Stepfamily Structure and Transfers between Generations in U.S.

Emily E. Wiemers
University of Massachusetts Boston

Judith A. Seltzer
University of California, Los Angeles

Robert F. Schoeni
University of Michigan

V. Joseph Hotz
Duke University

Suzanne M. Bianchi
(1952-2013)

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Abstract

Unstable couple relationships and high rates of re-partnering have increased the share of U.S. families with stepkin. Yet data on stepfamily structure are from earlier time periods, include only coresident stepkin, or cover only older adults. This paper uses new data on family structure and transfers in the Panel Study of Income Dynamics (PSID) to describe the prevalence and numbers of stepparents and stepchildren for adults of all ages and to characterize the relationship between having stepkin and transfers of time and money between generations, regardless of whether the kin live together. We find that having stepparents and stepchildren is very common among U.S. households, especially younger households. Furthermore, stepkin substantially increase the typical household's family size; stepparents and stepchildren increase a household's number of parents and adult children by nearly 40% for married/cohabiting couples with living parents and children. However, having stepkin is associated with fewer transfers, particularly fewer time transfers between married women and their stepparents and stepchildren. The increase in the number of family members due to stepkin is insufficient to compensate for the lower likelihood of transfers in stepfamilies. Our findings suggest that recent cohorts with more stepkin may give less time assistance to adult children and receive less time assistance from children in old age than prior generations.

I. INTRODUCTION

Family members often share the routine tasks in everyday life and provide more intense help in crises. How and the extent to which family members help each other depends on who is in the family and the strength of family ties, who may need assistance and who is able to provide it, and whether assistance is in the form of time or money. The availability of kin is a central element for describing the potential connections between family members. In demographic terms, kin availability indicates who is at risk of assisting or needing assistance from a family member. The extent to which stepparents and stepchildren should be considered among the available kin is an important question for understanding the connections within U.S. families in light of the high rates of re-partnering after a first childbearing union dissolves (Cherlin 2010).

To evaluate the importance of stepkin in U.S. families, this paper has two objectives. First, the paper provides a demographic portrait of the stepfamily structure that characterizes parents and their adult children in contemporary American families and the nature of the ties across these two generations as measured by the time and money they provide to one another. Using data on parent-child relationships and transfers between parents and adult children in the 2013 Panel Study of Income Dynamics (PSID), we examine the presence and numbers of parents and adult children and the prevalence of stepkin in both the older and younger adult generations. We show how having stepparents and stepchildren is associated with manifest ties across generations.

The second objective is to investigate a question concerning stepkin and intergenerational ties that was first posed by Wachter (1997), but thus far remains unanswered. Using demographic microsimulation methods, Wachter forecast a decline in the number of biological kin but an increase in stepkin during the twenty-first century. Speculating on the implications of his findings, Wachter asked: To what extent does the increase in number of family members due to stepkin compensate for the weaker ties between stepkin than biological kin? We explicitly address this question by taking account of the number of biological and stepkin in families and differences in the propensities of families with and without stepkin to transfer time and money to family members.

We find that nearly 30% of American households have a stepkin tie in either the parent or adult child generation of their family and that stepkin ties are more common among households headed by younger adults. Moreover, stepkin dramatically increase the size of families. Among households whose heads and wives have living parents, stepparents increase the total number of parents by close to 20%; among households headed by married couples with adult children, stepchildren increase the total number of children by 66%. In addressing the question posed by Wachter (1997), we find that having a larger number of family members is not systematically related to transfer behavior, and the effects of numbers of family members on transfers are mostly small and imprecisely estimated. But, we also find that family members are less likely to give time support in the presence of stepkin. Among married/cohabiting couples, the stepkin disadvantage is particularly large when wives, rather than husbands, have stepparents or stepchildren. Finally, combining the effects on transfers of family size and stepfamily structure, we find that the increased availability of kin due to stepfamily members does not compensate for the weaker bonds in stepfamilies.

The remainder of this paper is organized as follows. In the next section we consider previous research on family size and stepfamily differences in transfers. In Section III we describe the data, focusing on the Rosters and Transfers Module of the 2013 PSID. Section IV describes the methods we use to analyze stepfamily structure and transfers. In Section V we present our portrait of the demographic availability of parents, stepparents, adult children, and adult stepchildren in today's American families. We also examine intergenerational financial and time transfers within families, emphasizing how they differ by biological versus stepkin, by stages of the life course, and by gender. And, we estimate net associations between stepkin and transfers accounting for differences in the number of family members. In Section VI, we discuss our findings and offer concluding observations about American families and their intergenerational ties.

II. PREVIOUS RESEARCH

Motivating the question of how the rise in the prevalence of stepfamilies will affect the ties between family members is the idea of competing forces: more family members may raise the potential

likelihood of transfers but the potentially weaker ties with stepkin may reduce their prevalence. Although the question of how the increased prevalence of stepfamilies has reshaped family ties remains unanswered, there is existing research on how family size and step relationships each relate to transfers between family members.

In principle, stepkin can increase the number of family members in both the parents' and children's generations, and, thus, increase the potential number of providers and recipients of transfers across adult generations. But existing theoretical and empirical research suggests an ambiguous relationship between family size and transfers. With respect to theory, having more family members may increase the likelihood that a needy family member receives help from someone in the family as larger families have the potential to provide more time or money than smaller ones.[1] But, by the same token, individuals in large families may be less likely to provide help because there are more alternate family caregivers or because family size may alter individuals' perceptions of their responsibilities, for instance if responsibility is more diffuse in large families (van Gaalen and Dykstra 2006).

Empirical evidence on the association between family size and transfers also is mixed. For instance, Checkovick and Stern (2002) find that elderly parents in large families are more likely to receive care from adult children than parents in smaller families. But Byrne et al. (2009) find that children with more siblings are less likely to provide care than those with fewer siblings. Some studies find that adult children in large families are less likely than those in small families to receive financial support from parents (Emery 2013; McGarry and Schoeni 1995), but another study finds that financial support may be greater in large families (Hurd et al. 2011, Appendix Tables B and C). Still other research shows greater variability in intergenerational transfers, contact across generations, and quality of parent-child relationships in large families than in small families (McGarry 2016; Uhlenberg and Hammill 1998; Ward et al. 2009). Support from adult children also depends on the characteristics of their siblings, including

[1] See Hoerger, et al. (1997) for an economic model in which the care of relative elderly relatives is a function of the pooled income of its family members. In theoretical models with "income pooling," larger family size increases the capacity of families to help finance the care of elderly parents. This theoretical prediction of resource pooling applies, in principle, to the time of family members to provide care.

whether they are biological or step siblings (Grigoryeva 2017; Pezzin et al., 2008). In short, the nature and quality of intergenerational interactions as a function of family size vary by relationship dimension, whether the analysis is conducted from the donor's or recipient's perspective, and by the relationship type and characteristics, e.g., parents vs. children; disabled parents vs. all parents.

Evidence on the relationship between stepfamilies and family transfers is more consistent than evidence on family size and transfer associations. It is well known that high rates of union dissolution and re-partnering mean that a significant share of U.S. families include stepkin (Furstenberg 2014; Lin et al. 2017; Parker 2011; Yahirun et al. 2018). Previous research suggests that ties between biological children and parents, and the incidence and amounts of time and money transfers between them, are stronger than between stepchildren and parents (Coleman and Ganong 2008; Eggebeen 1992; Kalmijn 2013; Pezzin, Pollak and Schone 2008; Pezzin and Schone 1999; Seltzer et al. 2013; White 1994). Theoretical explanations for these weaker ties of stepparents and stepchildren include the competing demands of biological parents and children, ambiguity about the rights and responsibilities of stepparents and stepchildren, and/or the lasting tensions from the disruption of biological parents' union (Ganong and Coleman 2017). That stepfamily relationships after widowhood are weaker than in families with no stepkin suggests that challenges to familial solidarity other than through the legacy of divorce contribute to these weak ties (Seltzer et al. 2013). The related literature on the effects of divorce and re-partnering on family ties shows that adult children have less contact with their divorced parents, compared to married parents (Albertini and Garriga 2011), and that ties between divorced fathers and children are substantially weaker than for ties with married fathers (Kalmijn 2013). But the evidence that re-partnering exacerbates these weaker ties is mixed. Kalmijn (2007; 2015) finds that re-partnering weakens ties between adult children and their fathers while Cooney and Uhlenberg (1990) and White (1992) find no significant effects.

We extend past research in three ways: First, our portrait uses data from a single, population-representative data source. Previous conclusions about the stepfamily structure and composition of U.S. families required piecing together information from multiple sources, for instance from samples of birth

cohorts, or combinations of data from birth and union histories, or reports from restricted age groups.

Second, we characterize the intergenerational structure of *adults* in extended families. This is made possible by the fact that the PSID includes information on both coresident and non-coresident parents and adult offspring. To date much of the research on parent-child relationships in the United States – and on step relationships in particular – has focused on ties in childhood and adolescence (Bumpass and Lu 2000; Case and Paxson 2001; Ginther and Pollak 2004; Manning et al 2014). The focus on younger families occurs, in part, because of the reliance on household surveys that typically provide limited information about family members who are not present in a household at the time of an interview.[2] However, most U.S. parents and their adult offspring live in separate households – only 30% of parents with adult children have a coresident adult child (authors' calculations) – yet parents and children continue to help each other well after children leave their parents' homes. The PSID data we use allow us to understand the availability of kin and material exchange between parents and children throughout adulthood, which is crucial in the context of the elongated transition to adulthood and caregiving in older age.

Finally, throughout our portrait we pay attention to the intersection of gender and step relationships. Hagestad (1986) describes women as the family "kin keepers," and evidence from research on caregiving shows that daughters provide the majority of intergenerational care to aging parents and grandmothers are more likely than grandfathers to provide child care (Henretta et al. 1997; Hogan et al. 1993; Luo et al. 2012; McGarry 1998; Pillemer and Suitor 2006; Wolf and Soldo 1988). Women also are more likely than men to provide emotional support (Chesley and Poppie 2009). The gender difference in the socio-emotional aspect of caregiving may manifest in a larger time disadvantage in help given to parents when women have stepparents compared with men. Understanding the intersecting dynamics of stepfamily ties and gendered caregiving roles is particularly important as younger cohorts with more exposure to stepkin reach older ages when they may require care from stepdaughters.

[2] An exception is Lin et al. (2017), which provides a national portrait of later-life stepfamilies in the United States.

III. DATA, MEASURES, AND SAMPLE

We use data from the Rosters and Transfers Module of the 2013 PSID. The rosters identified and collected information about the adult biological and stepchildren (age 18 and older) and parents, stepparents, and in-laws of the head and of the spouse/partner,[3] if present, of each PSID household.[4] The roster data are uniquely suited to this analysis because of the explicit questions about stepparents and stepchildren of adults of all ages. The part of the Module on transfers collected information on the incidence and amounts of time and money transfers to and from the members of these two generations. In what follows, we briefly describe the overall design of the PSID and provide detail on how we use the data from the 2013 Rosters and Transfers Module.

Data

PSID Design

The PSID began with a sample of approximately 18,000 people in 5,000 household units in 1968. The 2013 sample includes 24,952 people in 9,063 households, a product of increase in households due to children growing up and forming new households and decisions to reduce sample size. Weights are available to adjust for these factors. Individuals were interviewed annually until 1997, and subsequently every other year.

All individuals in households recruited into the PSID in 1968 are said to have the PSID "gene." Individuals who are born to or adopted by someone with the PSID gene acquire the gene themselves and are recruited to become members of the PSID sample for the rest of their lives. This genealogical design implies that the study provides data on a sample of extended family members at each wave. Individuals without the PSID gene also are represented in the PSID as long as they live with a PSID sample member.

[3] We use the term spouse/partner to refer to what PSID calls wife or "wife" which includes legal wives and cohabiting partners of at least one year. Heads in the PSID are men with the exception of single female-headed households and households in which the PSID sample member is a woman and she has been cohabiting with her partner for less than one year.

[4] We use the term household to refer to what PSID calls a "family unit," which consists of individuals who live together and are related by blood, marriage, or adoption, or who are not related but share income and expenses.

Individuals without the gene are not followed if they stop living with a PSID sample member.

The 2013 Rosters and Transfers Module

In the 2013 Rosters and Transfers Module (2013 R & T) of the PSID, interviewers asked respondents to report the name and key characteristics of all living biological and adoptive parents as well as all living biological and adopted children at least 18 years old, for both the PSID head and spouse/partner. These rosters include all parents and offspring whether or not they are PSID sample members (i.e., have the PSID gene). The roster questions identify each head and spouse/partner's biological offspring and use this as the basis for distinguishing shared and stepchildren of the current union. The PSID used the fertility histories to pre-load children of each partner to improve coverage, and interviewers explicitly probed for information about children in the pre-loaded roster about whom the respondent did not spontaneously report. As a result, there is very little missing information on the biological or step relationships of offspring to the household head and spouse/partner. The roster questions also identify each respondent's living biological parents and asked whether these biological parents are currently married to each other or someone else to identify stepparents. Pre-loaded information on parents was also used where it was available. The roster data are especially valuable because the data collection strategy obtains information about stepparents and stepchildren regardless of whether the respondent perceives them to be family members or part of the respondent's support network. This improves coverage of step relatives with weak ties, who might otherwise have been omitted from the roster.

The characteristics of respondents' parents and adult children reported in the roster include current work status (working; temporarily laid off, sick, or on maternity leave; looking for work; retired; disabled; keeping house; student), health (excellent, very good, good, fair, poor), marital status (single; married or cohabiting), home ownership (owns, rents, other), number of children (only asked about respondents' adult biological and stepchildren), and household income in four brackets (<$25,000, $25,000-$50,000, $50,001-$75,000, >$75,000). In addition, respondents reported about the educational attainment of all adult children. The question about parents' union status combined married and

cohabiting unions, but the questions about offspring distinguished married from cohabiting relationships. Information on educational attainment of parents and parents-in-law was not collected in the 2013 R & T because it was collected elsewhere in the survey.

After completing the rosters of parents and offspring, interviewers asked respondents about transfers of time and money with each parent and adult child that occurred during the 2012 calendar year. Transfers of time include help with any activity such as "errands, rides, chores, babysitting, and hands-on care" and have no threshold of hours for reporting a transfer (i.e., respondents could report 1 hour). Financial transfers include "money, loans and gifts over $100."[5] The question asked about direct financial transfers rather than in-kind support. Individuals reported whether a transfer was given and how many hours or dollars were given. Transfers were reported for the household head and spouse/partner combined. For example, if a married woman gave time help to her parents but her husband did not give any time help to her parents, this would have been recorded as a transfer of time from the couple to the wife's parents. Importantly for our analysis, transfers of time and money were collected for both coresident and non-coresident adult children and parents. For a detailed description of the 2013 Rosters and Transfers data see Schoeni et al. (2015).

Analysis Sample and Unit of Observation

Our sample starts with the 9,063 households in the 2013 PSID. Elimination of households with missing information on the nature of the relationship with parents or children (biological vs. step) reduces the sample to 9,023 households.[6] The unit of analysis in this paper is the collective of the head and, if

[5] The low bound of $100 is much more likely to capture financial transfers in poor families than the higher bound of $500 currently used by the Health and Retirement Study (HRS), thereby enhancing our ability to compare transfers across households that differ in family structure and economic resources (McGarry and Schoeni, 1995).

[6] We retained in the sample all persons who report at least one child or parent record with a valid relationship code. We eliminated households whose head or spouse has children or parents with invalid relationship codes for every such relationship. For example, a head may report two children but identify their relationship as "other," "don't know," or "refuse," rather than "biological" or "adopted." We also eliminated households in which the heads (and spouses, if present) report that they do not know, or refuse to answer whether their biological parents and the biological parents of their spouse, if present, are living. For all heads and spouses with a valid report of whether or not at least one parent is living, we assume that parents about whom they do not know or refuse to answer are not

present, his spouse/partner, of a PSID household unit. But, for convenience, in what follows we shall simply refer to this collective as the "household." Each household is reported about by one respondent. That is, in a married couple household, one respondent reports about both the head's and spouse's family members and their transfers. Below, we also examine the subsamples of married/cohabiting couples, single household heads, and single men and women with living parents and/or adult children. The sample sizes of the entire sample and each subsample are listed in each table.

We analyze stepkin ties and transfers at the level of the household rather than at the level of the parent-child dyad for three reasons. First, our focus is on the family as a whole, which points toward using an aggregate measure of transfer activity and an aggregate measure of stepfamilies. Second, and perhaps most importantly, the description of stepparent and stepchild relationships using population-representative data for U.S. households of all ages is an important contribution of both the 2013 R & T data and of this paper. To our knowledge, the PSID is the only source of such data. Thus, our description of stepkin ties characterizes U.S. households in terms of the prevalence of stepkin and the extent to which stepkin increase the number of parent and adult child relationships. Analyzing transfers at the level of the household allows the description of stepkin to match the analysis of transfers. Third, the 2013 R & T data do not distinguish between transfers made by the husband and transfers made by the wife/cohabiting partner in couples for either time or money. This data limitation implies that we do not have adequate information on dyadic relationships with which to analyze parent-child dyads.

Measures of Stepkin Status and Transfers

There are two key measures used in this paper: the designation of stepchildren and stepparents and the definition of transfers. Stepchildren are identified by an explicit question about the relationship between the PSID household head and spouse/partner and each adult child listed in the 2013 family roster. We treat a household as having a stepchild if any of the adult children on the roster is identified as

living. For example, we coded heads who report that their mother is dead and they do not know if their father is alive as having no living parents.

a stepchild of either the head or the spouse/partner. Stepparents are identified by a set of questions on whether the biological/adoptive mother and father of the head and of the spouse/partner are currently married to each other and whether each parent is currently married to someone else or living with a romantic partner. By our definition, a household has a stepparent if the household head's or spouse/partner's biological/adoptive mother and father are not married to each other and at least one of his or her parents is currently married to someone else or living with a different romantic partner. When identifying both stepchild and stepparent relationships, we include those that arise through marriage or cohabitation; stepchildren may be the biological children of a current romantic partner and stepparents may be the partners of biological parents.

We distinguish between whether it is the husband or wife/partner who has a stepparent or stepchild in our analyses of transfers for married/cohabiting couples. When we consider transfers to/from parents, we include two indicator variables about stepparents: the first is equal to one if the husband has a stepparent and the second is equal to one if the wife/partner has a stepparent. When we consider transfers to/from adult children, we separate married/cohabiting couples into three mutually exclusive and exhaustive categories: those in which all children are the biological/adopted children of both the husband and wife/partner; those in which the wife/partner has at least one stepchild; and those in which the children are either all biological children of the wife/partner only (that is, the children are all stepchildren of the husband) or a combination of joint children of the husband and wife/partner and biological children of the wife/partner only (stepchildren to the husband). This latter category includes all so-called "blended" families in which stepchildren come only through the husband. These classifications allow us to examine gender differences in ties between stepkin.

Note that the data exclude the stepchildren of respondents who do not have a spouse or partner and the stepparents of respondents without living biological or adoptive parents, who are sometimes called former stepchildren and former stepparents, respectively. This PSID data restriction implies that our estimates of the prevalence of stepkin are underestimates of the existence of stepchildren and

stepparents acquired through prior unions.[7] Nevertheless, by using reports about step relationships through current unions we rely on data from responses elicited by unambiguous questions and limit the extent to which only stepkin who are more connected to the family are enumerated.

We analyze the incidence of financial transfers that households give to and receive from parents (adult children) and of time transfers that households give to and receive from parents (adult children). We examine the transfers with all parents or all children combined, not transfers between parent-child dyads. That is, a household is considered to make a transfer to parents if they make a transfer to the parents of the head or the parents of the spouse/partner. Similarly, a household is considered to make a transfer to children if they make a transfer to any adult child. As noted above, all transfers to and from husbands and wives/partners are combined, due to the wording of the survey questions; that is when either a household head or spouse/partner gives or receives a transfer to a parent (adult child), the household is considered to have engaged in a transfer.

Characteristics of Households, Parents and Adult Children

In addition to the biological/step relationship and transfer variables, we also construct measures of a range of characteristics of households, parents, and offspring that we incorporate in multivariate analyses (see Methods section below). Characteristics of the head/spouse and their household come from the 2013 core family and individual files and the 2013 R & T. Parent and parent-in-law characteristics come from the 2013 R & T, with the exception of parents' education, which we obtain from the 2013 core family file. All characteristics of adult children come from the 2013 R & T. The rich array of characteristics of both parents and adult children is another advantage of the data we use.

IV. METHODS

We conduct our analysis in three stages. In the first, we describe the stepfamily structure of U.S.

[7]Attitude data suggest that respondents are more likely to reports about the existence of former stepparents when relationships are closer and more enduring than when ties with former stepkin are weaker (Coleman et al. 2005; Schmeeckle et al. 2006). How to improve the quality of data on step relationships from previous unions is an important topic for new research.

households and their demographic characteristics. To our knowledge, the PSID is the only data set that can provide contemporary, population-representative estimates of the availability of parents and adult children for U.S. households, including stepkin, and intergenerational transfers across all adult ages regardless of whether parents and offspring coreside.[8] In the second stage, we analyze the financial and time transfers between generations and how they differ by stepfamily structure. Finally, in the third stage, we address whether the increase in kin due to stepfamily ties can offset any reductions in the incidence of transfers among households with stepkin. We describe the methods we use for each of these three stages in turn.

Structure of Stepfamilies

In the first stage of our analysis, we examine the distribution of biological and step relationships for all U.S. households, both among the parent generation and among adult children. We also examine the distribution of these relationships among the subpopulations for whom step relationships are possible. A household can have an adult stepchild only if there is a spouse or partner present in the household and the head or spouse/partner has at least one adult child. Similarly, a household can only have a stepparent if the head (or spouse/partner, if present) has at least one living parent. Finally, for the households for which step relationships are possible, we calculate the average increase in the size of the family as a result of step relationships. We use PSID family weights in this analysis to produce estimates that are representative of U.S. households.

We distinguish families headed by someone less than 55 years old and families headed by someone age 55 or greater, and when considering subpopulations at risk we distinguish between married/cohabiting couples and single household heads. We describe statistically significant age differences in the prevalence of intergenerational stepfamily structures based on t-tests. In the tables, we denote differences that are statistically significant at the 5% level with an asterisk (*).

[8] We define adult as ages 18 and older, consistent with the definition of adult offspring used in the 2013 R & T. In practice, PSID heads and their spouses are almost universally over 18 years old. In 2013, there were 3 heads and 1 spouse under age 18. We include these younger heads in our sample for completeness.

Transfers of Time and Money

In the second stage of our analysis, we examine the relationship between having a stepfamily member and transfers between parents and offspring. We present results based on two sets of regressions in which we first estimate the relationship between transfers with parents and whether or not there is at least one step relationship with the parent generation. Next, we estimate the relationship between transfers with adult children and whether or not there is at least one step relationship with the child generation. We distinguish among types of step relationships, that is, whether the husband or the wife has stepparents or stepchildren.

In analyses of the relationship between transfers and stepfamily structure, we use regression methods to control for family characteristics that characterize the capacity to give transfers and need to receive transfers of each generation. The controls allow us compare the incidence of transfers among families with similar characteristics, including a similar need for transfers, and a similar capacity to give transfers, but who differ in whether they have stepkin ties. The method exploits the R & T data, which contain characteristics of both adult children and parents so we can control for the potential recipient's need for transfers and the potential donor's capacity to help in terms of their financial and time resources. Insofar as the control variables hold family characteristics constant, our approach treats transfers of time and money as indicators of the willingness to help one another, conditional on the needs and capacities of each generation. We compare our main results, which include the full set of control variables, to those for the same models with controls only for family size and whether there is a step relationship, the two primary variables of interest. Our conclusions are generally the same, as described below (see Appendix Table 2).

The vector of characteristics of the head/spouse and their household included in the regression analyses includes: marital status of the head/spouse, an indicator of whether the head or spouse is in poor health, the mean age of head and spouse, the mean education of head and spouse, whether the head is Black, an indicator for home ownership, indicators of whether the head or spouse works and whether either is unemployed, total family income, the number of children under 18 living in the household, the

number of siblings, and whether the head or spouse has a sister. We also control for whether or not a parent is in the household in the analyses of transfers to/from parents, and whether or not an adult child is in the household in the analyses of transfers to/from children. Including coresidence does not alter our substantive conclusions.[9] As an example of the role of the control variables, in the regression in which we examine transfers of time to a household from their adult children, controls for marital status and health attempt to hold fixed the need for transfers. Similarly, in the regression in which we examine financial transfers from a household to their adult children, family income and home ownership would control for the capacity to give transfers.

The vector of parent/in-law characteristics in the regressions includes: the average age of parents, indicators of whether at least one parent is in poor health, retired, unemployed, working, low income (<25,000), high income (>75,000), and missing income information, along with mean parent education, the total number of parents (including in-laws), and whether at least one parent is unmarried/unpartnered.

Finally, the vector of child characteristics consists of: the number of adult children, the mean age of adult children, the mean education of adult children, and indicators for whether at least one adult child is a student, unemployed, low income (<25,000), high income (>75,000), missing income information, owns a home, is married, and has children of their own (grandchildren of the head/spouse).

More precisely, to examine how *transfers* of type *m*, between household *i*, and their parents and parents-in-law *p* differ based on the presence of stepkin, we estimate the following regression function,

$$T_i^{m,p} = \alpha_0^m + \alpha_1^m StepParent_i + \lambda_1^m NumParents_i + \beta_1^m X_i^p + \beta_2^m X_i + \varepsilon_i^m, \qquad (1)$$

where $T_i^{m,p}$ = 1 if a transfer of type *m* between household *i* and any of their (living) parent(s) (*p*) occurs, = 0 otherwise, where *m* denotes: Money to, Money from, Time to, and Time from; $StepParent_i$ = 1 if

[9] We thank reviewers for the suggestion to include a control for coresidence. Controlling for coresidence accounts for any differences in how respondents report about transfers with coresident kin vs. non-coresident kin. Our substantive conclusions are not affected by controlling for coresidence. The estimates in Tables 4 and 5 on transfers with parents are nearly identical with and without controls for coresidence. The estimates in Table 6 and 7 on the association between the presence of stepchildren and the incidence of transfers with adult children are approximately 10% (not percentage points) smaller when we control for coresidence.

either the head or spouse (if present) in household *i* has a stepparent; $NumParents_i$ is household *i*'s total number of living (biological and step) parents and in-laws; X_i^p is a vector of the characteristics of household *i*'s living parents/in-laws; X_i is a vector of characteristics of household *i* (both described previously); the coefficient α_1^m measures the net associations between transfers of type *m* and the presence of a stepparent; and the coefficient λ_1^m measures how the incidence of transfers of this type varies by the total number of parents household *i* has. The specification in equation (1) is treated as a linear probability model and estimated using ordinary least squares (OLS).

We also estimate models in which we split our sample by marital status and gender. For single-headed households, we estimate equation (1) separately for men and women. For married/cohabiting couples we estimate the following:

$$T_i^{m,p} = \alpha_0^{*m} + \alpha_1^{*m} HusbandStepParent_i + \alpha_2^{*m} WifeStepParent_i + \lambda_1^{*m} NumParents_i + \beta_1^{*m} X_i^p + \beta_2^{*m} X_i + \varepsilon_i^{*m}, \quad (2)$$

where $HusbandStepParent_i = 1$ if the husband (household head) has a stepparent and $WifeStepParent_i = 1$ if the wife (spouse/partner) has a stepparent, where the coefficient $\alpha_k^{*m}, k = 1, 2,$ measures the net associations between transfers and types of stepparent relationships (i.e., husband's stepparent or wife's stepparent) and the coefficient λ_1^{*m} measures how transfers of this type vary by the number of parents.

We also estimate parallel models of transfers with adult children in which we examine the relationship between the stepfamily structure of a household's adult children and transfers to and from these biological and stepchildren as follows:

$$T_i^{m,c} = \gamma_0^m + \gamma_1^m StepChild_i + \theta_1^m NumChildren_i + \delta_1^m X_i^c + \delta_2^m X_i + \nu_i^m, \quad (3)$$

where $T_i^{m,c}$ = 1 if a transfer of type *m* between household *i* and any of their (adult) children (*c*) occurs, = 0 otherwise, $StepChild_i = 1$ if the head or spouse, if present, has an adult stepchild; $NumChildren_i$ is household *i*'s total number of adult (step and biological/adopted) children; X_i^c is a vector of the characteristics of household *i*'s adult children and stepchildren (described previously); the coefficient γ_1^m

measures the net associations between transfers of type *m* and the presence of (adult) stepchildren and the coefficient θ_1^m how the transfers of this type vary by the number of adult children a household has. We estimate equation (3) only for married/cohabiting couples because single-headed households cannot have stepchildren from their current union.

Finally, similar to our analysis of transfers with parents, we estimate a version of equation (3) allowing for separate effects by the three classifications of biological and stepchildren outlined above. The specification for the latter case is given by:

$$T_i^{m,c} = \gamma_0^{*m} + \gamma_1^{*m} JointChild_i + \gamma_2^{*m} WifeStepChild_i + \gamma_3^{*m} WifeBioJointChild_i + \theta_1^{*m} NumChildren_i + \delta_1^{*m} X_i^c + \delta_2^{*m} X_i + \nu_i^{*m}, \quad (4)$$

where $JointChild_i = 1$ if all adult children are the biological/adopted children of both the husband and wife (head and spouse/partner); $WifeStepChild_i = 1$ if the wife (spouse/partner) has at least one adult stepchild; $WifeBioJointChild_i = 1$ if all the children are either the biological/adopted children of the wife only or the children are a combination of biological/adopted children of the wife only and joint children of the husband and wife (all stepchildren come through the husband); the coefficients $\gamma_k^{*m},\ k = 1, \ldots, 3$, measure the net associations between transfers of type *m* and types of stepchild relationships and the coefficient θ_1^{*m} measures how this transfer varies with the number of adult children.

The transfer analyses estimate stepfamily associations for the full sample and then stratified by age of the household head (under 55 years old and ages 55 or older), as in the analyses of stepfamily structure. Because of the inclusion of many demographic and economic controls, our samples sizes are slightly smaller (by approximately 6%) in the multivariate models due to missing covariates. When possible, we include indicator variables when a covariate is missing for an observation rather than deleting that observation. All multivariate results use unweighted data.

Does Having More Parents (Children) Due to Stepkin Compensate for Lower Rates of Transfers in Stepfamilies?

The third stage of our analysis builds on the previous two to address the question of whether an increase in the numbers of parents or (adult) children, due to a household's stepfamily status,

compensates for any stepfamily disadvantage in the likelihood of transfers of time and money in order to address the question posed in Wachter (1997). We calculate what we shall refer to as estimated "net impacts" of stepparents (stepchildren) on the probability of giving (receiving) transfers, denoted by $\hat{T}_{step}^{m,j}, j = p, c$, which is defined to be:

$$\hat{T}_{step}^{m,p} \equiv \hat{\alpha}_1^m + \hat{\lambda}_1^m \overline{NumStepParent},$$

$$\hat{T}_{step}^{m,c} \equiv \hat{\gamma}_1^m + \hat{\theta}_1^m \overline{NumStepChild}, \quad (5)$$

respectively, where $\hat{\alpha}_1^m$ and $\hat{\gamma}_1^m$ are the estimates of α_1^m and γ_1^m, from equations (1) and (3) which characterize the effect of having stepparents (stepchildren) on the (adjusted) probability of a type *m* transfer, T^m, and $\hat{\lambda}_1^m$ and $\hat{\theta}_1^m$ are estimates of λ_1^m and θ_1^m, from these same two equations, and are the marginal effects of an extra parent (adult child) on the likelihood of such transfers. The latter marginal effects are multiplied by the average number of stepparents in households with living parents, $\overline{NumStepParent}$, and the average number of stepchildren in households with adult children, $\overline{NumStepChild}$, respectively. $\hat{T}_{step}^{m,p}$ and $\hat{T}_{step}^{m,c}$ provide quantitative estimates of whether the sheer number of step relationships within families offset the effect of the presence in families of stepparents and stepchildren, respectively, on the transfers between generations.

Below, we present two sets of estimates of $\hat{T}_{step}^{m,p}$ and $\hat{T}_{step}^{m,c}$. One set is derived using estimates of $\hat{\alpha}_1^m$ ($\hat{\gamma}_1^m$) and $\hat{\lambda}_1^m$ ($\hat{\theta}_1^m$) from regressions that do not include our set of controls variables, X_i^p, X_i, and X_i^c, that attempt to account for the need for and capacity to give transfers. As such, they provide unadjusted measures of the net influence of these two forces on transfers that arise from the presence of stepkin. The other set of estimates of $\hat{T}_{step}^{m,p}$ and $\hat{T}_{step}^{m,c}$ use coefficient estimates for the regression specification that include controls and, thus, estimate the combined effects of stepkin on transfers, adjusting for differences in needs and capacities across families.

Caveats

Despite its many strengths, the 2013 R & T design has at least two limitations relevant to an

analysis of the influence of stepkin on transfers between generations of families. First, the design does not allow us to identify the source of age differences in stepfamily structure or transfers. That is, our estimated effects do not distinguish between differences due to age-related phenomena, differences in the historical periods that household heads and spouses experienced, and differences in their birth cohorts (e.g., differences between Baby Boomers or Millennials). In short, we cannot differentiate between age, period and cohort effects or their interactions.

Second, the 2013 R & T only includes information about children ages 18 and older, but not younger children. The module was designed to focus on relationships between parents and all of their adult children since such relationships are typically not covered in surveys that only cover members of the same households, i.e., members who live together. As such, analyses based on the transfers between parents and their adult children complement past research that focuses on minor children living with their parents. Note that we do control for the number of minor children in the household in the regression-adjusted analyses presented below.

Finally, it is important to note that we do *not* claim that the estimated coefficients that measure the effects of the presence of stepkin and numbers of kin on transfers in equations (1) – (4), and, thus, our estimates of the combined consequences of the incidence and numbers of stepkin on transfers in equation (5), are *causal*, even after we control for observable characteristics that attempt to account for differences in needs and capacities of family members. It is possible that we have omitted dimensions of these needs and capacities that compromise our ability to fully account for their influence. In addition, it is possible that the presence of stepkin in families and their numbers are, themselves, endogenously determined, in part, by such omitted factors. While one can consider employing methods to account for these potential sources of bias (e.g., instrumental variable methods) to isolate causal effects, these methods are not without considerable controversy, especially as they relate to identifying causal effects of the presence of stepkin on intergenerational transfers. This is especially true for identifying the influence of particular reasons for the presence of stepkin, such as divorce. Here, we focus on measuring *associations* between stepkin and transfers, leaving to future work the development of credible strategies to identify causal

effects of stepkin on transfers. Measurement of these associations is a fruitful step in assessing the potential role and influence of stepkin on across-generation flows of transfers. In the Summary and Discussion section, we return to this issue to discuss the possible consequences of these omitted factors and/or sources of endogeneity for the interpretation of our analysis.

V. STEPPARENTS AND STEPCHILDREN IN U.S. FAMILIES

We begin by describing the availability of parents and adult children for PSID households and the presence of stepkin in both the parent and child generation, regardless of whether the parents and adult children coreside.

Table 1 shows the distribution of step and biological kin for all U.S. households in the parent, adult child, and both generations for the full sample and separately for younger and older households. The presence of stepkin is very common in both the parent and child generation. Overall, 20% of households have at least one stepparent, 47% have only biological parents and parents-in-law, and 33% do not have any living parents or parents-in-law. The prevalence of stepparents is more common among younger households (32%) than among older ones (4%). Stepkin also are very common among adult children. Eleven percent of households have at least one adult stepchild. Stepchildren are more common among older households (16%) than among younger households (7%). Finally, combining parents and adult children, 29% of U.S. households have at least one stepparent or adult stepchild, 37% of younger households and 19% among older households. All age differences are statistically significant at the 5% level.

[Table 1 here]

Age differences in the presence of stepkin are partially obscured by the fact that older households may not have *living* parents and younger ones may not yet have *any adult* children. To address this, in Table 2 we present estimates of the prevalence of stepparents and stepchildren among households that currently have living parents and/or adult children. We examine households with at least one living parent or parent-in-law and, among married/cohabiting couples, we examine the incidence of those with at least

one adult child. We separate single household heads and married/cohabiting couples to examine stepparent ties. Single household heads cannot have stepchildren in the survey so their counts are excluded in Table 2.

As shown in Table 2, conditional on having at least one living parent, 27% of single-headed households and 32% of married/cohabiting couples have at least one stepparent. Having stepparents is much more common among younger households with 30% of single household heads and 40% of married/cohabiting couples having at least one stepparent compared to 8% and 14% of older households, respectively. Conditional on having at least one adult child, 37% of married/cohabiting couples have at least one stepchild. While having (adult) stepchildren is more common among younger households (46%), stepchildren also are very common among older ones (33%). When a household's parent and adult children are considered together, 18% of single household heads and 52% of married/cohabiting couples with at least one living parent or parent-in-law and at least one adult child have stepkin in one or more generations.

[Table 2 here]

Not only are step relationships among U.S. households highly prevalent, they also add considerably to the size of families. Table 3 shows the average number of biological parents and stepparents among single household heads and married/cohabiting couples with living parents or in-laws and the average number of biological children and stepchildren among married/cohabiting couples with adult children. (Note that this table excludes counts of adult stepchildren of single household heads for the same reason stepchildren of single heads are excluded from Table 2.) Among married/cohabiting couples with at least one living parent, the presence of stepparents is associated with a 17% increase in the total number of parents; the corresponding increase for single-headed households is 20%. Among young married/cohabiting couples, the presence of stepparents increases the number of parents by 19% compared to a smaller increase of 10% among older married/cohabiting couples. Among younger, single household heads, stepparents increase the number of parents by 22% versus only 7% among older single household heads. All age differences are statistically significant.

[Table 3 here]

The presence of stepchildren adds substantially to the total number of adult children of the heads of a typical U.S. household. Among married/cohabiting couples with at least one adult child, stepchildren increase the number of adult children by 66%, an addition, on average, of more than 1 child per household (1.07). As with stepparents, the inclusion of adult stepchildren constitutes a greater percentage increase of adult children among younger households (85%) than for older households (60%).[10]

Taken together, stepparents and stepchildren increase the total number of parent and adult child kin by nearly 40% for married/cohabiting couples with living parents and children, and by 7% for single household heads with living parents and adult children. Put differently, the demographic events of remarriage and re-partnering have the consequence of significantly increasing the availability of kin for both younger and older households.

VI. TRANSFERS BETWEEN GENERATIONS

The availability of parents and adult children, including those that arise from step relationships, have the *potential* to change the incidence and nature of exchanges between generations in families. This section reports differences in the occurrence of *actual* transfers of time and money for those with and without step relationships. We first describe transfers between households and their parents and then between households and their adult children. We find that the presence of step relationships in U.S. households is associated with a reduction in the likelihood of material transfers within families. Furthermore, we show that this association between material exchanges and the presence of step relationships differs by age, marital status, and gender, that is, whether the husband or wife has stepkin.

Transfers to Parents

Table 4 presents estimates of the net associations between having a stepparent and the incidence

[10] These percent increases are high because biological children of married couples only include the biological children of both the husband and the wife, and stepchildren include the stepchild of either the head or the wife. The increases also are high because offspring from previous unions are more likely to be age 18+ than offspring of the current union.

of each type of transfer, after controlling for household and parent characteristics, for the whole sample, the sample of married/cohabiting couples, and the sample of single household heads combined, respectively, as well as for single household male and single household female heads. These associations are the estimates of the α_k^m and α_k^{*m} coefficients in equations (1) and (2).

[Table 4 here]

Having at least one stepparent does not significantly change the likelihood of a household giving money to or receiving money from their parents or receiving time from parents. However, having at least one stepparent does reduce the likelihood of providing time transfers to parents by 4.32 percentage points.

For married/cohabiting couples, there are not statistically significant differences in the likelihood of engaging in transfers when a married/cohabiting couple has at least one stepparent. However, when we examine separately whether wives and husbands have stepparents, we find that the likelihood of a time transfer is much lower when the wife has a stepparent than when the husband has one. The likelihood of providing a time transfer to any parent declines by 6.44 percentage points for married/cohabiting couples in which the wife has a stepparent but does not decline when the husband has a stepparent. This gender difference is statistically significant.

Time transfers to parents also are less likely in the presence of stepparents among single household heads. Overall, the likelihood of providing time to parents declines by 8.99 percentage points when single household heads have a stepparent. And, among single household heads, the differences between single men and women in the association between stepparent relationships and time transfers are quite small; both single men and single women are less likely to provide time transfers to parents when they have at least one stepparent.

Table 5 presents estimates of regression-adjusted associations between the presence of stepparents and transfers separately for older and younger households. Table 5 has the same structure as Table 4. The results for the younger households are nearly identical to those in Table 4 for the full sample. An exception is that among younger single household heads, having a stepparent also is associated with a lower likelihood of receiving time transfers from parents by 3.15 percentage points.

Among older households, having a stepparent is associated with a 12.10 percentage point lower likelihood of providing time transfers to parents; among younger households the corresponding reduction is 3.80 percentage points. Among older households, having a stepparent also is associated with an 8.43 percentage point lower likelihood of receiving money from parents, while, among younger households, the presence of stepparents is not associated with the likelihood of receiving money.

[Table 5 here]

Interestingly, among older married/cohabiting couples, the gender difference in the association of presence of stepparents and the likelihood of time transfers found for the full sample in Table 4 disappears. The likelihood of giving time to parents is lower in the presence of a stepparent among older married/cohabiting couples overall, when the wife has a stepparent, and when the husband has a stepparent. Although the differential when the wife has a stepparent is not statistically significant, the corresponding differential overall and when the husband has one or more stepparents is. However, none of the estimates is statistically different from each other. Among younger households, the gender differences in the association between stepparents and transfers are similar to those in the overall sample. Finally, while our findings for young single household heads are similar to those in Table 4, the sample sizes for older single household heads are small, particularly the sample of single men, so we do not draw strong conclusions from such households.

Transfers to Adult Children

Table 6 presents the net associations between having an adult stepchild and the incidence of each type of transfer, i.e., γ_1^m and $\gamma_k^{*m}, k = 1, \ldots, 3$, coefficients estimated from equations (3) and (4), for the sample of married/cohabiting couples.[11] The first panel shows the results for whether or not there are any stepchildren [equation (3)], and the second panel show results that distinguish which member of the couple has stepchildren [equation (4)].

[11] We do not include the corresponding estimates for single-headed households in Tables 6 and 7 because these households do not have stepchildren by definition in the PSID data.

[Table 6 here]

Having at least one stepchild is associated with a lower likelihood of making time transfers to or from adult children and receiving money transfers from adult children. There is no stepfamily disadvantage, however, in monetary transfers to adult children. Married/cohabiting couples who have at least one adult stepchild have a 3.69 percentage point lower likelihood of receiving money transfers from children, a 11.30 percentage point lower likelihood of giving time transfers to children, and a 13.30 percentage point lower likelihood of receiving time transfers from children compared to married/cohabiting couples who do not have stepchildren. All of these differences are statistically significant.

The estimates from equation (4) in the bottom panel of Table 6 indicate that the size and statistical significance of the negative association between couples having a stepchild and transfers with adult children depends on which couple member has stepkin. For all transfers but money to children, couples in which wives have adult stepchildren are less likely to engage in transfers compared to couples with only joint children, and all of these differences are statistically significant. Married couple households in which the wife has an adult stepchild are 4.43 percentage points less likely to receive money from their children, 14.10 percentage points less likely to provide a time transfer to children (such as caring for grandchildren), and 14.69 percentage points less likely to receive a time transfer from their children compared to couples in which all of their adult children are their own. Similarly, compared to couples in which all adult children are their own, couples in which stepchildren come only through the husband (those that have only biological/adopted children of the wife or such children in combination with joint children) are associated with lower likelihoods of all forms of transfers between parents and their children, although only the differences in time transfers to and from children are statistically significant (6.44 and 10.90 percentage points, respectively). Furthermore, the reduction in time transfers to children associated with having a stepchild are larger when the wife has a stepchild vs. when all of the stepchildren are through the husband, and these differences are statistically significant (see p-values at the bottom of Table 6).

The gender differences in the results in Table 6 on the association between adult stepchildren and transfers mirror the results for the association between stepparents and transfers in the following sense. When married women have adult stepchildren, transfers between couples and their children are reduced by more than when married men have adult stepchildren, although both are reduced relative to having only joint biological/adopted children. Differences are larger for time transfers than for money transfers.

Table 7 contains estimates of stepfamily associations with transfers to and from adult children for younger and older households separately. There is a great deal of similarity in the signs, estimated magnitudes and individual coefficient significance levels, estimated separately for younger and older households compared to those in Table 6 that pool households of all ages. This is especially true for younger married/cohabiting couples, where the reduction in time transfers to children associated with having a stepchild are larger when the wife has a stepchild vs. when all of the stepchildren are through the husband (see p-values for "Age < 55" panel in Table 7). In contrast, among older households, these same associations for the two configurations of stepchildren are not significantly different from one another (p-values for "Age 55+"). That these more sizeable and differentiated stepfamily effects hold for younger, but not older, families is consistent with the pattern of age differences in the stepparent effects for transfers to parents, especially time transfers.

[Table 7 here]

To test whether our results are sensitive to the inclusion of covariates which control for the need for and capacity to give transfers, Appendix Table 2 shows the main results from Tables 4 - 7 with only the number of parents or adult children and the indicator variable for stepkin ties as covariates. The conclusions are similar. We think including covariates for resources and needs is important to enable appropriate comparisons between families.

Does Having More Stepkin Compensate for the Lower Incidence of Transfers in Stepfamilies?

The results presented in Table 3 indicated that step relationships – be they for parents or for adult children – increase the number of parents and adult children associated with U.S. households, with the increases for younger households being larger than the increases for older ones. But, as the results

presented in Tables 4 – 7 show, the presence of stepkin – both parents and adult children – is associated with reductions in the incidence of both time and money transfers, regardless of whether they flowed to or from these households. So, what is the net impact of stepkin on the incidence of transfers between generations? Do more stepkin compensate for the lower incidence of transfers in families with stepkin? Or does the presence of stepkin diminish the flow of transfers between generations?

In Table 8 we present a series of estimates in which we predict the difference in the likelihood of transfers between those with and those without a stepparent (stepchild), after adjusting for the larger number of parents (children) in stepfamilies, using the formula in equation (5). Panel A shows the results with controls for the need for and capacity to give transfers and Panel B shows the results only controlling for the existence of stepkin ties and the number of adult children or parents. Consider, for example, the incidence of time transfers from married/cohabiting couples of all ages that have at least one adult child (left-most cell in the bottom row of Table 8 Panel A). Overall, married/cohabiting couples with an adult stepchild are 13.50 percentage points (-0.135) *less* likely to receive time from children than couples without any stepchildren. This net impact ($\hat{T}^{\cdot,c}_{step}$) is the sum of $\hat{\gamma}_1$ = -0.133, the estimated effect of stepchildren on the probability of a time transfer from children (reported in Table 6), and $\hat{\theta}^m_1 \cdot \overline{NumStepChild} = -0.0022 \cdot 1.07$, the estimated marginal effect of an extra adult child on the probability if receiving a time transfer (reported in Appendix Table 1) weighted by the average number of stepchildren among married/cohabiting couples with at least one adult child (reported in Table 3). Table 8 presents estimates for these net impacts of stepparents and stepchildren on the likelihood of the various types of transfers for single household heads in addition to married/cohabitating couples and for younger (< Age 55) and older (Age 55+) households. We use asterisks on the reported estimates to denote whether the net impacts we calculate are significantly different from zero.

[Table 8 here]

The results in Table 8 indicate that transfers to and from parents and adult children are less likely for households with stepkin ties, even after adjusting for the larger family size of these households.

Formal tests of the differences between the results in Table 8 Panel A and the relevant estimates from results reported in Tables 4 - 7 (not reported but available on request) show that only 5 of the 36 possible contrasts are statistically different. Moreover, the direction of the difference is not always consistent. Sometimes the associations which adjust for the increase in family size are larger than their counterparts in Tables 4 – 7 which hold family size constant and other times the associations are smaller. This is because the coefficients on number of parents and number of adult children are not always positive – all else equal, having more parents or more adult children does not always increase the incidence of transfers – although they are uniformly small and only statistically significant in one case. We report the coefficients in Appendix Table 1 for completeness.

In Panel B of Table 8 we present results that correspond to those in Panel A but use parameter estimates from equations (1) – (4) without controls. Without controls, the existence of stepkin reduces the likelihood of transfers even more than in models with controls. The point estimates in Panel B tend to be larger and are more likely to be statistically different from zero than those in Panel A.

Overall, the results in Table 8 show that the increase in the number of parents or children through stepkin does little to change the negative association between the likelihood of transfers and the presence of stepkin in U.S. households. As in Tables 4 – 7, the associations between stepkin and transfers, even after adjusting for the rather large increases in family size shown in Table 3, are nearly all negative, particularly among married/cohabiting couples with adult children.

VII. SUMMARY AND DISCUSSION

Using new data on the availability of kin, we show that stepparents and stepchildren are common in U.S. families. Some 20% of households have at least one stepparent, over 10% have at least one adult stepchild and nearly 30% of households have a stepkin tie among either parents or adult children. Stepchildren increase the *number* of kin ties dramatically. Among married/partnered households, adult stepchildren increase the total number of adult children by two thirds. We find age (or cohort) differences across households in how stepparents and stepchildren affect the availability of kin, with stepparents and

stepchildren adding more kin ties to younger households than older ones, and more adult child ties than parent ties. These differences notwithstanding, step relationships are common for both younger and older households.

Conditional on the availability of kin, we find that households with stepkin are less likely to engage in intergenerational transfers of time and money than households without stepkin. These differences are particularly large for time transfers. Households with stepparents are nearly five percentage points less likely to give time transfers to parents, and married/cohabiting couples with adult stepchildren are 11.30 percentage points less likely to give time to children and 13.30 percentage points less likely to receive time from children, even after controlling for a wide range of household and family characteristics associated with needs and capacities to transfer resources. Time transfers also are particularly sensitive to stepfamily composition, notably when the stepparent or child is a stepfamily member to the wife or female cohabiting partner. One interpretation of this finding draws on the idea that women are "kin keepers," devoting more time to family caregiving and assistance than men do. When it is ambiguous who is in the family or when relationships are less emotionally close, as may occur in stepfamilies, women are less likely to provide this family assistance.

Our estimates that adjust for the increase in family size from stepkin suggest that the negative stepfamily-transfer association outweighs the larger size of kin network that results from the presence of stepfamily relationships in U.S. households. Finally, we note that our finding that the negative association between stepfamilies and intergenerational transfers dominates increases in the number of kin associated with greater numbers of stepfamily relationships in U.S. households answers Wachter's (1997) speculation about whether stepkin would compensate for the declining availability of biological kin in the future.

There are some limitations to our analyses that point to directions for future research. As we noted in Section IV, we do not attempt to estimate causal relationships so the associations between stepkin and transfers that we report are descriptive in nature. Although we control for an extensive set of covariates to remove the effect of the need for and capacity to give transfers, there are omitted observable

and unobservable characteristics that are likely associated with both transfers and the existence of stepkin. For example, throughout we have found that the reduction in the incidence of money transfers in the presence of stepkin is smaller than the reduction in the incidence of time transfers. One possible explanation may be that time transfers, more than monetary transfers, are associated with emotional closeness and that, on average, people are less emotionally close to their stepchildren and stepparents. In this sense, it is not having stepkin *per se* that reduces the incidence of transfers, but rather having kin with whom one is less emotionally close. We are unable to distinguish among motivations for transfers.

Our results also do not distinguish among potential reasons for why transfers are less likely in the presence of stepkin. It may be that transfers are less likely because people are less emotionally close to their stepkin and as a result are less likely to engage in exchanges of material support. But, it is also possible that transfers are less likely in the presence of stepkin because divorce and re-partnering weaken family ties between biological parents and children. For example, fathers' disengagement from biological children after divorce may explain why we find that households with adult stepchildren are even less likely to engage in transfers when the adult children are the husband's biological children from a past relationship (i.e., the wife's stepchildren) than when the children are from the wife's past relationship (the husband's stepchildren).

But this legacy-of-divorce explanation is more difficult to apply to our findings of a gender difference in transfers between households and their parents. Again, we find that transfers are less likely when the wife has the step relationship than when the husband does. We think it is unlikely that the gender difference is driven by differences between daughters and sons in the effects of divorce and re-partnering on parent-child relationships. Although there may be gender differences in responses to the dissolution of parents' unions and new partnerships, we think that the women's roles as kin keepers and the gendered division of family labor are more likely explanations for our findings. The role of divorce in explaining weaker ties with stepkin and the reasons behind weaker ties in the presence of stepkin are extremely important questions that we leave to future work.

Finally, our finding of smaller gender differences in the relationship between stepkin and

transfers for older than younger households may occur because of the increase in men's involvement with family in their retirement years (Kahn et al. 2011) or the potentially longer duration of stepkin ties in older households. But because we cannot distinguish between age and cohort effects, it is also possible that the smaller gender differences in the stepkin-transfer association is due to cohort differences in norms.

More generally, our analysis highlights the need for further work examining the latent support network, or family safety net, and how this differs between families with and without stepkin. Vignettes suggest that both the norms of family obligation and relationship quality affect the willingness of family members to provide help to one another and that step relationships affect both norms and the strength of ties (Ganong and Coleman 2006; Seltzer et al. 2012). More work using vignettes may further illuminate the motivations behind intergenerational transfers and how these motivations are affected by the presence of stepkin. The PSID design also provides another way to examine support from stepfamily members during an emergency, when the safety net may be activated. The design allows researchers to observe short-term financial and time support that families provide when someone in the family experiences an emergency such as an unanticipated health crisis (LaFavre and Dalton 2017), or the financial support or support through coresidence that family members provide during times of sudden economic hardship may differ for families with and without stepkin. Finally, new data collection on the parents of respondents in the National Survey of Adolescent to Adult Health (Add Health) imbeds explicit questions on who family members would rely on in an emergency in a module on intergenerational transfers, and these new data will allow comparisons of latent connections between families with stepchildren and those with biological children.

Our research describes contemporary American families, but our findings have implications for the future. The weaker intergenerational connections between families with step relationships combined with the greater likelihood that younger people have step ties raises concerns about the availability of family support in future generations. The greater prevalence of stepfamily members points to the importance of understanding the factors that shape whether stepkin are considered among available kin

both in everyday life and in times of crisis, particularly those factors that may mitigate the negative association between stepkin and transfers. Studies of attitudes about obligations suggest that stepparents who helped raise their stepchild may be better able to draw on assistance from that child (Coleman et al. 2005). Thus, stepfathers in the future may fare better than stepmothers in receiving assistance from stepchildren because stepfathers are more likely than stepmothers to have spent time in children's households while they were growing up (Seltzer and Bianchi 2013). Unraveling how stepfamilies shape family connections sheds new light on how the changing structure of American families will affect the help that family members provide to each other in the future.

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Table 1. Distribution of Step and Biological Parent and Adult Child Relationships among PSID Households, by Age of Head

	All (1)	< Age 55 (2)	Age 55+ (3)
Parent Relationships			
Bio only for all parents and in-laws	47%	61%*	30%
Step + Bio for all parents and in-laws	20%	32%*	4%
No Own Parents or In-Laws	33%	7%*	66%
Adult Children Relationships			
Bio only	45%	22%*	73%
Step+Bio	11%	7%*	16%
No Adult Children	44%	71%*	11%
Parents, In-Laws, and Adult Child Relationships			
Bio only	67%	61%*	74%
Step+Bio	29%	37%*	19%
No parents, in-laws, or adult children	5%	2%*	7%
N	9,025	6,310	2,715

Notes: Weighted using 2013 family weights. * denotes age differences are statistically significant at 5%.

Table 2. Distribution of Step and Biological Parent and Adult Child Relationships among PSID Households with Living Parents or In-Laws and Adult Children, by Age of Head

	Single Household Heads			**Married/Cohabitating Couples**		
	All	< Age 55	Age 55+	All	< Age 55	Age 55+
	(1)	(2)	(3)	(4)	(5)	(6)
Parent Relationships	with at least one living parent			with at least one living parent or in-law		
Bio Parents	73%	70%*	92%	68%	60%*	86%
Step + Bio for all parents and in-laws	27%	30%*	8%	32%	40%*	14%
No Own Parents or In-Laws						
N	3,146	2,876	270	3,842	3,035	807
Adult Child Relationships				with at least one adult child		
Bio only				63%	54%*	67%
Step+Bio				37%	46%*	33%
No Adult Children						
N				2,367	958	1,409
Parents, In-Laws, and Adult Child Relationships	with at least one living parent and one adult child			with at least one living parent or in-law and one adult child		
Bio only	82%	76%*	90%	48%	38%*	57%
Step+Bio	18%	23%*	10%	52%	62%*	43%
No parents, in-laws, and adult children						
N	866	641	255	1,638	890	748

Notes: Weighted using 2013 family weights. Shaded cells denote non-applicable relationships. * denotes age differences are statistically significant at 5%.

Table 3. Number of Step and Biological Parent and Child Relationships among PSID Households, by Age of Head

	Single Household Heads			**Married/Cohabitating Couples**		
	All	< Age 55	Age 55+	All	< Age 55	Age 55+
	(1)	(2)	(3)	(4)	(5)	(6)
Parent Relationships	with at least one living parent			with at least one living parent or in-law		
Bio	1.62	1.69*	1.17	2.69	3.13*	1.63
Step	0.33	0.37*	0.08	0.47	0.61*	0.16
Percent Increase in Parent Relationships from Stepparents	20%	22%	7%	17%	19%	10%
N	3,146	2,876	270	3,842	3,035	807
Adult Child Relationships				with at least one adult child		
Bio				1.63	1.16*	1.84
Step				1.07	0.99	1.11
Percent Increase in Adult Child Relationships from Adult Stepchildren				66%	85%	60%
N				2367	958	1409
Parents, In-Laws, and Adult Child Relationships	with at least one living parent and one adult child			with at least one living parent or in-law and one adult child		
Bio	3.32	3.31	3.35	3.50	3.67*	3.36
Step	0.22	0.30*	0.10	1.34	1.44	1.26
Percent Increase in All Relationships from Stepkin	7%	9%	3%	38%	39%	38%
N	866	641	255	1,638	890	748

Notes: Weighted using 2013 family weights. Shaded cells denote non-applicable relationships. Note that the total number of parents and children is not the sum of the number of parents and number of children because the sample conditioning differs. * denotes age differences are statistically significant at 5%.

Table 4. OLS Regressions of Transfers with Parents on Step Relationships, Households with at Least One Living Parent or In-Law

	Money To Parents (1)	Money From Parents (2)	Time To Parents (3)	Time From Parents (4)
Mean Dependent Variable	0.19	0.25	0.46	0.31
All Households (Equation 1)				
Has a Stepparent	0.0106	0.0044	-0.0432**	-0.0235
	(0.0141)	(0.0148)	(0.0176)	(0.0160)
N=6538				
Married/Cohabiting Couples (Equation 1)				
Has a Stepparent	0.0041	-0.0176	-0.0290	-0.0150
	(0.0181)	(0.0185)	(0.0229)	(0.0200)
N=3606				
Married/Cohabiting Couples (Equation 2)				
Wife has a Stepparent	0.0006	-0.0233	-0.0644***	-0.0334
	(0.0191)	(0.0206)	(0.0243)	(0.0213)
Husband has a Stepparent	-0.0256	0.0087	-0.0065	-0.0020
	(0.0194)	(0.0205)	(0.0247)	(0.0219)
p-Values for Test of coeff. (a) = coeff. (b)	0.259	0.196	0.048	0.238
N=3606				
Single Household Heads (Equation 1)				
Has a Stepparent	0.0063	-0.0245	-0.0899***	-0.0462
	(0.0269)	(0.0286)	(0.0327)	(0.0316)
N=2932				
Single Men (Equation 1)				
Has a Stepparent	0.0449	0.0216	-0.111**	-0.0353
	(0.0449)	(0.0470)	(0.0551)	(0.0513)
N=1106				
Single Women (Equation 1)				
Has a Stepparent	-0.0145	-0.0515	-0.0807*	-0.0540
	(0.0334)	(0.0358)	(0.0413)	(0.0404)
N=1826				

Notes: Each of these regressions also includes marital status, average age of all parents, at least one parent in poor health, at least one parent retired, at least one parent unemployed, at least one parent working, at least one low income parent (<25,000), at least one high income parent (>75,000), at least one parent missing income information, average parent education, at least one unmarried parent, head/wife in poor health, mean age of head and wife, mean education of head and wife, race, home ownership, head or wife works, head or wife unemployed, total family income, number of total parents (including in-laws), whether any parent co-resides, whether the head or wife has a sister, number of siblings of head and wife, marital status, and number of children under 18 in the household, and whether there is a coresident parent. *** p<0.01, ** p<0.05 * p<0.10

Table 5. OLS Regressions of Transfers with Parents on Step Relationships, Households with at Least One Living Parent or In-Law by Age of Head

	Money To Parents (1)	Money From Parents (2)	Time To Parents (3)	Time From Parents (4)
Age < 55				
Mean Dependent Variable	0.18	0.27	0.45	0.38
All Households (Equation 1)				
Has a Stepparent	0.0105	0.0056	-0.0380**	-0.0315*
	(0.0152)	(0.0161)	(0.0189)	(0.0177)
N = 5,546				
Married/Cohabiting Couples (Equation 1)				
Has a Stepparent	0.0106	-0.0123	-0.0147	-0.0152
	(0.0201)	(0.0204)	(0.0252)	(0.0228)
N = 2,860				
Married/Cohabiting Couples (Equation 2)				
Wife has a Stepparent	0.0080	-0.0236	-0.0569**	-0.0390
	(0.0208)	(0.0226)	(0.0264)	(0.0240)
Husband has a Stepparent	-0.0191	0.0097	0.0068	-0.0017
	(0.0208)	(0.0218)	(0.0262)	(0.0240)
p-Values for Test of coeff. (a) = coeff. (b)	0.265	0.207	0.038	0.192
N = 2,680				
Single Household Heads (Equation 1)				
Has a Stepparent	-0.0002	-0.0175	-0.0854**	-0.0522
	(0.0274)	(0.0298)	(0.0335)	(0.0331)
N = 2,686				
Single Men (Equation 1)				
Has a Stepparent	0.0504	0.0309	-0.0945*	-0.0369
	(0.0457)	(0.0486)	(0.0566)	(0.0535)
N = 1,021				
Single Women (Equation 1)				
Has a Stepparent	-0.0312	-0.0455	-0.0823*	-0.0614
	(0.0340)	(0.0373)	(0.0424)	(0.0423)
N = 1,665				

Continues on Next Page

Table 5. Continued

	Money To Parents (1)	Money From Parents (2)	Time To Parents (3)	Time From Parents (4)
Age 55+				
Mean Dependent Variable	0.19	0.17	0.52	0.05
All Households (Equation 1)				
Has a Stepparent	0.0107	-0.0843**	-0.1210**	0.0286
	(0.0460)	(0.0412)	(0.0566)	(0.0297)
N = 992				
Married/Cohabiting Couples (Equation 1)				
Has a Stepparent	-0.0154	-0.0860*	-0.1160*	0.0143
	(0.0481)	(0.0476)	(0.0636)	(0.0308)
N = 746				
Married/Cohabiting Couples (Equation 2)				
Wife has a Stepparent	-0.0058	-0.0526	-0.1150	0.0360
	(0.0547)	(0.0538)	(0.0704)	(0.0380)
Husband has a Stepparent	-0.0486	-0.0512	-0.1580*	-0.0014
	(0.0637)	(0.0685)	(0.0840)	(0.0323)
p-Values for Test of coeff. (a) = coeff. (b)	0.585	0.985	0.675	0.334
N = 746				
Single Household Heads (Equation 1)				
Has a Stepparent	0.1140	-0.1260	-0.1180	0.1040
	(0.1550)	(0.1040)	(0.1710)	(0.0839)
N = 246				
Single Men (Equation 1)				
Has a Stepparent	-0.0766	-0.2660	-0.5139	-0.1060
	(0.5670)	(0.2070)	(0.3640)	(0.1990)
N = 85				
Single Women (Equation 1)				
Has a Stepparent	0.1590	-0.0227	0.0109	0.1270
	(0.1740)	(0.1360)	(0.210)	(0.0988)
N = 161				

Notes: Each of these regressions also includes marital status, average age of all parents, at least one parent in poor health, at least one parent retired, at least one parent unemployed, at least one parent working, at least one low income parent (<25,000), at least one high income parent (>75,000), at least one parent missing income information, average parent education, at least one unmarried parent, head/wife in poor health, mean age of head and wife, mean education of head and wife, race, home ownership, head or wife works, head or wife unemployed, total family income, number of total parents (including in-laws), whether any parent co-resides, whether the head or wife has a sister, number of siblings of head and wife, marital status, and number of children under 18 in the household, and whether there is a coresident parent. *** p<0.01, ** p<0.05 * p<0.10

Table 6. OLS Regressions of Transfers with Children on Step Relationships, Married/Cohabiting Couples with at Least One Adult Child

	Money To Children (1)	Money From Children (2)	Time To Children (3)	Time From Children (4)
Mean Dependent Variable	0.45	0.12	0.44	0.35
Married/Cohabiting Couples (Equation 3)				
Has Stepchild	-0.0242	-0.0369**	-0.1130***	-0.1330***
	(0.0252)	(0.0145)	(0.0251)	(0.0227)
N = 2,135				
Married/Cohabiting Couples (Equation 4)				
Joint Children	–	–	–	–
Wife has Stepchild	-0.0248	-0.0443**	-0.1410***	-0.1469***
	(0.0286)	(0.0159)	(0.0282)	(0.0245)
Wife's Biological Children or Wife's Biological + Joint Children	-0.0230	-0.0238	-0.0644*	-0.1090***
	(0.0328)	(0.0194)	(0.0335)	(0.0311)
p-Values for Test of coeff. (a) = coeff. (b)	0.957	0.294	0.023	0.222
N = 2,135				

Notes: Each of these regressions also includes marital status, number of children, number of children under 18 in the household, whether any adult child co-resides, mean age of adult children, mean education of adult children, at least one adult child is a student, at least one adult child is unemployed, at least one adult child is unemployed, at least one adult child is low income (<25,000), at least one adult child is high income (>75,000), at least one adult child is missing income information, at least one adult child owns a home, at least one child is married, at least one child has a child, head/wife in poor health, mean age of head and wife, mean education of head and wife, race, home ownership, head or wife works, head or wife unemployed, total family income and whether any child is coresident. *** p<0.01, ** p<0.05, * p<0.1

Table 7. OLS Regressions of Transfers with Children on Step Relationships, Married/Cohabiting Couples with at Least One Adult Child by Age of Head

	Money To Children (1)	Money From Children (2)	Time To Children (3)	Time From Children (4)
Age <55				
Mean Dependent Variable	0.51	0.07	0.56	0.35
Married/Cohabiting Couples (Equation 3)				
Has Stepchild	0.0454	-0.0384*	-0.0977**	-0.1450***
	(0.0417)	(0.0230)	(0.0411)	(0.0404)
N = 847				
Married/Cohabiting Couples (Equation 4)				
Joint Children	–	–	–	–
Wife has Stepchild	0.0308	-0.0475*	-0.1690***	-0.1580***
	(0.0481)	(0.0259)	(0.0479)	(0.0451)
Wife's Biological Children or Wife's Biological + Joint Children	0.0611	-0.0284	-0.0206	-0.1320***
	(0.0486)	(0.0259)	(0.0477)	(0.0470)
p-Values for Test of coeff. (a) = coeff. (b)	0.535	0.427	0.003	0.554
N = 847				
Age 55+				
Mean Dependent Variable	0.43	0.14	0.39	0.35
Married/Cohabiting Couples (Equation 3)				
Has Stepchild	-0.0627**	-0.0428*	-0.1140***	-0.1190***
	(0.0318)	(0.0191)	(0.0318)	(0.0271)
N = 1,288				
Married/Cohabiting Couples (Equation 4)				
Joint Children	–	–	–	–
Wife has Stepchild	-0.0584	-0.0486**	-0.1150***	-0.1340***
	(0.0358)	(0.0207)	(0.0349)	(0.0291)
Wife's Biological Children or Wife's Biological + Joint Children	-0.0732	-0.0282	-0.1110*	-0.0821*
	(0.0467)	(0.0318)	(0.0496)	(0.0434)
p-Values for Test of coeff. (a) = coeff. (b)	0.771	0.545	0.944	0.247
N = 1,288				

Notes: Each of these regressions also include marital status, number of children, number of children under 18 in the household, whether any adult child co-resides, mean age of adult children, mean education of adult children, at least one adult child is a student, at least one adult child is unemployed, at least one adult child is unemployed, at least one adult child is low income (<25,000), at least one adult child is high income (>75,000), at least one adult child is missing income information, at least one adult child owns a home, at least one child is married, at least one child has a child, head/wife in poor health, mean age of head and wife, mean education of head and wife, race, home ownership, head or wife works, head or wife unemployed, total family income, and whether any child is coresident. *** p<0.01, ** p<0.05, * p<0.1

Table 8. Predicted Association between Step Relationships and the Likelihood of Transfers with Parents/Children Adjusted for the Increase in Number of Parents/Children in Stepfamilies, by Age of Head and Transfer Type

	Single Household Heads			**Married/Cohabitating Couples**		
	All	< Age 55	Age 55+	All	< Age 55	Age 55+
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Predicted Association Adjusted for Family Size with Controls						
Parent Relationships	with at least one living parent			with at least one living parent or in-law		
Money To	0.008	-0.001	0.112	-0.0001	0.002	-0.011
Money From	-0.014	-0.006	-0.123	-0.012	-0.005	-0.084*
Time To	-0.083***	-0.079**	-0.114	-0.028	-0.018	-0.109*
Time From	-0.040	-0.043	0.101	-0.014	-0.013	0.011
Adult Child Relationships				with at least one adult child		
Money To				-0.044*	0.025	-0.079***
Money From				-0.044***	-0.037	-0.053***
Time To				-0.119***	-0.108***	-0.120***
Time From				-0.135***	-0.144***	-0.127***
Panel B. Predicted Association Adjusted for Family Size without Controls						
Parent Relationships	with at least one living parent			with at least one living parent or in-law		
Money To	0.01	0.006	0.124	0.018	0.024	-0.035
Money From	-0.075***	-0.064**	-0.123	-0.051***	-0.043**	-0.071
Time To	-0.098***	-0.101***	-0.133	-0.028	-0.011	-0.185***
Time From	-0.121***	-0.109***	0.078	-0.086***	-0.081***	0.022
Adult Child Relationships				with at least one adult child		
Money To				-0.092***	-0.09***	-0.103***
Money From				-0.033***	-0.009	-0.039**
Time To				-0.136***	-0.168***	-0.136***
Time From				-0.137***	-0.206***	-0.122***

Notes: The predictions in Panel A for parent relationships hold constant the covariates listed in the notes to Table 4 (except number of parents) and the predictions for adult child relationships hold constant the covariates listed in the notes to Table 6 (except the number of adult children). *** p<0.01, ** p<0.05, * p<0.10

Appendix Table 1. Coefficients on Number of Parents/Children in Regressions from Equations (1) and (3)

	Single Household Heads			**Married/Cohabitating Couples**		
	All	< Age 55	Age 55+	All	< Age 55	Age 55+
	(1)	(2)	(3)	(4)	(5)	(6)
Parent Relationships	with at least one living parent			with at least one living parent or in-law		
Money To	0.0054	0.0081	-0.0252	-0.0088	-0.0143*	0.0268
Money From	0.0326	0.0295	0.0279	0.0130*	0.0126	0.0154
Time To	0.0195	0.0173	0.0423	0.0023	-0.0046	0.0423
Time From	0.0185	0.0235	-0.0349	0.0015	0.0033	-0.0203*
Adult Child Relationships				with at least one adult child		
Money To				-0.0185*	-0.0210	-0.0153
Money From				-0.0063	0.0012	-0.0095
Time To				-0.0059	-0.0108	-0.0059
Time From				-0.0022	0.0191	-0.0074

Appendix Table 2. OLS Regressions of Transfers with Parents (Adult Children) on Step Relationships and Number of Ties without Controls, Households with at Least One Living Parent or In-Law (Adult Child)

	Money To	Money From	Time To	Time From
	(1)	(2)	(3)	(4)
All Ages				
Transfers with Parents All Households				
Has Stepchild	0.0283**	-0.00234	-0.0252	-0.0362**
	(0.0131)	(0.0145)	(0.0162)	(0.0159)
Number of Parents	-0.0184***	0.0199***	-0.0237***	0.0491***
	(0.00402)	(0.00448)	(0.00515)	(0.00498)
N = 6,538				
Transfers with Adult Children Married/Cohabiting Couples				
Has Stepchild	-0.0534**	-0.0443***	-0.109***	-0.128***
	(0.0224)	(0.0127)	(0.0224)	(0.0199)
Number of Adult Children	-0.0363***	0.0107***	-0.0257***	-0.00895
	(0.00688)	(0.00389)	(0.00702)	(0.00633)
N = 2,135				
Age <55				
Transfers with Parents All Households				
Has Stepchild	0.0315**	0.00558	-0.0117	-0.0419**
	(0.0137)	(0.0154)	(0.0169)	(0.0168)
Number of Parents	-0.0225***	0.00807	-0.0250***	0.0269***
	(0.00435)	(0.00492)	(0.00555)	(0.00549)
N = 5,546				
Transfers with Adult Children Married/Cohabiting Couples				
Has Stepchild	-0.0545	-0.0234	-0.149***	-0.196***
	(0.0355)	(0.0177)	(0.0352)	(0.0336)
Number of Adult Children	-0.0361***	0.0146**	-0.0192	-0.00995
	(0.0134)	(0.00612)	(0.0133)	(0.0115)
N = 1,288				
Age 55+				
Transfers with Parents All Households				
Has Stepchild	-0.00518	-0.0826**	-0.170***	0.0404
	(0.0463)	(0.0390)	(0.0542)	(0.0314)
Number of Parents	0.00595	0.0500***	0.0141	-0.0114
	(0.0158)	(0.0154)	(0.0197)	(0.00990)
N = 992				
Transfers with Adult Children Married/Cohabiting Couples				
Has Stepchild	-0.0696**	-0.0446**	-0.117***	-0.128***
	(0.0304)	(0.0183)	(0.0303)	(0.0253)
Number of Adult Children	-0.0304***	0.00501	-0.0168*	0.00519
	(0.00874)	(0.00538)	(0.00897)	(0.00799)
N = 847				

Notes: These regressions include no other controls. *** p<0.01, ** p<0.05, * p<0.1