THE SIGNIFICANCE OF GEOGRAPHY IN THE TRANSITION TO ADULTHOOD

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Abstract

In this paper we examine the geographic origins and destinations of children leaving home between 1970-1990 in relation to their parents' locations in the U.S.A. Using the Panel Study of Income Dynamics we explore where offspring live in relation to their parents until their mid-thirties on the basis of zip code, county, state and including city size in the analysis. We consider family characteristics (attitudes, need, coherence) and their relation to proximity to the parental home. While approximately one-half (or more) of young adults settle within the same county as their parents, and one-quarter are within the same zip code by their mid-thirties, these general measures mask more varied behavior by particular subgroups. Using means testing and a binomial logit model, we find that proximity varies by race, gender and city size in ways that are more complex than the general geographical measures of home-leaving indicate. This study points to more research on different home-leaving experiences for youth that do not follow the college-career-move-away path to adulthood.

Introduction

In Grimm's fairy tales, youths are given a loaf of bread, a jug of water and maybe a rind of cheese as they venture forth to make their way in the world. In modern western culture, paths of children may weave through exclusive kindergartens, prep schools and ivy-league colleges in the transition to adulthood. In between, the common story is one of growing up, going to college, moving out – and moving away, locating oneself at some distance from the parents. But over slightly half (53.1%) of families with college-age children do not have children enrolled in college (Census, 2002). Those who leave and obtain advanced education can be expected to become part of the "elite" of American society and may move several times in their lifetime, pursuing career advancement and living in different circumstances depending on life-stage (corporate career paths or pursuit of new jobs in new technology centers). This is a common "story" of growing up: education, career, moving away. Where are the rest of young adults located as they traverse the path to being a "grown-up"? Cultural expectations for working-class women or poor rural white men are likely to differ from the idealized American norm. The myth of growing up in a small town, migrating to the city, and returning to the suburbs when entering child-rearing is only one of many possible stories. Whether young people are expected to remain at home until marriage, leave as early as possible or contribute economically to the parental household combines with local and parental resources to influence how far they move from their parents. Economic constraints and resources play a role in launching young adults, educationally and economically, and, we expect, geographically. The Census reports in-country mobility rates that have hovered around 17% for the l970s and beyond (Census, 1991). Of those seventeen or so percent that

moved in the last year considered in this study, eighty percent of those who moved did so in-state, and of those, almost half moved within the same county. Knowing who is near to their parents, and who is not, is important for distributing education monies, neighborhood and local efforts, rural vs. urban/suburban funding concerns, economic decisions about who receives support, subsidies and contracts. The success or failure of these efforts may depend on how well the normative story of maturation fits what has actually happened with young adults in the late twentieth century. In this paper, we explore the role of geography in the transition to adulthood by examining the proximity to the parents' household of young adults at five-year intervals from late adolescence until their mid-thirties. We consider location during this process by looking at differences in metropolitan, urban and rural families. Last, we look at the role of overall family health (physical, emotional, structural) in its relation to offspring location.

Literature Review

The timing of home leaving is not clear-cut, nor is it one definitive event. It's a process contingent on family structures, resources, and the economic environment. Historical home-leaving ages range from a low of around 18 for black women in 1880 to a high of 24.5 for white men in the late 1930's (the Great Depression). White men – the most privileged group – traditionally left home later than white women or minorities of either gender (Gutmann et al., 2002). The exception to this is the late 1950's and early 1960's, an economic growth period, when young adults of all kinds left home between 19 and 21. The post-World War II job market reflected a decrease in the number of self-employed

and corresponding rise in managerial and wage workers (Smith, 1981). The 1970's, with the loss of manufacturing jobs and shifts to the service sector, were a watershed for the American economy. Growth in the 1980s and 1990s was supposed to be the "rising tide" that would lift all boats, but some parts of society were left out of the benefits (Burkhauser et al., 1994). Social mobility measures indicate no significant upward changes in the 1970s and 1980s. Inequality was more pronounced, as it became harder to move up in status, and harder to keep the status one had (Gittleman and Joyce, 1999). For young men entering the workforce, starting levels of earnings in the '80's and 90's raised the bar for entry to the middle class (Duncan, 1996). Even for youth with the "right attitude" (a.k.a. Protestant work ethic), those from poorer families earn less than those from more well off families if only because their job choices are more limited (O'Neill et al., 2000). Improving occupational choices is a function of education – the one factor everyone seems to agree as an important, if not *the* important way to boost status and earnings over a life-course. In studies of mobility in Germany, Italy, and the United States, education accounted for over half of the observed advancement **(**Checchi, 1997). The U.S.A. experienced great social and spatial mobility in its rapidly industrializing society, throwing questions of social immobility, or persistent poverty, into noticeable contrast with cultural myths. Longitudinal studies seem to confirm that concern over perpetual poverty is warranted (Corcoran, 1995). Families, though, can move into and out of poverty (and other classes, though poverty gets the most attention). While "1/3 of children will be poor for least a year", changes in family members and employment make a large difference in family welfare. The concerns are for those who arrive in poverty, or become poor, and stay poor from one generation to the next (Corcoran and Chaudry,

1997). Once a family is poor, the routes out of poverty narrow. About 1/3 of the poor stay in the bottom 20% of the national income range. Poor families have no assets for children to inherit, thus no "boost" to their well being in later life. They don't have useful contacts with which to introduce their children to the world of work. There is little to invest in children's education. They are not part of a social network that allows them time-based or financial help from friends, which is a significant influence on high-income children's education attainment (Hofferth et al., 1998). This leaves work and marriage as routes out of poverty that assume more importance by their scarcity (Cohen and Tyree, 1986). Family businesses, where they exist, tend to hold children back from education in more well off families but are critical to the very poor. In their case, a business boosts children's earning and accomplishments. Businesses keep people in touch with each other, encourage aid between members and give those involved a purpose beyond their immediate success or failure. According to one study, wealth transfer between adults in a family are important. When families pool resources they can, as a group, move ahead. Young adults who stay in the parental home for a time benefit by not having to pay going rates for food, rent, laundry etc. and are able to save money before making the final move out. They can also receive explicit help: cash gifts and subsidies to encourage their independence (Rosenzweig et al., 1993).

Economics, then, contributes to the selection of one of a number of possible paths out of the parental home. While the age of eighteen is a common reference point, the actual process often occurs over a number of years, in stages. Most people assume that children should start the process around 18 and be officially "out" by 25 or so (Settersten, 1998), making allowances for individual circumstance and specific family situations. The

probability of leaving home increases as offspring age through their mid to late twenties (Garasky et al., 2001). Destination out of the parental home offers us clues as to “adult” status. College is one way out of childhood, but some young adults move out of the parental home to marry, live with a partner or in a group situation. For those not able or desiring to attend college, the military is often thought of as good stepping-stone to adulthood. Vocational programs and community colleges provide training for employment. Some of this variation in young adults' locations depends on the immediate economy and housing market, and applies in a broad way regardless of race or gender (Hughes, 2003). The availability of employment and housing combine with cultural expectations to affect the timing and destination of home leaving. If young women are discouraged from leaving the home until they are married, and young men are discouraged from marrying until they have "established" themselves in a career, then the process of home-leaving can occur over years. With ample jobs, affordable housing and a large cohort of youth, home leaving can occur early and definitively.

One critical aspect of alternate routes and destination involves proximity to the parental home. Offspring who are nearby can participate in extended family networks (if one exists), and, in later years, provide some support for older parents. Proximity can mean staying in the same neighborhood, same city or town, or same state, and can be expected to vary by region. Garasky (2002) found that youth in rural areas are more likely to migrate away from local areas than urban youth. Clark and Mulder (2000) looked at factors influencing who stays in state or not, finding that money and education contribute to out of state moves. A comparison between the United and European patterns indicated that the "typical" path in the USA is similar to Northern Europe, but that African-

American and Hispanic families are somewhat like Southern Europe in their use of extended family support systems for young adults (Iacovou, 2002). Thus, the route taken to adulthood is, in some sense, means of defining (or accepting) a geographic relationship to one's parents.

What is the attraction or limitation that pulls (or keeps) offspring near their parents once they leave home? One possibility is the support offered by being near enough for frequent and easy contact and help. Living in the same county could contribute to much more frequent face-to-face contact than living across state, for instance. Living very near one's parents – in the same zip code – could increase that face-to-face contact even further. Routine contact may ease the transition to adulthood as offspring are able to more easily ask for and receive small increments of aid (economic or otherwise). These increments can be viewed as part of the skills transfer from one generation to the next. The impact of skills transfer from parent to child are often examined in the context of family background in immigrant generations, whether recent or turn-of-the-century (Borjas, 1992, 1993). These skills transfers historically occurred in people with existing social structures and hence family structures that supported success. Therefore, an important piece of the ability to launch youth into successful adulthood could be overall family health. An intact and supportive kin group may be a key ingredient in offspring's success. Whether a nearby, extended family works for everyone's good or not is influenced by the mental and emotional health of the family, measured grossly by alcohol/drug abuse, domestic violence, and/or jail time of one or more members (or other measures). They might also be measure more finely by attitudes, expectations and sense of unity as a family. Hill et al. (2001) used 27 years of data from the Panel Study of Income Dynamics

to explore the link between childhood family structure, educational attainment, and nonmarital birth risk. They found that changes to family structure are stressful, and the timing of those changes is important. Regardless of the cause, a troubled family may have characteristics that work against its ability to survive, let alone prosper. Those who stay near the parental home may be those who are caught up in family "drama" and unable to step away from the "emotional closeness and control-conflict interactions" mentioned by Aquilino (1997). Children of alcoholics, for instance, have a harder time than their peers in making the transition to adulthood (Hussong and Chassin, 2002). Conversely, the leaving of the home can initiate less difficult relations between parents and adult children as they drop the attempt to coexist in the same space. Less stress can leave room to strengthen ties and those ties in turn offer incentive for children to remain nearby.

Most studies to date used broad levels of geographic definition: regional (Mitchell, 1994; Garasky, 2002; Gutmann et al., 2002; Buck and Scott 1993; Iacovou, 2002) or state (Clarke and Mulder, 2002). So far, analyses of neighborhood effects finds their influence nonsignificant (Corcoran et al., 1992; Solon et al., 2000). One difficulty is that questions are usually constructed to examine neighborhood characteristics as causal agents, instead of asking about where families are in relation to each other within neighborhoods. A gap in the literature is any examination of location as an outcome, contingent on family situation, structure and resources. This paper looks at the location of young adults moving into adulthood between 1970 – 1990 in terms of their proximity to their parent's home. We look at the characteristics of the adolescents' parental family structure in relation to the geography of the offspring in their mid-thirties, a time when they can be expected to have "settled down" and defined their geographic location.

Proximity to parents may express different family situations and foster different results based on starting conditions. For wealthy and upper middle class families, we would expect children to move away from the parental home as they pursue higher education (whether in or out of state) and the job markets supported by that education. We would expect lower socio-economic groups to have more mixed results, as both resources in terms or preparation for life and resources for moving are considerably smaller. For middle-class families, proximity may play a more problematic role. Proximity may indicate problems in family resources or health that make it difficult for offspring to disentangle themselves from the family dynamics. Alternatively, children with problems may require more care than the norm (for the family and for the social level). So proximity may indicate that long-term success for these children is going to be more difficult than for those who follow a more normal life course. Lower middle class and poor families could have some similar bifurcation in the interpretation of proximity to the parents. It could mean participation in an extended family network in which no one may "rise", but no one "sinks", either. Or it could mean that they don't have resources to move any further – in other words, mean very little! Last, for the extremely poor, questions of resources may make an extreme split – either every one is needed, or no one is, causing there to be a limited network or none. By looking at family conditions in the years prior to the period of home leaving, and the geography of the offspring's adult location, we fill the gap between economic/family structure treatments and large-scale geographical discussions.

Data Source

This study uses data from the Panel Study of Income Dynamics. The PSID data is fairly well suited to the study of long-term proximity to the parental home. While other studies of leaving home often focus on people between 18 and 25, occasionally up to 30 years of age, the PSID has continued long enough that those who were at risk for leaving home in the late 1960's and early 1970's are approaching middle age now and are available for later measurement. The PSID's structure of following people and their households lends itself to a study of individuals and families more readily than studies that end the risk period when a child leaves home. We obtained the geocoded PSID dataset to use when examining location of individuals and their parental households.

We constructed the analysis file by selecting fields from the individual, family, cross-year individual, and geocoded data files. There were 2,096 individuals (unweighted) qualified for the study in 1970. They were weighted for analysis using the PSID's annual weighting information for individuals.

Attrition

In the PSID, youth who joined the military or pursued out-of-home education either kept their parent's geography or were coded as no geography available. We did not include them when calculating location percents. If they returned to the study, and had a location available, then they were included. We censored respondents who dropped out of the study completely. Respondents could, and often did, absent themselves from the study and then return. People became absent due to education, the military, being in prison or jail, in a health or other institution, and sometimes just because their geography was not

recorded or recorded accurately for that year. We started with 2,096 individuals in 1975. By 1990 there were 863 individuals left, an attrition rate approaching sixty percent (58.8%). This is more loss than desired but in keeping with general PSID attrition rates and fairly good for long-term panel studies.

One area of concern was whether attrition was unequally distributed for our measures. The PSID calculates weights for each new survey year to correct for attrition. They also oversampled urban and minority populations in expectation of higher attrition rates there. We examined unweighted and weighted attrition for sex, race and city size in 1990 and found small marginal variation for sex and gender but no significant differences in attrition.

Data Construction

Because the PSID is mainly family driven, but we were interested in individuals, we constructed a dataset focused on the individual but containing family and parental data. Using the 1968 and subsequent annual family and personal id codes for offspring and their parents, we built a file that contained one record for each individual in the study. Each record contained static information about the person (sex, parent's family and personal 1968 id codes, year of first child birth, year of last child birth and last known marital status). To this we added the individual's changing information for each year (age, education, nonresponse status, nonresponse reason, and weighting). Family information specific to that person for each year included the family marital status, total money income, income to need ratio, housing type, region, city size (SMSA) code, number in family, family composition, education, employment status and occupation for head and

wife (or person in the "wife" role). Race was measured as a family variable, but for simplification, we coded it once using 1970 information. The family information was repeated for the individual's parents, so that, for instance, we could compare parent and offspring income-to-needs ratios for a given year.

To all the above, we added geographic codes. For both the parental families and the individuals (as they moved out of the home and in to their own households) we tracked location. We indicated whether the individual lived in the same zip code, same county (but not zip code), same state (but not county) or in a different state that his or her main head-of-household parent. We then constructed variables to take advantage of the PSID's early interest in measures of family organization and situation. These measures were questions asked in the first five years of the study (1968-1970) concerning self-reported and observed attitudes and expectations of our study individual's families during their pre-home leaving adolescent years. These questions provided a more accurate "picture" of the family than a single-year cross-section.

Limitations

The study stops in 1990, though it would be interesting to take later measures as the cohort matures into middle age. Because of concerns with the Version I 1995 data and its ease of compatibility with prior datasets, we elected to end the measure at 1990.

We tracked whether parents and children were in the same zip code, county, or state after children left home. Since one of our findings led to questions about extreme nearness, we looked at who moved (or did not move) and ended up in the same zip code as their parents. We compared the original family zip code from 1975 to the parent and family zip

codes in 1990, coding them as "moved" if the zip codes differed. In examining the possible outcomes for 1990, we considered whether parents moved between 1975 and 1990, whether offspring moved between those same years, and whether they were living in the same zip code by 1990 or not. For those living in the same zip code, one possibility was that parents had simply moved to be near their adult offspring. The (weighted) cases where both parent and offspring had moved, but were living in the same zipe code in 1990, held true for 6.5% (1,256 of 19,321) of the individuals in the study. Measured as a portion of only same zip code parent-offspring pairs, this case was true for 24.1% (1,256 of 5,220) of the children. The bulk (75.9%) of nearness within the same zip code was due to both offspring and parents remaining or returning to original family location.

We tracked family information for all youth regardless of gender or their role in their new families. Partners and Heads of Household are not distinguished for this study. If someone moved into a family but was not head of household, we considered that the person was still receiving the benefits within the family.

The race category was based on 1960 concepts of race, and the survey started just as the immigration laws were changing. Minority means essentially African American, though there are a few other minority families combined under that heading. While the PSID later added sampling of Latino and Immigrant families, the early data required for this study is not present in the newer panels.

Cohort Selection

We chose to consider individuals who were children (dependent and living at home) between the ages of 12-16 in 1970. By starting in 1970, we avoided the initial years' high

attrition, and started with a set of offspring that were all at risk for moving out between 1970 – 1975. We followed these individuals until their mid-thirties (1990) in five-year slices, measuring their location and characteristics in 1975, 1980, 1985 and 1990.

Original Family Measures Detail

From 1968 – 1972, the PSID asked families in the study questions about their attitudes, beliefs, family structure and situation. We took these questions from the five-year span and constructed variables to hold measures on the original family. These measures were health problems, attitudes, family coherence, and financial security. Health problems might be expected to either delay leaving home, or keep offspring near in order to aid parents and the family. For "health problems", we included heads of household with limits on the kind or amount of work they could perform, the presence of someone (other than the head) who had a disability or required extra care. If there were more than one person in the house that required extra care, we gave that situation additional emphasis. We grouped questions about planning efficiency, trust vs. hostility, aspirations, risk avoidance and belief in the future (future horizons) as indicators of attitude. We tracked high scoring and low scoring answers separately, so that effects of low or high scores could be examined separately. In either case, we counted the higher or lower scores, leaving "average" scores as zero in our field. Families with high scores on attitude could produce children with attitudes and skills that lead them out into the world, to pursue higher education and economic success. These might be the families that follow the usual "story" of transition to adulthood: high school, college, career. Families with low attitude might not have the ability for long-term planning and execution, and the children may not

learn the skills they need to make a long-distance transition. Without a belief in the future, or with hostility and lack of trust in the world, children may be limited in their experiences and unsupported in their interests or education, which would make it difficult for them break away from the home. If attitudes and hostility were high enough, however, it might drive children away – they might leave and get as far away as possible. Low planning efficacy might make it difficult for a family to give the long term strategic support needed to get a child into college or training. The choices and actions needed for obtaining education or vocational training might be left entirely up to a child, who would not have had family experience with success in planning. Low trust and high hostility could mean a child learns to fear the world, and expect the worst. Aspirations and future horizons, again, might influence how prepared the child is to pursue education and career goals. Finally, risk avoidance or lack thereof might influence thinking in terms of success by effort vs. success by luck. High risk avoidance might serve to overly caution a child, to influence some children to want to stay near the parents, to not "venture forth".

We included all five years of measurements to construct our metrics so that one bad year would not overly influence the final measure. We looked for ongoing, constant indications of high or low coping skills and attitudes for the family that the individual child was transitioning away from. The measures on family origins are not meant to be considered as evidence of failure of families to hold to some ideal plan or condition. Families with high hostility scores, or low aspirations, or little belief in the future might grow into those attitudes over time with good cause. Whatever correlations exist between these measures and geography and/or success of offspring need further investigation.

The basic financial measures for individuals' parental families include income and income-to-need ratios. Income-to-need is a PSID specific index created by dividing the total money income by a need amount calculated based on food needs and adjusted for family size, economies of scale, and farmer families. In addition to those measures, which are available for all years in the study, we constructed a variable to indicate financial insecurity. Financial insecurity contributes to family stress, which may influence when offspring leave home and the timing of resources to aid them. The questions concerning financial insecurity included questions on insurance, expenses, pursuit of financial security and economizing. Was medical insurance available, and was it available to the whole family? If not, was free medical care available? Did the family have ongoing high expenses? Many years of high expenses could impact the resources available for children as they leave the home. We scored families without savings as financially insecure, also families with no or few money or real earning acts. Families with many economizing acts (never eating out, driving older cars, receiving lots of free help) were marked as financially insecure.

Another measure on the original parental family had to do with families' sense of cohesion, of their sense of themselves as a social unit. Did the parents have any educational plans for the children? If they did not, or were unsure about the children finishing high school, that counted as low cohesion. Plans or hopes for all or some children to go to college counted as high cohesion. We might expect families with plans for children's education to complete some of those plans, and for children to go off to college and move away. For families with lower scores, it would be the exception for children to leave the area for higher education.

Did the family eat meals together? *Never/hardly* counted as low family cohesion, and *always* might indicate a family a little too tightly bound up with one another.

The PSID interviewers noticed cleanliness of the household in early interviews. While their notations have the limitation of subjective judgments, extremely high or low scores over a five-year span might indicate some consistent family situation. Very clean counted as high cohesion, very dirty counted for low cohesion.

Did the family feel obliged to help relatives? A clear "yes" counted as high cohesion. Families with networks of aid and obligation might be able to gather more resources to aid children after high school in the form of employment, training and knowledge. A lack of obligations to relatives might indicate both a belief system of self-reliance, and convey a message to children of not expecting help. Again, we counted extremes of attitude for low and high cohesion.

Television can both bring families together and substitute for family interactions. Too little might mean a disconnection from contemporary culture. Too much could mean a disconnection from each other. Families that watched more than 6 hours a day were counted as low cohesion, families that watched less that three hours a day counted for high cohesion.

One family measure was proximity. The PSID inquired about families with relatives within walking distance, and about helping relatives. Respondents who felt that relatives should help one other were counted for high cohesion. Families who felt no obligation to each other counted as low cohesion.

The PSID asked about annual alcohol and cigarette expenses, and rated them as none or greater than $999 for cigarettes and $9999 for alcohol. They aimed to capture excessive

expenditures on alcohol and cigarettes, since these amounts indicate heavy smoking and drinking. Moderate smoking and drinking were not captured in this variable. If the expenses were high, we counted this for low family cohesion.

A number of questions channeled into connectedness to community and were summarized in a PSID field, which we used to count low or high cohesion. People who attended church, knew their neighbors, were involved with community organizations (including labor unions), had relatives within walking distance or attended PTA (if they had children) were counted as high cohesion families. People with low scores on these counted as low cohesions.

Last, for measures of cohesion, if the family experienced food insecurity that counted as low cohesion.

Methods

T-Tests

We ran descriptive statistics using unweighted and weighted data. For the weighting, we used the annual individual weight assigned to each person in the study, since we are following individuals. We tested for family of origin's influence on geographical outcome with weighted data using t-tests for offspring living independently. These were divided into "near" (same zip code or county as parents) or "far" (out of the county at whatever distance). While we had some concerns about the few existing zip codes that cross county lines, a check revealed that those particular codes were not in the dataset. Another source of concern is that zip code areas and counties are not the same size, and that people living

near a border might be counted as further away from their parents that actual miles would indicate. For purposes of this study, we chose to ignore this, reasoning that people living at opposite ends of counties would counteract those cases.

We tested the original family measures (health, attitude, coherence) for their relation to offspring location in 1990. We tested original family income and need ratio against offspring's' 1990 nearness to parents. In addition, as countercheck, we ran one-way ANOVA tests using categories of "dependent", "same zip code", "same county" (but not same zip code), and "out of county". We ran these tests categorizing by SMSA (city size) code, sex and race where numbers warranted, otherwise we ran the tests by sex and race. For race, we used the family self-identified category from 1970 for consistency across the study. When using SMSA codes, we used the parental SMSA code since differences in location were coded as differences from the parent's location. A check on accuracy between geocoded data and SMSA revealed that compatibility between SMSA parent-offspring codes and the same-zip, same-county, same-state, out-of-state categories was very high.

Modeling

Finally, we constructed a model for geographic proximity using a binomial logit model with proximity as the dependent variable, family origins as the independent variables, and individual and parental family characteristics as covariates. Proximity was measured as "near" (same county and zip code as parent) or "far" (not in the same county as parent). We ran the model using "far" as the reference category with Model 1 using individual and

that individual's 1990 family characteristics as covariates. In Model 2 we added parental information, and in Model 3 we added coarse geographic information. Our model is:

$$\text{Ln}\,[\mathbf{G}_i/\mathbf{G}_{i0}] = \mathbf{I}_{ij}\beta_{1j} + \mathbf{F}_{ij}\beta_{2j} + \mathbf{P}_{ij}\beta_{3j} + \mathbf{L}_{ij}\beta_{4j} + \mathbf{G}_{ij}\beta_{5j}$$

where **I** is a set of individual characteristics (sex, race); **F** are family variables for the person's current (adult) family's head of household education, employment, marital status and income; **P** is measures on the parental family (employment, extended family, parent's marital status); **L** are two location variables (region and SMSA code for city size); and **G** is a vector for the original family situation measures.

Findings

When do children leave?

Transition to adulthood is not necessarily a linear or predictable process. When measuring when people left the parental home, we considered only those with known geography. In general, our research supports other studies that indicate men leave latest, and minorities leave later than whites. We also found that men returned to the parental home in higher numbers than women. In 1975, 73.4% of men were still dependent, compared to 63.8% of women – a 9.6% spread. By 1980 (in their mid-twenties), the bulk of children had left home, with only 19.8% of men and 14.4% of women still living with their parents (a 5.4% spread). Some of these were children returning to the home – 2.8% of dependent women were "bounce-back" offspring. In 1985, in their late twenties, 8.6%

of men and 4.5% of women were at home (4.1% spread). Of these, approximately one-quarter of dependents were returnees. Surprisingly, by 1990 there were still a number of children living at home in their early to mid-thirties - 5.4% of men and 2.4% of women, of whom 37.5% and 40.0%, respectively, were returnees.

Whites left earlier than minorities, (73.4% of whites were still dependent in 1975 compared to 63.8% for minorities). Looking at the trends over time (see Figure 1A, "Dependents' Survival Curves"), and combined with the gender differences, white women left the earliest (1975=60.9%, 1980=12.5%, 1985=3.1%, 1990=1.5%), followed by white men (72.3%, 18.5%, 7.6%, 4.2%), then minority women (75.3%, 23.2%, 11.2%, 7.1%), then minority men (79.3%, 28.5%, 15.3%, 14.3%).

One key aspect of home leaving concerns what kind of area they are living in when they enter adulthood. Metropolitan areas might have more opportunities for work and education. However, the flight of industry and jobs out of the cities to the periphery in the late twentieth century may work against any tendency for children to stay in the same city due to opportunities – it may be the reverse, that the "decay" of urban cores leaves children with little in the way of work, training or higher education options. We examined home-leaving using city size codes (SMSA codes), grouping them into three categories. The Metropolitan category includes cities of 100,000 population or more. Urban covers small cities and towns between 25,000 and 99,999 population. Rural means towns and isolated rural areas of less than 25,000. While this is a simplified way of classifying what is actually a large variety of densities and social arrangements, this allowed us to compare gender and race within these categories without the results becoming unwieldy.

Rural children leave early, urban children leave later, and those in the urban category are almost identical with the average for all offspring (see Figure 1B). Though initial home leaving is different between urban and rural, rates of dependents converge as time passes. In general, the bulk of home leaving occurs between 21 and 26 (1975 - 1980) and tapers off after that. By 1980, only 17% of children remain at home overall, and that drops to 5.1% by 1985.

Within the city size categories, behaviors vary by gender and race, however, disturbing the simple curves initially shown. When we looked at home leaving within metropolitan areas (see Figure 1C), minorities initially stayed with their parents at higher rates than whites while male-female differences within race are not large (79% of minority men compared to 71.5% white, 80.9% minority women to 67.2% white). White men and women were almost identical by 1980 (16.8% to 16.5%), though men's rate of leaving slowed in comparison to women after this, leaving 4.4% at home while only 2.4% of women remained there. For minorities in metropolitan areas, men were slower to move out (28.1% in 1980/mid-twenties vs., 22.4%), and had a high return rate (20.6% dependent in 1990, vs. 8.4% of women) (Return rates are from tables not shown).

In urban areas, which correspond to the more suburban and large-town populations – home leaving behavior is quite different (see Figure 1D), Here, men (regardless of race) leave latest, and whites leave later than minorities. Interestingly, it is minority females who leave the earliest (57.2%) followed by white females (64.3%), minority males (69.4%) while almost three-quarter of white males (74.8%) are still living with their parents in 1975. More white offspring then leave home, male or female, in the 21-26 age bracket (1975), than minority. In 1980, there are still 39.4% and 34.4% of minority men

and women living with their parents, compared to 22.5% and 7.8% of white men and women. White women, especially, seem to leave early and quickly – by 26 (1980), the 7.8% still dependent are far fewer than white men (22.5%) or minorities of either gender. Though whites have an earlier leaving pattern, and minorities leave later, by 1990 (early thirties) less than 2% of any of these offspring are still in the home – except for white men, at 4.7%.

Finally, in the rural areas (see Figure 1E), white women left early – much earlier than others in the cohort (43.2% were at home in 1975, ages 17-21; the next lowest figure is 70.1% for minority females).

While minority males were the slowest to move out, white males and minority females moved out at close rates through their late twenties (1985) (5.1% still dependent in 1985 vs. 7.6%, respectively). Also, minority women moved back into the home in their early-mid thirties at rates high enough to increase the dependency percent from 1985 to 1990 (7.6% to 9.3%).

"Typical" Routes Out

College and the Military

Pursuing higher education or joining the military are thought of as common paths to adulthood. Most young people who take these route do so between the ages of 17-21. For this percent, we considered the number of individuals who were absent due to education or being in the military compared to the total of those with known geography plus those with unknown geography but temporarily absent. The initial push for education or the military in 17-21 year olds was 10.1% for men and 8.3% for women. Split by racial

category, more whites left for education goals (10.8% to 2.2%) than minorities. For those leaving to join the military, the rates were 4.7% for men and 0.1% for women, while minorities enlisted at higher rates (3.1%) than whites (2.0%).

In subsequent years, the numbers dwindle quickly. By their mid-twenties (1980), 4.2% of men and 4.7% of women are still absent due to education. While whites are moving out of the education system (4.2%), minorities are showing an increase in getting an education in the 22-26 age group (5.8% compared to 2.2% in 1975). There are only 1.3% of men left in the military, and 0.1% of women. Whites (1.8%) and minorities (2.3%) are moving out of the military system also. By 1985 and beyond, the numbers for both are insignificant (less than 2%).

In the PSID, youth who joined the military or pursued out-of-home education either kept their parent's geography or were coded as no geography available. We did not include them when calculating location percents. If they returned to the study, and had a location available, then they were included.

Location and Home-Leaving: Where do they go?

Having considered the home-leaving rates of offspring in different locations, it is natural to ask about their immediate and ultimate destinations. In our culture, we have stories of moving to the city, of leaving the farm, of migrating west in pursuit of better lives – but for many kids, the move out is basically a move next door. Many remain within the same zip code and/or the same county.

Men & Women

Initially, in the 17-21 year age range (Figure 2A), men who move out stay near the parent's home (44.9% in the same zip code). An additional 27.0% move out and away from the zip code but stay within the same county. Only 14.7% of men move out of state. Women move out sooner, and further – 33.8% in the same zip, 26.0% in the same county but not zip code, and 19.1% moving out of state.

Over the next 15 years, the numbers of young men living moving out of the county or out of the state slowly increases, while young women redistribute their locations so that by 1990 they are very closely matched. By their mid-thirties, 27% of men and 27.1% of women lived in the same zip code as their parents, 23.0% of men and 23.9% of women were still within the same county (but not zip code) meaning that about half of all 32-36 year olds were living in the same county as their parents.

White & Minority

White and minority location patterns show a different trajectory (Figure 2B), Minorities who move out between 17-21 stay much closer to their parents than white – 47.3% in the same zip code (37.0% for whites) and 35.5% in the same county (25.% for whites). Very few (9.9%) move out of state, compared to 18.4% for whites. The number staying in the same zip code as their parents hovers around 46% in the ensuing years, with a small but noticeable rise in 1990, while the number of minorities living outside the zip code but within the same county slowly shrinks to 23.6%. This leaves 70.3% of minorities living in the same county as their parents by ages 31-36, compared to 47.4% for whites.

SMSA Code

While educational goals and higher income families support long-distance home leaving, many offspring in their late teens and early twenties move out of their parent's house but stay in the same community, even the same neighborhood. Then, as they mature, some offspring trickle out and are located further away by their late twenties and early thirties. Even if their initial same-zip, same-county percentages are high, over time they decrease as same-state, out-of-state percentages increase.

When broken down by city size, this pattern only holds true for white men in urban areas. For rural men, women and minorities, the moving-out patterns show the differences between transition experiences for different groups (Figures 3A-D).

Rural white men have the highest same-zip measures of the three city size categories, though when combined with same-county measures they are on a par with the other categories. This is most likely due to larger zip code areas in rural counties. By 1990, their mid-thirties, 47.4% are still in the same county in rural places, compared to 42.3% for urban areas and 50.5% for metropolitan sites (Figure 3A).

Urban white women, once they move out, vary little between the five-year periods (Figure 3B). Those were initially in the same zip code as their parents (26.3%) show a dip in the 21-26 year old age range to 21.3%, but the other years are surprisingly stable in the split between zip code, county, state and out-of-state locations. Urban women left in similar proportions as their urban counterparts (27.6%, 27.5% for 1975, 1980), but over the age of 26 drop sharply in the number living in the same zip code as their parents (14.9%) with some moving back to be near parents in the 31-36 age group (19.5%),

Rural white women, who move out at the fastest rate, have much higher same-zip, same-county ratios and tend to leave the area later in adulthood. In the 21-26 age group, 47.4% are in the same zip code, and, despite large zip code boundaries in rural areas, 77.4% are in the same county as their parents. By 27-31, however, the number of white women living near their parents drops to 41.8% (29% same zip, 12.9% same county) and this percentage does not change much by 1990 (42.1%).

Minority men show the least out-of-county, out-of-state movement of all, regardless of urban type (Figure 3C). In metropolitan areas, the 32.5% living their parent's zip code between 17-21 are comparable to other demographic groups, but fully 86.8% are within the same county. While age brings some migration out of county and state (to a high of 31.3% in 1985), most of these young adults are within the same county as their parents (68.7% in 1985, 77.6% in 1990). In urban areas, the percentages of in-county location are even higher, from and initial peak of 87.8% for 17-21 year olds to a mid-range amount of 76.6% for 31-36 year olds. In between, the in-county percentage is no lower than 75%. Only in rural areas do minority young men move away from the nest in lower amounts – 73.% to start (in 1975, 17-21 year olds) winding up at 65.6% for 31-36 year olds in 1990. In all cases, the bulk of locations are within the same zip as the parents (61.5% vs. 4.1% for same-county).

Minority women (Figure 3D) also start out staying near the parental home, though urban youth stay in the highest number (95.1% compared to 81% for metropolitan and 75.6% for rural). The percent of those staying near increase briefly for 22-26 year olds in urban areas (to 83.4) then decrease to 68.9% by 1990, of which 37.5% are within the same zip code as their parents. For urban young women, the initially high percent living near the

parental home drops sharply by 1980 and the 21-26 age group, to 71.5%. Rural minority women show the least number initially living near the parents (75.6% in 1975, 28.2% in same zip) but that number increasing over time so that by 1990, ages 32-36, 52.9% are within their parent's zip code, and 60.4% are within the same county. These figures should be approached with caution, however, due to small number of minority women living in rural areas.

To review the highs and lows: young adults who leave but begin adulthood in the same zip code as their parents are the highest percent (82.8%) for minority females. Those who leave and leave the nearby (zip, county) area to the greatest degree are rural white females (48.6%). By 1990, ages 31-36, the most offspring who are far away from the parental home are rural white females (57.9%), while the nearest are urban minority males (77.6%).

Geography

The geographic outcome of leaving home might be correlated in part with conditions just prior to the beginning of late adolescence, or inherent in the family structure. To explore these aspects of home leaving (and staying), we used t-tests to test the difference between "near" and "far" for movers-out. We ran the tests using gender and race, but not using the SMSA code to keep cell sizes large enough for analysis.

Starting Family Income

Family income in 1970 proved significant at $p < 0.05$ for white men and $p < 0.01$ for all others, in that fewer economic resources tended to correspond with offspring staying

closer. For whites, more offspring had moved out of their parent's county by 1990 than stayed, and the mean starting income of their parents was higher then for those who stayed. For blacks, far fewer – minority – left the county, but for those that did, their parental incomes were higher than for those who stayed near. There were substantial differences, though, in average income between blacks and whites ($15,300 for white in 1970 vs. $9,600 for blacks).

Health

The presence of someone with health problems or disability was significant (p=0.000) for men, though not for women. For whites, it was significant at the 95% level (p=0.035) and significant for minorities (p=0.000). Higher health problems corresponded to offspring staying nearer the parental home, in the same zip code or county.

Financial Insecurity

Low financial security and nearness to home corresponded (p=0.000) for men and women. We looked at income-to-need ratios in two ways. First, we tested neediness in the parental family in 1970, the year of our cohort selection. We also tested need in the families of movers-out in 1990. Lower income-to-need ratios, too, appear to keep children nearby no matter their gender. Need in the original parental family and need in the current family were equally significant (p=0.000).

Coherence

Low coherence has a mixed interaction to moving away or staying near. While highly significant when testing all respondents (p=0.001), it is not significant for women

(p=0.283). For men, however, lower coherence goes with moving further away (p=0.000). High coherence scores also appear related to eventual locations farther away (p=0.000, equal variance not assumed). This applies to men and women.

Attitude

Low attitudes might be expected to make it difficult for youth to make an upwardly mobile transition to adulthood. For all respondents, lower attitudes corresponded with staying nearer the parental home. Low attitude was significant (p=0.000) for all respondents, with lower attitudes tending to correspond with offspring staying closer to their parents for both men and women. Conversely, high attitude was just as significant in fostering youth's transitions out of the home and away from their parents.

Model Results

We used a binomial logit regression model to better predict geographic outcome based on individual and parental attributes (see Table 1). We used weighted values for the 863 individuals who were still qualified in the study by 1990. We tested for the dependent variable "far", meaning out of parental county and state, in 1990 when the cohort member were in their early to mid-thirties. We expected that, by then, any mobility due to the vagaries of establishing a career or pursuing education would be completed for the most part. We used the family situation variables from the parental family during the moving-out years as independent variables, adding covariates in groups according to their origin. We tested first using endogenous characteristics of the person (sex and race) and exogenous individual measures (education, employment, marital status and income). Education was categorized as up through completion of high school, post-high school

vocational or partial college attendance, and completing a 4-year college program or more. Race was significant, as whites were much more likely to move "far" as minorities. Those individuals with less than college degrees were much less likely to move away that those with, as were unemployed or disabled youth compared to the employed. While most marital statuses appeared to have little influence, those offspring who were widowed showed a significant half of the probability of moving "far" as their married cohort. Compared to those in the lower 25% of income, the middle and upper income groups were increasingly likely to be living away from their parents' locale. The correspondence of education, employment and earnings are indicated in the family origins measures. Those families with high attitude traits, financial security and few high coherence traits were significant for offspring moving "far". These families may be the one who have more resources, encouragement and ability to foster moving-away goals for their offspring. Initially, we thought a household with a disabled parent or someone requiring extra care might have fewer resources for aiding offspring into adulthood. The family dynamic might also encourage children to stay nearby to help the family. In our models, however, the lack of disability or someone needing extra care in the adolescent's pre-transition household reduced the tendency for moving "far". In three out of the four models, that reduction was significant.

A parent's ongoing and current situation might influence children's adult locations through need or easily available support. In Model 2, having divorced or widowed parents proved significant for offspring to be living in their parent's area. Unemployed and retired or *currently* disabled parents, however, increased the odds of children moving away, contrary to our t-test results.

Did nuclear or extended families tend to encourage children to say nearby? We defined extended families as those with relatives or nonfamily members in the home that were not parents or children. Extended families could provide support necessary for young adults to leave home. They could also represent a web of relations and obligations that are hard to "escape" from. Their existence could indicate strong family ties, or difficult economies where people pool resources, including housing, to get by. While we did not measure extended families directly, parents with nuclear family structures increased the odds for "far" children.

In Model 2, family origin measures, families with high attitude scores and financial security correspond as in Model 1. Confusing these results, though, is the significance given to having few low attitude traits and few low coherence traits, which seem to influence moving away by little (0.97 and 1.01) yet were significant in the testing. This may mean that having many high attitude measures is more important than not having low measure.

In Model 3, we added effects for region and city size. The only slight importance was for the south and for rural areas, with small, though significant, increase in the odds of moving "far". The parent's current family situation was similar to Model 3, except that family marital status for widowed lost significance, while divorced offspring were more likely to live "far".

Summary and Conclusions

In this paper we explored geographical differences in home-leaving by gender, race and degree of urban density. We considered the influence of overall family health and structure in the years just prior to home leaving on geography. While initial, overall results confirm prior research on general mobility, the study yields surprises once behaviors and characteristics are analyzed with more detail.

The path to adulthood through military service proved smaller than expected, so small that it was not persistent enough to remain in the study. These numbers indicate that the use of the military as a ladder to success in life is limited. According to the US General Accounting Office, the Department of Defense goals for annual military recruitment are 200,000 enlisters per year. If met, then the military absorb about 5% of available 18-24 year olds. (Calculated using 200,000/ 28899571 / 6 from the Census (2004)).

The timing of leaving home appears to follow economics, with a 40% difference in dependency rates between white men in urban areas and black women in rural areas for the late adolescent-early twenties years. White men in this study not only left the latest, they returned the most often.

The role of higher education for moving out into the "world", away from one's parental home, and the corresponding nearness of those without college degrees is confirmed in our model. However, there were still a high number of people (40%) with advanced education who were living near their parents by their mid-thirties (near/far percentage results not shown). More women with 4-year college degrees or better lived in families that were "near" the head of household than lived "far" (61.1% "near" for white women, 52.6% for minority women). This study did not ask if they had ever left, but that question

would give a picture of whether people are not ever moving out, or are electing to return to familiar places and family.

While the marital statistics show differences between race and gender, they did not reflect any clear pattern for "near" and "far" location. Percentages between near and far vary more by race than by gender, with whites staying "near" at about 34-58% and minorities staying "near" from 79-88% in the marital status categories. Being divorced or widowed played some part in living near one's parents or not, but was not consistent across the models. Single adults did live "away" at slightly higher (though significant) odds than married adults, but that may also reflect the pursuit of higher education.

Most young adults were employed in 1990, though the unemployed were more likely to be "near" than not, especially for minorities. This may reflect the larger picture of low income, lower education and lack of opportunities that limit the home-leaving options of some youth. For the unemployed, white men stay closer to parents somewhat more than white women (53.9% vs. 48.8%). Minority men and women are much closer to their parents' home than not – 100% and 87.0%, respectively.

One piece of the research is the differences in timing experienced by women and minorities. Early home leaving needs to be examined in relation to later success, especially in terms of metropolitan vs. rural areas where the timing and/or pace of attaining independence are different.

The influence of family frameworks proved important. Families with health problems appeared to affect men more than women, and lack of disability in the family tended to keep children nearer in our model, which was contrary to our expectations and t-tests. This area needs more clarification. Family coherence – a rough measure of a family's

sense of itself as a unit – had no clear role, as extremely low or high coherence seemed to correspond with offspring that moved away from their parents. Low attitudes (lack of faith in the future, "fatalistic" attitudes, lack of trust) went along with children staying near the home. These attitudes may discourage parents from attempting to prepare their children for adulthood. They could be reactions to ongoing extreme poverty, for instance, where the resources for children don't exist. High attitudes did correspond with children moving out. In the model, regional and city size covariates were not as influential as they appeared to be at the descriptive level.

The role of geography for those who stay near the parental home remains to be explored in more depth. Extended families and kin support were barely touched in this study and deserve more attention. The interactions of economics and family attitudes, structures and their effect on adolescent's home-leaving patterns remain to be more fully developed. This study opens the door on more detailed spatial considerations of the transition to adulthood in American society.

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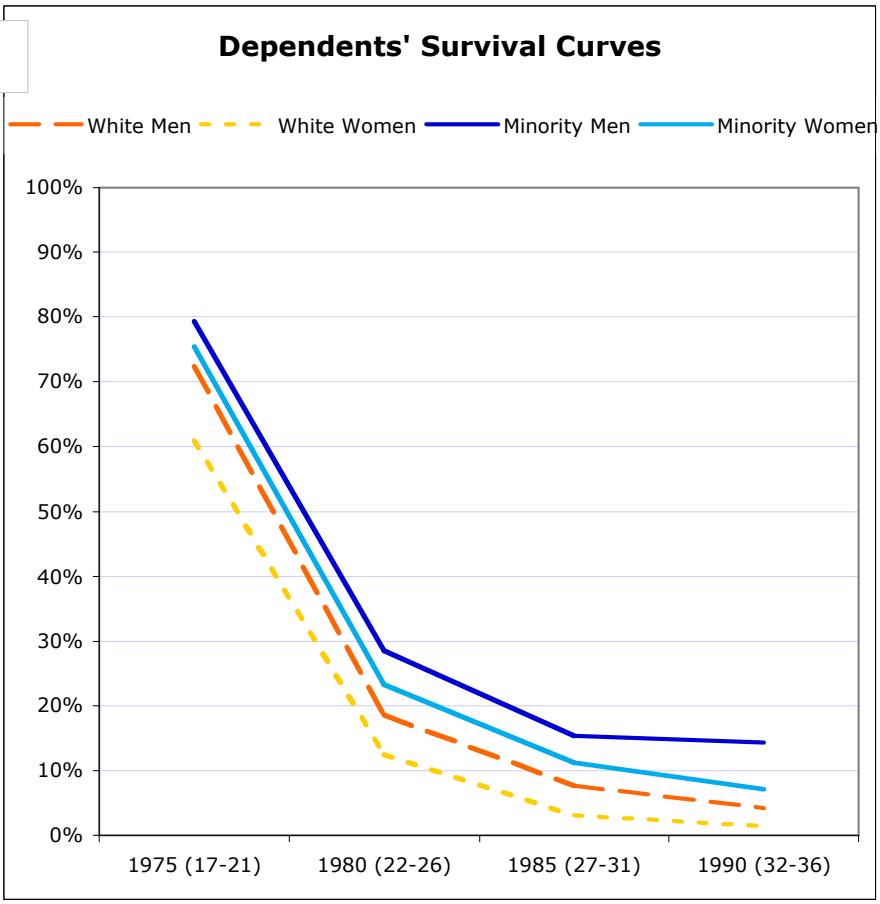
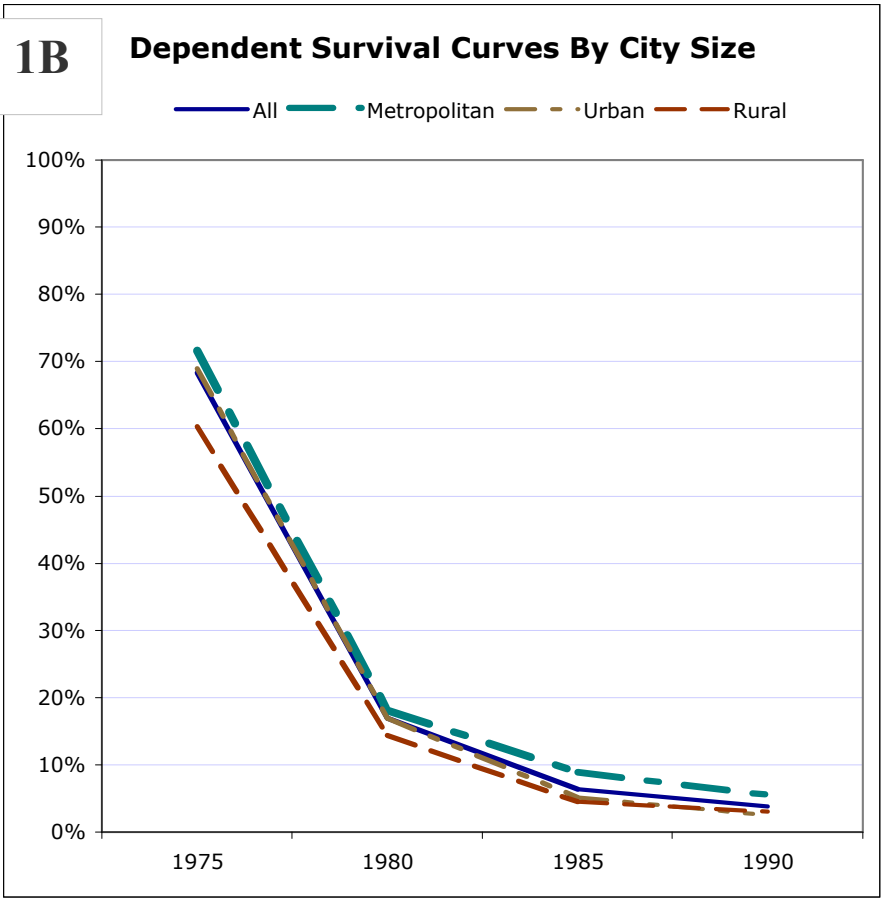
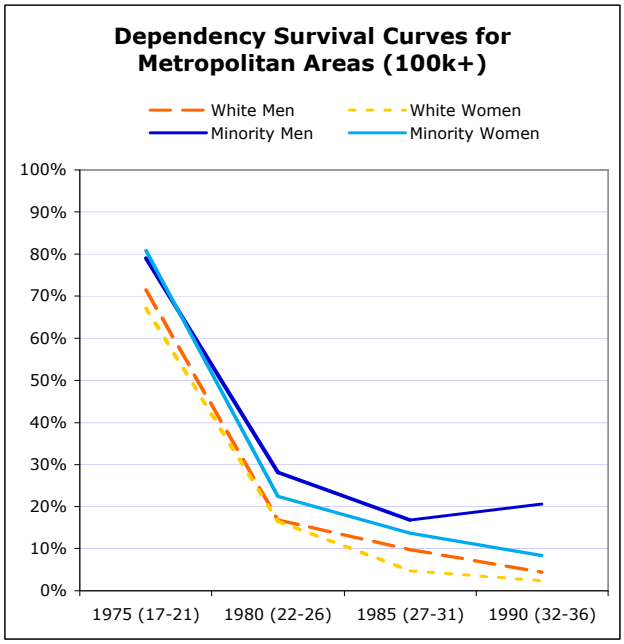
1A


Dependents' Survival Curves
White Men
White Women
Minority Men
Minority Women
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
1975 (17-21)
1980 (22-26)
1985 (27-31)
1990 (32-36)

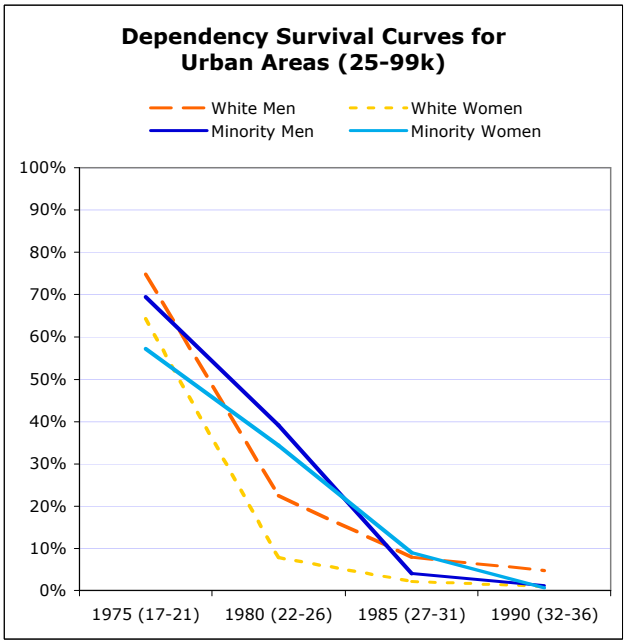
1B


Dependent Survival Curves By City Size
All
Metropolitan
Urban
Rural
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
1975
1980
1985
1990

1C


Dependency Survival Curves for Metropolitan Areas (100k+)
White Men
White Women
Minority Men
Minority Women
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
1975 (17-21)
1980 (22-26)
1985 (27-31)
1990 (32-36)

1D


Dependency Survival Curves for Urban Areas (25-99k)
White Men
White Women
Minority Men
Minority Women
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
1975 (17-21)
1980 (22-26)
1985 (27-31)
1990 (32-36)

1E

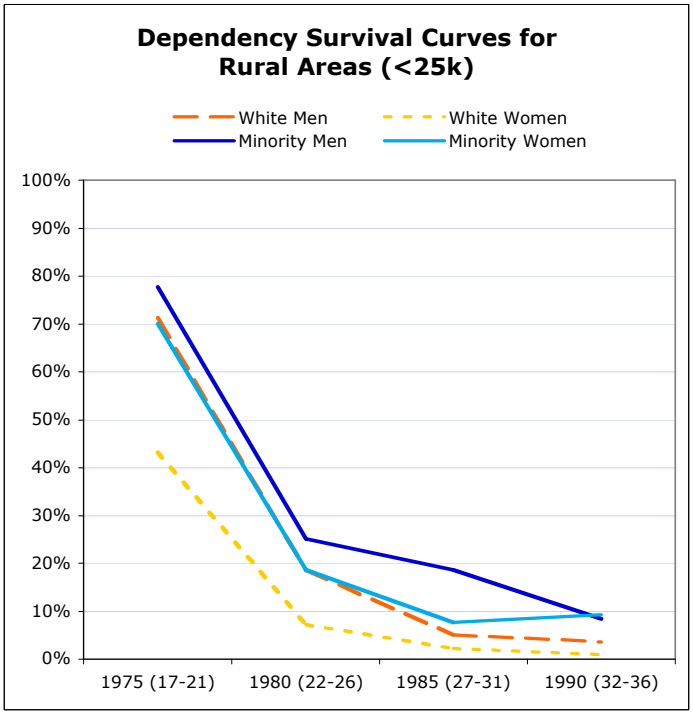
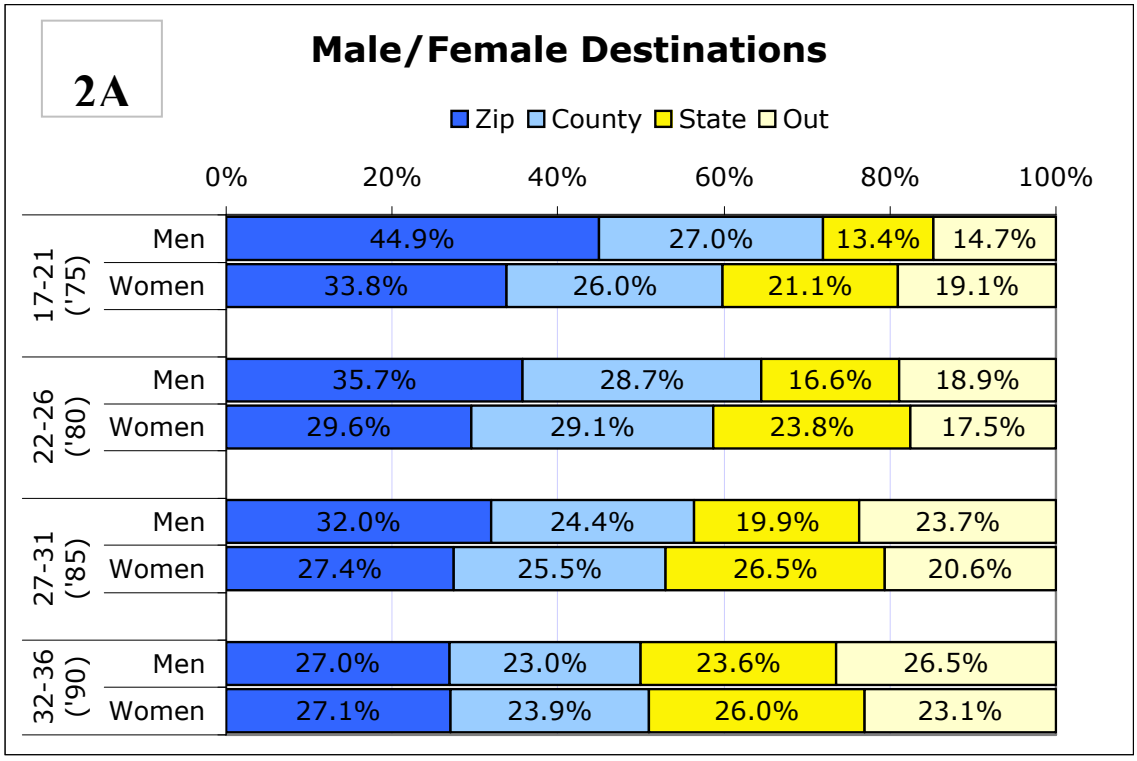
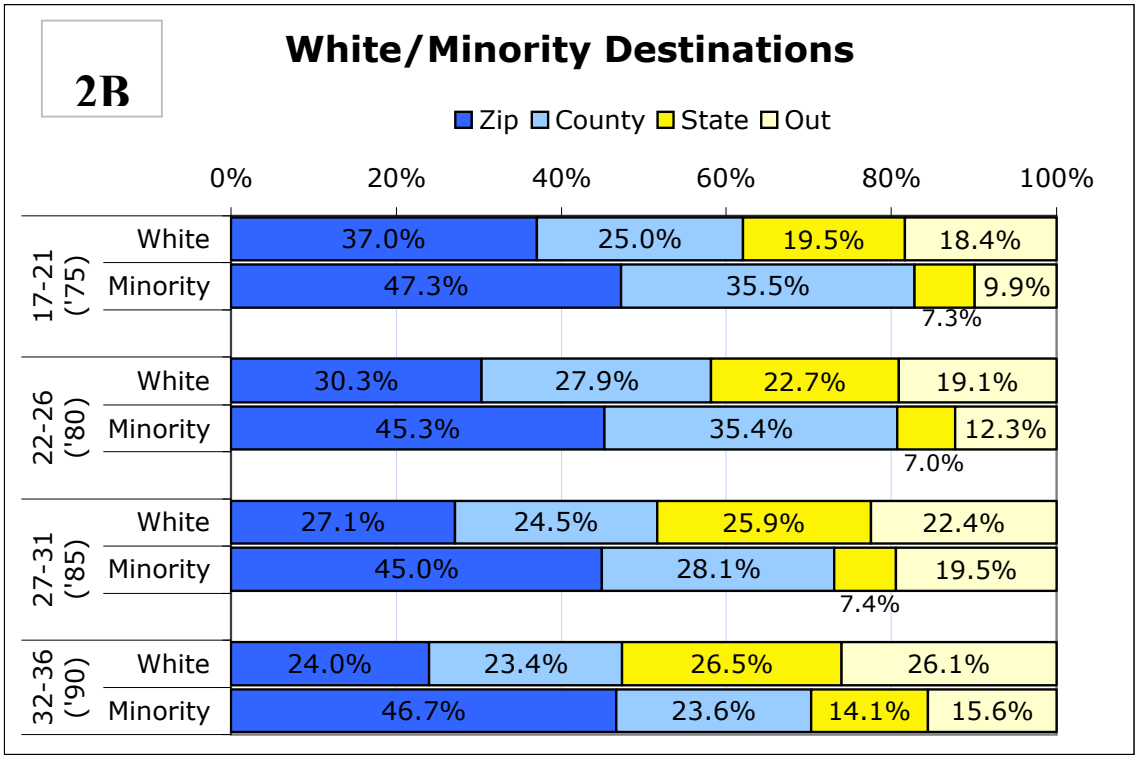

Dependency Survival Curves for Rural Areas (<25k)
White Men
White Women
Minority Men
Minority Women
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
1975 (17-21)
1980 (22-26)
1985 (27-31)
1990 (32-36)

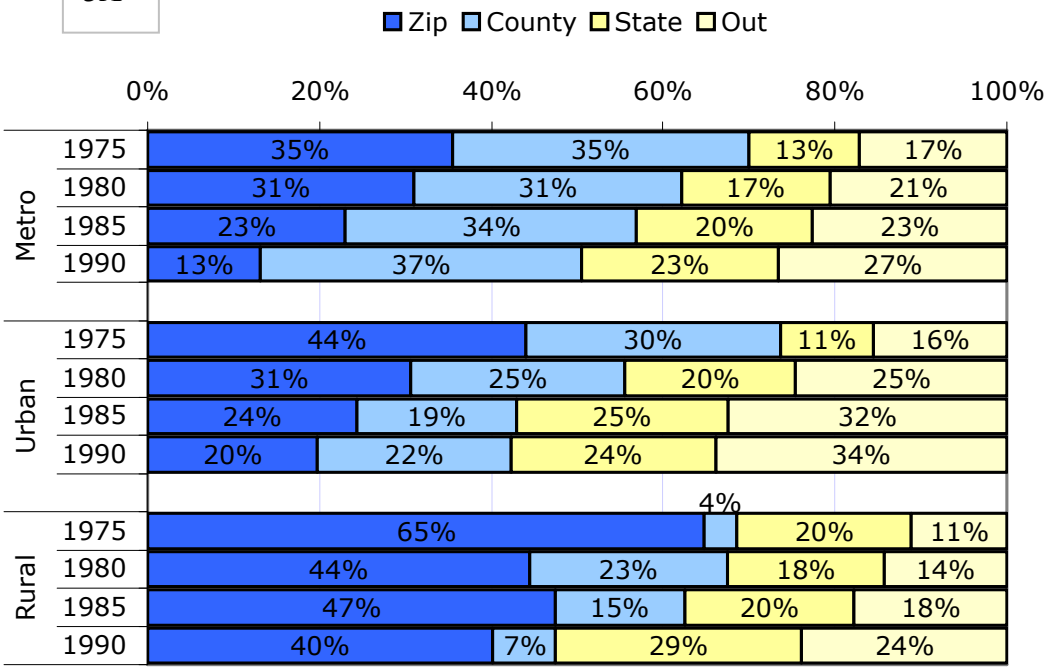
Figure 2


2A
Male/Female Destinations
Zip
County
State
Out
0%
20%
40%
60%
80%
100%
17-21 ('75)
Men
44.9%
27.0%
13.4%
14.7%
Women
33.8%
26.0%
21.1%
19.1%
22-26 ('80)
Men
35.7%
28.7%
16.6%
18.9%
Women
29.6%
29.1%
23.8%
17.5%
27-31 ('85)
Men
32.0%
24.4%
19.9%
23.7%
Women
27.4%
25.5%
26.5%
20.6%
32-36 ('90)
Men
27.0%
23.0%
23.6%
26.5%
Women
27.1%
23.9%
26.0%
23.1%


2B
White/Minority Destinations
Zip
County
State
Out
0%
20%
40%
60%
80%
100%
17-21 ('75)
White
37.0%
25.0%
19.5%
18.4%
Minority
47.3%
35.5%
7.3%
9.9%
22-26 ('80)
White
30.3%
27.9%
22.7%
19.1%
Minority
45.3%
35.4%
7.0%
12.3%
27-31 ('85)
White
27.1%
24.5%
25.9%
22.4%
Minority
45.0%
28.1%
7.4%
19.5%
32-36 ('90)
White
24.0%
23.4%
26.5%
26.1%
Minority
46.7%
23.6%
14.1%
15.6%

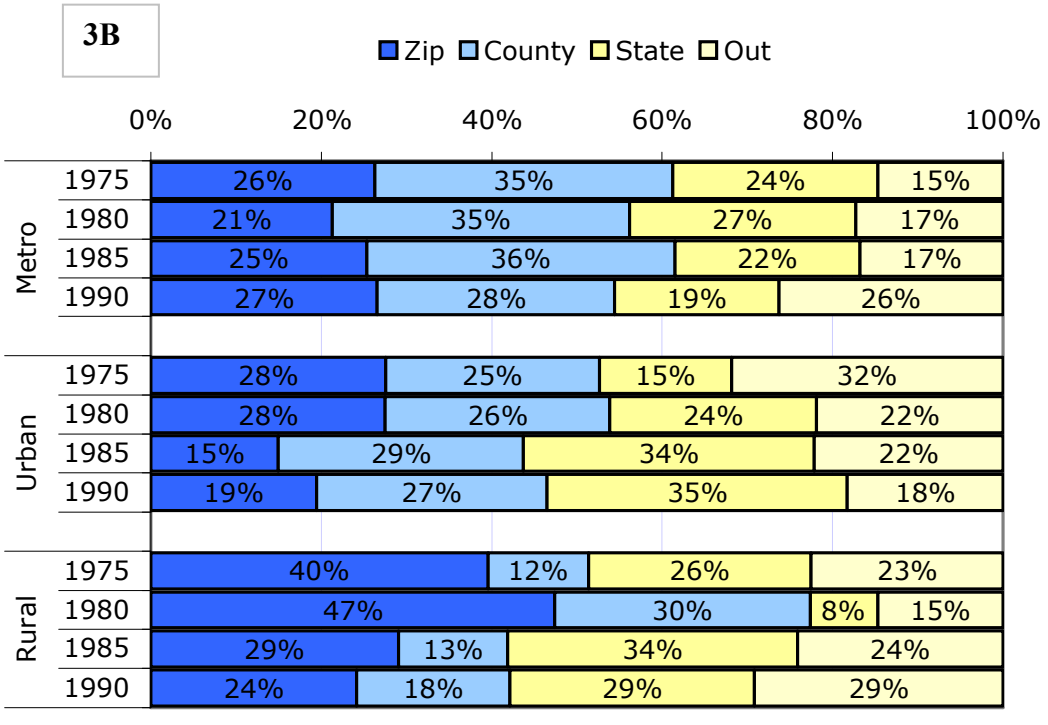
White Men's Destinations Compared Across City Size (SMSA)

3A



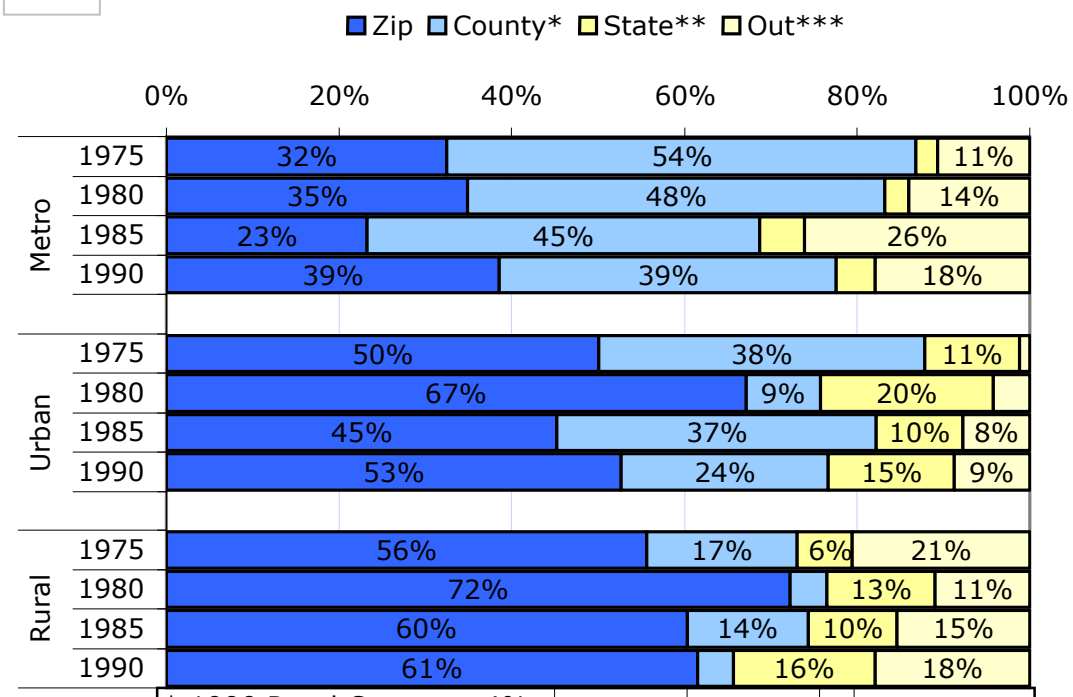
White Women's Destinations Compared Across City Size (SMSA)

3B



Minority Men's Destinations Compared Across City Size (SMSA)

3C



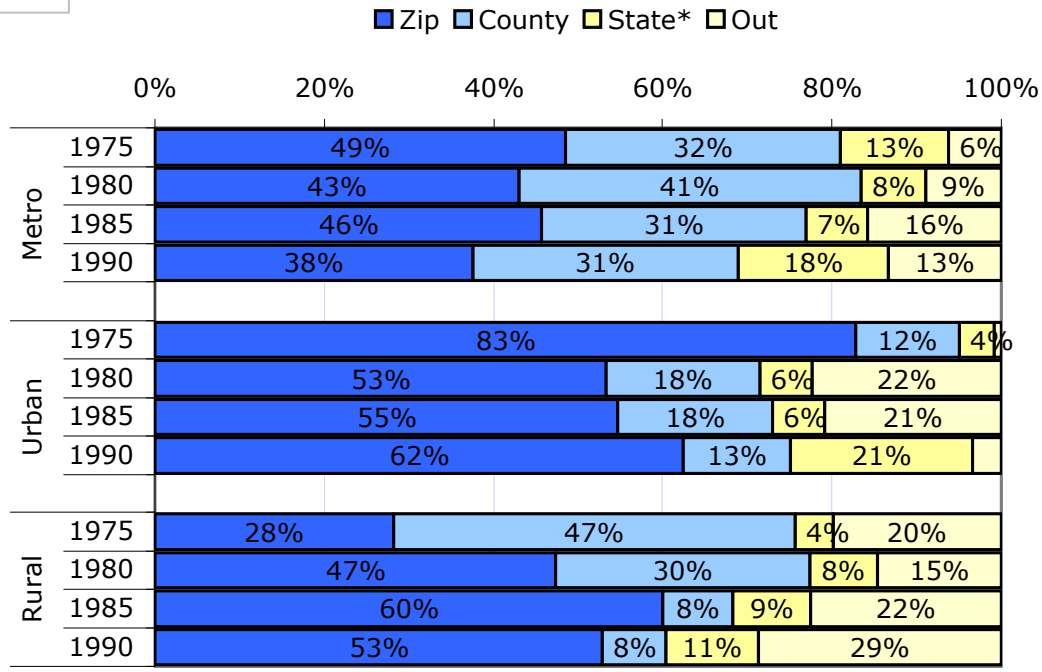
* 1990 Rural County = 4%

** Metro State: 1975 3%, 1980 3%, 1985 5%, 1990 5%

*** Urban Out 1980 1%

Minority Women's Destinations Compared Across City Size (SMSA)

3D



* Urban State 1975 1%, 1990 3%

Table I

Binomial Logit Model	Model 1 *p*	SE	Sg.	e^p	Model 2 *p*	SE	Sg.	e^p	Model 3 *p*	SE	Sg.	e^p
Original Family												
No Disability	-0.1018	0.0171	**	0.82	-0.0838	0.0175	**	0.85	-0.1068	0.0178	**	0.81
Many H igh Attitude Traits	0.2072	0.0204	**	1.51	0.2151	0.0206	**	1.54	0.2192	0.0212	**	1.55
Few Low Attitude Traits	-0.0332	0.0180		0.94	-0.0152	0.0185		0.97	0.00255	0.0189		1.01
Few Low Coherence Traits	0.0232	0.0162		1.05	0.0057	0.0163		1.01	0.0106	0.0166		1.02
Few High Coherence Traits	0.1547	0.0254	**	1.36	0.1663	0.0257	**	1.40	0.189	0.0263	**	1.46
Financial Insecurity	0.0339	0.0388		1.07	0.0678	0.0413		1.15	0.0135	0.0418		1.03
Financial Security	0.1019	0.0186	**	1.23	0.0907	0.0192	**	1.20	0.1014	0.0196	**	1.23
Individual												
Men	-0.0299	0.0318		0.97	-0.0145	0.0322		0.93	0.0121	0.0326		1.01
White	0.5007	0.0546	**	1.65	0.3886	0.0578	**	1.48	0.2386	0.0603	**	1.27
Education:omitted=college degree												
High School	-0.9986	0.0520	**	0.37	-1.0038	0.0529	**	0.37	-1.147	0.0542	**	0.32
Post HS	-0.7338	0.0351	**	0.48	-0.7345	0.0356	**	0.48	-0.7757	0.0363	**	0.46
1990 Family												
Employment:omitted=employed												
Unemployed	-1.4812	0.1060	**	0.23	-1.5925	0.1066	**	0.20	-1.5189	0.1082	**	0.22
Retired/Dis	-0.2555	0.0916	**	0.78	-0.1913	0.0940	**	0.83	-0.0489	0.0951	**	0.95
Marital Status:omitted=married												
Single	0.0749	0.0525		1.08	0.065	0.0530		1.07	0.1441	0.0539	**	1.16
Widowed	-0.6669	0.1444	**	0.51	-0.9315	0.1456	+	0.39	-1.0138	0.1445	**	0.36
Divorced	-0.0515	0.0427		0.95	-0.0317	0.0436		0.97	0.0395	0.0444		1.04

Model 1

Binomial Logit Model	**Model 2** p	*SE*	*Sg.*	e^p	**Model 3** p	*SE*	*Sg.*	e^p	p	*SE*	*Sg.*	e^p
Money Income:omitted=lower 25% income												
Mid 50% Income	0.2221	0.0542	**	1.25	0.2148	0.0553	**	1.24	0.2525	0.0561	**	1.29
Upper 25 % Income	0.3634	0.0590	**	1.44	0.3823	0.0599	**	1.47	0.4788	0.0611	**	1.61
1990 Parent's Family												
Marital Status:omitted=married												
Parent Single					0.4006	0.0901	**	1.49	0.2112	0.0924	**	1.24
Parent Widowed					-0.2336	0.0570	**	0.79	-0.2128	0.0580	**	0.81
Parent Divorced					-0.2485	0.0668	**	0.78	-0.083	0.0685	+	0.92
Parent employment status:omitted=employed												
Parent Unemployed					0.4685	0.0329	**	1.60	0.4619	0.0334	**	1.59
Parent Ret/Dis					0.9615	0.1269	**	2.62	1.0344	0.1283	**	2.81

Probability of Living "Far" from Parents