

Stepfamily Structure and Transfers between Generations in U.S.*

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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. 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.

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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).

This paper provides a demographic portrait of the stepfamily structure of adults in contemporary American families and the ties between family members across generations as measured by the time and money that they provide to one another. Using new data on parent-child relationships and transfers between parents and adult children in the 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 generation, and how the presence of stepparents and stepchildren is associated with manifest ties across generations in terms of the time and financial assistance provided to and received from family members. We also consider whether the increase in family size through step relationships may compensate for the likely weaker ties among families with stepkin.

We focus our assessment of the differences between the incidence of biological and stepkin and their transfers of time and money to answer a key question concerning families as support networks (Furstenberg 2014; Wachter 1997). As noted above, the incidence and number of stepkin has increased. Previous research suggests that ties between biological children and parents are stronger than those between stepchildren and stepparents (Coleman and Ganong 2008; Eggebeen 1992; Pezzin, Pollak and Schone 2008; Pezzin and Schone 1999; Seltzer et al. 2013; White 1994). These weaker ties of stepparents and stepchildren

may be due to competing demands of biological parents and children, ambiguity about the rights and responsibilities of stepparents and stepchildren, or the lasting tensions from the disruption of biological parents' union (Ganong and Coleman 2017). Regardless of the reasons for these weaker ties, Wachter (1997), reflecting on simulation results concerning the consequences of the increase in stepkin in the twenty-first century, poses the following important question: To what extent does the increase in number of family members due to stepkin compensate for the weaker ties between stepkin than biological kin? The answer to this question, as Wachter noted, has important implications for how the U.S. and other countries cope with the aging of the Baby Boomers. Our paper explicitly addresses this question, using newly available data on U.S. families and the extent and nature of their support to their members.

There are three unique features of our analysis. 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. A special case of combining data from multiple sources are demographic simulations (Wachter, 1997).

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 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, Brown and Stykes 2014, but see Lin et al. 2017 on stepfamilies in old age). This focus on younger families is due, in part, to the fact that most common data sources used to study such relationships are household surveys that typically provide limited information about family members who are not present in a household at the time of an interview. 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. These new data 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). A focus on stepfamilies requires attention to gender as well. For example, the time that women spend helping parents or adult children may depend more strongly on the quality of relationships than the time help that men provide. This is consistent with evidence that women are more likely than men to provide emotional support (Chesley and Poppie 2009). This 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.

We find that nearly 30% of American households have a stepkin tie in either the parent or adult child generation of their families and that stepkin ties are more common among households headed by younger adults. 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%. Despite these increases in the numbers of potential helpers, we find that family members are less likely to give time support in the presence of stepkin. Among married/cohabiting couples, these differences are particularly large when wives have stepparents or stepchildren. Finally, although stepfamily members increase the size of families, we show that the increased availability of kin does not fully compensate for the weaker bonds among family members in step families.

The remainder of this paper is organized as follows. In the next section we describe the data, focusing on the data from the Rosters and Transfers Module of the 2013 PSID and how we organize these data. Section III describes the methods we use to analyze stepfamily structure and transfers. In Section IV

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 V, we discuss our findings and offer concluding observations about American families and their intergenerational ties.

II. 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,¹ if present, of each PSID household.² 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

¹ 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.

² 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.

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. 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 parents, stepparents and parents-in-law as well as all living 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 data are especially valuable because they enumerate the parents and adult children of heads and spouses/partners regardless of whether they are PSID sample members, substantially expanding the number of parent and child relationships reported in the PSID. Because the roster questions identify each spouse/partner’s biological offspring and use this as the basis for distinguishing shared and stepchildren of the current union, there is very little missing information on the biological or step relationships of offspring to the household head and spouse/partner.

The characteristics reported in the roster by respondents about their parents and adult children 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 children), 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 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 can report 1 hour). Financial transfers include “money, loans and gifts over \$100.”³ 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 money to her parents and her husband did not give any money to either his parents or her parents, this would have been recorded as a transfer of money 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.⁴ The unit of analysis in this paper is the collective of the head and, if present, his spouse/partner, of a PSID household unit. But, for convenience, in what follows we shall simply

³ 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).

⁴ 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 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. We would have deleted heads who report that they do not know about either their mother or their father.

refer to this collective as the “household.” We also examine 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 motivation focuses 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 Rosters and Transfers (2013 R & T) data and of this paper – to our knowledge, the Panel Study of Income Dynamics (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 child relationships. Analyzing transfers at the level of the household allows the description of stepkin to match the analysis of transfers. Finally, 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 even an analysis of dyads would not truly use dyadic relationships.

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 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 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’s/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: 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 how gender affects ties between stepkin.

Note that the data exclude the stepchildren of respondents without a spouse or partner and the stepparents of respondents without living biological or adoptive parents, who are sometimes called former stepchildren and former stepparents. 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.⁵ 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 reported about.

We analyze the incidence of financial transfers that households give to and receive from parents

⁵ Attitude data suggest that respondents are more likely to reports about the existence of former stepparents when relationships closer and more enduring than when ties with former stepkin are weaker (Coleman et al. 2005; Schmeekle et al. 2006). How to improve the quality of data on step relationships from previous unions is an important topic for new research.

(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. And, 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.

III. METHODS

We conduct our analysis in three stages. In the first, we describe the stepfamily structure of U.S. 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.⁶ The second stage analyzes the financial and time transfers between generations and how they differ by stepfamily structure. Finally, in the third stage, we address whether the

⁶ 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.

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 the three stages in turn.

Structure of Stepfamilies

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 so the estimates are population 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 (*).

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 and needs of each generation. 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.

The vector of characteristics of the head/spouse and their household included in these regressions 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.⁷

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 number of total 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), 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 differ based on the presence of stepkin, we estimate the following regression function,

⁷ 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.

$$T_i^{m,p} = \alpha_0^m + \alpha_1^m \text{StepParent}_i + \lambda_1^m \text{NumParents}_i + \beta_1^m X_i^p + \beta_2^m X_i + \varepsilon_i^m, \quad (1)$$

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; $\text{StepParent}_i = 1$ if 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); and α_1^m measures the net associations between transfers and the presence of a stepparent. 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:

$$T_i^{m,p} = \alpha_0^{*m} + \alpha_1^{*m} \text{HusbandStepParent}_i + \alpha_2^{*m} \text{WifeStepParent}_i + \lambda_1^{*m} \text{NumParents}_i + \beta_1^{*m} X_i^p + \beta_2^{*m} X_i + \varepsilon_i^{*m}, \quad (2)$$

where $\text{HusbandStepParent}_i = 1$ if the husband (household head) has a stepparent and $\text{WifeStepParent}_i = 1$ if the wife (spouse/partner) has a stepparent, where α_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).

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

$$T_i^{m,c} = \gamma_0^m + \gamma_1^m \text{StepChild}_i + \theta_1^m \text{NumChildren}_i + \delta_1^m X_i^c + \delta_2^m X_i + v_i^m, \quad (3)$$

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, $\text{StepChild}_i = 1$ 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); and the γ_1^m 's measure the net

associations between transfers and the presence of (adult) stepchildren. 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:

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

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); and the coefficients γ_k^{*m} , $k = 1, \dots, 3$, measure the net associations between transfers and types of stepchild relationships.

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 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. We calculate what we

shall refer to as estimated “net impacts”⁸ of stepparents (stepchildren) on the probability of giving (receiving) transfers, denoted by $\hat{T}_{step,j}^{m,j}$, $j = p, c$, which is defined to be:

$$\begin{aligned}\hat{T}_{step}^{m,p} &\equiv \hat{\alpha}_1^m + \hat{\lambda}_1^m \overline{NumStepParent}, \\ \hat{T}_{step}^{m,c} &\equiv \hat{\gamma}_1^m + \hat{\theta}_1^m \overline{NumStepChild},\end{aligned}\tag{5}$$

respectively, where $\hat{\alpha}_1^m$ and $\hat{\gamma}_1^m$ are estimates of the (adjusted) effect of having stepparents (stepchildren) on the (adjusted) probability of a type m transfer, T^m , $\hat{\lambda}_1^m$ and $\hat{\theta}_1^m$, are estimates of the marginal effects of an extra parent (adult child) on the likelihood of such transfers, and where the latter marginal effects are weighted 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. The estimates in (5) provide a quantitative estimate of whether the impact of the sheer number of step relationships within families offset the likelihood of looser ties between generations that include stepkin. We use them to answer Wachter’s question.

Caveats

Despite its many strengths, the 2013 R & T design has limitations. It does not allow us to identify the source of age differences in stepfamily structure or transfers. These differences may be 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). That is, we cannot identify differences among age, period and cohort or their interactions.

The regression-adjusted strategy we use only produces causal estimates of the effect of the presence of stepkin on transfers to the extent that the control variables characterize the needs and capacities of each generation. How transfers are correlated with broader connections between kin is potential sources of bias and is a point to which we return in our conclusion.

⁸ While we use the term “impacts” to describe the expressions in (5), we do not ascribe any causal interpretation to the resulting estimates, because our estimates of the coefficients on the stepkin and number of parents/children variables in transfer regressions (1) – (4) only measure associations and not causal effects.

Finally, the 2013 R & T only includes information about children ages 18 and older, not younger children. The module was designed to extend coverage of individual family members beyond the adult children and parents who are part of the PSID sample or who reside in the same household as a PSID respondent because such high percentages of parents and adult offspring live apart. These data complement past research that focuses on minor children. Our regression-adjusted analyses, however, do control for the number of minor children in the household.

IV. 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.

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. Stepparents 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, Table 2 shows 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. 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 at least one generation.

[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. 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 in 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%).

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.

V. 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 differ 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 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 whether wives and husbands have stepparents separately, 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 single household heads 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 for the presence of stepparents overall and when the wife has a stepparent are not statistically significant, the corresponding differential 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 γ_k^{*m} , $k = 1, \dots, 3$, coefficients estimated from equations (3) and (4), for the sample of married/cohabiting couples.⁹ 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)].

[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 11.3 percentage point lower likelihood of giving time transfers to children, and a 13.3 percentage point lower likelihood of receiving time transfers from children compared to married/cohabiting couples who do not

⁹ 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.

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 who 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, 14.1 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 children and time transfers from children are statistically significant (6.44 and 10.9 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 results in Table 6 concerning the association with transfers and adult stepchildren 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]

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

The results presented in Table 3 indicated that step relationships – be they for parents or for adult children – increased the number of parents and adult children associated with U.S. households, with the increases for younger households being statistically 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 total impact of additional stepkin on the incidence of transfers between generations? Do more stepkin compensate for the lower incidence of transfers in step families? Or does the presence of stepkin diminish the flow of transfers between generations?

In Table 8 we report on 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). 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). Overall, married/cohabiting couples with an adult stepchild are 13.5 percentage points (-0.135) *less* likely to receive time from children than couples without any stepchildren. This net impact ($\hat{T}_{step}^{\cdot,c}$) 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 $\hat{\theta}_1^m \cdot \overline{NumStepChild} = -0.0022 \cdot 1.07$, the estimated marginal effect of an extra adult child on the probability of 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/cohabiting couples and for younger (< Age 55) and older (Age 55+) households. We use stars (*) on the reported estimates to denote whether the net impacts we calculate are significantly different from zero.

[Table 8 here]

Table 8 shows that transfers to and from parents and adult children are less likely for households with stepkin ties even after adjusting for larger family size in these households. Formal tests of the differences between the results in Table 8 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 – though they are uniformly small and only statistically significant in one case. We report the coefficients in Appendix Table 1 for completeness.

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.

VI. 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 in stepfamilies are less likely to engage in intergenerational transfers of time and money than households without stepkin. These differences are particularly large with regards to transfers of time. Households with stepparents are nearly five percentage points less likely to give time transfers to parents, and married/cohabiting couples with adult stepchildren are 11.3 percentage points less likely to give time to children and 13.3 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. Our findings support the idea of women as “kin keepers,” with women 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.

Our work has some limitations which point to directions for future research. 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* which 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.

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 also provides a tool to examine support from stepfamily members during an emergency – when the safety net may be activated – using a population-representative sample. 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 the Add Health study respondents imbeds explicit questions on who family members would rely on in an emergency in a module on intergenerational transfers and 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 would shed 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 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%
<i>N</i>	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/Cohabiting Couples		
	All (1)	< Age 55 (2)	Age 55+ (3)	All (4)	< Age 55 (5)	Age 55+ (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						
<i>N</i>	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						
<i>N</i>				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						
<i>N</i>	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/Cohabiting Couples		
	All (1)	< Age 55 (2)	Age 55+ (3)	All (4)	< Age 55 (5)	Age 55+ (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%
<i>N</i>	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%
<i>N</i>				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%
<i>N</i>	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 (0.0141)	0.0044 (0.0148)	-0.0432** (0.0176)	-0.0235 (0.0160)
<i>N</i> =6538				
Married/Cohabiting Couples (Equation 1)				
Has a Stepparent	0.0041 (0.0181)	-0.0176 (0.0185)	-0.0290 (0.0229)	-0.0150 (0.0200)
<i>N</i> =3606				
Married/Cohabiting Couples (Equation 2)				
Wife has a Stepparent	0.0006 (0.0191)	-0.0233 (0.0206)	-0.0644*** (0.0243)	-0.0334 (0.0213)
Husband has a Stepparent	-0.0256 (0.0194)	0.0087 (0.0205)	-0.0065 (0.0247)	-0.0020 (0.0219)
p-Values for Test of coeff. (a) = coeff. (b)	0.259	0.196	0.048	0.238
<i>N</i> =3606				
Single Household Heads (Equation 1)				
Has a Stepparent	0.0063 (0.0269)	-0.0245 (0.0286)	-0.0899*** (0.0327)	-0.0462 (0.0316)
<i>N</i> =2932				
Single Men (Equation 1)				
Has a Stepparent	0.0449 (0.0449)	0.0216 (0.0470)	-0.111** (0.0551)	-0.0353 (0.0513)
<i>N</i> =1106				
Single Women (Equation 1)				
Has a Stepparent	-0.0145 (0.0334)	-0.0515 (0.0358)	-0.0807* (0.0413)	-0.0540 (0.0404)
<i>N</i> =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 (0.0152)	0.0056 (0.0161)	-0.0380** (0.0189)	-0.0315* (0.0177)
<i>N</i> =5,546				
Married/Cohabiting Couples (Equation 1)				
Has a Stepparent	0.0106 (0.0201)	-0.0123 (0.0204)	-0.0147 (0.0252)	-0.0152 (0.0228)
<i>N</i> =2,860				
Married/Cohabiting Couples (Equation 2)				
Wife has a Stepparent	0.0080 (0.0208)	-0.0236 (0.0226)	-0.0569** (0.0264)	-0.0390 (0.0240)
Husband has a Stepparent	-0.0191 (0.0208)	0.0097 (0.0218)	0.0068 (0.0262)	-0.0017 (0.0240)
p-Values for Test of coeff. (a) = coeff. (b)	0.265	0.207	0.038	0.192
<i>N</i> =2680				
Single Household Heads (Equation 1)				
Has a Stepparent	-0.0002 (0.0274)	-0.0175 (0.0298)	-0.0854** (0.0335)	-0.0522 (0.0331)
<i>N</i> =2686				
Single Men (Equation 1)				
Has a Stepparent	0.0504 (0.0457)	0.0309 (0.0486)	-0.0945* (0.0566)	-0.0369 (0.0535)
<i>N</i> =1021				
Single Women (Equation 1)				
Has a Stepparent	-0.0312 (0.0340)	-0.0455 (0.0373)	-0.0823* (0.0424)	-0.0614 (0.0423)
<i>N</i> =1665				

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Table 5. Continued

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

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

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 (0.0252)	-0.0369** (0.0145)	-0.1130*** (0.0251)	-0.1330*** (0.0227)
<i>N=2,135</i>				
Married/Cohabiting Couples (Equation 4)				
Joint Children	--	--	--	--
Wife has Stepchild	-0.0248 (0.0286)	-0.0443** (0.0159)	-0.1410*** (0.0282)	-0.1469*** (0.0245)
Wife's Biological Children or Wife's Biological + Joint Children	-0.0230 (0.0328)	-0.0238 (0.0194)	-0.0644* (0.0335)	-0.1090*** (0.0311)
p-Values for Test of coeff. (a) = coeff. (b)	0.957	0.294	0.023	0.222
<i>N=2,135</i>				

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 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 (0.0417)	-0.0384* (0.0230)	-0.0977** (0.0411)	-0.1450*** (0.0404)
<i>N=847</i>				
Married/Cohabiting Couples (Equation 4)				
Joint Children	--	--	--	--
Wife has Stepchild	0.0308 (0.0481)	-0.0475* (0.0259)	-0.1690*** (0.0479)	-0.158*** (0.0451)
Wife's Biological Children or Wife's Biological + Joint Children	0.0611 (0.0486)	-0.0284 (0.0259)	-0.0206 (0.0477)	-0.1320*** (0.0470)
p-Values for Test of coeff. (a) = coeff. (b)	0.535	0.427	0.003	0.554
<i>N=847</i>				
Age 55+				
Mean Dependent Variable	0.43	0.14	0.39	0.35
Married/Cohabiting Couples (Equation 3)				
Has Stepchild	-0.0627** (0.0318)	-0.0428* (0.0191)	-0.1140*** (0.0318)	-0.1190*** (0.0271)
<i>N=1288</i>				
Married/Cohabiting Couples (Equation 4)				
Joint Children	--	--	--	--
Wife has Stepchild	-0.0584 (0.0358)	-0.0486** (0.0207)	-0.1150*** (0.0349)	-0.1340*** (0.0291)
Wife's Biological Children or Wife's Biological + Joint Children	-0.0732 (0.0467)	-0.0282 (0.0318)	-0.1110* (0.0496)	-0.0821* (0.0434)
p-Values for Test of coeff. (a) = coeff. (b)	0.771	0.545	0.944	0.247
<i>N=1288</i>				

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 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/Cohabiting Couples		
	All (1)	< Age 55 (2)	Age 55+ (3)	All (4)	< Age 55 (5)	Age 55+ (6)
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***

Notes: The predictions 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/Cohabiting Couples		
	All (1)	< Age 55 (2)	Age 55+ (3)	All (4)	< Age 55 (5)	Age 55+ (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