

Time, Money, and Parenthood in The United States: How (Grand-)Parent to Adult Children Transfers Shape the Transition to Parenthood

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Abstract

Parental support and downward intergenerational transfers have always been important for adult children's life outcomes. The existing literature about the influence of parental support on adult children's entry into parenthood focuses mainly on grandparental childcare provision. However, the bulk of parental help, both in-time and financial, remains ignored if we only consider grandparental childcare provisions as a form of support which might influence fertility decisions. Furthermore, because of data limitations, most of studies only consider intergenerational transfers from one side of the family (parents vs in-laws). In this study, we overcome these limitations by using rich data from the Panel Study of Income Dynamics. We combine family structure and transfers information from the PSID sub-study "Roster and Family Transfers" with adult children's characteristics and fertility outcome from the PSID main data. We assess the importance of parental help for the adult children's transition into parenthood. We define parental support as any type of both in-time and money transfer to measure both direct and indirect (grand)parental support. Results will show how variation in the two types of transfers shape adult children's transition to parenthood in the United States.

Introduction

Parental help to their adult children takes on multiple forms, including caring for young children, helping with household tasks, and providing monetary support (Sear and Mace 2008). In the last three decades, life expectancy has notably increased leading to a longer overlap between generations, resulting in parents having more years and healthier years with their adult children than in the past (Bengtson 2001; Margolis and Wright 2017; Silverstein 2005). In parallel, declines in fertility and increases in childlessness are on the rise across industrialized countries, including the United States. Yet, the United States stands out from the rest of the industrialized world by its lack of federal or state-level policies in support of work-family reconciliation (Collins 2019; Hook 2015). In fact, parents and, in particular, mothers experience increasing levels of work-family conflict and are overburdened with the competing demands of their job and household labor (Collins 2019; Nomaguchi 2009). In this context, parents can play a crucial role in their adult children's transition to parenthood by providing them with further monetary and/or time resources to reconcile work and parenthood. To date a rich literature documents the nature and determinants of intergenerational transfers between parents and their adult children (Albertini, Kohli, and Vogel 2007; Arrondel and Masson 2006; Dunifon, Near, and Ziol-Guest 2018; Kohli and Künemund 2003; Seltzer and Bianchi 2013; Vandell et al. 2003) as well as their influence on several work-family outcomes, such as maternal employment (Aassve, Arpino, and Goisis 2012; Arpino, Pronzato, and Tavares 2014; Chesley and Poppie 2009; Compton and Pollak 2014) or transition to higher-order births (Aassve, Meroni, and Pronzato 2012; Thomese and Liefbroer 2013). Yet, in the U.S. context, it is still unclear whether and how parents influence their adult children's transition to parenthood.

Most of these studies identify and measure grandparental help with the amount of grandparental free childcare provision. In other words, these studies focus on direct time transfers between grandparents and grandchildren. However, parental support might be wider than just free childcare provision. First, parents might help directly the adult child with other activities which still help the adult child to reconcile parenthood with daily life. For example, parents might do the shop for the adult child while the adult child can pick his/her child at the kindergarten. Second, parental support towards the adult child might also be monetary. For example, parents might give some money to the adult child or they can pay part of the fees for the kindergarten. Once we widen the definition of parental support, evidence about the influence of this type of support on the adult child's fertility decisions are scarce. Furthermore, except for a few studies focused on European countries (e.g. Mathews and Sear 2013; Pink 2018; Rutigliano 2017),

existing studies about (grand)parental support and adult children's fertility, focus on second or higher parity transition.

In this study, we fill this gap by investigating the role of parental support on the adult child's transition to parenthood. Specifically, we analyze how both in-time and money transfers from parents and in-laws to the adult child influences adult child's first birth transition. The key idea is that the adult child expects parental transfers, both in-time and money, to increase at the time of her/his transition to parenthood (Albertini et al. 2007; Leopold and Schneider 2011). However, these transfers are influenced by some parents and adult child's characteristics, and by their family structure (Seltzer and Bianchi 2013). Thus, by observing these characteristics before the childbirth, the adult child might anticipate the future support he/she would receive from her parents and adjust her fertility decisions accordingly. For example, a healthy parent will be more likely to provide the adult child with both time and money than a sick one. Another contribution of this study is that we can distinguish which set of parents is transferring money/time. In other words, for the first time we can observe both lineages of transfers, i.e. we have transfers from the in-laws too. Due to the difficulty of having these details in a big survey, exploring the variation linked to the different sets of (grand)parents represent a unique and very important contribution to the existing literature.

We address the following research questions: how does parental support in terms of money and time influence adult child's transition into parenthood? Do parental time transfers affect the adult child's transition into parenthood differently than in-time transfer? Among all the sets of parents, are there parents whose transfers (in-time or financial) have a stronger influence on the adult child's first birth transition?

Background

1 Parent- adult child intergenerational transfers

By intergenerational transfers the literature identifies "a set of behaviors occurring between and within different generations" (Kohli and Künemund 2003) that are likely to have a substantial impact on the distribution of wealth and on public redistributive scheme. The intergenerational transfers include a set of interactions that might be identified by three main characteristics: timing, nature and direction (Arrondel and Masson 2006). The first indicates at which point in the lifecycle the transfer occurs (e.g. in the childhood, during the adulthood or at the old age); the direction can be downward or upward: from the old to the young in the first case, and from the young to the old in the second one. The nature identifies

if the exchanges are financial, namely monetary or in-kind benefits, or if the transfers are in time or in services (e.g. childcare provided by grandparents, childcare provided by public kindergartens).

In this study, we focus on both money and in-time transfers from the older to the younger generation with a focus on the transfers related to the adult child's first birth transition. As stated by Seltzer and Bianchi (2013) "The parent-child relationship is the central dyad in US families. Spouses come and go [...], but once a parent, always a parent." (p. 1). Furthermore, due to demographic shifts, notably the increase in age at first birth and in longevity, parents are now more likely to spend more time with their children while they are adults (Bengtson 2001; Bengtson, Rosenthal, and Burton 1990). In this respect, *inter vivos* transfers are mainly from parents to children, they are considered part of the mutual support between parents and children (Gans and Silverstein 2006). Specifically, financial transfers are generally more common from the parents to the adult child. In the US, in the 80s 18% of adult children receive almost 100\$ per year from their parents (Schoeni 1997). A more recent study shows that in the 00s, 39% of parents give to the adult child around 500\$ in two years (Zissimopoulos and Smith 2009). The amount of financial transfers from the parents to the adult child varies greatly according to the age of the adult child and the characteristics of both the adult child and the parents. Although some financial transfers have as motif altruism and the will of showing commitment to the family, Leopold and Schneider (2011) find that some financial transfers are strictly related to the adult child's important life transitions as divorce, marriage and childbirth. Furthermore, higher income parents are more likely to provide financial support to their adult child, whereas divorced or step parents have a lower chance to provide monetary support (Zissimopoulos and Smith 2009).

In-time exchanges from parents to the adult child represent the largest part of in-time exchange between the two generations (Seltzer and Bianchi 2013). These exchanges include time investment to help the adult child in her/his daily life as housework, gardening, advice and emotional support. In the United States, mother generally provide more emotional support and care than fathers (Chesley and Poppe 2009; Kahn, McGill, and Bianchi 2011). Furthermore, marital status does not seem to affect the gender gap in in-time investment although this gap among married individuals narrows over time (Kahn et al. 2011).

2 Downward transfers in the presence of young (grand)children

When it comes to adult child's childbirth and parental support related with this transition, parents stand out among other relatives and friends for the significant help they provide to their adult children (eg. Fergusson, Maughan, and Golding 2008), in terms of time, money and emotional support (see Coall and

Hertwig 2010 and 2011 for an overview). In the United States, 80 % of those 65 and older report having grandchildren (Pew Research Center, 2009). Also, US women age 50–65 who had children and at least one surviving parent increased from about 35% to 45% from 1988 to 2007 (Seltzer and Bianchi, 2013). Furthermore, due to improvements in both health and mortality, grandparenthood in the US results not only in a longer phase in parents' life but it is also found to be healthier (Margolis and Wright, 2017). This implies that parents are more likely to provide downward transfers in terms of both money and time also in the later part of their life. Of course, these effects vary across race/ethnicity and social class (Leopold and Schneider, 2015; Margolis and Wright, 2017).

In the United States, Leopold and Schneider (2015) find that at childbirth the adult child is more likely to receive real estate gifts for the later birth. One explanation, for these findings is that parents are responsive to the adult child's need of having more space (Leopold and Schneider, 2015). In line with this finding, Cox and Stark (2005) find that parents are financially supporting their children in their housing transition to stimulate their grandchildren production. In Europe, the presence of a young children has been found positively associated with both financial and social support from parents (Kohli and Albertini 2008). Beyond few studies, recent evidence for financial transfer from parents to adult child at the childbirth are scarce.

Concerning time transfers, there is an extensive literature looking at parental time transfer direct to the grandchild. These exchanges are defined as the amount of time parents spend with their grandchildren. A recent study in the United States, shows that in a typical week 50% of young grandchildren spend time with their grandparents whereas the percentage for teen grandchildren is about 20% (Dunifon et al. 2018). A comprehensive literature has investigated which factors make grandparental childcare provision more likely. Among the most important there are geographical proximity, gender, age and family structure. Geographical proximity facilitates adult children's transition to parenthood (Pink, 2018) and, in case of more than one young child in the household it is also beneficial for work and family (Compton and Pollak, 2014). Concerning gender differences there are several sociological and evolutionary theories that state the importance of lineage in intergenerational transfers. Specifically, maternal (grand)mothers are the main caregiver for grandchildren as they are assumed to be the most concerned with the prosecution of the lineage (Mathews and Sear, 2013). From a sociological perspective, (grand)mothers in general are also typically more involved than grandfathers, especially at high level of childcare intensity (Hank and Buber, 2009; Thomese and Liefbroer, 2013; Wheelock and Jones, 2002). However, in a study about the US Kahn and her colleagues (2011) find that after retirement

men significantly increase their grandparental time investment reaching women's level.

Finally, family structure also plays some role. Specifically, people are now more likely to live longer and to have fewer children. Furthermore, family complexity has increased. On the one hand, parents have both fewer adult children and grandchildren to look after (Bengtson, 2001). On the other hand, step family members increase the size of the nuclear family creating more complex interaction when it comes to intergenerational exchange (Seltzer and Bianchi 2013).

Contributions

In this article we assume that widening the definition of parental support at the adult child's transition to parenthood might shed a new light on how adult child's fertility decisions are influenced by parental characteristics. We consider any type of transfers, both financial and in-time from parents to the adult child and we investigate how these transfers affect adult child's first birth transition. Furthermore, if the adult child is married we have information about the two sets of parents and we can therefore distinguish who transfer what. This article contributes to the existing literature in three ways (1) Extending the existing work by Rutigliano (2017) in which she investigates the influence of grandparental childcare provision on adult child's transition into parenthood, we include all types of parental transfers towards the adult child. This definition allows us to include not only grandparental childcare provision but all the ancillary parental activities like helping the adult child, buying clothes, or looking after the house during reparations while the adult child is busy with her/his child. As in the case of grandparental childcare provisions, also this type of support adds flexibility to the adult child's daily life. (2) We can distinguish, for the first time, the impact of parental time transfers from the impact of in-time transfers on the adult child's first birth transition. (3) We can identify whether transfers from one set of parents (e.g. parents and in-laws) have a greater influence on the adult child's fertility transition.

Data and Method

The main challenge of looking at the influence of parental support on the adult child's transition to the first birth is that we cannot observe it before the birth of the grandchild. To overcome this issue and answer our research questions, following Rutigliano's methodology (2017), we implement a two-step regression approach. In the first step, from a sample of households of actual grandparents we analyze how different circumstances and personal characteristics of both adult children and their parents, influence both parental in-time and money transfers. In the second step, on a sample of households of

would-be grandparents, we use the predictions from the first step values as a proxy for future parental support (propensity to support from now on). This proxy is used as main explanatory variable to understand how this *propensity to support* influence adult child's first birth transition. We run separate models for in-time and money transfers. Furthermore, we can distinguish among transfers from adult child's parents and parents in-law. For this reason, we build two indexes of *propensity to support* the adult child: one for each type of transfer.

To carry out the analysis we combine data from the sub-study of the PSID "Roster and Family Transfers" with the longitudinal PSID data. The PSID started as a national probability sample of U.S. families in 1968, with an initial sample of about 18,000 individuals residing in 5,000 households. It interviewed these households and their descendants annually until 1997 and biennially thereafter. The analysis includes the core PSID samples (the Survey Research Center sample or "SRC sample," and the Survey of Economic Opportunity sample or "SEO sample") as well as the Latino and immigrant samples, added to the PSID in 1990/1992 and 1997/1999, respectively. The PSID collects extensive information on employment, income, and family demographics, as well as standard sociodemographic characteristics. The sub-study of the PSID "Roster and Family Transfers" has been carried out in 2013. A new battery of questions was added to the main PSID 2013 wave. The "Roster and Family Transfers" sub-study provides us with pieces of information about family structure and intergenerational transfers (see Shoeni et al. 2015 for detailed information). Specifically, for each household we have detailed pieces of information about the head and wife's head (note this is a PSID terminology unrelated with the sex of both head and wife) we are able to measure yearly time and financial transfers from the household of their parents (and parents in law if present). It is important to stress that the measures of time and financial transfers are at the household level. In other words, for those households in which parents are still alive and living together the yearly amount of both time and money is the total amount of both time and money provided by the mother plus the one provided by the father. The same holds for the in-law households¹. In case of separated or widowed parents, we do have the individual measures. Fig. 1 report an illustration about how data are collected.

First step

In the first step we select a sample made of all the adult children in the PSID "Roster and Family Transfer" with at least one child younger than 18 years old and with at least one living parent. The key idea behind

¹ In case parents or parent-in-law are separated, we have data about the individual transfer for each family member.

this step is to identify a set of variables belonging to both the adult child and the parents/parents in -law that reflect different dimensions of future grandparents' lives. To be supportive, indeed parents/parents-in-law need to be healthy, wealthy and available enough (Aassve, Meroni, et al. 2012). We have variables about parental working status, marital status, geographical proximity, number of adult children, number of grandchildren. The larger the family the lower the chance to be always available to help one specific adult child. The measure for transfers is at family level, therefore, from these variables we generated a variable about the number of living parents and in-law will help us. Furthermore, to measure whether parents might provide support instead of asking for care themselves we include self-reported health. Finally, we also include some variable about the adult child and his/her partner to measure additional variation due to socioeconomic status or individual preferences within the household of the younger generation. We have two dependent variables: (1) yearly hours of time transfer from parents to the adult child's household; (3) yearly amount of dollars given from parents to the adult child's household. In our dataset we have both single and married adult children. In the first case we only have information about parents, in the second case we have information about the two sets of parents (see Fig.1). In our first specification model, the dependent variable is the sum of the total amount of downward transfers (either in-money or in-time) from both sets of parents. In other words, we sum in-time transfers from both parents and in-laws and we do the same for financial transfers. We then control for the presence of in-laws with an additional variable. The main reason to adopt this modeling strategy is to not further reduce the sample size to only those partnered adult children. In future analysis, we will run the model separately for the two different sub-samples, i.e. single and partnered adult children. We run separate model for each of the dependent variable. We implement two linear probability models in which the dependent variable is (1)-(2) and the explanatory variables are the set of parental and adult child's household characteristics. For each dependent variable the model will be as follows:

$$y_p = \beta_0 + \beta_1 GP_p + \beta_2 AC_i + \dots + \varepsilon_p$$

Where y represents each one of the two dependent variables, p is equal to parents. P might vary from one to four depending on both the family structure and living status of parents, i = adult child. Furthermore, GP is a set of variables reflecting parental characteristics (e.g. mother's working status or self-reported health), and AC are the variables related to the adult child's (e.g. age, education level). In this step, for each variable, we obtain a coefficient reflecting the importance of that variable for time/money transfer.

Second step

The second step explores the effect of would-be grandparents' propensity to provide money or in-time transfers on the adult child's first-birth transition. The idea behind this step is twofold: first, to build a synthetic measure that assigns to each set of would-be grandparents the likelihood that they will help their adult child either timely or financially and, second, to identify how this measure influences the chance of first-birth transition. Because we have two type of transfers, we will have a total of two indexes for propensity to support. Each of this index was obtained by using the first step's predicted values on the second step's sample, the result of which serves as a proxy for future money or in-time support.

In this second step, we relied on a sample of would-be parents who participated to the PSID "Roster and Family Transfer" sub-study. More specifically, we selected adult children, aged between 21 and 45 and adult sons, aged between 21 and 50 (included), with at least one living parent. In order to have complete information about future fertility decisions of the adult child, we combine the PSID "Roaster and Family Transfer" with the longitudinal fertility history file of the PSID. We run separate models for different types of transfers. For instance, the main explanatory variable for the money transfers will be the propensity from the parents 'generation² to transfer money to the adult child's generation. The same holds for the parental propensity of investing time. The dependent variable, in this step is equal to one if a first birth occurs between the interviews of wave 2013 and 2017, and zero otherwise. Due to the dichotomous nature of our dependent variable, in this step we implement a multilevel logit.

In this step we implemented parsimonious models, i.e. with a limited number of control variables. There are two main reasons, first our main explanatory variable has been constructed already considering some characteristics of both the parents and the adult child. Furthermore, we avoid to conditioning on intermediate variables, following recent econometric literature (Elwert and Winship 2014).

Descriptive Statistics

Table 1 describes the intergenerational data structure derived from the PSID 2013 Rosters and Transfers. The most common family structure among the adult children in our sample is partnered and for each spouse to have both alive parents. This is to be expected as we are focusing on adult children within their reproductive ages. The second most common family structure is to not be in a co-residential partnership and have two alive parents. Differently from the main PSID data, we can capture both maternal and paternal parents, as well as both parents and in-laws, regardless of whether they have the PSID "gene."

² As described in step one we sum up transfers from parents with transfers with parents in law.

This unique contribution of the data allows us to map out how many potential grandparents, adult children have. Furthermore, we also have data on parents' health, income, work status, and geographical distance characteristics that all capture the parents' likelihood to provide downward transfer, both in terms of money and time.

In the first-step of the analysis, we restrict our sample to adult children who are parents to create two separate indices of grandparental time and money transfers depending on the family structure and parents' and adult children's characteristics. Using the sample of the first step, Table 2 and 3 describe respectively time and money transfers from parents to adult children by adult children's family structure). As expected, the number of live parents is positively correlated with downward transfers: adult children with more parents receive larger time and money transfers. Furthermore, the correlation between time and money transfers is very low, suggesting that different mechanisms are at play ($\rho = 0.0254$). This descriptive result gives us further confidence in the importance of studying time and money transfers separately.

To assess the feasibility of our project, Table 4 summarizes the sample size for the second-step of the analysis and the number of fertility events. We restrict our sample to adult children who had not experienced a birth at the time of the 2013 interview. We obtain a final sample of 2,382 adult children, of whom 471 experience a transition to parenthood between the 2013 and the 2017 interviews.

Next Steps

In the upcoming months, we will focus on carrying out the empirical analysis as described in the extended abstract. We are confident that we can accomplish such work as we combine both expertise in the methodology and data.

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Table 1 – Intergenerational data structure by adult children’s partnership status

Respondent's parents	Single	Spouse's parents				Total
		Both	Mother	Father	None	
Both	3,840	11,584	2,055	669	568	18,716
Mother	679	2,034	636	186	241	3,776
Father	222	657	194	56	74	1,203
None	0	486	207	60	0	753
Total	4,741	14,761	3,092	971	883	24,448

Notes: Authors’ calculation from the Rosters Panel Study of Income Dynamics: 2013 Rosters and Transfers

Table 2 – Downward time transfers by adult children’s partnership status and parents’ live status

Respondent's parents	Spouse's parents	N	Mean	SD	Min	Max
Both	No spouse	9,636	399	1,217	0	17,472
Both	Both	6,856	322	914	0	12,000
Both	Mother	1,362	192	993	0	17,472
Both	Father	646	221	722	0	4,690
Both	None	1,218	153	494	0	4,160
Mother	No spouse	1,015	142	460	0	4,576
Mother	Both	1,142	191	624	0	5,840
Mother	Mother	447	59	287	0	3,120
Mother	Father	367	169	681	0	4,690
Mother	None	186	64	328	0	2,600
Father	No spouse	252	115	597	0	7,200
Father	Both	411	103	352	0	2,100
Father	Mother	304	135	652	0	5,200
Father	Father	129	58	314	0	2,600
Father	None	58	5	21	0	100
None	Both	284	236	718	0	4,380
None	Mother	104	14	62	0	480
None	Father	31	12	42	0	156
		24,448	262	910	0	17,472

Notes: Authors’ calculation from the Rosters Panel Study of Income Dynamics: 2013 Rosters and Transfers. Sample restricted to adult children who are parents (first-step sample, N = 6,740).

Table 3 – Downward money transfers by adult children’s partnership status and parents’ live status

Respondent's parents	Spouse's parents	N	Mean	SD	Min	Max
Both	No spouse	9,636	1,054	5,294	0	140,000
Both	Both	6,856	1,087	4,680	0	69,000
Both	Mother	1,362	782	4,135	0	50,000
Both	Father	646	1,011	8,051	0	100,000
Both	None	1,218	861	4,302	0	50,000
Mother	No spouse	1,015	246	1,336	0	20,000
Mother	Both	1,142	670	5,767	0	100,000
Mother	Mother	447	188	1,371	0	20,000
Mother	Father	367	193	852	0	6,000
Mother	None	186	81	491	0	5,000
Father	No spouse	252	437	3,486	0	45,000
Father	Both	411	430	1,728	0	11,800
Father	Mother	304	249	1,303	0	10,000
Father	Father	129	85	616	0	6,000
Father	None	58	0	0	0	0
None	Both	284	1,726	10,802	0	100,000
None	Mother	104	11	51	0	300
None	Father	31	319	1,538	0	8,000
		24,448	808	4,683	0	140,000

Notes: Authors’ calculation from the Rosters Panel Study of Income Dynamics: 2013 Rosters and Transfers. Sample restricted to adult children who are parents (first-step sample, N = 6,740).

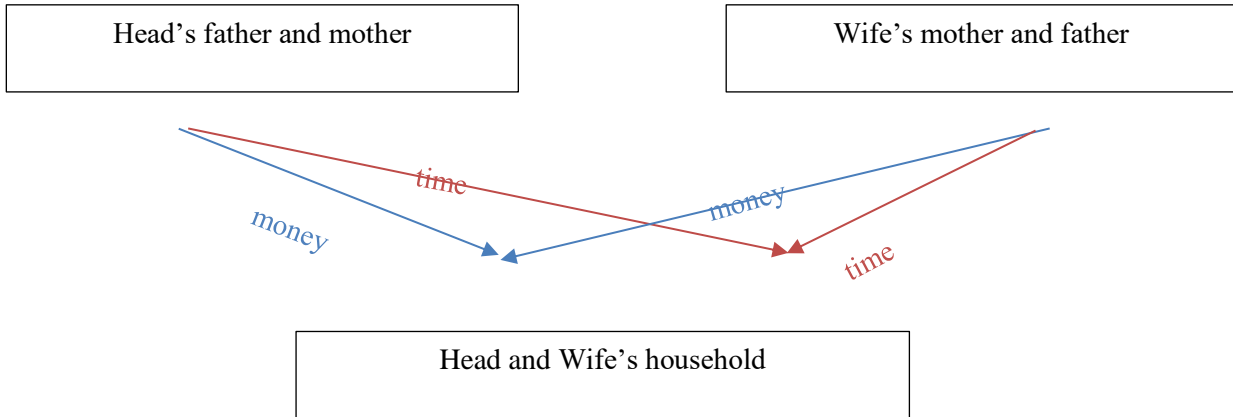
Table 4 – At risk population sample size and fertility events

At risk population	2,382
Birth event	471
No birth event	1,911
<u>Births/N</u>	<u>19.77%</u>

Notes: Authors' calculation from the Rosters Panel Study of Income Dynamics: 2013 Rosters and Transfers and the Childbirth and Adoption History 1985-2017. Sample restricted to adult children who were not parents at the time of interview in 2013 (second-step sample).

Figure 1 – PSID Roster and Family Transfers” data structure

Scenario A: The head adult child is partnered with living in-laws



Scenario B: The head adult child is single

