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The Burden of Giving: Race, SES, and Nativity Differences in Providing Informal Financial Assistance

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THE BURDEN OF GIVING: RACE, SES, AND NATIVITY DIFFERENCES IN PROVIDING INFORMAL FINANCIAL ASSISTANCE

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THE BURDEN OF GIVING: RACE, SES, AND NATIVITY DIFFERENCES IN PROVIDING INFORMAL FINANCIAL ASSISTANCE

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Interpersonal relationships within social networks provide resources for individuals to overcome financial hardships and emotional uncertainty. One form of support, giving money to family members and friends (i.e., informal financial assistance), has received little empirical attention, even when it comes at an economic and social cost to the person providing support. Drawing on negative social capital theory, it is hypothesized that racial minorities and immigrants may be more likely to provide monetary support to members of core discussion networks, given the persistent economic embedded in their social networks. The objective of this study is to examine i) racial differences in providing financial assistance ii) how race moderates the relationship between socioeconomic status (SES) and providing financial assistance iii) how race moderates the relationship between nativity status and providing financial assistance. The results of this project, using logistic regression analyses of the 2017 Panel Study of Income Dynamics (PSID), find that higher SES Black and Native American individuals are more likely than White individuals of similar SES, to provide informal financial assistance to members of core discussion networks. Foreign-born Black and Hispanic individuals are significantly more likely to provide money to members of networks than their foreign-born White counterparts. Moving beyond previous research, this study demonstrates the nuanced patterns of financial giving, and how they vary by SES and nativity for Black and Hispanic individuals compared to White individuals.

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INTRODUCTION

Who faces the economic burden of giving money? In times of need, people turn to individuals within their social networks to overcome a multitude of hardships, such as health complications and economic uncertainty (Coleman, 1988; Perry & Pescosolido, 2015; Swartz, 2009; Wellman & Wortley, 1990). While much research focuses on the positive aspects of *receiving* such support, the impact of *providing* support to social relationships can also come at a cost. That is, the same social ties that provide resources to individuals can drain resources for the individual providing support. Portes (1998) and O'Brien (2012) describe this as negative social capital, or how individuals face pressures from social network members to incur personal costs to give money to family members and friends (O'Brien, 2012; Portes, 1998).

The provision of financial assistance –or simply, giving money to individuals within core discussion networks, is an essential form of social capital for survival for those receiving support (Stack, 1983). For the giver, being receptive to the economic needs of social network members means often providing financial assistance to family and friends in economically disadvantaged situations, even when it comes at an economic and social cost (i.e., negative social capital) (O'Brien, 2012; Wherry et al., 2019). Individuals with a higher number of impoverished social contacts (i.e., network poverty) (Lubbers et al., 2020; O'Brien, 2012) are likely to be met with a greater propensity to give money to social network members. As a result of giving continuous monetary support, some evidence suggests that Black individuals face material hardship (e.g., difficulty paying bills, unmet medical needs) and reduced wealth accumulation over time (McKernan et al., 2014; O'Brien, 2012; Pilkauskas et al., 2017). Given the documented consequences of providing informal financial assistance, surprisingly little is known about the person providing support and who faces greater expectations to aid others financially.

Despite previous research documenting Black-White differences on the provision of financial assistance (Hogan et al., 1993; Lee & Aytac, 1998; Sarkisian & Gerstel, 2004), with mixed results, far less empirical research examines racial differences in financial giving for Hispanic, Native American and Asian individuals compared to White individuals. Even less research considers how social position—such as socioeconomic resources and nativity status--operate differently according to race, and how these factors can affect differential rates of giving support and relate to broader patterns of inequality in financial giving.

There are several reasons why racial differences in the provision of informal financial assistance to social network members might differ by race and vary by socioeconomic status (SES) and nativity status for non-White racial groups compared to Whites. First, the permeance of racism is reflected in the economic disadvantage within the social networks of racial minorities and immigrants (Bonilla-Silva, 2006; Oliver & Shapiro, 2006). Along with persistently high poverty rates for racial minorities (Semega et al., 2019; Tigges et al., 1998), the decline of social services for the poor in the United States has made the family the primary institution non-White individuals rely on to "make ends meet" (Edin & Lein, 1997). That is, the economic need embedded within social networks likely results in racial differences in financial giving for racial minorities. Second, Blacks and Hispanics in the middle class are less likely to have siblings in the same social class compared to Whites (Agius Vallejo & Lee, 2009; Heflin & Pattillo, 2006). The lack of class heterogeneity in non-White networks suggests that individuals in the network with greater economic resources may face greater expectations to give financial support to financially disadvantaged family members and friends. Third, individuals who immigrate to the United States from impoverished countries often do so to improve the economic situations of kin (Schmalzbauer, 2006; Zhou, 1997). Although non-White immigrants are more

likely to live below the poverty line compared to their native-born counterparts (Anderson, 2015), non-White immigrants more often maintain social ties to poor network members in their country of origin (Bashi, 2007; Menjívar, 2000). Thus, immigrants who establish economic independence in the U.S. may be met with more demands on immediate resources compared to their native-born counterparts. Although past work examines Black-White differences in providing informal financial assistance, whether these differences in giving extend across various racial groups and varies by SES and nativity has not been examined and is important for examining the nuanced patterns of racial economic inequality.

Using data from the 2017 Panel Study of Income Dynamics (PSID), this article examines 1) racial differences in providing financial assistance to members of core discussion networks, examining understudied groups in "giving" social support research (Hispanics, Native Americans, Asians), 2) how race moderates the relationships between socioeconomic status and financial giving, 3) and whether race moderates the relationship between nativity status and providing financial assistance. Specifically, examining whether social class and nativity status moderate racial and ethnic differences in the provision of financial assistance displays whether minoritized individuals face different structures of obligation from social ties in differing social classes (Heflin & Pattillo, 2006) or outside of the U.S (Glick, 1999). That is, whether racial differences in giving money to family members and friends exist captures a relational disadvantage for racial minorities in *giving* money, and a relational advantage for White individuals in *not giving* money.

THEORETICAL FRAMEWORK

Interpersonal relationships within social networks provide resources to individuals to overcome financial hardships or emotional uncertainty (Portes, 1998; Verdery & Campbell, 2019; Wellman

& Wortley, 1990). Prior theoretical work has emphasized the importance of social networks as conduits for accessing resources, yet less empirical attention is paid to the person providing such resources. For Portes (1998) and O'Brien (2012), negative social capital results from an actor facing continuous demands on economic resources, which prevents individuals from investing money for personal advancement. Likewise, the social structure of the actor identifies whether an individual faces a greater propensity to give money. To respond to the financial emergencies and the social obligations of network members (Wherry et al., 2019), individuals with a higher number of social ties in poverty may be more reactive when social network members face financial difficulties. O'Brien (2012) theorizes that higher levels of economic need within Black kin networks (i.e., network poverty) results in greater demands to provide informal financial assistance, with some implications for the wealth accumulation of the giver.

Several factors have shaped the social structure of economic need within the social networks of racial minorities. Historical practices of racism towards racial minorities and immigrants have fundamentally shaped the economic mobility and social networks of these groups (Oliver & Shapiro, 2006; Williams, 2019). Factors such as employment discrimination (Kreisberg, 2021; Pager et al., 2009; Pedulla & Pager, 2019), predatory mortgage lending (Massey et al., 2016; Quillian et al., 2020), and the inheritance of poverty (Heflin & Pattillo, 2006; Musick & Mare, 2006) have created economically deprived social networks for racial and ethnic minorities and immigrants in the U.S. A growing body of research examines how informal resources are unequally distributed by race, SES, and nativity with implications for access and receiving social support (Harknett, 2006; Kim & McKenry, 1998; Mickelson & Kubzansky, 2003; Schafer & Vargas, 2016; Turney & Kao, 2009). In addition, the conceptualization of race in social support research is explained in descriptive terms (Williams, 2019), however, lack of

access and greater provision of social resources reflects historical and enduring racial inequality. In the context of this research, racial differences in financial giving reveals differential patterns in the economic obligation racial minorities face within their social networks, which are due to continued structural racism in economic life (Cho, 2008; Hirschman & Garbes, 2019).

Collectively, the documented poverty within the social networks of racial minorities suggests that expectations of giving financial aid varies by economic resources, whether in a different socioeconomic class or for immigrants settled in the U.S. Therefore, I expect the provision of financial assistance to members of core discussion networks to vary in three fundamental ways: by race, by SES within racial groups and by nativity within racial groups.

Despite vast racial economic disadvantages in economic resources in income and wealth (Kochhar et al., 2014; Kochhar & Cilluffo, 2018), individuals in a higher socioeconomic status or access to temporary economic resources face a greater obligation of giving money to members of core discussion networks (O'Brien, 2012). In attempting to mobilize social ties during financial emergencies, individuals turn to persons in social networks with economic resources (Desmond, 2012). Specifically, racial minorities with access to short-term economic resources such as income may be able to fulfill the monetary obligations of their social network contacts.

One understudied aspect is the nativity and immigration status of the person providing monetary support, and whether this person has social ties to those in need in their country of origin. For many non-White racial groups, immigration to the U.S. is rooted in economic motives to improve the life chances and economic situations of kin (Zhou, 1997). For instance, some parents migrate in order to improve their own economic well-being, and specifically, to send monetary remittances to children and family abroad (Schmalzbauer, 2006). In comparison to native-born White individuals, immigrants have lower wealth (Agius Vallejo & Keister, 2020)

and income (Budiman et al., 2020). Yet, it is unknown how substantial of a factor the nativity status of the provider plays a role in providing informal financial assistance. In considering how immigrants make the journey to the U.S. to pursue better economic well-being, the social ties to kin living in poverty abroad may be a significant contributor factor for an individual to provide support.

PREVIOUS RESEARCH

Race

A body of research has been conducted on racial differences in receiving various forms of financial support – largely focusing on intergenerational financial transfers of social support from parent to children (Berry, 2006; Haxton & Harknett, 2009; Hogan et al., 1993; Lee & Aytac, 1998). Sarkisian and Gretsel (2004) find that Black Americans are less likely to provide informal financial support than Whites, on monetary amounts greater than $200[1]. White and Riedmann (1992) found that adult African Americans were less likely to exchange support compared to Whites. One potential factor in explaining the lower likelihood of giving is that Black Americans may be less likely to exchange assistance is due to higher rates of co-residence than Whites (Hogan et al., 1993; Raley, 1995). Compared to these findings, other studies have found that Black Americans are more likely to provide support to parents than Whites (Jayakody et al., 1993; Park, 2018; Radey & Padilla, 2009).

Among unmarried mothers, Black mothers are more likely to be involved in financial transfers than White mothers (Radey & Padilla, 2009). Goldscheider and Goldscheider (1992) find that, despite being relatively early in the life course, young Black adults are more likely to contribute their financial earnings to parents than young White adults (Goldscheider & Goldscheider, 1991). Park (2018) finds that, among non-coresident adult children, 9% of Black

adults and 3% of Whites in the Health and Retirement Study (HRS) sample gave money to parents. However, the monetary amount provided was higher for Whites than Black individuals ($4,400 vs. $2,400) (Park, 2018). Overall, the research on Black-White differences suggests that while Whites may give at a greater monetary amount, Black parents often rely on the safety net of kin, specifically children (Hogan et al., 1993; Kamo, 2000; Lee & Aytac, 1998; Sarkisian & Gerstel, 2004).

For other racial groups (Hispanics, Native Americans, and Asians), empirical research on giving social support has been limited. Similar to Black kin networks, other racial groups rely on kin support as an essential tool for survival (Haxton & Harknett, 2009; Kana'iaupuni et al., 2005; LaFromboise et al., 2006; Limb et al., 2014; Roschelle, 1997; Tonsing et al., 2012; Turney & Kao, 2009; Whitbeck et al., 2012; Wong et al., 2005). Moreover, these racial groups face difficulties access and receiving social support (Haxton & Harknett, 2009; Limb et al., 2014; Tonsing et al., 2012). For example, Native American mothers are more likely to receive kin support than White mothers (Limb et al., 2014).

In terms of the provision of financial assistance for Hispanic, Native Americans, and Asians, few studies examine racial differences for these groups, but this area of research largely focuses on child-to-parent transfers. Goldscheider and Goldscheider (1992) find that Hispanic young adults were more likely to contribute income back into their parental family economy (Goldscheider & Goldscheider, 1991). Lanuza (2020) used Add Health data and found that U.S.-born African Americans, and first-generation Asian and Latino young adults are more likely to provide parents with money than White young adults (Lanuza, 2020).

Previous research has shown some evidence that Black, Hispanic, and Native American interact with kin networks to exchange or receive financial support. However, there is no clear

evidence that these social connections to poor kin similar for Asian groups, who have the highest median household wealth than the aforementioned racial groups (Taylor et al., 2011). Therefore, I hypothesize that:

> *H1: Hispanic (H1a), Black (H1b), and Native American individuals (H1c) will be more likely to provide informal financial assistance than White individuals, but Asian individuals (H1d) will be less likely to provide financial assistance than White individuals.*

Race and Social Class (SES)

Classic qualitative research demonstrates how Black and Mexican Americans who reach the middle class maintain social ties to family living in low-income neighborhoods, and provide financial support to family in strenuous financial situations (Agius Vallejo & Lee, 2009; Hill, 2020; McAdoo, 1981; Pattillo-McCoy & Coy, 1999; Stack, 1983). In particular, when Black and Hispanic individuals reach the middle class, they are met with a "strong sense of obligation and sacrifice" (Stack, 1983) to give money to social network members. In other words, racial minorities who reach the middle class retain social ties to people in less advantaged economic situations (Heflin & Pattillo, 2006). Among the Black middle class, those connected to low-income familial networks provide money to impoverished social network members to overcome financial hardships (Hill, 2020; McAdoo, 1981). Hill (2020) presents a more nuanced image of the Black middle class, where some providers of monetary support emphasize giving for social mobility (i.e., mobility makers), basic needs (i.e., climbing contributors), or giving with an expectation of loan repayment (i.e., Black bourgeoisie) (Hill, 2020). Recent arrivals of the Mexican middle class financially support impoverished kin by becoming the economic "safety

net" of immediate and extended family members and friends, and supplementing the meager income of parents (Agius Vallejo & Lee, 2009).

Quantitative research examining how financial assistance varies by race and SES has been limited. One quantitative study has presented similar findings for Black middle-class members. Using PSID data, O'Brien (2012) finds that Black Americans are more likely to provide financial assistance than White Americans. Black Americans in a higher SES are more likely to provide money to kin than Whites in the same SES, suggesting higher rates of network poverty within Black kin networks. O'Brien (2012) provides evidence that higher SES Blacks are more likely to give support, yet it is not known whether other racial groups climbing the socioeconomic ladder are presented with greater expectations to give back to family members and friends. Similar to Black kin networks, Native Americans and Hispanic families tend to have less economic heterogenous networks than Whites (Lanuza, 2020; Limb et al., 2014), and no clear evidence this relationship is similar for Asian individuals. Therefore, accessing short-term resources can place an individual in a higher social class in a position to give money to members of core discussion networks for these racial groups, but has not been empirically examined. Thus, the second hypothesis is:

> *H2: Higher SES Hispanic (H2a), Black (H2b), and Native American individuals (H2c) will be more likely to provide informal financial assistance than higher SES White individuals, but higher SES Asian individuals (H2d) will be less likely to provide financial assistance than high SES White individuals.*

Race and Nativity

Previous research on the provision of financial support has theoretically considered how individuals have social ties to network members in different social classes, with less empirical

research examining nativity differences in giving. Social ties that extend the geographic bounds of the United States are often referred to as transnational ties or cross-border relationships (Abrego & LaRossa, 2009; Boccagni, 2015; Domínguez & Lubitow, 2008; Glick, 1999), which allow individuals living in the U.S. turn to social support resources outside of the country. However, the direction of support is hypothesized to be from individuals who have established economic independence in the United States to impoverished kin in their country of origin. Those with networks based in the U.S. may exchange other forms of instrumental support such as child care or transportation in return for financial support, but this reciprocity may not hold for those who are foreign born and retain a majority of social ties outside of the country (Mahler, 1995; Menjívar, 2000; Sarkisian & Gerstel, 2004).

Previous empirical work examining nativity differences has examined differences for ethnic sub-groups, while less work has examined the racial groups in the U.S. For example, Mexican immigrants are more likely to provide support to kin than their native-born counterparts (Glick, 1999; Menjívar, 2000). Similar to Mexican immigrants, Black Caribbean immigrant families reallocate economic resources and provide financial support to recently immigrated family members in the U.S. to establish their own households (Bashi, 2007), or send remittances to impoverished family members in their country of origin (Thompson & Bauer, 2005).

To date, much of the research on remittances in economics focuses on the theoretical motivations of financial giving. Remittance research examines how exogenous shocks (e.g., natural disasters or income shocks) increase the propensity of an actor to give monetary support to kin abroad (Amuedo-Dorantes & Pozo, 2006; Clarke & Wallsten, 2003; de la Brière et al., 2002). To test theories such as altruism, exchange, and social insurance, this body of research focuses on the motivations of giving and examines remittances in developing countries such as

El Salvador, Jamaica, and India (Cox & Fafchamps, 2008). This research provides informative perspectives on how factors such as age, marital status, and household size are associated with providing a remittance for specific sub-groups. However, these studies lack the comparison group of U.S.-born individuals, and largely disregard how the economic disadvantage within social networks can increase the likeliness to give monetary support to kin. In addition, because the racial processes of economic disadvantage appear globally (Dixon & Telles, 2017), examining whether non- White immigrants face greater demands to provide money than White immigrants can provide a greater understanding of economic inequality, but has not been empirically examined despite the large body of research.

Nativity status is an overlooked factor in giving social support, largely disregarding the within-group heterogeneity of racial groups. In specific, the racial categorization of foreign-born Black individuals and U.S.-born Black individuals as a homogenous group largely ignores differences in culture, history, and economic need (Cross et al., 2018). For example, Black Caribbean immigrants receive less emotional support and have lower levels of family interaction and emotional support than African Americans, which reflects the dispersion of network ties due to immigration (Lincoln et al., 2013). Furthermore, nativity status may be a greater contributing factor to providing financial assistance for first-generation Hispanics in the United States than U.S.-born Hispanics who have assimilated to American culture (Smith, 2003). Patterns of giving may be different for racial groups depending on the nativity status of the provider, yet empirical research has not examined whether these differences exist between racial groups in the U.S. In addition, previous research that first-generation Asian and Hispanic adults provide are more likely to provide support to parents than White young adults (Lanuza, 2020). Thus, it is important to consider how the nativity status of the giver can potentially indicate whether

immigrants have social ties to networks members in economically impoverished countries in comparison to Whites who immigrates in the U.S, and therefore, face a greater demand on resources. The final hypothesis is as follows:

> *H3: Foreign-born Hispanic (H3a), Black (H3b), and Asian (H3c) individuals will be more likely to provide informal financial assistance than foreign-born White individuals.*

DATA AND METHODS

Data

This study uses data from the 2017 Panel Study of Income Dynamics (PSID), a nationally representative sample of over 5,000 families in the United States (PSID, 2017). The PSID has been conducted annually since 1968 and biannually since 1997. The 2017 PSID is primarily administrated through telephone interviews, with an overall response rate of 90.1% (AAPOR, 2016). The PSID is an ideal data source because it provides extensive financial information (wealth and financial transfers) on a large representative sample of U.S. adults. The main respondent for families in the PSID is the household head (reference person as of the 2017 PSID). For the main analyses, the data are limited to the household head. The sample size differs when examining the effect of nativity for racial groups. The overall sample size is 8,064.

Dependent Variable

The dependent variable is providing financial assistance. The variable was constructed from the question "*In 2016, did (you/Reference Person) (or anyone else in [your/his/her] family living there) give any money toward the support of anyone who was not living with you at the time, including child support, alimony, money given to parents, and things like that? Don't include*

loans or charitable contributions to organizations; we'll ask about them later." The survey provides two follow-up questions to determine whether the type of support given was child support or alimony. To examine whether a respondent provided informal financial assistance, the dependent variable excludes financial support given to child support and alimony and focuses primarily on informal types of monetary support. The variable is a binary indicator with a value of one indicating if a person in the family did give any money toward someone who was not living with them, and zero indicating if they did not provide financial assistance. It is important to note that the variable is a family-level measure, such that the PSID does not differentiate who in the household gives financial assistance.

Independent Variables

Race

The main independent variable of interest is the racial/ethnic group of the household head. Racial categories include non-Hispanic Black, Hispanic, non-Hispanic Native American/Hawaiian, non-Hispanic Asian, non-Hispanic Other. A respondent is coded as Hispanic if they answered yes to the question: "*In order to get an idea of the different races and ethnic groups that participate in the study, I would like to ask you about (your/your spouse's/[HEAD]'s) background. (Are/Is) (you/he/she) Spanish, Hispanic, or Latino? That is, Mexican, Mexican American, Chicano, Puerto Rican, Cuban, or other Spanish?*". Information on racial group was taken from the question: "*What is (your/his/her) race? (Are/Is) (you/he/she) White, black, American Indian, Alaska Native, Asian, Native Hawaiian or other Pacific Islander?*". A categorical/nominal variable was constructed for the main independent variable, race (1=Hispanic, 2=Black, 3=Native American/Hawaiian Native, 4=Asian, 5=Other), and White as the reference group.

Wealth and Income

Income is measured as the total family income in the tax year 2016. This measure includes various forms of taxable income from household heads, spouses, and other household members. *Wealth* is measured in the PSID as the sum of assets (checking or savings accounts, home equity, stocks, cash assets, etc.) minus debt (credit card and other forms of debt, etc.). However, wealth is particularly difficult to measure. When using wealth as an independent variable, log transformations of wealth are commonly used to reduce skewness (Carroll et al., 2003; Pence, 2006). Black households are more likely to have zero or negative net worth, thus, log transformations of wealth may inflate household wealth for Black individuals (Killewald, 2013). Given that Hispanic and Black wealth rates are similar (Kochhar et al., 2014), log transformations of wealth may also inflate Hispanic household wealth. To preserve zero and negative values, I use an inverse hyperbolic sine (IHS) transformation of both wealth and income (Carroll et al., 2003, 2003; Friedline et al., 2015).

Nativity

To examine differences between U.S.-Born and Foreign-Born individuals, two main variables were created. I include binary measures for *foreign-born* (reference=U.S.-Born), and *parent foreign-born* (reference=no parent foreign-born). Respondents who had at least one parent born outside of the U.S. were coded as having a foreign-born parent. Thus, it is possible for the respondent to be foreign-born and have a U.S.-born parent. To examine if the duration of time lived in the U.S. influences financial assistance, supplementary analyses include the variable

years in U.S. Years in U.S. is measured as 0=U.S. Born, 1= less than 20 years, 2= more than 20 years.

Control Variables

There were several control variables in the analyses, which were measured at the time of the 2017 interview. These variables include age, age-squared, number of adults in the household, number of kids in the household, gender, region, education, marital status, employment status, and number of siblings alive. *Age* and *age-squared* are measured as the age of the household head. *Adults in HH* and *Kids in HH* measure the number of adults and kids in the household. *Gender* is measured as female (male=reference). Region is measured as *South* (reference group=non-South). *Education* was a continuous variable of the years of education for the household head. *Marital status* is measured as 1=Never Married, 2=Divorced/Widowed/Separated (reference=Married). Employment status is measured as 1=employed (reference=disabled, keeping house, student, retired, unemployed). *Number of siblings alive* is measured as the number of living siblings of the household head.

Analytic Strategy

To predict the provision of informal financial assistance, I estimate logistic regression models using data from the 2017 PSID. The models present whether there are racial and ethnic differences in providing financial help to social network members, adjusting for control variables. In the analyses, racial/ethnic group is the focal independent variable. The groups of interest are non-Hispanic Black, Hispanic, non-Hispanic Native American/Hawaiian Native, non-Hispanic Asian, and non-Hispanic Other. Regression coefficients for each racial/ethnic

group are odds ratios compared to Whites (reference group). First, I aim to answer whether the provision of financial assistance varies by race/ethnicity. I begin with a baseline model and examine the association between race/ethnicity and providing financial assistance (Model 1). Then, I add demographic characteristics and economic characteristics as control variables in Model 2. In Model 3, I add immigrant characteristics to examine the association between race/ethnicity on the provision of financial assistance. In Models 4 and 5, I include interactions between race and income and race and nativity.

Recent methodological developments have found that the assumptions to compare coefficients in nonlinear interactions across groups are problematic. Examining interactions in the odds ratio metric is misleading, as assumptions on unobserved heterogeneity are difficult to test, making nonlinear interactions tests and comparisons not valid (Ai & Norton, 2003; Mize, 2019). As such, current best practices are to test interactions in the natural metric of the dependent variable, the predicted probabilities (Mize, 2019; Mustillo et al., 2018).

Following current best practices in testing nonlinear interactions, I follow the approach presented by (Mize, 2019). First, calculate the average marginal effects (AME) for each group of interest. AME's can be interpreted as the marginal effect of a variable holding all other variables at their observed values (Long & Freese, 2014). Second, a Wald test is used to determine if the AMEs of two groups are equal, which gives us a proper test for the interaction in the predicted probabilities (also known as second differences). For example, I test differences between groups (foreign-born Black vs. U.S.-born Black) on the probability of providing financial assistance (AME first difference), which gives us the average marginal effect of being foreign-born for Black individuals. I test the interaction effects with a Wald test testing the equality of AMEs (effect of being foreign-born for Black individuals vs. effect of being foreign-born for White

individuals), also known as the second difference. I calculate second differences to examine the effects of income and nativity for each racial group on the probability of providing informal financial assistance.

The term "effect" does not imply causality in the categorical models literature, rather, it shows the magnitude of the coefficient conditioned on the observed variables (Long & Freese, 2014; Mize, 2019). Analyses were completed using survey weights in STATA to account for complex multistage clustering design of the 2017 PSID.

RESULTS

[insert Table 1 here]

Table 1 presents weighted descriptive statistics of the 2017 PSID sample. More detailed descriptive statistics are available in the appendix, showing racial/ethnic differences on financial assistance and economic resources (Table 1b). About 68% of the sample is White, followed by 13% Hispanic, 12% Black, 3% Native American, 3% Asian, and 2% other. About 8% of the sample reported having provided financial assistance. The average amount provided in financial assistance is $492. The average age among reference persons was 51 years old. There is an average of 2 adults and 1 child in the sampled household units. Only 31% of reference persons were female. In the appendix, I account for the gender skew in household head respondents (explained in the robustness check section). 26% of the sample have a high school diploma and 45% were married. The average household income is $81,516 and average household wealth (with equity) is $377,491. The appendix displays descriptive statistics by race, indicating large racial/ethnic differences in economic resources. Among immigrant characteristics, 15% of the sample is foreign-born, with 23% of the sample indicating they have a foreign-born parent.

[insert table 2 here]

Table 2 presents the main set of results of the logistic regression predicting the provision of financial assistance. The baseline model, Model 1, shows the main effects of race/ethnicity on the odds of providing financial assistance. Model 1 shows that Hispanic and Black individuals are more likely to provide financial assistance relative to Whites ($p<0.05$). Model 2 adds demographic characteristics and economic resources as control variables in the model. The addition of these control variables maintained the same results, after accounting for demographic characteristics and economic resources like income and wealth, showing that Hispanic (OR=2.32, $p<0.01$) and Black individuals (OR=1.76, $p<0.05$) are more likely to provide financial assistance than Whites.

Model 3 adds immigration characteristics to model 2, for a full model to assess my first research question. Model 3 shows multiple statistically significant coefficients on age, age-squared, adults in the household, kids in the household, and immigrant characteristics. Age is positively associated with providing financial assistance, however, the effect of age on providing financial assistance lessens as age increases. Both adults and kids living in the household are associated with lower odds of providing financial assistance. Foreign-born parents and a respondent being foreign-born are associated with higher odds of providing financial assistance compared to those who have U.S.-born parents or are U.S. born. After controlling for nativity status, there are no longer any significant differences between Hispanics and White individuals. The term for Black individuals is significant, indicating that Black individuals are more likely to provide financial assistance than Whites (OR=1.68, $p<0.01$). This supports the hypothesis that Black individuals are more likely to give money to members of social networks than White individuals (H1b). The differences between other racial groups and White individuals were not

significant. Therefore, I find no support for the hypotheses that Hispanic (H1a), Native American (H1c) are more likely to give than White individuals, and that Asian individuals are less likely to give than White individuals (H1d).

The bulk of my analyses rely on nonlinear interaction effects. However, nonlinear interaction terms are not reliable using odds ratios (Mize, 2019), so I present the interaction terms between race and income, and race and nativity in tables 3 and 4 below. The interactions are presented in the odds ratios, but formally tested in the predicted probabilities.

[insert table 3 here]

Table 3 presents the interaction between income and race/ethnicity to assess whether the effect of income on providing financial assistance varies by race/ethnicity (odds ratios shown in Model 4 in Table 2). Shown in table 3a, the average marginal effect (AME) was calculated for each racial group, commonly referred to as the first difference. The first column presents the average marginal effects of income for each group of interest. On average, an increase in income is associated with a higher predicted probability of providing financial assistance for Hispanic (AME first difference=.04, $p<0.05$), Black (AME first difference=.09, $p<0.01$), and Native American individuals (AME first difference=.09, $p<0.05$). For White individuals, the effect of income on providing informal financial assistance is not significant, meaning that Whites are not more likely to give at different income thresholds.

The second column test whether the AME's of income for each racial/ethnic group are equal compared to the AME of income for Whites. The findings in the second column display that the effect of income for Black individuals (second difference=.08, $p<0.01$) and Native Americans (second difference=0.08, $p<0.05$) is higher than the effect of income for Whites. Substantively, this suggests that Black individuals and Native Americans are more likely to give

at higher income levels relative to Whites. Consistent with the hypotheses, I find support that Black (H2b) and Native American individuals (H2c) with higher levels are more likely to provide support than White individuals in the same SES. The Hispanic-White differences were only marginally significant (at the p=0.06 level), and the Asian-White differences were not significant; therefore, I find no support for H2a and H2d. One important factor to note is the low sample size for Native Americans. The findings for H2b should be considered as informative, but not definitive.

To better understand the interaction terms for race and income, I graph the predicted probabilities in Figure 1. The graph shows that the probability of providing financial assistance is low for all racial groups at lower income levels. The model is estimated using the inverse hyperbolic sine of income (IHS income) (Friedline et al., 2015), however, values are converted to represent real dollar values for income.

With overall low rates of providing financial assistance, the trend for Whites remains particularly flat across all income levels. At around the $40,000 income level, the predicted probability of providing financial assistance increase for Black individuals, Hispanics, and Other. The predicted probability curve is lowest for Native Americans until income reaches $100,000, in which the predicted probability of providing financial assistance doubles. At lower income levels, Hispanics and Other are more likely to give than other racial groups. Beginning at $40,000 annual income, Black individuals are more likely to provide financial assistance than Whites, in which the predicted probability line makes large increases for Black individuals compared to Whites as income increases. The trend is similar for both Asians and Hispanics, but not significant for these groups.

In sum, the findings suggest that, in comparison to non-White racial groups, there are low rates of financial giving for Whites across all income levels. Compared to Whites, Black and Native Americans are more likely to give money to kin once at higher income levels (second difference, $p<0.05$). Thus, the amount of resources matters differently for certain racial groups (i.e., Native Americans and Black individuals) on the probability of providing financial assistance, such that those with a higher number of economic resources are more likely to give compared to Whites.

[insert Figure 1 here]

Figure 1. Predicted probability of providing financial assistance by race and income: interaction effect between race and income. Note: Black-White differences are significant (second difference, $p<0.05$). Native American-White differences are significant (second difference, $p<0.05$).

Table 4 presents the interaction between nativity and race/ethnicity to assess whether the effect of nativity (being foreign-born) varies by race/ethnicity. Table 4 presents the predicted probabilities, AME (first differences), and second differences to test the interaction between race and nativity for all racial groups. As mentioned previously, it is not possible to estimate the effect of being foreign-born on Native Americans, so those who identify as Native American are excluded from the analyses, effectively reducing the sample size by 240 cases of respondents who identified as Native American.

[insert table 4 here]

Among all groups, those who are foreign-born have higher predicted probabilities of providing financial assistance. For instance, foreign-born Black individuals have a .24 predicted probability, compared to a .08 predicted probability for U.S.-Born Black individuals. This trend is similar for all racial groups, with highest predicted probabilities among those who foreign-born.

The first difference (AME) shows the effect of being foreign-born on the probability of providing financial assistance for each racial/ethnic group. Compared to those who are U.S. born, foreign-born Hispanics (AME first difference=.10, $p<0.05$) and Black individuals (AME first difference=.16, $p<0.05$) are more likely to give compared to their U.S. counterparts. Here, the AME is clear, such that Hispanic Foreign-Born probability (Hispanic Foreign-born predicted probability= .14, $p<0.001$) and the Hispanic U.S. Born predicted probability (Hispanic U.S. born predicted probability=.05, $p<0.001$) displays the value shown in the AME first difference (AME=.10, $p<0.05$).

Testing whether the effects of being foreign-born are equal to Whites, the test of interaction (second difference) displays a Wald test on the AME's for each racial/ethnic group. In the third column, the findings display that the effect of being foreign-born for Hispanics (second difference=.08, $p<0.05$) and Black individuals (second difference=.14, $p<0.01$) is higher than the effect of being foreign-born for Whites. There are no significant differences between Asians and those who identify as Other relative to Whites, although point estimates in the predicted probabilities in nativity differences are similar to Black and Hispanics. The finding suggests that the effect of being foreign-born on the provision of providing financial assistance is higher for Black individuals and Hispanics than Whites (AME second difference, $p<0.05$). The findings support the hypotheses that foreign-born Hispanic (H3a) and Black (H3b) individuals

are more likely to provide money to members of social networks than foreign-born White individuals. The Asian-White differences were not significant; therefore, I did not find support for H3c.

To better understand the interaction terms for race and nativity, I graph the predicted probabilities in Figure 2. The trend shows that among all racial/ethnic groups, racial minorities who are U.S.-born are less likely to provide financial assistance than those who are foreign-born. The largest nativity differences in providing financial assistance are for those who are Black, Hispanic, Asian, and Other. Foreign-born Black individuals are the most likely to provide financial assistance, followed by those who identify as other, and Hispanics. As reiterated by Table 4, foreign-born status is a significant predictor of the provision of financial assistance.

Overall, the results suggest that in comparison to Whites, there are SES and nativity differences in providing financial assistance for non-White racial groups. Net of demographic controls including wealth, there are significant differences for Black individuals and Native Americans compared to Whites in the role of income and financial giving. When there are is an availability of more economic resources (i.e., SES), Black individuals and Native Americans are significantly more likely to provide money to members of their social network relative to White individuals (H2b, H2c). In addition, immigrant groups face greater demands on resources when living in the U.S., and I find that these expectations vary by race and ethnicity for Hispanic (H3a) and Black foreign-born individuals (H3b) compared to foreign-born White individuals. In sum, the theoretical basis in finding SES and nativity differences in financial assistance is relative to racial/ethnic differences in network poverty. The findings suggest that non-White racial groups face external circumstances that presents itself in giving money to members of their social networks.

[insert Figure 2 here]

Figure 2. Predicted probability of providing financial assistance by race and nativity: interaction effect between race and foreign-born. Note: Black-White differences are significant (second difference, $p<0.05$). Note: Hispanic-White differences are significant (second difference, $p<0.05$).

Robustness Checks/Sensitivity Analyses

To assess robustness, several sensitivity analyses are included in the appendix. First, methodological research on the measurement of wealth has found that log transformations of wealth as an independent variable overinflates wealth values for Black households, likely biasing regression coefficients (Brady et al., 2020; Killewald et al., 2017). In addition, some respondents in the PSID also have negative values for income. To address the problem of the measurement of wealth and income, current best methodological practices suggest to consider alternative approaches to the measurement of income and wealth by estimating multiple models with: IHS Income/IHS wealth, logged income/wealth with full control variables, and IHS Income/IHS wealth, logged income/wealth with minimal control variables (Brady et al., 2020; Friedline et al., 2015; Killewald et al., 2017). For the main analyses, I test Models 1-5 with alternative specifications of income and wealth in the appendix. The findings are similar to the main findings in the paper, suggesting that the effect of nativity and SES differences are significantly different for non-White racial groups (Black, Hispanics, and Native Americans) compared to Whites.

Second, the dependent variable is measured at the household-level. As such, it is not possible to differentiate whether the household head is the main person providing financial

support, or if a spouse or significant other is the person providing financial support. In the 2017 PSID sample, about 31% of reference persons/household heads were female and 69% of the respondents were male. A long line of research has examined how low-income mothers of color provide and exchange social support resources for survival (Abrego & LaRossa, 2009; Domínguez & Watkins, 2003; Jayakody et al., 1993; LaFromboise et al., 2006). Given the gendered dimension in financial exchanges (Goldscheider & Goldscheider, 1991; Park, 2018), it is important to consider that the dependent variable is not limited to the household head. That is, the household spouse or other family members could also provide financial support to someone not living in the household.

To address the gender skew in the household-level outcome variable, I created an additional data set that includes household head and spousal data and ran the analyses of models 1-5 on the constructed data set and across different specifications of income and wealth. I randomly selected one individual in the household to serve as the main respondent in the analyses. The new sample consisted of 55% of the female household head/reference persons. The results present similar findings such that the effects of income and nativity are significantly different for non-White racial groups (Hispanics, Native Americans, Black individuals) compared to Whites. When randomly selecting one individual in the household, there were no gender differences in financial giving. In sum, the findings were similar to the main analyses, such that the race differences (Black vs White), SES differences (Native American and Black vs White) and nativity differences (Hispanic and Black vs White) were significant and similar to the main analyses.

For simplicity, the robustness checks display the results using Average Marginal Effects (AME) and are included in the appendix. For the supplementary analyses with the

spousal/household head data, I estimated the models using the alternative specifications for wealth and income. To summarize the supplementary analyses, all robustness checks lend confidence to findings of the main analyses presented in the paper. In terms of providing financial assistance, the supplementary analyses suggest similar findings for the effect of income and nativity for non-White racial groups is significantly different than Whites.

CONCLUSION

Racial inequalities in access or *receiving* social support are well established, but far less is known about the individuals *providing* support, even when giving support comes at a social and economic cost. Examining the provision of informal financial assistance, the findings from this study suggest that, more often than Whites, racial minorities, whether in a higher SES or those who have recently immigrated to the U.S., are more likely to provide financial support to kin than their similarly economically situated and native-born counterparts. Using nationally representative data from the 2017 PSID, this study finds that Black and Native American individuals in a higher SES are more likely to provide informal financial assistance to members of core discussion networks than similar SES White individuals, who are not likely to give with higher levels of income. In comparison to foreign-born Whites, Hispanic and Black respondents were more likely to give monetary support to family members and friends than their native-born and White counterparts. This study moves beyond previous research by examining the provision of financial assistance for Hispanics, Native Americans, and Black individuals, and highlights the nuanced role of how nativity and SES differences operate differently for racial minorities providing such financial support.

This study makes several important contributions to our understanding on racial inequalities in social support. First, this study examines prominent racial groups that are often understudied in research on giving social support. Previous studies have primarily examined Black-White differences in providing financial support (Radey, 2015; Sarkisian & Gerstel, 2004; White & Riedmann, 1992), but this study finds that Black, Hispanic, and Native Americans are more likely to give money to social network members. Second, despite the documented racial disparities in wealth and income (Kochhar et al., 2014; Kochhar & Cilluffo, 2018), the available resources for racial minorities leads individuals providing support to be more reactive to the needs of social network members. In attempting to mobilize ties during financial emergencies (Desmond, 2012), the person providing such financial support is likely to be in a higher socioeconomic status. Third, previous research on financial exchanges has not differentiated by nativity status. The results show that the likelihood of providing informal financial assistance is higher for Hispanic and Black immigrants compared to their foreign-born White counterparts. Thus, prior research has largely missed the distinct patterns in financial giving that operate differently by racial group and vary across SES and nativity status for each racial group.

The findings from the study presents several potential implications for the economic well-being of racial minorities and immigrant groups. For racial groups that lack socioeconomic heterogeneity (Chiteji & Hamilton, 2002; Heflin & Pattillo, 2006), providing financial support to family members and friends in need may be a main contributor of economic instability for members of the Black and Native American middle class. Compared to native-born Whites ($124,828) and native-born Latinos ($44,390) Mexican immigrants who have lived in the U.S. for 10 years or less have a net worth of $2,526 (Keister et al., 2016). In addition, the Pew Research Center (2022) reports that one-in-ten Black people in the U.S. are immigrants, with a

large proportion of these immigrants having social ties to people in their country of origin (Tamir, 2022). The documented economic disadvantages display that racial minorities are more likely to provide for network members than their White counterparts. Therefore, the United States should provide a comprehensive safety net that for the socioeconomically disadvantaged in society (Lanuza, 2020), which is vital for maintaining the Black and Hispanic middle class, and to promote the economic growth of immigrants.

Future studies should examine the ways by which financial assistance contributes to the racial gap in wealth, with different racial categories for native-born and foreign-born groups. An important area for future research is to consider how these processes of financial giving by race vary across SES and nativity for a host of economic outcomes. For example, future studies should examine whether the provision of informal financial assistance is associated with the current racial gaps in social mobility, wealth, and retirement. Consistent with negative social capital theory, individuals giving money to members of familial networks instead of personal investment may face detrimental consequences to their own economic well-being, which merits an area for future research on the maintenance of racial economic inequality. Given the findings from the study, I encourage future studies to explore how SES and nativity differences vary by race and contribute to such existing inequalities.

Although this study makes an important contribution to research on race and social support, there are some limitations. First, one key limitation to the study was the inability to differentiate which family member provided financial assistance in the PSID. Whereas intrahousehold transfers may be common to pool economic resources (Brandon, 2000; Glick, 1999; Van Hook & Glick, 2007), the measure in this study was a monetary contribution to someone living outside of the sampled household unit. Given that racial minorities are more

likely to live in extended family households (Cox & Fafchamps, 2008; Glick, 1999; Kamo, 2000; Sarkisian et al., 2007), it is possible that individuals provide money to people living within their own household. On this note, when examining nativity differences, there is no information within the PSID on the country of origin of the household head. While remittances are common among immigrants (Abrego & LaRossa, 2009), it is unknown if the flow of money travels to another country. Thus, it is important for future research to examine if financial transfers are sent to the respondent's country of origin. Second, the cross-sectional nature of the analyses lacks appropriate time order, and nonspuriousness to make causal inferences (Schutt, 2004). More advanced methods may be appropriate for future analyses such as propensity score matching or longitudinal analyses examining racial differences in giving over time (growth curve or fixed-effects models) (McKernan et al., 2014). Finally, the PSID has low sample sizes among Native American and Asian groups. The findings for the race and income interaction, specifically for Native Americans presented in Table 3 should be considered informative but not definitive. Future work should aim to collect more data on these racial groups.

Who faces the obligation to give money? The economic disadvantage rooted within the social networks of racial minorities and immigrants results in continued inequality through giving money to impoverished social contacts at a higher rate than White individuals. Differential rates of giving by race, ethnicity, and nativity, indicates that non-White racial groups face greater economic need from social network members. For Black individuals and Native Americans, moving up the socioeconomic ladder comes with a greater propensity to provide money to kin. On the contrary, White individuals moving up the socioeconomic ladder do not have greater propensities to give money to social network members. For Hispanic and Black foreign-born respondents, those who recently immigrated to the U.S. or have social ties abroad

are more likely to give money to members of core discussion networks compared to their native-born counterparts. While the action of giving money is benevolent, often in a positive form of "giving back" or "paying it forward" to family members and friends in economic need (Agius Vallejo & Lee, 2009; Hill, 2020; McAdoo, 1981), this action constitutes a form of negative social capital for racial minorities, but not their White counterparts. Thus, the documented differences in giving may have implications for the race and immigrant differences in wealth accumulation in the U.S. (O'Brien, 2012). Researchers should consider how a small action – giving money to social network members – may have greater consequences in maintaining several of the vast racial economic inequalities in the U.S.

NOTES

1. A limitation of the PSID is that the survey does not capture gifts/inheritances of less than $10,000 (McKernan et al., 2014). As many surveys that ask about the amount given of gifts/loans (minimum amount $200 or $500), surveys may underestimate financial exchanges by lower-income families (Swartz, 2009). A binary dependent variable indicating whether someone in the family has provided financial assistance is preferable to amount given, because it may be more inclusive to lower amounts exchanged.

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RESULTS

Table 1: Descriptive Statistics

Table 1. Descriptive Statistics, Panel Study of Income Dynamics, 2017

	Mean	SD
Provided financial assistance	.08	.27
Amount given	492.19	3914.69
Race		
White	.68	.47
Hispanic	.13	.34
Black	.12	.33
Native American	.03	.16
Asian	.03	.17
Other	.02	.12
Demographic Characteristics		
Age	51.51	17.98
Adults in HH	1.71	.78
Kids in HH	.53	1.02
Female head	.31	.46
Education		
Less than HS	.13	.33
High School	.26	.44
Some College	.24	.43
College	.20	.40
Graduate/professional	.17	.37
Marital Status		
Married	.45	.50
Never married	.25	.43
Divorced/Widowed/Separated	.30	.46
Employed	.60	.49
Have religious preference	.83	.38
South	.37	.48
Number of siblings alive	2.84	2.27
Economic Resources		
Total family income	81,516	101,812
Wealth (with equity)	377,491	1,286,897
Immigrant Characteristics		
Foreign-born parent	.23	.42
Foreign-born	.15	.36

*Note: Sample weighted to account for complex multistage design of PSID. SD=Standard Deviation.

Table 2: Logistic Regression Predicting Financial Assistance

Table 2. Logistic Regression Predicting Financial Assistance, Panel Study of Income Dynamics, 2017

	Model 1		Model 2		Model 3		Model 4		Model 5	
Race/ethnicity (vs. White)	OR	CI	OR	CI	OR	CI	OR	CI	OR	CI
Hispanic	1.66**	(1, 1)	2.32***	(1.58, 3.4)	1.02	(.66, 1.58)	.11	(.00, 19.8)	.67	(.32, 1.4)
Black	1.44*	(1.08, 1.92)	1.76***	(1.28, 2.4)	1.68**	(1.24, 2.29)	.00*	(.00, .24)	1.47*	(1.01, 2.12)
Native American	.69	(.34, 1.4)	.80	(.40, 1.6)	.83	(.41, 1.68)	.00*	(.00, .04)		
Asian	1.92	(.86, 4.29)	1.90	(.88, 4.0)	.69	(.32, 1.52)	.00	(.00, 40)	.52	(.09, 3.17)
Other	2.24	(.79, 6.37)	2.43	(.86, 6.89)	1.23	(.43, 3.4)	.10	(.00, 13.5)	.88	(.21, 3.59)
Demographic Characteristics										
Age			1.05*	(1, 1.1)	1.05*	(1, 1.1)	1.05*	(1, 1.12)	1.05*	(1, 1.1)
Age-squared			.99*	(.99, 1)	.999*	(.99, 1)	0.99*	(.99, 1)	.99*	(.99, 1)
Adults in HH			.82*	(.67, 1)	.78*	(.63, .95)	0.77*	(.63, .95)	.79*	(.64, .96)
Kids in HH			.803**	(.69, .93)	.80**	(.68, .93)	.80*	(.69, .93)	.78**	(.67, .90)
Female			1.07	(.72, 1.59)	1.11	(.74, 1.67)	1.11	(.74, 1.67)	1.10	(.74, 1.64)
Married (Ref)										
Never Married			.63	(.38, 1.02)	.64	(.39, 1.03)	.66	(.41, 1.05)	.62	(.38, 1.02)
Divorced/Separated/Widowed			1.01	(.71, 1.4)	.99	(.70, 1.4)	.96	(.68, 1.36)	1.02	(.72, 1.44)
Employed			1.07	(.74, 1.4)	1.04	(.72, 1.5)	1.02	(.705, 1.46)	1.03	(.71, 1.5)
Religious Preference			.92	(.68, 1.23)	.97	(.72, 1.3)	.99	(.73, 1.35)	.96	(.69, 1.33)
South			1.03	(.97, 1.13)	1.05	(.82, 1.34)	1.05	(.82, 1.34)	1.06	(.83, 1.36)
Education			1.05	(.99, 1.13)	1.05	(.98, 1.13)	1.05	(.98, 1.12)	1.06	(.98, 1.13)
Number of Siblings Alive			1.05	(.99, 1.12)	1.04	(.97, 1.1)	1.04	(.98, 1.1)	1.03	(.97, 1.09)
Economic Resources										
Family income (IHS)			1.40	(.89, 2.2)	1.42	(.89, 2.2)	1.23	(.72, 2.09)	1.40	(.87, 2.21)
Wealth (IHS)			.99	(.98, 1.0)	.99	(.98, 1)	.99	(.98, 1)	1.00	(.98, 1)
Immigrant Characteristics										
U.S. Born Parent (Ref)										
Foreign-Born Parent					1.6*	(1.03, 2.4)	1.615*	(1.04, 2.5)	1.74*	(1.08, 2.80)
U.S. Born (Ref)										
Foreign-Born					2.27**	(1.38, 3.72)	2.240**	(1.38, 3.63)	1.21	(.54, 2.70)
Race X Income[a]										
White X Income[a]										
Hispanic X Income[a]							1.20	(.78, 1.85)		
Black X Income[a]							1.97**	(1.19, 3.25)		
Native American X Income[a]							3.13*	(1.31, 7.5)		
Asian X Income[a]							1.62	(.73, 3.56)		
Other X Income[a]							1.24	(.67, 2.29)		
Race X Foreign-born[a]										
White X Foreign-born[a]										
Hispanic X Foreign-born[a]									2.82	(.94, 8.48)
Black X Foreign-born[a]									3.09*	(1.28, 7.47)
Asian X Foreign-born[a]									2.26	(.21, 24.22)
Other X Foreign-born[a]									2.58	(.56, 11.89)
Constant	.07***	(.06, .09)	.00***	(.00, .03)	.00***	(0.0, .02)	.00*	(.00, .34)	.00***	(.00, .03)
N	8064		8064		8064		8064		7824	

Note: Standard errors in parentheses. [a] Nonlinear interactions test not reliable using odds ratios, I test interactions using probabilities in Tables 3 and 4 (Mize, 2019). Model 5 excludes Native Americans. * p<0.05, ** p<0.01, *** p<0.001

Table 3: Race x Income Interaction

Table 3. Probability of providing financial assistance by race and income with test of interaction effect

	AME (First Difference)	Test of Interaction (Second Difference)
White	.01	
Hispanic	.04*	.03†
Black	.09**	.08**
Native American	.09*	.08*
Asian	.09	.07
Other	.06	.04

Note: Table shows the probability of providing financial assistance by race and income AME displays the "effect of income" on the probability of providing financial assistance for each racial group. Test of Interaction tests if AME of each racial group is equal relative to Whites. †<0.10, * p<0.05, ** p<0.01, *** p<0.001

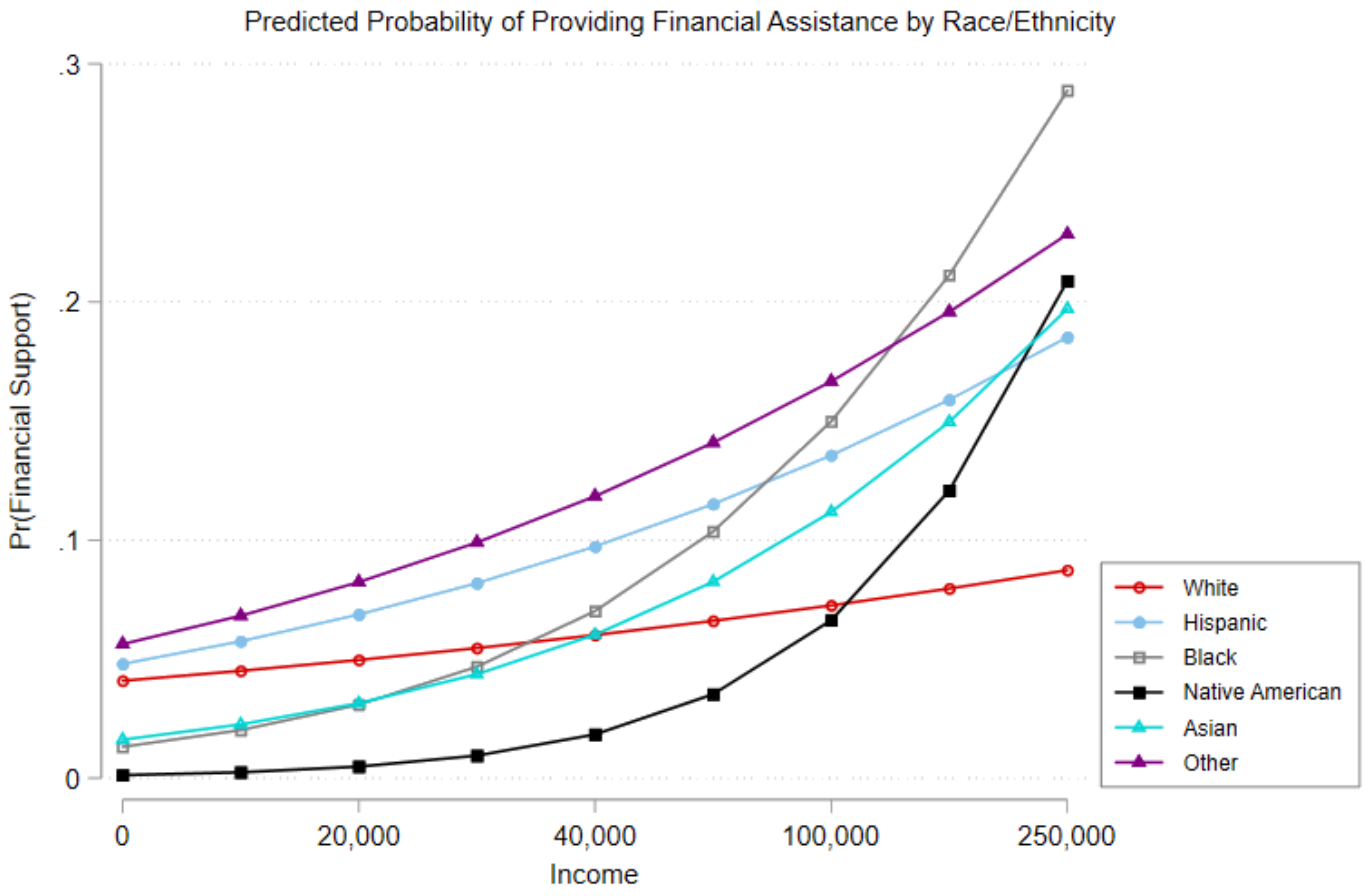

Figure 1. Predicted probability of providing financial assistance by race and income: interaction effect between race and income. Note: Black-White differences are significant (second difference, p<0.05). Native American-White differences are significant (second difference, p<0.05).

Figure 1: Race x Income Graph

Table 4: Race x Nativity Interaction

Table 4. Probability of providing financial assistance by race and nativity with test of interaction effect (n=7,824)

	Pr(Financial Assistance)	AME (First Difference)	Test of Interaction (Second Difference)
White, U.S. Born	.07***	.01	
White, Foreign-Born	.08**		
Hispanic, U.S. Born	.05**	.10*	.08*
Hispanic, Foreign-Born	.14***		
Black, U.S. Born	.08***	.16**	.14**
Black, Foreign-Born	.24***		
Asian, U.S. Born	.06	.08	.07
Asian, Foreign-Born	.14**		
Other, U.S. Born	.07	.12	.11
Other, Foreign-Born	.19*		

Note: Table shows the probability of providing financial assistance by race and nativity. AME displays the "effect of being foreign-born" on the probability of providing financial assistance for each racial group. Test of Interaction tests if AME of each racial group is equal relative to Whites. *p<0.05, ** p<0.01, *** p<0.001

Figure 2: Race x Nativity Graph

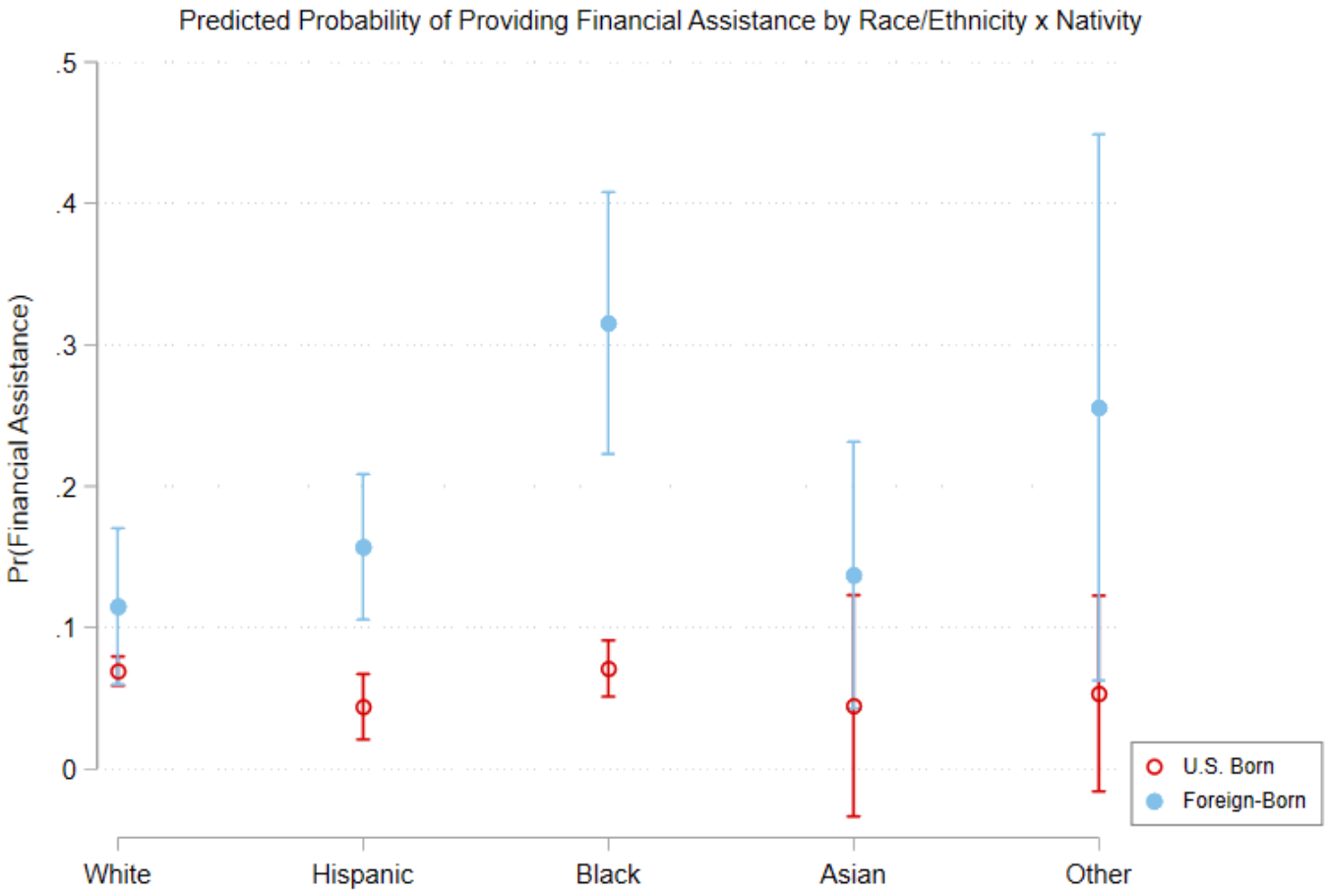

Figure 2. Predicted probability of providing financial assistance by race and nativity: interaction effect between race and foreign-born. Note: Black-White differences are significant (second difference, $p<0.05$). Note: Hispanic-White differences are significant (second difference, $p<0.05$). Vertical bars represent 95% confidence intervals.

APPENDIX

Table 1b. Descriptive Statistics by Race

	White	*Hispanic*	*Black*	*Native American*	*Asian*	*Other*
	Mean	**Mean**	**Mean**	**Mean**	**Mean**	**Mean**
Provided financial assistance	.07	.11	.09	.05	.11	.12
Amount given	562.14	254.46	329.44	252.64	927.13	248.63
Age	53.73	45.91	48.10	48.29	44.83	47.26
Adults in HH	1.67	2.06	1.54	1.59	2.00	1.60
Kids in HH	.44	.93	.58	.64	.66	.36
Female head	.30	.27	.47	.31	.13	.27
Less than HS	.08	.35	.17	.15	.03	.12
High School	.25	.28	.31	.28	.08	.11
Some College	.24	.18	.32	.34	.13	.24
College	.23	.10	.11	.12	.48	.36
Graduate/professional	.19	.08	.10	.12	.28	.17
Married	.48	.49	.24	.35	.65	.36
Never married	.21	.26	.45	.24	.26	.41
Divorced/Widowed/Separated	.31	.25	.31	.42	.10	.23
Employed	.59	.67	.57	.59	.71	.64
Have religious preference	.82	.89	.86	.76	.70	.87
South	.35	.32	.57	.53	.28	.32
Number of siblings alive	2.36	4.35	4.03	2.90	2.38	2.94
Total family income	91,613	56,495	48,969	63,140	112,509	73,796
Wealth (with equity)	489,037	97,509	62,354	233,062	452,223	399,125
Foreign-born parent	.10	.85	.09	.05	.94	.60
Foreign-born	.04	.63	.07	.00	.79	.54

*Note: Sample weighted to account for complex multistage design of PSID.

Table 2a. AME of Years Spent in U.S. on providing financial assistance

	AME
Years in the U.S.	
Less than 20 Years	.260***
More than 20 Years	.043*

Note: Controls include: age, age-squared, adults & kids in HH, gender, education, number of siblings alive, marital status, employment, religion, region, nativity and nativity status of parent. N=8001. ' †p <.10, * p<0.05, ** p<0.01, *** p<0.001

Table 2b. Model with Years Spent in U.S. on Providing Financial Assistance

	OR	SE
Years in the U.S.		
Less than 20 Years	7.53***	1.83
More than 20 Years	1.76**	.36

Note: Controls include: age, age-squared, adults & kids in HH, gender, education, number of siblings alive, marital status, employment, religion, region, nativity and nativity status of parent. N=8001. ' †p <.10, * p<0.05, ** p<0.01, *** p<0.001

Robustness Checks

Table 2c. Average marginal effects on probability of providing financial support

	IHS Income/Wealth	Income/Wealth (log)
Full Controls		
Race	AME	AME
Hispanic vs White	.00	.03
Black vs White	.04**	.05**
Native American vs White	-.01	.00
Asian vs White	-.02	-.01
Other vs White	.02	.01
Economic Measures		
Family income	.03	.05***
Wealth	.00	.00
Immigration Measures		
Foreign-born	.07**	.07*
N	8064	6165
Minimal Controls		
Race	AME	AME
Hispanic vs White	.01	.03*
Black vs White	.03*	.04**
Native American vs White	-.02	-.01
Asian vs White	-.02	-.01
Other vs White	.02	.02
Economic Measures		
Family income	.03†	.05***
Wealth	.00	.00
Immigration Measures		
Foreign-born	.11***	.10***
N	9263	7066

Note: Models with minimal controls adjust for: age, age-squared, adults & kids in HH, gender, education, number of siblings alive and nativity. Full controls add: marital status, employment, religion, region, and nativity of parent. ' †p <.10, * p<0.05, ** p<0.01, *** p<0.001

Table 3a. Probability of providing financial assistance by race and income with test of interaction effect

	IHS Income/Wealth	Income/Wealth (log)
Full Controls		
2nd Diff for Hispanics	0.028	0.027†
	(0.017)	(0.016)
2nd Diff for Black individuals	0.078***	0.074***
	(0.023)	(0.021)
2nd Diff for Native Am	0.079*	0.044
	(0.038)	(0.037)
2nd Diff for Asians	0.072	0.067
	(0.48)	(0.45)
2nd Diff for Other	0.041	0.053
	(0.043)	(0.041)
N	8064	6165
Minimal Controls		
2nd Diff for Hispanics	-0.001	0.002
	(0.019)	(0.017)
2nd Diff for Black individuals	0.067*	0.06*
	(0.029)	(0.026)
2nd Diff for Native Am	0.076†	0.045
	(0.045)	(0.042)
2nd Diff for Asians	0.048	0.041
	(0.49)	(0.044)
2nd Diff for Other	-0.004	0.013
	(0.043)	(0.042)
N	9263	7066

Note: Standard errors in parentheses. Models with minimal controls adjust for: age, age-squared, adults & kids in HH, gender, education, number of siblings alive and nativity. Full controls add: marital status, employment, religion, region, and nativity of parent. ' †p <.10, * p<0.05, ** p<0.01, *** p<0.001

Table 4a. Probability of providing financial assistance by race and nativity with test of interaction effect

	IHS Income/Wealth	Income/Wealth (log)
Full Controls		
2nd Diff for Hispanics	0.082*	0.13***
	(0.039)	(0.038)
2nd Diff for Black individuals	0.142**	0.157*
	(0.053)	(0.064)
2nd Diff for Asians	0.07	0.127
	(0.09)	(0.08)
2nd Diff for Other	0.107	0.086
	(0.204)	(0.084)
N	7824	5989
Minimal Controls		
2nd Diff for Hispanics	0.067	0.115**
	(0.041)	(0.039)
2nd Diff for Black individuals	0.199***	0.217**
	(0.056)	(0.071)
2nd Diff for Asians	0.047	0.1
	(0.08)	(0.077)
2nd Diff for Other	0.157†	0.152
	(0.09)	(0.095)
N	8980	6856

Note: Standard errors in parentheses. Models with minimal controls adjust for: age, age-squared, adults & kids in HH, gender, education, number of siblings alive and nativity. Full controls add: marital status, employment, religion, region, and nativity of parent. ' †p <.10, * p<0.05, ** p<0.01, *** p<0.001

Spousal Characteristics and Random Selection Models

Table 1c. Descriptive Statistics	PSID 2017	
	Mean	SD
Provided financial assistance	.08	.27
White	.68	.47
Hispanic	.13	.34
Black	.12	.32
Native American	.02	.15
Asian	.03	.17
Other	.02	.13
Age	50.94	17.92
Adults in HH	1.71	.78
Kids in HH	.54	1.03
Female head	.55	.50
Education	13.75	2.77
Married	.45	.50
Never married	.25	.43
Divorced/Widowed/Separated	.30	.46
Employed	.56	.50
Have religious preference	.84	.37
South	.37	.48
Number of siblings alive	2.81	2.26
Total family income	82,003	102,830
Wealth (with equity)	375,755	1,288,381
Foreign-born parent	.23	.42
Foreign-born	.15	.36

Note: Descriptive statistics derived from randomly selecting one individual in HH unit.

Table 2d. Average marginal effects on probability of providing financial support

	IHS Income/Wealth	Income/Wealth (log)
Full Controls		
Race	AME	AME
Hispanic vs White	.01	.03†
Black vs White	.04**	.05**
Native American vs White	.00	.01
Asian vs White	-.01	.00
Other vs White	.01	.01
Economic Measures		
Family income	.03	.05***
Wealth	.00	.00
Immigration Measures		
Foreign-born	.08**	.07**
N	8058	6162
Minimal Controls		
Race	AME	AME
Hispanic vs White	.02	.04*
Black vs White	.03**	.04**
Native American vs White	.00	.01
Asian vs White	-.01	.00
Other vs White	.01	.01
Economic Measures		
Family income	.02**	.05***
Wealth	.00	.00
Immigration Measures		
Foreign-born	.11***	.10***
N	9227	7036

Note: Models with minimal controls adjust for: age, age-squared, adults & kids in HH, gender, education, number of siblings alive and nativity. Full controls add: marital status, employment, religion, region, and nativity of parent. ' †p <.10, * p<0.05, ** p<0.01, *** p<0.001

Table 3b. Probability of providing financial assistance by race and income with test of interaction effect

	IHS Income/Wealth	Income/Wealth (log)
Full Controls		
2nd Diff for Hispanics	0.039*	0.016
	(0.017)	(0.021)
2nd Diff for Black individuals	0.075***	0.068*
	(0.022)	(0.029)
2nd Diff for Native Am	0.115***	0.122*
	(0.042)	(0.049)
2nd Diff for Asians	0.069	0.044
	(0.46)	(0.05)
2nd Diff for Other	0.004	-0.037
	(0.036)	(0.031)
N	8058	6162
Minimal Controls		
2nd Diff for Hispanics	0.038*	0.016
	(0.017)	(0.019)
2nd Diff for Black individuals	0.075***	0.063*
	(0.019)	(0.025)
2nd Diff for Native Am	0.084*	0.096*
	(0.038)	(0.038)
2nd Diff for Asians	0.061	0.035
	(0.41)	(0.042)
2nd Diff for Other	0.023	-0.015
	(0.039)	(0.038)
N	9227	7036

Note: Standard errors in parentheses. Models with minimal controls adjust for: age, age-squared, adults & kids in HH, gender, education, number of siblings alive and nativity. Full controls add: marital status, employment, religion, region, and nativity of parent. '
†p <.10, * p<0.05, ** p<0.01, *** p<0.001

Table 4b. Probability of providing financial assistance by race and nativity with test of interaction effect

	IHS Income/Wealth	Income/Wealth (log)
Full Controls		
2nd Diff for Hispanics	0.058	0.094*
	(0.046)	(0.046)
2nd Diff for Black individuals	0.133*	0.132†
	(0.061)	(0.077)
2nd Diff for Asians	0.054	0.118
	(0.099)	(0.081)
2nd Diff for Other	0.129	0.117
	(0.089)	(0.093)
N	7832	6000
Minimal Controls		
2nd Diff for Hispanics	0.042	0.079†
	(0.048)	(0.047)
2nd Diff for Black individuals	0.167**	0.168*
	(0.061)	(0.082)
2nd Diff for Asians	0.046	0.101
	(0.082)	(0.078)
2nd Diff for Other	0.158	0.155
	(0.097)	(0.103)
N	8960	6842

Note: Standard errors in parentheses. Models with minimal controls adjust for: age, age-squared, adults & kids in HH, gender, education, number of siblings alive and nativity. Full controls add: marital status, employment, religion, region, and nativity of parent. ' †p <.10, * p<0.05, ** p<0.01, *** p<0.001