Intergenerational Coresidence and Economic Opportunity of the Younger Generation in the United States, 1850-2000

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Abstract
In the mid-nineteenth century, about 70 percent of persons aged 65 or older resided with their adult children; by the end of the twentieth century, only about 16 percent did so. According to the consensus of scholarly opinion, the simplification of the living arrangements of the aged during the twentieth century resulted primarily from an increase in the resources of the aged, which enabled increasing numbers of elderly to afford independent living. My analysis supports a different interpretation: the evidence suggests that the decline of the multigenerational family occurred mainly because of increasing opportunities for the young and declining parental control over their children.
During the past century and a half, the living arrangements of the aged in the United States were radically transformed. The dimensions of change are illustrated in Figures 1 and 2. In 1850, 70.3 percent of elderly white individuals and couples lived with a child. The high percentage of elderly with children in the mid-nineteenth century is especially striking when we consider that perhaps one in five elderly persons had no surviving children (Ruggles 2003). The percentage of whites residing with children declined steadily from 1850 to 1980, reaching a nadir of 14.6 percent in 1990 before recovering slightly in 2000. Among blacks, the trend was less dramatic but still sizeable. Coresidence fell from 58.7 percent in 1870, immediately after the Civil War and the first year with data for most blacks, to 25.1 percent in 1980. Figure 2 is broken down by sex and marital status. The transformation of the living arrangements of the aged was equally dramatic among unmarried men, unmarried women, and married couples, although there was some variation in the timing of change.

The consensus interpretation

There is a near-universal scholarly consensus about the sources of this extraordinary historical change. In the nineteenth century, according to the consensus interpretation, the aged population wanted to reside separately from their children, just as they do today. According to Hareven, for example, intergenerational coresidence was resorted to only in cases of necessity, “primarily when elderly parents were too frail to maintain a separate residence” (Hareven, 1996: 1-2; also see Hareven 1994: 442). Almost all social scientists writing on this topic in recent decades agree: nineteenth-century elderly preferred independent residence and only moved in with their children when they were they were infirm or impoverished and had no other alternatives. This interpretation usually further assumes that the members of the younger generation moved out of their parental home upon reaching adulthood, and that dependent elderly
then moved into a child’s household when they could no longer fend for themselves—a viewpoint that David Kertzer (1995) terms the “Nuclear Reincorporation” hypothesis.³

The explanation for the dramatic decline in residence with children under this consensus interpretation is straightforward: rising income of the aged reduced their dependence on children and allowed them finally to achieve their preference for independent living. Goldscheider and Lawton (1996) describe this theory as the “affluence interpretation.” The acceleration of the change after 1940, under this interpretation, was a response to the introduction of Social Security (Kuznets 1978; Smith 1979, 1981, 1986; Michael, Fuchs, and Scott 1980; Kramarow 1995; Costa 1997, 1999; Elman 1998; McGarry and Schoeni 2000).

The consensus theory, however, is contradicted by the historical evidence. In the nineteenth and early twentieth centuries, the poor were not the group most likely to reside in multigenerational families; on the contrary, they were the group most likely to live alone (Ruggles 1987, 1994, 1996b, 2003). Moreover, the nineteenth-century elderly who had chronic illnesses and disabilities were significantly less likely to reside with children than were healthier people (Ruggles 2003). If independent residence in the nineteenth century was concentrated among the infirm and the impoverished, all things being equal one would expect that the improvements in the health and economic well-being of the aged in the twentieth century would have increased the frequency of intergenerational coresidence.⁴

An alternate interpretation

This paper argues for a very different interpretation of the decline of the multigenerational family. In the nineteenth century, the aged did not reside with their children merely for old-age support; indeed, the younger generation was more likely to be dependent on their parents than the other way around. Nor, I maintain, are rising incomes of the aged responsible for the dramatic
changes that have taken place. To understand the decline of the multigenerational family, we must understand the changing needs and resources of the younger generation as well as the older generation.⁵

A fundamental transformation of employment and production during the past 150 years profoundly reshaped the needs and resources of each generation. The United States in the mid-nineteenth century was already one of the leading industrial nations in the world. America was among the top producers of boots and shoes, cotton textiles, liquor, paper, agricultural implements, guns, and ships. As early as 1840, more horsepower was generated by steam engines in the United States than in any other county, and more than half of the World’s railroad mileage was in United States. The improvements in transportation—not just the railroads, but also canals and turnpikes—opened up vast new tracts of land in the interior to commercial farming. Farmers began to sell most of what they produced, and they used the proceeds to buy all sorts of tools and consumer products they could not previously afford, such as magazines, almanacs, whale-oil lamps, wallpaper, clocks, scissors, and woven cloth. By mid-century, the innovations in manufacturing, transportation, and commerce touched the lives of virtually all Americans.

Even though the transformation of the economy was well underway, however, America in 1850 was still fundamentally an agricultural society. The great majority of Americans still lived in rural areas and most earned their living from agriculture. Wealth was reckoned in land and slaves. American families grew most of their own food and made most of their own clothes. Despite the early growth of the factory system, even manufacturing was still mostly carried out within the household: an artisan and his family typically lived together adjacent to the shop where they produced such products as leather goods, flour, or furniture. The system of household production also predominated in the service sector, especially in retail trade.
The gulf that separates us from the nineteenth century is apparent in Figure 3, which shows the estimated percentage of the population residing in rural areas and the percentage of the labor force engaged in non-agricultural pursuits from 1800 to 2000. Employment in agriculture began to fall after 1810, when about 85 percent of the labor force worked in farming. For the next seventeen decades, agricultural employment dropped steadily by an average of five percent per decade; by 1980, only two percent of workers remained in farming. Few Americans lived in towns in the mid-nineteenth century; as late as 1840, nine out of ten Americans resided in places with less than 2,500 population. Through most of the nineteenth century, the majority of those who did not work on farms still lived in rural areas, often providing services to farmers.

The multigenerational family system of mid-nineteenth century America provided benefits for both the older generation and the younger generation. Elderly farmers and artisans needed an adult child or child-in-law to do heavy work when they were no longer capable of doing it themselves. The younger generation eventually inherited the farm or business, and was assured of a life-long occupation (cf. Ruggles 1994; Fauve-Chamoux 1996; Berkner 1972, 1975).

This system was shattered between 1850 and 1950 by a fundamental transformation of the economy. Agriculture and self-employed crafts ceased to be the dominant occupations; they were eclipsed by the enormous growth of jobs in large-scale commerce, manufacturing and transportation. The new economy undermined the economic logic of the pre-industrial family. With the expansion of job opportunities in the nineteenth and early twentieth centuries, many young men left the farm in favor of the high wages, independence, and excitement offered by town life. The declining importance of farming in turn meant that fewer and fewer parents could offer the incentive of agricultural inheritance to keep their grown children from leaving home. Moreover, without the labor demands of the farm, fewer and fewer elderly had reason to try to keep their children at home. Many of the other traditional self-employed village occupations—
such as blacksmiths, cabinetmakers, and shoemakers—were rendered obsolete by industrialization, and the disappearance of such businesses compounded the effects of the decline of agriculture.

Mass education reinforced the effects of wage labor. Children who spent their days in school reduced their economic contributions to the household. Schooling helped to restructure family relationships by transforming children from an economic asset into an economic burden (Caldwell 1982). Thus, even in the nineteenth century schooling began to undermine the traditional family economy. The rise of secondary education in the twentieth century put new pressures on the traditional structure of authority within the family. Increasingly, obtaining a good job depended more on education than on familial connections. Those who graduated from high school had dramatically improved economic opportunities and expanded horizons. By the mid-twentieth century, when secondary education was expanding rapidly, sons typically had more education and greater earning power than did their fathers, and this transformed the economic relationship between generations.

More and more, parents supported their children during an extended period of childhood dependency while they attended school. Like traditional agricultural inheritance this represented a transfer of assets from the older generation to the younger. But unlike inheritance of material assets, the education of children did not confer power on the older generation; on the contrary, it empowered the younger generation. Children with education were less likely to work on the family farm or business, more likely to move to the cities to seek their fortunes, and much less likely to reside with elderly parents.

By the mid-twentieth century, the economy was no longer based on household production. The aged no longer had a compelling reason to keep their an adult child and home, and the younger generation no longer had an incentive to stay. Still, a substantial minority of the
elderly continued to reside with their children. Residence with parents was a powerful social norm, and it was not immediately abandoned by every young person who obtained a decent wage-labor job. Rather, without the economic incentives to both generations provided by the traditional family economy, patriarchal authority and norms favoring coresidence were gradually eroded.

Despite a substantial increase in the cash income of the aged in the twentieth century, patriarchal authority has greatly diminished. According to the consensus of scholarly opinion, the simplification of the living arrangements of the aged during the twentieth century resulted primarily from an increase in the resources of the aged, which enabled increasing numbers of elderly to afford independent living. My analysis supports a different interpretation: the evidence suggests that the decline of the multigenerational family occurred mainly because of increasing opportunities for the young and declining parental control over their children.

**Evidence on headship**

The nuclear reincorporation hypothesis contends that intergenerational coresidence came about when dependent elderly moved in with their children. In fact, however, this pattern has apparently always represented a minority of multigenerational living arrangements. More often, adult children either moved back into their parents’ home or never left in the first place.

We can obtain insight into multigenerational household formation from the information in the census on headship and householder status. From 1850 to 1970, the census identified the head of each family or household. Headship was never explicitly defined; under the patriarchal family system of the nineteenth century, it was simply assumed that every household had a head and that there was never ambiguity about which household member filled that role. By 1980, the concept of household head was anachronistic, and it was replaced by the concept of “householder.” Any
person listed on the household’s lease or mortgage could be designated the householder, and if no such person was present any adult could be selected (Ruggles and Brower 2003).

Figure 4 shows the percentage of multigenerational families in which the older generation was listed as family head, household head, or householder in each census year since 1850. Multigenerational families are here defined as families containing a person aged 65 or older residing with their child. In families that included an elderly man (top line), headship has always been overwhelmingly vested in the older generation. This pattern is inconsistent with the hypothesis that elderly men typically moved in with their children because they could no longer support themselves; it is hard to imagine that an infirm or destitute elderly parent taken into a child’s home as an act of charity would assume the household headship. It is far more plausible that the younger generation simply remained in the parental household after reaching adulthood, or that they returned to their parental home after a period of independence.

When we consider all multigenerational families (lower line), the percentage of heads in the older generation is somewhat lower, although it still represents a majority in all census years. Aged widows were typically listed as mother of the household head. That does not mean, however, that they moved in with their children for support. In the nineteenth century, the great majority of such women were already living with their children before they became widowed.8 When the patriarch died, the bulk of the property—and the headship of the household—passed directly to his son or son-in-law (Ruggles 2003).

The evidence on headship suggests that in all periods the majority of the elderly who resided with children remained in their own homes; it was the younger generation who either moved in with parents or who never left home. In this light, it was not the older generation that shifted its behavior between 1850 and 2000 as much as it was the younger generation. The bulk of the literature focuses exclusively on the resources and preferences of the older generation; if
we wish to understand the transformation of the living arrangements of the aged, however, we should pay at least as much attention to the younger generation.

**Evidence on occupations**

Was the decline of intergenerational coresidence mainly the result of changes in the resources of the older generation, or did it have more to do with changes in the opportunities of their children? To evaluate the consensus theory and my alternate interpretation of living arrangements, we must assess the sensitivity of living arrangements to economic resources of each generation.9

The only measure of socioeconomic status consistently available over the past 150 years is occupation. Tables 1 and 2 show a simple distribution of occupations for two generations of men. The younger generation is defined as persons aged from 30 to 39, and the older generation consists of those 65 or older. I define the younger generation as 30 to 39 because those ages are beyond the usual ages of leaving home (Gutmann et al. 2002) and yet are young enough that even in the nineteenth century about half of the population still had a surviving parent with whom they could potentially reside (Ruggles 1994).10

As a measure of economic resources, occupation has significant limitations. For women, occupation is of little use as an indicator of socioeconomic status for most of the period under consideration, so women are excluded. Occupation also has limited coverage for elderly men; in the period after 1920, most elderly men were retired, and even in the mid-nineteenth century a fifth of them reported no occupation.

The shift from farming to wage labor was already well underway in 1850, and it was considerably more advanced among the younger generation (42.7 percent farming) than among
their elders (55.7 percent farming). By 2000, farming had ceased to be a significant occupation, accounting for less than 1% of the workforce in either generation.

The other occupational categories are broad groupings from the 1950 U.S. Census occupational classification. High status workers—professional, technical, managers, officials, and proprietors—rose from 9.2 percent of the younger generation in 1850 to a peak of 33.6 percent in 1980. The mid-status workers include the broad categories of clerical, sales, crafts, services, and operatives; they represented 29.8 percent of the younger-generation workforce in 1850, rising to a peak of 60 percent in 1970. Finally, the low-status occupations consist of laborers, who reached a peak of 22.7 percent of the younger generation workforce in 1870 and slowly declined thereafter.

Table 3 presents the odds of residing with a parent for younger generation persons in each occupational category; those with low-status occupations are the reference group. Young men with no occupation listed were probably for the most part unemployed, and if they lived with their parents they were doubtless usually dependent. With the exception of the 1850 census year, those with no job were the group most likely to reside with parents. Young men engaged in farming were also significantly more likely than laborers to reside with a parent in every year except 1990, and the effect was especially strong in the earliest census years. The direction of causality here is ambiguous; in most cases, I expect, these young men obtained their farms from their fathers, and coresidence was part of the package. In some cases, however, farming doubtless provided resources that allowed young men to support otherwise destitute parents.

The other three occupations show a more interesting chronological pattern of coresidence. In the nineteenth century, high-status workers were significantly more likely to reside with parents than were low-status workers, but the strength of that relationship diminished over time and disappeared by 1920. The relationship reversed by 1940, and from 1970 to 1990 the low-status workers were three times as likely as high-status workers to reside with their parents.
What accounts for the reversal in the relationship between socioeconomic status and coresidence between the mid-nineteenth and late-twentieth centuries? According to the consensus interpretation, the nineteenth-century pattern makes some sense: members of the younger generation with the greatest resources would be in the best position to take in their infirm and destitute parents. This theory cannot, however, account for the concentration of coresidence among younger-generation men in the lowest-paid jobs after 1920.

My alternate interpretation offers a more plausible explanation. In the nineteenth century, the bulk of the men in high-status occupations were proprietors of one sort or another. Many of these people inherited their business from their fathers. To a lesser extent, that was true in the mid-status jobs as well; among the common titles in that category were bakers, brickmasons, cabinetmakers, carpenters, and shoemakers, who typically had their own workshops in that period. Many craftsmen inherited their occupations from their fathers, and a son who lived with his parents was no doubt more likely to inherit. Sales clerks had an especially high rate of coresidence in the nineteenth century; many of them probably worked in their fathers’ stores, with the expectation of eventual inheritance.12

In the twentieth century, the high-status and mid-status occupational categories were increasingly dominated by wage and salary jobs—such as managers and factory workers—that more rarely depended on occupational inheritance. As household-based production disappeared, so did the incentives to remain at home. In this environment, the sons with the most resources were the ones most likely to establish independent residence.

Occupational analysis is less revealing when we turn to the older generation, because many elderly men retired from the labor force, especially in the twentieth century. Table 4 shows the odds of residing with a child for each occupational category. In general, the relationships between occupation and coresidence are similar for the older generation and the younger
generation, but they are somewhat more attenuated for the older generation. Because of the growth of retirement over the course of the twentieth century, however, occupational data are of little use for evaluating the relationship of economic resources to coresidence in the older generation in recent decades.

**Evidence on income**

Social scientists generally attribute the rapid post-World War II shift in the living arrangements of the elderly to rising incomes. The Social Security program and growth of private pension plans meant that more and more of the elderly had good incomes, even though fewer and fewer had their own farms or businesses. Thus, analysts argue, the elderly increasingly had the economic means to maintain separate residences.

For the recent period, unlike the nineteenth-century, this theory makes sense. As noted above, until relatively recently those with the highest economic status were the most likely to form multigenerational families. Thus, for the period from 1850 through 1940, it is highly doubtful that an increase in the economic security of the aged would have led to an increase in the percentage of elderly who lived alone. In the second half of the twentieth century, however, the pattern reversed: the elderly with the greatest economic resources were the ones most likely to live alone or with their spouse only, making it more plausible that rising income of the elderly was responsible for at least some of the change in their family composition. Since the census began asking about total income in the 1950 census, it is possible to estimate the size of this effect.

How much of the decline of the multigenerational family could be attributed to rising income? Let us assume for the moment that the sole reason why the elderly with higher incomes were more likely to reside alone was because they could better afford it. Then it is a
straightforward matter to calculate the percentage of the elderly that would have lived with children in each period assuming no change in the income distribution. My own analysis of this, based on a decomposition approach, suggests that holding income constant would account for less than 30 percent of the decline in coresidence between 1950 and 1990.\textsuperscript{13} This estimate, however, is overstated, because it does not take into account the effects of changes in the income of the younger generation.

Tables 5 and 6 give the income distribution in 1990 dollars for each generation between 1950 and 2000. Income is topcoded at $30,000 in 1950, and $70,000 in the other years.\textsuperscript{14} Both generations experienced dramatic increases in real income between 1950 and 1970; for people in their thirties, median income roughly doubled in those two decades, and peaked at $28,900. Median income for the younger generation stagnated in the 1970s, and declined thereafter to $22,000 by 2000. Among the older generation, by contrast, median income has gone up steadily, from just $3,900 in 1950 to $15,500 in 2000.

Table 7 shows the odds of residing with a parent for younger-generation persons in each income category compared with the highest category. The sensitivity of coresidence to income is extraordinary; younger generation members with no income are between 9 and 35 times as likely to live with parents as are young people with very high income, and in each of the next seven income groups, the odds of residence with parents declines steadily.\textsuperscript{15}

Table 8 shows the comparable statistics for the older generation. The effect of income on coresidence of the older generation is significant, but it is modest when compared with the effects for the younger generation. In all census years, the inverse association between income and coresidence is far stronger for the younger generation than for the older generation.

The generational difference is so great that the association of low income and intergeneration coresidence among the aged could be entirely a byproduct of the behavior of their
children. That is, low-income elderly may reside with their children more often than high-income elderly solely because low-income elderly tend to have low-income children. Without individual-level data linking the income of the aged to that of their non-coresident offspring, it is impossible to test this hypothesis directly. We can, however, examine the issue at the state level.

**State-level analysis**

The post-war boom in well-paid wage labor jobs did not occur evenly across the country. The combination of great geographical variation and rapid chronological change in the economy allows us to test the hypothesis that the rapid decline of coresidence between the elderly and their children was connected to rise of good wage-labor jobs for the younger generation.

To assess the effects of changing income and education on the living arrangements of the aged between 1950 and 2000, I turned to state-level analysis. The variables included in the analysis are described in Table 9. The dependent variable is the percentage of persons aged 65 or older residing with a child. There are two income measures: the percentage of the elderly with incomes above $13,000 or more in 1990 dollars (approximately the poverty line for a family of four), and the percentage of the younger generation with incomes of $13,000 or more. There are also two indicators of education, the percentage of each generation with 12 or more years of schooling. State effects are also controlled to account for any unobserved state differences in residential behavior that persist over time. As a result, instead of analyzing the absolute effects of income and education on family composition, the models assess the effects of changes in income and education on changes in family composition.

Table 10 presents three state-level OLS models. Model 1 shows the overall change in the percentage of elderly residing with children, without controlling for income or education. The
model shows a decline of 20.9 percentage points in residence of the elderly with children between 1950 and 1990.

The second model in Table 10 adds the income variables describing the percentage of each generation with incomes of $13,000 or more in 1990 dollars. The coefficients for both income measures are highly significant, but not in the same direction: high income of the elderly was associated with coresidence, not with separate residence. High income of the younger generation, as expected, was strongly associated with separate residence. These coefficients suggest that the inverse association between income and coresidence of the aged observed in the individual level analysis was indeed simply a byproduct of the much stronger relationship observed for the younger generation. Model 2 explains little of the change over time, as the rising income of the elderly nearly cancels out the effects of rising income for the younger generation.

Model 3 adds an educational variable: the percentage of the younger generation (ages 30 through 39) with 12 or more years of schooling. The coefficients for both income and education in this model are insignificant for the older generation, but they are highly significant for the younger generation. Moreover, the coefficients for census year are for the most part insignificant in Model 3, suggesting that the rising income and education of the younger generation can explain most of the decline in coresidence among the aged between 1950 and 2000. By contrast, the usual explanation for the change, the rise in income of the aged themselves, does not appear to have any independent effect on living arrangements.

State-level analysis has the potential to yield misleading results. These models show that the states with the greatest increases in income and education for the younger generation were the ones with the greatest shift to independent residence for the elderly. They do not not, however, prove that the rising income and education of the younger generation was actually responsible for the change in the living arrangements of their parents. Instead, it could be that some unmeasured
changes in the characteristics of the states with the largest increases in the position of the younger generation actually caused the elderly to live alone. This analysis should therefore be considered provisional. In the absence of credible evidence to the contrary, however, it appears that the changes in the living arrangements of the elderly during the second half of the twentieth century had more to do with the changing characteristics of the younger generation than with the changing characteristics of the elderly.

The effects of Social Security

In recent years, several analysts have argued that the Social Security and other old-age assistance programs were the key factors behind the extraordinary historical changes in the living arrangements of the aged (McGarry and Schoeni 2000, Costa 1997, 1999; Engelhardt, Gruber, and Perry 2002). This research is based on indirect measures of Social Security income, usually state-level measures. For example, McGarry and Schoeni (2000) use average state-level Social Security benefits to predict the living arrangements of elderly widows, and find that for every $100 increase in average state Social Security benefits, the probability of residing with a child declined by 6.3 percent. State differences in Social Security benefits, however, result principally from differences in state earnings levels a few years earlier. Thus, McGarry and Shoeni’s results mean only that the states with the most rapid growth in per-capita wage and salary income in the recent past were also the ones with the most rapid decline in intergenerational coresidence, a finding entirely consistent with my own interpretation.17

Social Security benefits have been included in the census since 1970, so it is possible to estimate the maximum potential impact of the program through more direct means. Let us assume for the moment that the relationship between income and living arrangements of the aged was not simply a byproduct of the income of their children, and that the reason why low-income
elderly tend to live with their children is because they cannot afford to live on their own. Let us further assume that the non-Social Security income of the elderly has not been affected by the existence of the program, i.e. that Social Security did not discourage private pensions and savings. We can then calculate what the income distribution of the elderly would be in the absence of Social Security simply by subtracting their Social Security income from their total income. For example, if we count Social Security income, only 4 percent of the elderly in 1990 earned under $2,500; without Social Security, over 35 percent would have fallen in the under-$2500 category. It is then a simple matter to estimate the percentage of coresidence in the absence of Social Security as

$$C_i = \sum C_i p_i,$$

where \(C_i\) is the percentage of elderly residing with children at each income \(i\), and \(p_i\) is the proportion of the elderly who would be in that income group were it not for social security. 18

Weighting the data in this fashion suggests that in the absence of Social Security the percentage of elderly residing with children would rise between 4.5 and 6.3 percentage points, depending on census year. This is surely an overestimate, because at least some of the observed relationship between income and coresidence must be a consequence of the correlated income of their children. Moreover, private savings and pensions would probably be somewhat larger if Social Security did not exist. But even if we disregard these caveats, it would mean that the Social Security program could account for no more than about a tenth of the total decline in intergenerational coresidence during the past 150 years.

Social Security is the largest social program ever undertaken in the United States. A substantial body of literature suggests that living arrangements of the aged are highly sensitive to Social Security benefit levels. Compared with the extraordinary changes in the family over the
last 150 years, however, the effects of Social Security are apparently small. But perhaps that makes sense: compared with the massive transformation of the economy illustrated in Figure 3, the Social Security program also appears small.

The establishment and expansion of the Social Security program is not, however, unrelated to the revolution in the living arrangements of the elderly; I believe, in fact, that they are closely related. The problem is that many analysts have the direction of causality reversed. As we have seen, the changes in family composition of the elderly began about 1860, long before the advent of Social Security. By 1936, only a minority of the elderly lived with their children. This created a new social problem of destitute elderly, and the Social Security program was a solution.

The creators of the Social Security program uniformly believed that the need for old-age assistance had greatly increased because of the rise of wage labor, the decline of farming, and the resulting change in the family. Thomas H. Eliot, Counsel for the Committee on Economic Security, which drafted the social security bill, explained the theory clearly:

In the old days, the old-age assistance problem was not so great so long as most people lived on farms, had big families, and at least some of the children stayed on the farm. It was customary when the old people got too old to do their share of the work they would stay on the farm and the sons or daughters would keep them there in the home. That pattern changed slowly but continuously from the early part of the century as more and more of the young, rural population left the farms. The three generation household (aged parents, children, and grandchildren), perfectly common 50 years ago, had begun to become very rare indeed. By the time people got old, the children had already left and gone to the city. There was no one to take care of them. Hence, an increase in the problem of the needy aged (Eliot, n.d.).

Another drafter of the original social security legislation, J. Douglas Brown, spoke of the problems created when “older people had been left behind as young people moved to the cities” (Brown, 1969). Nelson A. Cruikshank, explained that before the thirties most people thought “all a family needed for a secure old age or to ride out a period of depression was a quarter section of
good land and a couple of sons to help farm it, or even a couple of daughters through whom able-bodied sons-in-law might be acquired” (Cruickshank, 1978). Ewan Clague, who joined the Social Security Board in 1936, wrote that earlier in the century, “old people simply lived on the farm until they died . . . consequently, the modern old-age problem hadn't developed” (Clague 1961).

In 1937, the constitutionality of Social Security was challenged. Writing for the majority that upheld the program, Supreme Court Justice Benjamin Cardozo noted that “Congress did not improvise a judgment when it found that the award of old age benefits would be conducive to the general welfare.” The bill was backed by “an extensive mass of facts” uncovered by an administration committee, congressional hearings, and seven advisory groups. Chief among these facts was the finding that “the number of [persons age 65 or older] unable to take care of themselves is growing at a threatening pace. More and more our population is becoming urban and industrial instead of rural and agricultural.” (Helvering v Davis, 301 U.S. 619 [1937]).

Thus, Social Security did not cause the major changes in the family composition of the elderly; rather, it was a consequence of such changes. The creators of the Social Security system saw it as a response to changes in the family that had already taken place as a consequence of the decline of farming and the rise of urban wage labor.

Discussion

This paper has focused on two alternative explanations to explain the decline of intergenerational coresidence: my interpretation, stressing the decline of the household-based economy and the rise of wage labor, and the consensus view that stresses the growing resources of the aged. These are not, however, the only possible explanations. Urbanization, rising geographic mobility, declining fertility, and changing attitudes all have been proposed to account
for the decline of the multigenerational family (see for example Parsons 1959; Ruggles 1987). None of these explanations, however, are compelling.

Urbanization occurred at the same time as the shift to independent residence of the elderly, but once we control for the effects of farming there is no independent relationship between rural residence and multigenerational family composition in any period (Ruggles 1996b). Geographic mobility actually declined between 1850 and 1950, and so cannot be invoked to explain the decline of the multigenerational family in that period. As shown by Kelly and Ruggles (2004), the percentage of Americans who migrated across state lines declined steadily from 1850 to 1950, and then rose sharply. Even today, however, interstate migration is less frequent than it was in the mid-nineteenth century. Twentieth-century fertility decline meant that the aged had fewer children with whom they could reside, but this had a trivial effect on living arrangements (Ruggles 1996b).

The effects of attitudinal change are more difficult to assess. Clearly, social norms were changing, and it was becoming increasingly expected that the elderly and their children would reside apart. The real question is whether changing attitudes towards coresidence of the generations were a driving factor in the shift of family composition, or whether the change in attitudes merely reflected changing behavior. In the latter case, cultural inertia might operate as a brake on changes in the family, keeping some families together after there was any economic incentive to reside in multigenerational families. Since we lack systematic evidence about the precise geographic and chronological patterns of shifting attitudes in the first half of the twentieth century, we cannot tell for sure whether change in attitudes generally preceded or lagged behind changes in the family. My suspicion, however, is that attitudes are more likely to have slowed the changes in the family than to have accelerated them.19
Social gerontologists have consistently argued that the decline in residence of the elderly with their children reflects the preferences of the elderly. This argument has its roots in the pioneering surveys carried out in 1957, 1962, and 1975 by Ethel Shanas, in which the elderly consistently maintained that they did not want to move in with their children (Shanas, 1962, 1968). There has been much less attention paid to the preferences of the younger generation, but they are clearly just as reluctant to live with their parents as their parents are to live with them.

The decline of the multigenerational family made sense for both the older and the younger generations. With the decline of farming and the rise of wage labor, the older generation no longer had need for the labor their sons and daughters once provided, and the younger generation no longer had need for the assets of the old. The growing education gap in the second half of the century also contributed to the decline in the economic power and authority of the older generation, as it simultaneously expanded opportunities for the young.

Does the American experience apply elsewhere? Many historians argue that the traditional family system of Northwestern Europe and North America was fundamentally different from that of the rest of the world. Asia and parts of Eastern and Southern Europe, they maintain, were characterized by a joint family system that operated very differently from the nuclear family system of the Western countries (Hajnal 1983, Kertzer 1991). It is clear that Northwest Europeans married unusually late, and unlike some other places they seem to have had a strong aversion to the coresidence of married siblings. On the other hand, it is entirely plausible that the basic mechanisms of the decline of the multigenerational family in the United States also underlie the transformation of the living arrangements of the elderly across the globe (Hermalin and Ofstedal, 1996; Uhlenberg, 1996; Martin, 1989; DeVos, 1995). The shift to wage labor and the decline in patriarchal authority within the family are worldwide phenomena. Further research
is needed to see if the same close association between economic opportunity of the younger generation and the simplification of families for the older generation exists in other countries.
NOTES

1 In this analysis, married couples are treated as a single observation.


3 The idea that the aged have always preferred to live alone and that multigenerational families were only resorted to in cases of dire necessity can be traced to Peter Laslett’s finding some four decades ago that the overwhelming majority of preindustrial English households were nuclear in structure (Laslett and Harrison 1963; Laslett 1965, 1972). But as I have argued elsewhere at length, the percentage of households containing extended kin has limited relevance for the analysis of the living arrangements of aged individuals. Long generations, short life expectancy, and high fertility before the demographic transition meant that there was a small population of elderly people spread thinly among a much larger younger generation. Under these circumstances, the percentage of households incorporating elderly kin was necessarily small. The importance of demographic constraints on multigenerational families was first proposed by Levy (1965), and the first empirical estimates of the effect were published by Coale (1965) in the same volume. Since then, analysts have used a wide variety of approaches to address the problem, and have obtained a wide variety of results; see Glass (1966), Burch (1970), Wrigley (1969), Bradley and Mendels (1978), Wachter, Hammel, and Laslett (1978); Post, VanPoppel, VanImhoff, and Kruse (1997). My own work on the problem, using microsimulation, life-table, and demographic decomposition approaches, includes Ruggles (1986, 1987, 1993, 1994, 1996a, 2003).

4 McGarry and Schoeni (2001) have challenged the findings of Ruggles (1996b) and Ruggles and Goeken (1992) that intergenerational coresidence was associated with affluence in the nineteenth century. In particular, they argue that the finding is not valid because it is based on occupational data, and not all elderly persons were employed. In fact, however, the evidence from occupations is reinforced with evidence on wealth and presence of domestic servants (Ruggles 1987, 2003). Using changes in state-level average Social Security benefits as a measure of the income of elderly widows between 1940 and 1990, McGarry and Schoeni report that “we find no evidence that income had a positive effect on the probability of living with adult children during the earliest years of this period.” The fact that states with the largest increases in average Social Security benefits between 1940 and 1950 tended to be states with large declines in coresidence of elderly widows has little bearing on the overall relationship between affluence and coresidence among the elderly who lived in the previous century. Below, I discuss some general limitations of the McGarry and Schoeni approach.
Several studies have shown that intergenerational coresidence in the recent period is more likely to result from the needs of children than those of their elderly parents; see Aquilino (1990), Crimmins and Ingegneri (1990), Ward et al. (1992), and Choi (2003). This paper extends the argument to argue that the dramatic historical change in the living arrangements of the aged can be traced to the changing circumstances of the younger generation. My general interpretation that the decline of intergenerational coresidence is linked to the rise of wage labor and education and the decline of the household economy in most respects echoes the views of an earlier generation of social scientists and policy analysts, but it is sharply at odds with the revisionist interpretation of family history that has predominated for the past three decades. Some of these ideas can be traced to the nineteenth century—see for example Le Play (1895) and Durkheim (1960 [1893])—and they were also infused in the mid-twentieth-century sociological literature (Parsons 1959). The idea that the decline of agriculture and the rise of industrial employment has led to a decline of coresidence was also a commonplace of early twentieth century policy analysis; see my quotations from the founders of the Social Security system, pp. 18-19 below. Among more recent theorists, my interpretation owes much to Berkner (1972, 1975).

In the early twentieth century, observers commented on the decline in both economic circumstances and status of the aged as a result of the shift from agriculture to industrial employment (e.g. Squier 1912, Epstein 1928), and this view was echoed in the academic literature (e.g. Cowgill 1974, Graebner 1980). More recently, some scholars have challenged this interpretation; see Haber and Gratton (1994), Gratton (1996), and Carter and Sutch (1996). Lee (2000) offers a dissent from the revisionist interpretation. For an overview of literature on the patriarchal family, see Mintz and Kellogg (1988).

As Choi (2003: 395) has demonstrated, who moves in with whom is a strong indicator of which generation is the beneficiary of the arrangement.

In 1850, 69 percent of elderly married women resided with at least one child, compared with 72 percent of unmarried elderly women; thus, most women who became widowed were doubtless already residing with a child.

Ideally, we would like to assess simultaneously the impact of economic circumstances of both generations on the probability of living together. Unfortunately, that is not possible at the individual level with available data; the IPUMS samples only allow us to link information about parents and their children when they reside together.

The average age difference between parents and children in 1850 was approximately 35 for men and 30 for women, so the average 35-year-old had a mother aged 65 and a father aged 70; see Ruggles (2003).
11 These figures include farmer’s sons listed with no occupation or as farm laborer, because often only the head was listed as a farmer and we can reasonably assume that in these cases the son would eventually inherit the farm. Similarly, fathers of farmers listed with no occupation or as laborers were counted in the farming category.

12 Occupational differences can help to explain the racial crossover in black and white coresidence shown in Figure 1, a phenomenon previously identified by Ruggles and Goeken (1992), Kramarow (1995), and Goldscheider and Bures (2003). In the nineteenth and early twentieth centuries, blacks were less likely to reside in multigenerational families than were whites, but in recent years this relationship has reversed. Once we control for occupation, however, the race difference in multigenerational families is diminished. Thus, in the nineteenth century elderly blacks apparently resided with children more often than did elderly whites partly because they less often had farms or high-status occupations.

13 This result was obtained by decomposing the effects of changing income distribution using the method proposed by Das Gupta (1978), controlling for age in five year groups, sixteen income categories (none or loss, categories of $2,500 from $1-2,499 to $27,500-29,999; $30,000-$34,999, $35,000-44,999; and $45,000+), sex, and currently-married status. The decomposition table is as follows:

<table>
<thead>
<tr>
<th>Components of Change, 1950-1990</th>
<th>Index of Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined effect of factors</td>
<td>5.17</td>
</tr>
<tr>
<td>Rate effect</td>
<td>15.35</td>
</tr>
</tbody>
</table>


The income effect—26.4 percent—in this analysis is lower than has been found by some other investigators; although there is disagreement, many studies suggest that about half of the recent shift toward living alone can be explained by rising income. See Beresford and Rivlin (1966); Chevan and Korson (1972); Carliner (1975); Davis and van den Oever (1981); Macunovich et al. (1995); Michael, Fuchs, and Scott (1980); Pampel, (1983); McGarry and Schoeni (2000); Ruggles (1988, 1996a, 1996b). Schwartz et al. (1984) and Börsch-Supan et al. (1992), however, found that increasing the income of the elderly does not raise their probability of living alone. Also relevant are Anderson (1977), Angel and Tienda (1982), Troll (1971), King (1988).

14 Income was a sample-line variable in 1950, which means that it is only available for one person in each household. Because of this, and because few people in 1950 earned high incomes, it was necessary to impose a lower topcode in that census year to obtain sufficient cases. For married couples, the model assigns the income of the higher-earning partner; in 1950, however, income for both partners of a married couple cannot be determined because of the sample design, so the income of the husband was assigned to married couples.
The powerful effect of younger-generation income partly explains lower intergenerational coresidence of blacks in the late-twentieth century. The racial crossover in coresidence described in note 12 above can be understood, at least in part, as a consequence of the racial crossover in the interrelationship of socioeconomic status and intergenerational coresidence.

For a discussion of the implications of state fixed-effect models, see Ellwood and Bane (1987).

Other investigators use similar approaches. Costa (1999) predicts change in living arrangements of elderly unmarried women as a function of the change in average state Old Age Assistance (OAA) benefit levels between 1940 and 1950; based on these results, she concludes that rising Social Security benefits can account for most of the change in living arrangements between 1950 and 1990. This is an improvement over the McGarry and Shoeni approach; unlike regular Social Security benefits, the OAA benefits were determined by state law, not by past earnings, so there is no built-in relationship between state benefit levels and past state earnings levels. Between 1940 and 1950, the rules governing the federal subsidy for OAA were changed, and as a result states that previously had low benefits—the southern and border states—raised them substantially, whereas those with high benefits did not. Coresidence was much higher in the South than elsewhere in the country, as one would expect if coresidence was largely determined by the economic opportunities available to the young. Costa controls for state differences in the log of average wage income of household heads who were wage workers, but I am skeptical about whether this simple measure adequately captures the effects of state differences in economic opportunity of the younger generation. Engelhart, Gruber, and Perry (2002) use data from the “Social Security notch”—a short-lived increase and subsequent decline in benefit levels—to estimate the effects of benefit levels. Their results hinge on the rise in coresidence since 1990; without that rise, it is doubtful that their results would be significant. But as Messineo and Wojtkiewicz (2004) showed, that increase was apparently the result of an increase in never married and divorced children of the aged. Thus, I expect that the aggregate chronological relationship between benefit levels and coresidence is purely coincidental.

In this analysis, elderly married couples are treated as a single observation and their combined income is divided equally between them. The income categories, expressed in 1990 dollars, are the same as those identified in note 13.

For a useful discussion of the problem, see Goldscheider and Lawton (1998).
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Smith, Daniel Scott (1986). Accounting for Change in the Families of the Elderly in the United States, 1900-Present. In Old Age in a Bureaucratic Society: The Elderly, the Experts, and the State in American History, David Van Tassel and Peter N. Stearns, eds. Westport, CT


Table 1. Occupational distribution of men aged 30-39, United States 1850-2000

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No job</td>
<td>4.8</td>
<td>4.1</td>
<td>1.8</td>
<td>2.1</td>
<td>2.3</td>
<td>1.3</td>
<td>1.7</td>
<td>2.8</td>
<td>3.7</td>
<td>6.5</td>
<td>3.8</td>
<td>4.7</td>
<td>6.0</td>
<td>11.2</td>
</tr>
<tr>
<td>Farming</td>
<td>42.7</td>
<td>36.3</td>
<td>33.5</td>
<td>35.1</td>
<td>26.3</td>
<td>22.9</td>
<td>20.6</td>
<td>11.8</td>
<td>8.5</td>
<td>3.9</td>
<td>1.9</td>
<td>1.2</td>
<td>0.8</td>
<td>0.4</td>
</tr>
<tr>
<td>High status</td>
<td>9.2</td>
<td>10.2</td>
<td>10.1</td>
<td>10.3</td>
<td>12.0</td>
<td>13.6</td>
<td>13.3</td>
<td>15.2</td>
<td>18.5</td>
<td>22.5</td>
<td>28.4</td>
<td>33.6</td>
<td>32.3</td>
<td>33.3</td>
</tr>
<tr>
<td>Mid-status</td>
<td>29.8</td>
<td>32.1</td>
<td>32.1</td>
<td>32.9</td>
<td>40.2</td>
<td>43.1</td>
<td>47.3</td>
<td>54.2</td>
<td>59.8</td>
<td>59.9</td>
<td>60.0</td>
<td>55.2</td>
<td>54.2</td>
<td>49.1</td>
</tr>
<tr>
<td>Low status</td>
<td>13.5</td>
<td>17.3</td>
<td>22.5</td>
<td>19.7</td>
<td>19.2</td>
<td>19.0</td>
<td>17.1</td>
<td>16.0</td>
<td>9.5</td>
<td>7.2</td>
<td>5.3</td>
<td>6.6</td>
<td>6.1</td>
<td></td>
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<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (unweighted)</td>
<td>12,439</td>
<td>18,427</td>
<td>23,299</td>
<td>31,208</td>
<td>25,907</td>
<td>26,370</td>
<td>76,755</td>
<td>93,595</td>
<td>135,001</td>
<td>115,583</td>
<td>106,673</td>
<td>152,900</td>
<td>197,888</td>
<td>200,622</td>
</tr>
</tbody>
</table>

Notes: High status: professional, technical, managers, officials, proprietors; mid-status: clerical, sales, craftsmen, and operatives; Low status: laborers. Persons who are sons or fathers of farmers and who are listed as laborers or no occupation are counted in the farming category. All categories based on the 1950 Census Bureau occupational classification. Universe: all men aged 30-39 residing in households; slave population excluded in 1850 and 1860.

Table 2. Occupational distribution of men aged 65+, United States 1850-2000

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No job</td>
<td>21.8</td>
<td>21.3</td>
<td>23.9</td>
<td>23.0</td>
<td>27.2</td>
<td>38.5</td>
<td>38.3</td>
<td>56.2</td>
<td>57.5</td>
<td>69.3</td>
<td>74.5</td>
<td>80.2</td>
<td>82.1</td>
<td>81.3</td>
</tr>
<tr>
<td>Farming</td>
<td>55.7</td>
<td>49.7</td>
<td>41.8</td>
<td>42.3</td>
<td>33.7</td>
<td>24.6</td>
<td>22.5</td>
<td>14.5</td>
<td>9.5</td>
<td>4.9</td>
<td>2.2</td>
<td>1.5</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>High status</td>
<td>3.8</td>
<td>6.7</td>
<td>5.3</td>
<td>6.3</td>
<td>10.3</td>
<td>7.9</td>
<td>7.8</td>
<td>7.7</td>
<td>7.5</td>
<td>6.8</td>
<td>6.0</td>
<td>5.7</td>
<td>6.1</td>
<td>6.9</td>
</tr>
<tr>
<td>Mid-status</td>
<td>11.7</td>
<td>12.7</td>
<td>13.0</td>
<td>14.5</td>
<td>17.0</td>
<td>16.8</td>
<td>19.9</td>
<td>15.9</td>
<td>19.6</td>
<td>16.1</td>
<td>15.1</td>
<td>11.2</td>
<td>9.5</td>
<td>9.9</td>
</tr>
<tr>
<td>Low status</td>
<td>7.1</td>
<td>9.5</td>
<td>16.0</td>
<td>13.9</td>
<td>11.8</td>
<td>12.1</td>
<td>11.4</td>
<td>5.6</td>
<td>5.9</td>
<td>2.9</td>
<td>2.2</td>
<td>1.4</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (unweighted)</td>
<td>2,504</td>
<td>3,435</td>
<td>5,760</td>
<td>8,455</td>
<td>7,396</td>
<td>7,370</td>
<td>23,474</td>
<td>41,799</td>
<td>49,549</td>
<td>69,363</td>
<td>81,483</td>
<td>98,271</td>
<td>121,735</td>
<td>147,398</td>
</tr>
</tbody>
</table>

Note: for occupational classification, see Table 1 Universe: all men aged 65+ residing in households; slave population excluded in 1850 and 1860.
Table 3. Odds of residence with parents by occupational category: Men aged 30-39, United States 1850-2000

<table>
<thead>
<tr>
<th>Year</th>
<th>No job</th>
<th>Farming</th>
<th>High status</th>
<th>Mid-status</th>
<th>Low status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3.2 **</td>
<td>4.0 **</td>
<td>4.2 **</td>
<td>3.3 **</td>
<td>2.4 **</td>
</tr>
<tr>
<td></td>
<td>4.0 **</td>
<td>3.4 **</td>
<td>2.5 **</td>
<td>2.2 **</td>
<td>1.6 **</td>
</tr>
<tr>
<td>Farming</td>
<td>2.0 **</td>
<td>1.8 **</td>
<td>1.4 **</td>
<td>1.3 **</td>
<td>1.2 **</td>
</tr>
<tr>
<td>High status</td>
<td>1.8 **</td>
<td>1.5 **</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2 **</td>
</tr>
<tr>
<td>Mid-status</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Low status</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

** p< .01  * p<.05

Notes: Binary logistic regression controlling for age (single years), race (white, black other), and census division; dependent variable=residence with own parents.
For occupational categories, see Table 1.
Universe: all men aged 30-39 residing in households; slave population excluded in 1850 and 1860.

Table 4. Odds of residence with children by occupational category: Men aged 65+, United States 1850-2000

<table>
<thead>
<tr>
<th>Year</th>
<th>No job</th>
<th>Farming</th>
<th>High status</th>
<th>Mid-status</th>
<th>Low status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1.9 **</td>
<td>2.1 **</td>
<td>1.9 **</td>
<td>1.5 **</td>
<td>1.6 **</td>
</tr>
<tr>
<td></td>
<td>1.9 **</td>
<td>1.7 **</td>
<td>1.8 **</td>
<td>1.5 **</td>
<td>1.6 **</td>
</tr>
<tr>
<td>Farming</td>
<td>1.2</td>
<td>1.4</td>
<td>1.5 **</td>
<td>1.5 **</td>
<td>1.3 **</td>
</tr>
<tr>
<td>High status</td>
<td>1.4</td>
<td>1.4 *</td>
<td>1.4 **</td>
<td>1.1</td>
<td>1.3 **</td>
</tr>
<tr>
<td>Mid-status</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Low status</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

** p< .01  * p<.05

Notes: Binary logistic regression controlling for age (5-year groups to age 90+) and census division; dependent variable=residence with own child.
For occupational categories, see Table 1.
Universe: all men aged 65+ residing in households; slave population excluded in 1850 and 1860.
Table 5. Income distribution of persons aged 30-39, United States 1950-2000

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>None or negative</td>
<td>4.4</td>
<td>2.0</td>
<td>1.9</td>
<td>1.6</td>
<td>2.3</td>
<td>2.9</td>
</tr>
<tr>
<td>$1-$9,999</td>
<td>22.8</td>
<td>11.9</td>
<td>7.2</td>
<td>9.3</td>
<td>11.9</td>
<td>13.1</td>
</tr>
<tr>
<td>$10,000-$19,999</td>
<td>47.8</td>
<td>27.4</td>
<td>16.4</td>
<td>18.0</td>
<td>20.6</td>
<td>23.5</td>
</tr>
<tr>
<td>$20,000-$29,999</td>
<td>17.9</td>
<td>33.5</td>
<td>27.2</td>
<td>24.0</td>
<td>23.8</td>
<td>25.1</td>
</tr>
<tr>
<td>$30,000-$39,999</td>
<td>7.1</td>
<td>15.4</td>
<td>23.3</td>
<td>22.1</td>
<td>18.7</td>
<td>14.6</td>
</tr>
<tr>
<td>$40,000-$49,999</td>
<td>4.9</td>
<td>11.5</td>
<td>11.9</td>
<td>10.1</td>
<td>8.3</td>
<td></td>
</tr>
<tr>
<td>$50,000-$69,999</td>
<td>2.7</td>
<td>8.2</td>
<td>8.3</td>
<td>7.6</td>
<td>6.5</td>
<td></td>
</tr>
<tr>
<td>$70,000 or more</td>
<td>2.3</td>
<td>4.3</td>
<td>4.6</td>
<td>5.1</td>
<td>6.0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (unweighted)</td>
<td>64,699</td>
<td>240,191</td>
<td>221,439</td>
<td>313,100</td>
<td>406,989</td>
<td>411,601</td>
</tr>
</tbody>
</table>

Note: Income categories expressed in 1990 dollars; top category for 1950 is $30,000 or more. Married couples classified by income of highest-earning partner. Universe: all persons aged 30-39 residing in households; sample-line only in 1950.

Table 6. Income distribution of persons aged 65+, United States 1950-2000

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>None or negative</td>
<td>27.3</td>
<td>8.5</td>
<td>3.2</td>
<td>1.8</td>
<td>1.8</td>
<td>2.2</td>
</tr>
<tr>
<td>$1-$9,999</td>
<td>52.4</td>
<td>61.9</td>
<td>56.1</td>
<td>45.4</td>
<td>37.6</td>
<td>32.2</td>
</tr>
<tr>
<td>$10,000-$19,999</td>
<td>14.2</td>
<td>17.5</td>
<td>23.1</td>
<td>30.2</td>
<td>30.6</td>
<td>31.4</td>
</tr>
<tr>
<td>$20,000-$29,999</td>
<td>3.4</td>
<td>6.5</td>
<td>8.6</td>
<td>11.2</td>
<td>14.2</td>
<td>15.3</td>
</tr>
<tr>
<td>$30,000-$39,999</td>
<td>2.6</td>
<td>2.5</td>
<td>4.0</td>
<td>4.9</td>
<td>6.5</td>
<td>7.1</td>
</tr>
<tr>
<td>$40,000-$49,999</td>
<td>1.1</td>
<td>1.8</td>
<td>2.4</td>
<td>3.3</td>
<td></td>
<td>3.3</td>
</tr>
<tr>
<td>$50,000-$69,999</td>
<td>0.8</td>
<td>1.5</td>
<td>2.1</td>
<td>3.4</td>
<td>2.4</td>
<td></td>
</tr>
<tr>
<td>$70,000 or more</td>
<td>1.2</td>
<td>1.8</td>
<td>2.1</td>
<td>2.6</td>
<td>6.2</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>N (unweighted)</td>
<td>34,883</td>
<td>153,255</td>
<td>190,958</td>
<td>239,825</td>
<td>300,238</td>
<td>348,622</td>
</tr>
</tbody>
</table>

Note: Income categories expressed in 1990 dollars; top category for 1950 is $30,000 or more. Married couples classified by income of highest-earning partner. Universe: all persons aged 65+ residing in households; sample-line only in 1950.
Table 7. Odds of residence with parents by income category: Persons aged 30-39, United States 1950-2000

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>None or negative</td>
<td>9.2 **</td>
<td>25.4 **</td>
<td>27.8 **</td>
<td>27.6 **</td>
<td>35.5 **</td>
<td>15.9 **</td>
</tr>
<tr>
<td>$1-$9,999</td>
<td>4.1 **</td>
<td>9.5 **</td>
<td>14.7 **</td>
<td>15.0 **</td>
<td>19.4 **</td>
<td>10.3 **</td>
</tr>
<tr>
<td>$10,000-$19,999</td>
<td>2.2 **</td>
<td>4.8 **</td>
<td>6.8 **</td>
<td>6.7 **</td>
<td>8.7 **</td>
<td>5.5 **</td>
</tr>
<tr>
<td>$20,000-$29,999</td>
<td>1.2 **</td>
<td>2.6 **</td>
<td>1.2 **</td>
<td>3.4 **</td>
<td>4.5 **</td>
<td>2.9 **</td>
</tr>
<tr>
<td>$30,000-$39,999</td>
<td>1.0</td>
<td>1.8 **</td>
<td>1.9 **</td>
<td>1.9 **</td>
<td>1.7 **</td>
<td>1.8 **</td>
</tr>
<tr>
<td>$40,000-$49,999</td>
<td>1.5 **</td>
<td>1.5 **</td>
<td>1.5 **</td>
<td>1.3 **</td>
<td>1.4 **</td>
<td>1.4 **</td>
</tr>
<tr>
<td>$50,000-$69,999</td>
<td>1.3 *</td>
<td>1.1</td>
<td>1.2 *</td>
<td>1.3 **</td>
<td>1.1 *</td>
<td>1.1 *</td>
</tr>
<tr>
<td>$70,000 or more</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

** p< .01  * p<.05

Note: Binary logistic regression controlling for age (single years), race (white, black other), sex, and census division; dependent variable=residence with own parents. See Table 5 for variable definition and universe.

Table 8. Odds of residence with children by income category: Persons aged 65+, United States 1950-2000

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>None or negative</td>
<td>2.7 **</td>
<td>4.7 **</td>
<td>3.7 **</td>
<td>3.7 **</td>
<td>3.7 **</td>
<td>4.7 **</td>
</tr>
<tr>
<td>$1-$9,999</td>
<td>1.2</td>
<td>2.0 **</td>
<td>2.1 **</td>
<td>2.0 **</td>
<td>2.1 **</td>
<td>2.7 **</td>
</tr>
<tr>
<td>$10,000-$19,999</td>
<td>1.2 *</td>
<td>1.4 **</td>
<td>1.4 **</td>
<td>1.3 **</td>
<td>1.5 **</td>
<td>1.8 **</td>
</tr>
<tr>
<td>$20,000-$29,999</td>
<td>1.1</td>
<td>1.5 **</td>
<td>1.3 **</td>
<td>1.2 **</td>
<td>1.3 **</td>
<td>1.4 **</td>
</tr>
<tr>
<td>$30,000-$39,999</td>
<td>1.0</td>
<td>1.1</td>
<td>1.3 **</td>
<td>1.2 **</td>
<td>1.2 **</td>
<td>1.3 **</td>
</tr>
<tr>
<td>$40,000-$49,999</td>
<td>1.2</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2 **</td>
<td>1.2 **</td>
<td>1.2 **</td>
</tr>
<tr>
<td>$50,000-$69,999</td>
<td>1.0</td>
<td>1.2 *</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.3 **</td>
</tr>
<tr>
<td>$70,000 or more</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

** p<.01  * p<.05

Note: Binary logistic regression controlling for age (five year groups to 90+), race (white, black other), sex, and census division; dependent variable=residence with own child. See Table 6 for variable definition and universe.
Table 9. State-level measures of intergenerational coresidence, earnings, and education, 1950-2000

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of persons aged 65+ residing with their children</td>
<td>35.5</td>
<td>25.8</td>
<td>18.6</td>
<td>14.6</td>
<td>13.9</td>
<td>14.7</td>
<td>20.5</td>
</tr>
<tr>
<td>Percent of persons aged 30-39 earning over $13,000</td>
<td>30.7</td>
<td>42.6</td>
<td>53.5</td>
<td>58.1</td>
<td>59.1</td>
<td>60.6</td>
<td>50.8</td>
</tr>
<tr>
<td>Percent of persons aged 65+ earning over $13,000</td>
<td>9.5</td>
<td>13.3</td>
<td>19.5</td>
<td>27.5</td>
<td>33.4</td>
<td>38.9</td>
<td>23.7</td>
</tr>
<tr>
<td>Percent of persons aged 30-39 completing high school</td>
<td>44.0</td>
<td>54.6</td>
<td>66.5</td>
<td>81.9</td>
<td>89.3</td>
<td>89.8</td>
<td>71.0</td>
</tr>
<tr>
<td>Percent of persons aged 65+ completing high school</td>
<td>17.1</td>
<td>19.3</td>
<td>27.3</td>
<td>38.8</td>
<td>56.5</td>
<td>69.3</td>
<td>38.1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Standard deviation:</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of persons aged 65+ residing with their children</td>
<td>6.9</td>
<td>6.0</td>
<td>4.4</td>
<td>3.8</td>
<td>3.6</td>
<td>3.8</td>
<td>9.3</td>
</tr>
<tr>
<td>Percent of persons aged 30-39 earning over $13,000</td>
<td>8.1</td>
<td>6.7</td>
<td>4.5</td>
<td>4.0</td>
<td>6.0</td>
<td>5.9</td>
<td>12.3</td>
</tr>
<tr>
<td>Percent of persons aged 65+ earning over $13,000</td>
<td>3.4</td>
<td>3.9</td>
<td>5.2</td>
<td>5.1</td>
<td>5.3</td>
<td>4.3</td>
<td>11.5</td>
</tr>
<tr>
<td>Percent of persons aged 30-39 completing high school</td>
<td>10.9</td>
<td>9.1</td>
<td>8.0</td>
<td>5.9</td>
<td>3.9</td>
<td>3.4</td>
<td>18.9</td>
</tr>
<tr>
<td>Percent of persons aged 65+ completing high school</td>
<td>5.0</td>
<td>5.0</td>
<td>6.3</td>
<td>9.0</td>
<td>8.9</td>
<td>7.1</td>
<td>20.5</td>
</tr>
</tbody>
</table>

| Number of cases:                                      | 46    | 46    | 46    | 46    | 46    | 46    | 276       |

Note: Alaska, Delaware, Hawaii, Nevada, and Wyoming excluded because of insufficient cases; the District of Colombia is treated as a state. Income is expressed in 1990 dollars.
Table 10. State-level OLS regressions of education and income on percent of elderly with children: Pooled data, 1950-1990

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>B</td>
</tr>
<tr>
<td>Census Year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1950</td>
<td>20.88</td>
<td>0.55 ***</td>
<td>20.08</td>
</tr>
<tr>
<td>1960</td>
<td>11.15</td>
<td>0.55 ***</td>
<td>13.08</td>
</tr>
<tr>
<td>1970</td>
<td>3.93</td>
<td>0.55 ***</td>
<td>7.52</td>
</tr>
<tr>
<td>1980</td>
<td>-0.11</td>
<td>0.55</td>
<td>2.55</td>
</tr>
<tr>
<td>1990</td>
<td>-0.78</td>
<td>0.55</td>
<td>0.38</td>
</tr>
<tr>
<td>2000</td>
<td>(reference category)</td>
<td></td>
<td>(reference category)</td>
</tr>
<tr>
<td>Income and education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent of persons aged 30-39 earning over $13,000</td>
<td>-0.33</td>
<td>0.04 ***</td>
<td>-0.11</td>
</tr>
<tr>
<td>Percent of persons aged 65+ earning over $13,000</td>
<td>0.31</td>
<td>0.08 ***</td>
<td>0.11</td>
</tr>
<tr>
<td>Percent of persons aged 30-39 completing high school</td>
<td>-0.40</td>
<td>0.04 ***</td>
<td></td>
</tr>
<tr>
<td>Percent of persons aged 65+ completing high school</td>
<td>-0.02</td>
<td>0.05</td>
<td></td>
</tr>
<tr>
<td>State effects</td>
<td>Yes</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Constant</td>
<td>19.79</td>
<td>1.14 ***</td>
<td>27.65</td>
</tr>
<tr>
<td>R Square</td>
<td>0.93</td>
<td></td>
<td>0.95</td>
</tr>
<tr>
<td>Adjusted R Square</td>
<td>0.92</td>
<td></td>
<td>0.94</td>
</tr>
<tr>
<td>N</td>
<td>276</td>
<td></td>
<td>276</td>
</tr>
</tbody>
</table>

* p < .05  ** p < .01  *** p < .001
Figure 1. Percent of elderly individuals and couples residing with own children, by race
Figure 2. Percent of elderly individuals and couples residing with own children, by sex and marital status.
Figure 3. Percent of population rural and percent of the labor force employed in agriculture, 1790-2000

Sources: Agricultural employment, 1790-1840, Lebergott; 1850-1950, IPUMS; Rural, U.S. Bureau of the Census
Figure 4. Percent of multigenerational families with the head or householder in the older generation: United States, 1850-2000

- Households with elderly men
- All multigenerational households

Census year:
- 1850
- 1860
- 1870
- 1880
- 1890
- 1900
- 1910
- 1920
- 1930
- 1940
- 1950
- 1960
- 1970
- 1980
- 1990
- 2000

Percent headed by older generation
- 0
- 10
- 20
- 30
- 40
- 50
- 60
- 70
- 80
- 90