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Parental Financial Assistance and Young Adults' Relationships With Parents and Well-Being

Monica Kirkpatrick Johnson

Department of Sociology, Washington State University, P.O. Box 644020, Pullman, WA 99164-4020 (monicakj@wsu.edu)

Abstract

Drawing on data from the National Longitudinal Study of Adolescent Health, this study examined the impact of parental financial assistance on young adults' relationships with parents and well-being. Conditional change models were estimated to evaluate the effects of parental financial assistance reported in Wave 3 (ages 18 – 26) and Wave 4 (ages 24 – 32) of the study. The results (*N*s ranged from 9,128 to 13,389 across outcomes) indicated that financial assistance was positively associated with changes in depressive symptoms and closeness to both mothers and fathers in both periods. Changes in self-esteem were less robustly linked to parental financial assistance. Although the observed pattern with respect to parent – child relations held regardless of the progress young people had made in the transition to adulthood, the effects for well-being, which were also relatively small in magnitude, did not. In particular, changes in depressive symptoms associated with financial assistance were concentrated among individuals occupying adult social roles.

Keywords

financial assistance; parent – child relationships; transition to adulthood; well-being

The transition to adulthood is elongating and diversifying, with old models of movement from school to work less viable in the new economy. With more young people pursuing higher education, and for longer periods of time (Fitzpatrick & Turner, 2007), and with wages for those without a college or university degree eroding (Lemieux, 2006), young people are taking longer to achieve financial independence (Danzinger & Ratner, 2010). Young people are now more frequently in a semidependent state for a number of years as they invest in higher education, job training, or struggle to make ends meet in poorly paying jobs. In this context, parents are often providing significant practical and financial assistance well past their children's 18th birthdays (Schoeni & Ross, 2005; Settersten & Ray, 2010).

Financial assistance from parents fosters higher educational attainment, reduces college dropout, and facilitates movement into career-related work (Johnson & Benson, 2012; Public Agenda, 2010). Young adults' living standards are improved through parental financial investments toward education and home buying (Semyonov & Lewin-Epstein, 2001). As such, financial support during young adulthood is now recognized as an important mechanism in the intergenerational transmission of socioeconomic status (SES; Fingerman, Cheng, Tighe, Birditt, & Zarit, 2012; Henretta, Wolf, Van Voorhis, & Soldo, 2012; Settersten & Ray, 2010; Swartz, 2008).

While evidence mounts that financial support shapes attainment, much less is known about the effects of this extension of support on other aspects of young adults' lives. Does it bolster young adults' socioemotional health during a major transition period, softening or eliminating the blows to well-being that might stem from financial difficulty? Or is it less salutary, if young adults feel they ought to be able to make it without parents' help? For similar reasons, are emotional ties with parents supported though these transfers, or are they weakened?

In this study, I drew from multiple waves of the National Longitudinal Study of Adolescent Health (Add Health; see <http://www.cpc.unc.edu/projects/addhealth>) to examine whether financial support during young adulthood affects parent – child relationships as well as young adults' well-being. I also examined whether movement into adult social roles moderates these relationships. Although there is evidence that the prevalence of parental support varies according to whether or not their offspring have taken on adult roles (e.g., left school, marriage, etc.), signaling progress in the transition to adulthood (Fingerman, Miller, Birditt, & Zarit, 2009; Siennick, 2011; Swartz, 2009; Swartz, Kim, Uno, Mortimer, & O'Brien, 2011), little is known about whether the consequences of parental support vary by the young adult's progress in the transition to adulthood.

The Changing Transition to Adulthood

Demographers tracking role transitions, including school exit, home leaving, employment, marriage, and childbearing, have documented both an elongation of and diversification in the transition to adulthood in advanced industrialized nations, including the United States (Fussell & Gauthier, 2005). Young people are staying in school longer, delaying family formation, and staying in the parental home longer, moving back the age at which they have “accomplished” these adult transitions. Their transition patterns also demonstrate greater variability, with fewer following dominant pathways. Although the United States does not have the most prolonged transition to adulthood (Fussell, Gauthier, & Evans, 2007), a recent comparison of 19 countries named the United States as having the most destandardized transition to adulthood (Elzinga & Liefbroer, 2007). More young people are combining higher education with employment, having children before marriage, returning to the parental home, and combining roles in other varied ways, yielding a highly complex pattern characterizing this period of the life course.

A destandardized transition to adulthood presents not only new opportunities to young people but also new risks (Settersten, 2007), and how successfully young people navigate this critical period is likely to have lifelong implications, because the decisions young people make about education, work, and family at this time structure later opportunities. Families are the primary “scaffolding” and “safety net” for young people traversing this new terrain (Swartz et al., 2011). This is particularly true in nations with weaker social safety nets, such as the United States (Newman, 2012; Settersten, 2007). Parents have long supported their children until they reach key milestones of adulthood, Swartz (2009) argued, and they continue to do so even as these milestones occur at later ages. This support takes a variety of forms, including the provision of housing, child care, help with tuition and living expenses, as well as emotional support and advice (Fingerman, Cheng, Tighe, et al., 2012; Swartz, 2009).

Intergenerational Exchange and Support

Intergenerational exchange of practical and material support in the United States is not an ongoing, consistent, feature of families; instead, it occurs during specific periods of the life course (e.g., young adulthood, old age) or as the need arises (e.g., divorce, ill health, job loss; Swartz, 2009). Exchange of support generally follows norms of reciprocity, but usually

reciprocity is considered over the long term, and it often involves different types of support (e.g., financial support to offspring and physical care to older parents; Silverstein, 2006; Swartz, 2009). Within an exchange framework, parents may provide support to their adult children in anticipation of receiving support back from those children when they need it. Indeed, offspring who have received more assistance during young adulthood have been shown to provide more support to older parents later (Henretta, Hill, Li, Soldo, & Wolf, 1997; Silverstein, Conroy, Wang, Gairrusso, & Bengtson, 2002). Parents may also invest in their young adult children's success because successful adult children give more support to parents (Fingerman et al., 2009; Fingerman, Cheng, Birditt, & Zarit, 2012).

But assistance to adult children is likely motivated by more than an expectation of reciprocated support. According to the *developmental stake perspective*, parents are invested in how their children do in life as a part of their own legacy. They measure their own success as parents in terms of children's achievements (Fingerman et al., 2009) and thus are negatively affected by the problems of their adult children (Fingerman, Cheng, Birditt, & Zarit, 2012). Indeed, parents may benefit directly and indirectly from giving support. Older parents who have adult children relying on them for instrumental support, including financial support, suffer fewer depressive symptoms (Byers, Levy, Allore, Bruce, & Kasl, 2008).

Although intergenerational relations in the United States can largely be characterized as close and affectionate (Swartz, 2009), they can also involve *ambivalence*, or the experience of both positive and negative feelings simultaneously, which often arises when conflicting norms are at play (Connidis & McMullin, 2002; Pillemer & Sutor, 2002). Receiving or giving support may conflict with norms about independence in adulthood. Though conceptually distinct, ambivalence is positively associated with conflict and negatively associated with closeness in relationships (Pillemer & Sutor, 2002). After briefly reviewing what is known about the frequency and correlates of parental financial assistance to young adult children, I apply these insights from the study of intergenerational relations to develop expectations about the consequences of parental financial assistance for young adults.

Patterns of Parental Financial Support to Young Adults

Estimates of the prevalence of parental financial support to young adult offspring vary somewhat by the sample characteristics and measure of support, but they generally indicate that it is commonplace. Siennick (2011) reported that 75% of Add Health respondents (age 18 – 28 in 2001) received financial assistance from their parents in the previous 12 months; about one third reported transfers of \$1,000 or more (the top category). She also found that about 40% of National Longitudinal Study of Youth 1997 young adults (age 19 – 23 in 2003) reported gifts of at least \$200 in the past year. Schoeni and Ross (2005) found in the Panel Study of Income Dynamics that 34% of 18- to 34-year-olds no longer living with their parents received money from them in a given year, with rates of support dropping with age. The average amount received among recipients was \$3,410.

Parental financial support of young adult children is significantly tied to the financial resources and other characteristics of the family of origin. Young adults from middle- and upper class families receive greater financial support than do those from poor and working-class families (Fingerman, Cheng, Tighe, et al., 2012; Schoeni & Ross, 2005; Siennick, 2011; Swartz, 2008). Many studies have indicated that racial/ethnic differences in financial support tend to reflect associated differences in familial financial resources (Berry, 2006), although some have indicated that Black and Asian American young adults receive more financial assistance than Hispanics and non-Hispanic Whites after taking into consideration parental resources (Siennick, 2011). Young adults from two-parent and smaller families also

receive more financial assistance (Fingerman et al., 2009; Siennick, 2011; Swartz et al., 2011).

Characteristics of young adults and their circumstances also shape receipt of parental financial support. Financial support declines as young adults get older (Fingerman et al., 2009; Siennick, 2011; Swartz et al., 2011) and make progress in the transition to adulthood. For example, financial support is higher for young adults pursuing higher education and lower for those working full time and those who have married (Fingerman, Cheng, Tighe, et al., 2012; Siennick, 2011; Swartz et al., 2011). Whether young adults who have become parents receive more or less financial assistance may depend on their age and marital status (Sage & Johnson, 2012).

Although no study has yet evaluated whether young adults' socioemotional well-being shapes the prevalence or extent of parental financial assistance, the fact that parents provide greater support to adult children experiencing difficulties (e.g., arrest, poor physical health, unemployment) suggests that greater support may go to those with socioemotional problems as well (Fingerman et al., 2009; Siennick, 2011). And although circumstances may override a poor relationship, young adults generally receive more financial assistance when they have better relationships with their parents (Amato, Rezac, & Booth, 1995; Siennick, 2011; Swartz et al., 2011). Thus, in assessing the consequences of parental financial support, it is important to take into account characteristics of the family of origin and possible selection processes tied to well-being and family relationships.

Consequences of Parental Financial Support for Parent – Child Relationships and Well-Being

Well-being and parent – child relationship quality demonstrate patterns involving both continuity and change from childhood through the transition to adulthood. With respect to well-being, the time after late adolescence is generally one of improvement for young people as a whole (Schulenberg, O'Malley, Bachman, & Johnston, 2005). Self-esteem improves from the late teens through the 20s (Amato & Kane, 2011; Erol & Orth, 2011; Schulenberg, O'Malley, Bachman, & Johnston, 2000). Depressive symptoms decline as well, at least through the early 20s (Adkins, Wang, Dupre, van den Oord, & Elder, 2009; Amato & Kane, 2011; Wickrama, Conger, Lorenz, & Jung, 2008). And within a pattern of considerable continuity in quality of parent – child relationships from adolescence through young adulthood (Johnson & Benson, 2012), in particular when it comes to feelings of emotional closeness and warmth (Aquilino, 1997), change is also evident. Parent – child relationships generally see improvement from the late teens through the early 20s (Thornton, Orbach, & Axinn, 1995).

Most attention has been paid to coresidence and its effects on well-being and parent – child relations rather than financial assistance (Ward & Spitze, 2007; Whiteman, McHale, & Crouter, 2011), so empirically this is a fairly open question, yet there are multiple reasons to expect it may be consequential, with some reasons pointing to positive outcomes and some to negative ones. Taking the positive outcomes first, parent financial support may provide an important material safety net that helps young people avoid financial stress. Financial stress is consistently observed to reduce well-being (e.g., Lantz, House, Mero, & Williams, 2005; Pearlin, Menaghan, Lieberman, & Mullan, 1981). It may also enable young people to make more deliberate and well-timed decisions about school, work, and family. Young adults subject to more financial stress or who are less able to pursue their goals may experience lowered well-being. Getting some money from parents may also reinforce that parents are always there for them. Even as the young person moves into adulthood, he or she learns that parents can still be relied on, facilitating continued or improving well-being and better

parent – child relationships. Parents and young adults alike may view assistance as helping the young adult succeed, which, as noted above, can be mutually beneficial (e.g., Fingerman et al., 2009; Silverstein et al., 2002) and a normative part of intergenerational exchange (Swartz, 2009).

Studies of coresidence as well as those that have looked at support broadly have yielded results that are consistent with this positive view. Despite some increase in conflict when young adults live at home, coresidence is generally found to have neutral to positive effects on closeness between parents and young adult children (Aquilino, 1997; Ward & Spitze, 2007). And in a cross-sectional study, Fingerman, Cheng, Wesselman, et al. (2012) found that young adults receiving high levels of parental support (of multiple kinds) had greater goal clarity and higher life satisfaction.

At the same time, independence is still considered a hallmark characteristic of adulthood. Independence broadly, and financial independence specifically, are considered among the qualities most frequently selected as necessary for attaining adult status (Arnett, 1997), and a sense of independence predicts seeing oneself as an adult (Johnson, Berg, & Sirotzki, 2007). Continued financial support may violate either the parent's or young adult's sense that the young adult should be able to do it on their own. "Establishing a relationship with parents as an equal adult" is also among the most popular criteria selected as necessary to be an adult (Arnett, 1997), and this could be undermined as long as parents are providing financial support. One recent study found that financial support from parents during young adulthood lowered young adults' sense of self-efficacy (Mortimer, Kim, & Swartz, 2010), suggesting that support may undermine young adults' well-being.

On the basis of work on intergenerational ambivalence, it would seem that parent – child relationships may be affected as assistance bumps up against expectations of being an adult. Norms of familial solidarity promoting support may conflict with norms about achieving independence during this stage of the life course (Birditt, Fingerman, & Zarit, 2010; Pillemer & Suitor, 2002). Ambivalence may arise for parents of young adults who both want to help their children be successful or help pull them out of trouble, and make sure they become independent (Birditt et al., 2010). Young adults, too, may both expect help and expect that they should be capable of taking care of themselves. Aquilino and Supple (1991) found that, among parents coresiding with young adult children, young adult unemployment and greater financial dependence on parents had a negative effect on parents' reports of the parent – child relationship.

How do we make sense of these competing possibilities? Looking at the range of practical and financial support provided in the transition to adulthood, it would seem generally that parents today who are providing these supports do not harbor deep resentments (Settersten & Ray, 2010) and evaluate the support their children need as appropriate and similar to what other young adults need (Fingerman, Cheng, Birditt, & Zarit, 2012). Parents are particularly accepting of providing financial support to pursue higher education (Aquilino, 2005; Goldscheider, Thornton, & Yang, 2001). But if young adults do not share that perspective, financial assistance could feel like a sign of failure. Although parents can compare their own experience of the transition to adulthood with their children's, young adults may still feel normative pressure to be independent despite changes to the institutions and opportunities structuring their own movement into adulthood.

For young people pursuing higher education, this violation of independence expectations seems unlikely. Parents and young people generally share the expectation that parents will help pay for college (Goldscheider et al., 2001). But young people's expectations for support and their views of its appropriateness may vary by social class (Lareau & Weininger, 2008),

and those out of school or otherwise moving into adult social roles, such as marriage and full-time work, may see parental financial support as less desirable. Roles such as marriage signal adulthood to parents (Aquilino, 1997) and to oneself (Johnson et al., 2007), whereas the role of student signals dependence. Indeed, the negative relationship between school enrollment and family formation (e.g., Hango & Bourdais, 2007; Thornton, Axinn, & Teachman, 1995) likely reflects normative beliefs that financial independence should be established prior to family formation, rendering these roles normatively incompatible (Hango & Le Bourdais, 2007; Raley, Kim, & Daniels, 2012; Thornton, Axinn, & Teachman, 1995). Consistent with this, financial security is related to marital decision making and intentions (Barr & Simons, 2012; Smock, Manning, & Porter, 2005).

The acceptability of parental financial support, and the extent to which it interferes with normative expectations, should therefore vary by whether or not young adults have moved out of school, live on their own, have entered the workforce, have married, and have become parents. Consistent with the possibility, Fingerman, Cheng, Wesselman, et al. (2012) found, in a cross-sectional study, that the positive relationship between high levels of parental support and young adults' goal clarity and life satisfaction was not evident if young adults had left school, left home, or had children. As such, the consequences of parental financial support for parent – child relationships and well-being may be dependent on progress in the transition to adulthood, with more deleterious effects for individuals in adult statuses.

The expectations developed here posit an effect of parental financial support on young adults' relationships with their parents and their well-being, mindful that close relationships with parents as well as lowered well-being may encourage parental financial giving and need to be controlled. But the relationship could also simply be spurious. Various young adult problems could elicit parental support as well as affect their well-being and relationships with others. Being arrested, getting fired, getting a divorce, and other experiences that are not generally good for a person prompt parental support (Fingerman et al., 2009; Siennick, 2011). I addressed these possibilities regarding causality the extent possible in the analyses.

Method

Data

This research used data drawn from Waves 1, 3, and 4 of the National Longitudinal Study of Adolescent Health (Add Health), a nationally representative study of American adolescents in Grades 7 through 12 from 134 middle and high schools in 80 communities (Bearman, Jones, & Udry, 1997). The Wave 1 (in-home) survey interviews began during the 1995 – 1996 school year. Participants were reinterviewed between 2001 and 2002 for Wave 3 (at ages 18 – 28) and between 2007 and 2008 for Wave 4 (at ages 24 – 34). The Wave 2 (1996) survey administration occurred later in adolescence and would potentially have provided a better starting point to examine change during the transition to adulthood, but it excluded a large number of respondents (by design) who were included in the other waves, making it less desirable.

Measures

Parent – child relationships were measured by how close respondents felt to their mother and to their father (1 = *not at all*, 5 = *very much*). The quality of relationships between respondents and their parents were indexed by multiple items each wave, but only closeness was common to all three. At Wave 1, when most respondents were living at home, respondents were asked about closeness to their residential mother or mother figure. The same was true of fathers. At Wave 3, respondents were asked the same item about closeness

separately regarding three potential mothers and three potential fathers. I used closeness to the current residential mother when available, followed by the previous residential mother and, last, the nonresidential biological mother. In Wave 4, respondents were asked the same closeness item for one mother or mother figure and one father or father figure.

I examined socioemotional well-being with two indicators: (a) self-esteem and (b) depressive symptoms. Self-esteem was measured by four items in both Waves 1 and 3, which asked respondents how strongly they agreed that they “have a lot of good qualities,” “have a lot to be proud of,” “like yourself just the way you are,” and “feel like you are doing everything just about right” (reverse coded so that 1 = *strongly disagree* and 5 = *strongly agree*; $\alpha = .80$ in Wave 1 and $\alpha = .79$ in Wave 3). The items were averaged to form a scale. Because none of the items were included in Wave 4, the analysis of self-esteem was limited to Waves 1 and 3.

Depressive symptoms were measured with nine items from the Center for Epidemiologic Studies Depression Scale (Radloff, 1977) that appeared in all three waves. Respondents indicated the frequency (0 = “never or rarely,” 1 = “sometimes,” 2 = “a lot of the time,” 3 = “most of the time or all of the time”) of these symptoms: “you were bothered by things that don’t usually bother you,” “you felt that you were just as good as other people (reverse coded),” “you had trouble keeping your mind on what you were doing,” “you felt depressed,” “you felt that you were too tired to do things,” “you enjoyed life” (reverse coded), “you felt sad,” and “you felt that people disliked you.” The items were averaged to form a scale (Wave 1 $\alpha = .80$, Wave 3 $\alpha = .81$, Wave 4 $\alpha = .82$).

Parental financial assistance in Wave 3 was measured by whether a parent had given the respondent “any money or paid for anything significant for you during the past 12 months,” excluding regular birthday or holiday gifts. Respondents receiving money were also asked the value of this financial help (1 = “less than \$200,” 2 = “\$200 to \$499,” 3 = “\$500 to \$999,” 4 = “\$1,000 or more”). Respondents were asked about assistance from up to six parents (current and former residential mothers and fathers as well as nonresidential biological mothers and fathers). It is difficult to know whether respondents might attribute the same financial assistance to more than one parent or whether the amounts across parents can be accumulated. For example, just under 60% of respondents reported the same level of assistance from a mother as from a father. Identical amounts attributed to both parents may indicate the assistance was from parents jointly. Differing amounts may reflect differing assistance or that a joint gift was attributed to one parent and not the other. Accordingly, the cleanest measure of financial assistance is a dichotomous indicator of any assistance given by any parent. To assess whether the amount of assistance also affected the outcomes, the highest amount across potential parents was used. This may underestimate assistance if respondents reported separate assistance from more than one parent.

In models of relationships to mothers and fathers, I also examined assistance given by mothers and fathers specifically, rather than given by parents, because parental assistance is unlikely to shape the parent – child relationship unless the child attributes that assistance to the parent in question. That assistance may truly be from only one parent or, even if parents’ finances are jointly held, respondents may report it as given from both parents or only from one. This specificity is facilitated by the questionnaire structure, which asked the questions about closeness to a parent and assistance received from that parent together in back-to-back questions for each parent type sequentially (i.e., current residential mother, former residential mother, nonresidential biological mother, etc.).

In Wave 4, parental financial assistance was more narrowly defined around the respondent’s living expenses. Respondents were asked the number of times a parent had “paid your living

expenses or given you \$50 or more to pay living expenses in the past 12 months” (0 = “never,” 1 = “yes, number of times unknown”; 2 = “yes, 1 or 2 times”; 3 = “yes, 3 or 4 times”). In this case, respondents were asked more broadly about their mother (or mother figure) and father (or father figure) rather than the series of potential parents specified in Wave 3. Again analyses were based on both a set of dummy variables for frequency of assistance, and a dichotomous indicator of any assistance given. In Wave 4, 73% of respondents reported the same frequency of assistance from their mother and their father. Parallel measures specific to assistance from mothers and fathers respectively were also used in the models of closeness to mother and father.

Adult role transitions, measured at both Waves 3 and 4, included whether the respondent was in school, working full time (35+ hours/week), living independently of parents, had ever married, had ever cohabited, and had one or more children.

Controls for chronological age, gender, and race/ethnicity (Hispanic/Latino, non-Latino White, non-Latino Black/African American, Asian/Pacific Islander, Native American/American Indian, and “other race”) as well as adolescent family structure, number of siblings, and SES were included in all models. Family structure distinguished five categories, including (a) married biological parent families, (b) single-mother families, (c) single-father families, (d) other two-parent families (largely stepfamilies), and (e) other family structures. Parents’ education was measured by the average of mothers’ and fathers’ educational attainments (1 = *completed grade 8 or less* to 8 = *graduate or professional training*), reported by a parent. If the parent’s response was missing, adolescent reports were used. When only one parent’s educational attainment was available, it served as the final value. Family income was measured through a series of dummy variables that calculated household income during adolescence as a percentage of 1994 federal poverty thresholds (0% – 100%, 101% – 200%, 201% – 300%, 301% – 400%, and >400%), which account for the number of people in the household. An additional variable indicated respondents who were missing income information. The respondents’ earnings (logged) were also included to assess whether the effects of parental assistance hold regardless of how well young adults could support themselves. The findings reported here were very similar to those based on models excluding this measure however. In addition, in preliminary analyses I also considered a range of control variables tapping adolescent (measured at Wave 1) positive and negative behaviors, which may predict the likelihood of receiving parental assistance later and may affect overtime patterns of well-being and relationships with parents. These included school performance (grades averaged across four subjects), engagement in school, frequency of alcohol and cigarette use, and engagement in minor delinquency. Because the presence of none of these behavioral indicators affected the relationship between parental assistance and the outcomes of interest, I excluded them and retained only the sociodemographic controls detailed above.

Analytic Strategy

Conditional change models, in which a lagged measure of the dependent variable is included as an independent variable, were used to estimate the influence of parental financial assistance on closeness to parents, depressive symptoms, and self-esteem. These were deemed preferable to change score models because of the likelihood that initial well-being and relationship quality is correlated with assistance and that, for at least some outcomes, depressive symptoms in particular, initial levels may be causally related to later levels (Allison, 1990). To examine the robustness of the findings to this decision, change score models were also estimated and are summarized after the initial presentation of findings.

Because the measures available for parental financial assistance in Waves 3 and 4 were considerably different, I did not draw on all three waves of data in the same models. Instead,

I modeled change in the outcomes separately from Waves 1 to 3 and then from Waves 3 to 4. In each case, I restricted the analysis to respondents who participated in both waves and who were assigned a sampling weight ($N = 14,322$ for Waves 1 and 3; $N = 12,288$ for Waves 3 and 4). Because of missing responses on the outcome measures, the sample size was somewhat reduced in each case. For closeness to parents, in particular to fathers, the sample size was reduced further, reflecting differences in family structure histories and availability of living parents. With one exception, missing data on the independent variables were trivial, and so listwise deletion of cases with missing data was used. In the one exception, the lagged measures of closeness to mother and father did have higher rates of missing data, but these likely reflect differences in family structure and living arrangements in adolescence. As such, imputation would be inappropriate. Missing data on the dependent variables were not imputed, because they add noise to the estimates (von Hippel, 2007). Thus, the sample analyzed for the Wave 1-to-3 interval ranged from 9,156 (closeness to father, 34% of cases dropped) to 13,389 (depressive symptoms, 7% of cases dropped), and for the Wave 3-to-4 interval the sample ranged from 9,128 (closeness to father, 26% of cases dropped) to 11,795 (depressive symptoms, 4% of cases dropped). I weighted all analyses and used the survey analysis commands in Stata to adjust for the complex sample design.

After presenting the main findings, I explore their robustness not only by considering change score models but also by modeling change between Waves 1 and 4 and by introducing a range of additional measures of experiences young adults have that may render the observed relationships spurious. These include whether the respondent experienced some health limitation that restricted employment, was arrested, was convicted, was incarcerated, was fired or laid off, suffered a major injury, suffered the end of their marriage, or experienced the death of a sibling.

Results

Descriptive statistics for the measures in the analysis appear in Table 1. Financial assistance from parents was quite common at Wave 3, when respondents were age 18 through 28. As shown in Table 1, approximately 75% of the sample reported that a parent had provided such assistance in the past year. The modal amount given was \$1,000 or more. The measure of assistance at Wave 4 was specific to assistance with living expenses (of \$50 or more), and that, along with age, may account for the lower incidence of assistance in the later wave when respondents were age 24 through 34. Still, 43% of the sample reported assistance of this type from a parent. Twenty percent overall, and almost half of those who reported assistance, indicated it had occurred an unknown number of times in the past year.

Average depressive symptoms lessened between Waves 1 and 3 but rose again somewhat by Wave 4. Self-esteem also improved between Waves 1 and 3 (and was not measured at Wave 4). Closeness to parents followed a different pattern: Closeness to both mothers and fathers was highest at Waves 1 and 4, with lower levels reported at Wave 3.

Closeness to Mother and Father

Multivariate conditional change models for closeness to mothers and fathers appear in Table 2 (for the Wave 1 – 3 interval) and 3 (for the Wave 3 – 4 interval). In each case, I present only the coefficients for parental assistance and the lagged dependent variable. As shown in Table 2, financial assistance from parents was associated with increased feelings of closeness to both mothers and fathers (Model 1 for each parent). Adjusted Wald tests indicate no differences by the amount of assistance for closeness to mothers but that higher levels of assistance improved closeness to fathers more so than did lower levels of assistance (adjusted Wald tests indicated statistically significant differences between the two higher amounts with each of the two lower amounts).

In the second model, parental assistance was replaced with maternal assistance for the model of closeness to mother and paternal assistance for the model of closeness to father. As noted earlier, financial support may often be attributed to both parents, but there are also cases in which support is attributed to a mother but not a father (or vice versa), either because it came only from that parent or because the respondent perceived it as stemming from that parent even if parents had joint finances. In each case, additional variation was explained in Model 2 using mothers' or fathers' assistance instead of parental assistance. Also, for both parents, higher amounts of assistance had stronger effects than smaller amounts of assistance (adjusted Wald tests indicated significant differences between maternal assistance of \$1,000+ compared to <\$200; they indicated significant differences between paternal assistance of \$1,000+ compared to both categories under \$500 and between the two intermediate categories compared to <\$200).

The frequency of parental assistance with living expenses at Wave 4 was also positively associated with changes in closeness to mothers and fathers between Waves 3 and 4 (see Table 3). As was the case in the earlier interval, assistance attributed to mothers (Model 2) was tied more closely to change in closeness to mothers than parental assistance overall (Model 1). Likewise, assistance attributed to fathers was tied more closely to change in closeness to fathers (Model 2) than parental assistance overall (Model 1). Maternal and paternal assistance that occurred three to four times over the past year was also more strongly related to changes in closeness than when assistance occurred only one to two times, or an unknown number of times.

In both intervals, the effects of parental assistance on relationships with parents were similar by age, gender, and whether or not the respondent had taken on adult roles. This was assessed through the introduction of interaction terms between parental assistance and age, gender, and the adult social roles one at a time. In the Wave 3 – 4 interval only, the interaction between parental assistance and both parents' education level and family income was significant for closeness to mother and closeness to father (results not shown). In both cases, the positive association between assistance and changes in closeness were strongest at the lowest SES levels, but still apparent across levels.

Depressive Symptoms

Results for multivariate conditional change models of depressive symptoms for the two intervals appear in Table 4 (for Wave 1 – 3) and 5 (for Wave 3 – 4). In each case, I present only the coefficients for parental assistance, the lagged measure of depressive symptoms and, because later models involve interactions with them, the adult role statuses. Model 1 in Table 4 indicates that parental financial assistance was associated with increased symptoms of depression, with little additional difference based on the amount of financial assistance. Assistance amounting to \$1,000 or more over the past year was not significantly different from no support, but adjusted Wald tests demonstrated that it was also not significantly different from the other levels of assistance. It is possible that high-value transfers, or frequent transfers that cumulate to this level, are inconsequential. The evidence of this is not conclusive, however, and a dichotomous indicator of any assistance explained as much change in depressive symptoms (Model 2) as did the set of dummy variables representing the amount of assistance.

Although the primary focus of this study was on parental financial support, closeness to parents also represents a resource young adults have that affects well-being (Roberts & Bengtson, 1993). Given the positive effect of parental financial assistance on closeness to parents (see Table 2), I estimated an additional model including parental closeness alongside financial support (Model 3). The measure represents the highest of closeness to the mother

or father if respondents reported information for both parents. Because closeness is negatively associated with worsening depression and positively associated with assistance, including it actually increases the estimated effect of assistance on depressive symptoms slightly. To test whether the effect of assistance was conditional on levels of closeness, I also estimated a model with an interaction term between these two measures, which proved to be nonsignificant (results not shown).

Additional models (results not shown) including interaction terms also indicated that there were no differences in the effects of parental support during this interval (using either the dichotomous or categorical measure) by age, gender, or parental SES. There were statistically significant differences based on whether or not respondents had taken on adult statuses, however. Models 4 through 7 present coefficients from models that include interaction terms between the dichotomous measure of parental assistance and the respondents' status as a student, full-time worker, having ever cohabited, and having ever married, respectively. In each case, the addition of the interaction term did not increase the variation explained by the model, but it does indicate that the detrimental effects of parental financial assistance were limited to, or worse for, individuals who had moved into adult statuses — that is, there was an effect only if they had left school or if they worked full time, and this effect was larger if they had lived with a romantic partner or married. (The term for parenthood was in the expected direction but was statistically significant at only the $p < .10$ level). These conditional effects by role status were also apparent in models using the amount of assistance (results not shown).

Parental assistance with living expenses was also positively associated with change in depressive symptoms between Waves 3 and 4 both in the model that excluded parental closeness and the one that included it (see Models 1, 2, and 3, in Table 5). For this interval the measure allowed assessment of the frequency with which assistance was provided rather than the dollar amount. Adjusted Wald tests showed no statistically significant differences between the effects of the three frequency categories. A dichotomous indicator of whether assistance was provided also predicted as much variance, as shown in Model 2.

As was the case in the earlier interval, there were no significant conditional effects of parental assistance by age, gender, or parental SES. There were some significant differences by the adult role statuses, however, as shown in Models 4 through 6. Assistance with living expenses was significantly related to change in depressive symptoms for nonstudents, but not for students; for those living independently from parents, but not for those living with their parents; and were stronger for those who had become parents. These conditional effects were also apparent in models using the frequency of assistance (results not shown).

Figures 1 and 2 present predicted means for depressive symptoms for the two intervals, respectively, to illustrate the conditional effects of parental assistance by the adult roles. In each case, it is clear that the gap between respondents receiving and not receiving parental assistance is larger among those in the more “adult” state. Parental assistance was more detrimental if the young person was occupying the adult role than if not. For marriage and full-time employment (in the W1 – W3 interval), and living away from home (in the W3 – W4 interval), it is also the case that young people receiving assistance from their parents did not experience the same reduction in their depressive symptoms that occupying these roles otherwise brings. Although the pattern was fairly consistent across roles and waves of data, it was also the case that the effect sizes are fairly small. To the extent that parental assistance is associated with an increase in depressive symptoms, it is both small and conditional on the young person's roles.

Self-Esteem

Analyses of self-esteem, evaluated only for the Wave 1-to-3 interval, indicated that parental financial assistance had no effect on change in self-esteem, as measured by the amount of assistance (Model 1 in Table 6) or by any assistance at all (Model 2). Controlling closeness to parents, a small significant effect emerged (Model 3; this effect was also apparent with amount dummies, but with no difference in effect between amounts). Any financial assistance from parents was negatively associated with changes in self-esteem. There were no significant conditional effects of parental assistance by age, gender, or parental SES, and only one significant interaction with the adult role markers. Worsening self-esteem was apparent only among individuals receiving assistance who were living independently of parents.

Robustness Across Model Specification

In studying change over time, Allison (1990) delineated reasons for selecting a conditional change model over a change score model that likely apply here but also recommended analyzing results both ways. Results from change score models support the same conclusions as did results from the conditional change models, with only one minor difference: In both intervals, change score models examining change in closeness to mothers found a positive and significant effect of parental assistance, but one that did not vary by amount (Wave 1 – Wave 3) or frequency (Wave 3 – Wave 4).

As a further test of the robustness of these findings, I reestimated models (excluding self-esteem) to examine change in the outcomes from Wave 1 to Wave 4, measuring parental financial assistance in Wave 3. This arguably increases the odds that the assistance preceded change in relationships and well-being (bolstering a causal argument), but it was less preferable because 6 years passed between the time assistance was measured and when the outcomes were measured. If no effects of assistance were found, it would be difficult to know whether assistance does not matter or whether the effects dissipated over time. Despite these trade-offs, the findings were quite robust. Again, the only difference pertained to gradations of support; for closeness to both mother and father, financial support had a positive effect on closeness, but the amount did not matter. As with the results shown in Tables 4 and 5, financial support (of any amount) also had a positive effect on change in depressive symptoms.

Finally, I considered a range of additional events and experiences that may have prompted financial assistance as well as changes in parent – child relationships and well-being. One at a time, additional models (results not shown) included a host of other possibilities that may have occurred during the time interval studied to see whether they could reduce the magnitude of association between parental financial assistance and the outcomes under examination. These factors included whether the respondent experienced some health limitation that restricted employment, an arrest, a conviction, an incarceration, a marriage ending, being fired or laid off (latter interval only), suffered a major injury (latter interval only), or experienced the death of a sibling (latter interval only). In general, these factors did not measurably alter the estimates of the impact of parental financial assistance on the outcomes. In only one instance, involving the conditional effect of having married on depressive symptoms, did the findings differ. In this instance, the main effect (positive) of parental assistance on change in depressive symptoms held up and, although receiving assistance for those who were currently married was also positive, it was no longer statistically significant. Among individuals who had been previously married, receiving assistance was more strongly positive, and significantly, related to change in depressive symptoms. Because respondents whose marriages had ended were not in a more adult status than those who remained married (with those returning to the single status possibly even

being more pre-adult than those who are married), this pattern is inconsistent with that for the other role interactions and may reflect a process whereby those whose marriages ended and received financial support from parents were those experiencing the most trouble prior to receiving the assistance. It is also possible that because most of those whose marriages had ended experienced the “failure” of their marriage (vs. loss of spouse to death), the additional “failure” of receiving money from parents is exacerbated.

Discussion

As the transition to adulthood has lengthened, with a longer period in which young people are not fully dependent, but not independent either, parental financial, material, and practical support have become recognized as an increasingly important “scaffolding” and “safety net” for those who have it (Swartz, 2008). Financial support in particular is recognized as assisting young people in pursuing higher education, moving into career-like jobs, and improving living standards (Johnson & Benson, 2012; Public Agenda, 2010; Semyonov & Lewin-Epstein, 2001). Because financial support during the young adult years is more forthcoming to young people from higher SES families, it is also increasingly recognized as a key mechanism in the intergenerational transmission of socioeconomic status (Henretta et al., 2012; Settersten & Ray, 2010; Swartz, 2008). The only problem, it might seem, is that which stems from inequality, not parental financial assistance itself. And although that is a critical issue, other aspects of how young people are doing have not been extensively examined. This study drew on a nationally representative panel of young adults to test whether financial assistance from parents shaped parent – child relationships and socioemotional well-being.

Receiving financial assistance from parents was associated with increases in closeness with mothers and fathers, especially when assistance measures were specific to mothers and fathers, respectively. The results were remarkably consistent across the period from adolescence (Wave 1) to the first wave of data in young adulthood (Wave 3, ages 18 – 28) and from then to the next assessment (Wave 4, ages 24 – 34). The amount of assistance, evaluated in the first interval, was also positively related to changes in closeness to both parents. The frequency of assistance, evaluated in the second interval, was also related to changes in closeness: Receiving assistance three to four times was tied to larger positive changes in closeness than receiving assistance one to two times or an unknown number of times.

That closeness was strengthened through parental financial assistance is consistent with other research findings that parents generally do not resent assisting their young adult children in today’s world (Settersten & Ray, 2010) and that parents generally see the assistance their children need as appropriate and similar to what other young people today need (Fingerman, Cheng, Wesselmann, et al., 2012). Extending financial support into young adulthood does not appear to be damaging parent – child relationships. Indeed, continued support may bring parents and children closer because it reassures the adult child that the parents are “there” for him or her during this transitional period. The analysis in this study was limited to assessing closeness from the adult child’s point of view. Future research could examine relationship dynamics from parents’ point of view as well.

With respect to the indicators of socioemotional well-being, the pattern looks a little different. Changes in depressive symptoms were positively associated with parental financial assistance. This pattern was consistent across time periods, but not large in magnitude. In general, assistance of any amount was related to increased depressive symptoms, although there was some evidence that assistance at the highest amounts (\$1,000 or more in the past year) may be inconsequential. Perhaps such support occurs for well-

regarded reasons (e.g., tuition, a home down payment) that are less likely to prompt feelings of failure. The findings also indicate that any financial assistance, rather than its frequency, was positively associated with a change in depressive symptoms. Change in self-esteem was also negatively related to parental financial assistance in the first interval, as long as parent – child closeness was controlled. Again, any assistance, rather than the amount, mattered. Mortimer and colleagues (2010) also recently reported that financial support from parents during young adulthood lowered young adults' sense of self-efficacy.

The effects of parental financial assistance on parent – child relationships and socioemotional well-being were no different for young men and women, or for respondents of different ages, and the effects on parent – child relationships were also no different in regard to progress in the transition to adulthood. The negative effects on depressive symptoms were conditional on several indicators of progress in the transition to adulthood in both intervals, however. Although the specific adult statuses that yielded statistically significant interactions with financial help differed somewhat for the two intervals (and, accordingly, the two measures of assistance), the differences point to the same story. Broadly speaking, the association between parental assistance and depressive symptoms was stronger, and in some cases only significant, when young people were in more adult roles. The pattern was weaker for self-esteem, yet it still indicated that financial assistance was associated with lowered self-esteem only among individuals who were living independent of their parents.

The findings for well-being suggest that financial help from parents may violate the expectations of young adults who have otherwise moved into adulthood. These statuses, which are strongly tied to young people's sense of being an adult (Johnson et al., 2007) may still hold meaning to young people about self-reliance (or reliance on a partner instead of parents). And although parents may not have a problem with the assistance they give, and it does not damage the parent – child relationship, parents may also not view their young adult children as fully adult until they are financially independent. Young adults may not either, or they may not feel they are successfully meeting expectations of being an adult. Independence, financial independence, and establishing a relationship with parents as equals are popular notions about what it means to be an adult (Arnett, 1997, 2001). Independence is also a key concern of older parents in their exchange relationships with adult children, with norms of independence in adulthood conflicting with those of solidarity (Spitze & Gallant, 2004; Willson, Shuey, Elder, & Wickrama, 2006). Thus, norms about adulthood appear to operate. Although the findings were consistent with the existence of age-graded norms tied to adult role occupancy, however, such norms were also not producing dramatic effects on well-being.

It is especially noteworthy that in both intervals students were immune to the worsening of depressive symptoms. Financial support for students is widely accepted by both young people and parents alike, and past studies have demonstrated the variable effects of support on parent – child relationships between students and those who have left school. Johnson and Benson (2012) reported that parental financial assistance bolsters young adults' perceptions of their status attainment only among students. Fingerman, Cheng, Wesselmann, et al. (2012) found that parental support (of many kinds) positively affected the life satisfaction of young adults, but again, only among students.

Several limitations of this study are worthy of note. First, the measures of financial assistance were not as detailed as would be desirable. Almost one third of the Wave 3 sample reported assistance in the highest category (\$1,000+), and it is likely a very heterogeneous group. This may be especially true at younger ages. Wightman, Schoeni, and Robinson (2012) found, with Panel Study of Income Dynamics data, that the average

amount of financial assistance among 18- to 24-year-olds who received assistance was about \$11,000. Their measure was derived from amount value estimates for multiple categories of assistance, the most frequently occurring of which was tuition assistance, which does skew the mean, yet the mean value of non-loan assistance exceeded \$1,000 in every category, not just tuition. Half of those who received any assistance received more than \$5,000. Young people also likely underreport the assistance they receive, especially when not prompted by questions about various types (e.g., tuition, rent, insurance, purchased clothing).

Second, despite the use of longitudinal data, it remains possible that the causal influence is actually in the opposite direction to that discussed here. In other words, young people who grow more close to their parents, and those with worsening depressive symptoms, may get more financial help from their parents. More frequent measurements of assistance, relationships, and well-being would certainly assist in sorting out the causal direction of the relationships observed here. At least with respect to socioemotional well-being, however, the pattern of results casts strong doubt on this possibility. Conditional effects by social roles make much more sense if interpreted in the causal order presented in this article; that is, getting help from one's parents is harmful when respondents have taken on adult social roles but not if they are, for example, still students. If the causal order were reversed, we would be faced with explaining why parents respond financially to declining emotional health among their young adult children only when they are in more adultlike statuses (e.g., providing financial assistance to those who are out of school or are working full time and have experienced worsening depression, but not students or those not working full time who have otherwise experienced the same decline in mental health). In one departure from this pattern, the estimated effects of parental assistance on change in depressive symptoms was largest among those who had been married but whose marriage had ended, but with no difference between the never-married and married. Thus, causality is an issue that needs additional attention.

The empirical patterns did stand up in the presence of additional controls tapping problems young people encounter that could prompt parental assistance and create change in relationships and well-being. Nevertheless, the findings presented here cannot rule out the possibility that some other factor accounts for the observed associations between financial assistance and changing relationships and well-being.

Despite some uncertainty about causality, it is reasonable to conclude that parental financial assistance is not associated with great harm to the young adults receiving it, at least in the short term. The effects of parental assistance on change in depressive symptoms and self-esteem, even among individuals who were in adult roles, were fairly small, and the relationship between parental financial assistance and parent – child closeness was positive. Combined with the results from previous studies documenting the benefits of parental financial support on attainment outcomes, these findings indicate that low levels of risk accompany the likely upsides to young adults who receive financial support from their parents. With the lengthening of the transition to adulthood, and the absence of strong public safety nets in the United States, these findings are especially important in understanding how young people receive financial support and the consequences of their doing so.

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Figure 1.
Predicted Means for Depressive Symptoms, Significant Conditional Effects by Adult Role,
Wave 1 Through Wave 3.
Note: FT = full time.

Figure 2.
Predicted Means for Depressive Symptoms, Significant Conditional Effects by Adult Role,
Wave 3 Through Wave 4.

Table 1

Descriptive Statistics for Study Measures

Wave 3 (W3) longitudinal sample (N = 13,401)			Wave 4 (W4) longitudinal sample (N = 11,795)		
	M or %	SD		M or %	SD
Self-esteem W1	4.08	0.65			
Self-esteem W3	4.21	0.59			
Depression W1	0.63	0.48	Depression W3		0.50
Depression W3	0.50	0.47	Depression W4		0.58
Closeness to mother W1	4.54	0.80	Closeness to mother W3		3.41
Closeness to mother W3	3.42	0.85	Closeness to mother W4		4.50
Closeness to father W1	4.29	0.97	Closeness to father W3		3.07
Closeness to father W3	3.08	1.05	Closeness to father W4		4.13
Financial assistance from any parent	75.10		Living expense assistance from any parent		42.78
Amount of financial assistance from parent			Number of times parent paid living expenses		
None	25.23		Never		57.22
<\$200	12.57		Unknown		20.00
\$200 – \$499	17.65		1 – 2 times		8.76
\$500 – \$999	13.17		3 – 4 times		14.02
\$1,000 or more	31.37				
Student at W3	36.61		Student at W4		15.77
Live independently at W3	56.32		Live independently at W4		82.83
Full-time work at W3	52.27		Full-time work at W4		82.66
Ever cohabit by W3	40.98		Ever cohabit by W4		49.61
Ever marry by W3	18.40		Ever marry by W4		49.81
Has child by W3	19.32		Has child by W4		49.20
Earnings (<i>ln</i>) W3	6.85	4.98	Earnings (<i>ln</i>) W4		9.15
Age	21.79	1.91	Age		28.24
Female	49.19		Female		50.99
Race/ethnicity			Race/ethnicity		
White	65.96		White		67.18

Wave 3 (W3) longitudinal sample (N = 13,401)			Wave 4 (W4) longitudinal sample (N = 11,795)		
	M or %	SD		M or %	SD
Hispanic	11.74		Hispanic	11.45	
Black	15.47		Black	14.63	
Asian	3.89		Asian	3.74	
Other	2.94		Other	2.99	
Number of siblings	1.38	1.17	Number of siblings	1.39	1.28
Parent education	4.85	1.87	Parent education	4.87	2.04
Family income			Family income		
Below FPL	13.79		Below FPL	13.34	
100 – 200% of FPL	17.85		100 – 200% of FPL	18.11	
200 – 300% of FPL	17.56		200 – 300% of FPL	17.57	
300 – 400% of FPL	12.18		300 – 400% of FPL	12.45	
400% or more of FPL	18.14		400% or more of FPL	18.47	
Missing	20.48		Missing	20.07	
Family structure			Family structure		
Two biological parents	56.83		Two biological parents	57.60	
Single mom	19.56		Single mom	19.05	
Single dad	2.96		Single dad	2.75	
Other two parent	16.41		Other two parent	16.42	
Other family	4.24		Other family	4.18	

Note: W1 = Wave 1; *ln* = natural log FPL = federal poverty line.

Table 2

Conditional Change Regression Models of Closeness to Parents at Wave 3

Independent variable	Closeness to mother						Closeness to father					
	Model 1			Model 2			Model 1			Model 2		
	B	SE	β	B	SE	β	B	SE	β	B	SE	β
Amount of financial assistance (ref. = none)												
<\$200	.19***	.03	.08				.08	.05	.03			
\$200 – \$499	.22***	.03	.11				.11**	.04	.05			
\$500 – \$999	.24***	.03	.10				.20***	.05	.08			
\$1000+	.25***	.03	.15				.23***	.04	.12			
Amount of financial assistance from mother/father (ref. = none)												
<\$200				.27***	.03	.12				.25***	.04	.09
\$200 – \$499				.30***	.03	.14				.33***	.04	.13
\$500 – \$999				.33***	.03	.13				.42***	.04	.14
\$1,000+				.34***	.03	.19				.43***	.04	.21
Closeness to mother/father W1	.31***	.02	.29	.30***	.02	.29	.36***	.02	.36	.35***	.02	.34
R ²	.12			.14			.16			.18		
N	12,397			12,374			9,168			9,156		

Note: Models also control for gender, race/ethnicity, age, family structure, number of siblings, parents' educational attainment, family income, and contemporaneous indicators of adult role statuses and respondent's earnings. ref. = reference; W1 = Wave 1.

**
p < .01.

p < .001.

Table 3

Conditional Change Regression Model of Closeness to Parents at Wave 4

Independent variable	Closeness to mother						Closeness to father					
	Model 1			Model 2			Model 1			Model 2		
	B	SE	β	B	SE	β	B	SE	β	B	SE	β
Frequency of assistance with living expenses (ref. = never)												
Unknown number of times	.09**	.03	.04				.08*	.03	.04			
1 – 2 times	.11**	.03	.04				.14**	.05	.04			
3 – 4 times	.17***	.03	.08				.16***	.04	.05			
Frequency of assistance with living expenses mother/father (ref. = never)												
Unknown number of times				.13***	.02	.05				.22***	.03	.08
1 – 2 times				.19***	.03	.06				.28***	.05	.07
3 – 4 times				.24***	.03	.10				.43***	.04	.13
Closeness to mother/father W3	.39***	.02	.40	.38***	.02	.39	.48***	.02	.48	.47***	.02	.44
R ²	.19			.20			.24			.26		
N	10,929			10,928			9,132			9,128		

Note: Models also control for gender, race/ethnicity, age, family structure, number of siblings, parents' educational attainment, family income, and contemporaneous indicators of adult role statuses and respondent's earnings. ref. = reference; W3 = Wave 3.

* $p < .05$.

** $p < .01$.

*** $p < .001$.

Table 4

Conditional Change Regression Model of Depressive Symptoms at Wave 3

Independent variable	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		Model 7	
	B	β	B	β	B	β	B	β	B	β	B	β	B	β
Amount of financial assist. (ref. = none)														
<\$200	.05** (.02)	.04												
\$200 – \$499	.05** (.01)	.05												
\$500 – \$999	.05* (.02)	.04												
\$1,000+	.02 (.02)	.02												
Any financial assistance			.04** (.01)	.04	.06*** (.01)	.06	.08*** (.01)	.06	.03 (.02)	.00	.03* (.02)	.02	.05* (.01)	.03
Closeness to parents			-.08*** (.01)		-.08*** (.01)	-.12	-.08*** (.01)		-.08*** (.01)		-.08*** (.01)		-.08*** (.01)	
Depressive symptoms W1	.29*** (.01)	.30	.29*** (.01)	.30	.28*** (.01)	.29	.28*** (.01)	.30	.28*** (.01)	.30	.28*** (.01)	.30	.28*** (.01)	.30
Student	-.04** (.01)	-.04	-.04** (.01)	-.04	-.04** (.01)	-.05	.03 (.03)	.02	-.04** (.01)	-.04	-.04** (.01)	-.04	-.04** (.01)	-.04
Full-time work	-.05*** (.01)	-.06	-.05*** (.01)	-.06	-.04** (.01)	-.05	-.04*** (.01)	-.06	-.09*** (.02)	-.11	-.04*** (.01)	-.06	-.04*** (.01)	-.06
Ever married	-.02 (.02)	-.02	-.02 (.02)	-.02	-.02 (.02)	-.02	-.02 (.02)	-.02	-.02 (.02)	-.02	-.02 (.02)	-.02	-.06* (.02)	-.05
Ever cohabited	.04** (.01)	.05	.04** (.01)	.05	.04** (.01)	.04	.03** (.01)	.05	.04** (.01)	.05	-.01 (.02)	.01	.03** (.01)	.05
Has child(ren)	.01 (.01)	.01	.01 (.01)	.01	.01 (.01)	.01	.01 (.01)	.01	.01 (.01)	.01	.01 (.01)	.01	.01 (.01)	.01
Lives independently	-.02 (.01)	-.02	-.02 (.01)	-.02	-.02 (.01)	-.03	-.02 (.01)	-.02	-.02 (.01)	-.02	-.02 (.01)	-.02	-.02 (.01)	-.02
Student $\times$ assistance							-.08** (.03)	-.07						
Full-time work $\times$ assistance									.06* (.02)	.06				

Independent variable	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		Model 7	
	B	β	B	β	B	β	B	β	B	β	B	β	B	β
Ever cohabited $\times$ assistance											.07* (.02)	.05		
Ever married $\times$ assistance													.06* (.03)	.04
R ²	.13		.13		.15		.15		.15		.15		.15	
N	13,329		13,389		13,231		13,231		13,231		13,231		13,231	

Note: Models also control for gender, race/ethnicity, age, family structure, number of siblings, parents' educational attainment, family income, and respondents' Wave 3 earnings. Numbers in parentheses are standard errors. ref. = reference; W1 = Wave 1.

* $p < .05$.
** $p < .01$.
*** $p < .001$.

Table 5

Conditional Change Regression Model of Depressive Symptoms at Wave 4 (W4)

Independent variable	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6	
	B	β	B	β	B	β	B	β	B	β	B	β
Frequency of assistance with living expenses (ref. = never)												
Unknown number of times	.07*** (.01)	.06										
1 – 2 times	.12*** (.02)	.07										
3 – 4 times	.09*** (.02)	.07										
Any assistance with living expenses			.09*** (.01)	.10	.10*** (.01)	.11	.12*** (.01)	.13	.08*** (.01)	.09	.03 (.02)	.03
Closeness to parents W4					-.07*** (.01)	-.12	-.07*** (.01)	-.12	-.07*** (.01)	-.12	-.07*** (.01)	-.12
Depressive symptoms W3	.38*** (.01)	.37	.38*** (.01)	.37	.37*** (.01)	.36	.37*** (.01)	.36	.37*** (.01)	.36	.37*** (.01)	.36
Student	-.01 (.01)	-.00	-.01 (.01)	-.00	-.01 (.01)	.00	.02 (.02)	.02	-.01 (.01)	-.00	-.01 (.01)	-.00
Full-time work	-.05*** (.01)	-.04	-.05*** (.01)	-.04	-.04*** (.01)	-.04	-.05*** (.01)	-.04	-.05*** (.01)	-.04	-.05*** (.01)	-.04
Ever married	-.02 (.01)	-.02	-.02 (.01)	-.02	-.01 (.01)	-.01	-.01 (.01)	-.01	-.01 (.01)	-.01	-.01 (.01)	-.01
Ever cohabited	.02* (.01)	.03	.02* (.01)	.03	.02 (.01)	.02	.02 (.01)	.02	.02 (.01)	.02	.02 (.01)	.02
Has child(ren)	.01 (.01)	.01	.01 (.01)	.01	.00 (.01)	.00	.00 (.01)	.00	-.02 (.01)	-.02	.00 (.01)	-.00
Lives independently	-.02 (.01)	-.01	-.02 (.02)	-.01	-.02 (.01)	-.02	-.02 (.01)	-.02	-.03 (.01)	-.02	-.08** (.02)	-.07
Student $\times$ assistance							-.07* (.03)	-.04				
Parent $\times$ assistance									.04* (.02)	.04		
Living independently $\times$ assistance											.09** (.03)	.09

Independent variable	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6	
	<i>B</i>	β	<i>B</i>	β	<i>B</i>	β	<i>B</i>	β	<i>B</i>	β	<i>B</i>	β
<i>R</i> ²	.21		.21		.22		.22		.22		.23	
<i>N</i>	11,795		11,795		11,574		11,574		11,574		11,574	

Note: Models also control for gender, race/ethnicity, age, family structure, number of siblings, parents' educational attainment, family income, and respondent's Wave 4 earnings. Numbers in parentheses are standard errors. ref. = reference; W3 = Wave 3.

* *p* < .05.
 ** *p* < .01.
 *** *p* < .001.

Table 6

Conditional Change Regression Models of Self-Esteem at Wave 3

Independent variable	Model 1			Model 2			Model 3			Model 4		
	B	SE	β	B	SE	β	B	SE	β	B	SE	β
Amount of financial assist. (ref. = none)												
<\$200	.00	.02	.00									
\$200 – 499	-.03	.02	-.02									
\$500 – 999	-.01	.02	-.01									
\$1,000+	.00	.02	.00									
Any financial assistance				-.01	.02	-.01	-.05**	.02	-.04	-.01	.03	-.01
Closeness to parents W1							.15***	.01	.19	.15***	.01	.19
Self-esteem W1	.25***	.01	.28	.25***	.01	.28	.23***	.01	.26	.23***	.01	.26
Student	.07***	.02	.06	.07***	.02	.06	.07***	.02	.06	.07***	.02	.06
Full-time work	.08***	.02	.07	.08***	.02	.07	.07***	.02	.06	.07***	.02	.06
Ever married	.05**	.01	.04	.05**	.02	.03	.04**	.02	.03	.04**	.02	.03
Ever cohabited	-.05**	.01	-.04	-.05**	.01	-.04	-.04**	.01	-.03	-.04**	.01	-.03
Has child(ren)	.02	.02	.01	.02	.02	.01	.03	.02	.02	.03	.02	.02
Lives independently	.05**	.01	.04	.05**	.01	.04	.05**	.01	.04	.10***	.01	.08
Living independently $\times$ assistance										-.06*	.03	-.05
R ²	.10			.10			.13			.13		
N	13,319			13,378			13,220			13,220		

Note: Models also control for gender, race/ethnicity, age, family structure, number of siblings, parents' educational attainment, family income, and respondent's Wave 3 earnings. ref. = reference; W1 = Wave 1.

* $p < .05$.

** $p < .01$.

*** $p < .001$.