ORIGINAL PAPER

Patterns of Giving to Family and Giving to Others in Midlife

Amanda E. Barnett[1] · Teresa M. Cooney[2] · Adam Shapiro[3]

Abstract

Guided by life course and resource perspectives, this study investigated patterns of middle-aged adults' giving of time and money within and outside their immediate family. National data from Midlife in the United States II (MIDUS II) were analyzed for 759 middle-aged adults. Latent class analysis provided strong evidence for a 4-class model of giving patterns. The four types were (a) *General Benefactors* (30%), (b) *Time Benefactors* (28%), (c) *Financial Philanthropists* (26%), and (d) *Uninvolved* (16%), revealing that the majority of midlife adults give time and/or money within and outside their immediate family while fewer give money outside their family only or not at all. Middle-aged adults' contextual factors, resource availability and demands, and perceptions of family relationships and non-family roles predicted giving pattern membership. The heterogeneous giving patterns of midlife adults have implications for research and practice.

Keywords Family giving · Charitable giving · Philanthropy · Life course · Resources

Middle-aged adults in the United States, ranging in age from approximately 35 to 64, experience numerous demands from their families and communities. Increased longevity (Colby and Ortman 2014; United Nations 2017) and extension of young adults' dependence on parents (Connidis 2014; Furstenberg 2010) have for many created a family situation characterized by the "cross-pressures" of helping aging parents and adult offspring or grandchildren (Fingerman et al. 2011; Margolis and Wright 2017; Pew Research Center 2013; Wiemers and Bianchi 2015; Zelezna 2017). Middle-aged adults today are more likely than not to be providing some form of regular help to older or younger generations in their families (Cooney and Dykstra 2011; Fingerman et al. 2011; Grundy and Henretta 2006), with approximately one-third contributing to both generations simultaneously (Margolis and Wright 2017; Pew Research Center 2013).

Middle-aged adults heavily engage in non-family giving as well, with much of this money and effort directed to non-profit organizations. Across the early 2000s, about two-thirds of adults made charitable donations in a given year (Lilly Family School of Philanthropy 2019), as over 200,000 new U.S. non-profits were founded (Kim and Bradach 2012). The ability of midlife adults to maintain their charitable giving as they age, however, is threatened by future financial pressures, highlighted by the fact that over half of households headed by persons aged 55–64 have less than $25,000 in retirement savings (Jeszeck 2015). In terms of nonmonetary giving, rates of volunteerism actually increased moving into the twenty-first century (some speculate in response to the 9-11 terrorist attacks). Midlife Americans recorded some of the greatest growth, climbing from only 22% participation in 1989 to 30% by 2005. Still, this group primarily engages in "episodic" volunteering (Corporation for National and Community Service 2006), meaning they typically devote fewer than 100 hr per year to such efforts, likely reflecting the multiple demands on midlife adults' time in family and non-family roles.

Given these trends, a timely question to ask is how middle-aged adults respond to the needs of their immediate

✉ Amanda E. Barnett
  barnetta@uwstout.edu

  Teresa M. Cooney
  teresa.cooney@ucdenver.edu

  Adam Shapiro
  ashapiro@csusm.edu

[1] Department of Human Development and Family Studies, University of Wisconsin – Stout, 303E Administration Building, Menomonie, WI 54751, USA

[2] Department of Sociology, University of Colorado Denver, Lawrence Street Center, Suite 420, Denver, CO 80204, USA

[3] Department of Sociology, California State University, San Marcos, 333 S. Twin Oaks Valley Road, San Marcos, CA 92078, USA

family members and broader communities with resources such as their time and money. Although some evidence suggests a link between private and public monetary giving (Burr et al. 2005; Choi et al. 2007; Lancee and Radl 2014; Taniguchi 2012), less is known about how a broader array of exchanges between middle-aged adults and their parents or adult children coexists with giving to distant family and friends, volunteerism, and charitable giving. Guided by life course and resource perspectives, we examine the relationship between giving of time and money within and outside the immediate family for middle-aged U.S. adults. We address two primary aims: (a) to identify distinct patterns of resource giving for middle-aged adults, and (b) to explore factors associated with such patterns. Our goal is that this research will better inform researchers, financial planners, and family practitioners.

Conceptual Framework

Life course and resource perspectives were used to conceptualize the interplay between giving within and beyond the immediate family among midlife adults. A life course perspective recognizes the heterogeneity among adults and their contributions in various familial and non-familial roles across the life course (Elder 1995, 1998). Familial roles such as being a caregiver to an aging parent and non-familial roles such as being an employee structure an individual's life (Macmillan and Copher 2005). A life course perspective recognizes that family and non-family roles, and thus resource allocation in these roles, are interdependent and configure in different ways across the life course (Macmillan and Eliason 2003). For example, giving time and money to an aging parent may depend on the presence or absence of other family (e.g., spouse) and non-family (e.g., volunteer) roles as well as perceptions about these roles (Settersten 2003). Some middle-aged adults may only occupy and give resources in family *or* non-family roles whereas others occupy and give resources in multiple roles within *and* outside the family. Thus, there is likely a range of giving patterns that characterize midlife adults' familial and non-familial roles.

A life course perspective further emphasizes that individuals interact within sociocultural contexts that shape their access to and demands for resources both within and beyond immediate family roles, creating diverse opportunities and constraints in their giving behaviors (Elder 1998). Such factors as gender, race and ethnicity, age, employment and education position individuals in societal structures of opportunities and constraints that alter their roles and role behaviors (Bengtson and Allen 1993; Settersten 2003). Therefore, we accounted for contextual factors in our exploration of middle-aged adults' giving behaviors.

A resource perspective complements a life course perspective by highlighting how the availability of various resources shape individuals' giving in family and non-family roles. These resources include skills, good health (Lancee and Radl 2014), time availability (Taniguchi 2012), monetary resources to practically or financially assist others, and participatory resources such as human and social capital, which enhance opportunities for engagement (Oesterle et al. 2004). The current study conceptualized resources in terms of time and money, which are both valuable commodities of finite quantity (Grundy and Henretta 2006; List 2011). To meet the competing demands presented by close family members and non-family entities, individuals must manage their available resources, realizing that resources directed at meeting one role may be unavailable for meeting the demands of another.

A resource perspective recognizes that not all demands and role expectations are assessed by actors equally. While some demands prompt greater feelings of obligation, others are considered more discretionary. Some individuals lean towards the concreteness of giving money whereas others prefer the less tangible giving of time (Drollinger 2010). A classic study by Rossi and Rossi (1990) assessed Americans' obligations to help family and other network members, using scenarios that addressed monetary and instrumental assistance, among other types of support. They found that assisting parents and children surpassed obligations to all others—both relatives and non-kin. Perhaps there is primacy with adults first assisting parents and offspring before allocating any additional resources to other non-family entities. However, family priorities may have changed in the last 30 years suggesting that a more recent assessment is needed.

A resource perspective further recognizes that individuals possess varying levels of resources such as time and money across the life course and may provide more available resources as a trade-off for other more limited ones. Economic theory typically refers to the substitution of money for time in terms of opportunity costs (Haider and McGarry 2006). To illustrate, in deciding how to assist an elderly parent or grown child in need, one may consider time availability and monetary resources. In cases of low opportunity costs to time (e.g., individual is not employed), giving time may be the preferred mode of help. Alternatively, in the case of high opportunity costs to their time (e.g., individual is a high-earning worker), money may be given to a family member to purchase needed services. Evidence on resource allocation within families demonstrates that high-net-worth households are less likely to offer time transfers and more apt to make monetary transfers than are low-net-worth households (Lilly Family School of Philanthropy 2016). Whether such trade-offs occur in conjunction with non-familial helping is unknown as most studies consider

non-monetary helping behavior only (Hook 2004; Lancee and Radl 2014; Oesterle et al. 2004; Taniguchi 2012).

Given variability in the configuration of family and non-family roles and contextual factors as outlined by a life course perspective, and resource availability and resource demands, as determined by a resource perspective, diverse patterns of familial and non-familial giving among middle-aged adults likely exist, but the interplay between these forms of giving have yet to be empirically explored. Research generally examines familial and non-familial giving in isolation from each other (e.g., Choi and Chou 2010; Cooney and Dykstra 2011; Einolf 2011; Fingerman et al. 2009; Lancee and Radl 2014; Zelezna 2017), neglecting the reality that middle-aged adults make decisions about giving their time and money within the context of both family and non-family roles. Moreover, these perspectives suggest that studies of giving patterns need to account for contextual factors, resource demands, resource availability, and perceptions of family relationships and non-family roles.

Patterns of Resource Giving: A Literature Review

Patterns of Giving to Family and Non-Family

Empirical support for a resource explanation of giving is mixed and no empirical studies, to our knowledge, have taken a life course perspective to examine diversity in patterns of simultaneously giving within and outside the immediate family among middle-aged adults. Studies based on representative German and U.S. data, respectively, found an inverse relationship between roles such as full-time employment (Lancee and Radl 2014) or having pre-school aged children (Oesterle et al. 2004) and the likelihood of volunteering. These findings offer some support for a life course perspective in that family roles affected resource allocation in roles outside the family. Yet, a limitation of these findings is their focus on the link between statuses—such as marital, parental, and employment status—and engagement in volunteer activities, rather than addressing actual behaviors (e.g., hours worked and volunteering).

Time-use studies that measure actual time spent in various activities provide more substantial support for a resource perspective. Hook (2004) found that time spent in employment and housework was negatively associated with both informal support (directed at non-resident family and friends) and volunteer effort. Similar findings were reported by Taniguchi (2012), where, again, market work and housework were negatively associated with time spent in informal helping of non-household members and formal volunteering. Yet, time devoted to caring for adults or children in the household was associated only with reduced informal

helping, and not formal volunteering. The findings of Choi et al. (2007) only partially supported a resource perspective by indicating that spousal caregivers were less likely to engage in informal care (to non-resident family and friends) and volunteering in the amount of 200 or fewer hours/year; however, caregiving showed no significant connection to such activities performed at levels greater than 200 hr a year.

Some studies support a life course perspective and suggest that there may be patterns of giving resources within and outside the immediate family by middle-aged adults that extend beyond a resource perspective. This means that not only may resources such as time and money be in competition with demands from within and beyond the immediate family, they may also complement one another (Cao 2006; Deb et al. 2010). For example, Burr et al. (2005) found that caregiving exceeding 160 hr annually was positively associated with engagement in formal volunteering. They posited that caregiving integrates adults into situations that provide opportunities for volunteering. They also proposed that a subgroup of adults may be "super-helpers"—giving help broadly to a wide group of recipients. Similarly, using Health and Retirement Study data, Cao (2006) found that within-family giving was positively related to giving beyond the immediate family, with those giving time being more likely to give money as well.

Additional support for a complementary pattern of giving comes from two studies based on SHARE data (respondents aged 50 and older from over 10 European countries) and a broad assessment of giving. Hank and Stuck (2008) found positive associations between the likelihood of respondents' involvement in care work for sick or disabled family members, friends or neighbors in the past month, and their engagement in informal help of a less demanding nature to others, as well as formal volunteer activity. They concluded that helping behavior is complementary across family and non-familial domains. Notably, the care behavior they assessed was that done outside one's home, overlooking the most intensive caregiving situations (Hirst 2005). In a follow-up study, Kohli et al. (2009) found positive associations between the likelihood of engagement in formal volunteering and informal helping, and family support and volunteering, supporting a complementary conclusion. In contrast, help exchanges with informal associates (e.g., neighbors) were negatively associated with respondents' reports of family help exchanges, leading Kohli et al. (2009) to argue that non-familial *informal* social relations substitute for family help.

Predictors of Giving Patterns

What factors might contribute to different patterns of giving within and outside the immediate family? In support of a life course perspective, contextual factors such as age,

gender, marital status, education, employment, health, race/ethnicity, and household income relate to giving behaviors. Middle-aged adults' socioeconomic status strongly predicts giving. Education level is positively associated with volunteering across studies (Burr et al. 2005; Choi and Chou 2010; Hank and Stuck 2008; Lancee and Radl 2014; Oesterle et al. 2004; Taniguchi 2012). Education and family income are also highly predictive of charitable giving. More than 90% of families earning $100,000 or more, and more than 80% of family heads of household with at least a college education donated to charity annually (List 2011). Age has been shown to be negatively associated with volunteering and support to family members (Hank and Stuck 2008; Pillemer and Glasgow 2000), with volunteerism often peaking in midlife (Lilly Family School of Philanthropy 2016), although age has been positively associated with charitable giving (List 2011). Several studies suggest marital status is not related to the combined giving of time and money (Burr et al. 2005; Hank and Stuck 2008; Oesterle et al. 2004). Yet, differences by marital status may exist when types of giving are explored separately, especially by gender. For example, a strong positive relationship existed between marital status and financial charitable giving (Wiepking and Bekkers 2012) with married men volunteering more than unmarried men, married women, and divorced women and men (Lancee and Radl 2014) and single and married women and men engaging in more financial charitable giving than single men (Wiepking and Bekkers 2012). Some studies have found that women, on average, are more likely than men to provide support to family members, volunteer (Hook 2004; Oesterle et al. 2004), and give money to charitable organizations (Wiepking and Bekkers 2012) whereas other studies have found that women were more likely to provide care to family members, they were as likely as men to volunteer (Burr et al. 2005; Hank and Stuck 2008), but gave less money to charitable organizations than men (Wiepking and Bekkers 2012). Regarding employment and gender, men who work full-time were more likely to volunteer than unemployed men, but less likely than men who work part-time (Lancee and Radl 2014); employment status did not predict women's volunteering behaviors, possibly because women spent less time in paid work compared to men (Hook 2004). Gender differences may be explained by the greater access to financial and social resources across the life course among men than women (Einolf 2011) and gendered care responsibilities expected of women (Connidis and Barnett 2019). Finally, regarding health, although adults who were more satisfied with their health or reported fewer physical and psychological health problems were more likely to volunteer (Lancee and Radl 2014), adults with poorer psychological health were more likely to be providing care to family members (Hank and Stuck 2008). Although some studies found that race, ethnicity, and income were not related to giving

within and outside the family (Burr et al. 2005; Oesterle et al. 2004), some research has found that white individuals are influenced by their parents' charitable giving more than non-white individuals and high-net-worth families give more money outside of the immediate family than low-net-worth families (Brooks 2008; Lilly Family School of Philanthropy 2016). As such, we accounted for these factors in this study, consistent with life course and resource perspectives.

Resource availability and demands placed on those resources are likely to affect patterns of giving within and beyond the immediate family. Individuals with more resources, whether money or time, logistically have more to give than individuals with fewer resources. As such, individuals who receive more support in the form of money and time (e.g., instrumental support) from family and friends may have more money and time to give in return (Eggebeen and Davey 1998; Lilly Family School of Philanthropy 2019; Schoeni 1997). This receiving and subsequent giving of resources within and beyond the immediate family is also supported by family financial socialization processes such as parents modeling charitable giving that their adult children then replicate (Deb et al. 2010; LeBaron 2019). Demands placed on resources by the primacy of the parent-adult child relationship are also important to consider. Middle-aged adults' giving behaviors outside their immediate family may be limited if resources are being utilized to support adult children or aging parents with various needs. For example, middle-generation adults will increase assistance to children who experience reduced income or provide more care to their elderly parents when they experience health decline (Connidis and Barnett 2019; Fingerman et al. 2011; Szinovacz and Davey 2002). Although family size is positively associated with religious giving among families with young children (Wiepking and Bekkers 2012), less is known about how familial demands, may affect giving outside the immediate families of midlife adults (Kohli et al. 2009).

Supporting a life course perspective, research has also shown that middle-aged adults' perceptions of family relationships and non-family roles affect giving behaviors (Pillemer and Glasgow 2000; Wenner and Randall 2016). When middle-aged adults feel more socially integrated (versus isolated) (Choi and Chou 2010; Pillemer and Glasgow 2000) and generative (want to nurture and guide future generations) (Clark and Arnold 2008; Hart et al. 2001; Lilly Family School of Philanthropy 2019; Son and Wilson 2011) in their family and non-family roles, they are more likely to give to family members and volunteer in their communities. However, whether feeling socially integrated and generative explains variations in middle-aged adults' patterns of family and non-family giving is unknown. Individuals who perceive greater familial solidarity, defined here as more support and less strain, in their intergenerational relationships also engage in more parent–child generational resource

exchanges than individuals perceiving less familial solidarity (Eggebeen and Davey 1998; Rossi and Rossi 1990; Silverstein et al. 1995; Van Gaalen and Dykstra 2006). It remains uncertain whether family support and strain also are salient predictors of giving outside the immediate family.

We advance past research by examining connections between giving time and/or money to family and non-family based on emergent patterns or typologies of giving using a U.S. representative sample of middle-aged adults. Probabilities of being in any given pattern and predictors of pattern membership illustrate the diversity of typical and atypical patterns of giving for middle-aged adults that is neglected in the current literature. This study also provides a unique opportunity to examine how middle-aged adults' perceptions of their family relationships and non-family roles relate to patterns of giving both within and beyond the immediate family.

Based on prior research and framed by life course and resource perspectives, we posited seven hypotheses that aligned with our study aims. Regarding our first aim to identify distinct patterns of resource giving for middle-aged adults, we hypothesized that (1) middle-aged adults will exhibit patterns of giving time and money that are characterized by those who give only within *or* outside the immediate family and (2) middle-aged adults will exhibit patterns of giving time and money that are characterized by those who give within *and* outside the immediate family. Regarding our second aim to explore factors associated with giving patterns, we hypothesized that (3) middle-aged adults with fewer financial resources will be more likely to engage in patterns of giving time within and outside the family than adults with more financial resources; (4) middle-aged adults with more financial resources will be characterized by patterns of giving financial resources within and outside the immediate family than adults with fewer financial resources; (5) receiving resources from immediate family members will be directly associated with giving within and outside the immediate family; (6) resource demands within the immediate family will be negatively associated with giving outside the family; and (7) positive perceptions of family relationships and non-family roles, as measured by family solidarity, social integration and contributions, and generativity, will be positively associated with giving within and outside the immediate family.

Methods

Data and Analytic Sample

Data were drawn from the second wave of the National Survey of Midlife in the United States (MIDUS II, 2004–2006), a nationally representative survey conducted to examine patterns and predictors of physical, psychological, and social well-being related to age and the aging process (Inter-university Consortium for Political and Social Research [ICPSR] 1994–1995; 2004–2006). The response rate for the MIDUS II was 71%. Although it has been nearly 15 years since these data were collected, charitable giving has declined only 10% in that time (Lilly Family School of Philanthropy 2019) and giving within families has remained relatively stable (Connidis and Barnett 2019). This dataset was chosen because it offers an extensive list of recipients within and outside the immediate family to whom respondents could report giving time and money, includes measures of perceptions of familial and non-familial roles, and is nationally representative.

The analytic sample of 759 middle-aged adults included respondents from the main random digit dialing sample who completed the telephone interview and self-administered questionnaires, and who reported having at least one adult child and a living parent/parent in-law. Analytic sample characteristics were relatively similar to the full MIDUS population (ICPSR, 2004–2006) and are presented in Table 1. The majority of the sample was female (52%), white (87%), 50 years of age ($SD = 8.85$), fairly healthy ($M = 3.62$; $SD = .94$), and married (75%). Most respondents had less than a college education (59%), no adult children living in their home ($M = .25$, $SD = .53$), an average household income of \$78,000 ($SD = \$63,001$), and a 34-hr work week ($SD = 22.38$).

Measures

Table 1 provides a summary of study variables grouped as contextual characteristics, resource availability, resource demands, perceptions of family and non-family roles, and giving within and outside the immediate family. *Household income* was summed across all household members and log transformed to minimize the effects of its skewed distribution on study findings. *Money and time received from family and friends* were measured as the number of dollars or hours of support received each month from parents, parents-in-law, grown children, grandchildren, and any other close family or friends. *Child and parent demands* were two variables measured as the sum of the following problems for their children and parents, as reported by respondents: chronic disease, minor illness, emotional problems, alcohol or substance problems, financial problems, school/work problems, difficulty finding/keeping job, marital/relationship problems, legal problems, and difficulty getting along with others.

Perceptions of family relationships were measured using *family support* and *family strain* scales. *Family support* ($\alpha = .84$) was measured using MIDUS' 4-item Likert scale, calculated using the mean of the values for each item: (a) not including your spouse or partner, how much do members of your family really care about you, (b) how much do they

Table 1 Sample characteristics and coding (N = 759)

Variables	M	SD	Range
Contextual characteristics			
Female (1), male (0)	.52	–	–
White (1), other (0)	.87	–	–
Age	50.27	8.85	30–77
Self-reported health (5 = excellent; 1 = poor)	3.62	.94	1–5
≥ College degree (1), ˹ college degree (0)	.41	–	–
Married (1), not married (0)	.75	–	–
Resource availability			
Household income	$77,854.77	$63,001.19	$0–300,000
Weekly work hours	33.68	22.38	0–130
Receive money from family and friends	$14.23	$83.81	$0–1,100
Receive time from family and friends	26.37	59.73	0–720
Resource demands			
Child problems	1.29	1.88	0–9
Number of adult children in home	.25	.53	0–3
Parent problems	.19	.52	0–4
Perceptions of family and non-family roles			
Family support (4 = a lot; 1 = not at all)	3.46	.62	1–4
Family strain (4 = a lot; 1 = not at all)	2.18	.60	1–4
Social integration	14.19	4.09	3–37
Social contributions	15.78	3.62	3–37
Generativity	16.99	3.85	6–33
Giving within and outside immediate family			
Give money (*giving* = 1; *no giving* = 0)			
Within immediate family	.47	.–	–
Give to parents and parents-in-law	$16.54	$80.44	$0–1,000
Give to children and grandchildren	$114.36	$378.81	$0–5,000
Outside immediate family	.72	–	–
Religious organizations	$185.47	$528.42	$0–8,000
Political organizations	$6.04	$31.85	$0–500
Other organizations	$75.76	$342.37	$0–5,000
Other family and friends	$31.00	$124.96	$0–1,400
Other individuals	$6.48	$41.66	$0–1,000
Give time (*giving* = 1; *no giving* = 0)			
Within immediate family	.67	–	–
Give to parents and parents-in-law	4.69	19.52	0–400
Give to children and grandchildren	12.78	42.02	0–400
Outside immediate family	.68	–	–
Medical settings	.60	3.85	0–40
Schools	3.69	9.39	0–50
Political organizations	.30	2.57	0–50
Other organizations	3.07	6.62	0–50
Other family and friends	9.52	42.76	0–720
Other individuals	2.91	14.34	0–300

understand the way you feel about things?, (c) how much can you rely on them for help if you have a serious problem?, and (d) how much can you open up to them if you need to talk about your worries? *Family strain* (α = .78) was measured using MIDUS' 4-item Likert scale, calculated using the mean of the values for each item: (a) not including your

spouse or partner, how often do members of your family make too many demands on you?, (b) how often do they criticize you?, (c) how often do they let you down when you are counting on them?, and (d) how often do they get on your nerves?

Perceptions of non-family roles were measured using three scales. *Social integration* (α = .74) was measured using MIDUS' 3-item Likert scale (7 = strongly agree; 1 = strongly disagree), constructed by summing the values of each item: (a) I don't feel I belong to anything I'd call a community (reverse coded); (b) I feel close to other people in my community; and (c) my community is a source of comfort. *Social contribution* (α = .69) was measured using MIDUS' 3-item Likert scale (7 = strongly agree; 1 = strongly disagree), constructed by summing the values of each item: (a) I have something valuable to give to the world; (b) my daily activities do not create anything worthwhile for my community (reverse coded); and (c) I have nothing important to contribute to society (reverse coded). *Generativity* (α = .85) was measured using the 6-item Loyola Generativity Scale in MIDUS (4 = a lot; 1 = not at all), constructed by summing the values of each item: (a) others would say that you have made unique contributions to society; (b) you have important skills you can pass along to others; (c) many people come to you for advice; (d) you feel that other people need you; (e) you have a good influence on the lives of many people; and (f) you like to teach things to people.

Giving money within the family was measured with the question, "On average, about how many dollars per month do you or family living with you contribute to each of the following people or organizations?" Response options included parents, parents-in-law, grown children and grandchildren. To ensure adequate power for multivariate analyses, respondents who reported giving any amount of dollars to these family members were measured as *giving money within the family* = 1 and those who reported no money given were measured as *giving money within the family* = 0. *Giving money outside the family* was assessed with two questions. The first, "On average, about how many dollars per month do you or your family living with you contribute to each of the following people or organizations?" had a list of potential benefactors that included: "religious groups," "political organizations and/or causes," and "other organizations, causes or charities." The second, "On average, about how many dollars per month do you or family living with you contribute to each of the following people or organizations?" involved giving to "any other family members or close friends" or "any other individuals (not organizations or groups), including people on the street asking for money?" Respondents who reported giving any amount of money to these groups or individuals were coded as *giving money outside the family* = 1 and those who reported no money given were coded as *giving money outside the family* = 0.

Giving time within the family was addressed with the question: "On average, about how many hours per month do you spend providing unpaid assistance (such as help around the house, transportation, or childcare) to each of the following people?" Response options included parents, in-laws, and grown children or grandchildren. To ensure adequate power for multivariate analyses, respondents who reported giving any time to these family members were coded as *giving time within the family* = 1 and those who reported no hours of giving were coded as *giving time within the family* = 0. *Giving time outside the family* was measured with two questions. The first, "On average, about how many hours per month do you spend doing formal volunteer work of any of the following types?, included items pertaining to medical facilities, schools, political organizations, and other organizations. The second, "On average, about how many hours per month do you spend providing unpaid assistance (such as help around the house, transportation, or childcare) to each of the following people?", involved giving to "Any other family members or close friends?" and "Anyone else (such as neighbors or people at church)?" Respondents who reported giving any time to these groups or individuals were coded as *giving time outside the family* = 1 and those who reported no hours of giving were coded as *giving time outside the family* = 0.

Analytic Approach

Missing Data

There were 33 cases (4.3%) missing data on household income and 11 cases (1.4%) were missing data on other key analytic variables. Respondents with missing data were retained in order to preserve a representative sample and to minimize nonresponse bias (Johnson and Young 2011). Missing data were estimated using full-information maximum likelihood (FIML) in Mplus Version 8 (Muthén and Muthén 1998–2010).

Latent Class Analysis

Latent class analysis (LCA) was chosen because it is based on a specific model that identifies types of related cases using multivariate categorical data (Clogg 1995), accounts for uncertainty in those identified types, and allows the variables to follow any distribution (Oberski 2015). LCA was conducted using Mplus Version 8 (Muthén and Muthén 1998–2010). LCA was used to address the first aim of this study (hypotheses 1 and 2) and identified types of giving by middle-aged adults by grouping specific cases in which within-group similarities exceeded the within-group differences. The goal was to obtain a parsimonious description of middle age adults' giving behaviors both within and outside

the family. Giving time and money within and outside the family were the manifest indicators.

A combination of both theoretical and statistical criteria was used to determine the best fit of the latent class models (Dziak et al. 2014; Macmillan and Copher 2005; Nylund et al. 2007). Theoretical criteria involved observing how latent classes differed when additional classes were added in each latent class model. A theoretically fit model was determined by the most parsimonious model that represented the most distinct and heterogeneous giving patterns. Statistical criteria confirmed the theoretical criteria and included the log-likelihood, Bayesian information criterion (BIC), the Lo–Mendell–Rubin adjusted LRT (LMR), and entropy values. A log-likelihood value that decreases substantially as the number of classes increases indicates an improved model fit. A BIC value that decreases substantially as the number of classes increases indicates an improved fit for the model that specifies the additional class. The LMR–LRT tests the null hypothesis that model fit would improve if a model with one less class than specified were used. An LMR that is statistically significant suggests that this null hypothesis can be rejected and that the model being tested produces a significant improvement in model fit relative to a model with one less class. Entropy with values approaching 1 indicates clear statistical delineation of classes and is comparable to a measure of internal reliability.

To address the second aim of this study (hypotheses 3 through 7) and identify predictors of the classes identified in LCA, multinomial logistic regressions were estimated. This analysis incorporated contextual factors, resource demands, resource availability, and perceptions of family and non-family roles in the model as covariates, predictors of class membership. Multinomial logistic regression was chosen for the ability to conduct a logistic analysis for multiple classes identified through LCA.

Results

Descriptive Giving Behaviors

Descriptive statistics on levels of giving within and outside immediate family provide a baseline for understanding the categorical multivariate patterns of giving examined through LCA (see Table 1). On average, respondents reported giving more money outside the family, particularly to religious organizations, compared to within the family, and more time within the immediate family compared to outside the immediate family. Within the immediate family, respondents reported giving more time and money to grown children and grandchildren than to their parents and parents-in-law. Outside the immediate family, respondents reported giving more money to religious organizations than other organizations

Table 2 Fit statistics for latent class models (N = 759)

Number of classes	Log likelihood	Number of free parameters	BIC	LMR–LRT	Entropy
1	− 1,940.31	4	3,907.15	n/a	n/a
2	− 1,866.72	9	3,793.14	$p < .05$	.46
3	− 1,831.57	14	3,765.03	$p < .001$	.92
4	− 1,818.16	19	3,762.32	$p < .001$	.76
5	− 1,815. 06	24	3,678.13	$p = .07$	.74
6	− 1,815.06	29	3,822.45	$p = .99$	.62

Table 3 Conditional probabilities for latent classes of giving within and outside families (N = 759)

	General benefactors (30%)	Time benefactors (28%)	Financial philanthropists (26%)	Uninvolved (16%)
Give money				
Within family	1.00	0.00	.47	0.16
Outside family	.85	.46	.91	0.00
Give time				
Within family	1.00	.88	.47	0.42
Outside family	.91	1.00	.51	0.00

or individuals and more time to extended family and friends than other organizations or individuals.

Multivariate Giving Patterns

Aligned with the first aim of this study, LCA examined how giving money and time within and outside the family formed latent classes for midlife adults. As indicated in Table 2, the four-class model provided the best combined theoretical and statistical fit. Theoretically, the four pathways in the 4-class model provided more information about the heterogeneity of middle-aged adults' giving patterns than the 2- or 3-class models; the 4-class model had more distinct classes than the 5- or 6-class models. Evidence of statistical fit is provided by the decrease in log-likelihood and BIC combined with a statistically significant LMR–LRT. As indicated by the high entropy value, middle-aged adults were clearly classified into the four latent classes.

Conditional probabilities are reported in Table 3. It was assumed that conditional probabilities of giving within and outside the family exceeding .60 indicated that they differentiated the latent class; conditional probabilities greater than .60 contributed to the characteristics

of the latent class and conditional probabilities less than .60 did not (Macmillan and Copher 2005; Preston et al. 2001). As such, the four latent classes were identified as: (a) *General Benefactors* who give time and money within and outside the immediate family (30.4%), (b) *Time Benefactors* who give time within and outside the immediate family (27.5%), (c) *Financial Philanthropists* who give money outside the immediate family (26.4%), and (d) *Uninvolved* (15.7%) who do not give time or money within or outside the immediate family. The *Financial Philanthropists* class supports hypothesis 1 (giving money only outside the immediate family) whereas the *General Benefactors* and *Time Benefactors* classes support hypothesis 2 (giving time and/or money within and outside the immediate family).

Predictors of Giving Patterns

Multinomial logistic regressions were estimated to address the second aim of this study, identifying predictors of middle-aged respondents' classifications within the four patterns of family and non-family giving. The results revealed that respondents' background characteristics, resource availability, perceived demands from children and parents, and family relationships and non-family roles predicted class membership ($R^2 = .58$). Specifically, age, education, time received from family and friends, child problems, number of adult children at home, family strain, social integration, social contribution, and generativity were significant predictors of the latent classes. The results in Table 4 present the logit coefficients (*B*), their standard errors (*SE*), and the odds ratios (*OR*) estimated from the multivariate multinomial logistic regression of latent classes on the predictor variables. *General Benefactors* differed from *Time Benefactors* in that they were older, more likely to have resource demands from children (children with problems and adult children living in their home), more likely to receive instrumental support from family and friends, and reported more family strain. *General Benefactors* differ from *Financial Philanthropists* in that they were more likely to have a college education and reported higher social integration and generativity. Finally, *General Benefactors* differ from *Uninvolved* as they were more likely to have a college education, receive instrumental support from family and friends, and reported higher social integration and contributions. These findings provided partial support for hypotheses 5 and 7,

Table 4 Multivariate multinomial logistic regression of latent classes on predictor variables (N = 759)

Predictor variables	Time benefactors[a]			Financial philanthropists[a]			Uninvolved[a]		
	B	*SE*	*OR*	*B*	*SE*	*OR*	*B*	*SE*	*OR*
Contextual characteristics									
Female (1), male (0)	− .06	.22	.94	− .34	.23	.71	− .33	.44	.72
White (1), other (0)	.27	.33	1.31	− .17	.32	.84	− .02	.62	.98
Age	− .06	.01	.95***	.02	.01	1.02	− .03	.03	.97
Self-reported health	.04	.12	1.04	.12	.12	1.12	− .19	.24	.83
≥ College degree (1), ˂ college degree (0)	.08	.22	1.08	− .94	.24	.39***	− .05	.44	.35*
Married (1), not married (0)	.02	.25	1.02	.15	.26	1.17	.40	.52	1.50
Resource availability									
Household income	− .24	.15	.79	− .18	.15	.84	− .60	.31	.55
Weekly work hours	− .01	.01	.99	.01	.01	1.01	.01	.01	1.01
Receive money from family and friends	− .01	.01	.99	− .01	.01	.99	.02	.03	1.02
Receive time from family and friends	− .01	.01	.99***	.01	.01	1.01	− .49	.01	.63***
Resource demands									
Child problems	− .18	.07	.84**	− .01	.05	.99	− .26	.15	.58
# of adult children in home	− .46	.23	.63*	− .19	.20	.83	.01	.47	1.01
Parent problems	− .07	.19	.93	− .38	.23	.68	− .09	.58	.34
Perceptions of family and non-family roles									
Family support	− .12	.21	.89	− .24	.21	.79	.02	.36	1.02
Family strain	− .47	.21	.63*	− .10	.20	.91	.10	.38	1.12
Social integration	.02	.03	1.02	− .05	.03	.95	− .20	.07	.82**
Social contribution	− .01	.04	.99	− .09	.04	.91*	− .27	.08	.76***
Generativity	− .03	.04	.97	− .08	.04	.92*	− .06	.07	.94

*p < .05; **p < .01; ***p < .001

[a]Reference class = general benefactors

respectively: *General Benefactors* were more likely than midlife adults in the other three giving patterns in this study to receive instrumental support from family and friends, increasing their likelihood to give resources in return, and they possessed higher levels of social integration and generativity compared to *Financial Philanthropists* and *Uninvolved*. The results did not provide support for hypotheses 3, 4, and 6, indicating there was no evidence of competing demands requiring midlife adults to choose between giving within or outside the immediate family.

Discussion

Guided by life course and resource perspectives, middle-aged adults' familial and non-familial giving of time and/or money created four distinct giving patterns that varied by contextual factors, resource demands, resource availability, and perceptions of family relationships and non-family roles. These patterns provide insight into the heterogeneity of giving behaviors and the context within which giving occurs in midlife.

Giving Patterns

In reference to the first aim of this study, findings align with life course and resource perspectives in that a variety of resources (time and money) shape giving and vary in their influence on giving patterns for midlife adults (Grundy and Henretta 2006; Taniguchi 2012; Oesterle et al. 2004). These results confirm that it is typical to give time and/or money within and/or outside the family in midlife (Cooney and Dykstra 2011; Drollinger 2010; Lilly Family School of Philanthropy 2019; List 2011; Margolis and Wright 2017), yet unique structural patterns of giving exist based on the types of resources given and who receives them. *General Benefactors* (30%), who give time and money to both family and non-family are most common followed closely by *Time Benefactors* (28%) who contribute time within and outside the family, and *Financial Philanthropists* (26%) who provide money outside the family. It is atypical for middle-aged adults to be *Uninvolved* (16%) in exchanges within or beyond their immediate family. Such findings extend research on the link between private and public giving (Burr et al. 2005; Choi et al. 2007; Hand and Stuck 2008; Kohli et al. 2009), illustrating that giving, defined more broadly as time and money contributions, within and beyond the immediate family are interrelated, though not in competition, in various ways for midlife adults. Similar to prior research (Burr et al. 2005; Cao 2006), *Time Benefactors* and *General Benefactors* in this study confirm that choices between giving to family or non-family are not necessary. Midlife adults give time and/or money to both entities.

Unlike other studies (Hook 2004; Kohli et al. 2009; Lancee and Radl 2014; Oesterle et al. 2004; Taniguchi 2012), only one of the four identified giving patterns involved midlife adults who gave outside the family and not within the family. Supporting hypotheses 1 and 2, *Financial Philanthropists* were characterized by giving resources solely outside the family (competing) whereas *General Benefactors* and *Time Benefactors* were characterized by giving resources within and outside the family (complementary). Although giving to immediate family was not a stand-alone pattern in this study, as suggested by a life course perspective and the primacy of the relationship between parents and children (Rossi and Rossi 1990), it is still a predominant giving pattern that happens to coexist with giving time and/or money outside of the immediate family. However, looking at the absolute percent of giving within and outside the family, more middle-aged adults give to non-family than to family. It is possible that better data on amounts given might show levels of giving that are higher for family than non-family. Finally, though atypical, a small percentage of middle-aged adults (16%) were not characterized as givers and were relatively uninvolved in exchanges with their family and broader communities. These varied patterns (competing, complementary, and non-giving) indicate the heterogeneity among midlife adults' giving behaviors that must be considered in future research and practice.

Predictors of Giving Patterns

In support of the second aim of this study, contextual factors, resource demands, resource availability, and perceptions of family relationships and non-family roles differentiated midlife adults' giving patterns. Regarding contextual factors, only age and education were statistically significant (Bengtson and Allen 1993; Elder 1998; Settersten 2003). In contrast to previous research that examined and found a negative association between age and giving time (Hank and Stuck 2008; Pillemer and Glasgow 2000), age was positively associated with giving time and money in the current study: *General Benefactors* who gave both types of resources within and beyond the family tended to be older than those only giving time. Older middle-aged respondents likely have more discretionary income to share with others compared to younger middle-aged respondents and individuals in late adulthood (Lilly Family School of Philanthropy 2016). Similar to previous research (Burr et al. 2005; Choi and Chou 2010; Lancee and Radl 2014), *General Benefactors* were more likely to have a college degree than midlife adults who gave only one resource outside the family (*Financial Philanthropists*) or who were characterized as *Uninvolved*. Higher education may reflect higher occupational status, which relates to increased financial, social, and cultural

capital, and enhances opportunities for giving (Lilly Family School of Philanthropy 2016).

Gender, health, race, and marital status were not statistically significant contextual factors. Some studies have found gender and health differences in midlife adults' giving of time in the form of caregiving and volunteering (Hook 2004; Lancee and Radl 2014; Oesterle et al. 2004), forms of giving which are traditionally feminine and more dependent on health (Connidis and Barnett 2019). The inclusion of monetary giving, in addition to time, in the current study may better represent types of support provided by both women and men of any health status, resulting in minimal gender and health differences in giving patterns, particularly with regard to volunteering (Burr et al. 2005; Hank and Stuck 2008). Further, although prior studies have also found that race and marital status do not account for differences in giving within and outside the family (Burr et al. 2005; Hank and Stuck 2008; Oesterle et al. 2004), this contrasts with studies which specifically examined giving time within and outside the family (Lancee and Radl 2014) or giving money to charitable organizations (Wiepking and Bekkers 2012) by women and men across multiple marital statuses.

Resource availability and demands shaped the patterns of giving for some midlife adults. Supporting hypothesis 5, *General Benefactors* may have been more likely to give both within and outside their immediate family because they received more instrumental support from family and friends compared to *Time Benefactors* and the *Uninvolved* (Eggebeen and Davey 1998; Schoeni 1997). Receiving help from others may have given the former group more resources to work with than the latter group, allowing or motivating them to give both time and money within and outside their immediate family. This may also represent socialized giving behaviors from one generation to the next (Deb et al. 2010; LeBaron 2019). Receiving monetary assistance from family and friends, however, was not a statistically significant predictor of giving patterns. Providing minimal support for hypothesis 6 and contrasting research on the influence of family demands on family exchanges (Fingerman et al. 2009; Szinovacz and Davey 2002), *General Benefactors* had more demands from children than *Time Benefactors* but still gave both time and financial support to their families and communities. Having children with problems may make parents more sympathetic to giving or introduce them to new settings with opportunities for giving such as schools, health care systems, or other community organizations providing services to their children (Burr et al. 2005). Demands from parents did not have the same effect on giving patterns and were not statistically significant.

Financial resources did not shape patterns of midlife giving as hypothesized (H3 and H4). Although *Time Benefactors* and *Financial Philanthropists* were characterized by giving only one type of resource, time or money, opportunity cost variables such as household income and weekly work hours were not found to be statistically significant predictors of giving patterns. Thus, midlife adults did not substitute time for money or vice versa due to availability of either type of resource. Also, having more financial resources did not influence midlife adults' monetary giving within and outside the immediate family. Unlike past studies that had only considered volunteer behavior (time) for measuring giving outside the family (e.g., Lancee and Radl 2014; Taniguchi 2012), the current study included both time and monetary support beyond the immediate family, potentially providing a more complete analysis of giving patterns.

Finally, midlife adults' perceptions of family relationships and non-family roles shaped their patterns of giving. Similar to previous research and in partial support of hypothesis 7 (Choi and Chou 2010; Clark and Arnold 2008; Hart et al. 2001; Pillemer et al. 2000; Son and Wilson 2011; Wenner and Randall 2016), *General Benefactors* were more likely to report higher levels of social integration, social contributions, and generativity compared to *Financial Philanthropists* and *Uninvolved*. Expanding on the work of Burr et al. (2005), such "super helpers" may give to family and non-family because they are highly committed, socially integrated individuals who are eager to support future generations within and outside their immediate family. The positive perceptions of these non-family roles may also help to offset the family strain more likely experienced by *General Benefactors* than *Time Benefactors*. The perception of negative family relationships is related to an increased likelihood of giving within and outside the immediate family, not a decreased likelihood as had been hypothesized (Rossi and Rossi 1990; Silverstein et al. 1995). Alternatively, being responsive to both family and community needs may contribute to family strain, a direction of causality that needs to be explored with longitudinal data. Positive family relationships exemplified through feelings of support were not associated with midlife adults' giving patterns. Overall, it seems perceptions of social integration and generativity as well as demands from children and perceptions of family strain are related to an increased likelihood of giving resources within and beyond the immediate family.

Implications for Future Research and Practice

Study findings as well as limitations generate several implications for future research. First, researchers should consider more detail in how giving within and outside the immediate family is measured. One way this could be accomplished is by having a larger sample size that would support exploring patterns of giving that distinguish giving to children, giving to parents, and giving to both (Cooney and Dykstra 2011). Another way to examine more heterogeneity in midlife adults' giving patterns is to measure giving outside the

immediate family as giving to extended family, close friends or neighbors—specific personal contacts with whom one has an on-going relationship, and giving to broader community entities such as charities and organizations in which personal connections are not targets for support. For example, Kohli et al. (2009) found exchanges with extended family, close friends, and neighbors to be negatively associated with help to immediate family, an association possibly missed by the way giving within and outside the immediate family was measured in the current study. Future research should consider utilizing other nationally representative datasets that would provide more statistical power for the use of these more diversified measures of giving.

Second, future studies should utilize datasets where measures, especially those of giving and resource availability, are obtained at the same level. MIDUS measured income at the household level while giving behaviors were measured at the individual, respondent level. This may have masked the effect of income and weekly work hours on the giving patterns of midlife respondents in this study and reduced the relative explanatory power of the data to support or refute hypotheses stemming from a resource perspective.

A third implication for future research is the exploration of middle-aged adults' giving patterns using more recent data and more complex research designs. As suggested by a life course perspective, giving patterns are likely to change over time in response to historical events such as a recession (Brooks 2008; Connidis 2014; Lilly Family School of Philanthropy 2016). This could result in midlife adults' membership in specific giving patterns to change (e.g., *General Benefactors* becoming *Time Benefactors*) or new giving patterns to emerge altogether. Further, although MIDUS is a longitudinal dataset, the time between the three waves of data ranges from 5 to 10 years, making it less than optimal to consider predictive power over time. Future work should consider the continuity and change in giving patterns found in this study using other nationally representative, longitudinal data with closer data points such as the Health and Retirement Study. Not only is membership in giving patterns subject to change over time, but so too might the predictors of patterns and the direction of causality.

Fourth, qualitative studies would allow for more in-depth exploration of midlife adults' experiences with giving to their families and communities. An ambivalence perspective might be especially fruitful in this qualitative work as midlife adults are likely to navigate contradictions in their giving attitudes and behaviors that stem from relationships with family members and those outside of the immediate family (Connidis 2014; Connidis and Barnett 2019). For example, qualitative research could help us understand how *General Benefactors* navigate increased family strain and children's problems compared to midlife adults in other patterns such as *Time Benefactors* and *Financial Philanthropists*.

Finally, study findings provide implications for practice. There is evidence that professionals such as financial planners, fund raisers, family practitioners, and policy makers must consider middle-aged adults' familial and non-familial giving patterns when addressing reduced rates of volunteerism and static rates of charitable donations (Lilly Family School of Philanthropy 2019; Reinhart 2017). Professionals can utilize study findings to create services for middle-aged adults specific to their distinct giving pattern. For example, educational materials or support groups could help *General Benefactors* and *Time Benefactors* navigate giving time and/or money within and outside their immediate family, and addressing the increased family strain experienced by the former group. Services for and fund raising directed at *Financial Philanthropists* could focus primarily on their concrete monetary giving to charitable or religious organizations, with such efforts further enhanced by considering their reasons for not giving to immediate family members. Does their charitable giving interfere with their ability to support family members? The less typical, yet substantial group of *Uninvolved* middle-aged adults may be in need of significant family and community support themselves and unable to give until their needs are met. Study findings encourage family members, family practitioners, community organizations, and policymakers to seek innovative approaches for engaging all midlife adults, including those characterized as *Uninvolved,* to build connection, offer support, and lay the groundwork for expanding their capacity to give within their immediate family and beyond. Increasing the capacity of all midlife adults to be givers is valuable for individuals and their communities. Giving is related to a perception of social connection and integration (Choi and Chou 2010; Pillemer and Glasgow 2000), which research has found can enhance an individual's physical and mental health across the life course (Bjorklund 2016). Giving is also critical for communities who depend on charitable giving and volunteer work to meet the needs of individuals and families that are not met elsewhere (Corporation for National and Community Service 2006; Kim and Bradach 2012; Lilly Family School of Philanthropy 2019).

Professionals must also consider how contextual factors, resource demands, resource availability, and perceptions of family relationships and non-family roles may affect their middle-aged clients' giving behaviors. Study findings indicate that being older, having at least a college education, receiving instrumental support from family and friends, perceiving demands and strain from family members (particularly children), and feeling connected to one's community and younger generations increase the likelihood of middle-aged adults giving both their time and money within and outside the family. As such, policies and programs that enhance family relationships, provide access to higher education, and foster a connection to community, particularly with youth,

earlier in midlife may help to increase the overall giving capacity of middle-aged adults across the life course.

Overall, the current study demonstrates that middle-aged adults' patterns of familial and non-familial giving of time and money are structurally diverse. More research is needed to dissect the interrelatedness of familial and non-familial giving in midlife using longitudinal and qualitative data. Professionals providing resource management services to middle-aged adults and those seeking time and money contributions from them will benefit from continued research efforts to generate a more comprehensive and accurate understanding of midlife adults' giving behaviors.

Compliance with Ethical Standards

Conflict of interest The authors declare that they have no conflict of interest.

Research Involving Human and/or Animal Rights This article does not contain any studies with human participants or animals performed by any of the authors.

Informed Consent Informed consent was obtained from all individual participants included in the study.

References

Bengtson, V. L., & Allen, K. R. (1993). The life course perspective applied to families over time. In P. G. Boss, W. J. Doherty, R. LaRossa, W. R. Schumm, & S. K. Steinmetz (Eds.), *Sourcebook of family theories and methods: A contextual approach* (pp. 469–504). New York: Plenum Press. https://doi.org/10.1007/978-0-387-85764-0_19

Bjorklund, B. R. (2016). *The journey of adulthood* (8th ed.). Boston, MA: Pearson.

Brooks, A. C. (2008). A nation of givers. In *The American, 2*(2). Washington, D.C.: The American Enterprise Institute

Burr, J. A., Choi, N., & Mutchler, J. E. (2005). Caregiving and volunteering: Are private and public helping behaviors linked? *The Journals of Gerontology: Social Sciences, 60*(5), 247–256. https://doi.org/10.1093/geronb/60.5.S247.

Cao, H. (2006). Time and financial transfers within and beyond the family. *Journal of Family and Economic Issues, 27*, 375–400. https://doi.org/10.1007/s10834-006-9013-z.

Choi, N., Burr, J. A., Mutchler, J. E., & Caro, F. G. (2007). Formal and informal volunteer activity and spousal caregiving among older adults. *Research on Aging, 29*, 99–124. https://doi.org/10.1177/0164027506296759.

Choi, N. G., & Chou, R. J.-A. (2010). Time and money volunteering among older adults: The relationship between past and current volunteering and correlates of change and stability. *Ageing & Society, 30*, 559–581. https://doi.org/10.1017/S0144686X0999064X.

Clark, M., & Arnold, J. (2008). The nature, prevalence, and correlates of generativity among men in middle career. *Journal of Vocational Behavior, 73*, 473–484. https://doi.org/10.1016/j.jvb.2008.09.002.

Clogg, C. C., Petkova, E., & Haritou, A. (1995). Statistical methods for comparing regression coefficients between models. *American Journal of Sociology, 100*(5), 1261–1293. https://doi.org/10.1086/230638.

Colby, S. L., & Ortman, J. M. (2014). The baby boom cohort in the United States: 2012–2060. *Current population reports*. U.S Department of Commerce. Retrieved from: https://www.census.gov/prod/2014pubs/p25-1141.pdf.

Connidis, I. A. (2014). Age relations and family ties over the life course: Spanning the macro-micro divide. *Research in Human Development, 11*, 291–308. https://doi.org/10.1080/15427609.2014.967050.

Connidis, I. A., & Barnett, A. E. (2019). *Family ties & aging* (3rd ed.). Thousand Oaks, CA: Sage.

Cooney, T. M., & Dykstra, P. A. (2011). Family obligations and support behavior: A United States—Netherlands comparison. *Ageing & Society, 31*(6), 1026–1050. https://doi.org/10.1017/S0144686X10001339.

Corporation for National & Community Service. (2006). *Volunteer growth in America: A review of trends since 1974*. Washington, DC. Retrieved from: https://www.nationalservice.gov/pdf/06_1203_volunteer_growth.pdf

Deb, P., Okten, C., & Osili, U. O. (2010). Giving to family versus giving to the community within and across generations. *Journal of Population Economics, 23*, 1091–1115. https://doi.org/10.1007/s00148-008-0206-7.

Drollinger, T. (2010). A theoretical examination of giving and volunteering utilizing resource exchange theory. *Journal of Nonprofit & Public Sector Marketing, 22*, 55–66. https://doi.org/10.1080/10495140903190416.

Dziak, J. J., Lanza, S. T., & Tan, X. (2014). Effect size, statistical power, and sample size requirements for the bootstrap likelihood ratio test on latent class analysis. *Structural Equation Modeling, 21*, 534–552. https://doi.org/10.1080/10705511.2014.919819.

Eggebeen, D. J., & Davey, A. (1998). Do safety nets work? The role of anticipated help in times of need. *Journal of Marriage and the Family, 60*(4), 939–950. https://doi.org/10.2307/353636.

Einolf, C. J. (2011). Gender differences in the correlates of volunteering and charitable giving. *Nonprofit and Voluntary Sector Quarterly*. https://doi.org/10.1177/0899764010385949.

Elder, G. H., Jr. (1995). The life course paradigm: Social change and individual development. In P. Moen, G. H. Elder, & K. Lischer (Eds.), *Examining lives in context: Perspectives on the ecology of human development* (pp. 101–139). Washington, D.C.: American Psychological Association.

Elder, G. H., Jr., & Pellerin, L.A. (1998). Linking history and human lives. In J. Z. Giele, & G. H. Elder, Jr. (Eds.), *Methods of life course research: Quantitative and qualitative approaches* (pp. 264–294). Retrieved from https://biblio.csusm.edu/sites/default/files/reserves/ch1_handbook_of_the_life_course_p.3-19.pdf

Fingerman, K. L., Miller, L., Birditt, K., & Zarit, S. (2009). Giving to the good and the needy: Parental support of grown children. *Journal of Marriage and Family, 71*, 1220–1233. https://doi.org/10.1111/j.1741-3737.2009.00665.x.

Fingerman, K. L., Pitzer, L. M., Chan, W., Birditt, K., Franks, M. M., & Zarit, S. (2011). Who gets what and why? Help middle-aged adults provide to parents and grown children. *Journals of Gerontology: Social Sciences, 66B*, 87–98. https://doi.org/10.1093/geronb/gbq009.

Furstenberg, F. F., Jr. (2010). On a new schedule: Transitions to adulthood and family change. *The Future of Children, 20*, 67–87.

Grundy, E., & Henretta, J. C. (2006). Between elderly parents and adult children: A new look at the intergenerational care provided by the 'sandwich generation'. *Ageing & Society, 26*(5), 707–722. https://doi.org/10.1017/S0144686X06004934.

Haider, S. J., & McGarry, K. (2006). Recent trends in resource sharing among the poor. In R. Blank, S. Danziger, & R. Schoeni (Eds.), *Working and poor: How economic and policy changes are affecting low-wage workers* (pp. 205–232). New York: Russell Sage Publishers.

Hank, K., & Stuck, S. (2008). Volunteer work, informal help, and care among the 50+ in Europe: Further evidence for 'linked' productive activities at older ages. *Social Science Research, 38*(4), 1280–1291.

Hart, H. M., McAdams, D. P., Hirsch, B. J., & Bauer, J. J. (2001). Generativity and social involvement among African American and White adults. *Journal of Research in Personality, 35*, 208–230. https://doi.org/10.1006/jrpe.2001.2318.

Hirst, M. (2005). Carer distress: A prospective, population-based study. *Social Science & Medicine, 61*(3), 697–708. https://doi.org/10.1016/j.socscimed.2005.01.001.

Hook, J. L. (2004). Reconsidering the division of household labor: Incorporating volunteer work and informal support. *Journal of Marriage and Family, 98*(6), 1428–1458.

Inter-university Consortium for Political and Social Research [ICPSR]. (1994/95). *Midlife in the United States: A national study of health and well-being, 1994/95.* Ann Arbor, MI: ICPSR.

Inter-university Consortium for Political and Social Research [ICPSR]. (2004/06). *Midlife in the United States (MIDUS 2), 2004–2006: Descriptions of MIDUS samples.* Ann Arbor, MI: ICPSR.

Jeszeck, C. A. (2015). *Retirement security: Most households approaching retirement have low savings.* GAO-15–419. Retrieved from: https://www.gao.gov/assets/680/670153.pdf

Johnson, D. R., & Young, R. (2011). Toward best practices in analyzing datasets with missing data: Comparisons and recommendations. *Journal of Marriage and Family, 73*, 926–945. https://doi.org/10.1111/j.1741-3737.2011.00861.x1.

Kim, P., & Bradach, J. (2012). "Why more nonprofits are getting bigger." *Stanford social innovation review.* Retrieved from https://ssir.org/articles/entry/why_more_nonprofits_are_getting_bigger.

Kohli, M., & Hank, K. (2009). The social connectedness of older Europeans: Patterns, dynamics, and contexts. *Journal of European Social Policy, 19*, 327–340. https://doi.org/10.1177/1350506809341514.

Lancee, B., & Radl, J. (2014). Volunteering over the life course. *Social Forces, 93*(2), 833–862. https://doi.org/10.1093/sf/sou090.

LeBaron, A. B. (2019). The socialization of financial giving: A multigenerational exploration. *Journal of Family & Economics Issues, 40*, 633–646. https://doi.org/10.1007/s10834-019-09629-z.

Lilly Family School of Philanthropy. (2016). A tradition of giving: New research on giving and volunteering within families. Indianapolis, IN: Indiana University Lilly School of Philanthropy. Retrieved from: https://scholarworks.iupui.edu/bitstream/handle/1805/9599/A%20tradition%20of%20giving_Final.pdf?sequence=1&isAllowed=y

Lilly Family School of Philanthropy. (2019). *Changes to the Giving Landscape.* Indianapolis, IN: Indiana University Lilly School of Philanthropy. Retrieved from: https://scholarworks.iupui.edu/bitstream/handle/1805/21217/vanguard-charitable191022.pdf?sequence=1&isAllowed=y

List, J. A. (2011). The market for charitable giving. *Journal of Economic Perspectives, 25*, 157–180. https://doi.org/10.1257/jep.25.2.157.

Macmillan, R., & Copher, R. (2005). Families in the life course: Interdependency of roles, role configurations, and pathways. *Journal of Marriage and Family, 67*(4), 858–879. https://doi.org/10.1111/j.1741-3737.2005.00180.x.

Macmillian, R., & Eliason, S. R. (2003). Characterizing the life course as role configurations and pathways. In J. T. Mortimer & M. J. Shanahan (Eds.), *Handbook of the life course* (pp. 529–554). New York: Kluwer Academic Publishers.

Margolis, R., & Wright, L. (2017). Older adults with three generations of kin: Prevalence, correlates, and transfers. *Journal of Gerontology: Social Sciences, 72*, 1067–1072. https://doi.org/10.1093/geronb/gbv158.

Muthén, L. K., & Muthén, B. O. (1998–2010). User's guide. *Statistical analysis with latent variables, 6.* Retrieved from https://www.statmodel.com/download/usersguide/Mplus%20Users%20Guide%20v6.pdf

Nylund, K. L., Asparouhov, T., & Muthen, B. O. (2007). Deciding on the number of classes in latent class analysis and growth mixture modeling: A Monte Carlo simulation study. *Structural Equation Modeling, 14*, 535–569.

Oberski, D. L. (2015). Mixture models: Latent profile and latent class analysis. *Mathematics.* Retrieved from https://daob.nl/wp-content/uploads/2015/06/oberski-LCA.pdf.

Oesterle, S., Johnson, M. K., & Mortimer, J. T. (2004). Volunteerism during the transition to adulthood: A life course perspective. *Social Forces, 82*(3), 1123–1149.

Pew Research Center. (2013). *The sandwich generation: Rising financial burdens for middle-aged Americans.* Washington, DC: Pew Research Center. Retrieved from https://www.pewsocialtrends.org/2013/01/30/the-sandwich-generation/.

Pillemer, K., & Glasgow, N. (2000). Social integration and aging: Background and trends. In K. Pillemer, P. Moen, E. Wethington, & N. Glasgow (Eds.), *Social integration in the second half of life* (pp. 19–47). Baltimore, MD: John Hopkins University Press.

Pillemer, K., Moen, P., Wethington, E., & Glasgow, N. (2000). *Social integration in the second half of life.* Baltimore, MD: John Hopkins University Press.

Preston, S. H., Heuveline, P., & Guillot, M. (2001). *Demography: Measuring and modeling population processes.* Malden, MA: Blackwell Publishing.

Reinhart, R. J. (2017). Religious giving down, other charity holding steady. *Wellbeing.* Retrieved from https://news.gallup.com/poll/224378/religious-giving-down-charity-holding-steady.aspx.

Rossi, A. S., & Rossi, P. H. (1990). *Of human bonding: Parent-child relations across the life-course.* New York: Aldine de Gruyter.

Schoeni, R. (1980s). New evidence on the economic progress of foreign-born men in the 1970s and 1980s. *Journal of Human Resources, 32*(4), 683–740.

Settersten, R. A., Jr. (2003). Age structuring and the rhythm of the life course. *Handbook of the Life Course.* https://doi.org/10.1007/978-0-306-48247-2_4.

Silverstein, M., Parrott, T. M., & Bengtson, V. L. (1995). Factors that predispose middle-aged sons and daughters to provide social support to older parents. *Journal of Marriage and the Family, 57*(2), 465–476.

Son, J., & Wilson, J. (2011). Generativity and volunteering. *Sociological Forum, 26*, 644–667. https://doi.org/10.1111/j.1573-7861.2011.01266.x.

Szinovacz, M. E., & Davey, A. (2002). Retirement and marital decision making: Effects on retirement satisfaction. *Journal of Marriage and Family, 67*(2), 387–398. https://doi.org/10.1111/j.0022-2445.2005.00123.x.

United Nations. (2017). *World population ageing.* New York: United Nations. Retrieved from: https://www.un.org/en/development/desa/population/publications/pdf/ageing/WPA2017_Highlights.pdf

Taniguchi, H. (2012). The determinants of formal and informal volunteering: Evidence from the American Time Use Survey. *International Journal of Voluntary and Nonprofit Organizations, 23*(4), 920–939. https://doi.org/10.1007/s11266-011-9236-y.

Van Gaaleen, R. I., & Dykstra, P. A. (2006). Solidarity and conflict between adult children and parents: A latent class analysis. *Journal of Marriage and Family, 68*(4), 947–960. https://doi.org/10.1111/j.1741-3737.2006.00306.x.

Wenner, J. R., & Randall, B. A. (2016). Predictors of prosocial behavior: Differences in middle aged and older adults. *Personality & Individual Differences, 101*, 322–326. https://doi.org/10.1016/j.paid.2016.05.367.

Wiemers, E. E., & Bianchi, S. M. (2015). Competing demands from aging parents and adult children in two cohorts of American women. *Population and Development Review, 41*, 127–146. https://doi.org/10.1111/j.1728-4457.2015.00029.x.

Wiepking, P., & Bekkers, R. (2012). Who gives? A literature review of predictors of charitable giving. II—Gender, family composition and income. *Voluntary Sector Review, 3*, 217–245. https://doi.org/10.1332/204080512X649379.

Zelezna, L. (2017). Care-giving to grandchildren and elderly parents: Role conflict or family solidarity? *Ageing & Society, 38*, 1–21. https://doi.org/10.1017/S0144686X16001434.

Amanda E. Barnett Ph.D. Associate Professor.

Teresa M. Cooney Ph.D. Professor and Department Chair.

Adam Shapiro Ph.D. Professor of Sociology.