Doubling Up When Times Are Tough: A Study of Obligations to Share a Home in Response to Economic Hardship

Judith A. Seltzer
Charles Q. Strohm
Suzanne M. Bianchi

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Judith A. Seltzer[a]
Dept. of Sociology and California Center for Population Research
University of California, Los Angeles

Charles Q. Strohm[b]
Survey Research Division, RTI International and
California Center for Population Research, University of California, Los Angeles

Suzanne M. Bianchi[c]
Dept. of Sociology and California Center for Population Research
University of California, Los Angeles

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[a] Judith A. Seltzer (Corresponding Author), Dept. of Sociology, UCLA 375 Portola Plaza, 264 Haines Hall, Los Angeles, CA 90095-1551, USA
email: seltzerj@ucla.edu, phone: 310-825-5646, fax: 310-206-9838

[b] Charles Q. Strohm, RTI International, 3040 Cornwallis Road, Research Triangle Park, NC 27709, USA
email: cstrohm@rti.org, phone: 919-541-8798

[c] Suzanne M. Bianchi, Dept. of Sociology, UCLA, 375 Portola Plaza, 264 Haines Hall, Los Angeles, CA 90095-1551, USA
email: bianchi@ucla.edu, phone: 310-825-3914, fax: 310-206-9838

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ABSTRACT

Using an innovative factorial vignette design embedded in an Internet survey, this study investigates how the family status of an adult child affects attitudes toward the desirability of intergenerational co-residence in response to economic hardship. Americans express greater support for co-residence between an adult child and a parent when the adult child is single rather than partnered. Support for co-residence is weaker if the adult child is cohabiting rather than married to the partner, although groups with greater exposure to cohabitation make less of a distinction between marriage and cohabitation. The presence of a grandchild does not affect views about extending help through co-residence. There is much more support for sharing a home when a mother needs a place to live than when the adult child does. Responses to open-ended questions show that individuals invoke both universalistic family obligations and particularistic qualities of family relationships to explain their attitudes.

1. Introduction

Families provide an important safety net for their members in times of economic hardship. The recession at the end of the first decade of the 21st century, with high levels of housing foreclosures and widespread job loss, created pressures for intergenerational co-residence in response to economic crises. In 2009, twenty percent of adults said they had trouble paying the rent or mortgage in the past year, an increase from 14 percent in 2008 (Pew Research Center, 2009a). The increase in doubled-up households since the recession, documented by the Census Bureau (Mykyta and Macartney, 2011), suggests that co-residence is one way that families have responded to financial difficulties. The recession hit young adults especially hard: One in ten adults age 18 to 34 reported moving back in with their parents due to the recession (Pew Research Center, 2009b).

Although the recent crisis hit young adults hard, their reliance on parents for help is part of a longer term trend in which young adults have become more financially dependent on parents for longer periods (Furstenberg et al., 2004; Settersten and Ray, 2010). Between 1990 and 2010, the likelihood of young adults 18-34 years old living with their parents increased by 12%. Today close to one third are living in their parents' home (U.S. Bureau of the Census, 2011). The economic value of parents' assistance to young adult children through shared housing and financial assistance is substantial, an average of $38,340 in 2001 dollars (Schoeni and Ross, 2005, p. 407). These estimates reinforce findings from a number of studies showing that transfers of money, co-residence, time, and emotional support are more likely to flow from parents to adult children than from adult children to parents (Bengtson, 2001; Hogan et al., 1993; Furstenberg et al., 2005).

Data from the National Survey of Families and Households (NSFH) suggest that

Americans have more favorable attitudes about adult children moving back in with parents than about older parents moving in with their adult children (Goldscheider and Lawton, 1998) but these data were collected almost 20 years ago. Currently, the most commonly used public opinion data on intergenerational co-residence come from a single question asked in the General Social Survey (GSS): "As you know, many older people share a home with their grown children. Do you think this is generally a good idea or a bad idea?" (National Opinion Research Center, 2009). Young people and more recent cohorts have been increasingly likely to view co-residence favorably (Fischer and Hout, 2006), but responses to this question provide limited information about how Americans feel about parents and adult children living together. The question ignores the context of co-residence. It does not specify the reasons for co-residence, who needs housing (parents or adult children), or the family status of grown children.

Individuals' attitudes about co-residence may depend on adult children's marital status and whether they have children. Family ties have become more complex in recent decades. Sweeping shifts in couple relationships, including high rates of cohabitation, childbearing outside marriage, and marital disruption alter the connections between parents and children. Ties to non-biological, step-kin have expanded as biological ties are less often bolstered by the contractual obligations of legal marriage (Bianchi et al., 2008). At the same time, delays in marriage have increased the proportion of young adults who are unmarried. Unmarried adult children are far more likely than married adult children to live with parents and to move back in with parents after a period of independent living (Furstenberg et al., 2005; White, 1994). Discomfort between the generations over different "lifestyle choices," such as non-marital cohabitation, and ambiguity in the meaning and stability of non-marital unions raise new questions about the obligations parents and children feel they have toward each other, including

the obligation for co-residence in response to economic need.

In this paper, we report findings from a new study of attitudes about the desirability of parents and adult children living together in response to financial difficulties, with a specific focus on variation in adult children's family statuses. We build on past research using vignettes to study family obligations (Coleman and Ganong, 2008; Nock et al., 2008; Rossi and Rossi, 1990) and use a vignette design embedded in an Internet survey to investigate attitudes toward co-residence between parents and adult children. The factorial design of the vignette is ideal for eliciting attitudes about aspects of a hypothetical situation that alter individuals' judgments about obligations (Nock et al.). We vary the adult child's marital and parental status, the child's gender, who needs help, and the anticipated duration of co-residence to investigate how these factors affect attitudes about intergenerational obligations. In addition to the conventional strategy of eliciting positive and negative evaluations, we presented "it depends" as a response option to measure the extent to which co-residence is contingent on other factors. We also extend past research by including an open-ended follow-up question asking respondents why sharing a household would be (un)desirable or, if respondents were uncertain, on what other factors their decision rested. Responses to this question allow us to identify the motivations underlying different attitudes towards parents and adult children living together, a topic rarely explored by previous research.

2. The slow launch into adulthood

Young adults today remain longer in their parents' households before striking out on their own than in the recent past (Hill and Holzer, 2007). Delays in home-leaving stem from delays in marriage (Furstenberg et al., 2005; White, 1994), poor employment prospects (Pew Research Center, 2009b), and higher rates of college attendance (Schoeni and Ross, 2005). After college

or military service, it is common for young adults to return to the parental home for at least a short period, until they can obtain (civilian) jobs and afford to live independently (Settersten and Ray, 2010). This delay in the transition to economic and residential independence is occurring both in higher income families, where young adult children delay family transitions as they remain in school longer, and in lower income families where young adults have difficulty finding jobs good enough to support marriage and an independent household. Once adult children marry, co-residence with parents is much less likely, regardless of socioeconomic status (Swartz et al., 2011).

The transition to parenthood also occurs at older ages, although the delay is much longer for individuals from affluent than economically disadvantaged families (Wu et al., 2001). Individuals, especially those with limited economic resources, are increasingly likely to become parents outside of marriage. Although close to half of non-marital births are to cohabiting couples (Kennedy and Bumpass, 2008), these relationships are often short-lived (Carlson and McLanahan, 2010), so that women who become mothers outside of marriage soon become single parents. The economic vulnerabilities of single mothers and their children are well known. Grandparents sometimes provide help through co-residence in response to their adult child's need and the needs of their grandchildren (Bryson and Casper, 1999; Pebley and Rudkin, 1999).

3. Cohabitation: an ambiguous kin relationship

Cohabitation has become the modal "first" relationship in young adulthood for all socioeconomic groups (Goodwin et al., 2010). Cohabitation now precedes the majority of marriages, with 62% of marriages formed between 1997 and 2001 preceded by cohabitation (Kennedy and Bumpass, 2008). Yet cohabiting unions may limit parents' and children's willingness to move in with each other in response to economic difficulties. Parents may be

uncomfortable sharing a home with a cohabiting child if the parent disapproves of non-marital cohabitation in principle. Older cohorts hold more negative attitudes about cohabitation than do younger cohorts (Gubernskaya, 2008). Parents who object to cohabitation may hesitate to move in with their adult child and the child's cohabiting partner, even if the parent is experiencing economic hardship. Children who choose to cohabit may do so as a first step toward establishing their own families and be unprepared to expose their new relationship to the strain of living with a parent. In addition, cohabiting relationships, like those in a stepfamily, have ambiguously defined rights and responsibilities. Both are incomplete institutions (Cherlin, 1978; Nock, 1995). Obligations between cohabiting partners and between the cohabiting couple and their parents are even less clearly defined than those in stepfamilies because cohabiting unions lack the formal rules and expectations that are part of state-recognized marriage. Compared to married couples, cohabiting couples spend less time with both sets of parents and are less emotionally close to their parents (Aquilino, 1997; Hogerbrugge and Dykstra, 2009). Cohabitors also are less likely to exchange help with parents and less likely to consider parents as part of their emergency support system than their married counterparts (Eggebeen, 2005).

Uncertainty about the stability of a cohabiting relationship may explain why cohabitors are less engaged than married people are with their parents. If a relationship is unlikely to last, parents may be reluctant to give money or offer housing to their adult child and the child's cohabiting partner when resources are reserved for "real" family members. Most Americans do not consider cohabiting couples to be a family (Powell et al., 2010). However, if the couple has a child together, they are much more likely to be defined as a family than cohabiting couples without a child, in part because people see the child as a signal that the couple is "in it for the long haul." Nevertheless, cohabiting couples with a child are still less likely to be viewed as a

family compared to married couples with a child (Powell et al.).

Because cohabitation is more common among some groups, members of these groups are likely to view co-residence between an older parent and a cohabiting couple more favorably than others do. Individuals who are themselves in a cohabiting relationship may think of their own situation when they make judgments about whether or not intergenerational co-residence would be an appropriate response to economic hardship. Exposure to peers who have cohabited also increases individuals' acceptance of non-marital cohabitation (Manning et al., 2011; Nazio and Blossfeld, 2003). More recent cohorts have much more direct and indirect experience (through peers) with cohabitation compared to earlier cohorts (Bumpass and Sweet, 1995). Although all race-ethnic groups have participated in the rise in non-marital cohabitation, Mexican Americans, the largest Hispanic ethnic group in the United States, have a history of consensual unions as surrogate marriages for disadvantaged women (Castro Martin, 2002; Oropesa, 1996). Individuals with less education are more likely to have cohabited (Kennedy and Bumpass, 2008) and to have cohabiting family members because of the perceived high economic requirements of marriage. Greater exposure to cohabitation may resolve ambiguity about the rights and responsibilities of cohabiting couples, reduce uncertainty about the stability of cohabitation, and diminish moral disapproval of cohabitation – resulting in more favorable views toward parents and cohabiting adult children living together.

4. Our study and hypotheses

Our two main goals are: 1) to assess how the family responsibilities of adult children – whether they have a cohabiting partner or spouse and whether they have a child – affect attitudes about co-residence in times of economic need; and 2) to explore the rationales respondents provide for their attitudes about whether or not intergenerational co-residence is a desirable

response to economic hardship. To achieve these goals, we introduce an innovative vignette approach to measure attitudes about whether and when parents and adult children should live together. We also include an open-ended follow-up question to investigate the basis for these attitudes. We used a factorial design that varied the adult child's union status, whether the child is a parent, and gender. We also varied whether the child or older mother needed housing and the anticipated duration of co-residence. A closed-ended follow-up question asked whether co-residence was a good idea, bad idea, whether it depended on other factors, or whether the respondent did not know. We use responses to this question to describe the conditions that affect the desirability of co-residence and how respondents' own characteristics affect attitudes about co-residence. An open-ended follow-up question asked respondents to explain their judgments. We coded open-ended responses to identify motivations and additional conditions that affect attitudes about parent-child obligations. The open-ended data provide a unique opportunity to examine whether unfavorable attitudes about an older parent and an adult child living together have roots in notions of family obligations and uncertainty about how cohabiting couples fit into the family.

Previous research and theory inform our hypotheses. We hypothesize that: 1) Sharing a residence is viewed most favorably when the adult child is single, less so when the child is married, and least positively when the child is cohabiting with a partner. A single adult child is likely viewed as someone not yet fully launched and still eligible for parents' assistance in periods of financial difficulty, given the slow transition to adulthood. If the adult child has entered into a relationship – either marriage or cohabitation – the prospect of co-residence entails sharing a residence not only with an adult child but also with the child's partner with whom a parent may not be as comfortable. Once children marry, there also is likely to be a strong

expectation that the couple should live independently and be able to support themselves. In situations that involve an unmarried partner, there may be especially strong reluctance to co-reside because of ambiguity about the rights and responsibilities of cohabitation, uncertainty about the commitment and longevity of the child's relationship with his/her partner, or disapproval of cohabitation. We expect this reluctance both in responses to vignettes in which the adult child needs help, as well as when the older parent needs help. 2) We expect the presence of a grandchild to increase support for co-residence with adult children of all union statuses, regardless of whether it is the parent or the adult child who needs help, because the shared housing helps a young child who bears no responsibility for the economic hardship. The grandchild benefits either by having a place to live, if it is the grandchild's parents who need housing, or by potential care from the grandmother, if she is the one who needs housing. 3) Members of groups with greater exposure to cohabitation (cohabitors themselves, younger individuals, Hispanics, and those with less education) will be less likely to distinguish between the needs of a cohabiting versus a married adult child, for the reasons we outlined in Section 3.

In addition to the adult child's family status, we anticipate that other dimensions of the vignette may affect attitudes towards intergenerational co-residence. 4) Norms of equal treatment of children lead us to expect no or limited differences in willingness to extend co-residence to an adult son or daughter. 5) The wealth of evidence that parents more often support adult children than vice versa, leads to the expectation that, other things equal, support for co-residence will be greater when the mother would provide housing than when the adult child would do so. 6) Finally, no matter who needs assistance, respondents should be more willing to extend co-residence when there is a time limit on the arrangement than when the commitment is for an indefinite duration.

5. Data and methods

5.1 Sample

This paper uses data obtained through an innovative collaboration between the Marriage and Family Research Center at Bowling Green State University and Knowledge Networks (KN), which maintains a panel of potential respondents for Internet surveys. KN uses a national probability sample that combines address list sampling with random digit dialing sampling to ensure more complete coverage of the U.S. population than would be possible using a single sampling frame. KN provides Internet access and a laptop to individuals in households that do not already have Internet access. Those who already have Internet access are given points redeemable for cash as incentives for their participation. Individuals who agree to participate in the KN panel complete an initial demographic profile that determines eligibility for inclusion in specific studies (Callegaro and DiSogra, 2008). KN recruits panel members by email to participate in studies, which are about 10-15 minutes long. Respondents typically complete one survey a week.

We proposed questions that were included in the KN panel in August 2009. Of the 4,478 individuals initially selected for the study, 69.9% completed the survey.[1] The sample we use includes 3,129 respondents age 18 and older.[2] KN provides a study-specific post-stratification weight to adjust the data to the distributions provided by the Current Population Survey. We use

[1]Standards for calculating response rates for Internet surveys of probability samples are still new and are not as well established as for telephone surveys (Baker et al., 2010). Callegaro and DiSogra (2008) provide guidance on how to calculate response rates and include an example of the KN response rate components for a 2006 survey. This survey was conducted before KN expanded their sampling frame to include an address-based list, so the rates may not be the same as for the 2009 panel. In 2006 the household recruitment rate was .326; the household profile rate (the proportion of households in which a potential respondent completed a profile) was .568; and the completion rate for the study they described was .845. According to Couper et al.'s (2007) evaluation of an Internet survey add-on to the Health and Retirement Study, lack of Internet access has more effect on population estimates than willingness to participate given access. The KN panel includes individuals who did not have Internet access prior to enrollment in the panel, as we note.

[2]We excluded 3 cases with missing data on the dependent variable.

these weights in our statistical analyses.

5.2 Vignette Manipulation

We used the General Social Survey (GSS) question about sharing a home as the framework for our vignette design. We presented each respondent with a short vignette about co-residence in response to economic need. The vignette varied five dimensions of the context: three dimensions of the adult child's characteristics: union status (married, cohabiting, single); whether the child is a parent of a young child; and gender; who needs housing (adult child or parent); and the anticipated duration of co-residence (three months or for an indefinite period of time). An example of a vignette is:

> John and his family are having financial trouble and they have lost their home. John, his wife and their young child need a place to live for the next three months. John's older mother lives nearby.
>
> Do you think it is generally a good idea or a bad idea for John and his wife and young child to move in with John's mother?

Each respondent was shown one vignette in which the five dimensions of the context were randomly combined. After the vignette, we asked respondents whether it was generally a good idea or bad idea for the child to move in with the mother (or the mother to move in with the adult child). The response options on the screen included "good idea," "bad idea," "it depends," and "don't know." After their initial response about the desirability of co-residence, respondents were asked why it was a good (bad) idea. If respondents said "it depends" or "don't know," they were asked on what their opinion depended, or what made them unsure. Respondents typed their explanations in a text box. Almost all respondents, 95%, provided explanations in the text box.

Table 1 shows the vignette wording and the unweighted distributions for the dimensions

we varied across vignettes.[3] There are nearly equal percentages of vignettes with each characteristic of the situation. The five dimensions imply 48 random combinations. The factorial design of the vignettes provides a simple random sample of different hypothetical family conditions. The vignette characteristics are uncorrelated because their values are randomly assigned.

Table 1

The sample size of 3,129 cases meant that varying additional dimensions would have resulted in too few cases per cell (unique combination of characteristics) for multivariate analyses. The five dimensions we vary ensure approximately 65 cases for each cell. Therefore the vignette holds constant that the parent is an older, unmarried mother. Because of our interest in attitudes about intergenerational support in young adulthood where changes in marriage and family behaviors have been extensive, we chose to vary the adult child's marital and cohabiting status rather than the parent's biological or step status vis-à-vis the child. Prior research uses vignettes to vary the biological relatedness of older parents to study attitudes about intergenerational assistance (Coleman and Ganong, 2008) but we know of no research that manipulates the family status of young adults using the vignette methodology. We ask about older mothers instead of fathers because women typically live longer than men do. As a result there are greater numbers of unmarried women who might need help from an adult child.

There is ambiguity about the appropriate term to describe a cohabiting partner (Manning and Smock, 2005). We refer to cohabiting partners as "boyfriend" or "girlfriend."[4] The open-ended responses indicate that respondents understood these terms to refer to a cohabiting partner.

The Internet survey is ideal for an exploration of how the adult child's family situation

[3]Table 1 illustrates the vignette structure when the adult child needs help. The wording for when the mother needs help is parallel. The adult child needs help in half the cases, and the mother needs help in half, as shown.
[4]We appreciate Wendy Manning's advice on this issue.

affects attitudes about intergenerational co-residence. Compared to telephone survey respondents, those who answer Internet surveys drawn from probability samples are less likely to provide socially desirable responses and less likely to "satisfice" (e.g., select midpoint responses) when they respond to more complex questions, perhaps because the Internet allows respondents to proceed at their own pace and to think before responding (Chang and Krosnick, 2009). The opportunity for respondents to think about their answers about the desirability of intergenerational co-residence and their reasons for their opinions is a strength of our study.

5.3 Covariates and quantitative analysis

We report descriptive statistics and then estimates from a multinomial logistic regression of vignette responses about the desirability of co-residence on the five dimensions of the vignette and the respondents' characteristics. Table 2 shows respondents' characteristics and includes the unweighted numbers of cases. Respondents' characteristics include: age, gender, race-ethnicity (non-Hispanic white, non-Hispanic black, Hispanic, non-Hispanic other or multi-racial), highest level of schooling completed (less than high school, high school, some college, college or more), employment status (employed, unemployed, not in the labor force), lower-income household defined as income in the two lowest quintiles of the distribution of a KN-supplied categorical variable, union status (married, cohabiting, widowed, divorced or separated, single), whether the respondent lives with children under age 18[5], respondent's location in a metropolitan statistical area, region (Northeast, Midwest, South, West), and whether the household had Internet access prior to entering the KN panel. We also control for whether the vignette was randomly assigned to come before or after three closed-ended questions on intergenerational relationships like those in large surveys.

[5]Unfortunately the KN data cannot identify all respondents who are parents. The data do not indicate if a parent and adult child are living together.

Table 2

5.4 Coding of open-ended responses

We use the open-ended responses explaining why respondents said co-residence was (un)desirable or gave the contingent response "it depends" to shed light on the results of our quantitative analyses. We combined deductive and inductive approaches to develop codes for the open-ended responses. First we identified motivations for helping family members, drawing on sociological and economic theory as well as Coleman and Ganong's (2008) findings about obligations to help parents. Then we added codes from themes that emerged as we reviewed the open-ended data. We repeated this process three times, focusing on the first reason respondents provided. When we agreed that no new themes were emerging, two researchers independently coded the remaining cases (n = 2,166) that had not been used to develop the coding scheme. The inter-rater reliability was high (kappa = 0.83). When the two coders disagreed, a third independently assigned a code. In 85% of these cases, the third coder served as tie breaker, and the remainder, in which all three coders disagreed, were assigned the "other" code. We recoded all of the cases used to develop the coding scheme (n = 803) following the same procedure.

We identified 12 reasons and a residual "other" category: relationship quality, family obligation, resource constraints, short-term exchange, responsibility for needing help, (in)dependence, cohabitation differs from marriage, mother's health, housing constraints, saves money, duration of co-residence, if everyone agrees. The "other" category consists largely of indeterminate responses such as "because" or "she needs help."

6. Results

6.1 Attitudes toward co-residence and respondents' qualitative explanations

In Table 3 we show the distribution of attitudes toward intergenerational co-residence and

how respondents' explanations for their attitudes vary depending on their views of co-residence. The vignette elicited positive evaluations from 30% of respondents. Twelve percent say it is a bad idea for an older mother and adult child to live together to alleviate economic hardship. Over half, however, report that the desirability of co-residence depends on other factors than those specified in the vignette. Very few say that they do not know if it is a good or bad idea.

Table 3

The second panel of Table 3 shows the distribution of reasons respondents gave to explain their vignette answers. The distribution for the full sample is in the far right column. A third of respondents referred to the quality of family relationships and particularistic concerns about people getting along well or conflict. Responses such as "It depends on if they get along" (ID 1890) and "it could create a lot of conflict" (ID 2328) illustrate this concern. Family obligation is the second most common explanation, but only 15% gave universalistic responses like "family should take care of family" (ID 2341) and "thats [sic] what a family does" (ID 3193).

There are significant differences in the reasons by vignette responses. Among those who say co-residence is a good idea, almost half explain their views by saying that sharing a home is a family obligation. Another 12% think that family members can help each other by trading housing for help of another type in a short term exchange. For example, one respondent viewed co-residence as desirable because the older mother who needed housing could "help with her grandchild" (ID 2762).

Co-residence was seen as undesirable because it would create conflict (23%), for example, "family will always hurt you when you live together" (ID 1064) or it "will strain relationships" (ID 1165). Other respondents thought that co-residence would violate the norm of

nuclear family independence (28%). One respondent put it this way: "With very few exceptions, it is never a good idea for either parent(s) from either side to live in the same house. You're [sic] are never comfortable even in your own home when you have someone other than your immediate marriage family living with you" (ID 706). None of those who said co-residence is a bad idea explained their responses by referring to family obligations or exchanges. No respondent, for example, said anything like "just because he's her son, doesn't mean she should take him in."

The fact that 32% of those who said co-residence is undesirable explained their negative evaluation by referring to the adult child's cohabiting relationship suggests that cohabiting unions may diminish the effectiveness of the family safety net. This percentage understates the negative view of cohabitation because only one third of respondents had vignettes with a cohabiting adult child (see Table 1). In vignettes with a cohabiting adult child, almost half (47%) explained their negative reaction to co-residence by referencing the cohabiting union (not shown). Those who said co-residence is a bad idea because the adult child is cohabiting gave responses like: "Because they are not married" (ID 2759); "shows her approval of their living arrangement" (ID 709); "Because Mary & her boyfriend could break up @ any givin time, they are not permanint [sic]" (ID 1580).

Over half of those who gave a contingent response to the vignette, saying that "it depends," referred to the quality of the family relationships. Relationship quality was also a common explanation for those who gave a "don't know" response to the vignette, but over a third of "don't know" responses gave explanations that fell into the residual category, other. Many of these repeated that the respondent simply did not know if it was a good or bad idea. Those who responded "don't know" to the vignette were also much more likely to leave the

open-ended item blank in the Internet survey (33%) than were individuals who gave any other vignette response (5-7%) (not shown).

6.2 Multivariate analyses of attitudes about intergenerational co-residence

6.2.1. *Vignette characteristics.* Table 4 reports the results of the multinomial logistic regression of the desirability of co-residence on the vignette dimensions and respondent characteristics. The reference category is "it depends." We show odds ratios and Z-statistics.

Table 4

The family circumstances of the adult child in the vignette affect attitudes about co-residence. Respondents viewed co-residence with a single adult the most favorably. Compared to responses that "it depends," the odds of "good idea" are 1.5 times greater when the child is single than for a married child. Respondents are also much less likely to view co-residence as a bad idea (vs. it depends) when the decision involves an adult child who is single. In contrast, when adult children are living with a boyfriend or girlfriend, respondents are considerably more likely to say that it would be a bad idea (vs. it depends). The odds of responses of "bad idea" are almost three times as high when the adult child is cohabiting as when the child is married. Respondents are also much less likely to say it is a good idea than to say it depends, compared to when adult children are married.

Whether the adult child in the vignette has a young child of his or her own does not affect attitudes about co-residence. Even when it is the adult child who needs help, having a grandchild does not increase the likelihood of a response that co-residence would be a "good idea." That is, the interaction of adult child needs help by adult child is a parent is not statistically significant (not shown). Open-ended responses shed some light on why having a grandchild who needs help does not affect the desirability of co-residence. The slightly higher rates of "other" responses for

"good" and "bad" idea" in vignettes with a grandchild hint that respondents are more ambivalent when a grandchild also needs help. They may worry about conflict over who will have childrearing authority but recognize that children benefit from being close to their grandmother.

The gender of the adult child does not have a statistically significant effect on attitudes about the desirability of co-residence, but the odds ratio for gender of child is close to statistical significance for one of the contrasts with "it depends." Respondents are less likely to say it is a bad idea for an adult son than an adult daughter and mother to live together. A few respondents said that it would be difficult for two women to share a kitchen, but most respondents did not make comments about the adult child's gender.

Respondents hold more favorable attitudes toward having an older mother move into an adult child's home than toward having an adult child move into a mother's home, contrary to earlier research analyzing NSFH attitude items on intergenerational support (Goldscheider and Lawton, 1998). The odds that respondents view co-residence as a good idea (vs. "it depends") are only 70% as great if the adult child needs help with housing versus the mother needs help. Respondents are significantly more likely to say that it is a good idea (vs. "bad idea") to provide housing help to an unmarried mother than to an adult child (results not shown).

Respondents see a short stay of 3-months duration as more desirable than indefinite stays. In the open-ended responses to vignettes that included the three-month need for housing, 12% of respondents who said living together would be a "good idea" highlighted the short, time-limited duration of co-residence. In contrast, only 2% of those who said an "indefinite stay," is a good idea referred to the duration of co-residence in their explanations. When an indefinite stay was viewed positively, respondents were more likely to justify their views by the possibility of an exchange between the generations than when a short stay was viewed positively (not shown).

6.2.2 *Demographic variation in attitudes about co-residence.* Respondents' own characteristics are also associated with attitudes about intergenerational co-residence. Age is associated with lower odds of thinking that co-residence is a good idea versus it depends, as well as lower odds of good idea versus bad idea (not shown). Men and women do not differ in their attitudes about the desirability of intergenerational co-residence. Hispanic respondents' attitudes are more favorable than those of non-Hispanic Whites, who are more likely to say that the desirability of co-residence depends on other factors, although the difference is not quite statistically significant (Z = 1.89).

Respondents' socioeconomic characteristics are associated with attitudes about intergenerational co-residence in ways consistent with findings in previous research (Fischer and Hout, 2006). Those with less than a high school education are more likely than the college-educated to say it is a bad idea (vs. "it depends") for parents and adult children to live together. Respondents with household incomes in the lowest two quintiles also view co-residence as less desirable than those with higher incomes.[6]

Although we expected that respondents' own family circumstances would affect their attitudes about co-residence, neither their union status nor living with minor children is associated with views about the desirability of parents and adult children living together.

6.3 Co-residence in response to mother's versus child's need

The finding in Table 4 that respondents think helping a mother by offering co-residence is a better idea than helping an adult child by co-residence is intriguing in light of Goldscheider and Lawton's (1998) evidence that helping adult children was favored. Respondents' explanations for their attitudes provide insight into the motivations for the two directions of

[6] We also examined whether home owners, who are likely to have more housing space, viewed co-residence more favorably than those who do not own homes. There were no such differences. Including the home ownership variable did not appreciably alter the other coefficients.

intergenerational help. Table 5 shows that respondents are much more likely to explain their favorable attitudes toward co-residence with an older mother who is experiencing economic need by referencing family obligations (59%) than they are to cite obligations when the adult child needs help (35%). When an adult child needs a place to live, exchanging help or making it possible for an adult child to save money are much more common motivations than when the older mother needs help. The distribution of reasons that co-residence would be a bad idea also depends on who needs help. Respondents are almost three times more likely to express concerns about how co-residence would affect the quality of family relationships when the mother needs help than when the child does (35% vs. 13%, respectively). The open-ended data suggest that this is due to concerns about the effects on relationship quality of the role transition from having authority over the household, typically the parent's right, to living in a home where the child holds more authority.

Table 5

6.4 What clarifies obligations if an adult child is cohabiting*?*

We investigated several aspects of the vignette situation and respondents' characteristics that we thought would clarify uncertainty about the obligations associated with cohabiting relationships. We first examined aspects of the cohabiting child's characteristics in the vignette. We investigated whether or not respondents' attitudes about cohabitation were more favorable if the adult child and the cohabiting partner needed help from the mother, compared to if the mother needed help. We found that the negative association between cohabitation and the desirability of co-residence does not vary by whether the child or mother needs help. The Wald test for the joint significance of the interaction of adult child's cohabitation status by who needs help is not statistically significant (p. = .23, not shown). We also investigated the effect on

attitudes about co-residence when the adult child and his/her boyfriend/girlfriend had a young child. There was no evidence that respondents distinguished between cohabiting couples with and without a child (Wald test p = .60, not shown), in contrast to Powell et al.'s (2010) finding that Americans are much more likely to view a cohabiting couple with a child as a family. Finally, we explored the effect of having a young child on attitudes about living with an adult child in a cohabiting relationship when the adult child needed help. That interaction was also statistically insignificant (Wald test p = .47; not shown).

Respondents' own circumstances, particularly their exposure to cohabitation and whether or not they are members of subgroups with higher rates of cohabitation, are likely to foster more definite, favorable attitudes toward intergenerational co-residence when the adult child is living with a boyfriend or girlfriend. We examined differences by respondent's age, Hispanic ethnicity, education, and whether the respondent was in a cohabiting union. To do this we included a series of interaction terms in models, building from the multinomial logistic regression summarized in Table 4. We entered each interaction term or set of interaction terms by itself.

There were statistically significant interactions between the adult child's union status in the vignette and three respondent characteristics: age, race-ethnicity, and education. Table 6 shows the predicted probabilities of each response category for selected contrasts evaluated at the sample means for other variables.

Table 6

Because cohabitation has increased rapidly over the past forty years, we expected that younger respondents would have more favorable and clearer (i.e., fewer qualified responses) views about cohabiting couples than would older respondents. The results in Table 6 show that both older and younger respondents view co-residence with a married adult child more favorably

than with a cohabiting child. However, the married versus cohabiting difference in favorable responses is much greater for older adults than for younger adults. For 70 year olds the probability of saying co-residence is a "good idea" is .27 if the adult child is married, more than three times the probability of "good idea" (.08) if the child is in a cohabiting relationship. For 30 year olds the probability of "good idea" when the adult child is married is only 1.5 times the probability for when the adult child is cohabiting (.34/.22).[7] Compared to younger respondents, those who are older are also somewhat more likely to give a qualified response, "it depends," although the contrast with "good idea" is not quite statistically significant (Z = 1.90).

We find that Hispanics, a group with high rates of cohabitation, think intergenerational co-residence is equally desirable for married and cohabiting adult children (.31). In contrast, Whites are significantly more likely to consider co-residence favorably for a married versus cohabiting adult child (.29 vs. .14). Compared to non-Hispanic Whites, Hispanics also are less likely to provide a contingent, "it depends" response when the adult child is cohabiting than Whites are (.46 vs. .62).

Less educated respondents, another group with high cohabitation rates, do not differentiate between married and cohabiting adult children: Among respondents who did not complete high school, the predicted probabilities of saying that co-residence is a good idea are about the same whether the adult child is married or cohabiting (.25 vs. .21). For better educated respondents, however, the probability of evaluating co-residence positively is twice as high for a married adult child as for a cohabiting adult child (.31 vs. .15).

The results of a test of the interaction of respondent's own cohabitation status by whether or not the adult child in the vignette was in a cohabiting relationship indicate that cohabiting and

[7] We re-estimated the model with "bad idea" as the reference category. The age difference in "good" and "bad" attitudes when the adult child is cohabiting (vs. married) is statistically significant (Z = 2.82).

married respondents are equally likely to say "it depends" (Wald test p = .24; not shown). That is, cohabitors do not seem to have clearer ideas about the kin obligations of a cohabiting adult child than do those who are married.

7. Discussion and conclusion

About a third of Americans believe that it is a good idea for parents and adult children to share a home when one of them needs a place to live due to economic hardship, according to attitudes expressed in our Internet survey with vignettes. Over half, however, said that it would depend on other aspects of the family's situation, citing particularistic concerns about relationship quality. Respondents express more favorable attitudes toward helping a single adult child than a child who has already taken on the adult role of spouse or cohabiting partner, perhaps guided by the norm that parents are responsible for launching children into adult roles. Respondents do not appear to consider whether the adult child needing help is also the parent of a young child. The lack of attention to grandchildren's needs puzzled us in light of previous research on the importance of grandparents when grandchildren experience family crises (Cherlin and Furstenberg, 1986). Some respondents' were worried that the grandmother and adult child might have disagreements about childrearing. Helping grandchildren without interfering with parents' authority may be more difficult when help is in the form of co-residence instead of financial contributions or occasional babysitting.

We find support for our expectation that uncertainty about the responsibilities of cohabitation would affect attitudes about how desirable it is for parents and adult children to live together. When the adult child is living with a cohabiting partner, moving in with the adult child's mother or having the mother move in with the cohabiting couple is viewed much less favorably than when the adult child is single or married. Close to half of respondents whose

vignettes included a cohabiting adult child said they thought co-residence between a parent and a cohabiting couple was a bad idea because the couple was unmarried. Respondents whose demographic characteristics suggest that they have had more exposure to cohabitation and therefore may have clearer, more favorable ideas about the role of cohabiting partners in the family network are less likely to distinguish between cohabiting and married adult children. Hispanics and respondents with less than a high school education report equally favorable attitudes about co-residence regardless of whether the adult child in the vignette is cohabiting or married. The difference between Hispanics and non-Hispanic Whites in the comparison between cohabiting and married children occurs because fewer Hispanics say that "it depends" when they are asked to evaluate the desirability of co-residence with a cohabiting adult child. The education difference also results from the greater certainty of less educated respondents (i.e., fewer "it depends" responses) compared to more educated respondents when evaluating co-residence with a cohabiting adult child.

Younger respondents are less likely to distinguish between married and cohabiting adult children compared to older respondents, but co-residence with a married adult child is viewed more favorably regardless of the respondent's age. Respondents who are cohabiting at the time of the survey do not differ from those who are married in their contingent responses about the desirability of intergenerational co-residence with a cohabiting adult child. This is probably because current status is a poor indicator of lifetime exposure to cohabitation. Taken together, our findings suggest that nonmarital cohabitation is still an incomplete institution despite its increased incidence.

Respondents were more likely to view living together as a good idea when the mother needs help than when the adult child does because, to paraphrase respondents' words, this is

what families are supposed to do. When an adult child needs help, respondents are less likely to explain their positive views by invoking universalistic family obligations and more likely to say it is a good idea if the adult child compensates the mother by helping around the house as part of a short-term exchange or if sharing a home allows the adult child to save money. Respondents may be ambivalent about transfers to adult children because of the two conflicting norms of always providing for family members in need, on one hand, and raising children to be independent and stand on their own two feet, on the other hand. This ambivalence is consistent with Pillemer et al.'s (2007) finding that mothers express mixed feelings toward an adult child when the mother gives more help than she receives from the child.

The distinction between what is desirable and what is the right way to behave may be important. In this study, we treat attitudes about the desirability of co-residence as equivalent to attitudes about what individuals should do, although the open-ended responses indicate that family obligations are only one of several motivations for co-residence. Beliefs about whether sharing a household is a good idea may differ from beliefs that family members are obliged to share a household when one member needs help. People do things because they feel they should even when they recognize that fulfilling an obligation may come at a cost and therefore be a bad idea in some ways. We chose the language of "good" and "bad" idea because it is used in the question on attitudes about co-residence available in the General Social Survey, the only survey with trend data on this attitude. Future research should investigate differences between attitudes about the desirability of sharing a household and attitudes about the obligation to share.

Anticipating how individuals are likely to respond to economic crises like the current economic recession was one motivation for our study. Our underlying model assumes that attitudes about what is desirable predict behavior, in this case, whether parents and children will

share a home to alleviate economic hardship. However, vignettes may be better at eliciting attitudes about what people should do than how they will actually behave (Collett and Childs 2011). Untangling how general attitudes, personal feelings of responsibility, and helping behavior are related are important challenges for understanding the durability of the family safety net. Attitudes about intergenerational assistance and actual provision of assistance are intertwined with individuals' views of what it means to be a good parent or a responsible child. Ascertaining how the generations view their obligations toward each other and whether, or under what conditions, they act in accord with these views remains a high priority for future research. Families have undergone rapid change in recent decades, and yet families remain the "fall back" when members experience hardship. This study takes an important first step toward trying to understand some of the conditions that may affect family members' willingness to assist each other.

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Table 1. Vignette Design

Vignette

[John/ Mary] [and his/her family are/ is] having financial trouble and **[he/ she/ they] [has/ have]** lost **[his/ her their]** home. **[John/ Mary]** is living with **[his wife/ her husband/ his girlfriend/ her boyfriend] [and their young child]** and **[he/ she/ they] [needs/ need]** a place to live **[for the next three months/ indefinitely]. [John/ Mary]**'s older mother lives nearby**.**

Do you think it is generally a good idea or a bad idea for **[John / Mary] [and his wife/ her husband/ and his wife and their young child/ her husband and their young child/ and his girlfriend/ her boyfriend/ and his girlfriend and their young child/ her boyfriend and their young child/ and his/her young child / no fill if single, no child]** to move in with **[John/ Mary]**'s mother?

Vignette Characteristics	Percent (unweighted)
Characteristics of the adult child	
Union Status	
Married	34.0
Cohabiting	34.2
Single	31.7
Total	*100.0*
Parental Status	
No young child	51.1
Has young child	48.9
Total	*100.0*
Gender	
Male	49.7
Female	50.3
Total	*100.0*
Circumstances of co-residence	
Who needs help	
Parent	50.4
Adult child	49.6
Total	*100.0*
Length of Stay	
3 months	49.9
Indefinite	50.1
Total	*100.0*
Unweighted N	3,129

Notes: The vignette also included combinations in which the adult child was a single parent. For example: [John/ Mary] is having financial trouble and [he/she] needs a place to live. [John/ Mary] is a single [father/mother]. [He/ She] and [his/ her] young child need a place to live for …." Variables are described in text. Percentages may not sum to 100 due to rounding.

Table 2. Sample Characteristics (weighted percentages, unweighted Ns)

	Percent	N		Percent	N
Age			**Income in lowest 2 quintiles**		
18-24	9	214	No	57	1,896
25-34	19	505	Yes	43	1,233
35-44	20	596	**Union status**		
45-54	18	549	Married	44	1,517
55-64	18	617	Cohabiting	8	215
65-74	10	423	Widowed	5	167
75 and older	5	225	Divorced or separated	15	450
Gender			Single	28	780
Female	51	1,552	**Children under 18 in HH**		
Male	49	1,577	No children	69	2,226
Race and Hispanic ethnicity			Children present	31	903
Non-Hispanic White	69	2,439	**Urban residence**		
Non-Hispanic Black	11	253	Do not live in MSA	16	542
Hispanic	13	264	Live in MSA	84	2,587
Non-Hispanic Other	6	173	**Region**		
Education			Northeast	18	564
Less than high school	12	338	Midwest	22	787
High school graduate	32	927	South	37	1,080
Some college	28	955	West	23	698
Bachelor degree or higher	28	909	**Internet access**		
Employment status			Had internet before	62	2,020
Employed	57	1,697	Did not have internet	38	1,109
Unemployed	10	257			
Not in labor force	33	1,175			

Notes: Variables are described in text. Percentages for each variable may not sum to 100 due to rounding.

Table 3. Attitudes Toward Co-Residence and Respondents' Explanations (percentages)

Vignette Responses

	Good idea	Bad idea	It depends	Don't know	Total
All respondents	30	12	54	4	100

Explanations from Open-Ended Follow-up

	Good idea	Bad idea	It depends	Don't know	Total
Relationship quality/conflict	0.7	22.7	52.6	35.4	33.1
Family obligation	48.7	0	0.2	0	14.7
Resource constraints	6.2	2.2	7.4	1.9	6.3
Cohabitation	0.1	32.1	2.0	10.0	5.2
Short-term exchange	11.7	0	2.8	0	5.1
Housing	0.1	0.1	8.2	0	4.6
Duration	7.7	1.3	3.1	3.3	4.3
(In)dependence	0	27.7	1.0	6.0	4.0
Responsibility	0.3	1.4	5.7	1.7	3.5
If agree	0.4	0.3	4.6	4.2	2.8
Mother's health	0.2	0.3	4.8	0	2.8
Saves money	8.4	0	0.4	0	2.7
Other	15.5	11.9	7.5	37.5	11.2
Total (%)	100	100	100	100	100

Notes: Explanations are described in text. Percentages may not sum to 100 due to rounding. Data are weighted. Unweighted N = 3,129 for vignette responses; 2,969 for explanations.

Table 4. Odds Ratios (OR) from a Multinomial Logistic Regression Predicting Attitudes Toward Co-Residence ("It depends" is reference category)

	Good idea vs. It depends		Bad idea vs. It depends		Don't know vs. It depends		p value for joint
	OR	Z	OR	Z	OR	Z	Wald test
Vignette Characteristics							
Adult child union status (married)							<.01
Cohabiting	0.53	-4.48	2.98	6.21	1.49	1.33	
Single	1.51	3.34	0.45	-3.24	0.59	-1.47	
Adult child has young child	1.15	1.32	1.04	0.26	1.30	1.03	.47
Adult child is man (woman)	1.05	0.46	0.76	-1.86	0.69	-1.40	.12
Adult child needs help (parent)	0.70	-3.26	1.18	1.13	0.78	-0.92	<.01
Indefinite stay (3 months)	0.59	-4.84	1.20	1.20	1.30	1.00	<.01
Respondent Characteristics							
Age, in years	0.99	-2.45	1.02	3.55	0.98	-1.72	<.01
Male (female)	1.10	0.84	1.12	0.77	1.24	0.81	.68
Race and Hispanic ethnicity (Non-Hispanic White)							.16
Non-Hispanic Black	1.32	1.42	1.23	0.80	1.50	0.94	
Hispanic	1.43	1.89	0.74	-0.99	1.20	0.49	
Non-Hispanic Other	1.63	2.19	0.81	-0.54	1.77	0.94	
Education (college +)							.02
Less than high school	1.18	0.76	1.78	2.11	4.78	3.74	
High school graduate	0.99	-0.10	1.36	1.62	2.43	2.46	
Some college	0.87	-1.04	1.05	0.25	1.88	1.71	
Employment status (employed)							.62
Unemployed	0.89	-0.57	1.03	0.10	0.38	-1.94	
Not in labor force	1.07	0.49	0.99	-0.05	0.76	-0.75	
Income in lowest 2 quintiles	0.78	-1.98	0.81	-1.30	1.44	1.11	.08
Union status (married)							.77
Cohabiting	0.90	-0.44	0.87	-0.40	1.10	0.17	
Widowed	0.72	-1.24	0.68	-1.35	2.03	1.18	
Divorced or separated	0.92	-0.47	0.69	-1.64	1.00	0.01	
Single	0.92	-0.57	0.91	-0.44	0.73	-0.93	
Children live in household	1.01	0.11	1.06	0.26	0.71	-0.90	.81
Live in MSA	1.24	1.48	0.98	-0.12	2.25	2.33	.07
Region (Midwest)							.06
Northeast	0.96	-0.24	1.32	1.30	0.99	-0.01	
South	1.12	0.79	1.46	2.07	0.77	-0.84	
West	0.93	-0.44	0.69	-1.68	0.63	-1.32	
Controls							
Did not have internet before	0.94	-0.47	1.08	0.47	2.55	3.03	.02
Vignette asked second	1.13	1.13	1.03	0.22	0.87	-0.54	.62

Notes: Variables are described in text. Reference category is in parentheses. Data are weighted. Unweighted N = 3,129.

Table 5. Open-Ended Responses, by Who Needs Help and the Desirability of Co-Residence (weighted percentages)

Explanation	Parent Needs Help				Adult Child Needs Help			
	Good	**Bad**	**Dep.**	**Total**	**Good**	**Bad**	**Dep.**	**Total**
Relationship quality/conflict	0.3	34.8	58.6	36.0	1.3	12.7	47.1	30.2
Family obligation	59.4	0	0.2	20.1	34.9	0	0.1	9.2
Resource constraints	5.7	2.5	7.6	6.2	6.8	1.9	7.1	6.3
Cohabitation	0	25.3	1.6	3.9	0.3	37.7	2.3	6.5
Short-term exchange	8.7	0	2.0	4.0	15.7	0	3.5	6.1
Housing	0.1	0.3	7.5	4.0	0	0	8.8	5.2
Duration	7.9	2.4	2.3	4.1	7.6	0.4	3.8	4.5
(In)dependence	0	22.7	0.6	2.9	0	31.8	1.4	5.1
Responsibility	0	0.7	1.5	0.9	0.7	2.0	9.5	6.0
If agree	0.1	0	4.0	2.2	0.9	0.6	5.1	3.4
Mother's health	0.3	0.7	5.7	3.2	0	0	4.0	2.4
Saves money	3.2	0	0.7	1.4	15.2	0	0.1	4.0
Other	14.5	10.7	7.8	11.0	16.7	13.0	7.2	11.3
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
N (unweighted)	485	178	803	1,502	387	196	852	1,467

Notes: Explanations are described in the text. Percentages may not sum to 100 due to rounding. "Don't know" responses not shown due to small sample sizes.

Table 6: Predicted Probabilities of Attitudes toward Intergenerational Co-Residence, by Adult Child's Union Status and Respondent's Characteristics

Adult Child Union Status	Respondent Characteristics	Good idea	Bad idea	It depends	Don't know
Cohabiting	30 years old	.22	.14	.58	.05
Married	30 years old	.34	.06	.57	.03
Cohabiting	70 years old	.08	.37	.53	.02
Married	70 years old	.27	.11	.61	.02
Cohabiting	Non-Hispanic White	.14	.24	.60	.03
Married	Non-Hispanic White	.29	.09	.60	.03
Cohabiting	Hispanic	.31	.18	.46	.05
Married	Hispanic	.31	.05	.62	.02
Cohabiting	Less than HS	.21	.27	.39	.13
Married	Less than HS	.25	.14	.54	.07
Cohabiting	HS or more	.15	.23	.60	.03
Married	HS or more	.31	.08	.60	.02

Note: Probabilities are generated using three separate models based on Table 4. Each model contains an interaction between the adult child's union status and one of the three respondent characteristics: age, race-ethnicity, education. The probabilities are evaluated using the means of the other variables in the model.