

Cohabitation and Exchanges of Support*

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Abstract

This paper examines the relationship between nonmarital cohabitation and routine exchanges of support between American adults aged 19–30 (N = 3,809) and their aging parents, using data drawn from the first wave of the National Survey of Families and Households. Cohabiting young adults were found to be significantly less likely to be exchanging support with their parents than their married or single, noncohabiting counterparts. Cohabiting young adults were also significantly less likely than married young adults to nominate their parents as persons to turn to in an emergency. Analysis of variability in exchanges of support with parents among cohabiting young adults revealed that the quality of the relationship with the parent to be the most potent predictor of exchanges.

Cohabitation and Exchanges of Support

Nonmarital cohabitation has rapidly become a common feature of family life in American society. In 1977 about 1.1 million Americans were estimated to be in a cohabiting relationship (Casper and Cohen 2000). By the end of the century, the number had increased to 7.6 million (Fields and Casper 2001). Put another way, by 1995 nearly 45% of adults under the age of 45 had ever cohabited (Bumpass and Lu 2000). This sharp increase has meant that our scholarly understanding of these phenomena is quite uneven. The demographic parameters of this social change have received the most attention. We know who is most likely to cohabit, what the timing, duration, stability of these unions are, and how these unions affect subsequent marital stability. However, our knowledge about the implications of cohabitation for a variety of dimensions of family life beyond marital stability remains fragmentary.

This paper explores the relationship between cohabitation and intergenerational exchanges of support during young adulthood. This topic has been virtually

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ignored. This is somewhat surprising, given that nonmarital cohabitation is quite popular during young adulthood and that intergenerational exchanges of support are crucial in assisting young adults to navigate key life transitions such as moving from schooling to work, buying a home, and transitioning into parenthood. We know that when individuals get married, exchanges of support with parents increase. However, marriage is becoming less common among young adults as a way to organize intimate relationships and often appears to be replaced by cohabitation. This change raises an important question: Can cohabiting couples count on the same kinds of support from their parents? For many married couples, the transition to parenthood prompts parental support. When cohabiting couples have a baby, do their parents respond in the same way? For many young adults, parental support is best characterized as a *safety net*. Contact and exchanges may be quite infrequent when there are few needs. However, when an emergency arises, parental support is forthcoming. Do cohabiting couples perceive a parental safety net in the same way as young adults (both single or married) who are not cohabiting? Finally, for currently cohabiting couples, what might be the factors associated with ties to parents?

Background

A number of studies show that exchanges of support between aging parents and their children are most prevalent when adult children are in their twenties (Eggebeen and Hogan 1990; Silverstein and Bengtson 1997; Soldo and Hill 1993). This is not surprising given that young adulthood is marked by a number of transitions, the majority of which are best navigated with assistance from parents (Eggebeen and Hogan 1990; Hogan, Eggebeen, and Clogg 1993; Stack 1972). Parents also have more resources to share with adult children. Middle-class parents of young adults are likely to be at a point in their lives (mid-life) in which they have discretionary time and money to devote to helping their children. Working-class parents may not have the discretionary income, but they can still be a strategic source of child care, temporary shelter, or social and emotional support (Burton and Bengtson 1985). There is considerable evidence that both adult children and parents expect that support should be forthcoming (Hogan and Eggebeen 1995). Finally, for aging parents, adult children are a significant, if not central, source of routine household assistance, emotional support, and care in times of need (Davey and Eggebeen 1998; Eggebeen 1992; Eggebeen and Davey 1998).

Despite the centrality of both cohabitation and parental support to the lives of young adults, previous work on these subjects has been limited to examining financial support. Rindfuss and VandenHeuval (1990), using data from the National Longitudinal Study (NLS) class of 1972 found that cohabitators were more likely than married couples, but less likely than single young adults, to depend

on parents for more than half their financial support. In contrast, Hao (1996), using data from the National Survey of Families and Households (NSFH), found that cohabiting couples were less likely than married couples to have received any financial transfers from parents over the previous five years.

There are several reasons to expect that the full array of exchanges of support between parents and children, not just financial transfers, will differ by union status. First, and most obvious, it may be that cohabiting adult children have a more distant or strained relationship with parents than married young adults. The rapid increase in cohabitation makes it likely that there are sharp generational differences in opinions on this phenomenon. Adult children, sensing that their parents may not approve of their relationship, may minimize contact. Alternatively, generational differences on the moral legitimacy of cohabitation may lead to conflict that is not quickly or easily resolved, leading to distant or severed ties initiated by parents. Thus, cohabiting adult children are at greater risk of strained relationships with parents, and these distant or strained relationships may dampen exchanges of support and help relative to married young adults.

Another possibility builds on the fact that cohabiting relationships are notoriously unstable (Bumpass and Lu 1999; Bumpass, Sweet, and Cherlin 1991). Parents, sensing that this relationship may not last, may be reluctant to invest time and resources until it shows some evidence of stability or permanence—possibly by being transformed into a marital relationship. As a result, cohabiting young adults may be much less likely than their married counterparts to receive various types of support from parents. Assuming that cohabitation is less institutionalized than marriage (Nock 1995), there may be fewer expectations for support on the part of young adults who are cohabiting, or parents may feel fewer obligations to offer support to their cohabiting children. Finally, it is well documented that those who cohabit are more liberal in their social and political views, less religious, more likely to have egalitarian gender role ideologies, and more tolerant of alternative family forms (Clarkberg et al. 1995; Lye and Waldron 1997; Thornton et al. 1992). In short, there are a number of plausible reasons for expecting significant differences in patterns of support between parents and adult children, depending on their cohabitation status. All of the arguments predict that there will be less support between cohabiting adult children and parents relative to married adult children, although different arguments emphasize different mechanisms.

A closely related but distinct question is what factors contribute to closer ties between cohabiting children and their parents? There are several possibilities. First, the nature of the cohabiting relationship itself may influence parent-child relationships. When the cohabiting relationship is “marriage-like” in its characteristics, it may be more likely that parents accept and accommodate themselves to it. The longer a cohabiting relationship lasts, for example, the more likely it is that parents and children will establish and maintain ties. In a related vein, the quality and stability of the cohabiting relationship may influence intergenerational ties. Adult children who express unhappiness with

the cohabiting relationship or pessimism about its long-term prospects may be inclined to withdraw from parents. Parents who feel uncertain about the prospects of their child's cohabiting relationship may also limit investment in that relationship. Finally, cohabiting relationships that involve grandchildren are likely to spawn closer links between parents and children. Another possibility is that when it is certain that marriage is just around the corner, both parents and adult children may begin to strengthen their exchange relationships, possibly because they begin to buy into the cultural prescriptions about how parents treat their married children or because their relationships become closer as a result of shared activities surrounding the planning and execution of the marriage ceremony.

A third possible mechanism is that the strength of the intergenerational tie between cohabiting adult children and their parents may be influenced by how much the adult child values close family relationships. Apart from the nature of their particular family ties, adult children may feel that parents and children should be close, and they act on this belief by forming more active exchange relationships with parents.

Finally, of course, intergenerational support is strongly influenced by the quality of the relationship between aging parents and their cohabiting adult children. It seems reasonable to expect that, just as for married or single adult children, satisfying, intimate ties between cohabiting children and their parents will be strongly associated with a greater propensity to exchange support.

Data and Methods

The data for this study are drawn from the first wave of the 1987/88 National Survey of Families and Households (NSFH; Sweet, Bumpass, and Call 1988). This national survey is ideally suited to addressing the above questions. The survey is nationally representative, involving interviews with 13,008 respondents. It also contains over samples of single-parent families, stepfamilies, and—of interest for the purposes of this study—recently married couples and cohabiting couples. The true value of the survey is that respondents were asked questions that cover a wide variety of issues about American family life, including a number of questions about intergenerational ties among family members. The analytical sample consists of 3,809 young adult respondents (aged 19–30) who have at least one living parent (biological or step) and report on a variety of exchanges of support with their parents.

The respondents in the NSFH answered a large number of questions about exchanges of support, permitting support flows between young adults and their biological or stepparents to be measured in a variety of ways. Specific exchanges are classified using six indicators, each scored as “1,” meaning yes, or “0,” meaning no. Exchanges of advice or emotional support are recorded for respondents who indicated giving (or receiving) advice, encouragement, or moral or emotional

support to (or from) aging parents during the past month. Household assistance is recorded if the respondent reported giving or receiving transportation, repairs to the home or car, or other kinds of work around the house during the past month. Finally, respondents are classified as giving or receiving financial support if they reported giving (or receiving) a parental gift or loan worth \$200 or more during the previous five years (excluding any help with a mortgage). Overall giving and receiving is indexed by two variables. Reception of support is measured by summing the receiving variables to form a scale with a range of 0 to 3. Giving of support is formed the same way. Respondents were also asked to whom they would turn for advice, a loan, or help in a crisis or emergency. Young adults who designated a parent as the person they would turn to for help on any of the three questions are coded as having parents available as a safety net. A limitation of these data is that for respondents who are married or cohabiting, we do not have information on the exchanges with their partner's or spouse's parents. What this means is that we cannot draw conclusions about how relationship status affects the total amount of support that couples are receiving. However, this limitation is less serious than it seems at first glance, given that parents generally are the most significant exchange relationship within support networks (Hogan and Eggebeen 1995; Hogan and Spencer 1993; Rossi and Rossi 1990).

The key independent variable in the first part of the analysis is the current relationship status of the young adult. On the basis of their current union status, young adults are classified as married or cohabiting. Although they were not the focus of these analyses, we also include young adults who are not currently married or cohabiting (single). To take into account the effects of marital history, we also include a measure of whether the respondent has ever previously cohabited and a measure of whether the current marriage is a remarriage.

The second half of the paper examines patterns of exchanges with parents among cohabiting young adults. In addition to the set of control variables described below, we sequentially include a series of six variables that allow us to test the four possible predictors of exchanges of support among cohabiting young adults and their parents. Three variables tap whether the cohabiting union is marriage-like in that it has elements of stability or permanence: the length (in months) of the current union, whether there are dependent children present, and the respondents' assessments of whether they think the cohabiting relationship will last. A question on whether the respondent plans to convert the cohabiting relationship into a marriage is used to indicate whether this union can best be seen as the last stage of the courtship process. The extent to which the respondents think close family relationships are valuable is tapped by a question asking for a rating of the importance of intergenerational family ties. Finally, the respondents' ratings of the quality of their relationship with their parents are included.

Also included are a number of indicators that previous work on intergenerational relationships has shown to be important. These include a number of other characteristics of the respondent, such as age, gender, race

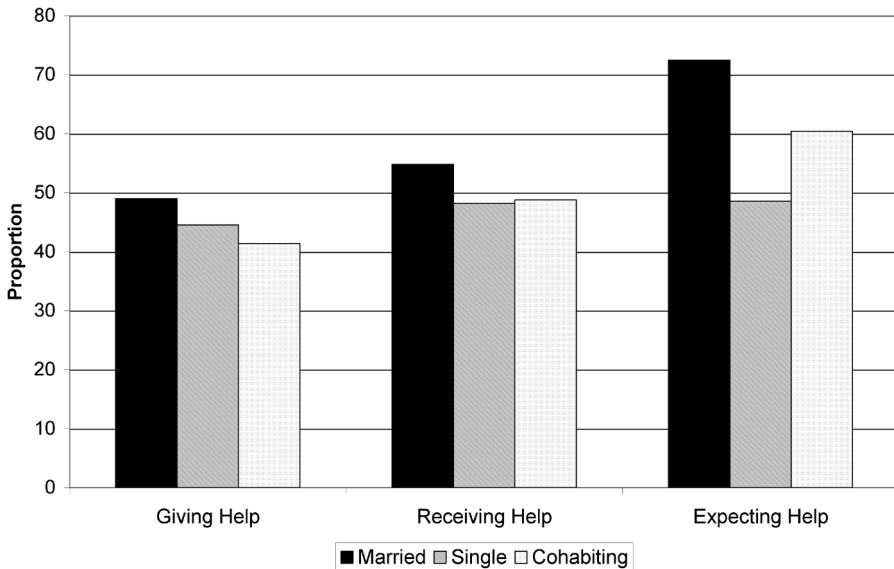


Figure 1. Percent of Young Adults Giving and Receiving Support from Parents, by Partnership Status

(black, Hispanic, other), presence in the home of children under the age of 18, a measure of self-rated health, a shortened form of the Center for Epidemiological Study–Depression Scale, years of completed education, total of all the individual incomes of everyone in the household (this variable is logged because it is highly skewed), and number of siblings. Also included in the multivariate models are measures of the parent or parents, and several indicators of the nature of the relationship between the respondents and their parents. Parent characteristics include a rating of parent's health (of the parent in the worst health if both are alive), number of years of formal education of the most educated parent, and a set of dummy variables indicating whether both parents are alive, mother only, or father only. We also included several variables that tap the nature of the relationship between the young adult and his or her parents. These include a variable measuring the young adult's subjective assessment of the quality of the relationship. The rating scale is one (very poor) up to seven (excellent). (If both parents are alive, we used the highest rating). Distance to the nearest living parent is in miles (logged to take account of the highly skewed distribution of this variable). Also included is a measure of the level of contact with the most contacted parent (the highest rating among visits, telephone calls, and letters was used). The scale for this variable ranges from one (not at all) to six (several

Table 1. The Effect of Union Status of Adult Children on Exchanges of Intergenerational Support with Their Parents

Variables	Total Receipt	Total Giving	Emergency Help	Giving Assist	Receiving Assist	Giving Advice	Receiving Advice	Giving Money	Receiving Money
Marital status:									
Cohabiting (ref)	—	—	—	—	—	—	—	—	—
Married	.12**	.07*	.49***	.29**	.52***	.17	.24*	-.23	-.003
Single	.09*	.04	-.08	.11	.35**	.23	.21	-.32	.01
Remarried?	-.03	.08	-.33*	.11	-.41*	.16	.26	.61*	-.16
Previous cohabitation	.01	-.02	-.13	-.11	-.13	-.02	-.01	.26	.23**
Age	-.02***	-.003	-.03*	-.04***	-.06***	.02	-.02	.03	-.03**
Male	-.12***	-.02	-.26***	.12	-.25***	-.42***	-.50***	.63***	.14
Race:									
White (ref)	—	—	—	—	—	—	—	—	—
Black	-.25***	-.13***	-.26**	-.42***	-.49***	-.44***	-.36***	.29	-.91***
Hispanic	-.06	-.01	-.63***	.05	-.14	-.51***	-.29*	.43	-.31
Other	-.10	.14	-.35	.26	.01	.12	-.02	.93**	-.50
Dependent children	-.02	-.03*	.03	-.06	.03	-.03	-.05	-.19**	-.08*
Health status	-.04**	.03	-.13**	.07	-.11**	.05	-.08	.12	-.04
Depression	.06***	.06***	.05	.11***	.16***	.18***	.13***	.15	.08
Education	.07***	.04***	.04*	.09***	.10***	.14***	.16***	.08**	.19***
Income	.02	.02	.03	-.02	-.06	.07	.09**	.20**	.12**
Number of siblings	-.02***	-.01	-.06***	-.02	-.05**	-.04**	-.01	.06	-.13***
Contact	.05***	.05***	.32***	.16***	.09***	.14***	.12***	.12**	.21***

Relationship quality	.05***	.02***	.17***	.07***	.10***	.05*	.10***	-.02	.09***
Distance (log)	-.03***	-.05***	-.10***	-.27***	-.26***	-.05**	-.06***	.08**	.07***
Parent's health	.03**	-.05***	.24***	-.08*	.10**	-.11**	.07	-.22**	.01
Parent's education	.03***	.01*	.03	.02	.03	.05***	.05***	-.03	.10***
Mom only alive	-.19***	-.02	-.60***	-.03	-.70***	.01	-.29**	-.26	-.37**
Dad only alive	-.28***	-.16**	-.1.15***	-.36*	-.65**	-.38	-.88***	-.97	-.29
R ²	.18	.12	—	—	—	—	—	—	—
-2 Log likelihood	—	—	3789.3	4245.763	3653.369	3771.912	4243.336	1279.444	3400.656
N	3,797	3,797	3,798	3,596	3,581	3,591	3,577	3,798	3,798

Source: 1987/88 National Survey of Families and Households

Note: Columns one and two are OLS regression models. Columns three through nine are logistic regression models. Other variables in the models are: parents living missing, health status missing, number of dependent children missing, number of siblings missing, parent's education missing, parent's health status missing, contact with parents missing, quality of relationship with parents missing.

* $p < .10$ ** $p < .05$ *** $p < .01$

times a week).

With two exceptions, missing data on eleven independent variables do not exceed 6% on any one variable, although these missing data are fairly randomly distributed across respondents. However, 30% of the cases have missing data on total household income, and 11% of respondents have missing data on the depression scale. In order to retain as many cases as possible in the analytical sample, we added controls for missing data on key variables (income, parent's education, health status, depression, number of siblings, parent's health, contact, and relationship quality). To simplify presentation, the coefficients for these variables are not shown in Table 2.

Results

Figure 1 displays the variations in giving, receiving, and expecting help between young adults and their parents by marital status of the young adults. There are clear differences, which chi-square tests show as statistically significant, with married young adults more likely than cohabiting young adults to be giving and receiving support and much more likely to expect support from their parents in a crisis. Single young adults show less dramatic differences. They are slightly more likely than cohabitators to be giving support, have approximately the same likelihood of receiving support, but are much less likely to expect support from parents in a crisis. The question is: Do these differences remain after taking into account characteristics of the young adults, their parents, and various aspects of their relationship?

Table 1 contains the ordinary least squares (OLS) and logistic regression models of three summary measures and three specific types of support. The overall patterns in these results suggest that the observed differences in Figure 1 are fairly robust. Even when characteristics of the adult children, their parents, and the nature of their relationship are taken into account, married adult children are more likely than currently cohabiting adult children to be in an exchange relationship with their parents. Married young adults are significantly more likely than cohabiting young adults to be receiving assistance from and giving assistance to their parents. They are also more likely to nominate their parents as persons they would turn to in an emergency. These summary measures obscure some variations among specific types of exchanges. Giving and receiving assistance with household chores is particularly affected by cohabitation status. Receiving advice is modestly associated with being married. However, giving advice and exchanges of money show no differences by cohabitation or marital status.

Single young adults differ only slightly from their cohabiting compatriots. Singles are nominally more likely to be receiving help from parents, with most of this help in the form of work around the house. There are no differences between single adults and cohabiting adults in giving help of any type to parents or in

Table 2. Factors Associated with Variations in Exchanges of Support among Cohabiting Young Adults and Their Parents

	Giving Support	Receiving Support	Potential Help
Do you plan to marry?	.18**	-.01	.47*
Quality of relationship with parent	.05**	.07***	.22***
Importance of intergenerational family ties	-.01	.03**	.06
Will you and your partner eventually separate?	-.05	-.03	-.03
Length of current union	-.004**	-.004**	.001
Presence of dependent child	-.13	-.14	-.03

Notes: Column one and two are OLS regression models. Column three is a logistic regression model. Other variables in the models are: age, gender, race, education, income, distance, mother only alive, father only alive.

* $p < .10$ ** $p < .05$ *** $p < .01$

expectations of support in times of need.

One of the explanations offered as to why we should expect fewer exchanges of support between cohabiting young adults and their parents is that cohabitators may be more likely to have a distant or strained relationship with their parents. However, the differences in exchanges with parents between cohabitators and married young adults remained even with controls for contact with parents and a measure of relationship quality. These results leave open the possibility of other explanations for the observed differences in exchanges.

Table 2 contains models testing the four explanations of variations in intergenerational ties with parents among cohabitators. First, it was argued that the nature of the cohabiting relationship might be influential in that more marriage-like or stable cohabiting unions are more likely to be characterized by closer ties between generations. The evidence does not support this. The presence of children (one possible indicator of a cohabiting union being marriage-like) is not related to giving support to parents or receiving support from parents. Nor is presence of children associated with turning to parents in times of need. Respondent evaluations of the potential for eventual breakup—an indicator of union stability—are unrelated to ties to parents. Finally, the length of the cohabiting union, which we predicted to be positively related to exchanges with parents, is actually negatively related to giving and receiving support.

A second explanation is that young adults in cohabiting relationships who appear to be in the last stage of the courtship process are more likely to have close ties with their parents. There is evidence that the likelihood of giving support is higher for cohabitators who have plans to marry. They also are slightly more likely to turn to parents in an emergency. There is also some evidence for the third

explanation: that ties with parents may be influenced by how much the adult child values close family relationships. Adult children who are of the opinion that intergenerational family ties are important are also more likely to be receiving support from their parents.

Finally, it was suggested that ties between cohabiting young adults and their parents are influenced by the quality of their relationship. There is strong evidence for this. The more positively adult children evaluate their relationships with their parents, the more likely they are to participate in exchange relationships and to indicate they would turn to their parents in an emergency.

Discussion and Conclusions

Young adulthood is a period of life characterized by a number of turning points and transitions. It is generally assumed that support from family members, most notably parents, can be crucial for assisting young adults through these turbulent times. Surprisingly, however, little empirical attention has been given to what factors promote or inhibit supportive intergenerational relationships during this life period. The purpose of this analysis was to explore the relationship of nonmarital cohabitation—an increasingly popular life style choice among young adults—and intergenerational support.

The results clearly show that cohabiting young adults are significantly less likely than married young adults to be in exchange relationships with their parents. Most notably, cohabiting young adults are much less likely than their married or single counterparts to be giving and receiving assistance with household tasks. They are marginally less likely to be giving any type of support to their parents. Finally, they are less likely than married young adults to nominate their parents as persons they would turn to for emergency support. Significantly, these results stand even in the context of adjustments for a variety of characteristics of the young adults, their parents, and the nature of the relationship between them. There is also good reason to view these differences as a conservative estimate because of the focus on exchanges of support between nonresidential adult children and their parents. If coresidence were included as a form of intergenerational support, it is likely that the differences in support exchanges with parents among cohabiting young adults and those who are married or single would be even larger. Coresidence as a form of support by parents is very common in young adulthood, is used mostly by those who are single, and is probably rarely used by those who cohabit.

Although these analyses were not set up to test explicitly why cohabiting young adults have weaker ties to their parents, the findings offer insights about the explanations described in the introduction. First, the differences between cohabitators and noncohabitators in their relationship with parents is not the only explanation of these differences, given that neither level of contact nor a measure of the quality of the relationship significantly changed the effect of cohabitation.

Selectivity into cohabitation remains a possible explanation. However, a crude proxy for selective differences—a measure of previous cohabiting experiences—did little to change the observed differences.

A possible explanation is that cohabitation remains largely uninstitutionalized. It seems reasonable to suppose that, faced with uncertainty about what their role as parents should be in the lives of their cohabiting adult children, parents retreat. This retreat is consistent with the observed pattern in these data, which show the starkest differences between married and cohabiting children is in the reception of support from parents. Similarly, adult children, who face their own uncertainty about the permanence of their cohabiting relationship, may make few, if any, demands on parents. They may also be less likely to engage in the behaviors of married couples that create and strengthen the ties between them and parents, such as visiting on vacations, spending holidays together, or involving parents in family events and rituals. The resulting social distance is likely to create barriers to flows of routine kinds of assistance.

So which cohabiting couples are likely to be most involved in exchanges of routine support with their parents? We had speculated that that young adults in cohabiting unions that were more marriage like, cohabiting unions that were in the last stage of courtship, cohabiting unions where the young adult valued close family ties, and cohabiting unions where the young adult had a positive relationship with the parent would all be more likely to be in an exchange relationship with their parents. The evidence suggests that quality of the relationship between cohabiting adult children and their parents is the most important predictor of exchanges of support.

An unexpected finding was that the length of the cohabiting union is negatively related to exchanges of support. We had argued that the more stable the cohabiting union, the more likely there would be exchanges because parents might be more accepting of the relationship or might feel less uncertainty about its stability and begin to invest in it. However, one could also argue that cohabiting unions that remain stable without being converted into marriage or ending within a short period of time might represent a different kind of relationship (and different kinds of young adults). These young adults might have lower levels of exchanges with parents because their choice of this alternative lifestyle might create significant strains in their relationships with their parents.

These results need to be viewed as tentative for a number of reasons. Explanations of why these differences exist have not been adequately addressed. Significantly, it is not clear whether cohabitation per se leads to fewer exchanges or whether young adults already more isolated from parents are more likely to be cohabiting. Nor have these analyses established the magnitude of the effects of differences in exchanges. Statistically significant differences do not necessarily translate into practically significant differences. The focus of this analysis is on routine kinds of exchanges and a measure of hypothetical support. Missing, however, is whether these differences in relationship status would play out when

support is needed for an actual crisis. There is evidence that family members respond with help much more forthrightly in a crisis in the lives of aging parents (e.g., a sudden illness, death in the family, or a financial crisis) than to routine needs (Eggebeen and Davey 1998). While these analyses have established the overall relationship between cohabitation and exchanges, the prospect of significant subgroup variations remains. Whether this cohabitation effect exists for individuals living in poverty or among minority groups remains to be seen. Finally, it must be kept in mind that biological or stepparents are not the only sources of potential support. Fewer exchanges of support between cohabiting young adults and their parents do not mean that they are at risk of not obtaining needed help. A lack of exchanges of support with parents may well be offset by more extensive ties with partner parents, friends, neighbors, or other relatives.

Cohabitation is likely to remain a significant feature of young adulthood either as a part of the courtship process leading to marriage or, for some, an alternative to traditional marriage. Young adults are also likely to remain in need of the support, resources, and care of parents as they move through their twenties and into middle age. Understanding how choices about managing intimate unions affect and are affected by the larger family context should be a significant part of the research agenda of family scholars.

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