

Elder-Child Coresidence in the United States

Evidence From the 1990 Census

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We examine patterns of coresidence between elders and their adult children using a very large sample (N greater than 3.5 million) of individuals 60 and older from the 1990 decennial census. The size of the data set allows for very fine demographic detail. The study presents cross-sectional data on the probability that an elder coresides with a child, disaggregated by the elder's gender, age (in single years), and presence or absence of spouse, and by the child's gender. Findings include the following: (1) Younger elders are more likely to coreside with sons, and older elders are more likely to coreside with daughters; (2) for men without spouses, coresidence rates with both sons and daughters increase monotonically from age 60 to 90; and (3) among all of the groups that analyzed, only women over age 80 without spouses are more likely to live with daughters than sons.

A significant minority of U.S. elders live in households that include their own adult children. Although coresidence with children is not the predominant living arrangement for elders in the United States, it is nevertheless the subject of much interest and research.

Current studies on elder-child coresidence have diverse foci. One approach investigates how the probability of coresidence varies with elders' characteristics. These studies identify age, gender, functional impairment/health status, marital status, place of residence, race, ethnicity, and economic status as important predictors of coresidence

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with offspring. A second approach relates the probability of elder-child coresidence to the characteristics of elders' children. These studies find strong relationships between the probability of coresidence and the number, age, gender, and marital status of adult children.

Studies also differ in the populations analyzed and in the statistical techniques used. Some focus on all elders, undifferentiated by gender or marital status, whereas others emphasize the coresidency patterns of specific subpopulations, such as widowed women. Some conclusions rest on bivariate relationships, whereas others rest on multivariate analyses. As a result, seemingly straightforward findings may not always hold when the researcher adds additional controls to the analysis. Two examples will suffice here. First, the relationship between the age of elders and the probability of coresiding with children is well known. Coresidence rates decline with age until the mid-70s (primarily as a result of nest-clearing moves out of their parents' home by young adult children) and then rise fairly rapidly with age at higher ages (Coward and Cutler 1991; Coward and Netzler 1995; Coward et al. 1996b; Speare and Avery 1993; Wolf and Soldo 1988). Some research suggests, however, that the positive association between age and coresidence among older elders, although real, is mediated to a large extent by age-related changes in health and marital status. Older elders are more likely to be impaired or widowed than are younger elders, and these factors increase their likelihood of living with a child (Brody, Litvin, Hoffman, and Kleban 1995; Mindel and Wright 1985, Wolf and Soldo 1988). After controlling for functional disability and widowhood in a statistical model for elders 65 and older, Crimmins and Ingegneri (1990) found that age is unrelated to the likelihood that an older person lives with a child.

A second case in which finer disaggregation can render apparently simple findings more nuanced derives from the literature that asks whether elders are more likely to live with sons or daughters, and with offspring who are married or unmarried. Coward and Cutler (1991) found that, overall, nearly identical percentages of elders live with sons and with daughters. However, these findings do not hold for elders at all ages, or for all generational family structures. As age increases, elders become more likely to live with a daughter than with a son. Similarly, elders in two-generation families live more often with sons, whereas elders in three-plus generation families live more often with daughters (Coward and Cutler 1991; Coward and Netzler 1995).

The number of children and the marital and work status of the offspring also affect the probability that an elder lives with sons or daughters (Wolf 1994; Wolf and Soldo 1988). When the number and characteristics of children are considered, it appears that coresidence is most likely when the child is an unmarried son. However, a married non-working daughter is significantly more likely than a married (and presumably working) son to be living with a mother (Wolf and Soldo 1988).

Results such as these point to the importance of specifying the conditions under which the basic relationships between elder-child coresidency and other variables may change (see Coward and Cutler 1991:71). Studying the combined characteristics of elders and their coresident children sharpens our understanding of intergenerational relations (Brody et al. 1995; Cooney 1989; Coward and Cutler 1991; Lee and Dwyer 1996; Speare and Avery 1993; Ward and Spitze 1996). Comparing patterns of elder-child coresidence across and within social and demographic groups such as age, marital status, race, ethnicity, and immigration status further increases our knowledge about diversity in intergenerational support and exchange systems, and can assist in the design and targeting of public programs for elders (Boyd 1991; Burr and Mutchler 1992; Choi 1991, 1995; Coward et al. 1996a, Kamo and Zhou 1994; Speare and Avery 1993).

In this study, we focus on the probability of elder-child coresidence, conditional on four elder and child characteristics. Our central objective is to document the diverse age patterns in coresidency that exist for elders, depending on their marital status, their gender, and the gender of their offspring. We analyzed a nationally representative, cross-sectional sample drawn from the 1990 census. The sample includes more than 3.5 million individuals aged 60 and over, and all of their coresidents. Because census data do not always directly identify family relationships between elders and their coresidents, we use the triangulation method proposed by Cutler, Coward, and Schmidt (1988) for processing census records. This method allows us to identify coresidents in cases where elders are not household heads.

Data from the 1990 census samples show that, among populations 60 and older, approximately one in six (15.6%) coresides with an adult child. Americans aged 60 and older are also significantly more likely to live with sons than with daughters; 9.5% of all elders coreside with adult sons, 7.4% with daughters, and 1.3% with both sons and

daughters. However, our analysis shows that these basic findings vary by age, and that age patterns, in turn, vary substantially by gender and by marital status. Furthermore, for women who are not living with a spouse, the basic finding that elders are more likely to live with sons than daughters is reversed at older ages. This group of elders predominates in the female elder population, with the result that the pattern also characterizes the coresidency patterns of all women, undifferentiated by marital status. This pattern contrasts with the findings for elderly men, who are more likely to live with sons at virtually all ages (although the percentages living with sons and daughters do converge for those who are in their 80s and older).

Data and Methods

SAMPLE

Our data come from the Public Use Microdata Samples (PUMS) of the 1990 U.S. Decennial Census. We used a combination of two PUMS samples created at the University of Michigan Population Studies Center for the study of the elderly population. The Michigan data set combines all information from the 1990 3% PUMS elderly sample (a 3% sample of all housing units with at least one resident age 60 and older, plus a sample of elders in group quarters) with an elderly subsample of 1990 5% PUMS records. Specifically, 5% PUMS records are included in the joint sample if they are from households that contain at least one resident aged 60 and older, or if they are for an elder aged 60 and older in group quarters. Weights in the joint file were adjusted so that the weighted sample represents the overall U.S. elderly population.

The 8% PUMS sample contains individual-level information on more than 3.5 million elders who were U.S. residents in 1990, as well as individual records for family members and others who coresided with these elders. These data, which form the basis for our study of living arrangements, include the individual's age, gender, race, ethnicity, education, sources of income, functional limitations due to health, and relationship to householder. The entire data set is available (mid-1999) via the Internet at <ftp://ftp.psc.lsa.umich.edu/pub/census/pums/1990/Eld8pct>.

CLASSIFYING LIVING ARRANGEMENTS

PUMS data provide considerable detail on living arrangements of elders, but the census record structure often makes this detail difficult to extract. Individual records are grouped into households, and a single individual in each household is denoted as the householder or reference person. (In general, the householder should be the owner or renter of the housing unit. However, respondents fill out the census questionnaire without supervision, and there is no guarantee that directions are followed properly.) All household members are identified by their relationship to the householder. Examples of relationships include spouse of householder, niece of householder, son of householder, grandfather of householder, and so on.

This coding system obviously provides much detail on whether *householders* live with their spouses, nieces, sons, grandfathers, and so forth. However, our interest is in whether *elders* live with various other types of people. In households with an elder who is not the householder, it is necessary to reset the elder as the reference person and recalculate (to the extent possible) that person's relationships to other household members.

Cutler, Coward, and Schmidt (1988) developed a comprehensive method for processing PUMS data to examine living arrangements from the elder's point of view. We will call their approach the *CCS algorithm*. As a simple example, consider a household from the PUMS sample that contains individual records for five people: a 51-year-old male householder, his 49-year-old spouse, his 79-year-old father-in-law, his 78-year-old mother-in-law, and his 16-year-old son. With whom does the female elder live? The CCS algorithm provides an answer by taking the set of census relationships centered on the householder and recoding them to center on the second elder (see Figure 1).

In each case, the recoding involves a triangulation involving the householder, the elder, and the other person whose relationship is being recoded—for example, if D is A's mother-in-law and B is A's wife, then B is D's daughter. The CCS algorithm covers all such pairs of relationships to the householder.

The elder in this example would be tabulated both as living with her spouse, and with her adult daughter. However, even a simple case like this can be ambiguous. For example, if the female elder is her spouse's second wife, then the householder's wife may not be her daughter.

<i>Original PUMS Relationship</i>		<i>Recoded Relationship</i>
A. HOUSEHOLDER, 51M	→	A. Son-in-law, 51M
B. Wife, 49F		B. Daughter, 49F
C. Father-in-law, 79M		C. Husband, 79M
D. Mother-in-law, 78F		D. ELDER, 78F
E. Son, 16M		E. Grandson, 16M

Figure 1: Recoding Relationships Using the CCS Algorithm

Census data will never eliminate such residual doubts. As an additional complication, in households such as this with more than one elder, relationships must be recoded multiple times from multiple reference points (for a complete description, see Cutler et al. 1988).

Recoding the census relationships in this manner is computationally tedious, but logically straightforward. The CCS algorithm works well, and it has been thoroughly checked and documented (Coward and Cutler 1991, Cutler et al. 1988). We used the CCS algorithm to code all relationships for the millions of elders in the 8% PUMS sample and for all of the individuals with whom they lived in 1990.

For the analysis, we constructed five binary variables for each elder, indicating whether or not they lived in group quarters, with a spouse, with an adult (aged 21 and over) son or sons, with an adult daughter or daughters, and with anyone else. We used these individual relationships to classify elders' living arrangements. This yielded 33 possible living arrangements for elders of any given age and gender (group quarters plus 32 possible combinations of the other four binary variables). We condensed these further as described below.

We first defined a separate category for elders who live in group quarters. The census definition of group quarters includes military barracks, college dormitories, prisons, mental hospitals, homeless shelters, and, most importantly for our purposes, nursing homes. The PUMS sample distinguishes only between institutional and noninstitutional group quarters, with nursing homes counted as institutions. In our sample, 93% of elders in group quarters are in the institutional category. Because other institutional group quarters—prisons, mental hospitals, and juvenile detention facilities—are unlikely living arrangements for elders, it is safe to assume that the bulk of elders in group quarters are in nursing homes or other similar facilities.

Next, we separated elders who are not in group quarters into two categories called *paired* and *unpaired*. Elders are paired if they coreside with a spouse and unpaired if they do not. Paired elders may live exclusively with their spouse, may be heads of an extended household, or may live in someone else's household. Unpaired elders may live alone, may head households that include family members or others, or may live in someone else's household.

We purposely adopted a classification system that makes no distinction between householders and others. We are concerned that, despite clear instructions, census respondents may use differing criteria to identify householders. In particular, there may be a tendency to designate elders as householders, even when they live in homes that are owned or rented by their children. Such erroneous designation may be nonrandom and could therefore invalidate many comparisons. For example, misdesignation might occur more frequently when the elder is male, or when household members belong to ethnic groups that accord elders a high status.

We count individuals as paired if their spouse is directly identified (e.g., if the elder is reported as the householder's spouse) or indirectly identified (e.g., if the elder is reported as the householder's brother, while another person in the same subfamily is reported as the householder's sister-in-law) by the set of relationships to the householder. An unmarried individual who has a spouse identified in the household is tabulated as paired; this may occur in households where elders cohabit or have common-law marriages.

We base the paired-unpaired distinction on the presence of the elder's spouse in the household, rather than on the elder's marital status. This has two potential advantages over a married-unmarried classification system. First, living arrangements of married elders who do not live with their spouses (for example, because the spouse is in a nursing home) are likely to be more similar to those of widowed or other unpaired elders than to those of other married elders. In the 1990 PUMS sample, approximately 2% of married, nonseparated elders do not reside with their spouse. Second, living arrangements of unmarried elders in consensual unions are likely to be more similar to those of elders who live with legal spouses than to those of unpaired elders. Such elders will usually be identified by the CCS algorithm as living with a spouse, which is appropriate for our purposes.

Table 1 illustrates the classification system as well as some basic tabulations for the U.S. population who were age 60 and over in 1990. The unit of analysis in Table 1 and in all subsequent tables and figures is the individual elder, rather than the household. Thus, Table 1 reports that approximately 1.8 million elders lived in group quarters in 1990, 23.5 million were paired with spouses, and 18.4 million were unpaired. Approximately 18.5 million elders lived with a spouse only. This represented 42% of all elders, and 78% of paired elders. More than 2.4 million paired elders lived with an adult son (6% of all elders, 10% of paired elders), more than 1.6 million lived with spouses and daughters (4% of all elders, 7% of paired elders), and approximately 372,000 paired elders lived with both a son and a daughter (1% of all elders, 2% of paired elders). The rest of the table may be read in the same way.

Several aspects of Table 1 merit attention. First, a large majority of U.S. elders live in simple, one-generational households. Approximately two thirds live either alone or with their spouse only. The tendency of the elderly to live in households separate from younger generations differentiates the United States from other countries (De Vos and Holden 1988), and it reflects strong preferences for independent living among the majority of American elders (Beresford and Rivlin 1966).

Second, when examining overall coresidence with adult children, it matters little whether we control for the presence or absence of a spouse. Coresidence with adult children is only slightly more likely for unpaired elders than for paired elders. Approximately 16% of paired elders live with a son or daughter—calculated from the table as $(2,409 + 1,690 - 372) \div 23,554$ —compared to 17% among unpaired elders.

Third, U.S. elders coreside with sons more than with daughters. We caution, however, that this conclusion rests on cross-sectional data, and it may not necessarily hold for lifetime probabilities (Mutchler and Burr 1991). The presence or absence of the elder's spouse is meaningful in this case. The probability of coresidence with a son is nearly equal in the paired and unpaired groups (10% in both), but the probability of coresidence with a daughter is higher among unpaired elders (9%, compared to 7% among paired).

Table 1 is intended to introduce the classification system for living arrangements, rather than to present a detailed statistical portrait of

TABLE 1
1990 Living Arrangements of U.S. Population Age 60 and Older

<i>Category</i>	<i>n (in thousands)</i>	<i>Total (%)</i>	<i>Category (%)</i>
Group quarters	1,850	4	100
Paired (spouse present)	23,554	54	100
Spouse only	18,480	42	78
Spouse and others	5,074	12	22
Spouse and adult sons	2,409	6	10
Spouse and adult daughters	1,690	4	7
Spouse and sons and daughters	372	1	2
Unpaired (spouse absent)	18,371	42	100
Self only (alone)	10,648	24	58
Self and others	7,722	18	42
Self and adult sons	1,755	4	10
Self and adult daughters	1,571	4	9
Self and sons and daughters	212	0	1

coresidence patterns. Indeed, the table raises many questions. It is reasonable to assume, for example, that the age and gender compositions of the paired and unpaired groups differ substantially in ways that affect living arrangements and coresidence with others. In the next section, we examine coresidence patterns in more detail by adding controls for age and gender.

Patterns by Age and Gender of the Elder

Elderly men and women are very distinct populations. Due to gender differences in age-specific mortality and in age at marriage, female elders are more likely than male elders of the same age to be widowed. Because of historical differences in education levels, income levels, and income sources, male elders may have more resources and more options for maintaining independent households than do female elders. They may consequently have different patterns of coresidence with adult children. In fact, presumed gender differences often lead researchers to exclude men entirely from studies of elders' living arrangements (e.g., Mutchler and Burr 1991, Wolf and Soldo 1988). We adopted a different strategy in the tabulations and plots by including all elders in the analysis but making all results conditional on gender.

*PROPORTIONS PAIRED, UNPAIRED,
AND IN GROUP QUARTERS*

Figure 2 illustrates some basic male-female differences. The figure displays single-year, age-specific probabilities of living in the three main categories of living arrangements, which include paired, unpaired, and group quarters. For the first two categories, the plot displays (as dotted lines) the proportions in the subcategories representing the simplest households—living with spouse only and living alone, respectively.

In each panel of Figure 2, age is measured on the horizontal axis, from age 60 to 90 and over. (For individuals older than 90, the PUMS samples use the open-ended 90 and over age category; this may cause small discontinuities at the rightmost points in the figures.) The vertical axes indicate the proportion of elders in the specified categories at each age. Each panel has separate data for male and female elders. Note that data in Figure 2 are not smoothed values or predictions from a regression model; they are raw proportions calculated from the PUMS samples. The large sample sizes yield very smooth age curves, even when data are disaggregated by gender and single year of age.

Figure 2 shows that male elders are much more likely than females of the same age to be living with a spouse, whereas females are more likely to be in group quarters or households without spouses. In addition, the fraction of men and women living in group quarters rises sharply beginning at ages 75 to 80, suggesting that health problems become serious for significant fractions of elders at these ages. On these points, Figure 2 merely reconfirms that, controlling for age, surviving women are more often widowed than surviving men, and that, on average, health declines at advanced ages.

Examination of the spouse-only data in the left panel yields more interesting insights. The fraction of men who live exclusively with a spouse rises over ages 60 to 70, peaking at 63% at age 72. In contrast, the fraction of women who live in this simple arrangement is fairly stable over ages 60 to 65 (peaking at 47% at age 64), and it falls steadily with age. Although census data are cross-sectional, it is likely that these age patterns arise from life-course events. It is useful to consider the types of demographic events that cause entry to or exit from the spouse-only subcategory. Exits occur when a spouse leaves the household (via death or separation), or when a third person joins a husband-

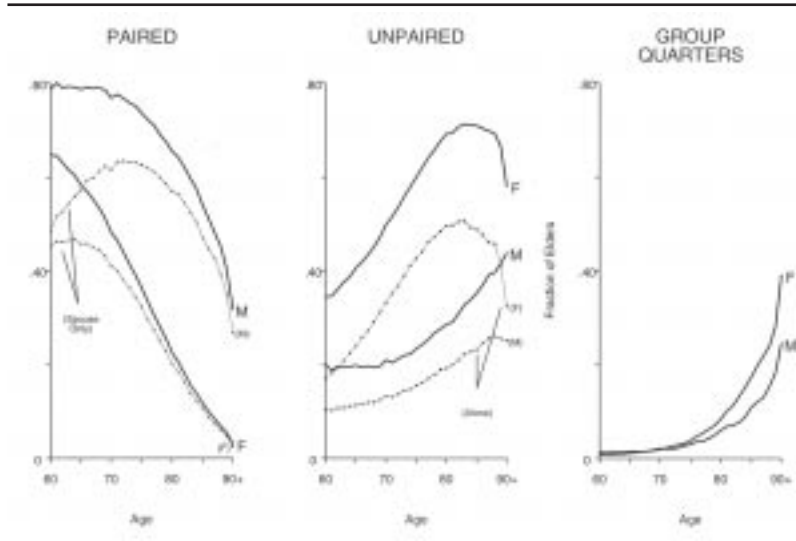


Figure 2: Proportions of Elders in Major Categories of Living Arrangements, by Sex and Single Year of Living Arrangements

NOTE: This shows the proportions of elders in major categories of living arrangements, by sex and single year of elder's age. The dotted lines in the left two panels display the proportions in the simplest subcategories of living arrangements (living with spouse only for paired elders and living alone for unpaired elders).

wife household. Entries occur when a spouse joins a lone elder (via marriage or migration), or when a third person leaves the household. Thus, the mortality of spouses would lead to falling proportions in the spouse-only subcategory as age increased, whereas nest-clearing changes (especially moves away from the parental household by coresident children) would lead these proportions to increase with age. Among paired women, it appears that the negative effect is dominant at all ages. It is more common for husbands to pass away than for other coresidents to move out. Among paired males in their 60s to mid-70s, however, the nest-clearing effect appears stronger. Others move out of the household more often than wives pass away.

The unpaired panel of Figure 2 displays proportions living in households without spouses, and proportions living alone. Women are more likely than men to be living in this category at every age. The difference in the shapes of the male and female age schedules, for both living unpaired and living alone, is interesting. The proportions in these categories increase monotonically with age for men, but begin to drop sharply for women in the mid-80s to the late 80s.

In interpreting these distinct male and female age patterns, it is again useful to consider how life-course events generate cross-sectional patterns. Entries into the unpaired population occur with the death of a spouse, or (far less frequently) with a transition from group quarters into a household without a spouse. Exits from the unpaired population occur with transitions to group quarters, such as moves to a nursing home, or (far less frequently) with marriage. For males, entries (*viz.*, changes due to widowhood) predominate. The unpaired fraction of men rises over the entire 60 to 90 age range. For females, increasing widowhood causes the unpaired fraction to rise with age until women are in their mid-80s. After the mid-80s, there is a sharp decline, which (eliminating marriage as an explanation) must be caused by a significant increase in moves to group quarters. There is no such drop for men.

The different shape of the male and female curves suggests that, among unpaired elders in their late 80s, women are more likely than men to move from private households to group quarters. Elders generally prefer to remain in their own home rather than move to a nursing home (Chappell 1990). However, when care is still required and resources become depleted, nursing home care often becomes the sole recourse. It is likely that males' higher levels of income and wealth permit them to hire and retain individual care providers, and to find other means of avoiding transitions to group quarters, for longer periods.

One key to understanding the implications of Figure 2 is to realize that, in the paired and unpaired panels, vertical distances between the solid and dotted lines for a given gender are larger when elders are more often found in complex living arrangements. For example, the intercepts in the left panel show that 79% of 60-year-old men live with spouses, and 48% live exclusively with spouses. We can therefore infer that 31% of all 60-year-old men live in households that include both spouses and others. Similarly, the middle panel shows that 34% of 60-year-old women live without a spouse, and 17% live alone. Thus, 17% of all 60-year-old women are unpaired and living with others.

Vertical gaps between the solid and dotted lines for each gender in Figure 2 indicate the frequency of more complex households that include others besides the elder and the spouse. For paired men and women, the gaps clearly narrow as we move to higher ages. This

narrowing suggests that, as two-spouse households age (conditional on the survival of both spouses), the couples' coresidents tend to move out. For unpaired elders, in contrast, gaps between the solid and dotted lines in Figure 2 do not appear to narrow significantly. This lack of narrowing suggests that those who coreside with unpaired elders tend not to move out as the elder ages.

These age patterns are intriguing because they suggest avenues for resolving some of the ambiguities in the literature on the motives for elder-child coresidence. First, the frequency of coresidence between elderly husband-wife pairs and others declines with the age of the elder, implying (as in Ward, Logan, and Spitze 1992) that, in such situations, it may be other members of the household who benefit most from coresidence with elders. Many coresidents of elderly husband-wife pairs are undoubtedly the adult children of one or both spouses. We will investigate this topic in the next section. Second, the frequency of coresidence between unpaired elders and others is relatively constant across ages. This age pattern is more consistent with mutual support and exchange between the unpaired elders and their coresidents.

CORESIDENCE WITH SONS AND DAUGHTERS

How many of the coresidents in the gaps in Figure 2 are adult sons and daughters? We now turn to this question. Figure 3 displays detailed data on the proportions of elders in various (age, gender, paired and unpaired) categories. The figure is divided into three columns of panels: (1) paired elders, (2) unpaired elders, and (3) all elders. There are also three rows of panels: (1) men, (2) women, and (3) both sexes combined. The last row and column contain the marginal plots (without controls for sex of elder or presence of spouse, respectively), whereas other rows and columns are conditional plots (with controls). A (row, column) combination identifies a subpopulation of elders, and the corresponding plot contains information on the proportions in that subpopulation who live with sons and with daughters, by the age of the elder. For example, panel (a), at the top left, lies at the intersection of the men row and the paired column, and therefore displays the proportions of paired men who coreside with sons and with daughters, by the age of the elder.

Panel (i), at the bottom right, is the most highly aggregated. It contains information on elder-son and elder-daughter coresidence, without controls for the gender of the elder or the presence of the spouse. There is a clear U-shape to the age patterns of coresidence with both sons and daughters, with an earlier and steeper upturn in rates of living with daughters. The overall pattern is consistent with the analysis of 1980 census data by Coward, Cutler, and Schmidt (1989), who found that elder-child coresidence decreased up to the 70 to 74 age category and then began to increase. The U-shape of both curves is consistent with arguments that younger elders may coreside with sons and daughters for the children's benefit (because rates decrease as elders and their children become older), but that many older elders coreside with children for the elders' benefit (because rates increase with the elder's age after about age 80).

The differences between sons and daughters in panel (i) are consistent with claims in the literature (e.g., Spitze and Logan 1990) that daughters are more likely than sons to assist elderly parents. For the entire population of elders, coresidence with a son is more likely. However, elder-son coresidence is most likely when elders are young and less likely to need assistance. Among the oldest elders, those most likely to benefit from coresidence with a child, living with daughters is the more common arrangement. Although there is an increase in elder-son coresidence rates at advanced ages, it is far less dramatic than the upturn for daughters.

Panels (g) and (h) control for the presence or absence of the elder's spouse, regardless of the elder's sex. The age patterns in the two panels are quite distinct. Coresidence with children declines over almost the entire age range for paired elders, but it exhibits a flattened U-shape for unpaired elders. Sons predominate among children living with both paired and unpaired elders, but there is another daughter-son crossover at about age 80 for unpaired elders. The age patterns suggest that, when paired elders live with their children, it is usually for the child's benefit, whereas support patterns are more variable and more age dependent for unpaired elders living with children.

Panels (c) and (f) display data controlling for sex only. The overall age patterns are U-shaped, but there are some important differences between male and female elders. Elders of both sexes are more likely to coreside with sons, with one major exception—women over age 80 are more likely to live with daughters. Both male and female elders

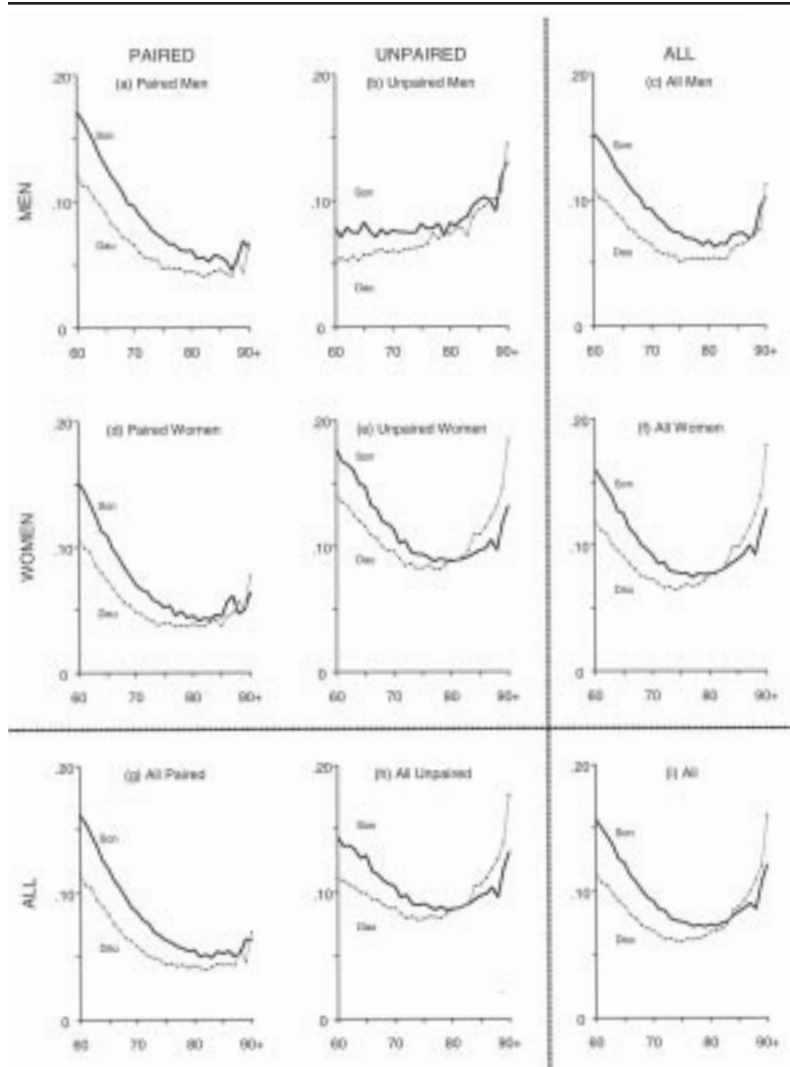


Figure 3: Proportions of Elders in the Categories of Age, Gender, and Paired and Unpaired

NOTE: This shows the proportions of elders outside of group quarters who coreside with sons (solid lines) and daughters (dotted lines) by gender, by presence of spouse, and by single year of elder's age. Plots are disaggregated by the gender of the elder (rows of plots) and the presence or absence of a spouse (columns of plots). The last row and column are marginal plots. Other rows and columns are conditional on gender or the presence of a spouse, respectively.

have increased rates of coresidence with children at advanced ages, but this increase is much larger for female elders.

The sharp rise in mother-daughter coresidence after the mother reaches about age 75 is especially notable, because it is so much larger than the increases in father-son, father-daughter, or even mother-son coresidence rates. Assertions that daughters are the primary coresident caregivers and companions for older elders probably require some revision. It appears that coresident daughters are especially important for elderly mothers, but that sons and daughters are about equally likely to be coresident caregivers for elderly fathers.

The four panels at the top left of Figure 3—(a), (b), (d), and (e)—display the fully disaggregated coresidency rates, with controls for both the gender of the elder and the presence of the elder's spouse. Two features stand out immediately. The similarities between paired men and paired women in panels (a) and (d), and the large differences between unpaired men and unpaired women in panels (b) and (e).

The similarity of age patterns for paired men and paired women is, of course, not coincidental. Elders in these panels are part of husband-wife pairs, so that for every female elder with a coresident child, there is exactly one male elder in the same situation. However, the plots for paired males and females are not identical because men tend to be slightly older than their spouses. At any given age, paired women tend to be further along in the course of family transitions than paired men of that same age. For example, 70-year-old paired women, on average, have older children and have been married longer than 70-year-old paired men. Because of this difference, paired men are slightly more likely than paired women of identical age to coreside with adult children.

Among both elderly men and women living with spouses, coresidence with children of both genders generally declines with the elder's age, with a possible small reversal beginning at about age 80. As one moves to more advanced ages, elder-son and elder-daughter coresidency rates converge among both paired men and paired women, although coresidence of paired elders with sons remains more common even at the highest ages (with the possible exception of paired females at ages 88 and over, and paired males at ages 90 and over).

In contrast to the similarity of age patterns for paired men and women, there are several striking differences between elderly men and women who live without their spouses. Overall, unpaired men are notably less likely than unpaired women to coreside with children.

This difference is particularly large for unpaired elders in their 60s, an age group in which unpaired women are roughly twice as likely to live with children as unpaired men.

It is tempting to interpret the male-female gap in coresidence rates as the result of greater male financial resources and ability to maintain independent households even after widowhood. However, the age patterns of coresidence among unpaired elders suggest that the story is more complex. Over ages 60 to 75, coresidence rates with both sons and daughters decline steadily for unpaired women, while they rise steadily for unpaired men. Thus, among the younger elders, the data are consistent with an elder-helping-child motive for the unpaired women who coreside with their children, and a child-helping-elder motive for the unpaired men who coreside.

Among both unpaired men and women over 75, the probability of coresidence rises steadily with the elder's age. The most significant increase is in coresidence between unpaired women and daughters, which more than doubles over these ages, from 8.2% at age 75 to 18.4% at ages 90 and over. In contrast, coresidence between unpaired women and sons changes more slowly, from 9.3% at 75 to 13.2% at ages 90 and over.

Discussion

Census data are invaluable for learning about elders' living arrangements. No other survey of U.S. elders is as large or as universal. Very large samples, together with careful accounting for elder-coresident relationships in multigenerational households via the CCS algorithm, allow us to discover interesting details in coresidence patterns.

Several of the results from the census sample help to clarify outstanding questions about elder-child coresidence. The decline in elder-child coresidence with the elder's age, up to approximately age 75, has been noted before. Some researchers (Aquilino 1990, Ward et al. 1992) cite this negative relationship as a powerful piece of evidence against the long-held notion that elder-child coresidence occurs primarily when disabled or impoverished elders need assistance from adult children. Census data essentially confirm their premise: Older elders coreside with their children less frequently than do younger elders.

However, patterns of coresidence are more subtle when one uses larger samples; finer age groups; distinctions between paired and unpaired elders; and distinctions between mothers, fathers, daughters, and sons. In addition to the decline in coresidence with the elder's age, a distinct increase begins at about age 75 for women and about age 80 for men. The increase is particularly striking for mother-daughter coresidence, which is more than twice as likely among women 90 and over as among 75-year-olds. Coresidence with daughters is more likely than with sons among elders over 85, but when one disaggregates, this result holds only for elderly women who live without their spouses.

There is ample evidence in the census data that the characteristics of elders—age, gender, and presence of a spouse in the household—are important and useful predictors of coresidence with sons and daughters. Many of the detailed patterns that we report here require nuanced explanations, and point to needed avenues of research. Census data are particularly valuable for analyzing changes in coresidence patterns above age 80. This is a period of life when significant and varied changes in coresidence occur, but small surveys usually have insufficient cell sizes for the detailed study of these changes. Census data do not and, by their design, cannot address all of the important issues surrounding the coresidence of elders with children. However, by indicating the multiplicity of patterns of coresidence, census data sensitize us to the complexity of living arrangements, and to the factors that may induce them. Further research could profitably extend the use of census samples to the study of elder-child coresidence by including elders' race, ethnicity, immigration status, and other socio-demographic variables as additional covariates.

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