic differences in living arrangements among widows that may be correlated with socioeconomic differences and cultural rules about intergenerational coresidence (Burr and Mutchler 1999). Close to 63 percent of white widows live alone compared to 45 percent of black widows and only 34 percent of Hispanic widows (figure 9.10).

Thus far we have focused on marital status as an indicator of whether an individual has a partner who can help share expenses and may provide care. This ignores the increasing incidence of cohabitation among the elderly, owing in part to cohort replacement (Bumpass and Sweet 1989, 1995) and in part to increases in cohabitation rates at all ages (Waite 1995). Members of the Baby Boom cohort, who experienced high rates of cohabitation in their earlier years, continue to cohabit at higher rates in old age than members of earlier cohorts. In 2009, 9 percent of those who were not currently married lived with a cohabiting partner (Lin and Brown 2012). Among cohabitators over age sixty-five, most are divorced rather than widowed (Manning and Brown 2011). Little is known about cohabitation in later life, compared to cohabitation in early and middle adulthood. It seems likely that cohabitation is even less of an economic partnership in old age, when partners have legal and financial reasons to keep their finances separate (Man-

FIGURE 9.8 *Living Arrangements, by Disability Status, Among Persons Ages Sixty-Five and Older, 2008–2009*



Source: Authors' calculations based on ACS 2008–2009 data.

Note: "Disability" is defined in text.

ning and Brown 2011). Consistent with the weaker commitment between cohabiting partners than that between spouses, elderly cohabiting partners also are less likely than elderly spouses to be caregivers for each other if they are frail or disabled (Noël-Miller 2011).

Living with others is a way to share the expenses and work of maintaining a household. For those who do not have a spouse or cohabiting partner, living with adult children also has the potential to reduce poverty because household members pool their income. For example, adult children who face a difficult labor market may delay their departure from their parents' household, or return there, to save money on rent (Kaplan 2012; Qian, 2012; Ruggles 2007). Or a divorced elderly mother may live with an adult child because the housing costs of living alone are too high for her to bear alone. Alternatively, intergenerational coresidence may reduce poverty if living with parents enables a single mother to work longer hours at her job and earn more money because her parents are providing child care.

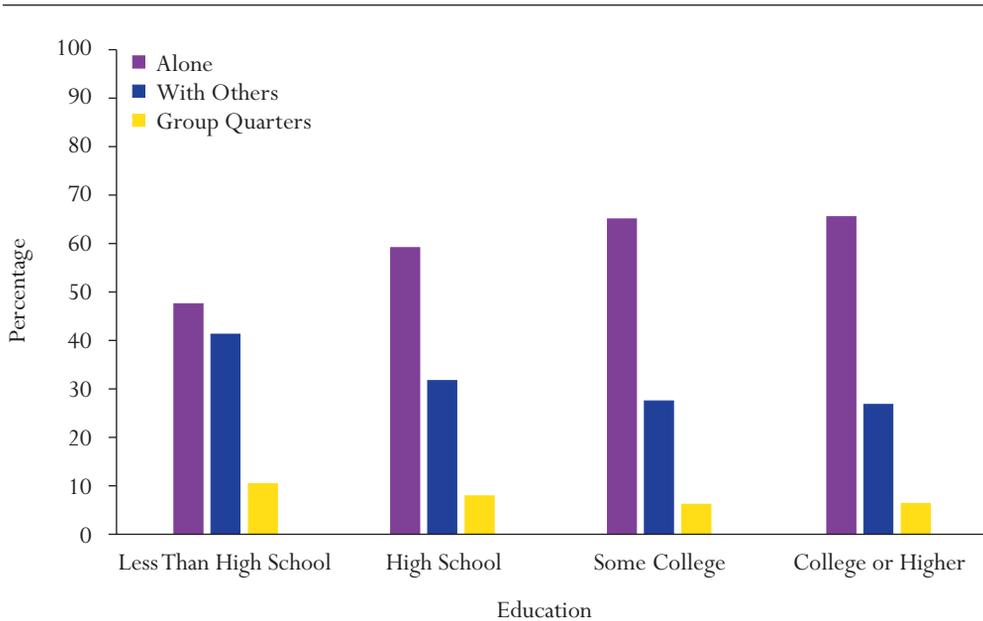
Whatever the causal process, shared households are associated with lower poverty rates. Figure 9.11 shows that, compared to those who live alone, the elderly who live with a spouse or with others are less likely to be poor.⁸ This is true for all four racial and ethnic groups shown. Those living with a spouse are least likely to be poor. Racial and ethnic differences in poverty levels are still evident when those in the same types of households are compared. Even though whites who live alone are more likely to be poor than whites in other living arrangements, whites who live alone are about as likely to be poor as blacks and Hispanics who live with others. Only when they are compared to Asians who live with others are whites who live alone more likely to be poor. If older people, like Americans of other ages, prefer to live alone (Klinenberg

TABLE 9.2 *Marital Status of the Older Population (Ages Sixty-Five and Older), by Gender, 1970 to 2007–2009*

	Men					Women				
	1970	1980	1990	2000	2007–2009	1970	1980	1990	2000	2007–2009
Married										
Spouse present	68.3%	72.8%	72.8%	70.0%	68.2%	33.6%	35.2%	37.1%	37.8%	38.5%
Spouse absent	2.7	2.1	2.6	3.9	3.2	1.7	1.2	1.5	4.1	2.0
Unmarried										
Widowed	17.0	14.6	13.9	13.8	13.5	52.3	51.8	49.4	45.3	42.5
Separated/divorced	4.6	5.0	6.0	8.0	10.5	4.2	5.2	6.6	8.5	12.4
Never married	7.5	5.5	4.7	4.4	4.7	8.2	6.6	5.4	4.3	4.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Authors' calculations based on IPUMS 1970–2000, and ACS 2007–2009 data.

Note: Data include individuals living in group quarters. Percentages are weighted.

FIGURE 9.9 *Living Arrangements of Widows Ages Sixty-Five and Older, by Education, 2007–2009*

Source: Authors' calculations based on ACS 2007–2009 data.

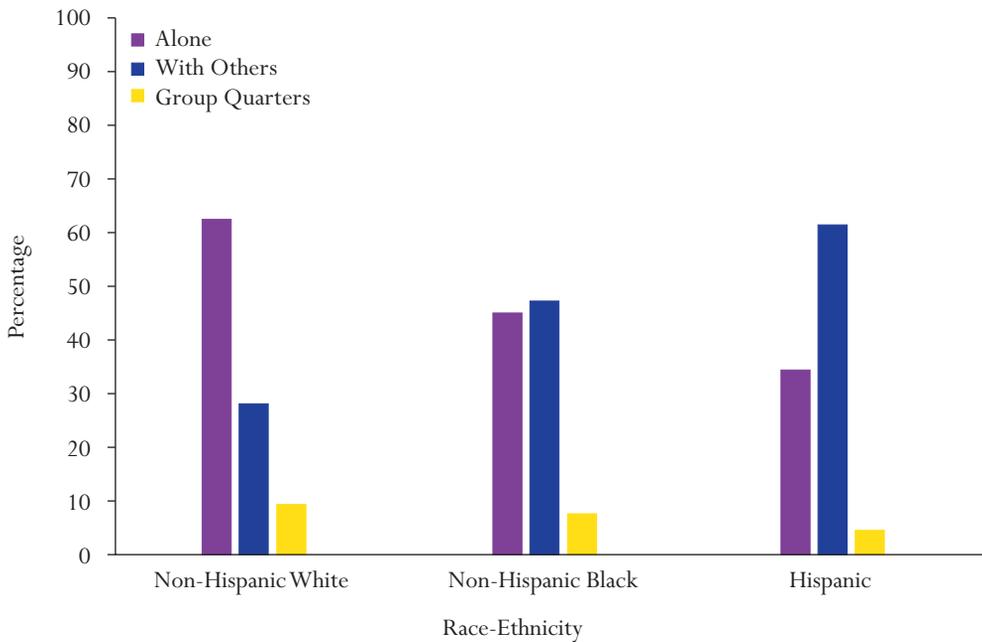
2012), these data suggest that the elderly may give up the privacy they value in exchange for a higher economic standard of living.

INTERGENERATIONAL TIES AND THE ELDERLY: ASSISTANCE THAT SPANS HOUSEHOLD BOUNDARIES

Parents and adult children maintain significant ties to each other even when they do not live together. They spend time together, provide each other with advice and emotional support, and share the scarce resources of time and money. Among parents who are at least fifty years old, nearly six out of ten saw one of their adult children (ages nineteen and older) at least weekly, according to Russell Ward's (2008) analysis of data from the 1987–1988 National Survey of Families and Households (NSFH). More recent data from the 2002 International Social Survey Programme (ISSP) show that an even higher percentage of U.S. parents have contact several times a week with the child they see most often (Murphy 2008, figure 3). Mothers are more likely to have frequent contact than fathers (Murphy 2008), a likely consequence of cultural expectations that women should manage family life as well as their greater attachment to adult children after divorce and remarriage.

Financial assistance and help that requires time are less common than other intergenerational ties (Fingerman et al. 2009). These transfers are a mechanism by which family members alleviate the hardships of life. In the United States, as in most developed countries, material assistance typically goes from parents to adult children rather than from children to parents (Eggebeen and Hogan 1990; McGarry and Schoeni 1995). In another study using NSFH data, adults were about four times as likely to have received \$200 or more from their parents in the past five years (17

FIGURE 9.10 *Living Arrangements of Widows Ages Sixty-Five and Older, by Race-Ethnicity, 2007–2009*

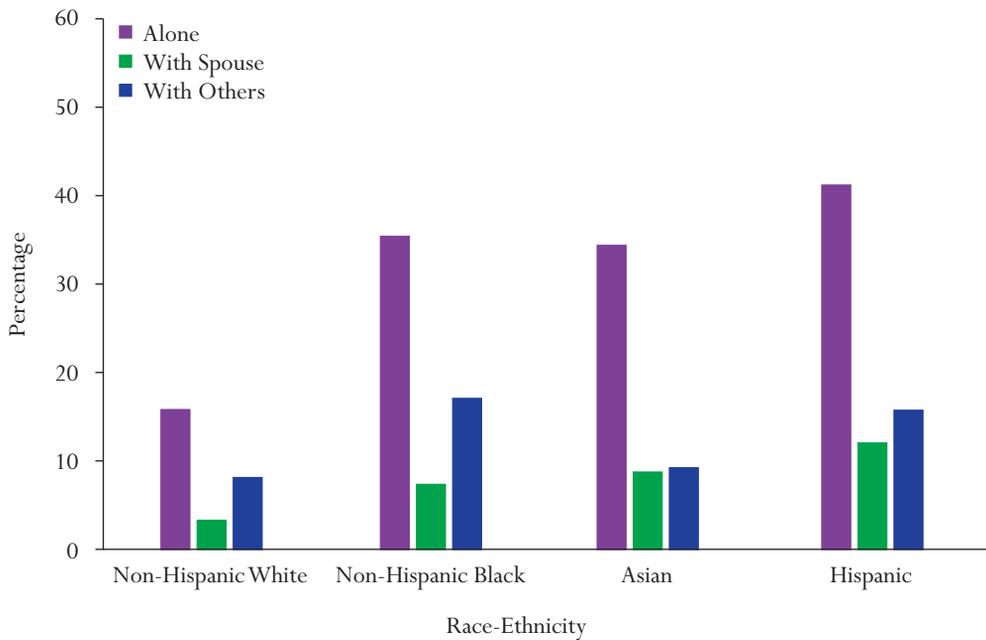


Source: Authors' calculations based on ACS 2007–2009 data.

percent) as to have given that amount to their parents in the same period (4 percent) (Eggebeen and Hogan 1990, table 1). In a 1988 special module of the Panel Study of Income Dynamics (PSID) conducted around the same time as the NSFH, 18 percent of adults reported that their parents had made a financial transfer to them of at least \$100 in the past year, compared with 3 percent who reported that they had made a financial transfer to their parents (Schoeni 1997, table 3). Although these data are from surveys conducted twenty-five years ago, they still provide useful evidence that the direction of financial transfers is largely from parents to adult children.

Table 9.3 shows more recent estimates of whether or not an adult child received financial support worth \$100 or more in 2011, based on data from the June 2012 Survey of Consumers (SC).⁹ In the SC, just over one-quarter of adult children who were at least twenty-five years old received a financial transfer from their parents in the previous year. Among those who received a transfer, the mean amount received was \$6,500. Adult children whose parents had a college education were more likely to receive money from their parents and, not surprisingly, the amount they received was higher than for those whose parents had a high school degree or less. This pattern is consistent with findings from other surveys, which show that parents with more education or higher incomes are more likely to help adult children by giving them money than parents whose socioeconomic status is lower (Killian 2004; McGarry and Schoeni 1995; Wightman et al. 2013; Zissimopoulos and Smith 2009). Within families, parents and children make financial transfers to alleviate relative economic hardship (Altonji, Hayashi, and Kotlikoff 1997; McGarry and Schoeni 1995). A child who has lost his or her job may receive more than siblings who have more secure employment.

FIGURE 9.11 *Adults Who Are Poor Among Those Ages Sixty-Five and Older, in U.S. Households, by Living Arrangement and Race-Ethnicity, 2007–2009*



Source: Authors' calculations based on ACS 2007–2009 data.

Note: Individuals are defined as poor based on the federally established threshold that takes into account family income and family size.

Divorce and remarriage reduce financial assistance. Compared to married parents, parents in stepfamilies and divorced fathers are less likely to make financial transfers to adult children. These differences cannot be explained by the greater economic disadvantage of parents who have experienced family disruption (Eggebeen 1992; Furstenberg, Hoffman, and Shrestha 1995; Killian 2004). Instead, they may signal a weakening of ties between generations as a consequence of family instability.

In addition to providing short-term transfers, parents also give children major gifts or financial help to achieve important milestones in life, such as acquiring a college education or purchasing a home, which are often considered parts of the American Dream. The bottom panel of table 9.3 shows the percentage of adult children ages twenty-five and older whose parents gave them long-term financial help, defined as “any loans, gifts, or other support worth five hundred dollars or more to help with educational expenses, including tuition, room and board, and books” since the adult child was age eighteen. The SC data indicate that 41 percent of adult children received help from parents for educational expenses. There are substantial educational differences in who received help, with 72 percent of those whose parents had a college education receiving educational help from parents, but only 21 percent of those whose parents had completed no more than high school. Housing help also is more likely among the offspring of college-educated parents. Remarried parents and single parents are less likely to contribute to children’s schooling than are still-married biological parents (Henretta et al. 2012; López-Turley and Desmond 2011).

TABLE 9.3 *Receipt by Adult Children Ages Twenty-Five and Older of Financial Help in 2011 and Whether Parents Helped with Major Expenses Since Child Was Age Eighteen, by Parents' Education*

	High School or Less	Some College	College Degree or More	All
Financial help in 2011				
Whether received \$100 or more from parents	20.7 ^b	21.2 ^c	36.6	25.6
Mean dollars received, if at least \$100	3,175 ^b	5,643	9,588	6,477
Standard deviation	4,982	17,527	20,240	16,256
Long-term financial help				
Educational expenses	21.0 ^{a,b}	36.2 ^c	71.9	41.4
Housing	12.6 ^b	12.8 ^c	24.0	16.1
Other	19.5 ^b	24.8	32.6	25.2
Unweighted N	243	201	231	675

Source: Authors' calculations based on June 2012 Survey of Consumers (SC) data.

Notes: Weighted data. Ns vary slightly by type of expense owing to missing data.

^aThe difference between high school and some college statistically significant $p \leq 0.05$.

^bThe difference between high school and college statistically significant at $p \leq 0.05$.

^cThe difference between some college and college or more is statistically significant at $p \leq 0.05$.

Time help between parents and adult offspring is more likely than financial support to flow in both directions, up and down the generational ladder. Adult offspring provide aging parents with practical assistance, such as help with errands, housework, and transportation. Mothers over age seventy-five are more likely to receive practical help from offspring than fathers, in part because mothers are more likely to be unpartnered (divorced or widowed) than fathers (Logan and Spitze 1996). In addition to the practical help that offspring provide to parents who are relatively healthy, adult offspring provide significant care when unmarried parents are ill or disabled (McGarry 1998). Daughters are more likely than sons to be caregivers to disabled elderly parents (McGarry 1998; Pillemer and Suitor 2013). The disruption of attachment associated with family instability contributes to another gender difference: adult children provide less help to frail divorced fathers compared to care they provide to mothers or widowed fathers (Fingerman et al. 2012; Lin 2008). Adult offspring who received financial transfers from parents earlier in adulthood are more likely to provide care to parents who later become disabled (Henretta et al. 1997).

Although adult children provide significant time assistance to parents when their parents reach advanced ages, time help—like financial help—is more likely to go from parents to adult children throughout most of life (Logan and Spitze 1996). Parents provide help with housework and yard work, but a major contribution to the next generation is the assistance with child care that the older parent provides to his or her grandchildren (Eggebeen 1992). The next section considers older persons as grandparents.

Older Persons as Grandparents and What Grandparents Do

The experience of grandparenthood today is very different than in the past. With improvements in life expectancy, parents are much more likely to see their children become adults and have

children of their own. In 1900 only one in five adults age thirty had at least one living grandparent, but by 2020 four in five will have at least one grandparent still alive (Uhlenberg 2005). Not only have grandparents become more likely to know their grandchildren as young adults, but the grandparent role has acquired a new meaning because it is an increasingly distinct life stage. When families were larger, older offspring married and had children while their parents were still raising their younger siblings. Parents today are very unlikely to still have young children at home when they have their first grandchild (Hagestad and Lang 1986). Thus, instead of combining the two roles—a parent caring for young offspring and a grandparent of young grandchildren—many of today’s older adults have finished raising their own offspring and can shape their role as grandparent without balancing those roles.

As with a number of other aspects of U.S. family life, this broad-brush depiction of grandparenthood as a separate life stage fits those who are highly educated and white better than those who are educationally disadvantaged or nonwhite. Differences in the timing of when individuals become parents and the number of children they have affect when they become grandparents. People who become grandparents at younger ages are likely to be healthier and able to be more physically active in helping their adult offspring and playing with their grandchildren. On the other hand, those who become a grandparent at a young age are likely to still be employed, and thus time spent providing child care for grandchildren may compete with paid employment. Age at grandparenthood also may affect the type of help that grandparents provide. Compared to those who are younger when they become grandparents, older grandparents are likely to have more financial resources available to transfer to grandchildren (directly or indirectly through their parents) and to substitute financial help for the more physically demanding child care assistance that younger grandparents are better able to provide (Silverstein and Marengo 2001).

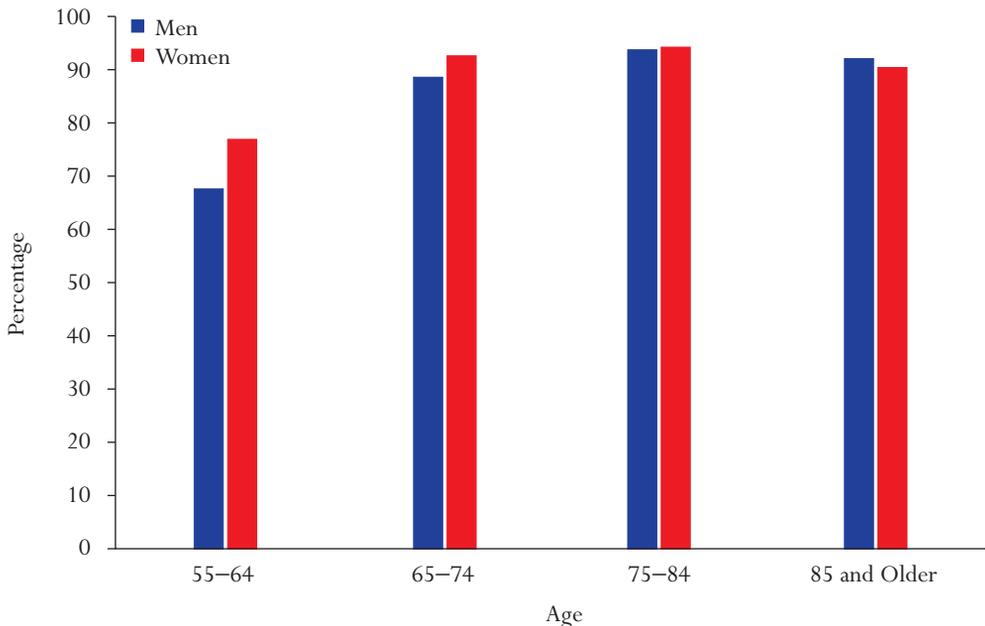
We first describe who is a grandparent using data from the Health and Retirement Study because census data on grandparents are restricted to grandparents who live with a grandchild or who provide significant child care to a grandchild. Knowing who is a grandparent sets the stage for our discussion of how grandparents are involved in the lives of their grandchildren.

By the time they are fifty-five to sixty-four years old, more than three-quarters of women and two-thirds of men have become grandparents (figure 9.12). Over 90 percent of those who are at least sixty-five years old are grandparents. The earlier timing of childbearing among blacks and Hispanics contributes to their earlier transitions to the status of grandparent. By ages fifty-five to sixty-four, 80 percent of non-Hispanic blacks and Hispanics have become grandparents, compared to only 70 percent of non-Hispanic whites. Among those who are at least eighty-five years old, there are only small racial and ethnic differences in who is a grandparent (not shown).

Another way to think about grandparenthood is to consider how many of a person’s offspring have produced grandchildren, that is, how many sets of grandchildren a person has. Figure 9.13 shows the number of sets of grandchildren older adults have by race and ethnicity. Among those ages fifty-five or older, African Americans and Hispanics are much more likely than whites to have at least four sets of grandchildren. Approximately 30 percent of Hispanics have at least four sets of grandchildren, almost twice as high a percentage as for whites (16 percent). The racial and ethnic difference is also evident when we examine the distribution separately for women and men (not shown).

Not surprisingly given the education differences in family patterns early in life, there also are education differences in the number of sets of grandchildren older people have. Those who have the least formal schooling are the most likely to have at least four sets of grandchildren, as shown in figure 9.14. Although the younger ages at which less-educated people become grandparents contributes to this differential, the smaller family sizes of the well-educated account for more of the difference. By ages seventy-five and older, when most older persons have become

FIGURE 9.12 U.S. Adults Who Have Become a Grandparent, by Age and Gender, 2008



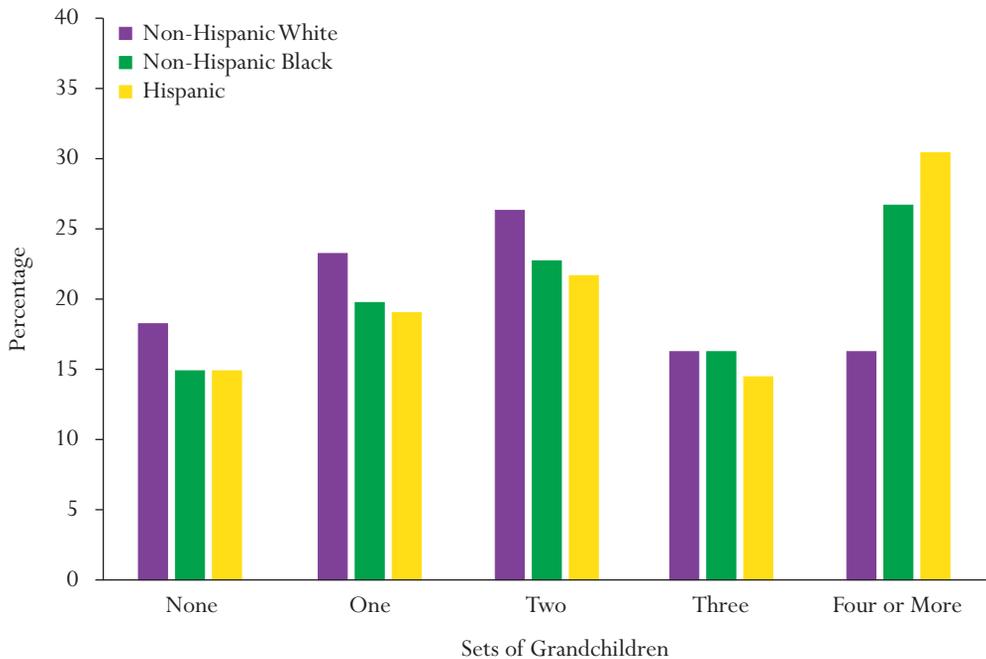
Source: Authors' calculations based on HRS data.

grandparents, 38 percent of those with less than a high school education have at least four sets of grandchildren, but only 19 percent of college-educated older adults have this many sets (not shown).¹⁰ Having more sets of grandchildren increases the chance that a grandparent will spend time with any grandchild, but it may diminish the amount of time the grandparent devotes to each grandchild (Uhlenberg and Hammill 1998). By the same token, grandparents with more grandchildren may invest less money in each grandchild compared to grandparents with fewer grandchildren.

For many families, grandparents are an important part of the family safety net. Grandparents affect their grandchildren's social mobility, even after taking into account the parents' own social class, according to evidence from the United Kingdom (Chan and Boliver 2013). Grandparents who provide financial assistance to their adult children enhance their grandchildren's financial well-being as well. Another important mechanism through which grandparents affect grandchildren's socioeconomic well-being is through wealth transfers—for instance, when grandparents help offspring with housing down payments (Cox and Stark 2005).

Grandparents also regularly provide child care for preschool-age grandchildren, as noted. In fact, some young couples decide where to live based partly on proximity to a grandmother who may provide child care (Compton and Pollak 2011). Recent estimates from a nationally representative sample of older adults found that 28 percent of grandparents provided at least fifty hours of care per year for grandchildren with whom they did not live (Luo et al. 2012, 1153). Approximately three out of ten preschoolers are in their grandparents' care when their parents are at work or in school (Laughlin 2010, table 2). Responding to in-depth interview

FIGURE 9.13 *Distribution of Number of Sets of Grandchildren Among U.S. Adults Ages Fifty-Five and Older, by Race-Ethnicity, 2008*



Source: Authors' calculations based on HRS data.

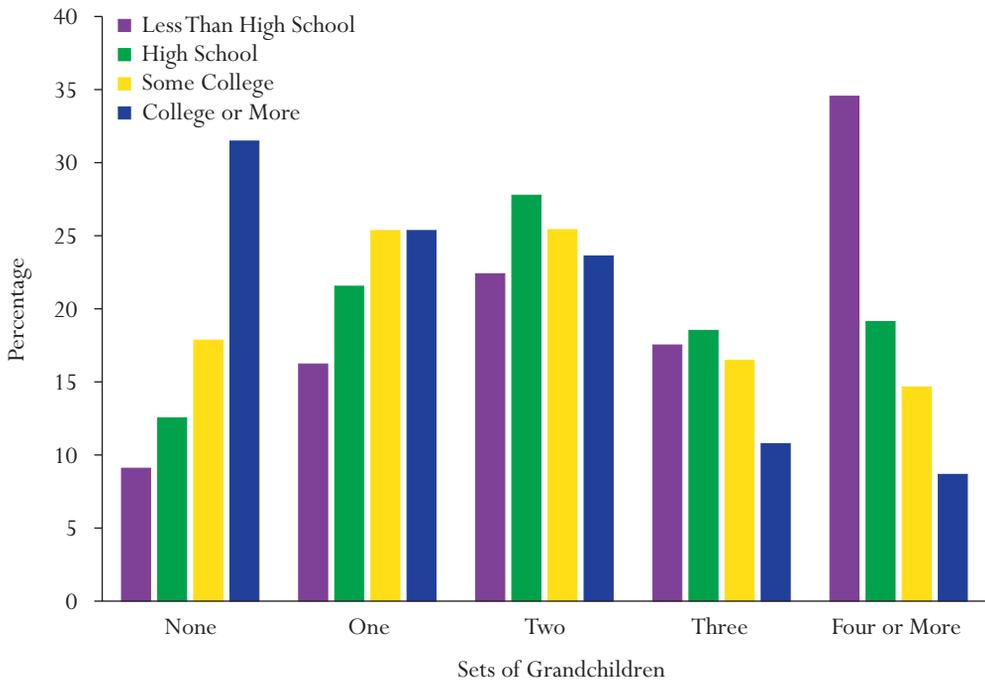
questions, grandparents say that they view helping with child care as an important family responsibility (Harrington Meyer 2012). Grandparents provide this service without charge (Harrington Meyer 2012), and substituting paid child care for the care that grandparents provide would be expensive for adult offspring.

Some grandparents provide even more assistance when they live in the same household as their grandchildren. We focus on grandmothers in this section because grandmothers have closer ties to grandchildren than grandfathers do (Uhlenberg and Hammill 1998). As a group, grandfathers' ties to grandchildren are weaker owing to some fathers' loss of contact with their offspring (the middle generation) after separation or divorce. In addition, grandmothers' greater life expectancy provides more potential for interaction with grandchildren.

Among women fifty-five years old or older, 7 percent were living in the same household as at least one of their grandchildren under age eighteen according to data from the 2007–2009 American Community Survey.¹¹ Sharing a home provides the generations with opportunities for frequent interaction. Almost one-third of grandmothers who live with a grandchild provide more than simple coresidence—they also bear primary responsibility for the grandchildren in their home (not shown).¹²

African American and Hispanic women are much more likely to live with a grandchild than are non-Hispanic white women, as shown in figure 9.15. Among non-Hispanic blacks, 13 percent of women ages fifty-five or older live with a grandchild under age eighteen, as do 18 percent of Hispanic women, compared to only 4 percent of non-Hispanic whites; these differences are

FIGURE 9.14 *Distribution of Number of Sets of Grandchildren Among U.S. Adults Ages Fifty-Five and Older, by Education, 2008*



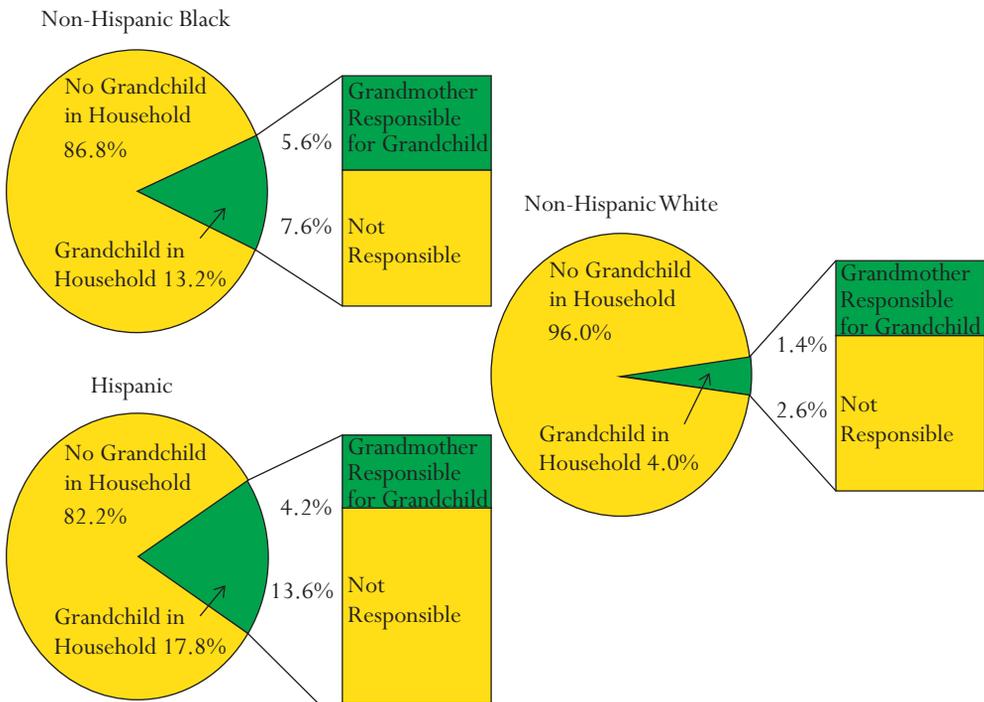
Source: Authors' calculations based on HRS data.

statistically significant. African American grandmothers who live with a grandchild are more likely to bear primary responsibility for that grandchild's care, compared to other grandmothers who live with a grandchild. Compared to Hispanics, the greater responsibilities of African American grandmothers stem from the fact that their home is less likely to include the grandchild's parents. Among African Americans, 27 percent of grandmother-grandchild households are two-generation households, and 11 percent of Hispanic grandmother-grandchild households include only two generations (not shown; for a similar result using HRS data, see Luo et al. 2012).

In later life, foreign-born women are more likely to live with a grandchild than are native-born women. Fifteen percent of foreign-born women ages fifty-five and older live with a grandchild, compared to 5 percent of the native-born (figure 9.16). Among those who live with a grandchild, foreign-born grandmothers are much less likely to have primary responsibility for the children in their households than native-born grandmothers. This is because native-born grandmothers are about three times as likely to live with a grandchild in a two-generation household (22 percent)—that is, to live in a household that “skips” the parent generation—compared to foreign-born grandmothers (7 percent) (not shown). This is consistent with research suggesting that grandmothers in immigrant families are brought to the United States to help with child care so that adult children can work outside the home (Treas and Mazumdar 2004).

Grandmothers who bear primary responsibility for the grandchildren in their households face the difficult challenge of acting as a parent at a time in life when they may feel that they have

FIGURE 9.15 *Women Ages Fifty-Five and Older Who Live with a Grandchild Under Age Eighteen, by Race-Ethnicity, 2007–2009*



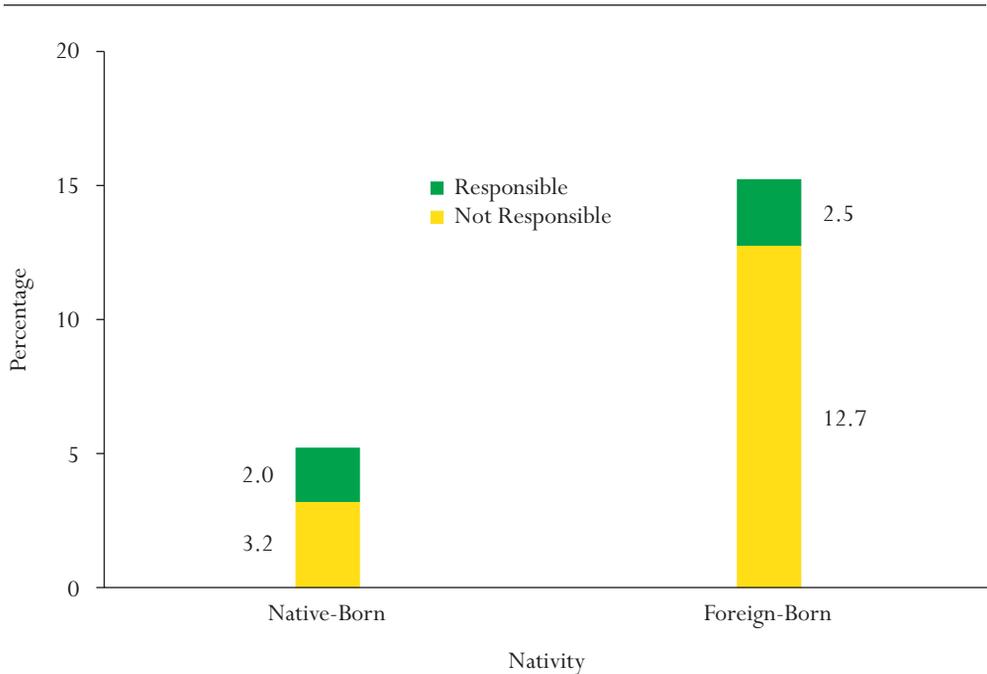
Source: Authors' calculations based on ACS 2007–2009 data.

Note: Data include only the U.S. household population.

already finished the tasks of hands-on child-rearing. The responsibilities of child-rearing also may limit their opportunities for paid work, contributing to financial hardship. Those who do step in often do so involuntarily (Pebly and Rudkin 1999). Grandmothers who care for their grandchildren in skipped-generation households that exclude the middle parent generation are disadvantaged economically (Hughes et al. 2007). Grandmothers who have responsibility for grandchildren in their households have much higher poverty rates compared to grandmothers who do not have primary responsibility (figure 9.17). For each racial and ethnic group, those who have primary responsibility are about twice as likely to be poor. The difference in poverty rates for the foreign-born by whether the grandmother has primary responsibility is slightly less than for the other comparisons.

In addition to their economic disadvantages, grandmothers who have responsibility for grandchildren in skipped-generation households are in worse health than other grandparents. The difficulties of raising a grandchild may cause grandmothers to suffer further health problems (Hughes et al. 2007). In addition, grandparents who take on parental roles are more mentally stressed than those who do not (for a summary, see Lumpkin 2008). These problems of the oldest generation are associated with problems in the youngest generation. Grandchildren raised by grandparents have worse health and academic outcomes than children raised in other family types, and many of these family-type differences remain after adjusting for the socioeconomic

FIGURE 9.16 *Women Ages Fifty-Five and Older Who Live with a Grandchild and Responsibility for Grandchild, by Nativity, 2007–2009*



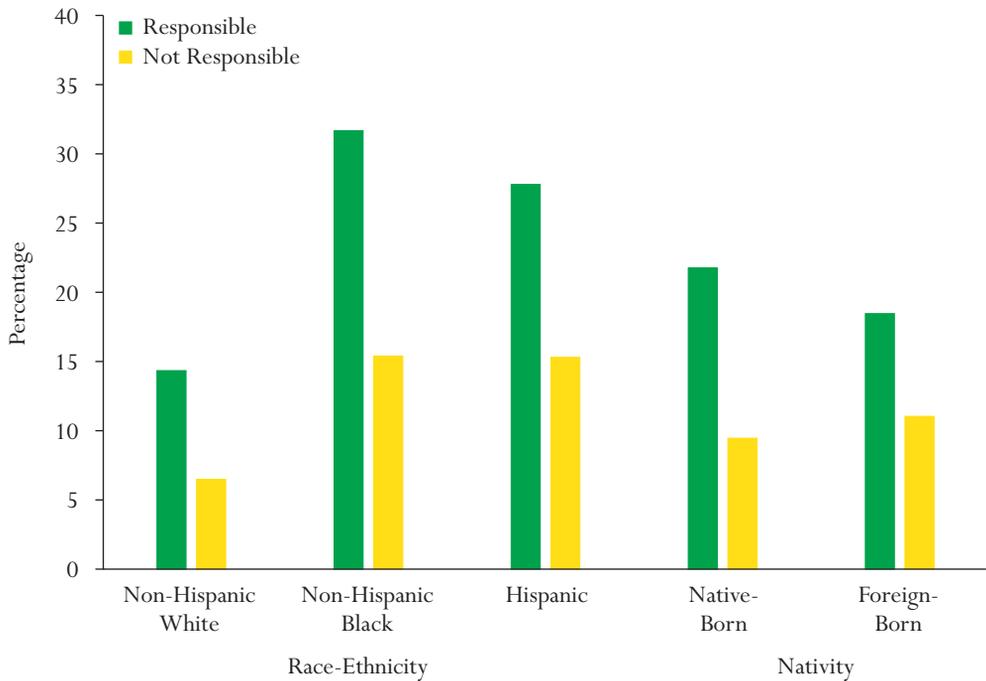
Source: Authors' calculations based on ACS 2007–2009 data.

Note: Data include only the U.S. household population.

disadvantages of grandparent-maintained families (Bramlett and Blumberg 2007). Although some of the grandchildren's negative outcomes may be attributable to the poor health or drug or alcohol problems of their parents that brought their grandparents in to rear them, it is troubling that the most vulnerable of the youngest generation are being raised by an oldest generation that is also vulnerable.

Although longer life spans have made it possible for older adults to develop greater ties across generations, high rates of family instability over the past several decades have contributed to great variability in how often this potential is reached. On the one hand, biological grandparents may play an especially important supportive role in the lives of their grandchildren when the parents divorce, at least among grandparents on the custodial parent's side of the family (Cherlin and Furstenberg 1986; Kennedy and Kennedy 1993). On the other hand, remarriage introduces step-grandparents who may be weakly connected to step-grandchildren. Step-grandparents enter the family when the eldest generation remarries or when the middle generation remarries and the stepparent in the middle generation brings his or her parents into the remarried family as new step-grandparents. Regardless of how the step-grandparent enters the family, the quality of the step-grandparent–grandchild relationship depends largely on how well the middle generation gets along with the youngest and oldest generations (Sanders and Trygstad 1989). Thus, grandparents' ability to play an important role in the lives of their grandchildren faces new challenges in light of family changes since the 1970s.

FIGURE 9.17 *Poverty Among Grandmothers Who Live with a Grandchild, by Responsibility for Grandchild(ren), Among Grandmothers Ages Fifty-Five and Older, by Race-Ethnicity and Nativity, 2007–2009*



Source: Authors' calculations based on ACS 2007–2009 data.

Note: Individuals are defined as poor based on the federally established threshold that takes into account family income and family size. Data include only the U.S. household population.

CONCLUSION

This chapter has provided a broad-brush view of the individual characteristics and family lives of the elderly in the United States. Today the U.S. elderly are more ethnically and racially diverse than they were in the past. Large shares of those who are nonwhite are also foreign-born, having originated from countries in Asia and Latin America, unlike the older European immigrants who preceded them. In the twenty-first century, the elderly are better positioned than they were in the past. Older persons are on average wiser (or at least better-educated), wealthier, and healthier than ever before. Older persons are more likely to have at least a high school education, and increasing percentages of the elderly are college-educated. The elderly also have more economic resources than in the past, and, as a result, they are less likely to live in poverty. Although men tend to leave the labor force earlier and women later than in previous decades, these labor force patterns are shifting in response to improvements in health and increased longevity as well as changes in marriage and expectations about joint leisure and social security eligibility rules. The old-age years are truly the golden years for large segments of the U.S. population.

For some, however, “the golden years” is a less apt description. Those without a college education have witnessed a drop in real earnings since the 1970s. This decline affected racial and ethnic minorities and the foreign-born in ways that are reflected in dramatic differences in pov-

erty rates across groups in later life. Nonwhites and immigrants are poorer than whites and the native-born at all ages. Disability also is more common for minorities until very late in life, when differences among groups are less apparent. Women are more likely to be poor than men are, owing in part to differences between women's and men's family roles.

A demographic portrait of the elderly would be incomplete without considering the broader family contexts in which they live. Their lives and the lives of their offspring have been affected by sweeping changes in family life due to high rates of divorce, cohabitation, nonmarital childbearing, and the formation of stepfamilies. The demographic changes of the past thirty to forty years are now only beginning to be reflected in the lives of the elderly. More older adults today are divorced or have experienced marital disruption at some point in their lives. Women are more likely than men to be unpartnered in old age, both because of divorce and because of widowhood. Still, most older Americans live either with a spouse, on their own, or with others. Very few are institutionalized. Older persons who are disabled are more likely to live in what the census calls "group quarters" or institutions, but even among those with disabilities, institutional living is uncommon.

Family members help each other alleviate economic hardship by combining households across generations (Anderson 1971; Hareven 1990; Pew Research Social & Demographic Trends 2010). Coresidence is a unique form of intergenerational transfer because it necessitates a loss of privacy. For those who have a history of family instability and repartnering, intergenerational coresidence may be a less appealing way for older parents and offspring to help each other because they lack the emotional closeness that makes the loss of privacy more tolerable (Seltzer, Yahirun, and Bianchi 2013).

Another demographic change has less ambivalent implications for intergenerational ties than the changes in marriage and partnerships. Increasing longevity creates greater possibilities for ties across generations, whether or not the generations live in the same household. Older parents and offspring see each other frequently. They also help each other with money and time, two scarce resources. These transfers between generations tend to flow downward to adult children and sometimes grandchildren. Parents who are highly educated are more likely than parents who are less well educated to give money to their adult offspring, both in the short term and for important long-term investments, such as education and housing.

The economic restructuring and the loss of manufacturing jobs have increased the younger generation's need for assistance from parents most among those whose parents are least equipped to provide it because they too have less education, income, and wealth than their age peers. At the same time, families who are educationally disadvantaged, blacks, and members of some Hispanic groups have experienced higher rates of family instability than their more-advantaged counterparts. Family disruption increases the need for financial and time help from parents but simultaneously weakens the bonds that connect parents and offspring to each other. As a consequence, those most in need of help may find their family safety net less durable than in the past.

That the family safety net is still functioning is evident in grandmothers' willingness to become primary caregivers to grandchildren whose parents cannot look after them. Even though custodial grandmothers have more health problems and experience higher rates of poverty than other grandmothers who live with a grandchild, they continue to care for the youngest generation. This is a dramatic example of the important role that older persons play in the family safety net. Yet diversity in the needs and family histories of the old-age population and their offspring points to places where the private family safety net—largely supported by older parents—may be fraying or getting stretched thin. As the U.S. population ages, policy debates about social security and Medicare, programs that support the elderly, should consider the changing characteristics of the old-age population and the family contexts in which they live.

APPENDIX

Several data files are used in this study, including the 1970, 1980, 1990, and 2000 decennial census data; 2007, 2008, and 2009 American Community Survey data; and data from the 2008 wave of the Health and Retirement Study. Here we describe the data and the issues we addressed in compiling and analyzing the data.

The Decennial Census

Decennial census data were extracted from the Public Use Microdata Series (PUMS) files via the Minnesota Population Center at the University of Minnesota (Ruggles et al. 2010). The 1970 data were derived from the 1 percent state FM2 file; the 1980 and 1990 data were extracted from the 5 percent state file; and the 2000 data were taken from the 5 percent sample.

The American Community Survey

American Community Survey data were also extracted from the PUMS files. We use ACS data for the period at the end of the decade because it includes significantly more information than the 2010 decennial census.

The Health and Retirement Study

Many of the sociodemographic trends that affect the experience of old age in the United States are trends that affect older persons' relationships with people outside their households. With high divorce rates and rates of partnering or repartnering through cohabitation and remarriage, individuals increasingly have step- and quasi-kin ties that connect them to people outside the household. Similarly, the decline in fertility has resulted in older persons having fewer children in whom to invest and who might provide care for them. The coresidence of parents and adult children is relatively uncommon in the United States (Ruggles 2007; McGarry and Schoeni 2000), but the parent-child relationship is still socially significant and is often marked by transfers of time and money.

Because census data do not include information about family relationships outside the household, we supplemented our analysis of census data with data from the Health and Retirement Study, a prospective longitudinal survey of the U.S. population over age fifty. The HRS was begun in 1992, and because it samples new individuals over age fifty every other year, the design enables cross-cohort comparisons. The sample includes oversamples of African Americans and some Hispanic ethnicities. The HRS includes information about the respondents' children whether or not they live with the respondent and about the existence of grandchildren. We did not distinguish between biological and step-grandchildren. We used data from 2008 and combined public use files from the HRS website (National Institute on Aging 2007) with the Rand L file and the Rand Family B file (Chien et al. 2012; St. Clair et al. 2011).

The Survey of Consumers

The June 2012 Survey of Consumers was a telephone survey of a national probability sample of U.S. adults age eighteen and older. It included a module that enumerated respondents' parents and biological and step offspring who were at least eighteen years old and obtained information about intergenerational transfers. The module was developed in collaboration with the Survey Research

Practicum and the Surveys of Consumers at the University of Michigan. The data were an independent survey, but also served as a full-scale pretest data collection that informed the design of the 2013 Panel Study of Income Dynamics Roster and Transfer Module (Bianchi et al. 2013).

The SC data include reports about short-term transfers of time and money (in 2011, the year before the interview), as well as about financial assistance that parents (or a parent and his or her spouse) gave adult children since the child turned age eighteen for educational expenses, help with housing expenses, and other large financial transfers. The question about time transfers asked about all time transfers, whereas the question about financial transfers asked about financial support worth at least \$100. Long-term financial transfer questions asked about loans, gifts, and other support worth at least \$500. We used these data to show differences by parents' education in transfers from the perspective of adult offspring ages twenty-five and older.

Cross-Topic Concerns

“Race” is a core concept in this chapter. Change over time and across census data sources in how this concept is measured has presented challenges for many researchers. By using the PUMS data, we harmonized variables for race across years, although many problems remained. In 1970 and later years, an individual's race was reported by someone in the household or group quarters. In the 1990 and 2000 U.S. census, the respondents were specifically asked what race the person “considers himself/herself” to be. We used the variable RACE as harmonized by the PUMS files. The variable is comparable across 1970, 1980, and 1990. However, beginning in 2000, respondents were allowed to identify more than one race. For our analyses, those who identified more than one race were reclassified as “other” for 2000 and 2007–2009.

“Hispanic ethnicity” is defined in this study according to the HISPAN variable provided in the PUMS data. Before 1980, no question about Hispanic ethnicity was asked of respondents. Therefore, an imputation rule was developed by the Minnesota Population Center to extrapolate information based on Hispanic birthplace, parental birthplace, grandparental birthplace, Spanish surname, and/or family relationship to a person with one of these characteristics. For more details, see Gratton and Gutmann (2000).

For this project, information on “disability” was derived from several variables in the PUMS data for 2008 and 2009. We did not include data from 2007 because of discrepancies in the wording of the disability questions. The respondent was asked to identify whether she or he had any of the following problems: cognitive difficulties, ambulatory difficulty, independent living difficulty, self-care difficulty, vision difficulty, or hearing difficulty. Our classification for individuals with any disability represented those respondents who reported difficulty with any one of these items, which we also examined separately.

NOTES

1. The authors are grateful for support from the Russell Sage Foundation, where Seltzer was a visiting scholar in the early stages of this project, and for fellowship support to Yahirun from the National Institute of Aging (T32-AG033533) at the California Center for Population Research (CCPR) at the University of California at Los Angeles and from the Eunice Kennedy Shriver National Institute of Child Health and Human Development (NICHD) (T32-HD007081-35) at the Population Research Center at the University of Texas at Austin. The project was also supported in part by CCPR, which receives infrastructure support from NICHD (R24-HD041022) and by the National Institute on Aging project P01AG029409 on “Intergenerational Family Transfers of Time and Money.” The authors appreciate the assistance of Gallo Fulchettore, Xi Song, and Brian J. Stults, and they thank Ye Luo and Linda Waite for a constructive exchange about the HRS grandparent data. Finally, Seltzer and Yahirun are grateful to the late Suzanne M. Bianchi, John Logan, and James Wilson for helpful advice.

2. Charles Kenny, "An Aging Population May Be What the World Needs," *Bloomberg Business Week*, February 7, 2013.
3. We define the elderly as those who are sixty-five or older to build on Judith Treas and Ramon Torrecilha's 1990 decennial census report (1995). The 2000 census series did not include a separate chapter on the older population, although it did include a chapter on cohort differences and the aging of the Baby Boom cohort (Hughes and O'Rand 1995).
4. For information on the Health and Retirement Study, visit the website at: <http://hrsonline.isr.umich.edu/> (accessed March 20, 2014).
5. In younger cohorts, women have now surpassed men in their college graduation rates (DiPrete and Buchmann, this volume). As these cohorts reach old age, the gender gap in schooling among those ages sixty-five and older will close and eventually reverse.
6. We combine disability data from the 2008 and 2009 ACS. As noted, the 2007 ACS asked different questions about disability than were asked in 2008 and 2009.
7. According to the Census Bureau (2010): "A group quarters is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents. This is not a typical household-type living arrangement. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories" (U.S. Bureau of the Census 2010; http://www.census.gov/acs/www/Downloads/data_documentation/GroupDefinitions/2010GQ_Definitions.pdf [accessed July 22, 2014]). Also see Marton and Voss (2010).
8. The elderly who live with a spouse include both individuals who live with a spouse only and those who live with a spouse and others.
9. The estimates in table 9.3 are for individual adult offspring. However, the reports come from parents who answered questions about transfers to each of their and their spouse's adult offspring. The data are converted to the child level for easier interpretation.
10. We compared the zero-order association between education and number of sets of grandchildren to the net association between education and number of sets of grandchildren, adjusting for number of offspring, in OLS regressions. For both age groups, those ages fifty-five and older and those ages seventy-five and older, including the number of offspring reduced the association between the older adult's education and the number of sets of grandchildren. The sizes of the coefficients for education were reduced more when we adjusted for the number of offspring for the seventy-five and older age group than when we did the same for the fifty-five and older age group (not shown). This supports the view that the number of offspring is a primary mechanism contributing to different numbers of sets of grandchildren by late in life. That other factors contribute to the number of sets of grandchildren is evident when one considers the subset of older persons who have not become grandparents by age seventy-five. Only 25 percent of these people are childless (not shown). The impact on older persons' well-being of never becoming a grandparent or of becoming a grandparent very late in life is an important topic for future research.
11. Census data do not identify individuals who are grandparents unless there is a grandchild in their household. Therefore, we describe the percentages of individuals, not the percentages of grandparents, who coreside.
12. The ACS asks if the grandparent is "currently responsible for most of the basic needs" of the grandchild(ren) under age eighteen who live in the household.

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