

BELIEFS ABOUT INTERGENERATIONAL ASSISTANCE FOLLOWING DIVORCE  
AND REMARRIAGE: DOES RACE AND ETHNICITY MATTER?

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by

TANJA C. ROTHRAUFF

Dr. Lawrence Ganong, Thesis Supervisor

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The undersigned, appointed by the Dean of the Graduate School,  
have examined the thesis entitled:

BELIEFS ABOUT INTERGENERATIONAL ASSISTANCE FOLLOWING DIVORCE  
AND REMARRIAGE: DOES RACE AND ETHNICITY MATTER?

Presented by Tanja C. Rothrauff

A candidate for the degree of Master of Science

And hereby certify that in their opinion it is worthy of acceptance.

*Laurence Gannon*

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*Marilyn Coleman*

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*Mary Helms*

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BELIEFS ABOUT INTERGENERATIONAL ASSISTANCE FOLLOWING DIVORCE  
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Tanja C. Rothrauff

Dr. Lawrence Ganong, Thesis Supervisor

ABSTRACT

Most researchers who have studied beliefs about intergenerational assistance have studied primarily white European Americans living in nuclear families rather than diverse racial and ethnic groups. The purpose of this thesis was to compare racial and ethnic similarities and differences in beliefs and reasoning about intergenerational assistance following divorce and remarriage. A nationally representative sample (n = 3316) was drawn using random digit dialing. White European Americans, African Americans, Asian Americans, and Latinos responded to vignettes in which older (step)parents needed help from adult (step)children. Overall, results indicated more similarities than differences in beliefs and reasoning about intergenerational assistance between the four groups. Future studies should examine more diverse tasks and contexts that may elicit different responses between groups; how familism may be applied differently to kin versus step-kin; and the influence of acculturation on Latinos' and Asian Americans' beliefs about intergenerational assistance.

## CHAPTER 1

### REVIEW OF THE LITERATURE

Beliefs about intergenerational assistance have historically been shaped by societal and cultural expectations for adult children to assist their aging parents (Brakman, 1995; Lee, Netzer, & Coward, 1994). However, what we currently know about societal perceptions of intergenerational assistance is limited and primarily based on white European Americans living in nuclear families. Most researchers who have studied beliefs about intergenerational assistance have not studied diverse racial and ethnic (r-e) groups or examined families who have experienced divorce and remarriage. This is an important gap in the research because three demographic factors – (1) the rapid increase in the r-e minority population in the United States (i.e., from 31% in 2000 to a projected 43% in 2030; U.S. Census Bureau, 2004), (2) the increase in the population over the age of 65 years, and (3) the increase in complex family structures due to divorce and remarriage – suggest that societal perceptions of intergenerational assistance might change in the future.

#### *Racial and Ethnic Groups Defined*

The U.S. Census Bureau (2000) has defined six racial and two ethnic groups. The six races include: (1) White, (2) Black or African American, (3) American Indian and Alaska Native, (4) Asian, (5) Native Hawaiian and other Pacific Islander, and (6) a miscellaneous category; the two ethnic groups are non-Hispanic/Latino and Hispanic/Latino (Grieco & Cassidy, 2001). Ethnic groups have been defined as those who share a common history, social and cultural heritage, values, and beliefs (Brislin, 1993; Mindel, Habenstein, & Wright, 1988). Race, on the other hand, has been defined as



groups of people who share a common origin, descent, or heredity (Grieco & Cassidy, 2001). In this thesis, racial and ethnic (r-e) minority groups specifically refer to African Americans, Asian Americans, and Latinos, whereas r-e groups in general refer to white European Americans, African Americans, Asian Americans, and Latinos.

#### *Increase in Older Adults across Racial and Ethnic Minority Groups*

The population over the age of 65 years across r-e groups is expected to increase from 12% to 20% between 2000 and 2030 (U.S. Census Bureau, 2004). Racial and ethnic minorities over 65 years of age are expected to constitute 30% of the population of those over the age of 65 years by 2030 compared to 20% of those over the age of 65 years in 2000 (U.S. Census Bureau, 2000). These increases suggest that we need to better understand how r-e minority families think about intergenerational assistance.

#### *Complex Family Structures*

Families in the United States are becoming more structurally complex because of divorce and remarriage. Forty-three percent of first marriages in the United States currently end in divorce within 15 years, and the majority of divorced people remarry within a few years (U.S. Census Bureau, 2003). Divorce and remarriage prevalence means that far more older Americans in future generations will have experienced divorce and remarriage than is true for the current generation. In addition, the percentage of older adults who are divorced is high. Seven percent of adults over the age of 65 years are currently divorced (56% are married), compared to 10% of Americans who are currently divorced (57% are married) (Gist & Hetzel, 2004).

It is important to note, however, that divorce statistics differ between r-e groups. African Americans have the highest divorce rate; 12% are currently divorced. Ten

percent of white European Americans, 7% of Latinos, and 4% of Asian Americans are currently divorced (U.S. Census Bureau, 2003). These varying levels of family transitions among r-e subgroups may differentially influence the attitudes members of these groups have toward intergenerational assistance. Although researchers have examined the effects of divorce and remarriage on societal and cultural expectations of intergenerational assistance, they have not specifically investigated r-e group differences (e.g., Bornat & Dimmock, 1999; Ganong & Coleman, 1999; Ganong, Coleman, McDaniel, & Killian, 1998).

*Similarities and Differences in Beliefs about Intergenerational Assistance between Racial and Ethnic Minority Groups*

In general, expectations for adult children to help aging family members have been found to differ between r-e groups (Angel & Angel, 1997; Zsembik, 1996). For example, white European Americans tend to place lower expectations on adult children to provide assistance to aging parents than do African Americans, Latinos, and Asian Americans (Burr & Mutchler, 1999; Lee, Peek, & Coward, 1998; Pinquart & Sörensen, 2005). Specifically, white European Americans tend to adhere to more individualistic values (Hofstede, 2001; Triandis, 2001). That is, they believe that individuals should be responsible for meeting their own needs, and seeking help from others, including kin, should only be done as a last resort. In contrast, r-e minorities in the United States tend to hold more collectivistic values (Segall & Lonner, 1998; Triandis, 2000, 2001). That is, they promote group goals and group cohesion over individual goals and self-interest, interdependence over independence and autonomy, and they place the welfare of the family above all other needs (i.e., familism).

Although similarities in perceptions of intergenerational assistance exist among collectivistic cultures, differences in beliefs about intergenerational assistance have also been found between and within r-e minority groups (e.g., Fuligni, Tseng, & Lam, 1999; Mausbach et al., 2004). Racial and ethnic variations, in general, have been found to be associated with collectivistic and individualistic values (Segall & Lonner, 1998; Triandis, 1990), and it could be that these values influence beliefs about intergenerational assistance as well.

*African Americans.* African Americans tend to report a strong sense of commitment to providing assistance to aging family members (Groger & Mayberry, 2001; Haley et al., 1995; Lee et al., 1998). According to Johnson (1995), these expectations of intergenerational assistance may in part be associated with economic and social discrimination historically experienced by African Americans. Discrimination has forced many Black families to rely to a greater extent on family and fictive kin (i.e., those who are close to the family but are not related by blood) to provide for their family members' needs, instead of expecting the individual or other external sources (e.g., government, public agencies) to solve the problem (Burton et al., 1995; Chatters, Taylor, & Jayakody, 1994).

*Latinos.* Although the Latino population is the fastest growing r-e minority group in the United States (U.S. Census Bureau, 2000), relatively little research has focused on Latinos' attitudes regarding intergenerational assistance. Mexican Americans often refer to the Mexican cultural norm of family reciprocity (e.g., I help you, you help me) when explaining their beliefs about filial obligations (Clark & Huttlinger, 1998). Latinos, in general, tend to have very close intergenerational family ties and strong kinship networks

that extend beyond the nuclear family because of the concept of “la familia” (i.e., the family). This concept is at the core of the Latino culture, community, and identity, and means that the needs of “la familia” are placed above individual wants and personal interests (Santiago-Rivera, Arredondo, & Gallardo-Cooper, 2002; White, Townsend, & Stephens, 2000). As a result, Latinos generally perceive intergenerational assistance as a family obligation rather than as a personal or governmental responsibility (Jolicoeur & Madden, 2002; Wallace, Levy-Storms, & Ferguson, 1995).

Thus, it is not surprising that many Latino adult children report a stronger sense of filial obligations than do their white European American counterparts (Freeberg & Stein, 1996; Phillips, de Ardon, Komnenich, Killeen, & Rusinak, 2000). Some researchers have suggested, however, that Latinos’ attitudes toward filial obligations might be changing due to acculturation (i.e., adopting characteristics, beliefs, and values of the mainstream culture) (Marin, 1993; Rodriguez & Kosloski, 1998). For example, Mausbach and colleagues (2004) found that more acculturated Latinas were more likely to consider formal caregiving (i.e., institutionalization) than were less acculturated Latinas.

*Asian Americans.* Asian American families tend to place great emphasis on family cohesion, solidarity, respect, and strong family support throughout the lifespan because of Asian traditions such as Confucianism and the concept of filial piety (Fuligni et al., 1999; Hashizume, 2000; Holroyd, 2001; Hsu & Shyu, 2003; Kim & Ahn, 2001; Rosenblatt & Yang, 2004; Sung, 1998). Filial piety norms would require adult children to care for their aging parents; it is their duty. Similar to changes in Latinos’ attitudes toward family obligations, attitudes toward filial piety among younger Asian Americans might also be changing due to acculturation (Ho, Friedland, Rappolt, & Noh, 2003; Kwak & Berry,

2001). For example, Lan (2002), in her study on changes in the meaning of filial piety, noted that highly acculturated Asian Americans perceived lower degrees of intergenerational obligations to provide for an aging parent than did less acculturated Asian Americans.

*Complex Family Structures and Differences in Beliefs about Intergenerational Assistance across Racial and Ethnic Groups*

Research specifically examining changes in beliefs about intergenerational assistance following divorce and remarriage across r-e groups is scarce. However, it may be that perceptions of obligations are associated with the groups' cultural attitudes toward divorce and remarriage. For example, divorce is more highly stigmatized in Asian and Latino cultures (Rao & Sekhar, 2002; Sanchez, 1997) and more prevalent and accepted among white European Americans and especially African Americans (U.S. Census Bureau, 2000). As a result, Asian Americans and Latinos might perceive that adult children have a lesser obligation to provide support to divorced parents who violated cultural norms. In contrast, discrimination has forced African Americans to rely on extended family and fictive kin to provide help during difficult times (Johnson, 1995), which may influence beliefs about helping family members, including parents who divorce and remarry, and stepparents.

*Perceived obligations to parents following divorce and/or remarriage.* Social expectations for adult children to assist their aging parents are often based on norms of reciprocity when making judgments about intergenerational obligations, although actual assistance may depend on family members' abilities to perform specific tasks (Litwak, 1985a). For example, non-technical tasks, according to Litwak's task specific theory

(1985b), do not require special skills or knowledge and assistance can easily be provided by family members. In contrast, technical tasks do require training and specialized knowledge and non-family (i.e., professional) assistance may be more appropriate. Nevertheless, adult children are generally thought to have an obligation to reciprocate help to their parents for the parental help received earlier in life and the subsequent debt the adult children owe to their parents (Brakman, 1995; Ganong & Coleman, 2004; Rossi & Rossi, 1990; Stein, 1993).

However, changes associated with divorce and remarriage can alter perceptions of both family membership and obligations for assistance (Ganong & Coleman, 2004; Rossi & Rossi, 1990). For example, studies on predominantly white European Americans found that intergenerational obligations are reduced following divorce and remarriage (Aquilino, 1994; Ganong & Coleman, 1999; Lawton, Silverstein, & Bengtson, 1994; White, 1992). In short, kinship status can be weakened, which negatively affects perceptions of obligations for assistance.

In addition, beliefs about assisting a divorced parent may be associated with the sex of the parent. For example, Wells and Johnson (2001) found that following their parents' divorce, participants in their study were more willing to provide help to their mothers than to their fathers. The authors hypothesized that gender differences could be a reflection of adult children's greater perceptions of indebtedness to reciprocate past help to mothers than to fathers due to women's generally greater involvement in child rearing and kin keeping.

Differences in perceptions of obligations based on the sex of the parent also can be influenced by the residency status of the parent following divorce and/or remarriage

during childhood. Non-residential parents, who are often fathers, tend to have less contact with their children following parental divorce and remarriage of one or both parents than do residential parents (Schwartz & Finley, 2005; Shapiro, 2003). Decreased contact could indicate a lesser degree of resource exchange and a reduced obligation to reciprocate assistance.

*Perceived obligations to stepparents.* Although differences in beliefs about intergenerational assistance exist following divorce, adult children are generally thought to have a greater obligation to provide assistance to their parents than their stepparents. Perceptions of assistance to stepparents, however, tend to be influenced by contextual factors such as the circumstances under which assistance is required (Coleman, Ganong, & Cable, 1996; Ganong & Coleman, 1998; Ganong et al., 1998; Rossi & Rossi, 1990). For example, adult stepchildren tend to report greater obligations to provide help when they and the stepparents have established a reciprocal relationship or a history of helping each other (Clawson & Ganong, 2002; Ganong & Coleman, 1999, 2004).

Other contextual factors that affect beliefs about intergenerational assistance include the relationship quality between the stepchild and stepparent and the stepchild's ability to provide assistance. Intergenerational assistance has been found to be greater when the relationship between the stepparent and stepchild is defined as positive and close (Ganong & Coleman, 1999; Ganong et al., 1998; Rossi & Rossi, 1990). A stepparent who has established a long-term close relationship with the stepchild and maintained contact over time may earn kinship status and be added to the pool of potential family members who deserve assistance, thereby raising perceptions of intergenerational obligations (Ganong & Coleman, 1998, 1999, 2004).

The resources available to the stepchild to provide assistance (e.g., money, time) also influence perceptions of obligations, with greater available resources resulting in greater perceived obligations to assist stepparents (Ganong & Coleman, 1999; Ganong et al., 1998). However, although contextual factors have been found to influence perceptions of family obligations and speculations about r-e group differences can be explained in theory, empirical research including diverse groups is needed to examine beliefs about intergenerational assistance in families that experience divorce and stepfamily membership.

#### *Research Purpose and Research Questions*

The purpose of this thesis was to compare similarities and differences in beliefs that Americans from diverse r-e groups hold about obligations of intergenerational assistance following parental divorce and remarriage. This is important because what is known about intergenerational assistance is mainly based on white European Americans living in nuclear families, despite the increase in the minority population and structurally complex families. The following research questions were addressed:

RQ 1: Under what conditions do people from diverse r-e groups differ in their beliefs about intergenerational obligations to assist older adults after divorce and remarriage?

RQ 2: What are similarities and differences in the beliefs about intergenerational obligations to assist older adults after divorce and remarriage held by people from diverse r-e groups?



## CHAPTER 2

### METHODS

The data for this thesis were derived from *The Family Obligations Project* conducted by Ganong and Coleman. The project consisted of six studies that examined perceived intergenerational obligations to assist older adults following divorce and remarriage. Each respondent participated in two randomly assigned studies. Although Ganong and Coleman gathered both quantitative and qualitative data, this thesis focused on the qualitative data only.

#### *Sample*

A total of 3316 respondents were included in this project, of which 51% were women and 49% were men. The sample's diversity was comparable to the distribution of the r-e composition of the United States (U.S. Census Bureau, 2000) - 2122 respondents were European Americans (64%), 492 were African Americans (15%), 362 were Latinos (11%), 121 were Asian Americans (4%), and 219 (6%) fell in the "other" category (comprised of multiracial, not sure, refused). This latter group was not included in this thesis. Forty-five percent of respondents were between the ages of 18 and 40 years, 42% were between 41 and 65 years, and 11% were 66 years or older (2% did not respond). In terms of marital status, 44% of respondents were married (75% of those were in their first marriages), 30% were single, 14% were divorced, 8% were widowed, and 3% were separated (1% did not respond). Sixty-eight percent of respondents had children or stepchildren (22% of those had both children and stepchildren), and 32% had neither children nor stepchildren. Respondents also reported on religious preferences – 49% were Protestants, 26% were Catholics, 2% were Jewish, and 23% fell in the "other" category

(comprised of other, not sure, refused) - and on their level of religiosity. Thirty-one percent of respondents described themselves as very religious, 36% as somewhat religious, 15% as slightly religious, and 15% as not very religious (3% did not respond). In addition, 15% of respondents reported attending religious services 2 or more times per week, 27% once per week, 15% once per month, 16% two or three times per year, and 16% once per year (11% either did not attend religious services or did not respond). Respondents' level of education was also diverse - 9% had not completed high school, 19% had a high school degree or GED, 24% of respondents had some college experience but no degree, 9% had a junior college degree or 2-year degree, 24% had an undergraduate degree, and 15% had a graduate degree or more. The majority of respondents were employed full-time (52%), 7% were employed part-time, 9% were self-employed, 15% did not work outside the home (i.e., unemployed, disabled, student, homemaker), and 15% were retired (2% did not respond). Regarding annual incomes, 6% of respondents earned less than \$10,000, 10% between \$10,001 – \$20,000, 14% between \$20,001 – \$30,000, 22% between \$30,001 – \$50,000, 27% between \$50,001 – \$100,000, 8% between \$100,001 – \$150,000, 4% more than \$150,001 (9% did not respond). Finally, respondents reported on the number of grandparents and parents who were born in the United States. Sixty percent of respondents had four grandparents, 5% had three grandparents, 10% had two grandparents, 3% had one grandparent, and 20% had no grandparents who were born in the United States (2% did not respond). Seventy-nine percent of respondents had two parents, 6% had 1 parent, and 15% had no parents who were born in the United States.

*Racial and ethnic sample descriptions.* The four groups differed somewhat in age, marital status, education, income, region of the country in which they resided, and frequency of religious attendance. White European Americans were older ( $M = 46.7$ ,  $SD = 16.5$ ) than other groups, with Latinos being the youngest, on average ( $M = 35.0$ ,  $SD = 13.7$ ). African Americans had lower rates of marriage than other groups, and white European Americans were less likely to be single. Asian Americans and white European Americans had higher levels of educational attainment and higher household incomes than did Latinos and African Americans; Asian Americans and Latinos more often lived in the western part of the United States and African Americans in the southern part of the United States. Finally, Latinos attended religious services more than did the other groups. These demographic differences in the sample reflect demographic differences between these groups in the United States population (U.S. Census Bureau, 2000).

#### *Procedure*

Telephone interviewers were hired by the Center for Advanced Social Research (CASR) in the School of Journalism at the University of Missouri-Columbia. Interviewers were trained by Ganong and Coleman as well as by the management at CASR. Respondents were contacted via telephone using a multi-stage probability sampling design with random digit dialing (RDD). This design involved three stages – (1) metropolitan areas and counties nationwide were grouped; (2) smaller areas (i.e., cities, towns, and rural areas) were grouped; and (3) households of each of the first and second stages were randomly selected to produce the final sample. To ensure an ethnically representative sample of the United States, communities with high proportions of African American, Asian American, and Latino residents were over-sampled.

Eligible respondents had to be 18 years of age or over. Once contact was established, respondents were randomly selected via computer based on answers to two questions: (1) How many adults aged 18 or over live in your household, including yourself? (2) How many of them are women/men? This process resulted in the generation of 1 of 8 versions of a selection matrix displayed on the computer screen, which ensured equal likelihood of men and women in various age categories to be included in the study. If the respondent selected by the computer was unavailable, at least 15 attempts, at various times and days, were made to contact the individual.

If the selected respondent was available, the interviewer explained the purpose of the study and asked the respondent if she/he was interested in providing her/his opinions to stories dealing with family members facing various dilemmas. Respondents were instructed that they could refuse to answer any question and end their participation at any time. Once consent was obtained, respondents were read two multiple-segment studies, and interviewers recorded respondents' answers verbatim. The overall response rate was 54%.

#### *Multiple Segment Factorial Vignettes (MSFV)*

The Family Obligations Project used the multiple-segment factorial vignette (MSFV) survey design, which was developed by Ganong and Coleman (1999) in previous studies of normative beliefs about family obligations. In this design, contextual variables are randomly distributed in each study, which allows the researcher to identify variables that influence beliefs about intergenerational assistance.

The MSFV approach combines elements of the factorial survey design (Rossi & Rossi, 1990) and the elaborated vignette approach developed by Finch (1987). As with a

factorial survey, in the MSFV approach respondents are presented with vignettes in which variables of interest (i.e., dimensions, using factorial survey language) are embedded, and these dimensions are randomly distributed across vignettes. After hearing about a family or an individual encountering a problem, participants are asked to respond to a set of questions. However, *unlike* the typical application of the factorial survey method but *like* Finch's (1987) multiple stage vignette method, in the MSFV survey the story in the vignette continues after the initial segment. After each segment the respondent is asked more questions.

Additionally, in the MSFV new variables are *randomly added* in subsequent segments. That means that respondents not only get additional information about how the individual or family has changed over time, but they also are exposed to new dimensions in each subsequent segment. This differs sharply from Finch's (1987) approach, in which information was added as the stories continued over time, but everyone in the study received *the same* new information. In the MSFV, the experimental design aspect of the factorial survey approach is engaged beyond the first segment. This means that respondents who may be exposed to the same conditions in segment 1 of a study (e.g., they heard about a stepfather who needed financial support from a stepson), may be randomly presented with different conditions in the next segment (e.g., in one version the stepson's business is successful and in others it is in trouble). The characters do not change from segment to segment but the vignette conditions often do.

Each of the six studies consisted of a MSFV that was divided into two or more segments that described a family, in which one or more older (step)parents experienced a dilemma and needed assistance from their adult (step)children (these vignettes are shown

in Appendix A). In accordance with the MSFV survey approach, new independent variables were randomly added as the story progressed. In every study the intergenerational relationship was described as either a parent-child or a stepparent-stepchild. Other independent variables included relationship quality, resources of the younger adult, prior patterns of helping between the adults, and sex of both the older and younger adults (see Table 1 for a list of independent variables for each study). In addition, types of assistance required varied in the studies and included activities of daily living (ADL), caregiving, shared housing, financial assistance, financial advice, and transportation (see Table 1).

After each segment of the story, respondents were generally asked four questions (i.e., 3 forced-choice and 1 open-ended): (1) “Should the younger adult help the older adult?” The answers were *yes or no*; (2) “How much should the younger adult help the older adult?” The answers ranged from 1 = *not at all*, 2 = *a little bit*, 3 = *a moderate amount*, to 4 = *a great deal*; (3) “How obligated is the younger adult to help the older adult?” The answers ranged from 1 = *not at all obligated*, 2 = *somewhat obligated*, 3 = *moderately obligated*, to 4 = *highly obligated*. Rather than using the term “the younger adult,” the first name of the character and the relationship with other family members (e.g., his stepfather, her mother) were read to the respondents. The final question was, “Can you please explain why you chose these answers?” The open-ended responses to the final question provided the qualitative data for this thesis. There were a few variations to this 4-question sequence, but all of the segments ended with the open-ended question, the source of the data for this thesis. In all segments, data were collected about the amount of help to be given and the degree of obligation to assist – the open-ended

answers were the reasons offered to explain the respondents' judgments about these issues.

*Example Study (Study 3).* For illustration purposes, here is an example of one study (Study 3) in which I examined the effects of later-life remarriage on beliefs about intergenerational assistance. In Segment 1, the independent variables manipulated were: (1) type of relationship between the younger and older adults (parent-child or stepparent-stepchild), (2) quality of the relationship between the younger and older adults (got along well or did not get along well), (3) sex of the older adult, and (4) sex of the younger adult. Here is an example of Segment 1. Independent variables are in *italics*:

*Grant is 68 year-old man* who decides to get married again after 15 years of being a widower. He marries *Martha, a widow* his age that he has known for a year. Grant and Martha live near Lee, Grant's oldest *daughter*. Lee and Martha are polite to each other, but they *have never gotten along well. They have different values and beliefs about things, and have little in common.* After two years of marriage, Grant dies suddenly of a heart attack. After Grant's death, Martha finds that she needs help fixing things around the house, running errands, and getting groceries. Should Lee help Martha do any of these tasks? How much should Lee help Martha? How obligated is Lee to help Martha? Can you please explain why you chose these answers?

In Segment 2, an added independent variable was acuity of the need for assistance (high acuity = having diabetes or low acuity = being tired):

Just a few months after Grant's death, Martha begins to feel tired frequently and she is losing weight. The doctor diagnoses her as *having diabetes*. *She will need daily shots and the doctor says someone will have to help her monitor her blood glucose levels*. Should Lee help Martha with these tasks? How much should Lee help Martha? How obligated is Lee to help Martha? Can you please explain why you chose these answers?

#### *Demographic Questionnaire*

In addition to the questions described earlier, respondents were asked to supply demographic information. The questions included race and ethnicity, sex, age, marital status, (step)parental status, religious preference, level of religiosity, education, employment status, income, and number of grandparents and parents born in the United States. Racial and ethnic group membership was determined based on respondents' self-reports if they considered themselves to be white European American, African American, Asian American, Latino/Hispanic, or "other."

#### *Data Analyses*

Two research questions were addressed: (1) Under what conditions do people from diverse r-e groups differ in their beliefs about intergenerational obligations to assist older adults after divorce and remarriage?; and (2) What are the similarities and differences in the beliefs about intergenerational obligations to assist older adults after divorce and remarriage held by people from diverse r-e groups? Data analyses focused on the open-ended reasons that respondents provided to explain their answers to the closed-ended questions (i.e., how much should the adult (step)child help, how obligated is the adult (step)child to help). Respondents were encouraged to provide as many reasons as



they wanted, but the open-ended responses were generally comprised of 1-3 sentences. Responses from white European Americans, African Americans, Asian Americans, and Latinos were examined and compared.

*Coding.* Open-ended responses were coded inductively using NVivo 2.0 statistical software package for qualitative data by one of Ganong and Coleman's research assistants who read the open-ended responses independently (Patton, 1994). The unit of analysis for coding was a single reason. No restrictions were placed on the number of codes developed. Then, using the inductively derived coding schemes, a second researcher coded the open-ended responses of approximately the first 25% of the respondents in each study. The overall inter-rater reliability was  $K = .79$  (weighted kappa), which indicated a strong agreement between coders (Landis & Koch, 1977). Finally, the research team agreed on the codes and on the definitions of the codes before other research assistants and I coded the entire data set. Each reason was coded separately. Respondents gave a mean of 1.92 reasons per segment.

*Analyses.* I addressed both research questions by using the matrix analysis method described by Miles and Huberman (1984), in which the researcher can create several matrices to examine a set of data for patterns of themes; the axes of these matrices and the information in the body of the matrices are determined as the data analyses unfold. In accordance with this method, I created 59 matrices using NVivo 2.0 (see Appendix B for definitions and descriptions of these matrices) to compare r-e groups across the studies, to identify the independent variables in the studies that may have elicited different responses based on r-e group membership, and to explore the most common responses that were

mentioned across the studies and across the four groups. This was an interpretive rather than a statistical approach to the data analyses.

In order to answer the first research question, I focused on two conditions (i.e., the tasks and the relationship between the adults) across the studies that might have elicited divergent responses from respondents from the different groups. I examined participants' responses to the two questions asked in each segment of the six studies about *how much* the adult child should help the older adult and *how obligated* the adult child was to help the older adult.

First, I created two cross-tab matrices (see Appendix C), one for each type of question, which allowed me to examine how participants' responses were related to the tasks portrayed in the studies (i.e., activities of daily living [ADL], caregiving, shared housing, financial assistance, financial advice, and transportation). The columns in each matrix displayed the r-e group category and the total number of segments, which were further divided into the ordinal responses for the questions asked after the segment was read (e.g., *no*, *slight*, *moderate*, or *high* obligation). The rows in each matrix displayed the study, each group, and the number and percentage of responses provided by participants in each group. Next, I grouped together segments that addressed one of the six tasks and noted the direction of the differences and similarities in responses between the four groups. Then, I searched for patterns (e.g., intensity involved in the tasks to be performed by the adult child) that might indicate differences or similarities between groups in beliefs about intergenerational assistance.

In order to determine differences and similarities in responses between the groups, I used the following decision rules: I first examined the columns that indicated that a

great amount of help should be given or a great obligation existed to help the older adult and marked responses that were greater or equal to 30%. Differences and the direction of differences between the four groups were marked if responses differed by 10% or more. Then I examined the opposite columns – no help should be given or no obligation existed to help the older adult – and made determinations based on the same decision rules. The two middle categories (e.g., slight, moderate obligation) were generally scanned for unusual patterns only.

Second, I created another set of cross-tab matrices (see Appendix D), one for each type of question (i.e., how much and how obligated is the adult child to help the older adult), based on the relationship between the adult child and the older adult (i.e., genetic or step). The type of relationship between the adults was an independent variable in 14 segments across the six studies (i.e., Study 1, Segments 1, 2, 4; Study 2, Segments 1-3; Study 2, Segments 1-2; Study 4, Segments 1-3; Study 5, Segments 1, 3, 4). I examined the matrices for patterns and conditions that might explain r-e differences and similarities in beliefs about intergenerational assistance to parents and stepparents based on the decision rules established earlier.

In order to answer the second research question, I examined the reasons that respondents had provided for helping either a parent or a stepparent. First, I created separate matrices for each group across the studies, which displayed all of the reasons mentioned by the respondents when contemplating why the adult child should or should not help the older adult (i.e., the Comprehensive Matrices; see Appendix E for an example). Second, for each group matrix, I grouped together the codes that were similar in reasoning. For example, individual codes that indicated that help should be provided to

family members because of obligations of family members to help each other, duties of children to help their parents, and filial responsibilities were combined into one main code, or reason, called family-based obligations. (i.e., the Collapsed Matrices; see Appendix F for an example). This approach made it easier to search for patterns and themes. Third, I identified the main reasons provided by each group in each study (based on the percentage of responses) and compiled a separate matrix with only the main reasons (i.e., the Pattern-Matching Matrices; see Appendix G for an example). Finally, based on the six main reasons, I combined the four individual group matrices across the studies into one matrix, which made it easier to compare the reasons for helping older adults across groups and across the studies (i.e., the Comparison Matrix; see Appendix H). The columns in the Comparison Matrix represented the studies, segments of each study, and type of relationship between the adults. The rows displayed the reasons for helping and the four groups. The body contained the percentage of respondents who had given each reason. Then, I examined the Comparison Matrix for patterns of similarities and differences across the groups based on the decision rules; I marked responses that were greater or equal to 30%, and indicated differences between the groups that were greater or equal to 10% as well as the direction of the differences. I also examined each reason by reading the actual responses.

Other potential conditions of interest, such as the sex of the older and younger adults, the sex of the respondent, and other independent variables were not examined, because in statistical tests these variables either were not significantly related to outcome variables or they did not interact with race and ethnicity in predicting outcomes (Ganong & Coleman, in review). Although the absence of statistical significance does not preclude

there being similarities among and differences between the four groups in their open-ended answers, this decision seemed justified as a way to reduce the scope of this thesis.

## CHAPTER 3

### RESULTS

#### Under What Conditions do People from Diverse Racial and Ethnic Groups Differ in their Beliefs about Intergenerational Obligations to Assist Older Adults after Divorce and Remarriage?

##### *Tasks*

Examination of the responses revealed that they were related to the type of task. For the tasks that were less time consuming such as cooking, paying bills, cleaning, getting groceries, running errands, and fixing things (Study 1, Segment 1; Study 3, Segment 1) (i.e., light ADL), white European Americans and Latinos generally thought that less help should be given and that there was less obligation for the adult child to help the older adult than did African Americans and Asian Americans. However, if the tasks were more labor intensive, required help over a longer period of time, or involved financial matters, then the four groups were similar in their responses. These tasks included dressing the older adult (Study 5, Segment 1), providing physical care (Study 1, Segment 4), sharing housing (Study 2), and helping the older adult financially (Study 4; Study 5, Segments 3- 4). Racial and ethnic groups were similar on some less-involved tasks as well, such as cooking, cleaning, and transportation (Study 1, Segment 2; Study 5, Segment 1).

##### *Parent-Child or Stepparent-Stepchild Relationships*

##### *How Much Should the Adult (Step)Child Help?*

In general, members of the four groups agreed with each other about helping parents and stepparents more than they disagreed. They either agreed that parents should

be helped more than stepparents, or they thought that the amount of help given to parents and stepparents should be similar. For example, respondents from all four groups thought that a greater amount of help should be given to parents than stepparents when the tasks were shared housing (Study 2, Segment 1), light ADL (Study 3, Segment 1 – fixing things, running errands, getting groceries; Study 5, Segment 1 – dressing, cooking, driving), health-related care (Study 3, Segment 2), financial assistance with housing (Study 5, Segment 3), and financial advice (Study 5, Segment 4). In these segments respondents thought that parents should be helped *a great deal* nearly twice as often as they thought stepparents should be helped *a great deal*. However, when the tasks involved other types of light ADL, including cooking, cleaning, paying bills, and doing laundry (Study 1, Segments 1 - 2), intensive physical care (Study 1, Segment 4), and financial assistance for insurance payments, moving expenses, and home repairs (Study 4, Segments 1, 2, 3, respectively), there was agreement between the groups that *similar amounts* of help (i.e., less help) should be given to both parents and stepparents.

Although r-e groups rarely disagreed, in Study 2 (Segment 1) African Americans were the only ones that thought similar amounts of help should be given to parents and stepparents who needed housing assistance, and in Study 3 (Segment 2) Asian Americans were the only ones that thought the amount of help in monitoring a health regimen should be similar for parents and stepparents (in both cases, the other groups thought that parents should be helped more than stepparents). In Study 1 (Segments 1-2, and 4) and in Study 4 (Segment 1), Asian Americans differed from other ethnic groups in that they thought that a greater amount of help should be given to parents than to stepparents (the others thought that the amount of help to parents and stepparents should be similar).

### *How Obligated is the Adult (Step)Child to Help?*

In general, respondents from different r-e groups agreed with each other more than they disagreed about obligations to help parents and stepparents. When the tasks were shared housing (Study 2, Segments 1, 2, 3), light ADL (Study 3, Segment 1 – fixing things, running errands, getting groceries; Study 5, Segment 1 – dressing, cooking, driving), health-related care (Study 3, Segment 2), financial assistance for housing (Study 5, Segment 3), and financial advice (Study 5, Segment 4), respondents across all four groups thought that there was a greater obligation to help parents than stepparents. All four groups also agreed that obligations to help parents did not differ from obligations to help stepparents when the tasks involved cooking, cleaning, paying bills, and doing laundry (Study 1, Segments 1-2), intensive physical care (Study 1, Segment 4), and financial assistance for insurance payments, moving expenses, and home repairs (Study 4, Segments 1-3, respectively).

Although the groups rarely differed in their beliefs about obligations to assist parents or stepparents, in Study 2 (Segment 2) African Americans were the only ones that perceived similar obligations to share housing with parents and stepparents (the others thought that there were greater obligations to assist parents than stepparents), and in Study 3 (Segments 1 and 2) Asian Americans were the only ones to perceive similar obligations to help parents and stepparents with ADL and health monitoring (the other groups attributed greater obligations to help parents). In Study 1 (Segment 4) Asian Americans thought that there was a greater obligation to help parents than stepparents with physical caregiving, and in Study 4 (Segment 1) Asian Americans thought that there



was a greater obligation to help stepparents than parents financially; the other groups thought that obligations to assist parents and stepparents were similar.

#### Similarities and Differences in Beliefs about Intergenerational Obligations to Assist Older Adults across Racial and Ethnic Groups

Respondents were asked to explain the reasons for their beliefs about adult (step)children helping or not helping the older adult in these studies. The number of primary reasons coded per study varied from 12 (Study 4) to 22 (Study 1). Although respondents provided diverse reasons for helping or not helping, six reasons were mentioned in every study: (1) an obligation of the adult child to help family members in need (i.e., family obligation norm), (2) a duty of the adult child to repay the older adult for past support and help (i.e., reciprocity norm), (3) an emotional closeness or positive relationship between the (step)parent and the adult (step)child, (4) the adult child's resources to provide assistance (e.g., ability, time, financial capability), (5) the adult child's prior and ongoing responsibilities (e.g., responsibilities to herself or himself, children, spouse), and (6) little or no obligation for the adult child to help the older adult. The first three reasons represented criteria that were often used by respondents to decide if there was an obligation to assist the older adult. The final three reasons placed limits on the adult child's obligation to help the older adult.

#### *Family-Based Obligations*

All four groups mentioned family-based obligations as the main reason for helping both an older parent and stepparent, although this reason was offered more frequently for helping a parent than a stepparent. Respondents across groups focused on two main aspects of family-based obligations. First, respondents thought that older adults

should receive assistance because of the obligation that families have to help each other, especially during difficult times. For example, a Latino respondent described a family-based obligation this way, “It's family. You need to pull through for family at any given time. You need to pull all the resources together in order to help family.” Similarly, a white European American respondent noted:

Family is family, whether you like them or not, you are stuck with them.

You have to [help] your own first, you are not obligated, you just do it.

You just have to think out of your heart and not out of your mind.

Second, respondents thought that adult children should provide assistance to their aging parents simply because they were their (step)parents. An African American respondent explained, “Because that's her mother and we have a special obligation to help our parents out. [We have] to honor our mother and father, and that's one way that she can honor her mother.” A white European American concluded:

I'm talking for myself. If my mother asks me for help I would do the best I could to help my mother. We have an obligation to help our parents. I know they wouldn't ask unless they really needed [help]. She [the stepdaughter] has to help her stepmother.

Asian Americans, however, were more likely than the other three groups to mention family-based obligations and their cultural background as a reason for adult children to help their older parents:

I am Chinese, and it is ingrained in my culture. The well-being of parents is very important. I think the child is supposed to support the parents no matter what, even though the budget is tight. If parents are in need - who else would they turn to other than their son?

Another Asian American respondent stated:

Well, I just, in my situation, my mother was widowed at an early age. I don't have a father. In my culture, which happens to be Japan, we did

whatever we could for our parents no matter what. The daughter has to help her father.

When step-relationships were perceived as kin ties, family obligation norms were employed as justification for helping a stepparent as well. Kin ties were often perceived by respondents when the stepparent in the story was portrayed as having taken on specific responsibilities such as childrearing when the adult child was young, “Her stepfather treated and raised her like a daughter. After her mother died, he continued to function as her father although he’s not a blood relative – so she should help him” (African American respondent). Similarly, a Latino respondent stated, “You only have one mother, but in her case she has two...a biological and a stepmom. The child is obligated to help her stepmother who helped raise her.” Other respondents indicated that kinship status could be achieved through marriage. A white European American noted:

I think the stepdaughter should help her stepfather because I feel whether it is a biological child or stepchild, [there is an obligation] once you marry into the family. Some call it baggage - I call it a bonus. Either way you’re still responsible.

Sometimes family obligation norms were used to explain why there was little or no responsibility to help a stepparent. As one Latino respondent stated, “There’s no real blood in there, so she (Sally) should be there but not as much as she should be there for her own mom.” A white European American respondent mentioned:

[The] stepdaughter is going to be pretty busy with her own mother, the woman who gave birth to her, so I think she is more obligated to her real mother. Flesh and blood is important. I just feel like there’s more [of an] obligation to a blood relative than to a step-relative.

### *Norms of Reciprocity*

Respondents across r-e groups thought that the adult child had an obligation to repay a debt to either a parent or a stepparent for earlier support and help received by the

adult (step)child. Most groups, with the exception of African Americans, thought that debts owed to a parent were greater than debts owed to a stepparent. As one white European American respondent reflected:

The child is highly obligated for the reason that it's a parent and the child may not have remembered all the things that their parents did for them. While growing up, the parents did everything for the child, so he should reciprocate the love and care.

A Latino respondent stated:

I feel that if your parents took care of you all your life and if you [as a parent] did a good job, that they [the children] would in turn give you something. Depending on how you are raised, I certainly would take care of my mom or dad.

In contrast, African Americans thought that the adult child did not necessarily owe a greater debt to a parent than a stepparent. For example, one African American noted, "If someone helps you there is payback tomorrow and you should wait for that payback. If the stepfather helped raise the stepson and was there for him when he was small, the stepson should now help him back."

Across r-e groups, when the stepparent needed help with intensive physical care (e.g., Study 1, Segment 4), an obligation to repay a debt was perceived if the stepparent had been instrumental in the stepchild's life. For example, a white European American respondent who had heard a vignette version about a stepfather who had maintained contact with a stepchild suggested:

The stepfather apparently filled the role of parent for the stepdaughter when she was unable to provide for herself. He was there to provide support for her emotionally and financially. And now the stepdaughter should do the same for the stepfather. Now the roles are reversed.

The perceptions were different, however, in cases where the stepparent had not been an active participant in the stepchild's life. An African American respondent who had heard

a vignette version in which a stepfather had not maintained contact over the years with a stepchild decided:

The stepfather was not there for his stepdaughter when she needed help - either financially or emotionally. He was not there when the stepdaughter needed him. He decided to go on with his life, so he should have expected to be able to take care of himself when he is older.

### *Relationship Quality between the Adults*

Responses pertaining to the relationship quality between (step)parents and (step)children across r-e groups included aspects such as emotional closeness, love, length of the relationship, and trust. Regardless of the respondents' group membership, when the relationship quality was perceived as high, obligations to help were greater than when the relationship quality was perceived as low:

The daughter and father weren't together all that long. She has all those years without any contact with her father. Well they are not close...if I was helping someone to that extent, I would want closeness there, something that has been there for a long time. (White European American respondent)

An African American respondent who had heard a version of a vignette that described a close relationship between a parent and child remarked, "Well, the son was close to his mother, and she was close to him. So since they had a good relationship, that's why he should help her out."

Respondents across groups thought that the relationship quality as a reason for helping was more important for stepparent-stepchild relationships than for parent-child relationships. For example, an Asian American respondent noted, "The only difference between helping the stepfather and the real parent is that the stepson and stepfather weren't close. It wasn't a de facto family situation they were in. He was a stepfather on paper only."

### *The Adult (Step)Child's Resources to Help the Older Adult*

Depending on the context of the study, considerations regarding resources included the adult child's ability, available time, health, knowledge, available space, geographical proximity, and financial capability to help the older adult. The two resources considered most across all r-e groups and all six studies were the adult child's general ability and financial capability to help. A Latino respondent pondered:

If money is not an issue with her, then she should help her dad. If she doesn't have the money she shouldn't feel bad about not being able to help her father, even though it would be a natural reaction to feel bad.

A white European American respondent reflected:

It is pretty easy to decide. I think the son should help as much as he is able to. I think there is a significant obligation to do things for a father. You do anything to support a father-son relationship, because I believe that family is of primary significance in my own life. You do what you can.

Overall, white European Americans considered the adult child's resources more than did Asian Americans and Latinos when making judgments about intergenerational assistance to a parent, and African Americans considered the adult child's resources more than did Asian Americans and Latinos when contemplating help to a stepparent. Asian Americans and Latinos were similar in their considerations of the adult child's resources when helping either a parent or a stepparent.

### *The Adult (Step)Child's Prior and On-Going Responsibilities*

Respondents from every r-e group took into consideration prior and on-going responsibilities of the younger adults; these included children, spouses, and other responsibilities. A Latino respondent thought, "The son has to make his wife happy now, not his mom, so he has more of an obligation to his wife." An African American

respondent added, “I believe that a child has an obligation to a parent. [However], when a child marries he has another obligation. His first duty is to his new wife.” A white European American noted, “The daughter might have other things in her life to do; it's hard to focus on one thing (helping her mother).”

When the younger adult was faced with the decision to share housing with a parent or stepparent in Study 2, individuals from all of the r-e groups made frequent references to the adult child's on-going responsibilities to his or her spouse and own children when making decisions about intergenerational responsibilities. For example, one Asian American respondent explained:

The reason I am saying it, Kevin's wife, Kevin himself, and his son live in that place and they should feel comfortable if somebody is moving in because they are the primary resident of that particular house. If Kevin overlooks their opinion, and Kevin doesn't take their opinion at all, and they don't feel comfortable with it, he might be jeopardizing his family views.

In general, white European Americans were more likely to consider the adult child's prior responsibilities when making judgments about intergenerational assistance to a parent than were African Americans and Asian Americans. In contrast, African Americans and Asian Americans were more often than white European Americans and Latinos to consider the adult child's prior responsibilities when contemplating assistance to a stepparent.

#### *The Adult (Step)Child Has Little or No Obligation to Help the Older Adult*

Across all of the studies, a few respondents (i.e., between 0% and 28%) indicated that the adult (step)child had little or no obligation to help the older adult (e.g., “The son is not at all obligated to help.” “There is no obligation.”). This was mentioned as a reason more often when the older adult in need was a stepparent than when a parent needed help.

White European American respondents were more likely than African Americans, Asian Americans, and Latinos to think that there was not an obligation to help. Some white European Americans objected to the notion of obligation in general, “The son isn't obligated at all to help his father, because I don't think anybody is *obligated* at all, it's such a funny term to use.” “It doesn't make any sense that anyone would be obligated to do anything.” “Obligation is not the word. Obligated turns up the red flags of guilt, which doesn't need to have anything to do with family, even though the family structure isn't always perfect.” “You are not obligated to help anybody. I don't like the word obligation.” Other white European American respondents had a slightly different view and added that the adult (step)children *should* help even though they were not obligated to do so, “I felt that the son should help his stepmother because she's part of the family. He's not obligated but he should help. He should help her to a certain extent.” “[The adult child should help] as a favor maybe, yes, but as an obligation, no.” “[He should help], but he's not obligated to, because he's not responsible for her.” “...because when we have children, we are obligated to raise them but they are not obligated to us. It's nice when you have children who love you enough to take care of you, but they are not obligated.”



## CHAPTER 4

### DISCUSSION

The qualitative data examined in this thesis were from four r-e groups (i.e., white European Americans, African Americans, Asian Americans, and Latinos) from six studies on beliefs about intergenerational obligations to assist older adults after divorce and remarriage. Overall, I found more similarities than differences in beliefs about intergenerational assistance across the four groups. Before discussing the implications of the findings, potential limitations of this study are presented. First, only a limited number of tasks were presented to respondents. Different tasks (e.g., end-of-life care, assistance to family members with AIDS) may have elicited different responses. Second, although the studies included several independent variables, it is possible that contexts not mentioned in this project (e.g., additional family members such as siblings or friends who might be able to provide assistance) would have elicited different responses across the four groups.

Here is a summary of the main findings regarding the two conditions (i.e., tasks, relationships type) that are associated with beliefs about intergenerational assistance:

1. Racial and ethnic groups are similar in their beliefs when tasks involve intense and time-consuming care and financial assistance; when tasks involve light ADL, white European Americans think that less help should be given and that less obligation exists to help older adults than do other groups.
2. In general, members of different r-e groups agree with each other more than they disagree about helping parents and stepparents.

3. In general, respondents from all four groups either agree that parents should be helped more than stepparents, or they agree that the amount of help to be given to parents and stepparents should be similar.

Here is the summary of the main findings regarding similarities and differences in reasoning about intergenerational assistance between r-e groups:

1. Overall, the groups are more similar than different in beliefs about intergenerational assistance.
2. Across groups, family-based obligations are mentioned more for parents than stepparents, unless stepparents are perceived as kin.
3. Asian Americans mention family-based obligations as a reason to justify helping or not helping parents more than do other groups.
4. Reciprocity is an important indicator of whether or not an obligation exists and is mentioned more for parents than stepparents, with the exception of African Americans.
5. Relationship quality is more important for stepchild-stepparent relationships than for parent-child relationships across groups.
6. The younger adult's resources are considered more often by white European Americans than other groups when help is needed by parents; African Americans mention the younger adult's resources more often when stepparents need help.
7. The younger adult's other priorities are considered more often by white European Americans than by other groups when parents need assistance; African Americans mention the younger adult's other priorities more often when stepparents need help.

8. Little or no obligation to help is mentioned more often when stepparents are portrayed as needing help than when parents are the ones needing assistance; white European Americans mention a lack of obligation more often than do the other three groups.

Conditions Associated with Racial and Ethnic Similarities and Differences in Beliefs  
about Intergenerational Assistance

*Tasks*

In accordance with task specific theory (Litwak, 1985a, b), racial and ethnic groups may evaluate the types of tasks (i.e., non-technical versus technical) in comparable ways, which may account for greater similarities than differences between groups when older adults need help with specialized tasks that are intense and time-consuming such as physical and health-related care. Family members may hesitate to provide assistance that requires special skills if their lack of knowledge could be detrimental to the older family member's physical well-being.

When older adults require assistance with non-technical tasks such as light ADL, task specific theory would explain why r-e minority groups perceive an obligation to help. It does not, however, account for white European Americans' lower perceptions of intergenerational obligations for tasks that can be carried out by family members. It is possible that white European Americans encourage older individuals to provide for their own needs when those needs are limited to light ADL, rather than asking adult children to help with minor tasks. Many older adults prefer to maintain their independence as long as possible instead of having to burden their children with caregiving responsibilities (Cavanaugh, 1997).

*(Step)Parents*

Racial and ethnic groups agree more than they disagree on the help that should be given to parents and stepparents; parents should be helped more than stepparents.

Although dependent on the tasks that need to be performed, this finding suggests that contrary to common beliefs, African Americans, Asian Americans, and Latinos do not hold greater familistic values than do white European Americans (Burton et al., 1995; Chatters et al., 1994; White et al., 2000). This also suggests that familism may not apply to all relationships but instead may apply more to blood or genetic kin than to step-kin. It appears that r-e groups may rank obligations that exist between various family members in similar ways, with blood kin ranking higher than step-kin relationships. Obligations between parents and children are thought to be greater than are obligations between stepparents and stepchildren (Ganong & Coleman, 1999; Rossi & Rossi, 1990).

Similarities and Differences in Reasoning about Intergenerational Assistance across  
Racial and Ethnic Groups

Contrary to suggestions that white European Americans adhere to more individualistic ideals (e.g., individuals should provide for their own needs) and minority groups adhere to more collectivistic ideals (e.g., the need of the family takes priority), there are more similarities than differences in obligation reasoning across the four groups. In deciding how obligated people are to help older family members, r-e groups consider family-based obligations, norms of reciprocity, and relationship quality between the adults; in limiting intergenerational obligations, r-e groups consider the helper's resources and prior obligations.

Similarities across r-e groups may be a result of the vignette technique employed in this study. Each story specifically asked about an adult child's obligation to help an older family member. It could be that more collectivistic or family oriented thinking is triggered when groups are asked about intergenerational assistance. Maybe greater group differences would be confirmed if help choices are expanded to include external (non-familial) sources such as friends, neighbors, or public (e.g., nursing homes) and governmental assistance, instead of leaving it up to respondents to suggest non-familial care. For example, white European Americans tend to have greater access to formal services and institutionalized care than do r-e minority groups who are faced with economic disadvantages, discrimination, and language barriers (McKinnon, 2003; Pinquart & Sörensen, 2005; Ramirez, 2004; Reeves & Bennett, 2004). As a result, if given the choice to select from various sources of assistance, individualistic and collectivistic values may be more apparent; white European Americans may be more likely than other groups to consider formal over informal care.

#### *Reasons for Providing Assistance*

Family-based obligations are the main reason adult children are expected to help older family members. This reason is more salient for parents than stepparents. Although filial obligations are rooted in social norms across r-e groups that family members related by blood are obligated to help each other (e.g., Finch & Mason, 1993; Taylor, Chatters, & Jackson, 1993), few cultural norms and guidelines exist in terms of obligations to stepparents (Cherlin, 1978). Numerous reasons can be offered for this finding.

Asian Americans' greater tendency to refer to family-based obligations when making judgments about assisting parents but not stepparents may reflect Asian traditions

regarding filial piety (i.e., the duty of adult children to care for their aging parents) (Hsu & Shyu, 2003; Kim & Ahn, 2001), as well as added stigma of divorce and remarriage in their culture compared to the other groups (Rao & Sekhar, 2002). Asian Americans are the least likely of the four groups to divorce and they may view those who do as less worthy of family support (Reeves & Bennett, 2004).

References to norms of reciprocity and relationship quality between adults are also made across all groups when contemplating intergenerational assistance. Norms of reciprocity imply that adult children are expected to repay debts to their parents, and to a lesser extent their stepparents, for help received earlier in life (Brakman, 1995). Stepparents who are added to the family later in life are less likely to have had the opportunity to engage in behavior that warrants an obligation from stepchildren to repay them for assistance. This may account for why white European Americans, Asian Americans, and Latinos express reciprocity norms less often toward stepparents than parents.

African Americans express reciprocity more equally to parents and stepparents depending on the help provided earlier by either parent. It is possible that differences in responses are a cultural reflection of African Americans' generally greater acceptance of and reliance for help on large social networks from immediate family members and fictive kin (which may include stepparents), and that is associated with their historical experiences of discrimination and economic oppression (Burton et al., 1995).

#### *Reasons for Limiting Assistance*

White European Americans consider family members' resources and prior obligations more than do other groups when contemplating obligations to parents;

African Americans consider resources and prior obligations more than do other groups when contemplating obligations to stepparents. These findings prompted me to further explore vignette variables (e.g., length of the relationship between the adults, tasks, marital history of the (step)parent) that may account for these findings - however, there are no clear patterns of responses related to these variables.

White European Americans tend to live in nuclear families more than other groups (Fields, 2001), which may explain why they consider an individual's well-being and that of their children and spouse before family members outside of the nuclear family. Thus, preservation of resources such as money and time may be of primary concern to white European Americans; helping others could hurt their nuclear family members.

In contrast, African Americans generally embrace large kin networks. Larger family systems and the obligation to provide assistance would suggest that African Americans may experience greater challenges in terms of resources and obligations to their nuclear family, considering their generally greater economic disadvantages, poverty rates, and number of older family members who need help with ADL compared to white European Americans and Asian Americans (McKinnon, 2003; Reeves & Bennett, 2004). These factors may make it necessary for African Americans to rank obligations based on blood kinship when obligations are greater than are available resources. This suggestion is contrary to the notion that fictive kinship among African Americans reaches beyond family members related by blood and includes unrelated kin.

Racial and ethnic groups tend to agree that little or no obligation to help exists to stepparents more than to parents. This finding is not surprising in that all groups

generally seem to demonstrate hierarchical thinking in terms of intergenerational obligations; with some exceptions, parents are ranked higher in obligations than are stepparents. White European Americans' assertion that there is little or no obligation to help parents and stepparents may be because they tend to have greater access to formal and health-related care than do r-e minority groups (e.g., Lillie-Blanton, Rushing, & Ruiz, 2003), making it less imperative for family members to provide assistance.

In addition, older Asian Americans and Latinos are often faced with language barriers, which may require them to rely more on family members than external sources to assist them during difficult times. In 2000, only 31% of Asian Americans and 60% of Latinos were born in the United States, and the majority of them did not speak English at home (Ramirez, 2004; Reeves & Bennett, 2004). Thus, the level of acculturation may account for differences in beliefs about intergenerational assistance.

In conclusion, as the population of the United States continues to become increasingly more diverse in terms of r-e groups, complex family structures, and the population over the age of 65 years, it is important to continue to identify factors that influence and change beliefs about intergenerational assistance across groups. Although some researchers show that minority groups (i.e., collectivistic groups) feel a greater sense of duty to help family members than do white European Americans (i.e., individualistic group), this study shows more similarities than differences across r-e groups. Future studies need to examine how the concept of familism may be applied differently to kin versus step-kin (e.g., how is kinship defined, who is considered kin, how does kinship change).



In addition, future studies should consider the influence of acculturation on Latinos' and Asian Americans' beliefs about intergenerational assistance in order to gain a better understanding of intergenerational obligations across r-e groups. It is also important to examine how differences in divorce and remarriage prevalence across groups may affect attitudes toward intergenerational assistance when older adults divorce and remarry. Finally, future research should include more diverse tasks and contexts to deepen our understanding of how and when r-e groups differ in their beliefs about intergenerational obligations to assist parents and stepparents.

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Table 1

*Independent Variables and Types of Assistance (Tasks) Required in the Six Studies*

Study	Independent Variables	Tasks
Study 1	type of relationship (genetic or step parent-child) quality of the relationship (close or not close) prior commitment to help (yes or no)	ADL, caregiving (physical), household tasks
Study 2	type of relationship (genetic or step parent-child) resources of adult (step)child (ample or meager) acuity of need (great or minor)	shared housing
Study 3	type of relationship (genetic or step parent-child) quality of the relationship (got along well or not) acuity of need (great or minor)	ADL, caregiving (health-related)
Study 4	type of relationship (genetic or step parent-child) resources of adult (step)child (ample or meager) prior commitment to help (yes or no)	financial assistance
Study 5	patterns of assistance (reciprocal or not) prior commitment to help (yes or no)	ADL, moving help, financial advice
Study 6	resources (limited or sufficient) patterns of assistance (reciprocal or not) type of relationship (genetic or step parent-child)	transportation (i.e., ADL), monitoring stepparent

*Note.* Sex of the older and younger adult was a variable in every study.



## Appendix A

### Description of the Six Studies

A description of each of the six studies is provided, with independent variables listed in *italics* and variations shown in [brackets].

#### *Study 1*

The purpose of this study was to assess the effects the type of relationship, relationship quality, prior commitment, and sex of the older and younger adults have on beliefs about responsibilities to either an older divorced parent or a stepparent. This study consisted of 4 segments. In the first segment, the independent variables were relationship quality, sex of the parent, and sex of the adult child. In segments 1 and 2, respondents who thought the adult child should help or who thought they would feel obligated in a similar situation, were asked about specific tasks (i.e., paying bills, cooking, cleaning house). In addition, respondents were given the chance to add tasks. In segment 2, relationship quality was varied because the surviving older adult who did not previously need help was now in need of assistance. In segment 3, no new variables were introduced. Response choices were: “should not help either one,” “should help both of them,” “should only help the parent,” “should help only the stepparent,” or “other” (they were asked to explain further). In the final segment, the dilemma was that either the parent or stepparent fell and broke a hip. The adult child was portrayed as either having earlier committed or not having earlier committed to helping the older adult with ADL:

*Segment 1.* Don and Patricia divorced when their *son, Sam [daughter, Sally]*, was 10. After the divorce, Sam lived with his *mother [father]*. She [He] remarried Paul [Paula] when Sam [Sally] was 13, and Paul [Paula] helped

raise Sam [Sally] until Sam [Sally] left home at age 20. Sam's [Sally's] mother, Patricia [father, Don], died a few years ago. Sam [Sally] rarely [frequently] saw Don, his dad, [Patricia, his mother] after the divorce, and they have [not] been close to each other over the years. Don [Paul], now aged 70, never remarried. He is lonely and needs help with activities of daily living such as meal preparation, house cleaning, and doing laundry. Sam [Sally] works at a drugstore, is married, and has two young children. Should Sam [Sally] help his [her] father? How much should Sam [Sally] help his [her] father? How obligated is Sam [Sally] to help his [her] father? Please explain why you chose these answers.

Segment 2. Sam's [Sally's] stepfather, Paul, [stepmother, Paula], is retired. Sam [Sally] has [not] been close to his [her] stepfather [stepmother] and rarely [frequently] sees him [her] since his [her] mother died. Paul [Paula], aged 70, is lonely and needs help with activities of daily living such as meal preparation, house cleaning, and doing laundry. Should Sam [Sally] help his [her] stepfather [stepmother]? How much should Sam [Sally] help his [her] stepfather [stepmother]? How obligated is Sam [Sally] to help his [her] stepfather [stepmother]? Please explain why you chose these answers.

Segment 3. Sam [Sally] is a busy person. He [She] must think carefully about what he [she] is able to do about helping his [her] father and stepfather [mother and stepmother]. What do you think he [she] should do? Please explain your answers.

*Segment 4.* While Sam [Sally] decides [is trying to decide which older person, if any,] to help, his [her] father [mother, stepfather, stepmother] falls and breaks a hip. He [She] will need a lot of help when he [she] gets out of the hospital. His [Her] father's [mother's, stepfather's, stepmother's] health insurance does not cover long-term in-home nursing care. Medicare will help some, but it will be hard for Sam's [Sally's] father [mother, stepfather, stepmother] to remain in his [her] home until his [her] hip completely recovers. Should Sam [Sally] help? How much should Sam [Sally] help? How obligated is Sam [Sally] to help? Please explain why you chose these answers.

### *Study 2*

The purpose of this study was to examine the long-term effects of parental divorce and remarriage on normative and felt obligations. This study consisted of 3 segments. An older parent or stepparent needed help with housing and ADL. Independent variables were type of relationship, resources available to the adult child, acuity of need, sex of the older parent, and sex of the adult child. In the first segment, the variables were type of relationship and sex of the adults. In segment 2, the new variable was resources available to the adult child. In segment 3, information was shared about the acuity of the older adult's need for help:

*Segment 1.* Harold [Hazel] is an older retired man [woman] who has been living alone since divorcing his wife [her husband] 35 years ago. Recently, he [she] was told that he [she] must move. He [She] was told his [her] lease would not be renewed because his [her] apartment building was sold to new owners. It is likely that Harold [Hazel] will not be able to find a new place to

live before his [her] lease expires. He [She] has one child, *a daughter [son, stepdaughter, stepson]*, Katherine [Kevin], and she [he] lives in the next community. Should Katherine [Kevin] offer to let Harold [Hazel] stay with her [him] until he [she] finds a new place to live? How much should Katherine [Kevin] help Harold [Hazel]? How obligated is Katherine [Kevin] to help Harold [Hazel]? Please explain why you chose these answers.

*Segment 2.* Katherine [Kevin] is a middle school teacher who lives in a *small [large]* house with her husband [his wife] and young child. Her husband [His wife] has been *unemployed due to a severe back problem [has a good job]*. Should Katherine [Kevin] offer to let Harold [Hazel] stay with her [him] until he [she] finds a new place to live? How obligated is Katherine [Kevin] to help Harold [Hazel]? Please explain why you chose these answers.

*Segment 3.* Katherine [Kevin] decides [he] needs more time to think before she [he] decides what to do. Harold [Hazel] *has [no] other relatives and he [she] does [not] have many close friends* in the area. Because Harold [Hazel] has a *large pension [is on a fixed income]*, he [she] *does not worry [worries] that he [she] will have a hard time* immediately finding a new place to live that will fit his budget. Should Katherine [Kevin] offer to let Harold [Hazel] stay with her [him] until he [she] finds a new place to live? How obligated is Katherine [Kevin] to help Harold [Hazel]? Please explain why you chose these answers.

### *Study 3*

The purpose of this study was to examine the effects of later life remarriage on normative and felt obligations. This study consisted of 2 segments. Five variables were

manipulated – type of relationship, relationship quality, acuity of the need for assistance, and sex of the older and younger adults. Type of relationship (genetic or step), relationship quality, and sex of the adults varied in the first segment. An older parent remarried. Following the sudden death of either the parent or the stepparent, respondents were asked if the adult (step)child should help the survivor. In segment 2 acuity of the need for assistance (high acuity = having diabetes, low acuity = being tired) was added:

*Segment 1. Grant is 68 year-old man [Martha is a 68 year old woman] who decides to get married again after 15 years of being a widower [widow]. He [She] marries Martha, a widow [Grant, a widower] his age that he [she] has known for a year. Grant and Martha live near Lee, Grant's oldest son [daughter]. Lee and Martha are polite to each other, but they have never gotten along well [and they have always gotten along well]. They have different values and beliefs about things, and have little in common [They have similar values and beliefs about things, and they have a lot in common]. After two years of marriage, Grant [Martha] dies suddenly of a heart attack. After Grant's [Martha's] death, Martha [Grant] finds that she [he] needs help fixing things around the house, running errands, and getting groceries. Should Lee help Martha [Grant] do any of these tasks? How much should Lee help Martha [Grant] do any of these tasks? How obligated is Lee to help Martha [Grant] do any of these tasks? Please explain why you chose these answers.*

*Segment 2. Just a few months after Grant's death, Martha begins to feel tired frequently and she is losing weight. The doctor diagnoses her as having diabetes [as being a little run down]. She will need daily shots and the doctor*

*says someone will have to help her monitor her blood glucose levels [She will need to take it a little easier, get more rest, and take daily vitamins. She will need someone to remind her about the daily vitamins and to help her with strenuous chores].* Should Lee help Martha with these tasks? How much should Lee help Martha with these tasks? How obligated is Lee to help Martha with these tasks? Please explain why you chose these answers.

#### *Study 4*

The purpose of this study was to examine the effects of selected contexts on normative and felt obligations about financial aid following later life divorce and remarriage. Independent variables were: type of relationship, resources, prior commitment to help, sex of the older adult, and sex of the younger adult. This study consisted of 3 segments. In segment 1, independent variables were type of relationship, resources available to the adult child, and sex of the adults. In segment 2 the adult (step)child was portrayed as either committing or not committing to financially assisting the older adult. In all versions, the older couple separated, and the other older person sought financial aid from the adult child. In segment 3 the parent found a new partner and remarried:

*Segment 1.* Bob [Barb] is a *middle-aged man [woman]* who is married and has two children. He [She] lives about 30 minutes away from his [her] *mother and stepfather [mother and father, father and stepmother]*, who are both retired and living on Social Security and small pensions from former employers. His [Her] *stepfather [mother, father, stepmother]*, Henry [Hazel], asks Bob [Barb] to help him [her] pay for a health insurance policy that supplements his [her]

Medicare. *Money is tight [Money is not a problem]* for Bob [Barb] right now due to some *business problems [successes]*. Should Bob [Barb] help pay for the medical insurance? How much should Bob [Barb] help pay for the medical insurance? How obligated is Bob [Barb] to help pay for the medical insurance? Please explain why you chose these answers.

*Segment 2.* Bob [Barb] *decides [not]* to help his [her] *stepfather [mother, stepmother, father]* pay for the insurance. A few weeks later, Bob [Barb] learns that his [her] *mother and stepfather [mother and father, father and stepmother]* have separated and they plan to divorce. His [Her] *mother [stepfather, father, stepmother]* comes to him [her] asking for some limited financial assistance until she [he] gets resettled. The costs of moving into a new place to live and legal fees have strained her [his] budget. Should Bob [Barb] help his [her] *mother [stepfather, father, stepmother]* financially? Should he [she] continue to help his [her] *stepfather [mother, father, stepmother]* pay for the supplemental insurance? How much should Bob [Barb] help his [her] *mother [stepfather, father, stepmother]* financially? How much should Bob [Barb] continue to help his [her] *stepfather [mother, father, stepmother]* financially? How obligated is Bob [Barb] to help his [her] *mother [stepfather, father, stepmother]* financially? How obligated is Bob [Barb] to continue to help his [her] *stepfather [mother, father, stepmother]* financially? Please explain why you chose these answers.

*Segment 3.* About a year after the divorce, Bob's [Barb's] *mother [father]* meets someone and they get married. Her [His] new spouse is also retired and

on a fixed income. Within weeks after the remarriage, Bob's [Barb's] new stepfather [stepmother] asks him [her] for a loan so that they can make some badly needed household repairs. Should Bob [Barb] loan him [her] the money? How much should Bob [Barb] help/ How obligated is Bob [Barb] to help? Please explain why you chose these answers.

### *Study 5*

This study focused on the exchange of resources between younger and older family members. Independent variables were type of relationship, patterns of assistance between generations, sex of the older adult, and sex of the adult child. This study consisted of 4 segments. In segment 1, the variables were type of relationship, and sex of the older adult and the adult child. In segment 2, either a reciprocal or non-reciprocal pattern of assistance was described. In segment 3, the older adult was portrayed as deciding to help or deciding not to help the adult (step)child. Respondents were asked if the adult (step)child should assist his or her (step)parent in moving after a divorce. All respondents were given the same version of segment 4:

*Segment 1.* Virginia [Walter] is an older remarried *woman [man]* who fell and severely strained the muscles in her [his] back and legs. Her husband [His wife] is not well enough to take care of her [him] so she [he] needs assistance in getting dressed, preparing meals, and, since her husband [his wife] cannot drive any longer, getting to the store and the clinic. Virginia [Walter] has a grown *stepson [stepdaughter, son, daughter]*, Todd [Tracy], who lives a few miles away. Should Todd [Tracy] offer to help Virginia [Walter]? How much should Todd [Tracy]



help Virginia [Walter]? How obligated is Todd [Tracy] to help Virginia [Walter]? Please explain why you chose these answers.

*Segment 2. Todd [Tracy] is [not] able to help his [her] stepmother [stepfather, mother, father] with a variety of activities of daily living until Virginia [Walter] recovers from her [his] injuries. Todd and his ex-wife [Tracy and her ex-husband] share custody of their child, Billy, who was born with a serious disease that requires he do some exercises every day. In order to do these exercises an adult must help Billy stretch and move his muscles. These exercises can take as long as an hour to do, especially on days when Billy is tired. Before her [his] accident, Virginia [Walter] helped Billy with the exercises [had not helped Billy with the exercises] to give Todd [Tracy] a break. Once Virginia [Walter] gets back on her [his] feet, should she [he] help with Billy's exercises? How much should Virginia [Walter] help with Billy's exercises? How obligated is Virginia [Walter] to help with Billy's exercises? Please explain why you chose these answers.*

*Segment 3. Virginia [Walter] decides that she [he] should repay Todd [Tracy] for his [her] past kindness in helping her [him] and so she [he] begins to assist [decides that she [he] does not owe Todd [Tracy] anything and so she [he] does not assist] Todd [Tracy] with Billy's exercises, once she [he] is feeling better. Unfortunately, at about the time she [he] recovers from her [his] accident, she and her husband [he and his wife] divorce after 10 years of marriage. She [He] can no longer afford to stay in the same place she [he] lived when she [he] was married, so she [he] must find a cheaper place to live. Should Todd [Tracy] help Virginia [Walter] relocate? How much should Todd [Tracy] help Virginia [Walter]*

relocate? How obligated is Todd [Tracy] to help Virginia [Walter] relocate?  
Please explain your answers.

*Segment 4.* Virginia [Walter] finds a new place to live. Before long, *she meets a nice man [he meets a nice woman]* and they begin dating. Eventually, they marry, and Virginia [Walter] asks Todd [Tracy] for his [her] advice on how she and her new husband [he and his new wife] can pay their bills on their fixed incomes. She [He] also asks Todd [Tracy] for help in making arrangements for wills and other legal issues. Should Todd [Tracy] assist Virginia [Walter] with legal and financial advice? How much should Todd [Tracy] assist Virginia [Walter] with legal and financial advice? How obligated is Todd [Tracy] to assist Virginia [Walter] with legal and financial advice? Please explain why you chose these answers.

#### *Study 6*

This study portrayed two family members who needed the other's help at different times. The independent variables were sex of the older adult, sex of the adult child, resources available, and patterns of assistance. This study consisted of 5 segments. In segment 1, an employed parent (i.e., adult child) needed help with childcare. The adult child was depicted as having either a mother or father who could help. In segment 2, whether the older adult did or did not help varied. In segment 3, the adult child helped or did not help the parent. In segments 4 and 5, no new variables were added:

*Segment 1.* Carol [Carl] has two small children and is working full-time. When her [his] children are sick, Carol [Carl] must miss work. She [He] has missed enough work that she [he] is in danger of losing her [his] job. Carol

[Carl] *cannot afford to pay someone to care for the children [can afford to pay someone to care for the children]* when they are sick. Her [His] *mother [father]*, Gladys, [Gary] is a retired widow[er] in good health. Should Gladys [Gary] offer to keep Carol's [Carl's] children when they are sick? How much should Gladys [Gary] offer to help Carol [Carl]? How obligated is Gladys [Gary] to help Carol [Carl]? Please explain why you chose these answers.

*Segment 2.* Gladys [Gary] *does decide[decides not]* to keep Carol's [Carl's] children when they are sick. A few months later, Gladys [Gary] is diagnosed with cancer and needs someone to take her [him] to the hospital two days a month while she [he] receives treatment. Should Carol [Carl] take sick leave and help her [his] mother [father]? How much should Carol [Carl] help her [his] mother [father]? How obligated is Carol [Carl] to help her [his] mother [father]? Please explain why you chose these answers.

*Segment 3.* Carol [Carl] *decides [not]* to take sick leave twice a month to help her [his] mother [father] get to the hospital. Eventually, the doctors tell Gladys her [Gary his] cancer is in remission. Now that Gladys [Gary] is back on her [his] feet, should she [he] offer to take care of Carol's [Carl's] children when they are sick? How much should Gladys [Gary] offer to help Carol [Carl]? How obligated is Gladys [Gary] to help Carol [Carl]? Please explain why you chose these answers.

*Segment 4.* Gladys [Gary] remarries a neighbor who also has grown children. After a check-up, the doctors tell Gladys [Gary] the cancer has re-appeared and Gladys [Gary] will need treatments again. Should Carol [Carl] take sick

leave to take Gladys [Gary] to the hospital for her [his] cancer treatments?

How much should Carol [Carl] help her [his] mother [father]? How obligated is Carol [Carl] to help her [his] mother [father]? Please explain why you chose these answers.

*Segment 5.* Gladys [Gary] becomes bedridden and has to go stay in a nursing home because she [he] needs a lot of physical care. *Her husband [His wife]* is forgetful at times, leaving the stove on sometimes and occasionally forgetting to eat. Should Carol [Carl] look in on *her stepfather [his stepmother]* from time to time? How much should Carol [Carl] help her [his] stepmother [stepfather]? How obligated is Carol [Carl] to help her [his] stepmother [stepfather]? Please explain why you chose these answers.

## Appendix B

### Description of the Matrices Created and Labels Used to Examine RQ 1 and RQ 2 for Racial and Ethnic (R-E) Group Differences

<b>Matrix Label</b>	<b>Explanation/Definition of the Matrix</b>	<b>Purpose of the Matrix</b>
<b>Cross-Tab Matrix</b>	This matrix examines the questions: <i>how much should the adult child help</i> and <i>how obligated is the adult child to help</i> . I created cross-tabs for r-e groups without an interaction and ethnicity by type of relationship (i.e., genetic/step)	Cross-tabs allowed me to compare perceptions of r-e groups: <i>should help be provided, how much, and how obligated?</i>
<b>Comprehensive Matrix</b>	Using NVivo, I created a matrix that displayed how often a group provided a certain response in a particular study and segment within that study. The NVivo results had to be exported into a text file and then into an Excel file, which I called Comprehensive Matrix. Each file reflected information on one group and one study only. Multiple segments could be created at the same time. The columns in the Comprehensive Matrix generally displayed (a) all coded responses (e.g., family obligation), (b) each r-e group, and (c) each segment of the study. The rows displayed (a) a single reason, and (b) the number and percentage of responses given by a particular r-e group. The percentages were added to the Comprehensive Matrix later by taking the number of responses and dividing it by the number of participants in each group.	The Comprehensive Matrix allowed me to make comparisons between ethnic groups and between each segment of a study by displaying the number of coded responses given by each group. The responses were referred to as nodes in NVivo (e.g., family obligation is one node). It is possible that one node had multiple sub-nodes, referred to as children in NVivo (e.g., family obligation can further be coded as “help blood kin,” “help the stepparent to honor the parent,” and “stepparent is part of the family”).
<b>Collapsed Matrix</b>	The Collapsed Matrix is a shortened or collapsed version of the Comprehensive Matrix. It is generally collapsed by integrating all of the sub-nodes or children into the main node (e.g., family obligation would no longer be split into sub-nodes, instead, the family obligation node as a whole would be displayed).	Collapsing nodes into main nodes made it easier to search for and identify themes and patterns. In short, it made the analysis process easier and more manageable.
<b>Pattern Matching Matrix</b>	This matrix contains the six most frequent nodes for each group <u>for a single study</u> . Depending on space limitations, single or multiple groups could be included in the Pattern Matching Matrices. Thus, if all ethnic groups were listed together, it was possible that more than six nodes were displayed.	It was now easy to examine ethnic groups in terms of the most common reasons given for beliefs about intergenerational assistance within a single study.
<b>Comparison Matrix</b>	The Comparison Matrix contained the six most frequent nodes for all ethnic groups <u>across the six studies</u> and included all of the segments per study.	This matrix provided a simple overview of the ethnic differences across the six studies and segments based on the most frequent responses. This allowed for easy comparison between ethnic groups across the studies.

Appendix C1

Cross-Tab Matrix for Racial and Ethnic Groups without Interaction: How Much Should the Adult Child Help?

Study	Ethnicity	Not	Segment 1				Segment 2				Segment 3				Segment 4				Segment 5			
			A bit	Mod.	Great	Not	A bit	Mod.	Great	Not	A bit	Mod.	Great	Not	A bit	Mod.	Great	Not	A bit	Mod.	Great	
1	White	153	124	307	119	127	156	301	119	NA					212	113	237	140				
		22%	39%	44%	17%	18%	22%	43%	17%						30%	16%	34%	20%				
	African Am	18	32	75	56	14	34	82	51						42	27	58	53				
		3%	18%	41%	31%	8%	19%	45%	28%						23%	15%	32%	29%				
	Asian Am	5	9	21	16	8	12	22	9						7	10	18	16				
	10%	18%	41%	31%	16%	24%	43%	18%						14%	20%	35%	31%					
Latino	16	21	66	18	20	20	67	15						21	25	44	33					
	13%	17%	55%	15%	16%	16%	55%	12%						17%	20%	36%	27%					
2	White	43	88	253	371	NA				NA												
		6%	12%	34%	49%																	
	African Am	9	13	45	97																	
		5%	8%	27%	59%																	
	Asian Am	1	7	11	18																	
	3%	19%	30%	49%																		
Latino	11	17	36	59																		
	9%	14%	29%	48%																		
3	White	76	92	330	165	156	101	232	175													
		11%	14%	50%	25%	23%	15%	35%	26%													
	African Am	10	14	80	67	18	18	55	80													
		6%	8%	47%	39%	11%	11%	32%	47%													
	Asian Am	0	5	16	15	6	3	11	16													
	0%	14%	44%	42%	17%	8%	31%	44%														
Latino	5	19	46	40	17	7	34	52														
	5%	17%	42%	36%	15%	6%	31%	47%														
4	White	135	134	314	180	271	155	244	94	524	89	128	24									
		18%	18%	41%	24%	35%	20%	32%	12%	68%	12%	17%	3%									
	African Am	22	28	67	51	60	28	48	32	115	25	16	12									
		13%	17%	40%	30%	36%	17%	29%	19%	68%	15%	10%	7%									
	Asian Am	3	6	17	16	9	11	15	7	22	13	4	3									
	7%	14%	40%	38%	21%	26%	36%	17%	52%	31%	10%	7%										
Latino	19	30	55	35	48	34	39	19	88	27	20	5										
	14%	22%	40%	25%	34%	24%	28%	14%	63%	19%	14%	4%										
5	White	95	43	284	208	NA				161	106	253	148	204	116	231	116					
		15%	7%	45%	33%					24%	16%	38%	22%	31%	17%	35%	17%					
	African Am	20	15	49	71					34	17	60	45	28	28	61	38					
		13%	10%	32%	46%					22%	11%	38%	29%	18%	18%	39%	25%					
	Asian Am	5	4	12	16					2	7	16	11	10	8	8	10					
	14%	11%	32%	43%					6%	19%	44%	31%	28%	22%	22%	28%						
Latino	15	9	45	40					21	23	36	29	35	19	40	16						
	14%	8%	41%	37%					19%	21%	33%	27%	32%	17%	36%	15%						
6	White	NA				35	65	205	372	NA				159	76	248	193	72	268	323	110	
						5%	10%	30%	55%					24%	11%	37%	29%	9%	35%	42%	14%	
	African Am					10	5	23	104					25	10	44	61	11	31	58	42	
						7%	4%	16%	73%					18%	7%	31%	44%	8%	22%	41%	30%	
	Asian Am					1	0	9	26					4	2	13	17	5	12	16	3	
					3%	0%	25%	72%					11%	6%	36%	47%	14%	33%	44%	8%		
Latino					4	7	26	80					24	14	38	41	9	43	48	17		
					3%	6%	22%	68%					21%	12%	32%	35%	8%	37%	41%	15%		

Appendix C2

Cross-Tab Matrix for Racial and Ethnic Groups without Interaction: How Obligated is the Adult Child to Help?

Study	Ethnicity	Segment 1				Segment 2				Segment 3				Segment 4				Segment 5			
		Not	Slight	Mod	High	Not	Slight	Mod	High	Not	Slight	Mod	High	Not	Slight	Mod	High	Not	Slight	Mod	Great
1	White	122	158	264	149	121	190	261	121					133	181	247	127				
		18%	23%	38%	22%	17%	27%	38%	17%					19%	26%	36%	18%				
	African Am	30	34	63	52	32	33	69	45					37	38	59	42				
		17%	19%	35%	29%	18%	18%	39%	25%					21%	22%	34%	24%				
	Asian	4	9	20	19	5	14	19	13					3	12	18	18				
		8%	17%	38%	37%	10%	27%	37%	25%					6%	24%	35%	35%				
Latino	19	25	45	30	25	38	41	18					27	20	48	25					
	16%	21%	38%	25%	20%	31%	34%	15%					23%	17%	40%	21%					
2	White	89	107	254	281	134	140	256	213	224	168	216	125								
		12%	15%	35%	38%	18%	19%	34%	29%	31%	23%	29%	17%								
	African Am	28	20	48	66	33	24	52	54	50	44	41	28								
		17%	12%	30%	41%	20%	15%	32%	33%	31%	27%	25%	17%								
	Asian	4	3	18	12	5	7	11	13	11	8	9	8								
		11%	8%	49%	32%	14%	19%	31%	36%	31%	22%	25%	22%								
Latino	15	20	44	42	14	32	40	35	32	34	38	17									
	12%	17%	36%	35%	12%	26%	33%	29%	26%	28%	31%	14%									
3	White	144	143	225	143	156	101	232	175												
		22%	22%	34%	22%	23%	15%	35%	26%												
	African Am	44	40	49	36	18	18	55	80												
		26%	24%	29%	21%	11%	11%	32%	47%												
	Asian	3	4	16	12	6	3	11	16												
		9%	11%	46%	34%	17%	8%	31%	44%												
Latino	21	19	37	33	17	7	34	52													
	19%	17%	34%	30%	15%	6%	31%	47%													
4	White	154	156	231	202	289	149	196	112	337	135	151	129								
		21%	21%	31%	27%	39%	20%	26%	15%	45%	18%	20%	17%								
	African Am	46	32	45	43	65	41	28	30	94	26	30	18								
		28%	19%	27%	26%	40%	25%	17%	18%	56%	15%	18%	11%								
	Asian	6	3	11	20	10	8	14	10	11	7	11	12								
		15%	8%	28%	50%	24%	19%	33%	24%	27%	17%	27%	29%								
Latino	32	22	52	28	51	29	38	20	62	25	30	20									
	24%	16%	39%	21%	37%	21%	28%	14%	45%	18%	22%	15%									
5	White	87	100	256	280	145	137	243	131	198	158	187	115	279	140	153	79				
		12%	14%	35%	39%	22%	21%	37%	20%	30%	24%	28%	17%	43%	22%	24%	12%				
	African Am	26	23	53	63	42	28	52	33	46	30	45	34	59	32	38	25				
		16%	14%	32%	38%	27%	18%	34%	21%	30%	19%	29%	22%	38%	21%	25%	16%				
	Asian	5	4	18	11	7	5	13	12	5	9	16	7	17	7	4	8				
		13%	11%	47%	29%	19%	14%	35%	32%	14%	24%	43%	19%	47%	19%	11%	22%				
Latino	15	23	36	43	23	23	34	30	29	24	31	26	49	23	26	12					
	13%	20%	31%	37%	21%	21%	31%	27%	26%	22%	28%	24%	45%	21%	24%	11%					
6	White					55	56	194	361					87	146	244	188	144	221	230	69
						8%	8%	29%	54%					13%	22%	37%	28%	22%	33%	35%	10%
	African					14	9	19	97					21	19	43	56	38	39	40	23
						10%	6%	14%	70%					15%	14%	31%	40%	27%	28%	29%	16%
	Asian					0	2	5	28					2	4	10	19	5	12	11	6
						0%	6%	14%	80%					6%	11%	29%	54%	15%	35%	32%	18%
Latino					6	9	34	65					13	26	36	39	34	31	39	11	
					5%	8%	30%	57%					11%	23%	32%	34%	30%	27%	34%	10%	

Appendix D1

Cross-Tab Matrix for Racial and Ethnic Groups by Type of Relationship: How Much Should the Adult Child Help?

Study	Ethnicity	Segment 1								Segment 2								Segment 3								Segment 4								Segment 5							
		Not Parent	Step Parent	Bit Parent	Mod Parent	Great Parent	Not Parent	Step Parent	Bit Parent	Mod Parent	Great Parent	Not Parent	Step Parent	Bit Parent	Mod Parent	Great Parent	Not Parent	Step Parent	Bit Parent	Mod Parent	Great Parent	Not Parent	Step Parent	Bit Parent	Mod Parent	Great Parent	Not Parent	Step Parent	Bit Parent	Mod Parent	Great Parent										
1	White	153	127	124	156	307	301	119	119	combined with Segment 1								NA	106	107	49	64	96	141	79	61															
		22%	18%	39%	22%	44%	43%	17%	17%										32%	29%	15%	17%	29%	38%	24%	16%															
	African	18	14	32	34	75	82	56	51										14	28	14	13	23	35	23	30															
		3%	8%	18%	19%	41%	45%	31%	28%										19%	26%	19%	12%	31%	33%	31%	28%															
	Asian	5	8	9	12	21	22	16	9										4	3	5	5	6	12	10	6															
		10%	16%	18%	24%	41%	43%	31%	18%										16%	12%	20%	19%	24%	46%	40%	23%															
	Latino	16	20	21	20	66	67	18	15										4	16	16	9	18	26	11	22															
		13%	16%	17%	16%	55%	55%	15%	12%										8%	22%	33%	12%	37%	36%	22%	30%															
2	White	18	25	36	52	102	151	248	132	NA								NA																							
		4%	7%	9%	14%	25%	42%	61%	37%																																
	African	4	5	5	8	27	18	60	37																																
		4%	7%	5%	12%	28%	26%	63%	54%																																
	Asian	0	1	3	4	6	5	14	4																																
		0%	7%	13%	29%	26%	36%	61%	29%																																
	Latino	4	7	7	10	15	21	39	20																																
		6%	12%	11%	17%	23%	36%	60%	34%																																
3	White	19	57	31	62	173	157	126	39	45	111	41	60	136	97	128	47																								
		5%	18%	9%	20%	50%	50%	36%	12%	13%	35%	12%	19%	39%	31%	37%	15%																								
	African	4	6	6	8	35	45	47	20	2	16	5	13	31	24	54	26																								
		4%	8%	7%	10%	38%	57%	51%	25%	2%	20%	5%	16%	34%	30%	59%	33%																								
	Asian	0	0	2	3	16	9	12	3	3	3	2	1	11	5	12	4																								
		0%	0%	7%	20%	53%	60%	40%	20%	11%	23%	7%	8%	39%	38%	43%	31%																								
	Latino	1	4	3	16	19	27	27	13	5	12	1	6	12	22	32	20																								
		2%	7%	6%	27%	38%	45%	54%	22%	10%	20%	2%	10%	24%	37%	64%	33%																								
4	White	64	72	64	70	148	166	104	76	120	151	80	75	134	111	46	48	282	243	37	52	52	76	10	14																
		17%	19%	17%	18%	39%	43%	27%	20%	32%	39%	21%	19%	35%	29%	12%	12%	74%	63%	10%	14%	14%	20%	3%	4%																
	African	9	13	16	12	37	30	31	20	31	29	16	12	24	24	22	10	62	53	16	9	8	8	7	5																
		10%	17%	17%	16%	40%	40%	33%	27%	33%	39%	17%	16%	26%	32%	24%	13%	67%	71%	17%	12%	9%	11%	8%	7%																
	Asian	2	1	3	3	12	5	7	9	6	3	5	6	10	5	3	4	13	9	8	5	2	2	1	2																
		8%	6%	13%	17%	50%	28%	29%	50%	25%	17%	21%	33%	42%	28%	13%	22%	54%	50%	33%	28%	8%	11%	4%	11%																
	Latino	11	8	13	17	23	32	16	19	25	23	17	17	14	25	7	12	46	42	12	15	4	16	1	4																
		17%	11%	21%	22%	37%	42%	25%	25%	40%	30%	27%	22%	22%	32%	11%	16%	73%	55%	19%	19%	6%	21%	2%	5%																
5	White	40	55	31	51	122	161	134	74	NA								40	121	47	59	132	120	108	40	67	136	43	73	129	102	87	29	67	136	43	73	129	102	87	29
		12%	16%	9%	15%	37%	47%	41%	22%									12%	36%	14%	17%	40%	35%	33%	12%	21%	40%	13%	21%	40%	30%	27%	9%	21%	40%	13%	21%	40%	30%	27%	9%
	African	7	14	7	8	18	31	43	28									8	26	6	11	27	33	34	11	8	20	10	18	29	32	27	11	8	20	10	18	29	32	27	11
		9%	17%	9%	10%	24%	38%	57%	35%									11%	32%	8%	14%	36%	41%	45%	14%	11%	25%	14%	22%	39%	40%	36%	14%	11%	25%	14%	22%	39%	40%	36%	14%
	Asian	0	5	1	3	6	6	11	5									1	1	3	4	7	9	7	4	4	6	5	3	2	6	7	3	4	6	5	3	2	6	7	3
		0%	26%	6%	16%	33%	32%	61%	26%									6%	6%	17%	22%	39%	50%	39%	22%	22%	33%	28%	17%	11%	33%	39%	17%	22%	33%	28%	17%	11%	33%	39%	17%
	Latino	7	8	5	4	16	29	30	10									7	14	8	15	17	19	26	3	13	22	8	11	24	16	13	3	13	22	8	11	24	16	13	3
		12%	16%	9%	8%	28%	57%	52%	20%									12%	27%	14%	29%	29%	37%	45%	6%	22%	42%	14%	21%	41%	31%	22%	6%	22%	42%	14%	21%	41%	31%	22%	6%
6	White	NA									genetic parent only								NA									stepparent only													
	African																																								
	Asian																																								
	Latino																																								



Appendix D2

Cross-Tab Matrix for Racial and Ethnic Groups by Type of Relationship: How Obligated is the Adult Child to Help?

<b>How Obligated is the Adult Child to Help the Older Adult? Ethnicity by Type of Relationship</b>																																					
Study	Ethnicity	Segment 1								Segment 2								Segment 3								Segment 4								Segment 5			
		Not		Bit		Mod		Great		Not		Bit		Mod		Great		Not		Bit		Mod		Great		Not		Bit		Mod		Great					
		Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step				
1	White	used cross tabs for How obligated X Ethnicity								use cross tabs How obligated X Ethnicity								does not apply																			
	African																																				
	Asian																																				
	Latino																																				
2	White	33	56	36	71	110	144	217	64	45	89	60	80	122	134	171	42	99	125	79	89	112	104	104	21												
	African	8%	17%	9%	21%	28%	43%	55%	19%	11%	26%	15%	23%	31%	39%	43%	12%	25%	37%	20%	26%	28%	31%	26%	6%												
	Asian	12	16	6	14	28	20	48	18	14	19	14	10	31	21	37	17	27	23	23	21	23	18	22	6												
	Latino	13%	24%	6%	21%	30%	29%	51%	26%	15%	28%	15%	15%	32%	31%	39%	25%	28%	34%	24%	31%	24%	26%	23%	9%												
		1	3	2	1	10	8	10	2	1	4	3	4	8	3	10	3	4	7	5	3	6	3	7	1												
		4%	21%	9%	7%	43%	57%	43%	14%	5%	29%	14%	29%	36%	21%	45%	21%	18%	50%	23%	21%	27%	21%	32%	7%												
		6	9	7	13	18	26	34	8	4	10	12	20	22	18	27	8	13	19	18	16	21	17	12	5												
		9%	16%	11%	23%	28%	46%	52%	14%	6%	18%	18%	36%	34%	32%	42%	14%	20%	33%	28%	28%	33%	30%	19%	9%												
3	White	37	110	50	93	126	94	127	17	32	114	50	97	124	75	140	26	Vig C has only 2 segments																			
	African	11%	35%	15%	30%	37%	30%	37%	5%	9%	37%	14%	31%	36%	24%	40%	8%																				
	Asian	12	32	17	23	31	18	30	6	6	28	12	20	26	18	47	12																				
	Latino	13%	41%	19%	29%	34%	23%	33%	8%	7%	36%	13%	26%	29%	23%	52%	15%																				
		2	1	1	3	11	5	9	3	3	1	3	3	6	3	11	6																				
		9%	8%	4%	25%	48%	42%	39%	25%	13%	8%	13%	23%	26%	23%	48%	46%																				
		5	16	2	17	20	17	23	10	5	17	3	5	17	16	25	11																				
		10%	27%	4%	28%	40%	28%	46%	17%	10%	35%	6%	10%	34%	33%	50%	18%																				
4	White	68	87	77	79	108	123	118	84	122	168	79	70	114	82	54	58	266	242	69	71	35	48	10	18												
	African	18%	23%	21%	21%	29%	33%	32%	23%	33%	44%	21%	19%	31%	22%	15%	15%	70%	64%	18%	19%	9%	13%	3%	5%												
	Asian	24	22	12	20	25	20	31	12	33	32	22	19	14	14	20	10	65	55	13	13	10	5	5	2												
	Latino	26%	30%	13%	27%	27%	27%	34%	16%	37%	43%	25%	25%	16%	19%	22%	13%	70%	73%	14%	17%	11%	7%	5%	3%												
		4	2	2	1	9	2	8	12	6	4	6	2	7	7	5	5	12	8	8	3	3	6	0	1												
		17%	12%	9%	6%	39%	12%	35%	71%	25%	22%	25%	11%	29%	39%	21%	28%	52%	44%	35%	17%	13%	33%	0%	6%												
		10	22	13	9	20	32	16	12	22	29	17	12	14	24	8	12	43	45	13	23	4	4	1	4												
		17%	29%	22%	12%	34%	43%	27%	16%	36%	38%	28%	16%	23%	31%	13%	16%	70%	59%	21%	30%	7%	5%	2%	5%												
5	White	20	52	25	77	110	144	163	60	does not apply								53	145	75	83	103	83	89	26	82	196	71	69	98	55	65	14				
	African	6%	16%	8%	23%	35%	43%	51%	18%									17%	43%	23%	25%	32%	25%	28%	8%	26%	59%	22%	21%	31%	16%	21%	4%				
	Asian	6	16	8	17	22	33	38	12									9	37	14	16	24	21	27	7	17	42	19	13	18	20	21	4				
	Latino	8%	21%	11%	22%	30%	42%	51%	15%									12%	46%	19%	20%	32%	26%	36%	9%	23%	53%	25%	16%	24%	25%	28%	5%				
		2	2	0	6	4	8	12	2									1	4	3	6	9	7	5	2	7	10	5	2	0	4	6	2				
		11%	11%	0%	33%	22%	44%	67%	11%									6%	21%	17%	32%	50%	37%	28%	11%	39%	56%	28%	11%	0%	22%	33%	11%				
		4	12	5	11	14	23	35	6									8	21	11	13	16	15	23	3	15	34	13	10	19	7	11	1				
		7%	23%	9%	21%	24%	44%	60%	12%									14%	40%	19%	25%	28%	29%	40%	6%	26%	65%	22%	19%	33%	13%	19%	2%				
6	White	does not apply								parent only								does not apply								parent only				stepparent only							
	African									used cross tabs for how obligated X ethnicity																used cross tabs for how obligated X ethnicity				use cross tabs for how obligated X ethnicity							
	Asian																																				
	Latino																																				

Appendix E1

Comprehensive Matrix Example (Study 5) - White European Americans by Type of Relationship between the Adults

(Parent: n = 327; Stepparent: n = 342)															
	Segment 2 does not apply				Segment 3				Segment 4						
	Parent	%	Step	%	Parent	%	Step	%	Parent	%	Step	%			
Rationale/Priorities	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Priorities/Family	0	0%	0	0%	2	1%	0	0%	0	0%	0	0%			
Rationale/Priorities/Spouse	2	1%	2	1%	0	0%	0	0%	0	0%	0	0%			
Rationale/Priorities/Spouse/priority over helping	2	1%	1	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Priorities/Spouse/More help with spouse	0	0%	1	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Priorities/Work	33	10%	16	5%	0	0%	1	0%	0	0%	0	0%			
Rationale/Priorities/Self	19	6%	15	4%	13	4%	10	2%	3	1%	3	1%			
Rationale/Priorities/Family of Procreation	31	9%	12	4%	25	8%	10	3%	7	2%	2	1%			
Rationale/Priorities/Biological	0	0%	3	1%	1	0%	11	3%	1	0%	6	2%			
Rationale/Priorities/General	6	2%	3	1%	7	2%	1	0%	1	0%	2	1%			
Rationale/Obligation	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Obligation/General Moral - Elders	1	0%	3	1%	4	1%	0	0%	2	1%	2	1%			
Rationale/Obligation/No Longer Family	0	0%	0	0%	0	0%	16	5%	0	0%	39	11%			
Rationale/Obligation/Help Step to Honor Bio Parent	0	0%	15	4%	0	0%	2	1%	0	0%	0	0%			
Rationale/Obligation/Step NOT Family	0	0%	16	5%	0	0%	19	6%	0	0%	15	4%			
Rationale/Obligation/Step as Family	0	0%	15	4%	0	0%	3	1%	0	0%	6	2%			
Rationale/Obligation/Just Do It	6	2%	2	1%	8	2%	3	1%	2	1%	2	1%			
Rationale/Obligation/Low or None	23	7%	36	11%	62	19%	58	17%	28	9%	46	13%			
Rationale/Obligation/Low or None/low obligation	6	2%	8	2%	0	0%	0	0%	0	0%	0	0%			
Rationale/Obligation/Low or None/not obligated at all	12	4%	27	8%	0	0%	0	0%	0	0%	0	0%			
Obligation/Low or None/not obligated, but would be nice	4	1%	4	1%	0	0%	0	0%	0	0%	0	0%			
Rationale/Obligation/General Moral	12	4%	17	5%	37	11%	30	9%	7	2%	15	4%			
Rationale/Obligation/Religious	3	1%	3	1%	3	1%	0	0%	1	0%	0	0%			
Rationale/Obligation/Family	107	33%	68	20%	204	62%	28	8%	64	20%	17	5%			
Rationale/Relationship Quality	3	1%	31	9%	12	4%	18	5%	0	0%	18	5%			
Rationale/Relationship Quality/Trust	0	0%	0	0%	1	0%	1	0%	1	0%	5	1%			
Rationale/Relationship Quality/Closeness	6	2%	37	11%	5	2%	30	9%	1	0%	36	11%			
Rationale/Relationship Quality/Love	5	2%	10	3%	3	1%	5	1%	1	0%	7	2%			
Rationale/Non-Family Help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
(Rationale/Non-Family Help/Agencies	9	3%	3	1%	3	1%	3	1%	0	0%	1	0%			
Rationale/Non-Family Help/Nursing Home	2	1%	3	1%	0	0%	1	0%	0	0%	1	0%			
Rationale/Non-Family Help/Hired Caregiver	11	3%	5	2%	0	0%	0	0%	0	0%	1	0%			
Rationale/Non-Family Help/General	13	4%	13	4%	15	5%	0	0%	7	2%	4	1%			
Rationale/Non-Family Help/Neighbors	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Non-Family Help/Specialist	1	0%	1	0%	28	9%	0	0%	28	9%	10	3%			
Rationale/Non-Family Help/Nursing	6	2%	5	2%	0	0%	0	0%	0	0%	0	0%			
Rationale/Non-Family Help/Church	1	0%	1	0%	0	0%	0	0%	0	0%	1	0%			
Rationale/Helper's Resources	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Helper's Resources/Money	8	2%	4	1%	18	6%	3	1%	8	2%	2	1%			
Rationale/Helper's Resources/General	17	5%	10	3%	28	9%	12	4%	12	4%	4	1%			
Rationale/Helper's Resources/Knowledge	0	0%	1	0%	71	22%	1	0%	69	21%	41	12%			
Rationale/Helper's Resources/Ability	65	20%	64	19%	106	32%	27	8%	46	14%	22	6%			
Rationale/Helper's Resources/Health	3	1%	2	1%	0	0%	1	0%	0	0%	0	0%			
Rationale/Helper's Resources/Time	27	8%	14	4%	24	7%	5	1%	2	1%	10	3%			
Rationale/Helper's Resources	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Helper's Resources/Kin	4	1%	3	1%	2	1%	3	1%	2	1%	0	0%			
Rationale/Helper's Resources/Kin/closer kin should help	0	0%	2	1%	0	0%	0	0%	0	0%	0	0%			
Rationale/Helper's Resources/Kin/Other Kin Should Help To	4	1%	1	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Helper's Resources/Ability	3	1%	1	0%	63	19%	12	4%	13	4%	7	2%			
Rationale/Helper's Resources/Health	2	1%	2	1%	29	9%	4	1%	0	0%	1	0%			
Rationale/Helper's Resources/General	9	3%	15	4%	46	14%	9	3%	22	7%	6	2%			
Rationale/Helper's Resources/Lack of Family	3	1%	8	2%	1	0%	1	0%	1	0%	3	1%			
Rationale/Helper's Resources/Finances	4	1%	2	1%	7	2%	1	0%	3	1%	1	0%			
Rationale/Helper's Resources/Insurance	1	0%	0	0%	1	0%	1	0%	1	0%	0	0%			
Rationale/Helper's Resources/Life Experience	0	0%	0	0%	3	1%	0	0%	1	0%	0	0%			
Rationale/Helper's Resources/No Resources	3	1%	3	1%	34	10%	1	0%	10	3%	1	0%			
Rationale/Helper's Resources/Spouse	5	2%	4	1%	27	8%	0	0%	21	6%	17	5%			
Rationale/Helper's Resources/Spouse can't help	2	1%	3	1%	0	0%	0	0%	0	0%	0	0%			
Rationale/Helper's Resources/Spouse can help	3	1%	1	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Miscellaneous	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/Miscellaneous/Causes Harm	2	1%	3	1%	16	5%	0	0%	10	3%	4	1%			
Rationale/Miscellaneous/No Harm	0	0%	0	0%	1	0%	1	0%	1	0%	0	0%			
Rationale/Miscellaneous/Keep doin' what ya been doin'	0	0%	0	0%	0	0%	0	0%	0	0%	2	1%			
Rationale/Miscellaneous/Miscellaneous	13	4%	21	6%	32	10%	15	4%	10	3%	14	4%			
Rationale/Miscellaneous/Need More Information	19	6%	20	6%	7	2%	8	2%	3	1%	5	1%			
Rationale/Miscellaneous-/That's what I'd do--	22	7%	11	3%	32	10%	5	1%	10	3%	7	2%			
Rationale/Personal Choice	12	4%	13	4%	40	12%	21	6%	14	4%	27	8%			
Rationale/Benefit to Helper	1	0%	1	0%	26	8%	4	1%	16	5%	8	2%			
Rationale/Help Not Needed	0	0%	1	0%	6	2%	3	1%	0	0%	3	1%			
Rationale/-It's his-her problem--	1	0%	1	0%	96	29%	22	6%	26	8%	21	6%			
Rationale/Reciprocity	55	17%	28	8%	76	23%	47	14%	8	2%	15	4%			
Rationale/Reciprocity/helped didn't help, so no help now	1	0%	1	0%	0	0%	0	0%	1	0%	0	0%			
Rationale/Reciprocity/Help b-c helpee helped in past	53	16%	19	6%	0	0%	0	0%	0	0%	0	0%			
Rationale/Reciprocity/Depends on if helpee helped in past	2	1%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/How to Help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/How to Help/Find Housing	0	0%	0	0%	23	7%	4	1%	1	0%	0	0%			
Rationale/How to Help/Emotional Support	0	0%	1	0%	7	2%	0	0%	3	1%	0	0%			
Rationale/How to Help/Live Together	0	0%	1	0%	22	7%	3	1%	0	0%	0	0%			
Rationale/How to Help/Transportation	3	1%	4	1%	2	1%	2	1%	0	0%	0	0%			
Rationale/How to Help/Convenience	2	1%	6	2%	0	0%	1	0%	0	0%	0	0%			
Rationale/How to Help/General Tasks	3	1%	6	2%	2	1%	0	0%	0	0%	0	0%			
Rationale/How to Help/Financial Support	0	0%	0	0%	7	2%	0	0%	8	2%	0	0%			
Rationale/How to Help/Arrange Help	15	5%	3	1%	21	6%	0	0%	13	4%	6	2%			
Rationale/How to Help/Advice	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%			
Rationale/How to Help/Advice/General	1	0%	0	0%	42	13%	0	0%	36	11%	21	6%			
Rationale/How to Help/Advice/Financial	0	0%	0	0%	4	1%	0	0%	4	1%	3	1%			



Appendix E3

Comprehensive Matrix Example (Study 5) - Asian Americans by Type of Relationship between the Adults

(Parent: n = 18; Stepparent: n = 19)	Segment 2 does not apply			Segment 3			Segment 4					
	Parent	Segment 1 %	Step	%	Parent	Segment 3 %	Step	%	Parent	Segment 4 %	Step	%
Rationale	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Family	1	6%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Spouse	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Spouse/pouse priority over helping	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Spouse/More help with spouse	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Work	1	6%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Self	0	0%	3	16%	0	0%	1	5%	1	6%	0	0%
Rationale/Priorities/Family of Procreation	0	0%	0	0%	1	6%	1	5%	1	6%	0	0%
Rationale/Priorities/Biological	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/General	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/General Moral - Elders	0	0%	0	0%	0	0%	1	5%	0	0%	0	0%
Rationale/Obligation/No Longer Family	0	0%	0	0%	0	0%	1	5%	0	0%	1	5%
Rationale/Obligation/Help Step to Honor Bio Parent	0	0%	1	5%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Step NOT Family	0	0%	0	0%	0	0%	1	5%	0	0%	1	5%
Rationale/Obligation/Step as Family	0	0%	0	0%	0	0%	1	5%	0	0%	0	0%
Rationale/Obligation/Just Do It	0	0%	1	5%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Low or None	0	0%	3	16%	0	0%	2	11%	3	17%	3	16%
Rationale/Obligation/Low or None/low obligation	0	0%	1	5%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Low or None/not obligated at all	0	0%	2	11%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Low or None/not obligated, but would be nice	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/General Moral	0	0%	0	0%	0	0%	2	11%	0	0%	2	11%
Rationale/Obligation/Religious	1	6%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Family	4	21%	4	21%	2	11%	2	11%	2	11%	2	11%
Rationale/Relationship Quality	0	0%	1	5%	0	0%	1	5%	0	0%	2	11%
Rationale/Relationship Quality/Trust	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Relationship Quality/Closeness	0	0%	2	11%	0	0%	0	0%	0	0%	1	5%
Rationale/Relationship Quality/Love	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Agencies	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Nursing Home	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Hired Caregiver	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/General	1	6%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Elders	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Specialist	1	6%	0	0%	0	0%	0	0%	0	0%	1	5%
Rationale/Non-Family Help/Nursing	1	6%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Church	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Money	1	6%	0	0%	0	0%	1	5%	1	6%	1	5%
Rationale/Helper's Resources/General	0	0%	0	0%	1	6%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Knowledge	0	0%	0	0%	0	0%	0	0%	3	17%	2	11%
Rationale/Helper's Resources/Ability	0	0%	4	21%	0	0%	3	16%	4	22%	0	0%
Rationale/Helper's Resources/Health	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Time	1	6%	1	5%	0	0%	1	5%	0	0%	0	0%
Rationale/Helper's Resources	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Kin	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Kin/closer kin should help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Kin/Other Kin Should Help Too	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Ability	0	0%	0	0%	1	6%	0	0%	1	6%	0	0%
Rationale/Helper's Resources/Health	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/General	2	11%	1	5%	0	0%	1	5%	1	6%	0	0%
Rationale/Helper's Resources/Lack of Family	0	0%	0	0%	0	0%	1	5%	0	0%	0	0%
Rationale/Helper's Resources/Finances	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Insurance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Life Experience	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/No Resources	0	0%	0	0%	0	0%	0	0%	0	0%	1	5%
Rationale/Helper's Resources/Spouse	1	6%	0	0%	0	0%	1	5%	3	17%	2	11%
Rationale/Helper's Resources/Spouse/Spouse can't help	1	6%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Spouse/Spouse can help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous/Causes Harm	0	0%	0	0%	0	0%	0	0%	0	0%	1	5%
Rationale/Miscellaneous/No Harm	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous/Keep doin' what ya been doin'	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous/Miscellaneous	0	0%	0	0%	0	0%	1	5%	0	0%	2	11%
Rationale/Miscellaneous/Need More Information	0	0%	2	11%	0	0%	1	5%	0	0%	1	5%
Rationale/Miscellaneous- That's what I'd do-	6	33%	0	0%	2	11%	0	0%	0	0%	0	0%
Rationale/Personal Choice	0	0%	1	5%	0	0%	0	0%	0	0%	0	0%
Rationale/Benefit to Helper	0	0%	0	0%	1	6%	0	0%	1	6%	0	0%
Rationale/Help Not Needed	0	0%	0	0%	0	0%	1	5%	0	0%	0	0%
Rationale-It's his/her problem-	0	0%	0	0%	0	0%	1	5%	3	17%	0	0%
Rationale/Reciprocity	3	17%	2	11%	0	0%	1	5%	1	6%	0	0%
Rationale/Reciprocity/helped didn't help, so no help now	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Reciprocity/Help b-c helpee helped in past	3	17%	1	5%	0	0%	0	0%	0	0%	0	0%
Rationale/Reciprocity/depends on if helpee helped in past	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Find Housing	0	0%	0	0%	2	11%	0	0%	0	0%	0	0%
Rationale/How to Help/Emotional Support	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Live Together	0	0%	0	0%	3	17%	0	0%	0	0%	0	0%
Rationale/How to Help/Transportation	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Convenience	0	0%	1	5%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/General Tasks	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Financial Support	0	0%	1	5%	0	0%	1	5%	0	0%	0	0%
Rationale/How to Help/Arrange Help	1	6%	0	0%	1	6%	2	11%	0	0%	0	0%
Rationale/How to Help/Advice	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Advice/General	0	0%	0	0%	0	0%	0	0%	1	6%	0	0%
Rationale/How to Help/Advice/Financial	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%

Appendix E4

Comprehensive Matrix Example (Study 5) - Latinos by Type of Relationship between the Adults

<b>(Parent: n = 58; Stepparent: n = 52)</b>												
Segment 2 does not apply												
	Segment 1				Segment 3				Segment 4			
	Parent	%	Step	%	Parent	%	Step	%	Parent	%	Step	%
Rationale	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Family	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Spouse	1	2%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Spouse/spouse priority over helping	1	2%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Spouse/More help with spouse	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Work	1	2%	3	6%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/Self	4	7%	2	4%	1	2%	0	0%	0	0%	0	0%
Rationale/Priorities/Family of Procreation	4	7%	3	6%	0	0%	1	2%	2	3%	0	0%
Rationale/Priorities/Biological	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Priorities/General	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/General Moral - Elders	0	0%	0	0%	0	0%	0	0%	1	2%	0	0%
Rationale/Obligation/No Longer Family	0	0%	0	0%	0	0%	2	4%	0	0%	4	8%
Rationale/Obligation/Step to Honor - Bio Parent	0	0%	2	4%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Step NOT Family	0	0%	5	10%	0	0%	3	6%	0	0%	1	2%
Rationale/Obligation/Step as Family	0	0%	2	4%	0	0%	2	4%	0	0%	2	4%
Rationale/Obligation/Just Do It	1	2%	1	2%	0	0%	4	8%	1	2%	0	0%
Rationale/Obligation/Low or None	3	6%	3	6%	2	3%	4	8%	3	6%	6	12%
Rationale/Obligation/Low or None/low obligation	0	0%	2	4%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Low or None/not obligated at all	1	2%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Low or None/not obligated, but would be nice	0	0%	1	2%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/General Moral	1	2%	5	10%	3	5%	4	8%	2	3%	0	0%
Rationale/Obligation/Religious	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Obligation/Family	16	28%	8	16%	16	28%	2	4%	9	16%	0	0%
Rationale/Relationship Quality	0	0%	2	4%	0	0%	2	4%	0	0%	2	4%
Rationale/Relationship Quality/Trust	0	0%	0	0%	0	0%	0	0%	0	0%	1	2%
Rationale/Relationship Quality/Closeness	1	2%	1	2%	1	2%	2	4%	1	2%	2	4%
Rationale/Relationship Quality/Love	0	0%	2	4%	0	0%	1	2%	0	0%	0	0%
Rationale/Non-Family Help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Agencies	1	2%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Nursing Home	1	2%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Hired Caregiver	2	3%	2	4%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/General	0	0%	1	2%	0	0%	0	0%	0	0%	2	4%
Rationale/Non-Family Help/Neighbors	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Specialist	0	0%	0	0%	0	0%	0	0%	0	0%	4	8%
Rationale/Non-Family Help/Nursing	0	0%	2	4%	0	0%	0	0%	0	0%	0	0%
Rationale/Non-Family Help/Church	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Money	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/General	2	3%	0	0%	1	2%	0	0%	1	2%	0	0%
Rationale/Helper's Resources/Knowledge	0	0%	0	0%	1	2%	0	0%	5	9%	1	2%
Rationale/Helper's Resources/Ability	14	24%	4	8%	1	2%	3	6%	7	12%	2	4%
Rationale/Helper's Resources/Health	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Time	5	9%	4	8%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Kin	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Kin/Other kin should help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Kin/Other Kin Should Help Too	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Ability	2	3%	0	0%	3	5%	1	2%	0	0%	1	2%
Rationale/Helper's Resources/Health	0	0%	0	0%	1	2%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/General	0	0%	0	0%	2	3%	0	0%	2	3%	1	2%
Rationale/Helper's Resources/Lack of Family	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Finances	1	2%	0	0%	0	0%	0	0%	1	2%	0	0%
Rationale/Helper's Resources/Insurance	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Life Experience	0	0%	0	0%	0	0%	0	0%	1	2%	0	0%
Rationale/Helper's Resources/No Resources	0	0%	1	2%	0	0%	1	2%	2	3%	0	0%
Rationale/Helper's Resources/Spouse/Spouse can't help	2	3%	1	2%	0	0%	0	0%	0	0%	0	0%
Rationale/Helper's Resources/Spouse/Spouse can help	1	2%	1	2%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous/Causes Harm	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous/No Harm	0	0%	0	0%	0	0%	0	0%	2	3%	0	0%
Rationale/Miscellaneous/Keep don't what ya been don'	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous/Miscellaneous	1	2%	0	0%	0	0%	2	4%	2	3%	0	0%
Rationale/Miscellaneous/Need More Information	0	0%	1	2%	0	0%	0	0%	0	0%	0	0%
Rationale/Miscellaneous-That's what I'd do-	8	14%	1	2%	4	7%	1	2%	1	2%	1	2%
Rationale/Personal Choice	0	0%	1	2%	2	3%	3	6%	1	2%	3	6%
Rationale/Benefit to Helper	0	0%	0	0%	0	0%	0	0%	0	0%	1	2%
Rationale/Help Not Needed	0	0%	0	0%	0	0%	2	4%	1	2%	0	0%
Rationale-It's his-her problem-	0	0%	0	0%	3	5%	2	4%	6	10%	5	10%
Rationale/Reciprocity	10	17%	3	6%	0	0%	5	10%	2	3%	1	2%
Rationale/Reciprocity/helped didn't help, so no help now	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/Reciprocity/Help b-c helpee helped in past	10	17%	2	4%	0	0%	0	0%	0	0%	0	0%
Rationale/Reciprocity/Depends on if helpee helped in past	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Find Housing	0	0%	0	0%	1	2%	3	6%	0	0%	0	0%
Rationale/How to Help/Emotional Support	0	0%	0	0%	0	0%	0	0%	1	2%	0	0%
Rationale/How to Help/Live Together	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Transportation	1	2%	2	4%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Convenience	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/General Tasks	1	2%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Financial Support	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Arrange Help	1	2%	0	0%	0	0%	1	2%	0	0%	0	0%
Rationale/How to Help/Advice	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Rationale/How to Help/Advice/General	0	0%	0	0%	1	2%	0	0%	3	6%	2	4%
Rationale/How to Help/Advice/Financial	0	0%	0	0%	0	0%	0	0%	0	0%	1	2%

Appendix F1

Collapsed Matrix Example (Study 5) - White European Americans by Type of Relationship between the Adults

<i>(Parent: n = 327; Stepparent: n = 342)</i>													
<i>Segment 2 does not apply</i>	<i>Segment 1</i>				<i>Segment 3</i>				<i>Segment 4</i>				
	<i>Parent</i>	<i>%</i>	<i>Step</i>	<i>%</i>	<i>Parent</i>	<i>%</i>	<i>Step</i>	<i>%</i>	<i>Parent</i>	<i>%</i>	<i>Step</i>	<i>%</i>	
Rationale/Priorities	93	28%	53	15%	48	15%	28	8%	12	4%	13	4%	
Rationale/Obligation/Family	107	33%	98	29%	204	62%	33	10%	64	20%	23	7%	
Rationale/Obligation/Step NOT Family-no longer family	0	0%	16	5%	0	0%	35	10%	0	0%	54	16%	
Rationale/Obligation/Just Do It	6	2%	2	1%	8	2%	3	1%	2	1%	2	1%	
Rationale/Obligation/Low or None	23	7%	38	11%	82	25%	58	17%	28	9%	46	13%	
Rationale/Obligation/General Moral-Religious	16	5%	23	7%	44	13%	30	9%	10	3%	17	5%	
Rationale/Relationship Quality	14	4%	78	23%	21	6%	54	16%	3	1%	66	19%	
Rationale/Non-Family Help	43	13%	28	8%	46	14%	4	1%	36	11%	18	5%	
Rationale/Helper's Resources	120	37%	95	28%	245	75%	38	11%	137	42%	78	23%	
Rationale/Helpee's Resources	43	13%	45	13%	213	65%	32	9%	75	23%	36	11%	
Rationale/Keep doin' what ya been doin'	0	0%	0	0%	0	0%	0	0%	0	0%	2	1%	
Rationale/Miscellaneous/Miscellaneous	15	5%	24	7%	49	15%	16	5%	11	3%	18	5%	
Rationale/Need More Information	19	6%	20	6%	7	2%	8	2%	3	1%	5	1%	
Rationale/That's what I'd do~	22	7%	11	3%	32	10%	5	1%	10	3%	7	2%	
Rationale/Personal Choice	12	4%	13	4%	40	12%	21	6%	14	4%	27	8%	
Rationale/Benefit to Helper	1	0%	1	0%	26	8%	4	1%	16	5%	8	2%	
Rationale/Help Not Needed	0	0%	1	0%	6	2%	3	1%	0	0%	3	1%	
Rationale/~It's his~her problem~	1	0%	1	0%	96	29%	22	6%	26	8%	21	6%	
Rationale/Reciprocity	55	17%	30	9%	76	23%	47	14%	8	2%	15	4%	
Rationale/How to Help	24	7%	27	8%	128	39%	8	2%	62	19%	30	9%	

Appendix F2

Collapsed Matrix Example (Study 5) - African Americans by Type of Relationship between the Adults

<i>(Parent: n = 75; Stepparent: n = 81)</i>													
Segment 2 does not apply	Segment 1				Segment 3				Segment 4				
	Parent	%	Step	%	Parent	%	Step	%	Parent	%	Step	%	
Rationale/Priorities	6	8%	16	20%	1	1%	6	7%	0	0%	2	2%	
Rationale/Obligation/Family	25	33%	27	33%	15	20%	8	10%	12	16%	5	6%	
Rationale/Obligation/Step NOT Family-no longer family	0	0%	1	1%	0	0%	7	9%	0	0%	6	7%	
Rationale/Obligation/Just Do It	0	0%	1	1%	2	3%	2	2%	0	0%	1	1%	
Rationale/Obligation/Low or None	4	5%	3	4%	5	7%	9	11%	2	3%	8	10%	
Rationale/Obligation/General Moral - Religious	2	3%	3	4%	3	4%	5	6%	1	1%	3	4%	
Rationale/Relationship Quality	5	7%	13	16%	1	1%	10	12%	2	3%	8	10%	
Rationale/Non-Family Help	6	8%	7	9%	0	0%	0	0%	4	5%	5	6%	
Rationale/Helper's Resources	11	15%	15	19%	7	9%	10	12%	21	28%	10	12%	
Rationale/Helpee's Resources	13	17%	20	25%	4	5%	4	5%	12	16%	11	14%	
Rationale/Keep doin' what ya been doin'	0	0%	0	0%	0	0%	2	2%	1	1%	1	1%	
Rationale/Miscellaneous/Miscellaneous	1	1%	2	2%	1	1%	4	5%	5	7%	4	5%	
Rationale/Need More Information	0	0%	2	2%	0	0%	0	0%	1	1%	0	0%	
Rationale/That's what I'd do-	9	12%	2	2%	7	9%	2	2%	1	1%	2	2%	
Rationale/Personal Choice	0	0%	4	5%	1	1%	5	6%	4	5%	2	2%	
Rationale/Benefit to Helper	0	0%	1	1%	1	1%	0	0%	3	4%	1	1%	
Rationale/Help Not Needed	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	
Rationale-/It's his-her problem-	2	3%	1	1%	3	4%	10	12%	5	7%	10	12%	
Rationale/Reciprocity	15	20%	8	10%	8	11%	12	15%	3	4%	2	2%	
Rationale/How to Help	7	9%	4	5%	10	13%	5	6%	6	8%	11	14%	

Appendix F3

Collapsed Matrix Example (Study 5) - Asian Americans by Type of Relationship between the Adults

<i>(Parent: n = 18; Stepparent: n = 19)</i>													
	Segment 1				Segment 3				Segment 4				
	Parent	%	Step	%	Parent	%	Step	%	Parent	%	Step	%	
Rationale/Priorities	2	11%	3	16%	1	6%	2	11%	2	11%	0	0%	
Rationale/Obligation/Family	9	50%	5	26%	5	28%	3	16%	2	11%	0	0%	
Rationale/Obligation/Step NOT Family-no longer family	0	0%	0	0%	0	0%	2	11%	0	0%	2	11%	
Rationale/Obligation/Just Do It	0	0%	1	5%	0	0%	0	0%	0	0%	0	0%	
Rationale/Obligation/Low or None	0	0%	3	16%	0	0%	2	11%	3	17%	3	16%	
Rationale/Obligation/General Moral-Religious	1	6%	0	0%	0	0%	3	16%	0	0%	2	11%	
Rationale/Relationship Quality	0	0%	3	16%	0	0%	1	5%	0	0%	3	16%	
Rationale/Non-Family Help	2	11%	0	0%	0	0%	0	0%	0	0%	1	5%	
Rationale/Helper's Resources	4	22%	5	26%	5	28%	5	26%	8	44%	4	21%	
Rationale/Helped's Resources	4	22%	1	5%	1	6%	3	16%	7	39%	3	16%	
Rationale/Keep doin' what ya been doin'	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	
Rationale/Miscellaneous/Miscellaneous	0	0%	0	0%	0	0%	1	5%	0	0%	3	16%	
Rationale/Need More Information	0	0%	2	11%	0	0%	1	5%	0	0%	1	5%	
Rationale/That's what I'd do~	6	33%	0	0%	2	11%	0	0%	0	0%	0	0%	
Rationale/Personal Choice	0	0%	1	5%	0	0%	0	0%	0	0%	0	0%	
Rationale/Benefit to Helper	0	0%	0	0%	1	6%	0	0%	1	6%	0	0%	
Rationale/Help Not Needed	0	0%	0	0%	0	0%	1	5%	0	0%	0	0%	
Rationale/~It's his~her problem~	0	0%	0	0%	1	6%	0	0%	3	17%	0	0%	
Rationale/Reciprocity	3	17%	2	11%	0	0%	1	5%	1	6%	0	0%	
Rationale/How to Help	1	6%	2	11%	6	33%	3	16%	1	6%	1	5%	



Appendix F4

Collapsed Matrix Example (Study 5) - Latinos by Type of Relationship between the Adults

<b><i>Collapsed Matrix Study 5 for Latinos by Type of Relationship (Parent: n = 58; Stepparent: n = 52)</i></b>													
Segment 2 does not apply	Segment 1				Segment 3				Segment 4				
	Parent	%	Step	%	Parent	%	Step	%	Parent	%	Step	%	
Rationale/Priorities	11	19%	8	15%	1	2%	1	2%	2	3%	0	0%	
Rationale/Obligation/Family	16	28%	9	17%	16	28%	4	8%	9	16%	2	4%	
Rationale/Obligation/Step NOT Family-no longer family	0	0%	5	10%	0	0%	5	10%	0	0%	5	10%	
Rationale/Obligation/Just Do It	0	0%	1	2%	0	0%	2	4%	1	2%	0	0%	
Rationale/Obligation/Low or None	1	2%	3	6%	2	3%	4	8%	3	5%	6	12%	
Rationale/Obligation/General Moral - Religious	1	2%	5	10%	3	5%	4	8%	3	5%	0	0%	
Rationale/Relationship Quality	1	2%	5	10%	2	3%	5	10%	1	2%	5	10%	
Rationale/Non-Family Help	3	5%	5	10%	0	0%	0	0%	0	0%	6	12%	
Rationale/Helper's Resources	23	40%	9	17%	3	5%	3	6%	13	22%	3	6%	
Rationale/Helppee's Resources	7	12%	3	6%	6	10%	2	4%	15	26%	6	12%	
Rationale/Keep doin' what ya been doin'	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	
Rationale/Miscellaneous	1	2%	0	0%	0	0%	2	4%	4	7%	2	4%	
Rationale/Need More Information	0	0%	1	2%	0	0%	0	0%	0	0%	0	0%	
Rationale/That's what I'd do-	8	14%	1	2%	4	7%	1	2%	1	2%	1	2%	
Rationale/Personal Choice	0	0%	1	2%	2	3%	3	6%	1	2%	3	6%	
Rationale/Benefit to Helper	0	0%	0	0%	0	0%	0	0%	1	2%	0	0%	
Rationale/Help Not Needed	0	0%	0	0%	0	0%	2	4%	1	2%	0	0%	
Rationale/~It's his~her problem~	0	0%	0	0%	3	5%	2	4%	6	10%	5	10%	
Rationale/Reciprocity	10	17%	3	6%	9	16%	5	10%	2	3%	1	2%	
Rationale/How to Help	3	5%	2	4%	2	3%	4	8%	4	7%	3	6%	

Appendix G

Pattern-Matching Matrix Example (Study 5) across Racial and Ethnic Groups by Type of Relationship between the Adults

	Segment 1 Parent				Segment 1 Step				Segment 2 Parent				Segment 2 Step																			
	White	Black	Asian	Latino	White	Black	Asian	Latino	White	Black	Asian	Latino	White	Black	Asian	Latino																
Rationale/Priorities	93	28%	6	8%	2	11%	11	19%	53	15%	16	20%	8	15%	14	4%	2	3%	0	0%	1	2%	9	3%	6	7%	1	5%	0	0%		
Rationale/Obligation/Family	107	33%	25	33%	9	50%	16	28%	98	29%	27	33%	5	26%	9	17%	102	31%	21	28%	7	39%	14	24%	67	20%	11	14%	1	5%	8	15%
Rationale/Obligation/Step NOT Family-no longer family	0	0%	0	0%	0	0%	0	0%	16	5%	1	1%	0	0%	5	10%	1	0%	0	0%	0	0%	0	0%	10	3%	5	6%	1	5%	1	2%
Rationale/Obligation/Low or None	23	7%	4	5%	0	0%	1	2%	38	11%	3	4%	3	16%	3	6%	37	11%	8	11%	1	6%	6	10%	47	14%	10	12%	2	11%	2	4%
Rationale/Obligation/General Moral-Religious	16	5%	2	3%	1	6%	1	2%	23	7%	3	4%	0	0%	5	10%	15	5%	0	0%	0	0%	4	7%	29	8%	6	7%	3	16%	3	6%
Rationale/Relationship Quality	14	4%	5	7%	0	0%	1	2%	78	23%	13	16%	3	16%	5	10%	19	6%	2	3%	0	0%	4	7%	20	6%	6	7%	4	21%	2	4%
Rationale/Non-Family Help	43	13%	6	8%	2	11%	3	5%	28	8%	7	9%	0	0%	5	10%	7	2%	3	4%	0	0%	2	3%	7	2%	1	1%	0	0%	1	2%
Rationale/Helper's Resources	120	37%	11	15%	4	22%	23	40%	95	28%	15	19%	5	26%	9	17%	135	41%	24	32%	5	28%	15	26%	115	34%	20	25%	4	21%	9	17%
Rationale/Helper's Resources	43	13%	13	17%	4	22%	7	12%	45	13%	20	25%	1	5%	3	6%	24	7%	2	3%	1	6%	6	10%	13	4%	2	2%	1	5%	0	0%
Rationale/That's what I'd do--	22	7%	9	12%	6	33%	8	14%	11	3%	2	2%	0	0%	1	2%	13	4%	3	4%	0	0%	4	7%	2	1%	2	2%	0	0%	0	0%
Rationale--It's his-her problem--	1	0%	2	3%	0	0%	0	0%	1	0%	1	1%	0	0%	0	0%	20	6%	0	0%	1	6%	1	2%	8	2%	2	2%	0	0%	0	0%
Rationale/Reciprocity	55	17%	15	20%	3	17%	10	17%	30	9%	8	10%	2	11%	3	6%	27	8%	6	8%	0	0%	3	5%	51	15%	16	20%	1	5%	7	13%
Rationale/How to Help	24	7%	7	9%	1	6%	3	5%	27	8%	4	5%	2	11%	2	4%	1	0%	4	5%	0	0%	0	0%	2	1%	0	0%	0	0%	0	0%

	Segment 3 Parent				Segment 3 Step				Segment 4 Parent				Segment 4 Step																			
	White	Black	Asian	Latino	White	Black	Asian	Latino	White	Black	Asian	Latino	White	Black	Asian	Latino																
Rationale/Priorities	48	15%	1	1%	1	6%	1	2%	28	8%	6	7%	2	11%	1	2%	12	4%	0	0%	2	11%	2	3%	13	4%	2	2%	0	0%	0	0%
Rationale/Obligation/Family	204	62%	15	20%	5	28%	16	28%	33	10%	8	10%	3	16%	4	8%	64	20%	12	16%	2	11%	9	16%	23	7%	5	6%	0	0%	2	4%
Rationale/Obligation/Step NOT Family-no longer family	0	0%	0	0%	0	0%	0	0%	35	10%	7	9%	2	11%	5	10%	0	0%	0	0%	0	0%	0	0%	54	16%	6	7%	2	11%	5	10%
Rationale/Obligation/Low or None	82	25%	5	7%	0	0%	2	3%	58	17%	9	11%	2	11%	4	8%	28	9%	2	3%	3	17%	3	5%	46	13%	8	10%	3	16%	6	12%
Rationale/Obligation/General Moral-Religious	44	13%	3	4%	0	0%	3	5%	30	9%	5	6%	3	16%	4	8%	10	3%	1	1%	0	0%	3	5%	17	5%	3	4%	2	11%	0	0%
Rationale/Relationship Quality	21	6%	1	1%	0	0%	2	3%	54	16%	10	12%	1	5%	5	10%	3	1%	2	3%	0	0%	1	2%	66	19%	8	10%	3	16%	5	10%
Rationale/Non-Family Help	46	14%	0	0%	0	0%	0	0%	4	1%	0	0%	0	0%	0	0%	36	11%	4	5%	0	0%	0	0%	18	5%	5	6%	1	5%	6	12%
Rationale/Helper's Resources	245	75%	7	9%	5	28%	3	5%	38	11%	10	12%	5	26%	3	6%	137	42%	21	28%	8	44%	13	22%	78	23%	10	12%	4	21%	3	6%
Rationale/Helper's Resources	213	65%	4	5%	1	6%	6	10%	32	9%	4	5%	3	16%	2	4%	75	23%	12	16%	7	39%	15	26%	36	11%	11	14%	3	16%	6	12%
Rationale/That's what I'd do--	32	10%	7	9%	2	11%	4	7%	5	1%	2	2%	0	0%	1	2%	10	3%	1	1%	0	0%	1	2%	7	2%	2	2%	0	0%	1	2%
Rationale--It's his-her problem--	96	29%	3	4%	1	6%	3	5%	22	6%	10	12%	0	0%	2	4%	26	8%	5	7%	3	17%	6	10%	21	6%	10	12%	0	0%	5	10%
Rationale/Reciprocity	76	23%	8	11%	0	0%	9	16%	47	14%	12	15%	1	5%	5	10%	8	2%	3	4%	1	6%	2	3%	15	4%	2	2%	0	0%	1	2%
Rationale/How to Help	128	39%	10	13%	6	33%	2	3%	8	2%	5	6%	3	16%	4	8%	62	19%	6	8%	1	6%	4	7%	30	9%	11	14%	1	5%	3	6%

White European Americans: Parent: n = 327; Stepparent = 342  
 African Americans: Parent: n = 75; Stepparent: n = 81  
 Asian Americans: Parent: n = 18; Stepparent: n = 19  
 Latinos: Parent: n = 58; Stepparent: n = 52

Appendix H

Comparison Matrix across Racial and Ethnic Groups and the Six Studies by Type of Relationship between the Adults

		Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step	Parent	Step
Reasons	Ethnicity	A1	A2	A4	A4	B1	B1	B2	B2	B3	B3	C1	C1	C2	C2	D1	D1	D2	D2	D3	D3	E1	E1	E3	E3	E4	E4	F2	F4	F5											
Family Obligation	White	48%	17%	34%	18%	41%	30%	32%	15%	20%	11%	51%	39%	41%	21%	47%	47%	37%	35%	34%	29%	33%	29%	62%	10%	20%	7%	47%	40%	22%											
	African	56%	14%	27%	17%	45%	59%	31%	9%	18%	4%	47%	54%	42%	27%	40%	32%	26%	28%	20%	17%	33%	33%	20%	10%	16%	6%	49%	49%	19%											
	Asian	39%	18%	32%	23%	39%	14%	52%	21%	13%	14%	57%	85%	39%	23%	63%	33%	38%	56%	21%	33%	50%	26%	28%	16%	11%	0%	56%	58%	22%											
	Latinos	49%	9%	45%	21%	44%	26%	18%	14%	20%	10%	68%	50%	46%	23%	40%	45%	30%	38%	14%	26%	28%	17%	28%	8%	16%	4%	48%	57%	26%											
Helper's Resources	White	43%	29%	88%	70%	9%	11%	22%	18%	11%	7%	7%	5%	9%	13%	61%	57%	45%	30%	21%	23%	37%	28%	75%	11%	42%	23%	25%	5%	14%											
	African	38%	19%	73%	69%	9%	19%	13%	23%	6%	6%	11%	9%	5%	3%	39%	48%	24%	28%	13%	13%	15%	19%	9%	12%	28%	12%	15%	3%	13%											
	Asian	24%	16%	32%	88%	9%	36%	26%	14%	13%	14%	9%	0%	13%	0%	50%	22%	38%	17%	25%	22%	22%	26%	28%	26%	44%	21%	11%	3%	25%											
	Latinos	29%	20%	43%	56%	6%	7%	21%	31%	9%	3%	4%	5%	2%	8%	38%	42%	29%	18%	21%	18%	40%	17%	5%	6%	22%	6%	13%	3%	15%											
Priorities	White	31%	19%	35%	33%	5%	13%	40%	31%	32%	32%	12%	7%	11%	10%	19%	17%	6%	6%	19%	8%	28%	15%	15%	8%	4%	4%	22%	10%	10%											
	African	29%	15%	35%	25%	3%	4%	36%	48%	44%	51%	10%	6%	10%	8%	11%	16%	8%	3%	3%	9%	8%	20%	1%	7%	0%	2%	11%	8%	10%											
	Asian	27%	8%	4%	46%	0%	14%	61%	71%	30%	64%	4%	15%	13%	23%	8%	6%	8%	11%	13%	0%	11%	16%	6%	11%	11%	0%	14%	3%	14%											
	Latinos	39%	16%	20%	21%	11%	9%	36%	33%	35%	45%	8%	0%	10%	3%	21%	9%	11%	6%	10%	5%	19%	15%	2%	2%	3%	0%	15%	11%	10%											
Reciprocity	White	27%	46%	8%	16%	26%	13%	15%	6%	7%	2%	18%	3%	14%	2%	36%	21%	14%	13%	8%	4%	17%	9%	23%	14%	2%	4%	23%	2%	2%											
	African	22%	53%	7%	23%	33%	19%	9%	16%	4%	6%	17%	5%	5%	4%	27%	20%	8%	15%	2%	5%	20%	10%	11%	15%	4%	2%	11%	4%	1%											
	Asian	31%	51%	8%	35%	22%	14%	13%	7%	4%	0%	22%	8%	17%	8%	29%	11%	8%	0%	4%	6%	17%	11%	0%	5%	6%	0%	0%	6%	3%											
	Latinos	27%	43%	14%	25%	36%	17%	11%	5%	5%	3%	26%	3%	10%	3%	25%	25%	8%	14%	3%	1%	17%	6%	16%	10%	3%	2%	16%	3%	5%											
Relationship Quality	White	25%	41%	15%	16%	16%	38%	10%	22%	7%	12%	28%	45%	11%	23%	7%	11%	6%	21%	4%	18%	4%	23%	6%	16%	1%	19%	4%	5%	13%											
	African	21%	31%	14%	15%	4%	36%	5%	26%	3%	3%	16%	34%	5%	15%	6%	7%	3%	13%	14%	16%	7%	16%	1%	12%	3%	10%	4%	4%	10%											
	Asian	14%	33%	16%	12%	22%	14%	4%	7%	0%	7%	22%	54%	4%	8%	4%	11%	4%	11%	29%	22%	0%	16%	0%	5%	0%	16%	6%	3%	8%											
	Latinos	21%	32%	6%	7%	5%	28%	6%	17%	8%	3%	16%	47%	4%	22%	10%	9%	2%	13%	17%	14%	2%	10%	3%	10%	2%	10%	5%	4%	13%											
Obligation low-none	White	24%	13%	10%	10%	16%	25%	13%	18%	16%	19%	16%	28%	12%	23%	7%	8%	7%	12%	3%	13%	7%	11%	25%	17%	9%	13%	4%	9%	10%											
	African	16%	16%	11%	10%	7%	23%	10%	16%	11%	25%	19%	27%	8%	17%	6%	5%	4%	4%	5%	19%	5%	4%	7%	11%	3%	10%	2%	5%	17%											
	Asian	20%	8%	0%	8%	0%	21%	4%	14%	9%	14%	4%	15%	4%	23%	13%	11%	8%	0%	13%	6%	0%	16%	0%	11%	17%	16%	0%	6%	14%											
	Latinos	15%	9%	14%	11%	8%	24%	9%	21%	9%	14%	10%	16%	0%	10%	8%	8%	11%	6%	13%	13%	2%	6%	3%	8%	5%	12%	3%	5%	15%											

## VITA

Tanja C. Rothrauff was born June 01, 1969, in Austria. She earned her B.S. in Human Development and Family Studies from Pennsylvania State University – Altoona in 2002. She is married to R. Todd Rothrauff, and is presently a Ph.D. student at the University of Missouri – Columbia in the department of Human Development and Family Studies.