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5 How Much Care Do the Aged Receive from Their Children? A Bimodal Picture of Contact and Assistance

Laurence J. Kotlikoff and John N. Morris

5.1 Introduction

This paper presents some preliminary findings about contact between the aged and their children based on a new survey of the aged and their children, entitled The Hebrew Rehabilitation Center for the Aged-NBER (HRC-NBER) Child Survey. Data on extended families are quite limited. The HRC-NBER Child Survey represents one of the few attempts to collect economic and demographic data on the elderly and their children. While these data will be used in future research to test structural models of living arrangements, the purposes of the current paper are to describe the survey and to examine contact between the elderly and their children.

The HRC-NBER Child Survey collects information on the children of elderly individuals residing in Massachusetts. Since 1982 The Hebrew Rehabilitation Center for the Aged has been conducting a panel survey of the elderly in Massachusetts, which we will refer to as the HRCA Elderly Survey. The original sample of 5,000 elderly individuals in the HRCA Elderly Survey was randomly drawn based on Massachusetts police records which record the ages and addresses of Massachusetts residents. The initial sample included only the non-institutionalized elderly, but each subsequent survey has followed the noninstitutionalized elderly to their institutions if they became institutionalized. The primary purpose of the HRCA Elderly Survey

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is to collect information on the living arrangements, health status, and helpers of the elderly. In the most recent and still ongoing reinterview of the elderly we added additional economic questions as well as questions about children. We also requested permission to interview the children of the elderly.

In the HRC-NBER Child Survey we are interviewing one child of each of the elderly in the HRCA Elderly Survey who had children and who granted permission for the interview. The child contacted is not randomly selected from the set of children of the elderly; we felt it was most appropriate to let the elderly tell us which of their children they were willing to let us contact. To date we have completed 399 child surveys. Each child survey asks questions about the child, the child's spouse, and the child and spouse's children. It also asks about the elderly parents and about the child's siblings.

The elderly in the HRCA panel are now quite old, and over two fifths have health problems or difficulties in performing daily activities. Hence, the combination of panel data on the elderly and data on their children from the child survey provide a unique opportunity to examine the behavior of the extended family for a sample of elderly, many of whom appear to need assistance of one kind or another.

Section 5.2 briefly discusses the child survey. Section 5.3 presents data from 2,354 HRC elderly reinterviews that were completed between June 1986 and June 1987. Section 5.4 presents some preliminary findings from the initial 399 respondents in our child survey.

5.2 A Description of The HRC-NBER Child Survey

The HRC-NBER Child Survey is a telephone interview survey roughly 45 minutes in length. Interviews with the child's spouse were conducted if the child was unavailable. The current survey is the product of three small pretests. Our primary objective in conducting the pretests was to find a sequence of questions about siblings' income and net wealth positions that would elicit a high response rate. The respondents in our child survey appear to know, within a range, how much income their siblings receive and the amount of their siblings' net wealth. But if one asks them straight off about their siblings' resources, their inclination is to say "I don't know." "I don't know" appears really to mean "I don't know precisely." Hence, to elicit the admittedly imprecise, but potentially still quite useful information about siblings, the respondent needs to be coaxed a bit by first asking much broader questions.

The sequence of questions about income (net wealth) that worked best involves first asking the child whether the sibling owns a home

and, if so, its market value. Next we ask the child to rank his and his spouse's combined income (net wealth) relative to the combined incomes (net wealth) of his siblings and their spouses. Next we ask how much larger or smaller each sibling's and sibling's spouse's combined income (net wealth) is relative to the combined income (net wealth) of the child and his spouse. The response rate to these questions is about 75 percent.

The response rates to other questions in the survey, including other questions about siblings, are closer to 100 percent. In the case of siblings, these other questions include age, geographic location, marital status, number of young children, work and health status, occupation, industry, education, and grades in high school. Most of these questions are repeated for the sibling's spouse. In addition, the child was asked to indicate the frequency of contact between the sibling and his spouse and the child's parent(s), the amount of time the sibling and his spouse spent helping the child's parent(s), and the amount of financial assistance the sibling and his spouse give to or receive from the child's parent(s).

The child is also asked about his parents' health status as well as their income and net wealth. Since we have information directly from the parent(s) on these and other questions, we are in a position to compare the responses of the child to those of the parent(s).

5.3 Some Findings on Child-Parent Contact from the 1986-87 HRCA Elderly Survey

In the 1986-87 HRCA Elderly Survey, we asked the elderly questions about their children, including their geographic location, their contact with the elderly parent(s), their time spent helping the elderly parent(s), and the amount of financial support they give to or receive from the elderly parent(s).

Table 5.1 presents the distribution by age, sex, and vulnerability status of the 1986-87 sample of elderly that has been surveyed to date. The elderly respondent is designated vulnerable if he or she has problems of low fatigue or physical function or has difficulties in performing chores such as preparing meals or shopping. The sample is clearly quite old. Less than 10 percent of the total 2,354 respondents are under age 70. A total of 14.4 percent are 90 or older. Over two thirds of the respondents are elderly women. The female respondents tend to be somewhat older than the male respondents.

Table 5.2 enumerates parents by the number of their children. The table distinguishes the elderly respondents by their marital status and the children by their sex. Of the 2,354 elderly in the sample, over one

Table 5.1 Age and Vulnerable Status of Elderly

	Male Elderly	Female Elderly	Total
<i>Less than 70</i>	91 (13.1)	115 (6.9)	206 (8.8)
<i>Age 70-74</i>	73 (10.5)	150 (9.0)	223 (9.5)
Nonvulnerable	68 (9.8)	118 (7.1)	186 (7.9)
Vulnerable	5 (0.7)	32 (1.9)	37 (1.6)
<i>Age 75-79</i>	63 (9.1)	139 (8.4)	202 (8.6)
Nonvulnerable	50 (7.2)	91 (5.5)	141 (6.0)
Vulnerable	13 (1.9)	48 (2.9)	61 (2.6)
<i>Age 80-84</i>	246 (35.2)	518 (31.2)	764 (32.5)
Nonvulnerable	184 (26.5)	300 (18.1)	484 (20.6)
Vulnerable	62 (8.9)	218 (13.1)	280 (11.9)
<i>Age 85-89</i>	154 (22.2)	467 (28.1)	621 (26.4)
Nonvulnerable	97 (14.0)	195 (11.8)	292 (12.4)
Vulnerable	57 (8.2)	272 (16.4)	329 (14.0)
<i>Age 90-94</i>	50 (7.2)	202 (12.2)	252 (10.7)
Nonvulnerable	22 (3.2)	51 (3.1)	73 (3.1)
Vulnerable	28 (4.0)	151 (9.1)	179 (7.6)
<i>Age 95+</i>	18 (2.6)	68 (4.1)	86 (3.7)
Nonvulnerable	5 (0.7)	9 (0.5)	14 (0.6)
Vulnerable	13 (1.9)	59 (3.6)	72 (3.1)
<i>Total</i>	695 (100.0)	1,659 (100.0)	2,354 (100.1)

Figures in parentheses are column percents.

HRC A Elderly Survey.

fifth, 22.4 percent, have no children. Another 19.8 percent have only one child. Slightly under half have two, three, or four children, and less than 10 percent have five or more children.

Elderly couples are more likely to have children than the single elderly. This reflects both the fact that some of the single elderly never married and that parent and child life spans are positively correlated. Only 13.2 percent of elderly couples have no children, compared with over a quarter of single males and single females.

Daughters are often viewed as more important providers of care to the elderly than sons. In total, 40.5 percent of the sample have no daughters, and one half of the sample have either no daughters or just one daughter; 43.5 percent of single elderly males in the sample have no daughters. The comparable figures for single elderly females and elderly couples are 44.4 percent and 31.1 percent, respectively.

Table 5.3 repeats table 5.2 for the vulnerable sample. Of the 2,354 elderly respondents, 985 are vulnerable. The distribution of vulnerable elderly by number and sex of children is quite similar to that of the nonvulnerable.

Table 5.4 examines the geographic location of children. Fewer than one fifth of the elderly live with their children. One third of the elderly

Table 5.2 Demographic Composition of Extended Families, Number of Elderly Parents with Specified Children

	Single Males	Single Females	Married	Total
<i>Zero children</i>	70 (26.0)	369 (26.0)	88 (13.2)	527 (22.4)
<i>One child</i>	60 (22.3)	292 (20.6)	114 (17.1)	466 (19.8)
1 son	29 (10.8)	153 (10.8)	52 (7.8)	234 (9.9)
1 daughter	31 (11.5)	139 (9.8)	62 (9.3)	232 (9.9)
<i>Two children</i>	55 (20.4)	313 (22.1)	198 (29.8)	566 (24.0)
2 sons	13 (4.8)	76 (5.4)	45 (6.7)	134 (5.7)
2 daughters	10 (3.7)	76 (5.4)	45 (6.7)	131 (5.6)
1 son, 1 daughter	32 (11.9)	161 (11.4)	108 (16.2)	301 (12.8)
<i>Three children</i>	40 (14.9)	206 (14.5)	147 (22.0)	393 (16.7)
3 sons	4 (1.5)	26 (1.8)	19 (2.8)	49 (2.1)
3 daughters	5 (1.9)	20 (1.4)	26 (3.9)	51 (2.2)
2 sons and 1 daughter	16 (5.9)	67 (4.7)	52 (7.8)	135 (5.7)
2 daughters and 1 son	15 (5.6)	93 (6.6)	50 (7.5)	158 (6.7)
<i>Four children</i>	26 (9.7)	110 (7.8)	60 (9.0)	196 (8.3)
4 sons	1 (0.4)	3 (0.2)	4 (0.6)	8 (0.3)
4 daughters	2 (0.1)	13 (0.9)	4 (0.6)	19 (0.8)
3 sons and 1 daughter	6 (2.2)	22 (1.6)	17 (2.5)	45 (1.9)
3 daughters and 1 son	6 (2.2)	34 (2.4)	15 (2.2)	55 (2.3)
2 sons and 2 daughters	11 (4.1)	38 (2.7)	20 (3.0)	69 (2.9)
<i>Five or more children</i>	18 (6.7)	128 (9.0)	60 (9.0)	206 (8.8)
All sons	0 (0.0)	2 (0.1)	0 (0.0)	2 (0.1)
All daughters	0 (0.0)	1 (0.1)	3 (0.4)	4 (0.2)
Some sons and daughters	18 (6.7)	125 (8.8)	57 (8.5)	200 (8.5)
<i>Total</i>	269 (100.0)	1,418 (100.0)	667 (100.0)	2,354 (100.0)

Figures in parentheses are column percents.
HRCA Elderly Survey.

have either no children or no children who live within 1 hour. Of those elderly who have children but are not living with any of them, only 44.6 percent have more than one child within 1 hour. These numbers suggest a rather limited ability of the children of a sizeable minority of elderly to provide direct care for the elderly.

Surprisingly, the figures for vulnerable elderly reported in table 5.5 are quite similar. Despite their health problems, the vulnerable elderly are only slightly more likely to live with or near their children than the nonvulnerable elderly.

The next two tables, 5.6 and 5.7, consider in more detail the living arrangements of the entire sample of the elderly and the subsample of vulnerable elderly. Only 13.1 percent of all the elderly and only 15.9 percent of the vulnerable elderly live with their children. The majority of single elderly and over 40 percent of the single vulnerable elderly live completely by themselves. Only 11.8 percent of the elderly sample

Table 5.3 Demographic Composition of Extended Families with Vulnerable Parents, Number of Vulnerable Elderly Parents with Specified Children

	Single Males	Single Females	Married	Total
<i>Zero children</i>	27 (27.3)	175 (23.9)	22 (14.4)	224 (22.7)
<i>One child</i>	23 (23.2)	149 (20.3)	27 (17.6)	199 (20.2)
1 son	12 (12.1)	77 (10.5)	16 (10.5)	105 (10.7)
1 daughter	11 (11.1)	72 (9.8)	11 (7.2)	94 (9.5)
<i>Two children</i>	20 (20.2)	152 (20.7)	49 (32.0)	221 (22.4)
2 sons	3 (3.0)	32 (4.4)	11 (7.2)	46 (4.7)
2 daughters	5 (5.1)	44 (6.0)	10 (6.5)	59 (6.0)
1 son, 1 daughter	12 (12.1)	76 (10.4)	28 (18.3)	116 (11.8)
<i>Three children</i>	15 (15.2)	117 (16.0)	31 (20.3)	163 (16.5)
3 sons	0 (0.0)	16 (2.2)	3 (2.0)	19 (1.9)
3 daughters	3 (3.0)	14 (1.9)	5 (3.3)	22 (2.2)
2 sons and 1 daughter	7 (7.1)	35 (4.8)	12 (7.8)	54 (5.5)
2 daughters and 1 son	5 (5.1)	52 (7.1)	11 (7.2)	68 (6.9)
<i>Four children</i>	8 (8.1)	63 (8.6)	9 (5.9)	80 (8.1)
4 sons	0 (0.0)	3 (0.4)	2 (1.3)	5 (0.5)
4 daughters	0 (0.0)	7 (1.0)	0 (0.0)	7 (0.7)
3 sons and 1 daughter	3 (3.0)	11 (1.5)	3 (2.0)	17 (1.7)
3 daughters and 1 son	2 (2.0)	17 (2.3)	2 (1.3)	21 (2.1)
2 sons and 2 daughters	3 (3.0)	25 (3.4)	2 (1.3)	30 (3.0)
<i>Five or more children</i>	6 (6.1)	77 (10.5)	15 (9.8)	98 (9.9)
All sons	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
All daughters	0 (0.0)	1 (0.1)	1 (0.7)	2 (0.2)
Some sons and daughters	6 (6.1)	76 (10.4)	14 (9.2)	96 (9.7)
<i>Total</i>	99 (100.0)	733 (100.0)	153 (100.0)	985 (100.0)

Figures in parentheses are column percents.
HRCA Elderly Survey.

Table 5.4 Geographic Location of Children

	Single Males	Single Females	Married	Total
Zero children	70 (26.0)	369 (26.0)	88 (13.2)	527 (22.4)
Lives with child/children	57 (21.2)	264 (18.6)	100 (15.0)	421 (17.9)
Zero children within 1 hour	26 (9.7)	131 (9.2)	98 (14.7)	255 (10.8)
1 child within 1 hour	52 (19.3)	311 (21.9)	157 (23.5)	520 (20.1)
2 children within 1 hour	41 (15.2)	188 (13.3)	127 (19.0)	356 (15.1)
3 children within 1 hour	14 (5.2)	88 (6.2)	59 (8.8)	161 (6.8)
4 children within 1 hour	4 (1.5)	29 (2.0)	20 (3.0)	53 (2.3)
5 or more children within 1 hour	5 (1.9)	38 (2.7)	18 (2.7)	61 (2.6)
<i>Total</i>	269 (100.0)	1,418 (100.0)	667 (100.0)	2,354 (100.0)

Figures in parentheses are column percents.
HRCA Elderly Survey.

Table 5.5 Geographic Location of Children of Vulnerable Elderly

	Single Males	Single Females	Married	Total
Zero children	27 (27.3)	175 (23.9)	22 (14.4)	224 (22.7)
Lives with child/children	21 (21.2)	145 (19.8)	25 (16.3)	193 (19.4)
Zero children within 1 hour	7 (7.1)	57 (7.8)	23 (15.0)	87 (8.8)
1 child within 1 hour	20 (20.2)	159 (21.7)	34 (22.2)	213 (21.6)
2 children within 1 hour	15 (15.2)	102 (13.9)	30 (19.6)	147 (14.9)
3 children within 1 hour	5 (5.1)	50 (6.8)	10 (6.5)	65 (6.6)
4 children within 1 hour	1 (1.0)	18 (2.5)	4 (2.6)	23 (2.3)
5 or more children within 1 hour	3 (3.0)	27 (3.7)	5 (3.3)	35 (3.6)
Total	99 (100.0)	733 (100.0)	153 (100.0)	985 (100.0)

Figures in parentheses are column percents. HRCA Elderly Survey.

Table 5.6 Living Arrangements of Elderly

	Single Males	Single Females	Married	Total
Lives alone	151 (56.1)	839 (59.2)	25 (3.7)	1,015 (43.1)
Lives with children	55 (20.4)	246 (17.3)	8 (1.2)	309 (13.1)
Lives in nursing home/ institution	31 (11.5)	225 (15.9)	21 (3.1)	277 (11.8)
Lives with other relatives/ friends	17 (6.3)	67 (4.7)	0 (0.0)	84 (3.6)
Lives in retirement community	1 (0.4)	10 (0.7)	3 (0.4)	14 (0.6)
Other	14 (5.2)	31 (2.2)	610 (91.5)	655 (27.8)
Total	269	1,418	667	2,354

Figures in parentheses are column percents. HRCA Elderly Survey.

Table 5.7 Living Arrangements of the Vulnerable Elderly

	Single Males	Single Females	Married	Total
Lives alone	39 (39.4)	330 (45.0)	5 (3.3)	374 (38.0)
Lives with children	20 (20.2)	136 (18.6)	1 (0.7)	157 (15.9)
Lives in nursing home/ institution	30 (30.3)	221 (30.2)	21 (13.7)	272 (27.6)
Lives with other relatives/ friends	3 (3.0)	27 (3.7)	0 (0.0)	30 (3.0)
Lives in retirement community	0 (0.0)	5 (0.7)	1 (0.7)	6 (0.6)
Other	7 (7.1)	14 (1.9)	125 (81.7)	146 (14.8)
Total	99	733	153	9,854

Figures in parentheses are column percents.
HRCA Elderly Survey.

are institutionalized, while over one fourth of the vulnerable elderly are institutionalized. Taken together, these tables suggest only a modest amount of support by children in the form of living with their elderly and often vulnerable parents.

Tables 5.8, 5.9, and 5.10 consider contact with children of the entire elderly sample and the vulnerable elderly sample, respectively. The

Table 5.8 Contact of Elderly with Children

	Single Males	Single Females	Married	Total
<i>Zero Children</i>	70 (26.2)	369 (26.2)	88 (13.3)	527 (22.5)
<i>One Child</i>	59 (22.1)	290 (20.6)	112 (17.6)	461 (19.7)
Lives with child	13 (4.9)	47 (3.3)	14 (2.1)	74 (3.2)
Daily	11 (4.1)	77 (5.5)	32 (4.8)	120 (5.1)
Once or more a week	20 (7.5)	112 (7.9)	42 (6.4)	174 (7.4)
Once or more a month	6 (2.2)	30 (2.1)	20 (3.0)	56 (2.4)
One or more a year	6 (2.2)	18 (1.3)	4 (0.6)	28 (1.2)
Never, almost never	3 (1.1)	6 (2.1)	0 (0.0)	9 (0.4)
<i>Two Children</i>	54 (20.2)	311 (22.0)	195 (29.5)	560 (23.9)
Lives with child	11 (4.1)	61 (4.3)	31 (4.7)	103 (4.4)
Daily	22 (8.2)	100 (7.1)	52 (7.9)	174 (7.4)
Once or more a week	15 (5.6)	120 (8.5)	92 (13.9)	227 (9.7)
Once or more a month	4 (1.5)	24 (1.7)	12 (1.8)	40 (1.7)
One or more a year	1 (0.4)	5 (0.4)	7 (1.1)	13 (0.6)
Never, almost never	1 (0.4)	1 (0.1)	1 (0.2)	3 (0.1)
<i>Three Children</i>	40 (15.0)	205 (14.5)	147 (22.3)	392 (16.8)
Lives with child	15 (5.6)	55 (3.9)	23 (3.5)	93 (4.0)
Daily	6 (2.2)	80 (5.7)	44 (6.7)	130 (5.6)
Once or more a week	15 (5.6)	62 (4.4)	70 (10.6)	147 (6.3)
Once or more a month	4 (1.5)	7 (0.5)	10 (1.5)	21 (0.9)
Once or more a year	0 (0.0)	1 (0.1)	0 (0.0)	1 (0.0)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Four Children</i>	26 (9.7)	109 (7.7)	58 (8.8)	193 (8.3)
Lives with child	8 (3.0)	34 (2.4)	12 (1.8)	54 (2.3)
Daily	8 (3.0)	41 (2.9)	18 (2.7)	67 (2.9)
Once or more a week	9 (3.4)	32 (2.3)	26 (3.9)	67 (2.9)
Once or more a month	1 (0.4)	2 (0.1)	1 (0.2)	4 (0.2)
Once or more a year	0 (0.0)	0 (0.0)	1 (0.2)	1 (0.0)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Five or More Children</i>	18 (6.7)	127 (9.0)	60 (9.1)	205 (8.8)
Lives with child	7 (2.6)	54 (3.8)	16 (2.4)	77 (3.3)
Daily	3 (1.1)	47 (3.3)	20 (3.0)	70 (3.0)
Once or more a week	7 (2.6)	23 (1.6)	19 (2.9)	49 (2.1)
Once or more a month	0 (0.0)	3 (0.2)	4 (0.6)	7 (0.3)
Once or more a year	1 (0.4)	0 (0.0)	1 (0.2)	2 (0.1)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Total</i>	267 (100.0)	1,411 (100.0)	660 (100.0)	2,338 (100.0)

Figures in parentheses are column percents.

HRCA Elderly Survey.

question in the HRCA Elderly Survey on contact is, "How often do you hear from your child?" The elderly respondent was asked this question about each of his (her) children. The tables consider the extent of contact between the elderly parent and the child who is designated as most in contact with the elderly parent.

Table 5.9 Contact of Vulnerable Elderly with Children

	Single Males	Single Females	Married	Total
<i>Zero Children</i>	<u>27 (27.6)</u>	<u>175 (24.0)</u>	<u>22 (14.5)</u>	<u>224 (22.9)</u>
<i>One Child</i>	<u>23 (23.5)</u>	<u>147 (20.2)</u>	<u>27 (17.8)</u>	<u>197 (20.1)</u>
Lives with child	4 (4.1)	23 (3.2)	2 (1.3)	29 (3.0)
Daily	4 (4.1)	39 (5.4)	8 (5.3)	51 (5.2)
Once or more a week	9 (9.2)	54 (7.4)	10 (6.6)	73 (7.5)
Once or more a month	2 (2.0)	14 (1.9)	6 (3.9)	22 (2.2)
Once or more a year	3 (3.1)	12 (1.6)	1 (0.7)	16 (1.6)
Never, almost never	1 (1.0)	5 (0.7)	0 (0.0)	6 (0.6)
<i>Two Children</i>	<u>19 (19.4)</u>	<u>151 (20.7)</u>	<u>48 (31.6)</u>	<u>218 (22.3)</u>
Lives with child	5 (5.1)	34 (4.7)	11 (7.2)	50 (5.1)
Daily	9 (9.2)	45 (6.2)	12 (7.9)	66 (6.7)
Once or more a week	3 (3.1)	60 (8.2)	21 (13.8)	84 (8.6)
Once or more a month	0 (0.0)	8 (1.1)	1 (0.7)	9 (1.0)
Once or more a year	1 (1.0)	4 (0.5)	3 (2.0)	8 (0.8)
Never, almost never	1 (1.0)	0 (0.0)	0 (0.0)	1 (0.1)
<i>Three Children</i>	<u>15 (15.3)</u>	<u>116 (15.9)</u>	<u>31 (20.4)</u>	<u>162 (16.6)</u>
Lives with child	6 (6.1)	33 (4.5)	4 (2.6)	43 (4.4)
Daily	4 (4.1)	43 (5.9)	7 (4.6)	54 (5.5)
Once or more a week	3 (3.1)	35 (4.8)	18 (11.8)	56 (5.7)
Once or more a month	2 (2.0)	4 (0.5)	2 (1.3)	8 (0.8)
Once or more a year	0 (0.0)	1 (0.1)	0 (0.0)	1 (0.1)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Four Children</i>	<u>8 (8.2)</u>	<u>62 (8.5)</u>	<u>9 (5.9)</u>	<u>79 (8.1)</u>
Lives with child	1 (1.0)	19 (2.6)	4 (2.6)	24 (2.5)
Daily	3 (3.1)	19 (2.6)	4 (2.6)	26 (2.7)
Once or more a week	4 (4.1)	23 (3.2)	0 (0.0)	27 (2.8)
Once or more a month	0 (0.0)	1 (0.1)	1 (0.7)	2 (0.2)
Once or more a year	0 (0.0)	0 (0.0)	0 (0.0)	1 (0.0)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Five or More Children</i>	<u>6 (6.1)</u>	<u>77 (10.6)</u>	<u>15 (9.9)</u>	<u>98 (10.0)</u>
Lives with child	3 (3.1)	29 (4.0)	3 (2.0)	35 (3.6)
Daily	0 (0.0)	26 (3.6)	5 (3.3)	31 (3.2)
Once or more a week	3 (3.1)	20 (2.7)	6 (3.9)	29 (3.0)
Once or more a month	0 (0.0)	2 (0.3)	0 (0.0)	2 (0.2)
Once or more a year	0 (0.0)	0 (0.0)	1 (0.7)	1 (0.0)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Total</i>	<u>98 (100.0)</u>	<u>728 (100.0)</u>	<u>152 (100.0)</u>	<u>978 (100.0)</u>

Figures in parentheses are column percents.
 HRCA Elderly Survey.

Table 5.10 Contact of Institutionalized and Noninstitutionalized Elderly with Children

	Institutionalized		Noninstitutionalized	
	Male Elderly	Female Elderly	Male Elderly	Female Elderly
<i>Zero Children</i>	<u>14 (33.3)</u>	<u>62 (25.7)</u>	<u>110 (17.1)</u>	<u>341 (24.2)</u>
<i>One Child</i>	<u>7 (16.7)</u>	<u>64 (26.6)</u>	<u>130 (20.2)</u>	<u>260 (18.4)</u>
Lives with child	0 (0.0)	0 (0.0)	20 (3.1)	53 (3.8)
Daily	0 (0.0)	12 (5.0)	32 (5.0)	77 (5.5)
Once or more a week	4 (9.5)	35 (14.5)	48 (7.4)	87 (6.2)
Once or more a month	1 (2.4)	7 (2.9)	21 (3.3)	27 (1.9)
Once or more a year	2 (4.8)	8 (3.3)	6 (0.9)	12 (0.9)
Never, almost never	0 (0.0)	2 (0.8)	3 (0.5)	4 (0.3)
<i>Two Children</i>	<u>7 (16.7)</u>	<u>47 (19.5)</u>	<u>166 (25.7)</u>	<u>340 (24.1)</u>
Lives with child	0 (0.0)	0 (0.0)	29 (4.5)	74 (5.2)
Daily	1 (2.4)	10 (4.1)	49 (7.6)	114 (8.1)
Once or more a week	4 (9.5)	33 (13.7)	70 (10.9)	120 (8.5)
Once or more a month	0 (0.0)	3 (1.2)	12 (1.9)	25 (1.8)
Once or more a year	1 (2.4)	1 (0.4)	5 (0.8)	6 (0.4)
Never, almost never	1 (2.4)	0 (0.0)	1 (0.2)	1 (0.1)
<i>Three Children</i>	<u>4 (9.5)</u>	<u>38 (15.8)</u>	<u>126 (19.5)</u>	<u>224 (15.9)</u>
Lives with child	0 (0.0)	0 (0.0)	34 (5.3)	59 (4.2)
Daily	1 (2.4)	3 (1.2)	27 (4.2)	99 (7.0)
Once or more a week	2 (4.8)	31 (12.9)	56 (8.7)	58 (4.1)
Once or more a month	1 (2.4)	3 (1.2)	9 (7.1)	8 (0.6)
Once or more a year	0 (0.0)	1 (0.4)	0 (0.0)	0 (0.0)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Four Children</i>	<u>5 (11.9)</u>	<u>16 (6.6)</u>	<u>64 (9.9)</u>	<u>108 (7.7)</u>
Lives with child	0 (0.0)	0 (0.0)	16 (2.5)	38 (2.7)
Daily	2 (4.8)	3 (1.2)	23 (3.6)	39 (2.8)
Once or more a week	3 (7.1)	11 (4.6)	23 (3.6)	30 (2.1)
Once or more a month	0 (0.0)	2 (0.8)	1 (0.2)	1 (0.1)
Once or more a year	0 (0.0)	0 (0.0)	1 (0.2)	0 (0.0)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Five or More Children</i>	<u>5 (11.9)</u>	<u>14 (5.8)</u>	<u>49 (7.6)</u>	<u>137 (9.7)</u>
Lives with child	0 (0.0)	0 (0.0)	17 (2.6)	60 (4.3)
Daily	0 (0.0)	3 (1.2)	15 (2.3)	52 (3.7)
Once or more a week	4 (9.5)	11 (4.6)	13 (2.0)	21 (1.5)
Once or more a month	0 (0.0)	2 (0.8)	3 (0.5)	4 (0.3)
Once or more a year	1 (2.4)	0 (0.0)	1 (0.2)	0 (0.0)
Never, almost never	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Total</i>	42 (100.0)	241 (100.0)	645 (100.0)	1,410 (100.0)

Figures in parentheses are column percents.
HRCA Elderly Survey.

There are a number of interesting features in these tables. First, there are a few elderly parents who have no contact or very little contact with their children. Of the 1,410 elderly with children, but not living with children, 67 reported no contact or only yearly contact with the most attentive child. The sum of these parents who are either estranged from their children or have very little contact plus those with no children is just under one quarter of the total elderly sample. The corresponding figure for the vulnerable elderly is 26.3 percent.

A second interesting feature of these tables is the large fraction of elderly with children who either live with a child or have daily or weekly contact with the child who is designated as having maximum contact. Of the 1,811 elderly with children, 1,526 have immediate, daily, or weekly contact. The corresponding fraction for the vulnerable elderly contained in table 5.9 is quite similar.

Table 5.10 distinguishes the extent of contact with children between the institutionalized and noninstitutionalized elderly. The table indicates that almost one third of the institutionalized elderly either have no children or have very little contact with their children. For the noninstitutionalized the figure is less than one quarter.

The HRCA Elderly Survey also asks the elderly respondents about time spent talking on the phone or visiting with their family during the previous week. Tables 5.11A,B,C provides the responses to this question cross-tabulated by the number of children, income, vulnerable status, and, given vulnerability, whether the elderly respondent is institutionalized. The poor-not poor distinction is based on whether the elderly respondent's income is less than or greater than \$5,000. The table indicates that just under 4 percent of those elderly who have children, but who do not live with their children, report no contact with family in the previous week. Another 10 percent of this group reported little telephone contact. At the other extreme, over half of the elderly living apart from their children reported considerable contact with their children in the previous week.

The institutionalized vulnerable elderly with children, according to Table 5.11C, indicate less contact with their families than the rest of the elderly. One quarter of the institutionalized with children reported no contact or little contact in the week preceding the survey. According to this table there is no indication that families provide less assistance in the form of shared housing or have less contact with the poor elderly as compared with the nonpoor elderly.

The next tables, 5.12A,B,C, examine, respectively, differences in contact among the children of the elderly, the vulnerable elderly, and the institutionalized elderly. The first row of table 5.12A indicates that there are 462 children who have no siblings. Of these, 16 percent live with their parents, 63.9 percent talk daily or weekly with their parents,

Table 5.11A Contact with Family Last Week, Nonvulnerable, Noninstitutionalized Elderly

	Single Males				Single Females				Married			
	Poor		Not Poor		Poor		Not Poor		Poor	Not Poor		
<i>Zero children</i>	2	(20.0)	27	(24.8)	19	(25.0)	104	(25.8)	1	(12.5)	42	(12.4)
<i>Lives with child/children</i>	4	(40.0)	21	(19.3)	26	(34.2)	61	(15.1)	3	(37.5)	52	(15.3)
<i>No contact</i>	1	(10.0)	5	(4.6)	0	(0.0)	6	(1.5)	0	(0.0)	6	(1.8)
1 child	1	(10.0)	2	(1.8)	0	(0.0)	3	(0.7)	0	(0.0)	3	(0.9)
2 children	0	(0.0)	2	(1.8)	0	(0.0)	3	(0.7)	0	(0.0)	0	(0.0)
3 children	0	(0.0)	1	(1.0)	0	(0.0)	0	(0.0)	0	(0.0)	1	(0.3)
4 children	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	2	(0.6)
5 children	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)
<i>Little contact</i>	2	(20.0)	9	(8.3)	2	(2.6)	24	(6.0)	0	(0.0)	13	(3.8)
1 child	0	(0.0)	2	(1.8)	0	(0.0)	15	(3.7)	0	(0.0)	3	(0.9)
2 children	0	(0.0)	2	(1.8)	1	(1.3)	6	(1.5)	0	(0.0)	6	(1.8)
3 children	0	(0.0)	3	(2.8)	1	(1.3)	1	(0.2)	0	(0.0)	3	(0.9)
4 children	1	(10.0)	1	(0.9)	0	(0.0)	0	(0.0)	0	(0.0)	1	(0.3)
5 children	1	(10.0)	1	(0.9)	0	(0.0)	2	(0.5)	0	(0.0)	0	(0.0)
<i>Some contact</i>	0	(0.0)	15	(13.8)	7	(9.2)	69	(17.1)	1	(12.5)	60	(17.6)
1 child	0	(0.0)	2	(1.8)	2	(2.6)	19	(4.7)	1	(12.5)	11	(3.2)
2 children	0	(0.0)	6	(5.5)	2	(2.6)	31	(7.7)	0	(0.0)	22	(6.5)
3 children	0	(0.0)	5	(4.6)	2	(2.6)	11	(2.7)	0	(0.0)	18	(5.3)
4 children	0	(0.0)	2	(1.8)	0	(0.0)	6	(1.5)	0	(0.0)	5	(1.5)
5 children	0	(0.0)	0	(0.0)	1	(1.3)	2	(0.5)	0	(0.0)	4	(1.2)
<i>Considerable contact</i>	1	(10.0)	32	(29.4)	22	(28.9)	139	(34.5)	3	(37.5)	167	(49.1)
1 child	1	(10.0)	8	(7.3)	10	(13.2)	29	(7.2)	1	(12.5)	23	(6.8)
2 children	0	(0.0)	10	(9.2)	5	(6.6)	54	(13.4)	0	(0.0)	58	(17.0)
3 children	0	(0.0)	6	(5.5)	4	(5.3)	27	(6.7)	1	(12.5)	43	(12.6)
4 children	0	(0.0)	6	(5.5)	2	(2.6)	14	(3.5)	1	(12.5)	23	(6.7)
5 children	0	(0.0)	2	(1.8)	1	(1.3)	15	(3.7)	0	(0.0)	20	(5.9)
<i>Total</i>	10		109		76		403		8		340	

Figures in parentheses are row percents.
 HRCA Elderly Survey.

Table 5.11B Contact with Family Last Week, Vulnerable, Noninstitutionalized Elderly

	Single Males		Single Females		Married	
	Poor	Not Poor	Poor	Not Poor	Poor	Not Poor
<i>Zero children</i>	2 (25.0)	9 (20.5)	17 (15.5)	70 (23.0)	1 (33.3)	13 (14.1)
<i>Lives with child/children</i>	3 (37.5)	13 (29.5)	46 (41.8)	75 (24.7)	0 (0.0)	17 (18.5)
<i>No contact</i>	0 (0.0)	2 (4.5)	1 (0.9)	5 (1.6)	0 (0.0)	2 (2.2)
1 child	0 (0.0)	2 (4.5)	0 (0.0)	3 (1.0)	0 (0.0)	0 (0.0)
2 children	0 (0.0)	0 (0.0)	0 (0.0)	2 (0.6)	0 (0.0)	1 (1.1)
3 children	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (1.1)
4 children	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
5 children	0 (0.0)	0 (0.0)	1 (0.9)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Little contact</i>	0 (0.0)	3 (6.8)	5 (4.5)	14 (4.6)	0 (0.0)	5 (5.4)
1 child	0 (0.0)	1 (2.3)	1 (0.9)	6 (2.0)	0 (0.0)	1 (1.1)
2 children	0 (0.0)	1 (2.3)	3 (2.7)	4 (1.3)	0 (0.0)	1 (1.1)
3 children	0 (0.0)	1 (2.3)	1 (0.9)	1 (0.3)	0 (0.0)	2 (2.2)
4 children	0 (0.0)	0 (0.0)	0 (0.0)	1 (0.3)	0 (0.0)	0 (0.0)
5 children	0 (0.0)	0 (0.0)	0 (0.0)	2 (0.7)	0 (0.0)	1 (1.1)
<i>Some contact</i>	3 (37.5)	7 (15.9)	14 (12.7)	40 (13.2)	1 (33.3)	21 (22.8)
1 child	2 (25.0)	4 (9.1)	5 (4.5)	16 (5.3)	0 (0.0)	5 (5.4)
2 children	1 (12.5)	2 (4.5)	7 (6.4)	8 (2.6)	1 (33.3)	11 (12.0)
3 children	0 (0.0)	1 (2.3)	0 (0.0)	7 (2.3)	0 (0.0)	4 (4.3)
4 children	0 (0.0)	0 (0.0)	2 (1.8)	4 (1.3)	0 (0.0)	0 (0.0)
5 children	0 (0.0)	0 (0.0)	0 (0.0)	5 (1.6)	0 (0.0)	1 (1.1)
<i>Considerable contact</i>	0 (0.0)	10 (22.7)	27 (24.5)	100 (32.9)	1 (33.3)	34 (37.0)
1 child	0 (0.0)	2 (4.5)	9 (8.2)	15 (4.9)	0 (0.0)	8 (8.7)
2 children	0 (0.0)	5 (11.4)	5 (4.5)	30 (9.9)	0 (0.0)	10 (10.9)
3 children	0 (0.0)	2 (4.5)	6 (5.5)	24 (7.9)	0 (0.0)	9 (9.8)
4 children	0 (0.0)	1 (2.3)	3 (2.7)	13 (4.3)	0 (0.0)	2 (2.2)
5 children	0 (0.0)	0 (0.0)	4 (3.6)	18 (5.9)	1 (33.3)	5 (5.4)
<i>Total</i>	8	44	110	304	3	92

Figures in parentheses are row percents.
 HRCA Elderly Survey.

Table 5.11C Contact with Family Last Week, Institutionalized Elderly

	Single Males		Single Females		Married	
	Poor	Not Poor	Poor	Not Poor	Poor	Not Poor
<i>Zero children</i>	2 (66.7)	3 (17.6)	13 (19.4)	13 (16.7)	1 (16.7)	3 (33.0)
<i>Lives with child/children</i>	0 (0.0)	1 (5.9)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>No contact</i>	0 (0.0)	2 (11.8)	4 (6.0)	3 (3.8)	1 (16.7)	2 (20.0)
1 child	0 (0.0)	1 (5.9)	3 (4.5)	1 (1.3)	1 (16.7)	2 (20.0)
2 children	0 (0.0)	0 (5.9)	1 (1.5)	0 (0.0)	0 (0.0)	0 (0.0)
3 children	0 (0.0)	0 (0.0)	0 (0.0)	2 (2.6)	0 (0.0)	0 (0.0)
4 children	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
5 children	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Little contact</i>	0 (0.0)	2 (11.8)	11 (16.4)	9 (11.5)	0 (0.0)	1 (10.0)
1 child	0 (0.0)	1 (5.9)	5 (7.5)	3 (3.8)	0 (0.0)	0 (0.0)
2 children	0 (0.0)	1 (5.9)	2 (3.0)	2 (2.6)	0 (0.0)	0 (0.0)
3 children	0 (0.0)	0 (0.0)	1 (1.5)	4 (5.1)	0 (0.0)	0 (0.0)
4 children	0 (0.0)	0 (0.0)	1 (1.5)	0 (0.0)	0 (0.0)	1 (10.0)
5 children	0 (0.0)	0 (0.0)	2 (3.0)	0 (0.0)	0 (0.0)	0 (0.0)
<i>Some contact</i>	0 (0.0)	3 (17.6)	19 (29.2)	36 (28.4)	1 (16.7)	2 (20.0)
1 child	0 (0.0)	1 (5.9)	5 (7.5)	11 (14.1)	0 (0.0)	0 (0.0)
2 children	0 (0.0)	1 (5.9)	6 (9.0)	11 (14.1)	1 (16.7)	1 (10.0)
3 children	0 (0.0)	0 (0.0)	4 (6.0)	10 (12.8)	0 (0.0)	1 (10.0)
4 children	0 (0.0)	1 (5.9)	3 (4.5)	3 (3.8)	0 (0.0)	0 (0.0)
5 children	0 (0.0)	0 (0.0)	1 (1.5)	1 (1.3)	0 (0.0)	0 (0.0)
<i>Considerable contact</i>	1 (33.3)	6 (35.3)	19 (28.4)	15 (19.5)	3 (50.0)	2 (20.0)
1 child	0 (0.0)	1 (5.9)	6 (9.2)	6 (7.7)	0 (0.0)	1 (10.0)
2 children	0 (0.0)	1 (5.9)	3 (4.6)	3 (3.8)	1 (16.7)	0 (0.0)
3 children	0 (0.0)	2 (11.8)	8 (11.9)	1 (1.3)	1 (16.7)	0 (0.0)
4 children	0 (33.3)	1 (5.9)	0 (0.0)	2 (2.6)	0 (0.0)	0 (0.0)
5 children	0 (0.0)	1 (5.9)	2 (3.1)	3 (3.8)	1 (16.7)	1 (10.0)
<i>Total</i>	3	17	67	78	6	10

Figures in parentheses are row percents.
 HRC/A Elderly Survey.

Table 5.12A Differences in Contact Among Children Of Elderly

	Total Number of Children	Live with Parent	Talk with Parent Daily	Talk with Parent at Least Weekly	Talk with Parent at Least Monthly	Talk with Parent at Least Yearly	Talk with Parent Never/Almost Never
1 child	462	74 (16.0)	121 (26.2)	174 (37.7)	56 (12.1)	28 (6.1)	9 (1.9)
2 children	1,113	110 (9.9)	250 (22.5)	486 (43.7)	175 (15.7)	74 (6.6)	18 (1.6)
3 children	1,167	109 (9.3)	244 (20.9)	502 (43.0)	217 (18.6)	79 (6.8)	16 (1.4)
4 children	751	61 (8.1)	133 (17.7)	329 (43.8)	140 (18.6)	72 (9.6)	16 (2.1)
5 or more children	1,195	93 (7.8)	190 (15.9)	554 (46.4)	230 (19.2)	112 (9.4)	16 (1.3)

Figures in parentheses are row percents.
 HRCA Elderly Survey.

Table 5.12B Differences in Contact among Children of Vulnerable Elderly

Total Number of Children	Live with Parent	Talk with Parent Daily	Talk with Parent at Least Weekly	Talk with Parent at Least Monthly	Talk with Parent at Least Yearly	Talk with Parent Never/Almost Never
1 child	29 (14.7)	51 (25.9)	73 (37.1)	22 (11.2)	16 (8.1)	6 (3.0)
2 children	53 (12.2)	100 (23.1)	175 (40.2)	55 (12.7)	40 (9.2)	10 (2.3)
3 children	50 (10.3)	99 (20.4)	179 (36.8)	84 (17.3)	62 (12.8)	12 (2.5)
4 children	26 (8.5)	47 (15.4)	114 (37.3)	67 (21.9)	42 (13.7)	10 (3.3)
5 or more children	39 (6.5)	79 (13.2)	287 (48.1)	108 (18.1)	72 (12.1)	12 (2.0)

Figures in parentheses are row percents.
 HRCAs Elderly Survey.

Table 5.12C Differences in Contact Among Children of Institutionalized Elderly

	Total Number of Children	Live with Parent	Talk with Parent Daily	Talk with Parent at Least Weekly	Talk with Parent at Least Monthly	Talk with Parent at Least Yearly	Talk with Parent Never/Almost Never
1 child	70	0 (0.0)	11 (15.7)	39 (55.7)	8 (11.4)	10 (14.3)	2 (2.9)
2 children	105	0 (0.0)	14 (13.3)	51 (48.6)	19 (18.1)	17 (16.2)	4 (3.9)
3 children	124	0 (0.0)	4 (3.2)	66 (53.2)	22 (17.7)	23 (18.5)	9 (8.8)
4 children	76	0 (0.0)	5 (6.6)	25 (32.9)	15 (19.7)	26 (34.2)	5 (6.6)
5 or more children	111	0 (0.0)	3 (2.7)	76 (68.5)	13 (11.7)	16 (14.4)	3 (2.7)

Figures in parentheses are row percents.
HIRCA Elderly Survey.

and 8 percent talk yearly or very rarely. Note that only children are in somewhat more contact with their parent(s) on average than children with one or more siblings; the percentage of only children who have at least weekly contact with their parents is 79.9 percent, compared with 70.1 percent for children who have four or more siblings. Apparently, children in such larger families can share the burden of contact, to the extent it is a burden, and each child doesn't feel the need to engage in as much contact. Interestingly, close to one tenth of children are reported by their parents to have no or very little contact over the course of the year.

The figures in table 5.12B for contact of children of the vulnerable elderly suggest a quite similar degree of child-parent contact. In contrast, children of the institutionalized elderly have less contact with their parents than other children. According to table 5.12C, over 17 percent have no contact or very little contact over the course of the year with their institutionalized parent(s).

Tables 5.13 and 5.14 document the fact that financial transfers from children to parents and from parents to children are quite rare, even in the case of parents who are very poor. The income categories "very poor," "poor," "middle," and "rich" correspond, respectively, to income levels of zero to \$5000, \$5000 to \$10,000, \$10,000 to \$40,000, and

Table 5.13 Monthly Financial Help from Children to Parent

	Very Poor Parents	Poor Parents	Middle Parents	Rich Parents
<i>One child</i>				
Number	78	172	76	0
Number receiving help	2	2	2	0
Average amount of help	255.0	740.0	460.0	0
<i>Two children</i>				
Number	57	212	141	10
Number receiving help	4	7	5	0
Average amount of help	595.0	371.0	204.0	0
<i>Three children</i>				
Number	45	137	100	11
Number receiving help	0	4	1	0
Average amount of help	0	76.0	60.0	0
<i>Four children</i>				
Number	25	70	50	2
Number receiving help	1	2	2	0
Average amount of help	120.0	38.0	170.0	0
<i>Five or more children</i>				
Number	30	92	41	0
Number receiving help	3	6	2	0
Average amount of help	13.0	80.0	26.2	0

Table 5.14 Monthly Financial Help to Children from Parent

	Very Poor Parents	Poor Parents	Middle Parents	Rich Parents
<i>One child</i>				
Number	78	172	76	0
Number giving help	1	2	2	0
Average amount of help	40.0	116.0	155.0	0
<i>Two children</i>				
Number	57	212	141	10
Number giving help	3	4	3	1
Average amount given	42.0	1,423.0	1,108.3	1,000.0
<i>Three children</i>				
Number	45	137	100	11
Number giving help	2	1	4	2
Average amount of help	62.0	160.0	229.0	326.0
<i>Four children</i>				
Number	25	70	50	2
Number giving help	1	1	2	0
Average amount of help	240.0	63.0	1,605.0	0
<i>Five or more children</i>				
Number	30	92	41	0
Number giving help	1	3	2	0
Average amount of help	20.0	168.0	48.2	0

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above \$40,000. The tables consider only those parent(s) who have children but live apart from their children.

Of the 1,349 parents listed in table 5.13, only 44, 3.26 percent, report receiving regular monthly financial help from their children. Of the 235 very poor parents, only 10 (4.25 percent) report receiving transfers. These figures are surprising; what is even more surprising is that even in cases where there are a large number of children, there are few transfers to poor or very poor parents.

Of the 1,349 parents listed in table 5.14, 35 report they provide regular monthly help to one or more of their children. Rich parents are more likely to provide such transfers, but there are also 8 cases of very poor parents transferring to their children.

5.4 Some Preliminary Findings from the HRC-NBER Child Survey

Table 5.15A considers the telephone contact between the 399 children we have interviewed to date in the HRC-NBER Child Survey and their parent who is a respondent in the HRCA Elderly Survey. Of the 399 children, 87 live with their parent, 76 reported daily telephone contact, 127 reported weekly telephone contact, 48 reported monthly telephone contact, and 61 (15.3 percent) reported no telephone contact in the

Table 5.15A Child Respondent Telephone Contact Last Month with Parents

	All Children	Children with Vulnerable Parents	Children with Institutionalized Parents
Lives with parent	87 (21.8)	38 (27.7)	0 (0.0)
Several times a day	17 (4.3)	4 (2.9)	0 (0.0)
Daily	59 (14.8)	16 (11.7)	0 (0.0)
3-6 times a week	54 (13.5)	12 (8.8)	2 (4.7)
Twice a week	36 (9.0)	7 (5.1)	2 (4.7)
Once a week	37 (9.3)	9 (6.6)	3 (7.0)
2-3 times a month	37 (9.3)	6 (4.4)	0 (0.0)
Once a month	11 (2.8)	2 (1.5)	1 (2.3)
No contact last month	61 (15.3)	43 (31.4)	34 (79.1)
Total	399 (100.0)	137 (100.0)	42 (100.0)

Figures in parentheses are column percents.

HRC/NBER Child Survey.

previous month. Of the 137 children with vulnerable parents, the no telephone contact percentage is 31.4 percent. It is a surprising 79.1 percent for the children of the institutionalized.

Table 5.15B repeats the analysis of table 5.15A but includes the siblings of the 399 children. Of the total of 1,055 children of the 399 HRC elderly respondents, 12.4 percent live with their parents, 13 percent have daily telephone contact, 32.3 percent had weekly telephone contact in the previous month. Again, there is evidence of less contact with the vulnerable and institutionalized elderly. Over one third

Table 5.15B Child Respondent and Sibling Telephone Contact Last Month with Parents

	All Children	Children with Vulnerable Parents	Children with Institutionalized Parent
Lives with parent	131 (12.4)	54 (14.5)	0 (0.0)
Several times a day	24 (2.3)	6 (1.6)	0 (0.0)
Daily	113 (10.7)	39 (10.5)	1 (0.9)
3-6 times a week	106 (10.0)	30 (8.0)	2 (1.8)
Twice a week	80 (7.6)	19 (5.1)	3 (2.7)
Once a week	155 (14.7)	41 (11.0)	4 (3.6)
2-3 times a month	134 (12.7)	21 (5.6)	4 (3.6)
Once a month	99 (9.4)	32 (8.6)	5 (4.5)
No contact last month	213 (20.1)	131 (35.1)	90 (81.8)
Total	1,055 (100.0)	373 (100.0)	109 (100.0)

Figures in parentheses are column percents.

HRC/NBER Child Survey.

of the children of the vulnerable elderly and over four fifths of the children of the institutionalized elderly are reported to have had no telephone contact with their parent(s) in the previous month.

Tables 5.16A and 5.16B repeat the contact calculations of tables 5.15A and 5.15B but consider time spent with the elderly parent in the previous month. Table 5.16B indicates that over a quarter of all children spent zero hours with their elderly parent. In contrast almost a quarter of children, including those living with their parent(s), spent over 30 hours in the previous month with their parents.

Table 5.16A Child Respondent Contact Last Month with Parents

	All Children	Children with Vulnerable Parents	Children with Institutionalized Parents
Lives with parent	87 (21.8)	38 (27.7)	0 (0.0)
0 hours	52 (13.0)	10 (7.2)	3 (6.8)
1-5 hours	28 (7.0)	7 (5.1)	5 (11.4)
5-10 hours	51 (12.8)	18 (13.0)	10 (22.7)
10-20 hours	66 (16.5)	29 (21.0)	12 (27.3)
20-30 hours	35 (8.8)	12 (8.7)	4 (9.1)
30-40 hours	27 (6.8)	9 (6.5)	1 (2.3)
40-50 hours	14 (3.5)	5 (3.6)	4 (9.1)
50+ hours	39 (9.8)	10 (7.2)	4 (9.1)
Total	399 (100.0)	138 (100.0)	44 (100.0)

Figures in parentheses are column percents.

HRC/NBER Child Survey.

Table 5.16B Child Respondent and Sibling Contact Last Month with Parents

	All Children	Children with Vulnerable Parents	Children with Institutionalized Parents
Lives with parent	131 (12.5)	54 (14.9)	0 (0.0)
0 hours	296 (28.2)	87 (24.0)	24 (25.0)
1-5 hours	157 (15.0)	61 (16.8)	21 (21.8)
5-10 hours	139 (13.3)	44 (12.2)	19 (19.8)
10-20 hours	147 (14.0)	63 (17.4)	20 (20.8)
20-30 hours	60 (5.7)	18 (4.9)	4 (4.2)
30-40 hours	41 (3.9)	14 (3.9)	1 (1.0)
40-50 hours	17 (1.6)	6 (1.7)	4 (4.2)
50+ hours	60 (5.7)	15 (4.1)	3 (3.1)
Total	1,048 (100.0)	362 (100.0)	96 (100.0)

Figures in parentheses are column percents.

HRC/NBER Child Survey.

Table 5.17 examines the 230 of the 399 parents who received five or more hours last month in assistance from their children and for whom we have information about each of their children's income. The "low" and "high" income distinction is based on income below and above \$20,000. These data suggest that most of the elderly are receiving some child time, and that some of this child time is provided by high-income children to low-income parents.

Tables 5.18, 5.19, and 5.20 cross-tabulate parent and child income levels for cases with complete child and parent income information. Table 5.18 considers all parents, table 5.19 considers only the vulnerable elderly cases, and table 5.20 classifies parents based on their Medicaid status and institutionalization status. These very preliminary data sug-

Table 5.17 Number of Parents Who Received Five or More Hours of Child/Children Time Last Month by Child Income

	Parental Income Level							
	Very Poor		Poor		Middle		Rich	
	Nonvul.	Vul.	Nonvul.	Vul.	Nonvul.	Vul.	Nonvul.	Vul.
<i>One Child</i>	<u>1</u>	<u>5</u>	<u>17</u>	<u>12</u>	<u>16</u>	<u>5</u>	<u>0</u>	<u>0</u>
Low income	0	2	11	4	15	5	0	0
High income	1	3	6	8	1	0	0	0
<i>Two Children</i>	<u>4</u>	<u>5</u>	<u>22</u>	<u>6</u>	<u>23</u>	<u>3</u>	<u>1</u>	<u>0</u>
Both low	0	2	4	3	2	0	0	0
Both high	3	2	12	2	14	1	0	0
1 high, 1 low	1	1	6	1	7	2	1	0
<i>Three Children</i>	<u>1</u>	<u>4</u>	<u>10</u>	<u>14</u>	<u>18</u>	<u>8</u>	<u>2</u>	<u>0</u>
All low	0	1	0	0	1	1	0	0
All high	0	1	4	8	8	1	1	0
1 low, 2 high	1	1	4	4	8	5	1	0
2 low, 1 high	0	1	2	2	1	1	0	0
<i>Four Children</i>	<u>0</u>	<u>2</u>	<u>6</u>	<u>4</u>	<u>9</u>	<u>3</u>	<u>1</u>	<u>0</u>
All low	0	1	1	1	0	0	0	0
All high	0	0	2	1	4	2	0	0
1 low, 3 high	0	0	1	1	4	0	1	0
2 low, 2 high	0	0	2	1	1	1	0	0
3 low, 1 high	0	1	0	0	0	0	0	0
<i>Five Children</i>	<u>0</u>	<u>3</u>	<u>11</u>	<u>3</u>	<u>10</u>	<u>1</u>	<u>0</u>	<u>0</u>
All low	0	0	0	0	0	0	0	0
All high	0	0	2	0	4	1	0	0
Some low and Some high	0	3	9	3	6	0	0	0
<i>Total</i>	6	19	66	39	76	20	4	0

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Table 5.18 Parent vs. Child Income

	Parental Income Level			
	Very Poor	Poor	Middle	Rich
<i>One Child</i>	<u>16</u>	<u>48</u>	<u>32</u>	<u>0</u>
Low income	8	21	2	0
High income	8	27	30	0
<i>Two Children</i>	<u>13</u>	<u>38</u>	<u>31</u>	<u>2</u>
Both low	3	8	2	0
Both high	7	21	18	0
1 high, 1 low	3	9	11	2
<i>Three Children</i>	<u>6</u>	<u>30</u>	<u>32</u>	<u>3</u>
All low	2	3	2	0
All high	1	14	12	1
1 low, 2 high	2	8	15	2
2 low, 1 high	1	5	3	0
<i>Four Children</i>	<u>3</u>	<u>14</u>	<u>14</u>	<u>1</u>
All low	1	3	0	0
All high	1	4	7	0
1 low, 3 high	0	3	4	1
2 low, 2 high	0	3	2	0
3 low, 1 high	1	0	1	0
<i>Five Children</i>	<u>4</u>	<u>16</u>	<u>11</u>	<u>0</u>
All low	1	0	0	0
All high	0	2	5	0
Some low and Some high	3	14	6	0
<i>Total</i>	42	146	120	6

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gest that most poor and most very poor parents have one or more children with incomes above \$20,000.

5.5 Preliminary Conclusions

While our findings are preliminary and will be updated and expanded as we receive more data, the tables above suggest that a significant minority of the elderly, many of whom need assistance with the activities of daily living, have either no children or are not in contact with their children. Contact between children and the vulnerable elderly appears to be less than that between children and the nonvulnerable elderly, and the amount of contact between children and the institutionalized elderly seems the least of all. In addition, although many of the parents in our data are very poor, financial support from children to parents, other than in the form of shared housing, is uncommon. The impression given by these data is that many of the elderly are very

Table 5.19 **Vulnerable Parent vs. Child Income Levels**

	Parental Income Level			
	Very Poor	Poor	Middle	Rich
<i>One Child</i>	<u>9</u>	<u>19</u>	<u>7</u>	<u>0</u>
Low income	4	12	0	0
High income	5	7	7	0
<i>Two Children</i>	<u>8</u>	<u>10</u>	<u>4</u>	<u>0</u>
Both low	3	4	0	0
Both high	3	5	1	0
1 high, 2 low	2	1	3	0
<i>Three Children</i>	<u>5</u>	<u>19</u>	<u>8</u>	<u>0</u>
All low	2	3	1	0
All high	1	10	1	0
1 low, 2 high	1	4	5	0
2 low, 1 high	1	2	1	0
<i>Four Children</i>	<u>3</u>	<u>7</u>	<u>3</u>	<u>0</u>
All low	1	2	0	0
All high	1	2	2	0
1 low, 3 high	0	1	0	0
2 low, 2 high	0	2	1	0
3 low, 1 high	1	0	0	0
<i>Five Children</i>	<u>4</u>	<u>4</u>	<u>1</u>	<u>0</u>
All low	1	0	0	0
All high	0	0	1	0
Some low and Some high	3	4	0	0
<i>Total</i>	29	59	23	0

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well cared for by their children, while a significant minority either have no children or have no children who provide significant time or care.

Some of the findings for this sample are striking:

- (1) Over a fifth of the elderly have no children.
- (2) Over one half of the elderly either do not have a daughter or do not have a daughter who lives within an hour of them.
- (3) Over half of single elderly males and females and over two fifths of vulnerable single elderly males and females live completely alone.
- (4) Of the elderly who have children, fewer than a quarter live with their children.
- (5) A small fraction of elderly with children hear from them at most on a yearly basis.
- (6) Almost 10 percent of the children of the elderly have at most yearly contact.

Table 5.20 Institutionalized Parent vs. Child Income Levels

	Parental Income Level			
	Very Poor	Poor	Middle	Rich
<i>One Child</i>	<u>5</u>	<u>6</u>	<u>2</u>	<u>0</u>
Low income	3	1	2	0
High income	2	5	0	0
<i>Two Children</i>	<u>2</u>	<u>4</u>	<u>0</u>	<u>0</u>
Both low	1	2	0	0
Both high	1	2	0	0
1 high, 1 low	0	0	0	0
<i>Three Children</i>	<u>3</u>	<u>4</u>	<u>1</u>	<u>0</u>
All low	1	1	0	0
All high	1	2	0	0
1 low, 2 high	0	0	1	0
2 low, 1 high	1	1	0	0
<i>Four Children</i>	<u>1</u>	<u>2</u>	<u>1</u>	<u>0</u>
All low	0	0	0	0
All high	0	0	1	0
1 low, 3 high	0	0	0	0
2 low, 2 high	0	2	0	0
3 low, 1 high	1	0	0	0
<i>Five Children</i>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>
All low	0	0	0	0
All high	0	0	0	0
Some low and Some high	1	0	0	0
<i>Total</i>	12	16	4	0

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- (7) Financial assistance from children to the elderly, even in cases where the elderly are quite poor, is extremely rare.
- (8) In a typical month, over a quarter of elderly who have children do not physically spend time with their children.

