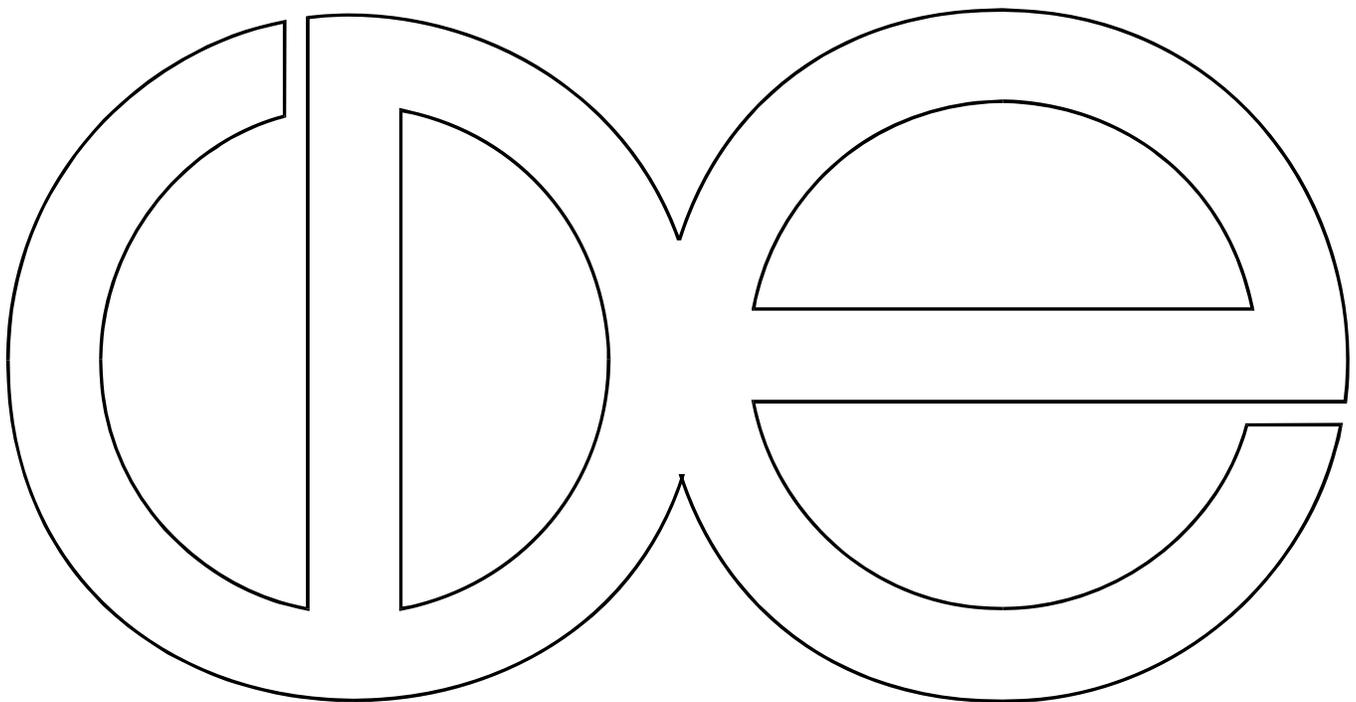


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**Financial Transfers to Husbands' and Wives'
Elderly Mothers in Mexico: Do Couples Exhibit
Preferential Treatment by Lineage?**

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Financial transfers to husbands' and wives' elderly mothers in Mexico: Do couples exhibit preferential treatment by lineage?

This study extends research on differences by lineage in elderly parents' receipt of assistance from adult children to the Mexican context by examining couples' preferential allocation of financial transfers to a husband's or a wife's elderly mother. The analysis differentiates between mothers' financial and physical needs and considers the effect of transfers by siblings of each marital partner to their respective mothers on the couple's choice of a recipient for their financial gift. We find evidence of competition for financial assistance between mothers, with only few couples providing assistance to both. In contrast to previous research in the U.S., we show that mid-life Mexican couples disproportionately favor husbands' mothers when faced with mothers' financial needs, but that couples exhibit greater financial responsiveness to wives' mothers' needs for personal assistance. Our analysis indicates strong effects of help from siblings on couples' transfers to a partner's own mother.

Keywords: financial transfers; aging in Mexico; lineage; intergenerational transfers

Financial transfers to husbands' and wives' elderly mothers in Mexico: Do couples exhibit preferential treatment by lineage?

As Mexico continues to experience rapid increases in longevity at old ages, mid-life generations of Mexicans are likely to find themselves subject not only to tensions between claims by ascending and descending generations (Uhlenberg 1993; Rosenthal, Martin-Matthews, and Matthews 1996; Grundy and Henretta 2006) but also to competing obligations for assistance between own aging parents and aging parents acquired through marriage. Primarily based on U.S. data, several studies have shown that parents' lineage and the gendered nature of assistance by adult children affect couples' decisions to allocate resources to family members linked by blood or by marriage. In their examination of patterns of family obligations, Rossi and Rossi (1990) show that kin obtained by marital ties evoke lower levels of obligation than consanguineal kin in comparable positions. Similarly, various studies have argued that the bond between daughters and mothers is much stronger and long-lasting than that between daughters and mothers-in-law (Merrill 1993; Fischer 1983). The asymmetry in each partner's perceived obligations to consanguineal and affinal elderly kin is compounded by strong asymmetry in gender roles leading to greater involvement of women in relations with kin. Daughters have been described as 'kin-keepers', charged with maintaining ties with the couple's

extended family (Fischer 1983; Willson, Shuey, and Elder 2003). They are also significantly more likely to provide care giving and hands-on assistance to their parents than sons (Stoller 1983). Researchers have argued that, as a result, competition for assistance between a couple's parents and parents-in-law is usually resolved in favor of the wife's mother (Soldo, Wolf, and Henretta 1999).

In this paper, we extend the existing literature on exchanges between married adult children and elderly parents to Mexico, a setting characterized by more pronounced traditional gender roles and lower levels of socio-economic status, which could foster larger power asymmetries between spouses as well as stronger competition for resources between parents and parents-in-law than in more developed countries. While accounting for couples' economic resources and competing claims upon those resources, we model competition for couples' financial resources between wives' mothers and husbands' mothers. In addition, our analysis of financial transfers to elderly mothers accounts for the motive of the transfer by examining the nature of the need being addressed, either health-related or financial. We argue that resolution of the competition between mother and mother-in-law for couples' financial transfers is largely determined by gender differences in adult children's propensities to care for elderly parents' financial and personal needs.

A novel aspect of our research is the explicit recognition that intergenerational transfers occur within a family context of exchanges between generations which include more than the transfer of interest between a couple and a given mother (Soldo 1996). Transfers from other members of the couple's extended kin, particularly adult siblings,

may define notions of expectations, filial obligations and responsibility which in turn influence the couple's financial transfers to a mother or a mother-in-law. Transfers from members of a couple's extended kin may elicit reciprocation between relatives sharing the burden of elderly care or they may lead couples to diminish support to an elderly mother as she relies on assistance by others (Wolf 1994; Stoller and Earl 1983).

Mexico provides an interesting setting for the analysis of middle-aged couples' transfers to elderly mothers because it is characterized by near universal marriage amongst middle-aged adults (Gomes 2007) and by very rapid aging of its population (Palloni, Pelaez, and De Vos 2000; Wong and DeGraff 2007). Projections estimate that the population share of Mexicans aged 60 and over will rise from 7% in 2000 to 24% in 2050 placing Mexico among the ten countries with the largest elderly population in the world (United Nations 2001). Survival of mid-life adults' ascending generations of kin, although not yet the norm in Mexico, is rapidly becoming common. Two additional features of aging in Mexico make understanding the determinants of child-to-parent assistance particularly relevant. Aging is taking place in a context of very weak institutional support (Cutler et al. 2000). Compared to developed countries, the proportions of elderly Mexicans covered by social security and public health programs are extremely limited: about half the population aged 65 years and older is without a formal health insurance scheme and three quarters do not receive any type of old-age pension (INEGI 2000). Given this lack of public assistance, Mexican parents frequently rely on adult children as their main source of support in old age. Wong and Espinoza (2002) show that assistance from kin, primarily adult children, amounts to approximately

35% of the total income of elderly Mexicans. Beyond structural constraints leading to reliance on middle-aged generations, Mexico is also characterized by strong norms of filial responsibility that promote the expectation that adult children provide emotional and material support to elderly members of the family (Bridges 1980; Hanratty 1997).

Our study focuses on Mexican mothers because they are significantly more likely than Mexican fathers to survive until their children have reached middle-age due to current gender differences in life expectancy and to age differences between husbands and wives. The oldest generations of Mexican mothers are not only more numerous than those of Mexican fathers, they are also typically more frail, less economically well off, and thus more dependent on assistance from adult children than fathers (Gomes 2007).

Background

Bi-lateral systems of kinship prevail in most Western nations and in much of Latin America, including Mexico (Kuznesof 2005: 862). Such systems of kinship suggest that once married, adult children will display similar levels of interaction with both marital partners' kin and that few distinctions will be made between kin through the wife and kin through the husband. However, starting with the work of Glick (1957) and Sweetser (1963; 1966) in Europe and the United States, evidence has accumulated of considerable asymmetry in couples' relations with partners' kin characterized by a strong tendency for couples to display a preference for exchange with wives' rather than husbands' relatives (for an interesting exception, see Barbagli 1996).

Couple's priority for interaction with relatives in the wife's line of kinship in the U.S. has been demonstrated using a variety of measures, including exchange of various kinds of help, frequency of contact (Sweetser 1984) and willingness to assist in case of need (Rossi and Rossi 1990). These findings are consistent with those of a recent study of gender differences in support to parents and parents-in-law indicating that women have significantly greater contact with their parents than men but that men have more frequent contacts with in-laws than women (Lee, Spitze, and Logan 2003). While women do indeed assume a kin-keeping role, it does not appear to extend to their husbands' parents, but rather is limited to their original kin group. Through their wives influence, men get drawn into frequent contact with their in-laws (Rossi and Rossi 1990).

Explanations for couples' asymmetric relations with wives' rather than husband's kin refer to the strength of the relationship between mothers and daughters as wives exercise their kin-keeping role. Fischer (1986) argues that while the lives of mothers and daughters are linked from the time of birth, in-law relationships have a shorter history and are contingent upon the endurance of the marriage. This results in less familiarity, intimacy and emotional involvement in the wife's relationship to her husband's parents than to her own.

Matrilateral asymmetry in couples' transfers of assistance to elderly parents is generally understood as a reflection of daughters' stronger proximity to their own mothers combined with their greater likelihood of providing personal care to aging parents as compared to sons. Evidence of a strong gender division in the provision of care to frail elderly parents has accumulated in the last three decades, especially regarding

daughters' role as the main provider of hands-on regular assistance to frail elderly parents (Stoller 1990; Matthews and Rosner 1988). The gender division of care and kin-keeping roles suggests that, since the provision of personal assistance is overwhelmingly a 'female currency' of transfer to elderly parents, such assistance from couples is most likely to flow along matrilineal rather than patrilineal lines (Shuey and Hardy 2003).

Empirical research directly investigating competition between husbands' and wives' elderly parents for married couples' assistance is relatively scarce. As far as we are aware, no study has addressed the issue in the Mexican context. Some studies have examined competition between marital partners' parents for co-residential space with the couple (Sweetser 1984; Aykan and Wolf 2000; Soldo, Wolf, and Henretta 1999) in various contexts. Sharing of co-residential space between the couple and both partners' parents often follows increases in the parent's levels of physical or cognitive disability (Wolf 1990; Bishop 1986) and tends to be uncommon, even in more traditional societies (Aykan and Wolf 2000). Therefore, couples are typically required to choose in favor of a parent or a parent-in-law. Using data from the Health and Retirement Study (HRS), Soldo and colleagues (1999) find that, although co-residence with an elderly parent is unusual, a wife's unmarried mother is significantly more likely to share a household with the couple than a husband's unmarried mother. Even in cases where the husband's mother is frail or does not have other alternatives for co-residence and the wife's mother does, the odds of co-residence with the couple remain in favor of the wife's mother.

In the only study of differences by lineage in couples' transfers of assistance in the form of money and time to elderly parents, Shuey and Hardy (2003) show that

couples favor matrilineal parents in their transfers of help with basic activities of daily living (ADLs) and monetary gifts or loans. This is particularly true amongst Hispanic and Black couples. Unfortunately, the study's contribution to understanding the specific determinants of parents' and parent-in-laws' claims over married children's financial resources is limited since, due to restrictions of the data, the authors do not distinguish between transfers of money and of personal assistance to elderly parents.

Because of the distinctively gendered patterns of parental personal care relationships, our analysis of financial transfers to elderly mothers accounts for the motive of the transfer by examining the nature of the need being addressed. Although financial transfers to elderly parents can most obviously be used as a response to their financial needs, there is some evidence that children who are unable to assist with their parents' personal care may substitute money for care-giving. For instance, Couch et al. (1999) show that high earning working households which incur a high time price rely relatively more on providing cash transfers than time transfers to elderly parents. Financial transfers may thus serve as assistance with the purchase of personal care by aging parents. On the basis of previous research, we hypothesize that, when financial transfers are used by the couple to respond to a mother's health-related needs, the wife's mother is likely to have greater claims on the couple's economic resources than the husband's mother.

Unlike assistance with elderly parents' physical limitations, in Mexico, sons are more likely than daughters to provide monetary assistance to elderly parents (De Vos, Solís, and Montes de Oca 2004). In a recent study of intergenerational transfers in

Mexico, Gomes (2007) argues that men reproduce their provider role, while women reproduce their domestic role in their exchanges with kin. Despite recent increases in women's participation in the labor force, Mexican husbands remain the primary breadwinner, generally responsible for the financial well-being of the family while most of the childcare and domestic labor falls to the wife. In such a context, we expect husbands to have greater financial independence and to exercise greater influence over the couple's spending decisions. Therefore, we hypothesize that when a mother's need is financial rather than health-related, couples are more likely to favor the husband's mother in choosing a beneficiary for monetary assistance.

Most middle-aged Mexicans have at least one sibling with whom to share filial responsibilities. We expect that, in their decision to allocate monetary help to a mother, couples take into account assistance of various forms that she may have received from partners' siblings. Situating couples' decisions to transfer money to a mother within a broader array of intergenerational exchanges has the conceptual advantage of providing insight into the distribution of parental burdens across mid-life adults linked by blood or by marriage (Soldo 1996). Recent empirical evidence suggests that monetary assistance to each partner's mother is likely to be affected by the transfer behavior of his or her siblings. Antman (2007) provides evidence that Mexican adult children's time and money contributions to elderly parents are strongly influenced by their siblings' contributions. The effect of siblings' contributions on respondent's transfers of money to elderly parents varies with the nature of siblings' assistance. Siblings' monetary gifts to their parents elicit increased monetary transfers from respondents. However, siblings' transfers of time

to their parents result in decreased monetary assistance from respondents. Following Antman (2007), our analysis distinguishes between the types of assistance contributed by a marital partner's siblings. We extend the literature on the effect of siblings' transfers on respondents' provision of help to elderly parents by examining whether the transfer behavior of one partner's siblings affects a couple's likelihood of assisting the other partner's mother. This would suggest that the kin group relevant to a couple's transfer of money to a mother or mother-in-law extends beyond one's own siblings, to include siblings-in-law.

Data and Methods

Data Source and Analysis Sample

We analyze data collected in 2001 during the first round of the Mexican Health and Aging Study (MHAS). MHAS is an ongoing prospective panel study aimed at collecting information about issues affecting the elderly population in Mexico, including health and functional status, intergenerational transfers, migration, income and assets. The data consist of a sample of Mexicans aged 50 years and over and of their surviving spouses or partners, regardless of their age. MHAS is nationally representative of the roughly 13 million Mexicans born before 1951 and has rural/urban representation. The survey is based on a multistage stratified sample identified in conjunction with the 2000 National Employment Survey/Encuesta Nacional de Empleo (ENE). The six Mexican states accounting for 40% of all out-migration to the U.S. (Zacatecas, Guanajuato,

Michoacan, Jalisco, Nayarit and Durango) were over-sampled at a rate of slightly less than 2 to 1. In total, 15,186 in-home face-to-face interviews were conducted in 9,862 households. A direct interview was sought with target respondents and spouses, and proxy interviews were obtained when poor health or temporary absence precluded a direct interview (7% of all interviews were conducted with proxy respondents). The response rate for the first round of MHAS was 90.1%, a figure similar to that achieved in comparable surveys in the U.S. (Wong and Espinoza 2005).

MHAS collected detailed information about the respondents' and spouses' parents, including their survival status, demographic background, health and disability, socio-economic status, and living arrangements. This information was provided separately by each partner, regardless of the parent's co-residence with or proximity to the couple. In addition to information about financial transfers to elderly parents by the couple and by the couple's siblings, MHAS contains data regarding the existence of an agreement between respondents or spouses and their siblings to care for elderly parents.

We restrict our study sample to married couples (including couples in a consensual union) in which at least one mother or mother-in-law is alive. In addition, since we are interested in modeling couple-to-mothers transfers taking into account the transfer behavior of partners' adult siblings, we retain only those couples for whom both the husband and the wife have at least one living sibling. These restrictions yield a sample of 1,757 couples. For 450 (26%) of these couples, only the husband's mother was alive, for 877 couples (50%) only the wife's mother was alive and for 430 couples (24%) both the husband and the wife's mothers were alive.

Modeling Strategy

In the following section, we present results of both bivariate and multivariate analyses. In the multivariate models, the dependent variable of interest indicates whether the couple provided financial assistance to either elderly mother. The measure of financial assistance includes explicit financial transfers to assist an elderly mother with expenses such as rent, medical bills, or any other relatively large financial burden in the two years prior to the interview. The outcome variable distinguishes between recipients of the transfer: the wife's mother only, the husband's mother only, both mothers, or neither mother.

Because our sample includes couples with at least one surviving mother or mother-in-law, each couple potentially faces up to four options regarding financial assistance to their mother(s). A given couple's possible option set is a function of the mother and mother-in-law's survivorship pattern (either or both are alive). Thus, if only one of the mothers is alive, a couple faces two options: either providing financial assistance to her or providing no assistance. Conversely, if both mothers are alive, a couple has four options: a transfer to the husband's mother only, a transfer to the wife's mother only, a transfer to both mothers, or a transfer to neither mother.

Since the outcome variable represents unordered categories, we estimate a multinomial logit model to examine the relationship between financial transfer to an elderly mother and various independent variables. Our multinomial logit model is modified in order to simultaneously accommodate differences in husband's and wife's mother's survivorship circumstances and subsequent variations in the option set for the

outcome variable across couples (for examples using the modified multinomial logit model, see Tomassini, Wolf, and Rosina 2003; Aykan and Wolf 2000; Wolf and Soldo 1988; Soldo, Wolf, and Henretta 1999; Ofstedal 1995) .

The probability that couple i is in category j of n ($n=2$ or 4) categories of the outcome variable is given by:

$$\Pr(Y_i = j) = \frac{M_j e^{\theta_j}}{1 + M_h e^{\theta_1} + M_w e^{\theta_2} + M_h M_w e^{\theta_3}} \quad (1)$$

M_h and M_w represent dummy variables taking on a value of 1 if the husband's mother and the wife's mother are alive respectively, and a value of 0 otherwise. If both partners' mothers are alive ($M_h=1$ and $M_w=1$), the above model is a four category multinomial model ($n=4$). For a couple with, for example, a surviving wife's mother and a deceased husband's mother, M_h takes a value of 0, resulting in the disappearance of two of the terms in the denominator and thus simplifying the model into a binary logit ($n=2$). The mothers' survivorship dummies ensure that the model accommodates in a single expression all three possible survivorship circumstances of the mothers: both mothers are alive, only the husband's mother is alive, only the wife's mother is alive. Our model thus assumes that there are no significant interactions between one mother's characteristics and the survival status of the other mother on their effects on the dependent variable.

In the expression above, the arguments of the exponential functions relate to the vector X of explanatory variables as:

$$\begin{aligned} \theta_1 &= \beta_1 X \\ \theta_2 &= \beta_2 X \\ \theta_3 &= \beta_1 X + \beta_2 X + \beta_3 X \end{aligned} \quad (2)$$

Hence, β_1 is the effect of X on the log odds of the couple making a financial transfer to the husband's mother only versus assisting neither. Similarly, β_2 is the effect of the explanatory variables on the log odds of the couple making a financial transfer to the wife's mother only relative to making no financial transfer. The interpretation of β_3 is slightly more complicated. It is the additional effect, beyond that of β_1 and β_2 , of a particular variable on the log odds of a couple transferring money to both mothers relative to neither. Statistically significant β_3 coefficients indicate that financial transfer to one of the mothers is dependent on financial transfer to the other mother.

Explanatory variables

Couple variables. We include in our models several variables which reflect the couple's economic and financial resources as well as the burden placed upon them. Inclusion of these variables relies on the assumption that financial transfers from adult children are most likely when resources are abundant and claims upon those resources are limited (Lillard and Willis 1997). In general, we expect to find a positive relationship between couples' resources and financial transfers to elderly mothers. The measures representing the couple's economic resources are husband's education, the couple's net worth and migration to the U.S.

Education is measured as the number of years spent receiving formal schooling. We include only husbands' education because of strong correlations between spouses' educational attainments. The couple's net worth is a broad measure of its economic well-

being, including income and pension, total assets such as bank accounts, houses, land, and debt.

An extensive literature on migration from Mexico to the United States documents the importance of financial transfers from U.S. migrants to non-migrating family members, particularly to elderly parents (Gomes 2001; Wong, Soldo, and Capoferro 2000). Petrova (2004) finds that the effect of the number of children working in the U.S. on financial transfers to elderly parents is much greater than the effect of the number of children working in Mexico. Our model includes a measure of whether or not either marital partner ever worked or lived in the U.S. This measure does not take into account short trips and vacations.

Direct claims on the couple's resources are represented by a simple count of the couple's total number of children (Soldo, Wolf, and Henretta 1999). We include in this figure the couple's surviving biological, adopted and step-children. We control for measures of the relative distribution of financial decision power within the couple. These include whether the wife has equal or most say in important family decisions (the reference is that the husband has most say) and whether she ever participated in paid employment. We expect both measures to be negatively associated with the odds of making a financial transfer to the husband's mother. We include husband's age in the model as a proxy for the couple's life cycle. Young couples may carry a fair amount of responsibility for their parents in the early years of their marriage. However, they may shift that burden to other family members as their own familial responsibilities grow and later return to caring for parents as they reach old age (Gomes 2007; Hancéoglu 1985).

Mother variables. Our model also includes detailed information on each of the husband's and the wife's mother, conditional on her survival. This allows us to determine both the effect of a mother's characteristics on her own odds of receiving financial assistance (direct effect) and the effect of characteristics of one of the mothers on the couple's decision to transfer money to the other mother (cross effect). We are primarily interested in how mothers' needs, either financial or physical, affect the couple's financial transfers. Transfers from adult children to elderly parents have been found to increase with parental needs in a wide variety of settings (Cox, Eser, and Jimenez 1998; Lillard and Willis 1997). In Mexico, elderly mothers in poor health are significantly more likely to receive assistance from adult children than elderly mothers in good health (Petrova 2004).

A mother's socio-economic resources are represented by whether or not she received any formal education and by her financial situation. We determine mother's disability status based on her reported need for health-related assistance with basic activities of daily living (ADLs) such as dressing, eating or bathing. Mother's age is included in our model as it is an important factor in determining overall health status and subsequent need for assistance by adult children. We also control for marital status of the mother. Among elderly Mexicans, husbands are much more likely than wives to continue working for pay or to receive a pension in old age, thus making the presence of a spouse a strong correlate of elderly women's financial well-being in later years (Gomes 2001; Gomes 2007). The availability of a husband to assist an elderly mother with physical tasks and to provide emotional support may also reduce adult children's perceptions of filial responsibility towards their mother.

The analysis considers potential substitution between monetary assistance and other types of assistance provided by the couple to elderly mothers by including two measures of the couple's non-financial transfers to both partners' mothers. Transfers of time refer to help with the elderly mother's personal care provided by either member of the couple. We also control for each mother's current co-residence with the couple (including part-year co-residence). In our sample, very few mothers or mothers-in-law co-reside with the couple or jointly own the home with the couple.

Sibling variables. Although we do not have individual data on every spouse's siblings, MHAS contains information on the size of each partner's sibship and on siblings' collective transfers to the husband or the wife's mother. Increases in a marital partner's number of siblings can be expected to reduce the couple's burden of financial assistance to that spouse's mother. We include three measures of transfers from siblings to their respective mothers: current co-residence with a mother, financial transfers and help with basic personal activities. Because of our expectation that couples take assistance from their extended kin into account in making their own choices of financial transfer recipients, we are interested in both direct and cross-effects of the sibling variables. Direct effects of sibling variables represent the effect of one partner's siblings' assistance on the couple's odds of financially assisting that partner's mother. Cross-effects allow us to examine the importance of transfers from one partner's siblings to their own mother on the couple's odds of making a financial transfer to the other partner's mother.

We test for the effect of an explicit commitment between siblings to care for their parent on the couple's choice of the husband or the wife's mother as the monetary transfer recipient. Such an agreement may allow the couple to free resources for the other spouse's mother, or it may bind them into preferentially supporting the beneficiary of the agreement. The measures included in our model refer to an agreement between each of the spouses and part or all of their respective sibships to share a mother's financial responsibility.

Results

Consistent with well-documented age differences between marital partners, a greater proportion of wives (74%) than husbands (50%) in our sample report having a surviving mother. Table 1, presents further descriptive information for the explanatory variables used in the multivariate model, separately for couples where the husband's mother is alive and couples where the wife's mother is alive. The wives' and husbands' mothers in our sample are on average 75 and 80 years old respectively. Reflecting these age differences, husbands' mothers are slightly more likely to require assistance with ADLs than wives' mothers. We find that levels of co-residence between married adult children and either of the partners' mothers are relatively low, comparable to those found in the U.S. (Soldo, Wolf, and Henretta 1999). Co-residence of married adult children with elderly parents is not the norm in Mexico, since Mexican children typically leave their parents' home upon marriage and establish an independent household, often in proximity to their elderly parents (Gomes 2007). There are some important differences between

husbands' and wives' mothers' receipt of personal care from their married children. Although husbands' mothers require slightly more personal care than wives' mothers, the proportion of husbands' mothers receiving care-giving from the couple (7%) is approximately half the proportion of wives' mothers receiving personal help from the couple (13%).

Each marital partner in our sample has on average five to six siblings with whom to share a mother's financial burden. Significant proportions of spouses' siblings are involved not only in providing financial help for their elderly mothers, but also as personal care-takers. Consistent with findings by Gomes (2007), a non-trivial proportion of all respondents have an agreement with their siblings to share their mother's financial burden (39%).

While overall large proportions of mothers received monetary assistance from their married children, mothers related through the husband received such assistance in notably greater proportions (57%) than mothers related through the wife (46%). In Figure 1, we analyze the issue further by examining changes in patterns of financial transfers from a couple with variations in either mother's financial and disability related needs. We classify mothers into four categories: mothers in poor financial situation, mothers in fair or better financial situation, disabled mothers and mothers without disability. The proportions receiving monetary assistance are appreciable, even when mothers are in little financial need or when they are not disabled. At its highest, the proportion of mothers receiving monetary help reaches 63% amongst poor mothers related through a husband. Not taking into account competition between spouses' mothers, we find that

husbands' mothers receive monetary assistance in significantly greater proportions than wives' mothers, regardless of need. The figure reflects couples' responsiveness to their mothers needs, particularly financial. Compared to mothers with no disability-related needs, the proportions receiving monetary assistance increase only amongst disabled wives' mothers, but remain constant amongst disabled husbands' mothers.

The results of the multivariate analysis are reported in Table 2. Coefficients with positive signs indicate increased odds of couples' financial transfer, whereas negative signs indicate decreased odds of couples' financial transfer. The couple's net worth has the expected positive relationship with monetary transfer, confirming the anticipated role of economic resources in couples' transfers to their mothers. The results for migration to the U.S. and husband's education also indicate that these variables are associated with increases in couples' odds of transferring money to both mothers. In models not reported here, we controlled both for rural/urban residence and for residence in Mexican states with the highest U.S. out-migration rates. These variables were not statistically significant and were excluded from the analysis.

Our results do not lend support to the argument that increases in wives' relative decision-making power within the couple lead to increases in the odds of making a financial transfer to the wife's mother. Controlling for other variables, we do not find a statistically significant difference in the odds of a monetary transfer to either mother between couples in which the wife has most or equal say in family decisions and couples in which the husband has the most say. This remains true regardless of whether the husband's or the wife's report of the relative decision-making power in the household is

used in the multivariate analysis. Contrary to what we had anticipated, couples in which wives had ever held a paying job were more likely to elect a husband's mother as the sole recipient of their monetary assistance.

According to our model, the likelihood of couples' monetary assistance to each partner's mother decreases with improvements in mothers' financial situation. There are, however, some notable differences between husbands' and wives' mothers. The coefficients for the effect of financial situation on transfer of money to wives' mothers are appreciably larger in magnitude than those for husbands' mothers. This suggests that married children reduce their financial transfers to well-off mothers related through the wife to a greater extent than they do to well-off mothers related through the husband. In addition, we find that couples decrease their monetary transfers to a wife's mother at lower levels of financial well-being relative to a husband's mother. Thus, married children appear to be more sensitive to husbands' mothers' financial needs than to wives' mothers' financial needs.

In contrast, we find that couples respond financially to a wife's mother's need for assistance with ADLs, but not to a husband's mother's need for personal care. This result is consistent with our hypothesis that when transfers of money are in response to a health-related need, they are more likely to benefit a wife's rather than a husband's mother.

Further evidence of imbalance between husbands' and wives' mothers is suggested by the strong effects of a wife's mother's co-residence with the couple on its financial transfer to the husband's mother. According to our model, couples appear to compensate husbands' mothers with a financial transfer when wives' mothers share a

household with them. However, the reverse is not true. We find suggestive evidence that couples take into account one mother's age in allocating money to the other mother. The negative cross-effects of a mother's age are, however, relatively small in magnitude.

Transfers from siblings are important determinants in a couple's decision to provide monetary help to their mothers. Consistent with previous research, monetary transfers from siblings elicit financial transfers from the couple to each partner's mother. Indeed, siblings' financial transfers are amongst the strongest predictors of a couple's monetary transfers to their mothers. Conversely, we find that mothers who receive personal care from siblings or co-reside with siblings were less likely to receive money from the couple. Siblings' and a marital partner's agreement to share a mother's financial burden increases couples' odds of transferring money to her. There does not appear to be any association between couples' monetary transfers to an elderly mother and the transfer behavior of siblings-in-law. Because all siblings' cross-effects are insignificant, our analysis suggests that for each mother, the kin group relevant to her receiving financial support from the couple is restricted to her own children.

In order to facilitate interpretation of our multinomial results, Table 4 presents computed probabilities of couples' transfers to a husband's mother, a wife's mother or to both mothers under various scenarios. The probabilities were derived by substituting the estimated values of the β_1 , β_2 and β_3 parameters (shown in Table 3), along with several alternative values of the X parameters first into equations (2) and then into equation (1). Although it is possible to estimate the probability of a financial transfer associated with any characteristic of the couples, mothers and siblings, the scenarios presented in Table 4

were chosen because they illustrate important differences between husbands' and wives' mothers' likelihoods of receiving monetary assistance.

Baseline computed probabilities are presented in the first row of Table 4. Here, we consider husbands' and wives' mothers who have no need for assistance with ADLs and who are in good financial situation. In addition, neither set of siblings provides care or money to their mother nor has an agreement to share the care of their mother. In this and other illustrations presented in the table, couples are assumed to be in the third net worth quartile and all other variables are set to their mean value (continuous variables) or to the highest frequency (dummy variables) as indicated in Table 1. Because they refer to mothers without either financial or physical needs, the baseline probabilities offer a convenient reference point with which to compare the effects of increases in mothers' monetary and health-related needs. Under the baseline conditions, a husband's mother is two and a half times more likely to receive financial assistance from the couple than a wife's mother.

In Panel A, we alternatively consider hypothetical situations in which a husband's mother only, a wife's mother only, and both mothers are in poor financial situation. If only one mother is in financial need, her odds of receiving assistance are greater than in the baseline scenario. However, couples have a greater likelihood of assisting a poor husband's mother than a poor wife's mother when there is no competition between mothers. In the simulated event that both mothers are in a poor financial situation, each mother is only slightly more likely to receive money than in the baseline scenario. When there is competition between mothers, husbands' mothers are twice as likely as wives'

mothers in similarly dire financial need to receive assistance from the couple. Thus, assuming similar conditions of competition, under no circumstance is a wife's mother of comparable financial need more likely than a husband's mother to receive financial assistance.

Panel B considers the effects of mothers' need for assistance with ADLs on financial transfers. The results show that, compared to the baseline, a husband's mother experiences a slight decrease in her likelihood of receiving money when she is the only one to have a need for personal assistance. In contrast, when a wife's mother only has a health related need for care, her likelihood of receiving a financial transfer increases strongly. Comparing the probabilities of transfers when both mothers are in need of help with ADLs (.138 for the wife's mother and .056 for the husband's mother) illustrates a wife's mother's greater likelihood of receiving a financial transfer used as substitute for care-giving. Relative to the baseline, when both mothers need help with ADLs, the husband's mother's likelihood of receiving monetary assistance is roughly divided by two, whereas the wife's mother's likelihood of benefiting from a monetary transfer is multiplied by three.

In the last panel of Table 4, we are concerned with the implications of siblings' assistance to their respective mothers on couples' transfer behavior. In the first two sets of results reported in Panel C, we consider a scenario where both mothers are in poor financial situation. Monetary help from each marital partner's siblings has considerable effects on couples' transfers of money to their mothers. When each partner's siblings give money to their respective mothers, couples are two to three times more likely to

financially assist that spouse's mother. Our results indicate that the effect of financial transfers from siblings is generally limited to couple's transfers to the siblings' own mother.

Additional indication that couples preferentially assist a husband's mother in case of financial need is provided by comparing both mothers' probabilities of receiving monetary assistance when both sets of siblings have themselves provided them with financial help. Under such circumstances, we find that couples are four times more likely to choose a husband's mother rather than a wife's mother as a recipient of their money. Results for spouses' and siblings' agreement to share their mother's financial burden generally mirror findings for the effect of siblings' monetary transfers although the effect of siblings' agreement is comparatively weaker.

The last two sets of results presented in Table 4 assume that both mothers are in need of assistance with ADLs. They illustrate wives' mothers' preeminent claims over couples' financial resources when mothers are faced with health-related needs regardless of siblings' co-residence with or care-giving to either mother. In neither of these hypothetical situations is a husband's mother more likely to receive money from the couple than a wife's mother. Wives' mothers are up to eight times more likely to receive help from married children when both mothers are in need of personal care and when both mothers reside with one of the marital partner's siblings.

Under few circumstances is the likelihood of transferring money to both mothers appreciable. We find that across most scenarios considered in Table 4, the probability of couples transferring money to both a wife's and a husband's mother is generally below 2

to 3%. Reflecting the strong effects of siblings' monetary transfers to their mothers, our results show a peak 20% probability of transferring money to both mothers when both husband's and wife's siblings provide monetary help. However, such circumstances are relatively uncommon in our sample (14% of all couples).

Discussion

In this paper, we extend research on differences by lineage in elderly parents' receipt of assistance by adult children to the Mexican context. We focus on financial transfers by mid-life Mexican couples and examine competition between mothers and mothers-in-law for couples' monetary assistance while taking into account the survivorship pattern of the couple's mothers. The issue of competition for married adult children's financial resources is particularly relevant to Mexico, where state assistance in old age is limited and upwards financial flows represent a critical source of support for the elderly. We find that Mexican couples have a very low likelihood of transferring assistance to both marital partners' mothers. Instead, they choose either a mother or a mother-in-law as the recipient of their monetary transfer. This study offers support for the argument that, taking into account couples' resources, married adult children are responsive to their elderly mothers' financial and health-related needs. Poor and frail mothers are significantly more likely to receive financial help from their children.

Our results contribute to the literature on competition between parents and parents-in-law for their children's assistance by highlighting the importance of considering the nature of the need being addressed. We argue that the nature of mothers'

needs, in conjunction with the traditional gendered expectations of providing for such needs are important determinants of a couple's choice of a recipient for their financial support. Our findings offer a nuanced view of the resolution of competition between mothers and mothers-in-law, contrasting with previous U.S. research that has documented a strong bias in favor of transfers to wives' mothers.

We show that mid-life Mexican couples disproportionately favor husbands' mothers when faced with mothers' financial needs. Two strong pieces of evidence indicate couples' greater likelihood of taking into account the financial needs of a husband's rather than a wife's mother. First, among recipients of financial assistance from the couple, wives' mothers tend to be in worse financial status than husbands' mothers. Second, couples reduce their financial transfers to wives' mothers to a greater extent than they do to husbands' mothers at similar levels of financial well-being. Variations across mothers in the effects of financial well-being are indicative of couples' preferences for providing monetary assistance to a husband's mother when the transfer is in response to a financial need, even in households in which the wife has ever held a paid job. It is possible that having a paid job does not necessarily enhance wives' economic autonomy especially for women who work out of dire financial need (Sathar and Kazi 1990). In addition, we find evidence that an increase in wives' relative decision-making power within the couple is not associated with a change in couples' transfer behavior as it may not necessarily translate into wives' increased access to or control over common financial resources. These results suggest that the implications of husbands' traditional

roles as providers of the family's financial well-being are resilient to variations in wives' economic or decision-making power.

On the other hand, Mexican couples disproportionately favor wives' mothers when faced with mothers' health-related needs. Only wives' mothers' needs for assistance with ADLs are significantly related to couples' financial transfers. We interpret these results as reflecting Mexican husbands' traditional roles as providers for the financial well-being of their families and Mexican wives' disproportionate involvement in the personal care of aging parents.

We explicitly model couples' transfers within the context of each marital partner's kin group by taking into account husbands' and wives' family characteristics including the number of siblings, the transfer behavior (co-residence, time transfer, financial transfer) of the sibship and the existence of an agreement between siblings to care for their elderly mother. In accordance with recent findings, we confirm the importance of siblings' transfers in shaping adult children's own financial transfers to elderly parents. Our results suggest that the kin group relevant to a couple's transfer to a mother is restricted to a partner's own siblings and does not extend to siblings-in-law. Due to limitations of the data, we were not able to control for characteristics of each partner's sibship beyond its size (e.g. husband and wife's birth order, sibship's average age). The sibship's gender composition may be of particular relevance to whether the couple offers their monetary transfer to the husband's or to the wife's mother. Husbands and wives with at least one sister may rely on them for assistance with their elderly mother's

personal care while assuming greater responsibility for their elderly mother's financial well-being.

Despite its strengths, several further limitations of this study suggest avenues for future research. First, while the dependent variable used in our model measures financial assistance with large financial burdens faced by elderly mothers, such as rent or medical bills, it excludes relatively common and smaller financial support in the form of shared housing or shared meals. In addition, our measure of financial transfer does not take into account transfers from adult children to aging parents in the form of assistance with the purchase of health insurance. Therefore, our results may underestimate the prevalence of couple's financial assistance to their mothers. Moreover, if sons are also more likely to support their mothers in these various ways than daughters, then our results underestimate couples' financial transfers to husbands' mothers and consequently their preference of husband's mother over wife's mother.

An important limitation of this study relates to the cross-sectional nature of the data, which leads us to ignore the role of past transfers received from elderly parents either separately by each marital partner or as a couple. Studies have shown that, in a variety of contexts, including Mexico, prior receipt of assistance by adult children is a strong determinant of subsequent transfers from adult children to aging parents (Henretta et al. 1997; Noel-Miller 2007). Differentials in elderly parents' past transfers favoring sons over daughters may in turn lead to the couple's greater likelihood of reciprocating by financially assisting a husband's rather than a wife's mother. Future research should explore the role of past transfers from parents to children in shaping couples' preference

for transfers to mothers related through the husband versus mothers related through the wife, particularly when such transfers are characterized by a strong gender bias (e.g. parent's investments in education).

As Mexico continues to experience strong declines in fertility and rapid increases in life expectancy at old age, the potential for competition between elderly mothers related by marriage and elderly mothers related by blood for married couples' economic resources is likely to increase as mothers face a smaller pool of potential donors who are likely to provide financial assistance for longer periods of time. Whether or not mid-life Mexican couples continue to resolve the competition between own elderly parents and parents acquired by marriage on the basis of traditional gender roles and responsibilities is likely to be informed by changes in gender relations among younger cohorts currently underway. To the extent that sustained increases in women's educational levels and rates of participation in the labor market are fuelling less differentiation in husband's and wives' responsibilities within the couple, future generations of mid-life Mexicans' financial transfers to elderly parents may be informed less by gender norms and more by elderly parents' financial dependence.

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Table 1
Summary statistics for explanatory variables used in the multinomial logit model,
MHAS 2001

| | Couple's where: | |
|---------------------------------------------------|---------------------------|------------------------|
| | Husband's mother alive | Wife's mother alive |
| Couples' characteristics | | |
| Husband's years of schooling | 6.9 | 6.4 |
| Net worth quartile | 2.7 | 2.7 |
| Either partner ever migrated to US | 15.4 | 15.9 |
| Number of children | 4.5 | 5.0 |
| Husband's age | 54.9 | 56.7 |
| Wife has most or equal say in family decision | 78.5 | 78.6 |
| Wife ever held paid job | 34.0 | 34.9 |
| Mothers' characteristics | | |
| Any formal education | 54.2 | 55.8 |
| Poor financial situation | 15.2 | 18.0 |
| Fair financial situation | 57.0 | 55.5 |
| Good, very good, or excellent financial situation | 27.8 | 26.5 |
| Needs assistance with ADLs | 23.7 | 22.0 |
| Age | 79.3 | 74.7 |
| Married | 33.7 | 39.2 |
| Personal care from couple | 7.2 | 13.4 |
| Co-resident of the couple | 3.4 | 2.4 |
| Siblings' characteristics | | |
| Size of sibship | 6.2 | 5.5 |
| Monetary transfer to mother | 74.4 | 71.4 |
| Personal care to mother | 26.4 | 25.2 |
| Co-resident of mother | 62.2 | 53.9 |
| Agreement to care for mother | 39.5 | 38.9 |
| N (couples) | 880 | 1,307 |

Note: Means shown for continuous variables; Percentages shown for dummy variables. Variables describing siblings refer to husband's siblings in the first column and to wife's siblings in the second column. Couples with both surviving mothers are accounted for twice, once in each column.

Table 2
Multinomial logit coefficients and standard errors for couples' financial transfers to elderly mothers, MHAS 2001

| Explanatory Variable | Husband's mother only | | Wife's mother only | | Both mothers | |
|--------------------------------------------|-----------------------|---------|--------------------|---------|--------------|---------|
| | Coefficient | S.E. | Coefficient | S.E. | Coefficient | S.E. |
| Couple's characteristics | | | | | | |
| Husband's years of schooling | -0.021 | 0.022 | -0.005 | 0.017 | 0.079 | 0.037* |
| Net worth quartile (vs. lowest quartile) | | | | | | |
| Second quartile | 0.091 | 0.273 | 0.601 | 0.217** | -0.780 | 0.494 |
| Third quartile | 0.119 | 0.268 | 0.422 | 0.219* | -0.724 | 0.467 |
| Fourth quartile | 0.540 | 0.274* | 0.730 | 0.231** | -0.809 | 0.473 |
| Either partner ever migrated to US | -0.501 | 0.242* | -0.347 | 0.195 | 0.912 | 0.410* |
| Number of children | -0.005 | 0.038 | -0.018 | 0.027 | -0.022 | 0.068 |
| Husband's age | -0.008 | 0.019 | 0.015 | 0.012 | -0.045 | 0.035 |
| Wife has most or equal say in decisions | -0.168 | 0.214 | -0.085 | 0.174 | 0.287 | 0.364 |
| Wife ever held paid job | 0.623 | 0.188** | 0.285 | 0.150 | -0.173 | 0.338 |
| Husband's mother's characteristics | | | | | | |
| Any formal education | -0.048 | 0.194 | 0.488 | 0.369 | -0.706 | 0.429 |
| Financial situation (vs. poor) | | | | | | |
| Fair | -0.291 | 0.259 | 0.390 | 0.529 | 0.620 | 0.617 |
| Good, very good, or excellent | -0.679 | 0.300* | 0.780 | 0.598 | -0.201 | 0.712 |
| Needs assistance with ADLs | -0.263 | 0.255 | 0.740 | 0.433 | -0.471 | 0.527 |
| Age | 0.009 | 0.014 | -0.026 | 0.008** | 0.035 | 0.022 |
| Married | -0.413 | 0.214* | 0.154 | 0.364 | -0.101 | 0.443 |
| Personal care from couple | 0.954 | 0.454* | 1.254 | 0.717 | -0.826 | 0.789 |
| Co-resident of the couple | -0.355 | 0.537 | 0.356 | 0.728 | 0.290 | 0.960 |
| Wife's mother's characteristics | | | | | | |
| Any formal education | 0.322 | 0.300 | 0.237 | 0.154 | -0.585 | 0.372 |
| Financial situation (vs. poor) | | | | | | |
| Fair | 0.225 | 0.422 | -0.830 | 0.308** | -0.258 | 0.528 |
| Good, very good, or excellent | 0.454 | 0.471 | -1.205 | 0.337** | 0.089 | 0.591 |
| Needs assistance with ADLs | -0.366 | 0.454 | 0.442 | 0.200* | -0.329 | 0.543 |
| Age | -0.015 | 0.007* | -0.007 | 0.008 | 0.039 | 0.017* |
| Married | -0.094 | 0.298 | -0.165 | 0.291 | 0.584 | 0.427 |
| Personal care from couple | 0.382 | 0.531 | 0.443 | 0.247 | -0.373 | 0.584 |
| Co-resident of the couple | 1.850 | 0.796* | 0.540 | 0.474 | -3.633 | 1.319** |
| Husband's siblings' characteristics | | | | | | |
| Size of sibship | -0.072 | 0.030* | -0.010 | 0.025 | 0.124 | 0.057* |
| Monetary transfer to mother | 1.737 | 0.221** | -0.149 | 0.374 | 0.147 | 0.505 |
| Personal care to mother | -0.070 | 0.256 | -0.248 | 0.465 | 0.304 | 0.542 |
| Co-resident of mother | -0.421 | 0.212* | 0.525 | 0.401 | -0.287 | 0.460 |
| Agreement to care for mother | 0.845 | 0.196** | 0.597 | 0.380 | -0.578 | 0.432 |
| Wife's siblings' characteristics | | | | | | |
| Size of sibship | -0.025 | 0.030 | -0.076 | 0.025** | -0.019 | 0.056 |
| Monetary transfer to mother | 0.575 | 0.319 | 1.842 | 0.180** | 0.363 | 0.502 |
| Personal care to mother | -0.246 | 0.427 | -0.645 | 0.208** | 0.353 | 0.499 |
| Co-resident of mother | -0.382 | 0.309 | -0.147 | 0.148 | 0.483 | 0.363 |
| Agreement to care for mother | 0.030 | 0.328 | 0.581 | 0.151** | 0.309 | 0.374 |
| Constant | -0.402 | 1.261 | -1.205 | 0.910 | -2.856 | 2.519 |

Note: * $p < .05$, ** $p < .01$

Table 3
Predicted probabilities of financial transfer from couples to their elderly mothers,
by mothers' financial needs, mothers' needs for personal care and siblings'
assistance, MHAS 2001

| | Probability of financial transfer to: | | |
|------------------------------------------------------------------------|---------------------------------------|-----------------------|--------------|
| | Husband's mother only | Wife's mother only | Both mothers |
| Baseline^a | .110 | .044 | .003 |
| Panel A: Effects of mother's financial need^b | | | |
| Poor financial situation | | | |
| Husband's mother only | .200 | .019 | .003 |
| Wife's mother only | .065 | .138 | .006 |
| Both mothers | .130 | .064 | .007 |
| Panel B: Effects of mother's need for personal care^c | | | |
| Needs assistance with ADL | | | |
| Husband's mother only | .083 | .091 | .003 |
| Wife's mother only | .077 | .070 | .003 |
| Both mothers | .056 | .138 | .003 |
| Panel C: Effects of siblings' assistance to mother | | | |
| Monetary transfers ^d | | | |
| Husband's siblings only | .453 | .034 | .024 |
| Wife's siblings only | .150 | .262 | .071 |
| Both husband and wife's siblings | .426 | .113 | .202 |
| Agreement to care financially for mother ^d | | | |
| Husband's siblings only | .246 | .094 | .013 |
| Wife's siblings only | .126 | .108 | .016 |
| Both husband and wife's siblings | .230 | .153 | .030 |
| Co-residence with mother ^e | | | |
| Husband's siblings only | .034 | .217 | .002 |
| Wife's siblings only | .040 | .123 | .002 |
| Both husband and wife's siblings | .024 | .195 | .002 |
| Assistance with ADL ^e | | | |
| Husband's siblings only | .054 | .111 | .003 |
| Wife's siblings only | .047 | .078 | .002 |
| Both husband and wife's siblings | .045 | .063 | .002 |

^a Baseline scenario: Both mothers are in good, very good or excellent financial situation, neither mother has a need for assistance with ADLs, neither set of siblings provided assistance to their mother. Couple is in the third net worth quartile. All other variables set to mean (continuous variables) or to highest frequency (dummy variables).

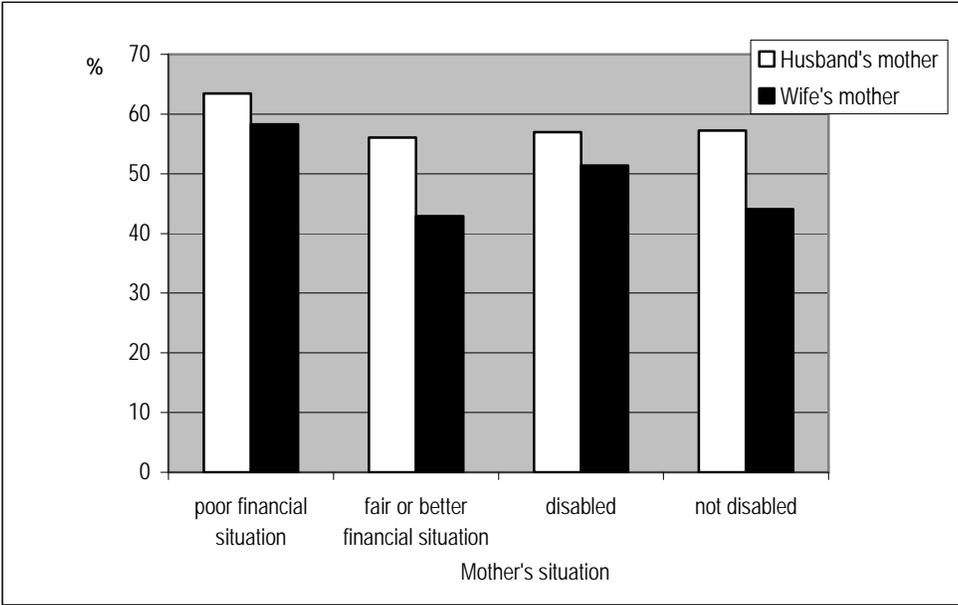
^b Baseline scenario, varying mother's financial situation as indicated.

^c Baseline scenario, varying mother's need for personal care as indicated.

^d Baseline scenario, varying siblings' monetary transfers and financial agreement as indicated. Both husband's and wife's mothers are in poor financial situation.

^e Baseline scenario, varying siblings' co-residence with a mother and care-giving as indicated. Both husband's and wife's mothers need assistance with ADLs.

Figure 1
Proportions of mothers receiving monetary assistance from their married children
according to financial and physical needs, by lineage, MHAS 2001



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