

저자 (Authors)	Cheong-Seok Kim, Yoo-Jean Song
출처 (Source)	<a href="#">한국사회학 47(3)</a> , 2013.6, 77-89(13 pages) <a href="#">Korean Journal of Sociology 47(3)</a> , 2013.6, 77-89(13 pages)
발행처 (Publisher)	<a href="#">한국사회학회</a> The Korean Sociological Association
URL	<a href="http://www.dbpia.co.kr/journal/articleDetail?nodeId=NODE02197057">http://www.dbpia.co.kr/journal/articleDetail?nodeId=NODE02197057</a>
APA Style	Cheong-Seok Kim, Yoo-Jean Song (2013). Intergenerational Coresidence as a Family Strategy in Economic Crisis. <a href="#">한국사회학</a> , 47(3), 77-89
이용정보 (Accessed)	동국대학교 175.123.***.116 2020/07/15 14:48 (KST)

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# Intergenerational Coresidence as a Family Strategy in Economic Crisis\*

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*This study focuses on whether and how the nation-wide economic crisis would affect the propensity of intergenerational coresidence. It is hypothesized that family members of different generations would utilize their resources in the face of tremendous economic hardship. In such process, living arrangement may appear as one of realistic strategy. The analysis, based on the pooled data set from elderly surveys in 1994 and 1998 in Korea, reveals that the elderly with more economic resources are less likely to live with children. However, the positive effect of economic resources of the elderly on coresidence is much larger in 1998 than in 1994. Such result suggests that economically affluent elderly parents may choose coresidence to help their children who may have lost jobs or may be at the risk of unemployment. This finding provides a different angle from which living arrangement in later life should be approached.*

**Keywords:** family strategy, intergenerational coresidence, intergenerational support

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\* The author thanks three anonymous reviewers of this journal for careful reading and valuable and penetrative comments. This research was granted by NRF-2010-330-B00138 in Korea. Direct all correspondence to Yoo-Jean Song, Department of Sociology, Dong-A University, Bumin-Dong, Seo-Ku, Busan, Korea (Email: yjsong28@dau.ac.kr; Telephone: 82-51-200-8629).

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## INTRODUCTION

Over the last decades, the proportion of elderly living apart from their children has increased in Korea as well as other Asian countries. This trend, due to its implication to the well-being of the elderly, has drawn much attention of researchers and policy-makers (Hermalin 2000). Correspondingly, an increasing number of studies have investigated patterns and determinants of living arrangements in old age (Chen 2005; Da Vanzo and Chan 1994; Han and Yoon 2000; Hermalin et al. 2005; Sereny 2011; Shah et al. 2002; Smits et al. 2010; Takagi and Silverstein 2011; Tan 2002; Yasuda et al. 2011). Most of these have shared the view that a particular living arrangement of the elderly is a function of preferences actualized under a specific set of demographic and socioeconomic resources and constraints. That is, intergenerational coresidence is not simply a result of filial piety or the need of the elderly but is often conditional and negotiated arrangement based on the resources and needs of each generation. In this view, the elderly person is not a passive individual who needs assistances from adult children but is an individual who makes an effort to achieve an independent living utilizing his or her resources.

The present study attempts to verify that the choice of elderly for a particular type of living arrangements may be affected by the needs and resources of their children. In other words, the living arrangement of the elderly cannot be fully explained as the result of their own needs and choice. When the adult children are facing or experiencing severe economic crisis such as unemployment, the elderly parents (if they can afford) would consider coresidence or actually live with them. Through their coresidence, the elderly parents would help to relieve economic distress that was put on the shoulder of their children. In this case, intergenerational coresidence would be an outcome of altruistic consideration of the elderly. Such coresidence can be understood as a family survival strategy in the sense that the members who are currently or expected to live apart would live together in the face of economic hardship.

Korea presents a valuable setting to examine this issue. It has been well documented that the actual living arrangements as well as preference of the elderly have shifted from intergenerational coresidence to independent living (Kim 2004). In the meanwhile, the nationwide economic crisis in 1997 brought about mass unemployment whereby many adults had lost their jobs. Without a strong social safety network, the unemployed and their families had to rely on their informal network (i.e. parents and siblings, friends and relatives) to survive. Those who could not get even such informal support had to go through financial and familial breakdown. In such an economic crisis, the elderly parents with economic resources would give up or postpone achieving independent living. Instead, they may decide to live with their children to help them to stand on.

## SETTINGS

Historically in Korea as well as in other East Asian countries, the normative and practical residence pattern in old age has been the coresidence of aged parents with married children, particularly the eldest son and his family. It has been generally explained by the Confucian ideal of filial piety, mandating adult children repay the parent's earlier sacrifices by taking care of them when the parents become old (Takagi and Silverstein 2006). The lack of social welfare system for the elderly has been presented a part of reasons for the prevalence of intergenerational coresidence (Sereny 2011; Sung 1990). These explanations presume that intergenerational coresidence provides unidirectional assistance from adult children to the elderly parents and the elderly are those who are in need of support and assistance because of their low level of education and limited financial resources.

Changes in actual living arrangement and preferences of the elderly in Korea and in other East Asian countries challenge preexisting perspectives about the elderly described in the above. According to an analysis of sample data set from Population and Housing Census from 1980 to 2000 (Kim 2004), the proportion of elderly living without child rose from 19.5% in 1980 to 50.9% in 2000. This proportion continuously increased to 68.6% in 2010 (KSO 2012). Along with the actual residence pattern of the elderly, preferred living arrangement has shifted from coresidence with the children to separate residence. For instance, the 1994 nationwide survey on the elderly reports that 46.4% of the elderly aged 60 and above expressed their wishes to live with children (Rhee et al. 1994). However, in the 2004 nationwide survey on the elderly, only 26.6% of those aged 65 and over thought that coresidence is necessary in old age, the similar proportion was maintained thereafter (Jung 2004). Similar trends are observed in Japan, Taiwan, and China (Takagi and Silverstein 2011; Yasuda et al. 2011).

Despite changes in actual residence pattern and preference of the elderly, cultural norms with respect to family responsibility in the absence of well-developed social systems for the elderly have persisted in Korea. Therefore, the family continues to be the primary social institution for financial, physical, and emotional support of the elderly in contemporary Korea (Choi 1975; De Vos and Lee 1993; Hashimoto, Kendig and Coppard 1992; Kim et al. 1996; Rhee et al. 1989; Rhee et al. 1994; Suh 1992; Sung 1991). In this line of milieu, the increase of elderly living apart from their children is viewed with a massive negative impact on the well being of the elderly.

Another approach, emphasizing the importance of changing attitudes among the elderly toward independent living in old age, suggests that increase in separate residence is the choice of elderly who can afford independent living. Also, in recent years, many scholars point out mutual exchange of support between adult children and elderly parents (Park et al. 2005). Some argue that adult children's living with parents resulted from their own needs such as

childcare, housing, and low income (Chen 2005; Logan, Bian and Bian 1998; Pimental and Liu 2004; Smits et al. 2010; Zhang 2004).

The seemingly contrasting two views can be reconciled in the context of life course, as Kim and Rhee (1999; 2000) suggested: While the elderly parents are relatively young, in good health and financially secure, they may prefer and actually live independent of their children. However, as they become frail and lose a spouse, they may want to join their children. It implies that the living arrangements of the elderly should not be considered as a fixed one but a flexible one over individual and familial time (Han and Yoon 2000). Furthermore, coresidence of the elderly parents with adult children should not be understood as forming from the ageing parent's needs or providing one-sided support from adult children.

The national financial crisis in 1997, so called "IMF economic crisis" has exerted tremendous, detrimental impact on the stability of family (Chung 2001; Kim and Finch 2002; Kwon et al. 2003). Much concern has been expressed about family break-up through the massive unemployment. Suicide of family, abandonment of young children and elderly parents, divorce and family violence were reported as indicators of family instability increased by economic insecurity. The impact of the economic crisis on family has been well documented; fertility has further declined over the period of economic crisis (Abernethy and Penalzoza 2002; Kim 2007); perception of gender role and work outside home among the married women in middle class has changed (Chung 2001; Kim and Finch 2002; Lim 2000).

While the IMF economic crisis hit the overall families, its impact and family responses do not appear uniform. For instance, the strong solidarity of family can serve as resources to overcome the consequence of unemployment of household head (Lim and Ahn 2000). The environmental change represented by the IMF economic crisis would enhance the necessity of family strategy to survive. One of such strategy could be intergenerational coresidence which saves the costs of living for unemployed adult children. Kim and Finch(2002) described several instances they interviewed right after the IMF economic crisis in Korea, whole family of an adult child moving in parent's house to accommodate daily living after unemployment. However, whether or not and how intergenerational coresidence was used as a family strategy in economic crisis was not examined by using empirical data. Therefore, this study attempts to fill the gap.

## HYPOTHESES

The conceptual framework in this study is guided by two presumptions. One presumption, building on the previous studies (Chen and Chen 2012; Da Vanzo and Chan 1994; De Vos and Lee 1993; Eu 1992; Kim and Rhee 1997; 1999; 2000; Martin 1989; Sereny 2011; Yoo 1996), is separate residence is considered to be desired and achieved by the elderly parents with more

resources. As illustrated above, the choice of elderly parents regarding living arrangement can differ by their needs and resources depending on their life course. Although recognizing that the young elderly are not homogeneous, young elderly parents are assumed to have relatively more resources but fewer needs, compared to their counterparts. Therefore, this study limits its analysis to those aged 65-79 in order to select relatively young elderly with better health conditions. Then it focuses on whether and how the various resources of elderly parents would affect the current living arrangements.

Another presumption, which directs the main theme of the present study, is about the consequence of the IMF economic crisis. In order to explore the effect of the IMF economic crisis, this study compares living arrangement before and after the economic crisis relying on data from 1994 and 1998.

In order to examine the effect of the IMF economic crisis on living arrangement of the elderly, this paper presents three hypotheses. Despite decreasing trend of intergenerational coresidence, it is generally found more prevalent in urban areas than in rural areas due to high cost of living. Koo (2002) shows that the economic crisis exerts severe negative effects on the paid workers in urban area and on those who are in 40-50s with high school educational attainment. Therefore, the impact of economic crisis would be more apparent and stronger in urban areas where paid worker are concentrated. As a result, a majority of working or middle class in urban areas may experience family dissolution in economic crisis, which may lead to the increase in separate residence of their elderly parents who previously lived together.

However, family strategy in the face of economic crisis can differ according to their resources. The elderly parents without sufficient resources will split from their children if they previously lived with adult children to alleviate the burden on their children or maintain the separate residence. By contrast, the elderly parents with resources who prefer independent living would consider living with their children to help them out of the crisis.

In economic crisis, the traditional norms of coresidence with son would become weaker. The elderly parents may live with their daughters in case their helps are needed (or vice versa). Given the short period of time that the present study compared, 1994-1998, however, it is not expected that there would be significant changes in norms of coresidence with a son although coresidence with daughter has been increasing. The followings are summarized hypotheses involving differences by time.

Hypothesis 1. While the elderly in urban areas are more likely to live with their children, the negative effect of urban residence would be larger in 1998 than in 1994.

Hypothesis 2. While the elderly with economic resources are less likely to live with their children, the positive effect of economic resource would be stronger in 1998 than in 1994.

Hypothesis 3. While the elderly without a son alive are less likely to live with their children, the negative effect of having no son would be smaller in 1998 than in 1994.

## DATA

The data for this study comes from the Survey on the Living Status of the Korean Elderly and the Survey on the Living Status and Welfare Needs of the Korean Elderly conducted by the Korea Institute for Health and Social Affairs (KIHASA) in 1994 and 1998 respectively. The analysis is based on pooled data set of 3,138 persons aged 65-79, 1,171 persons from 1994 survey and 1,967 persons from 1998 survey. These cases do not include childless elderly, since living with children is not an option for them and the number of cases is negligible. It also excludes the oldest old who are over 80. Region is divided into urban versus rural, in which 1994 data using city(Si) versus county(Gun) and 1998 data using town(Dong) versus sub-country(Eup-Meon).

Table 1 presents the definitions and means of the variables by the survey year. While most variables are clearly defined, variable for economic condition requires additional explanation. As shown in Table 1, economic conditions are assessed through various income sources using a set of dummy variables: (1) income from work, (2) pension and other private sources and (3) public or social assistance. This measure is to identify whether the elderly would have sufficient economic resources to help their children. Here, earned income alone is hard to believe that the elderly are economically better off, since work in old age may be out of necessity. Pension and other private sources include public or private pension, savings, and interests and can indicate economic affluence of the elderly parents. Public or social assistance is provided for those below or near poverty. Thus, the elderly with economic resources refer to those with pension and other private sources of income.

According to Table 1, substantial differences between 1994 and 1998 are found for some variables. First, the proportion of living with children in 1994 is 52.5%, but it decreases to 46.5% in 1998. This reflects the trend of rapid change in living arrangement among the elderly. There is also found that education level in 1998 is somewhat higher. This is because younger cohorts entered into elderly population. The most striking difference between years is found for the proportion living in urban areas. The sharp rise in urban residents would be an outcome of geographical expansion of cities between 1994 and 1998. Also, the proportion having pensions and other private sources has somewhat increased, as there have been more pensioners over time. Other than these, there seems to be no substantial difference between 1994 and 1998.

It should be noted that the health status of the elderly is not included in the analysis, despite its salience in explaining living arrangements. There are two reasons to omit health status. First, there seems to be a comparability problem of health status measurement (i.e. ADL)

**Table 1.** Definitions and means of variables used in the empirical analysis.

Variables	Definition	Mean/proportion		
		Both (3,138)	1994 (1,171)	1998 (1,967)
Year				
<i>Dependent Variable</i>				
Coresidence	1 if the respondent lives with a child; else 0	48.7%	52.5%	46.5%
<i>Background Variables</i>				
Age	Age in single years	70.5	70.4	70.6
Male	1 if the respondent is male; else 0	38.9%	40.3	38.2
Education	1 illiterate/no formal education	53.7%	62.8%	48.2%
	2 attended primary school	30.0%	25.8%	32.4%
	3 attended junior high school	6.9%	5.2%	8.0%
	4 attended high school	5.5%	3.3%	6.8%
	5 attended vocational college and above	3.9%	2.9%	4.6%
Urban residence	1 if the respondent lives in urban area; else 0	69.6%	56.8%	77.2%
<i>Availability of Spouse &amp; Children</i>				
Currently married	1 if the respondent is currently married; else (widowed, divorced or separated) 0.	53.8%	52.3%	54.6%
Number of children	Number of children alive at the time of survey	4.7	4.6	4.7
Absence of a living son	1 if the respondent does not have a living son; else 0	4.6%	5.4%	4.1%
<i>Economic Condition</i>				
Income from work	1 if the respondent or his/her spouse earns income from work; else 0	36.1%	35.9%	36.2%
Pension and private source	1 if the respondent or his/her spouse has pension or interest from saving; else 0	17.2%	13.5%	19.4%
Public or social assistance	1 if the respondent or his/her spouse receives public or social assistance; else 0	5.7%	4.0%	6.7%

Note | Figures in ( ) refer to number of cases.

between the surveys, according to preliminary analysis. It is believed that, to some extent, the variances or effect of health status of the elderly are controlled by limiting the analysis to relatively young elderly parents. Second, given the focus on coresidence as a family strategy in economic crisis, the health status of the elderly is not considered as exerting a vital impact.

## ANALYSIS

Analysis is based on data weighted to more closely represent the elderly population for a given year. The results of the logistic models are presented in Table 2. The logistic regression in this



**Table 2.** Results of logistic regression analysis model of coresidence (weighted n=3,138).

	Model 1		Model 2		Model 3		Model 4	
	b	exp(b)	b	exp(b)	b	exp(b)	b	exp(b)
Constant	1.248 *	3.482	1.187	3.278	1.130	3.096	1.287 *	3.623
Year 1998(vs. 1994)	-0.300 ***	0.741	-0.005	0.995	-0.023	0.978	-0.142	0.868
Urban (vs. Rural)	0.593 ***	1.809	0.830 ***	2.294	0.853 ***	2.348	0.902 ***	2.465
Age	-0.010	0.990	-0.011	0.989	-0.010	0.990	-0.011	0.989
Male	0.218 **	1.244	0.220 **	1.246	0.214 **	1.239	0.231 **	1.260
Education level	-0.111 **	0.895	-0.113 ***	0.893	-0.113 ***	0.893	-0.129 ***	0.879
Married	-0.679 ***	0.507	-0.679 ***	0.507	-0.677 ***	0.508	-0.678 ***	0.508
Number of children	0.058 ***	1.060	0.057 **	1.058	0.056 **	1.057	0.056 **	1.058
Absence of a son	-0.967 ***	0.380	-0.987 ***	0.373	-1.485 ***	0.226	-1.477 ***	0.228
Work income	-1.098 ***	0.334	-1.103 ***	0.332	-1.101 ***	0.332	-1.118 ***	0.327
Pension and other sources	-0.672 ***	0.511	-0.668 ***	0.513	-0.667 ***	0.513	-1.345 ***	0.261
Public/social assistance	-0.834 ***	0.434	-0.821 ***	0.440	-0.841 ***	0.431	-1.197 ***	0.302
Urban*year 1998	-----	-----	-0.443 **	0.642	-0.473 ***	0.623	-0.542 ***	0.582
Absence of a son* year 1998	-----	-----	-----	-----	0.852 **	2.343	0.822 **	2.275
Work income*year 1998	-----	-----	-----	-----	-----	-----	-0.003	0.997
Pension and other sources* year 1998	-----	-----	-----	-----	-----	-----	0.966 ***	2.627
Public/social assistance* year 1998	-----	-----	-----	-----	-----	-----	0.470	1.600
$\chi^2$ & d.f.	493.399	11	499.753	12	504.224	13	522.814	16
$\Delta\chi^2$ & $\Delta$ df from previous model	-----	--	6.354	1	4.472	1	18.590	3

analysis refers to log-odds of living with children against living apart from children. The columns of coefficients indicate the effects of the explanatory variables on the logistic regression, while the columns of exponentiated coefficients show their effects on odds. The models presented in Table 2 contain the four nested models, in which the latter one expands the previous one. The time differential in the effect of place of residence, absence of a son, and economic resources is included and tested in a form of interaction items as in Model 2 to Model 4. The statistical significance of added interaction effect would be conducted based on nested model comparison as well as their individual statistics.

Model 1 includes the variables which have been widely used to examine living arrangements as well as the survey year. According to this model, after controlling for all the variables considered, the year has significant effect on the coresidence: other things being

equal, the likelihood of coresidence among the elderly is much smaller in 1998 than in 1994 ( $b = -0.300$ ). It reflects general trend of decreases in intergenerational coresidence. The likelihood of coresidence is different by various variables of the elderly as found in many previous studies. For instance, urban residents tend to live with their children compared to those who live in rural areas. The likelihood of coresidence is smaller as education and economic affluence increase. Interestingly, those who have public and social assistance are also less likely to live with their children. Those who are married and have no sons are less likely to live with children than their counterparts. The only variable without significance is age of the elderly which constrained under age of 80. Different sample characteristics described in the Table 1 may be partly attributed to the different samples in two survey data. However, considering the same sampling methods are used to minimize incomparability of survey data carried out every four years, it can be explained by the effect of economic crisis.

Model 2 expands Model 1 by adding interaction item of urban residence and year. Comparison of these two models based on chi-square difference given the change of degree of freedom ( $\Delta\chi^2 = 6.354$ ;  $\Delta df = 1$ ) suggests that the effect of place of residence differ by the year. The corresponding coefficient ( $b = -0.443$ ) indicates that the positive effect of urban residence on coresidence is significantly smaller in 1998 than in 1994. It may reflect overall patterns, either experiencing family dissolution or splitting living arrangement to alleviate burden. Model 3 adds the interaction of absence of a son and the year to Model 2. This model reveals that while the absence of a son has negative effect on coresidence ( $b = -1.485$ ), such effect is much smaller in 1998 than in 1994 ( $b = 0.852$ ). Such result implies that the negative effect of absence of a son on coresidence is getting smaller in 1998.

Model 4 expands Model 3 by adding the interaction of economic resources and the year. Comparison of Model 3 and Model 4 indicates that Model 4 significantly improves Model 3, suggesting the added interaction items are important overall. However, according to the individual significance level test of the items, pension and other private source is the only one with statistical significance. The result indicates that, while the elderly parents with economic resources are less likely to live with children ( $b = -1.345$ ) showing general trend of the affluent elderly. However, such negative effect is much smaller in 1998 than in 1994 ( $b = 0.966$ ). In other words, positive effects of economic affluence on coresidence become stronger in 1998 than in 1994. Although this result should be understood with caution, it can be explained that the elderly with better financial resources tend to live with their adult children in economic crisis.

All of these results lend strong supports to the hypotheses in the given study. First, while the propensity of coresidence is greater in urban areas due to its high cost of living, it diminishes in 1998, reflecting harsh impacts of the IMF economic crisis on urban area. Second, independent living is more prevalent among the elderly with economic resources. However, the relation between economic resources and independent living among the elderly at the time of

economic crisis has become smaller. As discussed earlier, the elderly parents with economic resources may choose coresidence to help their children in economic crisis. Third, having a son is generally important in deciding coresidence. However, in the economic crisis, the extent of cling to coresidence with son has declined. The elderly may choose coresidence regardless of sex of their children for family survival or to help survival of their children

## DISCUSSION

While there has been a substantial amount of interest in living arrangement of the elderly, few studies have focused how they will be affected by the environmental changes. Given the trend of diminishing intergenerational coresidence, the study raises questions on whether and how the living arrangements among the elderly could differ in the face of economic crisis and massive unemployment of young adults in Korea. It calls our attention to examine the issue of living arrangement considering social, economic, historical context of the society. In doing so, our understanding of the elderly would become more vivid.

The findings demonstrated that the living arrangement, even for the elderly, can serve as a family survival strategy in economic hardship. In this process, the elderly parents are not pictured as receiving assistance from their children, but sharing or providing their resources to the children who are in need. It reconfirms that the intergenerational relation should be approached with more balance.

However, this study has some limitations. The discrepancy of research interests, which is effects of macro environmental changes on living arrangements, and limitation of available data (i.e. individual-level and cross-sectional data) renders somewhat loose fits. Although the year variable was used as a proximate measure for economic crisis, it does not fully represent the effect of economic crisis. In addition, because of different sample and slightly different questionnaires of two survey data, direct comparisons and interpretations of results should be carried out with caution. Also, the study only utilized the information on the elderly parents, which in turn fails to clearly show circumstances of adult children. Therefore, more positive effect of the elderly parent's affluence on living together with adult children in 1998 is assumed to reflect the elderly parent's assistance to their children who go through economic hardship.

Despite the limitation, the results of this study remind us that intergenerational coresidence involves at least two generations – elderly parents and their children. This study also shows that intergenerational coresidence can be changing depending on needs and resources of each generation and works as a family strategy when facing social change. With longitudinal data or more comparable data, further studies should be carried out to examine dynamics and changes of intergenerational coresidence.

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**Submitted Apr. 22, 2013; Accepted June 4, 2013**