

Personality, Preferences, and Intergenerational Ties in Young Adulthood

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Abstract. We examine sources of variation in the intensity and quality of intergenerational ties reported by young adults in the U.S., including personality traits and risk aversion as well as childhood circumstances and current resources. We find that some factors expected to affect motives for maintaining parental ties, such as Agreeableness and risk aversion, have no significant effect on contact conditional on geographic proximity while Extraversion has consistently positive effects on parental contact and relationship quality for both men and women. Openness to Experience has a strong negative effect on parental contact for men, and Emotional Stability and Conscientiousness are positively associated with parental ties for women. These findings suggest, particularly for men, that the immediate satisfactions of family contacts are the principal drivers of generational ties at this stage of the life-cycle, rather than longer-term considerations such as altruism, obligation, or the desire for insurance. Actual financial transfers from parents seem to be associated with the likelihood of financial difficulties rather than strong ties.

The nature and quality of relationships between young adults and their parents can have important implications for the wellbeing of both generations and for the future burden that aging populations are likely to impose on the public sector. Exchanges of both emotional support and instrumental assistance within the family, from shared housing and cash transfers to the provision of care to the young and elderly, provide an important safety net for most Americans. Demographic changes that have made family relationships more complex and family roles more ambiguous, such as increases in non-marital childbearing, divorce and remarriage, have increased interest in the forces that determine the strength of family ties and perceptions of family responsibilities.

The motives for the emotional and material support that parents provide to adult children and their families and that children provide to elderly parents are complex, and include ties of affection, reciprocal exchange, and perceived familial obligations (Bianchi et al, 2008). Observation of actual financial and time transfers between generations provides a limited window on the latent ties that determine expectations about family assistance, and we would like to know how these understandings emerge from the circumstances of particular relationships. A large body of research has examined how intergenerational ties vary by gender, race, class and family circumstances (Swartz 2009) but less is known about how individual preferences and psychological traits (such as risk aversion and Conscientiousness) affect parent-child relationships. Examining how individual heterogeneity affects intergenerational contact affective ties may advance our understanding of the forces that maintain (or degrade) these relationships.

In this paper, we use rich data on contact, transfers, and relationship quality between young adults and their parents to examine how these indicators of intergenerational ties vary across adult sons and daughters with different personalities and preferences. The results indicate that distance from and contact between parents and adult children are consistently associated with individual traits that reflect engagement (Openness and Extraversion). Individuals who are sociable but have relatively low demands for novelty and stimulation live closer to and are in closer contact with their parents than the introverted or intellectually curious. Traits that reflect aspects of stability and control (Conscientiousness, Emotional Stability) are strongly predictive of emotional ties and relationship quality, while Agreeableness and risk aversion are relatively unimportant predictors of any dimension of the parent-child relationship. These results suggest that the immediate satisfactions of family life appear to be more important than longer-term motivations such as altruism or obligation as drivers of observed cohesion between young adults and their parents. The determinants of actual financial

transfers from parents to children, on the other hand, appear to be dominated by individual characteristics that predict financial difficulties, such as low Conscientiousness, rather than strong parent-child ties.

Previous Research

In a recent review, Swartz (2009) argues that intergenerational relations, and the affective ties and instrumental support that bind parents and adult children, are becoming increasingly important to Americans. Increased longevity has expanded the number of adults with surviving parents and even grandparents (Settersten, 2007), and smaller families imply an increase in the resources, time, and attention that individuals can bring to each relationship. Though declines in marital stability and the increased prevalence of single parenthood may have made family ties more ambiguous, they have also increased the demands on grandparents and intensified mutual dependence across generations (Bengtson, 2004). Earlier studies find that most American adults live relatively close to their parents, maintain frequent contact with them, and report that they are close and receive emotional support from parents (Compton and Pollak, 2011; Lawton et al., 1994). These ties are particularly strong between parents and young adult children (Rossi and Rossi, 1990), and have been brought into sharp focus by the recent recession, which has hampered the career launch of many young Americans and led to a substantial increase in coresidence.

Social science research has considered many motives for intergenerational exchanges of financial and functional assistance, and it is likely that multiple models are required to explain intergenerational relationships. Bianchi et al. (2008) bring together sociological and economic theories of caring (altruism) and reciprocity (exchange) within families to frame a multidisciplinary research agenda on understanding intergenerational caring and exchange. It has been difficult to empirically assess the motives for observed transfers of time and money due to the multiple currencies involved in these transfers, the short observational window usually available for exchanges that play out over entire lifetimes, and the complexity of modern families. Actual transfers across generations are relatively infrequent—financial transfers tend to respond to labor market shocks and time transfers to health shocks (Hogan et al, 1993).

Silverstein et al. (1997) distinguish between the ‘latent solidarity’ of affection and feelings of obligation across generations and ‘manifest solidarity’ that involves actual emotional or material support. In fact, it is the latent ties that underlie actual transfers, the potential for family support and the insurance it

provides against future difficulties, which will influence the behavior of parents and children in equilibrium (Wong, 2008). Since actual transfers are episodic and infrequent, much attention has focused on observable dimensions of intergenerational ties, such as frequency of contact and reported levels of closeness or affection, and how they vary across individuals and families. These different dimensions of intergenerational solidarity are likely to be codetermined, and their relationship to actual assistance when needs arrive is not clear. Finch and Mason (1993) find that perceived responsibilities for kin support are highly variable and develop over time within patterns of reciprocal assistance,¹ and Lawton et al. (1994) find evidence of a reciprocal influence between frequency of contact and feelings of affection between mothers and children (though not fathers and children). The day-to-day interactions of parents and children and their reports about the quality of their relationship are likely to be informative about the latent intergenerational ties that drive patterns of assistance over the life-cycle.

A great deal of diversity in the form and intensity of intergenerational relationships has been documented by social scientists. Women have more frequent contact with their parents, are more likely to be involved in support exchanges with them, and report higher levels of closeness across generations.² The currency of support varies by race and class, with low income and minority families more likely to provide practical assistance and housing, and high-income white families more likely to provide financial assistance (Sarkisian and Gerstel, 2004). Family structure is also important: Divorced parents live farther away from their children, and report less contact and lower relationship quality, and mothers who remarry have weaker relationships with their adult children (Eggebeen, 1992; Lawton et al., 1994). Gerstel and Sarkisian (2007) find that married adult children are less involved with their parents than the single or divorced, and postulate that marriage is a 'greedy institution' that diverts resources and attention away from intergenerational exchange.

Personality and Risk Aversion as Drivers of Intergenerational Ties

We hypothesize that personality, which characterizes the typical strategies that individuals bring to their interactions with people and situations, will affect the quality and intensity of adult children's interactions with their parents. Personality traits, defined by Roberts (2007) as "the relatively enduring patterns of thoughts, feelings, and behaviors that reflect the tendency to respond in certain ways under certain circumstances," have strong and consistent effects on a variety of important outcomes, including

¹ Seltzer et al. (2011) find evidence of both universalistic family obligations and particularistic concerns related to relationship quality in responses to vignettes about the desirability of sharing housing during times of economic hardship.

² See the references in Swartz (2009), p. 201.

health, mortality, criminal activity, divorce, and occupational attainment (Ozer and Benet-Martinez, 2006; Roberts et al., 2007). Roberts et al. argue that personality traits affect the quality of long-term relationships in several ways: by influencing exposure to relationship events such as conflict, by shaping reactions to the behavior of partners, and by influencing behaviors that contribute to relationship quality. They identify high levels of Neuroticism and low levels of Agreeableness in particular as individual traits that are likely to be associated with marital instability through high levels of negative affect and an inability to effectively regulate emotions.

Personality traits may also affect individual desires and abilities to maintain relationships with parents, and the effects of individual traits may be informative as to the motives for these ties. For example, to the extent that perceived filial responsibility motivates a close parent-child relationship, the Conscientious will be more likely to do their duty and remain close to and assist their parents. Altruism as a motivating force suggests that Agreeableness will promote intergenerational contact, since altruism is one of this trait's components. Family interaction that is driven by sociability will be more common among the Extraverted. Neuroticism, which is associated with negative affect and emotional reactivity, may result in difficulties in maintaining affectionate relationships with extended family members. The adventurousness and mobility that characterize Openness to Experience may explain its association with marital instability, and may also contribute to weak parent-child ties. Since personality is also heritable, we can expect the observed traits of the Add Health respondents to be correlated with those of their parents and will need to interpret results accordingly.

A priori, the role of risk aversion in determining individual demands for maintaining family ties should be straightforward—risk aversion will increase the value of family-provided insurance against financial, health, and emotional shocks and so contribute to the desire to maintain close relationships with parents.

Data

We use data from Wave IV of the National Longitudinal Survey of Adolescent Health (Add Health) to examine the determinants of young adults' contact with parents, reports of relationship quality, and receipt of financial assistance. The Add Health study began in 1994-95 with a nationally-representative, school-based survey of students in Grades 7 through 12. Respondents have been followed with subsequent surveys, the last of which (Wave IV) was conducted in 2007-08 when the respondents were between 25 and 34 years of age. Most of the sample have completed their formal education and are

engaged in establishing families and careers at these ages and, in general, their parents will be too young to require extensive assistance or care from their children.³ However, financial gifts and other forms of instrumental support from parents to children are common at this life-cycle stage, and emotional ties between parents and young adult children are particularly strong (McGarry and Schoeni, 1995; Rossi and Rossi, 1990).

In Wave IV, the respondents were asked to identify a mother and a father figure, characterized as “the woman (man) you feel raised you.” These parent figures could be adoptive or step-parents, grandparents or other adults, but 90 percent of respondents identified their biological mother as the mother figure. About 8 percent of respondents did not identify a father figure; of those who did, nearly 80 percent chose their biological father and 10 percent chose their step-father. Wave IV also included a five-factor personality instrument and a measure of risk aversion.⁴

Our analysis sample consists of Add Health men and women who identified a parent figure and reported that this parent figure was still alive, and for whom values of the key variables, principally personality and risk aversion, are non-missing. This leaves samples of 7193 women and 6359 men for questions about mothers, and 6170 women and 5590 men for questions about fathers. The analyses of distance and contact exclude the subsamples of respondents who co-reside with the relevant parent.

Dependent Variables

Respondents were asked a series of questions about their current relationship with their mother figure and father figure, including frequency of contact, satisfaction with communications with that parent, closeness, and the occurrence of monetary transfers. The distributions of the ordered responses to these questions are shown in Table 1. We find high levels of geographic proximity, contact, and closeness between parents and children that are consistent with the findings of earlier surveys.

Distance: About 17 percent of women and 19 percent of men co-reside with their mother (12 and 14 percent, respectively, are co-resident with their father figure). For the non-coresident sample, we use a categorical measure of reported distance. Table 1 shows that nearly 40 percent of women, and a slightly smaller proportion of men, live within 10 miles of their mother figure, while about 35 percent

³ Their average ages in 2008 are 55 for mothers and 59 for fathers.

⁴ The “Big-5” personality traits are openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism (emotional stability).

live similarly close to their father figure. Only 25 percent of young adult children live more than 200 miles away from their mother.

Contact: Two measures of contact with parents are available for the non-coresident sample: how often the parent and child see each other, and how often they talk on the phone or exchange letters or email. Once again, the available measure is categorical, ranging from “never” to “almost every day”. Table 1 shows that average levels of contact with both mothers and fathers are very high, with more than half of women seeing their mother at least weekly and nearly 90 percent of women (and 80 percent of men) communicating with their mother this frequently. Contact with fathers is less frequent and women both talk and see their mothers more frequently than men do. A significant minority of men (15 percent) report that they “never” talk to their father figure.

Relationship Quality: Add Health respondents are asked whether they agree or disagree with the statement “You are satisfied with the way your mother (father) and you communicate with each other” and also how close they feel to each parent figure. A clear majority of both men and women report that they are “very close” to their mother figure and “strongly agree” that they are satisfied with their communication with their mother. Most report that they are “quite close” or “very close” to their father, and either “agree” or “strongly agree” that they are satisfied with their communication with him.

Financial assistance: Respondents were asked how many times during the past 12 months a parent figure had paid their living expenses, or given them \$50 or more to pay living expenses. Since many responded “yes, number of times unknown”, this was transformed into a dichotomous variable. Monetary transfers were surprisingly frequent: more than 40 percent of women and almost as many men had received financial help from their mothers in the past year, and one-third had received assistance from their fathers.

Independent Variables

Personality: Many personality inventories have been developed by psychologists but the Five-factor model, and in particular those variants known as “Big 5” models, is broadly accepted in psychology as a meaningful and consistent construct for describing human differences (Goldberg, 1981). The five factors, with their definitions from the American Psychological Association Dictionary (2007), are:

Openness to Experience (Intellect) - The tendency to be open to new aesthetic, cultural, or intellectual experiences.

Conscientiousness - The tendency to be organized, responsible, and hardworking.

Extraversion - An orientation of one's interests and energies toward the outer world of people and things rather than the inner world of subjective experience; characterized by positive affect and sociability.

Agreeableness - The tendency to act in a cooperative, unselfish manner.

Neuroticism (vs. Emotional Stability) - A chronic level of emotional instability and proneness to psychological distress.

The Add Health survey fielded a 20-item short-form version of the 50-item International Personality Item Pool-Five-Factor Model (IPIP-FFM) known as the Mini-IPIP (Donnellan et al., 2006). Brief personality instruments designed to be included in long surveys tend to have weaker psychometric properties than do full-length personality scales, with some tradeoff between choosing items that provide both construct breadth and high reliability. A recent assessment finds that the Mini-IPIP does have a 5-factor structure, and that most of the scales have acceptable reliability, but that the openness scale does not appear to be unidimensional (Baldasaro et al., 2013). The means of the raw personality scales for women and men are reported in Appendix Tables A and B.

We assume that each item in the personality inventory is an error-ridden measure of a single unobserved latent trait. Each individual i is characterized by a set of five personality traits T_{ij} , and their responses to the K survey questions generate:

$$t_{ijk} = \beta_{jk} T_{ij} + \varepsilon_{ijk} \quad \text{for } k=1,\dots,K_j \text{ and } j=1,\dots,5$$

with measurement errors that are independent of each other and of the personality trait T_j . K_j is equal to four for each trait in the Mini-IPIP instrument. Factor analysis of the items for each trait produces estimates of the β parameters as factor loadings, and in each case a single-factor model is supported by the data. We then use the factor loadings and error variances from each model to estimate factor scores that are unbiased estimates of each latent personality trait.⁵ These five personality scores, standardized, are included in each model of intergenerational ties.

⁵ The Bartlett prediction method (Bartlett, 1938) produces unbiased factors that may be less accurate than those produced by the alternative regression method, which minimizes the mean squared errors from the true factors but may be biased. Aizer and Cunha (2012) use this method to construct a measure of parental investment using several observer ratings of mother/child interaction.

Risk Aversion: Risk aversion is measured by a Likert scale response to the statement “I like to take risks” in the Wave IV questionnaire. Dohmen et al. (2011) examine the validity of a similar single-scale measure of general willingness to take risks in the German Socioeconomic Panel Study and show that it predicts actual risk-taking behavior well in investment, career choice, smoking, and other domains. The risk aversion measure is also standardized.

Other controls: For each dependent variable characterizing the parent-child relationship, the baseline model includes, in addition to personality and risk aversion, the respondent’s age and level of education, dummy variables for reported religious affiliation and for race (black, other), number of siblings, family structure at Wave I (living with both biological parents or not), and a dummy variable indicating whether the parent figure is also the biological parent. In some models we include controls for distance and, finally, controls for current resources and responsibilities, including marital status, children, and current income. Income is annual household pre-tax income on a 12-tier scale, where the highest tier is more than \$150,000.

Results

For each outcome, we estimate a series of bivariate logit or ordered logit models. We find that heterogeneity in preferences and psychological traits, as well as in childhood circumstances and current resources, are predictive of several observed dimensions of intergenerational ties.

Distance. We first examine the geographic proximity of the Add Health respondents and their parents, since this will affect the costs of intergenerational contact. The major determinants of co-residence (not reported here) are youth, low levels of education, minority status, low levels of conscientiousness and (for men) introversion. This suggests a predominance of “failure to launch” type co-residence in which children with poor labor market opportunities and limited financial prudence have been unable to muster the resources required to leave home. Not surprisingly, respondents who lived with both biological parents at Wave I are much more likely to co-reside with their father in Wave IV.

Tables 2 and 3 report the determinants of distance from a mother and father figure, respectively, for the non-coresident sample. Distance from parents is strongly increasing in education for both men and women, but the effects are larger for men. Higher levels of education can be expected to increase distance from parents as the labor markets for more highly skilled jobs are geographically larger (Løken

et al. 2013). Catholics and black women tend to live closer to their parents.⁶ Family circumstances, past and present, are also important. Adult children who lived with both biological parents in Wave I are much more likely to live near both parents in Wave IV and women live closer to mother figures who are their biological mother. Both women and men are more likely to live close to a biological father than to a non-biological father figure. Marriage and cohabitation have no significant impacts on distance, but grandchildren increase proximity to both mothers and fathers.

A willingness to take risks and Openness to Experience each has strong and consistently positive effects on distance from parents. Openness, which incorporates adventurousness and the need for new and varied experience, has also been associated with migration more generally (Jokela, 2009). Both Openness and risk tolerance have been found to be predictive of marital instability (Lundberg, 2012; Light and Ahn, 2010), suggesting that a willingness to break ties may be characteristic of children who move far away from their parents. Emotional stability increases distance from both parents for women. Extraverts tend to live closer to their parents, but this effect is not significant for men's distance from a mother figure.

Contact. Tables 3-7 show that the personality traits of young adults are important determinants of how often they report seeing or communicating with (by phone, letter, or email) their parents. Columns 1 and 4 of each table report the baseline model for women and men, respectively, Columns 2 and 5 add controls for distance, and Columns 3 and 6 add current marital status, children, and income to the model.

The most notable personality effect on parent-child contact is that of Extraversion, which is positively associated with seeing and talking to parents for both men and women (with the single exception of the frequency with which women see their fathers). Openness to Experience is usually significantly negative in the baseline contact models, but remains significant after controlling for distance only for contact with opposite-sex parents—men who are open to experience have less contact with their mothers and women who are open to experience see their fathers less frequently. The importance of these two traits, which the literature on personality meta-traits associate with engagement (as opposed to restraint) is indicative of a push-pull between family intimacy and the wider world for young adults (Hirsch et al., 2009). Traits reflecting stability and control do play significant roles in patterns of intergenerational contact, though the effects are strongly gendered—with dutiful women and emotional

⁶ In the next version of the paper, we will include a dummy variable for Hispanic ethnicity, which is missing here.

men maintaining stronger ties. Conscientious women have more contact with their mothers and emotionally stable women more contact with their fathers. Agreeable and neurotic men talk more frequently with their mothers.

The effects of most other variables are unsurprising and generally consistent with previous research. Adult children report much higher levels of contact with parents if they lived with both biological parents in Wave I, and are generally in closer contact with parent figures who are their biological parents. There is one exception—women are less likely to see father figures who are biological fathers. Black men and women are more likely to be in contact with their mothers, but not their fathers. In models that do not include distance, risk aversion and low education appear to have a positive effect on the frequency of contact, but these effects disappear when geographic proximity is controlled for. Children increase women’s contact with both parents and men’s contact with mothers. Siblings decrease the frequency with which both men and women talk to their parents, but not how often they see them. Unlike other studies (eg. Sarkisian and Gerstel, 2008), we do not find that marriage discourages contact between adult children and their parents.

Satisfaction with Communications. Tables 8 and 9 report the determinants of adult children’s level of satisfaction with the way they and their parents communicate with each other. Once again, Extraversion appears to be an important factor—it has large, positive effects on satisfaction in every model. In addition, Conscientiousness and Emotional Stability are consistently positively associated with relationship satisfaction. The presence of grandchildren tends to have a negative effect on satisfaction with relationships with mothers, but not fathers, for both men and women, suggesting that conversations about childrearing may be sources of conflict with mothers. Education tends to increase reported satisfaction, particularly for relationships with fathers.

Closeness. The same personality traits that predict satisfaction with communications are also associated with adult child reports that they are “very close” to a parent figure—Extraversion, Conscientiousness, and Emotional Stability. Tables 10 and 11 show that these traits—indicative of sociability, dutifulness, and low levels of negative emotionality--seem to foster intergenerational relationship quality and the effects are unrelated to the gender of parent or child. Surprisingly, marriage has a positive effect on closeness (except for men’s relationship with their mother) and children have a negative effect.

Transfers from Parent to Child. Conscientiousness and Emotional Stability have strong negative effects on the prevalence of cash transfers from parents to children. Other studies have found that these traits

are strongly correlated with lifetime earnings, and that Conscientiousness also predicts wealth, conditional on earnings (Duckworth and Weir, 2010). These results suggest that the pattern of actual transfers to young adults is dominated by the needs, and the likelihood of financial difficulties, of the recipients, rather than the strength of the parent-child tie. This conclusion is reinforced by the negative effect of risk aversion on transfers to women. However Extraversion, which is associated with relationship quality, also has a significant positive effect on parent-child transfers, though only to women.

Conclusions

We find that Extraversion and Openness to Experience, personality traits associated with engagement and exploration, are particularly important determinants of intergenerational contact and young adult distance from parents. Extraversion brings families closer but Openness pulls them apart.

Conscientiousness and Emotional Stability, which facilitate orderly and restrained behavior, have some positive effects on women's contact with parents and are strongly correlated with reports of relationship quality. Agreeableness and risk aversion are not significant predictors of intergenerational ties, controlling for geographic proximity, so we find no evidence that altruism or a desire for mutual insurance are drivers of close ties between young adults and their parents.

One interpretation of these results is that the immediate satisfactions of contacts between parents and children are the principal drivers of interactions at this stage of the life-cycle, rather than the longer-term considerations that are usually the basis for theories of intergenerational ties. The pattern of actual financial transfers to children reported in this survey is driven by individual characteristics that predict financial difficulties, such as low education and low Conscientiousness, rather than on the strength of the relationship, but this may not be informative as to the extent to which parents and children can rely on mutual assistance over a lifetime. If family commitments tend to develop from the interactions in specific relationships, rather than being based on fixed notions of the obligations of parents and children (Finch and Mason, 1993), the current contact and relationship satisfaction between the young adults measured in Add Health and their parents may be contributing to the development of ties that support future concrete assistance.

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Table 1 - Cross Tabulation for Dependent Variables

		Mother Figure		Father Figure	
		Women	Men	Women	Men
<i>Lives with Parent Figure</i>	<i>Yes</i>	16.6%	18.8%	11.7%	14.3%
	<i>No</i>	83.4%	81.2%	88.3%	85.7%
<i>Distance from Parent Figure</i>	<i>Less than 1 Mile</i>	11.6%	9.4%	9.5%	8.5%
	<i>1 to 10 Miles</i>	27.9%	26.7%	25.6%	25.2%
	<i>11 to 100 Miles</i>	23.3%	24.1%	23.2%	24.2%
	<i>100 to 200 Miles</i>	13.1%	13.9%	14.2%	14.9%
	<i>200 Miles or More</i>	24.2%	25.8%	27.5%	27.3%
<i>How Often Sees Parent Figure</i>	<i>Never</i>	0.8%	1.0%	3.5%	3.2%
	<i>Once a Year or Less</i>	5.2%	7.8%	9.2%	9.3%
	<i>A Few Times a Year</i>	20.7%	22.8%	23.4%	23.8%
	<i>1 or 2 Times a Month</i>	20.5%	25.2%	23.7%	25.1%
	<i>1 or 2 Times a Week</i>	29.7%	30.2%	26.1%	26.7%
	<i>Almost Every Day</i>	23.1%	13.0%	14.1%	11.9%
<i>How Often Talks to Parent Figure</i>	<i>Never</i>	1.2%	2.1%	5.5%	15.3%
	<i>Once a Year or Less</i>	0.5%	1.0%	2.4%	2.3%
	<i>A Few Times a Year</i>	1.5%	3.1%	7.3%	7.0%
	<i>1 or 2 Times a Month</i>	6.3%	14.7%	21.8%	21.2%
	<i>1 or 2 Times a Week</i>	29.4%	49.5%	40.1%	37.9%
	<i>Almost Every Day</i>	61.0%	29.5%	22.9%	16.3%
<i>Satisfied with Communication with Parent Figure</i>	<i>Strongly Disagree</i>	2.6%	1.7%	6.0%	3.9%
	<i>Disagree</i>	4.3%	3.1%	6.6%	5.5%
	<i>Indifferent</i>	5.2%	5.3%	8.9%	9.2%
	<i>Agree</i>	27.3%	32.0%	33.8%	34.6%
	<i>Strongly Agree</i>	60.6%	57.8%	44.7%	46.8%
<i>Closeness to Parent Figure</i>	<i>Not at All Close</i>	1.2%	0.9%	4.2%	2.9%
	<i>Not Very Close</i>	2.6%	1.9%	6.4%	4.6%
	<i>Somewhat Close</i>	10.0%	9.1%	17.5%	16.4%
	<i>Quite Close</i>	17.2%	23.8%	23.6%	25.1%
	<i>Very Close</i>	68.9%	64.3%	48.3%	51.0%
<i>Recently Had Expenses Paid by Parent Figure</i>	<i>Yes</i>	41.0%	37.7%	34.5%	32.5%
	<i>No</i>	59.0%	62.3%	65.5%	67.5%

Table 2 - Ordered Logit Models - Distance from Mother Figure

	Women		Men	
	(1)	(2)	(3)	(4)
<i>Extraversion</i>	-0.0565*	-0.0606*	-0.0244	-0.0221
	(0.03)	(0.03)	(0.04)	(0.04)
<i>Neuroticism</i>	-0.0676**	-0.0578*	-0.0129	-0.00558
	(0.03)	(0.03)	(0.04)	(0.04)
<i>Agreeableness</i>	0.0603	0.0492	0.0569	0.0487
	(0.04)	(0.04)	(0.04)	(0.04)
<i>Conscientiousness</i>	0.00945	-0.00164	0.0497	0.0482
	(0.03)	(0.03)	(0.04)	(0.04)
<i>Openness</i>	0.0759**	0.0664*	0.107***	0.105***
	(0.03)	(0.03)	(0.04)	(0.04)
<i>Risk Aversion</i>	-0.0513	-0.045	-0.114***	-0.114***
	(0.03)	(0.04)	(0.04)	(0.04)
<i>Age</i>	-0.0157	-0.00944	-0.0102	-0.00754
	(0.02)	(0.02)	(0.02)	(0.02)
<i>Black</i>	-0.366***	-0.247***	0.014	0.0505
	(0.09)	(0.09)	(0.11)	(0.11)
<i>Other Race</i>	0.506***	0.486***	0.107	0.0864
	(0.19)	(0.19)	(0.16)	(0.16)
<i>HS Diploma</i>	0.0699	-0.0566	0.152	0.115
	(0.15)	(0.15)	(0.14)	(0.14)
<i>Some College</i>	0.385***	0.199	0.600***	0.532***
	(0.14)	(0.15)	(0.14)	(0.14)
<i>College Degree</i>	1.052***	0.699***	1.274***	1.146***
	(0.15)	(0.16)	(0.15)	(0.16)
<i>Some Grad School</i>	1.143***	0.804***	1.524***	1.392***
	(0.22)	(0.23)	(0.20)	(0.20)
<i>Graduate Degree</i>	1.314***	0.936***	1.678***	1.548***
	(0.17)	(0.18)	(0.18)	(0.19)

Standard errors in parentheses. A dummy for missing income is included.

* $p < .10$, ** $p < .05$, *** $p < .01$

Table 2 (Continued)

	Women		Men	
	(1)	(2)	(3)	(4)
<i>Protestant</i>	-0.0957 (0.10)	-0.0679 (0.10)	-0.0886 (0.10)	-0.0652 (0.10)
<i>Catholic</i>	-0.248** (0.10)	-0.305*** (0.11)	-0.418*** (0.11)	-0.411*** (0.11)
<i>Christian</i>	-0.0961 (0.11)	-0.0788 (0.11)	-0.189* (0.11)	-0.175* (0.11)
<i>Other Religion</i>	0.163 (0.14)	0.185 (0.15)	0.164 (0.15)	0.176 (0.15)
<i>Biological Mother</i>	-0.430*** (0.13)	-0.443*** (0.14)	0.0893 (0.14)	0.0907 (0.14)
<i>Raised by Both Biological Parents</i>	-0.201*** (0.07)	-0.256*** (0.07)	-0.226*** (0.08)	-0.244*** (0.08)
<i>Number of Siblings</i>	0.0213 (0.03)	0.0315 (0.03)	0.0131 (0.03)	0.0175 (0.03)
<i>Has Children</i>		-0.349*** (0.07)		-0.200** (0.08)
<i>Married</i>		0.0529 (0.08)		-0.0187 (0.09)
<i>Cohabiting</i>		0.0719 (0.09)		-0.151* (0.09)
<i>Income</i>		0.0793*** (0.02)		0.0169 (0.02)
<i>Observations</i>	5912	5912	5088	5088

Standard errors in parentheses. A dummy for missing income is included.

* $p < .10$, ** $p < .05$, *** $p < .01$

Table 3 - Ordered Logit Models - Distance from Father Figure

	Women		Men	
	(1)	(2)	(3)	(4)
<i>Extraversion</i>	-0.0897** (0.04)	-0.0972*** (0.04)	-0.0752** (0.04)	-0.0755** (0.04)
<i>Neuroticism</i>	-0.0694** (0.03)	-0.0630* (0.04)	-0.0117 (0.04)	-0.00863 (0.04)
<i>Agreeableness</i>	0.0644 (0.04)	0.0531 (0.04)	0.0755* (0.04)	0.066 (0.04)
<i>Conscientiousness</i>	0.0561* (0.03)	0.0449 (0.03)	0.0182 (0.04)	0.0207 (0.04)
<i>Openness</i>	0.105*** (0.04)	0.0995*** (0.04)	0.106*** (0.04)	0.105** (0.04)
<i>Risk Aversion</i>	-0.0816** (0.04)	-0.0743** (0.04)	-0.134*** (0.04)	-0.133*** (0.04)
<i>Age</i>	-0.0115 (0.02)	-0.00519 (0.02)	-0.0256 (0.02)	-0.0196 (0.02)
<i>Black</i>	-0.267*** (0.10)	-0.178* (0.10)	0.0428 (0.11)	0.0685 (0.12)
<i>Other Race</i>	0.333 (0.21)	0.306 (0.21)	0.178 (0.17)	0.168 (0.17)
<i>HS Diploma</i>	0.204 (0.16)	0.102 (0.17)	0.339** (0.15)	0.306** (0.15)
<i>Some College</i>	0.392** (0.16)	0.247 (0.16)	0.800*** (0.15)	0.744*** (0.15)
<i>College Degree</i>	1.146*** (0.17)	0.865*** (0.18)	1.419*** (0.16)	1.300*** (0.17)
<i>Some Grad School</i>	1.214*** (0.24)	0.936*** (0.25)	1.597*** (0.21)	1.485*** (0.22)
<i>Graduate Degree</i>	1.385*** (0.19)	1.071*** (0.20)	1.883*** (0.20)	1.769*** (0.21)

Standard errors in parentheses. A dummy for missing income is included.

* $p < .10$, ** $p < .05$, *** $p < .01$

Table 3 (Continued)

	Women		Men	
	(1)	(2)	(3)	(4)
<i>Protestant</i>	-0.234** (0.10)	-0.199* (0.10)	-0.0777 (0.10)	-0.0434 (0.11)
<i>Catholic</i>	-0.323*** (0.11)	-0.370*** (0.11)	-0.401*** (0.11)	-0.386*** (0.11)
<i>Christian</i>	-0.196* (0.11)	-0.167 (0.11)	-0.172 (0.11)	-0.153 (0.11)
<i>Other Religion</i>	0.109 (0.14)	0.142 (0.14)	0.0167 (0.16)	0.0275 (0.16)
<i>Biological Father</i>	0.197** (0.10)	0.174* (0.10)	0.382*** (0.11)	0.372*** (0.11)
<i>Raised by Both Biological Parents</i>	-0.622*** (0.08)	-0.648*** (0.08)	-0.581*** (0.09)	-0.589*** (0.09)
<i>Number of Siblings</i>	0.0038 (0.03)	0.0119 (0.03)	0.0319 (0.03)	0.0367 (0.03)
<i>Has Children</i>		-0.263*** (0.08)		-0.193** (0.09)
<i>Married</i>		-0.0254 (0.09)		-0.0601 (0.09)
<i>Cohabiting</i>		0.0381 (0.09)		-0.0846 (0.10)
<i>Income</i>		0.0700*** (0.02)		0.0117 (0.02)
<i>Observations</i>	5360	5360	4721	4721

Standard errors in parentheses. A dummy for missing income is included.

* $p < .10$, ** $p < .05$, *** $p < .01$

Table 4 - Ordered Logit Models - See Mother Figure Often

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.0819** (0.03)	0.0660* (0.04)	0.0668* (0.04)	0.0796** (0.04)	0.0877** (0.04)	0.0842** (0.04)
<i>Neuroticism</i>	0.021 (0.03)	-0.0574 (0.03)	-0.0597* (0.04)	0.0186 (0.04)	-0.0144 (0.04)	-0.0182 (0.04)
<i>Agreeableness</i>	-0.0759* (0.04)	-0.0651 (0.05)	-0.0559 (0.05)	-0.0312 (0.04)	0.0146 (0.04)	0.0187 (0.04)
<i>Conscientiousness</i>	0.0479 (0.03)	0.106*** (0.04)	0.111*** (0.04)	-0.0278 (0.04)	0.0268 (0.04)	0.026 (0.04)
<i>Openness</i>	-0.0927*** (0.04)	-0.0306 (0.04)	-0.0136 (0.04)	-0.150*** (0.04)	-0.0898** (0.04)	-0.0899** (0.04)
<i>Risk Aversion</i>	0.0705** (0.03)	0.0352 (0.04)	0.019 (0.04)	0.0557 (0.04)	-0.0513 (0.04)	-0.0459 (0.04)
<i>Black</i>	0.516*** (0.09)	0.441*** (0.11)	0.414*** (0.11)	0.214* (0.12)	0.412*** (0.13)	0.381*** (0.13)
<i>Other Race</i>	-0.457** (0.20)	-0.188 (0.18)	-0.179 (0.18)	-0.115 (0.14)	-0.0774 (0.16)	-0.0716 (0.16)
<i>Biological Mother</i>	0.754*** (0.17)	0.654*** (0.18)	0.687*** (0.19)	0.291* (0.16)	0.652*** (0.20)	0.650*** (0.20)
<i>Raised by Both Biological Parents</i>	0.316*** (0.07)	0.335*** (0.08)	0.372*** (0.08)	0.483*** (0.08)	0.553*** (0.08)	0.574*** (0.08)
<i>Number of Siblings</i>	-0.0238 (0.03)	0.0138 (0.03)	0.00314 (0.03)	-0.0311 (0.03)	-0.0173 (0.03)	-0.0191 (0.03)
<i>Has Children</i>			0.437*** (0.09)			0.170* (0.09)
<i>Married</i>			0.0685 (0.09)			-0.134 (0.09)
<i>Cohabiting</i>			-0.0679 (0.10)			0.0529 (0.10)
<i>Income</i>			-0.0434*** (0.02)			-0.00196 (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	5916	5912	5912	5086	5086	5086

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 5 - Ordered Logit Models - See Father Figure Often

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.0828** (0.04)	0.0354 (0.04)	0.0388 (0.04)	0.115*** (0.04)	0.107*** (0.04)	0.109*** (0.04)
<i>Neuroticism</i>	0.00619 (0.03)	-0.0979*** (0.03)	-0.0994*** (0.03)	-0.0158 (0.04)	-0.0534 (0.04)	-0.0525 (0.04)
<i>Agreeableness</i>	-0.0558 (0.04)	-0.0102 (0.04)	-0.00356 (0.04)	-0.0726* (0.04)	-0.0533 (0.04)	-0.051 (0.04)
<i>Conscientiousness</i>	-0.0122 (0.03)	0.0385 (0.03)	0.0415 (0.03)	-0.032 (0.04)	-0.0463 (0.04)	-0.0438 (0.04)
<i>Openness</i>	-0.135*** (0.04)	-0.0888** (0.04)	-0.0838** (0.04)	-0.106*** (0.04)	-0.0444 (0.04)	-0.0431 (0.04)
<i>Risk Aversion</i>	0.0936** (0.04)	0.0473 (0.04)	0.041 (0.04)	0.108*** (0.04)	0.00106 (0.04)	-0.000828 (0.04)
<i>Black</i>	0.00786 (0.10)	-0.162 (0.10)	-0.196* (0.11)	-0.0727 (0.12)	0.0444 (0.13)	0.0563 (0.13)
<i>Other Race</i>	-0.213 (0.19)	-0.0203 (0.19)	-0.0134 (0.19)	-0.188 (0.13)	-0.139 (0.13)	-0.112 (0.13)
<i>Biological Father</i>	-0.398*** (0.11)	-0.318*** (0.11)	-0.311*** (0.11)	-0.217* (0.13)	0.0848 (0.13)	0.0991 (0.13)
<i>Raised by Both Biological Parents</i>	1.065*** (0.09)	0.920*** (0.09)	0.947*** (0.10)	0.967*** (0.09)	0.896*** (0.09)	0.896*** (0.09)
<i>Number of Siblings</i>	-0.00489 (0.03)	0.0201 (0.03)	0.0147 (0.03)	-0.0235 (0.03)	-0.00657 (0.03)	-0.00897 (0.03)
<i>Has Children</i>			0.236*** (0.08)			0.0732 (0.09)
<i>Married</i>			0.0502 (0.09)			0.0466 (0.09)
<i>Cohabiting</i>			0.0436 (0.10)			0.0527 (0.11)
<i>Income</i>			-0.0359** (0.02)			-0.0122 (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	5383	5358	5358	4736	4720	4720

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 6 - Ordered Logit Models - Talk to Mother Figure Often

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.174*** (0.04)	0.163*** (0.04)	0.165*** (0.04)	0.233*** (0.04)	0.227*** (0.04)	0.227*** (0.04)
<i>Neuroticism</i>	-0.0334 (0.04)	-0.0544 (0.04)	-0.0551 (0.04)	0.0798* (0.04)	0.0822* (0.04)	0.0772* (0.04)
<i>Agreeableness</i>	0.0229 (0.05)	0.0274 (0.05)	0.0357 (0.05)	0.0758* (0.04)	0.0974** (0.04)	0.0982** (0.04)
<i>Conscientiousness</i>	0.0838** (0.04)	0.0941** (0.04)	0.0945** (0.04)	-0.0172 (0.04)	-0.00767 (0.04)	-0.00669 (0.04)
<i>Openness</i>	-0.0753* (0.04)	-0.052 (0.04)	-0.037 (0.04)	-0.119*** (0.04)	-0.0902** (0.04)	-0.0919** (0.04)
<i>Risk Aversion</i>	0.0575 (0.04)	0.0421 (0.04)	0.0266 (0.04)	-0.0124 (0.04)	-0.0423 (0.04)	-0.0385 (0.04)
<i>Black</i>	0.667*** (0.11)	0.617*** (0.12)	0.626*** (0.12)	0.680*** (0.12)	0.706*** (0.12)	0.669*** (0.12)
<i>Other Race</i>	-0.414** (0.17)	-0.315* (0.17)	-0.309* (0.17)	-0.0546 (0.17)	-0.0434 (0.18)	-0.0392 (0.18)
<i>Biological Mother</i>	1.214*** (0.17)	1.171*** (0.16)	1.195*** (0.17)	0.705*** (0.21)	0.770*** (0.20)	0.773*** (0.20)
<i>Raised by Both Biological Parents</i>	0.347*** (0.08)	0.319*** (0.09)	0.346*** (0.09)	0.360*** (0.08)	0.328*** (0.08)	0.342*** (0.08)
<i>Number of Siblings</i>	-0.0739** (0.03)	-0.0773** (0.03)	-0.0852*** (0.03)	-0.147*** (0.03)	-0.154*** (0.03)	-0.155*** (0.03)
<i>Has Children</i>			0.325*** (0.09)			0.102 (0.09)
<i>Married</i>			0.138 (0.10)			-0.0984 (0.10)
<i>Cohabiting</i>			0.0728 (0.11)			0.0206 (0.10)
<i>Income</i>			-0.0284 (0.02)			-0.0145 (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	5916	5912	5912	5088	5088	5088

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 7 - Ordered Logit Models - Talk to Father Figure Often

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.143*** (0.04)	0.119*** (0.04)	0.126*** (0.04)	0.242*** (0.04)	0.240*** (0.04)	0.237*** (0.04)
<i>Neuroticism</i>	-0.0630* (0.03)	-0.0974*** (0.03)	-0.0987*** (0.03)	-0.00157 (0.05)	-0.00379 (0.05)	0.00637 (0.05)
<i>Agreeableness</i>	0.0385 (0.04)	0.0545 (0.04)	0.061 (0.04)	-0.0925** (0.04)	-0.0754* (0.04)	-0.0721* (0.04)
<i>Conscientiousness</i>	0.0367 (0.03)	0.0516 (0.03)	0.0559 (0.03)	0.0209 (0.04)	0.0165 (0.04)	0.0144 (0.04)
<i>Openness</i>	-0.0243 (0.04)	-0.000332 (0.04)	0.00378 (0.04)	-0.101** (0.04)	-0.0730* (0.04)	-0.0679 (0.04)
<i>Risk Aversion</i>	0.0855** (0.04)	0.0663* (0.04)	0.0642* (0.04)	0.000854 (0.04)	-0.0294 (0.04)	-0.0326 (0.04)
<i>Black</i>	0.145 (0.11)	0.103 (0.11)	0.0675 (0.11)	-0.056 (0.12)	-0.0231 (0.12)	0.0326 (0.12)
<i>Other Race</i>	-0.134 (0.18)	-0.0708 (0.18)	-0.055 (0.17)	-0.328** (0.15)	-0.327** (0.14)	-0.325** (0.14)
<i>Biological Father</i>	0.422*** (0.11)	0.498*** (0.11)	0.513*** (0.11)	0.684*** (0.13)	0.772*** (0.13)	0.778*** (0.13)
<i>Raised by Both Biological Parents</i>	0.718*** (0.09)	0.577*** (0.09)	0.593*** (0.09)	0.755*** (0.10)	0.653*** (0.09)	0.645*** (0.09)
<i>Number of Siblings</i>	-0.0639** (0.03)	-0.0670** (0.03)	-0.0732** (0.03)	-0.108*** (0.03)	-0.107*** (0.03)	-0.107*** (0.03)
<i>Has Children</i>			0.146* (0.08)			0.0432 (0.09)
<i>Married</i>			0.0865 (0.09)			0.137 (0.09)
<i>Cohabiting</i>			0.0214 (0.10)			-0.00491 (0.11)
<i>Income</i>			-0.0455*** (0.02)			0.0256 (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	5384	5359	5359	4737	4721	4721

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 8 - Ordered Logit Models - Satisfied with Communication with Mother Figure

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.0951*** (0.04)	0.0956*** (0.04)	0.101*** (0.04)	0.125*** (0.04)	0.130*** (0.04)	0.123*** (0.04)
<i>Neuroticism</i>	-0.211*** (0.03)	-0.212*** (0.03)	-0.211*** (0.03)	-0.234*** (0.04)	-0.236*** (0.04)	-0.235*** (0.04)
<i>Agreeableness</i>	0.0539 (0.04)	0.0563 (0.04)	0.0494 (0.04)	-0.0389 (0.04)	-0.0379 (0.04)	-0.0361 (0.04)
<i>Conscientiousness</i>	0.147*** (0.03)	0.146*** (0.03)	0.143*** (0.03)	0.207*** (0.04)	0.213*** (0.04)	0.214*** (0.04)
<i>Openness</i>	-0.0284 (0.04)	-0.0324 (0.04)	-0.035 (0.04)	-0.0318 (0.04)	-0.0281 (0.04)	-0.0278 (0.04)
<i>Risk Aversion</i>	-0.000109 (0.03)	-0.00181 (0.03)	0.000218 (0.03)	-0.0279 (0.04)	-0.0334 (0.04)	-0.034 (0.04)
<i>Black</i>	0.479*** (0.09)	0.485*** (0.09)	0.518*** (0.09)	0.362*** (0.11)	0.301*** (0.11)	0.331*** (0.11)
<i>Other Race</i>	-0.2 (0.15)	-0.225 (0.15)	-0.226 (0.15)	-0.444*** (0.15)	-0.535*** (0.16)	-0.538*** (0.16)
<i>Biological Mother</i>	0.0275 (0.14)	0.0261 (0.14)	0.0241 (0.14)	-0.0739 (0.16)	-0.108 (0.16)	-0.11 (0.16)
<i>Raised by Both Biological Parents</i>	0.458*** (0.07)	0.455*** (0.07)	0.442*** (0.07)	0.349*** (0.08)	0.340*** (0.08)	0.328*** (0.08)
<i>Number of Siblings</i>	0.0381 (0.03)	0.0373 (0.03)	0.0386 (0.03)	0.00955 (0.03)	0.0104 (0.03)	0.013 (0.03)
<i>Has Children</i>			-0.177** (0.08)			-0.184** (0.08)
<i>Married</i>			0.128 (0.09)			0.121 (0.09)
<i>Cohabiting</i>			0.0617 (0.10)			0.185* (0.10)
<i>Income</i>			0.00187 (0.02)			0.0132 (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	7095	7091	7091	6264	6264	6264

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 9 - Ordered Logit Models - Satisfied with Communication with Father Figure

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.106*** (0.03)	0.0991*** (0.03)	0.104*** (0.03)	0.143*** (0.04)	0.145*** (0.04)	0.140*** (0.04)
<i>Neuroticism</i>	-0.157*** (0.03)	-0.169*** (0.03)	-0.170*** (0.03)	-0.181*** (0.04)	-0.182*** (0.04)	-0.178*** (0.04)
<i>Agreeableness</i>	0.0164 (0.04)	0.0204 (0.04)	0.02 (0.04)	-0.0868** (0.04)	-0.0858** (0.04)	-0.0802* (0.04)
<i>Conscientiousness</i>	0.110*** (0.03)	0.116*** (0.03)	0.114*** (0.03)	0.188*** (0.04)	0.189*** (0.04)	0.190*** (0.04)
<i>Openness</i>	-0.0127 (0.04)	-0.00537 (0.04)	-0.00209 (0.04)	-0.0728* (0.04)	-0.0690* (0.04)	-0.0642 (0.04)
<i>Risk Aversion</i>	0.0634* (0.04)	0.0582 (0.04)	0.0549 (0.04)	-0.00332 (0.04)	-0.00679 (0.04)	-0.0112 (0.04)
<i>Black</i>	0.128 (0.09)	0.127 (0.09)	0.164* (0.10)	0.0997 (0.11)	0.117 (0.11)	0.168 (0.11)
<i>Other Race</i>	-0.333** (0.15)	-0.317** (0.15)	-0.306** (0.15)	-0.328** (0.13)	-0.348*** (0.13)	-0.329** (0.13)
<i>Biological Father</i>	-0.297*** (0.10)	-0.269*** (0.10)	-0.265*** (0.10)	-0.437*** (0.11)	-0.436*** (0.11)	-0.433*** (0.11)
<i>Raised by Both Biological Parents</i>	0.658*** (0.08)	0.611*** (0.08)	0.607*** (0.09)	0.744*** (0.09)	0.704*** (0.09)	0.689*** (0.09)
<i>Number of Siblings</i>	0.0119 (0.03)	0.0114 (0.03)	0.0104 (0.03)	-0.0358 (0.03)	-0.0362 (0.03)	-0.0366 (0.03)
<i>Has Children</i>			-0.0311 (0.08)			-0.064 (0.08)
<i>Married</i>			0.244*** (0.09)			0.269*** (0.09)
<i>Cohabiting</i>			0.226** (0.09)			0.171* (0.10)
<i>Income</i>			-0.015 (0.02)			0.00993 (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	6095	6071	6071	5527	5511	5511

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 10 - Ordered Logit Models - Closeness to Mother Figure

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.175*** (0.04)	0.171*** (0.04)	0.176*** (0.04)	0.209*** (0.04)	0.219*** (0.04)	0.217*** (0.04)
<i>Neuroticism</i>	-0.163*** (0.03)	-0.170*** (0.03)	-0.167*** (0.03)	-0.136*** (0.04)	-0.140*** (0.04)	-0.143*** (0.04)
<i>Agreeableness</i>	0.0925** (0.04)	0.0992** (0.04)	0.0946** (0.04)	0.0202 (0.04)	0.0236 (0.04)	0.0231 (0.04)
<i>Conscientiousness</i>	0.126*** (0.03)	0.131*** (0.03)	0.129*** (0.03)	0.148*** (0.04)	0.156*** (0.04)	0.158*** (0.04)
<i>Openness</i>	-0.0223 (0.04)	-0.02 (0.04)	-0.0182 (0.04)	-0.00318 (0.04)	0.0000282 (0.04)	-0.00466 (0.04)
<i>Risk Aversion</i>	0.0314 (0.04)	0.0257 (0.04)	0.0232 (0.04)	0.0106 (0.04)	0.00188 (0.04)	0.00372 (0.04)
<i>Black</i>	0.543*** (0.10)	0.514*** (0.10)	0.572*** (0.10)	0.863*** (0.12)	0.800*** (0.12)	0.808*** (0.12)
<i>Other Race</i>	-0.201 (0.17)	-0.24 (0.17)	-0.222 (0.17)	-0.207 (0.17)	-0.310* (0.18)	-0.320* (0.18)
<i>Biological Mother</i>	-0.185 (0.14)	-0.224 (0.14)	-0.215 (0.15)	-0.012 (0.16)	-0.043 (0.16)	-0.0491 (0.16)
<i>Raised by Both Biological Parents</i>	0.437*** (0.08)	0.419*** (0.08)	0.402*** (0.08)	0.317*** (0.08)	0.310*** (0.08)	0.305*** (0.08)
<i>Number of Siblings</i>	0.00418 (0.03)	0.00391 (0.03)	0.00206 (0.03)	0.00894 (0.03)	0.00944 (0.03)	0.0131 (0.03)
<i>Has Children</i>			-0.152* (0.08)			-0.255*** (0.09)
<i>Married</i>			0.233** (0.09)			0.034 (0.10)
<i>Cohabiting</i>			0.0098 (0.10)			0.159 (0.11)
<i>Income</i>			-0.00421 (0.02)			-0.00324 (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	7095	7091	7091	6265	6265	6265

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 11 - Ordered Logit Models - Closeness to Father Figure

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.175*** (0.04)	0.169*** (0.04)	0.178*** (0.04)	0.199*** (0.04)	0.199*** (0.04)	0.197*** (0.04)
<i>Neuroticism</i>	-0.140*** (0.03)	-0.155*** (0.03)	-0.157*** (0.03)	-0.148*** (0.04)	-0.148*** (0.04)	-0.139*** (0.04)
<i>Agreeableness</i>	0.00415 (0.04)	0.0125 (0.04)	0.0114 (0.04)	-0.0414 (0.04)	-0.0419 (0.04)	-0.0399 (0.04)
<i>Conscientiousness</i>	0.0981*** (0.03)	0.108*** (0.03)	0.104*** (0.03)	0.121*** (0.04)	0.123*** (0.04)	0.126*** (0.04)
<i>Openness</i>	-0.0432 (0.04)	-0.0326 (0.04)	-0.0291 (0.04)	-0.0584 (0.04)	-0.0468 (0.04)	-0.0427 (0.04)
<i>Risk Aversion</i>	0.0654* (0.04)	0.0629* (0.04)	0.0569 (0.04)	-0.00979 (0.04)	-0.0208 (0.04)	-0.0284 (0.04)
<i>Black</i>	0.184** (0.09)	0.148 (0.09)	0.216** (0.10)	0.223** (0.11)	0.232** (0.11)	0.306*** (0.11)
<i>Other Race</i>	-0.479*** (0.18)	-0.503*** (0.19)	-0.489*** (0.18)	-0.388*** (0.14)	-0.416*** (0.15)	-0.405*** (0.15)
<i>Biological Father</i>	-0.0945 (0.10)	-0.0491 (0.11)	-0.0382 (0.11)	0.00585 (0.12)	0.0104 (0.12)	0.00664 (0.12)
<i>Raised by Both Biological Parents</i>	0.728*** (0.09)	0.622*** (0.09)	0.617*** (0.09)	0.657*** (0.09)	0.590*** (0.09)	0.568*** (0.09)
<i>Number of Siblings</i>	-0.0157 (0.03)	-0.0164 (0.03)	-0.0205 (0.03)	-0.0184 (0.03)	-0.0178 (0.03)	-0.0161 (0.03)
<i>Has Children</i>			-0.0874 (0.08)			-0.164* (0.09)
<i>Married</i>			0.392*** (0.09)			0.321*** (0.09)
<i>Cohabiting</i>			0.264*** (0.09)			0.0723 (0.10)
<i>Income</i>			-0.0266 (0.02)			0.0128 (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	6098	6073	6073	5529	5512	5512

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 12 - Logit Models - Mother Figure Recently Paid Expenses

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.0989*** (0.04)	0.0939** (0.04)	0.111*** (0.04)	-0.0189 (0.04)	-0.00612 (0.04)	0.0426 (0.04)
<i>Neuroticism</i>	0.200*** (0.03)	0.188*** (0.04)	0.173*** (0.04)	0.175*** (0.04)	0.177*** (0.04)	0.136*** (0.04)
<i>Agreeableness</i>	-0.0756* (0.04)	-0.0515 (0.04)	-0.0221 (0.04)	0.158*** (0.04)	0.165*** (0.04)	0.161*** (0.04)
<i>Conscientiousness</i>	-0.102*** (0.03)	-0.0914*** (0.04)	-0.0613* (0.04)	-0.126*** (0.04)	-0.116*** (0.04)	-0.109*** (0.04)
<i>Openness</i>	0.0617 (0.04)	0.0749* (0.04)	0.0573 (0.04)	-0.00036 (0.04)	0.00882 (0.04)	-0.0199 (0.04)
<i>Risk Aversion</i>	-0.0988*** (0.04)	-0.111*** (0.04)	-0.0983** (0.04)	-0.0472 (0.04)	-0.0638 (0.04)	-0.0631 (0.04)
<i>Black</i>	0.955*** (0.09)	0.861*** (0.09)	0.590*** (0.10)	0.585*** (0.10)	0.471*** (0.10)	0.225** (0.11)
<i>Other Race</i>	0.304* (0.17)	0.228 (0.19)	0.28 (0.19)	0.645*** (0.15)	0.497*** (0.17)	0.553*** (0.17)
<i>Biological Mother</i>	0.473*** (0.16)	0.364** (0.16)	0.459*** (0.16)	0.0804 (0.16)	0.0307 (0.16)	0.082 (0.16)
<i>Raised by Both Biological Parents</i>	0.183** (0.08)	0.124 (0.08)	0.203** (0.08)	0.182** (0.08)	0.155* (0.09)	0.250*** (0.09)
<i>Number of Siblings</i>	-0.0857*** (0.03)	-0.0889*** (0.03)	-0.107*** (0.03)	-0.115*** (0.03)	-0.115*** (0.03)	-0.136*** (0.03)
<i>Has Children</i>			0.00376 (0.08)			0.259*** (0.09)
<i>Married</i>			-0.410*** (0.09)			-0.451*** (0.10)
<i>Cohabiting</i>			-0.0906 (0.10)			-0.210** (0.11)
<i>Income</i>			-0.170*** (0.02)			-0.195*** (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	7093	7090	7090	6260	6260	6260

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Table 13 - Logit Models - Father Figure Recently Paid Expenses

	Women			Men		
	(1)	(2)	(3)	(4)	(5)	(6)
<i>Extraversion</i>	0.0961** (0.04)	0.0892** (0.04)	0.110** (0.04)	0.0609 (0.04)	0.0686 (0.05)	0.102** (0.05)
<i>Neuroticism</i>	0.197*** (0.04)	0.182*** (0.04)	0.169*** (0.04)	0.133*** (0.05)	0.146*** (0.05)	0.107** (0.05)
<i>Agreeableness</i>	0.0216 (0.05)	0.0445 (0.05)	0.0759 (0.05)	0.0491 (0.04)	0.0447 (0.04)	0.0418 (0.04)
<i>Conscientiousness</i>	-0.102*** (0.04)	-0.0927** (0.04)	-0.0681* (0.04)	-0.103** (0.04)	-0.107** (0.04)	-0.0959** (0.04)
<i>Openness</i>	0.005 (0.04)	0.0182 (0.04)	-0.00455 (0.04)	0.0504 (0.05)	0.0613 (0.05)	0.049 (0.05)
<i>Risk Aversion</i>	-0.0780** (0.04)	-0.0868** (0.04)	-0.0697* (0.04)	-0.017 (0.04)	-0.0328 (0.04)	-0.0326 (0.05)
<i>Black</i>	0.792*** (0.10)	0.732*** (0.10)	0.429*** (0.11)	0.593*** (0.11)	0.574*** (0.11)	0.383*** (0.12)
<i>Other Race</i>	0.526*** (0.18)	0.416** (0.20)	0.450** (0.20)	0.816*** (0.16)	0.695*** (0.17)	0.738*** (0.17)
<i>Biological Father</i>	0.108 (0.12)	0.17 (0.12)	0.202 (0.13)	0.13 (0.13)	0.177 (0.13)	0.216 (0.14)
<i>Raised by Both Biological Parents</i>	0.496*** (0.10)	0.282*** (0.10)	0.363*** (0.11)	0.507*** (0.10)	0.343*** (0.11)	0.404*** (0.11)
<i>Number of Siblings</i>	-0.0574* (0.03)	-0.0645** (0.03)	-0.0729** (0.03)	-0.118*** (0.04)	-0.113*** (0.04)	-0.133*** (0.04)
<i>Has Children</i>			0.0803 (0.09)			0.224** (0.10)
<i>Married</i>			-0.487*** (0.10)			-0.305*** (0.11)
<i>Cohabiting</i>			0.0262 (0.11)			-0.127 (0.12)
<i>Income</i>			-0.150*** (0.02)			-0.155*** (0.02)
<i>Distance Controls</i>	No	Yes	Yes	No	Yes	Yes
<i>Observations</i>	6097	6073	6073	5524	5507	5507

Standard errors in parentheses. Controls for age, education, religion, and a dummy for missing income are included. * $p < .10$, ** $p < .05$, *** $p < .01$

Appendix Table A - Descriptive Statistics for Independent Variables - Women

Category	Variable	Mean	St.Dev.	Min	Max
<i>Personality and Risk Aversion</i>	<i>Extraversion</i>	13.342	3.064	4	20
	<i>Neuroticism</i>	10.934	2.747	4	20
	<i>Agreeableness</i>	15.848	2.189	4	20
	<i>Conscientiousness</i>	14.871	2.741	4	20
	<i>Openness</i>	14.246	2.383	5	20
	<i>Risk Aversion</i>	3.178	0.977	1	5
<i>Age in 2008</i>	<i>Age</i>	29.049	1.726	25	34
<i>Race</i>	<i>White*</i>	0.692	0.462	0	1
	<i>Black</i>	0.242	0.429	0	1
	<i>Other Race</i>	0.066	0.248	0	1
<i>Highest Educational Attainment</i>	<i>No HS Diploma*</i>	0.059	0.236	0	1
	<i>HS Diploma</i>	0.230	0.421	0	1
	<i>Some College</i>	0.348	0.476	0	1
	<i>College Degree</i>	0.210	0.407	0	1
	<i>Some Grad School</i>	0.045	0.207	0	1
	<i>Graduate Degree</i>	0.107	0.309	0	1
<i>Religion</i>	<i>None*</i>	0.160	0.366	0	1
	<i>Protestant</i>	0.312	0.463	0	1
	<i>Catholic</i>	0.216	0.411	0	1
	<i>Christian</i>	0.229	0.420	0	1
	<i>Other Religion</i>	0.083	0.276	0	1
<i>Distance from Mother Figure</i>	<i>Lives with Mother Figure</i>	0.166	0.372	0	1
	<i>Less than 1 Mile</i>	0.096	0.295	0	1
	<i>1 to 10 Miles</i>	0.232	0.422	0	1
	<i>11 to 50 Miles</i>	0.194	0.395	0	1
	<i>51 to 100 Miles*</i>	0.054	0.226	0	1
	<i>101 to 200 Miles</i>	0.055	0.228	0	1
<i>Distance from Father Figure</i>	<i>Lives with Father Figure</i>	0.117	0.322	0	1
	<i>Less than 1 Mile</i>	0.083	0.277	0	1
	<i>1 to 10 Miles</i>	0.226	0.418	0	1
	<i>11 to 50 Miles</i>	0.205	0.404	0	1
	<i>51 to 100 Miles*</i>	0.065	0.247	0	1
	<i>101 to 200 Miles</i>	0.060	0.238	0	1
<i>Family Background</i>	<i>200 Miles or More</i>	0.243	0.429	0	1
	<i>Biological Mother</i>	0.891	0.312	0	1
	<i>Biological Father</i>	0.712	0.453	0	1
	<i>Raised by Biological Parents</i>	0.515	0.500	0	1
	<i>Number of Siblings</i>	2.575	1.428	1	14
	<i>Has Children</i>	0.555	0.497	0	1
<i>Income Level</i>	<i>Married</i>	0.457	0.498	0	1
	<i>Cohabiting</i>	0.201	0.401	0	1
	<i>Income</i>	7.494	3.208	0	12
	<i>Missing Data (Income = 0)</i>	0.058	0.234	0	1

n = 7680, * = reference category

Appendix Table B - Descriptive Statistics for Independent Variables - Men

Category	Variable	Mean	St.Dev.	Min	Max
<i>Personality and Risk Aversion</i>	<i>Extraversion</i>	13.093	3.055	4	20
	<i>Neuroticism</i>	9.850	2.610	4	20
	<i>Agreeableness</i>	14.584	2.479	4	20
	<i>Conscientiousness</i>	14.411	2.610	4	20
	<i>Openness</i>	14.819	2.491	4	20
	<i>Risk Aversion</i>	2.792	0.974	1	5
<i>Age in 2008</i>	<i>Age</i>	29.223	1.737	25	34
<i>Race</i>	<i>White*</i>	0.715	0.452	0	1
	<i>Black</i>	0.206	0.405	0	1
	<i>Other Race</i>	0.079	0.270	0	1
<i>Highest Educational Attainment</i>	<i>No HS Diploma*</i>	0.093	0.290	0	1
	<i>HS Diploma</i>	0.286	0.452	0	1
	<i>Some College</i>	0.338	0.473	0	1
	<i>College Degree</i>	0.187	0.390	0	1
	<i>Some Grad School</i>	0.031	0.172	0	1
	<i>Graduate Degree</i>	0.065	0.246	0	1
<i>Religion</i>	<i>None*</i>	0.210	0.408	0	1
	<i>Protestant</i>	0.271	0.445	0	1
	<i>Catholic</i>	0.226	0.418	0	1
	<i>Christian</i>	0.212	0.409	0	1
	<i>Other Religion</i>	0.080	0.271	0	1
<i>Distance from Mother Figure</i>	<i>Lives with Mother Figure</i>	0.188	0.391	0	1
	<i>Less than 1 Mile</i>	0.076	0.266	0	1
	<i>1 to 10 Miles</i>	0.217	0.412	0	1
	<i>11 to 50 Miles</i>	0.196	0.397	0	1
	<i>51 to 100 Miles*</i>	0.057	0.231	0	1
	<i>101 to 200 Miles</i>	0.056	0.231	0	1
	<i>200 Miles or More</i>	0.210	0.407	0	1
<i>Distance from Father Figure</i>	<i>Lives with Father Figure</i>	0.143	0.350	0	1
	<i>Less than 1 Mile</i>	0.073	0.260	0	1
	<i>1 to 10 Miles</i>	0.216	0.411	0	1
	<i>11 to 50 Miles</i>	0.207	0.405	0	1
	<i>51 to 100 Miles*</i>	0.068	0.252	0	1
	<i>101 to 200 Miles</i>	0.059	0.236	0	1
<i>Family Background</i>	<i>200 Miles or More</i>	0.234	0.423	0	1
	<i>Biological Mother</i>	0.906	0.292	0	1
	<i>Biological Father</i>	0.745	0.436	0	1
	<i>Raised by Biological Parents</i>	0.542	0.498	0	1
	<i>Number of Siblings</i>	2.615	1.426	1	14
	<i>Has Children</i>	0.412	0.492	0	1
	<i>Married</i>	0.391	0.488	0	1
<i>Income Level</i>	<i>Cohabiting</i>	0.201	0.401	0	1
	<i>Income</i>	7.785	3.181	0	12
	<i>Missing Data (Income = 0)</i>	0.065	0.246	0	1

n = 6718, * = reference category