

# MODELLING CORRELATION MATRICES IN MULTIVARIATE DATA, WITH APPLICATION TO RECIPROCITY AND COMPLEMENTARITY OF CHILD-PARENT EXCHANGES OF SUPPORT

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We define a model for the joint distribution of multiple continuous latent variables, which includes a model for how their correlations depend on explanatory variables. This is motivated by and applied to social scientific research questions in the analysis of intergenerational help and support within families, where the correlations describe reciprocity of help between generations and complementarity of different kinds of help. We propose an MCMC procedure for estimating the model which maintains the positive definiteness of the implied correlation matrices and describe theoretical results which justify this approach and facilitate efficient implementation of it. The model is applied to data from the UK Household Longitudinal Study to analyse exchanges of practical and financial support between adult individuals and their noncoresident parents.

**1. Introduction.** Many substantive research questions lead to modelling of multivariate response data. Sometimes the focus of interest is then not just on the marginal distributions of the response variables but also on how *associations* between them depend on explanatory variables. In this paper we analyse intergenerational exchanges of family support, where correlations between different types and directions of help correspond to questions about the reciprocity and complementarity of support, and how they may depend on characteristics of the individuals and their families. Other applications where such models for correlations or covariances may be of interest include attitudes of different members of a family, interrater agreement in educational and psychological studies, and associations between different measures of health and well-being of an individual.

The methodological literature on such models for associations is much smaller than the one on models for means or variances of individual responses. Specification of a model for correlations or covariances faces a trade-off between two conflicting requirements: ease of interpretation of the model parameters and ensuring that the association matrices implied by the model are positive definite. In this paper we propose a new modelling framework where a model is specified directly for individual correlations—and is thus easily interpretable—and positive definiteness is monitored and ensured during estimation. We then use it to analyse data on exchanges of help and support between adult individuals and their parents.

In contemporary low-mortality countries, population ageing has led to an increase in the need for help and support for people with age-related functional limitations. At the same time, the need for support may also be increasing among younger people as a result of delayed transitions to adulthood, unstable employment, high cost of living, and rises in divorce and repartnering rates (Henretta, Voorhis and Soldo (2018), Lesthaeghe (2014)). With limited public resources available to meet these demands, there is a greater reliance on private

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transfers of support within families, especially between parents and their adult children. The main “currencies” of such intergenerational exchanges are time (or practical support) and money (Grundy (2005)). Another kind of intergenerational support is coresidence, but its overall rate remains low in spite of a small increase in coresidence between young adults and their parents (e.g., Stone, Berrington and Falkingham (2011)). Transfers of practical and financial support between relatives living in different households are thus the key form of family exchanges. Understanding the nature of these exchanges is important for anticipating which population subgroups may be at risk of unmet need for support or experience a reduced capacity to provide support due to changes in their circumstances.

Previous research highlights the importance of reciprocity (symmetry) in such exchanges, either contemporaneously or over the life course (Albertini, Kohli and Vogel (2007), Grundy (2005), Hogan, Eggebeen and Clogg (1993), Silverstein et al. (2002)), both as a motivating factor for providing support and because of its association with other outcomes. For example, there is evidence that overbenefitting (receiving more than giving) has negative consequences for older parents’ well-being (Davey and Eggebeen (1998)) while balanced exchanges are positively associated with parents’ mental health (Litwin (2004)). The extent of reciprocity is likely to depend on individual characteristics. In a cross-national European study, Mudrazija (2016) finds that net transfers from parents to adult children follow a similar age pattern across the majority of countries, with declining positive transfers (parents giving more than they receive) for parents aged 50-79, becoming negative from around age 80. There is also evidence from Europe (Mudrazija (2016)) and the U.S. (Hogan, Eggebeen and Clogg (1993)) that reciprocity reflects the geographical proximity of parents and children and gender differences in family roles.

Another question of interest is whether practical and financial support serve as functional substitutes or complements of each other (e.g., Mudrazija (2016)) and how their interdependence depends on individual characteristics. Among the factors that may play a role are income and geographical distance, where better-off adult children or children living at a greater distance from their parents may substitute money for time transfers to parents (e.g., Grundy (2005)). Alternatively, time and money transfers may be positively associated, with a tendency to give or to receive both or neither form of support.

Most previous substantive research has focused on the predictors of giving and receiving support rather than their associations. Many studies have considered only one direction of exchange, combined different types of exchange, or fitted separate models for different types or directions, all of which preclude the study of reciprocity or complementarity. The studies that have considered the associations have employed methods, such as modelling the difference between support given and support received, that are limited or inflexible in some way (we discuss these approaches further in Section 7.2).

A more flexible way to quantify these interrelationships is as residual correlations in a joint model, reciprocity between support given and received, and complementarity between different types of help given or received. Early examples of this are Attias-Donfut, Ogg and Wolff (2005) and Bonsang (2007) who analysed binary indicators of support using multivariate probit models. Later research has extended this joint modelling approach in different ways (Kuha, Zhang and Steele (2023), Steele and Grundy (2021), Steele et al. (2024)). No study, however, has allowed the correlations among responses to depend on covariates. This is the development on which we focus. We present a general joint modelling framework that can be used to simultaneously investigate predictors of financial and practical support given and received as well as predictors of the correlations among these different types of exchange.

We analyse cross-sectional data from the UK Household Longitudinal Study (UKHLS), which contains 16 questions (“items”) about exchanges of help on dyads formed of a survey respondent and their noncoresident parent(s). Seven of the items relate to whether or not

different kinds of practical help are given to parents (e.g., assistance with shopping) and a further seven items indicate forms of practical help received from parents. The remaining two items indicate whether financial help is given and received. The practical help items are treated as multiple binary indicators of two continuous latent variables, which are modelled jointly with latent variables taken to underlie the two indicators of financial exchanges. The data are thus “doubly multivariate” in that we aim to model the joint distribution of four latent variables, which are themselves measured by sets of multiple items. We also account for zero inflation, which arises from a high proportion of respondents who report giving or receiving none of these types of support, by including in the model two binary latent variables for the subpopulations with excess zeros.

Two previous papers have used different waves of the UKHLS data to examine questions on intergenerational exchanges of support. [Kuha, Zhang and Steele \(2023\)](#) carry out a cross-sectional analysis of tendencies to give and to receive help, treating items on practical and financial help together. [Steele et al. \(2024\)](#) consider them separately but collapse the seven items on practical help into one binary indicator; their focus is on longitudinal analysis, which requires the specification of appropriate random effects to incorporate the complex multilevel structure of these data. Both of these papers focus on models for mean levels of different types of help given and received rather than for their correlations. Here we combine and extend elements of these previous papers. Our analysis is cross-sectional. We start from the model of [Kuha, Zhang and Steele \(2023\)](#) but separating practical and financial help (as in [Steele et al. \(2024\)](#)), but without collapsing the practical help items). The residual covariance matrix of the four latent helping tendencies (for giving and receiving practical and financial help) is decomposed into their standard deviations and correlation matrix. We then introduce a model for how the residual correlations depend on predictors (covariates) and develop methods for estimating this model. This is the main focus and contribution of this paper. It allows us to answer questions not only about the predictors of the levels of different forms of support (the mean structure) but also about the predictors of their correlation structure, that is, the symmetry of exchanges (correlations between giving and receiving help) and complementarity of different forms of help (correlations between giving or receiving financial and practical help) for different population subgroups.

Methodologically, this paper contributes to the literature on modelling correlation or covariance matrices, given covariates. A key technical challenge here is that the estimated matrices should be positive definite. Broadly, two approaches may be taken to achieve this ([Pinheiro and Bates \(1996\)](#)). “Unconstrained” methods specify a model for some transformation, which ensures that the fitted matrix will be positive definite, while “constrained” methods enforce it during estimation. A disadvantage of the unconstrained approach is that the parameters of the transformation are not easily interpretable. Constrained estimation, in contrast, can use interpretable models for the covariances or correlations themselves, but it faces the challenge of how to actually implement the constraint.

We employ a two-step approach of estimation where the parameters of the measurement model of the latent variables are estimated first, followed by the model for the means and correlations of the latent variables which is the focus of substantive interest. The second step is carried out in the Bayesian framework, using a tailored MCMC algorithm. This uses a constrained approach for estimating the correlation model where the parameters sampled at each MCMC step can only be retained if they imply a positive definite correlation matrix at all relevant values of the covariates. This builds on previously proposed methods ([Barnard, McCulloch and Meng \(2000\)](#), [Wong, Carter and Kohn \(2003\)](#)), which we extend to models that include covariates for the correlations.

The UKHLS data are introduced in Section 2, and the specification of the joint model is described in Section 3. Section 4 reviews previous literature on modelling covariance and correlation matrices. Section 5 gives theoretical results that provide the basis of our estimation

of the model for the correlations, and estimation of the joint model is then described in Section 6. Results of the analysis of intergenerational exchanges of family support are discussed in Section 7, and a concluding discussion is given in Section 8. Some additional results are given in Supplementary Material (Zhang, Kuha and Steele (2024)), as explained in relevant places in the main text.

**2. Data.** We use data from the Understanding Society survey, also known as the UK Household Longitudinal Study (UKHLS; University of Essex (2019)). This is a long-standing household panel survey. We conduct a cross-sectional analysis of data from wave 9 of UKHLS, collected in 2017–19. This included the “family network” module, which collected information on exchanges of help with relatives living outside a respondent’s household.

We consider exchanges from an adult child perspective. Respondents who had at least one noncoresident parent were asked whether they “nowadays, regularly or frequently” gave each of eight types of help to their parent(s): lifts in a car, help with shopping, providing or cooking meals, help with basic personal needs (e.g., washing, ironing, or cleaning), personal affairs (such as paying bills or writing letters), decorating, gardening, house repairs, or financial help. These items are dichotomous, with the response options “Yes” and “No.” The same questions were asked about receipt of support from parents but with personal needs replaced by help with childcare. We will distinguish between financial help (measured by a single item in each direction) and practical help (measured by the remaining seven items). Where a respondent had both biological and step/adoptive parents alive, the respondents were asked to report on the ones with whom they had most contact. Although respondents were asked about giving parents a lift in their car “if they have one,” the recorded variable had no missing values for this item. We used other survey information to set this item to missing for respondents who did not have access to a car. Similarly, the childcare item was coded as missing for respondents who did not have coresident dependent children aged 16 or under. For the item on receiving lifts from parents, we do not have information on whether the parents have access to a car, so responses of “No” to this item will include also cases where they do not.

A notable finding for these data is that less than half of the respondents report that they give (44.4% of our analysis sample) or receive (38.2%) even one of these types of support. This is a feature that we will want to allow for in the modelling of the data.

We consider as covariates a range of individual and household demographic and socio-economic characteristics that aim to capture an adult child’s and their parents’ capacities to give support and their potential need for support. Most variables in the survey refer to the respondent, that is, the child in our analysis. Less information was collected on noncoresident relatives, but we also include a small set of characteristics of the parents. The following respondent characteristics were included: age, gender, whether they have a coresident partner, indicators of the presence and age of their youngest biological or adopted coresident children, the number of siblings (as a measure of both alternative sources of support for parents and competition for the receipt of parental support), whether they have a long-term illness that limits their daily activities, employment status (classified as employed or nonemployed [unemployed or economically inactive]), education (up to secondary school only or postsecondary qualifications), household tenure (home-owner or social/private renter), and household income (equivalised, adjusted for inflation using the 2019 Consumer Price Index, and log transformed). The parental characteristics included were the age of the oldest living parent and whether either parent lives alone. We also include the travel time to the nearest parent, dichotomized as one hour or less vs. more than one hour.

An important limitation of the UKHLS data, shared by other large-scale national studies with information on intergenerational exchanges, is the reliance on reports from one member of each parent-child dyad. This is due to practical obstacles with collecting data from individuals living apart from the sample members. Studies that do collect data on parents and

children from the same family include the German *pairfam* study (Huinink et al. (2011)), the Netherlands Kinship Panel Study (Mandermakers and Dykstra (2008)), the Californian Longitudinal Study of Generations (Bengtson (2001)), and several other U.S. studies (Suitor et al. (2017)). Such multiactor data are not available for the U.K. It would be possible to use UKHLS to study exchanges from the perspective of parent respondents (who would be from different families than the child respondents in our study), in effect reversing the focus of our analysis. This would allow analysis of the effects of a richer set of parental characteristics on exchanges with children but with a correspondingly smaller set of child characteristics (Steele et al. (2024)). Apart from the limited information on parents when considering exchanges from a child perspective, previous research suggests that single informant dyadic data are subject to reporting biases, with a tendency to understate help received and overstate help given (Kim et al. (2011), Shapiro (2004)). Although in a traditional dyadic design each member of the pair would thus be interviewed, our data nevertheless have a dyadic structure and can be analysed using methods for dyadic data.

The analysis sample was first restricted to the 15,825 respondents aged 18 or over who had at least one noncoresident parent but no coresident parent. We excluded respondents whose nearest parent lived or worked abroad (1830 of them), because the nature of their exchanges is likely to differ from parents based in the U.K., and also omitted 1792 respondents who had missing data on any covariate or on all the help items. The final sample size for analysis is  $n = 12,203$ . The UKHLS sample can include some respondents who are siblings to each other. However, preliminary analysis indicated that their number was very small for our analysis sample, so we ignore this feature and treat all the respondents as independent of each other. Summary statistics for the helping items and the covariates for this sample are shown in Section A of the Supplementary Material (Zhang, Kuha and Steele (2024)).

**3. Latent variable model for multivariate dyadic data.** Here we define the joint model for the data. The specification builds on that of Kuha, Zhang and Steele (2023), but with two extensions. First, tendencies to (give and receive) financial and practical help are represented by separate latent variables so that the model includes four rather than two such variables for each respondent. Second, the correlations between these variables are also modelled as functions of covariates.

Let  $(\mathbf{X}_i, \mathbf{Y}_{Gi}, \mathbf{Y}_{Ri})$  be observed data for a sample of units  $i = 1, \dots, n$ , where  $\mathbf{X}_i$  is a  $Q \times 1$  vector of covariates (including a constant 1) and  $\mathbf{Y}_{Gi} = (\mathbf{Y}_{GPI}^\top, Y_{GFi})^\top$  and  $\mathbf{Y}_{Ri} = (\mathbf{Y}_{RPI}^\top, Y_{RFi})^\top$  are  $(J + 1) \times 1$  vectors of binary indicator variables (*items*). In our application a unit is the dyad of a survey respondent and their noncoresident parent(s),  $\mathbf{Y}_{GPI} = (Y_{GPI1}, \dots, Y_{GPIJ})^\top$  are the respondent's answers to  $J = 7$  items on different types of *practical help given* to their parents,  $\mathbf{Y}_{RPI} = (Y_{RPI1}, \dots, Y_{RPIJ})^\top$  are the items on *practical help received* from the parents, and  $Y_{GFi}$  and  $Y_{RFi}$  are the single items on *financial help given* and *financial help received*, respectively. Each item is coded 1 if that kind of help is given or received and 0 if not. In other applications  $Y_{GFi}$  and  $Y_{RFi}$  could also be vectors of multiple indicators, with obvious modifications of the specifications below.

**3.1. Measurement model for the observed items.** The items in  $\mathbf{Y}_{GPI}$ ,  $\mathbf{Y}_{RPI}$ ,  $Y_{GFi}$ , and  $Y_{RFi}$  are regarded as measures of continuous latent variables  $\eta_{GPI}$ ,  $\eta_{RPI}$ ,  $\eta_{GFi}$ , and  $\eta_{RFi}$ , respectively. We interpret  $\eta_{GPI}$  and  $\eta_{RPI}$  as an individual's underlying tendencies to give and to receive practical help, respectively, and  $\eta_{GFi}$  and  $\eta_{RFi}$  as tendencies to give and receive financial help.

The data that we analyse have a large number of responses where all the items in  $\mathbf{Y}_{Gi}$  or  $\mathbf{Y}_{Ri}$  are zero (i.e., no help was given or received). The proportions of these all-zero responses may be higher than can be well-accounted for by standard latent variable models, given the

continuous latent variables alone. To allow for this multivariate zero inflation, the model also includes two binary latent class variables,  $\xi_{Gi}$  and  $\xi_{Ri}$ , for each of which one class represents individuals who are certain not to give (for  $\xi_{Gi}$ ) or receive (for  $\xi_{Ri}$ ) any kind of help. For giving help, the *measurement model* for the observed responses  $\mathbf{Y}_{Gi}$ , given the latent variables  $(\eta_{GPi}, \eta_{GFi}, \xi_{Gi})$ , is then

$$(1) \quad p(\mathbf{Y}_{Gi} = \mathbf{0} | \xi_{Gi} = 0, \eta_{GPi}, \eta_{GFi}; \boldsymbol{\phi}_G) = p(\mathbf{Y}_{Gi} = \mathbf{0} | \xi_{Gi} = 0) = 1 \quad \text{and}$$

$$(2) \quad p(\mathbf{Y}_{Gi} | \xi_{Gi} = 1, \eta_{GPi}, \eta_{GFi}; \boldsymbol{\phi}_G) = \prod_{j=1}^J p(Y_{GPij} | \xi_{Gi} = 1, \eta_{GPi}; \boldsymbol{\phi}_G) \\ \times p(Y_{GFi} | \xi_{Gi} = 1, \eta_{GFi}),$$

where  $p(\cdot|\cdot)$  denotes a conditional distribution and  $\boldsymbol{\phi}_G$  are measurement parameters. When  $\xi_{Gi} = 0$ , the respondent in dyad  $i$  is certain to answer “No” to all items related to giving help. When  $\xi_{Gi} = 1$ , the probabilities of responses to  $Y_{GPij}$  are determined by the continuous latent variable  $\eta_{GPi}$ , and the response to  $Y_{GFi}$  is determined by  $\eta_{GFi}$ . Items  $Y_{GPij}$  ( $j = 1, \dots, J$ ) are assumed to be conditionally independent of each other, given  $\eta_{GPi}$ . If any items in  $\mathbf{Y}_{Gi}$  are missing for respondent  $i$ , they are omitted from the product in (2). The measurement models for the individual items are specified as

$$(3) \quad p(Y_{GPij} = 1 | \xi_{Gi} = 1, \eta_{GPi}; \boldsymbol{\phi}_G) = \Phi(\tau_{GPj} + \lambda_{GPj}\eta_{GPi}) \quad \text{for } j = 1, \dots, J, \quad \text{and}$$

$$(4) \quad p(Y_{GFi} = 1 | \xi_{Gi} = 1, \eta_{GFi}) = \mathbb{1}(\eta_{GFi} > 0),$$

where  $\Phi(\cdot)$  is the cumulative distribution function of the standard normal distribution,  $\mathbb{1}(\cdot)$  is the indicator function,  $\tau_{GPj}$  and  $\lambda_{GPj}$  are parameters, and we fix  $\tau_{GP1} = 0$  and  $\lambda_{GP1} = 1$  for identification of the scale of  $\eta_{GPi}$ . Here (3) is a standard latent-variable (item response theory) model for binary items, with probit measurement models, and (4), combined with the normal distribution of  $\eta_{GFi}$  defined below, is a latent-variable formulation of a probit model for the single item  $Y_{GFi}$ . Thus,  $\boldsymbol{\phi}_G = (\tau_{GP2}, \dots, \tau_{GPJ}, \lambda_{GP2}, \dots, \lambda_{GPJ})^T$ . The measurement model for receiving help  $\mathbf{Y}_{Ri}$ , given  $(\eta_{RPi}, \eta_{RFi}, \xi_{Ri})$ , is defined analogously to (3)–(4), with parameters  $\boldsymbol{\phi}_R$ , and  $\mathbf{Y}_{Gi}$ , and  $\mathbf{Y}_{Ri}$  are assumed to be conditionally independent of each other, given the latent variables. Let  $\boldsymbol{\phi} = (\boldsymbol{\phi}_G^T, \boldsymbol{\phi}_R^T)^T$ .

3.2. *Structural model for the latent variables given covariates.* Let  $\boldsymbol{\eta}_i = (\eta_{GPi}, \eta_{RPi}, \eta_{GFi}, \eta_{RFi})^T$  and  $\boldsymbol{\xi}_i = (\xi_{Gi}, \xi_{Ri})^T$ . Their conditional distribution  $p(\boldsymbol{\eta}_i, \boldsymbol{\xi}_i | \mathbf{X}_i; \boldsymbol{\psi}) = p(\boldsymbol{\eta}_i | \mathbf{X}_i; \boldsymbol{\psi}_\eta) \times p(\boldsymbol{\xi}_i | \mathbf{X}_i; \boldsymbol{\psi}_\xi)$  is the *structural model* for the latent variables, given the covariates. Here  $\boldsymbol{\eta}_i$  and  $\boldsymbol{\xi}_i$  are taken to be conditionally independent, given  $\mathbf{X}_i$ , and  $\boldsymbol{\psi} = (\boldsymbol{\psi}_\eta^T, \boldsymbol{\psi}_\xi^T)^T$  are parameters. The distribution of the latent class variables  $\boldsymbol{\xi}_i$  is specified as multinomial, with probabilities

$$(5) \quad \log \left[ \frac{\pi_{k_1 k_2}(\mathbf{X}_i)}{\pi_{00}(\mathbf{X}_i)} \right] = \boldsymbol{\gamma}_{k_1 k_2}^T \mathbf{X}_i,$$

where  $\pi_{k_1 k_2}(\mathbf{X}_i) = p(\xi_{Gi} = k_1, \xi_{Ri} = k_2 | \mathbf{X}_i; \boldsymbol{\psi}_\xi)$  for  $k_1, k_2 = 0, 1$  and  $\boldsymbol{\gamma}_{00} = \mathbf{0}$  so that  $\boldsymbol{\psi}_\xi = (\boldsymbol{\gamma}_{01}^T, \boldsymbol{\gamma}_{10}^T, \boldsymbol{\gamma}_{11}^T)^T$ . In our application the coefficients  $\boldsymbol{\psi}_\xi$  describe how the covariates are associated with the sizes of latent subpopulations of those who are certain not to give and/or receive any kind of help. This could also be interpreted in substantive terms, but in our analysis we use it primarily to allow for the multivariate zero inflation in the observed data.

The main focus of substantive interest is on the structural model for the continuous helping tendencies  $\boldsymbol{\eta}_i$ , given the covariates  $\mathbf{X}_i$ . Here  $\boldsymbol{\eta}_i \sim N(\boldsymbol{\mu}_i, \boldsymbol{\Sigma}_i)$  is taken to follow a four-variate normal distribution with covariance matrix  $\boldsymbol{\Sigma}_i$  and mean vector

$$(6) \quad \boldsymbol{\mu}_i = E(\boldsymbol{\eta}_i | \mathbf{X}_i; \boldsymbol{\beta}) = \boldsymbol{\beta}^T \mathbf{X}_i,$$

where  $\beta = [\beta_{GP}, \beta_{RP}, \beta_{GF}, \beta_{RF}]$  is a  $Q \times 4$  matrix of coefficients, specifying a separate linear model for each element of  $\mu_i$ . For the covariance matrix, we first decompose it as

$$(7) \quad \Sigma_i = \text{cov}(\eta_i | \mathbf{X}_i; \alpha, \sigma) = \mathbf{S}_i \mathbf{R}_i \mathbf{S}_i,$$

where  $\alpha$  are parameters of the correlation matrix  $\mathbf{R}_i$  and  $\sigma = (\sigma_{GP}, \sigma_{RP})^\top$  are parameters in  $\mathbf{S}_i = \text{diag}(\sigma_{GP}, \sigma_{RP}, 1, 1)$ , a diagonal matrix of standard deviations where those of  $\eta_{GF_i}$  and  $\eta_{RF_i}$  are fixed at 1 to identify the measurement model (4) for  $\eta_{GF_i}$  and the corresponding model for  $\eta_{RF_i}$ . Here  $\sigma$  do not depend on covariates, but that could also be included.

For the correlation matrix, we consider the specification

$$(8) \quad \mathbf{R}_i = \mathbf{R}(\mathbf{X}_i; \alpha) = \begin{bmatrix} 1 & & & \\ \rho_{1i} & 1 & & \\ \rho_{2i} & \rho_{4i} & 1 & \\ \rho_{3i} & \rho_{5i} & \rho_{6i} & 1 \end{bmatrix} = \begin{bmatrix} 1 & & & \\ \rho(\mathbf{X}_i; \alpha_1) & 1 & & \\ \rho(\mathbf{X}_i; \alpha_2) & \rho(\mathbf{X}_i; \alpha_4) & 1 & \\ \rho(\mathbf{X}_i; \alpha_3) & \rho(\mathbf{X}_i; \alpha_5) & \rho(\mathbf{X}_i; \alpha_6) & 1 \end{bmatrix},$$

where only the  $L = 6$  distinct correlations in the lower triangular part are shown. We specify separate linear models  $\rho_{li} = \rho(\mathbf{X}_i; \alpha_l) = \alpha_l^\top \mathbf{X}_i$  for each  $l = 1, \dots, L$ , that is,

$$(9) \quad \rho_i = \alpha^\top \mathbf{X}_i,$$

where  $\rho_i = (\rho_{1i}, \dots, \rho_{Li})^\top$ , and  $\alpha = [\alpha_1, \dots, \alpha_L]$  are coefficients. Some variables in  $\mathbf{X}_i$  may be omitted from some of the models (6) and (9) in which case the corresponding elements of  $\beta$  or  $\alpha$  are zero. The parameters of the structural model for  $\eta_i$  are thus  $\psi_\eta = (\text{vec}(\beta)^\top, \sigma^\top, \text{vec}(\alpha)^\top)^\top$ , where  $\text{vec}(\cdot)$  denotes the vectorization of a matrix. We note also that it will be necessary to further constrain the space of  $\alpha$  if we want to ensure that correlation matrices defined by (8)–(9) will be positive definite. Our specifications to achieve this are described in the sections below.

Let  $\mathbf{Y} = [\mathbf{Y}_1, \dots, \mathbf{Y}_n]^\top$  denote all the observed data on the items, where  $\mathbf{Y}_i = (\mathbf{Y}_{Gi}^\top, \mathbf{Y}_{Ri}^\top)^\top$ , and  $\mathbf{X} = [\mathbf{X}_1, \dots, \mathbf{X}_n]^\top$  the data on the covariates. Define  $G_i = \mathbb{1}(\mathbf{Y}_{Gi} \neq \mathbf{0})$  and  $R_i = \mathbb{1}(\mathbf{Y}_{Ri} \neq \mathbf{0})$ , the indicators for whether responses on giving and on receiving help are not all zero for respondent  $i$ . Assuming the observations for different respondents to be independent, the log-likelihood function of the model is

$$\begin{aligned} & \log p(\mathbf{Y} | \mathbf{X}; \phi, \psi) \\ &= \sum_{i=1}^N \log \left\{ \pi_{11}(\mathbf{X}_i; \psi_\xi) \right. \\ & \quad \times \left[ \int p(\mathbf{Y}_{Gi} | \xi_{Gi} = 1, \eta_{GPi}, \eta_{GF_i}; \phi_G) p(\mathbf{Y}_{Ri} | \xi_{Ri} = 1, \eta_{RPi}, \eta_{RF_i}; \phi_R) \right. \\ & \quad \times \left. p(\eta_i | \mathbf{X}_i; \psi_\eta) d\eta_{GPi} d\eta_{RPi} d\eta_{GF_i} d\eta_{RF_i} \right] \\ & \quad + (1 - R_i) \pi_{10}(\mathbf{X}_i; \psi_\xi) \\ & \quad \times \left[ \int p(\mathbf{Y}_{Gi} | \xi_{Gi} = 1, \eta_{GPi}, \eta_{GF_i}; \phi_G) p(\eta_{GPi}, \eta_{GF_i} | \mathbf{X}_i; \psi_\eta) d\eta_{GPi} d\eta_{GF_i} \right] \\ & \quad + (1 - G_i) \pi_{01}(\mathbf{X}_i; \psi_\xi) \\ & \quad \times \left[ \int p(\mathbf{Y}_{Ri} | \xi_{Ri} = 1, \eta_{RPi}, \eta_{RF_i}; \phi_R) p(\eta_{RPi}, \eta_{RF_i} | \mathbf{X}_i; \psi_\eta) d\eta_{RPi} d\eta_{RF_i} \right] \\ & \quad \left. + (1 - G_i)(1 - R_i) \pi_{00}(\mathbf{X}_i; \psi_\xi) \right\}. \end{aligned}$$

Estimation of this model is described in Section 6, after some further discussion of questions related to the model for the correlations.

**4. Models for correlation and covariance matrices given covariates: Existing approaches.** There is a substantial literature on modelling association structures of multivariate distributions. We review here those parts of it that are most relevant to our work, focusing on different ways of specifying models for correlation or covariance matrices, given covariates. These approaches can be combined with different specifications for the joint distribution as a whole and with different methods of estimating its parameters. Our modelling will use a parametric specification of a multivariate normal distribution and Bayesian estimation of the parameters, but the review here is not limited to that case.

We focus on approaches which consider associations directly in terms of pairwise covariances or correlations. This excludes models for conditional associations of some of the variables, given the others, such as log-linear models for categorical data or covariance selection models for the inverse covariance matrix of a multivariate normal distribution. We also exclude specifications where the associations are determined indirectly via further latent variables, such as random effects models and common factor models. The multivariate response variable, whose covariance or correlation matrix is modelled, may itself be a latent variable, as it is in our analysis where we model the correlations of the latent  $\eta_i$ , but we still focus on models that are specified directly for their associations or transformations of the associations.

Models for associations may have two broad goals. One of them is to define a patterned structure on the associations, which is more parsimonious than an unstructured matrix that has separate parameters for each pair of variables. This is the case, for example, when an autocorrelation model is specified for responses that are ordered in time. An extreme version of this occurs in very high-dimensional problems where parsimonious specification is essential for consistent estimation of covariance matrices. We do not consider such regularisation methods here (see Pourahmadi (2011) and Fan, Liao and Liu (2016) for reviews). The second broad type of model specification considers instead an unstructured matrix of associations but allows the correlations or covariances in it to depend on covariates that describe the units of analysis, such as the survey respondents in our application. This is the goal of our modelling.

When the goal is to model covariances or correlations in this way, a key question is how to ensure that the estimated matrices of them will be positive definite. Pinheiro and Bates (1996) pointed out a key distinction between two approaches: *unconstrained* ones, where the models are specified for parametrizations (transformations) of the association matrix which are guaranteed to imply a positive definite matrix, and *constrained* ones where positive definiteness is imposed in the estimation process. Our approach is an instance of constrained estimation, but we list first the most important unconstrained methods (see Pourahmadi (2011) and Pan and Pan (2017) for more detailed reviews). They differ in what transformation they use. The most common is the modified Cholesky decomposition of the covariance matrix. It was introduced by Pourahmadi (1999), and general models for it were proposed by Pan and MacKenzie (2006). Other possible transformations include the matrix logarithm (Chiu, Leonard and Tsui (1996)) and the “alternative Cholesky decomposition” of the covariance matrix (Chen and Dunson (2003)), a variant of the modified Cholesky decomposition proposed by Zhang and Leng (2012), parametrizations of the correlation matrix in terms of partial autocorrelations (Wang and Daniels (2013)) or hyperspherical coordinates of its standard Cholesky decomposition (Zhang, Leng and Tang (2015)), and the matrix logarithm of the correlation matrix (Archakov and Hansen (2021), Hu et al. (2021)).

The natural advantage of the unconstrained methods is that they ensure positive definiteness at any values of the covariates. The corresponding disadvantage is that, because the models are not specified for the individual association parameters, the model parameters are not easily interpretable. All of the interpretations that are available apply only when the response variables have a natural ordering, most obviously in longitudinal data where they are ordered in time. Then the parameters of the modified Cholesky decomposition can be interpreted in terms of an autoregressive model for each variable given its predecessors, those of



the alternative Cholesky decomposition and of Zhang and Leng (2012) in terms of a moving average representation of each variable given residuals of the previous ones (Pan and Pan (2017), Pourahmadi (2007)), those of Wang and Daniels (2013) as partial autocorrelations of two variables given all the intervening ones, and the hyperspherical coordinate parametrization in terms of semipartial correlations (Ghosh, Mallick and Pourahmadi (2021)).

Turning now to approaches that model individual pairwise association parameters directly, for correlations we could use transformations of them (e.g., Fisher's  $z$ ) to ensure that the fitted correlations are constrained to  $(-1, 1)$ . This, however, is not sufficient to ensure that the correlation matrix as a whole is positive definite, except for a bivariate response (for that case, see, e.g., Wilding et al. (2011) and references therein). One possible pragmatic approach would be to simply employ such models anyway, ignoring the possibility of some nonpositive definite matrices (see, e.g., Yan and Fine (2007)). This could work well in some applications, in the best case that the fitted correlation matrices end up being positive definite at all relevant values of the covariates, but it is not a satisfactory general approach. Luo and Pan (2022) suggest post hoc adjustments to fitted correlation models to make them positive definite; this, however, is unhelpful when the focus is on interpreting coefficients of the model. A different solution is provided by Hoff and Niu (2012) who propose a model where covariances depend on quadratic functions of covariates and the matrix is automatically positive definite.

Most of the literature on constrained estimation considers linear models for covariances or correlations. This is not a limitation, even for correlations, because positive definiteness of the matrix also implies that all the correlations in it will be in  $(-1, 1)$ . The most developed results here are for the linear covariance model for multivariate normal distribution (Anderson (1973)) in which the covariance matrix takes the form  $\Sigma = \sum_k \nu_k \mathbf{G}_k$  where  $\nu_k$  are parameters and  $\mathbf{G}_k$  are known, linearly independent symmetric matrices. Zwiernik, Uhler and Richards (2017) show that although the log-likelihood for this model typically has multiple local maxima, any hill climbing method initiated at the least squares estimator will converge to its global maximum with high probability. Zou et al. (2017) consider the case where the  $\mathbf{G}_k$  are similarity matrices between the response variables, and propose maximum likelihood estimates and constrained least squares estimators for this model. In these formulations,  $\Sigma$  is the same for all units  $i$ . This is relaxed by Zou et al. (2022), who allow the values of the similarity matrices in Zou et al. (2017) to depend on unit-specific covariates.

We will also consider a linear model, as shown in (9), but for the correlations and given general unit-specific covariates. We estimate it in the Bayesian framework and using Markov chain Monte Carlo (MCMC) methods. Here it is convenient to employ the decomposition (7) and model the standard deviations and correlations separately, as has also been done in most previous literature that has used a Bayesian approach. MCMC also provides an obvious way to implement constrained estimation, at least in principle. This can be done at each sampling step of the estimation by constraining the prior distribution, the proposal distribution from which the parameters are drawn, or the acceptance probabilities of the sampled values in a way which rules out parameter values that imply nonpositive definite matrices. But although the principle is obvious, implementing it is not necessarily easy. Two instances of this approach that we will draw on in particular are those of Barnard, McCulloch and Meng (2000) and Wong, Carter and Kohn (2003), as discussed further below. Other methods of this kind have been proposed by Chib and Greenberg (1998) and Liechty, Liechty and Müller (2004).

What is missing from existing Bayesian implementations is the inclusion of unit-specific covariates in the models for the correlations, which is our focus. In Section 6 we propose an MCMC estimation procedure which accommodates them. This in turn requires some further consideration of the constraint of positive definiteness of the correlation matrix, because it now has to hold at different values of the covariates. This is discussed in the next section.

**5. Ensuring a positive definite correlation matrix.** The key challenge in our constrained estimation is to ensure that the estimated correlation matrices remain positive definite at all relevant values of the covariates  $\mathbf{X}$ . To achieve this, we specify the set of values for  $\mathbf{X}$  for which this should hold and define the parameter space for  $\alpha$  as the set of values for  $\alpha$  for which the correlation matrix will be positive definite for all such  $\mathbf{X}$ . The prior distribution of  $\alpha$  will be zero outside this set, and the Markov chain defined by the MCMC estimation procedure should never transition outside it. In this section we describe some further theoretical results which establish when and how this can be achieved.

Let  $\mathbf{R} = \mathbf{R}(\rho)$  denote a symmetric matrix where all the diagonal elements equal 1 and the distinct off-diagonal elements  $\rho = (\rho_1, \dots, \rho_L)^T$  are all in  $(-1, 1)$ . Let  $C_\rho$  denote the set of  $\rho$  such that  $\mathbf{R}(\rho)$  is positive definite, and thus a correlation matrix, for all  $\rho \in C_\rho$ . It is a convex subset of the hypercube  $[-1, 1]^L$  (for the shape of  $C_\rho$  in the cases  $L = 3$  and  $L = 6$ , i.e., for  $3 \times 3$  and  $4 \times 4$  correlation matrices, see [Rousseeuw and Molenberghs \(1994\)](#)).

We consider model (9), where  $\rho = \alpha^T \mathbf{X}$  (in this section we omit the unit subscript  $i$ , and take  $\mathbf{X}$  to include only those covariates that are included in the model for  $\rho$ ). It is clear that this  $\rho$  cannot be in  $C_\rho$  for all values of the parameters  $\alpha$  and covariates  $\mathbf{X}$ . What we need to do is to decide first what values of  $\mathbf{X}$  are substantively relevant and then ensure that the estimated models do imply  $\rho \in C_\rho$  for all these  $\mathbf{X}$ . It is useful to introduce here some additional notation. Let  $\mathbf{Z}$  be the smallest vector of distinct variables, including a constant term 1, which determines  $\mathbf{X} = \mathbf{X}(\mathbf{Z})$ . Here  $\mathbf{Z}$  may be shorter than  $\mathbf{X}$  if some variables in  $\mathbf{X}$  are functions of  $\mathbf{Z}$ , for example, polynomials or product terms (interactions). Suppose that  $\mathbf{Z}$  is a  $p \times 1$  vector and  $\mathbf{X}$  a  $q \times 1$  vector. Below we denote sets  $S_Z \subset \mathbb{R}^p$  and  $S_X \subset \mathbb{R}^q$  of  $\mathbf{Z}$  and  $\mathbf{X}$ , respectively, with appropriate subscripts.

A combination of values  $(\mathbf{X}, \alpha)$  is said to be feasible if  $\rho = \alpha^T \mathbf{X} \in C_\rho$ , and  $(\mathbf{Z}, \alpha)$  to be feasible if  $\rho = \alpha^T \mathbf{X}(\mathbf{Z}) \in C_\rho$ . We aim to identify known sets of  $\mathbf{Z}$  and  $\alpha$  such that all combinations of values from them are feasible. This will involve the following steps:

- (1) Choose a set  $S_Z$  for  $\mathbf{Z}$  for which the correlation matrices should be positive definite.
- (2) Specify a test set  $S_{XT} = \{\mathbf{X}_1, \dots, \mathbf{X}_T\}$  of values for  $\mathbf{X}$ , which will be used for checking positive definiteness during MCMC estimation. The choice of  $S_{XT}$  depends on  $S_Z$ .
- (3) Carry out MCMC estimation which samples values of  $\alpha$  (and the other model parameters). At each iteration, carry out checks to ensure that the value of  $\alpha$  that is retained is feasible with all  $\mathbf{X} \in S_{XT}$ . In the end this produces an MCMC sample  $S_\alpha = \{\alpha_1, \dots, \alpha_M\}$ .
- (4) Conclude that  $(\mathbf{Z}, \alpha)$  is feasible for all combinations of any  $\mathbf{Z} \in S_Z$  and any  $\alpha$  in the convex hull of  $S_\alpha$ .

Step (3) is the computational one where the constraint is enforced. It alone is not enough, however: We can only check feasibility directly for a finite number of values of  $\mathbf{X}$  and  $\alpha$ , but the sets that we want to draw conclusions on are infinite for at least  $\alpha$ . So some additional results are needed to motivate steps (1) and (2) and to justify the conclusion in step (4).

In step (1)  $S_Z$  should include the substantively relevant and interesting values of the covariates for which we want our estimated model to imply valid correlation matrices. For example, this could be a finite set  $S_{ZN} = \{\mathbf{Z}_1, \dots, \mathbf{Z}_N\}$ , normally including at least all the distinct values among the  $\mathbf{Z}_i$ ,  $i = 1, \dots, n$ , in the observed data.  $S_Z$  is always of this form when all the variables in  $\mathbf{Z}$  are categorical. If  $\mathbf{Z}$  includes continuous variables, we may also expand  $S_{ZN}$  to an infinite set, such as its convex hull  $S_{Zh} = \{\sum_{j=1}^N \lambda_j \mathbf{Z}_j \mid \sum_{j=1}^N \lambda_j = 1; \lambda_j \geq 0 \text{ for all } j = 1, \dots, N\}$  or the hyperrectangle  $S_{Zr} = \{(\mathbf{Z}_1, \dots, \mathbf{Z}_p) \mid \mathbf{Z}_s \in [l_s, u_s] \text{ for all } s = 1, \dots, p\}$ , for specified  $l_s \leq \min\{\mathbf{Z}_{js} \mid j = 1, \dots, N\}$  and  $u_s \geq \max\{\mathbf{Z}_{js} \mid j = 1, \dots, N\}$  for each  $s = 1, \dots, p$ . Here  $S_{ZN} \subset S_{Zh} \subseteq S_{Zr}$ .

For step (2), consider the set  $C_{\alpha, S_X} = \{\alpha \in \mathbb{R}^{L \times q} \mid \rho = \alpha^T \mathbf{X} \in C_\rho \text{ for all } \mathbf{X} \in S_X\}$  of values of  $\alpha$ , which are feasible when combined with any  $\mathbf{X}$  in a set  $S_X$ . Basic properties of  $C_{\alpha, S_X}$  are

given by Proposition 1, which is given in Section B of the Supplementary Material (Zhang, Kuha and Steele (2024)). Parts (i) and (ii) of it explain how  $C_{\alpha, S_X}$  depends on  $S_X$ . In particular, they show that if a parameter value  $\alpha$  is feasible when combined with any  $\mathbf{X}$  in  $S_X$ , it is also feasible with any value of  $\mathbf{X}$  in the convex hull of  $S_X$ . This in turn allows us to choose the test set  $S_{XT}$  so that feasibility for it also implies feasibility for all  $\mathbf{Z}$  in the set of interest  $S_Z$ . For a finite  $S_Z = S_{ZN}$ , we can choose  $S_{XT}$  as all the distinct values of  $\mathbf{X}$  implied by  $\mathbf{Z} \in S_{ZN}$ . If  $S_Z$  is infinite,  $S_{XT}$  can be chosen so that its convex hull implies coverage of all of  $S_Z$ . These choices are discussed in more detail in Supplementary Material Section B.

We can thus define the support of  $\alpha$  as  $C_{\alpha, S_{XT}}$ . Step (3) above refers to the implementation of the MCMC algorithm, where we need to ensure that all accepted values of  $\alpha$  are in  $C_{\alpha, S_{XT}}$ . Here the brute-force approach would be to check the whole proposed vector  $\alpha$ —that is, the correlation matrices implied by it—at each MCMC iteration. This, however, would be computationally demanding and likely to lead to high rates of rejection. What we do instead is sample and check one scalar element of  $\alpha$  at a time. This is justified by the following proposition, the proof of which is given in Section C of the Supplementary Material.

**PROPOSITION 2.** *Consider a finite set  $S_{XT} = \{\mathbf{X}_j = (X_{j1}, \dots, X_{jq})^\top | j = 1, \dots, T\}$  and any fixed value  $\alpha = [\alpha_1, \dots, \alpha_L]^\top \in C_{\alpha, S_{XT}}$ . Denote here  $\alpha = (\alpha_{lm}, \alpha_{-lm}^\top)^\top$ , where  $\alpha_{lm}$  is the coefficient of  $X_{jm}$  in the model for correlation  $\rho_l$ , for any  $m = 1, \dots, q$  and  $l = 1, \dots, L$ , and  $\alpha_{-lm}$  denotes all other elements of  $\alpha$ ,  $\rho = (\rho_l, \rho_{-l}^\top)^\top$ , where  $\rho_{-l}$  denotes all other elements of the distinct correlations  $\rho$  except  $\rho_l$ , and  $\mathbf{R}(\rho_l, \rho_{-l})$  the correlation matrix implied by  $\rho$ . Let  $\rho_{-l}^{(j)}$  denote the value of  $\rho_{-l}$  for  $\rho_j = \alpha^\top \mathbf{X}_j$ , for  $j = 1, \dots, T$ .*

*Let  $f_{jl}(\rho'_l) = |\mathbf{R}(\rho'_l, \rho_{-l}^{(j)})|$ , treated as a function of  $\rho'_l$ , where  $|\cdot|$  denotes the determinant of a matrix. If  $X_{jm} \neq 0$ , let*

$$(10) \quad \begin{aligned} a_{lm}^{(j)} &= \frac{g_{jl} - \sum_{k \neq m} \alpha_{lk} X_{jk} - \text{sgn}(X_{jm}) h_{jl}}{X_{jm}}, \\ b_{lm}^{(j)} &= \frac{g_{jl} - \sum_{k \neq m} \alpha_{lk} X_{jk} + \text{sgn}(X_{jm}) h_{jl}}{X_{jm}} \end{aligned}$$

*for each  $j = 1, \dots, T$ , where  $g_{jl} = -d_{jl}/(2c_{jl})$  and  $h_{jl} = [(d_{jl}^2 - 4c_{jl}e_{jl})/(4c_{jl}^2)]^{1/2}$  for  $c_{jl} = [f_{jl}(1) + f_{jl}(-1) - 2f_{jl}(0)]/2$ ,  $d_{jl} = [f_{jl}(1) - f_{jl}(-1)]/2$  and  $e_{jl} = f_{jl}(0)$ . If  $X_{jm} = 0$ , set  $a_{lm}^{(j)} = -\infty$  and  $b_{lm}^{(j)} = +\infty$ .*

*Define the interval  $(a_{lm}, b_{lm}) = \bigcap_{j=1}^T (a_{lm}^{(j)}, b_{lm}^{(j)})$ . Then  $(a_{lm}, b_{lm}) = \{\alpha'_{lm} | (\alpha'_{lm}, \alpha_{-lm}^\top)^\top \in C_{\alpha, S_{XT}}\}$ . This interval is nonempty because it contains at least the current value  $\alpha_{lm}$ .*

In other words, the values of  $\alpha_{lm}$  that imply a positive definite correlation matrix, holding other elements of  $\alpha$  at their previous values, are a continuous nonempty interval with known end points, which are calculated using all the values of  $\mathbf{X}$  in the test set  $S_{XT}$ . We thus need to check only that a proposed value of an  $\alpha_{lm}$  is in this interval. This builds on results by Barnard, McCulloch and Meng (2000) and Wong, Carter and Kohn (2003) for models without covariates, which we extend here to apply to the individual coefficients in  $\alpha$  and multiple values of the covariates  $\mathbf{X}$ . Even for one scalar  $\alpha_{lm}$  at a time this procedure is still computationally nontrivial, and it needs to be carried out efficiently. Our implementation of it is described in Section 6 below and in Section E of the Supplementary Material.

When step (3) is completed, we thus know that all the values of  $\alpha$  in the MCMC sample  $S_\alpha = \{\alpha_1, \dots, \alpha_M\}$  are feasible when combined with any value of  $\mathbf{Z}$  in the target set  $S_Z$ . Finally, we can extend this conclusion to other values of  $\alpha$  that were not sampled, specifically to the convex hull of  $S_\alpha$ . This is justified by parts (iii)–(v) of Proposition 1 in Section B of

the Supplementary Material, thus completing step (4) above. In particular, the convex hull of the MCMC sample includes the summary statistics that we would use for estimation of the parameters in  $\alpha$ , such as their (posterior) means and quantile-based interval estimates. These estimates are thus also guaranteed to imply positive definite correlation matrices, given any values of the covariates in the prespecified set of interest  $S_Z$ .

**6. Estimation of the model.** We use a two-step procedure to estimate the latent variable model defined in Section 3. In it the parameters of the measurement model are estimated first, and they are then fixed at their estimated values in the second step where the structural model is estimated. The same approach was used by [Kuha, Zhang and Steele \(2023\)](#) in their analysis, which focused on models for the mean levels of intergenerational support.

The general idea of two-step estimation of latent variable models has been described for different types of models by [Bakk and Kuha \(2018\)](#), [Rosseel and Loh \(2022\)](#), and [Kuha and Bakk \(2023\)](#). The motivation of the approach is twofold. Practically, it can substantially simplify the estimation of complex models. Conceptually, it clarifies the meaning of such models by separating the definition of the latent variables from their use. In our analysis the practical simplification means that sampling of the measurement parameters is not included in the MCMC procedure that is used for the second step. This is very convenient, but for us the even more important motivation is the conceptual one. In essence, the estimates from the first step provide the operational definition of the latent variables, which then remains fixed even if several different structural models are subsequently considered—for example, if we compare models with different predictors for the correlations.

In our analysis the first step was done using maximum likelihood estimation, as explained in Section 6.1, while the second step was carried out in the Bayesian framework, using MCMC estimation, as described in Section 6.2. The choice for the first step was determined by the convenient availability of standard software for estimating latent variable measurement models. This hybrid approach does not affect the interpretation of the results of the second step, because it treats the measurement parameters as fixed parameters. In other words, what we obtain from the second step is a sample from the posterior distribution of the parameters of the structural model for the specific latent variables whose scales and meaning are defined and fixed by the values of the measurement parameters estimated from the first step.

6.1. *Estimation of the measurement model.* In the first step, the measurement parameters  $\phi_G$  and  $\phi_R$  are estimated separately. For  $\phi_G$ , the data are  $\mathbf{Y}_{Gi}$ , the measurement model is specified by (1)–(4), and the structural model for  $\xi_{Gi}$  and  $\eta_{Gi} = (\eta_{GPi}, \eta_{GF i})^T$  is obtained from (5)–(8) by omitting  $\eta_{Ri}$  and  $\mathbf{X}_i$ . The log-likelihood for  $\phi_G$  is then

$$\begin{aligned}
 & \log p(\mathbf{Y}_G | \phi_G, \pi_G, \mu_{\eta_{GP}}, \mu_{\eta_{GF}}, \sigma_{\eta_{GP}}^2, \rho_{\eta_G}) \\
 (11) \quad &= \sum_{i=1}^n \log \left[ \pi_G \int p(\mathbf{Y}_{Gi} | \xi_{Gi} = 1, \eta_{GPi}, \eta_{GF i}; \phi_G) \right. \\
 & \quad \times p(\eta_{Gi}; \mu_{\eta_{GP}}, \mu_{\eta_{GF}}, \sigma_{\eta_{GP}}^2, \rho_{\eta_G}) d\eta_{GPi} d\eta_{GF i} \\
 & \quad \left. + (1 - G_i)(1 - \pi_G) \right],
 \end{aligned}$$

where  $\pi_G = p(\xi_{Gi} = 1)$  and  $p(\eta_{Gi}; \mu_{\eta_{GP}}, \mu_{\eta_{GF}}, \sigma_{\eta_{GP}}^2, \rho_{\eta_G})$  is a bivariate normal density with  $E(\eta_{GPi}) = \mu_{\eta_{GP}}$ ,  $E(\eta_{GF i}) = \mu_{\eta_{GF}}$ ,  $\text{Var}(\eta_{GPi}) = \sigma_{\eta_{GP}}^2$ ,  $\text{Var}(\eta_{GF i}) = 1$ , and  $\text{Corr}(\eta_{GPi}, \eta_{GF i}) = \rho_{\eta_G}$ . The estimates  $\tilde{\phi}_G$  of  $\phi_G$  are obtained by maximizing (11), while the estimates of  $(\mu_{\eta_{GP}}, \mu_{\eta_{GF}}, \sigma_{\eta_{GP}}^2, \rho_{\eta_G})$  from this step are discarded. We have used Mplus 6.12 software ([Muthén and Muthén \(2010\)](#)) to carry out this step. The estimates  $\tilde{\phi}_R$  of  $\phi_R$  are obtained analogously, using the data on  $\mathbf{Y}_{Ri}$ .

6.2. *Estimation of the structural model.* In the second step, the structural parameters  $\psi$  are estimated. Let  $\zeta = (\xi, \eta)$ , where  $\xi$  denotes all the values of the latent  $\xi_i$  for the units  $i$  in the sample and  $\eta$  all the values of  $\eta_i$ . We use a Bayesian approach to estimation, using MCMC methods to draw a sample of  $\psi$  and  $\zeta$  from their posterior distribution

$$(12) \quad p(\psi, \zeta | \mathbf{Y}, \mathbf{X}; \tilde{\phi}) \propto p(\mathbf{Y} | \mathbf{X}, \zeta; \tilde{\phi}) p(\zeta | \mathbf{X}; \psi) p(\psi),$$

given the observed data  $\mathbf{Y}$  and  $\mathbf{X}$ . What we use from this are the values of  $\psi$ , which are a sample from the posterior  $p(\psi | \mathbf{Y}, \mathbf{X}; \tilde{\phi})$ . This is conditional on the estimated values  $\tilde{\phi} = (\tilde{\phi}_G^\top, \tilde{\phi}_R^\top)^\top$  of the measurement parameters from the first step. They are treated as known and fixed numbers, as discussed above, and for simplicity we omit  $\tilde{\phi}$  from the notation below.

The  $p(\psi)$  in (12) denotes the prior distribution of the structural parameters. We take it to be of the form  $p(\psi) = p(\psi_\eta) p(\psi_\xi) = p(\beta) p(\sigma) p(\alpha) p(\psi_\xi)$  where the different blocks of parameters are a priori independent of each other (and individual parameters within the blocks are also independent, as explained in the further details below and in Section D of the Supplementary Material (Zhang, Kuha and Steele (2024))). The prior distribution of the parameters  $\alpha$  of the correlation model is a joint uniform distribution  $p(\alpha) \propto \mathbb{1}(\alpha \in C_{\alpha, S_{XT}})$  over the set  $C_{\alpha, S_{XT}}$  which defines the support of  $\alpha$ , as explained in Section 5.

The estimation algorithm has a data augmentation structure which alternates between imputing the latent variables, given the observed variables and the parameters, and sampling the parameters from their posterior distributions given the observed and latent variables:

- *Sampling of the latent variables:* At MCMC iteration  $t$ , sample  $\zeta^{(t)}$  from the distribution  $p(\zeta | \mathbf{Y}, \mathbf{X}, \psi^{(t-1)}) \propto p(\mathbf{Y} | \zeta) p(\zeta | \mathbf{X}, \psi^{(t-1)})$ , given the observed data  $(\mathbf{Y}, \mathbf{X})$  and the values of  $\psi^{(t-1)}$  of the parameters from the previous iteration.
- *Sampling of the parameters:* Sample  $\psi^{(t)}$  from the posterior distribution  $p(\psi | \zeta^{(t)}, \mathbf{X}) \propto p(\zeta^{(t)} | \mathbf{X}, \psi) p(\psi)$ , given  $\mathbf{X}$  and  $\zeta^{(t)}$ . This divides into

$$\begin{aligned} p(\psi | \zeta^{(t)}, \mathbf{X}) &= p(\psi_\eta | \eta^{(t)}, \mathbf{X}) p(\psi_\xi | \xi^{(t)}, \mathbf{X}) \\ &\propto [p(\eta^{(t)} | \mathbf{X}; \psi_\eta) p(\psi_\eta)] [p(\xi^{(t)} | \mathbf{X}; \psi_\xi) p(\psi_\xi)], \end{aligned}$$

that is, into separate posteriors for  $\psi_\eta$  and  $\psi_\xi$ .

These steps split further into separate steps for different components of  $\zeta$  and  $\psi$ . For  $\zeta$  and all the parameters except for  $\alpha$ , the algorithm is similar to the one in Kuha, Zhang and Steele (2023), with adjustments to allow for the differences that here  $\eta_i$  has four variables and that their correlations vary by unit  $i$ . These steps are described in Supplementary Material Section D.

What is new here is sampling the coefficients  $\alpha$  of the model for the conditional correlations of  $\eta_i$  in such a way that they imply positive definite correlation matrices at all relevant values of  $\mathbf{X}$ . Here all the other parameters in  $\psi$  and all the latent variables  $\eta_i$  are taken as known and fixed at their most recently sampled values. The latent variables are thus also treated as observed response variables in this model for their correlations. The other parameters  $\beta$  and  $\sigma$  in  $\psi_\eta$  are omitted from the notation here so that the posterior distribution that we need is written as  $p(\alpha | \mathbf{X}, \eta) \propto p(\eta | \mathbf{X}; \alpha) p(\alpha)$ . As explained in Section 5, we need to ensure that all the sampled values are in the convex and bounded set  $C_{\alpha, S_{XT}}$ , where  $S_{XT}$  is a finite test set of values for  $\mathbf{X}$ . The prior  $p(\alpha)$  and thus also the posterior are nonzero only in  $C_{\alpha, S_{XT}}$ .

We propose a tailored Metropolis–Hastings (MH) sampling procedure to implement this step efficiently. This samples one element of  $\alpha$  at a time, relying on the result in Proposition 1 in Section 5 that the feasible values for any such parameter, given the rest, are a known

interval. Let  $\alpha_{lm}$  denote a single element of  $\alpha$ , for  $l = 1, \dots, L, m = 1, \dots, q$ . The sampling algorithm updates  $\alpha_{lm}$ , taking all the other elements  $\alpha_{-lm}$  fixed at their most recently sampled values. Denote  $\mathbf{R}_i(\alpha_{lm}) = \mathbf{R}(\mathbf{X}_i; \alpha_{lm}, \alpha_{-lm})$ , and define the standardized residuals  $\epsilon = [\epsilon_1, \dots, \epsilon_n]^\top = \mathbf{S}^{-1}(\eta - \mathbf{X}\beta)$ , where  $\eta = [\eta_1, \dots, \eta_n]^\top$  and  $\mathbf{S} = \text{diag}(\sigma_{GP}, \sigma_{RP}, 1, 1)$ . The conditional posterior distribution from which  $\alpha_{lm}$  should be drawn is then

$$\begin{aligned}
 p(\alpha_{lm} | \alpha_{-lm}, \epsilon, \mathbf{X}) &\propto \prod_{i=1}^n p(\epsilon_i | \alpha, \mathbf{X}) p(\alpha_{lm} | \alpha_{-lm}) \\
 (13) \qquad \qquad \qquad &\propto \prod_{i=1}^n |\mathbf{R}_i(\alpha_{lm})|^{-\frac{1}{2}} \exp\left(-\frac{1}{2} \epsilon_i^\top \mathbf{R}_i(\alpha_{lm})^{-1} \epsilon_i\right) \mathbb{1}(a_{lm} < \alpha_{lm} < b_{lm}),
 \end{aligned}$$

where  $(a_{lm}, b_{lm})$  is the range of  $\alpha_{lm}$  in the subset of  $C_{\alpha, S_{XT}}$ , given  $\alpha_{-lm}$ . This involves  $n$  matrix determinants and inverses, plus further determinants to obtain the interval  $(a_{lm}, b_{lm})$ , as described in Proposition 2. This would be computationally demanding. However, these demands are reduced because the sampling updates only one parameter  $\alpha_{lm}$  at a time. The determinant and inverse of  $\mathbf{R}_i(\alpha_{lm})$  can then be updated using numerically cheap rules rather than calculated from scratch, reducing the computational complexity from  $O(K^3)$  to  $O(K^2)$  where  $K$  is the dimension of  $\mathbf{R}$ . These features are included in the general elementwise MH procedure that we propose. It is given in Algorithm 1, together with Remarks 1–4 in Section E of the Supplementary Material.

Based on results of Tierney (1994, 1996), certain regularity conditions—irreducibility, aperiodicity, and positive Harris recurrence—ensure a unique stationary distribution for Markov chains. The Markov chain constructed by our estimation procedure adheres to these conditions as a special case of random walk Metropolis algorithm (Gelman, Gilks and Roberts (1997)). Moreover, through the design of the acceptance probability, the detailed balance condition holds for the chain, thereby ensuring that the desired posterior distribution serves as its unique stationary distribution. This convergence extends to all structural model parameters, as they are sampled from desired conditional distributions within a blockwise Gibbs sampling framework.

**7. Analysis of child-parent exchanges of support.**

7.1. *Introduction and research questions.* The model defined in Section 3 was fitted to the UKHLS data on exchanges of support between respondents and their noncoresident parents that were introduced in Section 2, using the method of estimation described in Section 6. Receiving and giving help are modelled jointly, treating practical and financial support as distinct but correlated outcomes. We investigate three broad research questions: (a) What individual characteristics are associated with higher or lower levels of giving help to the parents, and receiving help from them? (b) To what extent are exchanges reciprocated, and how does reciprocity vary by individual characteristics? (c) Are practical and financial support substitutes for one another or are they complementary, and how does this depend on individual characteristics? Questions (b) and (c) refer to within-person correlations between the helping tendencies. For (b), higher levels of reciprocity would correspond to positive correlations between giving and receiving help. For (c), positive correlations between the tendencies to give (or to receive) practical and financial help would suggest that the two types of support are complementary (i.e., given together) and negative correlations that they are substitutes.

7.2. *Alternative approaches to the analysis.* Before we describe the results from our models, in this section we briefly discuss other possible methods that could be employed to try to answer the research questions. These methods are ostensibly simpler than the joint

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**Algorithm 1:** Elementwise Metropolis–Hastings procedure for sampling the parameters  $\alpha$  of the model for correlations. Further information is given in Remarks 1–4 in Section E of the Supplementary Material (Zhang, Kuha and Steele (2024))

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1. **Input:** Current parameters  $\alpha = (\alpha_{lm})$  for  $l = 1, \dots, L, m = 1, \dots, q$ .

For units  $i = 1, \dots, n$ : Standardized residuals  $\epsilon_i = \mathbf{S}^{-1}(\eta_i - \beta^T \mathbf{X}_i)$ ;

$\mathbf{R}_i^{-1}$  and  $|\mathbf{R}_i|$  for correlation matrices  $\mathbf{R}_i = \mathbf{R}(\mathbf{X}_i; \alpha)$ .

For a test set  $S_{XT} = \{\mathbf{X}_j | j = 1, \dots, T\}$ : Upper triangular matrices  $\Gamma_j$  from the Cholesky decompositions  $\mathbf{R}_j = \Gamma_j^T \Gamma_j$  of  $\mathbf{R}_j = \mathbf{R}(\mathbf{X}_j; \alpha)$ .

2. **Metropolis–Hastings sampling:**

**for**  $l = 1, \dots, L$  **do**

**for**  $m = 1, \dots, q$  **do**

**Proposal generation:**

Calculate  $(a_{lm}, b_{lm})$  based on  $\Gamma_1, \dots, \Gamma_T$ . See Remark 1 for more on this.

Generate  $\alpha'_{lm}$  from a proposal distribution  $g(\alpha'_{lm} | \alpha_{lm})$ . See Remark 2 for more on how the proposal can be created.

**Rejection:**

Calculate  $\mathbf{R}_i(\alpha'_{lm})^{-1}$  by updating  $\mathbf{R}_i(\alpha_{lm})^{-1}$  and  $|\mathbf{R}_i(\alpha'_{lm})|$  by updating  $|\mathbf{R}_i(\alpha_{lm})|$ , for  $i = 1, \dots, n$ ; see Remark 3.

Calculate the acceptance probability

$$\pi(\alpha_{lm} \rightarrow \alpha'_{lm}) = \min \left\{ 1, \frac{p(\alpha'_{lm} | \alpha_{-lm}, \epsilon, \mathbf{X}) g(\alpha_{lm} | \alpha'_{lm})}{p(\alpha_{lm} | \alpha_{-lm}, \epsilon, \mathbf{X}) g(\alpha'_{lm} | \alpha_{lm})} \right\}$$

where  $p(\alpha_{lm} | \alpha_{-lm}, \epsilon, \mathbf{X})$  is given by equation (13).

Sample  $u \sim U(0, 1)$ .

**if**  $u > \pi(\alpha_{lm} \rightarrow \alpha'_{lm})$  **then**

    Reject  $\alpha'_{lm}$ :

**continue**

**end**

Accept  $\alpha'_{lm}$  and update

$$\alpha_{lm} \rightarrow \alpha'_{lm}, \mathbf{R}_i(\alpha_{lm})^{-1} \rightarrow \mathbf{R}_i(\alpha'_{lm})^{-1}, |\mathbf{R}_i(\alpha_{lm})| \rightarrow |\mathbf{R}_i(\alpha'_{lm})|.$$

Update  $\Gamma_j(\alpha_{lm}) \rightarrow \Gamma_j(\alpha'_{lm})$  for  $j = 1, \dots, T$ ; see Remark 4.

**end**

**end**

3. **Output:** Updated  $\alpha, \mathbf{R}_i^{-1}, |\mathbf{R}_i|$  and  $\Gamma_j$ .

---

modelling approach that we use, but they are ultimately limited and inflexible in ways which make them inadequate for our goals. We discuss them with reference to previous studies that have applied such methods to questions on intergenerational support, but the same ideas could be used to examine associations in any context. We are not aware of research that has used these methods to explicitly model the complementarity of financial and practical support, so the studies that are mentioned here concern reciprocity of exchanges. We discuss two simple approaches: (i) reducing two variables on giving and receiving into one and (ii) using an indicator of one type of exchange as a predictor of another type of exchange.

The most common version of approach (i) operationalises reciprocity as the net balance of transfers between parents and children, with the direction of the difference between giving and receiving indicating whether exchanges are from the older to younger generation, or the reverse. Previous research has calculated such difference scores from overall indices of giving and receiving help that combine different types of support after monetarising nonfinancial

transfers (Litwin et al. (2008), Mudrazija (2016)). This approach cannot really be used when, as in our analysis, helping tendencies are treated as continuous latent variables. A different version of the same idea uses latent class analysis of indicators of support given and received to derive a joint categorical outcome for whether exchanges are mutual or one-way (e.g., Hogan, Eggebeen and Clogg (1993), Silverstein and Bengtson (1997)). Both of these methods allow the modelling of the association between giving and receiving to some extent, but without clear quantification of its strength. Another limitation of this approach is that, because it first combines the two variables, it rules out a separate analysis of the predictors of levels of giving and receiving themselves.

A basic version of approach (ii) has been the most widely used in previous research (e.g., Albertini, Kohli and Vogel (2007), Evandrou et al. (2018), Silverstein et al. (2002), Grundy (2005), Deindl and Brandt (2011), Cheng et al. (2015)). Here a measure of, say, giving support is included in a model for a measure of receiving support, together with other predictors. The coefficient of giving in this model, possibly suitably standardised, can then be interpreted as a measure of conditional association between giving and receiving (and the coefficients of other predictors of receiving support are also conditional on the level of giving).

This basic version of approach (ii) does not yet provide a model for how the associations may depend on predictors. To get that, we would need to include interactions between a helping variable and other covariates. We have found no examples of this approach in previous research on intergenerational support, but it is easy to see how it could be done. For example, an interaction between giving support and a respondent's age would provide a measure of how the association between giving and receiving depends on age. Doing this, however, is not appealing for our purposes, because it would reduce the interpretability of the results without any compensating simplification of the modelling. The model would need to include multiple interaction terms, one for each covariate that was a predictor of an association. In our application the implementation would be further complicated because the helping variables in these interactions would be latent variables and because we would need to do this for six different associations. A further, conceptual problem with this approach is that it is asymmetric: a model for giving conditional on receiving and covariates estimates a different conditional association than one for receiving conditional on giving and covariates. For these reasons it is preferable to model the correlations and means directly and separately, rather than mix them up in an interaction specification.

We note, finally, that another way to explore variation in correlations would be to simply split the data into subsets by levels of covariates (by age group, e.g.) and estimate the correlations separately for each of them. This, however, would only allow us to consider small numbers of categorical variables but not to examine multiple categorical and continuous explanatory variables for the correlations together.

*7.3. Estimation of the models.* Estimates  $\tilde{\phi}$  of the parameters of the measurement model were obtained first, as explained in Section 6.1. They are shown in Section F of the Supplementary Material (Zhang, Kuha and Steele (2024)). The loading parameters are positive, meaning that the latent variables  $\eta_{GP}$  and  $\eta_{RP}$  are defined in such a way that larger values of them imply higher tendencies to give and receive practical help (and the same is true by construction for the financial help variables  $\eta_{GF}$  and  $\eta_{RF}$ ). The measurement parameters were then fixed at  $\tilde{\phi}$  in the estimation of the rest of the model below.

The structural model for the joint distribution of the latent variables was estimated using the MCMC algorithm described in Section 6.2 and Supplementary Material Sections D and E. Estimated parameters and some predicted values for these models are shown in Tables 1–4 and in Supplementary Material Section G. They are based on 380,000 draws of the parame-



ters  $\psi$ , obtained by pooling two MCMC chains of 200,000 iterations, with a burn-in sample of 10,000 omitted from each chain. Convergence was assessed by visual inspection of trace plots of the two chains, which suggested adequate mixing. In the role of the target set  $S_Z$  for the covariates, we used all the  $n$  observed values of  $\mathbf{Z}_i$  in the data and as the test set  $S_{XT}$  all the distinct values of  $\mathbf{X}_i = \mathbf{X}(\mathbf{Z}_i)$  implied by them.

Estimated parameters of model (5) for the binary latent class variables  $(\xi_G, \xi_R)$  and fitted class probabilities  $p(\xi_G = 1)$  and  $p(\xi_R = 1)$  from it are shown in Supplementary Material Section G. This model component is included primarily to allow for zero inflation in the observed item responses, so it is not our main focus. We could, however, also interpret the classes defined by  $\xi_G = 1$  and  $\xi_R = 1$  as latent subpopulations of potential “givers” and “receivers” of help, respectively. The estimated overall proportions of these classes, averaged over the sample distribution of the covariates, are 0.67 for “givers” and 0.62 for “receivers.”

The focus of interest is the model for the joint distribution of  $\boldsymbol{\eta} = (\eta_{GP}, \eta_{GF}, \eta_{RP}, \eta_{RF})^T$ , which we interpret as continuous latent tendencies for the adult respondents to give and to receive practical and financial help, after accounting for the zero inflation. We consider first results for the model (6) for the means of  $\boldsymbol{\eta}$ , which is used to answer research question (a), stated in Section 7.1, and then model (8)–(9) for their correlations, corresponding to questions (b) and (c).

*7.4. Predictors of levels of giving and receiving help.* Table 1 shows the estimated coefficients of the predictors of the means of practical ( $\eta_{GP}$ ) and financial ( $\eta_{GF}$ ) help given by respondents to parents. There is little evidence that the respondent’s partnership status or the presence or age of their children are associated with the tendency to give help. Women tend to give more practical help than men, but there is no gender difference in giving financial help. Indicators of lower socioeconomic status or a more difficult economic situation of the respondent (lower education, not being a homeowner, lower household income, and not being employed) are associated with a higher tendency to give practical help, while having more education and higher household income predict a higher tendency to give financial help. These results are consistent with a pattern where children give help to the best of their ability, with the less well-off children giving, on average, relatively more practical support and less financial support. However, the results for household tenure and employment status (where home owners and the employed also tend to give less financial help) deviate from this pattern, after controlling for education and income. There is also some evidence that respondents with one sibling give less help than those with none, which could suggest some sharing of support between the siblings (although there is no similar reduction for those with more siblings).

Having a parent who lives alone and older parental age are positively associated with giving both forms of help, with the positive association with financial help emerging when the oldest parent reaches their early 70 s. These findings are consistent with children giving help according to parental need. After controlling for parental age, respondent’s age has an inverse U-shaped relationship with giving help, with highest levels of giving by respondents aged in their 40 s. Finally, respondents who live more than an hour away from the nearest parent have a lower tendency to give practical help but a higher tendency to give financial help. As for the effects of socioeconomic status, the different directions of these associations suggest differences in the mix of the two types of help related to the giver’s circumstances, in this case according to how feasible it is to provide practical help.

Covariate effects on levels of practical and financial help that the respondents receive from their parents (variables  $\eta_{RP}$  and  $\eta_{RF}$ ) are shown in Table 2. Women tend to receive more of both types of support than men. Levels of help from parents are also higher for respondents who are not employed, have less education, or have no coresident partner, all of which can

TABLE 1

*Estimated parameters of the linear model for the expected value of the tendency to give practical help ( $\eta_{GP}$ ) and to give financial help ( $\eta_{GF}$ ) to individuals' noncoresident parents. The estimates are posterior means from MCMC samples (with posterior standard deviations in parentheses)*

	Giving practical help		Giving financial help	
	Estimate	(s.d.)	Estimate	(s.d.)
<i>Estimated coefficients:</i>				
Intercept	$-0.70^{***}$	(0.18)	$-2.35^{***}$	(0.31)
<b>Respondent (child) characteristics</b>				
Age <sup>†</sup> ( $\times 10$ )	0.03	(0.03)	0.12 <sup>***</sup>	(0.04)
Age squared <sup>†</sup> ( $\times 10^3$ )	$-0.60^{***}$	(0.12)	$-0.70^{***}$	(0.19)
Gender				
Female (vs. Male)	0.41 <sup>***</sup>	(0.03)	0.03	(0.04)
Partnership status				
Partnered (vs. Single)	$-0.04$	(0.03)	0.01	(0.05)
Age of youngest coresident child (vs. No children):				
0–1 years	$-0.08$	(0.06)	$-0.05$	(0.09)
2–4 years	0.01	(0.05)	0.03	(0.08)
5–10 years	0.02	(0.04)	0.09	(0.07)
11–16 years	$-0.04$	(0.05)	$-0.10$	(0.07)
17+ years	0.03	(0.04)	$-0.03$	(0.06)
Number of siblings (vs. None)				
1	$-0.08^*$	(0.04)	$-0.12^*$	(0.07)
2 or more	0.00	(0.04)	0.06	(0.07)
Longstanding illness (vs. No)	0.07 <sup>*</sup>	(0.04)	0.07	(0.06)
Employment status (vs. Employed)				
Not employed	0.21 <sup>***</sup>	(0.03)	0.11 <sup>**</sup>	(0.05)
Education (vs. Secondary or less)				
Post-secondary	$-0.05^{**}$	(0.03)	0.12 <sup>***</sup>	(0.04)
Household tenure (vs. Renter)				
Own home outright or with mortgage	$-0.17^{***}$	(0.03)	$-0.19^{***}$	(0.05)
Logarithm of household equivalised income	$-0.04^{**}$	(0.02)	0.09 <sup>***</sup>	(0.03)
<b>Parent characteristics</b>				
Age of the oldest living parent <sup>†</sup> ( $\times 10$ )	0.28 <sup>***</sup>	(0.02)	$-0.02$	(0.04)
Age of the oldest parent squared <sup>†</sup> ( $\times 10^3$ )	0.52 <sup>***</sup>	(0.11)	0.63 <sup>***</sup>	(0.17)
At least one parent lives alone (vs. No)	0.33 <sup>***</sup>	(0.03)	0.24 <sup>***</sup>	(0.04)
<b>Child-parent characteristics</b>				
Travel time to the nearest parent				
More than one hour (vs. one hour or less)	$-0.43^{***}$	(0.04)	0.14 <sup>**</sup>	(0.05)
<i>Residual s.d.:</i>				
	0.73	(0.01)	1	

The posterior credible interval excludes zero at level 90% (\*), 95% (\*\*), or 99% (\*\*\*).

† Age of respondent is centered at 40 and age of oldest living parent at 70.

be taken to indicate higher levels of need for support. Respondents with two or more siblings tend to receive less of either form of help than those from one or two-child families, which may reflect greater competition for parental resources in larger families. For financial help the tendency to receive it is higher for respondents who have lower household income or who rent rather than own their homes, as well as for those with very young or secondary school age children. These associations are also consistent with parents providing more financial assistance to children who are most in need.

TABLE 2

*Estimated parameters of the linear model for the expected value of the tendency to receive practical help ( $\eta_{RP}$ ) and to receive financial help ( $\eta_{RF}$ ) from individuals' noncoresident parents. The estimates are posterior means from MCMC samples (with posterior standard deviations in parentheses)*

	Receiving practical help		Receiving financial help	
	Estimate	(s.d.)	Estimate	(s.d.)
<i>Estimated coefficients:</i>				
Intercept	-2.17***	(0.23)	1.03***	(0.34)
		$\hat{\beta}_{RP}$		$\hat{\beta}_{RF}$
<b>Respondent (child) characteristics</b>				
Age <sup>†</sup> ( $\times 10$ )	-0.26***	(0.03)	-0.28***	(0.04)
Age squared <sup>†</sup> ( $\times 10^3$ )	-0.16	(0.18)	-0.46*	(0.23)
Gender				
Female (vs. Male)	0.27***	(0.03)	0.15***	(0.04)
Partnership status				
Partnered (vs. Single)	-0.35***	(0.04)	-0.30***	(0.05)
Age of youngest coresident child (vs. No children):				
0–1 years	0.02	(0.05)	0.14*	(0.07)
2–4 years	-0.03	(0.05)	0.07	(0.06)
5–10 years	-0.09**	(0.04)	-0.02	(0.06)
11–16 years	-0.11*	(0.06)	0.18**	(0.07)
17+ years	-0.12	(0.07)	0.02	(0.09)
Number of siblings (vs. None)				
1	0.00	(0.05)	-0.07	(0.07)
2 or more	-0.14***	(0.05)	-0.25***	(0.06)
Longstanding illness (vs. No)	0.03	(0.05)	0.06	(0.06)
Employment status (vs. Employed)				
Not employed	0.21***	(0.04)	0.14**	(0.05)
Education (vs. Secondary or less)				
Postsecondary	-0.06**	(0.03)	-0.06	(0.04)
Household tenure (vs. Renter)				
Own home outright or with mortgage	0.08**	(0.03)	-0.34***	(0.05)
Logarithm of household equivalised income	0.01	(0.02)	-0.14***	(0.03)
<b>Parent characteristics</b>				
Age of the oldest living parent <sup>†</sup> ( $\times 10$ )	-0.03	(0.03)	0.22***	(0.04)
Age of the oldest parent squared <sup>†</sup> ( $\times 10^3$ )	-0.44***	(0.15)	0.28	(0.19)
At least one parent lives alone (vs. No)	-0.05	(0.03)	0.04	(0.04)
<b>Child-parent characteristics</b>				
Travel time to the nearest parent				
More than one hour (vs. one hour or less)	-0.42***	(0.05)	0.27***	(0.06)
<i>Residual s.d.:</i>		$\hat{\sigma}_{RP}$		1
	0.68	(0.02)		

The posterior credible interval excludes zero at level 90% (\*), 95% (\*\*), or 99% (\*\*\*).

<sup>†</sup> Age of respondent is centered at 40 and age of oldest living parent at 70.

Levels of both practical and financial help received decline with the respondent's age, which is consistent with reduced need by respondents. As a function of the oldest parent's age, receipt of practical help also declines from age 67 onward, but the tendency to receive financial help increases with parental age. This may be interpreted as another instance of the balance of different types of help depending on the giver's capacities, in this case with older parents being more able to give financial than practical support. Finally, longer travel time

TABLE 3

*Estimated coefficients ( $\hat{\alpha}$ ) of the model for the residual correlations of the tendencies to give and to receive practical help (GP and RP) and to give and to receive financial help (GF and RF). The estimates are posterior means from MCMC samples (with posterior standard deviations in parentheses)*

	Correlation					
	GP ↔ RP	GP ↔ RF	GF ↔ RP	GF ↔ RF	GP ↔ GF	RP ↔ RF
Intercept	0.087 (0.171)	0.166 (0.186)	-0.133 (0.220)	-0.126 (0.159)	0.475*** (0.174)	0.148 (0.197)
Age of respondent <sup>†</sup>	-0.014*** (0.002)	0.004* (0.002)	0.003 (0.003)	-0.001 (0.003)	-0.002 (0.002)	-0.009*** (0.002)
Age squared <sup>†</sup> ( $\times 10^3$ )	-0.277** (0.124)	-0.137 (0.149)	0.001 (0.178)	0.159 (0.184)	-0.112 (0.129)	-0.251* (0.133)
Female	-0.151*** (0.044)	-0.025 (0.047)	-0.119* (0.063)	-0.103* (0.062)	-0.080* (0.043)	0.044 (0.046)
Travel time to nearest parent > 1 hr	0.141*** (0.051)	-0.206*** (0.058)	-0.119 (0.080)	-0.226*** (0.076)	-0.273*** (0.056)	-0.252*** (0.055)
Log(household income)	0.044*** (0.017)	0.007 (0.019)	0.025 (0.022)	0.017 (0.016)	0.003 (0.018)	0.017 (0.020)

The posterior credible interval excludes zero at level 90% (\*), 95% (\*\*), or 99% (\*\*\*).

<sup>†</sup> Age of respondent is centered at 40.

between the respondent and their nearest parent is associated with less practical and more financial help, as it was also for help from respondents to parents.

*7.5. Models for the correlations.* Estimated coefficients ( $\hat{\alpha}$ ) of model (8)–(9) for the residual correlations of  $\eta = (\eta_{GP}, \eta_{GF}, \eta_{RP}, \eta_{RF})$  are shown in Table 3. Here we included as covariates the respondent’s age, age squared, gender, household income, and travel time to the nearest parent. Whereas the models in Section 7.4 concern the expected level of each helping tendency separately, these correlations focus on their joint distribution for a given child-parent dyad, over and above the levels predicted by the mean models.

For ease of interpretation, we focus on some fitted correlations from these models, as shown in Table 4. The figures on its first row are the fitted correlations (for each of the six pairs of helping tendencies) averaged over the parameter values in the MCMC sample and over the respondents in the analysis sample. The other fitted values in the table are obtained similarly, except that one covariate at a time is fixed at specific value (e.g., age at 35 years) while leaving the other covariates at their sample values.

The four correlations between the tendencies to give and receive help (of the same or different type) are measures of reciprocity or symmetry in exchanges between children and their parents (research question (b) above). Results for them are given in the first four columns of each table. Focusing on Table 4, consider first the fitted correlations on its first row, averaged over the sample distribution of all the covariates. There is a moderate positive correlation of 0.38 between giving and receiving practical help (GP ↔ RP). In other words, when a child has a high tendency to give practical help to their parent(s), relative to what would be predicted by their own and the parents’ characteristics, they also tend to receive a relatively high level of support from the parents. This suggests a fair amount of reciprocity in practical help. The other three correlations are weaker, indicating little dyad-level reciprocity in anything other than practical help. What is not observed here are any substantial negative correlations.

TABLE 4

*Fitted residual correlations calculated using the parameter estimates in Table 3, averaged over parameter values in the MCMC samples and over covariate values in the analysis sample. The “Overall” values are averaged over sample values of all the covariates and the other fitted values over the sample values of all the covariates, except for the one fixed at the specified value*

Covariate setting	Correlation					
	GP ↔ RP	GP ↔ RF	GF ↔ RP	GF ↔ RF	GP ↔ GF	RP ↔ RF
Overall	0.38	0.16	0.02	−0.06	0.36	0.20
<i>Age of respondent</i>						
35 years	0.53	0.14	0.00	−0.07	0.39	0.31
45 years	0.39	0.18	0.03	−0.08	0.37	0.22
55 years	0.20	0.19	0.06	−0.06	0.32	0.08
<i>Gender</i>						
Female	0.31	0.14	−0.03	−0.10	0.32	0.22
Male	0.47	0.17	0.09	0.00	0.40	0.18
<i>Travel time to the nearest parent</i>						
> 1 hr	0.48	0.01	−0.06	−0.22	0.16	0.02
≤ 1 hr	0.34	0.21	0.05	0.00	0.43	0.27
<i>Logarithm of household equivalised income</i>						
25th percentile	0.37	0.15	0.02	−0.06	0.36	0.20
50th percentile	0.38	0.16	0.02	−0.06	0.36	0.20
75th percentile	0.39	0.16	0.03	−0.05	0.36	0.21

They would indicate that when the tendency to help is high in one direction it is low in the other, as would happen, for example, if help was given only in the direction of greater need. This is not seen here, even for giving and receiving financial help and even though we might expect financial exchanges to be largely unidirectional. A possible explanation of this is that the single financial support item covers also small sums of money, which may be exchanged more frequently and symmetrically than large ones.

The (GP ↔ RP) correlation is also the one for which we see the clearest covariate effects, as illustrated by the other rows of Table 4. It declines sharply with age, and is significantly higher for men than for women and among parents and children who live farther apart. Reciprocity in practical support is highest at younger ages of the adult children. This captures a different aspect of the effects of age than the mean models in Section 7.4. There respondent’s age was negatively associated with tendency to give practical help and positively associated (up to age around 43) with receiving it. Thus younger individuals tend to give less practical help and receive more of it, and the expected balance of support is more toward help from parents to children, than is the case at older ages (comparable conclusions were reached in a different way by [Mudrazija \(2016\)](#), who considered net financial values of the differences between these two directions). The residual correlations, however, show that, around these expected levels, for younger respondents the level of practical help that they do (or do not) give is particularly strongly predictive of how much support they receive. Similarly, the gender difference in the correlation suggests that men are more likely than women to engage in two-way exchanges or not exchange practical help at all.

The only other clearly significant covariate effects that relate to reciprocity are those between within-dyad distance and the (GP ↔ RP), (GF ↔ RF), and (GP ↔ RF) correlations. Recall that the models for the means showed that the balance of the expected levels of different types of help moves toward more financial and less practical support when the child and the parent(s) live further apart. Of the residual correlations here, (GP ↔ RP) is quite strongly positive when the distance is longer vs. less positive when it is shorter, while (GP ↔ RF) is near zero vs. moderately positive and (GF ↔ RF) moderately negative vs. near zero similarly

(and  $GF \leftrightarrow RP$  is always small). One possible interpretation of these different patterns is that among children and parents who live further apart providing practical support requires a greater effort and the tendency to give such support may be higher when reciprocated. For dyads at a longer distance, financial help may also more often involve one-way (and perhaps larger) transfers, which are less often and less easily reciprocated by practical help.

The two remaining correlations, between the tendencies to give financial and practical help and between the tendencies to receive them, relate to whether one form of help that a person may give serves as a substitute for the other or whether they are complementary and whether this varies according to individual characteristics (research question (c)). The mean models in Section 7.4 also give information about one version of this question, when they show that the expected balance of the two types of help is, on average, different for different types of dyads. This is most obvious when the coefficient of a covariate has different signs for practical and financial help, as it does, for example, for the distance between respondent and their parents (a similar result for expected levels of financial vs. time assistance, given distance, was found by [Bonsang \(2007\)](#) in a cross-national European study). However, this is again not the same as the question of substitution for a person, that is, whether the level of one kind of help that he or she gives predicts higher or lower levels of the other kind of help.

Results for the correlations that address this question are given in the final two columns of Tables 3 and 4. The fitted correlations are positive overall and in all subgroups defined by the covariates. This indicates clearly that within a person the types of help are complementary rather than substitutes of each other: a child or parent (or parents) who has a high tendency to give one kind of help (relative to what would be expected given the characteristics of their dyad) also has a high tendency to give the other kind of help. The most noticeable covariate effect that holds for both children and the parents is that the degree of complementarity in practical and financial help is greater when the child-parent distance is small. For help received from the parents, complementarity also declines with the respondent's (and thus in effect also the parents') age. This suggests that at older ages the parents more often tend to limit the support that they give to one of these types (most often financial help, in light of the results in Table 2) rather than both of them.

In conclusion, we return to the research questions that were stated in Section 7.1. The first question was addressed by the models for the mean levels of helping tendencies in Section 7.4. Their results may be summarised in terms of two broad types of characteristics: the capacities of a giver of support and the level of need of the recipient. The model results indicate clearly that recipients with higher level of need (such as children with less privileged socioeconomic status or parents who are older or live alone) tend to receive more support. For capacities of giving, the results are more subtle. There is no strong evidence that lower capacity is associated with less help given in some overall sense. Instead, different types of individuals tend to give the types of help that they are best able to give, for example, with less wealthy children giving, on average, relatively more practical than financial help to their parents and older parents providing relatively more financial help to their children.

The other two research questions correspond to the models for residual correlations in this section. The results show evidence of reciprocity between children and parents in practical help and of within-person complementarity in giving different types of help. A prominent covariate effect here was that the patterns of correlations between helping tendencies of different types and directions were somewhat different for children who live far from rather than close to their parents.

**8. Conclusions.** We have proposed methods for modelling joint distributions of multivariate continuous variables, including models for how their correlations depend on covariates. A linear model was specified for each correlation, and we developed an estimation

procedure that ensures that the estimated model implies positive definite correlation matrices over a relevant set of values of the covariates. This builds on literature on such “constrained” methods of estimation for models for correlations, which are here extended to include unit-level covariates. The estimation is carried out using a tailored MCMC algorithm, which includes an efficient Metropolis–Hastings subprocedure for estimating the correlation model.

These methods were motivated by substantive research questions on the levels and correlations of intergenerational family support. Models for them were defined for the joint distribution of latent variables, which represent individuals’ tendencies of giving and receiving different types of support. We applied them to study exchanges of support between adult individuals and their noncoresident parents in the U.K., using survey data from the UK Household Longitudinal Study. We modelled the conditional means and correlations of different helping tendencies. The mean levels are positively associated with many characteristics of the recipients that indicate higher need and with characteristics of givers that indicate their higher capacity to give help. These results are, arguably, fairly encouraging about patterns of intergenerational support in this population. Less positively, large proportions of both adult individuals and their parents do not typically give any of the kinds of help considered here. The estimated correlations indicate reciprocity, where those who tend to give high levels of practical help also tend to receive much of it, and complementarity, where those who tend to give high levels of one kind of help (practical or financial) also tend to give much of the other kind. This suggests a picture of a general culture of helpfulness within some families, and general lack of it in others, rather than a sort of zero-sum game where help would flow only in one direction at a time and one kind of help would reduce the amount of other kinds.

This work could be extended in a number of ways. Methodologically, the proposed modelling approach for the correlation matrix could be embedded into other covariance modelling tasks, such as the copula model. (Hoff (2007), Murray et al. (2013)). The computational efficiency and mixing rates of the simple elementwise Metropolis–Hastings MCMC sampler that was used here could perhaps be improved by using other approaches, for example, adaptive MCMC (Andrieu and Thoms (2008), Haario, Saksman and Tamminen (2001)), which proposes multiple parameters from an adaptive proposal in each iteration.

Substantively, the choices of this analysis were constrained by the available data. Although we considered practical and financial support separately, the single indicator of financial support leaves us unable to examine varieties of it in more detail. Because we analyse data collected from the adult children only, we have limited information about their parents. Another promising direction would be to extend the models to longitudinal data. This would allow us to examine reciprocity and complementarity of help not only contemporaneously, using models for correlations as described in this paper, but also over time, using predictive models for types of help at one time given help at earlier times. These areas of further research remain to be pursued.

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#### SUPPLEMENTARY MATERIAL

**Additional results** (DOI: [10.1214/24-AOAS1921SUPPA](https://doi.org/10.1214/24-AOAS1921SUPPA); .pdf). Sections A–G of the Supplementary Material provide some additional tables and theoretical results. They are referred to in appropriate places in the main text of the paper above, as Zhang, Kuha and Steele (2024).

**Pseudodata and code for data analysis** (DOI: [10.1214/24-AOAS1921SUPPB](https://doi.org/10.1214/24-AOAS1921SUPPB); .zip). The Supplementary Material also include a representative pseudo version of the data and R package and code for its analysis, together with information about access to the actual data used in the paper.

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