

**Between-Family Inequality:  
Race & Nativity Differences in the Trajectories of Financial Assistance to Aging Parents\***

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**Abstract**

In older age, disadvantaged individuals may require increased financial assistance. This study uses the Health and Retirement Study to examine changes over time in the probability of parents receiving a financial transfer from adult children over a 12-year period. Focus is placed on if and by how much these trajectories differ by race and nativity, net of controlling for family-level characteristics. Persistent differences between minority and nonminority families after controlling for family-level characteristics may support theories of “family culture” in which some families have stronger norms of intergenerational assistance to the older generation. I find that after controlling for family-level characteristics, nonwhite-white family differences remain significant over time. However, the immigrant-native gap diminishes over time, and immigrants and natives converge in their helping behavior in later life. Consequently, this paper traces paths of upstream financial assistance in U.S. families, and investigates the heterogeneity of trajectories of assistance to aging parents.

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