

Kin Support of the Black Middle Class: Negotiating Need, Norms, and Class Background

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ABSTRACT

In comparison to middle-class Whites, middle-class African Americans disproportionately provide financial support to their low-income family members. Evidence suggests that this practice is both essential for its low-income recipients and economically detrimental for Black middle-class givers. Scholars often oversimplify Black middle-class identity by describing kin support as motivated solely by racial identity. Gathering insight from 41 in-depth interviews, this article interrogates the conditions under which, despite their financial own vulnerability, middle-class Black families offer kin support. This study explores variations in Black middle-class racial ideology and observes how other dimensions of identity, such as class background, influence attitudes and decision-making towards family. This article demonstrates how socioeconomic background shapes the ways the Black middle class negotiates expectations of kin support and details three kin support approaches as either strategies for social mobility, tools reserved for short-term lending, or opportunities to repay unsettled childhood debts. This work contributes to our understanding of how the Black community deploys kin support, illuminates how the Black middle class makes sense of racial norms around giving, and centers class background in our intersectional understanding of identity.

KEYWORDS: kin support, class background, Black middle class, racial ideology, culture.

In comparison to their White counterparts, middle-class African Americans disproportionately provide financial support to their low-income family members (Higginbotham and Weber 1992; O'Brien 2012). For many low-income Americans, the availability of this form of social capital is essential to survival (Edin and Lein 1997). Kin support is an essential resource, which plays a critical role in the lives of those in impoverished Black communities who might face discriminatory obstacles from institutional alternatives. While essential for low-income recipients, evidence shows that offering kin support may be economically detrimental to already vulnerable Black middle-class givers. Analyzing longitudinal wealth trends, O'Brien (2012) finds that racial differences in kin support provision explain a portion of the wealth gap between Black and White middle-class families. He finds that being

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part of an impoverished kin network creates expectations for financial support that diverts resources from being invested in other wealth-producing activities. This suggests the question – what motivates the Black middle class to give when such giving fundamentally harms them? Given the well-documented economic vulnerabilities of the Black middle class (Conley 1999; Lacy 2012), it is essential to examine the conditions under which this group extends this critical form of social capital.

Due to the typically quantitative nature of kin support studies, we know that the Black middle class regularly gives, but what remains unknown is where their support goes. The broader study of social capital points to many different domains of financial assistance that families exchange – childcare, housing, education (Hogan, Hao, and Parish 1990). While the frequent participation of the Black middle class in kin support is certain, we still do not know under which conditions and to what causes kin support is granted. Knowing this may assist in creating interventions to meet the specific needs of recipients, while also supporting wealth creation among the Black middle class. Given the implications of these questions on our understanding of social capital within Black families and communities, I ask the following research questions: 1) how does the Black middle class perceive their financial responsibility to low-income kin; 2) under what conditions do members of the Black middle class give kin support; and 3) given the potential for economic self-harm, what motivates their providing kin support?

This inquiry is critical because studies of Black kin support have rarely questioned the motivations of givers themselves. I do so to understand how Black middle-class families manage requests, why they offer support, and what might explain their willingness (or unwillingness) to offer help. Most commonly, scholars explain Black kin support as predominantly motivated by racial identity. However, I find evidence that racial identity, along with class background, powerfully shapes how respondents think about kin support. I demonstrate that while middle-class African Americans negotiate expectations around kin support, they do so with particular influence from their socioeconomic background, and from their personal experience and proximity to poverty or middle-class life. Through the exploration of three ideal types, I find that class background powerfully shapes the ways that members of the Black middle class participate in kin support, interpret financial need, assess their economic stability, and formulate a racial perspective on Black needs more broadly.

In the following pages, I review the literature on kin support and how scholars have conceptualized the reasons why the Black middle class provides financial assistance to their immediate and extended family. I then review the link between Black racial identity and kin support, while advocating for a heterogeneous model of Black middle-class identity that includes class background as an essential element. Next, I review the methods I used to capture the way the Black middle-class adults make sense of kin support and their relationships with low-income family members and introduce the data. I describe the three ideal types which illuminate the ways respondents participate in kin support and how class background shapes their giving approach, as well as their perspective on Black needs more generally. I conclude by considering the implications of these ideal types on rising inequality among African Americans, the availability of social capital to low-income Black families, and how kin support works to reinforce racial identity.

KIN SUPPORT AND BLACK MIDDLE-CLASS RACIAL IDENTITY

Since Carol Stack's seminal exploration of the "The Flats," social scientists have studied how low-income communities rely on social capital to make ends meet (1974). Due to socioeconomic inequality, overall, White families have been found to give and receive more financial assistance compared to Blacks (Roschelle 1997; Sarkisian and Gerstel 2004); however, once these socioeconomic conditions have been accounted for, Black families provide more kin support to low-income relatives overall. While we do not know what needs the Black middle class responds to, plenty of studies have sought to explain why the Black middle class might give. To explain what motivates such giving, scholars conclude that in addition to structural factors, which place the Black middle class in closer proximity

to needy networks (Billingsley 1994; Heflin and Pattillo 2006; Pattillo-McCoy 1999), the Black middle class is imbued with a particular sense of responsibility to give back to co-ethnics, tied back to their racial identity (Lamont 2000). This sense of responsibility dates back to slavery, when Black families developed patterns of intra-community support that relied on nuclear and extended kin (Staples and Johnson 1993).

Post-slavery, the shared experience of racial oppression boosted ethnic solidarity and kin obligation among African Americans beyond the familism expressed in White American families (McAdoo 1978; Sudarkasa 1997). Over time, kin support and the responsibility to give back has become a veritable cultural norm among African Americans broadly (Dawson 1995; Hochschild 1995). Accordingly, high rates of adherence to the broader norm of kin support are not only an expectation from co-ethnics, but providing kin support acts as a way to signify membership and identification in a Black racial identity (Neckerman, Carter, and Lee 1999).

By definition, racial identity is “the significance and meaning that African Americans place on race in defining themselves,” measured in part by the importance race holds in an individual’s perception of self (race centrality) and the beliefs around the ways African Americans should live (racial ideology; Sellers et al. 1998:19).

Racial identity has been demonstrated as a powerful tool in shaping the attitudes and behavior of the Black middle class, and studies show that the majority of middle-class African Americans maintain a strong racial centrality (Shelton and Wilson 2006). Nevertheless, scholars have demonstrated significant variation in Black middle-class racial ideology—that is, what the group feels other Black people need (Hunt 2007; Moore 2009; Welburn and Pittman 2012). Variation in perceptions around group needs inevitably fosters a variety of attitudes and behaviors.

Studying a predominantly African American low-income neighborhood, for example, Sandra Smith finds extreme distrust and individualism among poor Black people where notions of a racial responsibility to give back might lead us to alternative predictions (2007; see also Harris 2013; Jackson 2001). Smith does not suggest that non-cooperative community members do not carry a strong sense of racial centrality. Instead, she advances the notion that economic challenges reshape the frame of whom should be cooperated with. This study extends literature around internal distrust or conflict among Black communities by examining how some segments of the Black middle class balance salient cultural expectations to give back with a personal concern about their financial standing. I do so by exposing the logics Black middle-class adults use to justify non-compliance with the more significant racial norm, steeped in both terms of racial identity and class background. In the case of kin support, I argue that members of the Black middle class extend social capital if this form of assistance is perceived as a need among Black people.

CHALLENGING A HOMOGENOUS RACE MODEL AND CONSIDERING CLASS BACKGROUND

While the debate around what motivates the Black middle class to give settles on racial identity as the primary mechanism, a growing number of scholars draw attention to the need to revisit how Black middle-class identity is often oversimplified (Celious and Oyserman 2001; Lacy 2007). In challenging a homogenous race model, authors have identified diversity in Black middle-class sense-making, interpretations of group needs, and behavior, along dimensions such as place and household income (Lacy 2004, 2007; Moore 2008; Pattillo 2005). In a study of Black middle-class kin support attitudes, McAdoo (1978) found a strong sense of responsibility to give back among her respondents. While her primary finding was that Black middle-class families all participated in reciprocal help networks and did not consider these obligations burdensome, she notes that “there was a greater degree of ‘social debt’ present in the interactions within newly mobile families” (McAdoo 1978:775). This insight speaks to a compounding structure of obligation, first from one’s racial identity and further informed by class background. Since then, few studies of kin support have taken up class background as an

essential category of consideration. Expanding on McAdoo's observations, I find that class background is both an essential dimension of Black middle-class life, and a critical lens through which racial ideology, personal economic standing, and cultural norms around kin support are interpreted. However, unlike McAdoo (1978), I find members of the Black middle class who do find kin support burdensome, based mainly on concerns about their own financial standing.

Theoretically, class background influences both one's social capital and the development of particular attitudes, norms, and behaviors towards family relations (Bourdieu 1984; Coleman 1988). Prosocial and cooperative exchange attitudes and behaviors have traditionally been associated with lower-income groups, while a focus on individualism has been generally attributed to middle and elite classes (Lamont 2000; Piff et al. 2010; Stack 1974). However, class transitions are recurrent in our society (Chetty et al. 2014); more than 60 percent of the poorest African Americans will transition into higher socioeconomic conditions (Mazumder 2014). Upward mobility presents the prospect of negotiating norms both from one's class origins and destinations (Jack 2014; Reay, Crozier, and Clayton 2009). Quantitative studies on the impact of mobility on the persistence of attitudes from one's class origins have yielded limited, if not contradictory, results (Jackson and Curtis 1972).

However, qualitative work has been adept at articulating ways in which class background and the norms associated with one's class origins continue to shape the experience of middle-class adults (Agius Vallejo and Lee 2009; Armstrong and Hamilton 2013; Higginbotham and Weber 1992). The Black middle class, comprised of newcomers and late arrivals, serves as an informative test case by which to observe the assimilation or rejection of class-centered norms and values around familial giving.

Finally, in considering the stakes around giving kin support, the economic fragility of the Black middle class cannot be overstated. Black middle-class families hold only a fraction of the wealth poor White families hold (Oliver and Shapiro 1995). Much of that wealth gap is due to ongoing discrimination and institutional racism. For example, studies find that Blacks pay more than Whites for a variety of consumer transactions (Pager and Shepherd 2008) and experience greater targeting for subprime loans (Rugh, Albright, and Massey 2015), leading to high rates of downward mobility for the Black middle class (Chetty et al. 2018). With limited wealth outside of homeownership, this profound financial instability diminishes economic reserves from which kin support might come, though few scholars have considered how economic fragility or macroeconomic change might shape giving among the Black middle class. In short, while a great amount of attention has been given to the structural barriers experienced by the Black poor, those faced by the Black middle class undoubtedly are significant, and how these challenges might shape their kin support ideas and practices should be examined.

METHODS

I draw from 41 in-depth interviews with Black middle-class adults. Traditionally, sociologists define the middle-class through some combination of education, income, and occupation (see Marsh et al. 2007 for a review). In line with others, I classify middle-class as meeting two out of three of these criteria: 1) some college attainment¹ (Pattillo-McCoy 1999), 2) household income at or above the national median (\$51,043 in 2014) (Oliver and Shapiro 1995), or 3) employment in a white-collar profession (Wilson 1978). Seventy-three percent of my participants met all three criteria. While this income threshold may be considered a low baseline, by definition this figure delimits middle-income households in the United States and allows observation across the full range of the three Black "middle-classes" defined by Lacy (2007), including the lower-middle-class, core middle-class, and

1 While education and income are demonstrably correlated, just 25 percent of African-American adults hold a bachelor's degree. According to the 2015 American Community Survey, over 60 percent of African Americans defined as middle-class by income have an associate's degree or lower. Lacy (2007) notes that the majority of studies of the Black middle-class do not operationalize the term with a bachelor's degree

Table 1. Summary Statistics of Black Middle-Class Respondents

<i>Demographics</i>	<i>Percent</i>	<i>(n)</i>
Women	49%	20
Age: 20–29	22%	9
Age: 30–39	34%	14
Age: 40–49	17%	7
Age: 50–59	17%	7
Age: 60+	10%	4
Never Given Kin Support	27%	11
Some College	17%	7
Bachelor's	27%	11
Master's/Professional	37%	15
Ph.D. or Equivalent	17%	7
Household Income: <\$40,000	22%	9
Household Income: \$40,000–60,000	7%	3
Household Income: \$61,000–80,000	12%	5
Household Income: \$81,000–99,000	17%	7
Household Income: >\$100,000	39%	16
Owens Home*	27%	11
Never married	59%	24
Parent	34%	14
* Half of respondents answered this question.		<i>N=41</i>

elite Black middle-class. Thirty-nine percent of my respondents live in households earning \$100,000 or more, meaning the respondents skew towards the middle or upper Black middle class.

In recruitment, I did not explicitly mention the study's purpose or require that participants had previously given money to family. I wanted to allow for some members of the Black middle-class having no experience with kin support whatsoever. While most participants had given kin support, 27 percent of respondents were unable to recall any instance in which they had provided kin support in the past.

To find middle-class participants, I used purposeful snowball sampling, recruiting from Black alumni associations of large universities, Black faculty organizations, campus staff groups, graduate student networks, and historically Black fraternities and sororities based in Northern and Southern California; a digital flyer was sent via email to these listservs describing the study and the criteria for participation. I also asked participants to refer me to a friend or family member whose economic situation was similar. This yielded an additional 16 interviewees. Interviews were conducted at libraries, cafes, and in participants' offices or homes. Participants were not compensated, and all completed an IRB-approved consent form.

I began each interview with the same questions, including requesting a description of their childhood and if they had ever provided family with financial assistance; I also asked about their future goals and their response if a family member asked for \$300. I then followed up on themes as the discussion progressed. In several cases, conducting these interviews in the wake of the Great Recession brought up the salience of their economic hardships or stories of experiencing some downward mobility during that period. Interviews lasted an hour and fifteen minutes on average, and each respondent completed a follow-up demographic survey.

I tape-recorded each interview, and all recordings were professionally transcribed. I used Dedoose, a software that allows coding and comparison of large datasets of qualitative text, and conducted an initial coding, focusing on broad themes that emerged from interviews. In the second round of

<i>Kin Support Practice</i>	<i>Racial Ideology: Interpretation of Black Needs</i>	<i>Class Background</i>
Mobility Makers: Supporting Social Mobility	“Black people need to lift the next generation.”	Low-Income
Black Bourgeoisie: Repayable Loans Only	“Some Black people need better behavior.”	Middle Class
Climbing Contributors: Repaying Debts of the Past	“Black families need to stick together.”	Low-Income

Figure 1. Black Middle-Class Kin Support Practices

coding, I reviewed the entire corpus of transcripts and my 147 memos to draw connections between the interviews and excerpt quotations. Finally, I situated themes concerning various demographic categories that included “homeowners,” “grew up low-income,” “over 40 years old,” and “female,” as well as others. From this final approach, the significance of class background emerged. For the sake of confidentiality, all respondents’ names have been changed.

RESULTS

Middle-class African Americans must contend with a larger narrative that depicts the provision of kin support as a Black cultural norm. In the sections that follow, I demonstrate that members of the Black middle-class use class-informed interpretation of Black needs to support one of three kin support strategies (see [Figure 1](#)). One group of respondents, the Mobility Makers, routinely gives money to family members – especially to children or young adults – pursuing a social mobility opportunity. This group had almost always experienced upward mobility themselves, and while establishing a boundary between giving to family members who may not be working “hard enough,” felt that Black communities needed opportunities for uplift – which was their approach to kin. The second group, the Black Bourgeoisie rarely, if ever, provided kin support and would do so only under the condition that they would be repaid in full. While still connected to low-income familial networks ([Table 2](#)), most of this group were born into middle-class nuclear families and were most likely to express concern about maintaining their economic standing. When asked about their racial ideology, the Black Bourgeoisie often cited a need for more responsibility as a core requirement. Finally, the Climbing Contributors actively gave money to family members for myriad reasons, including basic needs, without expectations of repayment. Like Mobility Makers, this group typically grew up low-income and experienced professional upward mobility. Referring back to sacrifices made on their behalf by family, this group saw tightknit Black families as essential for Black progress.

In introducing a heterogeneous model of Black middle-class kin support and exploring three ideal types on these practices, I argue that class origins shape one’s sense of empathy towards low-income family, one’s racial ideology, and, as a result, one’s adherence to cultural norms such as kin support in Black communities.

The Mobility Makers and Kin Support for Social Mobility

Through their stories, the Mobility Makers appear motivated to build social mobility opportunities due to both their own experiences in poverty and their current economic security. All but one of the respondents I categorize in the Mobility Makers archetype come from a low- income background. As

Table 2. Provision of Kin Support by Class Background

<i>Kin Support Ideal Types</i>	<i>Upwardly Mobile (n=25)</i>	<i>Consistently Middle-Class (n=16)</i>
Mobility Makers (n=11)	40%	6%
Black Bourgeoisie (n=15)	8%	81%
Climbing Contributors (n=15)	52%	13%
Kin Support Attributes		
Given Kin Support (n=30)	92%	44%
Given to Extended Family (n=21)	64%	31%
Has Low-income Family (n=33)	80%	81%
Ever Downwardly Mobile (n=12)	32%	25%

upwardly mobile adults, however, they embrace the delicate balance of compassionately responding to the need they see and maintaining their own financial standing. Adam, 53, labels his upbringing as “a single-mother-ghetto, urban experience” and is among the upwardly mobile respondents who participate in kin support. In his role as a tenured university professor, he currently identifies himself as upper-middle-class, reporting personal earnings close to \$90,000 annually. Without prompt, Adam describes himself as “the family leader” and because of economic inequality between them, a significant financial support to his relatives: “I help support the family financially. . . . And I’m talking about on an ongoing basis; I’ve probably carried about three of the next generation of my [extended] family in addition to my own family.” He describes giving consistent financial assistance to cousins, nieces, and nephews, in addition to some of his younger siblings.

Adam, the only one of his six siblings who attended college, describes himself as financially comfortable. He now uses his improved financial position to assist others. However, Adam is very clear about where he directs his financial support. “I don’t ever give money to none of [my] brothers and sisters, but [to] nephews and nieces, the next generation. I help them if they need it, if they are trying to do something productive with themselves. . . . I’m like yeah, I never say ‘no,’ I always say ‘yes.’” Note an important boundary that Adam erects around those whom he gives to. Adam discriminates against family members who aren’t “trying to do something productive,” but among those who are, he describes himself as a willing contributor to whatever ends they pursue. This approach to kin support, embodied through the Mobility Makers archetype, is distinct yet not mutually exclusive from the approaches of the other two archetypes, the Black Bourgeoisie and the Climbing Contributors. Mobility Makers emphasize giving towards social mobility opportunities specifically and do not expect monetary repayment for their contributions to kin. Unlike the consistently middle-class Black Bourgeoisie, Mobility Makers do not require balanced reciprocity for their kin support (Nelson 2000), but unlike Climbing Contributors, they are unwilling to give family members support for basic needs (i.e., rent, gas money). Adam explains:

I don’t have pity for adult people who should have learned like everybody else what it takes to provide a circumstance for your life. So I’m not inclined to help my brothers or sisters. But, for example, I definitely would help my nephew who’s in college right now because I’ve been through that experience and I know what that’s like.

To Adam, assisting a nephew through college or as he later describes, a niece laden with bills as she applies for better employment, is a worthy investment. He relates their struggles to his own journey of upward mobility and wants to help them succeed. Conversely, giving money to his adult siblings is perceived as something of a lost cause. Mobility Makers erect boundaries around those who deserve support. Adam is not interested in assisting family members in making ends meet, because he believes they can figure that out themselves. His desire is to use his kin support resources to focus

on social mobility opportunities for the next generation. While this financial investment will not necessarily repay him directly, Adam sees this as a responsibility he is proud to hold. Like other upwardly mobile individuals, Adam refers to his own experience in poverty as a motivator for his willingness to support others.

Other Mobility Makers direct support to social mobility opportunities as well. Latasha, 38, is a married mother of two who regularly gives; she similarly describes her participation in kin support as focused on assisting family members – particularly children – experience enrichment opportunities. According to Latasha:

We have a nephew who's 19. He's a very good kid who stays in a bad neighborhood and is just not in a good mental space. So we offered him to come live with us. Then, we have another nephew who's maybe a year younger than my son, and he was having trouble reading. He stayed with us through the summer so I could help him learn to read.

Latasha and her husband assumed the costs of housing these young men in order to help propel them towards better surroundings. Latasha, a teacher, and her husband, a firefighter, earn a combined \$90,000 a year. She later described paying for another nephew's participation in an expensive club baseball team with her son: "I mean it feels good to be able to offer help in ways that other family members might not be able to offer." Here, Latasha emphasizes her desire to play a part in uplifting the next generation. But much like Adam, there are boundaries to how Latasha perceives kin support: "I know that I don't need to be like my mom. She often sacrificed us kids when trying to accommodate other people in various ways . . . financially. I'm not going to sacrifice, or, try not to sacrifice, my wellbeing and my family's wellbeing."

Both refer to their sense of earlier deprivation: Adam's sense of shared experiences with his nephew or Latasha's remarks regarding how she felt economically compromised as a child. Asked where he developed this social mobility orientation, Terrence, a 32-year-old business owner who earns more than \$150,000 annually and gives to his nephews and younger cousins, also referred to his childhood as motivation:

I grew up in what we consider a low class, formerly working-class, community devastated by the crack epidemic. Because the sacrifices my mother made and her encouragement of me, I just kind of made it to experiences and realities that we never knew . . . Me doing that for other people in my family was sort of a given. I just wanted to help.

Experiences and compassion based on their class background are supported by the Mobility Makers' interpretations of Black needs. Members of the Mobility Makers routinely expressed a sentiment that Black people, in general, needed each other to succeed. Terrance, like many of the Mobility Makers, referred explicitly to minority enclaves as a blueprint for the type of collectivism needed in Black communities. When asked to describe what African Americans needed most, he said:

What can we learn from the Gay Rights Movement? One, ban your [individual] flag. Raise up a flag that says "We all are under this." Two, where do you see the gay pride flag? You see the gay pride flag in economic districts. It's about economics – you need to build an economic base that is based on your identity.

Referencing the coalition of lesbian, bisexual, gay, and transgender people under one "flag" and recent victories for marriage equality, Terrance credits the ability of the LGBT community to coalesce around a common goal. In reality, members of the LGBT community regularly lament the lack of inclusion, especially for trans, bisexual, and people of color, making his assertion inaccurate (see [Bradford 2004](#); [Devor and Matte 2004](#); [Han 2007](#)). Still, his comment reveals a desire for an

idealized community politic that he assumes exists elsewhere. In his mind, Black unity and economic empowerment are necessary steps for Black people to achieve success; this tendency for middle-class Blacks to consider racial solidarity as a core need among Black people is documented (Hirsch and Jack 2012). Terrance and Adam both expressed admiration for the Chinese community – often with entrepreneurial enclaves located in many of the country’s sprawling urban centers – and how it shares the wealth among its members rather than relying on others for economic viability. In doing so, respondents voice the broader stereotypes around Asian Americans’ superior achievement compared to those of other racial minorities, without accounting for the institutional and educational advantages these groups possess (Lee and Zhou 2015). Their accounts ignore the notable history of Black ethnic enclaves that attempted to implement this form of Black capitalism and were met with White terrorism (Collins 2012). Nevertheless, this perception that collectivism displayed by these groups is the way forward is echoed throughout the *Mobility Makers* as how Black people will succeed, and perhaps have survived thus far.

Sonia, 53, a retired schoolteacher and occasional substitute teacher, regularly gives to family and describes learning how to give to her family from her mother. Like Terrance, Sonia believes economic cooperation is a Black imperative, and she uses her \$50,000 a year to give to cousins and a niece who lives with her. She explicitly identifies the long history of Black cooperation as a core Black cultural norm:

Well, there are some differences [between Black people and other races] because we started at such an interesting place. When we came out of slavery, you had to help each other get on their feet. We would have to help each other financially and maybe even physically, work each other’s land, get each other to school, go live at Aunt So-and-So’s house. . . . So, I’ve done the exact same thing my mother did because she was a real Black woman.

In that regard, Sonia links authentic Blackness to cooperative behavior. To her, being “a real Black woman” (or man) means helping other Black people advance. With a vision of Black needs as eliciting community-wide cooperation, it is no surprise that *Mobility Makers* can comfortably align this analysis of group needs and their kin support practices. From this perspective, “real Black people” work together to help one another. The *Mobility Makers*’ extension of themselves as a way and means to uplift the youth in their own families is a congruent example of that. In that sense, while this interpretation of Black needs leads African Americans to social mobility as the appropriate kin support practice, it also operates as a self-affirming loop that aligns their actions with cultural norms.

The Black Bourgeoisie and Expectations of Reciprocity

E. Franklin Frazier (1957) paints a pessimistic perspective on the relations between Black social classes. In his book *Black Bourgeoisie*, Frazier controversially critiques a segment of the Black elite for actively distancing itself from the Black poor and assimilating to White middle-class standards. Thirty-six percent of interviewees in this study describe kin support in a way similar to many of Frazier’s assertions, mainly demonstrating adherence to middle-class values of economic independence and self-sufficiency (Hunt 2016). Contrary to literature suggesting that middle-class African Americans disproportionately participate in kin support (McAdoo 1978; Neckerman, Carter and Lee 1999; O’Brien 2012), 66 percent of the middle-class born “Black Bourgeoisie” had never given money to family.² Those who had given held serious reservations on the circumstances in which they might do so again. When asked if she had ever given kin support, Ada, a 65-year old single human resources manager who earns \$50,000 annually, states flatly, “Nope. That’s not our style.” Outside of raising

2 I use the term “Black Bourgeoisie” to describe an ideal type of kin support among the Black middle class, not necessarily to suggest these individuals are materially wealthier or earn more than other groups. Instead, I use the term to align the group’s view on giving to Frazier’s description of Blacks with money.

her children, Ada could not think of any time she gave money to other family members or friends. While lengthy stories about kin support for youth came quickly from Mobility Makers interviewees, their Black Bourgeoisie counterparts had no such references, expressing reservations about extending themselves in this way.

Ada indicated that this unfamiliarity with kin support was not only hers; she also felt kin support was outside the norm for most of her family members. Born into a middle-class family, she described her father as a unionized railroad operator who worked “at a time where that was considered one of those *good* Black jobs.” Ada reflects that her attitude towards kin support came from her upbringing. “You just don’t do that . . . just take care of yourself. I mean independence was just such a priority for us growing up. Nobody ever asked me [for money], and I didn’t ask anybody.” A tendency for middle-class individuals to assert individualist norms is well documented (Moore 2008).

Sean, a 29-year old engineer who brings in \$60,000 annually, does not give to family and similarly describes being raised in a family that emphasized economic independence:

My grandmother is in pretty serious financial trouble in a lot of respects, and my mother wanted to provide her with some support. My father told her, “No, we’re not going to do that.” My father just doesn’t loan money to family in general. Money is important enough to him where that would end his relationship with family. . . . once I asked my father for \$100 in college beyond the allotment that he gave me, and that was a very painful experience. I promised myself I would never again accept money from my father.

Sean’s father, a highly-ranked military officer, operated with a tight financial fist, making a hard rule against providing kin support at all beyond his own immediate family. In turn, Sean learned to avoid asking his parents for financial help. But unlike his father, Sean is willing to consider giving kin support – under the condition that he can ensure that his money is paid back.

I would give depending on their story. It has less to do with the family member themselves and really my perception of their level of responsibility. I’d give my brother cash in hand. I would come up with a payment plan or something. I wouldn’t want to create a situation in which my siblings or any member of my family would come to me for money without the expectation that they pay me back. My second cousin, I would probably extend her that courtesy because I know she’s educated at the graduate level. She’s never been unemployed. So yeah, I would feel very comfortable doing that. Whereas the cousins I mentioned don’t have that kind of background. I just wouldn’t feel comfortable. I wouldn’t want them to smoke or drink it up.

Like Mobility Makers, Sean considers what his potential kin support might be spent on. However, unlike Mobility Makers, Sean ensures that any support he gives comes back to him in full, adhering to the notion that social capital exchanges carry with them an obligation of reciprocity (Mazelis 2015). Ensuring that an exchange is indeed reciprocal requires Sean to judge the character and capacity of the receiver (Offer 2012); in this case, low-income or unemployed family members simply do not share the track record of respectability that his brother or highly-educated cousin has. As described by Frazier, members of the Black Bourgeoisie are born into the middle-class. Their class origins do not allow access to the same empathetic narratives other interviewees use for relatives in poverty.

Furthermore, scholars demonstrate that the expectations around reciprocity are shaped by economic location (Nelson 2000). Nelson notes that low-income mothers, for example, absolve themselves of the obligation of reciprocity when receiving social capital from those they consider “well off.” Perhaps members of the Black Bourgeoisie recognize the malleability of reciprocity norms and, therefore, avoid these exchanges. In any case, this demand for reimbursement and the class origin of

the majority of its members (94 percent consistently middle class), makes this Black Bourgeoisie distinct from the other two ideal types.

Note Sean's quick assessment that unemployed people did not deserve kin support or that his cousins might use the money for drugs or alcohol. In assessing the likelihood of repayment, the Black Bourgeoisie exercise a great deal of judgment about their family's financial and personal habits. But unlike Mobility Makers, who also adjudicate for and against particular family members, Black Bourgeoisie describe no sense of responsibility for the social mobility of others. Giving or lending money naturally comes with a host of uncertainties and the possibility of harming one's financial position. Considering the mainstream middle-class, Marianne Cooper (2014) describes an identity filled with intense anxiety triggered by macroeconomic uncertainty, which often leads to rampant attempts to accumulate personal savings. Indeed, it may be argued that being Black and middle-class might result in an even higher level of economic anxieties. The wealth gap between Black and White middle-classes is well documented (Oliver and Shapiro 1995), and middle-class African Americans are particularly vulnerable to the effects of macro-economic shifts (Rugh, Albright, and Massey 2015). In this context, the Black Bourgeoisie's emphasis on repayment is not just adhering to a norm of reciprocity but also a calculated adaptation to the uncertainty of Black middle-class status.

Shay, a 24-year-old law student, born to parents in law-enforcement, rarely participates in kin support and vividly remembers witnessing family members lose homes in the foreclosure crises of 2008. These experiences now noticeably shape her viewpoint on kin support. Without being asked about kin support, Shay exposes her anxieties and disapproval of the practice.

Interviewer: Tell me anything you would change about your family.

Shay: So the biggest thing is about money. I feel like my parents, and my grandparents, to a certain extent, are very financially irresponsible, and I think it has a huge impact on our relationship. My mom . . . I often have a lot of critiques of her. She lends people money all the time, like cousins, extended family, friends. She lends my dad money that he never repays, [is] probably not able to repay. She never lists any terms, or is too demanding or gives any requirements of how much they ask for. That's money she could have been doing something else with, though knowing my mom, she probably wouldn't have been doing anything particularly fruitful with it anyways.

Shay's comments suggest that kin support is fundamentally harmful to one's economic position, an idea her mother does not share. Her biological father, who is unable to repay, is seen as particularly undeserving of support. Like Sean, Shay believes kin support requires an agreement of full repayment. With their concerns about losing their economic standing and critiques regarding their family's use of money, the Black Bourgeoisie is least likely to provide kin support, erecting the firmest boundaries around who does and does not deserve support.

On the surface, this stance opposes a Black cultural norm of financial support and cooperation. Yet even in their reflections, members of the Black Bourgeoisie lament individualism within the Black community. Despite having negative attitudes towards kin support, Ada emphatically proclaims, "We need to be like Jewish people or maybe even the Asians. They help each other. . . . They had their multiple families in a house, and they put all their money together." While most feel cynical about kin support, there is no reason to believe the Black Bourgeoisie do not share a sense of connection to other Black people. Surveys indicate that most African Americans share sentiments that their fate is linked to that of other African Americans, regardless of class (Dawson 1994). In fact, for some interviewees, this responsibility to cooperate as a Black cultural norm was somewhat resented, as Justin, a 28-year-old philanthropy director earning \$70,000 a year, pointed out:

I think that Black people . . . sometimes the fact that we are so emotionally and socially invested in one another is actually our downfall. Like certain things don't need everybody to

feel sorry for a dumbass decision. But we'll still be there rallying around support. Like how they got themselves in that situation but we got to help? How the hell you got four kids, and you ain't got no job?

While Justin is annoyed with cultural norms that emphasize a Black responsibility to support others, his comments demonstrate awareness that the cultural norm is ever-present.

So how does the Black Bourgeoisie marry their tentative kin support attitudes and behaviors with an awareness of cooperation as a standard Black practice? In their formulation of racial consciousness, the Black Bourgeoisie justifies non-participation or strict terms around kin support by highlighting that although mutual support is a highly held value, some people need tough love. In their broader conception of group needs and their criticisms of family members, members of the Black Bourgeoisie consistently highlight a need for Black people to display better values and behavior. William, a 34-year-old administrator in higher education who earns \$40,000 a year and lives with roommates, doesn't provide kin support and laments the state of the Black community.

Interviewer: What do you think African Americans really need in this country?

William: Honestly, I think it needs to start within our homes. Especially parents teaching children respect for themselves and for each other. Even to this day at 33, I still say, "Yes, Ma'am. No Ma'am." Black citizens don't respect themselves; they don't respect each other. I never thought I'd say this, but looking at the struggle of our ancestors and what we fought for, how hard it was for my family to go to college . . . my family really valued that.

Notably, William establishes a boundary between "most" Black people and the respectable behavior within his own Black family – a tactic that perhaps signals some internalized racism. William and other members of the Black Bourgeoisie perceive a need among African Americans for improved financial stability and general morality: there are those with "good home training" and those without it. These sorts of rationales allow the Black Bourgeoisie to decide who is worthy of their cooperation. Combined with the anxiety resulting from their class position, this rationale provides ample reasons to avoid participating in kin support or participating only if recipients can ensure that the contribution is without risk of non-repayment. Again, considering the economic fragility of the Black middle class, their position to not extend themselves financially is rational. Indeed, given the challenges of their economic position, not participating in kin support may ultimately work as a protection of their class standing. Furthermore, through their responses, they demonstrate a rationale that mirrors some of the racialized conservatism Black Republicans use to simultaneously chastise what they see as bad behavior while also identifying strongly as moral supporters of the Black community (Fields 2016).

Climbing Contributors: Repaying the Urban Poor

Finally, I find a group of Black middle-class individuals who provide social capital out of a sense of reciprocity and responsibility to assist others in making ends meet. The cultural value of Black support is well documented, as is the history of community-based institutions that assisted African Americans in times of material need (Gordon Nembhard 2014). Climbing Contributors, the third ideal type, carry on this tradition by choosing to socially and sometimes geographically remain connected to low-income relatives (Moore 2008). The vast majority of Climbers come from low-income backgrounds themselves, but unlike Mobility Makers, they do not restrict their kin support to social mobility projects; instead, Climbing Contributors provide kin support to help family members of all ages economically sustain and make ends meet. Again, as new members of the middle class, this ideal type is not necessarily in the most stable economic position themselves; however, they describe being motivated by a desire to repay family members for past support. In short, Climbing Contributors frame sacrifices and hardships endured by family members as critical to their present success. Thus,

when providing kin support, they express no expectation of repayment: they see themselves as the ones doing the repaying.

Rasheed, for example, a 31-year old single entrepreneur who makes \$60,000 a year, reports growing up “not well-off.” His divorced parents split custody of him while his father struggled with unemployment. Rasheed regularly participates in kin support and motivates his ongoing contributions to his father’s bills and his regular payment of his stepbrother’s tuition by focusing on previous sacrifices on his behalf.

If you want to count up the dollars that my father spent on me and the time and all of that, you can’t even compare [what I give]. So it’s a matter of this is just kind of how we have to deal with the situation. Sometimes I’m like, “Get your degree, man!” But at the same time, he was skipping out on work to come hang out in my school and do stuff with the kids at the playground or going to field trips. So I’m sure in the long run, it would have been better if he had focused on career, maybe in terms of financial stuff. But that would have taken away from our family matter.

Rasheed’s comments convey that giving money is not necessarily easy. Still, instead of turning his father away or condemning his shortcomings (like lacking a college degree), he prioritizes memories of childhood and how, from his perspective, his father went above and beyond providing positive experiences amid arduous circumstances. As mentioned before, I argue that class background shapes this sense of familial obligation; members of the Black Bourgeoisie did not hold these same narratives around parental sacrifice. In this way, Climbing Contributors evoke almost a sense of obligation to reciprocate as motivating how they participate in kin support.³

Other Contributing Climbers use similar logics to describe kin support. Donna, a 54-year-old secretary who makes about \$40,000 a year, had just given her sister \$6,000 the weekend before our interview. She describes this as a common occurrence in her family dynamic—to give or lend money to her sister, cousins, and mother. When I asked what motivated her, she said, “I would probably tell him if he had it to just give it to them ‘cause those are his aunts. They wouldn’t ask if they didn’t really need it.”

Donna, like other Climbing Contributors, assumes good intent from those who request kin support. Many respondents echoed Donna’s sentiments: family members would not ask if they did not need the money. Implicit in Donna’s comments is the assumption that kin support is a responsibility family members have towards one another: “I told you I was raised where family—especially if it’s someone I know that’s trying—it’s *family*. I mean, that word is not just a word. It’s an action for me. There are some [family members] that could come, they say, ‘Hey, I need it,’ that would be sufficient for me.”

This orientation towards kin support relates to Climbing Contributors’ vision of Black needs. Greg, a 75-year-old married emeritus professor who brings in over \$100,000 a year, gives regularly and has kin support attitudes matching those of other Contributors. When asked his perspective on African American needs, Greg, like those from the Mobility Makers, insisted on collective trust and support: “I think collectively there’s still a lot of things that Blacks need, and the one that I feel is central is to find ways to operate together. To work collectively to build institutions that are supportive of the race. That’s a big need and a big weakness.”

Greg and other Contributors describe the needs of the broader Black community in a way that mirrors their generous practices of kin support within their own families. However, a subtle difference emerged between respondents who were Climbing Contributors and Mobility Makers: the Contributors emphasized much more often that this cooperation began with Black families. Rachel, a 27-year-old college administrator making \$40,000 a year (she lives with her boyfriend, and together

3 Gouldner (1960) offers a foundational theory on the link between reciprocity and the provision of social support.

they earn more than \$100,000), emphasizes that Black families are responsible for helping each other without much question. In this way, generosity is deeply tied to Climbing Contributors' notions of what it means to be a good Black family member. Rachel says, "My mom thinks Black people just need to support each other. We're not going to make it otherwise. She was like 'They're white. They don't understand. You won't have the opportunities they have.'" Where the Black Bourgeoisie often highlights deficits among their Black family members that prevent them from giving if asked, Climbing Contributors emphasize that "real Black families" give to one another. Based on findings from prior studies, perhaps it is not surprising that previously low-income Climbing Contributors when compared to the Black Bourgeoisie, focus more on the needs of Black families; Hirsch and Jack show that working-class Blacks are more likely than middle-class Blacks to emphasize fragility in the Black family as a central concern (2012).

Still, I find a distinctive characteristic among formerly working-class respondents. Although Mobility Makers also view Black community members as responsible for one another, Climbing Contributors doubly articulate kin support as a fundamental piece of their familial responsibility as well as their responsibility as Black people. As a result, Contributors erect the most malleable boundaries around who deserves kin support. This emphasis makes them personally responsible for their family members, even if they disagree with their choices or actions.

Interpolating from Hirsch and Jack's findings further, this suggests that upwardly mobile Climbing Contributors more closely resemble the perspective on group needs held by the Black working class, while upwardly-mobile Mobility Makers appear more aligned with middle-class prescriptions of Black interests. Black Bourgeoisie also support community solidarity, but unlike other groups, they call for improved individual behavior and financial management. To be sure, my data do not suggest that Climbing Contributors give to any or every cause. I repeatedly heard that Contributors would refuse requests for vacations, cars, or other luxuries. Still, requestors with legitimate needs could secure kin support from Climbing Contributors, even if they had displayed "bad" behavior in the past. Struggling to recover from drug addiction or find work may make an individual needier and, thus, a more eligible recipient for Climbing Contributors.

Additionally, their racial consciousness which centered cooperation as a need of Black families justifies kin support others may consider financially irresponsible. Contributors report giving more frequently and giving more considerable sums than the other two groups. They justify this behavior, which stands in opposition to individualistic attitudes of the larger middle-class, by attaching their actions to broader racial needs.

In some fundamental ways, these findings resemble the kin support motivations of Latinxs. Like Climbing Contributors, members of the Mexican middle-class motivate giving to family from a sense of repayment of previous economic sacrifice. However, Aguis Vallejo notes that Mexican Americans motivations lack a strong racial narrative, saying "what drives middle-class Mexican Americans in our sample to give back stems not from a sense of linked fate with poorer co-ethnics born out of a racialized identity [as do African Americans] but, rather, a shared sense of struggle for upward mobility born out of the economic context of the immigrant experience" (20). Given the complex nature of Latinx racial identity, the lack of a racialized kin support narrative makes sense.

I also argue that the way these groups give back is different from and further articulates the distinction between a purely class-based vs. class plus race solidarity. While I find that Black middle-class givers, Mobility Makers, and Climbing Contributors, provide for either children specifically or family more indiscriminately, Vallejo finds no such child-centric parallel. This suggests that while some Black givers attempt to create social mobility for the next generation because of a sentiment that other upward mobility routes are slim to none. Latinxs, on the other hand, do not centralize "paying it forward," but rather concentrate support to parents and family members whom have already experienced the struggle of the immigration experience. Finally, this study has worked to illuminate heterogeneity in Black kin support practices; until now, Black kin support has often been described as monolithic, something that Black people simply do. By revealing heterogeneity along the lines of

social class which mirror patterns found in Latinx communities, this study contributes to the literature by calling for greater attunement to the intersection of race and class origins as a powerful motivator of behavior. As other studies have demonstrated, social class, or in this case, class background, shapes how individuals perceive group needs.

DISCUSSION

This study articulates deep variation in how the Black middle-class conceives its cultural responsibility to provide economic aid, all within varied class origins and racial ideology. On the one hand, upwardly mobile African Americans in the middle-class consider kin support part of a more substantial racial need – either as a debt to those who have assisted them along the way or as a way to “pay it forward” to future generations seeking social mobility opportunities.

Conversely, African Americans born into the middle-class hold deep suspicions about kin support and justify non-participation by emphasizing the need for Blacks to demonstrate financial stability and high moral behavior. Class background works to shape empathy towards relatives, kin support practice, and, as a dynamic which shapes racial ideology – a defense mechanism to justify attitudes outside of cultural norms. Based on the economic composition of families, portions of the Black middle-class can reliably report high levels of kin support while the urban poor simultaneously find themselves without family members who are willing to help.

This study has several limitations and points to a series of avenues for additional study. First, it is limited in its ability to generalize to other racial groups without a comparison case. Future studies may be interested in triangulating how other racialized accounts of kin support responsibility are articulated and how these differ among various racial identities. Additionally, this study lacks the accounts of recipients to verify or discredit the experiences of givers; broader ethnographic work that can trace patterns of kin support among a more extensive familial network can assist in sharpening our understanding of the importance of kin support, how notions of race and family are negotiated in these interactions, and the extent to which these types are ideal. Finally, this study is limited in that it approaches givers at just one particular point in the lifecourse. Future studies should examine how position in the lifecourse might shift attitudes to kin support over time. For example, how might a new marriage, divorce, or new child shape (or not shape) one’s attitudes towards supporting family?

I wish to avert potential criticism for those who do not participate in kin support. For some, the conservative approach of the Black Bourgeoisie may seem unsympathetic. Yet the issue remains that kin support decisions are particularly and disproportionately the burden of people of color in the middle-class. Groups with more privilege simply do not have to consider saving family members from financial ruin consistently; for my respondents, regardless of their attitudes or class backgrounds, familial uplift was a task they all had considered. The notion that Black families, due to institutional racism and the infrequency of Black mobility, must actively consider what role they will play in solving these structural problems for their family members is inherently unfair. It could be argued that perhaps the lack of willingness to provide social capital simply comes from a lack of confidence in one’s current class standing as opposed to class background. My data support this assessment, but I argue that one’s assessment of socioeconomic stability is deeply rooted in one’s class background. It did appear that Black Bourgeoisie respondents were more concerned about their financial standing, although their incomes and occupations were in no way systematically worse than those of the other two ideal types. Yet, middle-class born respondents often expressed a desire to give kin support eventually when their financial status improved. In Black Bourgeoisie interviews, when this notion was presented, I asked how much they would need to earn to feel comfortable giving kin support. In every instance, the response referred to a net worth over \$1 million as necessary to satisfy concerns about repayment. Again, I argue that this insecurity around one’s socioeconomic position is a function of growing up in the Black middle-class, a position marked by pervasive downward mobility, and

respondents fearing a similar fate. Those who grew up poor expressed no similar fears around losing their current class position.

It may be possible that low-income kin re-pay the Black middle class through other forms of support, such as emotional support, through the beneficial appraisals of their adherence to cultural norms, or even other instrumental forms, such as providing childcare. While those who provided kin support seemed to receive undeniable emotional and perhaps cultural benefits in return, my data did not reveal that material exchanges were being made to reciprocate the financial support. Future studies should further test the mechanisms of class background and interpretation of collective needs on a larger, more nationally representative scale to confirm the theoretical implications of this work as well as investigate reciprocity more deliberately.

From the present study, the divergent approaches to kin support imply essential consequences. First, it suggests an ongoing, generational transformation on kin support values. Black Bourgeoisie respondents often noted this transformation in their own families, drawing a sharp contrast between the ways they approach giving compared to those of their parents or grandparents who were the upwardly mobile members of their families. These findings imply that as Black middle-class families settle into their socioeconomic status, rates and receptiveness to providing kin support will decline. In this, we may expect fewer resources available to the urban poor as Black middle-class families secure their status over generations and adopt Black Bourgeoisie viewpoints. The only way to reverse the continuing decline of kin support resources is an aggressive political effort to facilitate a steady stream of upward mobility among African Americans. Indeed, policy must invest in creating a new group of Mobility Makers and Climbing Contributors – not just for the impact of mobility on the individuals, but for its beneficial effect on immediate and extended family members as well. We know that structural intervention in the form of civil rights legislation, voting rights, and school desegregation led to the creation of the middle class; likewise, the removal of these institutional safeguards has halted its growth (Parks and Sites 2011). Policies that encourage wealth creation for underrepresented minorities, for example, stricter enforcement of anti-discrimination laws in the home buying process, would increase opportunities for social mobility among African Americans (Urban Institute et al. 2013). Additionally, anti-discrimination policies in the labor market would assist and protect members of the Black middle class from some of the economic vulnerabilities they experience. Finally, policies which improve the quality of financial services available to the Black community (monitoring subprime loans and payday lending, for example) would also assist in the wealth-building process.

This work also suggests that Climbing Contributors, who hold the most liberal kin support attitudes, are most vulnerable to economic shock or instability compared to other members of the Black middle-class. While giving to kin reaffirms one's commitment to Black cultural norms and provides benefits to low-income people, frequent kin support also places givers at risk of losing their own financial stability. Interventions might include considering a deeper appreciation of kin support contributions in the federal tax code, since these individuals provide core necessities for those far beyond kin who might officially be considered a dependent. Allowing kin support to be claimed as a taxable deduction would be appropriate since Climbing Contributors and the Mobility Makers provide resources to individuals who otherwise would be seeking public assistance – saving taxpayers millions while placing themselves at risk. Wealthy households already receive tax benefits for setting aside an inheritance for family members and the transfer of an estate from one person to their kin. Thus, the federal government acknowledges that the provision of kin support is a necessary form of economic stimulus. I argue that these benefits of assisting family members be spread to a larger number of Americans, particularly those with more to lose from giving kin support.

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