# RELATIONSHIP OF FAMILY ECONOMIC HELP PATTERNS TO SPECIFIC FAMILY CHARACTERISTICS

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This is to certify that the

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MARIAN RUTH EMERSON

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# ABSTRACT

# RELATIONSHIP OF FAMILY ECONOMIC HELP PATTERNS TO SPECIFIC FAMILY CHARACTERISTICS

Ву

# Marian Ruth Emerson

The purpose of this study was to determine the relationship between a description of the kin network help patterns and family characteristics of those who received and gave help. Although researchers generally agree that help patterns exist in the kin family network, none has studied the variations in help patterns according to specific family characteristics of the participants.

One randomly selected half of the interviews from the Survey Research Center Project 678 was selected as the sample for this study. The Project 678 study consisted of interviews with 2,997 families selected by area probability sampling to represent the population of the United States. The study contained questions relative to the receipt of and giving of \$50 or more in gifts to family members, and the source and recipient of such gifts. Data relative to those questions plus additional demographic information of the families were obtained from the Survey Research Center.

Responses to the questions regarding \$50 or more in gifts became the basis for differentiating help participating families from non-participating families. The help participating families (N=493) were compared to the non-participating families (N=995) according to nine demographic features. High income, employment and an urban residence were associated with help participation.

The help in the participating families was classified as to type, source and recipient to establish help patterns. Chi square analysis (.05) was used to test for a relationship between patterns of help and family characteristics of the participants: socio-economic level, ago, marital status and presence of children under 18.

No significant difference between low and high socio-economic participants according to type, source and recipient of help appeared. There was no significant difference between participants at varying age periods, different marital status or with or without children under 18 according to type of help received or given. There was a significant difference at .05 level between participants at different ages, marital status and with or without children under 18 according to source and recipient of help

Young families were more dependent on parents and other relatives for help; middle age families were more dependent on parents, grown children and other relatives,

while older families were more dependent on grown children and other relatives. The majority of help given by young families went to parents. This help gradually changed in frequency over time to include grown children, and was given primarily to grown children by older families.

for help, while lack of a spouse created dependency on more members of the kin family network. Givers with spouses gave to close kin members, while givers without spouses gave to both close and more distant relatives.

Families with children under 18 received help from more sources but relied heavily on parents. Families with no children under 18 received from fewer but evenly distributed sources. Participants with growing children gave more help to parents, while participants without growing children gave more help to grown children.

This study provided empirically based information about the type of resources available to kin family network members and the flow of those resources to and from kin family members.

# RELATIONSHIP OF FAMILY ECONOMIC HELP PATTERNS TO SPECIFIC FAMILY CHARACTERISTICS

Ву

Marian Ruth Emerson

# A THESIS

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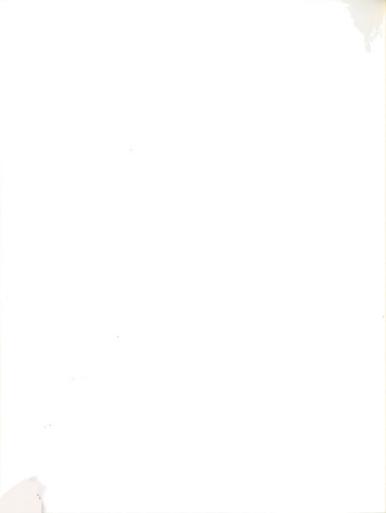
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### CHAPTER I

# INTRODUCTION

Family life theory abounds with the notion that the demands of modern urban living have caused the classical extended family to give way to the isolated nuclear family (1, 2, 3). Several researchers have criticized this accepted theory since evidence has revealed that the true nuclear family seldom exists. Instead, the typical nuclear family should be understood and called by its descriptive term--the modified extended family (4, 5). Litwak has defined the modified extended family structure as a "family relation consisting of a series of nuclear families joined together on an equalitarian basis for mutual aid" (4, p. 178). These kin-related families are not bound together by geographic propinquity or occupational similarity. The mutual aid that transpires between the nuclear families of the structure gives strength and support to the families, and allows them to face the world as a united unit.

Sussman and Burchinal have renamed the modified nuclear family structure as the kin family network (5).

The organization and activities of the kin family network

are identical to those of Litwak's modified extended family structure.

Help, services, and social interaction characterize the activities of the interdependent kin family members and tend to become the lifelines of the kin family networks. Frequently, in the literature, this help, services, and social interaction is woven into a term called "help patterns" without an explicit description of these patterns. Pattern implies the repetitive performance of some event. Thus, help patterns would imply the repetitive receiving and giving of help.

All researchers categorize the types of help flowing from and to kin family members as financial assistance, food and clothing, durable goods, and an assortment of services (5, 6, 7). These types of help tend to flow back and forth among all kin family members—parents and children, siblings and siblings, nieces and nephews and aunts and uncles, grandparents and granchildren, and cousins and cousins. The direction of help to and from certain kin family members in the network represents different degrees of kin family relationships. The kin ties are stronger between parents and children than between cousins and cousins. The research has indicated the strength of the parent—child relationship in regard to frequency of help interaction (8). But little has been studied in regard to the strength of all kin family

relationships with the frequency of help. What is the frequency of help done by siblings in relation to the parent-child combination? Do more distant relatives constitute a major sector of the kin help network? Identification of help within the kin family network needs further identification as to which members represent the strongest or weakest helping ties. In addition, identification of specific kin family help combinations with the type of help may reveal a tendency of certain member combinations to resort to specific types of help. Parents may primarily give financial assistance to grown children, while grown children may tend to return food and clothing to their parents. Identification of help and its accompanying source or recipient of help is the first step in establishing help patterns.

Recognizing the family in a stage of the life cycle or an age category may reveal that certain types and directions of help take place at different times. Research has already revealed that help may be described by type and source and recipient in relation to two and three generation kin families (8, 9). But little has been studied in regard to families at all ages. Does the movement of families over age periods make a difference in type and direction of help? Or are the goods, services and financial assistance present in all families at all times directed to and from others regardless of age distinction? Clarification of such questions would add further light to the help patterns picture.



In addition to identifying the nature of help and the direction it flows to and from family members at various ages, studying the influence of different socio-economic positions would be beneficial in further clarifying features of the kin family network help patterns. Do low socio-economic families tend to rely on the help from kin family members more than high socio-economic families? Or do high socio-economic families tend to give and receive more than low socio-economic families, since they might be in a more favorable financial position and could afford to participate? Although Sussmand and Slater (10) found that help participation goes on regardless of class distinctions, their sample represented only an urban population. Would a sample depicting the general population indicate any association between help participation and socio-economic level?

The relationship between marital status and help participation has not been thoroughly investigated. Does lack of a spouse tend to inhibit or encourage help participation? Does help tend to differ in type and direction for spouseless versus with-spouse people? Marriage might have some important bearing on the development of kin family help patterns.

Lastly, the presence or absence of children in a family may or may not bring help from others and may or may not encourage the family to help others. It is normally assumed that children are a drain on the economic resources of a family. But do families with children tend to receive help

to offset this economic drain or does the presence of children stimulate more giving on the part of the parents?

What are the types and directions of help that are associated with families with children versus childless families?

Seeking an association between various family characteristics and the type and direction of help might allow for more complete conceptualization of help patterns, and give home management educators additional knowledge in the decisions regarding family resources.

# Objectives

The purpose of this study is to determine whether a relationship exists between a description of help patterns and family characteristics of the receivers and givers of help:

Objectives of the study are:

- 1. To determine the existence of help received and given in families representative of the U.S. population.
- 2. To identify and describe the type, source and recipient to help received and given in the help participating families.
- 3. To classify the type, source and recipient of help received and given (in the help participating families) by socio-economic level, age, marital status, and children-under-18.
- 4. To analyze the relationship between description of help received and given patterns and family characteristics of the help participants.



# Assumptions

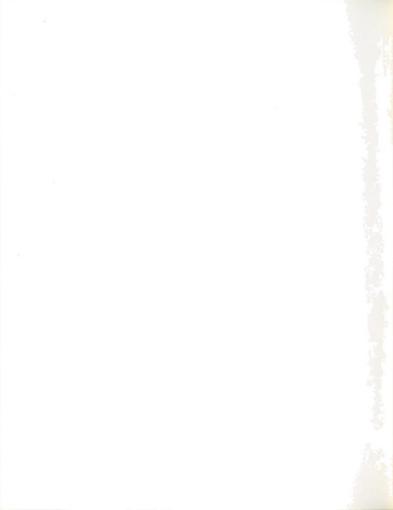
The following assumptions underlie this study:

- 1. The sample and survey methods used by the Survey Research Center are valid and reliable.
- 2. The affirmative responses to questions concerning help received and help given will constitute the basis upon which help patterns can be developed within the framework of the questionnaire.

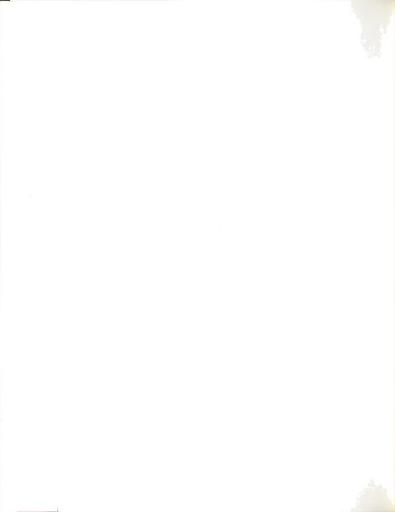
# Hypotheses

The hypotheses in this study pertain to the subsample of affirmative responses to the help received and help given questions in the total sample. The following hypotheses will be tested:

- 1. There will be a statistically significant relationship between type, source and recipient of help received or given and socio-economic level of participants.
  - a. There will be a statistically significant difference between low and high socio-economic receivers of help instances according to type of help instances received.
  - b. There will be a statistically significant difference between low and high socio-economic givers of help instances according to type of help instances given.
  - c. There will be a statistically significant difference between low and high socio-economic



- receivers of help instances according to source of help instances received.
- d. There will be a statistically significant difference between low and high socio-economic givers of help instances according to recipient of help instances given.
- 2. There will be a statistically significant relationship between type, source and recipient of help received or given and age of participants.
  - a. There will be a statistically significant difference between receivers of help instances at varying age periods according to type of help instances received.
  - b. There will be a statisticaaly significant difference between givers of help instances at varying age periods according to type of help instances given.
  - c. There will be a statistically significant difference between receivers of help instances at varying age periods according to source of help instances received.
  - d. There will be a statistically significant difference between givers of help instances at varying age periods according to recipient of help instances given.



- 3. There will be a statistically significant relationship between type, source and recipient help received or given and marital status of participants.
  - a. There will be a statistically significant difference between with-spouse and without-spouse receivers of help instances according to type of help instances received.
  - b. There will be a statistically significant difference between with-spouse and without-spouse givers of help instances according to type of help instances given.
  - c. There will be a statistically significant difference between with-spouse and without-spouse receivers of help instances according to source of help instances received.
  - d. There will be a statistically significant difference between with-spouse and without-spouse givers of help instances according to recipient of help instances given.
- 4. There will be a statistically significant relationship between type, source and recipient of help received or given and participants with children under 18.
  - a. There will be a statistically significant difference between receivers of help instances with children-under-18 and receivers



- of help instances without children-under-18 according to type of help instances received.
- b. There will be a statistically significant difference between givers of help instances with children-under-18 and givers of help instances without children-under-18 according to type of help instances given.
- difference between receivers of help instances with children-under-18 and receivers of help instances without children under 18 according to source to help instances received.
- d. There will be a statistically significant difference between givers of help instances with children under 18 and givers of help instances without children under 18 according to recipient to help instances given.

# Limitations

Limitations resulting from use of Survey Research Center's Project 678 interview questionnaire and data processing design were as follows:

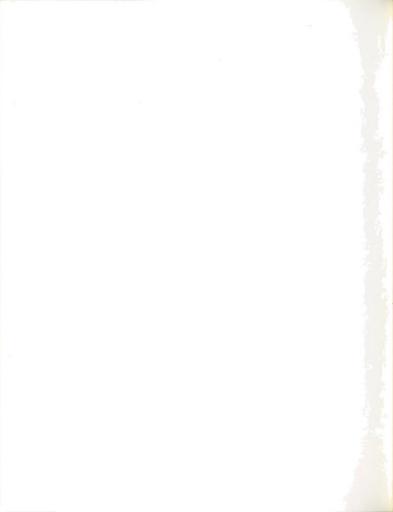
1. The questionnaire classified and measured help by the following limited definition of help: received more than \$50 of food, clothing or large gifts; child care or housing during



- 1959; gave more than \$50 of food, clothing or large gifts; child care, housing, financial support of alimony during 1959.
- 2. Only help that was valued at \$50 or more was identified, with no qualitative dollar valuation attached to help in excess of this minimum.
- 3. Any satisfaction associated with receiving and giving help was not sought in the interviews.
- 4. The 2997 interviews comprising the total sample of Project 678 contained a supplementary sample of 305 low income families. The researcher's intent was to extract the supplementary sample from the total sample. Misinterpretation of the coding variables resulted in retention of the supplementary sample, and division of the total sample into two randomly selected halves. The one randomly selected half, or interviews with 1,488 families that was used in this study, contained a representative half of the supplementary sample.

# Definition

Instance of help--occurrence of receiving or giving help.



# Conceptual Framework

The conceptual framework of this study is a structure-function approach whereby the structure is the kin family network and the primary function of that structure is mutual aid to kin family members.

The important feature of the kin family network is the lack of authority of the network over the individual nuclear families. As such, the network has an indirect influence on the interdependent families, and this influence tends to support rather than coerce the families. The influence is further limited by the use of "reciprocity" which tends to be "institutionalized." Members of the kin network experience reciprocity by the satisfaction associated with giving, or by the direct exchange of goods and services. The institutionalized occasions such as birthdays, holidays and special events, offer opportunities for kin members to participate in mutual aid without jeopardizing the independence of the individual nuclear families. Participation in the kin family network of mutual help is more likely to offer opportunities for individual members to achieve social goals, as resources are available to them that would not be available to non-participating families.



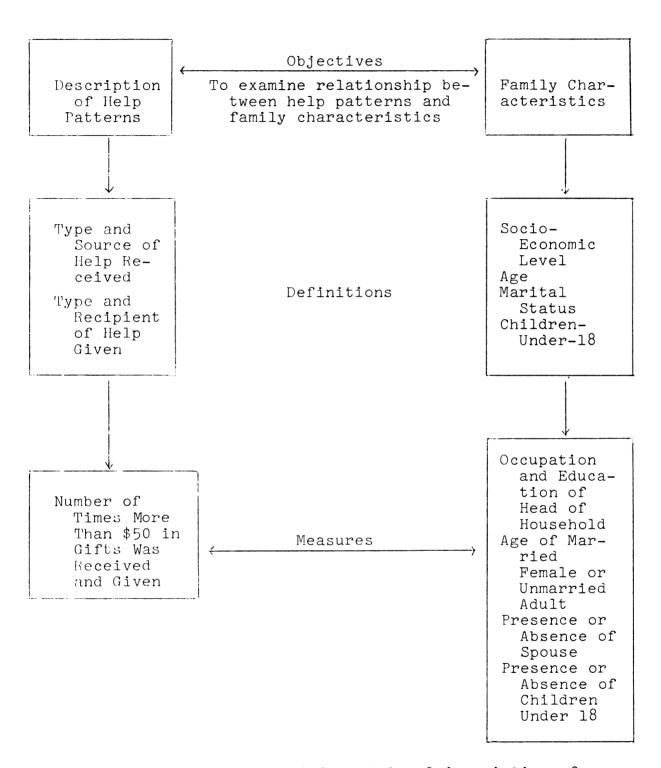


Figure 1.--Model of method for study of description of help patterns and relation to family characteristics.



### CHAPTER II

## REVIEW OF LITERATURE

Studies from a variety of disciplines undertaken since 1950 support the existence of a kin network structure that has numberous functions supporting the goals of individual nuclear families (11, 12, 13, 14, 15, 16, 17, 18, 6, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 9, 7, 35). One of the major activities linking the network is mutual aid. Sussman and Burchinal (5) review of the literature pertaining to the mutual aid in the kin network structure concluded that help patterns are probably more widespread in middle and working class families. The forms of these patterns represent an exchange of services, gifts, advice and financial assistance among and between parents and children, siblings, and more distant relatives. Financial aid is received most commonly during early years of married life and this aid is usually from parents. The services that are performed regularly or on occasion include shopping, escorting, child care, advice giving, housekeeping tasks, servicing transient members on the move, and aid during crisis periods.



Sussman (13, 15) in his early work was among the first to empirically point out the lack of independence in middle-class families and to identify the economic links between generational families. Data were obtained from interviews with parents of 97 middle-class families in New Haven, Connecticut, who together had 195 married children living away from home. A high rate of exchange of services occurred between parents and their married children's families with the former contributing material goods such as furniture, household and kitchen equipment, aid in purchasing or building a house, loans or gifts of money as well as services of gardening, landscaping, house construction, painting and repairing the house, care of grandchildren, and provisions for inexpensive vacations for the married children or grandchildren. In return, parents expected and usually received continued affectional responses and many of the same services they had given.

In 1956, Sussman (17) studied kin and family relationships in middle-class and working-class families in Cleveland. Twenty-five middle-class families were matched with twenty-five working-class families, using the number of nuclear related families (parents and child) as the matching variable. The help items in the questions included care of children, help during illness, financial aid, housekeeping, advice, and valuable gifts. The



results of that study indicated there was no significant difference between socio-economic classes on the amount of help given or received during an illness of a family member; middle-class more than working class grandmothers took care of the grandchildren while working-class couples tended to call upon married brothers and sisters for this service; middle-class more than working-class families exchanged advice and gave valuable gifts to one another with the gifts flowing from parents to children rather than from young couples to families of siblings; and middle-class more than working-class parent and child families gave and received financial help with the flow from parents to children, but the flow showed no significant differences by social class.

Sharp and Axelrod (6) reported the extensive nature of mutual aid relationships among related nuclear families in Detroit in 1955. In a sample of 723 cases, 7 out of 10 couples both gave some kind of help to relatives and received some kind of help from relatives outside the immediate household. In addition, only 1 out of 100 in the population were without ties to relatives through the exchange of aid. Baby-sitting and help during illness were two of the most frequent forms of help between members of the family network. Financial aid and help with housework ranked next in importance. The type of help received from relatives was highly influenced by the



position of the family in the life cycle as measured by the age of the wife. In addition to baby-sitting services, young wives received more types of help than wives at other ages. Financial aid given by families to other relatives showed little relationship to age of wife since about one third of all families reported giving financial assistance. The study further bore out the fact that help occurred primarily among close relatives. For almost all types of help received or given, parents, children and siblings were much more likely to be involved than were other relatives.

MacDonald (9) studied the help patterns among 255 three generational families that were not receiving assistance from health and welfare agencies. Data were gathered to extract the nature, extent and frequency of help given or received by the families within a one year period preceding the interview. The occasion on which help was given plus the conditions and circumstances surrounding the help were also noted.

Results of the study indicated that the parent generation gave the greatest number of help items and instances of help to other persons, followed by children and then by grandparents. Children received the most items of help, followed by grandparents, and then by parents.



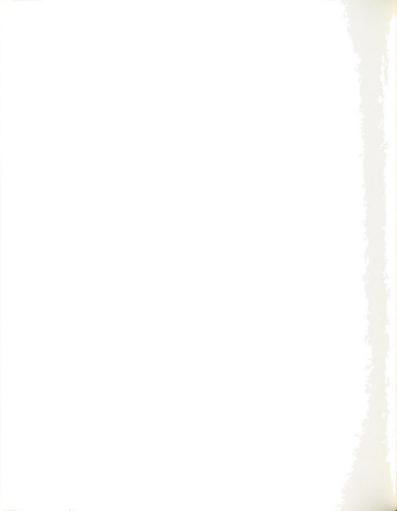
As to perceptions of help transfers, the grandparents and parents tended to classify themselves as

"givers" rather than "exchangers" or "loaners." The
grandparents classified help received as "gifts" rather
than "exchanges" or "loans" while the parents classified
themselves as receiving "exchanges." The children classified their help items, both given and received, as

"exchanges" and "loans."

There were significant differences among generations as to preferred source of help. In times of stress, the grandparent generation first turned to the parent generation, second to peers, third and fourth to other agencies, followed by the children generation. The parent generation first turned to the grandparent generation, followed by the children generation before other groups or agencies. The children generation first turned to the parent generation, second, third, and fourth to other groups and agencies, before turning to the grandparent generation.

Almost all families studied gave to and received from other generations, both horizontally and vertically, which is further indication that the families studied revealed a modified extended family unit rather than the nuclear isolated unit. The families also tended to use certain societally accepted occasions for help exchanges thus conforming to Litwak's (4) notion that the modified



extended family will not dominate the nuclear family when it uses "institutionalized" occasions for help exchanges.

Hill (36) accepted some of the MacDonald conclusions in his formulations of decision-making and the family life cycle. Hill states:

In the beginning of the life span the married child generation is apparently quite willing to receive various kinds of help and perceives itself more in equilibrium in its giving and receiving. It . . . benefits more from exchanges that are reciprocal than does the grandparent generation. The grandparents perceive themselves as both meager givers and high receivers, almost in a dependency status, whereas the parent generation, in contrast, is high in giving and modest in receiving, a patron-type status. Only the married child generation appears high both in giving and receiving, a status of high reciprocity and interdependence within its social network (p. 126).

The above indicates the differences among the generations in the patterns of needs and interdependency. The parent generation is more affluent and can allow itself to be more supportive and more sustaining. The younger and older generation are both in greater need, but the younger generation accepts help only under the condition of reciprocity.

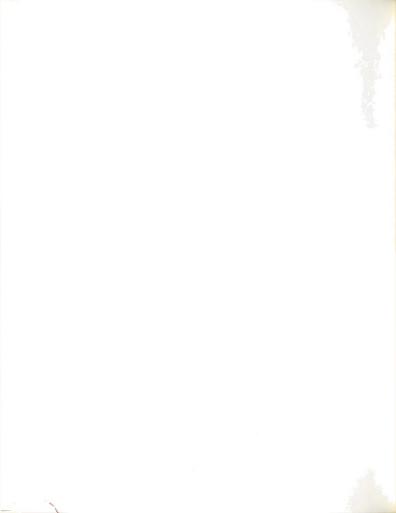
The findings of a cross-national survey of living conditions and behavior of elderly people in Denmark, Britain, and the United States by Shanas, et al. (37) revealed that in industrial societies family relations in later life developed toward a modified extended family system rather than toward the isolated family system.



The over-all pattern indicated that most elderly people in the three countries were likely to maintain fairly frequent contacts with children and other relatives.

Britain and the United States displayed more similarity in the structure and function of the extended family. In Denmark, relatively few elderly people lived with children or were helped by children. This small amount of help and support between generations in Denmark seems to indicate less mutual dependence when compared with the other two countries. The cultures revealed that the differences in level and content of relations between older people and their families only display cultural variations. This emphasizes the need for the development of family theory that explains diversity as well as similarity in family relations.

Clients of the Jewish Family Service of New York were used as the sample for a study by Leichter and Mitchell (38) focused on kin relationships of Jewish families, mainly of eastern European origin or descent, who lived in a large industrial city. The findings of the study revealed that although the specific forms of assistance varied from family to family, due to different needs over the life cycle, some form of assistance was received from kin in 95 out of 100 families.



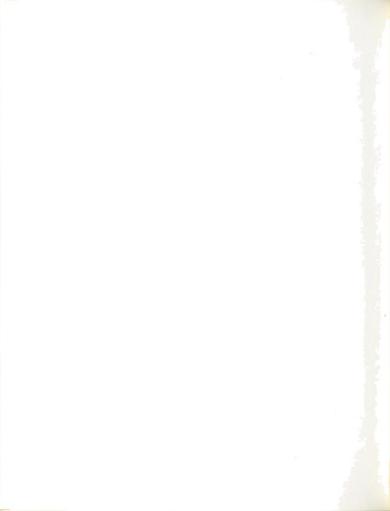
The authors emphasized the reciprocity that is built into the assistance pattern with reciprocity being of major importance to the kinship system. The authors state:

A cycle of action and reaction in kin exchange exists that cannot be interrupted without leaving a kind of imbalance in the system; those involved in this imbalance will react to it. Thus reciprocity reinforces the ties of kinship (p. 125).

While Litwak (4) stressed the importance of reciprocity as a limitation of influence by the kin family over the nuclear family, Leichter and Mitchell stressed the importance of reciprocity to the total functioning of the kin system.

Goodrich, Ryder and Raush (39) studied the variations in the psychological patterning of marriage within the stage of "being newlyweds" with 50 white, middle-class couples, aged 18-25. One of the variables used in the study was closeness to their own parents (which included many forms of mutual help). The action of this variable in combination with certain others produced a young couple with a heavy investment in stability and rationality rather than in spontaneity and change. The authors suggested that this type of family structure may be a special subgroup of the kin family network and as such may merit special attention.

Earlier reference to families serviced by kin during time of crises has been further verified in a recent



study. In response to a massive flood which struck the metropolitan area of Denver, June 16, 1965, approximately 3,700 families were evacuated from their homes. Drabek and Boggs (40) interviewed a random sample of 278 of these families and found that with families evacuated as units, there was a strong tendency for them to take refuge in homes of relatives rather than in official centers. The tendency was significantly affected by social class. Data further suggested that interaction between relatives during the warning period increased the likelihood that kin families would be selected as evacuation points.

Two studies by Litwak (11, 12), while not bearing directly on the subject of mutual help, do merit citing as they add to the study of the kin family network. In a sample of 920 white married middle-class women in Buffalo, Litwak tested two hypotheses on the functional properties of the isolated nuclear family for an industrial society: (1) occupational mobility is antithetical to extended family relations; (2) extended family relations are impossible as a result of geographic mobility. The results of those studies are summarized as follows:

- 1. the extended kin family as a structure exits in modern urban society consisting of middleclass families
- 2. extended family relations take place and are possible in urban industrial society



- 3. geographic propinquity is an unnecessary condition for these relations to take place
- 4. occupational mobility is unhindered by the activities of the extended family
- 5. the classical extended family or its ethnic counterpart are unsuited for modern society, the isolated nuclear family is not as functional as it is reputed to be, and the most functional type of family is the modified extended kin family.

In 1961, Sussman and Slater (10) tested the validity of the position that there exists in modern society a functioning kin network. A stratified random sample of 500 households was selected, and an adult member of each household was interviewed. The stratification was based on 221 census tracts located in the eastern part of the Cleveland metropolitan area. The five sample tracts were classified into Negro working-class, Negro lower-middle-class, white lower-class, white middle-class, and white upper-middle-class. The major hypothesis tested was that the nuclear family is neither propinquitiously or functionally isolated from kin. Propinquity was the geographic distribution of kin-related units while function was the degree of communication and mutual aid between kin-related nuclear units.



The two major conclusions of this study were (1) nuclear family units functioned along an isolation—integration continuum with the majority of the family units integrated in terms of propinquity; (2) the majority of nuclear family units were members of an integrated kin network, both by propinquity and function; and neither occupation, education, race, nor social class significantly affected the propinquitious or functional integration.

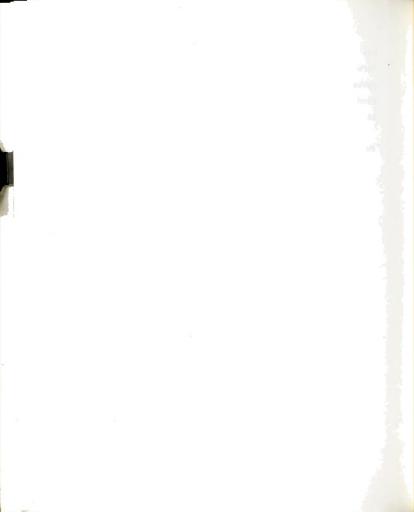
Using the same sample discussed in the 1961 study, Sussman and Slater (41) attempted to determine if the structure and functional integration of kin networks were related to the stages of the life cycle. Structure was seen as the geographic distribution of the kinrelated units and function was viewed as patterns of communication and mutual aid between kin-related units. The structure and function variables were geographic distribution, telephone contacts, visits, letters and help received, and given. Although the observations did not provide for clear-cut demonstration that a hypothesized curvilinear relationship existed between structural and functional integration of kin networks and stages of the life cycle, the evidence suggested the empirical validity of the family life cycle concept. This was the first study to approach mutual aid as one of the succesmive patterns within the continuity of family living over



the years. Sussman and Slater concluded that the family life cycle was a useful tool to explain the variation in patterns of functional isolation and functional integration, but further modification of the traditional family life cycle schema is necessary to increase its power.

Litwak (42) attempted to provide a theoretical base for the effectiveness of primary groups and bureaucratic organizations coexisting in an industrial society. A theory of shared functions between formal organizations and primary groups indicated the need for both groups to live side by side and deal with differential occupational and geographic mobility. Four types of family structures were presented to reveal their ability to cope with the duo-shared function—dissolving family, nuclear family, modified extended family and extended family. Litwak relied heavily on the previous research findings concerning the exchange patterns in a modified extended family and concluded that this type of family structure might be most effective in the maintenance of a democratic industrial society.

Sussman (43) has reemphasized most of the major points brought out in the two Sussman and Burchinal (5, 8) articles and further expanded the work by drawing upon beginning research in a variety of settings which will clarify the parental aid variable for its particular effect upon intergenerational family continuity,

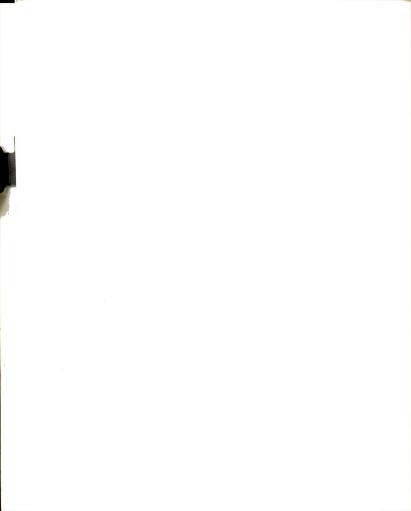


intrafamily activity, and functions of other social systems in the society. This work by Sussman is by far the most comprehensive, complete, and up-to-date of any single work on the subject of kin family helping patterns.

In 1952 Knoll (7) attempted to identify economic contributions made to and received from households by the members of the households. In addition, the study revealed economic interaction between the households and parents and children living outside the household dwelling with whom economic give and take was reported. Data were obtained in 202 households selected from the vicinity of Cortland, N. Y. and represented urban, rural and rural non-farm residences.

Knoll found that one-half of the children living outside their parents' households and interacting economically with them helped in caring for family members and in driving for the household. One-third of the parents helped in care of family members in their children's households. In addition, parents contributed in food preparation and care of the house.

One-half the number of children living outside the households obtained food from their parents, while one-fourth received money and clothing. Parents interacting with children in rural non-farm and urban households received money, food, clothing, and care when ill. Parents interacting with children in rural farm households



received less from the children than parents who interacted with children in rural non-farm and urban house-holds.

Since this study was done in the area of home management, its findings were important in indicating the widespread dependence of young families and their parents. As such, families at both generational levels emerge as providers of economic resources for each other. The implication for home management educators is that when stressing the importance of use of all resources in the family setting, the economic resources provided by the kin family members are significant in amount and can hardly be overlooked.

Clark and Warren (35) reported an attempt to place a dollar value on frequency of giving contributions that families made to newly married children. The sample consisted of 107 wives of the parental families in and near Cortland, N. Y. The study revealed that families contributed 301 different items of which 246 were goods, 48 were services, and 7 were money. More giving was reported in the first year of the children's marriage than in the second and third years. In addition, the variety of kinds of goods exceeded the variety of kinds of services and money, and the dollar value of the goods was higher than that of services and money. Also, goods were given much more frequently.



The median value of the parental contributions during the first year of marriage was \$495 or 7 per cent of the median parental income. The value for goods was much higher than the value for services and money. During the second and third years the value for goods and money decreased, while the value for services increased due to babysitting.

While this study only revealed descriptive information about the economic contributions from parents to children and did not include the exchange of goods, services and money between parents and children, it pointed out the feasibility of attaching dollar values to family contributions. Similar categorization of goods, services, and money as well as dollar valuations could be applied to future studies aimed at exact determination of amount of all types of help and the net balance of help exchange patterns between kin family members.

This home management study revealed important implications for the subject of family finance. When researchers and educators study the resources available to families and how families make decisions regarding the use of such resources, placing a dollar valuation on the mutual aid flowing to and from kin family members would be of great advantage, as the total effect of the help might be understood as a part of income and expenditures in families.



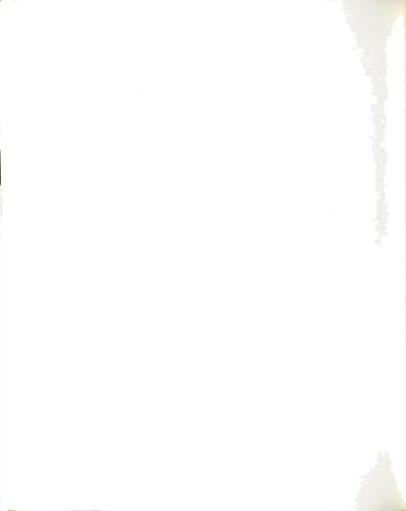
# CHAPTER III

#### PROCEDURE

The procedures used in the study have been divided into four parts: selection of sample, selection and description of classification methods, data collection, and data analysis.

# Selection of Sample

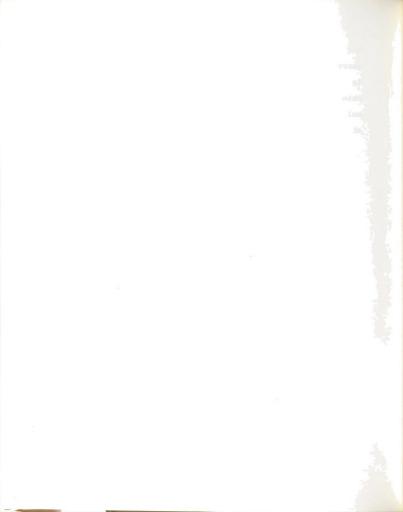
In selecting a sample for this study, the important criteria were evidence of receiving and giving help between and among kin related families. Also, the help had to be differentiated as to type, source and recipient. The type, source and recipient of help were the descriptive features of help patterns. In addition, specific descriptive data regarding the characteristics of the sample families were necessary. Thus, it was possible to further clarify the relationship between help patterns and characteristics of the families. The data available from the Survey Research Center, Ann Arbor, Michigan, Project 678 provided an opportunity to obtain empirical data. The sample design of Project 678 included a cross section of the non-institutional population in the United States and a supplementary sample of low income families.



The cross section sample was selected by the Survey Research Center's national sample of dwelling units. It is a multistage area probability sample that gives equal chance of selection to all non-institutional dwelling units in the contiguous United States. With area probability sampling, the degree of accuracy desired can be specified in advance and then the sample size required to reduce sampling error to the desired level can be determined. In complex surveys, response errors are likely to increase as the sample increases. The Survey Research Center has selected samples of around 3,000 as the best compromise providing acceptable sampling and response errors.

The low income families were selected from the 1960 Survey of Consumer Finance, which also used a cross section from the Survey Research Center's national sample. The cross sectional sample (2,692 interviews) and the low income sample (305 interviews) resulted in interviews with the heads of 2,997 spending units.

The purpose of Project 678 was to study distribution and redistribution of family income throughout the United States—analyzing family attitudes, histories, and motivations that determine income. Family income, as defined by the study, included more than individual earnings. Inclusion of compulsory or voluntary transfers, and irregular and non-money transfers obtained a more



comprehensive definition of family income. In order to obtain information about voluntary transfers, the questionnaire contained specific questions pertaining to the receipt of more than \$50 of food and clothing or large gifts in 1959, identification of the help item, source of help; giving of more than \$50 of food and clothing or large gifts in 1959, identification of the help item, recipient of help; payment of money to help support anyone in 1959; and recipient of support. Because these and other data were collected, the researcher chose this study because the interviews were taken with 2,997 spending units carefully selected to be representative of the United States population and skillfully interviewed by well-trained persons using valid and reliable question-The researcher could not have selected such a naires. large sample, and carried on the necessary interviewing independently.

The raw material relevant to the variables of information in this analysis was obtained on a magnetic tape from the Survey Research Center. The following variables, which were originally selected for analysis in this study, were contained on the tape:

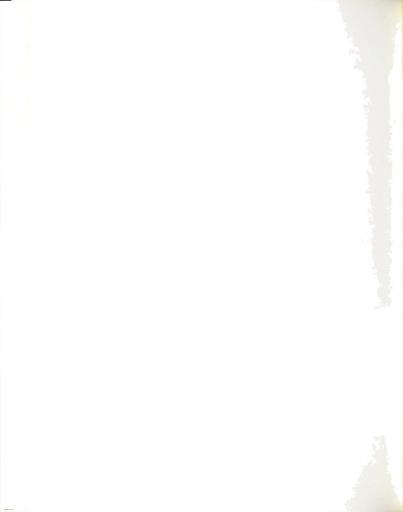
Occupation
Education
Life cycle stage
Sex of head
Age of head
Labor force status of head

Wife of head in labor force
Gross disposable income
Net real income
Wage and salary income of spouse
Marital status-sex-children of head
Number of children of head in college
Belt code
Region
Movement out of Deep South
Race
Receipt of more than \$50 in food, clothing etc.
Source of help
Giving of more than \$50 in food, clothing etc.,
and payment of money to help support anyone
Recipient of help

The variables used for final analysis in this study were as follows:

Occupation Education Sex of head Age of head Marital status-sex-children of head Life cycle stage Net real income Labor force status Belt code Region Race Receipt of more than \$50 in food, clothing, etc. Source of help Giving of more than \$50 in food, clothing, etc., and payment of money to help support anyone. Recipient of help

A computer program for the tape was written to select one random half of the total sample, which became the focus for this study. Next, the program was designed to identify those families in the random half that affirmatively responded to the help questions, and whether the source or recipient of help was a kin family member or friend. These two identification processes, followed by



hand checking to insure accuracy, were used to identify 493 families as receivers and givers of help.

# Selection and Description of Classification Methods

Three kinds of information were needed for this study. The first was information about the demographic features of the random half sample families. The second was determination of help received or not received and help given or not given in the families. The third was information about type of help, source and recipient of help, socio-economic level, age, marital status, and children-under-18.

The demographic variables coded on the tape were as follows: sex of head, age of head, marital status-sex-children of head, life cycle stage, net real income, labor force status, belt code (urban or non-urban residence), region (geographic location), and race. The coding variations for the variables are found in the Appendix.

The second classification was the kin family help received or not received and the kin family help given or not given. This classification was devised after the first computer program identified families who had participated in help and the interviews were double checked to insure that only parents, grown siblings, other kin family members, ex-family members, and friends



participated in help. Double checking by hand further eliminated some of the interviews from the help participating group and placed them in the non-participating group.

The third classification consisted of two parts. The first part identified the type of help received as either (1) direct income, (2) financial assistance, (3) services, or (4) other; it identified the source of help as either parents, grown children, grown siblings, or other relatives or friends. The type of help given was identified as either (1) direct income, (2) financial assistance, (3) multiple gifts, or (4) gave but not ascertained what; the recipient of help given was either parents, grown children, grown siblings, or other relatives or friends. The second part consisted of a socioeconomic index, age, marital status, and children under 18 classifications. The socio-economic index was developed according to Hollingshead Two Factor Index of Social Position (44) with education and occupation as the two factors. The range of scores on this index was from 11 (high) to 77 (low). Since only the lower third and upper third positions were desired for this study, the range was broken into thirds and all interviews falling at 55 or above constituted low socio-economic interviews, and all interviews at 32 or below were high socio-economic interviews. The age represented a seven position age

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classification--18-24, 25-34, 35-44, 45-52, 53-58, 59-64, 65 and over, based on age of the female in with-spouse families and based on age of adult, either male or female, in without-spouse families. The marital status represented a two position classification--with spouse or without spouse. The children-under-18 classification identified those families with and without children under 18 years of age.

## Data Collection

Following identification of the participating families, the researcher devised a data collection sheet that would be used to record by hand all necessary data from the individual interviews that was not available on the tape. This data included age of female in with-spouse families or age of adult, either male or female, in without-spouse families; presence or absence of spouse; and presence or absence of children under 18 in the families.

# Data Analysis

The preliminary data identified the kin family help participants by indicating those who received, gave, or both received and gave help, and those who neither received nor gave help.

The principle analysis identified and described participating and non-participating families by specific

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demographic variables. In addition, the help in the participating families was identified by type, source and recipient, and the type, source and recipient of help was further classified by family characteristics of socioeconomic level, age, marital status, and children-under-18. Relationships were analyzed between the classified type, source and recipient of help in the families by each of the four family characteristics.

Methods used in analysis of data are summarized in Table 1.

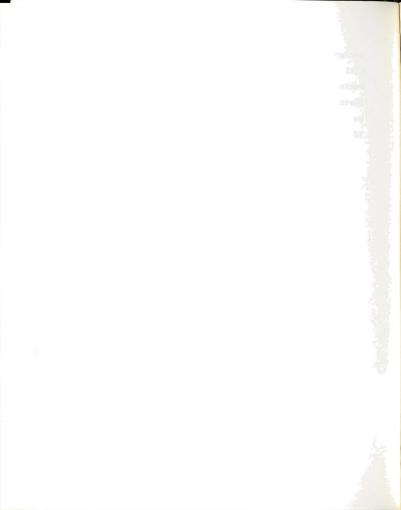


TABLE 1.--Methods used in analysis of data.

Purpose of Analysis	Data Used in Analysis	Statistic and Computer Program
Preliminary analysis Distribution of total sample interviews to identify kin	Help received or not received and help	Frequency count
family help participants	given or income variables from Survey Research Center Project, 678 interviews	
Principle analysis		
Identification of sample by variables of sex of head, age of head, marital status, life cycle stage, net real income, labor force status, urban or non-urban residence, geographic location, race	Demographic data	Frequency count Percentages
Description of participants and non-participants in relation to sex of head, age of head, marital status,	Demographic data and help received or not re- ceived and help given or not given data	Frequency count Percentages Chi square (Tech. Report N. 14, C.I.S.S.R. Alan M. Lesgold) (45)

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	Frequency	Frequency	Chi square	Chi square	Chi square	Chi square
	Help description data	Help descriptive data Family characteristics data	Help descriptive data Socio-economic level	Help descriptive data Age	Help descriptive data Marital status	Help descriptive data Children-under-18
life cycle stage, net real income, labor force status, urban or non-urban resi- dence, geographic location, race	Identification of participating sample by variables of type of help, source and recipient of help.	Classification of type, source and recipient of help by socio-economic level, age, martial status, children- under-18	Test of hypothesis 1	Test of hypothesis 2	Test of hypothesis 3	Test of hypothesis $\mu$



#### CHAPTER IV

#### DESCRIPTION OF SAMPLE

The description chapter will be divided into two categories: (1) description of the help-participating and non-participating families, and (2) description of the instances of help received and given by only the participating families.

A description of the help participating families and the families who by definition neither received nor gave help include:

> number of families sex of head age of head marital status-sex-children of head life cycle stages net real income labor force status geographic location race

# Number of Participants and Non-Participants

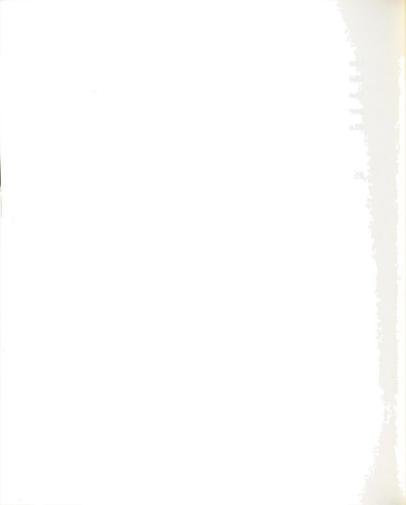
There were 129 spending units who received help and 364 spending units who gave help, or a total of 493 help participants. The total non-participants (neither gave nor received) was 995.



Thus, 33 per cent of the population participated in the kin family network. This help group is not as high as the help group identified by Sussman and Slater (10) in their 1961 Cleveland study. Those authors identified 75 per cent of their total population as participants in a kin family network. However, the Cleveland study included all forms of help as well as social contacts. This study is concerned with only the specific aspects of more than \$50 worth of gifts. As such, anything not readily translated into a \$50 value and all social interactions were eliminated. In addition, poor memory may have eliminated some reporting of gifts by respondents as no prodding was done by the interviewers. This was highly possible as the random sample revealed almost three times as much giving as receiving. Morgan et al. (46) comment on this phenomenon in their income study (from which this sample was taken):

It is possible that people exaggerated their giving, and likely that some recipients forgot the gifts they had received. Unpublished studies at the Survey Research Center have shown that more people remember money owed to them than report that they owe money to someone (p. 259).

Clague (47) reported the same finding in his work with the Bureau of Labor Statistics. People have a poor memory regarding what they receive from others, but vividly remember what they give to others.



### Sex of Head

The majority of families in both the participating and non-participating groups was headed by males. A higher percentage of male-headed families were non-participants, while a higher percentage of female-headed families were participants.

TABLE 2.--Number and percentage of help participating and non-participating families according to sex of head.

	Families					
Sex of Head	Parti	cipants	Non-Particips			
	No.	%	No.	%		
Male	391	79.3	818	82.2		
Female	102	20.7	177	17.8		
Total	493	100.0	995	100.0		

### Age of Head

Table 3 revealed that the majority of heads of families in both groups was between 25 and 64. A very small percentage of heads of families were in either the beginning age, under 25, or in the two ending age periods, 65-74 and 75 and over. There were more participants in the under 25 and 45-54 age periods, while more non-participants were in the 35-44, 55-64, and 75 and over age periods. The literature indicates that more help



takes place between middle age parents and their grown children than between those at other age periods. The under 25 and 45-54 participants may represent this strong activity group (parents and children).

TABLE 3.--Number and percentage of help participating and non-participating families according to age of head.

	Families					
Age of Head	Parti	cipants	Non-Participant			
	No.	%	No.	%		
Under 25	56	11.4	78	7.8		
25-34	91	18.5	185	18.6		
35-44	108	21.9	237	23.8		
45-54	107	21.7	185	18.6		
55-64	80	16.2	182	18.3		
65-74	41	8.3	86	8.6		
75 and over	10	2.0	42	4.2		
Total	493	100.0	995	99.9		

# Marital Status-Sex-Children of Head

There were more single female-headed families than single male-headed families in both groups, but there were more families headed by females with children than families headed by single males with children in both groups. However, the majority of families in both groups

was married-67.9 per cent of the participants and 79.6 per cent of the non-participants. Also, the majority of married families in both groups had children. Table 4 indicates only minor variations between the two groups. There were more participants than non-participants in the single female with no children and married male with no children categories. There were more non-participants in the single female with children and in all married with children categories. Being married with no children or female with no children revealed some increase in participation in the kin family help network, while being married with children revealed some decrease in participation.

TABLE 4.--Number and percentage of help participating and non-participating families according to marital status-sex-children of head.

	Families				
Marital Status-Sex- Children of Head	Parti	cipants	Non-Participants		
	No.	%	No.	%	
Marital Status Single Male					
With Children Without Children Female	3 54	.6 11.0	7 110	.7 11.0	
With Children Without Children	19 82	3.9 16.6	52 124	5.2 12.5	
Married Male					
1 child 2 children 3 or more children no children	58 68 74 135	11.8 13.7 15.0 27.4	122 153 180 247	12.3 15.4 18.1 24.8	
Total	493	100.0	995	100.0	

### Life Cycle Stages

The majority of the without spouse families in both groups was childless. A very small percentage of the total population were families with children and no spouse The largest number of families in both groups almost onefourth, was in the with-spouse, some children under 6 and wife under 45 category. The next largest number of families in both groups, almost 20 per cent, was in the withspouse, no children and wife over 45 category. Table 5 shows only minor variations in the participating and nonparticipating families. There were more participants in the without spouse-no children-wife under 45 category, and more non-participants in the with spouse-children over 6wife under 45, and the without spouse-children categories. Having no spouse and no children and being under 45 revealed some increase in the kin family help network, while having older children for the with spouse and just having children for the without spouse group revealed some decrease in participation.

### Net Real Income

About 5 per cent of the families in both groups were in the \$1-\$999 net real income category, and approximately 25 per cent of the total families were in the \$1000-\$2999 net real income category. Thus, about 30 per cent of all the families had access to less than \$3000 in



 ${\tt TABLE}$  5.--Number and percentage of help participating and non-participating families according to life cycle stages.

		F	amilies		
Life Cycle Stages	Parti	Participants		Non-Participants	
	No.	%	No.	%	
Without Spouse					
No children Head under 45	59	12.0	81	8.1	
No children Head over 45	76	15.4	149	15.0	
Children	23	4.7	63	6.3	
With Spouse					
No children Wife under 45	38	7.7	65	6.5	
Some children under 6 Wife under 45	117	23.7	247	24.8	
Children over 6 Wife under 45	46	9.3	131	13.2	
No children Wife over 45	97	19.7	182	18.3	
Some children under 6 Wife over 45	4	.8	12	1.2	
Children over 6 Wife over 45	33	6.7	65	6.5	
Total	493	100.0	995	99.9	

1959. The largest numbers of both groups were in the \$3000-\$4999 and \$5000-\$7499 net income categories. These two categories represented about 45 per cent of the total population. Approximately 28 per cent of the total families were in the \$7500-\$15.000 and over categories with the majority of these in the \$7500-\$9999 category. Statistically significant differences between participating and non-participating families occurred in three income categories. There were more non-participants in the \$1000-\$1999 category, and more participants in the \$10.000-\$14.999 and \$15.000 and over categories. Possibly, a larger net real income increased participation in the kin family help network. Why there was less participation in the \$1000-\$1999 category is unexplained. This is a low income category and lack of income for participation could be the reason. However, in the two lower income categories, a similar noticeable difference in participation did not occur. This particular difference might bear further study in conjunction with life cycle stages (see Table 6).

### Labor Force Status

The largest percentage of both groups were employed-83.8 per cent participants and 75.6 per cent non-participants. More of each group were unemployed than retired, and a very small percentage of each group were



TABLE 6.--Number and percentage of help participating and non-participating families according to net real income.\*

		Fai	milies	
Net Real Income	Parti	cipant	Non-Participant	
	No.	%	No.	%
\$1-\$499	7	1.4	17	1.7
\$500-\$999	19	3.9	45	4.5
\$1000-\$1999	56	11.4	161	16.2
\$2000-\$2999	59	12.0	123	12.4
\$3000-\$4999	110	22.3	227	22.8
\$5000-\$7499	114	23.1	238	23.9
\$7500-\$9999	58	11.8	112	11.5
\$10,000-\$14,999	46	9.3	58	5.8
\$15,000 and over	24	4.7	14	1.4
Total	493	99.9	995	100.2

<sup>\*</sup>degrees of freedom - 8

students and disabled. However, there was statistical difference between the two groups according to labor force status. There were more participants in the employed category and more non-participants in the unemployed and retired categories. Possibly, being employed increased kin family help participation and being unemployed or retired decreased kin family help participation (see Table 7).

x2 of 15.51 is significant at .05 level

 $x^2$  for table - 27.257



TABLE 7.--Number and percentage of help participating and non-participating families according to labor force status.\*

		Families					
Labor Force Status	Part	icipant	Non-participant				
	No.	%	No.	%			
Employed	413	83.8	752	75.6			
Unemployed	36	7.3	128	12.9			
Retired	35	7.1	96	9.6			
Student	7	1.4	13	1.3			
Disabled	2	. 4	6	.6			
Total	493	100.0	995	100.0			

<sup>\*</sup>degrees of freedom - 4
x² of 9.49 is significant at .05 level
adjusted x² for table - 14.384

### Urban and Non-Urban Residence

Table 8 reveals that the majority in both groups was non-urban in residence. Since urban constituted cities composed of 250,000 or over in population, and non-urban constituted all other residences, more people in the total population lived in residences other than central cities. However, while fewer in both groups lived in central cities, there was statistically significant more participation in central cities than non-participation. The nature of a large city may have some relationship with participation in the kin family network.

TABLE 8 .-- Number and percentage of help participating and non-participating families according to urban and non-urban residence.\*

	Families					
Urban and Non-Urban Residence	Participants		Non-Participant			
	No.	%	No.	%		
Urban	172	34.9	288	28.9		
Non-Urban	321	65.1	707	71.1		
Total	493	100.0	995	100.0		

 $x^2$  for table - 4.453

### Geographic Location

Table 9 reveals that the total sample did not represent an equal number of families from each of the four geographic locations. The largest number of families in both groups was from the South and the smallest number of families was from the West. There were more participating families in the Northcentral, South and West, and more non-participating families in the Northeast.

#### Race

Approximately 80 per cent of the families in both groups were white. There was less than 1 per cent more white participants than non-participants, and less than 1 per cent more Negro non-participants than participants.

<sup>\*</sup>degrees of freedom - 1 x2 of 3.84 is significant at .05 level



Such small differences did not reveal any noticeable tendency (see Table 10).

TABLE 9.--Number and percentage of help participating and non-participating families according to geographic location.

Geographic Location		Families					
	Parti	cipants	Non-Participants				
	No.	%	No.	%			
Northeast	91	18.5	220	22.1			
Northcentral	165	33.5	290	29.1			
South	181	36.7	348	35.0			
West	56	11.3	137	13.8			
Total	493	100.0	995	100.0			

TABLE 10.--Number and percentage of help participating and non-participating families according to race.

	Families					
Race	Parti	cipants	Non-Participants			
	No.	%	No.	%		
White	435	88.2	874	87.8		
Negro	58	11.8	121	12.2		
Total	493	100.0	995	100.0		



The second section of description pertains to helping events associated with only the help participants.

These helping events, called instances of help, are first identified as to either received or given, and then described as to type, source and recipient.

## Number of Times Instances of Help Were Received and Given

There were 99 families who received help. A second response to the help question in some families brought the total instances of help received by the 99 families to 125.

There were 281 families who gave help. Again, inclusion of the second response brought the total instances of help given by the 281 givers to 323.

The total sample of participants was 380 and the total number of instances of help was 448.

## Help Patterns

# Type of Help Received and Given

Type of help received, where help was defined as \$50 or more of gifts, was classified into four categories: (1) direct income; (2) financial assistance; (3) services; and (4) other. Type of help given was classified into four categories: (1) direct income; (2) financial assistance; (3) multiple gifts (financial assistance and direct



income or services); and (4) gave, but not ascertained what.

Table 11 indicates the instances of help received according to the four categories of type received.

TABLE 11.--Number and percentage of instances of help received according to type of help.

m	Instances of	Help Received
Type	No.	%
Direct Income	63	50.40
Financial Assistance	18	14.40
Services	25	20.00
Other	19	15.20
Total	125	100.00

Direct income, which included food, clothing and durable goods, was the major type of help received. Services, defined as housing and child care, ranked second. Financial assistance and other did not represent predominant types of help received. As such, the sample families reported that help received by them usually took the form of food, clothing and durable goods.

Table 12 indicates the instances of help given according to the four categories of type given.



TABLE 12.--Number and percentage of instances of help given according to type of help.

Type	Instances of Help Given				
	No.	. %			
Direct Income	109	33.74			
Financial Assistance	142	43.96			
Multiple Gifts	60	18.57			
Gave, Not Ascertained What	12	3.71			
Total	323	99.98			

Financial assistance was the major type of help given with direct income ranking second. Multiple gifts and gave but not ascertained what represented minor forms of help given. Comparison of Tables 11 and 12 revealed that the patterns of help for type received and given were not identical. Financial assistance was more frequently reported given than received. This may be due to a psychological phenomenon. A social norm may have existed whereby respondents felt giving financial assistance was legitimate, while receiving financial assistance was an admission of failure to provide the financial means for one's own livelihood.



## Source and Recipient of Help Received and Given

Source and recipient of help was classified into four categories: (1) parents, (2) grown children, (3) grown siblings, and (4) other relatives and friends.

Table 13 reveals the instances of help received and given according to the four categories.

TABLE 13.--Number and percentage of instances of help received and given according to source and recipient of help.

	Instances of Help						
Source and Recipient	Received		G1	Given			
	No.	%	No.	%			
Parents	66	52.80	107	33.12			
Children	19	15.20	77	23.83			
Siblings	2	1.60	45	13.93			
Other Relatives	38	30.40	94	29.10			
Total	125	100.00	323	99.98			

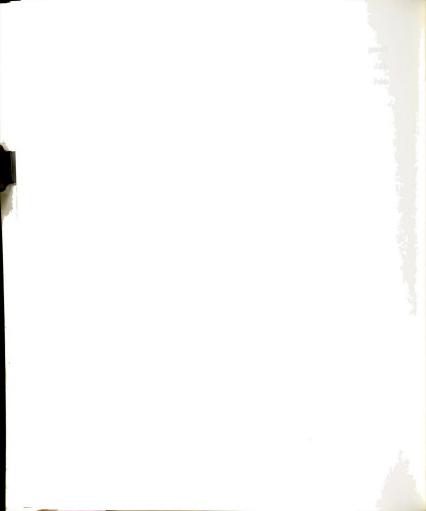
The previously reported strength of the parent-child kin relationship and the resulting frequency of help given to children by parents is not entirely supported by these findings. While over half of the help received by participants came from parents, the accompanying help given to children did not appear, as 50 per cent of the help given was not given to children. Instead, parents were the most

The same

frequent recipient of help given. According to the above data, parents were not only the major source of help received but they were also the major recipient of help given. However, the amount of help received from parents was greater in proportion to the amount of help given to parents.

The data also revealed that other relatives constituted a major source of help received (30 per cent) and a major recipient of help given (29 per cent). In both receiving and giving, other relatives appeared more frequently than either children or siblings. Thus, other relatives represented weaker kin relation ties than children and siblings, but appeared to display greater frequency of help participation. However, other relatives is a very widespread category. It is more likely that a respondent would have more kin family members in the other relative category than in the children and siblings categories. Thus, the likelihood of help for other relatives could be greater. The high frequency of help participation in the other relatives category is further evidence of the existence of the widespread kin family help network.

Again, the help patterns for source and recipient of help received and given were not similar. While parents were the major source and recipient of help, more help was received from parents than was given to parents.



More help was given to children than was received from children and a considerably larger amount of help was given to siblings than was received from siblings. An equal amount of help was received from and given to other relatives and friends.



#### CHAPTER V

### FINDINGS

The relationship between the three descriptive features of help patterns which are type, source and recipient, and the receivers and givers of help under the four conditions of various family characteristics—socioeconomic level, age, marital status, and children—under—18—will be presented in the following manner:

- a. comparison of help instances by variations in family characteristics according to description of help
  - 1. relationship between type of help instances received and family characteristics of participants
  - 2. relationship between type of help instances given and family characteristics of participants
  - 3. relationship between source of help instances received and family characteristics of participants
  - 4. relationship between recipient of help instances given and family characteristics of participants.



## Hypothesis 1. Socio-Economic Level

H 1: There will be a statistically significant relationship between type, source and recipient of help received and given and socio-economic level of participants.

Hypothesis la. There will be a statistically significant difference between low and high socioeconomic receivers of help instances according to type of help instances received.

Table 14 reveals the relationship between low and high socio-economic participants and type of help instances received.

TABLE 14.--Relationship between low and high socio-economic participants and type of help instances received.\*

		Type of Help Instances Received								
Socio-Economic Level of Receivers of Help Instances		Direct Income		ncial stance	Ser	vices	Other			
•	No.	%	No.	%	No.	%	No.	%		
Low	35	50.00	9	12.85	18	25.71	8	11.42		
High	16	53.33	5	16.66	3	10.00	6	20.00		

<sup>\*</sup>degrees of freedom - 3 x<sup>2</sup> of 7.81 is significant at .05 level adjusted x<sup>2</sup> for table - 1.965

Chi square analysis of Table 14 at the .05 level revealed no significant difference between the low and high socio-economic receivers and type of help instances received. Therefore, hypothesis la was not supported.



The help pattern for receiving by both groups revealed that about half of the help was food, clothing and durable goods, and the predominance of this form of help was not altered by socio-economic level. The largest difference in type of help between the two groups occurred in financial assistance and other. The high group tended to receive more non-specified help and the low group tended to receive more free housing and free child care.

Hypothesis lb. There will be a statistically significant difference between low and high socioeconomic givers of help instances according to type of help instances given.

The relationship between low and high socio-economic givers and type of help given is indicated in Table 15.

TABLE 15.--Relationship between low and high socio-economic participants and type of help given.\*

		Type of Help Instances Given								
Socio-Economic Level of Givers of Help Instances	Direct Income		Financial Assistance		•		Gave NA What			
•	No.	%	No.	%	No.	%	No.	%		
Low	47	32.63	65	45.13	27	18.75	5	3.47		
High	21	32.30	25	38.46	15	23.07	4	6.15		

<sup>\*</sup>degrees of freedom - 3  $x^2$  of 7.81 is significant at .05 level adjusted  $x^2$  for table - .890

Chi square analysis of Table 15 at the .05 level revealed no significant difference between the low and high socio-economic givers and type of help given. Therefore, hypothesis 1b was not supported. More multiple gifts were given by the high group and more financial assistance was given by the low group. Comparison of Tables 14 and 15 revealed that the help patterns for receiving and giving were not similar. Families tended to receive a predominance of food, clothing and durable goods, but gave a smaller proportion of gifts in the form of food, clothing and durable goods. Financial assistance was more predominant as a form of giving than as a form of receiving. These patterns were not statistically altered by socio-economic level. However, Table 14 indicated that the high socio-economic receivers received more financial assistance than the low socio-economic receivers. Table 15 revealed that the opposite trend took place relative to giving help. The low socioeconomic givers gave more financial assistance than the high socio-economic givers.

Hypothesis lc. There will be a statistically significant difference between low and high socio-economic receivers of help instances according to source of help instances received.

Table 16 indicates that under chi square analysis at the .05 level no significant difference was revealed between the low and high socio-economic receivers



TABLE 16.--Relationship between low and high socio-economic participants and source of help received.\*

		Source	of	Help I	nsta	nces	Rece	ived
Socio-Economic Level of Receivers of Help Instances	Parents		Children		Siblings		Other Relatives	
	No.	%	No.	%	No.	%	No.	%
Low	34	48.57	14	20.00	1	1.42	21	30.00
High	16	53.33	3	10.00	0	0.00	11	36.66

<sup>\*</sup>degrees of freedom - 3 x<sup>2</sup> of 7.82 is significant at .05 level adjusted x<sup>2</sup> for table - .761

according to source of help instances received. Thus, hypothesis Ic was not accepted. The help pattern revealed that parents were the major source of help for each group, with other relatives constituting another important source of help. The greatest difference between the low and high socio-economic receivers occurred in help received from children and other relatives. The low group tended to receive more help from children than the high group, while the high group tended to receive more help from other relatives than the low group. Since the other relative category included all relatives and close friends other than parents, children and siblings, the closeness of the relationship between those relatives and the families receiving help could not be determined. However, the high group tended to reveal more activity with the wider

network of kin members. The low socio-economic receivers did not display such active participation in the wide kin family network.

Hypothesis ld. There will be a statistically significant difference between low and high socio-economic givers of help instances according to recipient of help instances given.

Chi square analysis of Table 17 at the .05 level indicates no significant difference between the low and high socio-economic givers and recipient of help given. Therefore, hypothesis 1d was not accepted. The help pattern for giving revealed a fairly uniform distribution of help to all categories of recipients for both groups. The greatest difference between the low and high groups occurred in the parents and other relatives categories. The high group gave more help to their parents than the low group, while the low group gave more help to other relatives than the high group. Comparison of Tables 16 and 17 revealed that the high group tended to receive more help from the wide kin family network than the low group, while the low group tended to give more help to members of the wide kin family network than the high group.

Since hypotheses la, b, c, and d were not accepted, hypothesis l, stating that there will be a significant relationship between type and source and recipient of help received and given and socio-economic level of



TABLE 17.--Relationship between low and high socio-economic participants and recipient of help instances given.\*

		Recipient of Help Instances Given									
Socio-Economic Level of Givers of Help Instances	Farents		Children		Siblings		Other Relatives				
	No.	%	No.	%	No.	%	No.	%			
Low	40	27.77	43	29.86	15	10.41	46	31.94			
High	26	40.00	15	23.07	10	15.38	14	21.53			

<sup>\*</sup>degrees of freedom - 3 x<sup>2</sup> of 7.81 is significant at .05 level x<sup>2</sup> for table - 5.475

participants, was not accepted. The existing help patterns for receiving, showing that about half of the help received by families was in the form of direct income and that parents were the major contributors of all help received, were not altered by socio-economic level. In addition, the help patterns for giving, revealing a more even distribution of help in all forms and a more even distribution going to all recipients, were not affected by socio-economic level. Thus, the help patterns for receiving and giving, indicating the types of help and the direction to and from various kin family members, could not be further refined by indicating a relationship with socio-economic level.

### Hypothesis 2. Age

H 2: There will be a statistically significant relationship between type, source and recipient of help received or given and age periods of participants.

Hypothesis 2a. There will be a statistically significant difference between receivers of help instances at varying age periods according to type of help instances received.

Table 18 reveals the relationship between receivers of help instances at varying age periods and type of help instances received.

TABLE 18.--Relationship between participants at varying age periods and type of help instances received.\*

	Types of Help Instances Received									
Age Periods of Receivers of Help Instances		rect come		ncial stance	Ser	vices	Other			
	No.	%	No.	%	No.	%	No.	%		
18-24	16	50.00			10	31.25	6	18.75		
25-34	18	47.36	9	23.68	7	18.42	4	10.52		
35-44	13	46.42	5	17.85	6	21.42	4	14.28		
45-52	4	66.66	1	16.66			1	16.66		
53-58	2	66.66					1	33.33		
59-64	4	66.66	1	16.66			1	16.66		
65 and over	6	50.00	2	16.66	2	16.66	2	16.66		

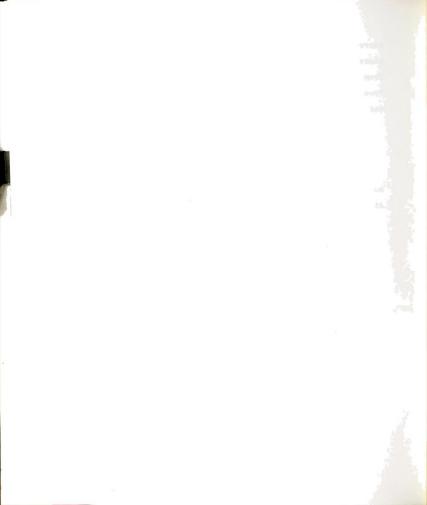
<sup>\*</sup>degrees of freedom - 18  $x^2$  of 28.87 is significant at .05 level adjusted  $x^2$  for table - 5.116



Chi square analysis of Table 18 at the .05 level revealed no significant difference between receivers at varying age periods according to type of help instances received. Therefore, hypothesis 2a was not accepted. In the 18-24 age periods, 50 per cent of the help instances received were in the form of direct income and almost 30 per cent were services (Table 18). No financial assistance was received in this age period. The help to young families and individuals, 18-24, was in the form of food. clothing and durable goods, and free child care and housing. Since many in this age period were single, the lack of financial assistance seemed to suggest some relationship between responsibilities of a family and financial help. In the 25-34 age period, almost 50 per cent of the help received was direct income and almost 25 per cent was financial assistance. This age definitely represented new marriages and families with young children and the increase of financial assistance in this period as opposed to the previous period was probably the result of the increasing financial demands caused by marriage and young children. There was little change in the percentage distribution of help received in the 35-44 age period. This age represented a continuance of growing families and the likelihood that the types of help were the same in the advanced stages of child rearing as they were in the beginning stage. The 45-52 age period revealed a noticeable



increase in direct income and complete absence of services. This age can be considered as a transition period from the children generation to the parent generation. Free housing and child care were no longer necessary and this loss was represented as an increase in food, clothing and durable goods. The 53-58 age period indicated a complete absence of financial assistance and services. This age period is characterized as the parent generation, and all research has indicated that this group tends to give more than receive. Table 18 revealed that when receiving did occur, it took such forms as food, clothing and durable goods, and various items categorized as other. The kin network system did not appear to favor this group with financial assistance in any form, probably because the need was not great. In addition, the lack of free child care and housing was probably due to little need for these items. Services was the only absent type of help in the 59-64 age period, while direct income comprised 60 per cent of the total types. The distribution of help in this age group was identical to the distribution in the 45-52 age period. Both periods were age transition periods (children to parent generation and parent to grandparent generation) and appeared to be transition periods for types of help received. In the 65 and over age period, 50 per cent of the help received was direct income and the other three types were equally represented.



Although the percentage distribution of help in this group was not equal to those in the 25-34 age period, it was similar. As such, the help going to young families and old families tended to be similar in nature, with the exception of free child care.

Hypothesis 2b. There will be a statistically significant difference between givers of help instances at varying age periods according to type of help instances given.

The relationship between givers at varying age periods and the type of help given is revealed in Table 19.

TABLE 19.—Relationship between participants at varying age periods and type of help instances given.\*

		Туј	pes o	f Help	Insta	nces Gi	ven	
Spouse Age Periods of Givers of Help Instances	Direct Income			ncial stance		tiple Ifts	Gave NA What	
	No.	%	No.	%	No.	%	No.	%
18-24	16	42.10	15	39.49	5	13.15	2	5.26
25-34	11	22.00	24	48.00	14	28.00	1	2.00
35-44	22	32.83	30	44.77	13	19.40	2	2.98
45-52	28	36.36	33	42.85	14	18.18	2	2.59
53-58	11	27.50	23	57.50	4	10.00	2	5.00
59-64	10	37.03	11	40.74	6	22.22		
65 and over	11	45.83	6	25.00	4	16.66	3	12.50

<sup>\*</sup>degrees of freedom - 18 x<sup>2</sup> of 28.87 is significant at .05 level adjusted x<sup>2</sup> for table - 11.946



Table 19 indicated that under chi square analysis at the .05 level, no significant difference was revealed between givers at varying age periods according to type of help instances given. As such, hypothesis 2b was not accepted. About 40 per cent of both direct income and financial assistance was given in the 18-24 age period. Since this age group was probably less affluent than a middle age group, the high proportion of financial assistance given as gifts is an interesting finding. In the 25-34 age period, financial assistance increased to almost 50 per cent, multiple gifts increased, and direct income decreased. The increase in financial assistance as a type of gift does not seem in keeping with young families with heavy financial burdens. Financial demands of the growing family usually drain financial resources, but these families tended to give almost half of their gifts in the form of financial assistance. In the 35-44 age period, food, clothing and durable goods increased as a type of help given and financial assistance and multiple gifts decreased. Although financial assistance was still the most frequent type of help given, the increase in direct income seems more likely for families experiencing heavy financial burdens. In the 45-52 age period, the trend established in the previous age period was continued in spite of the fact that some of these families had moved to the parent group and would be expected to shift

more of their gifts to financial assistance. The 53-58 age period marked a noticeable shift from direct income and multiple gifts to financial assistance. For the most part these families had moved from the children generation to the parent generation where financial assistance was the highest. In the 59-64 age period, direct income and multiple gifts increased over the previous age period and financial assistance decreased. Apparently, families in poorer financial position gave fewer financial gifts. Age 65 and over revealed direct income as the major type of help given. This age period and the first age period (18-24) were the only two age periods where food, clothing and durable goods were more frequently given than financial assistance. Both age periods were associated with lack of financial stability and thus families were less able to give financial types of gifts.

Hypothesis 2c. There will be a statistically significant difference between receivers of help instances at varying age periods according to source of help instances received.

Chi square analysis of Table 20 at the .05 level reveals a significant difference between receivers of help instances at varying age periods according to source of help instances received. Therefore, hypothesis 2c was accepted. Almost two-thirds of the help instances received in the 18-24 age period was from parents, and about one-third was from other relatives. Although it

TABLE 20.--Relationship between participants at varying age periods and source of help instances received.\*

		Source of Help Instances Received									
Spouse Age Periods of Receivers of Help Instances	Pa	rents	Chi	ldren	Siblings R			Other Relatives			
	No.	%	No.	%	No.	%	No.	%			
18-24	21	65.62					11	34.37			
25-34	26	68.42	1	2.63	1	2.63	10	26.31			
35-44	17	60.71	2	7.14	1	3.57	8	28.57			
45-52	2	33.33	2	33.33			2	33.33			
53-58			1	33.33			2	66.66			
59-64			5	83.33			1	16.66			
65 and over			8	66.66			4	33.33			

<sup>\*</sup>degrees of freedom - 18  $x^2$  of 28.87 is significant at .05 level adjusted  $x^2$  for table - 42.879

was not likely that these families would receive from grown children, it was likely that they could have received from siblings. However, parents were their most frequent source of help with an appreciable amount coming from more distant members of the kin family network. In the 25-34 age period, parents and other relatives were still the major contributors to this group, with children and siblings making small contributions. In the 35-44 age period, the help from parents was slightly reduced and replaced by help from children. These families were

moving from the children generation to the parent generation and were beginning to participate as the middle generation in the help exchange. The 45-52 age period revealed equal representations of help from parents, children and other relatives. Research has indicated that the middle generation tends to give and not receive help. Table 20 revealed very little receiving by this group, but the receiving that did take place tended to come equally from all sources except siblings. In the 53-58 age period, one-third of the help was from children and two-thirds was from other relatives. This group probably did not have living parents, but were very likely to have had living siblings. However, more distant members of the kin network were more important as sources of help. In the 59-64 age period, the help from children increased to over 83 per cent and decreased from other relatives to about 16 per cent. This was the only age period where help from only one source was so predominant. Siblings and other relatives were poor sources of help for this group. The 65 and over age period did not follow the pattern set by the previous age period. The help from children decreased and the help from other relatives increased. However, this age period mirrors the first age period in source of help received. Almost two-thirds of the help to the young group came from parents and over one-third came from other relatives. The old age group received

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two-thirds of their help from children and one-third from other relatives. Thus, young families were dependent on their parents for help and old families were dependent on their children for help. But in both cases, the more distant members of the kin family network played an active part in supplying help to the families.

Hypothesis 2d. There will be a statistically significant difference between givers of help instances at varying age periods according to recipient of help instances given.

Under chi square analysis at the .05 level, Table 21 reveals a significant difference between givers of help instances at varying age periods according to recipients of help. Therefore, hypothesis 2d was accepted. Individuals and families in the 18-24 age period gave over 50 per cent of their help to parents and almost 25 per cent to both other relatives and siblings. Thus, the closest members of the kin family network, parents and siblings, received the bulk of the help given by this young group. In the 25-34 age period, some of the previous help given to parents was reduced and was now directed at other relatives. This revealed a branching out into the more distant members of the kin network for recipients of help. The 35-44 age period was the first to indicate that help went to all categories. The major change in this period over the previous was a shift in help from siblings to children. The 45-52 age period

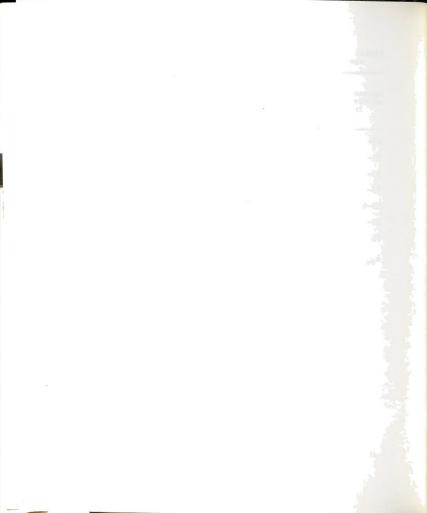


TABLE 21.--Relationship between participants at varying age periods and recipient of help instances given.\*

	Recipient of Help Instances Given										
Spouse Age Periods of Givers of Help Instances	Pa	rents	Chi	ldren	Sib	lings	Other Relatives				
	No.	%	No.	%	No.	%	No.	%			
18-24	21	55.26			8	21.05	9	23.68			
25-34	21	42.00			10	20.00	19	38.00			
35-44	30	44.77	12	17.91	4	5.97	21	31.34			
45-52	22	28.57	28	36.36	15	19.48	12	15.58			
53-58	10	25.00	18	45.00	3	7.50	9	22.50			
59-64	2	7.40	9	33.33	2	7.40	14	51.85			
65 and over	1	4.16	10	41.66	3	12.50	10	41.66			

<sup>\*</sup>degrees of freedom - 18  $x^2$  of 28.87 is significant at .05 level adjusted  $x^2$  for table - 47.658

revealed that help was fairly evenly distributed over all categories with children receiving the most followed by parents. This period was the transition period as parents, who had been the predominant receivers of help in all previous periods, were now replaced in importance by grown children. The lessening of help to other relatives at this age period revealed that help was centered on the closest members of the kin family network. Families in the 53-58 age period tended to increase their help to children, reduce their help to siblings, and at the same



time increase help to other relatives. Thus, the wider kin family network was once again benefiting. In the 59-64 age period, help to children and parents was reduced and was replaced by help to other relatives. While it was very likely that this age group had grown children that could have received help, over 50 per cent of the help went to other relatives instead. Probably, people in this age group had few living parents, their children were more firmly established, and families felt they could concentrate their help on more distant members of the kin network. In the 65 and over age period, help to children and siblings increased, while help to parents and other relatives decreased. Thus, there appeared to be a tendency for the oldest families to revert back to the closest available members of the kin network.

Since hypotheses 2a and b were not accepted, hypothesis 2, stating that there will be a significant relationship between type, source and recipient of help received and given and age periods of participants, was not completely accepted. The existing help pattern for receiving, showing that about half of the help received by families was in the form of direct income, was not altered by age of the participants. However, the existing help pattern for receiving relative to the source of help received was altered by age of participants. The help pattern for giving, revealing a more even distribution of



help in all forms, was not affected by age of participants, while the existing help pattern for giving relative to the recipient of help given was affected by age of participants. Thus, all families tended to receive and give the same types of help, but the source and recipient of such help did vary as the age of the participants varied. As such, that part of help patterns for receiving and giving, indicating the types of help, could not be further refined by indicating a relationship with age of participants, while that part of help patterns for receiving and giving, indicating the direction to and from various kin family members, could be further refined by indicating a relationship with age of participants.

## Hypothesis 3. Marital Status

H 3: There will be a statistically significant relation—ship between type, source and recipient of help received or given and marital status of participants.

Hypothesis 3a. There will be a statistically significant difference between with-spouse and without-spouse receivers of help instances according to type of help instances received.

Table 22 reveals the relationship between withspouse and without-spouse receivers of help instances and
type of help instances received.

Chi square analysis of Table 22 at the .05 level revealed no dignificant difference between with-spouse and without-spouse receivers and type of help instances received. Therefore, hypothesis 3a was not supported.



TABLE 22.--Relationship between with-spouse and withoutspouse participants and type of help instances received.\*

		Types	of H	of Help Instances Received							
Marital Status of Receivers of Help Instances		Direct Financial Se Income Assistance		ect Financial Service		vices	Other				
	No.	%	No.	%	No.	%	No.	%			
With Spouse	38	48.71	14	17.94	14	17.94	12	15.38			
Without Spouse	25	53.19	4	8.51	11	23.40	7	14.89			

<sup>\*</sup>degrees of freedom - 3 x<sup>2</sup> of 7.81 is significant at .05 level adjusted x<sup>2</sup> for table - 2.372

More food, clothing and durable goods were received by without-spouse receivers than with-spouse receivers, while over twice as much financial assistance was received by with-spouse receivers than without-spouse receivers. Presence of a spouse seemed to produce more financial assistance, while lack of a spouse produced more food, clothing and durable goods. The without-spouse receivers received more free child care and housing than the with-spouse receivers, probably because lack of a spouse produced a considerable need for such services.

Hypothesis 3b. There will be a statistically significant difference between with-spouse and without-spouse givers of help instances according to type of help instances given.

The relationship between with-spouse and withoutspouse givers and the type of help given is revealed in Table 23.



TABLE 23.--Relationship between with-spouse and without-spouse participants and type of help instances given.\*

		Types of Help Instances Given										
Marital Status of Givers of Help Instances				ancial istance		-	Gave NA What					
	No.	%	No.	%	No.	%	No.	%				
With Spouse	73	32.58	103	45.98	38	16.96	10	4.46				
Without Spouse	36	36.36	39	39.39	22	22.22	2	2.02				

<sup>\*</sup>degrees of freedom - 3 x<sup>2</sup> of 7.81 is significant at .05 level adjusted x<sup>2</sup> for table - 3.093

Table 23 indicated that under chi square analysis at the .05 level, no significant difference was revealed between with-spouse and without-spouse givers according to type of help instances given. Thus, hypothesis 3b was not accepted. More food, clothing and durable goods were given by without-spouse givers than with-spouse givers, while more financial assistance was given by with-spouse givers than without-spouse givers. Comparison of Tables 22 and 23 revealed that the help patterns for receiving and giving were not similar. Families tended to receive a predominance of food, clothing and durable goods, but gave a predominance of financial assistance. Table 22 revealed that the with-spouse group received and gave more financial assistance than the without-spouse group, while the with-out-spouse group received and gave more direct income than



the with-spouse group. Apparently, presence or absence of a spouse seemed to have a similar relationship to both the receiving and giving help patterns related to type of help.

Hypothesis 3c. There will be a statistically significant difference between with-spouse and without-spouse receivers of help instances according to source of help instances received.

Chi square analysis of Table 24 at the .05 level reveals a significant difference between with-spouse and without-spouse receivers according to source of help instances. Therefore, hypothesis 3c was accepted. The with-spouse group received almost twice as much help from parents as the without-spouse group, while the without-spouse group received much more help from their children and other relatives than the with-spouse group. Presence of a spouse seemed to produce a strong dependency on parents as a source of help. At the same time, lack of a spouse revealed a dependency on more members of the wider kin family network.

Hypothesis 3d. There will be a statistically significant difference between with-spouse and without-spouse givers of help instances according to recipient of help instances given.

Under chi square analysis at the .05 level, Table 25 reveals a significant difference between the instances of help given by the with-spouse and without-spouse givers according to recipient of help given. Thus, hypothesis 3d was accepted. The with-spouse group gave more help to

TABLE 24.--Relationship between with-spouse and without-spouse participants and source of help instances received.\*

Pare	nts	Chi	ldren	C. L.		0.4	_
Parents				510.	Siblings Other  Relative		
10.	%	No.	%	No.	%	No.	%
50 6	4.10	8	10.25	2	2.56	18	23.07
.6 3	4.04	11	23.40			20	42.55
5	0 6	0 64.10	0 64.10 8		0 64.10 8 10.25 2	0 64.10 8 10.25 2 2.56	0. % No. % No. % No. 0

<sup>\*</sup>degrees of freedom - 3 x2 of 7.81 is significant at .05 level adjusted x2 for table - 12.019

TABLE 25.--Relationship between with-spouse and without-spouse participants and recipient of help instances given.\*

	Recipient of Help Instances Given										
Marital Status of Givers of Help Instances	Pai	arents (hildren Siblings		Other Relatives							
•			No. %		No. %		No.	%			
With Spouse	81	36.16	59	26.33	29	12.94	55	24.55			
Without Spouse	26	26.26	18	18.18	16	16.16	39	39.39			

<sup>\*</sup>degrees of freedom - 3 x<sup>2</sup> of 7.81 is significant at .05 level x<sup>2</sup> for table - 9.652

parents and children than the without-spouse group, while the without-spouse group gave more help to siblings and other relatives than the with-spouse group. Thus, those givers with spouses tended to concentrate their giving in

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the small circle of close relatives. On the other hand, the without-spouse givers tended to give to close relatives while favoring those members of the wider kin family network much more than the with-spouse givers. Comparison of Tables 24 and 25 revealed that the with-spouse group tended to make less use of the wider kin family network in both receiving and giving help, while the without-spouse group tended to make more use of the wider kin family network in both receiving and giving help.

Since hypotheses 3a and b were not accepted, hypothesis 3, stating that there will be a significant relationship between type, source and recipient of help received and given and marital status of participants. was not completely accepted. The existing help patterns for receiving and giving relative to the type of help received were not altered by marital status. However, the · existing help patterns for receiving and giving relative to the source and recipient of help was affected by marital status. Thus, all families tended to receive and give the same types of help, but the source and recipient of such help varied according to the marital status of the help participants. As such, that part of help patterns for receiving and giving relative to type of help could not be further refined by indicating a relationship with marital status. At the same time, that part of help patterns for receiving and giving, indicating the direction



to and from various kin family members, could be further refined by indicating a relationship with marital status.

## Hypothesis 4. Children-Under-18

H 4: There will be a statistically significant relationship between type, source and recipient of help received or given and participants with children under 18.

Hypothesis 4a. There will be a statistically significant difference between receivers of help instances with children-under-18 and receivers of help instances without children-under-18 according to type of help instances received.

Table 26 reveals the relationship between receivers of help instances with children under 18 and without children under 18 and type of help instances received.

TABLE 26.--Relationship between with children-under-18 and without children-under-18 participants and type of help instances received.\*

	Type of Help Instances Received										
Children-Under-18 of Receivers of Help Instances		Direct Income		ancial istance	Ser	vices	Other				
	No.	%	No.	%	No.	%	No.	%			
With Children- Under-18	37	48.68	14	18.42	16	21.05	9	11.84			
Without Children- Under-18	26	53.06	4	8.16	9	18.36	10	20.40			

<sup>\*</sup>degrees of freedom - 3 x<sup>2</sup> of 7.81 is significant at .05 level adjusted x<sup>2</sup> for table - 2.516



Chi square analysis of Table 26 at the .05 level revealed no significant difference between the help instances received by with children-under-18 and without children-under-18 receivers according to type of help instances. Therefore, hypothesis 4a was not accepted. Participants without children under 18 received more direct income and other types of help than participants with children under 18, while those with children under 18 received almost twice as much financial assistance and more services than those with no children under 18. While direct income was the most frequent type of help received by both groups, families without growing children received more direct income and other types of help. At the same time, families burdened with growing children received more financial assistance and free child care and housing.

Hypothesis 4b. There will be a statistically significant difference between givers of help instances with children-under-18 and givers of help instances without children-under-18 according to type of help instances given.

The relationship between with children-under-18 and without children-under-18 givers and the type of help given is revealed in Table 27.

Table 27 indicated that under chi square analysis at the .05 level, no significant difference was revealed between with children-under-18 and without children-under-18 givers according to type of help instances given.

Therefore, hypothesis 4b was not accepted. Participants



TABLE 27.--Relationship between with children-under-18 and without children-under-18 participants and type of help instances given.\*

		Type of Help Instances Given									
Children-Under-18 of Givers of Help Instances	Direct Income		Financial Assistance		Multiple Gifts		Gave NA What				
	No.	%	No.	%	No.	%	No.	%			
With Children- Under-18	37	29.83	51	51.12	30	24.19	6	4.83			
Without Children- Under-18	72	36.18	91	45.72	30	15.07	6	3.01			

<sup>\*</sup>degrees of freedom - 3 x2 of 7.81 is significant at .05 level x2 for table - 5.381

without children under 18 gave more financial assistance and multiple type gifts, while those without children under 18 gave more direct income. Comparison of Tables 26 and 27 revealed that those families with heavy responsibilities of growing children both received and gave more financial assistance than families without growing children. Likewise, those families without young children tended to both receive and give more food, clothing and durable goods. Thus, presence of children under 18 or absence of children under 18 seemed to have a similar relationship on both the receiving and giving help patterns related to type of help.

Hypothesis 4c. There will be a statistically significant difference between receivers of help instances with children-under-18 and receivers of help instances without children-under-18 according to source of help instances received.

Under chi square analysis at the .05 level, Table 28 reveals a significant difference between with childrenunder-18 and without children-under-18 receivers according to source of help instances received. Thus, hypothesis 4c was accepted. Participants with children under 18 received more help from their parents than those without young children, while participants without children under 18 received a much larger amount of help from their grown children than did those with young families. This finding is probably explained by the fact that both groups of receivers represented entirely different stages in the life cycle. Those without children under 18 were probably in the middle and later stages of the life cycle, had no young children, but did have grown children from whom they could and did receive help. Those participants with children under 18 were probably in the beginning or early middle stages of the life cycle, had few grown children available from whom to receive help, but did have available parents. These parents would more likely have been in the middle or early stages, actively giving to their grown children. Table 28 also indicates that those families with young children relied on more courses at

help and appeared to rely very heavily on their parents for help. On the other hand, families with no children under 18 relied on fewer sources of help, but those sources were more evenly distributed as to frequency over the sources.

TABLE 28.--Relationship between with children-under-18 and without children-under-18 participants and source of help instances received.\*

		Source	of	Help I	nsta	nces	Rece	ived
Children-Under-18 of Receivers of Help Instances	Pa	rents Children Siblings Children						
	No.	%	No.	%	No.	%	No.	%
With Children- Under-18	47	61.84	3	3.94	2	2.63	24	31.57
Without Children- Under-18	19	38.77	16	32.65			14	28.57

<sup>\*</sup>degrees of freedom - 3 x<sup>2</sup> of 7.81 is significant at .05 level adjusted x<sup>2</sup> for table - 12.921

Hypothesis 4d. There will be a statistically significant difference between givers of help instances with children-under-18 and givers of help instances without children-under-18 according to recipient of help instances given.

Chi square analysis of Table 29 at the .05 level reveals a significant difference between the with children-under-18 and without children-under-18 givers according to recipients of help instances given. Therefore, hypothesis

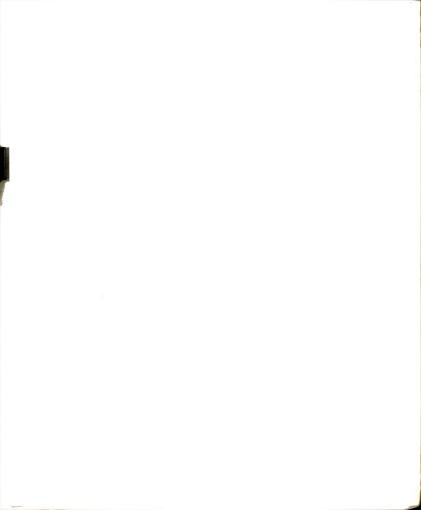
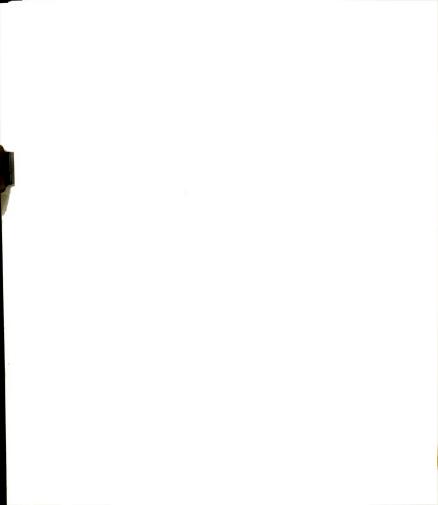


TABLE 29.--Relationship between with children-under-18 and without children-under-18 and recipient of help instances given.\*

	Recipient of Help Instances Given									
Children-under-18 of Givers of Help Instances	Parents		Children		Siblings		Other Relatives			
	No.	%	No.	%	No.	%	No.	%		
With Children- Under-18	57	45.96	19	15.32	20	16.12	28	22.58		
Without Children- Under-18	50	25.12	58	29.14	25	12.56	66	33.16		

<sup>\*</sup>degrees of freedom - 3 x2 of 7.81 is significant at .05 level x2 for table - 19.780

4d was accepted. Families with children under 18 gave almost twice as much help to their parents than did families without young children. However, families without young children gave almost twice as much help to their grown children than did families with young children. Again, these findings are probably best explained by differences in the life cycle. Also, families with young children gave more to their siblings, while families without young children gave more to other relatives. Comparison of Tables 28 and 29 revealed that the help patterns indicated that families with children under 18 tended to confine their receiving and giving help more to parents, while families with no young children revealed help



activity directed to and from kin family members with fairly constant frequency.

Since hypothesis 4a and b were not accepted, hypothesis 4, stating that there will be a significant relationship between type, source and recipient of help received and given and children-under-18 of participants, was not completely accepted. The existing help patterns for receiving and giving relative to the type of help were not altered by presence or absence of children under 18. However, the existing help patterns for receiving and giving relative to the source and recipient of help were affected by the presence or absence of children under 18. Thus, all families tended to receive and give the same types of help, but the course and recipient of such help varied according to presence or absence of young children for the participants. As such, that part of help patterns for receiving and giving relative to type of help could not be further refined by indicating a relationship with presence or absence of children under 18. At the same time, that part of help patterns for receiving and giving indicating the direction to and from various kin family members, could be further refined by indicating a relationship with presence or absence of children under 18.



### CHAPTER VI

#### CONCLUSIONS AND IMPLICATIONS

#### Conclusions

On the basis of the findings in the previous chapter, the researcher concluded that help patterns, consisting of type of help received and given, and source and recipient of help, were identifiable. Comparison of family characteristics to the existing help patterns revealed changes in the help patterns relative to only some of the characteristics.

Socio-economic level as a family characteristic was not related to the existing help patterns. The type of help received and given, and the source and recipient of help did not differ in low and high socio-economic participants.

Varying ages of participants altered the existing help patterns relative to source and recipient of help. Young families were more dependent on parents and other relatives as sources of help; middle age families were dependent on parents, children and other relatives, while older families were more dependent on children and other relatives. Help was given to siblings and other relatives at all age periods. However, the majority of help given



by young families went to parents. This help gradually changed in amount to include grown children as the families progressed in age. Families in old age then gave the majority of their help to grown children. That part of help patterns associated with type of help received or given was not affected by varying ages of the participants.

Marital status was related to help patterns in only the source and recipient aspect of the patterns. Presence of a spouse was related to a strong dependency on parents as a source of help, while lack of a spouse was related to a dependency on more members of the wider kin family network. Givers with spouses tended to concentrate their giving on close kin family members, while givers without spouses tended to give to both close and more distant members of the kin family network. Presence or absence of a spouse made no difference in the help patterns relative to type of help received or given.

Presence or absence of children under 18 made no appreciable change in the help patterns associated with type of help received and given. However, that part of the help patterns related to source and recipient of help was affected by presence or absence of children under 18. Families with young children received help from more sources but tended to rely very heavily on parents for help. Families with no children under 18 received gifts from fewer but evenly distributed sources. Participants



with children under 18 gave more help to parents and participants without children under 18 gave more help to their grown children.

# Implications for Teaching

Implications from this study have relevance for home economics educators in the classroom and cooperative extension who are concerned with the nature of decisions connected with family goals and the use of resources, and those who are concerned with family behavior that centers around interaction of family members. In addition, this study has implications for those individuals in social action fields whose activities provide services for families.

# Family Economics and Home Management

All family economists are concerned with the production and consumption that affects families. Reid (48) defined household production as:

those unpaid activities which are carried on, by and for the members, which activities might be replaced by goods, or paid services, if circumstances such as income, market conditions, and personal inclinations permit the service being delegated to someone outside the household group (p. 11).

Thus, by limiting activities to members of the household group, Reid's definition included only the immediate nuclear family. These activities had an additive function



so that total household production could be used as a measure of part of the total well-being of the family. The implications of this study pertain to broadening the definition of household production to include the type of activities and flow within the kin family network. This aggregate approach to household production might have more meaning for family economists, especially those who agree that the occurrence of help within a kin family network tends to support the nuclear family and thus help the family maintain a higher level of well-being.

Implications from this study have special relevance to home management and family finance educators. The complexity of the help patterns as to what the items of help are, and to whom and from whom they flow, is justification that the kin family network challenges the specialist in family resource use when dealing with the nature of family decisions about resources. Educators have supporting data to predict the nature of both the receiving and giving help patterns and how these patterns are altered by specific family characteristics. Educators can teach that families at different ages, marital status, and children composition tend to rely on different kin family members as either sources or recipients of resources. Also, socio-economic level is not associated with type of resources received or given and the flow direction. Thus, prediction is possible as to probable use of help as



resources within the kin family network. In addition, this study revealed that a majority of the respondents were more aware of their giving help and appeared to forget receipt of gifts. This phenomenon implies that home management and family finance educators may be the ones to teach that giving help has to be recognized as receipt of help by someone else. Therefore, receipt of help is a normal accepted part of the network activity. Thus, in teaching others about the functioning of help patterns in the kin network, a positive approach to the receipt of help may encourage awareness of all resources in families. The network concept implies more expanded teaching and explanation of family resources, and the decisions relative to these resources also must take on a network connotation.

# Food and Clothing

Food and clothing educators are concerned with decisions about specific resources. Educators focus attention on consumer practices about food and clothing in two places in particular, the market place where decisions are made and in the home where production takes place. This study implies the addition of a third place where consumer practices can be observed, the kin family network. The study sample respondents who indicated receipt of or giving of \$50 or more in gifts cited food and clothing as the

most frequent type of gift. Inclusion of the activity of the kin family network by educators concerned with consumer decisions about food and clothing might imply a decision-making process that is different from the decision-making process used when food and clothing are bought or made. As such, consumer practices concerning food and clothing given and received within the network are probably different from those practices employed when food and clothing are produced in the home or selected in the market place.

The increased awareness of the social and cultural values of food and clothing will undoubtedly continue. Educators who are concerned with study of these aspects of food and clothing may wish to seek additional knowledge in any patterning of kin family sharing of food and clothing and the social meaning for the network members based on the data presented in this study.

# Housing

Housing educators are concerned with decisions about housing and its furnishings for the family. An implication from this study is the need for educators to recognize that housing and furnishing decisions are made in the kin family network. Such decisions in the giving help pattern involve making provisions for sharing the home with other relatives, making accommodations for vicitims relatives,



and providing housing outside the household. Consumers seek particular housing that will accommodate additional kin family members. They tend to limit housing alternatives to only those that will correspond to such needs. Decisions in the receiving help pattern include ways housing and furnishings are used by receiving family members. Characteristics of furniture given by the kin family network may limit housing decisions by the receivers to few alternatives which accommodate the gifts.

# Family Relations and Child Development

Implications from this study for educators in family relations relate to teaching students their probable presence in a kin family help network. This presence will necessitate receiving and giving roles in the network guided by the help pattern itself and the help pattern under varying family characteristics. Again, if educators accept the previously indicated theory that participation in a kin family network is usually associated with family goal achievement, this study implies that students be exposed to a positive approach to the network help knowledge and as such, learn that the nuclear family operates in an expanded kin family network.

In the area of child development, increasing attention is placed on outside influences in child association.

This outside influence is usually viewed as some

institutional service, such as day care centers. An implication from this study is that there is an additional strong socializing agent for families with young children. The kin family network plays an important and probably meaningful part in the socialization process. In addition, activity in the kin network also implies that the network is an added source of education for children. Thus, those concerned with the actual process of education of children may look to the network for probable educational activity.

# Family Service Agencies

Professionals in family service agencies play an important part in acquainting families with community resources. The caseworker and the home economist working in the family service agency must be able to make some forecast as to individual family behavior. Expectations of behavior would include behavior in the total kin family network. The caseworker may find that activity in the networks has a positive or negative influence on the family. On the other hand, failure to participate in a kin family network with its supportive role may be the very reason why a particular family is in trouble. Recognition of the network and the forms and features of the help patterns are crucial to the caseworker. Both

Leichter (21) and MacDonald (9) have already described this important implication.

In addition, implications for professionals in family service agencies are that families participating in a kin family help network do have goods and services available to them that may not have been previously recognized by the professionals. Thus, it is important that the professionals recognize these goods and services as meaningful resources that supplement the goods and services provided by the larger community. This may call for some re-allocation of community services to bring all resources into better balance for the well-being of families. Agencies planning programs for low income families may find that specific community resources need not be provided if families can obtain those resources from kin family members.

## Related Professions

Professionals in the health fields promulgate health, nutrition and sanitation standards for helping families, and believe such standards can be maintained within the nuclear family. Anyone concerned with standards for the nuclear family must learn to recognize the possible existence of the kin family network, the details of the help patterns, and how these patterns deviate under certain conditions. This research implies that the

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implementation of these standards may have to be refined and conditioned to meet the needs of the entire kin family network in order to be effective in one nuclear family.

In all professional areas, the service to families is being extended by the employment of para-professionals, or aides. The above implications exist for these individuals. Because they have such close contact with families, they are the ones who undoubtedly will observe the functioning of the help patterns in the kin family network. Ability to interact with the nuclear family as it operates in the network is primary for the final success of service offered.

### Implications for Further Research

This study has dealt with only economic aspects of help in kin family network, while other researchers have identified both economic and social forms of help operating in the network. Using this researcher's framework, could the existing social forms of help be further identified by type, source and recipient? Could the help patterns be further refined by study of the type, source and recipient of social help according to specific characteristics of participating families? Could a framework be devised to include both the economic and social aspects of help patterns? What is the relation of the economic and social forms of the kin family help patterns? Does



one fortify the other or do they tend to operate independently? Does the economic or the social aspect of the help pattern have greater strength in the network; or do families place more value on one form of help or the other?

What motivates people to participate in the kin family help network? This study has indicated that a higher income, employment and an urban residence were associated with participation in the economic aspects of kin family help. Are there additional factors that may be associated with economic help? Further study should follow to identify the factors associated with the social aspects of kin family help. Finally, research should answer the important questions concerning whether motivation for participation is more related to environmental, behavioral or familial factors in families. Then, does a relationship exist between these factors? MacDonald raised similar still unanswered questions in his 1964 study.

Litwak has indicated that the help in kin family networks tends to take place on specific occasions such as birthdays, holidays, anniversaries, etc., and thus can be called "institutionalized." However, short term research, or research seeking total kin family network activity in a limited time span, has not been attempted to indicate whether the occasion is as "institutionalized"

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as has been suggested or is the result of unique family interaction that tends to be routine in nature. Total network study may be necessary to identify such features as cohesiveness, size, status and structural integration which in turn may have some relationship on the occasion of help in kin families. Also, decision-making research would add insight into the occasion of help. The decision-making process may be different for "institutionalized" than for sporadic occasions.

What relationship exists between help in the kin family network and help taking place between families and the community? Does participation in community programs tend to stimulate or reduce activity in the kin family network? Since help from community programs has increased for families and appears to increase further in the future, will the help in the kin family network continue to take place? Do the kin family members perceive the network help as more "token" in nature or of significant economic value for the total well-being of the family? Will it continue to take place when community programs assist in the function of economic support for family members? In addition, what is the effect on the help in kin families when some but not all members participate in community programs?

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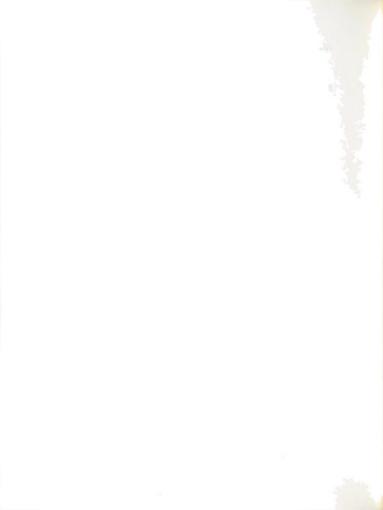
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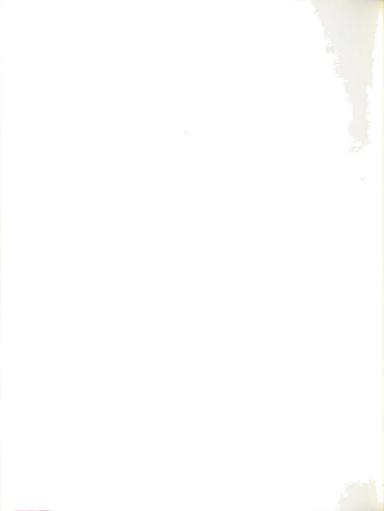


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### APPENDIX

CODING VARIATIONS FOR DEMOGRAPHIC VARIABLES



# CODING VARIATIONS FOR DEMOGRAPHIC VARIABLES

#### Sex of Head

- 1. Male
- 2. Female

### Age of Head

- 1. Under 24
- 2. 25-34
- 3. 35-44
- 4. 45-54
- 5. 55-64
- 6. 65-74
- 7. 75 and over

### Married and Number of Dependents

- 0. Single male head of SU, no children
- 1. Single male head of SU, 1 or more children
- 3. Single female head of SU, no children
- 4. Married head of SU, no children
- 5. Married head of SU, 1 child
- 6. Married head of SU, 2 children
- 7. Married head of SU, 3 or more children



#### Life Cycle

- 1. No spouse present, no children, under 45
- 2. Married, spouse present, no children, wife under 45
- Married, spouse present, children, some under 6, wife under 45
- 4. Married, spouse present, children, none under 6, wife under 45
- Married, spouse present, children, some under 6, wife 45 or older
- 6. Married, spouse present, children, none under 6, wife 45 or older
- 7. Married, spouse present, no children, wife 45 or older
- 8. No spouse present, no children, wife 45 or older
- 9. No spouse present, but children

#### Net Real Income

- 1. \$1 499; negative
- 2. \$500 999
- 3. \$1000 1999
- 4. \$2000 2999
- 5. \$3000 4999
- 6. \$5000 7499
- 7. \$7500 9999
- 8. \$10,000 14,999
- 9. \$15,000 and over
- 0. None



# Labor Force Status

- 1. Employed
- 2. Unemployed
- 3. Retired
- 4. Student
- 5. Housewife
- 6. Never worked, rentier, etc.
- 7. Disabled and not working
- 9. Status NA

# Belt Code

- 1. Central cities of 12 largest standard metropolitan areas. If a standard metropolitan area has two or more central cities, the largest and any others of 250,000 population in 1950 are designed as central cities.
- 2. Central cities of other standard metropolitan areas.
- 3. Suburban area of 12 largest metropolitan areas.
- 4. Suburban areas of other metropolitan areas.
- 5. Adjacent areas.
- 6. Outlying areas.

### Region

- 1. Northeast
- 2. North central
- 3. South
- 4. West

## Race

- 1. White, Puerto Rican; NA
- 2. Negro; other (Mexicans, Filipinos, Orientals, etc.)





