

# Family Proximity and Co-Residence in Retirement Heterogeneity in Residential Changes Across Older Adults' Care Contexts

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## Abstract

Residential changes to live near or with family can facilitate caregiving for children and older adults, along with other supports, but family-based residential changes could also have implications for economic security in retirement, including if changes correspond with earlier receipt of retirement benefits through the Social Security Administration (SSA). This study examines: 1) How often do residential changes to live near or with family coincide with retirement? 2) How do caregiving responsibilities impact the risk of such a residential change? and 3) How do these associations correspond with early SSA claiming around retirement? Using the longitudinal data of the Health and Retirement Study (HRS) from 2000 to 2018, we follow 2,798 households pre- and post-retirement. Results show that the risk of a residential change that puts an older adult household in close proximity to their child is significantly higher at the onset of retirement, compared to pre-retirement years, while the risks of residential changes that result in co-residence with children are less tied to retirement. There is evidence that grandchild-caregiving responsibilities for the older adult increase the risk of these residential changes. Finally, we find little evidence that such changes are tied to earlier Social Security retirement benefits claiming when comparing those who make such changes around retirement to those who do not. Thus, although many older adults are making significant changes to their living arrangements as they manage family-care needs, they are not at disproportionate risk of claiming SSA retirement benefits early when doing so.

**Keywords:** Retirement, Residential Mobility, Grandchild Care

JEL: D15; I38; J14

## 1 Introduction

Residential changes that result in older adults living near or with their children can help manage a variety of family needs, including childcare for young grandchildren. This study examines the extent to which older adults have reorganized their living arrangements in the early years of retirement to be near their children and grandchildren, to what extent this is tied to childcare needs, and whether such moves are associated with earlier claiming of Social Security benefits, which has implications for the financial security of older adults. Understanding these trends is especially important given that an estimated 30 percent of grandparents report providing some childcare each year (Luo et al. 2012).

We use longitudinal data from the Health and Retirement Study between 2000 and 2018 to follow older adult households up to six years pre- and post-retirement. We identify any residential changes by the older adult household or their children that puts them in close proximity to or co-residing with one another. We use discrete time hazard models to first examine how often residential changes to live near or with older adults' children coincide with retirement. Then we examine how these associations are moderated by the onset of family-caregiving needs. Finally, we evaluate whether the risk of early claiming of Social Security retirement benefits is higher for older adults making these changes.

Results show that nearly 40 percent of older adults experience a proximal move that results in living near children and close to 30 percent experience a move that puts them in co-residence with their adult children at some point during the six years before and after retirement. Hazard models suggest that among those not already living near or with family, retirement is a key time for family-related residential changes that put older adults in close proximity to their children, with a significantly higher risk of experiencing such a change in the year of retirement relative to pre-retirement years. Further, we find that the risk of this residential change occurring is especially high if the older adult also reports providing care for grandchildren. Retirement as a life event is less salient for co-residence moves. Importantly, we find that moving to live near or with children around the years of retirement does not impact when older adults choose to claim Social Security benefits; compared to older adults not making such changes, rates of benefit take-up prior to full retirement age remain similar, when all else is equal. These findings provide evidence that many older adults are leveraging retirement to make family-related residential

changes, and that this is especially true for those managing grandchild-care needs, but that doing so does not necessarily impact their benefits-claiming behavior.

## **2 Background**

### **2.1 Historical Trends in Family Co-residence and Residential Proximity**

US trends in family living arrangements have shifted considerably over the last century. At the start of the twentieth century, more than 50 percent of adults aged 65 and older co-resided with their adult children, but by the 1980s, this had declined to just 20 percent (Ruggles 2012).

Multigenerational living continues but is less common, with an estimated 18 percent of the US population living in a multigenerational home (Cohn and Passel 2018).

Among earlier generations, multigenerational co-residence was more prevalent among higher socio-economic status (SES) families compared to lower SES families (Ruggles 2012), and co-residence was also more common among white families compared to Black families (Ruggles 2007). Recent evaluations show that demographics and socioeconomic status continue to inform multigenerational living but with different implications. Multigenerational households today are more common among non-white families (Cohen and Casper 2002; Cross 2018). In 2016, compared to 16 percent of white individuals, an estimated 29, 27, and 26 percent of Asian, Hispanic/Latinx, and Black individuals, respectively, were living in multigenerational households (Cohn and Passel 2018). Further, individuals with higher incomes are less likely to reside in multigenerational households, regardless of race/ethnicity (Cohen and Casper 2002). Family proximity, that is, living near other family members, is also common among US families. There is less information on historical trends in the United States, but evaluations in Western countries find that families are often in close proximity to one another and that these trends have changed little since the mid-twentieth century (Kalmijn 2021). In the US today, the median distance between an adult child and mother is 18 miles (Bui and Miller 2015), suggesting that the typical older adult is within driving distance of their child. Moreover, among Americans with living mothers, a typical person spends roughly 25 percent of their time between the ages of 18 and 54 living within five miles of their mother (Choi et al. 2021). Similar to co-residence, race/ethnicity, education, marital status, economic, and care needs determine family residential

proximity (Litwak and Longino 1987; Speare and Avery 1993; Verdery et al. 2017; Zhang, Engelman, and Agree 2013).

## **2.2 Conceptual Framework**

Family living arrangements are not static, and individuals choose to co-reside or move near other family members for many reasons. One theory that helps conceptualize motivations for family moves related to economic or social needs is the theory of Family Adaptive Strategies (FAS). FAS theorizes that families collectively make decisions and changes that improve family well-being in the face of various social and economic constraints, and these strategies often span multiple households and generations (Moen, Lam, and Jackson 2014; Moen and Wethington 1992). Examples of FAS include financial transfers among family members, family co-residence, and family caregiving (Moen, Lam, and Jackson 2014), wherein family members provide support to one another, even if it may come with individual-level costs like declines in savings, loss of privacy, or loss of time (Bianchi et al. 2006; Maroto 2017; Schoeni, Cho, and Choi 2022).

Research has shown that family proximity and co-residence can help manage economic insecurity (Choi 2003; Parker 2012; Reyes 2018), poor health (Longino et al. 1991; Sergeant and Ekerdt 2008; Spring et al. 2017), and socialization (Silverstein and Bengtson 1997; van der Pas, van Tilburg, and Knipscheer 2007). Childcare needs may also motivate such changes for older adults with grandchildren, especially in a context where childcare is limited and expensive (Gonalons-Pons and Marinescu 2022). Indeed, grandparent-care of grandchildren is not uncommon; for 20 percent of working mothers with children under the age of five, grandparents serve as the primary childcare provider (Posadas and Vidal-Fernandez 2013). Drawing on the theory of family adaptive strategies, we hypothesize that retirement is a key time for older adults to enact a residential change to accommodate caregiving needs for their grandchildren. Figure 1 provides a visualization of the connections between family-care needs, retirement, and familial residential change in later life, which are discussed further in the following section.

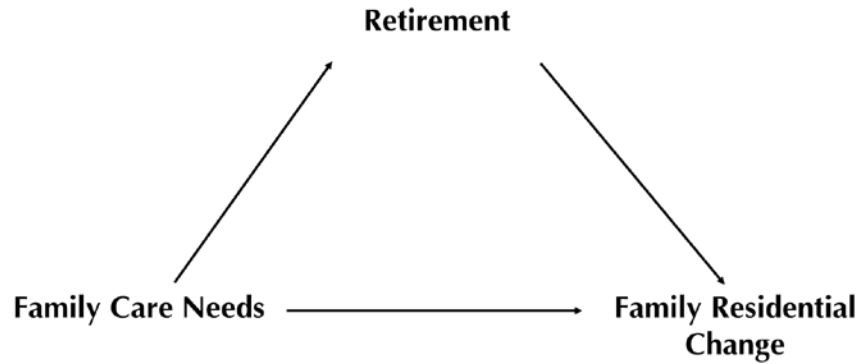


Figure 1. Conceptual Framework Diagram

### **2.2.1 The family care – retirement – residential change connection.**

Caregiving has emerged as a key factor influencing the retirement timing of older adults (Dentinger and Clarkberg 2002; Lumsdaine and Vermeer 2015; Stoiko and Strough 2019). In contrast to research on financial support that leads to delayed retirement (Dentinger and Clarkberg 2002), time-intensive family support such as caregiving for elderly parents and/or grandchild-care leads to early retirement (Lumsdaine and Vermeer 2015; Stoiko and Strough 2019). This time-intensive care may lead to earlier retirement timing as older adults reduce work hours to manage care hours, which can be quite significant: among grandparents that care for grandchildren, an estimated 24 percent provide care for 12-25 hours per week and 22 percent provide care for 25 or more hours each week (NACCRRA 2008). As with childcare, grandchild-care remains gendered, wherein women contribute more in terms of time and energy (Dentinger and Clarkberg 2002; Stoiko and Strough 2019). When considering both pre-retirement hours of care and gender, Stoiko and Strough (2019) find that time-intensive caregiving is a potentially bigger driver than gender in influencing early retirement among older adults. Indeed, older adults who provide time-intensive elder care and grandchild care during their pre-retirement years retire, on average, four years earlier than full Social Security eligibility (Stoiko and Strough 2019). There is also evidence that retirement to care for grandchildren is common across the socioeconomic distribution; financial incentives such as pensions and retiree health insurance have little impact on a grandparent's decision to provide grandchild care (Lumsdaine and Vermeer 2015).

Family-care needs might incentivize residential changes to take on such responsibilities. Proximity enhances the ability of families to support one another, but not all older adults live near their children. Other studies have found that residential changes while retired help facilitate mutual support between older adults and their adult children (Longino et al. 1991; Rogerson, Burr, and Lin 1997; Zhang, Engelman, and Agree 2013). For example, retirees with some moderate forms of disability have been found to make residential moves closer to their children to facilitate their own care needs (Longino et al. 1991; Rogerson, Burr, and Lin 1997). Similarly, functional limitation of parents also led adult children to move in with or closer to their parents (Rogerson, Burr, and Lin 1997). While a robust literature has found that parental health has played a crucial role in influencing residential changes of older parents and adult children (Longino et al. 1991; Rogerson, Burr, and Lin 1997; Zhang, Engelman, and Agree 2013), European studies have indicated that the presence of grandchildren could also make older adults more likely to move closer to their children, compared to older adults without grandchildren (van Diepen & Mulder, 2009). In the US context, less is known about co-residence or proximity changes in retirement that are motivated by grandchild-care needs. This includes understanding the *timing* of these moves with respect to retirement. Retirement may be a key turning point for such changes; older adults' residential moves often happen around the year of retirement (Henretta 1986), perhaps because they are no longer geographically constrained by their place of work.

From this prior work, we know that retirement provides older adults with time to manage caregiving needs. We also know that residential changes to be near or live with kin are important strategies for managing family care needs, broadly defined. And at least one study found that retirement is a key time for residential changes on the part of older adults who move. Together, this suggests that taking retirement as an opportunity to move near grandchildren and help with care may be a strategy that older adults employ to help manage family-care needs. Prior literature examining family-related moves among older adults has largely evaluated moves as they relate to aging and not as they relate to retirement, a key life event that likely provides the older adult with more geographic flexibility to make such changes. We build on prior work to consider how retirement as a life event may facilitate enacting family adaptive strategies related to care needs.

Motivations for family residential changes are complex, and this study looks at one aspect of family life that may motivate residential changes in retirement: grandchild care. In the US context, providing care for grandchildren may be an especially important family adaptive strategy given the limited public infrastructure for childcare, especially for children not yet in school. This study does not speak to the precise decision-making within families but rather uses survey data to look at the timing of residential moves as older adults near retirement and how grandchild-care needs impact the risk of such moves. Our empirical approach moves away from the traditional estimation of age-specific risks of residential change among older adults to evaluate risks by *time to retirement* to better understand how retirement as a life event matters for such changes. We account for economic status, own care needs, and other potential motivators for residential moves in later life in our models, but we underscore that this remains a descriptive analysis. In evaluating whether and how grandchild-caregiving needs impact the likelihood of residential change in retirement, we anticipate two key findings:

- H1) First, we anticipate that retirement is a key turning point for family-related residential change. In other words, we expect that there is a higher risk of a family proximity or co-residence change (by the older adult or their child) in the years immediately following the older adult's retirement, relative to pre-retirement years and later retirement years.
- H2) Second, we expect that this risk is especially heightened among older adults who experience the onset of significant grandchild-caregiving needs. We expect the risk of residential moves to be higher among individuals who take on increasing hours of grandchild care, hypothesizing that time-intensive care is easier to manage in close proximity.

### **2.3 Trade-offs for Older Adults**

Understanding the relationship between family care, residential changes, and retirement is particularly important for understanding the trade-offs that older adults may be making as they navigate family needs. Namely, if such family adaptive strategies lead to earlier claiming of Social Security benefits on the part of the older adult, this may affect their own financial security. Prior to full retirement age, Social Security benefit amounts are permanently reduced



for those who claim early, resulting in lower monthly benefit amounts for the duration of retirement.

On the one hand, early claiming can be beneficial for individuals who could use the additional monthly support earlier than their full retirement age. On the other, it may limit financial well-being in retirement if the benefits reduction has material impacts on what older adults are able to afford. Reductions can be significant; if benefits are claimed at the earliest age (62), the reduction can range between 20 and 30 percent, depending on year of birth (Social Security Administration 2010). We hypothesize that individuals rearranging their residential situations to be near family and care for grandchildren as they reach retirement may be more likely to draw on Social Security earlier to help manage this life transition. The known relationships between a) grandchild-care needs and early retirement in conjunction with b) findings of an inverse relationship between residential distance and caregiving hours suggest that residential changes to manage grandchild-care needs might lead grandparents to claim benefits earlier than the full retirement age. The final part of our study descriptively evaluates differences in OASI-claiming ages among older adults never living near/with and moving near/co-residing with their children in the years around retirement, with one additional anticipated finding:

- H3) We expect that individuals making residential changes around retirement to manage grandchild-caregiving needs will have an earlier age of Social Security benefits-claiming, on average, compared to those who did not make these moves, or those who made moves but did not have childcare responsibilities.

### **3 Data and Methods**

We use longitudinal data from the biennial Health and Retirement Study (HRS) from between 2000 and 2018 to conduct our analysis. The HRS is especially well-suited to this study because of its rich data on both older adults and their living children. This includes indicators for whether a child lives near the older adult, whether the older adult has grandchildren, and specific information on *which* child(ren) is a parent of the older adult's grandchild(ren). With this level of detail, we are not only able to identify whether an older adult lives near or with their child(ren) in each wave, but also whether each grandchild lives near/with the older adult in each wave. With

this information, we can connect measures of caregiving needs to geographic proximity/co-residency status of the grandchild who needs care.

### 3.1 Sample Selection

We generate an unbalanced panel of 2,798 households that are followed pre- and post-retirement. Table 1 identifies our sample selection process. We start with households where the older adult(s) was working at the time first seen. Eligibility is further restricted to households where the older adult(s) is a parent of a living child and there is an observed retirement event in their survey window. We include all adults with children; this is not a sample of only grandparents. We then require that households be non-missing on key covariates, including identification of each child living within close proximity or in the same residence. Finally, all individuals must be seen in the wave just prior to retirement in addition to the wave of retirement. This results in a loss of about 40 percent of otherwise eligible households. However, this is necessary to identify whether life events occurring just prior to retirement might inform residential changes in the year of retirement (e.g., the arrival of a new grandchild). Beyond this restriction, we allow flexibility up to three waves prior and three waves after retirement in terms of entries and exits from the sample. Since the HRS is biennial, this means that we follow everyone over at least a three-year period (two years prior to retirement and the retirement year) and up to thirteen years.

**Table 1. Sample Selection among HRS Households, 2000 – 2018**

	Household Count
HH Not Retired at Start of Survey Window	14,553 Households
& Observe Retirement Event	6,353 Households
& Has Children	5,898 Households
& Non-Missing on Key Covariates	4,766 Households
& Seen in Retirement Wave $t$ and Wave $t-1$	2,798 Households

### 3.2 Variables

*Proximity and co-residence.* We use a set of HRS questions asking whether children live within ten miles and which child(ren) lives within ten miles to construct our measures of proximity. We use the household roster to identify children and grandchildren in the same residence. We use

these questions to generate time-varying binary indicators of *proximity and co-residence with children* for our models. If, for example, the *proximity* measure changes from 0 in wave  $t-1$  to 1 in wave  $t$ , this indicates that the older adult experienced a residential change in the last two calendar years that put them within ten miles of their child. This change could occur because the older adult moved, or it could also occur if the child moved.

We also use this information to classify time-varying living arrangements into four mutually exclusive groups for proximity and four mutually exclusive groups for co-residence for our descriptive analyses. The four groups for proximity are: 1) older adults always living near their adult children in their survey window, 2) those never living near their children, 3) those that experience a distal move, either by their household or a child household, that results in the older adult being further than ten miles from their children, and 4) those that experience a proximal move that brings them within ten miles. We repeat these four groups for co-residence. It is possible that an older adult household has a child in proximity and another child in co-residence; we conduct all analyses separately for proximity and co-residence and allow for the possibility that some older adult households are in both analyses.

*Retirement.* Retirement can be defined in many ways. We follow the approach of Stoiko and Strough (2019) and identify each household's first report of full retirement. This comes from an HRS question that asks the individual whether they are fully retired, partially retired, or still working. Among couples, we do not wait for both partners to retire. This self-report becomes the *retirement event* from which we build out our pre/post retirement window for each individual. Often individuals return to work in some capacity after reporting retirement; this does not change their retirement window, and years following the first report are coded as "post-retirement."

*Grandchild Caregiving.* In our main proximity and co-residence models, we use a time-varying binary indicator of whether the older adult provided *100+ hours of grandchild care* to a grandchild outside their home in the past two years as a measure of the onset of caregiving responsibilities. This is a conservative measure of care responsibilities and includes individuals who may have cared for a grandchild intensively for one week in the last two years, those who care for a grandchild an hour or two a week, and those who care for their grandchildren daily. We further connect caregiving to proximity by identifying which grandchild is being cared for using the parent identifiers provided by the HRS. This allows us to identify whether the older adult household reports *caring for a grandchild within 10 miles* in a given wave. In supplemental

proximity analyses, we use indicators of a *new grandchild (any)* and *new grandchild within 10 miles* as time-varying measures proxying the onset of new caregiving responsibilities. These supplemental analyses are not shown but are available upon request.

For the co-residence analysis, we use the same *100+ hours of grandchild care* variable as a measure of any grandchild care that the older adult might provide. We also use an indicator of whether a *minor grandchild begins co-residing* with the older adult, derived from the household roster. With this measure, we assume that the older adult would provide some care to this co-residing minor, even if the exact hours are unknown.

*Social Security Benefits Claiming.* In the second stage of analysis, we identify when older adults claim social security benefits. Our dependent variable in this analysis is a binary measure that tracks the *year the older adult first claimed social security*. This measure uses the date the respondent first reported claiming benefits. In analyses, we link to *time from full retirement age*, using the Social Security information on the exact age of full retirement, which varies by birth year of the older adult. Older adults can begin to claim their own benefits at age 62, and widows can claim their spouse's benefits beginning at 60. Analyses focus on early claiming, measuring time from full retirement as discrete periods, and grouping individuals as claiming four years or more early, three years early, two years early, one year early, or claiming at their full retirement age (65–67, depending on birth year) or later.

*Socioeconomic and Demographic Covariates.* All models account for key time-invariant characteristics of the retiree, including *sex, education, race/ethnicity, and age at retirement*. We also account for several time-varying measures at the household level, *partnership status of the older adult(s), net worth, difficulty level with instrumental activities of daily life*, and whether the older adults *own their home*. We also include an indicator for whether the survey wave is during a *recession*.

### **3.3 Empirical Approach**

We first provide a descriptive look at differences across family living arrangements (whether the older adult has children in close proximity or in the same residence) in terms of retirement age and Social Security benefit-claims timing, hours spent caring for grandchildren, and key socioeconomic and demographic characteristics. This descriptive analysis provides important context on the prevalence of various living arrangements and the socioeconomic differences of

the typical older adults in each type of arrangement during the years around retirement. All descriptive statistics are weighted.

Then, we use discrete time hazard models to examine the risk of making residential changes to live near or with their children by time to retirement. We isolate our models to individuals at risk of a residential change that puts them near or with their children; by default, individuals already living with or near their children during their survey window are excluded from these analyses. Our model samples are 1,449 households for the proximity models and 2,026 households for the co-residence models that are non-missing on key covariates.<sup>1</sup> We first estimate the predicted risk of family residential change for each survey wave in the seven-wave window surrounding retirement, controlling for other socioeconomic and demographic characteristics. This approach evaluates whether the risk of such a change is highest in the years just following retirement to provide insights on hypothesis 1.

We further examine how the risk of residential change at each wave is moderated by the onset of family caregiving needs as proxied by a measure of grandchild caregiving hours. We first fit models that consider *any* grandchild caregiving, where care is not linked to a particular grandchild. Rather, it evaluates how the residential change – retirement association varies by overall grandchild-care needs during this time. We then estimate the predicted risk of a residential change to be near a grandchild requiring care among those who report caring for a grandchild around the time of retirement. This last model refines our analysis to better isolate the risk of proximity/co-residence moves due to care. These analyses address hypothesis 2 to understand whether and to what retirement serves as a turning point for moves that coincide with the onset of grandchild care responsibilities.

The general model for these analyses is as follows:

$$Pr(M_{it} = 1 | M_{i,t-1} = 0) = \Sigma\beta_{\theta}R_{it\theta} + X_{it}\lambda + \eta_i + \varepsilon_{it} \quad (1)$$

$$Pr(M_{it} = 1 | M_{i,t-1} = 0) = \Sigma\beta_{\theta}R_{it\theta} + \beta_1C_{1it} + \Sigma\beta_{\omega}(C_{1it} * R_{it\theta}) + X_{it}\lambda + \eta_i + \varepsilon_{it} \quad (2)$$

The outcome  $M$  refers to the conditional risk of a proximity or co-residence move at time  $t$  for each older adult household  $i$  given that they had not moved in earlier waves. Households drop

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<sup>1</sup> These differ because there are more households that are not co-residing at the start of their window than there are households not in proximity at the start of their window.

out of the model once they experience a proximity move.  $R_{it\theta}$  refers to seven dummy variables for each survey wave an older adult household is observed, from three waves prior to three waves after retirement.  $X_{it}$  refers to the vector of the control measures discussed above;  $\eta_i$  refers to unobserved time-invariant factors, and  $\varepsilon_{it}$  is the error term. In the second model,  $C_{1it}$  is a time-varying measure of whether the older adult household reported providing care in a given wave, and this measure is interacted with time to retirement.

We conclude by returning to our full sample of all family living arrangements to estimate the risks of early Social Security benefits-claiming across key groups of interest, namely those who do and do not make a family-related residential change and those who do and do not report providing care around the time of retirement. We again use discrete time hazard models, following the general approach outlined above, but we structure the models around the time to full retirement age, as defined by the Social Security Administration based on year of birth, rather than time to retirement. We interact time to full retirement age with a joint measure of whether the household made a proximity (or co-residence) move and whether they provided care to a grandchild in any wave around the time of retirement. This final analysis remains descriptive but provides insights on hypothesis 3 to reveal whether there may be financial consequences for older adults making such adjustments to assist with family around the time of retirement.

## 4 Results

### 4.1 Descriptive Statistics

We first look at the weighted frequencies of each living arrangement in the years surrounding retirement, presented in Table 2.

**Table 2. Variation in Living Arrangements around Retirement**

Family Proximity	Weighted Share	Unweighted N
Always Near	0.27	840
Distance Move	0.12	323
Never Near	0.22	567
Proximity Move	0.39	1,068
<hr/>		
Family Co-Residence		
Always Co-Reside	0.09	249

Co-Res Split	0.14	340
Never Co-Res	0.48	1,354
Co-Res Move	0.29	855

In the years around retirement, 27 percent of older adult households are always near their children, and 22 percent are never near their children. Twelve percent experience a distance move, and a full 39 percent experience a change that puts them within ten miles of a child. Co-residence patterns look quite different, with fewer families always co-residing with a child (9 percent). A full 48 percent never co-reside with a child during the years around retirement. Moves into and out of co-residence are common during this period, 29 and 14 percent, respectively.

We next present descriptive statistics by living arrangement to help contextualize the findings from our predictive models. We test differences in means/proportions between our groups of interest – those that experience a change that puts them in proximity to or co-residence with their children – and the other living arrangements for all measures.

**Table 3a. Socioeconomic, Care, and Retirement Differences Across Proximity Arrangements, Means (SD) or Proportions**

	Overall	Always Near (1)	Never Near (2)	Become Distant (3)	Move Near (4)
<i>Time Invariant Measures</i>					
Age at Retirement	66.17 (5.82)	66.96* (6.08)	65.35** (5.65)	65.46 <sup>ns</sup> (5.52)	66.29 (5.75)
Age at SS Claim, if claimed	63.71 (1.98)	63.46 <sup>ns</sup> (2.04)	63.90 <sup>ns</sup> (2.00)	63.61 <sup>ns</sup> (2.11)	63.81 (1.87)
Retiree Sex					
Male	0.38	0.35 <sup>ns</sup>	0.38 <sup>ns</sup>	0.37 <sup>ns</sup>	0.41
Female	0.62	0.65 <sup>ns</sup>	0.62 <sup>ns</sup>	0.63 <sup>ns</sup>	0.59
Retiree Race					
NH White	0.80	0.80*	0.82**	0.80 <sup>ns</sup>	0.77
NH Black	0.10	0.11 <sup>ns</sup>	0.09 <sup>ns</sup>	0.09 <sup>ns</sup>	0.11
Hispanic	0.08	0.08**	0.05***	0.09 <sup>ns</sup>	0.09
Other NH Race	0.02	0.02 <sup>ns</sup>	0.03*	0.02 <sup>ns</sup>	0.02
Retiree Education (years, at baseline)	13.14 (2.75)	12.40*** (2.67)	14.05*** (2.48)	13.16 <sup>ns</sup> (2.64)	13.13 (2.83)

*Time Varying Measures*

HH has grandkid	0.86	0.94 <sup>***</sup>	0.78 <sup>***</sup>	0.91 <sup>***</sup>	0.84
HH caring for grandkid	0.34	0.43 <sup>***</sup>	0.22 <sup>***</sup>	0.35 <sup>ns</sup>	0.33
Within 10 miles	0.14	0.25 <sup>***</sup>	0.00 <sup>***</sup>	0.13 <sup>ns</sup>	0.13
Outside 10 miles	0.20	0.18 <sup>***</sup>	0.22 <sup>ns</sup>	0.22 <sup>ns</sup>	0.20
HH has co-resident kid	0.24	0.22 <sup>***</sup>	0.22 <sup>***</sup>	0.24 <sup>ns</sup>	0.26
Net Worth (median)	182,000	155,000 <sup>ns</sup>	237,000 <sup>***</sup>	175,000 <sup>ns</sup>	181,000
HH Owns Home	0.84	0.85 <sup>***</sup>	0.87 <sup>***</sup>	0.81 <sup>ns</sup>	0.84
HH Partnership Status					
Married	0.65	0.63 <sup>***</sup>	0.65 <sup>ns</sup>	0.60 <sup>***</sup>	0.67
Separated/Divorced/ Never Married	0.20	0.17 <sup>ns</sup>	0.22 <sup>***</sup>	0.25 <sup>***</sup>	0.19
Widowed	0.15	0.20 <sup>***</sup>	0.13 <sup>***</sup>	0.14 <sup>ns</sup>	0.14
Observations	15,217	4,549	3,010	1,746	5,912
Households	2,798	840	567	323	1,068

*Notes.* Superscripts denote tests of significance relative to column 4 (the “Move Near” group) for each residential group in columns 1, 2, and 3 where \* =  $p < 0.05$ ; \*\* =  $p < 0.01$ ; \*\*\* =  $p < 0.001$  and ns = not significant.

**Table 3b. Socioeconomic, Care, and Retirement Differences Across Co-Residence Arrangements, Means (SD) or Proportions**

	Overall	Always Co-Residing	Never Co-Residing	Co-Residence Split	Begin Co-Residing
		(1)	(2)	(3)	(4)
<i>Time Invariant Measures</i>					
Age at Retirement	66.17 (5.82)	65.70 <sup>ns</sup> (5.95)	66.67 <sup>ns</sup> (5.88)	64.70 <sup>***</sup> (5.61)	66.20 (5.67)
Age at SS Claimed, if claimed	63.71 (1.98)	63.73 <sup>ns</sup> (2.03)	63.65 <sup>ns</sup> (1.98)	63.66 <sup>ns</sup> (2.01)	63.81 (1.96)
Retiree Sex					
Male	0.38	0.27 <sup>**</sup>	0.40 <sup>ns</sup>	0.39 <sup>ns</sup>	0.37
Female	0.62	0.73 <sup>**</sup>	0.60 <sup>ns</sup>	0.61 <sup>ns</sup>	0.63
Retiree Race					
NH White	0.80	0.63 <sup>**</sup>	0.87 <sup>***</sup>	0.80 <sup>ns</sup>	0.73
NH Black	0.10	0.13 <sup>ns</sup>	0.08 <sup>***</sup>	0.09 <sup>ns</sup>	0.14
Hispanic	0.08	0.18 <sup>**</sup>	0.05 <sup>***</sup>	0.08 <sup>ns</sup>	0.11
Other NH Race	0.02	0.05 <sup>ns</sup>	0.01 <sup>*</sup>	0.02 <sup>ns</sup>	0.03
Retiree Education (years, at baseline)	13.14 (2.75)	12.06 <sup>**</sup> (3.08)	13.30 <sup>***</sup> (2.55)	13.52 <sup>ns</sup> (2.74)	13.01 (2.87)



*Time Varying Measures*

HH has grandkid	0.86	0.82 <sup>***</sup>	0.89 <sup>ns</sup>	0.79 <sup>***</sup>	0.86
HH caring for grandkid	0.34	0.40 <sup>*</sup>	0.31 <sup>***</sup>	0.39 <sup>***</sup>	0.34
Within 10 miles	0.14	0.12 <sup>*</sup>	0.13 <sup>***</sup>	0.18 <sup>*</sup>	0.13
Outside 10 miles	0.20	0.28 <sup>***</sup>	0.18 <sup>***</sup>	0.21 <sup>ns</sup>	0.21
Has kid within 10 miles	0.55	0.55 <sup>*</sup>	0.53 <sup>***</sup>	0.62 <sup>*</sup>	0.56
Net Worth (median)	182,000	80,010 <sup>***</sup>	225,000 <sup>***</sup>	202,000 <sup>***</sup>	145,000
HH Owns Home	0.84	0.76 <sup>*</sup>	0.86 <sup>***</sup>	0.87 <sup>**</sup>	0.82
HH Partnership Status					
Married	0.65	0.49 <sup>***</sup>	0.65 <sup>***</sup>	0.70 <sup>ns</sup>	0.66
Separated/Divorced/ Never Married	0.20	0.27 <sup>***</sup>	0.20 <sup>*</sup>	0.18 <sup>*</sup>	0.17
Widowed	0.15	0.23 <sup>***</sup>	0.14 <sup>***</sup>	0.13 <sup>***</sup>	0.16
Observations	15,217	1,286	7,403	1,826	4,702
Households	2,798	249	1,354	340	855

*Notes.* Superscripts denote tests of significance relative to column 4 (the “Begin Co-residing” group) for each residential group in columns 1, 2, and 3 where \* =  $p < 0.05$ ; \*\* =  $p < 0.01$ ; \*\*\* =  $p < 0.001$  and ns = not significant.

*Proximity.* Table 3a presents weighted descriptives for older adults classified by proximity to their children. Those that experience a residential change that puts them close to their children are different from those always-near or never-near their children on several key characteristics. They are more racially diverse than those always or never near their children. They have a higher median net worth and average years of education compared to those always near their children, but a lower median net worth and average years of education compared to those never near their children. Those that experience distal moves are quite similar to those that experience proximal moves in terms of education and race, but there are differences in net worth.

Overall, these results suggest that households that experience proximity moves are, on average, socioeconomically more advantaged than those always near their children in the years around retirement but less advantaged than those who are never near their children during this time. This aligns with prior research that shows that family proximity correlates with socioeconomic status; living near family tends to be more common among older adults with relatively lower educational attainment and socioeconomic status compared to their peers not living near family members (Malmberg and Pettersson 2007; Zhang, Engelman, and Agree 2013).

Caregiving also differs across arrangements; the highest shares of grandparents and grandparent caregivers are found in the always-near group, and the lowest shares are in the

never-near group. Finally, looking at age of Social Security benefits-claiming, we do not see substantive differences between those that become near their children and the other proximity arrangements; the average claim age is between 63 and 64 for all groups.

*Co-residence.* Table 3b presents weighted descriptives across co-residence arrangements. We see similar patterns: households that begin co-residing with children fall in the middle compared to those never co-residing and always co-residing in terms of socioeconomic covariates. For example, those that begin co-residing at some point around retirement have a lower median net worth relative to the never co-residers, but a higher median net worth relative to the always co-residers. Those that begin co-residing – and those always co-residing – are more racially diverse than those that never co-reside or experience a co-residence split. These patterns align with prior work that shows that multigenerational co-residence is more common within Black and Latinx families compared to white families, and is more common within families with fewer economic resources (Cohen and Casper 2002; Cohn and Passel 2018). We again see differences in grandchild care characteristics, with higher shares of grandparents and higher shares of grandchild caregivers in the always co-residing and co-residing split groups, compared to those who are never co-residing or become co-residing. Finally, as with the proximity descriptives, the age of Social Security benefits-claiming does not vary meaningfully across groups.

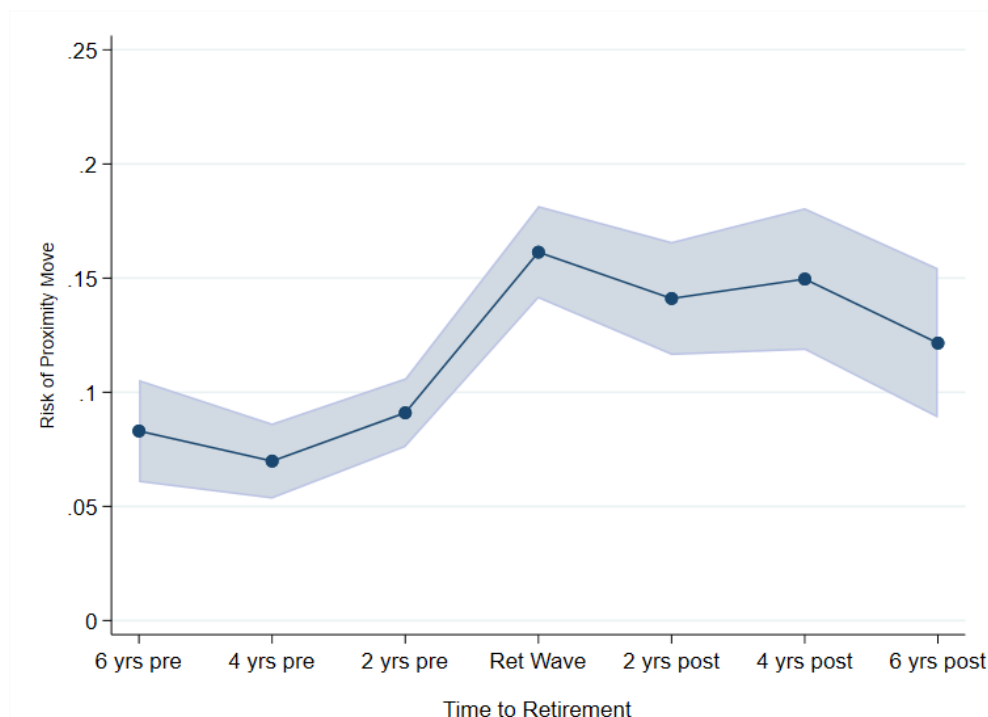
In looking across Tables 3a and 3b, we see that the average proximity mover tends to be more economically advantaged than the average co-residence mover (e.g., average net worth for proximity movers is about \$35,000 higher than co-residence movers). They remain similar in terms of the shares of older adults who are grandparents and who provide grandchild care and are largely similar along other socioeconomic and demographic characteristics. Note, however, that these groups are not mutually exclusive (e.g., about 26 percent of proximity movers report having a co-resident child) and thus comparisons across the two tables remain suggestive.

## **4.2 Proximity Model Results**

We next turn to the results from discrete hazard models that predict the risk of a family residential change that puts older adults in close proximity to their children, among individuals not already near their children. As noted in the descriptive section, the individuals in this analysis tend to have more advantaged socioeconomic backgrounds compared to individuals already

living near their children, thus this is an analysis of a relatively select group of older adults. For ease of interpretation, we discuss the results using the predicted risks at each time to retirement, adjusted for covariates, which are presented in Figures 2 – 4. Full model results are available in Appendix A. The full model results confirm that covariates are in line with what we would expect. For example, all else equal, older adults who are homeowners have a lower risk of experiencing a proximity move, as do those with higher levels of education. Likewise, the risk of a proximity move is higher in a recession year compared to non-recession years.

Figure 2 visualizes the predicted risk of a proximity move by time to retirement, treating all covariates as observed. As seen in Figure 2, the risk of such a move is significantly and substantively higher in the year of retirement and the subsequent four years compared to the years prior to retirement. Pre-retirement, the predicted risk of a proximity move is about nine percent for the average older adult household. In the year of retirement, this nearly doubles, increasing to sixteen percent. It stays elevated for the following four years before modestly declining in year six post-retirement. These results support hypothesis 1; the risks of a proximity move are meaningfully and significantly higher in the year of retirement compared to pre-retirement years, suggesting that retirement is a key time to make these family residential changes for individuals not already living near family.



## Figure 2. Risk of Proximity Move by Time to Retirement

*Notes:* Derived from Model 1 in Appendix A, using Stata's *margins* and *marginsplot* post-estimation commands. All covariates treated as observed. Shaded area represents 95% CIs.

Figure 3 presents results for the model that interacts time to retirement and whether the older adult reports caring for a grandchild for 100 or more hours in the last two years. Older adults who report such care have higher risks of a proximity change to be near a child in all years around retirement compared to their non-caregiving peers, although confidence intervals overlap due to the smaller sample of caregiving older adults. Differences in risks across the two subgroups begin to increase at retirement. Prior to retirement, caregiver and non-caregiver older adults have about a 10 percent and eight percent risk of a proximity move, respectively. In the year of retirement, the risk more than doubles for caregivers, increasing to about 21 percent, all else equal, while non-caregivers see a smaller increase to 14 percent. Differences in risks remain large two and four years after the retirement wave before converging. These results suggest that having grandchild-care responsibilities modestly impacts the risk of a family proximity move for older adults, bringing support for hypothesis 2. Supplemental results (not shown) using the arrival of a new grandchild as a proxy for caregiving show similar results, with those reporting the arrival of a new grandchild in a given wave having a marginally higher risk of a proximity move.

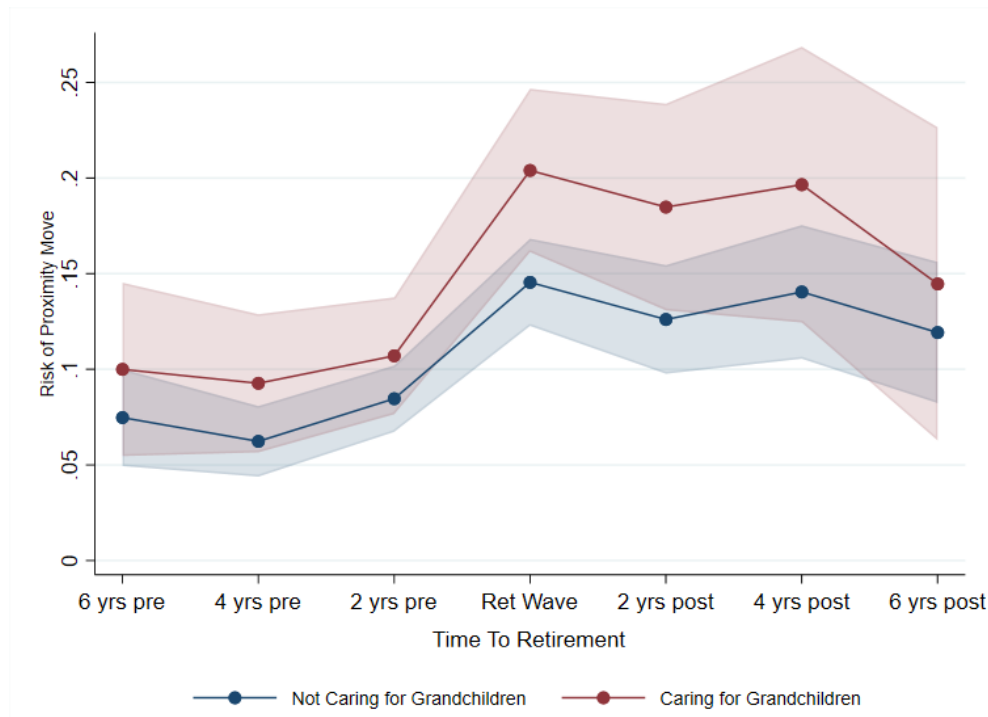


Figure 3. Risk of Proximity Move by Time to Retirement & Care Responsibilities

Notes: Derived from Model 2 in Appendix A, using Stata's *margins* and *marginsplot* post-estimation commands. All covariates treated as observed. Shared areas represent 95% CIs.

The model presented in Figure 3, however, does not disentangle *who* the older adult is providing care for and whether they are moving near a grandchild to provide care. We next use a joint measure of childcare and proximity in an effort to understand the risk of a proximity move that facilitates older adults' care of grandchildren. To do so, we model the risk of a proximity move that coincides with the immediate onset of caregiving responsibilities for a grandchild that is now in close proximity. This move occurs when an individual meets two conditions: first, in the waves prior to moving the individual reports that they either did not care for a grandchild or cared for a grandchild further than ten miles from them. Second, in the same wave of the proximity move, they must also report caring for a grandchild within ten miles. This analysis aims to understand the risk of *caregiving-related proximity moves* at each time to retirement. The sample for this analysis is restricted to older adults who report providing 100 hours of care to a grandchild at least once in their survey window, since individuals who never report care would not be at risk of such a move.

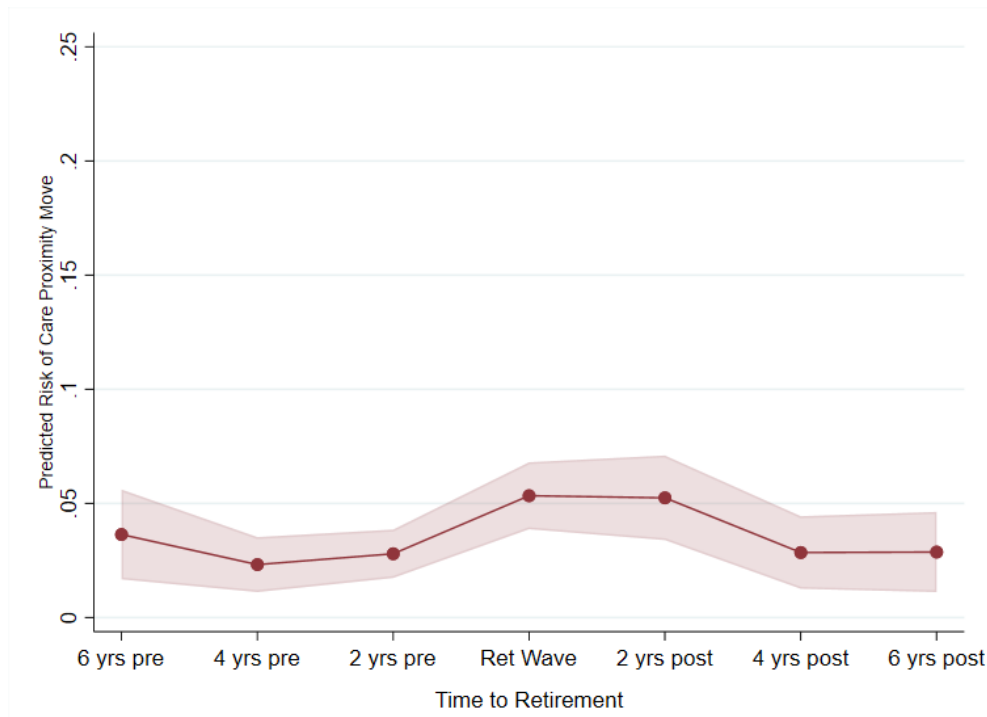


Figure 4. Risk of Care Proximity Move by Time to Retirement

Notes: Derived from Model 3 in Appendix A, using Stata's *margins* and *marginsplot* post-estimation commands. All covariates treated as observed. Shared area represents 95% CIs.

Figure 4 presents results for the risk of care-related proximity moves. First, it is evident that the overall risk of a care-related move is relatively low compared to the general risk of a proximity move (between 3 and 5 percent, compared to 8 to 20 percent in the other analyses). This predicted risk requires that a proximity move *and* 100 or more hours of caregiving to a child now in close proximity co-occur in the same wave, which is a relatively rare event. However, the patterns remain similar to our analyses above; the risk of care-specific proximity moves increases in the year of retirement; it is almost double that of the (low) risk two and four years prior to retirement, moving from about 3 percent to about 5.5 percent. This supports hypothesis 2, suggesting that older adults may leverage retirement to facilitate residential changes that support families' immediate childcare needs.

### 4.3 Co-Residence Model Results

We repeat the same sequence of models for co-residence moves, where either the child or the older adult makes a residential change that makes them co-residents with one another. Full

model results can be found in Appendix B. Model results for co-residence moves indicate that covariates behave as expected; Black and Hispanic older adult households have significantly higher risks of co-residence moves, all else equal. Net worth and home ownership are negatively associated with these moves. Widowers have higher risks of these moves. Figure 5 presents results for the risk of a co-residence move by time to retirement. Compared to the proximity results, the overall risks are much lower in each time to retirement (about 5 percent), and while there is a small increase in risk during the retirement wave, it is not meaningfully different from pre-retirement and later retirement waves. Results suggest that retirement is largely not a turning point for co-residence changes and provide little support for hypothesis 1. Rather, co-residence moves may be more related to other life events and needs that don't necessarily coincide with retirement (e.g., to support aging-in-place among the elderly or providing socio-economic support to family members in need).

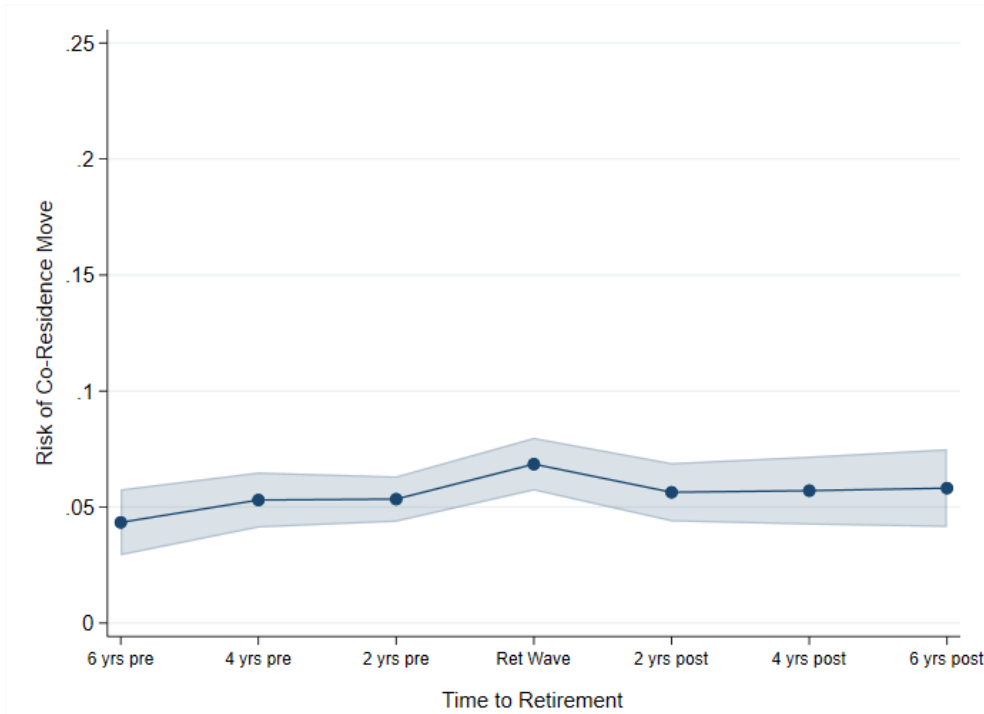
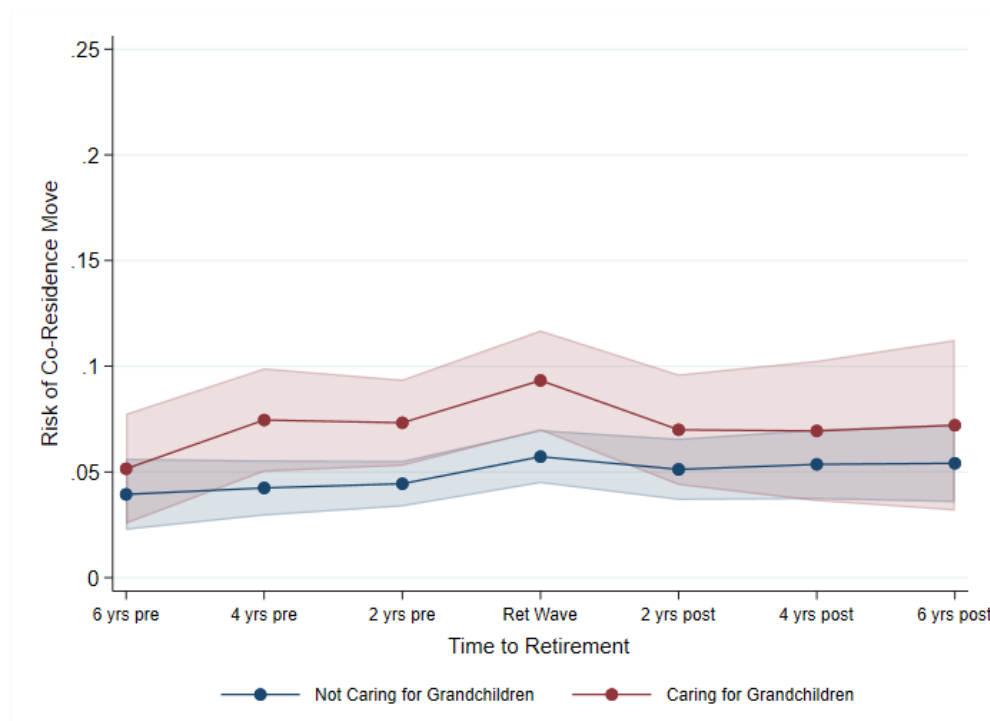


Figure 5. Risk of Co-Residence Move by Time to Retirement

*Notes:* Derived from [model results to be added in Appendix B], using Stata's *margins* and *marginsplot* post-estimation commands. All covariates treated as observed. Shared area represents 95% CIs.

When we interact time-to-retirement with whether the older adult household provides 100 or more hours of care to a grandchild in each wave, we see that caregivers do have a slightly higher risk of a co-residence move in each time to retirement (see Figure 6). Interestingly, the differences in risks between caregivers and non-caregivers are largest pre-retirement and during the retirement wave. The risk of such a move is around 7 percent for caregivers and only 4 percent for non-caregivers two and four years prior to retirement; this increases to about 9 percent and 6 percent, respectively, in the retirement wave. This gap then closes post-retirement, largely because the risk of a co-residence move for caregivers diminishes in later retirement waves. These findings support hypothesis 2 in that caregivers have a higher risk of a co-residence move, but only in pre-retirement. The timing of these moves for caregivers suggests that co-residence moves may not require labor force detachment in the way that proximity moves do. Indeed, it may be the case that children are moving in with the older adult during these years, while the older adult continues to work. This could be further tested by evaluating who moves (the older adult or the child).





### Figure 6. Risk of Co-Residence Move by Time to Retirement & Care Responsibilities

*Notes:* Derived from [model results to be added in Appendix B], using Stata's *margins* and *marginsplot* post-estimation commands. All covariates treated as observed. Shared area represents 95% CIs.

Due to data limitations, we are unable to confirm whether the older adult provides 100 or more hours of care to a grandchild in their household. However, we look at the risk that the older adult makes a co-residence change that puts them in the same household as a grandchild by time to retirement, with the assumption that they would provide care to that child in some capacity. Model results indicate that the overall risk is low, and that, again, retirement only modestly increases the risk, suggesting that it is not a key time to make this transition (figure not shown).

## 4.4 Social Security Benefits-Claiming

Finally, we evaluate whether there are differences in claims-timing of Social Security benefits across our groups of older adult households, with particular attention to whether residential changes and older adult caregiving responsibilities may lead to an increased risk of claiming early. We estimate the predicted risks of benefits-claiming at each time to full retirement age as defined by the SSA, comparing older adult households that make a proximity move in their survey window to all other groups (a binary measure where individuals who make a move during their survey window are coded as 1 and all other groups are coded as 0) and include a triple interaction with whether they report caregiving of 100 or more hours in their survey window. We then repeat this process for co-residence moves. These analyses remain descriptive and do not assess differences by *when* these moves occurred (pre-retirement or during retirement) as the above models do; rather, they assess how making such a move in the years around retirement, and how providing care in the years around retirement, impacts benefits claiming. Full model results can be found in Appendix C. Results for covariates indicate that widowhood is positively associated with early claiming behavior, as are lower levels of education and IADL difficulties, all else equal.

Figure 7 presents the proximity move results by time to full retirement age. We see little difference in the predicted risk of benefits-claiming at each age for proximity movers with care responsibilities compared to proximity movers without, and the other residential arrangements and care combinations. For example, at two years prior to full retirement age, older adults across

all residential/care combinations have about a six in 10 risk of claiming, conditional on not having previously claimed. Figure 8 presents the co-residence move results by time to full retirement age. We again see little difference in the predicted risk of benefits-claiming at each time to full retirement age between co-residence movers with and without care responsibilities and co-residence movers compared to other residential arrangements. These findings suggest that older adults making family-related moves, with or without care responsibilities, around the time of retirement are not disproportionately at risk of claiming Social Security Retirement benefits early, and hypothesis 3 is not supported.

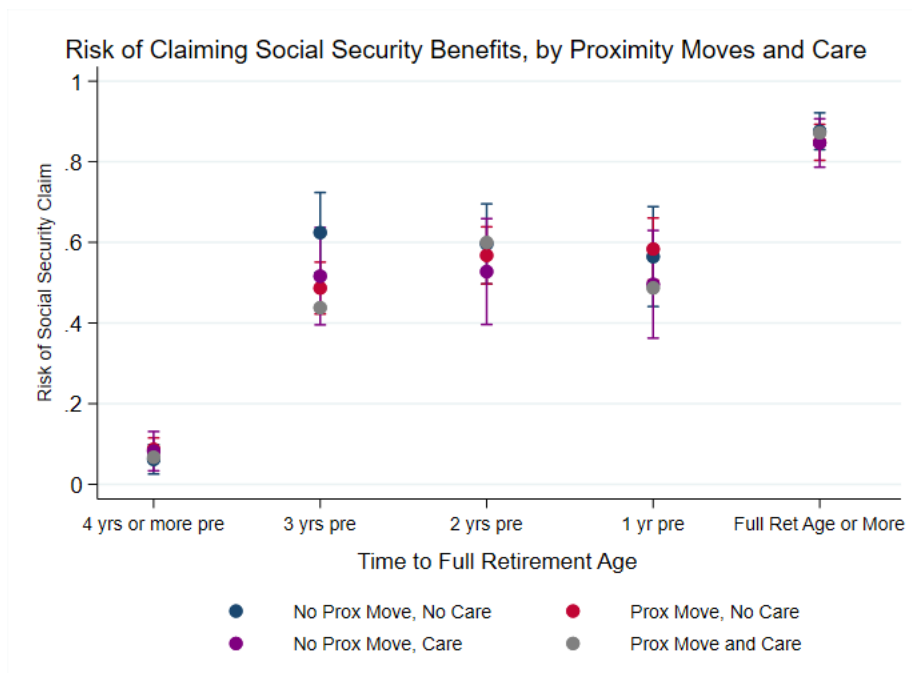


Figure 7. Risk of Claiming Social Security Benefits by Proximity Moves and Care

Notes: Derived from Model 1 in Appendix C, using Stata’s *margins* and *marginsplot* post-estimation commands. All covariates treated as observed. Shared area represents 95% CIs.

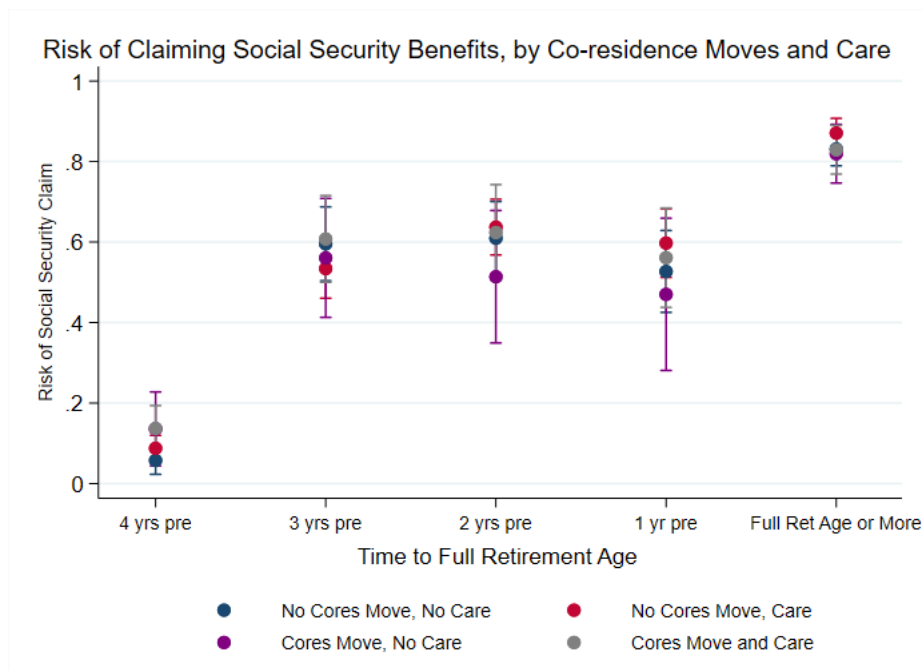


Figure 8. Risk of Claiming Social Security Benefits by Co-Residence Moves and Care

*Notes:* Derived from Model 2 in Appendix C, using Stata's *margins* and *marginsplot* post-estimation commands. All covariates treated as observed. Shared area represents 95% CIs.

#### 4.5 Limitations and Future Directions

This study provides new insights on how retirement may facilitate residential changes to be near family and provide care to grandchildren. Our findings lead to several interesting pathways for future research. First, we only evaluate the risk of a *first move* in the older adult's survey window. We do not capture secondary moves that could be equally as important for family adaptive strategies around grandchild caregiving. For example, if an older adult has two children, child A and child B, and child A already lives within 10 miles during the survey window, our models do not capture a subsequent proximity move by child B. Likewise, if child A moves to live within 10 miles and child B moves to live within 10 miles in a later wave, the models only capture what occurs after child A moves. In constructing our data, we observed numerous "second-order" proximity and co-residence moves; future research could leverage the detailed HRS data to consider the full scope of family moves to better understand the dynamics that lead to increased risk of residential relocations by the older adults and/or their children.

Second, our measure of care remains quite conservative, and measures of caregiving could be further refined. As a robustness check, we use an HRS question that asks the specific number of care hours provided, among those who report providing at least 100 hours of care over the last two years. Results by caregiving intensity are similar to our main results and there are few differences in the risks of a move at each time to retirement between those providing light care (100 to 499 hours over two years) and those providing heavy care (500 or more hours over two years). Nevertheless, there are other ways to measure grandchild support. For example, we do not include financial transfers to children or grandchildren; research considering more comprehensive measures of grandchild support could provide additional insights on how grandchild care needs matter for residential changes in retirement. Likewise, using more refined measures of geography that leverage exact distances between older adults and their children instead of the binary ten-mile indicator used in this paper could provide a more precise understanding of the types of proximity moves older adults are making and capture caregiving for other children in relatively close proximity that would not be captured by the ten-mile threshold (e.g., providing care to a grandchild fifteen miles away).

Third, we focus on how grandchild-caregiving affects the risk of a residential move around the time of retirement, and we control for other important factors like socioeconomic status and older adult health. However, it is very likely that for many families, a number of factors – including but not limited to childcare – preempt family-related residential changes. Future research that interacts childcare needs with own care needs, economic needs, and longevity expectations of the older adults could provide more nuanced insights into the contexts in which retirement becomes a key time for these residential changes.

Finally, our analysis stops at the 2018 wave of the HRS. This is because at the time of this report, the recently released 2020 wave did not yet include household weights, nor were the RAND HRS files that impute socioeconomic measures available for this year. Future research could incorporate the 2020 wave into analysis to better understand whether and how the Covid-19 pandemic changed descriptive patterns of family-related residential moves for older adults and their children and rates of caregiving responsibilities among older adults around retirement.

## 5 Conclusion

With limited public infrastructure and high cost of private childcare, American families have adapted strategies to support and manage childcare needs, including having grandparents step in to provide care. However, not all older adults live near their adult children, and such adaptive strategies may require either the adult children or the older adults to make residential changes to facilitate caregiving. Descriptively, we find that making residential moves to be in close proximity to, or live with, children is not uncommon in the years around retirement. Close to 40 percent of older adults experience a proximity move that puts them within 10 miles of their child around the time of retirement, and close to 30 percent experience a co-residence move.

Model results indicate that retirement, which removes the geographic ties to specific work locations and frees up hours in the day, serves as a key turning point for making these proximity moves. On average, an older adult household not already living near children sees a significant increase in the risk of such a move at the time of retirement compared to their risk in pre-retirement years. Further, we find that the risks of such moves at any time around retirement are higher for older adults reporting grandchild care compared to their peers who do not provide such care. The highest risk again occurs right at retirement, with caregiver older adults seeing a one in five risk of experiencing a proximity move when they retire. There is also modest evidence that retirement is also a key time for care-related proximity moves, wherein the older adult makes a residential change and immediately begins providing care to a grandchild who is now in close proximity, although this remains a less common phenomenon among caregiving older adults. We see less evidence of these patterns with co-residence moves, suggesting that retirement as a life event is a less important factor in making such moves. Thus, support for hypotheses 1 and 2 are largely found for proximity-enhancing residential changes rather than both types of residential changes.

Importantly, we see little evidence that making such residential changes and providing care around the time of retirement impacts the risk of claiming Social Security benefits early. Instead, all residential change/care arrangement groups have similar risks of claiming Social Security at each time to full retirement. Thus, although there may be other trade-offs for the older adult as they take on caregiving responsibilities and make significant residential changes in the

years around retirement, a disproportionate risk of receiving lower monthly benefits due to early claiming is not one of them.

This study provides an important baseline for understanding future changes in older adults' residential mobility and caregiving patterns. Importantly, the ongoing Covid-19 pandemic may have shifted the nature and consequences of family-related residential changes. Long periods of daycare and school closures in the early months of the pandemic made child care provision more difficult for working parents, with many grandparents stepping in to provide care (Zang, Yang, and Calarco 2022; Cantillon, Moore, and Teasdale 2021; Child Care Aware of America 2022; Lee and Parolin 2021). Moreover, parental deaths due to the pandemic also required extended family members, including grandparents, to take on primary caregiving roles of young children (Span 2022; Spike 2022; Harrington Meyer 2022). These childcare needs may have spurred additional co-residence moves between older adults, their children, and their grandchildren. They may have also increased financial responsibility on the part of older adults, which could lead to earlier-than-planned retirements and Social Security retirement benefits-claiming. Although we do not see evidence of early benefits-claiming in our analyses through 2018, it is possible that this association changed during the pandemic, especially for grandparents providing unplanned primary caregiving. The key findings of this study underscoring the links between retirement, family residential changes, and caregiving responsibilities can be used as a benchmark to understand the extent to which older adults reorganized their living arrangements and incurred financial costs to manage significant family life disruptions during the pandemic.

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## Appendices

### Appendix A – Predicted Risks of a Proximity Move, by Time to Retirement

	Risk of Proximity Move M1	Risk of Proximity Move M2	Risk of Care Proximity Move M3
	Time to Retirement		
4 yrs pre	-0.234 (0.203)	-0.270 (0.252)	-0.579 (0.402)
2 yrs pre	0.117 (0.181)	0.134 (0.222)	-0.254 (0.350)
Retirement Wave	0.759*** (0.173)	0.749*** (0.212)	0.381 (0.328)
2 yrs post	0.634*** (0.191)	0.631** (0.232)	0.352 (0.354)
4 yrs post	0.722*** (0.202)	0.739** (0.243)	-0.273 (0.417)
6 yrs post	0.505* (0.224)	0.563* (0.262)	-0.264 (0.438)
Cares for Grandkid 100+ Hours/Week	--	0.328 (0.321)	--
Interactions: Time to Retirement X Care 100+ Hours			
4 yrs pre X care	--	0.126 (0.426)	--
2 yrs pre X care	--	-0.036 (0.378)	--
Ret wave X care	--	0.066 (0.362)	--
2 yrs post X care	--	0.036 (0.395)	--
4 yrs post X care	--	0.011 (0.429)	--
6 yrs post X care	--	-0.094 (0.504)	--

Covariates			
Age at Retirement	0.005 (0.008)	0.008 (0.008)	-0.039* (0.017)
Female	0.141 (0.091)	0.122 (0.091)	-0.103 (0.187)
Race/Ethnicity			
Black	0.277* (0.113)	0.253* (0.114)	0.224 (0.228)
Hispanic	0.155 (0.150)	0.154 (0.150)	0.127 (0.285)
Other Race	-0.105 (0.293)	-0.094 (0.294)	-0.805 (0.732)
Retiree Education	-0.074*** (0.015)	-0.073*** (0.015)	-0.051 (0.031)
Net Worth	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Owns Home	-0.399*** (0.113)	-0.412*** (0.114)	-0.699** (0.228)
Marital Status			
Separated, Divorced, Never Married	-0.233 (0.122)	-0.201 (0.123)	-0.012 (0.251)
Widowed	-0.004 (0.122)	0.023 (0.122)	-0.372 (0.283)
Recession Year	0.217* (0.109)	0.214* (0.109)	0.251 (0.216)
IADL Difficulties (ref = none)			
Some IADL Difficulties	0.083 (0.116)	0.092 (0.116)	-0.013 (0.233)
Many IADL Difficulties	0.147 (0.251)	0.185 (0.252)	-0.971 (0.735)
Constant	-1.634** (0.628)	-1.970** (0.644)	0.674 (1.283)
N	5615	5615	3611

*Notes:* 1,449 households contributed 5,615 observations for Models 1 and 2. Model 3 is restricted to the 802 older adult households who report caregiving in at least one wave around the time of retirement. \* =  $p < 0.05$ ; \*\* =  $p < 0.01$ ; \*\*\* =  $p < 0.001$ .

## Appendix B. Predicted Risks of a Co-Residence Move, by Time to Retirement

	Risk of Co-Residence Move M1	Risk of Co-Residence Move M2	Risk of Care Co-Residence Move M3
Time to Retirement			
4 yrs pre	0.203 (0.217)	0.079 (0.285)	-0.515 (0.401)
2 yrs pre	0.215 (0.205)	0.130 (0.267)	-0.083 (0.347)
Retirement Wave	0.485* (0.202)	0.401 (0.261)	0.147 (0.340)
2 yrs post	0.284 (0.220)	0.282 (0.280)	-0.309 (0.390)
4 yrs post	0.298 (0.231)	0.329 (0.288)	-0.362 (0.421)
6 yrs post	0.285 (0.244)	0.305 (0.301)	-0.545 (0.470)
Cares for Grandkid 100+ Hours/Week	--	0.286 (0.360)	--
Interactions: Time to Retirement X Care 100+ Hours			
4 yrs pre X care	--	0.328 (0.438)	--
2 yrs pre X care	--	0.258	--

			(0.414)	
Ret wave X care	--	0.260	--	--
			(0.407)	
2 yrs post X care	--	0.063	--	--
			(0.445)	
4 yrs post X care	--	0.013	--	--
			(0.480)	
6 yrs post X care	--	0.084	--	--
			(0.515)	
Covariates				
Age at Retirement	-0.013	-0.008	-0.054**	
	(0.009)	(0.009)	(0.017)	
Female	0.022	-0.024	-0.007	
	(0.099)	(0.100)	(0.187)	
Race/Ethnicity				
Black	0.743***	0.743***	0.369	
	(0.118)	(0.119)	(0.231)	
Hispanic	1.047***	1.056***	0.994***	
	(0.153)	(0.153)	(0.263)	
Other Race	0.746*	0.773**	0.060	
	(0.299)	(0.300)	(0.728)	
Retiree Education	0.006	0.008	0.003	
	(0.017)	(0.017)	(0.032)	
Net Worth	-0.000*	-0.000*	-0.000	
	(0.000)	(0.000)	(0.000)	
Owns Home	-0.499***	-0.510***	-0.670**	

	(0.119)	(0.120)	(0.218)
Marital Status			
Separated, Divorced, Never Married	-0.247	-0.179	-0.035
	(0.139)	(0.140)	(0.249)
Widowed	0.388**	0.447***	0.398
	(0.124)	(0.126)	(0.242)
Recession Year	-0.017	-0.019	-0.074
	(0.123)	(0.123)	(0.229)
IADL Difficulties (ref = none)			
Some IADL Difficulties	-0.091	-0.076	0.019
	(0.131)	(0.132)	(0.237)
Many IADL Difficulties	0.412	0.472	0.539
	(0.255)	(0.256)	(0.440)
Constant	-2.150**	-2.586***	0.037
	(0.701)	(0.724)	(1.316)
N	8816	8816	7962

*Notes:* 2,026 households contributed 8,816 observations for Models 1 and 2. Model 3 is restricted to the 1,869 older adults who report having a grandchild in at least one wave around the time of retirement. \* =  $p < 0.05$ ; \*\* =  $p < 0.01$ ; \*\*\* =  $p < 0.001$ .

## Appendix C. Predicted Risk of Social Security Claiming, by Time to Full Retirement Age

	Proximity Model	Co-Residence Model
	M1	M2
Time to Full Retirement Age, Per SSA Rules		
4+ yrs pre	3.080*** (0.394)	3.263*** (0.386)
3 yrs pre	3.053*** (0.396)	3.323*** (0.388)
2 yrs pre	2.774*** (0.419)	2.975*** (0.394)
Full Retirement Age or Later	4.219*** (0.371)	4.497*** (0.366)
Mover (proximity/co-res move = 1; no move = 0)	0.093 (0.518)	0.961 (0.525)
Interactions: Time to FRA X Mover Status		
4+ yrs pre X mover	-0.412 (0.622)	-1.108 (0.642)
3 yrs pre X mover	-0.350 (0.631)	-1.362* (0.660)
2 yrs pre X mover	-0.342 (0.641)	-1.195 (0.693)



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Full ret age or later X mover	-0.113 (0.584)	-1.045 (0.604)
Caring for grandchild (1 = yes, 0 = no)	0.392 (0.387)	0.460 (0.390)
Interactions: Time to FRA X Care Status		
4+ yrs pre X care	-0.662 (0.469)	-0.717 (0.464)
3 yrs pre X care	-0.374 (0.477)	-0.339 (0.465)
2 yrs pre X care	-0.111 (0.503)	-0.164 (0.481)
Full ret age or later X care	-0.214 (0.452)	-0.143 (0.450)
Mover X care	-0.124 (0.612)	-0.449 (0.617)
Interactions: Time to FRA X Mover X Care		
4+ yrs pre X mover X care	0.527 (0.755)	0.907 (0.772)
3 yrs pre X mover X care	0.606 (0.761)	0.793 (0.797)
2 yrs pre X mover X care	0.115	0.531

	(0.784)	(0.829)
Full ret age or later X mover X care	0.254	0.202
	(0.724)	(0.738)
Covariates		
Female	0.088	0.089
	(0.102)	(0.103)
Race/Ethnicity		
Black	-0.103	-0.088
	(0.140)	(0.140)
Hispanic	-0.080	-0.078
	(0.183)	(0.183)
Other Race	0.408	0.410
	(0.411)	(0.411)
Retiree Education	-0.078***	-0.078***
	(0.019)	(0.020)
Net worth	0.000	0.000
	(0.000)	(0.000)
Owns Home	-0.206	-0.199
	(0.151)	(0.151)
Marital Status		
Separated, Divorced, Never Married	-0.232	-0.229

	(0.132)	(0.132)
Widowed	0.454**	0.442**
	(0.169)	(0.169)
Recession Year	0.045	0.039
	(0.119)	(0.119)
IADL Difficulties (ref. = none)		
Some IADL Difficulties	0.353*	0.361*
	(0.158)	(0.158)
Many IADL Difficulties	1.370*	1.452*
	(0.540)	(0.564)
Constant	-1.545***	-1.822***
	(0.437)	(0.436)
N	2673	2673

*Notes:* Models are restricted to 1,512 older adult households who are observed claiming Social Security retirement benefits during their survey window. \* =  $p < 0.05$ ; \*\* =  $p < 0.01$ ; \*\*\* =  $p < 0.001$ .



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