

**Table 01:** Descriptive Statistics for the variables used in the analysis

Numeric Control Variables	Units	2015 (N1 = 16028 )	2016 (N2 = 16369)	Whole Sample (N= N1+N2 = 32397)			
		Mean	Mean	Male (16455)	Female (15942)	Total Male and Female	
				Mean	Mean	Mean	S.D.
WORK HOURS	(in a week)	42.62	41.20	43.88	38.85	41.40	12.22
AGE	(in years)	44.11	44.72	44.45	44.39	44.42	12.94
EDUCATION	(in levels)	16.11	16.19	15.97	16.33	16.15	2.63
ANNUAL PREMIUM COST	(in \$100)	38.76	40.24	41.07	37.90	39.51	33.52
	Modalities/levels	Rel. Freq. (%)	Rel. Freq. (%)	Rel. Freq. (%)	Rel. Freq. (%)	Rel. Freq. (%)	
Inter-generational Co-residence Status	0: no	91.3	91.6	91.5	91.5	91.5	
	1: yes	8.7	8.4	8.5	8.5	8.5	
ACCESS to care despite costs	0: no	3	3.3	2.6	3.8	3.2	
	1: yes	97	96.7	97.4	96.2	96.8	
USAGE 10 times or more in 12 months	0: no	91.6	91.1	93.9	88.7	91.3	
	1: yes	8.4	8.9	6.1	11.3	8.7	
Medical EXPENDITURE in past 12 months	1: [\$0 – \$4,99]	33.9	32.4	33.6	32.7	33.1	
	2: [\$500 – \$1,999]	35.6	34.6	34.6	35.6	35.1	
	3: \$2,000 and more	30.5	33.1	31.8	31.7	31.8	
WORK STATUS	0: Not working	4.3	4.2	3.8	4.8	4.3	
	1: yes working for pay	95.7	95.8	96.2	95.2	95.7	
Worked Hours per week (Binary)	0: Part-time (< 40hours)	21	22.2	13.8	29.8	21.6	
	1: Full-time (>= 40hours)	79	77.8	86.2	70.2	78.4	
Worked Hours per week (Multinomial)	1: Less than 40 hours	21.0	22.2	13.8	29.8	21.6	
	2: [40hrs. – 80 hrs.]	77.8	76.8	84.6	69.7	77.3	
	3: more than 80 hours	1.1	1.0	1.6	0.5	1.1	
ANNUAL EARNINGS	1: \$0 - \$34,999	34.8	32.8	24.7	43.2	33.8	
	2: \$35,000 – \$64,999	35.3	35.6	35.8	35.1	35.2	
	3: 65,000 and +	29.8	31.6	39.6	21.7	30.7	
YEAR	1: 2015	100	-----	49.8	49.2	49.5	
	2: 2016	-----	100	50.2	50.8	50.5	
SEX	1: Male	51.1	50.5	100	-----	50.8	
	2: Female	48.9	49.5	-----	100	49.2	
RACE	1: White	80.8	84.7	83.8	81.7	82.8	
	2: Black	10.9	8.3	8.2	11.0	9.6	
	3: Asian	7.2	5.8	6.8	6.1	6.5	
	4: All other races	1.1	1.2	1.2	1.1	1.2	
MARITAL STATUS	1: Currently married	65.3	66.2	69.1	62.2	65.7	
	2: Previously Married	11.9	11.9	8.3	15.6	11.9	
	3: Never Married	22.9	21.9	22.6	22.2	22.4	
REGION	1: South	33.7	33.1	32.8	34.0	33.4	
	2: Northwest	16.5	17.5	16.7	17.3	17.0	
	3: Midwest	23.0	23.8	23.5	23.4	23.4	
	4: West	26.8	25.6	27.0	25.4	26.2	
PLACE OF BIRTH	1: Born in the USA	82.9	86.4	83.8	85.5	84.7	
	2: Born Outside USA	17.1	13.6	16.2	14.5	15.3	
CITIZENSHIP	1: US Citizen	94	95.2	93.8	95.4	94.6	
	2: Not US Citizen	6	4.8	6.2	4.6	5.4	
PROBLEMS PAYING MEDICAL BILLS	1: yes	12.6	12.2	11.3	13.6	12.4	
	2: No	87.4	87.8	88.7	86.4	87.6	
MEDICAL BILLS PAID OFF OVERTIME	1: Yes	27.1	26.8	25.8	28.1	26.9	
	2: No	72.9	73.2	74.2	71.9	73.1	
FLEXIBLE SPENDING ACCOUNT	1: yes have	23.4	24.3	23.4	24.3	23.8	
	2: no do not have	76.6	75.7	76.6	75.7	76.2	
PHYSICAL HEALTH STATUS	1: Excellent	33.7	32.8	33.7	32.8	33.2	
	2: Very Good	37.6	39.3	38.1	38.8	38.5	
	3: Good	23.9	23.2	23.4	23.7	23.6	
	4: Fair or Poor	4.8	4.7	4.8	4.7	4.7	
LIMITED anyway Physical, Mental, Emotional	1: Yes	3.6	4.3	3.6	4.4	4.0	
	2: no	96.4	95.7	96.4	95.6	96.0	
SINGLE SERVICE PLAN	1: Yes	54.5	58.5	55.1	58.1	56.5	
	2: no	45.5	41.5	44.9	41.9	43.5	
HOSPITAL VISIT in 12 MONTHS	1: yes	5.4	5.5	3.8	7.1	5.4	
	2: no	94.6	94.5	96.2	92.9	94.6	
HEALTH PROFESSIONAL VISIT in 2 WEEKS	1: yes	16.6	18.4	14.1	21.1	17.5	
	2: no	83.4	81.6	85.9	78.9	82.5	

**Source:** Authors' construction based on the 2015-2016 National Health Interview Surveys (NHIS)

**Table 02:** Chi-square test and Conditional Frequency Distribution for Inter-generational Co-residence Status

	Modalities/levels	Inter-Generational Co-residence						
		Females Sample		Males Sample		Pooled Sample		
		no	yes	no	yes	no	yes	Chi <sup>2</sup> Test Stat
ACCESS to care despite costs	0: no 1: yes	96.1 3.9	97.5 2.5	97.3 2.7	99.1 0.9	96.7 3.3	98.3 1.7	21.395***
USAGE 10 times or more 12 months	0: no 1: yes	88.2 11.8	94.1 5.9	93.6 6.4	96.8 3.2	91.0 9.0	95.5 4.5	64.169***
Medical EXPENDITURE in past 12 months	1: [\$0 – \$4,99] 2: [\$500 – \$1,999] 3: \$2,000 and more	33.1 35.6 31.3	27.7 35.6 36.7	34.1 34.6 31.3	27.6 35.3 37.1	33.6 35.1 31.3	27.7 35.4 36.9	52.232***
WORK STATUS	0: Not working 1: yes working for pay	4.8 95.2	4.4 95.6	3.8 96.2	3.1 96.9	4.3 95.7	3.8 96.2	1.9105
Worked Hours per week (Binary)	0: Part-time (< 40hours) 1: Full-time (>= 40hours)	28.3 71.7	45.5 54.5	11.8 88.2	34.5 65.5	19.9 80.1	39.9 60.1	594.32***
Worked Hours per weeks (Multinomial)	1: Less than 40 hours 2: [40hrs. – 80 hrs.] 3: more than 80 hours	28.3 71.2 0.5	45.5 54.1 0.4	11.8 86.5 1.7	34.5 64.6 0.9	19.9 79.0 1.1	39.9 59.4 0.6	596.64***
ANNUAL EARNINGS	1: \$0 - \$34,999 2: \$35,000 – \$64,999 3: 65,000 and +	40.6 36.5 22.9	71.9 19.8 8.3	20.7 37.0 42.2	67.1 22.1 10.8	30.5 36.8 32.7	69.5 21.0 9.6	1750.4***
YEAR	1: 2015 2: 2016	49.1 50.9	50.0 50.0	49.7 50.3	50.8 49.2	49.4 50.6	50.4 49.6	1.032
SEX	1: Male 2: Female	----- 100	----- 100	100 ----	100 ----	50.8 49.2	50.9 49.1	0.016
RACE	1: White 2: Black 3: Asian 4: All other races	82.4 10.7 5.8 1.1	74.4 14.9 9.2 1.5	84.5 8.0 6.4 1.1	76.7 9.8 11.5 2.0	83.5 8.3 6.1 1.1	75.6 12.3 10.4 1.7	122.38***
MARITAL STATUS	1: Currently married 2: Previously Married 3: Never Married	66.0 16.1 17.9	21.2 10.4 68.4	73.8 8.5 17.7	19.7 5.5 74.9	70.0 12.3 17.8	20.4 7.9 71.7	4256.3***
REGION	1: South 2: Northwest 3: Midwest 4: West	34.0 17.1 23.9 25.0	34.4 19.0 17.6 29.0	32.7 16.8 23.8 26.7	33.8 16.1 20.0 30.1	33.3 17.0 23.8 25.9	34.1 17.5 18.8 29.6	40.957***
PLACE OF BIRTH	1: Born in the USA 2: Born Outside USA	85.9 14.1	81.3 18.7	84.0 16.0	82.5 17.5	84.9 15.1	81.9 18.1	17.593***
CITIZENSHIP	1: US Citizen 2: Non US Citizen	95.5 4.5	94.3 5.7	93.6 6.4	95.1 4.9	94.6 5.4	94.7 5.3	0.075

\* indicates significance at alpha of 0.05; \*\* significance at 0.01; and \*\*\* significance at 0.001 for the chi-square test between Inter-generational co-residence status and the nominal explanatory variables in the selection process.

Source: Authors' construction based on the 2015-2016 National Health Interview Surveys (NHIS)

**Table 03:** explanatory factors of co-residency in the USA, conditional on Health Care Market and Labor Market Outcomes

Co-Residence	Given Health Care Market Outcomes			Given Labor Market Outcomes		
Variables	Female Sub-sample (n = 15942)	Male Sub-sample (n=16455)	Pooled Sample (n=32397)	Female Sub-sample (n = 15942)	Male Sub-sample (n=16455)	Pooled Sample (n=32397)
<b>CONSTANT</b>	0.561*** ( 0.141)	0.743*** (0.137)	0.652*** (0.097)	0.737*** (0.138)	0.883*** (0.883)	0.806*** (0.096)
<b>EARNINGS</b>						
2: \$35,000 – \$64,999	-0.406*** ( 0.041)	-0.614*** ( 0.042 )	-0.504*** (0.029)	-0.356*** ( 0.040 )	-0.582*** ( 0.041 )	-0.467*** (0.029)
3: 65,000 and +	-0.426*** ( 0.056 )	-0.733*** ( 0.051 )	-0.593*** (0.037)	-0.352*** ( 0.055 )	-0.675*** ( 0.051 )	-0.532*** ( 0.037 )
<b>YEAR 2016</b>	0.011 ( 0.034)	0.014 ( 0.035 )	0.012 (0.024)	0.009 (0.033)	0.020 (0.035)	0.023 (0.023)
<b>FEMALE SEX</b>	----- -----	----- -----	-0.076** (0.025)	----- -----	----- -----	-0.085*** (0.025)
<b>Race</b>						
2: Black	0.026 ( 0.051 )	0.002 ( 0.061 )	0.017 (0.039)	0.042 ( 0.050 )	0.014 ( 0.060 )	0.019 ( 0.038 )
3: Asian	0.333*** ( 0.069 )	0.533*** ( 0.067 )	0.435*** (0.048)	0.337*** ( 0.068 )	0.541*** ( 0.066 )	0.448*** ( 0.047 )
4: All other races	-0.102 ( 0.154)	0.153 ( 0.137)	0.027 (0.102)	-0.122 ( 0.150 )	0.189 ( 0.135 )	0.044 ( 0.100 )
<b>MARITAL STATUS</b>						
2: Previously Married	0.619*** ( 0.053 )	0.576*** ( 0.068 )	0.610*** (0.041)	0.563*** ( 0.052 )	0.578*** ( 0.067 )	0.584*** ( 0.041 )
3: Never Married	0.893*** ( 0.040 )	0.839*** ( 0.042 )	0.877*** (0.029)	0.864*** ( 0.039 )	0.826*** ( 0.041 )	0.856*** ( 0.029 )
<b>AGE</b>	-0.040*** ( 0.002 )	-0.042*** ( 0.002 )	-0.040*** (0.001)	-0.041*** ( 0.002 )	0.043*** ( 0.002 )	-0.042*** ( 0.001 )
<b>REGION</b>						
2: Northwest	0.219*** ( 0.050 )	0.082 ( 0.054 )	0.155*** (0.037)	0.197*** ( 0.049 )	0.062 ( 0.053 )	0.137*** ( 0.036 )
3: Midwest	-0.164*** ( 0.050 )	-0.136** ( 0.050 )	-0.152*** (0.035)	-0.153** ( 0.048 )	-0.131** ( 0.049 )	-0.145*** ( 0.034 )
4: West	0.087* ( 0.045 )	0.053 ( 0.046 )	0.069* (0.032)	0.073* ( 0.044 )	0.037 ( 0.045 )	0.056 ( 0.031 )
<b>Born Outside USA</b>	0.353*** ( 0.055 )	0.423*** ( 0.057 )	0.385*** (0.040)	0.289*** ( 0.053 )	0.394*** ( 0.056 )	0.341*** ( 0.039 )
<b>Not US Citizen</b>	-0.420*** ( 0.084 )	-0.794*** ( 0.085 )	-0.608*** (0.060)	-0.371*** ( 0.082 )	-0.765*** ( 0.083 )	-0.571*** ( 0.058 )
<b>EDUCATION LEVEL</b>	-0.044*** ( 0.007 )	-0.036*** ( 0.007 )	-0.039*** (0.005)	-0.052*** ( 0.007 )	-0.041*** ( 0.007 )	-0.045*** ( 0.005 )
<b>AIC</b>	20927.8	16319.88	37299.87	29507.91	22561.14	52164.38
<b>BIC</b>	21388.4	16782.39	37828.17	29968.51	23023.65	52675.92

\* indicates significance at alpha of 0.05; \*\* significance at 0.01; and \*\*\* significance at 0.001 for the chi-square test between Inter-generational co-residence status and the nominal explanatory variables in the selection process.

Source: Author's estimation of the selection equation in the RTPS model based on the 2015-2016 National Health Interview Surveys (NHIS)

**Table04:** Inter-generational co-residence and US health care market, and labor market outcomes across sex in 2015-2016.

	Health Care Market Outcomes			Correlation Coefficients			Sample Size
	<b>Extensive Margin</b>	<b>Intensive Margin</b>	<b>Resource Expenditure</b>	Theta01	Theta02	Theta12	(n)
	ACCESS	USAGE	(\$ Spent)				
Inter-generational Co-residence (Selection Process)	1.167*** (0.211)	-0.571** (0.168)	0.567*** (0.037)	-0.396* (-0.621; -0.184)	0.148 (-0.024; 0.298)	0.45* (0.313; 0.547)	<b>Female</b> Sub-sample ( 15942 )
	1.207*** (0.307)	0.005 (0.180)	0.742*** ( 0.038)	-0.185 (-0.467; 0.183)	-0.055 (-0.254; 0.162)	0.236* (0.030; 0.458)	<b>Male</b> Sub-sample (16455)
	1.221*** (0.185)	-0.310* (0.123)	0.697*** ( 0.035)	-0.346* (-0.559; - 0.109)	0.048 (-0.082; 0.164)	0.378* (0.279; 0.481)	<b>Pooled</b> Sample (32397)
	Labor Market Outcomes			Correlation Coefficients			Sample Size
	Work status	Full-time	(Hours Spent)	Theta01	Theta02	Theta12	(n)
Inter-generational Co-residence (Selection Process)	-0.450* (0.191)	-1.552*** (0.074)	-0.410*** (0.041)	-0.134 (-0.037; 0.254)	0.663* (0.584; 0.729)	0.077* (0.033; 0.126)	<b>Female</b> Sub-sample (15942)
	0.0004 (0.188)	-1.575*** (0.079)	-0.556*** (0.045)	-0.020 (-0.186; 0.220)	0.594* (0.518; 0.674)	0.009 (-0.058; 0.071)	<b>Male</b> Sub-sample (16455)
	-0.215 (0.138)	-1.524*** (0.055)	-0.554*** (0.030)	0.052 (-0.056; 0.213)	0.611* (0.561; 0.670)	0.048* (0.017; 0.085)	<b>Pooled</b> Sample (32397)

Numbers in parenthesis represent respectively: the standard error (s.e.) of the coefficients in the case of the outcome variables, the 95% Confidence Intervals (C.I.) in the case of the correlation coefficients, and the sample sizes (n) in the case of the various sub-samples.

\* indicates significance at alpha of 0.05; \*\* significance at 0.01; and \*\*\* significance at 0.001.

**Source:** Author's estimation of the recursive trivariate probit models based on the 2015-2016 National Health Interview Surveys (NHIS)