

Helping Out the Kids: Expectations About Parental Support in Young Adulthood

This paper examines the expectations of very young adults (age 18) and their mothers about financial support that parents might provide under a variety of situations common in young adulthood. Using representative data from women and one of their children, we examine differences in expectations between mothers and children and model variation in these expectations. We find that a lower proportion of mothers expect to provide support than their children expect them to, with particularly large gaps between mothers and sons. Further, there are substantial differences in support priorities. Many mothers would support only a married child and others only an unmarried one; similarly, some mothers would support only an unmarried child at home, whereas many others would only support a child away. Although some of these differences reflect differences in resources, most suggest disagreements and confusion about Americans' family values.

Department of Sociology, Population Studies and Training Center, Maxcy Hall, Box 1916, Brown University, Providence, RI 02912 (frances.goldscheider@brown.edu).

*Institute for Social Research, Department of Sociology, Population Studies Center, 4053 ISR, 426 Thompson Street, P.O. Box 1248, The University of Michigan, Ann Arbor, MI 48106-1248.

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The financial support that many parents provide to their children in late adolescence and young adulthood is an important but little understood phenomenon. It is clear, particularly in societies in which universities and colleges are not fully subsidized by the state, that parental investment provides children an additional boost toward higher educational attainment (e.g., Steelman & Powell, 1991). However, it is likely that other subsidies that parents sometimes provide can also contribute to their children's eventual attainments in the work and family spheres. Parental financial help can allow children the opportunity to look for a job they might not otherwise find if they had to maintain themselves while looking and can also help meet the transition expenses that often accompany searching for work in a new location. Further, parental support might also help a child leave a problematic marital or cohabiting relationship that was providing economic support. Similarly, the help that parents might provide for the expenses of a new family could make a critical difference in their children's ability to manage the constellation of financial stresses that many experience in the early adult life course (Oppenheimer, 1982).

This support may have become increasingly critical in recent decades. The importance of higher education has continued to increase, and the financial situation of young adults has deteriorated substantially relative to that of older adults. There

have been dramatic increases in the costs of housing, which most strongly affect renters and first-time home buyers (Whittington & Peters, 1996), and shifts in the structure of employment have increased difficulties faced by young adults in obtaining secure employment (Duncan, Boisjoly, & Smeeding, 1996; Easterlin, 1987). The financial stresses have contributed to quite radical changes in the young adult life course, with increases in age at marriage of about 5 years for both young men and young women between the mid-1950s and the late 1990s.

The same time period, however, has also seen the growth of factors that might have made parents less willing to provide needed support, even if they are able. The social atmosphere has been characterized as glorifying independence and individualism at least since the 1980s (Bellah, Madsen, Sullivan, Swidler, & Tipton, 1985). If so, some parents may resist providing financial support to their adult children, a resistance often reinforced by their own pride in having "made it" on their own (without recognizing the far more favorable climate of opportunities they faced as young adults than that confronting their children). The general redefinition of the age of majority that occurred subsequent to the passage of the 19th amendment lowering the voting age from 21 to 18 years weakened the legal foundation to parents' obligation to provide even the expenses for college. The growth in the taste for residential privacy (Pampel, 1983) has meant that parents may have become less willing to provide one of the cheapest of financial subsidies—the opportunity to have free room and board in the parental home.

Further, the decisions young people make, centered as they are on beginning their family lives, both social and sexual, often reflect values about family forms and gender roles that research has shown to be among the most contested of Americans' attitudes (DiMaggio, Evans, & Bryson, 1996). Should young people remain home until marriage, or should they leave home as soon as possible? (Goldscheider & Goldscheider, 1993). Should young people delay marriage until the man is able to provide sole support for a family of four (as assumed by Wilson, 1987; U.S. Bureau of the Census, 1992), or should a young egalitarian couple trust that between them they can work it out, with perhaps a little help from their parents? Parents who feel strongly one way or the other may not be willing to help children who take the other route. In addition to differences over these highly observable behaviors, parents and their late-ado-

lescent children may have disagreements over a wide range of similarly highly contested issues, such as sexuality and abortion (Thornton, 1989), that might increase conflict and weaken parents' willingness to provide support.

In this research, we explore the factors that lead mothers to expect to provide support to their children in young adulthood, focusing in particular on the influence of values about family and education. We investigate as well whether their children have similar expectations or whether the provision of support is itself a point of contention between the generations. We use a unique data set that asked a representative sample of mothers and their late-adolescent children a set of questions about parental willingness to help their children with basic expenses in a variety of possible future situations. We find large differences between the generations and much confusion about when it is appropriate to help out. These uncertainties are likely to make the decisions of young people, especially those of young men contemplating marriage, particularly problematic.

BACKGROUND

The study of patterns and variation in intergenerational exchange, financial and otherwise, has grown rapidly in the last decade. However, this research provides only a few clues for understanding parental support for the transition to adulthood for three reasons. First, most research has been limited to examining variation in the characteristics of only one of the exchanging parties, because most surveys interview one member of a family and provide only limited information on their ascendant or descendant kin. Second, most of the research has focused on the elderly (Eggebeen, 1992; Eggebeen & Hogan, 1990; Hogan & Eggebeen, 1995), consistent with the direction of public investment (Preston, 1984). Hence, if it is the younger generation that is interviewed, they are either well past young adulthood (Hogan, Eggebeen, & Clogg, 1993) or only include those defined as "problems," such as single parents (Hogan, Hao, & Parish, 1990) or the children of divorce (White, 1992). Third, none of the studies to date has considered that values about the appropriateness of helping out one's children might shape parents' support of their children after they are adults.

The lack of focus on young adults is particularly problematic. Two recent studies have found

that Americans feel a greater obligation to help their adult children than their elderly parents (Coleman, Ganong, & Cable, 1997; Goldscheider & Lawton, 1998). Further, the bulk of actual intergenerational exchange in the 1980s has been shown to be from parents to adult children rather than the reverse (Aquilino, 1990; Ward, Logan, & Spitze, 1992), except when parents are extremely old and frail (Speare & Avery, 1993). The proportion of parents over age 75 receiving financial aid from their children is little more than half the proportion of children under age 30 who receive aid (Eggebeen & Hogan, 1990).

An examination of the literature suggests, however, that a focus on the very beginning of adulthood is very much needed. Three major studies of assistance to adult children show a strong effect of children's age, indicating that most parent-to-child financial assistance occurs in the earliest years of adulthood (Eggebeen & Hogan, 1990; Rossi & Rossi, 1990; White, 1992). Beyond this common finding, their models and target populations make comparisons problematic. White studied adults with children living away from home (the mean age of the respondents' youngest child was 27 years) and was not able to include key measures specific to the children, such as their marital status and living arrangements. Eggebeen and Hogan took the children as respondents, with an average age of 35 years, and were able to include few characteristics of parents, such as their income. Only Rossi and Rossi, whose study design involved interviewing each generation, avoided this problem. However, they provide only the most general analysis of intergenerational support, combining financial help with other kinds of help, such as baby-sitting. Further, their study, like the others, was not concerned with the role of parental values and expectations in shaping intergenerational flows.

Despite these differences in the populations studied and the models estimated, some results appear to be consistent across these studies of support. We will include measures of the factors that these studies have identified to be important in our models of expected support, as well. The two studies that included parental income found strong positive effects, as would be expected (Rossi & Rossi, 1990; White, 1992). The two that included parental education also found positive effects, including one that also controlled parental income (Eggebeen & Hogan, 1990; Rossi & Rossi, 1990).

On the children's side, there is a strong negative effect of age, as previously noted (e.g., White,

1992), and the number of siblings also shows a consistently negative effect on parental contributions (e.g., Rossi & Rossi, 1990; White, 1992). Support is increased by indicators of the quality of the relationship between parents and children (Rossi & Rossi, 1990). In two studies, the child's being married has a powerful effect in reducing financial support from parents, suggesting that any study that omits this information risks serious misspecification (Eggebeen & Hogan, 1990; Jayakody, 1998). The strength of this effect also suggests that in order to understand parental support to adult children, it is important to know the children's early life circumstances, not just in terms of marriage, but also in terms of whether they live away from home or are in school. This research is designed to address these key dimensions by distinguishing various family, school, and living arrangement contingencies common in young adulthood.

Our major new focus is on the role of parental values in the provision of support while controlling for other factors specific to each generation found to be important in previous studies. What are the parental experiences, values, and relationships that influence both parent and child expectations of parental support during the children's transition to adulthood? Are these expectations rooted in values about the importance of family, material success, religious traditions, or religious involvement? By using data from two generations, we are able to examine and compare the factors that influence the expectations of parents and children.

METHOD

Data

The data come from a panel study that began with a probability sample of first-, second-, and fourth-born White children drawn from the July 1961 birth records of the Detroit Metropolitan Area. The mothers of these children were interviewed six times between 1962 and 1980, and the children were interviewed for the first time in 1980, when they were age 18. Although both mothers and children were reinterviewed in 1985 and 1993, this analysis is primarily limited to the data obtained from mothers and children in 1980, the only time questions were asked on expected support between the generations.

The original 1962 survey interviewed 92% of the sampled mothers, and the study has main-

tained the cooperation of a large percentage of the families throughout, so that attrition has not substantially affected sample representativeness. Although our sample of mothers and children was drawn from the entire Detroit Metropolitan Area, the participating families were primarily living outside the central city of Detroit by the time the children reached young adulthood. A substantial minority of the families had also left the Detroit Metropolitan Area to live elsewhere in Michigan or in other states. Although the sample was drawn not from the entire United States but from a single metropolitan area, analyses of comparable national data have produced results that closely resemble those obtained from these data. This is the case both for background characteristics (i.e., parental education and income) and for behavior and attitudes (such as the experience of cohabitation and gender role attitudes).

Unfortunately, however, recent immigrants are not represented (as is the case for most other long-term longitudinal studies), nor are racial minorities. It would be important to understand better than we currently do why lower-income Blacks provide less financial help to their children after controlling for family structure, levels of parental income, the characteristics of children (Jayakody, 1998), and even wealth (White, 1992). Balancing these restrictions, however, is the presence of information on the attitudes and characteristics of both generations, a clear necessity for trying to explain these intergenerational flows, and the unique opportunity to analyze expectations for intergenerational support under a set of theoretically important contingencies.

Measures

Our analysis examines the determinants of expectations about intergenerational flows of resources in young adulthood that are held by young adults and their mothers. The measures that we analyze are derived from answers to five questions that were presented to mothers and children, respectively, and that took the following form:

Parents differ in the amount of financial help they are willing or able to give their grown-up children. Think about the next few years and imagine that (CHILD'S NAME) were not attending school but was married. Would you be willing to help (him/her) with some of the expenses during the first couple of years of (his/her) marriage, or would you expect (him/her) and (his wife/her husband) to be totally on their own,

except for emergencies? (Answers: "willing to help" or "on their own")

The parallel question for the adolescents was the following:

Parents differ in the amount of financial help they are willing or able to give their grown-up children. Think about the next few years and imagine that you were not attending school, but were married. Would your parents be willing to help you with some of the expenses during the first couple of years of your marriage, or would they expect you and your (husband/wife) to be totally on your own, except for emergencies? (Answers: "willing to help" or "on your own")

There were four variants to this question. Two variants were closely similar: In one the child was not married or in school but was living away from home, and in the other the child was married and in school, with the same two possible answers. The other two variants were slightly different. In the case of unmarried students living away from home, a third option was allowed in which the parent would pay for all expenses. The final case referred to unmarried children living at home. In this case, the options were "live for free" versus "expect [the child] to help with household expenses such as food and housing."

Although living arrangements were not specified for the two contingencies involving marriage, we have interpreted the answers as implying that all parties are assuming that the young couple is living together, separate from their parents, because this is the usual arrangement in the United States. The responses were coded in great detail, with provision for additional codes for as few as two unusual answers (such as "no rent if she/he is not working"); no one suggested residence as a qualifying condition for the married. In each case we have dichotomized the answers as "no support" and "support under at least some conditions."

Note that the questions asked of the young people do not indicate what they believe their parents should provide them under the various circumstances. Instead, the questions ask children about their views or perceptions of what their parents would likely do in these situations. As such, they represent what the young people expect they would get rather than what they believe they should get if these various scenarios were to occur. As we will see in the following, the children's expectations of parental assistance differ substantially from the expectations of their mothers.

TABLE 1. MEANS AND STANDARD DEVIATIONS OF INDEPENDENT VARIABLES IN THE ANALYSIS OF EXPECTED FAMILY SUPPORT IN YOUNG ADULTHOOD

Variables	M/ Proportions	SD
Mother's attitudes ^a		
Importance of college (1-3)	2.173	0.812
Importance of marriage (1-4)	2.709	1.066
Respondent's attitudes ^b		
Relationship quality	3.847	1.000
Religious involvement (0-5)	2.698	1.569
Family characteristics ^a		
Denomination		
Nonfundamentalist Protestant	.306	NA
Fundamentalist Protestant	.109	NA
Catholic	.511	NA
Other religion	.045	NA
None	.029	NA
Parents' education (years)	12.299	1.904
Family income (\$10,000)	2.677	1.627
Number of children	3.802	1.492
Mother's marital status		
Stably married	.755	NA
Widowed	.040	NA
Remarried	.093	NA
Single parent	.111	NA
Child's sex (son) ^a	.506	NA
Child current life course status ^c		
Away, not in school	.101	NA
At home, not in school	.292	NA
Away at college	.260	NA
Live at home and in college	.253	NA
Live at home and in high school	.094	NA

Note: NA = not applicable.

^aObtained from mothers' questionnaire. ^bObtained from either mothers' or young adults' questionnaire. ^cObtained from young adults' questionnaire.

In order to analyze variation in these expectations, we focus as determinants on direct and indirect measures of values and relationship quality. We include as predictors measures of parental education, family income, number of siblings, mother's marital status, and the child's living arrangements at the time that the questions on intergenerational support were asked, as well as indicators of generation (mother or child) and gender of child. (Results for the last two variables are not presented but are available from the authors on request.) The means and standard deviations of these measures are presented in Table 1.

Our key independent variables are the measures of the importance women place on two dimensions of their children's future adult lives: col-

lege education and marriage. The mothers were asked how important it was to them that their children complete college, and most responded that it was *somewhat important* or *extremely important* (a mean of 2.2 on a scale ranging between 1 and 3). They were also asked how much it would "bother" them if their child never married, about which they professed somewhat more indifference (a mean of 2.1 on a scale ranging between 1 and 4 reflecting the answers *not at all*, *a little*, *some*, and *a great deal*).

We also study religious denomination, including those with no religious preference, and religious involvement. We divided Protestants into more and less fundamentalist branches. Fundamentalist Protestants include members of Baptist, Evangelical, Pentecostal, Nazarene, and Assembly of God denominations; the less fundamentalist are primarily Methodists, Lutherans, Presbyterians, Episcopalians, and those who answered simply "Protestant" (Smith, 1986).

Questions on relationship quality and religious involvement were asked of both mothers and young adults. Religious involvement is simply the frequency of religious service attendance of the mothers and children (on a 6-point scale ranging from *never* to *several times a week*). The relationship quality measures differed slightly between the generations. Both were given a set of characteristics describing their relationship with the other, with responses ranging over 4 points (*always*, *usually*, *sometimes*, *never*). There were four closely parallel statements about mutual respect of the other's ideas (two statements for each direction), enjoying doing things together, and ease of communication. The young adults were also asked about whether they could confide in their mothers, and whether she gave them the "right amount of affection." Because there were generational and gender differences in the distributions, we normed responses by group (mother-daughter and daughter-mother; mother-son and son-mother), summing the individuals' responses and then subtracting the mean of scores for that group and dividing by the standard deviation for that group. The means are above zero because we added a constant to the values for each group to ensure that there were no negative scores.

The other measures are constant for each family pair, using information obtained from either the mother or the young adult. We use only mother's religious affiliation because at age 18, most young people still have the same religious denominational identity as their parents. The other measures

indicate family characteristics (parental education, family income, and number of children); the life course status of the mothers (maritally) and the young adults (living arrangements and school progress); and the sex of the young adult.

Methods

We examine these measures in some detail, comparing the answers of mothers and children, and of sons and daughters, based on cross-tabulations. Following this descriptive analysis, we perform multivariate analyses of the expectations for support of mothers and children given these contingencies, controlling for the indicators of values, relationship quality, resources, and family and life course position. (For one analysis, we pool the records of mothers and children in order to test for differences between the generations.) For the analysis of overall support (based on a simple sum of responses to each of the five contingencies), our regressions are based on ordinary least squares, because the levels of support can vary from 0 to 5. For the analyses of the separate situations, we use maximum likelihood logistic regression.

RESULTS

Variation in Expectations About Parental Support

We first show the distributions of responses to these situations (Table 2). Information is provided separately by generation (mothers and children) and by sex of child (sons and daughters). We indicate which differences are statistically significant. (All those significant in this table are also significant in the multivariate model that pools the cases of mothers and children, as we discuss later.) This table also provides longer definitions of the labels we use in subsequent tables for each of the situations.

Mothers and their children answered these questions about expected support quite differently, with many fewer mothers than children expecting to provide assistance under nearly all circumstances. The one exception is for basic living expenses for children away at school, for which mothers were actually slightly but significantly more likely to report that they would help than their children expected (88% vs. 83%). This may be real, in which case their children do not realize how strongly their mothers feel about their continuing past high school, or it may represent mothers'

TABLE 2. EXPECTED PARENTAL SUPPORT TO ADULT CHILDREN IN FIVE POSSIBLE SITUATIONS BY GENERATION AND GENDER OF CHILD

Situation	Percentage Expecting Support	
	Mothers	Children
Unmarried student away: any parental help with basic living expenses while away at college, unmarried		
Total ^a	88	83
Sons	86	83
Daughters ^a	89	83
Married student away: any parental help with basic living expenses while married and attending college		
Total ^a	39	47
Sons ^{a,b}	38	57
Daughters	40	37
Unmarried nonstudent at home: live for free while at home, unmarried, and not in school		
Total ^a	15	27
Sons ^a	13	25
Daughters ^a	17	28
Married nonstudent away: any parental help while living away from parents, married, but not in school		
Total ^a	16	38
Sons ^{a,b}	14	45
Daughters ^a	17	31
Unmarried nonstudent away: any parental help while living away from parents, not married or in school		
Total ^a	15	34
Sons ^a	13	34
Daughters ^a	17	34
<i>n</i> (varies slightly by question)	894	899

^aDifference between mothers and children significant at $p < .05$. ^bDifference between sons and daughters significant at $p < .05$ and difference between mother-son gap and mother-daughter gap significant at $p < .05$.

awareness of the social desirability of a positive response.

Much larger differences between mothers and children are evident for the other situations. In most of these scenarios, one fourth to one half of young people expect some financial help with their expenses in early adulthood, no matter what they are doing, whereas in most situations only about one sixth of mothers expect to provide any help. The generational gap is somewhat smaller for the "married-but-in-school" situation, where about 40% of mothers expect to help as compared to nearly half

of children expecting their help, again indicating overall strong parental commitment to supporting their children's educations. There is also a relatively small generation gap with regard to paying rent while living at home—an outcome produced mainly by the large fraction of young people who agree such rent is appropriate (although the generations might disagree on the amount).

Wider gaps appear for those living away from home but not attending school, particularly for married children. Mothers overall do not expect to provide any more financial help to a child away from home who is married than to one who is not married. The children, however, expect somewhat more help with the household expenses they will incur with marriage than those involved in simply moving away into an apartment.

Overall, gender differences are not strong. There are no differences between the mothers of sons and the mothers of daughters that reach significance at conventional levels ($p < .05$). The sons and daughters are also in agreement, at least for the situations involving unmarried young adults.

There are substantial and significant gender differences, however, in the situations that involve marriage. In each case, the mothers make little distinction between a married son or married daughter, whereas sons are considerably more likely to expect support when they marry than are daughters. This contingency reveals the largest generation gap in these data. Among sons thinking about being a married nonstudent, nearly half (45%) expect parental help if needed. Somewhat fewer daughters expect help in that situation (31%), but only 14% of the mothers of sons (and 17% of the mothers of daughters) report that they think it appropriate to help out a married child who is having difficulty when not in school.

Our original plan when considering these situations was to create a Guttman-type scale, expecting that those who supported the most unpopular situations would be very likely to support more popular ones. However, this turned out not to be the case. Not only are there differences in the proportions expecting support under various circumstances between mothers and children, between sons and daughters, and between the mothers of sons and the mothers of daughters, but there are clear differences in support priorities. Mothers' support priorities differ from those of their children, and there are clear differences among the mothers as well.

To highlight these differences in priorities, we present Table 3, which presents comparisons be-

tween five different situations. In each comparison we indicate in the first line of the table the percentage of respondents who would expect support in at least one of the situations. Then, for all of these people, we consider whether they would expect support under both circumstances or under just one circumstance, noting which of the situations would receive support. The first two contrasts compare those in school and unmarried, the group with the highest level of expected support, with those not in school, either married (1) or unmarried (2). The other three provide pair-wise comparisons among the three nonstudent situations common in young adulthood: living at home (unmarried), living away from home (unmarried), and living away from home (married).

The disagreements among respondents over which kind of situation deserves priority for helping emerge almost entirely in these latter three situations. The school-based situations (the first two) show only a very few cases among those who expect to provide support in either situation who would provide support for children who are not students, whether married or unmarried, but would not if they were students. For example, less than 5% of mothers and children said they would expect to give or receive support if the child were a nonstudent but would not if the child were a student. It is likely that mothers who are so unsupportive of college attendance that they would not help their children attend are also unwilling to help them in other ways.

The other comparisons, however, provoked considerable disagreement. Some want to encourage residential independence before marriage, whereas others support marriage; some want to encourage the unmarried to live away from home, some to live at home; and some will support the unmarried at home but not help them after marriage.

As Comparison 3 shows, among those expecting to provide any support at all for children living away from home and not in school, many mothers expect to support an unmarried child but not a married one (37.3%), suggesting that these mothers feel their responsibility ends with the child's marriage. About as many, however, only expect to provide support under the reverse circumstances (38.7%), suggesting that these mothers feel that children should remain at home until marriage or lose support, but that they would support the children after marriage. This could make the decision to leave home before marriage quite expensive for children in these families.

The same division characterizes the final two

TABLE 3. EXPECTED FINANCIAL SUPPORT TO ADULT CHILDREN: MOTHERS' AND CHILDREN'S PRIORITIES IN DIFFERENT POSSIBLE SITUATIONS^a

Comparison	Percentage Any Help for Each Comparison	
	Children	Mothers
1. Unmarried student away versus married nonstudent away	86.5	88.9
Help unmarried student but not married nonstudent	56.2	82.5
Help married nonstudent but not unmarried student	4.1	1.4
Help in both situations	39.7	16.1
Total any help	100.0	100.0
2. Unmarried student away versus unmarried nonstudent away	85.0	88.6
Help unmarried student but not unmarried nonstudent	59.4	82.8
Help unmarried nonstudent but not unmarried student	2.5	1.0
Help in both situations	38.1	16.2
Total any help	100.0	100.0
3. Unmarried nonstudent away versus married nonstudent away	51.7	24.8
Help unmarried but not married	26.9	37.3
Help married but unmarried	33.3	38.7
Help in both situations	39.7	24.0
Total any help	100.0	100.0
4. Unmarried nonstudent away versus unmarried nonstudent at home	50.2	27.5
Help if away, but charge rent at home	47.0	44.3
Allow to live free at home, but not help if away	31.6	44.3
Allow to live free at home and help if away	21.4	11.4
Total any help	100.0	100.0
5. Married nonstudent away versus unmarried nonstudent at home	51.2	26.2
Help if married away, but charge rent if unmarried at home	48.2	43.1
Allow to live free at home, but not help if married away	26.1	41.0
Allow to live free at home and help if married away	25.7	15.9
Total any help	100.0	100.0

^aFor each comparison the number in the first line is the percentage of people who would support or expect support in at least one of the two situations. The numbers in the remaining rows of each comparison are the percentage of those people in the first row who would provide help (or expect help) for each combination of situations.

comparisons for the mothers. The fourth focuses directly on the living arrangements of the single child, where mothers split equally over whether they would subsidize children living at home, but not away (44% of those expecting to provide any support), or subsidize children living away, but not at home (also 44%). Mothers also split equally over the fifth comparison, between preferring to provide support for their unmarried children living at home and for their married children living away from home. Some tie support to being unmarried (41%), and some to being married (43%).

The children expect their mothers to have somewhat more clearly ranked priorities. In contrast to their mothers' varied views, the children expect mothers to favor marriage and residential independence, whether married or unmarried (Situations 3 through 5). Children thinking about the possibility of living away from home while not in school (Comparison 3) are somewhat more likely to expect help if they were married than if they were unmarried (33.3% vs. 26.9%). They are also

more likely (Comparison 4) to expect to have to pay rent but get help away than to live at home free but not get help away (47% vs. 32%). In the last and sharpest case (Comparison 5), however, young people were about twice as likely to expect to pay rent if living at home but to get help if married as they were to expect to live free at home but to get no help with the expenses of a new family (48.2% vs. 26.1%). Thus there are fewer differences among children than among their mothers, but the differences among children are still quite substantial (and might have been greater if the questions had focused on their money and others' decisions, rather than on others' money and their own decisions.)

Modeling Expectations About Parental Support

In order to be able to understand the determinants of support expectations among mothers and their children, we turn to our multivariate regression analyses. We first examine the factors that affect

overall support. Given the differences we just saw in support priorities, however, it is clearly important in this time of contested values to understand the determinants of the separate support scenarios, that is, which mothers expect to use their financial resources to help in which of their children’s potential pathways to adulthood. What factors increase mothers’ likelihood of promoting residential independence by charging rent rather than providing full support at home, and so on down the set of situations? Do they reflect differences in values? In the quality of the parent–child relationship? Do they reflect differences in the mothers’ access to resources as a result of their economic or social positions? Might they perhaps reflect either their positions within the family (such as whether they are married to the child’s father) or their children’s current location (in school, at home)? For each analysis, we present results for mothers and children separately. However, we also tested for gender and generational differences, which essentially replicated those we present in Table 2, so we do not repeat them here.

We first examine the determinants of expectations for total support for mothers and children, summing the total number of situations where support is expected, with the outcome variable ranging from 0 to 5 (Table 4). We then move to a consideration of each of the support scenarios, with the variables analyzed as dichotomies using logistic regression, exponentiating the logistic coefficients.

Determinants of Overall Support. The determinants of overall financial support are relatively similar for mothers and children (Table 4), with important effects not just of resources but also of values. Holding values supporting college education influences the expectation that mothers will provide support, reflecting the fact that expected support for college is the highest by far. There is, however, no connection between attitudes about the importance of marriage and overall support. This suggests that the possibility that parental support might facilitate their children’s marrying is not widely appreciated in this sample, despite the recognition in the academic community that recent delays in marriage timing may reflect financial difficulties (e.g., Oppenheimer, Kalmijn, & Lim, 1997).

Denominational religious affiliation also has some influence on the overall expectation of support. Most dramatic is the effect of having an “other” religious affiliation (which is composed

TABLE 4. FACTORS PREDICTING EXPECTED TOTAL FAMILY SUPPORT IN YOUNG ADULTHOOD FOR MOTHERS AND CHILDREN (OLS REGRESSION COEFFICIENTS)

Variables	Mothers	Children
Mother-level variables		
Importance of college	0.02	0.02 ^a
Importance of marriage	−0.01	0.00
Denomination ^b		
Fundamentalist Protestant	0.06*	0.04
Catholic	−0.02	0.02
Other religion	0.16*	0.19*
None	−0.03	0.07
Religiosity ^c	−0.01	−0.02*
Mother–child relationship quality ^c	0.03*	0.03*
Parent’s education	0.01*	0.02*
Family income	0.02*	0.01
Number of children	−0.01 ^a	−0.01*
Marital status ^b		
Widowed	−0.03	−0.03
Remarried	0.00	−0.03
Divorced	−0.03	−0.09*
Child-level variables		
Current life course status ^b		
Away, not in school	−0.01	0.04
Away at college	0.03	0.08*
At home, in college	−0.01	−0.01
At home, in high school	0.01	0.04
Intercept	0.02	0.03
R ²	.1450	.1476

Note: OLS = ordinary least squares.

^a.05 < *p* < .10. ^bReference categories: denomination (nonfundamentalist Protestant); marital status (in first marriage); child’s life course status (at home, not in school).

^cIn mother regressions. In the child regressions, these measures are based on responses of the child.

**p* < .05.

primarily of Jews). Such group membership strongly increases both mothers’ and children’s expectations about support. Interestingly, those who are fundamentalist Protestants also expect to provide significantly more support than the reference group of “mainline” Protestants. Mothers and children who are more religiously involved, however, expect significantly less support to be provided than those who rarely attend religious services.

Expectations for financial support are clearly somewhat contingent on interpersonal relationships. They rest, at least in part, on the mothers’ perceived quality of their relationships with their children, and the children’s expectations are similarly tied to their perceptions of their relationships with their mothers. This result is consistent with that found by Rossi and Rossi (1990) and White (1992). Nevertheless, structural factors also

have strong effects. Mothers with more education and income expect to provide more support, but the more children they have to provide support for, the less they expect to support this particular child.

Variation in the family life course also has a significant impact. In terms of parental life course decisions, the expectation for support is least for those in families that have experienced marital dissolution, although the differences between those in intact families and those in mother-widowed or mother-remarried families are small and not statistically significant. Expected support is lower when the mother is unmarried, and significantly so among the children. This result suggests that unmarried parenthood is a context that children perceive as more problematic than their mothers do. In terms of the children's own life course progress, the strong positive effect of having already left for college at the time of the interview is sensible, because many of these young people are already enjoying substantial parental support.

Support in Specific Situations. These relatively small differences between mothers and children in the factors affecting overall support might hide larger differences when we consider the separate support contingencies. In Table 5 we present separate regressions for each situation. Given the much larger generation than gender gaps shown in Tables 2 and 3, we again distinguish the results for mothers and children, but not between sons and daughters or between the mothers of sons and the mothers of daughters. For each generation, the first two columns are for the two student scenarios (unmarried and married), then the two unmarried, nonstudent scenarios (living at home or away from home), and finally, the married, nonstudent scenario.

These results suggest that many of the patterns that we saw in the overall analysis of support are quite focused in their impact, having a significant effect on one or a few scenarios, but not affecting the others in terms of both significance and size of effect. In particular, the effects of values are strongly contingent on which scenario is under consideration. In most cases the patterns are similar for the older and younger generations; we will indicate differences between them that were significant.

Values. The effect of the mothers' valuing college education is restricted to the two college-related

situations, with no discernible impact on any of the other situations. Promarriage values have a similarly focused impact, but only in the negative. Mothers who strongly value marriage are resistant to providing support to a lifestyle that might be in conflict with it (unmarried nonstudents living away from home), but they do not appear willing to put their resources behind their values by helping out a child who does marry.

Fundamentalist Protestants expect to support marriage more directly. Their high level of expected overall support turns out to be restricted to the two marriage situations (and is only even marginally significant for the older generation). This suggests that even holding constant expressed promarriage attitudes, members of these religious groups are prepared to actively reinforce their support for the centrality of marriage and family. Catholics do not differ much from mainline Protestants, with the exception of a weak pattern of avoiding support for independent children living away from home when not married or in school.

Interestingly, those of "other" religions express more expected financial support across the board for all situations. Despite the general view that Jews are particularly supportive of education, it is for the single student situation that this group shows the least, not the most, difference. They expect to support their children in marriage and independent living as much or more than they do when their children are in school, and they express the highest expectation of giving their children a free ride vis-à-vis rent at home.

Those who replied "none" to the affiliation question show quite different patterns for the two generations across the different situations. Such mothers evince the least support for children away at college, at least if they are unmarried (which their children do not expect). Mothers also appear reluctant to support unmarried children away from home who are not in school.

Greater religious service attendance appears to have a generally negative effect on expecting support across all situations. In this case, however, it is the younger generation's expectations that are most affected, with more significant coefficients and a significantly different effect for the married, nonstudent situation ($p < .03$). This result suggests that it would be particularly important to know the fathers' views, because more religiously involved families are more likely to be patriarchal.

Parent-child relationship quality. The quality of the relationship, like religious involvement, has

TABLE 5. FACTORS PREDICTING EXPECTED FAMILY SUPPORT IN YOUNG ADULTHOOD BY SUPPORT TYPE (EXPONENTIATED LOGISTIC REGRESSION COEFFICIENTS)

	Mothers						Children						
	UM-S	M-S	UM-NS	UM-NS	M-NS	UM-S	UM-S	UM-NS	UM-NS	M-S	UM-NS	UM-NS	M-NS
	Away	Away	Home	Away	Away	Away	Away	Home	Away	Away	Home	Away	Away
Mother-level variables													
Importance of college	1.059*	1.033	1.006	0.991	0.993	1.043*	1.060*	1.000	1.000	1.060*	1.000	1.000	1.013
Importance of marriage	0.996	1.001	1.001	0.975*	1.000	1.000	1.011	1.003	1.003	1.011	1.003	0.988	1.003
Denomination^a													
Fundamentalist Protestant	1.007	1.111 ^b	1.084 ^b	1.027	1.077 ^b	1.046	1.046	1.006	1.011	1.046	1.006	1.011	1.091
Catholic	0.988	0.969	1.017	0.948 ^b	0.965	1.045 ^b	1.052	1.000	0.968	1.052	1.000	0.968	1.051
Other religion	1.039	1.197*	1.376*	1.073	1.231*	1.132*	1.170 ^b	1.365*	1.232*	1.170 ^b	1.365*	1.232*	1.142
None	0.882*	1.142	0.965	0.826*	1.068	1.052	1.087	1.060	0.940	1.087	1.060	0.940	1.183
Religiosity ^c	0.999	0.992	0.994	0.988	1.004	0.986*	0.966*	0.989	0.979 ^b	0.966*	0.989	0.979 ^b	0.963*
Mother-child relationship quality													
Parents' education	1.018*	1.036*	1.030*	1.027*	1.017	1.048*	1.018	1.040*	1.027 ^b	1.018	1.040*	1.027 ^b	1.043*
Family income	1.038*	1.027*	0.984*	1.011	1.002	1.014*	1.038*	1.005	1.013	1.038*	1.005	1.013	1.028
Number of children	0.969*	0.966*	1.017 ^b	1.000	1.022*	1.026*	1.003	1.009	1.001	1.003	1.009	1.001	1.011*
Marital status^a													
Widowed	0.948	0.934	0.989	1.027	0.974	0.984	1.045	0.947	0.969	1.045	0.947	0.969	0.949
Remarried	0.919*	0.986	1.005	1.121*	1.015	0.935*	0.980	0.923*	0.997	0.980	0.923*	0.997	0.995
Divorced	0.900*	0.947	0.969	1.061	0.991	0.997	0.939	0.881	0.891*	0.939	0.881	0.891*	0.875*
Child-level variables													
Current life course status^a													
Away, not in school	1.060 ^b	0.944	0.948	0.983	1.041	0.964	1.021	1.060	1.062	1.021	1.060	1.062	1.127*
Away at college	1.111*	1.070	0.972	1.010	1.019	1.119*	1.062	1.122*	1.091 ^b	1.062	1.122*	1.091 ^b	1.037
At home, in college	0.994	1.014	0.979	0.968	1.022	1.046	0.950	1.024	0.910*	0.950	1.024	0.910*	1.008
At home, in high school	1.020	1.014	0.933	1.004	1.062	1.025	1.061	0.970	1.116 ^b	1.061	0.970	1.116 ^b	1.003
Intercept	0.115	-0.173	0.143	0.028	-0.030	0.101	-0.093	0.050	0.196	-0.093	0.050	0.196	-0.081

Note: M = married; NS = nonstudent; S = student; UM = unmarried.

^aReference categories: denomination (nonfundamentalist Protestant); marital status (in first marriage); child's life course status (at home, not in school). ^b.05 < *p* < .10. ^cIn mother regressions. In the child regressions, these measures are based on responses of the child.

**p* < .05.

effects across the board, although in this case, higher quality is like lower religiosity, strengthening expected support, and it applies to both generations. There is no sign that children who are closer to their mothers are particularly encouraged to stay at home. Instead, they seem to be supported in whatever they might do.

Resources. The measures of parental resources, and particularly the indicators of parental family structure, have much more focused effects. In families with higher parental education, mothers are particularly likely to expect to provide support for the college situations, especially if the child is married, and the younger generation shares this expectation. This combined result suggests that among these women, who married and had children at the height of the baby boom, having more education themselves increases their recognition that marriage is when the most help is needed to prevent young people from dropping out before completing their education. However, higher maternal education actually decreases their willingness to subsidize children living at home, an effect not evident to the younger generation ($p < .001$). Evidently, increased education has brought the mothers not only a commitment to educating their children but also a stronger preference for privacy. Family income is similarly quite focused in its impact, increasing expectations for support both for school and new family formation—but not for supporting young unmarried people living either at home or away. As would be expected, the effects of family income are greater for the mothers than for the children ($p < .03$ for unmarried school attendance).

The number of children in a family has an even more narrowly focused impact on expectations of parental assistance, serving almost entirely to reduce the expectation for college support (both married and unmarried). This may reflect the much larger outlays normally associated with college expenses. We expect that having a larger family would reduce the amount of support for college even more than the likelihood of support. Interestingly, women with more children are somewhat more likely to expect to let children live at home “for free” rather than charging rent. It seems that even 18 years or more after deciding to have many children, many mothers still like to have them around.

Life course position. The effects of the mother’s life course decisions also differ in how general

their effects are. In families with unmarried mothers, the expectation of reduced support is characteristic of nearly each situation, with most coefficients fairly large and often significant. In contrast, remarriage only strongly restricts expected support for college expenses of unmarried children. This result is consistent with the widespread finding that young adults in stepfamilies receive less education than those in stable, two-parent families (McLanahan & Bumpass, 1988). We also find that remarried mothers are more willing to subsidize their children’s independent residence, even if they are not married or in school. Evidently, at least part of the reason that young adults leave home early in remarried families (Goldscheider & Goldscheider, 1998; White & Booth, 1985) is that some receive a subsidy to do so. The child’s life course position has fewer effects. The strong effect of being already away at college on the likelihood of expecting support with college expenses is clear and unsurprising.

DISCUSSION

This research on the expectations of parental financial support to adult children of mothers and their children has shown relatively deep divisions in American families. There is a substantial generation gap, with many more children expecting some parental help relative to the number of mothers who indicate willingness to provide any. There is also a gender gap, with sons particularly likely to expect parental support, although the mothers do not differ in their expectations of providing support by whether they have sons or daughters. Support is also quite contingent on the situation in which young adults find themselves, with the most support expected for those in school. Among the nonstudent possibilities, however—living at home or living away from home, either married or unmarried—there is considerable disagreement over which it is more appropriate to help, with many mothers willing to help a married child but not an unmarried one, but many others expressing the reverse. These disagreements appear to reflect deep differences in values about the proper routes young people should take into adulthood. They also suggest that children, and particularly sons, are not very knowledgeable about their mothers’ expectations in this area.

Attending college is probably the life course transition that had been most fully discussed in these families, with the result that children know what their parents expect, and college attendance

is one area in which gender differences have vanished. Families may differentiate between the characteristics of the colleges they want their sons and daughters to attend, perhaps preferring nearer institutions for their daughters than their sons and preferring schools emphasizing business and engineering for their sons and the liberal and fine arts for their daughters. However, nearly all expect to help pay for both their sons and their daughters if they attend college. Although widespread college attendance is a recent phenomenon, its clear economic value not just for men but also for women has evidently led it to be fully institutionalized, so that there is essential agreement across the two generations and between the two genders. The divisions only appear on the nonstudent paths into adulthood.

Surprisingly, the gender differences for the nonstudent situations only appear in the younger, not the older generation, and they are sharpest for the situations involving marriage, where sons are much more likely to expect parental financial help than either daughters or mothers, as we saw in Table 2. In most studies of gender-related attitudes, it is the younger, not the older, generation that has been found to have more similar gender-related attitudes. It is possible, however, that this particular situation reflects the greater awareness of 18-year-old men than either mothers or younger women of the financial stringencies facing them as providers for young families. It is likely that many will soon come to learn that they will have to bear them alone, or at least without parental help. Many daughters are evidently still expecting to marry, if not a knight in shining armor, at least a solid provider. Sons may know the realities of the job market for young men better than their mothers and girlfriends. They are increasingly expecting a working wife (South, 1991) but evidently are also hoping for parental support.

One of our most important findings is that expectations to provide financial support are highly contingent on the situation requiring help—married or unmarried, at home or away—and that parents differ on which situations they are more likely to support. Further, these differences appear to be responsive not only to differences in resources but also to differences in values. The influence of resources is felt most strongly on school expenses. This is the case not only for parental education and income, but also for the effects of the number of siblings and the mother's remarriage. Additional siblings presumably dilute family resources per child, and the presence of a stepfather might

weaken a woman's influence on how much family income is spent on her children from a previous marriage. Unmarried mothers, in contrast, expect to be fairly equally constrained in all situations.

It is in the nonstudent pathways that the effects of values are the most strongly felt, values implicit in different religious creeds and communities, as well as directly measured values about the importance of college and marriage. Although the more religiously involved resist all support to children, members of fundamentalist Protestant sects are willing to make an exception for children who have married. Those of other religions expect to be unusually supportive of their children under all situations, but particularly for unmarried nonstudents away from home. They resemble the more educated in preferring to support children who are not home, whereas Catholics are distinctive in avoiding support for children who follow this route out of the home. Those who affirm the importance of marriage are also particularly reluctant to provide support to such children, suggesting that they see it as an alternative that might delay or even preclude marriage.

Given these results, and the sharp differences they suggest among American families, it is important to examine these issues in more detail. This cohort came of age in the 1980s. Most of the trends affecting young adults' transitions out of the home and into new families were well under way by 1980 (Goldscheider, 1997); nevertheless, most intensified during the 1980s and 1990s. This increases the importance of continued parental support and hence the need for studies focusing on more recent cohorts. Further, how might patterns of intergenerational support differ among members of minority groups? Might fathers have appeared to be more generous financially, as some research has suggested (Eggebeen, 1992), or are they similar to mothers? (Steelman & Powell, 1991).

We also need to assess how these differences work themselves out behaviorally. Are the factors that influence attitudes the same as those that affect behavior? How well are parental preferences communicated to children? Does parental support affect the pathways that young adults take into adulthood? We need data on both children and parents (mothers *and* fathers), data that follow families over time and that include the major minority communities in our society. Analyses of such data will allow us to deepen our understanding of the extent and variation in parental support to young adults in this era of increased youth un-

employment and rising costs, particularly for the expenses of a young family—housing, medical costs, and child care.

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