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## How Families Give and Receive: A Cross-Class Qualitative Study of Familial Exchange

Laura Napolitano<sup>1</sup>, Frank Furstenberg<sup>2</sup>, Karen L. Fingerman<sup>1</sup>

<sup>1</sup>Rutgers University, Camden, NJ, USA

<sup>2</sup>University of Pennsylvania, Philadelphia, PA, USA

### Abstract

Support of family members has been a long-standing interest of social scientists. Contemporary American families must provide support to members in a historical context wherein family inequality continues to rise. Based on the life course perspective, and utilizing qualitative, in-depth interviews with 50 multi-generational participants from the *Family Exchanges Study*, this article explores the mechanisms through which families across the socioeconomic spectrum engage in and perceive family support. We discuss both direct and indirect requests by family members for help and identify differences by family socioeconomic status. We also discuss how issues of reciprocity, views toward request propriety, and perceptions of appreciation guide family member responses to need. We argue that this cross-class comparison is particularly essential to further scholarly understands of family functioning and support amidst growing inequality in the United States.

### Keywords

family support; life course theory; qualitative methods

### Introduction

Interest in why, when, and how frequently families exchange money, time, and social support has been a prominent topic of research in the social sciences since the middle of the last century (Furstenberg, 2018; Silverstein et al., 2006; Suito et al., 2011; Swartz, 2009). Long recognizing that the family constitutes a protective system against misfortune and crisis for its members, social scientists have examined the patterns of giving and receiving across and among generations throughout the life course.

Family support is particularly crucial during a time when economic and educational differences have widened and the resources of families to assist members in need vary greatly (e.g., Amato et al., 2015; Chetty et al., 2017; Goldin & Katz, 2007; Katz & Krueger,

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**Corresponding Author:** Laura Napolitano, Department of Sociology, Anthropology and Criminal Justice, Rutgers University, Camden, 405–407 Cooper Street, Camden, NJ 08102, USA. [laura.napolitano@rutgers.edu](mailto:laura.napolitano@rutgers.edu).

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2017; McLanahan & Jacobsen, 2015). The vast amount of research on social class and family exchange has been carried out using quantitative data (often drawn from large national samples) which, by necessity, often relies on static measurements of the exchange process (e.g., Fingerman et al., 2015; Taylor et al., 2013). While qualitative work on family exchange is able to discuss exchange more holistically, much of the qualitative research on support exchange has focused exclusively on the perspectives of members of low-income families (e.g., Edin & Lein, 1997; Gazso et al., 2016; Mazelis & Mykyta, 2020; Nelson, 2006; Offer, 2012; Stack, 1974; Swanson et al., 2008).

This article attempts to bridge these areas by utilizing in-depth qualitative data with families across socioeconomic backgrounds to assess how family members determine when and why to provide support. We find that family members from less advantaged families primarily identify direct requests for support from others, whereas those from more resourced families discuss both direct and indirect ways in which family members signal need. We also find that views toward request propriety guide most decisions surrounding the provision of support. Further, respondents often discuss multiple family members (e.g., siblings, cousins, aunts/uncles) in the support exchange process, providing a fuller picture of how family support plays out within families.

## Theoretical Background

Support of members is one of the most basic, yet crucial, roles families play over an individual's life course (Davis, 1949; Murdock, 1949). Support functions range from financial, emotional, and practical to the intergenerational transmission of cultural knowledge, which helps members navigate social institutions (e.g., Bourdieu, 1990; Lareau, 2011).

Over the last several decades, family inequality in the United States has risen dramatically (Amato et al., 2015; McLanahan, 2004). Since the 1970s, families at the lower end of the income distribution have seen their incomes rise at a much slower rate than those at the top of the income distribution (Goldin & Katz, 2007). There is strong evidence demonstrating a stagnation of economic mobility in families (Chetty et al., 2017; Katz & Krueger, 2017) and the wealth gap between white and African American families continues (Killewald et al., 2017; McIntosh et al., 2020). Child poverty and unemployment have increased as well (Amato et al., 2015). The 2008 recession further impacted families, damaging earnings (Butrica et al., 2011) and delaying retirements (McFall, 2011). As public support systems are unable to keep up with demand (Edin & Lein, 1997; Gazso & McDaniel, 2010; Mazelis, 2017; Offer, 2012), parents across the socioeconomic spectrum have encountered increased pressures to invest in their children (Kornrich & Furstenberg, 2013). The ongoing COVID-19 crisis has served to further magnify the stratification in American family life (Leonhardt & Serkez, 2020; Millett et al., 2020).

Life course theory suggests that the linked lives of family members as well as the broader historical context within which families operate impact individual and familial decisions (Bengston et al., 2012). Therefore, understanding this wider historical context is crucial to any investigation of family exchange (Fingerman et al., 2020; Gazso et al., 2016). For

example, over the last several decades young adults have encountered delays in higher education completion, acquisition of full-time employment, marriage, and childbearing (Furstenberg et al., 2004; Fry, 2016; Settersten & Ray, 2010). Consequently, young adults are more likely to rely on their natal families for emotional, tangible, and financial support than during the middle of the 20th century (Fingerman et al., 2020; Goldschieder & Goldschieder, 1999; Newman, 2012; Swartz, 2009; Vespa, 2017; Wightman et al., 2013). Young adult needs, and the challenges associated with them, are exacerbated for families with less socioeconomic resources (see, for example, Deluca et al., 2016; Napolitano, 2015).

Often, young adult children are not the only family members midlife parents are supporting. As the “sandwich” or “pivot” generation (Grundy & Henretta, 2006; Zal, 1992), middle-aged adults often find themselves providing bidirectional support both to their now-adult children and their aging parents (Grundy & Henretta, 2006; Zal, 1992). Using a week-long diary study, Kingerman and colleagues (Fingerman et al., 2011) found that the majority of middle-aged adults provided a range of emotional and tangible support to young adult children and parents on a daily basis. Consequently, it is clear that the linked lives of family members in modern American society cannot be fully understood outside of the current historical context (Hareven, 1994).

## Qualitative Research on Family Exchange

Qualitative research on family life has prominently addressed the use of financial, emotional, and practical help for members of low-income families (Offer, 2012). Most prominent qualitative research on support exchange within families focuses on those from lower socioeconomic backgrounds and/or racial minority groups (e.g., Stack, 1974; Gazso et al., 2016; Nelson, 2006; Newman, 1999; Swanson et al., 2008). This body of work often documents the obstacles to support receipt for low-income families and the numerous ways they must activate additional networks in order to receive necessary support. For example Stack (1974), in her seminal work aptly demonstrates the challenges low-income families face in obtaining financial support from their own members and the myriad ways they utilize extra-familial resources to support themselves. Edin and Lein’s (1997) work identifies the ways in which low-income families, primarily mothers, must use a wide range of family and extended kin networks to survive when government assistance is inadequate and earnings are deeply limited (see also, Newman, 1999). Gazso et al. (2016) further this research with their work demonstrating how low-income families in Canada similarly rely on both family and fictive kin for resources.

Obligations surrounding reciprocity in the exchange process are well documented in the literature (e.g., Fingerman et al., 2015; Silverstein et al., 2006; Offer, 2012). Low-income families often must go beyond their natal families for support due to their own limited resources and challenges associated with reciprocity, either by themselves or from people who they exchange support with (Edin & Lein, 1997; Gazso et al., 2016; Mazelis & Mykyta 2011; Stack, 1974). They also may withdraw support, or be excluded from it, to either avoid negative feedback from others or as a way of maintaining and delineating their own fragile social status (Offer 2012; see also Mazelis & Mykyta, 2020; Pryce et al., 2017; Samuels & Pryce, 2008). These behaviors are part of the “social fragmentation” of low-income

families (Offer, 2012). Yet the widening economic gap for American families suggests that qualitative cross-class analyses of this process is warranted as the number of families experiencing financial distress has risen (Cherlin, 2011; McLanahan & Jacobsen, 2015).

## Cross-Class Comparisons of Family Exchange

Utilizing the life course framework, we follow the tradition of qualitative scholars of low-income families who have been attentive to the nuances of social support within families. While demographers and developmental psychologists have provided insights into the perspectives of those providing support across a wide range of economic contexts (e.g., Silverstein et al., 2002; Eggebeen & Davey, 1998; Fingerma et al., 2009; Henretta et al., 2002; Klaus, 2009; Silverstein et al., 1995; Silverstein et al., 2006), their analyses are unable to extract the nuances of family exchange. These studies must make assumptions based on quantitative constructs, for example, the presence or absence of need and then the presence or absence of support, and are often unable to investigate *how* family members across socioeconomic groups perceive these exchanges as they are happening. Yet family exchange is not a static process. Our analysis builds on prior research by focusing on how families across the socioeconomic distribution engage in the exchange process across a wide range of family members. We argue that these additions are critical to enhancing our scholarly understanding of family functioning and support.

## Sample and Methods

Data for this article comes from qualitative interviews conducted with a subsample of participants from the Family Exchanges Study (FES), a longitudinal survey of family exchange (see Fingerma, 2008 for a more complete description of the study). Researchers identified respondents for the FES using a random telephone sample of families in the Philadelphia Metropolitan Statistical Area. In 2008 and 2013, nearly 2,000 members of over 600 families participated in phone surveys. In 2013, a random subsample of respondents participated in an intensive, two-week long diary study. A unique contribution of the FES is its multigenerational sampling in that surveyed families include a middle-aged adult (Generation 2), her/his elderly parents (Generation 1), and grown children (Generation 3).

In an attempt to more fully understand how the exchange of support happens within these families, we received proper institutional review board approvals to initiate a small qualitative study in the fall of 2014. The research team randomly selected middle-aged adults (Generation 2) from the FES diary study to participate in qualitative interviews (data from the diary study were not used here). We then contacted their corresponding family member, who had also participated in previous survey waves, for a qualitative interview. Over the course of several months, the research team conducted 50 in-depth interviews with members of 27 distinct families. In most families (89%), a middle-aged parent and adult child (Generation 3) completed interviews.

Middle-age respondents averaged 58 years of age with a range of 51 to 65. Slightly over half (54%) are female. Just over one-third (35%) completed high school, slightly under half (46%) had a bachelor's degree or higher, and the remaining had attained some

college credits. Just under one-third (29%) reported household income of \$40,000 or less, 17% reported household income between \$40,000 and \$75,000, 38% reported household income between \$75,000 and \$125,000, and the remaining reported household income over \$125,000. The majority of those with household incomes of less than \$40,000 annually report their highest education level as high school graduate, with two reporting some college credit. Those earning between \$40,000 and \$75,000 are evenly split between high school graduates and those with some college credit. All but two of the middle-aged respondents reporting earnings of more than \$75,000 had at least a bachelor's degree. Regarding employment, nearly half 46% are working full time while the remaining are either retired (11.5%), working part-time (8%) or unemployed (35%). Of those unemployed, slightly over half (55%) are disabled and unable to work. Nearly three-quarters (73%) are married, 19% are divorced or widowed and the remaining have never been married.

Respondents from Generation 3 averaged 28 years of age with a range of 18 to 46. Over three-quarters (78%) of these respondents are female. Slightly under one-third (31%) are currently in school. Of those who are not currently in school, one-fifth have completed their education at high school, 11% did not graduate high school, 21% have attained some college credits and another 21% have a bachelor's degree or higher. Just over one-quarter (26%) are married and the remaining have never been married. Across both generations, slightly over one-third of the families are African American and the remaining are white.

Interviews took place with individual respondents at locations of her/his choosing, most often homes or a public place that afforded sufficient privacy. On average, interviews lasted approximately 75 minutes. With respondent consent, each interview was digitally recorded and transcribed verbatim. Interviewers also recorded detailed field notes upon completion of each interview. Respondents received \$100 for their participation in the qualitative interviews.

Interviews covered a wide range of topics. Given that respondents had previously participated in multiple waves of quantitative surveys, interviewers were familiar with individual family backgrounds entering the interview. Interviewers probed for any changes in family life since their previous meeting with the research team and then spent the majority of the interview focusing on aspects of family life that would elicit responses related to exchanges of support. For example, interviews began with explorations of family celebrations and gatherings, including the frequency of such activities as well as the leaders in planning them. Interviewers next explored the specific needs, for example, emotional, physical, and financial, of different family members and how needs are communicated. We probed regarding how family members communicate needs (e.g., in person, text messages, phone calls) as well as what types of requests are circulated among family. We also spent time investigating instances in which families did not provide support to get a sense of if and how family members prioritize requests. While each interview covered the broad aforementioned topics, the semi-structured nature of the interview guide provided flexibility to interviewers in that they were able to probe more deeply on particular areas of interest with individual respondents.

Data analysis follows LaRossa's discussion of grounded theory methods in family research (LaRossa, 2005). Based on Glaser and Strauss (1967), LaRossa (2005) focuses particular attention on how grounded theory can be utilized effectively in family research. For this article, the first author initially pulled all of the codes related to the broad process of support provision (open coding) and then conducted further analysis at the axial and selective levels of coding. The codes utilized for this article include "emotional help", "financial help", "unfulfilled requests", "kin support", "signaling help", "process of help seeking", "appreciation of support", and "expectations for support." ATLAS.ti allows a researcher to pull out codes in different ways and the first author then employed a triangulation of analytic techniques to analyze the data. Analysis for this article began with repeated readings of each code across respondents. For example, reading all text associated with the code "signaling help" across sample members. We then examined the coded material within family interview dyads as well as within individual transcripts to ensure consistency of reported findings and that the coded material fit into respondent's larger narratives.

## Findings

In the following sections, we address the ways in which families exchange support. First, we identify the different mechanisms by which family members signify and respond to help requests. We identify both direct and indirect ways in which family members ask for help and identify differences by household income where appropriate. We classify indirect requests as instances when respondents discussed being attuned to changes in family members' tones or moods or an overall awareness of family circumstances that might require assistance such as job loss or illness. Direct requests are classified by instances in which family members discuss directly asking for or receiving any type of help. We then turn to a discussion of how family members perceive requests for help, focusing particular attention on how members frame appropriate or inappropriate requests across multiple familial relationships.

## Direct Requests

For the vast majority of families in the sample, the exchange process occurs via direct requests for financial, emotional, and practical support. However, there are some differences by household income. For example, those reporting earnings of \$40,000 or less are much more likely to discuss direct rather than indirect requests (93% vs. 7%) as the norm in their families when asking for help. In contrast, families in the remaining categories are more evenly split between those reporting direct and indirect requests for help.

Perhaps unsurprisingly, direct help seeking for financial matters was most often discussed in parent-adult child relationships. For example Dave, a 21-year-old recent college graduate living at home with his parents who report household earnings over \$125,000, remembers how he would directly ask his parents for additional money for necessities while in college. He states that "yeah occasionally I would be like hey...I need some money to eat on campus, do you mind helping me out? They'd be like, sure." Dante, a 60-year-old father of two with household income of less than \$40,000, laughs while relating that "my son has no compunction about asking me for money, no."

Zoe, a 65-year-old married mother of four children with household income between \$75,000 and \$125,000, reports sending financial assistance to her adult daughter after she requests it through cards to her. She relates that her daughter will:

Usually send me a note and, you know when it says mom on it, it's usually can you lend me some money until pay-day or something like that....[and] I'll promise to pay you back by a certain day. And I could wallpaper a room with those notes. I don't keep them, but sometimes she can [repay me] and sometimes she can't.

James, a 53-year-old father of two adult children also reporting household income between \$75,000 and \$125,000, succinctly addresses the direct way his children ask for financial assistance, as well as the limits to it. He reports that although his children generally do not ask for financial assistance, there have been times when they have and he has obliged. James explains how his son approached him for assistance in moving out of a dorm into an off-campus apartment, saying: “[My son] asked like, ‘Can you, while I’m in school, can you pay half [of the rent]?’ And then actually it’s cheaper than a dorm. So I ya know we agreed to it.” He reveals later in the interview that he and his wife have not turned down requests from their young adult children, even as teenagers, because their requests have always been within what he considers appropriate bounds. He continues “we’ve never turned down a request because they never really [were] like ‘hey can you give us 10 grand, \$10,000 for a down payment for a house?’ I mean that’s never come up.”

In addition to financial requests, parents and their adult children report direct requests for practical and emotional assistance as well. Carrie, a 51-year-old mother of two with household income between \$75,000 and \$125,000, discusses how her son directly asks for help regarding schoolwork, even in college. She relates:

My son asks me for help with homework all the time... It's usually writing. Cause he knows that I'm a stickler for proofreading and you know, going through things and making sure it sounds good and you know, like I'm, I'm a nut. Like I go over emails nine times before I even send them out because I just want them to sound great. Um, he's, on the other hand, wants to just get it over with and be done with it. So, he usually calls me when its, and then he gets frustrated with me because I tell him what he should do and he doesn't want to do it. (laughs).

Regarding her middle-aged parents, Casey relates that if she needs to signal for practical help to her parents “it’s just, you know, it’s just a phone call.” She continues:

I think it's having a four and half a year-old right now who is being, you know, a four and a half year old. I mean he's really challenging me and I think when I've had a day when I'm like oh my gosh what am I going to do with you. I'll call my mom and say “Did we act like this? Did we do this?” you know and she'll just kind of bring me back down.

Joanna, a 65-year-old mother with household income between \$75,000 and \$125,000, reports giving her young adult daughter work advice. She relates:

[My daughter] just called me yesterday. I was at the beauty parlor and she said mom I need some help...this guy at my job the kids used to love him and now they

don't, I don't know how to go about telling him. So, you know, I told her and we talked about it, and when I got home later last night we talked more about how she should approach it.

Desmond, a 58-year-old father of a 35-year-old son, identifies the emotional support he gave his son when he became engaged. As Desmond states:

Well like for instance he told me he got engaged, which I had already met his finance before she was his fiancée and he wanted to know what I thought about it. And basically I told him, you are a grown man now this is your decision to make I said whatever it is that is what makes you happy then I'm all for it. You know, so basically that is how that conversation went.

While direct help signaling is also prominent with extended family, these requests more often occur for practical or emotional support. For example, Tina a 22-year-old woman living with her parents, states that if anyone in her family is sick they know to directly call her aunt, who is married to a physician. She continues "[my aunt and uncle] provide a lot of help because if like anyone's sick you know, you will call them right away." Sherry, a twice divorced 63-year-old mother of two with household earnings of less than \$40,000, states that if she needs something, she can ask her nephew for help. For example, "I texted [my nephew] and said can you come over and fix my tv? He texts me back, '*Be right there.*' He comes over and in ten minutes has the TV working."

Cheryl, a 57-year-old woman who lives with her husband and young adult daughter and has a household income between \$60,000 and \$75,000, reports that her niece will directly ask for help when she needs emotional support. She explains:

[My niece] might say "Can we get together for dinner? I really need to talk." Something like that. She's going through a lot with her two boys, her grown boys, are both drug addicts. So you know just somebody, she just vents. You know, there's not much she can do about it at this point. So she just vents.

## Indirect Requests

We characterize indirect requests in a number of ways, including the ability to notice shifts in a family member's behavior or tone as well as perceptiveness to the current context of a family member's life. Indirect requests are more often discussed in families reporting household incomes over \$40,000. These indirect requests exist for emotional, practical, and financial assistance and in parent-child and extended family relationships, though they are most often reported in parent-child relationships.

In regards to the latter Tina, 22 and living with her parents, discusses how her middle-aged mother indirectly signals for emotional help. She relates, "if [my mom]'s like really quiet then I'll know...it's just like one-word answers, [as] opposed to happy and smiling and being very talkative or asking questions about how the day went." Jessie, a 23-year-old young adult living with her fiancé, similarly discusses how both she and her mother can tell by their tones that they require some kind of support, without directly asking for it. She relates:



I think [my mom] can just tell like cause of the relationship we have and like since we do talk everyday she can tell by like my responses or [if I'm] short with her on the phone that like maybe I had a bad day at work or something like that. So I think she just picks up on it just cause she's my mom.

Jessie also offers that she interprets her mother's needs for help in the same way, relying on her mother's tone and attitude rather than a direct request for help.

Financial assistance is also initiated indirectly. Anthony, a 64-year-old father of three with household earnings between \$60,000 and \$75,000, relates that he and his wife paid for a new roof on his adult daughter's house because his daughter and son-in-law "didn't have the money for it, they didn't. I don't think they actually came out and said anything but we paid for it. [We]'re not going to let them freeze to death." Similarly Denise, a 52-year-old recently widowed mother of two with household income between \$75,000 and \$125,000, states she provides financial help to her grown daughters "when I see a place where I can help" because "you know, they're my kids. And I like to make them comfortable and it makes me feel good." Janine, a 65-year-old mother of four with household income less than \$40,000, discusses providing support without being asked when she identifies the extra financial support she provides to her young adult daughter. She relates:

So [my daughter] saved her summer money and this whole time she's been using it for gas or for whatever she needs it for. But now she hasn't been working since [school started] and her funds are getting low, and I know that, [but] she won't really ask. I'll have to ask her and say "how much do you have in your account?" and you know she'll say "oh I don't know not too much." And then I'll go and put some money in there for her.

Overall, family financial exchanges initiated through indirect means most often occurred between parents and young adult children.

While family members are less likely to discuss indirect requests regarding finances with extended family, emotional support was still perceived indirectly. Leah, 37 years old, states that she knows when her sister needs help because of an awareness of her general behavior. Leah "checks on" her sister when she notices changes in her behavior, such as "if she tells me she hasn't been out...if she's not telling me about those things, there's a good chance something is off." Rachel, a married mother of a young son, states:

Because we are such a close family I can usually tell that something's wrong...my aunt and I, my mom's youngest sister is only 9 years older than me so she's kind of like a big sister so when she needs to talk, or I can tell it's like "hey Nancy what's wrong." Ya know and she, we don't have to be as formal with each other... I think because we are all so in tune with each other, the whole family, like I can usually sense when someone needs to talk.

Indirect initiation occur with both emotional and financial assistance, and across both parent-child and extended family relationships. However, while parents and their adult children can rely on indirect requests for financial and emotional assistance, extended family members more often rely on indirect requests for emotional support.

## Perceptions Surrounding Requests

Throughout data collection, interviewers probed respondents for details surrounding both fulfilled and unfulfilled exchange requests. During the inductive analysis of coded material, patterns regarding the circumstances of unfulfilled requests became apparent. We focus particular attention on unfulfilled requests from the perspective of those not providing services, rather than those who were denied.

We identify several patterns in this process. We first discuss incidents in which family members left requests unfulfilled, either due to resource limitations or questions surrounding the propriety of a request. We then examine how family members perceive appreciation, or a lack thereof, which leads to denials of future requests and/or familial conflict. We look at these issues for both intergenerational and extended family exchanges and across family socioeconomic background.

### Limited Resources and Reciprocity

Within our sample, fewer than 15% of respondents discussed specific situations in which they lacked resources to provide financial support. One example is Damian, a 53-year-old father of two who lives with his aging mother and reports a household income of less than \$40,000. When asked if there were any instances in which support was not given in his family, Damian discusses a time his son asked for money that he could not provide. He says, “Um, alright, my son! (Laughs). When he wanted that 7,000 dollars. I couldn’t financially do it!... You know, I felt bad that I couldn’t. And his mother wasn’t in no position to be able to do it.”

Yet issues of limited resources are not restricted to the lower earning families in the sample. For example, Cathy’s sister asked her to borrow money at a time when Cathy, a 57-year-old married mother of two with household earnings over \$125,000, was moving with her family into a new house. She relates: “at one point [my sister] called us. We were actually getting ready to move into the house. She said, ‘Do you have 900 dollars you could lend me?’ and I said, ‘We really don’t—everything’s tight.’” Her inability to help, and her sister’s response that “it must be nice being able to move into that big house... instead of helping me” has led to a large rift within the family. Although 30% of our target sample reported household incomes of \$40,000 or less, discussions of refusals of support such as these were generally minimal in the interviews, even when we explicitly asked about any unfulfilled requests within the family.

### Propriety of Request

However, we did find that families reporting lower household earnings were more likely to discuss issues surrounding the propriety of family member request as a reason for denials. For example Beth, a 54-year-old woman who lives with her husband, brother, and mother, and reports a household income of less than \$40,000, discusses when a financial request is appropriate. She believes that individuals should adequately budget from their paychecks so “that way you’ll never be short. You know, even with your [public transit pass], uh, your food money, you have to, you have to budget your money. That’s the way I am.”

Consequently, she is not inclined to give money to a family member who requests it unless she believes the individual is using it for an appropriate purpose. As she relates:

Now if you're desperate, you desperately need some money, that's somethin' different. But if you sayin' I just need \$20 to you know, get a beer or, you know, somethin' like that, I have, mm, no. Now if he had to get to work it's different. Okay, I'll give you \$20. (laughs).

In this way, Beth is willing to provide financial support, even with her limited resources, but only for needs that she deems necessary and appropriate. Similarly Michael, 60 years old with a household income of less than \$40,000, discusses not providing support to a niece because "there is always something. [For example] 'I need your printer.' Stop buying your kids \$150 sneakers, buy the stuff you need." In his eyes, his niece has not been responsible with her money and so he is reluctant to respond to her requests for help.

Other respondents also identify beliefs on the appropriate uses of aid. In several families, unwillingness to provide support was legitimized by a family member's usage of drugs and/or alcohol. Importantly, these discussions were found in families across the socioeconomic spectrum. Lauren, 24 years old and living with her parents who report a household income between \$60,000 and \$75,000, addresses this when relating a story about a cousin of hers who repeatedly asked for money while she was a freshman in college. At the time, her cousin's "wife was pregnant and he would text me for help paying for gas and stuff. Or to get his wife to the doctor for like ultrasounds or whatever and I didn't have a problem with it. I would send him money." However, after several months of this she discovered that "this was like the start of his drug addiction. That kind of put me off [providing support] for a while." She willingly provided financial help when she deemed the request appropriate, that is, for a pregnant wife. However, once the truth behind the requests became clear she pulled back her support, even though she was financially able to comply. Courtney, a 27-year-old married mother of two with household earnings between \$40,000 and \$60,000, similarly addresses the impact a family member's addiction has on her decision-making regarding exchanges. While Courtney does not give her brother, who suffers from drug and alcohol addiction, support her parents do and this is a point of contention within the family. As she relates:

I guess the only thing that like, my sister and I would [get upset] about would be when my parents like give my brother money. That makes me like, okay, you guys know he does drugs and drinks, why would you lend him more money? That kind of thing, I think is inappropriate, but they don't.

Though she admits that her parents want to believe their support is helping her brother with housing and other "necessities," she clearly does not give credence to this claim. Consequently, she believes their provision of support is problematic and she herself is not willing to provide financial assistance to her brother. Therefore, having the resources to provide support is only one aspect of an exchange process as an evaluation of the appropriateness of the request also factors into decision-making, and which impacts families of varying social class backgrounds.

## Signaling Appreciation

Respondents also acknowledge previous indications of gratitude when engaged in the exchange process. Yet signs of appreciation that are “enough” are not always clear. More often than not, respondents identify indirect expressions of gratitude as the norm in their families. For Lynn, a middle-age married mother of three with household income over \$150,000, appreciation is “Just kind of an unspoken good feeling.” Rachel, a married mother of a young son with family income between \$40,000 and \$60,000, reports that in her family “I don’t think we actually have to verbally say [thank you].... I mean a hug and a kiss on the cheek or whatever is enough of a thank you.”

A high stock of trust in many families is built on a common understanding that giving and receiving is part of an ongoing system of assistance that is taken for granted because it is embedded in reciprocity.

Among the families in our sample, the norms surrounding appreciation are particularly apparent when they are violated—as expressed by respondents who are frustrated with family members who they believe do not adequately demonstrate gratitude. Across interviews, we encountered numerous instances of, in particular, adult siblings being frustrated with a perceived lack of gratitude shown to parents by other siblings. Suzanne, a 31-year-old woman living at home with her parents whose income is between \$75,000 and \$125,000, offers one example of this. The respondent’s sister did not participate in her father’s surprise 65th birthday party, planned by their mother, because it was “too much of an inconvenience [for her].” However, the respondent reports that “then like, a week later [she’s] calling us, like, devastated and needing this or whatever.” Regarding her sister’s relationship with her parents, she states:

I hate how much my sister takes advantage of my mom. And like, it’s not even advantage. I’m her daughter too. I need help for stuff, but like I also appreciate my Mom. I like have a relationship with her and invite her into other parts of my life and she just always just like, taking, taking, taking.

Regarding her aunt, Lauren, who we met earlier, says that “[she] always kind of has an excuse of why she can’t do something but just always has her hand out in a way.” Joseph, a married 65-year-old father of four with household income between \$75,000 and \$125,000, discusses similarly challenging issues in his family with regards to his adult daughter as well as his son. While Joseph provides ad hoc childcare for his daughter daily by texting her in the morning to find out if he has any childcare responsibilities for the day, he also mentions exchanges that have been challenging. For example, recently Joseph and his wife had to take the tenant of a condominium they own to court due to a lack of rental payments. Joseph’s wife initially bought the condo for their daughter so that their daughter could get out on her own. However, her daughter moved out after meeting a new boyfriend and no longer deals with any issues related to the condo. Joseph is particularly frustrated by this because, according to him, “my wife went way out of her way for her and that’s what gets you torn as a parent too.” His daughter’s lack of gratitude has made an already difficult situation even more so for him and his wife.

While signs of appreciation can sometimes be hazy, respondents clearly become frustrated when they do not believe gratitude is being adequately displayed by family members. The absence of appreciation often provokes criticisms among family members who feel in a certain sense that the stock of family-based capital is not being adequately replenished.

## Discussion

The ongoing public health crisis has brought to the forefront the economic bifurcation in American family life that has been ongoing for decades (Amato et al., 2015; Chetty et al., 2017; Goldin & Katz, 2007; Katz & Krueger, 2017; Leonhardt & Serkez, 2020; McLanahan & Jacobsen, 2015; Millett et al., 2020). While demographers and sociologists have been attuned to these macro changes, there are still wide gaps in scholarly knowledge regarding how families across the socioeconomic spectrum negotiate this reality on a daily basis. Using qualitative data with members of a socioeconomically diverse group of families, this article provides unique insights into the nuanced ways families engage in the exchange process.

Throughout the sample, members of families overwhelmingly suggest that support is provided without reservations in their own families when initially asked (see also, Mazelis & Mykyta, 2020). Yet the provision of exchange is not as simple as family members initially indicate. Family members identify opportunities to provide support based on direct and indirect indications of need from other members, yet differences by socioeconomic background are evident. For example, while families at the lower end of the socioeconomic spectrum overwhelmingly report usage of direct requests for assistance, families across a range of higher earnings are more likely to report using direct and indirect mechanisms. Responses to indications of need are, at times, met based on resource availability. However, we had relatively few examples overall of limited finances hindering support. Indeed, members of lower income families were more likely to identify the propriety of support when deciding on requests.

Perceptions of propriety also touch families with higher earnings, particularly in regard to issues surrounding addiction. We also find that gratitude is an important aspect of the exchange process. Though descriptions of gratitude can be hazy, family members are usually clearest when they believe gratitude has been insufficiently demonstrated. In these cases, the lack of gratitude imperils the future exchange process.

Additionally, while there is ample evidence regarding the increasing importance of parent-child ties over the last several decades (see Fingerman et al., 2020), family members consistently invoke wider family networks when discussing the provisions and receipt of support. We heed Gerstel's (2011) call that family researchers need to be more attuned to the role of extended family in the lives of family members across social classes. In our qualitative interviews, family members across socioeconomic backgrounds naturally discussed the exchange process as involving both natal and extended family members. While there are patterns in the process, for example that direct exchanges of financial support most often occur intergenerationally between parents and young adult children, extended family play an important role in exchanges of tangible and emotional support. Researchers

of non-poor families have potentially minimized these relationships by focusing more on parent–child relationships and future research should address this (Bengston, 2001; Gerstel, 2011).

In their reformulation of intergenerational solidarity theory, Bengston and Roberts (1991) argue that it is not only the objective exchange of resources that matters but also family member’s subjective feelings about exchanges. They operationalize subjective feelings of exchange as an “assessment of the relative balance” in the exchanges between parent and child (Bengston & Roberts, 1991). Our qualitative examination of familial exchange builds on this by examining specific mechanisms through which family members respond to, and evaluate, signals for help in families across a range of socioeconomic backgrounds.

This work also supports Offer’s (2012) model on how the exchange process impacts familial relations. In particular, we find similar evidence among the lowest income families in our sample that members utilize discussions of the propriety of requests as mechanisms for exclusion. We also extend this prior work by providing a cross-class comparison and demonstrate how mechanisms for exclusion extend beyond just low-income families. In our sample, that happens most often when family members demonstrate addictive behaviors related to drugs and/or alcohol. Given the ongoing opioid crisis in the United States, this is an area that deserves future scholarly attention.

A more holistic understanding of the family exchange process is particularly crucial during a historic context wherein American families across a wider range of socioeconomic backgrounds are being required to do more for their members in order to maintain previous generation’s standards of living. The role of family support in the pursuit of higher education, for example, has been well documented. Yet decisions surrounding this provision of support are not often analyzed in the context of families’ day-to-day financial realities (for an exception, see Tevington et al., 2017).

This article is not without limitations. The qualitative data is cross-sectional and so we are unable to say how, if at all, these processes change over time. Additionally, though we randomly selected the qualitative sample from the larger survey sample, the relative number of qualitative interviews is still small. Yet this article does provide crucial insights as much of the qualitative scholarship on family exchange has focused on low-income families. Broader cross-class comparisons of family exchange rely generally on quantitative measures that often treat family exchanges more as “events” that are counted rather than as part of an ongoing process embedded in relationships, expectations, and family norms. This article bridges these two literatures by utilizing qualitative data with families across a range of socioeconomic backgrounds to better understand the exchange of family support. Future research on familial support would be well suited to focus on cross-class comparisons using qualitative data to better understand how support is activated within families. This would also likely capture the importance of a broader range of family exchanges in this process, which has been missing from discussions of family support not focused on low-income families. This would allow researchers to disentangle family support across demographic lines as well as provide a more in-depth explanation of how American families provide for members in the midst of a continuing exacerbation of economic inequality.

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