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**WHO'S
HELPING
OUT?**

**Support Networks Among
American Families**

U.S. Department of Commerce
BUREAU OF THE CENSUS

Acknowledgments

This report was prepared by **Martin O'Connell**, Chief, and **Jerry T. Jennings** of the Fertility Statistics Branch, Population Division, and **Enrique J. Lamas** and **John M. McNeil** (Acting Chief) of the Poverty and Wealth Statistics Branch, Housing and Household Economic Statistics Division. Statistical assistance was provided by **Mary Hawkins** and secretarial assistance was provided by **Patricia Pyle** of the Fertility Statistics Branch, Population Division.

Overall direction was provided by **Arthur J. Norton**, Assistant Division Chief for Demographic and Social Statistics, Population Division, and **Gordon W. Green, Jr.**, Assistant Division Chief for Economic Characteristics, Housing and Household Economic Statistics Division. **Robert Kominski**, Education and Social Stratification Branch, Population Division, and **Paul M. Ryscavage**, Labor Economist, Housing and Household Economic Statistics Division, reviewed the contents of this report.

Survey design and data operations were coordinated by **Chester Bowie**, Chief, and **Donald P. Fischer** of the Income Surveys Branch, Demographic Surveys Division. Data processing activities were directed by **Donna Riccini**, Chief, and **Doris Anderson** and **Zelda McBride** of the Income Surveys Programming Branch, Demographic Surveys Division. Sampling review was conducted by **Rajendra Singh**, Chief, and **Thomas Carmody** and **Vicki Huggins** of the Survey of Income and Program Participation Branch, Statistical Methods Division.

Data collection was conducted by Bureau of the Census interviewers under the overall direction of **Stanley D. Matchett**, Chief, Field Division.

The staff of Publications Services Division, **Walter C. Odom**, Chief, provided publication planning, design, composition, and printing procurement; **Paula Coupe** edited and coordinated the report.

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U.S. Department of Commerce
William C. Verity, Secretary
Donna F. Tuttle, Deputy Secretary
Robert Ortner, Under Secretary
for Economic Affairs

BUREAU OF THE CENSUS
John G. Keane, Director



BUREAU OF THE CENSUS
John G. Keane, Director
C.L. Kincannon, Deputy Director
William P. Butz, Associate Director for
Demographic Fields
Roger A. Herriot, Senior Demographic and
Housing Analyst

POPULATION DIVISION
Paula J. Schneider, Chief

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Who's Helping Out? Support Networks Among American Families

INTRODUCTION

American families are generally nuclear and economically self-sufficient. Not all households, however, are able to maintain financial independence. Divorce produces individuals and family units needing financial assistance; parents sometimes need support from their children for medical or housing expenses; and young adults sometimes need financial help from their parents to establish independent households and begin their own families. Information on the sources and amounts of this support is important in order to estimate the degree of financial dependency American families share with each other.

This report focuses on the individual financial support networks which supplement the incomes of persons living in different households. Information in this report was collected in a supplement to the Survey of Income and Program Participation (SIPP) conducted between January 1985 and April 1985, in approximately 17,000 interviewed households in the Nation. Statistics are presented for persons 18 years and over in 1985 who were regularly making cash payments for the support of persons not living with them in their households. Responses to the questions in this SIPP supplement refer to the 12-month period prior to the interview date. Even though most of the payments for support arrangements occurred in 1984, the SIPP reference date of 1985 is used to indicate the year in which the survey was conducted.

HIGHLIGHTS

(Note: the figures in parentheses show the 90-percent confidence interval for the estimate.)

In 1985, approximately 6.3 (± 0.3) million persons (3.7 (± 0.1) percent of the population 18 years old and over) provided financial support for about 9.9 (± 0.4) million persons not living in the household with them (table A); of those receiving such support, about 2.9 (± 0.2) million were adults and 7.1 (± 0.4) million were children. Of the 6.3 million providers, 63 (± 2.7) percent supported only children, while 31 (± 2.5) percent supported only adults; only 6 (± 1.3) percent assisted both children and adults. Twenty-eight (± 2.5) percent supported 2 persons, while 12 (± 1.8) percent supported 3 or more persons outside their household, for an average of 1.58 (± 0.11) persons each.

Table A. Persons Providing and Receiving Financial Support, by Relationship to Provider

(Nonhousehold members. Numbers in thousands)

Subject	Number	Percent
All persons, 18 years old and over	171,290	100.0
Persons providing support	6,275	3.7
Persons providing support	6,275	100.0
For children only ¹	3,959	63.1
For adults only	1,949	31.1
For both children and adults	366	5.8
Persons receiving support	9,914	100.0
Children ¹	7,050	71.1
Adults ²	2,864	28.9
Parents	918	9.3
Spouse	202	2.0
Ex-spouse	412	4.2
Child 21 years and over	495	5.0
Other relative	568	5.7
Nonrelative	130	1.3
Not ascertained ³	138	1.4

¹Refers only to sons and daughters under 21 years of age.

²Includes persons under 21 years old who are not own children of the provider.

³Refers to persons supported for whom no relationship data were obtained. Information was collected only for first two mentioned adults.

The average amount of support provided was \$3,006 (\pm \$272) annually or approximately 8 (± 0.9) percent of the provider's family income (table B). The average payment made by the 4.3 (± 0.3) million providers supporting children outside their households was \$2,607 (\pm \$181) annually, compared with \$3,276 (\pm \$600) annually for the 2.3 (± 0.2) million providers supporting adults. For both groups of recipients these payments averaged approximately 8 (± 1.1) percent of the provider's family income. The relatively few providers who supported both children and adults made considerably higher annual payments: \$8,387 ($\pm 1,859$), approximately 19 (± 6.1) percent of the providers' family incomes.

In aggregate terms, financial support provided to persons outside the household totaled \$18.9 (± 2.0) billion, of which \$11.3 (± 1.1) billion was for the support of children and \$7.6 (± 1.5) billion was for the support of adults (table C).

Age and sex. The majority (63 percent) of persons supporting someone outside their households were young adults 25 to 44 years old; about one-fourth (28

Table B. Annual Financial Support Provided and Annualized Family Income of Persons Providing Support for Nonhousehold Children and Adults

Type of person supported	Total (thous.)	Amount of support		Family income	
		Mean	Standard error	Mean	Standard error
All providers	6,275	\$3,006	\$170	\$37,830	\$1,656
Provider supports children	4,326	2,607	113	34,260	1,808
Supports only children.....	3,959	2,441	106	33,403	1,886
Provider supports adults.....	2,316	3,276	375	45,399	3,064
Supports only adults	1,949	3,144	419	45,753	3,452
Provider supports both children and adults	366	8,387	1,162	43,518	6,196

percent) were 45 to 64 years old; few were either under 25 years old (3 percent) or over 65 years (7 percent).

- The age distribution of the providers reflects their likelihood of having extended family ties and potential recipients of financial assistance. For example, 83 percent of providers 25 to 44 years old supported children (table C). Providers 45 to 64 years old were about as likely to support children (44 percent) as to support adults (50 percent), and although they are sandwiched between dependent generations, few (7 percent) supported both adults and children at the same time (table D). Among older providers 65 years and over, 94 percent supported adults.
- The majority of providers were men (84 percent) (table D) and most of them supported children only (69 percent). In comparison, only 33 percent of female providers supported children only.
- Men also provided greater amounts of support; their payments averaged \$3,198, or 8 percent of their

family incomes. In contrast, women's payments averaged \$1,987, or 5 percent of their family incomes (table 1A).

Family and marital status. The vast majority (85 percent) of persons giving financial assistance to someone living outside their household also maintain a household themselves or were spouses of householders (table D).

- Of all adults receiving assistance, about a third were parents of their providers, a small proportion (7 percent) were current spouses living outside the household, and 15 percent were former spouses (table 2).
- Persons who were separated or divorced made the highest average support payments: \$4,868 and \$3,290, respectively, compared with married providers, who on average made support payments of \$2,610; never-married providers made the smallest support payments, \$1,690 (table 1A).
- Sixty-one percent (2.0 million) of currently married (spouse present) providers supported children under 21 years, with average payments of \$2,436, while 42

Table C. Persons Providing Support, Average and Aggregate Amounts of Payment, by Age of Provider and Type of Recipient

Type of recipient and amount of payment	All ages	18 to 24 years	25 to 44 years	45 to 64 years	65 years and over
Number of Providers (thousands)					
Total ¹	6,275	205	3,922	1,735	413
Supporting children	4,326	180	3,240	876	30
Supporting adults	2,316	39	911	978	388
Average Payment per Provider²					
All providers	\$3,006	\$1,780	\$2,746	\$3,388	\$4,482
Supporting children	2,607	(B)	2,610	2,882	(B)
Supporting adults	3,276	(B)	2,541	3,431	4,658
Aggregate Support Payments (millions)²					
Total	\$18,865	\$365	\$10,772	\$5,879	\$1,849
Support for children	11,279	(B)	8,458	2,524	(B)
Support for adults	7,586	(B)	2,314	3,355	1,809

B Base too small to show derived estimate.

¹Components add to more than total because some persons provide support to both children and adults.

²Support payments tabulated individually for children and adults.

Table D. Selected Characteristics of Persons Supporting Nonhousehold Members, by Type of Person Supported

(Numbers in thousands)

Characteristic of person providing support	Total, persons 18 years and over	Total number of providers	Providing support for--		
			Adults and children	Adults only	Children only
Total	171,290	6,275	366	1,949	3,959
Race:					
White	148,091	5,244	313	1,657	3,274
Black	18,623	789	38	150	601
Other	4,572	242	16	145	84
Hispanic origin:					
Non-Hispanic	162,536	5,940	360	1,784	3,796
Hispanic	8,748	335	6	165	163
Sex:					
Male	81,310	5,280	337	1,279	3,664
Female	89,979	995	29	670	295
Age:					
18 to 24 years	27,846	205	14	24	166
25 to 44 years	72,051	3,922	228	682	3,012
45 to 64 years	44,585	1,735	118	859	757
65 years and over	26,811	413	5	383	24
Household relationship:					
Householder or spouse	137,140	5,305	249	1,824	3,232
Other relative	28,043	503	39	63	401
Nonrelative	6,107	467	78	62	326
Marital status:					
Married, spouse present	102,290	3,242	108	1,256	1,878
Separated ¹	5,558	732	105	178	448
Widowed	13,014	149	-	91	58
Divorced	13,300	1,724	147	224	1,353
Never married	37,128	428	6	199	223
Years of school completed:					
Less than high school	45,751	1,181	30	403	748
High school	64,721	2,274	112	573	1,589
College, 1 year or more	60,820	2,820	224	973	1,623
Employment status:					
Worked full month	103,172	5,249	332	1,420	3,497
Worked less than month	3,010	85	5	16	64
Without a job ²	7,770	216	6	25	185
Not in labor force	57,339	725	24	488	213
Family income ³ :					
Under \$15,000	46,038	1,078	37	269	772
\$15,000 to \$29,999	55,110	2,056	134	505	1,417
\$30,000 to \$44,999	35,472	1,562	108	487	967
\$45,000 and over	32,825	1,513	87	681	745

¹Includes married, spouse absent.²Includes persons who were on layoff or looking for work at least 1 week last month.³Excludes persons with no family income.

percent (1.4 million) supported adults, with an average payment of \$2,655 (tables 1B and 1C); 87 percent of divorced providers supported minor children (\$2,901) and 22 percent supported adults.¹

Race. About 16 percent of providers were either Black or of races other than White; these groups constituted 14 percent of the total adult population. About 5 percent of all providers were Hispanic, the same proportion as in the adult population (table D).

- While the levels of annual payments were lower for Blacks and for persons of other races (\$2,100) as compared with Whites (\$3,183), their payments as a percentage of annual family income were similar: 9 percent for Blacks and 8 percent for Whites.

¹Percentages add to more than 100 percent because some persons provide support for both children and adults.

DEFINITIONS AND POPULATION COVERAGE

Support payment as used in this report means only regular cash payments made to someone living outside the respondent's household during the 12-month period prior to the interview. These payments include court-ordered alimony and support payments for women and children, other regular voluntary cash payments to children and ex-spouses, and lump-sum payments to any others living outside the provider's household.

Excluded from consideration here are cash gifts and cash transfers for educational expenses to own children living temporarily away from home at school, and non-cash transactions such as food, clothing, or services to individuals, however important they may have been to the recipients.²

Information on payments made jointly by more than one individual in a household (e.g., a husband and a wife supporting the wife's mother) was collected and tabulated for only one provider and all payments were attributed to a single provider. While this joint-payment tabulation avoids double-counting payments, it does produce an underestimate of the actual number of persons contributing to the support of nonhousehold persons. However, an overestimate of the number of recipients may occur where joint payments are made to an individual by two or more persons who are living in separate households (e.g., a brother and sister living apart and jointly supporting an elderly parent). Similarly, payments received jointly by parents living together are counted as being paid to only one individual and are so shown in the tables.

Detailed data on relationship to the provider were collected only for the first two mentioned adults in the survey (see questionnaire in appendix F), resulting in an estimated 138,000 adult recipients for whom no relationship data were obtained.

Children of providers in this report refers to the sons and daughters under 21 years of age of the provider. Adults include parents, spouses and ex-spouses, the provider's own children 21 years old and over, and all other relatives and nonrelatives for whom financial support was regularly provided. For expository purposes, individuals not defined as "children" are collectively called "adults" although an unknown number of persons under 21 years of age may be included if they were not the provider's own children (e.g. nephews, grandchildren).

In addition, the proportion of people in any specific population group providing financial support is influenced by the number of persons who potentially may

need support and who are related to the respondent in the survey. For example, single (never married) and elderly people will not have as many children or older parents to support as will middle-aged, divorced persons. Therefore, data showing the incidence and amount of financial support and the characteristics of the providers and recipients are descriptive in nature and are influenced by persons' fertility and marital histories. Moreover, these incidence rates cannot be interpreted as indicative of the degree of concern of individuals for their relatives, ex-relatives, or friends and associates.

WHO'S BEING HELPED—PROFILE OF RECIPIENTS

Aging Baby Boomers will increase the elderly portion of the population, persons 65 years and over, from 12.4 percent in 1988 to 17.3 percent in 2020.³ Looking ahead less than 25 years, when the first of the 76 million people born during the Baby Boom (1946-64) begin reaching age 65 and retiring from the labor force, the ratio of the retirement-age population (persons 65 years and over) to the working age population (persons 18 to 64 years old) is projected to increase from about 19 per 100 currently to about 22 per 100 in 2010 (figure 1).

By 2030, when the last of the Baby Boomers born in the 1960's reach age 65, this ratio is projected to increase further to 37 per 100. The large increase in the elderly means that financially secure households maintained by young workers may need to assume added responsibility for the care of aging parents and other relatives. Because of the increase in the elderly population, the total dependency ratio (which includes both young and old), is also projected to rise from 62 per 100 in 1990 to 75 per 100 by 2030.

A profile of current recipients shows that most recipients are related to their providers: the majority were their children (table E)⁴, while others, such as ex-spouses, were former members of their providers' households. Although 71 percent of the recipients were children under 21 years of age, they received only 60 percent of the aggregate support, or an average of \$1,600 each (figure 2). In contrast to the children, adults on average received \$2,649. Absent or ex-spouses received larger support payments; although they constituted only 6 percent of all recipients, they received 19 percent of aggregate payments, \$3.5 billion, (table E).⁵

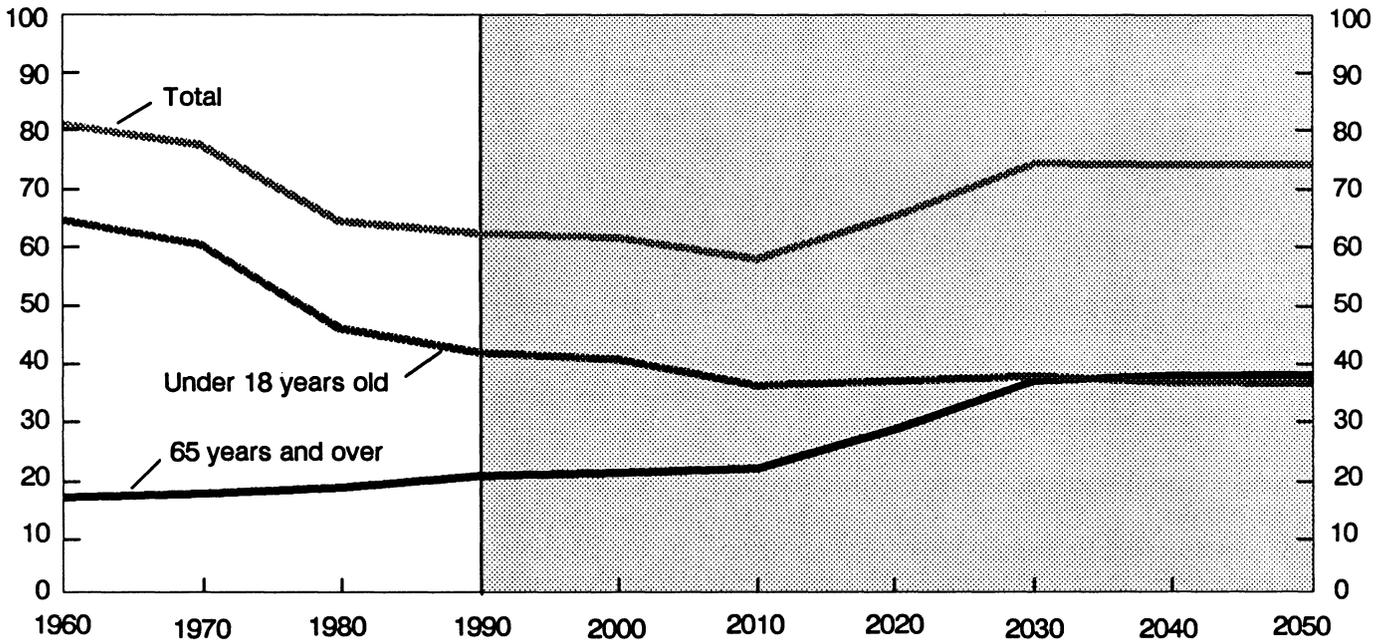
³U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 952, *Projections of the Population of the United States, by Age, Sex, and Race: 1983 to 2080*.

⁴An additional 495,000 children 21 years old and over also received financial support from their parents (table E).

⁵Absent spouses include couples temporarily not living together in addition to those with a legal separation. Estimates from the Internal Revenue Service indicate for tax returns filed in 1984, 693,000 returns

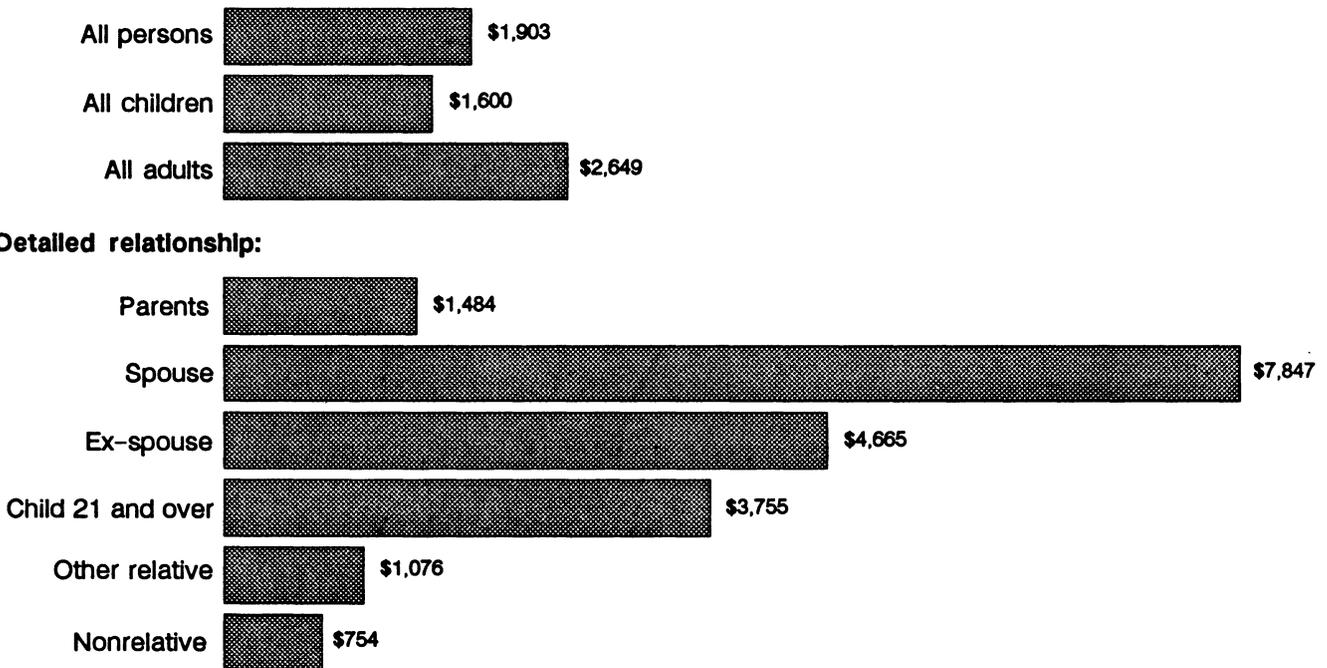
²The degree of unpaid assistance to the elderly is quite substantial as documented from recent data from the 1982 Long-Term Care Survey. It is estimated that in 1982, 2.2 million persons were providing unpaid assistance to 1.6 million elderly persons. (Robyn Stone, Gail L. Cafferata, and Judith Sangl, "Caregivers of the Frail Elderly: A National Profile," *The Gerontologist*, Vol. 27, No. 5 (1987), pp. 616-626.)

Figure 1. Number of Dependents per 100 Persons 18 to 64 Years Old: Estimates, 1960-1980, Projections, 1990-2050



Source: Current Population Reports, Series P-25, No. 952, table 6.

Figure 2. Amount of Annual Financial Support Received by Recipients, by Relationship to the Provider



Source: table E.

Table E. Persons Receiving Support and Aggregate Amount of Support Received, by Relationship to the Provider

Relationship to provider	Recipients		Aggregate amount received		Per recipient	
	Number (thous.)	Percent	Total (mil.)	Percent	Mean	Standard error
All recipients.....	9,914	100.0	\$18,865	100.0	\$1,903	\$134
Children.....	7,050	71.1	11,279	59.8	1,600	107
Adults.....	2,864	28.9	7,586	40.2	2,649	299
Parents.....	918	9.3	1,363	7.2	1,484	301
Spouse.....	202	2.0	1,585	8.4	7,847	2,240
Ex-spouse.....	412	4.2	1,922	10.2	4,665	842
Child 21 years and over.....	495	5.0	1,859	9.9	3,755	966
Other relative.....	568	5.7	611	3.2	1,076	136
Nonrelative.....	130	1.3	98	0.5	(B)	(B)
Relationship not ascertained.....	138	1.4	148	0.8	(B)	(B)

B Base too small to show derived estimate.

On average, absent spouses and ex-spouses received about \$5,700 each.

Older children also received a larger share of financial support relative to their numbers, \$3,755 each, or 10 percent of the total share of financial support, although they accounted for only 5 percent of all recipients. Parents, who were 9 percent of all recipients, received \$1,484 each, less than any other specified adult relative.

Child recipients. A majority of the 7.1 million youngsters received financial support from an absent parent because of their parents' separation or divorce (table F). This is shown by the large numbers supported by parents who were either currently separated or divorced or who were currently married but not living with the child they supported (3.5 and 3.2 million, respectively).

Men supporting absent children. In 1985, 4 million fathers reported supporting 6.7 million children under 21 years old living outside their households, about 1.66 children per father (table F). As the data profile in table G shows, slightly less than one-half (1.8 million) of these men were currently married and living with their wife and were responsible for supporting resident family members as well as their children living elsewhere. Three-quarters of these men were 25 to 44 years old, an age group for which fatherhood could again be expected, especially for those who had remarried. Forty-three percent of these fathers had completed 1 or more years of college, and 89 percent reported that they had worked the entire month before the interview.

In a separate module in this same survey (appendix F), data were collected on child support payments received by women on behalf of their children. These data do not directly link providers to the specific recipients of that support. Results for women recipients are

claimed alimony payments as adjustments to income, totaling \$3,850 million (Internal Revenue Service, *Statistics of Income 1984, Individual Income Tax Returns*, Publication 1304, table 1.3).

shown in table 3. In general, the numbers of men providing child support and the numbers of women receiving support are consistent, about 4.0 million in each case.⁶ In addition to the number of providers and recipients, the average levels of payments reported are also similar, approximately \$2,550.

The characteristics of women receiving child support payments, however, differ significantly from those of male providers. For example, only 29 percent of the women were currently married compared with 46 percent for men; 37 percent of these women had completed 1 or more years of college, compared with 43 percent for men. In addition, the family income of women recipients (\$23,545) was lower than that of the men providers (\$33,863). As a result, child support payments represented a greater proportion of the women recipients' family incomes (11 percent) than of providers' incomes (8 percent).

Men supporting spouses. An estimated 553,000 men provided some regular financial assistance to their ex-wives (380,000) or to their current wives (173,000) living elsewhere (table 2). Approximately 3 out of every 10 of these men were currently married with a wife present (table G), and about 6 out of every 10 had completed at least 1 year of college. Support payments by men to wives or ex-wives averaged about \$6,000 annually; these payments accounted for 11 percent of the men's family income, which averaged \$54,033 (table H).

⁶The Current Population Survey (CPS) estimated that 3.2 million women received child support payments during calendar year 1985, lower than the SIPP estimate of 4.0 million women. There are, however, differences in the universe of women covered by these surveys. The SIPP estimate covers all women 18 years of age and older who received child support payments. The CPS covered a more limited universe which excluded (a) women receiving child support payments for children from other than the most recent marriage (separation) or divorce, and (b) women receiving child support payments for children born when they were never married but who later married. Data from the March-April 1986 CPS are reported in U.S. Bureau of the Census, Current Population Reports, Series P-23, No. 152, *Child Support and Alimony: 1985*.

Table F. Persons Providing Support for Nonhousehold Members, by Characteristics of the Provider and Number of Children and Adults Receiving Support

(Numbers in thousands)

Characteristic of persons providing support	Providers	Nonmembers supported	Providers supporting children	Children supported	Providers supporting adults	Adults supported
Total.....	6,275	9,914	4,325	7,050	2,316	2,864
Race:						
White.....	5,244	8,070	3,587	5,761	1,970	2,309
Black.....	789	1,366	639	1,131	188	236
Other.....	242	477	100	158	158	319
Hispanic origin:						
Nonhispanic.....	5,940	9,387	4,156	6,752	2,144	2,635
Hispanic.....	335	527	169	298	172	229
Sex:						
Male.....	5,280	8,668	4,001	6,654	1,616	2,014
Female.....	995	1,246	324	396	700	850
Age:						
18 to 24 years.....	205	259	180	213	39	45
25 to 44 years.....	3,922	6,614	3,240	5,441	911	1,173
45 to 64 years.....	1,735	2,519	875	1,317	978	1,201
65 years and over.....	413	523	29	78	388	444
Marital status:						
Married, spouse present.....	3,242	4,835	1,986	3,159	1,365	1,677
Separated ¹	732	1,353	553	1,039	284	314
Widowed.....	149	214	58	84	91	131
Divorced.....	1,724	2,913	1,500	2,502	371	411
Never married.....	428	598	229	267	205	331
Years of school completed:						
Less than high school.....	1,181	1,818	778	1,296	433	522
High school.....	2,274	3,606	1,701	2,775	686	831
College, 1 year or more.....	2,820	4,490	1,847	2,978	1,197	1,512
Employment status:						
Worked full month.....	5,249	8,438	3,829	6,212	1,753	2,226
Worked less than month.....	85	125	69	99	21	26
Without a job ²	216	382	191	340	31	43
Not in labor force.....	725	967	237	399	512	569
Family income ³ :						
Under \$15,000.....	1,078	1,773	809	1,419	306	354
\$15,000 to \$29,999.....	2,056	3,306	1,551	2,502	639	803
\$30,000 to \$44,999.....	1,562	2,432	1,075	1,683	595	749
\$45,000 and over.....	1,513	2,315	832	1,365	768	950

¹Includes married, spouse absent.²Includes persons who were on layoff or looking for work at least 1 week last month.³Excludes persons with no family income.

The SIPP data indicate that in 1985, 84 percent of men providing financial support to wives or ex-wives had worked the entire month before the interview. Three-quarters of the men providing spousal support were maintaining their own households, about half of whom lived with other relatives.

Adult recipients. About 2.9 million adults received financial help from someone outside their households in 1985. As figure 3 shows, 8 out of every 10 of these adult recipients (for whom an exact relationship was ascertained) were currently related to their providers; most were former members of the provider's household. For instance, about one-third of adult recipients were parents of the provider; 7 percent were current spouses living elsewhere, and 15 percent were former spouses.

About 1 in 5 recipients was an adult child living outside the parental home who received parental assistance averaging \$3,755 annually (table H); a similar proportion was more distantly related to their provider and received only \$1,076 each (figures 2 and 3). Only 5 percent of recipients were totally unrelated to their benefactors.

Support of parents and older children. The majority (64 percent) of parents receiving assistance but living apart from their children received it from their sons (table H). However, the amount of average support payments received by parents (\$1,484) annually was not significantly different whether provided by sons or

by daughters. Studies of the incidence of unpaid assistance to elderly disabled parents, however, indicate that this care is likely to be provided by daughters.⁷

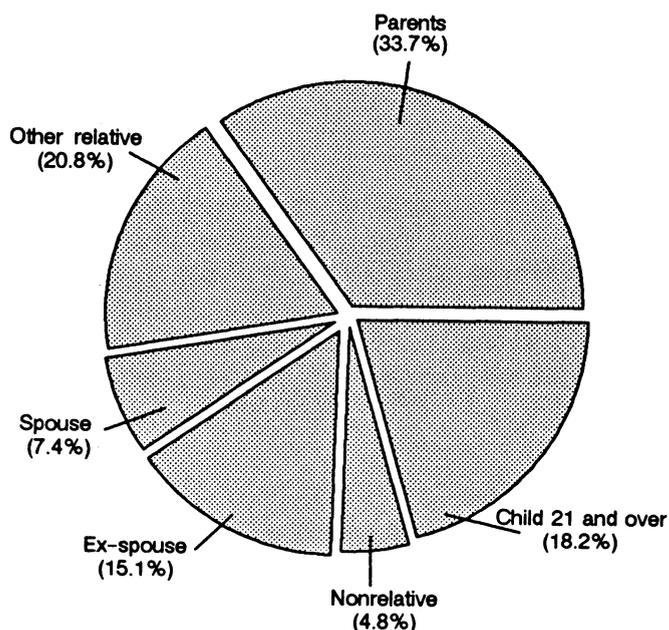
Among the 500,000 children 21 years old and over who received financial support from their parents, about 44 percent received support from their mothers (table H). This is in contrast to the incidence of financial support received by children under 21 years of age, where only 6 percent of the recipients received help from their mothers (table F). Overall, payments received by older children averaged \$3,755, compared with \$1,600 received per child under 21 (table E). Of course, the circumstances between these child and adult recipients are vastly different. While children are probably the beneficiaries of court-ordered payments by divorced or separated fathers, children 21 and over are probably recipients of voluntary payments from either a father or mother or both, who are attempting to maintain consistency in their children's living standards.⁸

⁷See Stone, Cafferata, and Sangl, op.cit.

⁸It should be remembered that payments contributed jointly by parents living together in a household are attributed to the parent first interviewed in the household. This could affect the distribution of parental identification and bias the results in favor of the person listed first in the household in a married-couple family, which is usually the husband.

Figure 3. Distribution of Adults Receiving Financial Support, by Relationship to the Provider

(Excludes persons for whom relationship was not ascertained)



Source: table 2.

Table G. Selected Characteristics of Men Supporting Children or Wives or Ex-Wives

(Numbers in thousands)

Characteristic of man providing support	Children	Wives or ex-wives
Total	4,001	553
Race:		
White	3,363	523
Black	559	21
Other	80	8
Hispanic origin:		
Non-Hispanic	3,839	530
Hispanic	162	23
Age:		
18 to 24 years	171	10
25 to 34 years	1,337	71
35 to 44 years	1,712	163
45 to 54 years	585	147
55 to 64 years	180	90
65 years and over	16	72
Marital status:		
Married, wife present	1,827	162
Married, wife absent	94	96
Separated	438	124
Widowed	35	
Divorced	1,415	172
Never married	192	
Household relationship:		
Householder with relatives	2,006	208
Householder without relatives	1,184	209
Child of householder	325	39
All others	486	96
Years of school completed:		
Less than high school	720	90
High school	1,549	144
College, 1 year or more	1,733	319
Employment status:		
Worked full month	3,567	465
Worked less than month	66	
Without a job ¹	174	4
Not in labor force	194	83
Family income ² :		
Under \$15,000	738	55
\$15,000 to \$29,999	1,430	166
\$30,000 to \$44,999	1,025	128
\$45,000 and over	750	204

¹Includes persons who were on layoff or looking for work at least 1 week last month.

²Excludes persons with no family income.

Living arrangements of adult recipients. The majority (84 percent) of adult recipients of outside financial help lived in private homes, most likely their own; 6 percent lived in nursing homes, and another 10 percent lived in other situations (table I). Most dependent parents also continued to live in private homes (83 percent); only 9 percent lived in nursing homes. Approximately one-half (48 percent) of all dependent persons living in nursing homes were parents of their providers. However, old people often support other old people: about one-half of all dependent persons in nursing homes received support from persons who were themselves 65 years and over, most likely a noninstitutionalized spouse (table 4).

Table H. Amount of Annual Financial Support Received by Adults and Annualized Family Income of the Provider, by Relationship of the Supported Adult to the Provider

Relationship and sex of provider	Adults supported ¹ (thous.)	Support received per person		Family income of provider	
		Mean	Standard error	Mean	Standard error
Total	2,726	\$2,728	\$311	\$44,973	\$2,686
Male	1,902	3,156	409	49,140	3,597
Female	824	1,744	391	35,396	2,919
Parent of provider	918	1,484	301	41,605	3,623
Supported by son	590	1,561	239	45,607	2,762
Supported by daughter	328	1,347	725	34,406	4,200
Spouse or ex-spouse of provider	614	5,712	925	50,763	7,694
Supported by ex-husband	553	5,999	994	54,033	8,413
Child 21 and over of provider	495	3,755	966	49,246	5,223
Supported by father	280	4,408	1,608	50,177	7,162
Supported by mother	217	2,878	692	47,591	7,434
All other persons	697	1,017	120	41,402	5,200
Supported by men	480	1,103	154	47,138	7,206
Supported by women	219	821	177	28,450	3,475

¹Excludes 138,000 persons for whom relationship was not ascertained.

Interestingly, the level of financial support did not vary significantly with the living arrangement of the recipient (table 5). The average amount of financial support for recipients living in private homes was \$2,727, not statistically different from that received by persons living in nursing homes (\$2,886) or in other arrangements (\$2,644). This may be because providers have a limited amount of funds that they are willing and/or able to contribute, and this amount is independent of the recipients' condition or needs.

WHO'S HELPING OUT—ODDS OF BEING A PROVIDER

The demographic profiles and typical support payments presented so far characterize along a single dimension the 6.3 million individuals providing financial

support to persons living outside their households. Now, the question arises: How likely is a person to volunteer or be asked or legally ordered to provide financial assistance to someone outside his or her home? Also, who are they likely to support and what factors will influence the size of the support payment? These questions can best be answered with multivariate statistical techniques that simultaneously assess the effect of many factors that influence both the likelihood of being a provider and the amount of payment.

Overall odds. The first line in table J shows the odds that any person 18 years and over in 1985 will be a provider of financial support to someone living outside his or her household. In this general case, the odds of being a provider are very low: for every one person providing support, there are 26 persons who do not.

Table I. Living Arrangements of Supported Adults, by Family Relationship to the Provider

(Numbers in thousands)

Relationship to provider	Total ¹	In private home	In nursing home	Other arrangement
Number of adults supported	2,726	2,294	167	265
Parent	918	761	80	77
Supported by son:				
Under 45 years	325	278	12	34
45 years and over	266	220	27	18
Supported by daughter:				
Under 45 years	198	159	18	20
45 years and over	130	103	22	5
Spouse	202	160	37	6
Ex-spouse	412	400	5	7
Child 21 years and over	495	418	14	62
Other relative	568	473	31	64
Nonrelative	130	82	-	48

- Zero or rounds to zero.

¹Excludes 138,000 persons for whom relationship was not ascertained.

When the results are computed to show the odds of supporting either a child or an adult, the chances fall even lower: 1 to 39 for supporting a child and 1 to 73 for supporting an adult.⁹

While the observed distributions establish that the incidence of financial providers in the general population is low, some groups are more likely to be providers than others. Statistics in table J show the relative odds of being a provider for some relevant groups with contrasting sets of characteristics. These relative odds are derived from log-linear regressions which include the following factors: sex, marital status, age, years of school completed, and family income of the respondent (table E-1). That is, they take into account the effects of all these variables simultaneously on the likelihood that a person will be a provider.

The relative odds resulting from this computation clearly indicate that men and persons with marital disruptions are more likely than women and persons neither separated nor divorced to be providers—both by a 6 to 1 ratio. In general, persons 25 to 44 years old are about twice as likely to be providers as persons 65 years and over, and so also are persons living in families with incomes over \$45,000 (the upper quartile of family incomes), compared to those living in families with incomes under \$15,000 (the lowest quartile). Moreover, it appears that persons who have attended college are not more likely to be providers to persons outside the household than are high school dropouts.

Because a person's age, marital status, and sex are directly associated with having dependent children, elderly parents, or ex-spouses, these characteristics have a greater bearing on the likelihood of a person being a provider than economic status or education. This suggests that the chances of being a provider are to a large extent independent of one's economic status but increase with age and the accumulation of family obligations. However, socioeconomic factors gain importance in determining the amount of payments.

Children. The second column in table J illustrates the relatively high odds that men and separated/divorced persons face, compared with women and persons neither separated/divorced, in providing financial assistance for a child under age 21. Men are 11 times¹⁰ more

⁹These overall odds of being a provider are derived from the ratio of persons providing financial support to persons not providing support. These estimates, found in table A of this report, indicate that there are 6,275,000 providers relative to 165,015,000 persons 18 and over who do not provide any financial support to persons living outside their households. The ratio of these two numbers $6,275,000/165,015,000$ is 0.03803 or 1 to 26. Overall odds for being a provider for children or adults is similarly computed from table A. The number of persons supporting parents is 820,000 while the number of separated or divorced persons supporting a spouse or ex-spouse is 442,000.

¹⁰Data from the March 1985 Current Population Survey show that there were 7 times as many families with children living only with their mothers as living only with their fathers. (Current Population Reports, Series P-20, No. 411, table F). Thus, the high odds estimated for

likely to be providers for their children living elsewhere than are women, and separated/divorced persons are 6 times more likely to be providers than currently married persons. The table also reveals that age is a very discriminating demographic factor; the odds that a young adult will be a child provider are 31 times as high as for an elderly person—a not unexpected result, as few persons 65 and over have young children.

All adults. Similar to support patterns found for children, men were more likely than women to support adults (by a 3 to 1 ratio) and persons with disrupted marriages were 4 times as likely to support an adult than were single/widowed persons. However, unlike the support patterns for children, elderly persons are twice as likely to support an adult as are persons 25 to 44 years old. A plausible explanation for this difference is that an elderly person's friends, adult relatives, and parents are also likely to be elderly and, thus, more likely to be in need of financial assistance than the relatives and acquaintances of a young adult.

Family income appears to be more important in determining the likelihood of supporting an adult than a child. The odds that persons with family incomes over \$45,000 will provide outside support for an adult is 4 times greater than those for persons with family incomes less than \$15,000; this compares with 2 to 1 odds when the recipient is a child. Since average support payments to adults are considerably higher (by \$1,000 per recipient) than those to children, it is not surprising that financial assistance to adults more frequently comes from persons with higher family incomes. It also may be that persons in lower income categories having adult relatives or parents in need of assistance offer nonmonetary assistance, or even take them into their own households, instead of offering financial aid.

Odds of providing parental or spousal support. The last two columns in table J show the odds of being a financial provider for either a parent or spouse/ex-spouse living outside the household. The overall odds of providing financial support for a parent are very low (1 in 208). Despite these odds, differences are still noted in the likelihood of providing financial assistance to a parent. Persons most likely to be parental providers are men and middle aged persons, rather than women or the very young or very old. In addition, persons in families with incomes of \$45,000 and over are 3 times more likely to be financially supporting their parents than are persons in families with incomes under \$15,000.

males providing for their children relative to females is only partly explained by the greater number of men with children living in another household.

Table J. Odds of Providing Financial Support for a Person Living Outside the Provider's Household

Category	All persons	Type of person supported			
		Children	All adults	Parents	Spouse or ex-spouse ¹
Overall odds of providing support ²	1: 26	1: 39	1: 73	1: 208	1: 42
Relative odds of providing support ³ :					
Male vs. Female.....	6: 1	11: 1	3: 1	2: 1	10: 1
Separated/divorced vs.—					
Single/widowed.....	6: 1	9: 1	4: 1	1: 1	(X)
Married, spouse present.....	5: 1	6: 1	4: 1	1: 1	(X)
Married, spouse absent vs.—					
Separated.....	(X)	(X)	(X)	(X)	5: 1
Divorced.....	(X)	(X)	(X)	(X)	11: 1
Interaction term (Marital*Sex):					
Male--sep/div. vs. male--single/wid.....	3: 1	4: 1	2: 1	(X)	(X)
25 to 44 years vs. 65 years and over.....	2: 1	31: 1	1: 2	2: 1	1: 2
College, 1 or more years vs. less than high school.....	1: 1	1: 1	1: 1	1: 1	1: 1
Family income \$45,000+ vs. < \$15,000.....	2: 1	2: 1	4: 1	3: 1	8: 1

X Term not included in model.

¹Universe limited to persons separated, divorced, or married spouse absent, at time of the interview.

²Observed odds based on frequency of reporting on being a provider for the total population 18 years and over.

³Relative odds derived from log-linear regression including all of the above variables plus the marital status*sex interaction term. Odds terms refer to relative odds of one category in a variable being more likely to be a provider than another category.

Source: Relative odds derived from log-linear regression in table E-1.

Although this study shows that in general providing financial support for parents is not a common requirement now, we can expect the odds to increase as the elderly population becomes an increasing share of the adult population.

The final set of provider odds, for the support of a spouse or ex-spouse, can be shown for only a subset of the population; the data from this particular SIPP supplement cannot identify all persons with separated or ex-spouses who are potential recipients of financial assistance. In order to evaluate reasonably well the likelihood of providing spousal support, the universe selected for analysis consisted of currently separated (including married, spouse absent) and divorced persons.

Among the estimated 18.9 million persons in this population, only 442,000 (derived from table 2) reported providing financial support to an absent or ex-spouse. For this group, the overall odds of being a provider were 1 to 42. Men were 10 times more likely to be providers than females, as were persons with incomes of \$45,000 and over versus persons with family incomes under \$15,000.

The log-linear regression analysis also suggests that persons currently married but temporarily absent from their spouses are more likely than either separated or divorced persons to be financial providers. Several reasons can be cited to account for this finding. It

seems reasonable that temporarily separated spouses—who have not suffered the ill-feelings accompanying a marital breakup—would be more obliging in providing financial assistance to each other. In fact, the presumption is that these families are still intact.

Secondly, persons currently divorced could have been divorced for many years and may be relieved of all financial responsibilities for spousal support, whereas recently separated persons may be under court order to provide financial assistance. Finally, the ex-spouses of currently divorced persons may have subsequently remarried, thereby releasing the former spouse of any financial obligations.

SOME PROVIDER PROTOTYPES

To show more clearly how these odds can be interpreted in real life, composite profiles of individuals at various stages of the life cycle are shown in table K to illustrate their expected odds of providing support for either children, adults, or parents. These odds are based on log-linear models previously described; they illustrate the likelihood of being a provider among members of four prototype populations. Because the odds computations in table K reflect the effects of *all* the characteristics that go into the prototype, not just the effects of a single variable, they provide the more complete picture of a complex, real-life situation than would a simple statistic examining the individual effect of each specific variable.

Youth. Representing this group would be a young single male, 18 to 24 years old, who is a high school graduate and whose income is under \$15,000 per year. In 1985, an estimated 900,000 men fit this description based on this survey. The chances of any one of these youth providing financial support to someone living outside his household are very small, only about 1 in 200. The reasons are obvious: young people starting out in life have limited financial resources available to them, which restricts their ability to be a provider; they are at a stage in life when their parents are probably not yet old enough to require assistance; and they have yet to begin their own families or households, with all the financial obligations that entails.

Young adulthood. Numbering almost three-quarters of a million are men 25 to 44 years old, currently separated or divorced from their wives, having some college education, and with incomes between \$15,000 and \$29,999. This is the Baby-Boom generation, one-half of whose first marriages are predicted to end in divorce.¹¹ The odds that men with all these characteristics will provide financial support to someone outside their homes are 1 to 2; these odds reflect not only their current marital situations but their age, education, and modest incomes. Moreover, only a small proportion of the parents of this young adult group are aged, and the odds that 25- to 44-year-old sons with the above characteristics are supporting them are correspondingly slight, only 1 to 138.

Maturity. Typifying this segment of the population is the married man with a college education and a family income over \$45,000. About 3.2 million men fit this description; they are the fathers of the Baby Boom

children. While the odds that these fathers will be providers for children (only 1 to 33) are not nearly as high as for the previous group of young adults, they are now beginning to take more responsibility for providing assistance to aging parents.

Old age. The majority of persons 65 years old and over are women. Most women 65 years and over have not completed high school, and about two-thirds of them have family incomes under \$15,000; many (3.4 million) are low income, elderly widows. With these characteristics they are unlikely providers: for every woman in the group who is a provider, 276 are not. More likely they are to be found in the pool of recipients being helped by their children or other relatives.

In general, these profiles present a kaleidoscope of changing providers and recipients as each group passes through various stages in life, from the young man with few present obligations, through all the provider years of young adulthood and maturity, to old age, when providership again becomes unlikely; we see support shift from young children on the part of 25- to 44-year-old providers, to assistance to adults and parents by middle- and older-aged providers.

As the 21st century approaches and the huge Baby Boom cohorts age, we can expect large changes in the numbers in each age group: young adult and middle-aged supporting groups will decline as a proportion of all adults and the dependent aged will become larger. How today's dependent children will fare in future networks will remain unclear until we know more about how many children they will have and the economic circumstances they will experience.

DECIDING HOW MUCH—DETERMINANTS OF SUPPORT PAYMENTS

Having examined who is likely to be a provider of financial support, a similar analysis of the factors associated with the amount of financial assistance is presented in table L. As with characteristics of providers,

¹¹Arthur J. Norton and Jeanne E. Moorman, "Current Trends in Marriage and Divorce Among American Women," *Journal of Marriage and the Family*, Vol. 49 (1987), pp. 3-14.

Table K. Illustrative Examples of Odds of Being a Provider for Selected Population Groups

Characteristic	Youth	Young adulthood	Maturity	Old age
Age (years)	18-24	25-44	45-64	65+
Sex	Male	Male	Male	Female
Marital status	Single	Separated/divorced	Currently married	Widowed
Education	High school	College, 1+ years	College, 1+ years	Less than high school
Family income	< \$15,000	\$15,000-\$29,999	\$45,000+	< \$15,000
Odds of providing for—				
Any recipient	1: 196	1: 2	1: 15	1: 276
Children	1: 230	1: 2	1: 33	1: 7,332
Adults	1: 993	1: 22	1: 30	1: 236
Parents	1: 2,473	1: 138	1: 77	1: 1,088
Estimated number of persons with characteristics (thous.)	919	728	3,229	3,430

Note: Numbers of persons in illustrative population groups are derived from the SIPP survey estimates.
Source: Odds computed from the loglinear regressions in table E-1. See appendix E for explanation of the procedure.

the level of support is evaluated using multivariate regression analyses where the level of support is regressed on demographic and economic characteristics of the providers.

The analysis shows that the amount of financial assistance is related to the provider's ability to pay (family income, current marital status) and to the recipient's needs (type of recipient, number being supported). The provider's age, race, and sex were also included as demographic controls in the models. Further, since financial assistance depends in large part on the type of recipient, and since providers generally assist only one type of recipient, assistance is disaggregated to show that paid to children, parents, and spouses or ex-spouses.

The results in table L show that the characteristics of providers that are significantly related to the level of payments are consistent with characteristics selective of providers noted earlier. The results for the total payments regression indicate that whites, males, separated/divorced persons and persons with higher educational attainment provided higher amounts of support. Not surprisingly, family income was positively related to the level of support. Specifically, a marginal 1 percent increase in the total family income of the provider

resulted in a 0.4-percent increase in annual payments. The table also shows that payment levels increase with the number of persons being supported. In contrast to the log-linear analysis where we examined the likelihood of being a provider, the age of the provider did not have a significant effect on the level of assistance.

Similar results are found when the amount of financial assistance to children is examined. The economic and demographic groups most likely to have children in need of assistance are also the groups associated with relatively high child support payments, namely, men with absent children and persons with marital disruptions. Financial support to children increases with the age of the provider, but decreases for the very old. A possible explanation for this curvilinear effect of age on the amount of child support is that the oldest providers have older children, who may be in need of less support.

When payments to adults are examined, the results differ in several respects from results when all payments were considered. In determining the amount of financial assistance to parents, demographic and social characteristics in the model were not statistically significant. Family income was the only consistently significant term positively related to the amount of support for either parents or spouses. This suggests that, since assistance for a parent is likely to be voluntary, the provider's

Table L. Regression Results for Amount of Financial Assistance Provided

(Dependent variable is the logarithm of the amount of financial assistance)

Variable	All recipients	Children	Parents	Spouses or ex-spouses
Age	0.018 (0.019)	0.102** (0.029)	0.075 (0.078)	-0.076 (0.065)
Age squared	-0.00009 (0.0002)	-0.001** (0.0003)	-0.0009 (0.0008)	0.0009 (0.0006)
Race (White=1; All other=0)	0.271** (0.105)	0.221** (0.111)	0.091 (0.329)	0.726 (0.609)
Years of school completed	0.043** (0.014)	0.032* (0.017)	0.050 (0.040)	0.097** (0.049)
Sex (Male=1; Female=0)	0.507** (0.109)	0.521** (0.157)	0.247 (0.267)	0.614 (0.493)
Marital status (Sep/div=1; Other=0)	0.430** (0.082)	0.267** (0.085)	0.105 (0.450)	(X)
Type of spouse (Spouse=1; Ex-spouse=0)	(X)	(X)	(X)	0.489* (0.306)
Number of persons supported	0.263** (0.045)	(X)	-0.121 (0.172)	-0.120 (0.187)
Number of children supported	(X)	0.248** (0.045)	(X)	(X)
Supports children and adults (Yes=1; No=0)	0.554** (0.176)	0.225 (0.149)	-0.434 (0.960)	-0.471 (0.476)
Log of family income	0.393** (0.053)	0.413** (0.058)	0.324** (0.158)	0.454** (0.209)
Constant	0.986 (0.593)	-0.427 (0.733)	1.317 (2.197)	1.802 (2.370)
Number of cases (unweighted)	1,190	818	156	117
R-squared	0.29	0.29	0.13	0.31

X Term not included in regression.

* Statistically significant at the 90-percent confidence level.

** Statistically significant at the 95-percent confidence level.

Note: Cases were first weighted to preserve sampling frame but then divided by the average weight of providers in the sample to estimate regression coefficients and standard errors. Standard errors were adjusted to compensate for survey design effects. Regression coefficients are reported for each variable and the standard error coefficients are shown in parenthesis.

ability to pay becomes the most more important factor in determining the amount of the payment.

Family income is also significant and positively related to the amount of financial support for separated or former spouses. In addition, the educational level of the provider and the type of spouse supported (separated spouse versus an ex-spouse) were significant, the latter variable reflecting the higher initial costs incurred during a recent marital dissolution, rather than support payments for former spouses divorced long ago.

CONCLUSION

This report introduces a new data set from the SIPP on the presence and prevalence of nonpublic financial networks among U.S. households. The results indicate that the likelihood of providing and receiving financial assistance is determined by the lifecycle status of both providers and recipients, while the amount of payment is more importantly determined by the financial resources

of the providers. Thus, the study reveals that the most frequent causes for financial need among absent household members are marital disruption and the aging process; it also suggests that families vary more in their abilities to pay than in their reasons for supporting outside members.

While information on the importance of outside support to the families and individuals receiving it is limited, the survey does show that child support makes up 11 percent of the annual family income of women receiving this type of financial support. Information on the portion of total income that outside support payments contributed to other individuals and family units was not available. Missing also are data on the prevalence of nonfinancial assistance, such as help in performing basic activities and daily chores. Only a study which probes both sides of the support network, assessing and linking providers and recipients, can provide data that will permit evaluation of the full role of informal support networks in contemporary American society.