Declining Residential Independence of Young Adults: The Roles of Race, Marriage and Unmarried Parenthood, 1970 – 2010

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Abstract: Recent research (Kahn, Goldscheider & Garcia-Manglano, 2013) has shown that since the 1970s, there was an increase in parent-adult child coresidence and in particular, an increase in the financial dependency of the younger on the older generation, reflecting the growing economic vulnerability of young adults. During the same period, there have been substantial declines in marriage and increases in nonmarital childbearing, first experienced by blacks and then later by whites. This paper examines the extent to which changes over time in intergenerational coresidence are associated with changes in marriage and parenthood patterns among black and white young adults. We use U.S. Census and ACS data, 1970-2010, to see how changing family patterns by race have contributed to these changes. We find that compositional shifts in marriage and childbearing, more than behavioral changes within family status categories, helped to explain both the rise in coresidence over time as well as the persistent gap between white and black women.

Keywords **Living arrangements, race, marriage, unmarried parenthood**

Introduction

Recent research in the United States has shown increasing coresidence between parents and their adult children over the past several decades. This shift has been primarily attributed to the deteriorating economic situation of young adults (Kahn, Goldscheider, and Garcia-Manglano 2013; Sironi and Furstenburg 2012) and the financial gains of the parent generation (Kahn, et al. 2013; McGarry and Schoeni 2000). A major correlate of increased young adult coresidence with parents, however, has been the substantial delays in marriage that have occurred over this same period, because unmarried young adults are far more likely to coreside with their parents than are married young adults (Goldscheider 1997). Further, in addition to the growth in nonmarriage among young adults, there has been a rapid increase in unmarried parenthood which, while no doubt enhancing both generations' needs for privacy and residential independence, might increase young adults' financial and childcare needs and compel coresidence. This phenomenon has been led by African Americans (Moynihan 1965), but young white adults have been participating as well, and by 2008 had closely approximated the levels of unmarried parenthood first noted among Blacks (37.5% births out of wedlock among African Americans in 1970; 35.7% among whites in 2008) (U.S. National Center for Health Statistics 2011).

In this paper, we ask: First, has the recent increase in coresidence between young adults and their parents been linked to the decline in marriage and the increase in unmarried parenthood? And, second, have blacks participated in the same patterns of increasing coresidence and growing vulnerability shown by the total population (Kahn, et al. 2013), perhaps

even led them, as they have led the increase in unmarried parenthood? Using census and American Community Survey (ACS) data for the period 1970 to 2010, we examine how changing marital and parental status has influenced coresidence patterns, focusing on the experiences of young white and African American adult women aged 25-44.

Background

Starting in the mid-19th Century, the US saw a steady decline in intergenerational coresidence as younger, and to a lesser extent older, adults gained increasing opportunities to live independently (Ruggles 2007). Since the 1980s, however, the trend has reversed, with increasing numbers of adults sharing housing with relatives. Figure 1, based on data presented in Kahn et al. (2013), shows that whereas in 1980, 8.6% of adults ages 25-44 were living with a parent, this rose to 11.6% in 2000 and had nearly doubled to 16.9% by 2010. Adults over age 65 saw a more modest increase in coresidence with adult children, from 14.2% in 1980 to 17.1% in 2000 and 18.1% in 2010. These trends have increasingly reflected the economic resources of both generations, with socioeconomic disadvantage playing a larger role over time in the residential choices of young adults, and a less central role for older adults (Kahn et al., 2013).

Figure 1 about here

The most recent increases in coresidence, especially among young adults, were clearly accentuated by the enduring hardships associated with the housing and financial crises of the past decade. However, they also reflect many of the larger social, demographic and economic trends over the past three decades. Young adults in the US have experienced increases in education, delays in marriage and childbearing, and rising rates of unmarried parenthood as well as high rates of union disruption, all of which have led to larger numbers of young adults who are

unmarried and at increased risk of living with their parents (Goldscheider 1997; Furstenberg et al. 2004). Moreover, due largely to structural changes in the labor market (e.g., technological changes, globalization, earnings inequality), it has become increasingly difficult for young adults to afford either to live independently or to support a family (Sironi & Furstenberg, 2012). The declining economic position of young adults is consistent with other findings showing that young adults who live with their parents have become increasingly dependent financially on their parents (Kahn et al., 2013).

Twentieth century coresidence patterns for unmarried whites and African Americans have followed the same general pattern of earlier declines followed by increases in recent decades, but the declines were so much steeper for whites as to produce a "racial cross-over" in living arrangements (Goldscheider & Bures 2003). Whereas for the decades prior to the 1960s, whites were considerably more likely than African Americans to live in extended family households, in the period after 1970, white rates dropped below and have remained lower than rates for African Americans ever since. Hence, higher black than white rates of extended family living are a relatively recent pattern and one that is not just limited to single-parent families (Goldscheider & Bures 2003).

It is likely that both the less steep mid-century decline in coresidence among blacks than among whites as well the later turnaround in coresidence rates for both races may be related to the rapid declines in marriage rates, first among blacks and then later among whites (Goldscheider & Bures 2003). Moreover, the growth of single-parent families due to both nonmarital births and marital disruption could help to explain rising coresidence rates in recent decades if unmarried parents are more likely than others to live with relatives. Indeed, the 1996 welfare reforms which replaced Aid to Families with Dependent Children (AFDC) with

Temporary Assistance for Needy Families (TANF) established lifetime limits on public assistance and eliminated cash benefits to unwed teens under age 18 who did not live with their parents. These and other policy changes may have implicitly encouraged single parents to rely more on their families for support (Lichter & Jayakody 2002; Schoeni & Blank 2000).

Because most past studies of coresidence have only focused on the unmarried and have not examined the most recent decade, they have been unable to adequately assess the impact of changing patterns of marriage and unmarried parenthood. In this study, we examine the relationship between family change and living arrangements during the period since 1970, comparing the experiences of white and black young adult women. We focus on young adults because that is the age group that has faced the greatest increase in financial vulnerability and dependency on family support in recent decades (Kahn et al. 2013). And we focus on women, and not men, because of our interest in analyzing the impact of changes in marriage and childbearing, the latter of which can be best studied for women (since children typically live with their mothers regardless of her marital status).

In sum, our goals are to examine the relationship between family change and recent trends in living arrangements, focusing on the experiences of young adult white and black women over the past four decades. This period saw dramatic declines in marriage and increases in childbearing outside of marriage, both of which could have raised the risk that many young adult women would need the support of their parents. The impact of these changes could simply be compositional (i.e., a shift in the number of people facing the higher risks of coresidence), or we might see increasing risks faced by people within the same family situation. Black women led the way on these family changes, but white women soon followed; hence we expect to see these trends play out in the race differences. In the analysis that follows, we first examine trends

over time in intergenerational coresidence with parents between 1970 and 2010, focusing on the impact of rapid changes in marriage and unmarried parenthood. We then look more closely at race differences in both the levels and determinants of coresidence.

Data and Measures

Our analysis of living arrangements is based on U.S. census and ACS data for the years 1970, 1990 and 2010, obtained from the IPUMS (Ruggles et al. 2010), which provide nationally representative 1% samples of households in the U.S. Census and the ACS. Census and ACS data provide the best view available of long-term change, though with limited measures. Although both sets of data are subject to minor levels of undercount (Robinson 1988; U.S. Census 2001), they are far more representative than the sample survey data that constitute the basis for much recent research on parent-child relationships. Moreover, their large samples allow us to look at smaller population subgroups (e.g., young, minority women) with greater statistical power than is possible with other sources of data. For all years, we use the self-weighted subsamples generated for IPUMS users.

Given our focus on intergenerational coresidence between young adult women and their parents, our working sample includes only women ages 25-44, living in households. We follow others by defining the minimum age to be 25 (and not younger) because in most cases, these young adults have completed the nest-leaving process, at least insofar as it is connected with continuing education (Pew Social and Demographic Trends 2010; United Nations 2005).

To determine coresidential status, we first classify all women aged 25-44 into generations according to their relationship to the householder: (1) spouses, siblings, and relatives of similar age (defined here as no more than 15 years older or younger than the householder); (2) children, children-in-law, nephews, and nieces; (3) grandchildren; and (4) other (including nonrelatives).

Our classification of multiple-generation households is similar to the existing MULTGEN variable in IPUMS, except that we only include adults aged 25 to 44. Hence, all households containing only parents and their children younger than age 25 in the original sample are here classified as one-generation households.

Next, we build our main dependent variables by assigning a multigenerational status to each young woman in our sample, as a dummy variable indicating whether the woman lived in a "one-generation household" (i.e. alone or with a spouse and/or a child younger than 25, a sibling, another relative who is no more than 15 years older or younger than she is, or a nonrelative, but not with any other related adults aged 25 or older) or in a "multigenerational household" (i.e. with relatives who are at least 15 years older than the woman). In the vast majority of cases, this means living with parents (less than 1% of women live with other older relatives).

We use two separate approaches to assigning multigenerational status: one for householders and one for all other household members. For individuals who are not the householder, multigenerational status is simply based on their relationship to the householder. However, because householders have relationship codes with every member of the household, we needed to create a hierarchy of relationships in order to determine the householder's multigenerational status. Most cases are coded unambiguously because the householders either did not live with an older or a younger adult relative (and are therefore coded as living in a one-generation household), or they lived with a member of an older generation.

Other Measures

Our main stratifying variable is race. In this paper, we focus on differences between black and white women. We leave other race groups aside because their composition has shifted

enormously in recent decades in the United States and, more importantly, because our main hypotheses are grounded on the existing literature on the growing vulnerability of young adults following shifts in the race patterns of marital and fertility outcomes.

Our main independent variables correspond to the *family status* of women. We first consider the woman's marital statuses: never married, formerly married (including divorced, separated, married spouse absent, and widowed), and currently married spouse present. We then build family status as a categorical variable that combines marital status and parenthood. Parenthood is approximated by the presence or absence of own children in the household. One of the limitations of using Census data is that such data do not allow us to know whether the women in our sample have other children living somewhere else, though by limiting our focus to women ages 25 to 44, we hope to identify the large majority of their children within the household. Unlike previous studies that simply examine the presence of any minor children in the household (Goldscheider & Bures 2003), we are able to identify a woman's "own children" to provide a more accurate assessment of her own childbearing experiences and not those of other household members. We combine marital and parental status into six mutually exclusive family statuses: (1) never married, with no own children in the household; (2) never married, with at least one own child in the household; (3) formerly married, with no coresident own children; (4) formerly married, with at least one coresident own child; (5) currently married, with no coresident own children; and (6) currently married, with at least one own child in the household. We chose the third category (formerly married, no children) as the reference category in our regressions, because they have an intermediate level of coresidence.

Each woman's *nativity* is derived from her place of birth, and we classify women as native (born in the United States, excluding outlying areas and territories) and foreign-born. *Area*

of residence indicates whether the woman's household was located in a metropolitan area. *Formal education* is measured by the highest grade completed at the time of the census and is grouped as follows: less than high school, high school graduate, some college, and college graduate or more. *Employment status* indicates whether the individual was currently employed at the time of the census or ACS interview. *Total personal income* from all sources is adjusted for inflation to reflect 1999 U.S. dollars, and is expressed in tens of thousands of dollars. All models control for *age* and *age-squared* to allow for nonlinearities in the relationship between age and the likelihood of coresidence.

Results

Figure 2 shows that since 1970, young adult black women have been more likely than white women to live with their parents, though both groups have seen increasing rates over time. Coresidence for black women increased steeply from 11.9 % in 1970 to 15.6 % 1990, and then more modestly to 18.7 % in 2010. In contrast, the coresidence rate for white women remained low (8%) from 1970 to 1990, but then rose to 13.3 % by 2010. These patterns are consistent with the racial cross-over observed through 1990 in Goldscheider & Bures (2003), but they highlight the rising vulnerability of young women of both races, especially after 2000.

Figure 2 about here

It is likely that these patterns reflect the dramatic changes during this period in both marriage and childbearing, first among black women and then also among white women. Figure 3 shows trends by race in family status, defined as the intersection of marital and parental status, for women ages 25 to 44. Over time, we see steep declines in the proportion of both races who are married: black women were further along in this process even in 1970, when fewer than 60%

were currently married (compared to over 80% of whites), and they saw more rapid declines over time such that by 2010, fewer than 30% of black women were married (compared to over 60% of whites). The declines in marriage for both races are driven primarily by delays in marriage (rather than by divorce), which have produced steeply rising numbers of never married women, many of them with children. By 2010, over one-in-four young black women are unmarried mothers (up from 5% in 1970), while only 6% of white women are unmarried mothers (up from less than 1% in 1970). To the extent that unmarried women in general, and unmarried mothers in particular, have a greater need for parental support than do married women, these trends in family status could help to explain the overall rise in coresidence for young adults observed in Figure 1 as well as the persistent race differences observed in Figure 2.

Figure 3 about here

To explore this further, we turn to Table 1, which shows trends in coresidence by both race and family status. First and foremost, we find remarkably similar patterns in coresidence by race: for both white and black women, those who are married are least likely, and the never married are most likely, to coreside with parents. Over time, for both races we see modest increases in coresidence for previously married women, especially for those with children. In contrast, we see steep declines in coresidence for never married women, both with and without children, which is consistent with the long-term trends in residential independence among young adults, including the rise of premarital cohabitation (Cherlin 2010). Contrary to our expectations, unmarried mothers do not have a higher risk of needing to live with parents than do unmarried childless women.

Table 1 about here

Within family status categories, we find surprisingly few race differences in coresidence, except for the modestly higher rates for whites who are either previously married or never married with children. The fact that we see a clear upward trend in coresidence over time with persistent race differences for *all* women, but not when broken down by family status, suggests that compositional shifts in family patterns, rather than behavioral shifts within family status categories, may account for the upward trends in coresidence as well as the race differences. We explore this further in the multivariate analysis.

Sample characteristics for the coresidence analysis are presented in Table 2, which shows expected differences by both race and year in socioeconomic and demographic characteristics. As anticipated, we see steep increases over time in female education, employment and income with a clear narrowing of the race gap in these measures. However, as seen in Table 2 and Figure 3, large race differences persist in family status, with black women much less likely than white women to be married and much more likely to be unmarried mothers.

Table 2 about here

To see the net influence of these family changes on trends in coresidence, we turn to Table 3, which presents odds ratios from logistic regressions predicting the likelihood of living with a parent, based on a pooled sample combining data from 1970, 1990 and 2010. We present three models that allow us to see the impact of controlling for marriage (model 2), and then family status (model 3) on the overall trends in coresidence (as indicated by the year variables). The baseline model (model 1) shows the steady upward trend over time in coresidence: compared with the reference year (1990), young adult women in 1970 were only 81% as likely to live with parents, whereas women in 2010 were almost twice as likely to do so (OR=1.84). Once we control for marital status, however, the trends shift such that women in 1970 are now 16%

more likely to coreside than women in 1990, and women in 2010 are only 42% as likely to do so (compared with 84% more likely in the baseline model). It appears that the steep declines in marriage help to explain the upward trends in young adult coresidence, because over time, many fewer women are protected from the need for coresidence by being married.

When we control for changes in both marriage and childbearing (model 3), we see a narrowing of the trend from 1970 to 1990 (OR=1.09), and a slight widening of the trend from 1990 to 2010 (OR=1.55) compared to model 2, but still much narrower trends than in the baseline model. It appears that the rise in unmarried parenthood is counterbalanced by the lower coresidence rates of unmarried mothers. Comparing the results for models 2 and 3, it appears that declines in marriage played a much larger role in trends in coresidence than did increases in unmarried parenthood.

Table 3 about here

Although quite suggestive of the impact of family change on trends in coresidence, the pooled results in Table 3 do not reveal variation in patterns either over time or between white and black women. We know from Figure 2 that black women have been consistently more likely than white women to live with their parents, though both groups have experienced increases over time. Further, black women are also much less likely than white women to be married and more likely to be unmarried mothers. To determine whether the race gap in living arrangements is related to these striking race differences in marriage and childbearing, we now turn to Table 4, which presents regression results separately by year, thereby allowing us to examine race differences in coresidence more fully. The models in Table 4 are structured as in Table 3 (with a baseline model followed by models controlling for marriage and then marriage and

childbearing), however, our focus here is on the relationship between family change and race differences in coresidence.

Table 4 about here

The baseline models in Table 4 show that in every year, black women are significantly more likely than white women to live with parents. The odds ratios suggest that, net of human capital and other characteristics, black women were 36% more likely than white women to coreside with parents in 1970, 111% more likely in 1990 and 52% more likely in 2010. Once we control for differences in marital status however, black women become significantly *less* likely than white women to coreside (77% as likely in 1970, 84% as likely in 1990 and 82% as likely in 2010). In other words, because black women are more concentrated in the marital status categories that are associated with higher rates of coresidence (i.e., never and previously married), they appear (in the first model) to have a higher likelihood of coresidence than white women, who are more concentrated in the married category where the risks of coresidence are much lower. When we control for race differences in marital status, however, we see that white women are actually more likely to live with parents. This is consistent with the bivariate patterns seen in Table 1 for previously married women and never married mothers, among whom whites were more likely than blacks to coreside.

The third models in Table 4, which replace marital status with the family status variables, show that controlling for both marriage and parenthood results in much narrower and fluctuating race differences over time compared with when only marital status was controlled. We see that, net of marriage and parenthood as well as the other covariates, black women were 90% as likely as white women to coreside in 1970, 7% *more* likely to coreside in 1990, and 95% as likely in 2010. The further narrowing of the race gap in the third model reflects compositional differences

between white and black women in nonmarital childbearing: whereas the risk of coresidence is much higher among unmarried childless women than among unmarried mothers, black women are more highly concentrated than white women among unmarried (especially never married) mothers than among the childless. Hence, controlling for race differences in parenthood status further narrows the overall race difference in coresidence.

The higher net risk of coresidence for black women in 1990 is consistent with the higher black-than-white coresidence rates seen that year within most categories of family status. Table 1 shows that in 1990, black women within every marital-parental category (except for never married mothers) were more likely than white women to live with their parents. In both 1970 and 2010, however, white women had higher coresidence rates among previously and never married women (Table 1). In spite of the slight fluctuation over time in net race differences, we have shown that most of the race gap in coresidence with parents can be accounted for by trends in marriage and childbearing.

To see how the predictors of coresidence vary by race, we turn now to Table 5, which presents models stratified by race and also includes results for tests of race interactions with each of the covariates; because of the extremely large sample sizes, we only report interactions whose significance levels are smaller than $p<.01$. The effects of the family status variables are strikingly similar for whites and blacks. Net of other factors, never married childless women are more likely than the reference category (childless, formerly married women) to live with parents in each year, with significantly stronger effects for whites than for blacks in 1990, but no race difference by 2010. The decline over time in the likelihood that never married childless women of both races would live with their parents is consistent with the larger trends in independent living among young adults (Goldscheider 1997). Compared with the omitted category of

formerly married childless women, we also find declines over time for both whites and blacks in the likelihood that never married mothers would live with their parents: between 1970 and 2010, never married mothers switched from being *more* likely to live with parents than the reference category of formerly-married, childless women to being significantly *less* likely to do so. Unlike in earlier decades when nonmarital childbearing was more concentrated among teenagers and cohabitation rates were lower (Cherlin 2010), never married mothers in 2010 are likely to be older and more economically independent, and also to have a cohabiting partner, all of which would help to reduce their risk of needing to live with parents.

Table 5 about here

Married women of both races (both with and without children) are the least likely to live with parents. It is noteworthy, however, that the lower likelihood of coresidence for married mothers is significantly more negative for whites than for blacks, suggesting either that compared with whites, black married mothers may need their family's support more, or they may have parents with greater need of their support. Formerly married mothers of either race have faced very similar and consistently lower odds of living with parents compared with the reference category of formerly married childless women. Thus, we see that unmarried mothers are less likely to live with parents than their childless counterparts, reflecting either the greater economic independence of mothers or the greater challenges (e.g., space constraints) that parents may face in accommodating both a daughter and grandchildren.

The impact of economic resources on coresidence shows interesting differences by race. Looking first at the effects of education, we see that, net of other factors, higher levels of education protect white women from the need to live with parents, but over time, it appears to require increasingly higher levels of education in order to maintain residential independence.

Whereas in 1970, white women with at least some college were significantly less likely than high school dropouts (and graduates) to live with parents, by 2010, high school graduates were significantly more likely than dropouts to coreside, and only college graduates enjoyed a significantly lower odds of living with parents. For blacks, however, the story looks quite different: net of other factors, having at least a high school degree is associated with a significantly higher likelihood of coresidence, with little change over time. The lack of variation in effects by educational level for blacks suggests that it is the high school dropouts who stand out as being less likely than all other women to live with their parents as adults. Unlike the pattern for whites, higher levels of education do not appear to "protect" black women from needing to live with parents; instead, it is possible that all but the neediest (i.e., least educated) black women may be able to provide coresidence for their potentially needier parents. We return to this possibility in the discussion.

In terms of other measures of human capital, Table 5 also shows that for both white and black women, being employed is increasingly associated with independent living, even after controlling for marriage and parenthood. Whereas in 1970, employed women were *more* likely than unemployed women to live with parents (perhaps because they were better able to provide housing for their parents), by 2010 employed women were significantly *less* likely to live with their parents (perhaps because they no longer needed to). These patterns are consistent with the general findings in Kahn et al. (2013) (which were not broken out by race and gender), which showed that over time, economic resources played an increasingly important role in the residential patterns of younger adults. In contrast to the trends for employment, it appears that for both white and black women, income has become less protective over time against the risk of coresidence, though its effect has remained significantly negative. The significant race*income

interactions suggest that in 1990 and 2010, income was slightly more protective against coresidence for whites than for blacks.

Table 5 shows interesting race differences in the association of nativity and residential patterns, reflecting the rapid increase in immigration and ethnic diversity during this period. Whereas among white women, the foreign born in 1990 and 2010 were significantly more likely than the native born to live with parents, among black women, the foreign born were significantly less likely than native blacks (or foreign born whites) to live with parents in 1970, yet even more likely than white foreign born to live with parents in 2010. These race differences in residential patterns are likely to reflect differences in both the availability of parents with whom to share housing as well as the degree of economic need: the early black immigrants after 1970 were among the vanguard coming from the Caribbean and Africa and were therefore less likely to have parents living in the U.S. In later decades, both white and black immigrants are likely to have a larger network of family in the U.S., including some relatives who need their support (Glick & Van Hook 2002).

Finally, we see very interesting race differences by place of residence. In 1970, both white and black women in metropolitan areas were significantly less likely than those in nonmetropolitan areas to coreside with parents; this pattern is consistent with the traditionally higher rates of extended households in rural areas as well as with the increases in rural-urban migration after World War II, which would have separated many younger adults from their older relatives (Goldscheider & Bures 2003). This pattern continued over the next four decades for black women, with higher rates of coresidence in nometro than metro areas. For white women, however, we see a shift over time such that by 1990 (and again in 2010), white women who lived in metropolitan areas were more likely to live with parents. Although this could reflect the

growing cost of living in urban areas, it is unclear why we would not also see the same pattern for black women who would no doubt face the same high costs of living.

Discussion

This paper has examined the linkages between family change and living arrangements over the past several decades in an effort to better understand the recent increases in coresidence between young adults and their parents, as well as the persistent race differences in these patterns. Prior research has focused on the growing economic vulnerabilities of young adults, but few studies have examined the impact of recent declines in marriage and increases in unmarried parenthood, both of which could have raised the risk that adult women would need the support of their parents. Our analysis, based on U.S. Census and American Community Survey data for the period 1970-2010, examined both trends and race differences in the likelihood that women aged 25-44 were living with their parents.

We found strong support for the hypothesis that declines in marriage were associated with the upward trends in young adult coresidence, as fewer women in later decades were protected from the need for coresidence by being married. Additional controls for childbearing, both within and outside of marriage, appeared to explain less of the overall trends than did the initial controls for marriage. This likely reflects the fact that, contrary to our expectations, unmarried mothers were less likely to live with parents than were unmarried childless women. We found similar results for the race gap in coresidence: race differences in marriage were more important than race differences in unmarried parenthood in explaining the race gap in living arrangements.

We found that both the upward trend in coresidence as well as the race gap reflected compositional shifts (or differences) in family status (i.e., marriage and childbearing) more than

behavioral changes (or differences) within family status categories. We found remarkably similar patterns of coresidence for white and black women in the same family status categories, except for the modestly higher rates for whites who were either previously married or never married with children. For both races, we saw modest increases over time in coresidence for previously-married women, especially for those with children, yet steep declines for never-married women, both with and without children. The fact that we saw a clear upward trend in coresidence over time with persistent race differences for all women, but not when broken down by family status, suggests that compositional shifts in family patterns, rather than behavioral shifts within family status categories, accounted for the upward trends in coresidence as well as the race differences.

Consistent with prior research (Kahn et al. 2013), we found that economic resources were important determinants of residential independence for both whites and blacks, with employment and greater income protecting women from the risk of needing to live with parents. The education results, however, suggest different patterns by race: for whites, higher levels of education have become less protective against the risk of coresidence such that by 2010, only the very best educated whites are able to avoid living with parents; for black women, having at least a high school degree increases the risk of living with parents to the same degree, regardless of the level of education, perhaps reflecting a more normative pattern of either relying on or providing support to parents.

Based only on this analysis, it is unclear whether these patterns reflect the abilities or preferences of young adults or the economic or care needs of their parents. Although past research has shown that financial needs have played a smaller role in coresidence decisions of older adults (Kahn et al. 2013), this may not necessarily be true for poorer, minority parents.

Our results suggest that black women may be less financially dependent on their parents than white women because of the relatively weaker financial position of black parents. This question clearly deserves further research, and it highlights the importance of considering the needs and vulnerabilities of both generations in order to better understand the motivations behind choices about living arrangements.

Acknowledgements This research was supported in part by funds provided to the Maryland Population Research Center from the Eunice Kennedy Shriver National Center for Child Health and Human Development Grant R24-HD041041.

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Fig 1. Trends in coresidence by age and year. Adults ages 25-44 and 65+, 1970-2010.

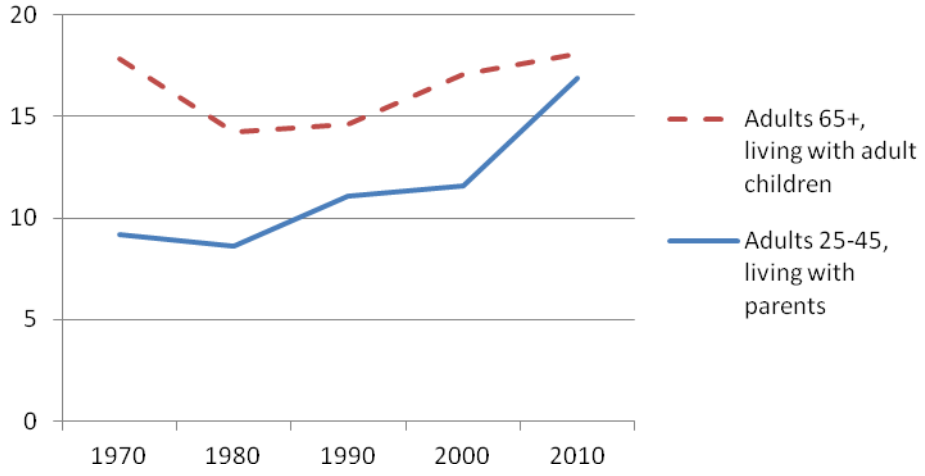

Fig 2. Coresidence with parents, by race and year. Women ages 25-44, 1970-2010.

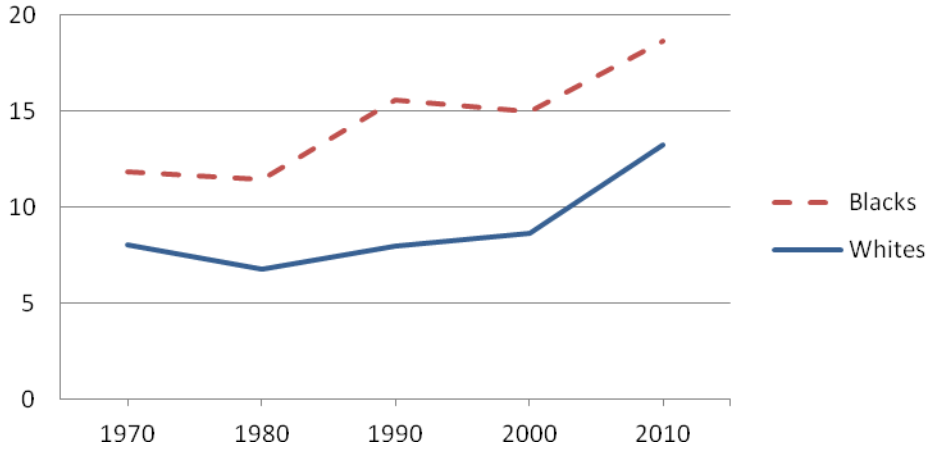

Fig 3. Family status by race and year. Women ages 25-44, 1970-2010.

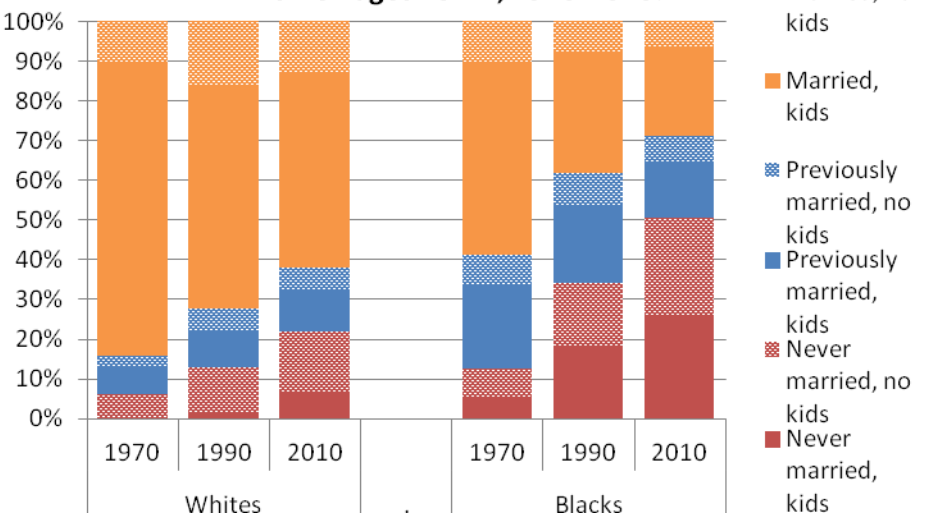

Table 1. Coresidence with a parent by family status, race, and year.
Women ages 25-44. 1970, 1990 and 2010.

	Whites			Blacks		
	1970	1990	2010	1970	1990	2010
All women	8.0	8.0	13.3	11.9	15.6	18.7
FAMILY STATUS						
Married, no kids	4.3	2.4	4.8	5.7	2.5	4.8
Married, kids	3.5	2.3	4.8	4.7	2.9	5.9
Previously married, no kids	21.8	16.0	23.0	19.8	19.1	20.9
Previously married, kids	14.7	12.3	18.2	12.9	13.9	15.5
Never married, no kids	56.7	35.1	37.1	50.1	39.7	38.5
Never married, kids	30.9	22.5	20.8	24.0	21.7	15.7

Table 2. Distributions on covariates, by race and year. Women ages 25-44. 1970, 1990 and 2010.

	Whites			Blacks		
	1970	1990	2010	1970	1990	2010
N	206,032	319,001	277,585	25,857	40,174	41,158
FAMILY STATUS						
Married, no kids	10.7	16.6	13.1	10.6	8.0	6.3
Married, kids	73.5	55.9	49.0	48.4	30.3	22.6
Formerly married, no kids	2.7	5.8	5.7	7.2	8.3	6.9
Formerly married, kids	7.0	9.1	10.5	21.4	19.4	13.8
Never married, no kids	5.7	11.1	15.6	7.1	15.9	24.3
Never married, kids	0.3	1.6	6.3	5.3	18.0	26.1
HUMAN CAPITAL AND RESOURCES						
Education						
Less than HS	30.1	10.0	9.4	53.5	15.4	8.5
HS grad	46.4	33.4	29.1	32.6	36.6	34.6
Some college	12.7	32.1	26.2	7.8	33.0	33.5
College grad or higher	10.9	24.6	35.3	6.2	14.9	23.5
Employed						
Not currently employed	56.3	28.3	29.6	44.0	31.2	29.8
Currently employed	43.8	71.7	70.4	56.0	68.8	70.2
Income						
ln 10K of 1999 dollars	1.2	8.3	16.4	1.5	7.7	15.0
Below the median income	73.9	60.0	57.8	70.1	62.4	59.7
Above the median income	26.1	40.0	42.2	29.9	37.7	40.4
OTHER CHARACTERISTICS						
Nativity						
Native born	93.5	91.4	82.5	97.6	92.5	86.5
Foreign born	6.5	8.6	17.5	2.4	7.5	13.5
Geographical area						
Non-metro/not identifiable	36.3	23.9	22.7	25.7	15.4	12.6
Metropolitan area	63.7	76.1	77.3	74.4	84.6	87.4

Table 3. Odds ratios from stepwise logistic regressions predicting the likelihood of living with a parent. Women ages 25-44. Pooled years: 1970, 1990 and 2010.

	Baseline	+Marital Status	+Family Status
N	909,820	909,820	909,820
YEAR (ref. *1990*)			
1970	0.81 ***	1.16 ***	1.09 ***
2010	1.84 ***	1.42 ***	1.55 ***
RACE (ref. *White*)			
Black	1.70 ***	0.81 ***	0.98
MARITAL STATUS (ref. *Formerly married*)			
Married		0.16 ***	
Never Married		2.55 ***	
FAMILY STATUS (ref. *Formerly married, no kids*)			
Married, no kids			0.14 ***
Married, kids			0.11 ***
Formerly married, kids			0.60 ***
Never married, no kids			2.58 ***
Never married, kids			0.71 ***
HUMAN CAPITAL AND RESOURCES			
Education (ref. *less than HS*)			
HS grad	0.94 ***	1.16 ***	1.12 ***
Some college	0.78 ***	0.97 **	0.89 ***
College grad or higher	0.63 ***	0.78 ***	0.61 ***
Employed (ref. *not employed*)			
Currently employed	1.33 ***	1.03 **	0.97 **
Income			
ln 10K of 1999 dollars	0.98 ***	0.97 ***	0.97 ***
OTHER CHARACTERISTICS [(1)]			
Nativity (ref. n*ative born*)			
Foreign born	0.98	1.15 ***	1.16 ***
Area (ref. *non-metro*)			
Metropolitan area	1.24 ***	1.04 ***	1.02 *

^ p<.10; * p<.05; ** p<.01; *** p<.001

[(1)] All models include additional controls for age and age squared.

Table 4. Odds ratios from stepwise logistic regressions predicting the likelihood of living with a parent, by year. Women ages 25-44. 1970, 1990 and 2010.

	1970			1990			2010		
	Baseline	+Marital	+Family	Baseline	+Marital	+Family	Baseline	+Marital	+Family
N	231,889	231,889	231,889	359,188	359,188	359,188	318,743	318,743	318,743
RACE (ref. *White*)									
Black	1.36 ***	0.77 ***	0.90 ***	2.11 ***	0.84 ***	1.07 **	1.52 ***	0.82 ***	0.95 **
MARITAL STATUS (ref. *Formerly married*)									
Married		0.18 ***			0.12 ***			0.18 ***	
Never Married		6.02 ***			2.95 ***			1.60 ***	
FAMILY STATUS (ref. *Formerly married, no kids*)									
Married, no kids			0.17 ***			0.11 ***			0.15 ***
Married, kids			0.13 ***			0.08 ***			0.14 ***
Formerly married, kids			0.61 ***			0.56 ***			0.64 ***
Never married, no kids			5.23 ***			2.75 ***			1.80 ***
Never married, kids			1.25 ***			0.82 ***			0.54 ***
HUMAN CAPITAL AND RESOURCES									
Education (ref. *less than HS*)									
HS grad	0.85 ***	1.05 *	1.03	0.86 ***	1.18 ***	1.13 ***	1.21 ***	1.46 ***	1.38 ***
Some college	0.74 ***	0.82 ***	0.78 ***	0.73 ***	0.98	0.89 ***	0.93 **	1.21 ***	1.10 ***
College grad or higher	0.60 ***	0.60 ***	0.55 ***	0.63 ***	0.76 ***	0.62 ***	0.69 ***	0.99	0.76 ***
Employed (ref. *not employed*)									
Currently employed	1.74 ***	1.31 ***	1.25 ***	1.19 ***	1.10 ***	1.00	0.97 ^	0.85 ***	0.84 ***
Income									
ln 10K of 1999 dollars	1.10 ***	0.91 ***	0.91 ***	0.99 ***	0.96 ***	0.95 ***	0.98 ***	0.98 ***	0.98 ***
OTHER CHARACTERISTICS [(1)]									
Nativity (ref. n*ative born*)									
Foreign born	0.93 *	0.92 *	0.92 *	1.11 ***	1.21 ***	1.22 ***	0.93 ***	1.15 ***	1.16 ***
Area (ref. *non-metro*)									
Metropolitan area	0.97 *	0.86 ***	0.85 ***	1.40 ***	1.17 ***	1.15 ***	1.28 ***	1.11 ***	1.08 ***

^ p<.10; * p<.05; ** p<.01; *** p<.001

[(1)] All models include additional controls for age and age squared.

Table 5. Odds ratios from logistic regressions predicting the likelihood of living with a parent, by race and year. Women ages 25-44. 1970, 1990 and 2010.

	Whites			Blacks			Race interaction [1]		
	1970	1990	2010	1970	1990	2010	1970	1990	2010
N	206,032	319,013	277,585	25,857	40,175	41,158	231,889	359,188	318,743
FAMILY STATUS (ref. *Formerly married, no kids*)									
Married, no kids	0.16 ***	0.11 ***	0.15 ***	0.22 ***	0.08 ***	0.17 ***	***		
Married, kids	0.12 ***	0.08 ***	0.14 ***	0.16 ***	0.08 ***	0.21 ***	***		***
Formerly married, kids	0.61 ***	0.56 ***	0.65 ***	0.57 ***	0.50 ***	0.63 ***			
Never married, no kids	5.57 ***	2.97 ***	1.81 ***	3.59 ***	1.93 ***	1.83 ***		**	
Never married, kids	1.46 ***	0.87 **	0.58 ***	1.04	0.66 ***	0.51 ***			**
HUMAN CAPITAL AND RESOURCES									
Education (ref. *less than HS*)									
HS grad	0.99	1.07 **	1.38 ***	1.26 ***	1.26 ***	1.38 ***	***	***	
Some college	0.70 ***	0.79 ***	1.05 ^	1.54 ***	1.29 ***	1.31 ***	***	***	***
College grad or higher	0.48 ***	0.53 ***	0.69 ***	1.40 **	1.20 **	1.29 ***	***	***	***
Employed (ref. *not employed*)									
Currently employed	1.20 ***	0.98	0.85 ***	1.34 ***	1.03	0.79 ***		***	***
Income									
ln 10K of 1999 dollars	0.91 ***	0.95 ***	0.97 ***	0.88 ***	0.96 ***	0.98 ***		***	***
OTHER CHARACTERISTICS [2]									
Nativity (ref. n*ative born*)									
Foreign born	0.94	1.20 ***	1.10 **	0.43 ***	1.04	1.26 ***	***	**	**
Area (ref. *non-metro*)									
Metropolitan area	0.92 ***	1.26 ***	1.14 ***	0.52 ***	0.78 ***	0.80 ***	***	***	***

** p<.01; *** p<.001

[1] Race interactions are estimated in separate models for each variable, pooling observations across race groups.

[2] All models include additional controls for age and age squared.