A Comparison of U.S. Mother and Daughter Reports about Intergenerational Transfers*

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Abstract

Objectives. We examine the agreement between mother and daughter reports about time and money transfers. Specifically, three research questions are addressed. First, how much agreement is there between mother and daughter reports of transfers from adult daughters to their older parents? Second, what factors predict disagreement between mother and daughter reports? Last, do researchers using reports from mothers and those using reports from daughters reach the same conclusions about the factors that predict intergenerational transfers?

Methods. The analysis is based on 583 mother-daughter dyads interviewed in the 1997 National Longitudinal Surveys of Mature Women and Young Women. Both mothers and daughters were asked an identical set of questions about time and money transfers from adult daughters to their mothers.

Results. We find that compared to mother reports, daughters tend to "overreport" both time and money transferred. The disagreement between mother and daughter reports is significantly associated with the characteristics of the event, respondent motivation or ability to recall, and third-party presence. Finally, we find different factors predicting transfers using mother and daughter reports, but the differences in effect sizes are small.

Discussion. Researchers must be cautious about interpreting studies that are based solely on one family member's account.

Introduction

Information about the frequency and amount of intergenerational transfers usually relies on reports from either the parents or their adult children; rarely do researchers have reports from both parents and children about the same transfer. As a result, we know little about the quality of survey data on intergenerational exchanges and the extent to which family members are likely to agree on the frequency and amount of support when more than one member is interviewed for the same information. This study aims to examine agreement between parent and child reports about time and money transfers. Specifically, three research questions are addressed. First, how much agreement is there between parent and child reports of transfers? Second, what factors predict disagreement between parent and child reports? Last, do researchers using reports from parents and those using reports from children reach the same conclusions about the factors that predict intergenerational transfers?

Self-report data of mother-daughter dyads collected in the 1997 wave of the National Longitudinal Surveys are used in this study. Very few studies on intergenerational transfers have attempted to interview more than one informant in a family. For example, the Health and Retirement Study asks respondents to report transfers given to and received from their parents and children. When more than one family member is interviewed, the use of inconsistent question wording or the restriction to the primary helper or recipient often prevents researchers from making meaningful comparisons between family members' reports. For example, Altonji, Hayashi, and Kotlikoff (2000) found discrepancies between matched parent and child reports of time and money transfers using the supplemental data from the 1988 Panel Study of Income Dynamics, but the questions about transfers given and received were worded differently, making it difficult to interpret the results. In the second wave of the National Study of Families and Households, respondents and their parents were asked to or from whom they had provided or

received the *most* help with the activities of daily living or the *largest* amount of gifts or loans. If the respondents or their parents were not the primary helpers or recipients, their reports would not match, despite the fact that some transfers had been made.

Findings from this study contribute to our understanding of how the choice of family informant may affect the estimates of the prevalence and magnitude of intergenerational transfers. Attempts to interview more than one family member are often costly, particularly when family members live in different cities, states, or countries. High levels of agreement between parent and child reports could reassure researchers that past findings are unlikely to be biased regardless of whether the parent or the child provided information about transfers. If the results suggest that parents and children have low levels of agreement in their reports of time and money transfers, researchers must be cautious about interpreting past studies that were based solely on one family member's account. The best way to understand what is actually occurring in families may be to collect information from more than one family informant and take into account measurement errors in the parent and child reports.

Literature Review

A methodological issue in studying families is the difference between reports by different family members. Previous studies have shown that mothers and fathers, parents and children, and sisters and brothers report differently about parent-child relationships and the occurrence and timing of family events. For example, past studies have shown that mothers and fathers give different reports about living arrangements (Lin et al., 2004; Teitler, Reichman, & Koball, 2006), child support awards and payments (Braver, Fitzpatrick, & Bay, 1991; Schaeffer, Seltzer, & Klawitter, 1991), custody arrangements and frequencies of visitation (Braver et al., 1991; Seltzer & Brandreth, 1995), and father involvement (Coley & Morris, 2002). Parents and their children

differ in their reports about intergenerational relations (Aquilino, 1999; Bengtson & Kuypers, 1971), parental behavior (Tein, Roosa, & Michaels, 1994), family structure (Brown & Manning, 2004), visits and transfers between older parents and their children (Roan et al., 1996), and parents' need for support (Lyons et al., 2002). Children in a family also differ in their perceptions about how parental care is divided among siblings (Lerner et al., 1991; Matthews, 1987).

Inconsistent reports about intergenerational transfers are worrisome for researchers and policymakers, since effective social policies in the face of an aging population depend on accurate estimates of the prevalence and magnitude of private transfers from adult children to their older parents. In order to obtain accurate estimates, are reports from more than one family member preferable? Can researchers rely on one person to provide information about the family? Does it matter which family member provides information on transfers? To what extent does the choice of a family informant alter conclusions about the factors that predict children's provision of support to their older parents? This study uses a unique data set in which identical questions about transfers from daughters to their mothers were asked of both mothers and daughters, providing an exceptional opportunity for researchers to compare parent and child reports of the same transfers.

Factors predicting reporting errors

Over the past 20 years, survey methodologists have examined several factors that may contribute to response errors in reports. These factors include the complexity, similarity, salience, and clarity of the events; respondent motivation and emotion; memory decay; and third-party presence. Reporting accuracy decreases as events become more complex, less distinct from similar events, less salient, more socially desirable, and more emotionally charged (Banaji &

Hardin, 1994; Duncan & Mathiowetz, 1985; Dykema & Schaeffer, 2000; Schaeffer, 1994). The time elapsed between the event in question and the interview can contribute to omissions or telescoping errors (Mathiowetz & Duncan, 1988; Sudman & Bradburn, 1974). This study examines the three major factors that may lead to disagreement between parent and child reports of the same transfer: the characteristics of the event, respondent motivation or ability to recall, and presence of third parties.

Exchanges may be more difficult to tally when the parent and child live in the same household than when they live apart. The complexity of transfers is also likely to contribute to disagreement. For example, adult children are likely to be confused about the transfers when they supported not only their parents, but also their parents-in-law. Finally, surveys generally use "in the last 12 months" as the time frame for questions about exchanges without taking into account the fact that parents and children usually are not interviewed on the same date, especially when they are not living together. Thus, the longer the time between parent and child interviews, the more likely that they will refer to different events and disagree substantially. Respondent motivation to participate in the survey, such as being unwilling to report income or assets, may affect the accuracy of the report. People with high education may be more sensitive to social expectations than people with low education, leading to greater response errors. Respondents' memories of past events are apt to be affected by their physical health, mental health, and age; individuals with poorer health and older people may have more difficulty recalling past events. The presence of a spouse or child during an interview may increase the accuracy of the report because he or she may be aware of the transfer and able to help the respondent recall past events (Aquilino, 1993). On the other hand, the presence a person other than a spouse or child is likely to increase disagreement as respondents may give socially desirable answers (Smith, 1997).

Factors predicting intergenerational transfers

Adult children's provision of support to their older parents depends on children's ability to support and older parents' need for resources. None of the previous studies has examined whether researchers using reports from parents and those using reports from children reach the same conclusions about the factors that predict adult children's provision of support to their older parents. A number of factors are included in the analysis to predict the likelihood and magnitude of time and money support provided by adult children to their older parents. Previous research suggests that parents who have fewer resources or poorer health are more likely to receive help from their children than their counterparts. For example, older parents receive more support than younger parents (Stoller, 1983). Parents without a spouse or partner receive more support than parents with a spouse or partner (Silverstein, Parrott, & Bengtson, 1995; Stoller, 1983). Parents with poor health or functional limitations receive more support than healthy parents or parents without these limitations (Silverstein et al., 1995; Spitze & Logan, 1990; Stoller, 1983). Parents with more income or assets are less likely to receive help from their adult children than parents with less income or fewer assets (Altonji et al., 2000). In the United States, working daughters provide less personal care to their older parents than nonworking daughters (Lang & Brody, 1983; Matthews, Werkner, & Delaney, 1989). Married daughters spend less time than unmarried daughters in providing parental care (Lang & Brody, 1983), and married children – both sons and daughters – provide less help than never-married children (Stoller, 1983). Daughters' number of minor children is negatively associated with their provision of personal care to their parents (Pezzi & Schone, 1999). Previous researchers have suggested that children who received more education are more likely than their counterparts to provide financial support and personal care to their parents (McGarry & Schoeni, 1995; but see Couch, Daly, & Wolf, 1999).

Methods

The analysis is based on data from the 1997 National Longitudinal Surveys (NLS) of Mature Women and Young Women. The main purpose of the NLS-Mature Women and Young Women surveys was to gather information on the labor-market experiences of two cohorts of women (NLS Handbook, 2003). The Mature Women survey began in 1967 with a sample of 5,083 women between the ages 30 and 44, a time when some women may re-enter the workforce and face the challenge of balancing responsibilities between work and family. The Young Women survey began in 1968 with a sample of 5,159 women between the ages of 14 and 24, a time when many women are completing school and starting a career and a family. African Americans were over-sampled. The response rate for both baseline studies was about 93 percent. These respondents were followed up from the time of the original survey until 2003. One unique design of the survey is that 1,848 original respondents in the Mature Women survey were the mothers of the respondents in the Young Women survey. A set of identical questions about transfers from daughters to mothers was asked of both mothers and daughters in the 1997 face-to-face interview for the first time, which provides an exceptional opportunity for researchers to compare parent and child reports of the same transfers. In 1997, 674 matched mothers and daughters were retained. After further excluding cases with missing information on mother or daughter reports of any time or money transfers (n = 91), the final analysis was limited to 583 mother-daughter dyads.

Dependent variables

Two sets of dependent variables were examined in the study: time and money transfers. In the 1997 wave of NLS, identical questions were asked of mothers and their daughters about whether a daughter (or her husband) spent any time helping her mother (or father) with personal

care or any household chores or errands in the past 12 months. If a time transfer occurred in the past year, a follow-up question was asked about the number of hours that a daughter (or her husband) spent helping the mother (or father). Similarly, respondents were asked whether a daughter (or her husband) lent any money, gave more than $100 worth of gifts, or provided any other financial support, such as paying bills or buying groceries, to her mother (or father) during the previous 12 months. If a money transfer had occurred in the past year, a follow-up question was asked about the amount of money transferred. Table 1 shows the descriptive statistics for the occurrence and average amount of transfers reported by mothers and their daughters. In general, the agreement for time transfers is higher than that for money transfers (75 percent [= 56.43 + 18.35] versus 63 percent [= 44.08 + 18.70]). The discrepancy in the average amount of support is 58 hours (= 197.40 – 138.86) for time transfers and $100 for money transfers (= 191.44 – 91.57). There are variations in the level of agreement across different types of support. For example, mothers and daughters have greater agreement in the report of personal care than of household chores (87 percent versus 75 percent). Giving gifts (64 percent) has a lower level of agreement than lending money (97 percent) or paying for expenses (93 percent). Items in which mothers and daughters have lower agreement are apt to have a greater discrepancy in the report of the amount of support. In general, daughters tend to report a higher prevalence and amount given to their mothers than their mothers report having received from their daughters.

[Table 1 about here]

Explanatory variables

Two sets of explanatory variables were examined. *Factors predicting disagreement* between mother and daughter reports include: characteristics of the event, respondent motivation or ability to recall, and presence of third parties. As shown in Table 2, mother and daughter

interviews were 15 days apart, on average. Approximately 12 percent of the daughters helped their in-laws with personal care or household chores, and 17 percent of the daughters gave money or more than $100 worth of gifts to their parents-in-law. A small number of daughters (4 percent) lived with their mothers at the time of the interview. Roughly 20 percent of the respondents in the sample did not provide information on their income and assets. Daughters, on average, received two more years of education than their mothers. Compared with daughters, mothers had poorer health, more depressive symptoms, and greater difficulty remembering things. The age of the mothers ranged from 60 to 78 in 1997 (with a mean of 69) and their daughters were about averaged 47 years old. More mothers than daughters had their husband or partner present during their interviews (23 percent versus 15 percent). About 11 percent of the respondents had children present and less than 5 percent of respondents had someone other than a husband, partner, or child present during the interview.

[Table 2 about here]

Another set of *factors predicting transfers* includes: age, number of children, race and ethnicity, educational attainment, marital status, health status, work status, income, and assets. Table 2 shows that mothers in this sample generally had three daughters and two sons; daughters had about one child who was under age 18. Approximately two-thirds of the samples were whites and one-third were African Americans. Although a majority of the respondents remained married at the time of the interview, more mothers than daughters were widowed and more daughters than mothers were divorced or never married. Mothers in this sample experienced few difficulties with activities of daily living. More daughters than mothers were working at the time of the interview (80 percent versus 18 percent). Overall, mothers had lower incomes but greater assets than their daughters.

Analytic strategy

Two multivariate analyses were conducted. The first analysis answers what factors predict disagreement between mother and daughter reports. A logistic regression model was used to predict factors that are associated with disagreement in any support; a tobit regression model was estimated for the absolute difference between the amount of support reported by mothers and daughters. The second analysis answers whether researchers using reports from mothers and those using reports from daughters reach the same conclusions about the factors that predict adult children's provision of support to their older parents. Similar to the first analysis, a logistic regression model was used for any support and a tobit regression model was used for the amount of support. The coefficient in the equation using the mother report was then compared with that in the equation using the daughter report (Clogg, Petkova, & Haritou, 1995). A multiple imputation procedure was applied to the missing information on the explanatory variables (Royston, 2004). Because 93 mothers had more than one daughter included in the sample, observations from the same family tend to be correlated, thereby violating the classical assumption of independence among observations. Statistical methods that ignore the nested structure of the data generally underestimate the variance of the estimated coefficients. To address this problem, Huber-White estimators were used to provide standard errors of the coefficients in the presence of clustering. All estimates were obtained using the statistical package Stata (StataCorp, 2005).

Results

Table 3A shows the estimated odds ratios and their associated standard errors from logistic regressions of disagreement between mother and daughter reports of any time or money transferred. The first model presents the likelihood of having disagreement in the report of time

transfer. The risk of disagreement decreases by 30 percent for a one-unit enhancement in mother's health or memory, holding all other variables constant. The odds of disagreement are roughly half as high for respondents who had a husband or partner present during the interviews as for those who did not (0.401 for mothers and 0.536 for daughters). The second model presents the likelihood of having disagreement in the report of money transfer. The risk of disagreement among mother-daughter dyads in which the daughter gave money to her parents-in-law is 2.663 times as high as mother-daughter dyads in which the daughter did not provide financial support to her parents-in-law. The odds of disagreement are approximately half as high for daughters who had a child present during the interviews as for those who did not. The presence of a child during the mother's interview, however, is not significantly related to disagreement. Finally, the risk of disagreement increases by 10 percent for a one-year increase in the daughter's education.

[Table 3A about here]

Table 3B shows the estimated coefficients and their associated standard errors from tobit regressions of the absolute value of the difference in the magnitude of transfers (hours or dollars) reported by mother and their daughters. The absolute difference between mother and daughter reports of time transferred ranges from 0 to 8,760 hours (with a mean of 209.73); the absolute difference for money transferred ranges from 0 to 13,000 dollars (with a mean of 210.09). Because the distributions of the absolute differences in mother and daughter reports of time and money transferred are very skewed (6.97 for time and 12.07 for money) and a large number of dyads are censored at the value of 0 (60 percent for time and 57 percent for money), one was added to the absolute difference before taking its natural logarithm to smooth the distribution (a skewness of 0.97 for time and 0.47 for money after transformation) and tobit regression models were used for estimation. The discussion that follows is based on the percentage change in the

expected value of the latent variable for a one-unit change in the explanatory variable (Long, 1997; Wooldridge, 2003).

[Table 3B about here]

The first model in Table 3B presents the natural log of the absolute value of the difference in mother and daughter reports of time transfer. In comparison to mother-daughter dyads in which the daughter did not give assistance to her parents-in-law, the provision of care to in-laws increases the size of the absolute value of the discrepancy by approximately 5 times (= 100 * [$e^{1.871} - 1$]). Mother and daughter living together also increases the magnitude of the disagreement by roughly 14 times (= 100 * [$e^{2.683} - 1$]). Contrary to our expectation, mother-daughter dyads in which mothers reported her income or assets have a higher absolute difference in reports of time transfer than dyads in which mothers did not report her income or assets (1.872). Each additional unit of enhancement in mother's health or memory is associated with a decrease of 80 percent (= 100 * [$e^{-1.599} - 1$]) and 70 percent (= 100 * [$e^{-1.209} - 1$]) in reported discrepancy, respectively. With each additional year of a mother's age, the absolute difference increases by 35 percent (= 100 * [$e^{0.300} - 1$]). Finally, the presence of a husband or partner during the mother's interview lowers the inconsistency in reports by an average of 71 percent (= 100 * [$e^{-1.223} - 1$]).

The second model in Table 3B presents the absolute difference in mother and daughter reports of money transfer. The provision of financial support to in-laws increases the absolute difference by approximately 37 times (= 100 * [$e^{3.640} - 1$]). Similar to the results shown in the first model, the presence of a husband or partner during the mother's interview reduces the discrepancy (– 1.543). However, the presence of a person other than a spouse or child during the mother's interview increases the inconsistency in reports by 11 times (= 100 * [$e^{2.453} - 1$]). Each

additional year of the daughter's schooling increases the absolute difference by 39 percent (= 100 * [e $^{0.330}$ – 1]).

In sum, these analyses suggest that disagreement between mother and daughter reports is related to the characteristics of the event, respondent motivation or ability to recall, and third-party presence. In particular, the discrepancies in mother and daughter reports are larger when: daughters helped their parents-in-law; mothers and daughters lived together; mothers had poorer health or memory; mothers were older; a husband, partner, or child was not present during the interviews, but a person other than a spouse or child was present; and daughters received more years of schooling.

The second analysis answers whether researchers using reports from mothers and those using reports from daughters would reach the same conclusions about the factors that predict adult children's provision of support to their older parents. The first four columns in Table 4A show the estimated odds ratios and their associated standard errors from logistic regressions of any time transfers, using mother and daughter reports separately. According to mother reports, the likelihood of receiving personal care or help with household chores is 1.074 times as high for each additional year of the mother's age. The odds of receiving support from daughters are about twice as high for mothers who were widowed as for married mothers. The odds for mothers to receive care from their daughters decreases by 37 percent for a one-unit enhancement in the mother's health but increases by 14 percent for a one-unit increase in the level of ADL difficulties. Similar conclusions can be reached using daughter reports and, except for the mother's race, the effect sizes across the equation using mother reports and the equation using daughter reports do not reach statistical significance at the 0.05 level. The only factor that is statistically significant in the equation using daughter reports but not in the equation using mother reports is the mothers' divorce. According to daughter reports, the odds of providing care

to their divorced mothers are 193 percent higher than the odds of providing care to their married mothers. Nevertheless, according to mother reports, divorced mothers are as likely as married mothers to receive help with personal care and household chores from their daughters.

[Table 4A about here]

The last four columns in Table 4A show the estimated odds ratios and their associated standard errors from logistic regressions of any money transfers. None of the factors is associated with mother reports of receiving any financial support from their daughters. On the other hand, according to daughter reports, the likelihood of giving money or more than $100 worth of gifts is 1.787 times higher among daughters who work than among daughters who do not. Similarly, daughters with a high income are likely to provide financial support to their mothers (1.463). Again, none of the coefficients across these two equations reaches statistical significance.

The first four columns in Table 4B present tobit regressions of the amount of time and money transferred from daughters to their older parents, using mother and daughter reports separately. Because the distributions of the amount of transfers are skewed (hours: 8.73 for mothers and 7.08 for daughters; dollars: 20.69 for mothers and 12.66 for daughters), logarithm transformation was applied. Using mother reports, each additional year of the mother's age increases time transfer by 30 percent (= 100 * [$e^{0.261} - 1$]). Each one-year increase in the mother's schooling is associated with an increase of 41 percent (= 100 * [$e^{0.344} - 1$]) in support. Compared with married mothers, divorced and widowed mothers increases the amount of care receipt by approximately 17 times (= 100 * [$e^{2.868} - 1$]) and 11 times (= 100 * [$e^{2.471} - 1$]), respectively. Each additional one-unit improvement in the mother's health decreases the amount of time transfer by 74 percent (= 100 * [$e^{-1.351} - 1$]), while a one-unit decline in the mother's activities of daily living increases the amount by 54 percent (= 100 * [$e^{0.431} - 1$]). Similar

conclusions can be reached using daughter reports, except that the mothers' education is unrelated to time transfers, but the number of sisters that the daughter had is negatively related to the amount of time that she spent caring for her mother. As for money transfers, none of the factors are statistically significant in predicting the amount of money mothers received from their daughters, but the number of sisters and the daughter's education are significant predictors using daughter reports. Except for the mother's race, none of these factors across two equations reaches statistical significance, suggesting that although there are different factors predicting the amount of care or money received by mothers using mother or daughter reports, the magnitude of the difference is small.

[Table 4B about here]

Discussion

Numerous researchers have examined the causes and consequences of transfers from adult children to their older parents across different cultural contexts. Nevertheless, information about the frequency and amount of transfers usually relies on reports from either the parents or their children; rarely do researchers have reports from both parents and children of the same transfer. Consequently we know little about the quality of survey data on intergenerational exchanges and the extent to which family members are likely to agree on the frequency and amount of support when more than one member is interviewed for the same information. The aim of the study is to fill in this research gap.

Using unique dyadic data, we found that between two-thirds and three-quarters of mother-daughter dyads agreed on their reports of time or money transfers. In particular, mothers and daughters have a lower level of agreement in the report of help with household chores and provision of gifts than of other items. Overall, daughters tend to report a higher prevalence and

amount of transfers given to their mothers than those reported as received by the mothers. Disagreement between mother and daughter reports is related to the characteristics of the event, respondent motivation or ability to recall, and third-party presence. Mother's age, widowhood status, health, and ADL difficulties remain important factors predicting time and money transfers, regardless of whether mother reports or daughter reports are used. However, if researchers focus on the factors such as the number of daughters, educational attainment, mother's divorce, and daughters' work status or income, they are likely to reach different conclusions depending on whose report is obtained.

The data set analyzed here has several limitations. One drawback of using this sample is the lack of statistical power due to a small sample size. Nevertheless, given this constraint, different factors are found to be associated with mother and daughter reports of transfers. Had we had a larger sample size, the conclusion about the factors predicting intergenerational transfers would likely have differed more substantially between mother and daughter reports. Another shortcoming is sample attrition. Because mothers and daughters who could be located and who agreed to participate in the survey may differ from those who did not, the sample is prone to consist of families in which parents and children had close contact and good relationships. As a result, the disagreement observed in this study is expected to be smaller (i.e., a more conservative measure) than it would be had all parents and children been located and agreed to participate in the survey. The last limitation of the study is that the data do not allow researchers to explore gender differences in reporting. Since most daughters in the United States carry out or manage the caregiving responsibility, the discrepancy in the reports between parent and son is likely to be larger than the result shown here.

A useful extension of this study would be to investigate whether the direction of the disagreement for upward transfers (from daughters to mothers) is the same as downward

transfers (from mothers to daughters). A separate analysis using the 1999 wave of the same data set reveals that daughters tend to report a higher prevalence of any time or money transfer and a larger amount of monetary support than mothers, regardless of the direction of transfers. The conclusion, however, needs to be interpreted with caution because the 1999 follow-up includes a much smaller sample size (327 mother-daughter dyads) and transfers cannot be identified for families with more than five children. Future research using nationally representative samples, incorporating dyads of different genders, and examining both directions of transfers would provide further insights into our understanding of the reporting behavior among family members.

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Table 1. Any and amount of time or money transfers reported by mothers and daughters (N = 583)

	Time Transfers (Any)					
	Any Time		Care		HH chores	
	Daughter		Daughter		Daughter	
Mother	No	Yes	No	Yes	No	Yes
No	56.43%	16.98%	81.13%	7.72%	59.18%	16.30%
Yes	8.23%	18.35%	5.66%	5.49%	8.40%	16.12%
	$\chi^2 = 104.93$, $p = 0.00$		$\chi^2 = 82.82$, $p = 0.00$		$\chi^2 = 95.99$, $p = 0.00$	

	Money Transfers (Any)							
	Any Money		Loan		Gift		Expenses	
	Daughter		Daughter		Daughter		Daughter	
Mother	No	Yes	No	Yes	No	Yes	No	Yes
No	44.08%	26.24%	96.74%	1.37%	47.17%	25.90%	91.60%	4.63%
Yes	10.98%	18.70%	1.20%	0.69%	10.12%	16.81%	2.40%	1.37%
	$\chi^2 = 32.45$, $p = 0.00$		$\chi^2 = 65.45$, $p = 0.00$		$\chi^2 = 34.11$, $p = 0.00$		$\chi^2 = 37.34$, $p = 0.00$	

	Time Transfers (Amount, in Hour)					
	Any Time		Care		HH chores	
	Mother	Daughter	Mother	Daughter	Mother	Daughter
Mean	138.86	197.40	57.43	79.43	84.09	118.18
S.E.	30.02	33.44	16.07	17.51	16.49	22.94
	$t = 1.73$, $p = 0.08$		$t = 1.26$, $p = 0.21$		$t = 1.51$, $p = 0.13$	

	Money Transfers (Amount, in Dollar)							
	Any Money		Loan		Gift		Expenses	
	Mother	Daughter	Mother	Daughter	Mother	Daughter	Mother	Daughter
Mean	91.57	191.44	24.17	8.15	62.44	122.05	11.87	62.30
S.E.	27.02	28.62	20.79	3.15	9.07	11.41	5.29	26.13
	$t = 2.84$, $p = 0.00$		$t = 0.76$, $p = 0.45$		$t = 5.78$, $p = 0.00$		$t = 1.94$, $p = 0.05$	

Note. National Longitudinal Surveys of Mature and Young Women, 1997. S.E. (Standard Error) = Standard Deviation / Squared Root of Sample Size

Table 2. Mean or percentage of explanatory variables in the regression Analyses (N = 583)[1]

	Mother	Daughter	*t* or χ^2
Characteristics of the event			
Difference in days between interviews (0 - 128)	15.48		
Daughter helped parents-in-laws with time (1 = yes)		12.01	
Daughter helped parents-in-laws with money (1 = yes)		17.15	
Coresidence (1 = yes)	4.12		
Respondent motivation or ability to recall			
Reported income or asset (1 = yes)	80.27	83.53	n.s.
Years of education (0 - 18)	11.28	13.75	**
Physical health (1: poor - 4: excellent)	2.74	3.10	**
Depression score (7 - 28)	11.06	10.55	*
Memory (1: can't do it - 5: no difficulty)	4.56	4.73	**
Age (mother: 60 - 78, daughter: 44 - 55)	69.45	46.74	**
Presence of third parties			
Husband or partner present during interview (1 = yes)	22.98	14.92	**
Child present during interview (1 = yes)	10.63	10.98	n.s.
Others present during interview (1 = yes)	3.60	4.80	n.s.
Other characteristics			
# of daughters	2.80		
# of sons	1.69		
# of minor children		0.61	
Race			
Whites (reference category)	68.27		
African Americans	30.53		
Other races	1.20		
Marital status			*
Married (reference category)	51.29	61.92	
Divorced	13.89	23.33	
Widowed	34.31	3.09	
Never married	0.51	11.66	
ADL difficulties (5 - 20)	6.74		
Working (1 = yes)	18.18	79.59	**
Income (ln[income + $5,000])	9.99	10.84	**
Assets (ln[assent + $70,000])	12.05	11.99	*

Note. National Longitudinal Surveys of Mature and Young Women, 1997. "n.s." indicates no significant difference between mother and daughter characteristics. * $p < 0.05$, ** $p < 0.01$

[1] For mothers, variables including income (33 percent), assets (40 percent), depression (1 percent), ADL difficulties (10 percent), memory difficulty (2 percent), and presence of people other than a spouse or partner during the interview (2 percent) were imputed; for daughters, variables including income (27 percent), assets (38 percent), depression (1 percent), memory difficulty (2 percent), presence of people other than a spouse or partner during the interview (2 percent), and education (1 percent) were imputed using the multiple imputation technique (Royston, 2004).

Table 3A. Estimated odds ratios and standard errors from logistic regression models of any disagreement by event characteristics, respondent motivation or ability to recall, and third-party presence (N = 583)

	Any Time			Any Money		
	Odds Ratio	S.E.		Odds Ratio	S.E.	
Characteristics of the event						
Difference between interviews	1.002	0.006		1.002	0.005	
Daughter helped parents-in-laws	1.640	0.479		2.663	0.652	**
Coresidence	0.756	0.399		1.354	0.602	
Respondent motivation or ability to recall						
Mother reported income or asset	1.150	0.309		0.724	0.168	
Daughter reported income or asset	1.015	0.285		0.941	0.236	
Mother's years of education	1.031	0.044		0.977	0.034	
Daughter's years of education	1.068	0.045		1.100	0.043	*
Mother's physical health	0.707	0.100	*	0.973	0.116	
Daughter's physical health	1.004	0.152		0.871	0.108	
Mother's depression score	1.000	0.027		0.996	0.023	
Daughter's depression score	0.971	0.028		0.974	0.024	
Mother's memory	0.714	0.102	*	0.987	0.140	
Daughter's memory	1.338	0.254		1.095	0.194	
Mother's age	1.059	0.032		0.998	0.027	
Daughter's age	0.986	0.048		0.923	0.042	
Presence of third parties						
Mother's husband/partner present	0.401	0.117	**	0.790	0.176	
Daughter's husband/partner present	0.536	0.168	*	1.386	0.330	
Child present during mother's interview	0.944	0.338		0.651	0.216	
Child present during daughter's interview	1.546	0.466		0.479	0.151	*
Others present during mother's interview	1.105	0.662		1.768	0.885	
Others present during daughter's interview	1.452	0.744		0.811	0.353	
Log likelihood	-307.669			-360.154		

Note. National Longitudinal Surveys of Mature and Young Women, 1997.* $p < 0.05$, ** $p < 0.01$

Table 3B. Estimated coefficients and standard errors from tobit regression models of the absolute amount of disagreement by event characteristics, respondent motivation or ability to recall, and third-party presence (N = 583)

	Hours			Dollars		
	b	S.E.		b	S.E.	
Constant	-3.198	7.050		-6.285	7.880	
Characteristics of the event						
Difference between interviews	-0.027	0.015		-0.015	0.017	
Daughter helped parents-in-laws	1.871	0.710	**	3.640	0.578	**
Coresidence	2.683	1.310	*	0.338	1.402	
Respondent motivation or ability to recall						
Mother reported income or asset	1.872	0.660	**	0.288	0.662	
Daughter reported income or asset	0.137	0.659		1.316	0.768	
Mother's years of education	0.149	0.109		0.210	0.109	
Daughter's years of education	-0.006	0.108		0.330	0.112	**
Mother's physical health	-1.599	0.372	**	-0.361	0.350	
Daughter's physical health	-0.178	0.351		0.210	0.359	
Mother's depression score	0.088	0.071		-0.034	0.072	
Daughter's depression score	-0.082	0.069		-0.074	0.068	
Mother's memory	-1.209	0.354	**	-0.467	0.405	
Daughter's memory	-0.093	0.452		0.063	0.480	
Mother's age	0.300	0.077	**	0.077	0.076	
Daughter's age	-0.226	0.124		-0.087	0.130	
Presence of third parties						
Mother's husband/partner present	-1.223	0.609	*	-1.543	0.666	*
Daughter's husband/partner present	-0.457	0.668		-1.205	0.714	
Child present during mother's interview	-0.382	0.949		-1.477	1.024	
Child present during daughter's interview	0.378	0.759		-0.549	0.833	
Others present during mother's interview	-0.554	1.400		2.453	1.013	*
Others present during daughter's interview	0.541	1.174		-1.899	1.440	
Log likelihood	-904.932			-970.327		

Note. National Longitudinal Surveys of Mature and Young Women, 1997. * $p < 0.05$, ** $p < 0.01$

Table 4A. Estimated odds ratios and standard errors from logistic regression models of any transfers by the characteristics of mothers and daughters (N = 583)

	Any Time						Any Money					
	Mother			Daughter			Mother			Daughter		
	Odds Ratio	S.E.		Odds Ratio	S.E.		Odds Ratio	S.E.		Odds Ratio	S.E.	
Mother's characteristics												
Age	1.074	0.036	*	1.109	0.034	**	1.008	0.034		1.036	0.029	
# of daughters	0.885	0.071		0.888	0.060		0.935	0.068		0.938	0.053	
# of sons	0.994	0.070		1.033	0.064		0.902	0.066		0.978	0.062	
(Whites)												
Blacks or other race[1]	1.811	0.559		0.750	0.225		1.469	0.459		1.144	0.303	
Years of education	1.069	0.051		1.032	0.045		1.064	0.049		1.006	0.039	
(Married)												
Divorced	2.027	0.826		2.930	1.072	**	1.316	0.501		1.710	0.565	
Widowed or never married[2]	2.133	0.575	**	2.217	0.539	**	1.335	0.337		1.394	0.311	
Physical health	0.634	0.103	**	0.653	0.094	**	1.018	0.155		1.055	0.140	
Depression	1.016	0.028		1.035	0.029		0.978	0.030		1.000	0.024	
ADL difficulties	1.135	0.060	*	1.128	0.064	*	1.016	0.057		0.984	0.051	
Work status	1.334	0.407		0.834	0.238		1.041	0.297		1.153	0.282	
Income	1.082	0.209		1.054	0.204		1.034	0.200		1.123	0.174	
Assets	1.286	0.352		0.978	0.238		1.116	0.257		1.145	0.226	
Daughter's characteristics												
Age	0.987	0.052		0.948	0.046		0.984	0.048		0.999	0.045	
# of minor children	1.011	0.114		0.884	0.100		0.834	0.091		0.980	0.103	
Years of education	0.933	0.046		1.017	0.045		1.052	0.053		1.063	0.044	
(Married)												
Divorced	0.882	0.277		0.906	0.242		0.993	0.268		1.192	0.291	
Widowed	0.901	0.662		1.799	1.026		0.482	0.384		1.404	0.756	
Never married	1.771	0.619		1.013	0.360		1.427	0.465		1.569	0.497	
Physical health	1.077	0.183		1.256	0.181		1.154	0.162		1.020	0.126	
Depression	0.960	0.028		0.963	0.028		0.975	0.024		0.997	0.023	
Work status	1.434	0.417		0.970	0.246		1.098	0.288		1.787	0.425	*
Income	1.141	0.232		0.878	0.173		1.445	0.279		1.463	0.266	*
Assets	0.864	0.185		0.812	0.152		0.978	0.197		1.125	0.212	
Log likelihood	-300.433			-331.916			-333.020			-376.292		

Note. National Longitudinal Surveys of Mature and Young Women, 1997. * $p < 0.05$, ** $p < 0.01$

[1] Because less than two percents of the mothers belong to racial groups other than white or African American, they are too small to constitute a separate group in the regression models. Results are robust regardless of whether African American mothers are analyzed alone or combined with minority mothers.

[2] Because less than one percent of the mothers are never married and their characteristics are more similar to widowed mothers than to divorced mothers, never-married mothers are combined with widowed mothers in the analysis. Results are robust regardless of whether widowed mothers are analyzed alone or combined with never-married mothers.

Table 4B. Estimated coefficients and standard errors from tobit regression models of the amounts of transfers by the characteristics of mothers and daughters (N = 583)

	Hours					Dollars				
	Mother			Daughter		Mother		Daughter		
	b	S.E.		b	S.E.	b	S.E.	b	S.E.	
Constant	-22.651	16.902		-2.626	13.218	-29.264	22.753	-31.330	15.371	*
Mother's characteristics										
Age	0.261	0.106	*	0.263	0.082	** 0.101	0.153	0.148	0.099	
# of daughters	-0.295	0.256		-0.397	0.183	* -0.061	0.319	-0.508	0.220	*
# of sons	-0.034	0.232		0.084	0.175	-0.184	0.326	-0.145	0.238	
(Whites)										
Blacks or other race[1]	1.931	1.038		-0.333	0.761	0.182	1.355	-0.030	0.966	
Years of education	0.344	0.161	*	0.115	0.123	0.266	0.213	-0.012	0.144	
(Married)										
Divorced	2.868	1.420	*	2.629	0.899	** 1.791	1.617	1.418	1.140	
Widowed or never married[2]	2.471	0.898	**	2.194	0.636	** 0.623	1.146	0.185	0.811	
Physical health	-1.351	0.554	*	-1.124	0.382	** -0.269	0.647	0.024	0.473	
Depression	0.095	0.096		0.089	0.075	-0.221	0.141	0.061	0.091	
ADL difficulties	0.431	0.177	*	0.380	0.132	** 0.197	0.256	-0.139	0.203	
Work status	0.981	1.013		-0.666	0.808	0.581	1.303	0.936	0.841	
Income	-0.024	0.655		0.035	0.485	0.208	0.877	0.312	0.569	
Assets	0.750	0.901		-0.071	0.633	-0.293	1.079	0.395	0.696	
Daughter's characteristics										
Age	-0.158	0.172		-0.172	0.132	0.038	0.222	-0.045	0.167	
# of minor children	0.100	0.371		-0.356	0.292	-0.439	0.521	-0.036	0.360	
Years of education	-0.222	0.165		0.096	0.128	0.298	0.220	0.298	0.149	*
(Married)										
Divorced	-0.169	1.043		-0.041	0.741	0.728	1.199	0.110	0.867	
Widowed	-0.128	2.175		0.744	1.511	-0.006	3.166	2.358	1.882	
Never married	1.853	1.256		0.466	0.996	1.768	1.536	0.615	1.139	
Physical health	0.192	0.582		0.462	0.373	1.000	0.590	0.266	0.438	
Depression	-0.129	0.097		-0.103	0.075	-0.092	0.114	-0.072	0.082	
Work status	0.531	0.965		-0.332	0.695	0.207	1.236	1.087	0.850	
Income	0.087	0.690		-0.510	0.557	1.613	0.836	0.584	0.644	
Assets	-0.367	0.718		-0.524	0.524	-0.817	0.903	0.300	0.648	
Log Likelihood	-638.144			-812.352		-578.800		-896.879		

Note. National Longitudinal Surveys of Mature and Young Women, 1997. * $p < 0.05$, ** $p < 0.01$

[1] Because less than two percents of the mothers belong to racial groups other than white or African American, they are too small to constitute a separate group in the regression models. Results are robust regardless of whether African American mothers are analyzed alone or combined with minority mothers.

[2] Because less than one percent of the mothers are never married and their characteristics are more similar to widowed mothers than to divorced mothers, never-married mothers are combined with widowed mothers in the analysis. Results are robust regardless of whether widowed mothers are analyzed alone or combined with never-married mothers.