

Analysis of the Impact of Family Structure on Intergenerational Economic Mobility

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Abstract

At present, our country is in the critical period of transformation, because of the rapid development of economy, the change of ideology and the change of birth policy, it has a great influence on the family structure of residents, the phenomenon of family size miniaturization, family aging and family childless is gradually appearing, which has a significant impact on the family intergenerational economic support model. This paper uses the Chinese health and pension survey (CHARLS)2020 to study the effect of family structure on intergenerational economic mobility by using ordinal logistic regression. The study found that compared with single-person families, standard Nuclear family, Nuclear family, immediate family, and other families had significantly negative effects on positive intergenerational economic flows. Therefore, we should strengthen and support the family endowment by perfecting the corresponding system construction and formulating the accurate endowment policy, and further improve the social endowment security system.

Keywords

Family Structure; Intergenerational Economicmobility; Ordered Logistic Regression.

1. Introduction

The report to the 20th National Congress of the Communist Party of China states: "The state should give priority to developing elderly care programs and the elderly care industry, effectively implement the national strategy in response to population aging, optimize elderly care services, and accelerate the provision of basic elderly care services for all people in a high-quality and comprehensive manner"[1]. The state's emphasis on socialized elderly care is evident; however, traditional family-based elderly care remains the predominant mode of old-age support in China, and its central position cannot be ignored. Under the influence of China's traditional context, it has been regarded as the traditional family old-age support model for parents to live with at least one married son after they grow old and to receive support from their children and grandchildren[27]. With rapid economic development, family size miniaturization and family decomposition have gradually emerged, and the proportion of parents living with their children has decreased substantially. The 2010 China Urban and Rural Elderly Population Tracking Survey showed that the proportion of older adults living alone was 49.3%, whereas that in 2006 was 41.3%[4]. Changes in socioeconomic and demographic conditions are reshaping the family structure of residents, while population aging in China continues to intensify and the traditional family intergenerational economic support model has also changed. However, previous studies on the influencing factors of intergenerational economic support have examined either monetary support or in-kind support, or either the flow from parents to children or the flow from children to parents. Intergenerational economic support, however, is inherently characterized by mobility and dynamic development, as it

unfolds through reciprocal exchanges between the two generations. This paper will comprehensively consider the influencing factors of intergenerational economic support and aggregate monetary support and in-kind support into directional intergenerational economic mobility. Studying the effect of family structure on intergenerational economic mobility is of great significance and has substantial implications for the welfare of older adults as well as for the allocation and investment of elderly care resources.

2. Literature Review

2.1. Definition and Classification of Family Structure

Family structure refers to the composition of members formed by blood, marriage, adoptive relationships and their derivative relations within a family, as well as the state and family pattern types shaped by the mutual ties and influences among members[26]. Fei (1986) defined it as the specific composition of family members and their relationships[19], whereas Zhang and Xie (2022) emphasized it as the mode of family composition, namely which members a family includes and what kinds of family relationships are formed[17]. There are marked differences between Chinese and Western understandings of family structure: in Western countries, supporting parents is not a necessary obligation, and the concept of family structure is relatively simple, usually referring to the nuclear family composed of parents and unmarried children, with married children often separating from the parental family after marriage; in China, however, supporting parents is an unshirkable family responsibility[18], and both the connotation and extension of family structure are much richer.

Regarding the specific classification of family structure, Chinese scholars have proposed multiple criteria: taking the marital relationship as the core, Fei (1982) divided families into four types-incomplete families, nuclear families, extended families and joint families-and later, in 1986, classified two-generation overlapping multi-core families as stem families and sibling multi-core families as joint families[18,19]. Taking generational hierarchy as the core, Zeng et al. (1992), Deng et al. (2022) and Yang Ge classified households according to the relationships among one- to multi-generation family households[20,21]. Taking the living arrangements of parents and children as the criterion and integrating marital and non-marital factors, Wu et al. (2018) distinguished single-father families, single-mother families, two-parent families and families with both parents absent[16]. By family structural form, Wang (2006) divided families into nuclear, immediate, composite, single-person, incomplete and other families[11], while Yuan (2014) and Zou and Wang (2019) divided them into stem families, joint families and other families[22,23]. Foreign studies also follow multiple paths: some take the marital relationship as the core and distinguish nuclear families, cohabiting families, same-sex cohabiting families and blended families[28], on the basis of which Magnuson and Berger (2009) further distinguished single-mother families, single-father families and two-parent families[3]; others take acceptance by mainstream social values as the criterion and distinguish normative family structures from non-normative family structures such as non-marital cohabitation[29]; still others take time as the criterion and distinguish “family structure at birth” from “transitional family structures changed after birth,” with the former including Biological Married, Biological Cohabit and Biological Single Stable, and the latter including reconstituted families, adoptive families and divorced single-parent families[27]. Drawing on existing studies and based on the current situation of Chinese family structure, this paper classifies family structure into six types: single-person families, couple-only nuclear families, standard nuclear families, defective nuclear families, immediate families and other families.

2.2. Definition, Direction and Classification of Intergenerational Economic Support

Intergenerational economic support refers to the flow of economic resources between generations within the family based on marital and blood ties, including money or goods mutually provided by children and elderly parents. Scholars at home and abroad have reached basically consistent definitions of this concept: Morgan (1983) summarized it as the two-way flow of monetary and other economic resources between the two generations of a family[14]. However, significant differences exist between the East and the West in the direction of support: in Western countries, intergenerational economic mobility is dominated by the flow from parents to children. Based on a study of ten Western countries, Kohli and Albertini found that 21% of older adults provided economic support to their children, whereas only 3% of children provided support to older adults, indicating that downward intergenerational support occupies a dominant position in the intergenerational support model[2]. In Eastern countries, influenced by the traditional culture of filial piety, support is mainly upward, from children to parents, as a way of repaying parents for their upbringing, while parents also provide downward support to their children according to their own conditions. Fei (1983) summarized this difference as the “feedback model” and the “one-way model”: the intergenerational economic model in Eastern countries is reflected in the two-way “feedback model,” while that in Western countries is reflected in the one-way model[19]. Regarding the classification of intergenerational exchange patterns, Litwin (2004) proposed three patterns-equal exchange, unequal exchange and absent exchange-and pointed out that the evolution of intergenerational exchange patterns depends on the social and health conditions of family members and varies significantly across different stages of the family life cycle[13].

2.3. The Influence of Family Structure on Intergenerational Economic Support

Existing studies have examined the effect of family structure on intergenerational economic mobility mainly from several dimensions. Regarding living arrangements, the findings remain inconsistent: some studies point out that children of older adults living alone often neglect the care of their parents and provide less intergenerational support; other studies find that spatial constraints do not crowd out children’s intergenerational support and may even increase it[5]. Based on research in Malaysia, Aziz (2012) found that children provide particularly more emotional comfort to older adults living alone and do not reduce intergenerational support for this reason[25]; however, there is also evidence that the greater the spatial barrier between children and parents, the smaller the intergenerational economic mobility[7]. In terms of generational hierarchy, compared with empty-nest families and families with older unmarried members, three-generation immediate families perform the dual functions of child-rearing and elderly care, enabling older adults to receive more economic support from adult children[5]. In terms of marital and spousal dimensions, older adults living only with a spouse receive more intergenerational economic support from their children, but less caregiving and spiritual support[6]. Based on research in Africa, Muia (2013) also found that intergenerational mobility between parents and children decreases significantly when parents live only with a spouse[24]. In terms of the number of children, Zachary and Zimmer (2003) pointed out that the number of children affects older adults’ access to family caregiving support[15].

In addition, the overall effect of family structure on intergenerational economic mobility has also received attention. Most scholars argue that traditional joint families and immediate families have considerable advantages in family-based elderly care[8]. However, as family structure continues to differentiate and shrink, family size, generational hierarchy and the generational succession cycle have all tended to decline, and the intergenerational support received by parents has decreased accordingly[9,12]. Meanwhile, many empty-nest older adults face survival crises such as economic hardship, illness and emotional loneliness, and the

continuous adjustment of fertility policy has further highlighted the pressure of elderly care[9,10].

Overall, existing studies have laid a solid foundation for this paper, but there remains room for extension: previous findings have mostly focused on the influence of a single dimension of family structure, such as living arrangements or generational hierarchy, on intergenerational support, while lacking a systematic examination of the relationship between family structure types and the direction and intensity of intergenerational economic support. Moreover, differences in socio-cultural contexts between China and the West mean that relevant conclusions still need to be tested in the Chinese context. In view of this, based on the aforementioned six-type classification of family structure, this paper systematically examines the influence of family structure on intergenerational economic support, with a view to providing empirical evidence for understanding changes in the elderly care function of Chinese families.

3. Data and Methods

3.1. Data Source

The data used in this paper come from the 2020 China Health and Retirement Longitudinal Study (CHARLS). CHARLS is a national survey launched in 2011, covering 150 counties and 450 communities (villages) across 28 provinces in China, with middle-aged and older households and individuals aged 45 and above as the respondents. The questionnaire includes information on personal characteristics and family-related information. According to the CHARLS questionnaire, as well as the purpose and requirements of this study, the final sample size is 10,637.

3.2. Variable Settings

(1) Dependent variable: family intergenerational economic mobility. This paper takes family intergenerational economic mobility as the dependent variable, measured by the difference between upward economic support (from children to parents) and downward economic support (from parents to children). Specifically, both upward and downward economic support are measured according to the questionnaire item: "Over the past year, when your children did not live with you, the economic support you received from your children/the economic support your children received from you," covering both monetary and in-kind support; for families with multiple children, the amounts of support from each child are aggregated. On this basis, family intergenerational economic mobility is divided into three categories: negative economic mobility (from parents to children), coded as 1; no economic mobility, coded as 2; and positive economic mobility (from children to parents), coded as 3.

(2) Core explanatory variable: family structure. Family structure in this paper refers to the composition of members formed through blood, marital, adoptive and related derivative relations, as well as the state and family pattern types shaped by the mutual ties and influences among members. Based on four questionnaire items-"current marital status of the respondent," "number of living children," "living arrangements with children," and "marital status of children"-and drawing on existing studies and the current situation of Chinese family structure, family structure is divided into six categories and coded accordingly: single-person families (one parent living alone, coded as 1), couple-only nuclear families (both parents living alone, coded as 2), standard nuclear families (parents living with unmarried children, coded as 3), defective nuclear families (one parent living with children, coded as 4), immediate families (parents living with a married son and daughter-in-law, coded as 5), and other families (including composite families consisting of parents and two or more married children/couples,

and incomplete families consisting only of two or more siblings or of siblings plus other members, coded as 6).

(3) Control variables. To exclude interference from irrelevant factors, this paper selects gender (female = 0, male = 1), age, self-rated health (poor = 1, fair = 2, good = 3), social pension insurance (no = 0, yes = 1), hukou type (non-agricultural = 0, agricultural = 1), and work status (no job = 0, having a job = 1) as control variables. Among them, gender, age and self-rated health reflect the individual characteristics of older adults, and differences in their physical and mental conditions may lead to different directions of intergenerational economic mobility; social pension insurance affects family income sources and overall economic conditions; hukou type reflects the socioeconomic background of the family; and work status is related to the family's economic function and resource allocation. All these factors may affect the pattern of family intergenerational economic mobility and are therefore controlled.

3.3. Methods

This paper employs ordered logistic regression to analyze the influence of family structure on intergenerational economic mobility. The dependent variable-intergenerational economic mobility-is an ordered categorical variable, including negative economic mobility (from parents to children), coded as 1; no economic mobility, coded as 2; and positive economic mobility (from children to parents), coded as 3. The core explanatory variable-family structure-is a categorical variable: single-person families are coded as 1, couple-only nuclear families as 2, standard nuclear families as 3, defective nuclear families as 4, immediate families as 5, and other families as 6. The specific variable settings and coding are shown in Table 1.

Table 1. Variable settings and coding values

Variables	Variable name	Variable design
Dependent variable	Family intergenerational economic mobility	Negative economic mobility (from parents to children) = 1 No economic mobility = 2 Positive economic mobility (from children to parents) = 3
Core explanatory variable	Family structure	Single-person families (one parent living alone) = 1 Couple-only nuclear families (both parents living alone) = 2 Standard nuclear families (parents living with unmarried children) = 3 Defective nuclear families (one parent living with children) = 4 Immediate families (parents living with a married son and daughter-in-law) = 5 Other families = 6
Control variables	Gender	female = 0; male = 1
	Age	continuous variable
	Self-rated health	poor = 1; fair = 2; good = 3
	Social pension insurance	no = 0; yes = 1
	Hukou type	non-agricultural = 0; agricultural = 1
	Work status	no job = 0; having a job = 1

4. Results

4.1. Descriptive Analysis

Table 2 presents the descriptive statistics of the variables. Among them, there are 1,625 single-person families, accounting for 15.28%; 5,733 couple-only nuclear families, accounting for 53.90%; 282 standard nuclear families, accounting for 2.65%; 899 defective nuclear families, accounting for 8.45%; 2,005 immediate families, accounting for 18.85%; and 93 other families, accounting for 0.87%. There are 1,570 cases of negative economic mobility (from parents to children), accounting for 14.76%; 1,305 cases of no economic mobility, accounting for 12.27%; and 7,762 cases of positive economic mobility (from children to parents), accounting for 72.97%. This indicates that, in the current pattern of family intergenerational economic mobility, children supporting parents remains the predominant mode, which is closely related to traditional norms in China and the context of population aging.

Table 3 reports descriptive statistics (means) of intergenerational economic mobility by family structure type. The mean values, from highest to lowest, are as follows: single-person families, 3,503.35 yuan; immediate families, 2,651.32 yuan; defective nuclear families, 2,403.377 yuan; standard nuclear families, 2,083.972 yuan; couple-only nuclear families, 2,053.289 yuan; and other families, 45.161 yuan. The mean intergenerational economic mobility for all family structure types is greater than zero, indicating that positive intergenerational economic mobility (from children to parents) predominates in the overall pattern.

Table 2. Descriptive statistics of variables

	Variables	Coded	n	%	SD	Min	Max
Dependent variable	Family intergenerational economic mobility	Negative economic mobility=1	1570	14.76	0.734	1	3
		No economic mobility=2	1305	12.27			
		Positive economic mobility=3	7762	72.97			
Independent variable	Family structure	Single-person families=1	1625	15.28	1.393	1	6
		Couple-only nuclear families=2	5733	53.90			
		Standard nuclear families=3	282	2.65			
		Defective nuclear families=4	899	8.45			
		Immediate families	2005	18.85			
		Other families	93	0.87			
Control variables	Gender	Male	5802	54.55	0.498	0	1
		Female	4835	45.45			
	Age	Age	10637	100	6.903	60	108
	Self-rated health	Poor	2726	28.83	0.703	1	3
		Fair	4728	49.99			
		Good	2003	21.18			
	Social pension insurance	Yes	1748	16.43	0.371	0	1
		No	8889	83.57			
	Hukou type	Agricultural	2841	26.71	0.442	0	1
		Non-agricultural	7796	73.29			
	Work status	Having a job	9183	99.26	0.085	0	1
		No job	68	0.74			

Table 3. Descriptive statistics (mean) of intergenerational economic mobility by family structure type

Variable name	Mean intergenerational economic mobility (yuan)
Single-person families	3503.35 yuan
Couple-only nuclear families	2053.289 yuan
Standard nuclear families	2083.972 yuan
Defective nuclear families	2403.377 yuan
Immediate families	2651.32 yuan
Other families	45.161 yuan

4.2. Regression Results Analysis

Table 4 reports the ordered logistic regression results, showing that family structure has a significant effect on intergenerational economic mobility. Compared with the reference category of single-person families, the regression coefficients for standard nuclear families, defective nuclear families, immediate families, and other families are -0.704 , -0.649 , -0.503 , and -1.299 , respectively, all statistically significant and negative, indicating that these four family types are less conducive to positive intergenerational economic mobility (from children to parents). Converting to odds ratios, the odds of positive intergenerational economic mobility for standard nuclear families, defective nuclear families, immediate families, and other families are 0.495, 0.522, 0.605, and 0.273 times those of single-person families, i.e., decreases of 50.5%, 47.8%, 39.5%, and 72.7%, respectively. Accordingly, among the six family-structure types, the odds of positive intergenerational economic mobility, from highest to lowest, are: single-person families, immediate families, defective nuclear families, standard nuclear families, and other families; the effect of couple-only nuclear families is not significant.

Single-person families exhibit the highest odds of positive intergenerational economic mobility because only one parent lives alone, spouses lack mutual support, older adults are more prone to loneliness, and income sources are relatively singular; children often provide greater economic support to compensate for caregiving gaps. Immediate families and defective nuclear families follow: in the former, children co-reside with parents and share some expenses, but married children have more mature views and stronger earning capacity, so upward support is relatively moderate; in the latter, although children undertake daily eldercare, the loss of a spouse leaves an unmet need for emotional support; especially when parent and child are of different genders, daily care can be inconvenient, prompting children to compensate with economic support. Standard nuclear families have relatively lower odds because children co-reside with parents and already assume daily caregiving and expenses; moreover, as children are unmarried with single income sources, parents may to some extent provide downward economic support to their children. Other families have the lowest odds. These include composite families and incomplete families, where member relationships are complex and degrees of consanguinity vary; intergenerational ties may feature economic reverse support or attenuated financial exchanges, resulting in the weakest intergenerational economic mobility. The effect of couple-only nuclear families is not significant, possibly due to polarization in intergenerational support: on the one hand, children not living with parents provide economic support to offset caregiving deficits; on the other hand, spouses living together and in relatively better economic condition may be considerate of their children and refuse support or even provide reverse transfers to them. These mechanisms offset one another, producing a dispersed pattern of intergenerational economic mobility in this family type.

With respect to respondents' individual characteristics, age, self-rated health, hukou type, and work status all significantly affect intergenerational economic mobility. Self-rated health and employment status exert negative effects; that is, the better the parents' health and if they are currently employed, the more likely downward economic support (from parents to children) is to occur. By contrast, age and agricultural hukou have positive effects. The reasons are as

follows: parents in better health and with jobs have lower medical and living costs and more income sources, making them less dependent on children's economic support; as age increases, physical function declines and living and medical expenditures rise, leading children to provide more economic support; in agricultural-hukou families, traditional norms of elder support are stronger, and parents generally have lower pension levels and poorer health, making them more likely to receive economic support from children, with intergenerational flows tending toward children-to-parents.

Table 4. Multinomial logistic regression estimates of the effects of family structure on intergenerational economic mobility

Independent variable	Variable name	Coefficient	Odds
Family structure types	Single-person families		
	Couple-only nuclear families	-0.127 (0.087)	0.881 (0.087)
	Standard nuclear families	-0.704 *** (0.162)	0.495 *** (0.162)
	Defective nuclear families	-0.649 *** (0.110)	0.522 *** (0.110)
	Immediate families	-0.503 *** (0.096)	0.605 *** (0.096)
	Other families	-1.299 *** (0.207)	0.273 *** (0.207)
Respondent characteristics	Gender	-0.086 (0.053)	0.917 (0.053)
	Age	0.037 *** (0.004)	1.038 *** (0.004)
	Self-rated health	-.120 *** (0.037)	0.887 *** (0.037)
	Social pension insurance	-0.017 (0.073)	0.983 (0.073)
	Hukou type	1.097 *** (0.054)	3.000 *** (0.054)
	Work status	-0.699 *** (0.252)	0.497 *** (0.252)

Notes: Robust standard errors are in parentheses. *, **, and *** denote statistical significance at $P < 0.10$, $P < 0.05$, and $P < 0.01$, respectively. Reference category for family structure: single-person families.

5. Conclusion and Recommendations

5.1. Conclusion

Drawing on 2020 data from the China Health and Retirement Longitudinal Study (CHARLS), this paper examines the effect of family structure on family intergenerational economic mobility from the perspective of bidirectional flows, using an ordered logistic regression approach. The main conclusions are as follows.

First, positive intergenerational economic mobility (from children to parents) predominates in intergenerational economic flows. In the sample, there are 7,762 instances of positive intergenerational economic mobility, accounting for 72.97%. Although family structures are becoming smaller and labor outmigration has widened intergenerational spatial distance—thereby reducing the likelihood that older adults receive intergenerational support—China remains in the primary stage of socialism and the level of social security is limited. The

traditional norm of “children supporting parents” remains deeply rooted, so positive intergenerational economic mobility still constitutes the vast majority.

Second, family structure has a significant impact on intergenerational economic mobility. The odds of positive intergenerational economic mobility are highest in single-person families and decline sequentially in immediate families, defective nuclear families, standard nuclear families, and other families; the effect for couple-only nuclear families is not significant, exhibiting a polarized, mutually offsetting pattern of intergenerational support.

Third, individual characteristics also significantly affect intergenerational economic mobility. Self-rated health and work status are unfavorable to positive mobility, tending toward downward support (from parents to children); age and agricultural hukou are conducive to positive mobility, tending toward children-to-parents flows.

5.2. Recommendations

(1) Government level: Improve targeted eldercare policies and consolidate the family-based eldercare foundation. The government should provide diversified and targeted policy support tailored to the eldercare needs of different family structures. Given that older adults in single-person families are more likely to rely on children's economic assistance, policy support should be strengthened; communities should be encouraged to build eldercare support systems that offer door-to-door services such as meal assistance, recreation, and housekeeping. For co-resident intergenerational families such as immediate families, appropriate housing subsidies and tax incentives can be provided to ease children's support burden. At the same time, efforts should focus on increasing the coverage and benefit level of basic pension insurance: in the sample, 16.43% lack social pension insurance. As a key pillar of China's eldercare system, basic pension insurance can increase older adults' disposable income and life satisfaction while reducing the eldercare burden on children. In addition, the government should steadily promote the delayed retirement policy and protect older adults' employment rights. In the sample, 16.43% are without work; parents without jobs are more likely to receive economic support from children. Re-employment can not only increase older adults' income and reduce dependence on children, but also improve their mental health and sense of self-worth. The government can establish occupational safety training for older adults and develop senior education, providing platform support for those willing to work but lacking skills, thereby fostering a healthy older-adult labor market.

(2) Societal level: Improve the eldercare service system to achieve targeted assistance. On the basis of the government's role in ensuring the minimum and safeguarding the bottom line, society should address service gaps by establishing eldercare service institutions that provide comprehensive living, medical, and psychological services. Guided by communities, services should be targeted to different families: provide emotional support and counseling to single older adults in single-person and defective nuclear families; promote age-friendly home modifications for households with the oldest old and offer caregiving training for their children; develop smart eldercare; and strengthen publicity and enrollment guidance for long-term care insurance for families with disabled older adults.

(3) Individual level: Children and parents should act in concert to optimize intergenerational support patterns. For children, first, learn to be financially independent: in the sample, there are 1,570 instances of negative economic mobility (from parents to children), accounting for 14.76%, with the maximum amount supported reaching 1.021 million yuan. Excessive extraction only increases parents' burden. Children should reduce economic dependence on parents, increase economic support to parents, and enhance daily care and emotional companionship. Second, as parents age, their need for companionship and emotional comfort intensifies; children are advised to live nearby to reduce spatial barriers and improve the accessibility of care. For parents, first, engage in proactive retirement planning and shift

eldercare perceptions. In light of the “sandwich-generation” pressures on children, parents can actively explore and experience diversified eldercare options such as eldercare institutions to reduce dependence on children. Second, single-person families are disadvantaged in both economic and emotional functions; society should encourage remarriage among older adults so they can obtain mutual care in daily life and mutual emotional comfort, increase social participation, and improve physical and mental health, thereby allowing children’s intergenerational economic support to better enhance eldercare outcomes.

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