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# **Social Class and Social Mobility Differences in Intergenerational Exchanges of Practical and Financial Support in the UK**

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## **Editorial note**

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## **Abstract**

How do patterns of intergenerational support vary across social class groups and by upwards or downwards social mobility? Are the patterns observed consistent with reciprocity, altruism, status reproduction or something else, as motivations for providing support? Understanding Society data on providing and receiving practical support and regular financial support among offspring and non-coresident parents underline the importance of intergenerational support in providing a safety net in times of need, but also indicate that for a substantial proportion of the population these types of exchanges are absent. The evidence also indicates that despite the mutuality in the exchanges of support between parents and their offspring, there is also a high degree of unconditional giving.

But the evidence also indicates that there are important differences in the intergenerational exchange of support by social class and by social class mobility status. Offspring in higher social class groups and the intergenerationally downward mobile display a lower tendency of engaging in mutual exchanges of support with their parents and a higher tendency of receiving without giving support back to their parents compared to their lower-class and the upwardly mobile or immobile peers respectively. This difference arises from the stronger tendency of lower-class (and downwardly mobile) groups of giving practical support to their parents in exchange of financial support from them whereas differences in intergenerational exchanges of practical support are very similar across groups. Also, the evidence does not suggest that parents or their offspring substitute one form of support with the other. Overall, the observed patterns are consistent with a framework in which intergenerational support overall and the types of support flows to family members with greater relative needs of the particular type, and thus more in line with the altruism, but rather less so with reciprocity (broadly defined as conditional giving and providing support either short or long term). The patterns, however, are also consistent with the status reproduction hypothesis whereby parents may be striving to offset the welfare losses associated with downwards mobility of their offspring.

Key words: intergenerational transfers, reciprocity, exchange, altruism, social class, social mobility, inequality

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## **1. Introduction**

Patterns of support exchange between parents and their children are the subject of a large and growing literature in economics, sociology, and demography. In economics, the focus of research has been placed on understanding the impact of the intergenerational transfers on the distribution of income and wealth, on aggregate savings rates as well as the interaction between intergenerational family transfers with publicly provided transfers (Gale and Scholz 1994; Lillard and Willis, 1997; Barro 1974; Becker 1974; Cox and Jakubson 1995; McGarry and Schoeni, 1995; Schoeni, 1997). In the sociological literature the focus instead has been on understanding the role of intergenerational transfers as a mechanism of strengthening social bonds between donor and recipient, intergenerational links of responsibility and obligation and promoting family cohesion (Cox and Soldo, 2013). Demographic analyses (usually based on sociological conceptual frameworks) have focused on analysing general contextual and demographic factors affecting intergenerational support exchanges (Mason and Lee, 2018; Evandrou et al, 2018), examining the emergence of specific patterns of support structures, and the convergence of trends in Europe. Studies across all disciplines have focused on exchange patterns of single types of support (e.g., money, childcare, practical or emotional support) ignoring the inter-relationships between them. Previous studies also have mostly focused on examining support from adult children to their elderly parents and not accounting for the possibility that support exchange structure is part of a wider exchange process involving receiving as well as giving. Finally, much of the previous literature has tended to disregard the relationship between social class and intergenerational transfers, placing the focus instead on understanding the relationship between intergenerational transfers and income, wealth and education.

This paper uses longitudinal data from the UK Household Longitudinal Study (also known as Understanding Society) to examine how patterns of intergenerational exchanges of practical and financial support between adult children and their non-co-resident parents, vary by social class and by intergenerational class mobility status. In doing so we aim to understand which factors can explain class and class mobility differences in intergenerational support exchange patterns. In section 2, we formulate various hypotheses incorporating perspectives from sociology and economics about what might drive differences in the intergenerational exchanges of support along the social class and class mobility lines. Then section 3 describes the data and the analytical strategy that is employed to identify the relationship of interest, while sections 4 and 5 present the results of the descriptive and multivariate analyses respectively. Section 6 concludes with a discussion of the limitations of the paper together with the implications of its findings.

## **2. Theoretical framework and hypotheses**

***Hypotheses based on exchange theory:*** In both economics and in sociology, a central model for conceptualising intergenerational exchanges is the exchange model. Despite their intrinsic differences, models based on exchange theories from both disciplines postulate that intergenerational exchanges between parents and their adult offspring are governed by a norm of reciprocity – the expectation that giving creates an obligation on the recipient to give something back in return, and that the values exchanged should be broadly equivalent (Silverstein et al., 2002; Gouldner, 1960; Cox, 1987). Exchange models in the economics literature assume that parents tend to make the most efficient choice with the maximum benefits for them (Becker, 1974). As such, intergenerational transfers represent a form of

exchange (payment) from parents to their adult children for the provision of services from them (including care, support, visits etc.) (Cox, 1987; Bernheim et al., 1985; Bernheim and Stark, 1988; Cox and Jakubson, 1995; Altonji et al. 1992). The main prediction deriving from the exchange model is that there is a negative correlation between the probability of a parent making a transfer to their adult children and the children's financial resources but no strong predictions as to the sign of the relationship between the amount received and children's resources. A central focus of economics studies has been to infer the motivation behind the transfers based on observed behaviour and usually contrasting the exchange model with the altruism.

In contrast to the economic literature, in the sociological literature, the focus has been placed on how transfers affect social bonds, incorporating into their framework the relationship between the donors and recipients, their history of transactions, and their mutual interdependence (Silverstein, 2002, p. 4). Within the broader nexus of kinship relations, exchanges of support between parents and their children have a prominent place and distinct qualities (e.g. perseverance and intimacy) that enable them to take place either over a long-term (long-term reciprocity) or concurrently (short-term reciprocity) and may involve different types of transfers (Leopald and Raab, 2011). The distinct and long-term nature of parent-children exchanges has been stressed by Antonucci and Jackson (1990), who introduced the concept of the "support bank" which posits that assistance provided by parents can be seen as "longer-term deposits [that] can be drawn on in future times of need" (Antonucci and Jackson, 1990, p. 179). In this context, children's later repayments can be seen as insurance benefits triggered when parental needs arise (Silverstein et al., 2002; Leopald and Raab, 2011). Generally, evidence arising from the sociological literature suggests that there is a high degree of reciprocal intergenerational exchanges of support, either contemporaneous or over the

life course (e.g., Grundy, 2005; Leopold and Raab, 2011; Albertini et al., 2007), but with an important moderating role played by family culture in this relationship (Henretta et al., 1997; Grundy and Henretta, 2006).

Several hypotheses can be formulated to test the relevance of the exchange model in explaining potential differences in intergenerational support exchanges by social class and intergenerational class mobility.

First, we can hypothesize that the probability that parents make a transfer to their offspring would increase the higher the social class of their offspring is. This is because the opportunity cost of providing practical support to parents increases with offspring's social class (given that positive correlation between earnings and social class) and thus parents would need to make more transfers to their children to stimulate support from them. Thus, we would expect that the probability of adult offspring receiving support from their parents would increase with their social class (H1).

Second, we can hypothesize that intergenerational class mobility may disrupt the implicit repayment contract between parents and their offspring by putting financial constraints on offspring to reciprocate earlier support received from their parents. Nevertheless, one can also hypothesize that to maintain the intergenerational contract implied by the exchange theory, offspring who experience downward mobility would substitute financial with practical support. Taking together the two predictions, we can hypothesize that for a given social class, offspring who experience downwards mobility will be less likely to provide financial support to their parents and more likely to substitute financial for practical support to maintain the intergenerational reciprocal contract (H2).



Third, to the extent that upward mobility is the result of previous parental transfers, one could hypothesise that upwards-mobile offspring to have a higher repayment obligation towards their parents compared to their downwards-mobile and class-stable peers and thus a higher likelihood to provide support to their parents (either practical or financial) than downward or class-stable offspring (H3).

***Hypotheses based on altruism:*** Several hypotheses can be formulated based on altruism – another central model of transfer behaviour (Becker, 1974; Barro, 1974; Altonji et al., 1992; Altonji et al., 1997). Altruism posits that a donor provides resources to a recipient because he/she cares about the recipient's welfare (rather than because he/she expects a repayment). Models of altruism infer the transfer motives in terms of the relationship of the transfer and the financial resources of the recipient (Hogan et al., 1993). One of the main predictions of the model is that there is a negative relationship between transfers and the recipient's income.

Drawing on the altruism model, one can hypothesise that the probability of parents providing support to their offspring would decrease with the offspring's social class. The assumption and the reason behind this, is that offspring in lower class groups would have higher levels of need than offspring in higher social class groups. Conversely, because the level of need of the parent would decrease the higher the social class of the parent is, for a given social class of the offspring, the probability that offspring give support to their parents will decrease with parental social class. However, controlling for income and wealth and other correlates of need (of parents and their offspring), one would expect no class differences in the incidence and the intensity of parent-to-children and children-to-parents transfers (H4).

Beyond the financial- and need-based considerations outlined above, class differences in intergenerational exchanges may reflect class differences in altruistic norms and behaviours. Albertini and Radh (2010), examining differences in altruistic attitudes across social classes, found that parental transfers are characterised by strong altruism, and that although this is evident across all class groups, altruistic tendencies were stronger among lower- than higher classes. They explained this pattern based on parental values theories (Kohn, 1959; Kohn et al., 1986), arguing that higher-class parents set higher values on self-determination and independence among their offspring than parents in lower social classes, who in turn place greater emphasis on conformity and solidarity (Albertini and Radh, 2010 p: 111). Fors and Lennartsson (2008), reviewing the relevant literature, arrive at a similar conclusion in the context of familial contact. Taken together, these considerations would lead us to hypothesise that lower-class families would engage more intensely in altruistic exchanges of support, even when economic resources are controlled for and irrespective of whether offspring have received support from their parents i.e. they would display a higher degree of unconditional giving and receiving of support (H5).

Moreover, if intergenerational support exchanges are driven by altruism, we would expect offspring experiencing downward mobility to be more likely to receive support from their parents and less likely to give support to them than either the class-stable or the upwardly mobile offspring, i.e., there would be lower levels of mutual exchanges of support and more unconditional receiving (H6).

***Hypotheses based on alternative theories:*** Another theory which can be used to explain intergenerational transfers is the “status reproduction” theory. As it was first put forward by Alvertini and Radh (2010), under the “status

reproduction" theory, parents' primary objective is to avoid their offsprings' downward mobility while financial transfers from parents to their offspring can be seen as parental investments in their offspring's socio-economic status (see Esping-Andersen, 2009: ch. 4; Silverstein et al., 2002, 2006). One prediction of this model is that high social class parents would have a greater propensity to invest in their offspring's achievement because they have higher status aspirations for them compared to lower-class parents for whom the marginal costs of an additional transfer may exceed the related benefits – in terms of status gains of their offspring. Thus, under this model, we can hypothesise that downwardly mobile offspring would be more likely to receive support from their parents than either class-stable or upwardly mobile offspring, and this effect would be stronger the higher their class of origin is (H7).

Social mobility may also have a direct effect on support exchanges between parents and their offspring through the social distance that it places between them or through its impact on geographical proximity. Based on a literature review concerning the relationship between family contact and social class and social class mobility (mainly from Sweden and Great Britain), Fors and Lennartsson (2008) concluded that lower socioeconomic status groups have more frequent family contact than their peers from higher socioeconomic status groups. However, Fors and Lennartsson (2008) also pointed out that although some aspects of this relationship seem to be affected by intergenerational class mobility, this is mainly mediated by geographical mobility, rather than social mobility itself. This leads us to expect that upwardly mobile offspring to be less likely to give practical support to their parents than either class-stable or downwardly mobile offspring and/or would substitute practical support with financial support (H8).

Alternatively, the effect of intergenerational class mobility may be mediated via its association with geographical mobility (insofar as class mobility is associated with geographical mobility) via the constraints it places on them to exchange practical support. If this is the case, we would expect that distance from parents to have a negative association with intergenerational exchanges of practical support and no effect or positive effect on exchanges of financial support and that controlling for distance from parents would attenuate the relationship between social class and class mobility and intergenerational transfers (H9).

### **3. Data and analytical strategy**

#### ***3.1 Intergenerational support exchange data in Understanding Society***

Our empirical analyses are based on data from waves 3, 5 and 7 of Understanding Society (conducted respectively in 2011-13, 2013-15 and 2015-17) which includes a 'social support network' module intending to explore support links across households. As part of this module, respondents were first asked whether they had surviving parents who were not living with them. Those with non-co-resident parents were then asked about their parents' age, whether their parents lived together, how far away their parents lived, as well as whether they received different types of support from their parents and whether they themselves gave different types of help and support to their parents.

The specific question about the help received from their parents asked: 'And do you regularly or frequently receive any of the things listed on this card from your parents not living here?' The types of support specified by the survey included: getting lifts in their car; shopping for you; providing or cooking

meals; looking after your children; washing, ironing, or cleaning; dealing with personal affairs (e.g., paying bills, writing letters); decorating, gardening or house repairs; financial help; and anything else. The questions about help respondents gave to their parents asked respondents: 'And do you regularly or frequently do any of these things listed for your parents'. The types of support specified by the survey are the same as the list for help received, except that "helping with basic personal needs like dressing, eating, or bathing" was substituted for the item "looking after your children". In the analysis that follows we examine financial support received and given by respondents from/to their parents separately from all the other types of support received and given by them (which we group into one category, which we term "practical support"). The resulting four types of intergenerational support are captured by four binary variables indicating respectively whether the respondents: i) received any practical support from their parents; ii) received any financial support from their parents; iii) gave any practical support to their parents and iv) gave any financial support to their parents.

Overall, there is a high degree of exchanges between parents and their adult offspring: around 46% of respondents (offspring) reported receiving either practical or financial support from their parents and 41% reported giving either practical or financial support to them (Table 1). The dominant type of support exchanged between parents and their offspring is practical support: around 45% of respondents reported giving practical support to their parents and 37% reported receiving practical support from them. Exchanges of financial support are much less common and more likely to flow from parents to their adult offspring: 5% of respondents reported giving financial support to their parents while 12% reported receiving financial support from them. Examining the support given and received jointly, we find that there is a high degree of mutuality in support provision: almost two-thirds (62%) of

respondents who received either practical or financial support from their parents also gave them either practical or financial support. Despite this very high degree of mutuality in the exchanges of support, there is also a significant degree of unconditional giving and unconditional receiving of support (defined here as giving support without receiving and receiving support without giving respectively). More than a third (34%) of the respondents who did not report receiving either practical or financial support from their parents reported giving them either financial or practical support and a similar proportion (35%) who did not report giving them either practical or financial support reported receiving either financial or practical support from them. This finding implies while there is a high degree of mutual exchanges of support between parents and their offspring, there is a high degree of unconditional giving and receiving between parents and their offspring. However, it is important to note here that since we don't have data for previous receipts of support, we cannot preclude that some of what we interpret as unconditional giving is not reflecting repayment of support made earlier (outside of the observation window).

### ***3.2. Analytical strategy***

We analyse the relationship between each of these types of support exchange and the social class and the social class mobility status of the respondent. The social class of the respondents is measured by three dummies constructed based on the 5-category NSSEC classification of the current or most recent occupation of the respondent, indicating respectively respondent in: i) Managerial and Professional class occupations (NSSEC-5 class I), ii) Intermediate classes occupations (NSSEC5 classes II-IV), and iii) Routine and Semi-routine class occupations (NSSEC-5 class V). As shown in appendix Table A1, round 46% of the sample fall in the Managerial and Professional

class of occupations; 30% in Intermediate occupations; and 25% in semi-routine and routine occupations.

Intergenerational class mobility is measured by four dummies which capture the shift of respondents' social class (i.e., their destination social class) relative to their parents' social class (i.e., their class of origin when the respondent was 14 years old), both measured using the 5-category NSSEC classification (the only consistent measure available for both parents and respondents across waves). The four dummy variables distinguish across the following groups: i) the class-stable (i.e., respondents whose class of destination is the same as their class of origin); ii) the upwardly mobile (i.e., respondents whose class of destination is higher than their class of origin); iii) the downwardly mobile (i.e., respondents whose class of destination is lower than their origin class); and the horizontally mobile respondents (i.e., respondents who experienced movements between classes III, IV and V). To capture intergenerational mobility out of worklessness we classify respondents growing up in a workless household as upwardly mobile. As Around, 34% of the sample experienced upward mobility, 24% downward mobility and a further 7% horizontal mobility, with an overall mobility rate of around 65%. This is on the lower end of those reported in the literature, which are typically based on the 7-class NS-SEC (Bukodi et al., 2015) rather than the 5-class version used here (Table A1).

The analysis is carried out on a sample of 32,230 respondents aged between 30 and 60 years old when interviewed who gave full interviews in waves 3, 5 and 7, with at least one non-co-resident parent. This excludes respondents with co-resident parent, those whose parent(s) live abroad, those who had never worked and those with missing information on occupational class and in any of the covariates included in the regression analyses. For this sample, we

first estimate a series of random effects panel probit models. The general specification for our models is as follows:

$$Y_{rti} = X_{tibr} + u_{ri} + e_{rti} \text{ where } Y_{rti} = 1 \text{ if } Y_{rti}^* > 0$$

$$Y_{rti} = 0 \text{ if } Y_{rti}^* \leq 0$$

where  $Y_{rti}^*$  are the latent variables for each outcome which is assumed to be a linear function of a set of explanatory variables ( $X_{tibr}$ ), the individual random effect ( $u_{ri}$ ) and an error term ( $e_{rti}$ ). In our estimations, the binary choice variables  $Y_{rti}^*$  relate to the probability of giving practical help, giving financial help, receiving practical help, and receiving financial help respectively and the outcome of each is equal to one if the latent variable is greater than zero and equal to zero otherwise.

For each type of support, we start by estimating a benchmark specification which includes three dummy variables indicating respondent's social class along with a set of "core" control covariates which capture various characteristics of the respondents and their parents which can affect the intergenerational support exchanges either through constraining the capacity of the potential donor to make the transfers or through increasing the needs of the potential recipient. In particular, the set of covariates control for the following characteristics: age, gender, household type, the number of children in the household, whether the respondent has children younger than 5 years old in the household, whether the respondent or someone else in the household has a limiting health condition (to capture respondents' health or care needs); and whether the respondent has siblings. In addition, the set of covariates also includes controls for respondents' ethnicity to reflect possible cultural differences in intergenerational transfer behaviour between ethnic groups as well as some basic characteristics of respondents' parents, such as the age of the father or the mother (whichever is higher), and whether either respondent's father and/or mother is alive, and whether they live together or



apart. Unfortunately, Understanding Society collects only limited data about non-co-resident parents so we cannot include controls for parental income or wealth or controls for parental health that would capture parental needs and resources.

To this benchmark specification, we add the logarithm of the equivalized household disposable income (Model B), controls for respondents' geographical proximity from their parents (captured by a dummy indicating whether the respondent lives one hour or more away from his/her parents), and whether the respondent lives in London (Model C). Geographical proximity/distance is a necessary condition for giving practical support to parents (Mulder & van der Meer, 2009) and a mediating factor that may justify the existence of the substitution of practical support for financial support. Therefore, it is included in the model to account for the mediating effect of geographical distance on intergenerational support exchanges, although we need to keep in mind that it also may be endogenous to intergenerational transfer behaviour (i.e., it may be adjusted over time to suit to the changing needs and resources of both parents and their offspring).<sup>1</sup> The dummy London

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<sup>1</sup> Appendix Table A2 explores the relationship between social class, social mobility and distance from parents. Overall, the likelihood of living 1 hour or more away from parents is greater for offspring in higher-class occupations than for those in lower social class occupations. Also compared to social class immobility, downward mobility is associated with a higher likelihood and upward mobility is associated with a lower likelihood of living 1 hour or more from the parents' current address. This pattern is evident for offspring in all social class groups but is particularly strong among those in managerial and professional occupations. This rather counterintuitive finding appears to be in line with the finding of Hecht et al (2020) who found that "The long-range socially mobile are about 25-30 percentage points more likely to be residentially immobile than those who stay in the highest class". The effects hold up in a regression analysis. The direction of causation, if any, is unclear but the patterns do not align with popular conjectures about the relationship between residential mobility and intergenerational mobility. However, it should be kept in mind that either the parents or the children could be geographically mobile and this may have a confounding effect on the relationship.

is included in the model to capture both the differential occupational opportunities but also the constraints that living in London places on intergenerational support exchanges along with the higher levels of social mobility in London compared to other regions (SMC, 2020). Finally, to examine differences in intergenerational support exchanges by social class among offspring experiencing different intergenerational class mobility patterns, we estimate an augmented specification of Model C, which includes the interactions between social class and intergenerational class mobility status (Model D).

We first estimate different equations for each intergenerational support separately using a random effect probit model on the unbalanced panel and then we model each pair of type of support given and received jointly using longitudinal data on exchanges with a bivariate random effects probit model. In total the following 6 pairs of equations were estimated: 1) the probability of receiving and giving practical support 2) the probability of receiving and giving financial support 3) the probability of receiving practical support and giving financial support 4) the probability of receiving financial support and giving practical support 5) the probability of giving both practical and financial support and 6) the probability of receiving both practical and financial support. The joint modelling of each pair of equations allows us to use the estimated error correlations across each pair of equations, to examine questions about the degree of reciprocity/mutuality in the support exchanged between parents and their adult offspring and to test whether financial and practical support tend to be given or received together or whether one acts as a substitute for the other.

## 4. Results

Figure 1 provides a descriptive description of the differences in intergenerational exchange patterns by social class and intergenerational class mobility status. There are some marked differences in the intergenerational exchange patterns by social class that are worth highlighting. The most pronounced differences are found in the probability giving practical support to parents: respondents in the lower two social class groups are 7 percentage points more likely to report giving practical support compared to their peers in the Professional and Managerial social class group (48% compared to 41%). Differences are found in the probability of receiving practical from parents, albeit much smaller: respondents in the lower two class groups are about 2 percentage points more likely to report receiving practical from their parents (38% compared to 36%) and 3% and 6% more likely to report financial support from their parents than their peers in the Professional and Managerial groups. By contrast, the probability of giving financial support to parents is very small and does not differ across social class groups. Class differences are also evident in the degree of mutuality in the exchange of support between parents and their offspring but also in the degree of unconditional receiving and in the degree of giving: offspring in low and intermediate social class groups have a stronger tendency of exchanging support with their parents or giving them support without receiving support from them than offspring in the Professional and Managerial group but a weaker tendency towards unconditional receiving of support (Figure 1c, 1f).

Differences are also evident among different intergenerational class mobility groups (Figure 2). Giving practical support to parents was the highest among respondents who experienced horizontal mobility, somewhat lower among those who experienced upward and downward mobility and the lowest among class-stable respondents (Figure 2a). By contrast, giving financial support to

parents was higher among respondents who experienced upward intergenerational mobility (7%) than for any other mobility group (all around 4%-5%). Although the downwardly and the horizontally mobile respondents are more likely to report receiving practical support from their parents than the upwardly and their class-stable peers, differences between them are small (Figure 2b). Differences in the probability of receiving financial support from parents are larger, and higher for the downwardly mobile than for any other mobility group. All mobility groups display a high tendency to mutually exchange support with their parents, but this is higher for the upwardly and the horizontally mobile than for the class stable or the downwardly mobile groups (Figure 2c). The latter two groups display the strongest tendency towards receiving support without giving (Figure 2e) while they have a weaker tendency towards giving support to their parent without receiving support from them (Figure 2f).

In the remainder of the section we investigate whether the differences in the intergenerational support exchange patterns described above, persist once class differences in needs, resources and constraints have been accounted for.

#### ***4.1. Binary random effects probit***

##### *Receiving support from parents*

Table 2 columns (1)-(4) shows results from models that predict the probability that offspring receive practical support from parents while columns (5)-(8) the respective results from models that predict the probability that offspring receive financial support from parents. For ease of interpretation, the table reports the average marginal effects of each variable of interest rather than coefficient estimates. Focusing first on the core set of covariates and the results from the benchmark models (col. (1) and (5)), we see that being

younger, living in a single or a lone parent household, or in a household with more dependent children and especially children aged under 5, as well as being disabled and not having siblings is associated with a higher probability of receiving practical and financial support from parents. Being from a White ethnic group (compared to Asian or Asian British) is associated with a higher likelihood of receiving practical support from parents but not significantly different likelihood of receiving financial support from parents. Individuals with younger parents, those with both parents alive and those whose surviving parent is their mother have a higher likelihood receiving practical support from their parents compared to those with older parents and those whose surviving parent is their father. Respondents who have older parents and those with both parents alive have a higher likelihood of receiving financial support. Overall, these results are in line with the expectation that adult offspring with greater needs are more likely to receive practical support from their parents and that parents with greater ability to provide support (because they are younger or because there are two of them) are more likely to provide support. But there is also an indication that gendered and cultural norms may be playing a part.

The estimates on the social class variables from the benchmark models for each type of support (col. (1) and (5)) suggest that compared to offspring in the highest occupational groups offspring in the lower two occupational classes are respectively 2.6 and 1.5 percentage points more likely to receive practical support (compared to around 2 percentage points found in the descriptive statistics) and 2 percentage points more likely to receive financial support from their parents than (compared to 3 and 6 percentage points more likely in the descriptive statistics). The logarithm of respondent's equivalised household income (col. (2)) (which itself has no significant association with the probability of receiving practical support but has a negative association

with the probability of receiving financial support from parents) has no impact on the social class coefficients in the receiving practical support from parents equation and a modest effect on the coefficients in the receiving financial support from parents equation. Thus, it is not income differences that explain the higher likelihood of offspring in lower-class occupations receiving financial support from parents compared to their peers in higher-class occupations.

As one would expect, the distance from parents has a large negative effect on the probability of offspring receiving practical support from parents (col. 3). Moreover, its inclusion in the model has a substantial impact on the social class coefficients, which both turn negative and statistically significant, suggesting that offspring in lower class occupations are significantly less likely to receive practical help from their parents than their higher-class peers (in line with H1). Thus, the lower likelihood of higher-class offspring of receiving practical support from their parents compared to their lower-class peers appears to be due to a positive correlation between class and a greater likelihood of living farther away from parents (in line with H9). Surprisingly, the marginal effect of the 'greater distance from parents' variable is negative and statistically significant in the receiving financial support equation (col. 7), suggesting that offspring who live farther from their parents are less likely to receive financial support from them, controlling for other factors. Although the effect size is small and its inclusion has no impact on the social class coefficients, this is a surprising result given that there is no logistical impediment to financial transfers at a distance and may signify the presence of endogeneity in the relationship between proximity and stronger family relationships.

The models in cols. (4) and (8) use a set of dummies to capture contrasts in the effects between social class groups who experience different

intergenerational class mobility. The practical support equation results show that within each (destination) social class, downwardly mobile offspring are significantly more likely to receive practical support from their parents than the upwardly mobile or their class-stable peers. Conversely, within each mobility group, offspring in lower-class occupations are less likely to receive practical support and more likely to receive financial support from their parents than their peers in higher-class occupations. However, for the practical support equation the social class association is only significant for the upwardly mobile and the class stable groups whereas for the financial support is only significant among the downwardly mobile (consistent with hypotheses H6 and H7).

### *Giving support to parents*

Results for the giving support to parents equations (Table 3), suggest associations that are again consistent with the idea that offspring with greater capacity are more likely to provide practical support to their parents, and parents with greater needs are more likely to be given practical support by their offspring. Once again, both gendered and cultural norms are suggested. More specifically, the results show that being younger, female, non-disabled, from an Asian or Asian British background, living in a lone parent or a single-person household, or a household with no dependent children, having older parents and one surviving parent (especially mother) is associated with a higher likelihood of giving practical support to parents. In the giving financial support to parents equation, the characteristics with the strongest effects are the ethnicity, as well as the age and the survival status of the parents. Respondents in the White group are 6 and 3 percentage points less likely to give financial support to their parents than those in the Black or Black British

and the Asian or Asian British ethnic groups respectively. Offspring with older parents as well as those with only their mother alive also have a higher probability of giving financial support to their parents than offspring with younger parents or those with both parents alive or with only their father alive.

Regarding social class, the benchmark model suggest a negative relationship between offspring' social class and the probability of giving practical support to parents and positive relationship for the probability of giving financial support to parents: offspring in Intermediate and Semi-routine and Routine occupations are respectively 9 and 10 percentage points more likely to give practical support to their parents (up from the 7 percentage points difference in the descriptive analysis – suggesting that lower class offspring have characteristics that are associated with lower likelihood of giving support to parents) but less than 1 percentage point less likely to give financial support to their parents compared to their peers in Managerial and Professional occupations (down from the 1.5 and 2 percentage points differences in the descriptive analysis).

Adding controls for respondents' income in col. (2) and (6) has a negligible effect on the social class coefficients in both equations, suggesting that it is not income differences per se that drive class differences in the probability of giving practical and financial support to parents. Having a higher income is estimated to have a statistically significant negative association with the likelihood of giving practical support to parents but no statistically significant association with the probability of giving financial support to parents. The former effect is consistent with the conjecture that offspring with higher opportunity costs of time would exhibit a lower tendency to give practical support to their parents but the latter does not align with the conjecture that offspring with higher income (and thus higher opportunity cost of time) would



substitute practical support for financial support. The latter effect however, may signify that parents of higher income offspring may have higher resources themselves and thus be less likely to be in need of financial support.

The inclusion of respondents' distance from their parents substantially attenuates the social class effects in the practical support equation (col. (3)), suggesting that to some extent the higher likelihood of offspring in lower social class groups to provide practical support to their parents reflects their higher residential proximity. However, differences across social class groups remain statistically significant. Surprisingly – although consistent with the results concerning the probability of offspring receiving financial support from parents – the results suggest a significant (but small) negative association between the distance from parents and giving financial support to parents (col. (6)). But once again its addition in the model does not have any significant impact on the social class estimated effects.

The models which add interactions between social class and intergenerational class mobility (col. 4 and 8) suggest that both destination and origin class effects are present in the estimated relationships: within each mobility group the likelihood of giving practical support decreases with offspring social class (i.e. the higher the class the less likely to give support to parents) but also for each destination class, upwardly mobile offspring are more likely than the downwardly mobile and the class stable offspring to give practical support to their parents. These findings do not align with the conjecture that intergenerational class mobility maybe detrimental to intergenerational transfers because of the social distance which places between parents and their offspring (Fors and Lennarston, 2008), as predicted by H8. Rather, a more plausible explanation seems to be that the exchanges of intergenerational support are driven by the relative needs and capacity of the

parents and their offspring, consistent with H5 and H6. However, insofar as downward mobility is associated with lower overall lifetime transfers from parents to their offspring, the lower propensity of downwardly mobile offspring to provide practical support to their parents is also consistent with an explanation deriving from the reciprocity model whereby the downwardly mobile would have a lower repayment obligation towards their parents (and conversely for the upwardly mobile), consistent with H3. The absence of temporal information on transfers precludes safe conclusions, but this conjecture is not supported by the patterns of concurrent transfers discussed in the previous section (according to which offspring who experienced downward intergenerational mobility have a higher likelihood receiving practical and financial support from their parents). In the giving financial support equation (col. 8), the interaction terms between social class and class mobility indicate that the higher likelihood of higher-class offspring to give financial support to their parents than their peers in lower-class occupations, is evident only for the upwardly mobile offspring but not for class-stable or the downward mobile offspring. This implies that differences in the propensity of offspring in different social class groups to give financial support to their parents are not determined solely by their social class but also by their social class position relative to their parents' social class. Again, this result may reflect that what matters is the relative resources of parents and their offspring and can be compatible with intergenerational altruism (H4). Alternatively, to the extent that the offspring's mobility status reflects the effect of parental transfers (past and concurrent), the higher propensity among the upwardly mobile offspring to give financial support to their parents may reflect that they have a larger reciprocal obligation towards them. Again, this explanation, however, does not align with the patterns of concurrent transfers from parents to their adult children discussed in the previous section.

Summarising, the results of the multivariate analysis so far suggest that controlling for distance from parents and other correlates of needs and resources of offspring and their parents, offspring in lower social class groups are more likely to receive financial support from their parents (not consistent with H1) and less likely to give them financial support whereas they are less likely to receive practical support from their parents (consistent with H1) and more likely to give them practical support than their peers in higher occupational classes (not consistent with H1). However, the finding that lower-class offspring are less likely to receive practical support from their parents is evident among the upwardly mobile and the class-stable offspring but not among the downwardly mobile, which is in line with the hypotheses deriving from the altruism model or the status reproduction models (H6 and H7 respectively). By contrast, the higher likelihood of low social class offspring giving practical support to their parents is evident across all mobility groups but is stronger for the upwardly mobile and the class-stable offspring.

To synthesise the results and to examine the balance of support exchanged, Table 4 reports predicted probabilities of giving and receiving each broad type of support by social class and intergenerational class mobility status. Overall, the results indicate a net flow in the provision of practical support from the offspring to their parents (i.e., more children give practical support to their parents than receive practical support from them). This is evident in all groups but is stronger for offspring in lower class occupations and those who experienced upwards or horizontal mobility than their peers in the higher-class groups and the downwardly mobile. The results also indicate a net flow of financial support from parents to their adult children, with a stronger net flow up the generations for the downwardly mobile than for the upwardly mobile or the class-stable respondents but with no significant differences between social class groups. The fact that the downward mobile offspring are more

likely to receive than to give financial support to their parents than their upwardly mobile peers, combined with the fact that they are less likely to give them practical support, aligns with the conjecture that family intergenerational transfers benefit more those family members with greater relative needs (consistent with hypothesis H6). Thus, overall, the results are largely consistent with the status reproduction theory – whereby parents may be striving to offset the welfare losses associated with the downward mobility of their offspring – and to some extent with the altruism model – in the sense that exchanges of support benefit more family members with greater needs while they are less consistent with reciprocity. However, as we do not have temporal data on transfers, we cannot preclude the possibility that offspring who experienced upward mobility may have received more parental support earlier during their lifetime – and thus the patterns reflect a form of delayed reciprocity.

#### **4.2 *Bivariate random effect probit***

This section investigates the extent to which support exchanges between parents and their offspring are characterised by mutuality and the extent to which parents and their offspring treat different type of support as substitutes or as complements. To do this, we estimated the 6 pair of equations for financial and practical help provided by respondents and received by them jointly as described in section 3, allowing for correlation between their error terms. Again each pair of equations was estimated, first for the full sample and then for each social class and for each intergenerational social class mobility group. Table 5 col. (1) and (2) show respectively the tendency of offspring and their parents to exchange the same type of support and col. (3) and (4) show respectively the tendency of offspring and parents to engage in exchanges of different types of support. Column 5 shows the tendency that offspring who give one form of support to also give the other and column 6

the tendency that offspring who receive one form of support to also receive the other. A negative correlation for the latter two pairs of equations can be interpreted as indicating a tendency of offspring or their parents to substitute one type of support for the other.

Reading through col. (1)-(4), which show the degree to which parents and their offspring engage in mutual exchange of support, we see that mutual exchanges of support between offspring and their parents take mainly the form of practical support. This result holds both overall and for each social class and social class mobility groups (col. (1)). The next most common form of exchange is that involving the offspring receiving financial support from their parents in exchange for practical support to their parents (col. (4)), with lower social class groups and the upwardly mobile and the immobile groups displaying a higher tendency than higher class groups and the downwardly mobile to engage in this type of exchange. All groups display a low tendency to exchange practical support for financial support and financial support for financial support. Again, differences across social class and mobility groups are either very small or statistically insignificant (as inferred by the overlap in the confidence intervals). Interestingly, the correlations in columns (5)-(6) are all positive suggesting that neither offspring nor their parents substitute one form of support for the other and there are no differences between social class or intergenerational mobility class groups.

From these results, we can conclude again that it is the relative needs and resources that determine the type that intergenerational exchanges and probably there is not a perfect market substitutability of the practical support provided between parents and their offspring.

## **5. Discussion**

This study introduced social class and intergenerational class mobility into the analysis of intergenerational family transfers. The evidence points to the importance of intergenerational support networks as a safety net to provide support in times of need. However, the results also indicate that for a substantial proportion of the population this type of exchanges are absent. Around 41% of respondents with surviving non-coresident parents are uninvolved in intergenerational support exchanges while around 25% are involved in both giving and receiving of support. Overall, there is a net flow of financial support from parents to their adult offspring and a net flow of practical support from offspring to their parents.

Beyond these general patterns, the evidence also suggests that the structure of intergenerational support exchanges differ across social class and intergenerational class mobility. Offspring in higher social class groups and those who experience downward mobility are found to be less involved in mutual exchanges of support with their parents than their peers in lower class groups. The upwardly mobile or the class-stable are more likely to be net receivers of support from their parents compared to their higher-class peers and those who experienced upward mobility. All groups display a similar tendency of giving practical support in exchange for practical support, whilst lower-social groups and those who experience downward mobility display a stronger tendency of giving practical support in exchange for financial support. Interestingly, we find no evidence to suggest a substitution of one form of support with the other nor any evidence to suggest differences in that respect by social class or intergenerational mobility class groups.

The evidence presented in the paper also suggests that although there is a high degree of mutuality in the exchange of support between parents and their

offspring there is also a high degree of unconditional giving and receiving (at least in the sense of support given or received not being reciprocated concurrently). This finding does not align with findings presented by Leopold and Raab (2011) who found that parents and their offspring balanced their support and that short-term reciprocity is a rather rare arrangement across European countries. Overall, the evidence concerning the differences in the degree to which offspring give and receive support from parents by social class and intergenerational mobility, coupled with estimates for the associations for different socio-economic, demographic and health characteristics of the respondents and their parents provides strong empirical support for the conjecture that family intergenerational transfers, benefit more those family members with greater relative needs, and are consistent with a framework of family intergenerational transfers in which the exchange of support and the type of support exchanged flows to those family members with greater relative needs of the particular type and depends on the relative capacity of the potential donor to provide the particular type of support (H4 and H6). They are therefore to some extent in line with the altruism model, but rather less so with reciprocity. The estimated patterns, however, are also consistent with the status reproduction hypothesis whereby high social class parents offer more support to their downward mobile offspring – whereby parents may be striving to offset the welfare losses associated with downwards mobility their offspring are experiencing (H7).

Even though our empirical findings suggest that there is a high degree of mutuality in the exchange of support between parents and their offspring and point to the existence of a differential pattern of exchanges across class and class mobility groups, some limitations should be noted. First, an important limitation is that we identified the differences in patterns of exchanges across social class and class mobility groups by examining support exchanged

between parents and their offspring at a point in time. This strategy precludes definitive conclusions with regards to causality and was accompanied by some loss of information as to the extent to which the effects would persist if we were able to have a more long-term perspective of the exchanges involved. In addition, we note that although Understanding Society provides rich data on parent-child relationships, some relevant factors are unobserved. For example, the analysis did not incorporate important types of transfers such as familial contact and emotional support from parents to their offspring and vice versa. Moreover, we note that controlling alternative transfer motives and norms was possible to only a limited extent. For example, our random-effects approach could not control for shared family values, nor important indicators such as parental incomes, wealth and health which would allow us to disentangle the relative importance of different motives of transfer behaviour more conclusively. Also, we need to note that given the short longitudinal dimension of the data we could not control for potential endogeneity in the form of reverse causality, especially relevant in relation to social mobility. Still, the magnitude and the direction of the effects makes the case that the identified relationships reflect effects running from mobility to transfers. Finally, it should be noted that the literature (e.g., Mason et al. 2006) suggests that survey respondents systematically under-report transfers received, and over-report transfers made, which may result in bias of our estimates if there are systematic differences across social class groups in the under-reporting/overreporting of transfers. Though there is no reason why this might be the case, this would imply that the actual balance of intergenerational support exchanges may be different from what is implied by the estimates. Notwithstanding these limitations, the present study contributes to the research on intergenerational family exchanges by providing a detailed assessment of social class and class mobility differentials in the structure of intergenerational support exchange, an issue that has not been examined



before in the literature to the best of our knowledge. Differentials by social class and class mobility point to the importance of the intergenerational exchanges in reproducing social inequalities and point to the fact that those very families most needing support will be least able to provide. And despite the large scale of support exchanged it is important to remember that many families lack the resources to engage in exchange of support.

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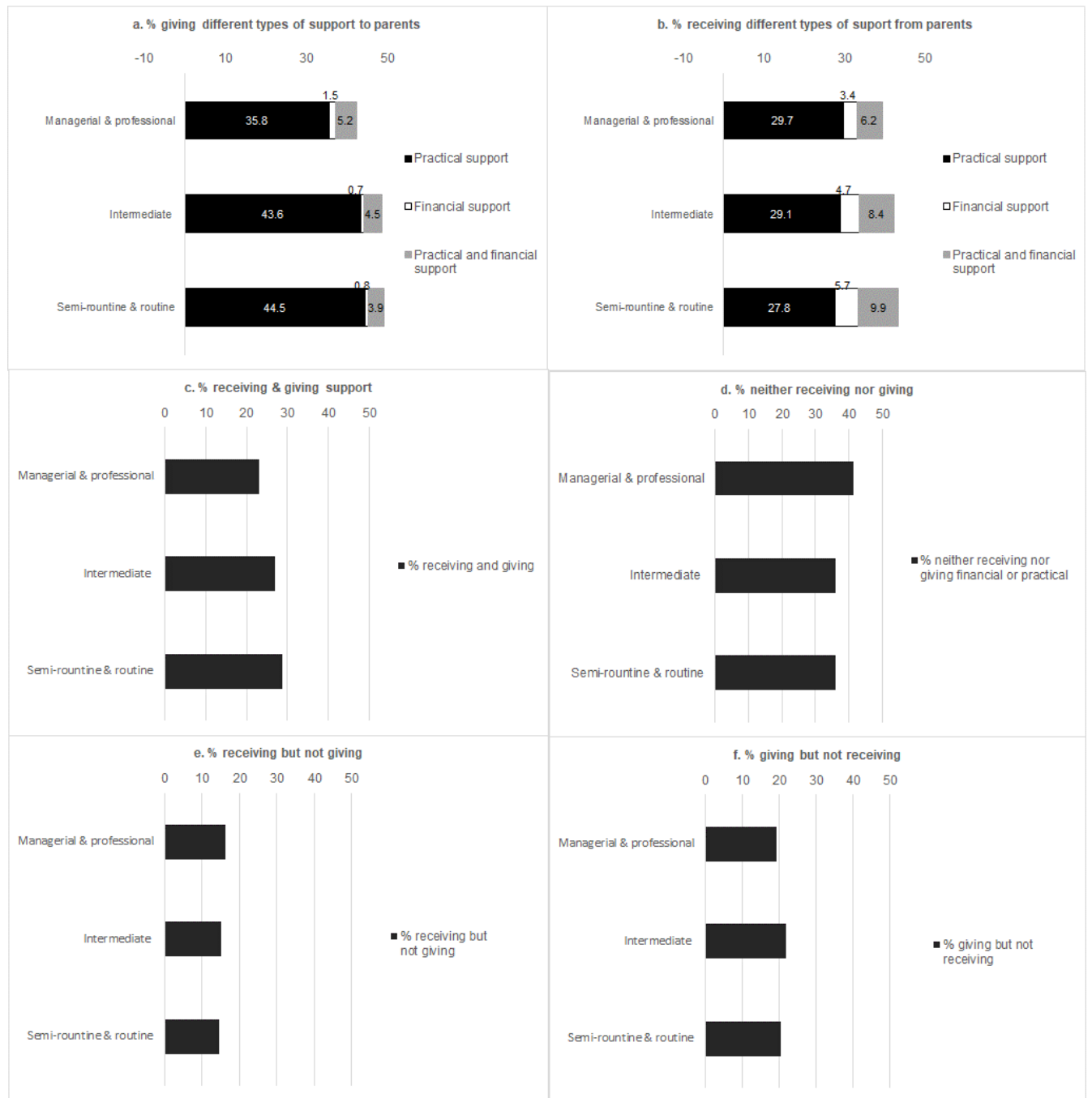
[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/496103/Social\\_Mobility\\_Index.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/496103/Social_Mobility_Index.pdf)

**Table 1:** Percent of respondents giving and receiving practical and financial support to and from their parents

% giving support to parents	
Practical support	40.2
Financial support	1.1
Practical and financial support	4.7
Either practical or financial	45.9
Neither practical nor financial	54.1
% receiving support from parents	
Practical support	29.0
Financial support	4.4
Practical and financial support	7.8
Either practical or financial	41.1
Neither practical nor financial	58.9
% receiving & giving	25.6
% neither receiving nor giving	41.3
% receiving but not giving	16.3
% giving but not receiving	19.4

**Note:** Own analysis of *Understanding Society* data waves 3, 5 and 7. The sample includes respondents aged 30-60 with at least one non-co-resident parents and no co-resident parent, excluding respondents with missing data for any of the covariates included in the regression models as well as those whose parents live abroad.

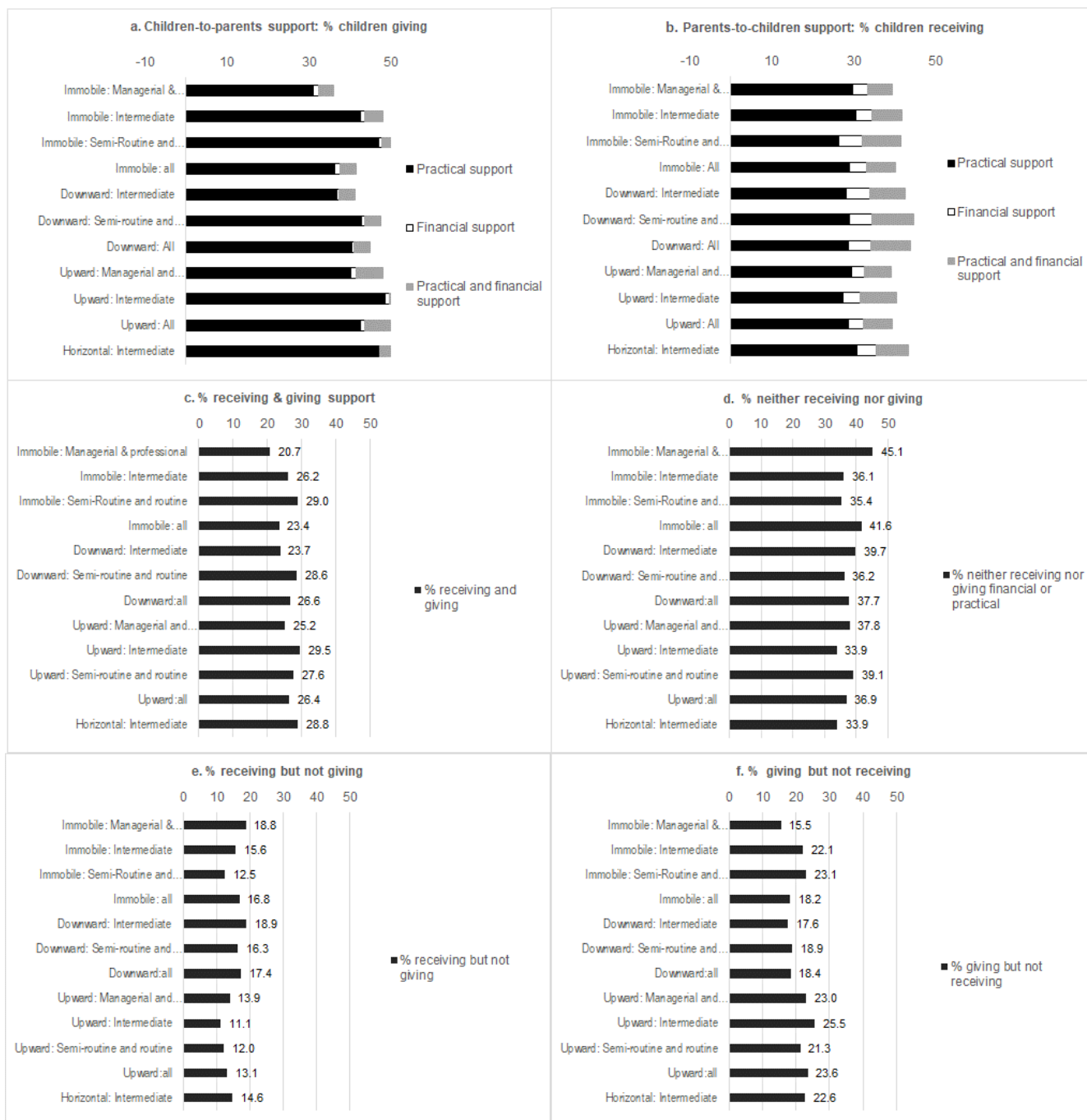
**Figure 1:** Patterns of giving and receiving practical and financial support by social class and social class mobility



Note: See note in Table 1.



**Figure 2:** Patterns of giving and receiving practical and financial support by intergenerational social class mobility



Note: See note in Table 1.

**Table 2:** Marginal effect of random effect probit models estimating the likelihood of *receiving practical support* and the likelihood of *receiving financial support* from parents

	Practical support				Financial support			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Socio-economic status (ref. Man/rial</b>								
Intermediate	0.026*** (2.94)	0.026*** (3.02)	-0.008 (-1.00)		0.017*** (5.54)	0.015*** (4.81)	0.013*** (4.27)	
Semi-routine & Routine	0.013 (1.38)	0.015 (1.50)	-0.031*** (-3.45)		0.020*** (5.77)	0.017*** (4.81)	0.014*** (4.11)	
Log equivalised household income		0.005 (0.81)	0.018*** (3.14)	0.017*** (3.00)		-0.012*** (-7.29)	-0.012*** (-7.02)	-0.012*** (-7.16)
<b>Distance from parents (ref. Btw 0-</b>			0.000	0.000			0.000	0.000
More than 1 hour			-0.298*** (-44.19)	-0.299*** (-44.27)			-0.017*** (-6.22)	-0.018*** (-6.58)
Lives in London			0.006 (0.39)	0.005 (0.35)			0.002 (0.34)	0.002 (0.27)
<b>Social class mobility and social class interactions (ref: Immobile: Managerial and prof.)</b>								
Immobile: Intermediate				-0.014 (-0.80)				-0.001 (-0.22)
Immobile: Semi-routine and Routine				-0.051*** (-3.54)				0.006 (1.05)
Downward: Intermediate				-0.004 (-0.30)				0.018*** (3.08)
Downward: Semi-routine and Routine				-0.017 (-1.42)				0.015*** (2.99)
Upward: Managerial and prof.				-0.008 (-0.80)				-0.007* (-1.88)
Upward: Intermediate				-0.033** (-2.41)				0.006 (1.08)
Upward: Semi-routine and routine				-0.114*** (-5.09)				-0.005 (-0.57)
Horizontal: Intermediate				-0.000 (-0.00)				0.009 (1.55)
Observations	32,229	32,229	32,229	32,229	32,222	32,222	32,222	32,222
Log likelihood	-17,778.69	-17,778.35	-16,996.98	-16,984.68	-10,353.11	-10,330.66	-10,312.38	-10,304.47
Chi-squared	2,272.43	2,273.23	2,903.00	2,918.51	786.85	833.96	853.82	863.59

**Note:** Analysis based on *Understanding Society* waves 3, 5 and 7. The sample includes respondents aged 30-60 with at least one non-co-resident/co-resident parent and no co-resident parent, excluding respondents with missing data for any of the covariates included in the models as well as respondents whose parents live abroad. All models include year controls.

**Table 3:** Marginal effects of random effects probit models estimating the likelihood of *giving practical support* and the likelihood of *giving financial support* to parents

	Practical support				Financial support			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Social class (ref. Man/rial &amp; prof/nal)</b>								
Intermediate	0.095*** (7.91)	0.087*** (7.20)	0.030*** (3.03)		-0.003*** (-3.89)	-0.003*** (-3.63)	-0.003*** (-3.79)	
Semi-routine & Routine	0.103*** (7.68)	0.092*** (6.72)	0.012 (1.06)		-0.004*** (-4.87)	-0.004*** (-4.55)	-0.004*** (-4.67)	
Log equivalised household income		-0.036*** (-4.89)	-0.014** (-2.36)	-0.011* (-1.84)		0.001 (1.24)	0.001 (1.30)	0.001 (1.43)
<b>Distance from parents (ref. Btw 0- More than 1 hour)</b>			-0.445*** (-51.68)	-0.434*** (-50.02)			-0.002*** (-3.05)	-0.002** (-2.55)
Lives in London			-0.015 (-0.86)	-0.011 (-0.61)			0.002 (1.43)	0.002 (1.54)
<b>Social class mobility and social class interactions (ref: Immobile: Managerial and prof.)</b>								
Immobile: Intermediate				0.087*** (4.02)				0.002 (1.11)
Immobile: Semi-routine and Routine				0.084*** (4.63)				-0.001 (-1.29)
Downward: Intermediate				0.018 (1.12)				-0.001 (-1.60)
Downward: Semi-routine and Routine				0.059*** (3.99)				-0.001 (-1.57)
Upward: Managerial and prof.				0.097*** (7.52)				0.006*** (4.39)
Upward: Intermediate				0.129*** (7.39)				0.001 (1.03)
Upward: Semi-routine and routine				0.090*** (2.94)				0.000 (0.16)
Horizontal: Intermediate				0.124*** (6.74)				-0.001 (-1.44)
Observations	32,229	32,229	32,229	32,229	32,223	32,223	32,223	32,223
Log likelihood	-19,199.48	-19,187.18	-18,114.60	-18,067.01	-6,492.71	-6,490.61	-6,484.51	-6,466.98
Chi-squared	993.80	1,013.42	2,256.57	2,315.01	374.87	376.82	389.25	423.89

*Note:* Analysis based on *Understanding Society* waves 3, 5 and 7. The sample includes respondents aged 30-60 with at least one non-co-resident parent and no co-resident parent, excluding respondents with missing data for any of the covariates included in the models as well as respondents whose parents live abroad. All models include year controls. For all full models results see Table A3 and A4 in the appendix.

**Table 4:** Average predicted probabilities of receiving and giving practical and financial support from parents by social class and intergenerational class mobility status

	Practical support			Financial support		
	From parents (1)	To parents (2)	(1)- (2)	From parents	To parents	(1)- (2)
	Margin [95% CI]	Margin [95% CI]		Margin [95% CI]	Margin [95% CI]	
<b>Social class</b>						
Managerial & professional	35.0 [33.9, 36.0]	43.5 [42.2, 44.8]	-8.5	3.3 [2.8, 3.8]	0.7 [0.5, 1.0]	+2.6
Intermediate	34.2 [33.0, 35.4]	46.5 [45.0, 48.0]	-12.3	4.6 [3.9, 5.2]	0.4 [0.3, 0.6]	+4.2
Semi-routine & routine	31.9 [30.5, 33.3]	44.7 [43.0, 46.4]	-12.8	4.7 [4.0, 5.4]	0.3 [0.2, 0.5]	+ 4.4
<b>Class mobility X social class</b>						
Immobile: Managerial & profes	35.5 [33.9, 37.1]	0.380 [36.1, 39.9]	-2.5	3.7 [3.0, 4.4]	0.4 [0.3, 0.6]	+3.3
Immobile: Intermediate	34.1 [31.2, 37.1]	46.7 [42.9, 50.5]	-12.6	3.5 [2.4, 4.7]	0.6 [0.3, 1.0]	+2.7
Immobile: Semi-routine & routine	30.4 [28.2, 32.7]	46.4 [43.5, 49.4]	-16.0	4.2 [3.3, 5.2]	0.3 [0.2, 0.5]	+3.9
Downward: Intermediate	35.1 [33.0, 37.2]	39.8 [37.2, 42.4]	-4.7	5.4 [4.3, 6.5]	0.3 [0.1, 0.5]	+5.1
Downward: Semi-routine & routine	33.8 [32.0, 35.5]	43.9 [41.7, 46.1]	-10.1	5.2 [4.3, 6.0]	0.3 [0.2, 0.5]	+4.9
Upward: Managerial & professional	34.7 [33.3, 36.1]	47.7 [46.0, 49.4]	-13.0	3.0 [2.4, 3.5]	0.010 [0.7, 0.3]	+2.0
Upward: Intermediate	32.2 [30.0, 34.3]	50.9 [48.1, 53.6]	-18.7	4.2 [3.3, 5.2]	0.6 [0.3, 0.8]	+3.6
Upward: Semi-routine & routine	24.1 [20.1, 28.2]	47.0 [41.4, 52.7]	-22.9	3.2 [1.8, 4.7]	0.5 [0.1, 0.9]	+2.7
Horizontal: Intermediate	35.5 [33.1, 37.9]	50.4 [47.4, 53.5]	-14.9	4.6 [3.5, 5.7]	0.3 [0.1, 0.5]	+4.3

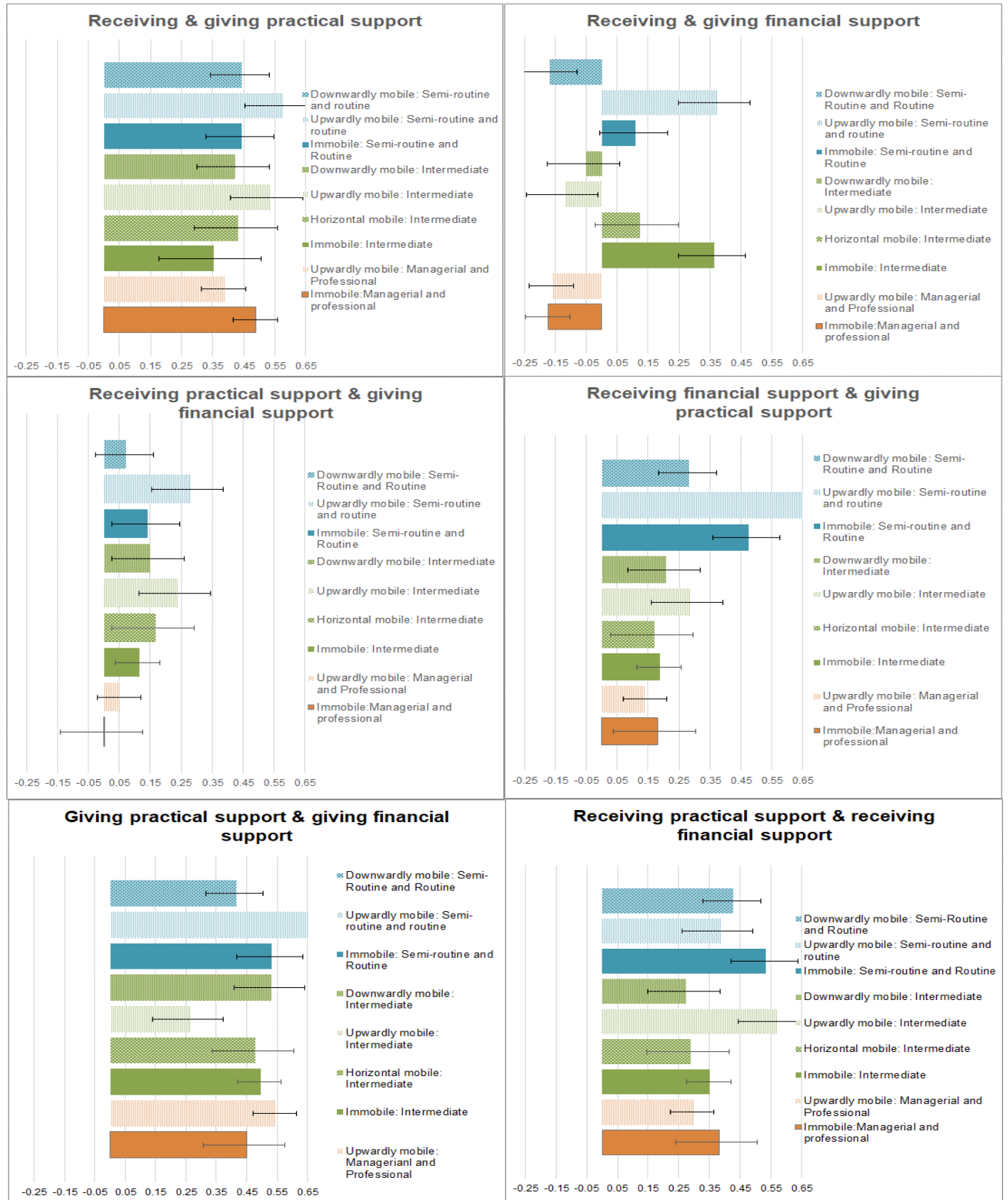
Note: Predicted probabilities are based on results of models with full set of explanatory variables (col. (4) and (8) in Tables 2 & 3).

**Table 5:** Residual correlations from bivariate random effect probit models

	Receiving & giving practical support (1)	Receiving & giving financial support (2)	Receiving practical support & giving financial support (3)	Receiving financial support & giving practical support (4)	Receiving practical & receiving financial support (5)	Giving practical & giving financial support (6)
All	0.446 [0.413, 0.479]	-0.057 [-0.122, 0.008]	0.119 [0.062, 0.175]	0.236 [0.194, 0.277]	0.397 [0.353, 0.439]	0.488 [0.440, 0.533]
<b>By social class</b>						
Managerial & professional	0.443 [0.391, 0.491]	-0.162 [-0.262, -0.060]	0.041 [-0.038, 0.119]	0.168 [0.100, 0.235]	0.340 [0.271, 0.406]	0.499 [0.429, 0.564]
Intermediate	0.457 [0.391, 0.519]	-0.004 [-0.131, 0.123]	0.224 [0.102, 0.339]	0.211 [0.134, 0.285]	0.386 [0.300, 0.466]	0.438 [0.344, 0.524]
Semi-routine and routine	0.463 [0.393, 0.526]	-0.012 [-0.158, 0.135]	0.142 [0.013, 0.267]	0.375 [0.288, 0.456]	0.453 [0.360, 0.537]	0.480 [0.363, 0.583]

*Note:* Residual correlations are based on simultaneous equation random effect probit models for each pair of equation.

**Figure 3:** Residual correlations from bivariate random effect probit models



**Note:** See Table 7.

## Appendix Figures and Tables

**Table A1:** Descriptive statistics

	<b>Mean</b>
Age	44.3
Male	45.5
Female	54.5
Household type	
Couples	78.2
Singles	10.5
Lone parent	6.7
Other	4.5
Number of dependent children in the household	
0	51.8
1	19.2
2	21.2
3+	7.8
Children aged below 5 in the household	17.9
Respondent has limiting health illness	12.0
Someone else in the household has limiting health	8.5
<b>Race</b>	
White	95.3
Asian or Asian British	2.5
Black or Black British	1.1
Other	1.1
<b>Homeownership status</b>	
Homeowners	74.9
<b>Socio-economic class</b>	
Management & professional	45.7
Intermediate/ small employers/lower supervisory &	29.8
Semi-routine & routine	24.5
Equivalent household disposable income	23,745
Travel time to parents is 1 hour or more	28.9
Lives in London	9.7
Has siblings	91.0
Intergenerational mobility status	
Immobile	35.3
Downward	23.8
Upward	34.0
Horizontal	6.9
<b>Parental characteristics</b>	
Parents' status	
Parents alive and live together	33.8
Mother only alive	10.6
Father only alive	45.8
Both alive but live apart	9.8
Parents age	72.7
Parents' socio-economic class	
Management & professional	37.2
Intermediate/ small employers/lower supervisory	35.1
Semi-routine & routine	23.0
Not working	4.7

**Note:** Own analysis of *Understanding Society* data waves 3, 5 and 7. The sample includes respondents aged 30-60 with at least one non-co-resident parents and no co-resident parent, excluding respondents with missing data for any of the covariates included in the regression models as well as those whose parents live abroad.

**Table A2:** Social class differences in the probability of living 1hr hour or more from parents and by social mobility

	Proportion	Std. Err	95% confidence interval
All			
Managerial & professional	0.373	0.004	[0.364 0.381]
Intermediate & Small employers & own account workers	0.246	0.005	[0.237 0.256]
Semi-routine and Routine	0.184	0.005	[0.174 0.193]
Immobile			
Managerial & professional	0.434	0.007	[0.421 0.447]
Intermediate & Small employers & own account workers	0.225	0.012	[0.203 0.250]
Semi-routine and Routine	0.142	0.007	[0.128 0.157]
All	0.336	0.005	[0.326 0.346]
Downwardly mobile			
Intermediate & Small employers & own account workers	0.318	0.009	[0.300 0.336]
Semi-routine and Routine	0.212	0.007	[0.199 0.225]
All	0.255	0.006	[0.244 0.266]
Upwardly mobile			
Managerial & professional	0.315	0.006	[0.304 0.327]
Intermediate & Small employers & own account workers	0.191	0.008	[0.175 0.208]
Semi-routine and Routine	0.161	0.017	[0.131 0.197]
All	0.275	0.005	[0.266 0.285]
Horizontally mobile			
Intermediate & Small employers & own account workers	0.228	0.010	[0.209 0.248]
All	0.228	0.010	[0.209 0.248]

Note: See note in Table A1.



**Table A3:** Marginal effect of random effect probit models estimating the likelihood of *receiving practical support* and the likelihood of *receiving financial support* from parents (full model)

	Practical support				Financial support			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Age	-0.013*** (-15.41)	-0.013*** (-15.37)	-0.012*** (-15.35)	-0.012*** (-15.41)	-0.003*** (-10.43)	-0.004*** (-10.67)	-0.004*** (-10.63)	-0.004*** (-10.52)
Female	0.088*** (10.79)	0.088*** (10.79)	0.077*** (10.61)	0.077*** (10.64)	0.017*** (6.39)	0.018*** (6.49)	0.018*** (6.43)	0.018*** (6.40)
<b>Household type (ref. Couple household)</b>								
Single household	0.179*** (12.18)	0.181*** (12.18)	0.170*** (12.77)	0.168*** (12.66)	0.039*** (5.58)	0.033*** (4.97)	0.033*** (4.99)	0.033*** (4.95)
Lone parent	0.101*** (6.41)	0.102*** (6.46)	0.083*** (5.90)	0.084*** (5.97)	0.055*** (6.67)	0.050*** (6.36)	0.049*** (6.30)	0.050*** (6.33)
Other	0.056*** (3.19)	0.057*** (3.22)	0.050*** (3.15)	0.050*** (3.16)	0.036*** (4.42)	0.034*** (4.25)	0.034*** (4.25)	0.034*** (4.25)
<b>Number of children (ref. no children)</b>								
1	0.138*** (12.70)	0.138*** (12.72)	0.119*** (12.15)	0.119*** (12.13)	0.005 (1.32)	0.003 (0.90)	0.003 (0.72)	0.003 (0.75)
2	0.212*** (17.42)	0.213*** (17.39)	0.191*** (17.68)	0.190*** (17.65)	0.011*** (2.69)	0.008** (2.03)	0.008* (1.93)	0.008* (1.91)
3-9 children	0.192*** (11.12)	0.194*** (11.12)	0.170*** (11.11)	0.170*** (11.17)	0.006 (1.12)	0.002 (0.42)	0.002 (0.31)	0.002 (0.33)
<b>Whether children aged below 5 in the household</b>	0.028*** (2.68)	0.028*** (2.70)	0.035*** (3.67)	0.035*** (3.70)	0.004 (0.98)	0.003 (0.86)	0.003 (0.91)	0.003 (0.91)
<b>Parents' survival status (ref. mother only alive)</b>								
Father only	-0.110*** (-9.14)	-0.110*** (-9.14)	-0.091*** (-7.96)	-0.092*** (-8.04)	-0.003 (-0.72)	-0.003 (-0.65)	-0.002 (-0.44)	-0.002 (-0.48)
Both alive	0.083*** (9.03)	0.083*** (9.02)	0.082*** (10.03)	0.079*** (9.63)	0.011*** (3.84)	0.012*** (3.94)	0.012*** (4.03)	0.011*** (3.74)
Parents' age	-0.003*** (-4.27)	-0.003*** (-4.29)	-0.002*** (-3.28)	-0.002*** (-3.30)	0.001*** (5.33)	0.001*** (5.54)	0.001*** (5.68)	0.001*** (5.55)
Someone disabled in the household	0.036*** (3.26)	0.036*** (3.29)	0.029*** (2.99)	0.031*** (3.12)	0.021*** (4.56)	0.020*** (4.37)	0.020*** (4.33)	0.020*** (4.41)

<b>Ethnic group (ref. White or White British)</b>								
Asian or Asian British	-0.063*** (-3.77)	-0.062*** (-3.74)	-0.044*** (-2.78)	-0.035** (-2.19)	-0.003 (-0.58)	-0.005 (-0.78)	-0.004 (-0.69)	-0.002 (-0.37)
Black or Black British	-0.012 (-0.45)	-0.012 (-0.45)	0.016 (0.64)	0.018 (0.69)	0.009 (0.86)	0.009 (0.83)	0.009 (0.84)	0.010 (0.88)
Other	-0.047 (-1.51)	-0.047 (-1.51)	-0.009 (-0.31)	-0.009 (-0.30)	-0.003 (-0.32)	-0.003 (-0.32)	-0.001 (-0.14)	-0.002 (-0.17)
<b>Homeowner (ref. Non homeowner)</b>								
homeowner	0.053*** (5.54)	0.052*** (5.42)	0.035*** (4.07)	0.033*** (3.75)	-0.027*** (-6.69)	-0.024*** (-6.16)	-0.025*** (-6.33)	-0.026*** (-6.45)
Has siblings	-0.040*** (-3.14)	-0.040*** (-3.15)	-0.028** (-2.48)	-0.027** (-2.43)	-0.027*** (-4.60)	-0.027*** (-4.60)	-0.027*** (-4.52)	-0.027*** (-4.51)
year=2013	-0.023*** (-3.67)	-0.023*** (-3.65)	-0.023*** (-3.97)	-0.023*** (-3.97)	-0.003 (-1.26)	-0.003 (-1.38)	-0.003 (-1.42)	-0.003 (-1.48)
year=2015	-0.011 (-1.48)	-0.011 (-1.51)	-0.015** (-2.24)	-0.015** (-2.22)	-0.007*** (-2.71)	-0.006** (-2.52)	-0.007*** (-2.63)	-0.007*** (-2.68)
<b>Socio-economic status (ref. Man/rial &amp; prof/nal)</b>								
Intermediate	0.026*** (2.94)	0.026*** (3.02)	-0.008 (-1.00)		0.017*** (5.54)	0.015*** (4.81)	0.013*** (4.27)	
Semi-routine & Routine	0.013 (1.38)	0.015 (1.50)	-0.031*** (-3.45)		0.020*** (5.77)	0.017*** (4.81)	0.014*** (4.11)	
Log equivalised household income		0.005 (0.81)	0.018*** (3.14)	0.017*** (3.00)		-0.012*** (-7.29)	-0.012*** (-7.02)	-0.012*** (-7.16)
<b>Distance from parents (ref. Btw 0-1hrs)</b>			0.000	0.000			0.000	0.000
More than 1 hour			-0.298*** (-44.19)	-0.299*** (-44.27)			-0.017*** (-6.22)	-0.018*** (-6.58)
Lives in London			0.006 (0.39)	0.005 (0.35)			0.002 (0.34)	0.002 (0.27)
<b>Social class mobility and social class interactions (ref: Immobile: Managerial and prof.)</b>								
Immobile: Intermediate				-0.014 (-0.80)				-0.001 (-0.22)
Immobile: Semi-routine and Routine				-0.051*** (-3.54)				0.006 (1.05)
Downward: Intermediate				-0.004 (-0.30)				0.018*** (3.08)

Downward: Semi-routine and Routine				-0.017 (-1.42)				0.015*** (2.99)
Upward: Managerial and prof.				-0.008 (-0.80)				-0.007* (-1.88)
Upward: Intermediate				-0.033** (-2.41)				0.006 (1.08)
Upward: Semi-routine and routine				-0.114*** (-5.09)				-0.005 (-0.57)
Horizontal: Intermediate				-0.000 (-0.00)				0.009 (1.55)
Observations	32,229	32,229	32,229	32,229	32,222	32,222	32,222	32,222
Log likelihood	-17,778.69	-17,778.35	-16,996.98	-16,984.68	-10,353.11	-10,330.66	-10,312.38	-10,304.47
Chi-squared	2,272.43	2,273.23	2,903.00	2,918.51	786.85	833.96	853.82	863.59

**Note:** Analysis based on *Understanding Society* waves 3, 5 and 7. The sample includes respondents aged 30-60 with at least one non-co-residentcoresident parent and no co-resident parent, excluding respondents with missing data for any of the covariates included in the models as well as respondents whose parents live abroad. All models include year controls.

**Table A4:** Marginal effects of random effects probit models estimating the likelihood of *giving practical support* and the likelihood of *giving financial support* to parents (full model)

	Practical support				Financial support			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Age	-0.006*** (-5.30)	-0.007*** (-5.49)	-0.005*** (-5.33)	-0.006*** (-5.83)	-0.000* (-1.65)	-0.000 (-1.59)	-0.000 (-1.51)	-0.000* (-1.67)
Female	0.072*** (6.23)	0.072*** (6.28)	0.052*** (5.68)	0.052*** (5.79)	-0.001 (-1.06)	-0.001 (-1.07)	-0.001 (-1.13)	-0.001 (-1.15)
<b>Household type (ref. Couple household)</b>								
Single household	0.035* (1.78)	0.022 (1.13)	0.020 (1.24)	0.023 (1.49)	-0.000 (-0.43)	-0.000 (-0.13)	-0.000 (-0.16)	-0.000 (-0.02)
Lone parent	0.079*** (3.80)	0.069*** (3.31)	0.042** (2.53)	0.042** (2.56)	0.001 (0.59)	0.001 (0.76)	0.001 (0.71)	0.001 (0.70)
Other	0.007 (0.29)	0.001 (0.05)	-0.005 (-0.29)	-0.006 (-0.31)	-0.003*** (-3.33)	-0.003*** (-3.22)	-0.003*** (-3.27)	-0.003*** (-3.35)
<b>Number of children (ref. no children)</b>								
1	-0.028** (-2.05)	-0.033** (-2.40)	-0.040*** (-3.55)	-0.040*** (-3.54)	-0.001 (-1.27)	-0.001 (-1.13)	-0.001 (-1.17)	-0.001 (-1.15)
2	-0.055*** (-3.65)	-0.063*** (-4.16)	-0.061*** (-4.93)	-0.059*** (-4.85)	-0.001 (-1.55)	-0.001 (-1.32)	-0.001 (-1.35)	-0.001 (-1.31)
3-9 children	-0.077*** (-3.71)	-0.088*** (-4.25)	-0.080*** (-4.68)	-0.078*** (-4.61)	-0.000 (-0.04)	0.000 (0.18)	0.000 (0.19)	0.000 (0.24)
<b>Whether children aged below 5 in the household</b>								
	-0.012 (-0.86)	-0.013 (-0.96)	-0.004 (-0.33)	-0.003 (-0.27)	-0.000 (-0.51)	-0.000 (-0.48)	-0.000 (-0.49)	-0.000 (-0.48)
<b>Parents' survival status (ref. mother only alive)</b>								
Father only	-0.247*** (-13.00)	-0.246*** (-12.98)	-0.183*** (-11.89)	-0.180*** (-11.85)	-0.007*** (-5.08)	-0.007*** (-5.08)	-0.007*** (-5.05)	-0.007*** (-5.08)
Both alive	-0.212*** (-16.45)	-0.211*** (-16.41)	-0.172*** (-16.95)	-0.165*** (-16.35)	-0.008*** (-6.02)	-0.008*** (-6.04)	-0.008*** (-6.06)	-0.008*** (-6.14)
Parents' age	0.015*** (15.43)	0.015*** (15.56)	0.014*** (17.95)	0.014*** (18.44)	0.000*** (3.83)	0.000*** (3.80)	0.000*** (3.82)	0.000*** (3.96)

Someone disabled in the household	-0.035** (-2.57)	-0.038*** (-2.76)	-0.040*** (-3.50)	-0.043*** (-3.75)	0.000 (0.54)	0.001 (0.60)	0.001 (0.56)	0.000 (0.47)
<b>Ethnic group (ref. White or White British)</b>								
Asian or Asian British	0.170*** (6.57)	0.166*** (6.41)	0.164*** (8.06)	0.150*** (7.30)	0.033*** (4.55)	0.034*** (4.58)	0.031*** (4.33)	0.029*** (4.26)
Black or Black British	0.064 (1.64)	0.063 (1.63)	0.107*** (3.36)	0.100*** (3.20)	0.069*** (4.24)	0.070*** (4.25)	0.063*** (3.87)	0.062*** (3.88)
Other	-0.005 (-0.11)	-0.005 (-0.12)	0.050 (1.43)	0.053 (1.50)	0.014** (2.15)	0.014** (2.15)	0.013** (2.10)	0.014** (2.13)
<b>Homeowner (ref. Non homeowner)</b>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Homeowner	0.025* (1.83)	0.032** (2.34)	0.009 (0.79)	0.014 (1.23)	0.000 (0.02)	-0.000 (-0.19)	-0.000 (-0.20)	0.000 (0.04)
Has siblings	-0.068*** (-4.11)	-0.067*** (-4.09)	-0.047*** (-3.58)	-0.047*** (-3.62)	-0.002* (-1.65)	-0.002* (-1.66)	-0.002 (-1.58)	-0.002 (-1.62)
year=2013	-0.063*** (-8.06)	-0.064*** (-8.19)	-0.058*** (-8.61)	-0.056*** (-8.43)	-0.002*** (-3.19)	-0.002*** (-3.15)	-0.002*** (-3.18)	-0.002*** (-3.12)
year=2015	-0.089*** (-9.91)	-0.087*** (-9.77)	-0.082*** (-10.77)	-0.080*** (-10.51)	-0.001* (-1.77)	-0.001* (-1.80)	-0.001* (-1.84)	-0.001* (-1.73)
<b>Social class (ref. Man/rial &amp; prof/nal)</b>								
Intermediate	0.095*** (7.91)	0.087*** (7.20)	0.030*** (3.03)		-0.003*** (-3.89)	-0.003*** (-3.63)	-0.003*** (-3.79)	
Semi-routine & Routine	0.103*** (7.68)	0.092*** (6.72)	0.012 (1.06)		-0.004*** (-4.87)	-0.004*** (-4.55)	-0.004*** (-4.67)	
Log equalised household income		-0.036*** (-4.89)	-0.014** (-2.36)	-0.011* (-1.84)		0.001 (1.24)	0.001 (1.30)	0.001 (1.43)
<b>Distance from parents (ref. Btw 0-1hrs)</b>								
More than 1 hour			-0.445*** (-51.68)	-0.434*** (-50.02)			-0.002*** (-3.05)	-0.002** (-2.55)
Lives in London			-0.015 (-0.86)	-0.011 (-0.61)			0.002 (1.43)	0.002 (1.54)

<b>Social class mobility and social class interactions</b>								
<b>(ref: Immobile: Managerial and prof.)</b>								
Immobile: Intermediate				0.087***				0.002
				(4.02)				(1.11)
Immobile: Semi-routine and Routine				0.084***				-0.001
				(4.63)				(-1.29)
Downward: Intermediate				0.018				-0.001
				(1.12)				(-1.60)
Downward: Semi-routine and Routine				0.059***				-0.001
				(3.99)				(-1.57)
Upward: Managerial and prof.				0.097***				0.006***
				(7.52)				(4.39)
Upward: Intermediate				0.129***				0.001
				(7.39)				(1.03)
Upward: Semi-routine and routine				0.090***				0.000
				(2.94)				(0.16)
Horizontal: Intermediate				0.124***				-0.001
				(6.74)				(-1.44)
Observations	32,229	32,229	32,229	32,229	32,223	32,223	32,223	32,223
Log likelihood	-19,199.48	-19,187.18	-18,114.60	-18,067.01	-6,492.71	-6,490.61	-6,484.51	-6,466.98
Chi-squared	993.80	1,013.42	2,256.57	2,315.01	374.87	376.82	389.25	423.89

*Note:* Analysis based on *Understanding Society* waves 3, 5 and 7. The sample includes respondents aged 30-60 with at least one non-co-resident parent and no co-resident parent, excluding respondents with missing data for any of the covariates included in the models as well as respondents whose parents live abroad. All models include year controls.