

Does Money Matter? Parental Income and Living Satisfaction Among 'Boomerang' Children During Coresidence

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Abstract

The rising rate of coresidence among young adults and their parents has led researchers to focus upon the phenomenon of 'boomerang kids.' Research has established an inverse relationship between parental indicators of socio-economic status and parental living arrangement satisfaction during coresidence with adult children, but this relationship has yet to be examined from the perspective of the young adult. This paper investigates hypotheses pertaining to conflict over financial issues and financial dependency, in an effort to more fully understand the impact of parental income on the dynamics of coresidence. The data for this research originate from a Vancouver-based study of 218 families, in which one parent and a current or recent 'returnee' adult child were interviewed by telephone. Logistic regression analyses support a negative effect of parental income on life satisfaction among boomerang kids that is not directly due to financial conflict or dependency. An alternative hypothesis is offered, which accounts for the relationship in terms of differing normative expectations surrounding youth transitions as expressed through living arrangements. Several additional variables are found to determine child satisfaction with coresidence including: parental marital status, religiosity, and frequency of returning home. Results are discussed with specific reference to the effect of socio-economic status on social exchanges and life course trajectories.

Résumé

L'augmentation du taux de coresidence entre jeunes adultes et leurs parents a poussé plusieurs chercheurs à s'intéresser au phénomène des 'enfants boomerang.' Certaines recherches ont démontré l'existence d'une relation inverse, pendant un épisode de coresidence, entre des indicateurs du niveau socioéconomique des parents et la satisfaction de ces derniers face à leur modalité de vie. Toutefois, une telle relation n'a pas été étudiée du point de vue du jeune adulte. Afin de mieux comprendre l'impact du revenu parental sur la dynamique de l'épisode de coresidence, cet article avance certaines hypothèses concernant les frictions qui peuvent découler des préoccupations financières ainsi que de la dépendance financière. Les données utilisées ont été recueillies auprès de 218 familles de la région de Vancouver parmi lesquelles un parent et un 'enfant boomerang' ont été interviewés par téléphone. L'analyse à partir de régressions logistiques soutient l'existence d'un effet négatif du revenu parental sur la satisfaction des 'enfants boomerang' vis-à-vis leur modalité de vie. Toutefois, cette relation ne serait pas directement liée à des préoccupations d'ordre financier. Nous proposons plutôt une hypothèse qui tient compte de cette relation en terme de divergence au niveau des attentes normatives reliées à l'épisode transitoire du jeune adulte exprimées à travers les modalités de vie. La satisfaction du jeune adulte quant à sa situation de coresident est déterminée par un ensemble de variables dont l'état matrimonial des parents, la religiosité et la fréquence des épisodes de coresidence. La discussion des résultats est centrée sur l'effet du statut socioéconomique sur les échanges entre les membres de la famille ainsi que sur les trajectoires de vie.

Key Words: *coresidence; returning home; boomerang kids; living arrangement satisfaction*

Introduction

Dramatic changes in family life over the past several decades have transformed 'traditional' living arrangements for children. Notable among these changes is the increase in the proportion of adult children living at home with their parents, both in Canada and the United States (Boyd and Pryor, 1989; Boyd and Norris, 1995; Goldscheider and Goldscheider, 1994; Ravanera, Rajulton, and Burch, 1995; White, 1994). Following a steady decline in age at home-leaving from the 1920s through the 1970s, the rate of adult children residing in parental households increased in the 1980s (Boyd and Pryor, 1995; Goldscheider and LeBourdais, 1986; Ravanera et al., 1995)¹. Not only are adult children staying at home until later ages, they are also more likely to return home after an initial launch (Aquilino, 1990; Boyd and Norris, 1995; Weinick, 1995), constituting what has been termed 'boomerang kids' (Okimoto and Stegall, 1987).

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Although coresidence is a relatively common experience for young adults and their parents, little is known about the effects of this living arrangement on adult children. Research on coresidence has dealt mainly with the identification of predictors of living arrangements (e.g., see DaVanzo and Goldscheider, 1990; Gee, Mitchell and Wister, 1995) but is beginning to address issues pertaining to consequences of coresidence, such as living arrangement satisfaction, well-being, and personal happiness. Regarding the former, young adults have been found to return to parental homes primarily because of their own needs (Aquilino, 1991; Glick and Lin, 1986; Hartung and Sweeney, 1991; Ward and Spitze, 1992). Economically-driven motivations, such as to save money or because of financial difficulties experienced while on one's own, are commonly cited as the causes for the decision to return home. Delays in, or dissolution of, marriage coupled with a pattern of increased school attendance have also contributed to this emerging trend (e.g., see Mitchell and Gee, 1996a).

The small but growing body of research that deals with the effects of coresidence tends to examine parental living arrangement satisfaction, marital and/or parent-child relationship(s), and/or flows of intergenerational assistance during coresidence (e.g., Aquilino, 1991; Aquilino and Supple, 1991; Grigsby and McGowan, 1986; Mitchell, in press; Mitchell and Gee, 1996b; Schnaiberg and Goldenberg, 1989; Shehan and Dwyer, 1984). Regarding parents' satisfaction during coresidence, some research finds that an important influence on living arrangement satisfaction during coresidence with adult children, and one that directs the present research, is the social class of the parents. Schnaiberg and Goldenberg (1989) hypothesize that more highly educated fathers have stronger achievement expectations for their adult children than lower educated fathers, which could lead to greater conflict if adult children are in coresidence. They also hypothesize that higher personal expectations during mid-life among middle- and upper-middle-class parents than among lower-class parents could have the same result.

Research by Aquilino (1991) and Aquilino and Supple (1991) lends partial support to these two hypotheses. Aquilino's (1991) research shows that more educated parents and those with incomes of \$20,000 or more report more negative assessments of coresidence. Similarly, Aquilino and Supple (1991) find an inverse relationship between father's education (measures of parental income not included), and parental living arrangement satisfaction. However, the authors also emphasize the need for research into processes by which social class may affect parent-child relationships during coresidence, other than those suggested by Schnaiberg and Goldenberg (1989). One of these might be, for example, that differential exchanges of financial resources increase conflict and perceptions of dependency, which subsequently affect living arrangement satisfaction. Furthermore, research on this topic has not examined the levels of, and factors influencing, living arrangement satisfaction from the perspective of young adults. While the majority of coresident parents appear to be satisfied with this living arrangement (Aquilino and Supple, 1991; Mitchell, in press), the same outcome may not be found among adult coresident children. Even though a selectivity process tends to dissolve difficult parent-child coresidences, there is limited research examining the perceptions of children regarding this living arrangement.

This paper attempts to contribute further to this literature. The consequences of these living arrangements are important to the life courses of adult children – experiences and evaluations of their life situation during ‘flights home’ may be central to their feelings of well-being and to their self-development. Adult children's positive (or negative) assessments of life during coresidence may also shape future life trajectories in regard to education, employment, housing, and family formation.

Several questions arise regarding the impact of parental financial resources on living arrangement satisfaction from the perspective of adult children. At a general level, do young adults' tend to view coresidence favourably because they have adopted what they consider to be a positive strategy to ease or optimize the transition to adulthood? For example, financial benefits of coresidence may in fact include saving money on rent as well as on household expenditures. Or, do young adults perceive their situation in relatively negative terms because they have ‘failed’ to exit the nest and ‘make it on their own’ since they continue to rely on parental resources? Also, how do specific characteristics of young adults and their parents, particularly those relating to parental economic resources, financial dependency, and disagreements over money, affect young adults' perceived living arrangement satisfaction? And finally, does the income level of the coresident child affect his/her satisfaction with coresidence?

The principal objective of this paper is to investigate the effects of parental income on the living arrangement satisfaction of ‘boomerang’ children, while controlling for the effects of other important parent and child characteristics. This study extends past research in several ways. First, it examines determinants of living arrangement satisfaction from the perspective of coresident adult children instead of from the viewpoint of parents. Second, this research focuses specifically on ‘boomerang’ children rather than combining potentially different types of coresident adult children (i.e., returners versus late leavers). Finally, several measures of socio-economic status are incorporated into this analysis in order to elaborate the relationships between social class and the living situation of ‘boomerang kids’ during this increasingly common pattern in the transition into adulthood.

Theoretical Perspectives

In an attempt to provide a rationale for the hypothesized association between parental financial resources and children's living arrangement satisfaction, we integrate two research traditions - the life course approach and the exchange relations framework. While both of these theoretical approaches predict an inverse association for the income-satisfaction hypothesis, they do so for somewhat different reasons. It will be seen that exchange theory helps to elaborate the linkage suggested by the life course perspective for the income-satisfaction association through the notion of financial dependency and conflict.

Life course theory concentrates on “age-related transitions that are socially created, socially recognized, and shared” (Hagestad and Neugarten, 1985: 35-36).

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It also emphasizes the interdependence of transitions in parents' and children's lives (Aquilino and Supple, 1991). Of particular relevance to the present study is the concept of 'social time,' which refers to the ordering of life events and social roles by age-linked expectations, options, and sanctions (Elder, 1978; Hagestad, 1990). One element of social time is 'social timetables,' which denote socially-defined schedules for the occurrence of significant life events, or transitions to and from major role statuses. Research suggests that individuals adhere to social timetabling expectations (e.g., Burt, 1994; Byrd and Breuss, 1992; Fallo-Mitchell and Ryff, 1982; Hartung and Sweeney, 1991; Zepelin, Sills and Heath, 1986-7), particularly regarding family transitions. A delay in, or reversal of, launching may violate cultural norms and preferences held by both parents and children (Ward and Spitze, 1992).

Applying this approach to coresidence, child living arrangement satisfaction is expected to be generally low, regardless of socio-economic status, because these children have not fully completed their transition to adulthood. Their continued financial dependency and low market earnings at this stage of the life course would be evaluated in largely negative terms by both children and their parents. This perception is heightened in higher income families. For example, young adults from higher income families may feel dismayed about living at home because they had expected a more 'privileged' life style, such as a high paying, influential job and their own residence at this stage of their lives (Littwin, 1986). There may also be greater expectations for achievement, independence and financial success in high income families (Aquilino, 1991, Aquilino and Supple, 1991).

The exchange relations approach helps to further understand patterns of living arrangement satisfaction when children return home (see Sutor and Pillemer, 1987; Ward and Spitze, 1992). A central component of this perspective is the assumption that children evaluate the costs and benefits of coresidence in relation to alternative living arrangements in an effort to maximize benefits and reduce costs. By drawing on parental financial resources or by contributing to economies of scale, a young adult might perceive living at home as a means to advance financially. During difficult economic times, this benefit may override the negative impact of a social timetable, resulting in a tendency for returning children to articulate relatively higher levels of living arrangement satisfaction, regardless of parental socio-economic status.

Moreover, it is well established that exchanges are more satisfying if there is reciprocity and equity. Higher income families may actually increase imbalances in exchanges by providing more resources and luxuries to coresident children, such as a comfortable, spacious living environment (Avery, Goldscheider and Speare, 1992; Kulis, 1992). Although 'home' may be a comfortable retreat, there may be feelings of dependence and guilt (Johnson, 1988), and perhaps even conflict over money matters. Furthermore, higher income mid-life parents may be better able to exert control over the behaviour of young adults because they have the financial resources to do so (DaVanzo and Goldscheider, 1990).

Conversely, young adults residing in lower income families may be less financially dependent than those living in higher income families, and may have proportionately more resources to exchange within the household (Rossi and Rossi, 1990:430; White, 1994). Lower income families may rely on the earnings, even if small, of adult children to improve their standard of living (Boyd and Norris, 1995). Fewer intergenerational disagreements with regard to financial, as well as personal and household matters, regardless of parental income, are expected to increase children's living arrangement satisfaction (Aquilino and Supple, 1991). We therefore expect that the inverse association between parental income and living arrangement satisfaction of returning children can be, at least in part, accounted for by the effects of perceptions of financial dependence and conflict over money.

Children's living arrangement satisfaction may also be affected by other characteristics of parents and children. In this study, these variables are included as control variables, however, some of the relationships are consistent with elements of life course and exchange theory. Lower intergenerational closeness in stepfamilies (Goldscheider and Goldscheider, 1989; Mitchell, Wister and Burch, 1989; Mitchell, 1994) and the norms and restrictions on behaviour associated with more religious parents (see Goldscheider and Goldscheider, 1994) may both decrease children's living arrangement satisfaction. Coresiding daughters may be less happy than sons because they face greater demands for companionship, and household tasks, and they experience more supervision and control (Aquilino and Supple, 1991; Boyd and Pryor, 1989; Goldscheider and Waite, 1991). In addition, the child's main activity at the time of coresidence may be important; children who are employed or who are attending school may be more satisfied than those not working because they are 'on the pathway to independent living' (Goldscheider and DaVanzo, 1989). Finally, older and multiple returners may be particularly dissatisfied with this living arrangement. Greater disappointment and frustration with one's life situation may occur when one is older, or when there is more than one disruption en route to permanent residential independence.

Methods

Data and Sampling

This research is based on a study of 420 families in which both a parent and an adult child from each family were interviewed separately by telephone in late 1993 by trained interviewers. Eligibility criteria for inclusion in the study were: residence in the Vancouver lower mainland; ability to communicate in English; age (19-35 for children and 35-60 for parents); and the interviewed adult child had to have left home for at least six months during the last ten years. Based upon the adult children's history of living arrangements, a sub-sample of 218 families with returners was formed for this research. This sub-sample consists of families in which a returnee adult child resided at home for at least six months at the time of the survey ($n=120$), and families in which a returnee adult child resided for at least six months within the last five years but who subsequently

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departed (n=98). It should be recognized that unhappy coresiders may be under-represented in this sample; they may leave the parental home earlier than those who are more satisfied. The remaining group of families in which an adult child left home but did not return (n=202) was not used in this analysis.

The sub-sample of 218 'boomerang' families includes more mothers (n=156, 71.6%) than fathers (n= 62, 28.4%). The mean age at the time of the return is 21.2 years, and returners are on average 24.4 years old. There are also more daughters (n=135, 61.9%) than sons (n=83, 38.1%) in the study. There are no significant differences between the two types of 'boomerang' families in a number of variables, including age and sex composition, of both parents and adult children, as well as child's living arrangement satisfaction². In addition, the average length of time since the last return among the non-current returners is only 3.5 years. Therefore, it is appropriate to combine recent and current returner types (for additional descriptive data, see Gee et al., 1995).

Participants were recruited using Random Digit Dialing. For the overall study, a total of 11,050 contacts were made. Of these, 318 were non-English-speaking; 9,760 were ineligible contacts due to lack of children, age (of parent and/or child), duration of return(s) home, duration of time away from home, or number of years since child had returned home; 552 were refusals; and 420 resulted in completed interviews with both a parent and an adult child. It should be noted that some ineligible contacts probably met the study inclusion criteria but were using the claim of ineligibility to refrain from participation. The response rate for the study as a whole is estimated to be 43 percent, which is reasonable given that the study required the inclusion of two family members.

Research Instrument

The research instrument is an interview consisting of differing versions. While all respondents were asked the same set of basic demographic and socio-economic questions, variants of the substantive part of the interview were needed for parents and children and for the differing living arrangement histories. The interview consisted of a combination of open and close-ended questions. It took approximately 30-45 minutes to complete and sought information on a variety of issues; e.g., the timing and factors contributing to leaving and returning home, family relationships, perceptions of intergenerational exchanges, areas of conflict during coresidence, etc. Participants were assured that all information provided would be confidential, that they could withdraw at any time, that they did not have to answer questions deemed to be too sensitive, and that their names would not be linked with the research results.

Measurement

Dependent variable. The dependent variable, adult child's living arrangement satisfaction, was constructed from ordinal responses to the question: "Generally speaking, how satisfied are (were) you with your life situation living at home

with your parent(s)?" The present tense version of the question was used for adult children currently living with parents, whereas the past tense version of the question was used for adult children who recently coresided with their parents, but do so no longer. The distribution of responses to the dependent variable for the two sub-samples of returners was almost identical, providing further support for combining the two groups (see Data and Sampling). The distribution of responses for the dependent variable was as follows: very satisfied (77, 35.3%); somewhat satisfied (93, 42.7%); somewhat dissatisfied (39, 17.9%); very dissatisfied (7, 3.2%); and missing cases (2, 0.9%). Given that this distribution is positively skewed, (i.e., few adult children were very dissatisfied), it was decided to construct a dichotomous dependent variable 'very satisfied/somewhat satisfied' (78.0%) and 'very dissatisfied/somewhat dissatisfied' (21.1%) (see Table 1). It is argued that persons reporting that they are somewhat satisfied more closely resemble the very satisfied than the two dissatisfied groups³.

Independent variables. There are a total of 12 independent variables, split evenly between characteristics of the parent and of the returnee child. Most of these variables are time-embedded; that is, they are measured at the time of the last return for those families in which the return occurred within the last five years, and are measured at the time of the survey for families currently with a returnee adult child. Only parent education, parent religiosity and child's sex are not time-embedded. The independent variables are presented in the order in which they are included in the logistic regression modeling. Several variables capturing different elements of parent and child financial resources are included in the analysis for the purpose of testing the hypotheses. Continuous and ordinal variables are recoded into categories to facilitate comparisons and/or to identify non-linear relationships. For example, we grouped parent income into low, medium, and high categories for the purpose of examining odds ratios for the different models (see Table 1). Parental income, child's age at the time of the last return, and number of returns are the only continuous variables that were collapsed. This is consistent with the U.S. studies discussed earlier⁴. Categorical variables, such as child's main activity, are treated as sets of dichotomous variables when included as factors in a logistic regression analysis. A correlation matrix for all variables used in the analysis has been calculated and there is no indication of multicollinearity among the independent variables.

There are six parental independent variables. Parent respondent's education [PAREDUC] was recoded into some secondary school or less, secondary school graduate or some post-secondary, and post-secondary education. Parental total household income [PARTINC] at the time of the last (or current) return was collapsed into three groups: \$39,999 or less, \$40,000 to \$79,999, and \$80,000 and over. Parent respondent's marital status during coresidence [PARMARST] was coded into the following categories: first marriage, two or more marriages, and single, divorced or widowed. Parent respondent's religiosity [PARRELIG] was measured using responses to a question about the frequency of religious service attendance and is grouped into: never/rarely, sometimes, and once per week or more. Parent respondent's perception of money disagreements [PMONYDIS] was based on responses to the following question: "Could you indicate how often you and your child have (had) open disagreements about

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Table 1.
Frequency Distributions of Dependent and Independent Variables
in the Logistic Regression

Dependent Variable	Category	Number	Percent
Child's Living Arrangement Satisfaction	Very/somewhat satisfied	170	78.0%
	Very/somewhat dissatisfied	46	21.1%
	Missing	2	0.9%
	Total	218	100.0%
Independent Variables			
Parent Respondent's Education [PAREDUC]	Some secondary or less	21	9.6%
	Secondary school grad/some p.s.	109	50.0%
	Post-secondary degree	88	40.4%
Parental Total Household Income [PARTINC]	\$39,999 and less	41	18.8%
	\$40,000 - \$79,999	120	55.0%
	\$80,000	57	26.1%
Parent Respondent's Marital Status at Last Return [PARMARST]	First marriage	156	71.6%
	Two or more marriages	16	7.3%
	Single/divorced/widowed	43	19.7%
	Missing	3	1.4%
Parent Respondent's Religiosity (Service Attendance) [PARRELIG]	Never/rarely	114	52.3%
	Sometimes	50	22.9%
	Once per week or more	54	24.8%
Parent Respondent's Perception of Money Disagreements [PMONYDIS]	Never - <1 month	172	78.9%
	1 per month - every two weeks	28	12.8%
	Weekly - daily	18	8.3%
Parent Respondent's General Disagreement [PGENDIS]	Low	155	71.1%
	Medium	45	20.6%
	High	18	8.3%
Child's Sex [CHSEX]	Male	83	38.1%
	Female	135	61.9%
Child's Age Group at Last Return [CHAGEGP]	Less than 25	179	82.1%
	25 or older	39	17.9%
Child's Main Activity at Last Return [CHMAINACT]	Employed (full or part-time)	115	52.8%
	Looking for work	40	18.3%
	Student	42	19.3%
	Other	21	9.6%
Number of Returns [NUMRETURN]	Once	161	73.9%
	Twice	32	14.7%
	Three or more	25	11.5%
Child's Perception of Financial Dependence [CHFINDEP]	Low	73	33.5%
	Medium	90	41.3%
	High	55	25.2%
Child's Income at Last Return [CHINCOME]	Less than \$20,000	143	65.6%
	\$20,000 +	75	34.4%

money?" The response set was collapsed into three categories: never to less than once per month, once per month to every two weeks, and weekly or daily. Parent respondent's perception of general disagreements [PGENDIS] was measured by combining responses to the disagreement question applied to the following eight areas: child's dress, girl/boyfriend, other friends, staying out late, employment, housework, sexual behaviour and drinking/drugs. The additive scale measuring general disagreement exhibited good reliability ($\alpha = .78$). The scale was divided into low, medium and high, but tended to be skewed towards relatively low levels of disagreement. We deemed parents to be low in general disagreement if they stated that they experienced conflict in only one of the eight areas 'once per month or once every two weeks,' while responding 'never or less than once per month' on the remaining areas ($n=155$, 71.1%). Parents were categorized as medium in general disagreement if they stated that they experienced conflict in either two or three of the eight areas at a moderate level ('once per month or once every two weeks') while responding 'never or less than once per month' on the remaining areas ($n=45$, 20.6%). And finally, parents considered to be high in general disagreements had frequent conflict ('weekly or daily') in one area or more ($n=18$, 8.3%).

There are six independent variables measuring characteristics of the child. Child's sex [CHSEX] included male and female responses. Age at time of last return [CHAGEGP] was dichotomized into less than 25 years of age, and 25 and over. Four categories of child's main activity [CHMAINACT] -- employed full- or part-time, looking for work, student, other -- were coded as responses to the question "What is (was) your main activity (when you last lived with your parents)?" The number of returns home [NUMRETURN] was recoded into three groups (1, 2, and 3 or more returns). Child's perception of financial dependency during coresidence [CHFINDERP] was constructed by combining responses to the question: "To what extent are (were) you financially dependent on your parents for the following items?" Items included food, clothing, transportation, personal items, and entertainment, and the response set used was rarely, sometimes and usually. This additive scale also shows good reliability ($\alpha = .68$) and was recoded into ordinal categories in a similar manner as for parental general disagreement (see above). Young adults were categorized as low in financial dependency if they stated that they 'sometimes' experienced dependency in only one of the five areas, while reporting that they were 'rarely' dependent in the remaining areas ($n=73$, 33.5%). Young adults were placed in the medium grouping if they stated that they 'sometimes' (the moderate level) experienced financial dependency in either two or three of the five areas, and 'rarely' dependent in the others ($n=90$, 41.3%). And young adults considered to be high in financial dependence felt that they 'usually' (most frequent level) were dependent in one or more area ($n=55$, 25.2%). Finally, child's income at the time of the last (or current) return [CHINCOME] was measured using two categories (less than \$20,000 and \$20,000 or more). The frequency distributions for the dependent and independent variables are shown in Table 1.

Logistic Regression

We use logistic regression techniques to examine determinants of adult children's living arrangement satisfaction using sets of parent and adult child characteristics. Logistic regression is a statistical technique that has been developed specifically to analyze dichotomous dependent variables (see especially DeMaris, 1995). For the present study, child's satisfaction during coresidence is dichotomized into 'very satisfied/satisfied' (coded as 1) and 'very dissatisfied/dissatisfied' (coded as 0). The results of the logistic regression will be interpreted as predicting the odds of adult children being satisfied versus dissatisfied with their living arrangement during coresidence. The results of the logistic regression are presented in Table 2.

Regression coefficients, their standard error, level of statistical significance based on the Wald statistic, and associated odds ratios for statistically significant associations are presented for each contrast of the independent variables. The regression coefficients produced by logistic regression represent the change in the log of the expected odds in the dependent dichotomous variable comparing one category of a categorical independent variable with the reference category. The Wald statistic tests the level of statistical significance of the regression coefficient by using the square of the Z tests formed by dividing the coefficients by their standard error (DeMaris, 1995). The odds ratio [$\exp(B)$] gives the odds of adult children being satisfied with their boomerang living arrangement given one category of an independent variable compared to a reference (omitted) category, while controlling for the effects of all other variables in the model.

Rationale for Hierarchical Models

Three hierarchical logistic regression models are generated in order to examine the effect of financial resources on the living arrangement satisfaction of 'boomerang' children. Model 1 tests whether there is an inverse relationship between parent socio-economic status and living arrangement satisfaction of boomerang children, without the inclusion of other measures of socio-economic status. This model includes the following parent characteristics: education, income, marital status, and religiosity. Model 2 adds perceptions of money disagreements and general disagreements by the responding parent to investigate whether conflicts over money specifically, and living situation generally, affect the relationship between income and living arrangement satisfaction. Finally, Model 3 includes all parental and child characteristics deemed to be important.

Results

The results from the logistic regression analyses are presented in Table 2. It should be noted that we use $p < .10$ as the minimum criterion of statistical significance in order to increase the level of statistical power to detect weak relationships when using a relatively small sample size. Three parental variables

Table 2. Logistic Regression for Adult Children's Satisfaction with Coreidence

Independent Variables	B	Model 1 S.E.	Odds Ratio	B	Model 2 S.E.	Odds Ratio	B	Model 3 S.E.	Odds Ratio
PAREDDUC (ref = some s.s. or less)	.26	.60	---	.28	.60	---	-.03	.66	---
s.s. grad/some post s.s.	.35	.62	---	.42	.62	---	.25	.68	---
post secondary degree									
PARTINC (ref = <\$39,999)	-.65	.54	---	-.73	.55	---	-.66	.61	---
\$40,000 - \$79,999	-.99 **	.59	.37	-1.08 **	.60	.34	-1.11 **	.65	.33
\$80,000 +									
PARMARST (ref = 1st marriage)	-1.52 **	.57	.22	-1.52 ***	.57	.22	-1.77 ***	.64	.17
2nd + marriage	.02	.49	---	.06	.52	---	-.10	.57	---
single/div/wid									
PARRELIG (ref = never/ rarely)									
sometimes	-.44	.43	---	-.42	.44	---	-.25	.48	---
once per week or more	-.68 *	.43	.50	-.77	.44	.46	-.80 *	.47	.45
PMONYDIS (ref = weekly/daily)									
never - <1 month				.11	.71	---	.40	.80	---
1 month - every 2 weeks				.65	.80	---	.92	.90	---
PGENDIS (ref = high)									
low				.41	.78	---	.02	.86	---
medium				.09	.77	---	-.22	.86	---
CHSEX (ref = female)									
male							.01	.21	---
SHAGEGP (ref = 25+)							-.19	.28	---
<25									
CHMAINACT (ref = employed)									
looking for work							-.66	.49	---
student							-.63	.50	---
other							1.37	1.16	---
NUMRETURN (ref = 1)									
two							-.91 *	.53	.40
three +							-1.29 **	.61	.27
CHFINDEP (ref = high)									
low							.12	.56	---
medium							.10	.48	---
CHINCOME (ref = <\$20,000)									
\$20,000 +				.84			.87 *	.52	2.40
Constant	0.88						.94		
Model Chi Square	12.18			13.85			32.34 *		

Adult Child's Living Arrangement (1 = somewhat satisfied, 0 = very/somewhat dissatisfied), PAREDDUC = parent respondent's education, PARTINC = parental total income, PARMARST = parent respondent's marital status at last return, PARRELIG = parent respondent's religiosity, PMONYDIS = parent respondent's perception of money disagreements, PGENDIS = parent respondent's perception of general disagreements, CHSEX = child's sex, CHAGEGP = child's age group at last return, CHMAINACT = child's main activity at last return, NUMRETURN = number of returns, CHFINDEP = child's perception of financial dependence, CHINCOME = child's income at last return, s.s. = secondary school.

*p<.10, **p<.05, ***p<.01 level

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are found to be statistically significant predictors of living arrangement satisfaction among boomerang children. As hypothesized, PARTINC exhibits a statistically significant inverse relationship. The odds of children being satisfied (versus dissatisfied) with coresidence are almost one-third as large (odds ratio = .37) when coresiding with parent(s) who make \$80,000+ compared to those making \$39,999 or lower, while controlling for the other variables in Model 1. The medium/low income dichotomy is not statistically significant, but is in the expected direction (see Table 2). In addition, PARMARST is found to exert a strong effect on living arrangement satisfaction, net of the other variables in Model 1. The odds of adult children being satisfied are almost one-fifth as large (odds ratio = .22) among those living with a remarried parent compared to those coresiding with their biological parents. The relationship is near zero for the single/first marriage dichotomy. Interestingly, the control variable PARRELIG also demonstrates a statistically significant relationship with the dependent variable. The odds of adult children being satisfied with their living arrangement are half as large (odds ratio = .50) when coresiding with a parent who attends religious services once per week or more compared to never/rarely. The moderate/low religiosity dichotomy is not statistically significant, but is in the expected direction. The dichotomies for PAREDUC are not statistically significant.

When entered into Model 2, PMONYDIS and PGENDIS are not found to be statistically significant predictors of living arrangement satisfaction among boomerang children. Moreover, these two variables do not alter the relationships found in Model 1 in terms of both strength (betas and odds ratios remain stable) and level of statistical significance (see second panel).

Only two of the six child characteristics included in Model 3 are important factors affecting living arrangement satisfaction during a return home – NUMRETURN and CHINCOME. The odds of being satisfied with their living arrangement are about one-quarter as large (odds ratio = .27) among children who have returned home three or more times, and less than half as large (odds ratio = .40) among those who have returned twice, than first-time returners. A positive relationship is observed for CHINCOME; the odds of being satisfied are 2.4 times larger among boomerang children making \$20,000+ than those making less than \$20,000. It is important to note that child's perception of financial dependence (CHFINDEP) is not statistically significant. Also, child's sex (CHSEX), age group (CHAGEGP), and main activity (CHMAINACT) are not supported as predictors of living arrangement satisfaction.

The overall model (Model 3) is found to be statistically significant (model chi square = 32.34, $p < .10$). Furthermore, the inclusion of the six child variables does not alter any of the previously discussed associations between parent characteristics and living arrangement satisfaction (see third panel in Table 2)⁵.

Summary and Discussion

The primary purpose of this study is to examine the relationship between parental financial resources and living arrangement satisfaction among boomerang adult children. Before turning to this issue, the general pattern of living arrangement satisfaction is worthy of consideration. Our research is consistent with previous literature investigating parental living arrangement satisfaction and relationship experiences during coresidence (see Aquilino and Supple, 1991, Mitchell, *in press*), in that more than three-quarters (78%) of children in this living arrangement report that they are either very satisfied or somewhat satisfied. It is recognized that selection processes may inhibit the formation of 'boomerang' living arrangements among less compatible family members. Still, the striking pattern of positive appraisals of coresidence is contrary to the everyday notions that these living situations are fraught with intergenerational conflict and tension.

The propensity to be satisfied with boomerang living arrangements can be understood by integrating life course and exchange theory. Adult children returning home appear to perceive that they are maximizing their current living situation more than they view coresidence as breaking social timetabling expectations. This implies that life course theory needs to be revised to consider recent changes in the coming-of-age process for a 'postponed generation' (Littwin, 1986) or a 'generation on hold' (Côté and Allahar, 1994). Specifically, normative social timetables regarding the appropriate sequence and timing of events for recent cohorts of young adults have been reevaluated and redefined in light of current socio-demographic and economic realities underlying social exchanges. It appears that the normative pressures regarding achievement orientation and expectations to maintain an independent residence during young adulthood have considerably weakened over the decade.

The results of the logistic regression analysis shed light on the relationship between parental financial resources and child's living arrangement satisfaction in several ways. Our research finds an inverse relationship between parental income and child's satisfaction with the coresident living arrangement, supporting research by Aquilino (1991); Aquilino and Supple (1991); and Schnaiberg and Goldenberg (1989). However, this association is not affected by several variables measuring a variety of elements deemed to be important. Specifically, disagreements over money, disagreements over other aspects of coresidence, perceptions of financial dependence, and child's income during coresidence, do not alter the parental income association.

The multivariate findings indicate that the application of the life course perspective to young adults' living arrangement satisfaction after a return home is elaborated by considering the effect of parental financial resources on social timetables, thus integrating life course and exchange theory. The persistence of the income finding suggests that returning home to higher income families disrupts expected life trajectories from the perspective of the child.

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Exchange theory also suggests that higher parental income will contribute to lower levels of living arrangement satisfaction among coresident children due to inherent imbalances in exchanges associated with financial resources. Accordingly, it is unexpected that our measures of financial (and general) disagreement, as well as financial dependency, do not affect the income-satisfaction relationship when statistically controlled. Perhaps better measures of parent-child conflict are necessary in order to more carefully examine disagreements and dependency. For example, measures of family tension, annoyance and resentment are required in conjunction with conflict resolution and communication styles. Also, actual and perceived inequities, and the various kinds of support that are actually being exchanged require more careful analysis. For example, children who are more financially dependent on parents may not necessarily be less dissatisfied living at home if they are able to reciprocate in other ways, such as helping with housework and cooking. Furthermore, the relatively weak but positive impact of the adult child's income on living arrangement satisfaction supports the idea that having more resources to exchange or pool within a household increases satisfaction. Direct access to financial resources can sometimes help to counter any perceived exchange imbalances, leading to feelings of success and optimism regarding future plans and decisions.

Alternatively, our results could be explained in other ways. One explanation that has been offered in the literature directs our attention toward the influence of socio-economic status on parental expectations for their children's educational and occupational achievement (Aquilino, 1991; Aquilino and Supple, 1991; and Schnaiberg and Goldenberg, 1989). Consistent with this hypothesis is the view that parents who have provided more financial support to adult children are able to exert more control over their behaviour during coresidence (Avery et al., 1992). These processes combine normative pressures associated with social timetables with exchange imbalances. It is recognized that perceptions of conflict over money and financial dependence (measures included in this study) do not directly measure such expectations, and as such, they cannot be adequately tested here. Although parental education may be a better measure of these factors, it was not found to be statistically significant in our analysis.

Another explanation involves the positive aspects of living with parents with fewer financial resources. On the one hand, our findings do not support the notion that children returning home to poorer families are less financially dependent and therefore more satisfied. On the other hand, however, the fact that children coresiding with poorer parents tend to have proportionately more resources to exchange within the household (Rossi and Rossi, 1990) may contribute to higher levels of living arrangement satisfaction. Lower income families sometimes rely on the earnings of adult children to improve their standard of living (Boyd and Norris, 1995). Also, research suggests that lower income families provide more intergenerational support than middle- and upper-income families (e.g., see De Wit, Wister and Burch, 1988).

Three of the control variables were also found to be important predictors of living arrangement satisfaction. Young adults in families that are more religious,

young adults in remarriage families, and multiple returners are less likely to be satisfied with boomerang living arrangements. Those residing with more religious parents may feel dissatisfied living at home because their parents are more traditional in their values and attitudes. More traditional parents have stronger constraints on behaviour and can encourage their children to adhere to conventional roles (Goldscheider and Goldscheider, 1994). Young adults residing in remarriage families may be dissatisfied with this living arrangement because of the potential for conflict with step-parents. Remarriage parents may 'encourage' these children to move out faster than those in intact families (White and Booth, 1985). In sum, some families may try to enforce a social timetable more than others. A young adult's ability (or inability) to meet these expectations can increase (or reduce) his/her living arrangement satisfaction. Also, multiple returns can reinforce perceptions of dissatisfaction because there are continual delays in the journey to permanent independence and freedom from parental authority.

Our findings have several implications for young adult's well-being and life course trajectories. First, this study, coupled with previous work, suggests that the financial resources and related expectations of parents may significantly affect the lives of returning children. While we tend to believe that more economically advantaged people benefit in most areas of family life, this research demonstrates that this may not be the case for boomerang living arrangements. Second, although the majority of respondents report being very satisfied with this living arrangement, concern should be expressed for those who are dissatisfied with their lives during coresidence. Lower self-ratings may reflect a loss of self-efficacy and accomplishment and may retard emotional adjustment, personal identity and social behaviour. Third, lower satisfaction with a boomerang living arrangement may be connected to the quality and strength of parent-child and sibling relationships and may influence family interactions, at least in the short-term. Finally, young adult's evaluations of their living arrangements can influence important life course decisions. For example, some young adults are unhappy living at home because they do not meet parental expectations and/or peer-group lifestyles. If a young adult is attending college or university, he/she may hasten an exit out of the parental home without completing schooling. Such an altered trajectory has ramifications for future labour market earnings, educational and occupational careers, and possibly family formation.

Given the increase in the phenomenon of coresidence in conjunction with ongoing government cut-backs, it is probable that we will observe shifts in the dynamics of family life surrounding boomerang living arrangements. The present study underlines the need for further investigation into this important field of study. More work is required in order to further specify the income effect by examining other significant aspects of family exchanges and relationships and their implications. Research is needed that elaborates the issue of control and perceptions of fairness, which are frequently associated with exchange imbalances. Furthermore, the extent to which preferences for privacy and independence, and the "rise of the primary individual" (Kobrin, 1976), are being reshaped and redefined against the constantly changing social, economic and demographic backdrop also requires careful examination.

Acknowledgements:

We acknowledge the support of the Social Sciences and Humanities Research Council of Canada. Our thanks are also extended to Doug Talling for his contribution to this research.

Endnotes:

1. The percentage of young unmarried adults initially declined between 1971 and 1981. This trend paralleled the twentieth century trend toward non-familial living arrangements. Between 1981 and 1986, however, the percentage of young unmarried adults aged 15-34 who were living at home increased, reversing the earlier pattern of decline (Boyd & Pryor, 1989). The recent 1991 Census of Canada finds that young unmarried adults are still more likely to live at home in 1991 than in 1981, but the greatest increase occurred in the 1981-1986 period (Boyd & Norris, 1995). Unfortunately, Statistics Canada does not differentiate between those who delay homeleaving and those who return home.
2. Crosstabulations between the two returner types and several key social and demographic variables, including the response variable, were performed on the data for both parents and children. We found no significant differences between the two returner types.
3. An additional dichotomy was examined in the logistic regression analyses in which the dependent variable was split into very satisfied and less than very satisfied. However, the explanatory power of the models were found to be significantly weaker than those produced for the dependent variable reported in this study. Also, it should be noted that dichotomizing ordinal satisfaction variables is an accepted approach in the literature.
4. The statistical analyses were repeated using the continuous measurement of these variables, however, no changes to the substantive findings were uncovered.
5. In earlier analyses several other covariates were included as control variables. These included child's marital status, presence of own children, duration of stay, type of return (past vs. current), and parent's birth cohort. They were found to be not statistically significant.

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Received July 1997; Revised January 1998

