

Pathways of Intergenerational Support between Parents and Children throughout Adulthood

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journals.sagepub.com/home/spx**Bo-Hyeong Jane Lee¹**  and **Anna Manzoni²** 

Abstract

This paper examines varying patterns of exchanges in financial and residential support between parents and children. We apply a life course perspective to explore how patterns of intergenerational support unfold throughout adulthood. Using Waves 3 to 5 of the National Longitudinal Study of Adolescent to Adult Health, we conduct a repeated measure latent class analysis and identify six pathways of intergenerational exchange. About one-third of individuals have minimal intergenerational exchange while the majority share some form of residential and financial assistance with their parents between their late teens and early forties. Upward and downward intergenerational exchanges are most common among Blacks, Hispanics, and families with less formal educational backgrounds, whereas pathways of complete independence are most common among White families. This paper challenges the notion of complete independence as a necessary marker of adulthood and maps out the diverse patterns of intergenerational exchange along multiple dimensions over the life course.

Keywords

intergenerational support, life course, independence, interdependence, longitudinal data

Introduction

The transition to adulthood has been well documented as becoming longer and taking increasingly diverse pathways over time (Settersten and Ray 2010; Waters et al. 2011). Young adults are more likely to delay departure from their parents' home and to continue receiving their parents' support into adulthood (Fingerman et al. 2015; Mazelis and Kuperberg 2022; Wightman, Schoeni, and Schulenberg 2013). With transitions to adulthood spanning over a longer period of time, studies indicate increasing variation in the order, timing, and meaning of transitions experienced among families (Elzinga and Liefbroer 2007; Manzoni 2016b; Shanahan 2000; Woodman and Wyn 2014), as well as major differences in how parents and children provide support to one another, such as the type, amount, frequency, and timing of support (Berry 2006; Sarkisian and Gerstel 2004; Swartz 2009). In the United States, inequalities in the transition to adulthood may be particularly pronounced in light of rising economic pressures, increasing wealth inequality,

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and persisting wage gaps by gender and race (Keister and Southgate 2021); the support that some individuals are able to receive from their families, while others do not, adds even greater variations in the experience of these inequalities.

Understanding the variations in how individuals experience the transition to adulthood also underscores the multidimensionality of intergenerational relationships throughout the life course (Manzoni 2016a). Across families and throughout various life stages, intergenerational support may consist of any one or more of its multiple forms, such as financial assistance, housing support, emotional support, childcare, household work, and caregiving (Swartz 2009). Intergenerational support may also vary in the direction in which it flows—with downward support from parents to children generally being more likely to occur for much of the life course, until an upward flow of intergenerational support from children to parents may become more likely as parents reach older ages (Kalmijn 2019). Taking into account these varying factors that contribute to the diverse experiences of intergenerational exchange, a number of recent studies have implemented latent class analysis (LCA) to describe and examine the configurations of support that occur between parents and their adult children across international contexts, including rural China (Guo, Chi, and Silverstein 2012), South Korea (Kim et al. 2015), Taiwan (Jhang 2022), and Europe (Bo, Zimmer, and Rada 2020; Gierveld, Dykstra, and Schenk 2012). All of these studies reveal around five to six distinct patterns of intergenerational exchange within these populations. Recent studies using growth mixture modeling also reveal significant patterns of stable and changing trajectories of social support experienced by older adults (Hill et al. 2016; Thomas 2012; Tzeng et al. 2023). In this paper, we are interested in specifically examining patterns of intergenerational support in the United States, where there has traditionally been a strong individualistic ethos of independence (Kitayama et al. 2010).

We expand on prior work that examines families in the United States in two ways. First, we examine multiple forms of intergenerational support that may be exchanged in both directions from parents to adult children and vice versa (Silverstein et al. 2002). Second, we analyze the evolution of such intergenerational exchanges over the life course (Elder 1985; Riley 1983). In this way, we take a dynamic perspective on the experience of families across multiple life stages. We are particularly interested in mapping out the patterns of exchange in material support, including direct financial transfers between parents and adult children, as well as indirect forms of material support through coresidence; such measures are observed most reliably and consistently in both directions over the life course (Manzoni 2016b). Our analysis not only sheds light on how adult children may establish themselves as independent from their parents' home and financial support, but also the extent to which some may provide support to their parents through housing and financial assistance. We provide a descriptive and conceptual contribution by modeling the diverse patterns of intergenerational support that unfold throughout adulthood, while highlighting both directions of support exchanged between parents and adult children as *pathways of interdependence*.

We address two major research questions. First, we ask what are the different pathways of interdependence that are most likely to exist between parents and their adult children in the United States, as measured by the varying combinations of residential and financial support from the late teens to the early forties. We focus on this period of the life course to examine the years of young adulthood when we expect the role of parents in their children's lives to typically change or begin to decrease (Shanahan 2000; Waters et al. 2011), and also to focus on the core working years throughout the twenties to forties when employment rates are typically more stable (Guinea-Martin, Mora, and Ruiz-Castillo 2018). We are interested in how many distinct pathways of interdependence exist and how prevalent each pathway is, relative to one another.

Second, we ask how these pathways of interdependence vary by three major sociodemographic factors: gender, race/ethnicity, and parents' educational background. These background characteristics are particularly important to consider given their relevance for how individuals

navigate changes throughout adulthood within the broader context of rising costs in postsecondary education and shifts in the knowledge economy (Berry 2006; Quadlin and Conwell 2020; Sarkisian, Gerena, and Gerstel 2007). To identify the different pathways of financial and residential support exchanged between parents and children, we apply LCA, a person-centered approach (Barban and Billari 2012), which allows us to account for the multidimensionality of intergenerational support. In doing so, we articulate the different types of intergenerational relationships that unfold based on the timing and evolution of financial and residential exchanges, and examine how these patterns vary by sociodemographic characteristics.

Background Literature

Intergenerational Exchange of Financial and Residential Support

Intergenerational exchange of support pervades parent-child relationships: Various forms of support may flow downward from parents to children, as well as upward from children to parents. Generally, intergenerational exchange may result from and further reinforce ties of closeness and mutual reliance (Bengtson and Roberts 1991; Swartz 2009). In addition, there may not be an expectation of an equivalent exchange among family members, but the returns for providing support can occur over a longer period of time and in different forms (Silverstein et al. 2002). This pattern of exchange within families highlights the importance of studies on intergenerational support to take into account exchanges of support that may occur over an extended period of time throughout the life course.

A common way in which parents and children exchange support is through financial assistance. The majority of young adults receive some financial assistance from their parents and often in substantial amounts, such as assistance with student loans (Mazelis and Kuperberg 2022; Wightman et al. 2013). Financial assistance between parents and children is particularly pronounced during life transitions and times of particular need (Silverstein, Gans, and Yang 2006). While children tend to be net receivers of financial support from their parents for much of the life course, adult children become more likely to give financial support to their parents and to contribute to their living expenses as they reach older ages (Kalmijn 2019; Suitor, Sechrist, and Pillemer 2007; Ward and Spitze 2007). As intergenerational financial transfers tend to continue throughout the life course, they are likely to be underestimated in cross-sectional surveys—and even more so in instances of financial exchange between family members living together (Swartz 2009; Weimers and Bianchi 2015).

Another widespread form of support is coresidence; especially as a result of prolonged postsecondary education, later marriages, and later entry into the labor market, a growing proportion of young adults have been delaying their departure from their parents' home into their mid- to late twenties (Leopold 2012; Sandberg-Thoma, Snyder, and Jang 2015). While American young adults generally report a strong preference for living independently of their parents (Klinenberg 2012; Rosenfeld 2010), transitional residential support from parents to children is particularly common during periods of illness, divorce, job loss, or poverty (Seltzer and Bianchi 2013; Suitor et al. 2007; Ward and Spitze 2007). Studies show evidence of adult children providing help to their parents with housing support especially in response to times of need, such as widowhood or poor health (Choi 2003; Swartz 2009).

Intergenerational exchanges of support vary significantly by gender, race/ethnicity, and socioeconomic background, with some mixed findings (Kalmijn 2019; Settersten and Ray 2010). In recent years, women have surpassed men in their enrollment and completion of postsecondary education, which has impacts on levels of steady employment, as well as financial and residential independence among men and women (DiPrete and Buchmann 2013). A higher percentage of men continue to live with their parents into their late twenties compared to women, and the

percentage of young adults in their late twenties who are financially independent has become increasingly similar between men and women (Barroso, Parker, and Fry 2019). These findings point to broader shifts in how aspects of young adulthood may be changing for men and women, but more investigation is needed to understand whether and how these gendered shifts may impact the financial and residential patterns of men and women in later adulthood.

Variations also exist by race/ethnicity: White families are generally found to exchange more financial and emotional support, while Black and Latinx families are more likely to be involved in exchanges of housing support (Kamo 2000; Sarkisian et al. 2007). Coresidence between parents and children is more common among racial/ethnic minorities, particularly immigrant and non-English-speaking families (Gillespie, Bostean, and Malizia 2020; Gonzales 2007). These variations are further linked to structural factors such as financial resources, educational background, health, family structure, and immigration status (Berry 2006; Sarkisian et al. 2007; Sarkisian and Gerstel 2004; Van Hook and Glick 2007). In particular, educational credentials are a telling indicator of broader economic opportunity and financial needs, as higher educated parents are more likely to have more available resources to continue to financially support to their children (Fingerman et al. 2015; Manzoni 2016b; Wightman et al. 2013). Accounting for such factors in parents' backgrounds is thus crucial to understanding the racial/ethnic and socioeconomic patterns of support across parent-child relationships. As such, in our second research question we explore how race/ethnicity, gender, and parents' educational background may relate in different ways to the pathways of intergenerational exchange that we identify among American adults.

Theoretical Framework

We apply the life course perspective in exploring how financial and residential exchanges between parents and children shift at different ages and in varying orders throughout adulthood (Elder 1985, 1998). The life course perspective in family research emphasizes how families are not static structures but are dynamic and adaptive to changing contexts—with intergenerational relationships typically unfolding over an extended period of time as earlier experiences influence later outcomes (Leopold 2012; Riley 1983). Taking a longitudinal view rather than snapshots of families is essential to considering how the duration of support, or lack thereof, and the ordering of various forms of family support may be shaped by changes in the types of intergenerational relationships experienced by parents and children (Hochstenbach and Boterman 2017; Sandberg-Thoma et al. 2015).

Guided by the life course principles of linked lives and intergenerational solidarity theory, we explore how the lives of family members are often intertwined and interdependent with one another across generations and throughout adulthood (Bengtson and Roberts 1991; Elder 1985). Among the different dimensions of intergenerational solidarity, we are particularly interested in examining exchanges of financial and residential support as types of functional solidarity (i.e., help and support, including emotional and instrumental, that family members exchange) and associational solidarity (i.e., the frequency of contact between intergenerational family members; Giarrusso and Putney 2020). Furthermore, considering how people in salient relationships with one another occupy influential interlocking trajectories or “linked lives” that extend throughout the life course, we expect that not only do parents respond to the changing needs of their children across different life stages, but children are affected by the changing needs of their parents and respond accordingly. In some instances, the investment of parental resources may serve as a “support bank” that makes it more likely for children to eventually return assistance to their parents later on in the life course, whether out of expectation, burden, or closeness from these exchanges (Antonucci and Jackson 1990; Mazelis and Kuperberg 2022). In other instances, functional exchanges of support between parents and children may occur more concurrently, thus

reflecting how different types of intergenerational support often reinforce one another (Bengtson and Roberts 1991; Rossi and Rossi 1990). As the principle of linked lives also posits that such factors as race/ethnicity, gender, and socioeconomic background in one generation may shape the experiences and life chances of the next generation (Elder 1998), we take into account how these sociodemographic characteristics may be related to varying patterns of intergenerational exchange throughout adulthood.

Furthermore, the life course framework highlights how family processes should be closely examined across their diverse, heterogeneous experiences, rather than presuming “normality” for only certain modal patterns among families (Bengtson and Allen 1993). Looking beyond individual-level factors that shape whether or not an individual becomes independent from their parents, the structural impacts of unequal opportunities and constraints on the basis of race/ethnicity, gender, and socioeconomic background may create further differences in how the transition to adulthood is experienced (Shanahan 2000). We expect that examining the different intergenerational patterns of financial and residential exchange between the late teens and early forties will help to illustrate the distinct and diverse ways in which parent-child relationships of support evolve throughout adulthood.

Methods

Data

We draw on data from Waves 3 to 5 of the National Longitudinal Study of Adolescent to Adult Health (Add Health). The Add Health study consists of a nationally representative, school-based sample of 20,745 adolescents who were first interviewed in Grades 7 to 12 in 1994–1995 at Wave 1. Wave 3 respondents were interviewed at ages 18 to 26 in 2001–2002, Wave 4 respondents at ages 24 to 32 in 2008–2009, and Wave 5 respondents at ages 33 to 43 in 2016 to 2018. For the present study, we selected respondents who participated in Waves 3 through 5 and were assigned a sampling weight, accounting for the complex survey design of the Add Health study. Given our analytical approach of LCA, we are able to include respondents who may have incomplete data across the three waves (Barban and Billari 2012; Macmillan and Eliason 2003), resulting in an analytical sample of 14,675.

Measures

We use measures of residential and financial support from Waves 3 through 5 as indicators in our LCA (see the “Analytical Strategy” section) to estimate and highlight common configurations of financial and residential support exchanged between parents and adult children.

In Waves 3 through 5, the Add Health collected information about whether or not respondents lived in their parents’ home or at their own place, how much financial support respondents received from their parents in the last year, and how much financial support respondents were providing to their parents in the last year. We focus on these measures of financial and residential support as two ways of operationalizing material support that may be exchanged between parents and adult children. While financial assistance captures direct material support, we also account for residential support as a critical but indirect way in which family members can provide material support intergenerationally.

More specifically, we include as indicators in our LCA two survey measures of residential support that were consistently asked in Waves 3 through 5. The first is a categorical measure of the type of residence that the respondent lives in, which distinguishes between parents’ home, own home, another person’s home, group quarters (e.g., dormitory), and homeless. The second is a binary measure of whether the respondent lives with their parents or not. By including both

measures of residence type and coresidence with at least one parent as indicators in our model, we are able to differentiate between adult children who have parents living with them, and parents who have adult children living with them, indicating the direction of residential support between parents and children. Furthermore, observing the changes in different types of residence that the respondent lives in may help to illustrate the overall residential trajectory of adult children,¹ and the extent to which their experiences are characterized by independence or interdependence over the life course.

As for indicators of financial support, we identify measures that highlight the exchange of financial resources used by family members to pay for living expenses, while trying to maximize comparability of measures across waves. In Wave 3, we capture financial support from parents to their adult children with a binary measure of whether or not the respondent has received any financial assistance from their parents in the last year²; for financial support from adult children to their parents, we use an ordinal measure of how much the respondent has assisted their parents financially while living in their home, with the categories being “none,” “less than \$200,” “\$200 to \$499,” “\$500 to \$999,” and “more than \$1,000.”³ In regard to the indicator of financial support from parents to children in Wave 3, we note that this measure excludes birthday or holiday gifts from parents, and is likely to best capture support that is received from parents on a more regular basis or on the basis of specific need. As such, this also excludes large gifts from parents, such as inheritance. Studies in the U.S. context indicate that adult children typically receive financial assistance from parents to help them during specific periods of hardship, such as job loss, marital dissolution, or childbirth (Hao 1996; McGarry 2016), making this measure of financial help useful in understanding the extent to which parents are able to meet or respond to the changing income needs of their adult children (see also Cooney 2021; Cross and Zhang 2022; Johnson 2013), for other examples of this measure of financial help).

From Waves 4 and 5, we use two questions of financial support which were consistently asked of respondents. The first allows us to identify an ordinal measure of how many times the respondent has received financial assistance from their parents to pay for living expenses during the last year, with the categories being “never,” “one or two times,” “three or four times,” and “five or more times.” The second defines an ordinal measure of how many times the respondent has given financial assistance to their parents to pay for their living expenses during the last year,⁴ with the same categories as the previous variable. Including these indicators of financial assistance in our analysis allows us to examine the extent to which adult children are giving material support to, as well as receiving support from, their parents throughout adulthood. In our estimation of the pathways of intergenerational support we also control for parents’ age, to account for the differences in support that parents may require or be able to provide as a function of their age and life stage.

As outlined above, we examine how the patterns of residential and financial support between parents and adult children vary by sociodemographic characteristics, including respondents’ gender, race/ethnicity, and parents’ educational attainment. A summary of the survey item questions, the specific waves in which each survey item was available to include in our analyses, and the operationalization of all indicators and covariates are included in Table 1.

Analytical Strategy

LCA: Identifying pathways of interdependence. To determine how many different pathways of financial and residential support there are during youth transitions to adulthood, we use a repeated measure LCA as our primary analytical method. LCA is a data reduction technique that identifies latent subgroups of individuals (i.e., latent classes) in the population with distinct patterns of responses to observed and categorical individual survey responses, known as *indicators* (Lanza et al. 2007). In the case of repeated-measures LCA, change across multiple time points

Table 1. Descriptive Statistics of LCA Indicators and Sociodemographic Measures.

Variable	Categories	Frequencies <i>N</i> = 14,675		
		Wave 3	Wave 4	Wave 5
Indicators:				
Type of residence (Waves 3–5)	Parents' home	.4083	.1613	.0767
"Where do you live now? Where do you stay most often?"	Another person's home	.0588	.0621	.0384
	Own place	.4788	.7631	.8663
	Group quarters	.0473	.0081	.0019
	Homeless or other	.0069	.0053	.0168
Coresidence with parent (Waves 3–5)	No	.5962	.8282	.9167
	Yes	.4038	.1718	.0833
Frequency of financial support from parent (Waves 4–5)	Never		.6020	.7583
	One or two times		.0798	.1289
	Three or four times		.1280	.0439
	Five or more times		.1902	.0688
Frequency of financial support to parent (Waves 4–5)	Never		.6528	.7420
	One or two times		.0610	.1345
	Three or four times		.1019	.0434
	Five or more times		.1844	.0800
General financial support from parent (Wave 3)	No	.5603		
	Yes	.4397		
Financial contribution to parent (Wave 3)	None	.3967		
	For respondents living in their parents' home, if they contributed toward the cost of their room and board by paying money to a parent, paying certain household bills, or buying things for the household: "Please estimate how much you have contributed for room and board during the past 12 months."			
	Less than \$200	.0963		
	\$200 to \$499	.1565		
	\$500 to \$999	.1273		
More than \$1,000	.2231			
<i>N</i> = 5,872, only asked of respondents currently living in their parents' home				
Sociodemographic measures:				
Gender	Male			.4716
	Female			.5284
Race/ethnicity	White			.6758
	Black			.2272
	Hispanic			.0790
	Asian			.0179
Parents' educational attainment	Less than high school			.1734
	High school			.2925
	Vocational/tech school			.1069
	Some college			.1974
	Bachelor's degree			.1405
Graduate school			.0892	
Control:				
Parent's age (Wave 1)	18 to 39 years			.3870
	40 to 49 years			.5183
	>50 years			.0947

Note. LCA = latent class analysis.

is considered simultaneously in the identification of classes, as indicators from each wave of data are used to derive the classes. Each latent class thus implicitly represents the pattern of change in the underlying construct over time (Warner and Lyons 2019). Specifically in our current analysis, we use indicators of financial and residential support that span across multiple survey waves to identify a set of pathways that reflect the most representative patterns of intergenerational support during youth transitions to adulthood. In this way, our analysis will suggest the number of latent class pathways that are representative of changing patterns of intergenerational support from young adulthood to adulthood. Furthermore, LCA assigns the probabilities that each person belongs to one of these latent classes (Collins and Lanza 2010); in this way, it will inform us about the probabilities that each person belongs to one of these pathways identified in the model.

As repeated-measures LCA allows each measure of financial and residential support in the statistical model to vary independently across individuals over time, we are able to examine the varying patterns of how residential and financial support at one point in time are related to residential and financial support at a later time in the life course. In life course research, LCA is a person-centered approach which focuses on individuals as the unit of analysis, rather than variables in association to one another. As such, our study focuses on describing the different experiences of individuals who have distinct patterns of intergenerational exchange, specifically as they unfold from the late teens to early forties. Furthermore, repeated-measures LCA is particularly useful in capturing and identifying complex patterns of pathways over the life course, without requiring that these patterns fit a linear or quadratic function.

In the following, we first identify the best fitting number of latent class pathways of financial and residential support, accounting for parents' age as a covariate in the LCA; next, we describe each of the distinct pathways of interdependence between parents and adult children and examine their estimated prevalence across the population.

Sociodemographic multigroup analysis. We address the second research question about how pathways of interdependence vary by sociodemographic characteristics of gender, race/ethnicity, and parents' educational background by using multigroup LCA (Collins and Lanza 2010; Lanza et al. 2015). Multigroup LCA allows us to explore how pathways are distributed across each of these sociodemographic characteristics, while maintaining the probabilistic nuances of the baseline LCA. In doing so, we minimize classification error which may be present when assigning individuals based on their posterior probabilities for additional analyses.

Following S. T. Lanza et al. (2007), we define our analytical model such that if there are $m = 1, \dots, M$ observed indicators, and observed indicator m has $k = 1, \dots, r_m$ response categories, we use C to represent the categorical latent variable with $c = 1, 2, \dots, C$ latent classes. We use x to represent the covariate of parent's age, and g to represent the multigroup sociodemographic variables. We suppose that $Y_i = (Y_{i1}, \dots, Y_{iM})$ is a vector of M survey items representing the response pattern of individual i , and $I(y = k)$ is the indicator function that takes the value of 1 if $y = k$ and 0 otherwise. The probability of observing a particular vector of responses is a function of the probabilities of membership in each latent class, represented by γ , and the item response probability conditional on latent class membership is represented by ρ . Thus, the latent class model is expressed as follows:

$$P(Y = y | x_i, g) = \sum_{c=1}^C \gamma_{c|g}(x_i) \prod_{m=1}^M \prod_{k=1}^{r_m} \rho_{mk|cg}^{I(y_m=k)}$$

with $\rho_{mk|cg}$ representing the probability of response k to the m th item, given class membership in c and grouping of g .

Table 2. Fit Statistics of Latent Class Models.

Number of classes	Log likelihood	G-squared	BIC	AIC
4	-128,054.14	30,976.97	32,577.46	31,302.97
5	-126,467.49	27,803.67	29,806.74	28,211.67
6	-123,602.32	22,073.31	24,478.96	22,563.31
7	-122,525.39	19,919.46	22,727.69	20,491.46
8	-121,930.26	18,729.20	21,940.01	19,383.20

Note. AIC = Akaike information criterion; BIC = Bayesian information criterion.

Findings

Model Selection

To identify the best fitting model for pathways of interdependence, we assess the latent class models across varying numbers of classes and using different seed values (Lanza et al. 2015). To determine the number of latent classes (i.e., number of distinct pathways of interdependence), we compare the fit statistics of latent class models with a different number of latent classes, using a combination of model fit, parsimony, and substantive interpretation of latent classes (Collins and Lanza 2010). As shown in Table 2, we find that the most substantial improvements in model fit based on Bayesian information criterion and Akaike information criterion values occur from the five-class to the six-class model, while subsequent increases in the number of latent classes result in more gradual changes. Due to the large sample size and high number of indicators in the repeated-measures LCA, the fit statistics continue to show minor decreases with more latent classes. However, following L. M. Collins and S. T. Lanza (2010), we rely on not only the fit statistics but also parsimony and interpretability of the conditional probabilities. When examining the composition of the conditional probabilities in the six-class and seven-class models, we find that one latent class in the six-class model (one that is later identified as the extended interdependence pathway) has been split into two in the seven-class model, with similar patterns of change in the conditional probabilities but at different levels of magnitude. These considerations together give support to the six-class model as the best solution.

Description of Latent Class Pathways

Table 3 addresses our first research question and provides a summary of the LCA output for the six-class model of pathways of intergenerational support. LCA provides two major outputs: γ (*gamma estimates*) which indicate the probabilities of belonging to each latent class, and ρ (*rho estimates*) which are the probabilities of each response for each indicator conditional upon belonging to one of the latent classes (Lanza et al. 2015). In other words, for each latent class, the rho estimates represent the probability of each category outcome for each indicator in the LCA model. Looking at the rho estimates in our analysis, we identify the varying patterns of financial and residential support reflected in the conditional probabilities of each latent class which inform us about similarities and differences across the six pathways. We develop names for the pathways to succinctly describe the patterns of residential and financial support in each, and ultimately come to refer to the pathways as: complete independence (33.44 percent), independent with transitional support (20.14 percent), gradual independence (15.07 percent), high to low support (14.63 percent), extended interdependence (10.22 percent), and boomerang (6.51 percent). Figure 1 also provides a graphical summary of these latent class pathways.

Table 3. Sample Proportions and Item Conditional Probabilities for Latent Class Pathways of Interdependence.

	Complete independence	Independent transitional support	Critical independence	High to low support	Extended interdependence	Boomerang
Estimated proportion of sample	.3344 (.0054)	.2014 (.0054)	.1507 (.0033)	.1463 (.0033)	.1022 (.0027)	.0651 (.0028)
Type of residence (Wave 3)						
Parent's home	.0190	0298	1.0000	9313	.9941	.0818
Another person's home	.0752	.1124	.0000	.0205	.0034	.1237
Own place	.8187	.7754	.0000	.0448	.0003	.6742
Group quarters	.0811	.0693	.0000	.0000	.0000	.0963
Type of residence (Wave 4)						
Parent's home	.0044	.0034	.0192	.0102	.9634	.8112
Another person's home	.0478	.0931	.0901	.0862	.0119	.0121
Own place	.9406	.8781	.8752	.8832	.0232	.1665
Group quarters	.0033	.0177	.0104	.0139	.0000	.0000
Type of residence (Wave 5)						
Parent's home	.0593	.0593	.0542	.0432	.3851	.2006
Another person's home	.0205	.0532	.0457	.0334	.0582	.0594
Own place	.9640	.8659	.8794	.9060	.5376	.6985
Group quarters	.0012	.0030	.0022	.0027	.0015	.0000
Yes	.0041	.0047	.9783	.9936	.9944	.0761
Coreidence (Wave 3)	.0059	.0023	.0265	.0178	.9869	.8973
Coreidence (Wave 4)	.0088	.0620	.0658	.0536	.3771	.2260
Coreidence (Wave 5)	.0930	.1448	.7937	.7652	.7679	.1445
Financial support to child (Wave 3)	.9657	.1729	.1189	.6052	.3729	.3749
Financial support to child (Wave 4)	.0010	.1845	.4357	.0703	.1130	.1241
One or two times	.0000	.2176	.1827	.1241	.3033	.2995
Three or four times	.0333	.4350	.2627	.2004	.2108	.2014
Five or more times	.9013	.6347	.5778	.7768	.5429	.6368
Financial support to child (Wave 5)	.0713	.1830	.1871	.1240	.1990	.1577
Never	.0127	.0745	.0927	.0384	.0764	.0679
One or two times	.0147	.1078	.1424	.0608	.1816	.1376
Three or four times	1.0000	1.0000	1.0008	.9990	1.0000	1.0000
Five or more times	.0000	.0000	.0637	.0005	.0940	.0000
Financial support to parent (Wave 3)	.0000	.0000	.2551	.0000	.1635	.0000
Less than \$200	.0000	.0000	.0000	.0000	.0000	.0000
\$200 to \$499	.0000	.0000	.2083	.0005	.1251	.0000
\$500 to \$999	.0000	.0000	.3721	.0000	.1829	.0000
\$1,000 or more	.8425	.5648	.6115	.7176	.3313	.3865
Financial support to parent (Wave 4)	.0294	.0755	.0737	.0502	.1006	.1145
Never	.0417	.0761	.0867	.0682	.3051	.2763
One or two times	.0864	.2835	.2281	.1640	.2630	.2227
Three or four times	.8547	.6741	.6839	.7895	.6251	.5430
Financial support to parent (Wave 5)	.0817	.1826	.1672	.1108	.1951	.1818
Never	.0220	.0615	.0585	.0335	.0685	.0618
One or two times	.0417	.0814	.0904	.0661	.1934	.1313
Three or four times						
Five or more times						

Note. Log likelihood = -123,602.32, entropy = 0.82, standard error in parentheses.

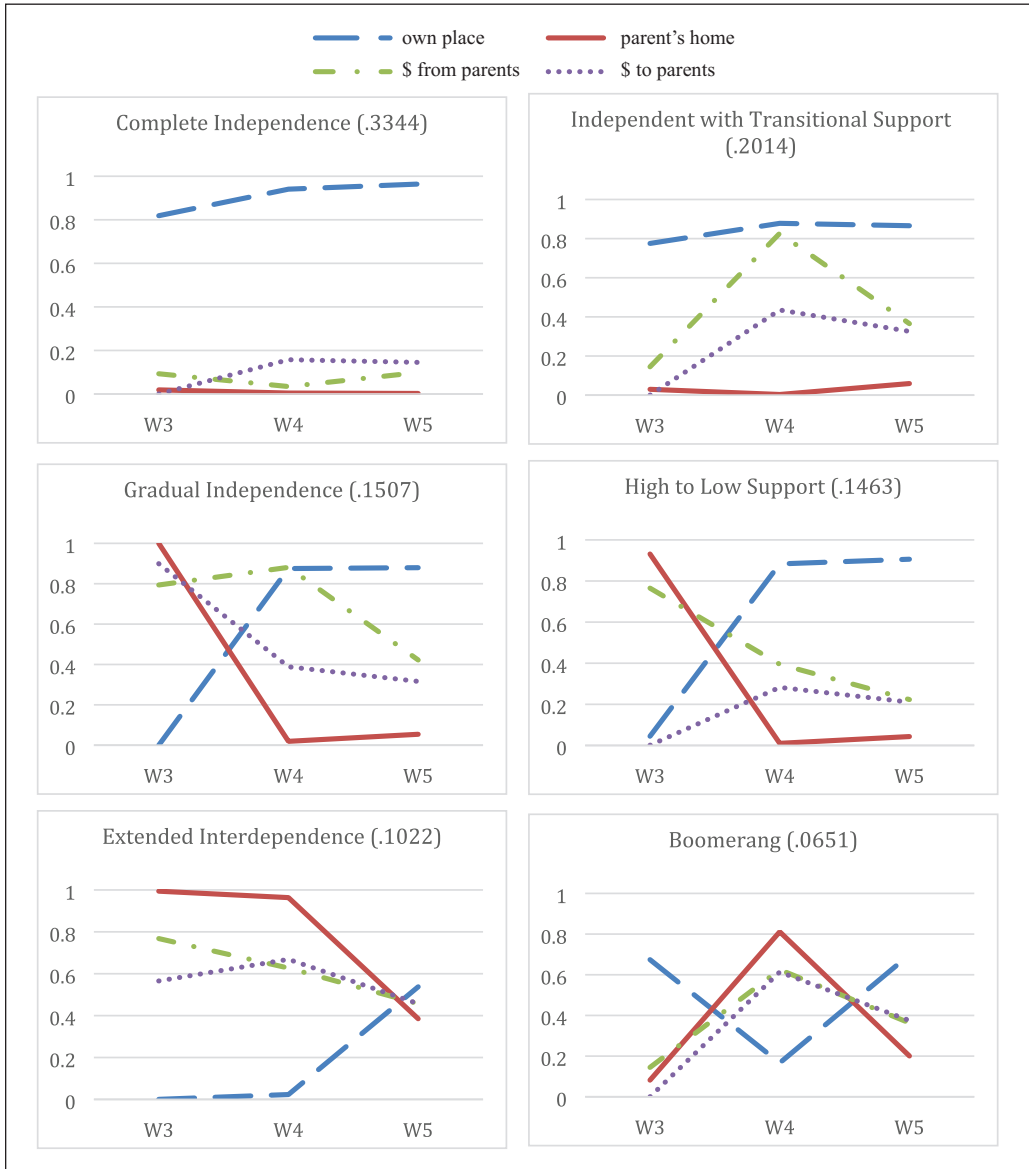


Figure 1. Graphical summary of latent class pathways of interdependence.

Note. The dashed line indicates the probability (rho estimates) of respondents living in their own place, and the solid line indicates the probability of living in their parent’s home across the three waves—drawn from the LCA item for “type of residence.” The dash-dot line indicates the probability of receiving any financial support from parents, and the dotted line indicates the probability of giving any financial support to parents—which are the sum of probabilities shown in Table 3 for specific amounts of financial support. LCA = latent class analysis.

The most common pathway, which we refer to as complete independence, comprises about 33 percent of the sample. During all three waves in our analysis, respondents in this pathway are most likely to live in their own place ($\rho_{W3} = .8187$, $\rho_{W4} = .9406$, $\rho_{W5} = .9640$) and least likely to reside with their parents ($\rho_{W3} = .0041$, $\rho_{W4} = .0059$, $\rho_{W5} = .0088$). Those in this pathway are unlikely to receive financial support from their parents throughout all three waves ($\rho_{W3} = .9070$,

$\rho_{W4} = .9657$, $\rho_{W5} = .9013$ for never received financial support from parents), and unlikely to give financial support to their parents as well ($\rho_{W3} = 1.0000$, $\rho_{W4} = .8425$, $\rho_{W5} = .8547$ for never gave financial support to parents). The complete independence pathway reflects a pattern of minimal intergenerational exchange of financial and residential support, in which adult children become both residentially and financially independent from their parents as early as their late teens and maintain this independence through their early forties. Thus, this pattern of moving out of the parents' home and not receiving financial help for living expenses from parents by the early twenties makes up only about a third of all experiences during youth transitions to adulthood. We note that this group consists of not only those who are financially and residentially independent at this early life stage, but those who maintain independence into their early forties.

The next largest pathway, which we refer to as independent with transitional support, comprises about 20 percent of the sample. The pattern of residential support in this pathway is similar to that of complete independence, as individuals are likely to live in their own place ($\rho_{W3} = .7754$, $\rho_{W4} = .8781$, $\rho_{W5} = .8659$) and not live with their parents ($\rho_{W3} = .0047$, $\rho_{W4} = .0023$, $\rho_{W5} = .0620$). During Waves 3 and 4, if not living in their own place, those in the independent with transitional support pathway are slightly more likely to live in another person's home compared to other living arrangements. In terms of financial support, there are relatively low levels of exchange between parents and their adult children, with the exception of Wave 4, when downward support from parents to children is particularly high ($\rho = .4250$ for receiving support from parents five or more times). At Wave 4, the age of adult children in this study ranged from 24 to 32, and data were collected during the years 2008–2009, coinciding with the Great Recession financial crisis in the United States. While the effects of the financial crisis are likely to have been felt by all groups to varying degrees—whether by impacting parents' ability to provide support to their children or disrupting job prospects for young adults—we recognize the particular importance of considering this context for fully understanding pathways like the independent with transitional support group, in which we find distinct changes occurring during this same period. Given likely family changes also experienced during this age range, such as marriage, childbirth, and divorce, or possible changes in job status or income due to economic downturn, this pathway represents a pattern of overall financial and residential independence with the addition of temporary financial support from parents to children as it may be needed. Together, the complete independence and independent with transitional support pathways represent the most residentially independent experiences among American adults, and make up about half of all experiences during youth transitions to adulthood.

The next two pathways, which we refer to as high to low support and gradual independence, each comprise about 15 percent of the sample. These two pathways are similar in that individuals most likely live at first in their parents' home ($\rho_{HLS,W3} = .9313$, $\rho_{GI,W3} = 1.0000$) and live in their own place by their late twenties ($\rho_{HLS,W4} = .8832$, $\rho_{GI,W4} = .8752$; $\rho_{HLS,W5} = .9060$, $\rho_{GI,W5} = .8794$). A major difference between the high to low support and gradual independence pathways is the pattern of financial support exchanged between parents and adult children. We find that those in the high to low support pathway begin with a high likelihood of financial support from parents between the ages 18 and 26 ($\rho_{W3} = .7652$) but this support for living expenses drops drastically in the late twenties, thirties, and early forties ($\rho_{W4} = .6052$ and $\rho_{W5} = .7758$ for never received financial support from parents). Levels of upward financial support from adult children to parents are relatively low throughout all three waves for the high to low support group. In contrast, those in the gradual independence pathway also begin with a high likelihood of financial support from parents into their mid-twenties ($\rho_{W3} = .7937$) but this support decreases much more gradually thereafter ($\rho_{W4} = .1189$ and $\rho_{W5} = .5578$ for never received financial support from parents). There is also a somewhat higher degree of financial support given from adult

children to parents throughout all three waves for the gradual independence group. These two pathways highlight the demographic trend of later departure from the parental home, while articulating two distinctly different patterns of intergenerational financial support, specifically among those who may be reaching residential independence at later ages than the two previously discussed groups, complete independence and independent with transitional support.

The fifth pathway, which we refer to as extended interdependence, comprises about 10 percent of the sample. While the previous four pathways may be viewed as variations of a pattern of intergenerational exchange that are derived from a largely independent framework between parents and their adult children, the extended interdependence pathway illustrates an experience of adulthood that consists of much higher degrees of financial and residential support exchanged throughout the life course. Those in this pathway are most likely to live in their parents' home into their thirties ($\rho_{W3} = .9941$ and $\rho_{W4} = .9634$) and somewhat less likely to live in their parents' home in their thirties and early forties ($\rho_{W5} = .3851$) but still more likely to be living in their parents' home relative to other groups in this age range. A downward flow of financial assistance is not only evident throughout all three waves ($\rho_{W3} = .7679$, $\rho_{W4} = .6271$, $\rho_{W5} = .4571$ for receiving some amount of financial support from parents), but an upward flow of financial support from children to parents occurs throughout all three waves as well ($\rho_{W3} = .5655$, $\rho_{W4} = .6687$, $\rho_{W5} = .4570$ for providing some amount of financial support from children to parents).

The last pathway, which we refer to as the boomerang group, comprises about 7 percent of the sample. Borrowing their name from the description of young adults returning to their parental home after having initially left, those in this pathway are likely to live in their own place between the ages 18 and 26 ($\rho_{W3} = .6742$), then likely to move back into their parents' home between the ages 24 and 32 ($\rho_{W4} = .8112$), and finally likely to move back out into their own place between the ages 33 and 43 ($\rho_{W5} = .6985$). While the label of "boomerang" children has been widely used in both popular press and scholarly work (South and Lei 2015), our LCA allows us to estimate and articulate the relative proportion of this group and further examine how they are likely to experience intergenerational financial support. In terms of the downward flow from parents to adult children, we find that patterns of financial assistance largely mirror the "boomerang effect" of residential support ($\rho_{W3} = .1455$, $\rho_{W4} = .6251$, $\rho_{W5} = .3632$ for receiving some amount of financial support from parents). Similar to the independent with transitional support pathway, both age-specific life transitions and period-specific economic factors may be considered in contextualizing the increased support received from parents by those in the boomerang group particularly between the mid-twenties and early thirties.

Sociodemographic Multigroup Analysis

Table 4 summarizes the results from our multigroup LCA, which shed light on our second research question of how these latent pathways of interdependence relate to sociodemographic characteristics of gender, race/ethnicity, and parents' educational background.

Looking at variations by sociodemographic characteristics, we find that the overall structure of the latent classes—that is how the pathways of intergenerational pathways are defined—remains consistent, even after introducing measures of gender, race/ethnicity, and parent's education. However, there are notable differences in the likelihoods of each pathway, depending on these sociodemographic characteristics. Specifically, we find that men are more likely to experience the gradual independence and extended interdependence pathways, while women are more likely to experience the independence with transitional support and complete independence pathways. While women may be more likely to exchange other forms of support with their parents, such as caregiving and emotional support (Pillemer and Suitor 2014), which are not included in our current analysis, these results suggest that men are more likely to become financially and residentially independent later in the life course compared to women, and are also more likely to

Table 4. Multigroup Analysis: Proportions of Latent Class Pathways of Interdependence by Sociodemographic Characteristics.

	Complete independence	Independent transitional support	Gradual independence	High to low support	Extended interdependence	Boomerang	Log-likelihoods
Baseline LCA model	.3344 (.0056)	.2014 (.0054)	.1507 (.0033)	.1463 (.0033)	.1022 (.0027)	.0651 (.0028)	
Multigroup LCA models							
Gender							
Male	.3337	.1717	.1639	.1426	.1240	.0641	-115,919.46
Female	.3508	.2270	.1292	.1374	.0897	.0659	
Race/ ethnicity							
White	.3864	.1875	.1392	.1420	.0884	.0565	-115,533.61
Black	.2022	.2870	.1539	.1367	.1359	.0843	
Hispanic	.2376	.1715	.1734	.1291	.1880	.1004	
Asian	.2624	.3072	.1665	.0708	.1330	.0599	
Parents' education							
Less than high school	.2599	.2118	.1709	.1248	.1454	.0871	-110,008.47
High school	.3202	.2097	.1648	.1441	.0969	.0644	
Vocational/tech school	.3508	.1774	.1544	.1548	.0953	.0674	
Some college	.3571	.1890	.1437	.1504	.0988	.0609	
Bachelor's degree	.3408	.1984	.1424	.1667	.0972	.0545	
Graduate degree	.4064	.2335	.1023	.1322	.0675	.0581	

Note. LCA = latent class analysis.

maintain a financially interdependent relationship with their parents into the early forties. These patterns are consistent with reports that young men in recent years have been more likely to live longer at home with their parents, especially those without a college degree (Barroso et al. 2019). Broadly, more research may be needed to fully understand these substantial gender differences in the contemporary experience of adulthood and the intergenerational relationships that unfold as a result.

In terms of race/ethnicity, our analysis shows that the complete independence and high to low support pathways are substantially more common among White families, while the other four pathways—gradual independence, extended interdependence, independence with transitional support, and boomerang—are more common among non-White families. In particular, we observe that complete independence is least likely among Black families and most likely among White families, while extended interdependence is least likely among White families and most likely among Hispanic families.⁵ Based on these distinctive patterns across pathways of intergenerational support by race/ethnicity, we see that varying experiences of youth transitions to adulthood are in fact not equally distributed across the population, but require an understanding of how these pathways are critically shaped by structural constraints and resources which make some pathways more likely for certain groups compared to others (Berry 2006; Sarkisian et al. 2007).

Last, in terms of parents' levels of educational attainment, our analysis indicates that complete independence and high to low support are most likely to be experienced by individuals with parents with vocational or college educational backgrounds, while gradual independence, extended interdependence, and boomerang are more likely experienced by individuals with parents of lower educational backgrounds. Most notably, we observe that individuals with parents who completed less than a high school education are far more likely to experience the extended interdependence pathway, while individuals with parents who completed a graduate or professional degree are significantly more likely to experience the complete independence pathway. These divergent patterns suggest that individuals whose parents are well-resourced and able to support themselves may be more likely to *afford* pathways of independence with minimal financial and residential exchange, while parents with lower educational backgrounds may need more support from their children and are therefore more likely to maintain relationships of interdependence with their children throughout adulthood.

Discussion and Conclusion

This study expands on prior work to examine varying patterns of financial and residential support exchanged intergenerationally throughout the life course. These distinct patterns are conceptualized as multidimensional pathways of interdependence that are experienced by parents and adult children, specifically between the late teens and early forties. First, we investigate what are the different pathways of residential and financial support exchanged between parents and adult children in the United States. Overall, our findings suggest that residential independence from the family of origin by the early forties still appears to be the norm for the majority of individuals in the United States., with the complete independence pathway composing about a third of adults in our study. However, our findings also indicate much more financial support and interdependence occurring across the different pathways, as approximately half of individuals continue to receive substantial financial assistance from parents into their early forties. Possibly in contrast to popular accounts of the “failure to launch” with adults continuing to depend on their parents unilaterally for extended periods of time, we find that patterns of financial exchange flow in both directions between parents and children. Specifically, as Figure 1 illustrates, there appears to be an inverse relationship of financial support between parents and children for some pathways—like the gradual independence, high to low support, and complete independence groups—such

that when the probability of financial support from parents decreases, the probability of financial support to parents increases. However, for the extended interdependence, independent with transitional support, and boomerang groups, the flows of financial support between parents and children are notably *not* inverse, with the probabilities of financial support to and from parents often following similar patterns of change over the life course.

Second, we examine how these pathways of interdependence vary by three major sociodemographic factors: gender, race/ethnicity, and parents' educational background. By articulating what the different pathways of intergenerational support look like and how prevalent each of the pathways are relative to one another, our analysis engages with the life course discourse to highlight diverse and varying experiences that comprise youth transitions to adulthood. Our sociodemographic findings illustrate that the longitudinal patterns of intergenerational exchange of material support are not linear, but may depend on various other opportunities, needs, and interactions between parents and adult children, largely echoing broader literature on the patterning of social inequalities across the life course. However, while previous studies have emphasized how the availability of resources among higher socioeconomic status (SES) parents primarily shapes their patterns of giving (Fingerman et al. 2015; Manzoni 2016b; Wightman et al. 2013), we find that patterns of extended interdependence between parents and children may actually be more pronounced among parents with limited resources. While it has also been well documented that critical aspects of young adulthood have been shifting for men and women, especially with women receiving more education and marriage continuing to be delayed, our longitudinal analyses provide further insight into the intergenerational implications of these shifts into later years of adulthood. As men are more likely to maintain a reciprocal pattern of financial exchange with parents into their forties, this pattern may also help to establish continuing relationships of interdependence between parents and children, which may be increasingly relevant as parents age.

Overall, our analysis of intergenerational exchange over the life course appears to reflect on one hand, persisting inequalities based on socioeconomic background, and on the other hand, the narrowing or even a reversal of trends based on gender. Using a robust modeling approach which simultaneously captures multiple and repeated patterns of intergenerational exchange and in both directions between parents and children, our work adds new understandings to prior studies, specifically around the diversity and relative prevalence of intergenerational pathways of support estimated at the population level. In this way, we critically inform a new contextualization of interdependence as a longitudinal and relational pathway across the life course.

We should note possible limitations to the current study. Since most of our measures of financial support account for the number of times assistance was given or received, as opposed to specifying an amount, our results are likely to be conservative in estimating how much support is being exchanged, especially from parents to children in upper SES families. While we examine two specific forms of support—direct financial assistance and residential support—between parents and children, upper SES parents in particular may provide advantages to their children in other ways, such as through cultural and social capital (Edwards 2004; Kraaykamp and van Eijck 2010), contributing further to the reproduction of inequality. In addition, other structural factors, such as fluctuations in the housing market, may impact the need for residential support, which may exacerbate socioeconomic and racial inequalities across groups. Future research may examine more closely the varying patterns of these other forms of intergenerational support and the contextual factors that may contribute to unequal access to resources in the first place.

We also recognize that our main analyses do not include an intersectional approach due to model limitations (i.e., unable to fit the saturated model), nor do our current measures of parental support capture the extent to which some respondents may not receive housing or financial assistance from parents and parental figures because they are not present or are institutionalized in some way. Further analysis is needed to clarify possible intersectional differences across

pathways of intergenerational support and to discern the reasons underlying the diverse intergenerational patterns observed in this study. An intersectional approach may be particularly important to articulate the combined effects of gender and social class, or race and social class, on the different ways in which intergenerational support is exchanged in these diverse family contexts. In addition, the data we use reflect the perspective of adult children; however, parental data on how much support they have given to or received from their children may offer additional insight. Future studies may also examine how pathways of interdependence are related to various patterns of family change, such as marriage, cohabitation, childbearing, or divorce, as well as changes in education and employment throughout the life course.

Extending this research to the subjects of health and inequality, scholars may consider how different pathways of interdependence through adulthood may be related to measures of stress and changes in health over the life course. The experience of uncertainty and instability during emerging adulthood has been found to have significant implications for mental health outcomes (Arnett, Zukauskienė, and Sugimura 2014). Continued research is needed to examine how varying pathways of intergenerational support may impact particularly Black and Hispanic young adults coming from socioeconomically disadvantaged backgrounds, who are most likely to experience depressive symptoms as young adults (Mossakowski 2008). Overall, this study provides empirical support for a more inclusive and relational view of adulthood, which may be further relevant to apply to broader contexts in which a more individualistic ethos may be assumed or emphasized, such as schools, universities, and the workplace.

Appendix

Table A1. Estimated Proportions of Latent Class Pathways of Interdependence by Race/Gender Groupings.

		Complete independence	Independent transitional support	Gradual independence	High to low support	Extended interdependence	Boomerang
White	Male	.3830	.1645	.1361	.1584	.1048	.0531
	Female	.4160	.2080	.1183	.1218	.0814	.0545
Black	Male	.2003	.2154	.1592	.1486	.1667	.0899
	Female	.2105	.2989	.1714	.1137	.1261	.0613

Note. These race/gender groupings are calculated after assigning individuals to their most likely latent class, as opposed to estimating the relationship to covariates simultaneously within the LCA model as conducted in the multigroup LCA models. Therefore, proportion totals in this table may differ from estimates in Table 4. LCA = latent class analysis.

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Notes

1. In regard to the residential measures in Wave 4, we note that 99 percent of the survey interviews were completed in 2008, which may capture the beginning of the foreclosure crisis in the United States. However, when considering the extent to which the Add Health respondents may have been impacted by foreclosure, data indicate that eviction rates remained stable at less than 1 percent of the sample, which may be due to the timing of the survey or the age of respondents (Hatch and Yun 2020). Because of this minimal change, we do not believe our sample was likely to experience significant direct effects of the housing crisis, though we do recognize the unique circumstances of this broader context.
2. In all measures of financial help related to mothers, fathers, or parents, the survey item asks that respondents consider their mother or father figures (i.e., current and previous residential mother and father), which helps to account for respondents who may have deceased parents or other family changes.
3. This survey measure was only asked of those living in their parents' home in Wave 3. As such, about 60 percent were excluded from this question, as indicated in Table 1. This does not change the overall analytical sample size of 14,675, given that our method of repeated measure LCA allows us to include such indicators asked only of some respondents (Lanza et al. 2015).
4. The wording of this measure slightly differs in Waves 4 and 5: In Wave 4, respondents are asked how many times they have given financial assistance specifically to their mother and separately to their father, while in Wave 5 they are asked how many times they have given financial assistance to their parents (without distinction between mother and father).
5. In addition, we have checked the prevalence of intergenerational pathways by race/gender groupings (results included in Appendix). Notably, we observe large gender differences among Black respondents in the extended interdependence and independent with transitional support groups, and large gender differences among White respondents in the complete independence group.

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