Parental support during young adulthood: Why does assistance decline with age?

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Abstract:

Previous research has found that financial transfers from parents to young adult children decline as children age, and that age is one of the strongest predictors of support. We explore the possibility that age is acting as a proxy for other factors that change as offspring grow older, including parental characteristics, offspring's needs, acquisition of adult social roles, increasing maturity, and geographical and emotional closeness. We find that the age-support pattern cannot be explained by any of these factors, though age does work through these factors to some extent. In particular, changes in offspring's needs and status transitions (moving away from home and marrying) that occur as offspring get older help to explain why support declines with age. However, the fact that age remains a robust predictor of support after controlling for a wide range of factors suggests there may be powerful norms about how much support is appropriate at different ages. We also explore age interactions and find that the negative effect of age on parental support is softened for offspring who are parents themselves and for offspring who consider themselves less successful than peers.

Background:

American parents are important sources of financial support for their young adult children. The American government provides relatively little support compared with its European counterparts (Cook & Furstenberg 2002) , so the burden falls on parents, who spend an average of $38,340 on each child between the ages of 18 and 34 (Schoeni & Ross 2005). These financial contributions are increasingly influential since the amount of support parents give children during this period has grown over time (Ibid). The increase in support coincides with delays in the transitions that traditionally signaled

adulthood, including full-time employment and marriage. Although offspring do provide some support to their parents, support generally flows downward – from parents to children – until parents are elderly (Hill et al 1970; Troll, Miller & Atchley 1979; Albertini, Kohli, & Vogel 2006). These patterns hold for other types of support as well, including practical and emotional support (Fingerman et. al. 2009).

The age of offspring is one of the central factors determining whether offspring receive support from parents, with support declining as offspring grow older (Fingerman et. al. 2009; Cooney & Uhlenberg 1992; Rossi & Rossi 1990; Eggebeen 1992; Eggebeen & Hogan 1990). Using the National Survey of Families and Households, Cooney & Uhlenberg find that receipt of support is roughly constant when young adults are in their twenties, but that support declines once offspring reach their thirties, and that this general pattern holds for various types of support, such as gifts and advice. They also find that controlling for status transitions (including schooling, work, marriage, and children) does little to change the age coefficient.

The observed age pattern of support might reflect norms that say that older offspring don't need or shouldn't receive as much support, or age could simply be a proxy for other factors. These might include parental characteristics, offspring's needs, acquisition of adult social roles, increasing maturity, and geographical and emotional closeness.

Parents' ability to support offspring may decline with time in a way that coincides with their children's increasing age. This may function through income, age, or health. Parents' income likely declines as they and their children age, and previous research has shown that wealthier parents are more likely to be engaged in intergenerational exchange than their poorer counterparts (Hogan, Eggebeen & Clogg 1993). Also, as children age, the likelihood that their parents are married declines. Adult children

whose parents aren't married are less likely to receive support (Eggebeen 1992), a fact that could be the result of lower relationship quality, particularly with fathers (Kaufman & Uhlenberg 1998) or fewer resources on the part of unmarried parents (Uhlenberg, Cooney & Boyd 1990). Moreover, parents' health and age are associated with the amount of support that adult children receive (Cooney & Uhlenberg 1992). As children age, their parents also age and their health declines. They may also become more concerned with the need to support themselves as they come closer to their own retirement years

Likewise, the age-support pattern might exist because age acts as a proxy for need. If intergenerational support is governed by altruism and parents respond to the needs of offspring, support may decline with age simply because older offspring have fewer needs and may request less support. Some factors that are associated with higher need are student status, employment, parenthood and poor health. Previous research supports the idea that students receive more gifts and other types of support than non-students (Cooney & Uhlenberg 1992). Health problems, which may also elicit increased support from parents, might become less common as offspring leave their teenage years. Fingerman et. al. (2002) have found that health problems are positively correlated with transfers. Results are mixed on the question of whether having children of one's own is associated with higher or lower levels of support. Cooney & Uhlenberg (1992) found that parents receive less help than non-parents, but Nomaguchi and Milkie (2003) and Belsky and Rovine (1984) find that the birth of a child is accompanied by an increase in connectedness with kin.

Alternatively, parents and offspring might make decisions about whether to engage in transfers based on whether offspring have adopted adult social roles. Status transitions, particularly moving out of the home and entering marriage are traditional markers of adulthood and exchange patterns might respond

to norms around these social roles. The likelihood that such transitions have occurred increases along with age, so a negative relationship between age and support could be proxying a negative relationship between role transitions and support. The relevance of role transitions for determining adult status has been questioned in recent years since many young adults don't achieve them until relatively late ages and some, like marriage and childbearing are increasingly elective rather than proscriptive. However, there is evidence that these transitions are still relevant. Shanahan et. al. (2005) find that having completed status transitions is a stronger predictor of considering oneself an adult than are individualistic criteria.

The age pattern might also exist because age acts as a proxy for maturity. This assumes that support is tied to norms about adult identity, and maturity might be a better indicator of adult identity than the status transitions that traditionally signaled adulthood. Some research has found that individualistic criteria are more important to conception of adult status than are status transitions (Arnett 2000; Greene, Weatley & Aldava 1992; Scheer & Palkovitz).

Finally, the age-support pattern might be a reflection of the fact that there is a decline with age in the kind of involvement that facilitates exchange between parents and offspring. For example, younger offspring might be more emotionally or geographically close with their parents, and it is this closeness which fosters exchange relationships. Various researchers have found that emotional closeness and frequent contact are associated with higher levels of exchange (Hogan, Eggebeen & Clogg 1993). Likewise, Rossi & Rossi (1990) report that there is more exchange among family members who are geographically close. When offspring and parents are more involved in one another's lives, offspring are probably more likely to turn to their parents (rather than friends or other relatives) when they need

help. Likewise, parents are probably more aware of their offspring's needs and feel more moved to help.

There may be other dynamics involving age and support that are worth exploring, in addition to the fact that support declines with increasing age. Namely, there may be interactions between age and other factors in determining support. One way such interactions may function is that young adults would be rewarded for being "on track" and penalized for being "off track." There are norms around the timing of transitions – at what age they should occur and in what order (Neugarten et al 1965; Settersten & Mayer 1997). Respondents in the 2002 General Social Survey reported that the earliest transition young adults should make is to financial independence around age 21 and the latest transition should be to parenthood, around age 26, with marriage, moving away from home, and full-time employment in between (Smith 2004). If offspring were being rewarded for achieving transitions at normative ages, we might expect parenthood to soften the negative effect of increasing age, or remaining single to enhance the negative effect of increasing age (since parenthood is considered preferable at older ages, and singlehood considered preferable at younger ages). Alternatively, offspring may get extra help when they're "off track." If this were the case, we would expect parenthood to enhance the negative effect of increasing age and remaining single to soften it.

Prior research suggests that there are a number of other factors that should be controlled for, since they are likely to be correlated with the receipt of support and key independent variables (either age or other variables related to adult status). Race and ethnicity are tied to the frequency of intergenerational exchange, though the direction is unclear. Hogan, Eggebeen & Clogg (1993) find that whites are more likely than blacks to provide resources to relatives, while Mutran (1985) finds that blacks are more likely than whites to do so. Gender is also a relevant factor, with daughters having more active exchange

relationships with parents compared with sons (Fingerman et. al. 2009; Hogan, Eggebeen & Clogg 1993). The number of siblings in a family is also likely to be related to the level of intergenerational support. Parents with more children generally give less per child (Fingerman et. al. 2009; Anastasi 1956; Blake 1981, 1989; Downey 1995; Steelman and Powell 1989, 1991). .

It should be noted that when we examine transfers that are given from parents to children, we are leaving open the question of which party, if either, is more responsible for the decision. Both parent and offspring must agree on the transfer (the parent to give, the offspring to accept), but we don't know who initiated the transfer and we don't know whether one party was more enthusiastic about the transfer compared to the other.

Data & Methods:

The Family Exchanges Study offers a unique opportunity to examine the determinants of intergenerational exchange. A sample of adults ages 40-60, along with their spouses, offspring, and parents were interviewed in 2008 regarding exchange dynamics, including the frequency of five types of support (financial, emotional, technological, practical, and advice) given to and received by various family members; the amount of financial support given; variables related to adult status such as marriage and cohabitation, parenthood, employment, and student status; offspring's perceptions about whether their parents consider them adults; emotional closeness between parents and offspring; geographical distance; and parents' and offspring's motivations for and feelings surrounding exchange.

Respondents were recruited from the Philadelphia Primary Metropolitan Statistical Area (PMSA), which includes urban, suburban, and rural areas in five counties in Pennsylvania and four counties in New Jersey (Pennsylvania State Data Center, 2001). After oversampling in areas with large numbers of

minorities, the final sample has a similar average income but a higher level of education compared with the Philadelphia PMSA as a whole (Pennsylvania Data Center, 2001; US Census, 2008). Surveys lasted one hour and were conducted as Computer Assisted Telephone Interviews (CATI). 633 middle-aged adults were surveyed, along with 594 of their offspring, age 18 and over.

Offspring respondents were between 18 and 41 years old, with most respondents on the younger end of the spectrum – 51% are 22 years old or younger (see Table 1). The sample is slightly more female than male (53% versus 47%), and is 65% white and 24% black. Most respondents are single (69%) and work full-time or part-time (44% and 33%, respectively), and just under half are students (47%). Almost half live with one or both parents (48%) and nearly a quarter have children of their own (24%).

Dependent variables

Previous research looking at the determinants of intergenerational exchange has mostly relied on the National Survey of Families and Households, which asks respondents about advice and practical assistance (such as babysitting and transportation) that they receive generally and have received in the past month. Respondents are also asked about gifts of $200 or more received in the past five years from people outside the household and asks for the value of the gift. The Panel Study of Income Dynamics 1988 Time and Money Transfers Supplement has also been used to study intergenerational exchange but this data also excludes transfers between parents and children who live together. This is an important omission since a large and increasing percentage of young adults live with one or both parents (Schoeni & Ross 2005). Our research builds on previous literature by including exchange between coresidential parents and children, and by differentiating between two dimensions of financial support: “frequent” support and “high value” support. We focus on financial support rather than practical or emotional support for a few reasons. First, it is universally useful, unlike practical support,

which depends having a particular need. Second, it does not depend on physical proximity, which practical support does. Also, it is easier to quantify and is less subjective, compared to emotional and other types of support.

"Frequent" or "routine" support is defined as receiving financial support at least once a month from either the mother, the father, or a step-parent. Respondents were asked, *"Please think about financial support. Financial support involves giving you money, loaning you money, or helping you purchase goods, services, insurance, or education. How often does your mother/ stepmother/ father/ stepfather) provide you with financial support? (Include holiday/birthday gifts)."* Offspring chose between several options: daily, a few times a week, weekly, a few times a month, monthly, a few times a year, once a year, and less than once a year or never. They were asked separately for mothers and fathers. If support is received at least once a month from the mother, the father, or a step-parent (whichever is more frequent), the respondent is coded as having "frequent" or "routine" support. This variable captures the idea of whether support is ongoing and may answer the question of whether parents have an active intention to support. It may be a better reflection of the desire to help, rather than the impact of that help. Respondents ages 18-22 most often reported receiving financial support weekly or monthly, those 23-27 most often reported monthly or yearly, and those over 27 most often reported yearly or rarely/never (See Figure 1).

Offspring who receive at least $500 per year in support from either parent or a step-parent are considered to be recipients of "high value" support. Respondents were asked, "*Now, think about the amount of financial support your parent(s) have given you in the past twelve months – including any loans (they/he/she) (have/has) provided. Did your (mother/ stepmother/ father/ stepfather) give you at least $500 in financial support in the past twelve months?"* The financial support that younger

respondents received was of higher value than the support received by older respondents (see Figure 2). This variable captures the value of the parents' investment, so it might be more responsive to parents' ability to provide for offspring, compared to the frequency variable

This analysis utilizes the responses of offspring, with the exception of target parents' income, which was obtained from parents themselves. Parents' and offspring's reports of exchange are usually similar – the level of agreement between parents and offspring ranges from 63% to 73%, depending on the parent (mother or father) and whether frequency of support or value of support is being reported on. The pattern of results does not change much depending on whether the reports on support come from parents or offspring.

Key independent variables and hypotheses

We test competing hypotheses regarding the mechanisms which produce the age pattern of support:

- If age acts as a proxy for parents' declining ability to support offspring, we would expect controlling for parent characteristics --- mother's age, parent's SES, and marital status -- to reduce the age coefficient
- If age acts as a proxy for declining need we would expect controlling for full time work, student status, health problems, and having kids to reduce the age coefficient
- If age acts as a proxy for emerging adult identity, and status transitions are the best indicators of adult identity, then we would expect controlling for leaving home, cohabitation, and marriage to reduce the age coefficient
- If age as a proxy for emerging adult identity, and perceived maturity is the best indicator of adult identity, then we would expect controlling for perceptions of adult status to reduce the age coefficient

- If age acts as a proxy for other kinds of involvement between parents and children which facilitate exchange, we would expect controlling for emotional closeness with parents and geographical distance from parents to reduce the age coefficient

We also examine whether there are significant interactions between age and other variables in predicting support given from parents to offspring.

These variables are based on reports from offspring. Offspring are considered to be "close" with each parent if they say that parent is among the three most important people to them (options are: the most important, among the 3 (or 6, 10, 20) most important, or less important than that). Offspring are coded as living near a parent if they report living 50 miles or less from that parent (including those who live with their parent). If the offspring says that their parents think of them as an adult always or often, they are coded "yes" for "parents consider offspring an adult." Respondents are coded as being more successful than peers if they say they are "somewhat more" or "more" successful than peers in education/ work/ career (compared with "about the same," "somewhat less," or "less").

Results:

Table 2 presents coefficients for two logistic regressions: one predicting "frequent" or "routine" support (financial support received from at least one parent, at least once a month), and the second predicting "high level" or "high value" support ($500 or more received from at least one parent each year). A number of variables predict receipt of support, in addition to age. Even when controlling for age and other variables, some groups receive relatively more support than others. Offspring whose parents are married to one another more likely to get frequent support and those with high income parents are more likely to get high value support . Offspring who report that their parents think of them as adults

are less likely to get frequent support. Working full time is associated with less frequent support and less high value support compared to working part-time and being unemployed. Having children is also associated with more frequent support. Finally, those with substance abuse problems receive more frequent support. This suggests that parents and children respond to many factors in negotiating the transfer of resources, including their children's needs and maturity level, and parents' ability to provide support . This portrait is roughly consistent with findings from Fingerman et. al. (2009), who use the same data but somewhat different dependent variables.

The models presented in Tables 3 and 4 evaluate various factors that age may act as a proxy for, in accordance with our hypotheses. Each model includes variables that reflect either parental characteristics, offspring need, adoption of adult social roles, maturity, or other factors that facilitate intergenerational transfers. We find that age is very robust – the age coefficient does not disappear when controlling for other variables that change with age. However, some of these sets of variables do reduce the age coefficient somewhat. When the dependent variable is frequent support, the variables that do the most to reduce the age coefficient are the status transitions that are associated with adult identity – that is, marital status and moving out of the parental home (Model 4). Here the coefficient for each year of age is reduced from -0.262 to -.225. When the dependent variable is high value support, the variables that do the most to minimize the age coefficient are the "need variables" – that is, employment, student status, having children and having substance abuse problems (Model 3). Here, controlling for variables related to offspring needs reduces the age coefficient from -0.141 to -0.115 for each year of age.

Table 5 explores interactions with age in predicting receipt of support. Two of the age interactions we tested were statistically significant at the 0.05 level. Those with children experience a more gradual

decline in support with age, compared with those without children. This applies to the likelihood of receiving monthly support and the likelihood of receiving high value support. Also, those who consider themselves less successful than peers in education and work experience a more gradual decline in support with age, compared with those who consider themselves more successful than peers. Other age interactions are not statistically significant. In other words, the age pattern holds across subgroups by race, income, parents' marital status, offspring's marital status, employment status, coresidence, student status, perceived maturity, and most other groups. The fact that there are no significant coefficients for these age interactions could be because no interaction exists or because dataset is too small to effectively evaluate interactions.

Conclusion and Discussion:

Consistent with previous research, a wide variety of factors, including age, parents' abilities to provide support, offspring's needs, offspring's adult roles, and offspring's perceived maturity all play a role in determining the support that parents provide their young adult offspring. We have built on existing literature by differentiating between two dimensions of support – frequency and value of support.

Age is very robust as a predictor of support to young adults and seems to be a main factor rather than simply a proxy for other factors (parents' abilities to provide support, offspring's needs, offspring's adult roles, offspring's perceived maturity, etc). It is possible that age acts as a proxy for characteristics we don't measure or don't measure well. However, we have controlled for a wide range of relevant factors in our analysis and the age coefficient was not greatly diminished. The residual coefficient for age is large. A five-year increase in age has a larger effect on support than most variables in the model, including being single (versus being married), being close with both parents (versus being close with

neither) and being healthy in the past year (compared to having had a health problem). This points to the possibility that there are strong social norms around age itself, which dictate when it is considered desirable for parents to give support and/or for offspring to request and accept support.

Age does, however, work though other factors to some extent. When the dependent variable is frequent support, the variables that do the most to reduce the age coefficient are the status transitions that are associated with adult identity – that is, marital status and moving out of the parental home. When the dependent variable is high value support, the variables that do the most to minimize the age coefficient are the "need variables" – that is, employment, student status, having children and having substance abuse problems.

We found evidence of two age interactions in predicting support: parents more willing to give support at older ages if offspring have kids of their own or if offspring are less competent than peers. In both cases, it seems that parents are responding to increased needs on the part of their older offspring. However, these are each special kinds of needs, different than being unemployed, for example. First, when parents support their offspring with children, they're indirectly providing support to their grandchildren. Second, most transitions that occur during young adulthood are associated with diminishing need, but the transition to parenthood is an exception. Becoming a parent is socially normative and the increased need that comes with having young children is anticipated and accepted as part of becoming an adult (rather than "working against" becoming an adult). The fact that less competent offspring are treated differently than offspring with other needs (like being a student or being unemployed) is also interesting. One explanation might be that parents in general are trying to foster independence and are reluctant to support offspring who can or should be supporting themselves. Parents rely on age as an important indicator of whether their offspring can or should

support themselves. However, offspring who are less competent than peers may need more help in order to become independent, so parents are more willing to provide them with relatively high levels of support as they age (though there is still some decline with age). This is consistent with Fingerman et. al. who found that parents gave relatively high levels of support to low achieving offspring (2009). Our findings are not consistent with the idea that offspring who do not make status transitions at normatively proscribed ages are either penalized or receive extra help.

Interestingly (but maybe not surprisingly) financial factors play a bigger role in the *amount* of financial support parents give offspring than in the *frequency* of support given. Parents offer support (and offspring accept this help) in accordance with parents' own ability to provide support, as we would expect. The fact that financial means are less important in predicting frequent support is consistent with the idea that support of young adults is not an upper class phenomenon. Lower income parents want – or feel obligated – to support their adult offspring, but they are unable to make the same kind of financial impact.

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Tables

Table 1. Descriptives		
	N	**%**
Age		
18-22	302	51.1
23-27	158	26.73
28-41	131	22.17
Sex		
female	316	53.29
male	277	46.71
Race/ethnicity		
white	385	65.03
black	144	24.32
hispanic	15	2.53
other	48	8.11
Household income of interviewed parent		
<25k	62	10.67
25-75k	205	35.28
>75k	314	54.04
Marital status		
married	91	15.42
cohabiting	67	11.36
single	410	69.49
div/sep	13	2.2
other	9	1.53
Student		
no	316	53.47
yes	275	46.53
Employment status		
full time	264	44.67
part time	196	33.16
student (unemployed & not looking, I assume)	13	2.2
homemaker	25	4.23
unemployed and looking	72	12.18
other	21	3.55
Coresidence		
Lives independently (with neither parent)	295	51.66
Lives with both parents	212	37.13
Lives with mother only	52	9.11
Lives with father only	12	2.1
Has kids		
no	451	76.31
yes	140	23.69
Parents think of R as an adult		
never	6	1.02
rarely	29	4.91
sometimes	107	18.1
often	217	36.72
always	232	39.26
Lives within 50 miles of mother		
No	123	22.95
Yes	413	77.05
Lives within 50 miles of father		
No	134	25.97
Yes	382	74.03
Interviewed parent's marital status		
married	391	65.94
remarried or cohabiting	69	11.64
not married, not cohabiting	133	22.43
Interviewd parent's level of education		
no high school	14	2.36
high school graduate	155	26.14
some college	190	32.04
college graduate (4-year degree)	131	22.09
post graduate	103	17.37

Figure 1. Distribution of frequency of financial support, by age

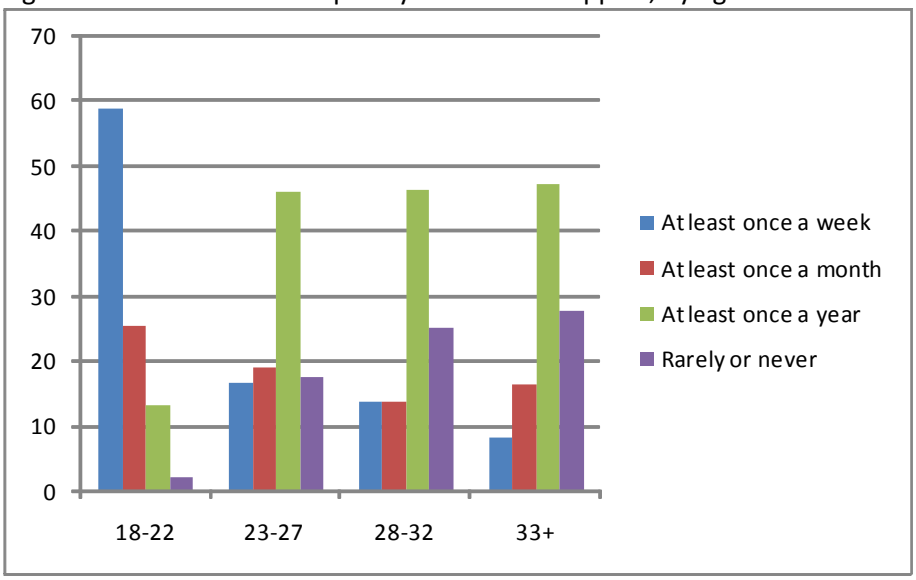

Figure 2. Distribution of amount received per year, by age

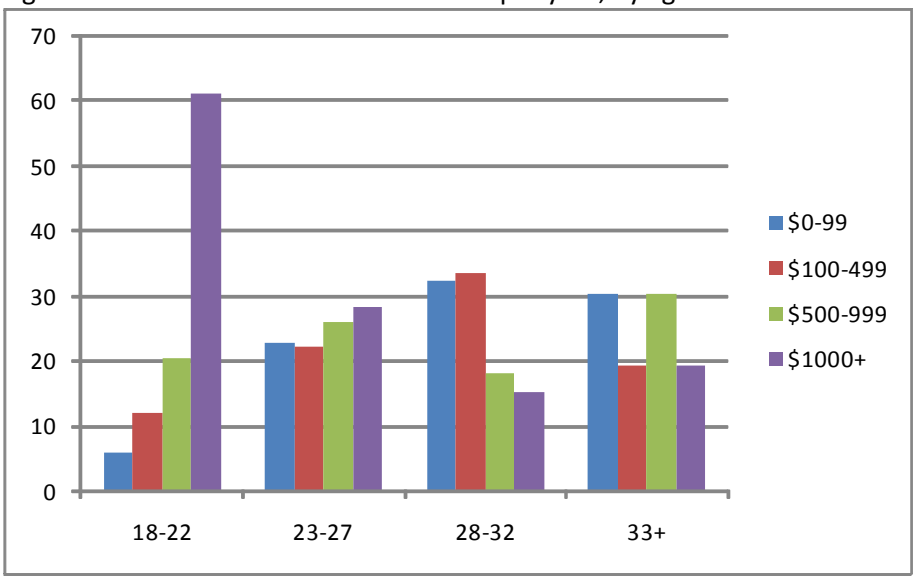

Table 2. Receipt of financial support regressed on parent and child characteristics		
	Receives support monthly+	Receives $500+ per year
Age	-0.22 **	-0.116 **
Male (ref=female)	-0.156	-0.069
Black (ref=white)	0.687 ^	0.427
Other race	0.33	0.538
Number of siblings	-0.126	-0.149
Has had health problem in last year	-0.181	-0.575 *
Mother's age	0.033	0.018
Offspring's biological parents are married	0.607 ^	0.014
Parent's household income $40-100k (ref=<$40k)	0.138	0.812 *
Parent's household income >$100k	0.594	1.564 **
Parents consider offspring an adult	-0.822 **	0.28
Employed full time, student (ref=full time, non-student)	-0.027	-0.142
Employed part time, non-student	0.676	1.39 **
Employed part time, student	1.137 **	0.715 *
Unemployed & not looking, student	0.741	1.44
Homemaker, non-student	-0.136	-0.536
Homemaker, student	1.832 *	0.156
Unemployed & looking, non-student	1.728 *	1.726 *
Unemployed & looking, student	1.606 **	2.2 **
Other	1.895 **	1.158 *
Lives with both parents (ref=lives with neither)	0.47	0.292
Lives with mother only	1.774 **	0.671
Lives with father only	1.587 *	-0.244
Married (ref=Single)	-0.531	-0.189
Cohabiting	-0.736 ^	-0.196
Other marital status (incl Div/Sep)	0.097	0.631
Has kids	1.091 *	0.313
Lives near mom only (Ref = lives <50 miles of neither)	-0.254	-0.381
Lives near dad only	-1.801 *	-1.042
Lives near both	0.046	-0.051
Has had drinking/drug problem in last year	1.277 *	-0.204
Close with mom only (Ref=close with both)	-0.09	-0.278
Close with dad only	-0.958	-0.497
Close with neither	-0.009	-0.074

Table 3. Receipt of monthly financial support regressed on parent and child characteristics

	Controls	Parent ability	Offspring Need	Adult identity: status trans	Adult identity: individualistic	Other factors facilitating transfers	Full model
Age	-0.262 **	-0.273 **	-0.241 **	-0.225 **	-0.253 **	-0.278 **	-0.217 **
Male (ref=female)	-0.078	-0.082	-0.065	-0.222	-0.024	-0.067	-0.141
Black (ref=white)	0.607 *	0.907 **	0.743 *	0.905 **	1.02 **	0.86 **	0.771 *
Other race	0.345	0.551	0.14	0.733 ^	0.632	0.537	0.389
Number of siblings	-0.1	-0.085	-0.099	-0.096	-0.087	-0.098	-0.123
Health problem in last year	-0.169	-0.185	-0.264	-0.157	-0.198	-0.097	-0.198
Mother's age	–	0.027	0.028	0.03	0.022	0.03	0.03
Offspring's biological parents are married	–	0.408	0.515 *	0.417	0.452 ^	0.182	0.623 ^
Parent's household income $40-100k (ref=<$40k)	–	0.078	-0.014	0.117	0.157	0.153	0.171
Parent's household income >$100k	–	0.312	0.261	0.416	0.451	0.456	0.627
Employed full time, student (ref=full time, non-student)	–	--	0.022	--	–	–	-0.011
Employed part time, non-student	–	--	0.601	--	–	–	0.677
Employed part time, student	–	--	1.255 **	--	–	–	1.071 **
Unemployed & not looking, student	–	--	0.656	--	–	–	0.67
Homemaker, non-student	–	--	-0.256	--	–	–	-0.133
Homemaker, student	–	--	1.502	--	–	–	1.962 *
Unemployed & looking, non-student	–	--	1.794 **	--	–	–	1.71 *
Unemployed & looking, student	–	--	1.683 **	--	–	–	1.51 *
Other	–	--	1.778 **	--	–	–	1.921 **
Has kids	–	--	0.702 ^	--	–	–	1.067 *
Had drinking/drug problem in last year	–	--	1.356 *	--	–	–	1.3 *
Lives with both parents (ref=lives with neither)	–	--	--	0.727 **	–	–	0.447
Lives with mother only	–	--	--	1.361 *	–	–	1.707 **
Lives with father only	–	--	--	1.011	–	–	1.533 ^
Married (ref=Single)	–	--	--	-0.422	–	–	-0.542
Cohabiting	–	--	--	-0.589 ^	–	–	-0.754 ^
Other marital status (incl Div/Sep)	–	--	--	0.334	–	–	0.16
Parents consider offspring an adult (often or always)	–	--	--	--	-0.4 **	–	-0.403 **
Lives near mom only (Ref = lives <50 miles of neither)	–	--	--	--	–	0.254	-0.256
Lives near dad only	–	--	--	--	–	-0.879	-1.739 *
Lives near both	–	--	--	--	–	0.56 *	0.09
Close with mom only (Ref=close with both)	–	--	--	--	–	-0.045	-0.1
Close with dad only	–	--	--	--	–	-0.718	-0.942
Close with neither	–	--	--	--	–	0.007	0.003

Table 4. Receipt of $500+ financial support annually regressed on parent and child characteristics

	Controls	Parent ability	Offspring Need	Adult identity: status trans	Adult identity: individualistic	Other factors facilitating transfers	Full model
Age	-0.141 **	-0.151 **	-0.115 **	-0.138 **	-0.153 **	-0.15 **	-0.117 **
Male (ref=female)	-0.032	-0.067	-0.033	-0.097	-0.072	-0.062	-0.079
Black (ref=white)	0.032	0.606 ^	0.5	0.575 ^	0.6 ^	0.575 ^	0.409
Other race	0.418	0.741 ^	0.427	0.796 *	0.737 ^	0.757 *	0.523
Number of siblings	-0.132	-0.126	-0.134	-0.133	-0.126	-0.132	-0.149
Health problem in last year	-0.5 *	-0.559 *	-0.635 **	-0.518 *	-0.556 *	-0.521 *	-0.567 *
Mother's age	–	0.018	0.01	0.025	0.018	0.018	0.018
Offspring's biological parents are married	–	0.17	0.252	0.129	0.168	0.004	0.021
Parent's household income $40-100k (ref=<$40k)	–	0.761 *	0.748 *	0.788 *	0.752 *	0.8 *	0.797 *
Parent's household income >$100k	–	1.462 **	1.482 **	1.526 **	1.448 **	1.498 **	1.55 **
Employed full time, student (ref=full time, non-student)	–	--	-0.27	--	–	–	-0.146
Employed part time, non-student	–	--	1.301 **	--	–	–	1.385 **
Employed part time, student	–	--	0.74 *	--	–	–	0.727 *
Unemployed & not looking, student	–	--	1.481	--	–	–	1.462
Homemaker, non-student	–	--	-0.678	--	–	–	-0.533
Homemaker, student	–	--	0.127	--	–	–	0.111
Unemployed & looking, non-student	–	--	1.832 **	--	–	–	1.728 *
Unemployed & looking, student	–	--	2.123 **	--	–	–	2.206 **
Other	–	--	1.164 *	--	–	–	1.152 *
Has kids	–	--	0.243	--	–	–	0.324
Had drinking/drug problem in last year	–	--	-0.045	--	–	–	-0.218
Lives with both parents (ref=lives with neither)	–	--	--	0.335	–	–	0.301
Lives with mother only	–	--	--	0.586	–	–	0.697
Lives with father only	–	--	--	-0.018	–	–	-0.223
Married (ref=Single)	–	--	--	-0.17	–	–	-0.19
Cohabiting	–	--	--	-0.15	–	–	-0.194
Other marital status (incl Div/Sep)	–	--	--	0.642	–	–	0.605
Parents consider offspring an adult (often or always)	–	--	--	--	0.036	–	0.127
Lives near mom only (Ref = lives <50 miles of neither)	–	--	--	--	–	-0.308	-0.367
Lives near dad only	–	--	--	--	–	-0.596	-1.031
Lives near both	–	--	--	--	–	0.086	-0.066
Close with mom only (Ref=close with both)	–	--	--	--	–	-0.134	-0.272
Close with dad only	–	--	--	--	–	-0.525	-0.493
Close with neither	–	--	--	--	–	-0.113	-0.072

Table 5. Receipt of financial support regressed on parent and child characteristics, with age interactions				
	Receives support monthly+		Receives $500+ per year	
Age	-0.406		-0.504	
Male (ref=female)	-0.256		-0.185	
Male x age	0.003		0.016	
Black (ref=white)	1.198	^	-0.252	
Other race	0.065		1.649	*
Black x age	-0.053		0.091	
Other race x age	0.007		-0.189	*
Mother's age	0.026		-0.018	
Mother's age x age	0.001		0.004	
Parent's household income $40-100k (ref=<$40k)	1.09		0.999	^
Parent's household income >$100k	1.137	*	1.596	**
$40-100k x age	-0.076		0.008	
>$100k x age	-0.081		-0.022	
Biological parents are married	0.226		-0.546	
Biological parents are married x age	0.028		0.039	
Number of siblings	-0.197		-0.16	
Number of siblings x age	0.014		-0.005	
Married (ref=single)	-0.772		-0.621	
Cohabiting or other	0.239		-0.137	
Married x age	0.02		0.045	
Cohabiting or other x age	-0.01		0.067	
Has kids	-1.201		-1.085	
Has kids x age	0.267	*	0.172	*
Employed part-time (ref=full-time)	1.06	^	1.342	**
Other employment status	1.027		0.09	
Employed part-time x age	-0.04		-0.048	
Other employment status x age	-0.082		-0.078	
Student	0.332		-0.049	
Student x age	-0.081		-0.081	
Lives with both parents (ref=lives with neither)	-0.084		-0.516	
Lives with mother only	0.784		-1.141	
Lives with father only	1.631		1.436	
Lives with both x age	0.136		0.1	
Lives with mother only x age	0.066		0.262	**
Lives with father only x age	-0.312		-0.938	
As successful as peers (ref = less successful)	0.207		0.069	
More successful than peers	0.483		0.53	
As successful x age	-0.114		-0.04	
More successful x age	-0.14	*	-0.089	^
Health problem in last year	0.011		-0.958	*
Health problem in last year x age	-0.065		0.041	
Problem with drinking/drugs in last year	88.621	**	-0.282	
Problem with drinking/drugs in last year x age	-13.503	**	-0.077	
Lives near mom only (Ref = lives <50 miles of neith	0.139		-0.249	
Lives near dad only	-2.346	*	-0.907	
Lives near both	0.635		0.518	