Siblings and Inheritances: A Phenomenological Study Exploring the Relational Outcomes Following the Inheritance Distribution Process

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Thesis submitted to the faculty of the Virginia Polytechnic Institute and State University in partial fulfillment of the requirements for the degree of

Master of Science
In
Human Development

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April 28, 2016

Falls Church, Virginia

Keywords: family inheritance, siblings, inheritance distribution, wills, equal distribution

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Abstract

The purpose of this study was to contribute to a more complete understanding of the family inheritance experience by exploring the perspectives of beneficiaries. This qualitative study aimed to describe and discuss how individuals' sibling relationships were impacted following the distribution process of an inheritance that was intended to be equally distributed. Eight individuals participated in semi-structured interviews, with areas of inquiry covering perceptions of challenges and benefits of the distribution process, fairness of the outcome of distribution among siblings, and the impact the process has had on their sibling relationships. The data was analyzed using transcendental phenomenology. Findings suggest families experience varying degrees of conflict during inheritance distributions, but not all conflict was devastating to the relationships following the distributions. Specific relational aspects were identified in contributing to the level of satisfaction of the distribution, which subsequently affected their relationships afterward. Additionally, the handling of conflict and efforts to repair relational strains significantly contribute to relational outcomes following the distribution. The majority of participants reported stronger relationships following the inheritance distribution. The findings provide a foundation for further research to explore beneficiary's experiences of receiving an inheritance within multi-child families.

Acknowledgements

I am so grateful, Dr. Mariana Falconier, for your patience, assistance, and dedication during this process. I admire your passion for the field and furthering MFT research. I truly appreciate your commitment to your students and for believing in me. Thank you for your clinical supervision, your academic instruction, your thesis chair guidance, and your amazing empanadas. I am thankful for every role I was able to experience you in during this program and will be forever grateful for the impact you have had on my personal and clinical development.

Thank you, Dr. Eric McCollum, for your invaluable input on my thesis, your clinical supervision, and your academic instruction. I have always appreciated your sense of humor and how you incorporate it into your professional roles. Thank you for helping me along this journey.

To Ed Henrickson and Ellie Cunanan, a million times thank you for your willingness to be flexible in jumping in and out of this process and helping me along the way.

To all my participants, thank you so much for your thoughtful and detailed retellings of your personal experiences. I enjoyed every one of our conversations and learning more about the experience through your stories.

To the ladies in my cohort, you all have been the wind beneath my wings. You have kept my flying when I was ready to crash and I am forever grateful for your love and support throughout the program. I couldn’t have asked for a better group of women to go through this training and transformation with.

Lastly, thank you to my amazing family and to my anchor, Tyler. I love you all more than I can describe with words. You all have supported me, encouraged me, and believed in me for as long as I can remember. I am so grateful to have such a great group of people to call my family.

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Chapter I: Introduction

The Problem and its Setting

As the population has grown and the American economy has continued to develop in recent decades, family inheritance practices have been widely researched in economic and legal literature (Finch, Hayes, Mason, Masson, & Wallis, 1996). Inheritances have historically provided continuity for families and maintained social structures through the process of transferring family property from one generation to the next (Sussman, Cates, & Smith, 1970). Families prepare for intergenerational transfers by creating a *will*- a legal document that specifies an individual's wishes regarding the distribution of his or her personal property upon death (Frolik, 1996). According to The National Institute on Aging's data brief, 65 percent of American households have a will (Dunn & Phillips, 1997). Families who prepare for intergenerational transfers have many factors to consider regarding their bequest decisions. To create a will, *testators*, individuals who have made a will, must choose which individuals to include as *beneficiaries* (recipients), what proportions of their inheritance will be given to each beneficiary, and who will be appointed *executor*, the person responsible for carrying out the terms of the will (Finch et al., 1996).

Researchers have investigated testation decisions (Cates & Sussman, 1982), exploring people's intentions and desires for leaving their legacies (Hunter & Rowles, 2005). Empirical research has found a majority of parents divide, or intend to divide, their estates equally among their children (McGarry & Schoeni, 1997; Wilhelm, 1996). Dunn and Phillips (1997) report that 90 percent of parents name all their children as beneficiaries and describe their wills providing "about equally" for all children (p. 167). The current understanding of this practice is that parents wish to maintain family harmony by treating children similarly (Stark, 1998). Within this logic, unequal bequests would indicate favoritism of one or more children over the others (Light & McGarry, 2004). As such, equal distributions have been adopted as a rule or a norm to represent “fairness” for American families (Drake & Lawrence, 2000).

While many families anticipate receiving an inheritance from previous generations, a substantial amount of children are unaware of whether or not their parents have made a will (Sussman, Cates, & Smith., 1970). Discussing parental mortality can be difficult for families (de Witt, Campbell, Ploeg, Kemp, & Rosenthal, 2013), therefore open communication around inheritance planning is often avoided (Deutsch, 1985). Even through late adulthood, many adult children never gain a full understanding of their parents’ finances (O’Connor, 1996). With testators not discussing their inheritance plans, family members may develop incorrect beliefs or presumptions of what to anticipate. Lack of, or inadequate, discussion of intergenerational transfers creates challenges for survivors (Titus, Rosenblatt, & Anderson, 1979). Furthermore, complications arise for beneficiaries in families who have not discussed inheritance plans when wills do not specify procedures to carry out the testator’s wishes (Accettura, 2011).

According to Stum (2000), families lack the foresight of the process of distributing an inheritance. Vague instructions of inheritance distribution wishes have the potential of causing problems for the recipients. It is common for wills to include nonspecific instruction, such as “each surviving child is to receive an equal share of my estate” (Stum, 2015). This provides no concrete guidance for recipients to navigate an equal distribution and the ambiguity requires siblings to handle family resource management collaboratively (Rettig, 1993). Little is known of how siblings attempt to distribute an inheritance equally. Many have suggested the distribution process is when families experience inheritance disputes (Faith, Goff, & Tollison, 2008; Lustbader, 1996; Titus et al., 1979). Though this research area is limited, it has been suggested that when heirs have conflict over inheritances, the fights are rarely about greed or pettiness, rather, they're symptoms of struggling to feel loved and important (Accettura, 2011; Stum, 2000). More recently, inheritances are understood as being more symbolically important than the economic aid they have provided beneficiaries in the past (Angel, 2008; Stum, 2000). Inheritances are not exclusively an economic issue. This understanding comes from findings that inheritance decisions hold symbolic meaning for the recipients (Hunter & Rowles, 2005; Sussman et al., 1970). Beneficiaries are conceptualizing inheritance decisions to symbolize intergenerational transfers of love, value, and trust (Sussman et al., 1970).

As family demographics are changing, understanding the meaning of inheritance decisions in blended families has been the focus of more recent studies (Cahn, 2004; Coleman & Ganong, 1998). The growing demographics of blended families make the process of estate planning and inheritance distributions increasingly complex (Hunter & Rowles, 2005). The 2000 U.S. Census Bureau's estimates showed more than one half of all Americans have first-hand experience being involved in a blended family situation, specifying almost two-thirds of all remarriages involve stepchildren (Cahn, 2004). Modern families pose particular difficulties for both the testators and the beneficiaries as the decisions and perceptions of fairness to accommodate these relationships become more complex. Conflicts can arise due to lack of "clear structural precedence" for relationships created by several marriages by the same person (Titus et al., 1979, p. 344).

In both blended and non-blended families, inheritance decisions and distributions can have long lasting effects on sibling relationships (Rettig, 1993). For some, sibling ties are more important and more meaningful than their spousal bonds (Irish, 1964). During sibling bond development, siblings and stepsiblings compete with one another for parental affection, love, and favor (Irish, 1964; Strong, DeVault, & Cohen, 2005). Issues of jealousy and rivalry may persist throughout their adult lives, as sibling subsystems continue to develop long after the immediate family group is no longer in coresidence or even ceases to exist (White, 1991). As such, inheritance disputes may lead to cut off relationships within sibling subsystems (Faith, Goff & Tollison, 2008).

Summary. Americans continue to experience intergenerational transfers within their families, with the majority of parents arranging for equal bequests to their children. Most research has explored how testators come to make their inheritance decisions, and less research attention has been paid to the outcomes of those decisions once the terms of the will are set in motion. Families are reluctant to discuss inheritance arrangements, as it can be difficult for family members to come to terms with parental mortality. However, those most frequently impacted by the lack of communication around inheritance decisions are the beneficiaries. These factors contribute to the high potential for family conflict during and after the inheritance distribution process. Though recent studies have begun to explore some aspects of the beneficiaries' experience, no study has explored how equally intended inheritance distributions play out within families during the distributive process. Therefore, we extend this current line of research, exploring how inheritance distributions affect sibling relationships following the distribution process.

Significance

The majority of inheritance research has been generated by only two professional fields (economists and lawyers) and have explored only one perspective (the testator's) (Hunter & Rowles, 2005). Economists have investigated how generations allocate asset transfers (Titus et al., 1979), whereas lawyers have focused on drafting, navigating, or contesting the wills and probate laws (Cates & Sussman, 1982). With research only exploring inheritance practices from those approaches, a significant gap is left in the literature. Utilizing a psychological framework will help the literature grow to further understand the experience of inheritance beneficiaries by investigating how individuals recall the inheritance distribution process impacting their sibling relationships following the distribution.

Family members have been transferring resources to future generations for centuries; the practice is likely to continue (Stum, 2000). Furthermore, over 80 percent of the American population has one or more siblings (Strong, DeVault, & Cohen, 2005). Therefore, more information of the emotional and relational impacts of intergenerational transfer distributions is needed, especially as the American population continues to grow. Baby Boomers are the generation currently experiencing the process of intergenerational transfers as their parents (the Silent Generation) begin to exit the population through death (Colby & Ortman, 2014). Using the 2010 U.S. Census data, Ortman, Velkoff, & Hogan (2014) predict the age structure of the overall population is projected to change greatly over the next four decades. The Baby Boomers are now driving growth in the nation’s aging population; by 2030, one in five individuals will be 65 and older in the general population (2014). The timing could not be better to enhance our understanding of beneficiary’s experiences of inheritance distributions with siblings while the population is saturated with families involved in this process.

Inheritance distributions assume a great level of cooperation between family members, which is an assumption that can evoke conflict if individuals do not agree on values, goals, priorities, or standards of distribution (de Witt et al., 2013; Rettig, 1993; Stum, 1999; 2000). Family relationship issues are among the most commonly seen problems in therapists’ offices, therefore it is important to understand the specific challenges that may arise in a situation of family inheritance distributions. Disseminating findings about individuals’ experiences with this process may help families better prepare in the future. Furthermore, findings from this study may help therapists to assist families navigate this experience with fewer opportunities for conflict or misunderstanding, or to work with siblings wanting to rebuild connections after experiencing relational strains in the process. Legal professionals may also benefit from the findings of this study, utilizing its data to enhance their work with individuals, couples, and families trying to organize their will or navigate a loved one's inheritance.

Rationale for Methodology

This study sought to address the research question using qualitative phenomenological methods through in-depth, semi-structured interviews. From a phenomenological perspective, the researcher explored the underlying meaning participants made of their lived experiences (Creswell, 2012). Qualitative interviews offered the most optimal structure to best grasp the nature of the experience, by allowing participants to share in as little or as much detail and with the freedom of their own words, their perceptions, attitudes, and beliefs around the phenomenon of distributing an inheritance with siblings. This approach captured "richly textured descriptions of distributive experiences which otherwise might be "dismissed or overlooked" (Young, 1991, p. 35).

Additionally, qualitative phenomenological interviews allowed for greater dialogue between the researcher and participants, which provided participants with opportunities for more thorough responses regarding their unique circumstances, challenges, and benefits they faced around the phenomenon. This facilitated a greater understanding of their experiences of the process.

Theoretical Framework

The present study was guided by Moustaka's Transcendental Phenomenology approach, which attempts to discover shared meaning between individuals who experienced a phenomenon. This framework is a descriptive study of subjective processes and is focused less on the interpretations of the researcher and more on appreciating what the phenomenon meant to the participant, just as he or she experienced it (Savin-Baden & Major, 2013). To accomplish this, researcher bracketed previous knowledge and assumptions of the phenomenon that could have interfered with capturing the participants' portrayals of what they experienced and how they experienced it within their unique contexts. After collecting participants' personal stories, the researcher developed and combined textural and structural descriptions of the lived experiences to capture the overall "essence" of the phenomenon (Creswell, 2012).

Since distributive decisions and processes vary between families, individual experiences of intergenerational transfers are highly unique. Therefore, this approach seemed most appropriate for the researcher to explore the impact that inheritance distribution has on sibling relationships without presumptions from the researcher influencing the intentions of the study.

Purpose of the Current Study

Past research suggests that families experience relational strains during inheritance distributions, but it remains unclear of what specific contexts or circumstances contribute to sibling conflict, and what the relational outcomes of the process are. Presently, there have not been any studies focusing on how the inheritance distribution impacts adult sibling relationships following the distribution process. This research explored how equally intended inheritance distributions impacted sibling relationships following the distribution. One intention with the current study was to inform psychotherapy clinicians of the experiences families face at the nodal life event of losing a parent. Another intention of conducting this study was to provide a platform for beneficiaries to voice their experiences to help address the significant gap in the inheritance literature. Exploring this understudied area was expected to highlight the need for consideration of multiple perspectives in family inheritances practices and create a preliminary study for future researchers to build upon. This study aimed to expand the body of literature around family inheritance practices and experiences of intergenerational transfers.

Research Question

How do equally intended inheritance distributions affect sibling relationships following the distribution process?

Chapter II: Literature Review

A review of the existing inheritance literature will assist in understanding the extent of what is known from previous research and help provide context of the gaps that currently exist. The literature reviewed includes testator's distributive options, theories explaining the testator's intentions, beneficiary expectations, complexities of inheritance decisions in modern families, making meaning of bequests, perceptions of fairness, and significance of sentimental personal property. These reviewed topics will help provide the reader with a general understanding of family inheritance practices and how siblings distribute estates per the specifications of a will.

Distributive Options for Testators

The majority of Americans make inheritance bequests that are intended to be divided equally between children (Dunn & Phillips, 1997; Cates & Sussman, 1982). However, other options exist for testators. Parents also bequeath unequal amounts to their children for a variety of reasons (Wilhelm, 1996). The most common distributive practices are examined below.

Equal division of inheritance.

If an individual dies without a valid will at the time of his or her death, intestate laws default to equal division of surviving next-of-kin (Drake & Lawrence, 2000). U.S. laws favor biological family over extended or matrimonial family members for the sake of simplicity (Cates & Sussman, 1982). Similarly, the easiest arrangement for parents to make for their inheritance is equal division among children. Alstott (2009) suggests parents also make this arrangement in an attempt to maintain harmony in the family by equal treatment for all family members. While equal division would appear to be the safest route, Stum (1999, 2000) indicates testators fail to account for the actual process of division. It is common for wills to include generalized instruction, such as "each child is to receive an equal share of my estate," but provides no guidance for surviving members to navigate that distribution (Consumer Resports, 2014, Stum, 2000, p. 178). Stum's (2015) research has found that larger titled and/or monetary inheritances, such as homes, cars, furniture, or bank accounts, are easiest to distribute equally financially and economically, but the smaller items are "what get in the way of fairness and may be representative of a deeper issue" (p. 1). Findings have shown the distribution of non-titled property is often where families experience emotional conflict and struggle with the distribution process of inheritances (Drake & Lawrence, 2000; Stum, 2000).

Unequal bequests.

While equal distribution may be the norm in the United States (Drake & Lawrence, 2000, Light & McGarry, 2004; Wilhelm, 1996), researchers caution children to not assume equal distribution of parents' properties. Testamentary freedom provides individuals with the ability to make his or her will according to factors important to the testator (Drake, 2000). In a study conducted by McGarry and Schoeni (1997), findings suggest as many as 20 percent of parents who make wills arrange unequal bequests. More specifically, their research indicated as the number of family members increases, the proportion of children receiving transfers decreases. Suffice to say the larger the family, the more likely it is for bequests to be unequal. Henretta, Hill, Li, Soldo, and Wolf (1997) and Wilhelm (1996) found similar results of unequal bequests, finding the inequality was largely due to having fewer resources to bestow to all children. The parents of these data tended to give less to the economically well-off children. Confirming these findings, studies conducted by Light and McGarry (2004) and Wilhelm (1996) showed unequal distributions are more likely when siblings have large earning differentials, and that there is often compensation to lesser earning children. Francesconi, Pollak, and Tabasso (2015) report that unequal bequests are becoming increasingly common due to the nature of blended families. Their research used the longitudinal Health Retirement Study, which collected data from over 26,000 Americans over 50 years of age and specifically focused on ‘complex’ families (e.g. stepfamilies and families that had limited or no contact). They found the most common arrangement for ‘complex families’ were unequal bequests, unless stepfamilies had been previously been coresidents or developed a strong bond.

Disinheritance.

Disinheritance is often assumed to be the result of a contentious relationship between the testator and the beneficiary, in which the testator revokes the beneficiary’s share of the inheritance. However, Cates and Sussman (1982) found evidence contrary to this idea in their collection of articles from the *Marriage and Family Therapy Review* that explored family systems and inheritance patterns. According their research, the reason donors ‘disinherit’ their children is often a misnomer (Cates & Sussman, 1982; Sussman et al.,1970). Instead, these donors opt to transfer resources through alternative ways such as trusts or *inter vivo* transfers, a resource gift that occurs during the individual’s lifetime. According to Cates and Sussman (1982), these options are equivalents to an inheritance and are not vindictive in nature. Furthermore, Lundholm and Ohlsson (2000) and McGarry and Schoeni (1997) extend these findings, specifying that inter vivo transfers are generally made to benefit less well-off children.

Spiteful disinheritances do occur, according to Cates and Sussman (1982), who found these experiences to be “fraught with themes of abandonment and social isolation” on behalf of the testator (p.78). Disinheritances may result from beneficiaries not complying with conditional bequests set by the benefactor. Alternatively, disinheritances may occur out of financial desperation; Wilhelm (1996) found that occasionally parents have to use money that was intended for inheritance to pay for end-of-life care. Aging individuals are finding that funds available for inheritances are decreasing with increasing age, which is found to be a result of prolonged longevity of retirement years, increased medical expenses, and care costs (Angel, 2008). Disappointment may arise on the receiving end if the disinherited underestimated the expenses of retirement, hospitalizations, and nursing care, and misunderstood the capital accumulation of the aged individual (Sussman et al. 1970).

Theoretical Perspectives on Inheritances

Distributive justice theory. The distributive justice theory is a social-psychological perspective that examines the fairness of the social distributions of goods and costs that affect individual well being, which includes economic, psychological, and social aspects (Reis, 1984). This perspective concentrates on outcomes and is sensitive to the political process that affects the dissemination of economic benefits and burdens within members of the society (Sussman et al., 1970). Evaluations of distributive justice are based on distributive norms of a specific group, such as equity (outcomes are proportional to inputs); equality (all are equal, regardless of inputs or merit); power (the higher authority, status, or control receive more); need (the vulnerable take precedence, regardless of input); and responsibility (those who have more should share with those who have less) (Deutsch, 1985). ‘Distributive justice’ occurs if rewards and costs are dealt according to the distributive norms of a particular group (Deutsch, 1985). Within the scope of inheritance research, this approach has allowed researchers (Stum, 1999; Sussman et al., 1970) to examine the moral guidance testators utilize while determining the inheritance distributions in a way that fair allocation of rewards and costs are favorable to all members of the family (Rettig, 1993; Stum, 1999). Sussman et al.’s (1970) findings indicated that despite the careful consideration that may go into a donor’s decision of attempting to distribute ‘fairly’, testators and their survivors might not have matching ideas about what is a just and fair distribution of the entire estate. Within this framework, familial conflict around inheritance distributions is a result of the discrepancies between distributive norm preferences between individual family members (Deutsch, 1985).

Ecological decision making theory. In examining family resource management, Rettig (1993) recognized that individuals bring unique personal views and goals that contribute to decision-making regarding resource use. She developed a conceptual framework that placed emphasis on the process of problem solving and decision-making in the context of family ecosystems. This social-psychological framework blends psychological theories of motivation with systemic theories of interactions to focus on family styles of perceiving and processing information from the environment, going beyond previous group decision-making theories to incorporate the management process of implementation of decisions (Reiss 1984). This framework, taking into consideration the interpersonal dynamics and variance in styles of decision-making between family members, recognizes how an individual's decision can have a significant impact on the lives of those whom the resources of time, money, space, and energy are shared. The involvement of multiple perspectives and decision styles in the process of planning and executing inheritance arrangements could explain why inheritance disputes happen between family members (Rettig, 1993).

Interpersonal justice theory. Interpersonal justice theory extends the theoretical relevance of both distributive justice and procedural justice to appreciate the multidimensionality of 'fairness' concepts within the context of interpersonal interactions (Stum, 1999). Procedural fairness includes establishing: ground rules (to determine rewards and behaviors to attain them); decision structures (order, timing, and methods of coming to a final decision); selection of agents (who is involved in decision-making); safeguards (to mitigate abuse of power); information gathering (obtaining procedures); procedures for appealing unsatisfactory decisions; and change mechanisms (to alter the process when outcomes are unfair). The interpersonal justice theory presumes justice is achieved through an interrelationship between distribution outcomes and the procedures used to allocate the resources. Satisfaction of inheritance distributive outcomes was found to be significantly influenced by participants' perceptions of the procedures that were used to distribute the estate (Stum, 1999). Individuals who have input and agency in the decision-making processes appear more psychologically accepting of the group decision outcomes.

Familial Anticipation of Bequests

Many adult children lack understanding of their parents' finances, even into late adulthood (O'Connor, 1996). When testators do not discuss their inheritance plans, family members may develop incorrect beliefs or assumptions of what to anticipate (Young, 1991). O'Brien (2014) furthered UBS Wealth Management America's study examining the transferring of net worth. He found that potential recipients often overestimate the benefactor's net worth and financial standing. Other researchers have supported the notion that beneficiaries develop incorrect presumptions and find themselves disappointed after not receiving a hoped-for legacy (Frolik, 1996). Coleman and Ganong (1998) call this phenomenon 'bloodline entitlement.'

In making estate plans, both testators and beneficiaries may struggle with principles of distributive justice - which concerns the fair and equitable distribution of benefits and burdens - considering a testator and the survivors may not have equivalent ideas about what is a 'just' and 'fair' distribution (Sussman et al., 1970). Sussman et al. (1970) conducted a study providing participants with a variety of case studies involving a family with an adult child as caretaker to an aging widowed parent, varying the levels contextual factors, such as parent-child emotional closeness, remarriages, estrangements, and financial need. They found respondents were in consensus that “a sibling who had given care to an aged parent should have received special consideration” (p. 100). In their study, the care of a person with physical or mental incapacities was seen by all as an onerous investment that merits compensation. Contrasted with Sussman et al.’s (1970) findings, O’Connor’s (1996) found participants were less inclined to agree that caregivers should receive a larger share, with 45 percent of participants stating distributions should remain equal between siblings.

Complexities of Modern Families

Changes in the family structure and in how ‘family membership’ is defined has shifted dramatically in recent decades (Coleman & Ganong, 1998). Around half of marriages in the U.S. end in divorce and the majority of divorcees remarry (Cahn, 2008), however, divorce does not mean kinship ties end - often those relationships continue. Additionally, new marriages invite new relationships. Cahn (2008) estimates that more than half of all Americans will have been in, are currently in, or will be involved in a blended family situation. Evolving family configurations can make testation decisions even more difficult as familial memberships continue to expand (Hunter & Rowles, 2005). Multiple marriages create a lack of precedence and convolute inheritance planning, and is often a source of conflict when family members disagree on who should be included in a will and to what extent (Titus et al., 1979). From a sample of 1,500 mothers aged 48-80 who had already made wills, Light and McGarry (2004) examined their bequest decisions. Of the women who intended to bequest unequally, one particular reason that repeatedly appeared was in the case of blended families, biological children were bequeathed more than adopted children.

In an attempt to explore how families navigate the structural ambiguity of inheritances in blended families, Sussman et al. (1970) created hypothetical case studies of a variety of family configurations that included divorces and remarriages and asked participants to provide rationale for inheritance decisions for the vignettes. Their findings indicated that remarriages created a variety of distribution patterns and that inheritances are not just an economic issue. Though the focus on their study was on such, participants frequently mentioned the symbolic meaning they understood inheritance decisions to suggest.

Coleman and Ganong's (1998) qualitative study explored perceptions of who should be included in wills after divorce and remarriage, particularly focus on family closeness, contact after divorce, and remarriage. Factors of genetic ties, patriarchal lineage, and family ties emerged in respondents' rationales. Many respondents were very "traditional" regarding inheritance obligations, highlighting the most deterministic factor being the next of kin, which took precedence over the quality of the relationships. Similarly, Hunter and Rowles (2005) found in their study examining legacies that biological children of a decedent stated that an adopted or stepchild receiving family heirlooms was "a cause for concern" (p. 344). While both studies alluded to beneficiaries holding specific ideas or attitudes about blended families being included in the inheritance bequests, the research does not grasp how these disagreements were handled or the ways in which these disagreements affected their relationships after the distribution.

Understanding of Bequest Decisions

A large, longitudinal study of intergenerational exchanges conducted by the Center for Demography and Ecology at the University of Wisconsin explored perspectives of intergenerational wealth transmissions (gifts, loans, inheritances), examining what children received compared to what the parents reported giving. Analysis suggested that the recipient's story provided a more accurate picture of what was actually received, compared to what the testator had intended. Angel (2008) implemented a narrative exploration of the meaning of giving and receiving intergenerational transfers. She explored how members of the Silent Generation (born between 1925 and 1942) and the Baby Boomers (born between 1946 and 1965) felt about gift giving and passing on wealth to future generations. Key findings include: inheritance giving is a gesture of love from one generation to the next, family strains occurred most when parents did not engage their children in inheritance discussions, and needs of a child were often the basis for inter vivo transfers (resource gift during lifetime) (Angel, 2008).

Sussman et al. (1970) began to uncover that inheritances have come to develop more meaning than economic generational transmissions of property; children began to interpret inheritance decisions as a gesture of parent's' vague and oversimplified value of the child (Drake & Lawrence, 2000; Titus et al., 1979). Since families rarely overtly discuss inheritance plans, survivors often make up their own narratives to explain why a testator left what to whom (O'Brien, 2014); much is left up to subjective interpretation within the context of intricate family relationships. In exploring families' distribution decisions, Stum (2015) found that the majority of parents attempt to "be fair" in their intergenerational transfers, but "being fair" is a subjective scale unique to each family and to individuals within the family. Some familial contentions have arisen from competing understandings of the decedent's intent, especially around identifying an executor (Lustbader, 1996). Whomever is chosen for the position is responsible for carrying out the terms laid out in the will; some family members may interpret the person(s) chosen to be executor(s) to be whom the decedent had the greatest level of trust, love, and affection for compared to other family members (Lustbader, 1996). Titus et al. (1979) found there are likely to be "cleavages, cliques, or new boundaries that develop amongst family members" working through the inheritance process (p. 338). Sibling relationship researcher, Donald Irish (1964), says siblings spend a lifetime competing for the family's love, attention, and favor of one or both parents; inheritance distribution processes can activate old competitive sibling dynamics in an attempt to validate the decedent's affection for him or her over others. Accettura (2011) states that when siblings fight over parents' 'things', it's not about the object or money itself, but about what it symbolizes to him or her, which can be: "importance, love, security, self-esteem, connectedness, and immortality." Even a tight-knit family and the most loving siblings can experience a relational fall-out around such emotionally charged experiences (Gettinger, 2013).

Fairness of equal distributions. Quite commonly, parents bequest equally as an attempt to maintain family harmony (Deutsch, 1985; Drake & Lawrence, 2000). While the intentions of equal division may be an attempt to minimize the potential of conflict between beneficiaries, perceptions of fairness come into play with complex parent-child and sibling-sibling relationships (Stum, 2000). Using hypothetical vignettes to examine 89 older adults' judgments about inheritance distributions to children in a variety of contexts, Drake and Lawrence (2000) found that 'equality' is not a "unidimensional concept", and that 'fair' is not synonymous with 'equal' (p. 287). Findings from their study indicate that decisions about inheritance distributions should not assume equal treatment for all; rather, they should take into account different family circumstances, such as caregiving roles and quality of relationships with the testator.

While equal division seems to be the easiest and most 'fair' route, benefactors often fail to account for the actual process of division. In their qualitative study examining 14 cases of family disputes over inheritance, Titus, Rosenblatt, and Anderson (1979) found sibling conflict occurs due to competing ideas of 'fairness' while attempting to distribute real estate and personal possessions equally. The study was among the first to consider how recipients from blended families experience bequests. Findings from the study suggest testators do not give enough consideration for the potential conflicts that may arise during will execution and encourage families to openly discuss inheritance plans.

Stum (1999; 2000; 2015), a family social science researcher, specifically explored the psychological impact intergenerational resource transfers had on individual receivers and family systems by examining the meaning of “mementos” and the idiosyncrasies each person attributed to them. She extended this line of inheritance research by exploring the distribution of personal possessions by conducting a qualitative study that explored the key decision-making themes families face when they attempt to transfer non-titled property (personal possessions) equally that had not been included in the estate planning. The study suggested that it is common for wills to include ambiguous instruction and provide little guidance for surviving family members to distribute according to the decedent’s wishes. Data analysis suggested six family decision-making themes from participants’ experiences distributing non-titled property: sensitivity of issues (uncomfortable to discuss); lack of sibling goal discussion for distribution processes; differing perceptions of ‘fairness’; objects having different meaning for each individual; lack of awareness of distribution procedures and their consequences; and potential for conflict. When asked “What went wrong?,” similar to Titus et al.’s findings, participants described how a lack of communication and planning complicated the distribution (Stum, 2000). Her study also found unresolved family tensions contribute to inheritance distribution experiences, which extended the understanding of sibling conflict over inheritances, yet exploration of the longstanding impact or how siblings were able to overcome their conflict has not been explored.

Distribution of sentimental property.

Previous inheritance literature has been from an economic or legal lens (Cates & Sussman, 1982), however, Sussman et al. (1970) found that people do not experience inheritance and wills solely as an economic issue. The researchers found that continuity of the relationship and of the family can be represented in certain tangible objects, or ‘mementos,’ which they defined as something that serves as a reminder of what is past or gone. Tobin (1996) used the term *reminiscentia* in his research, which means “inducers of memory” (p. 46). Both terms allude to a special fondness for certain items that evoke meaningful memories of the decedent.

Inspired by Titus et al.’s (1979) acknowledgement that some possessions are indivisible but are desired by more than one person, Stum (2000, 2015) was among the first researchers to explore key decision-making themes families face when addressing the transfers of non-titled property. Testators have neglected, or at least made less distinction of personal mementos or possessions compared to larger economic assets in intergenerational transfers, which is where researchers have found heirs have particular difficulty distributing equally. Personal feelings and attachment develop for things within the aging parent’s household, which may include items from the adult children's’ youngest years (Stum, 1999). Mementos can be distributed along the lines of shared occupational or leisurely interests (Sussman et al., 1970), such as fishing rods and tackle boxes going to the family member who enjoys fishing, but the distribution of these smaller items can have potential for conflict if multiple persons desire the same item. Oftentimes, the desire to obtain an item is rooted deeper than the simple possession or utility of acquiring it. Sussman et al. (1970) inspired future research for family systems perspectives in inheritance research with these findings.

Conclusion

The existing studies around family inheritance have primarily examined theories behind testator’s bequest decisions. More recently, studies have progressed to acknowledge the beneficiaries’ viewpoints, accounting for the subjectivity of the survivors’ perceptions of fairness and the specific challenges that arise in the estate distribution process. Research has begun to explore the social-psychological implications of wills; however, studies have not examined the impact the process has on sibling relationships following the distribution.

Chapter III: Methods

Design of Study

To explore the research question and to gain a better understanding of how inheritance distributions can impact sibling relationships following the distribution process, this study used a qualitative, phenomenological design. In-depth, semi-structured interviews allowed participants to share the scope of their lived experiences to provide rich and thorough descriptions (Creswell, 2012). These qualitative methods allowed participants to voice their experiences and ideas in an open-ended format using their own language and terminology.

Participants

Participants included eight adult individuals around the United States who have experienced an inheritance distribution with his or her siblings. To be eligible for this study, individuals needed to be over the age of 18 years old and had a parent pass away between two and ten years ago. There were no exclusion criteria for the cause of death of the participant's parents; however, this study specifically examined participants who have experienced this phenomenon two or more years ago, allowing the experience to be recent, but not immediate. Including individuals whose parents recently passed may not be in the best interests of participants, as the bereavement process is fresh and may be highly sensitive. Additionally, inheritance distribution processes and estate closures take time. Interviewing persons who are in the early stages of the process would not capture the full essence of the experience that the research question attempts to grasp.

Inclusion criteria involved participant's parents having a legal will that indicated for there to be an equal distribution of the inheritance among all surviving children. Participants needed to have at least one sibling that did not predecease their shared parent. There were no exclusion criteria for the type of sibling relationship (e.g. biological, adopted, half- or stepsibling). Individuals who are an only-child or whose siblings all predeceased the parent were ineligible, as they have a different set of experiences than the ones eligible for this study.

Criterion and snowball sampling methods were used as a means to recruit participants. Participant recruitment flyers (Appendix A) containing relevant study information were distributed electronically to email listservs. Posts were also made to Internet social media websites (Appendix C).

Procedures

Prior to participant recruitment, the researcher obtained study authorization from the Institutional Review Board (IRB). Upon IRB approval, the study was advertised through emails (Appendix B) and Internet postings. Recruitment materials described participant criterion. Recruitment materials also stated that participation would involve a telephone screening call, completing a brief demographic questionnaire, and an estimated 60 to 90-minute interview. Flyers also indicated that participants would be compensated for their time and efforts.

Individuals who expressed interest in the study completed a telephone screening with the co-researcher to determine eligibility based on the criteria mentioned above. During the screening, the co-researcher provided a brief overview of the study and responded to a short series of screening questions (Appendix D). Areas of screening included age, number of siblings, date of parental loss, and details regarding the parent’s will. Potential participants were asked whether their parent was survived by at least one sibling. Potential participants were also asked about their comfortability with their level of English proficiency to engage in an approximate 60 to 90-minute interview. Individuals that did not meet the necessary criteria were thanked for their time and willingness to share their story; the co-researcher encouraged these individuals to refer others they knew that may be appropriate for the study.

Those who met the eligibility criteria and were interested in participating in the study were offered the option to have the interview in-person, over the telephone, or via Skype. Participants were informed they would need to read and sign an informed consent form (Appendix E) and complete a demographic questionnaire (Appendix F) before the interview. To conclude the screening call, the co-researcher asked participants if they would like to receive the research consent paperwork via mail, email, or to have the opportunity to review it in person before the interview. Paperwork was delivered through the participant's preferred method.

The consent form included the purpose and procedures of the study, the anticipated risks and benefits to participation, participant's freedom to withdraw at any point, the measures that will be taken to ensure confidentiality, and participant compensation. The co-researcher answered all questions regarding the study and participant responsibilities prior to obtaining written signatures. The demographic questionnaire participants completed inquired about participant's age, gender, ethnicity, annual household income and occupation status, family of origin composition, and estimated date and cause of parental death. The demographic questionnaire also prompted participants to write a brief, three to five-sentence description of the family's inheritance experience.

Interviews were conducted over the telephone and were electronically recorded for the purpose of verbatim review for transcription and analysis. Interviews ranged from 40 minutes to over 2 hours to complete. At the conclusion of the interview, participants were compensated with a $20 Amazon gift card. Finally, the co-researcher inquired about participants' receptiveness to a potential follow-up interview should further questions arise during analysis of the data.

At the completion of each interview, the co-researcher listened to the audio-recordings and transcribed them with the assistance of online transcription software. The transcripts were reviewed for accuracy and promptly deleted to protect participant confidentiality. Major identifying information was removed and all documents with participant information were stored in a secure, password-protected laptop, which only members of the research team had access to.

Semi-Structured Interviews

In-depth, semi-structured interviews were used to explore individual's experiences of the impact the inheritance distribution process had on sibling relationships following the distribution. The semi-structured interviews provided the co-researcher with a framework for data collection, but provided flexibility and freedom to probe participants to continue the conversation and facilitate more elaborate responses. Questions focused on participant perceptions of the challenges and benefits of the distribution process, fairness of the outcome of the distribution among siblings, and changes in sibling relationships during and after the process of the inheritance distribution. Wording of the questions varied slightly according to the participant. A basic outline of the interview guide can be found below.

Semi-structured interview questions.

Thank you for your participation in the study exploring inheritance distributions with siblings. I am interested in learning about your experience of distributing your parent's inheritance equally among you and your sibling(s). As a reminder, the interview will be audio-recorded and destroyed immediately after transcription. You have the freedom to pause or withdraw at anytime.

1. What was your understanding of your parents' inheritance plans prior to their passing? (Probe: discussions, assumptions, hopes)

2. How did you feel towards their arrangements that indicated equal distribution?
    a. How do you think your sibling(s) felt about their inheritance decisions?
3. After your parents passed, who was involved in the inheritance distributions and what roles did each person play?
    a. Were any immediate family members left out of the process? Of the will?
4. What aspects of the process of trying to distribute the inheritance equally between you and your sibling(s) challenged your relationship(s)? (Probe: personalities, decision-making strategies, titled/non-titled property)
    a. Can you provide a specific example to elaborate on one of the more challenging aspects?
    b. How did you handle your relationship(s) through the challenges?
    c. How did the challenges continue to affect your relationship(s) after the distribution process?
5. What went well in the process of distributing the inheritance between you and your sibling(s)?
    a. Can you provide a specific example to elaborate on that?
    b. In what ways did that influence your relationship(s) with your sibling(s) after the distribution?
6. Were there any other significant people involved that contributed to and/or participated in the distribution? Who were they? (Probe: significant others, lawyers)
    a. How was he/she helpful (or not helpful) in the process?
    b. How did his/her involvement impact your relationship with your sibling(s) at the time? After the distribution?

7. What other contexts or situations played a role in your experience of the inheritance distribution with your sibling(s)? (Probe: pre-gifting)
   a. Can you provide a specific example to elaborate on one of these contexts or situations?
   b. How did these contexts or situations affect your sibling relationship(s) after the distribution?
8. How has your level of satisfaction with the outcome of the inheritance distributions influenced your relationship with your sibling(s)? Why is that? (Probe: scaling)
   a. What is your perception of the sense of equality achieved in the inheritance distributions?
      i. Would your sibling(s) agree or disagree? Why or why not?
9. In what ways is your relationship(s) with your sibling(s) different now than before the inheritance distribution?
   a. How would you describe your relationship(s) with your sibling(s) presently?
   b. How would your sibling(s) describe your relationship(s) presently?
10. Did the relationships between your parents and sibling(s) prior to the inheritance distribution play a role in how the relationships are now? How so?
11. From your experience with your family of origin, what will you repeat in your own inheritance planning? What will you change?
    a. From your own experience, what would you recommend to other families?
    b. What advice would you give before the process begins?
12. Reflecting on your experience, what might further help me understand the impact inheritance distributions can have on sibling relationships?

Data Analysis

Moustakas's (1994) transcendental phenomenology was used to analyze the data. Phenomenology is more about the storyteller's descriptions and less about the interpretations of the researcher (Creswell, 2012). Therefore, to enhance validity, preconceptions were consciously examined before data review. The co-researcher maintained a journal to bracket existing assumptions and interpretations to enhance objectivity and facilitate analysis through fresh eyes.

The co-researcher read each interview twice through to become familiar with the participant's experience. During the second read, the researcher began to highlight key statements that seemed to be significant to the meaning participant's made of his or her particular inheritance experience, while bracketing to record and extract any thoughts, biases, or questions. In further review of the transcripts, the researcher kept memos of thoughts as initial codes emerged.

In the stage of initial coding, each interview transcript contained highlighted significant statements and interesting examples presented by participants, which were categorized into overarching themes, or 'clusters of meaning' to feature the commonalities of participant's responses (Creswell, 2013). The researcher clarified these groupings by performing another reading of the transcripts, refining the tentative categorical themes into broader groups. The researcher cited specific interview passages to support a description of specific themes, which creates textural description (Moustakas, 1994).

In an additional reading, the researcher examined whether the participants' responses were best represented by the identified themes. To enhance intercoder reliability, the primary researcher and co-researcher discussed, modified, and organized codes into themes and subthemes within broader identified categories. This process was repeated several times and required the co-researcher to prune extraneous excerpts and statements that did not help capture the essence of the experience that the study sought to examine. Tentative themes or sub-themes that did not reflect the groupings of the data were adjusted accordingly. Similarly, new groupings were created when data could better be categorized together.

As analysis advanced, the co-researcher reviewed the themes against the dataset to ensure they fit and truly captured the essence of the data. Names of themes were established, defined, and organized to ensure they fit into a meaningful manner that provided rich descriptions of the participants' experiences of the impact the inheritance distribution had on their sibling relationships following the distribution process.

Chapter IV: Manuscript

Siblings and Inheritances: A Phenomenological Study Exploring the Relational Outcomes Following the Inheritance Distribution Process

According to The National Institutes on Aging's data, 65 percent of American households have a legal will, of which, more than two thirds have made arrangements for their estates to be divided equally among all children (Dunn & Phillips, 1997). Equal bequests represent the most common inheritance design (Cates & Sussman, 1982). Studies have shown parents bequest equally to their children in an attempt to maintain family harmony (Deutsch, 1985; Drake & Lawrence, 2000) and to avoid showing favoritism (Angel, 2008). Presently, very little research attention has been paid to the experience of the recipients to confirm parental beliefs that equal inheritance bequests preserve family harmony (Hunter & Rowles, 2005).

Though parents have the best of intentions, researchers have begun to find a variety of issues that arise within families that receive equal inheritances (Accettura, 2011; Lustbader, 1996). Stum (2000) found that equal distributions intended to minimize potential conflict counter-intuitively created conflict when siblings had contrasting perceptions of fairness. Furthermore, families seem to lack the forethought to the inheritance distribution process, which has implications if the will provides vague instruction, such as "each child is to receive an equal share of my estate," (Stum, 2000, p. 178). Inheritance distributions assume a great level of cooperation between family members, which is an assumption that can evoke conflict if individuals do not agree on values, goals, priorities, or standards of distribution (de Witt et al., 2013; Rettig, 1993), particularly in cases where estates are intended to be equally distributed between several siblings.

Family members have been transferring resources to future generations for centuries; the practice is likely to continue (Stum, 2000), therefore more information of the emotional and relational impacts of intergenerational transfers is needed, especially as the general population continues to grow. Previous research has touched on siblings experiencing degrees of conflict during inheritance distributions (Accettura, 2011; Lustbader, 1996; Stum, 1999), but the research is limited by focusing only on recipients' perspectives of distributive justice principles and not examining the relationships. To date, no study has looked at how sibling relationships are affected after the distribution process. Findings from this study will begin to address the gap in the literature and may inform therapists to assist clients in navigating this experience with fewer opportunities for conflict and misunderstanding, or to work with siblings wanting to rebuild their relationships after a strain from the inheritance distribution. These findings may also assist legal professionals to enhance their work with inheritance planning and executions. Lastly, the present study may serve as a preliminary study for future research to build upon.

Review of the Literature

A large, longitudinal study of intergenerational exchanges conducted by the Center for Demography and Ecology at the University of Wisconsin explored perspectives of intergenerational wealth transmissions (gifts, loans, inheritances), examining both what parents gave and what their children received. Analysis suggested that the recipient's story provided a more accurate picture of what was actually received, compared to what the testator had intended. Angel (2008) implemented a narrative exploration of the meaning of giving and receiving intergenerational transfers. She explored how members of the Silent Generation (born between 1925 and 1942) and the Baby Boomers (born between 1946 and 1965) felt about gift giving and passing on wealth to future generations. Key findings include inheritance giving is a gesture of love from one generation to the next, family strains occur most when parents do not engage their children in inheritance discussions, and needs of a child are often the basis for inter vivo transfers (resource gift during lifetime) (Angel, 2008).

Quite commonly, parents bequest equally as an attempt to maintain family harmony (Deutsch, 1985; Drake & Lawrence, 2000). While the intentions of equal division may be an attempt to minimize the potential of conflict between beneficiaries, perceptions of fairness come into play with complex parent-child and sibling-sibling relationships (Stum, 2000). Using hypothetical vignettes to examine 89 older adults' judgments about inheritance distributions to children in a variety of contexts, Drake and Lawrence (2000) found that 'equality' is not a "unidimensional concept", and that 'fair' is not synonymous with 'equal' (p. 287). Findings from their study indicate that decisions about inheritance distributions should not assume equal treatment for all, rather, they should take into account different family circumstances, such as caregiving roles and quality of relationships with the testator.

While equal division seems to be the easiest and most "fair" route, benefactors often fail to account for the actual process of division. In their qualitative study examining 14 cases of family disputes over inheritance, Titus, Rosenblatt, and Anderson (1979) found sibling conflict occurring due to competing ideas of 'fairness' while attempting to distribute real estate and personal possessions equally. The study was among the first to consider how recipients from blended families experience bequests. Findings from the study suggest testators do not give enough consideration for the potential conflicts that may arise during will execution and encourage families to openly discuss inheritance plans.

Stum (2000) extended this line of research exploring the distribution of personal possessions by conducting a qualitative study that explored the key decision-making themes families face when they attempt to transfer non-titled property (personal possessions) equally that had not been included in the estate planning. The study suggested that it is common for wills to include generalized instruction and provide little guidance for surviving family members to distribute according to the decedent's wishes. Data analysis suggested six family decision-making themes from participants' experiences distributing non-titled property: sensitivity of issues (uncomfortable to discuss); lack of sibling goal discussion for distributions processes; differing perceptions of 'fairness'; objects having different meaning for each individual; lack of awareness of distribution procedures and their consequences; and potential for conflict. When asked "what went wrong," similar to Titus et al.'s findings, participants described how a lack of communication and planning complicated the distribution (Stum, 2000). Her study also found unresolved family tensions contribute to inheritance distribution experiences, which extended the understanding of sibling conflict over inheritances, yet exploration of the longstanding impact or how siblings were able to overcome their conflict has not been explored.

Changes in family structures have shifted dramatically in recent decades, which has had implications on family inheritance planning. Coleman and Ganong (1998) conducted a qualitative study exploring perceptions of who should be included in wills after divorce and remarriage, particularly focus on family closeness, contact after divorce, and remarriage. Factors of genetic ties, patriarchal lineage, and family ties emerged in respondents' rationales. Many respondents were very "traditional" regarding inheritance obligations, highlighting the most deterministic factor being the next of kin, which took precedence over the quality of the relationships. While previous studies have alluded to beneficiaries holding specific ideas or attitudes about blended families being included in the inheritance bequests (Coleman & Ganong, 1998; Hunter & Rowles, 2005), the research does not grasp how these disagreements were handled or the the ways in which these disagreements effected their relationships after the distribution.

Summary. Previous research around family inheritance have primarily examined theories behind testator's bequest decisions. More recently, beneficiaries' perspectives of the experience have been explored and researchers have begun to look at perceptions of fairness and estate distribution challenges. However, a gap exists in the literature regarding the impact the process and experience has on sibling relationships following the distribution.

The Present Study

The present study explored the inheritance distribution experiences of individuals who have one or more siblings, and examined the impact that the experience had on those relationships following the distribution process. A phenomenological perspective allowed the researcher to capture the meaning of the experience from persons who have been through the process of an inheritance distribution in an effort to address the gap that currently exists in inheritance research literature. Findings intend to increase the understanding of the inheritance distribution experience to help future families better prepare for the process, allowing them to experience the distribution with fewer opportunities for conflict or distress.

Methods

Participants

Eight individual adults that have had a parent pass away between 2 and 10 years ago and experienced an inheritance distribution with siblings were interviewed for the present study. Participants were recruited through criterion and snowball sampling methods by distributing recruitment flyers to listervs and Internet social media websites around the United States. Eligibility was determined during a brief telephone screening. Inclusion criteria were adult individuals with at least one or more siblings that had a shared parent pass away within the last 2 to 10 years (between 2006 and 2014) allowing the experience to be recent, but not immediate. The deceased parent must have had a legal will indicating for there to be an equal distribution of the inheritance amongst all surviving children; participants must have had at least one sibling that did not predecease the shared parent providing the inheritance. There were no exclusion criteria for the type of sibling relationship (e.g. biological, adopted, half-, or stepsibling).

Procedures

The researcher obtained approval from the Institutional Review Board (IRB) prior to participant recruitment and data collection. Fifteen people expressed interest in the study, eleven qualified, and nine individuals scheduled interviews. Each eligible participant received an electronic informed consent form to read, sign, and return before the interviews began. One participant experienced a family emergency prior to the scheduled interview, therefore eight participants completed the informed consent, demographic questionnaire, and interview process.

The demographic questionnaire participants completed captured data of participant's age, gender, ethnicity, income and occupation status, family of origin composition, and estimated date and cause of parental death. The demographic questionnaire also prompted participants to provide a brief description of the family's inheritance distribution experience.

Semi-Structured Interviews

Qualitative methods were considered the most appropriate for the objectives of this research, permitting participants to voice their experiences and ideas in an open-ended format using their own language and terminology. In depth, semi-structured interviews were used to allow the co-researcher the freedom and flexibility to probe beyond pre-determined interview questions when necessary to ensure depth and thoroughness of the participants' responses regarding the phenomenon being studied. Participants were offered the option of in-person, telephone, or Skype interviews. All participants chose telephone interviews even when they were local to the DC metro area. Interviews were digitally audio-recorded and ranged from 40 minutes to over 2 hours to complete. Interview questions focused on participant perceptions of challenges and benefits of the distribution process, fairness of the outcome of distribution among siblings, and changes in sibling relationships after the experience of distributing an equally-intended inheritance. Participants were compensated for their time and efforts with a $20 Amazon gift card.

Interviews were transcribed by the co-researcher and repeatedly reviewed to ensure verbatim accuracy. Through transcription and data collection, measures were taken to protect participant confidentiality, including removing identifying information and properly deleting all audio files following transcription.

Analysis

The transcribed interviews were analyzed through Moustakas's transcendental phenomenology. This analysis method explores phenomenology of verbatim self-reports to discover textural and structural descriptions of the lived experience, prioritizing the description of the participants' experiences over the interpretations made by the researcher (Creswell, 2012). To do so requires the researcher to bracket his or her own experiences around the phenomenon. The co-researcher maintained a journal to explore and set aside preconceived ideas and thoughts about siblings and inheritance distributions. This allowed the researcher to view the data with fresh eyes and have a renewed outlook towards the experience to enhance validity of the phenomenological analysis.

The co-researcher became familiar with the data by reading and re-reading the transcripts. During the preliminary stages of inductive coding, the co-researcher kept memos and began formulating initial codes. Initial codes were categorized into tentative themes and checked against the data to ensure their representation. The principle investigator and co-investigator reviewed initial codes and collaborated to further refine the themes and to develop composite descriptions that were representative of participants' experiences. These themes were organized and presented to provide a rich description of the participant's experiences of the impact that inheritance distribution had on their sibling relationships following the distribution process.

Demographics

Participants were seven women and one man aged between 40 and 66 years. Five participants were Caucasian, one identified as Palestinian-American, and two participants were African-American. The participants' incomes ranged from 0-$24,000 to over $100,000 per year. Four participants had smaller sibling cohorts of 3 or fewer individuals and four had larger sibling cohorts, consisting of 4 or more individuals. Three of the four participants that had larger sibling cohorts grew up in blended families. Seven of the eight participants were the youngest or second youngest within their families of origin, one participant was the eldest of the sibling cohort. See Table 1 for additional demographic information about the sample population.

Table 1. Demographics

	Age	Ethnicity/Culture	Occupation/Employment Status	Personal Income (Thousands)	Sibling Cohort Size	Sibling Position
1	66	Caucasian	Retired	Above $100	3	Youngest
2	53	Caucasian	Substitute Teacher	$50 - $74.9	4	Youngest
3	59	Caucasian/Palestinian	On Disability	$25-49.9	5	Oldest
4	55	Caucasian	Director at a Federal Agency	Above $100	3	Youngest
5	55	Caucasian	Senior Program Manager	Above $100	3	Youngest
6	40	African American	Licensed Practical Nurse	$50 - $74.9	5	Unknown
7	60	African American	On Disability	$0 - $24.9	2	Youngest
8	58	Caucasian	Legal Assistant	$75 – 99.9	6	Second Youngest

Table 2 depicts specific contextual information of participants' families and circumstances around parental loss.

Table 2. Participant Contextual Information

	Blended Family	Participant Location (at time of loss)	Location of Family (at time of loss)	Years Since Parental Loss	Cause of Loss	Executor of Estate
1	No	California	Maryland	4	Internal Bleeding & Dementia	Yes*
2	No	Mississippi	Louisiana	7	Dementia & Old Age	No**
3	Yes	District of Columbia	California	7	Heart Failure	No
4	No	Maryland	Maryland	3	Heart Failure	No**
5	No	Maryland	Maryland	8	Cancer	Yes
6	Yes	District of Columbia	California	< 5	Alzheimer's	Conservator
7	No	Maryland	North Carolina	4	Lung Cancer	No
8	Yes	Washington	Washington	7	Complications Relating to Parkinson's Disease	Yes

* Appointed executor predeceased parent, received role by proxy **Played an active role in distribution

Findings

Participants' responses to the interview questions provided a general sense of positive and negative relational outcomes from inheritance distributions. Interview questions sought to explore how sibling relationships were affected by the distribution process, but many participants described ways in which sibling relationship aspects affected the distribution process, which subsequently affected their relationships following the distribution. Themes emerged within the following categories: (a) aspects of sibling relationships that favored satisfactory distribution processes, (b) aspects of sibling relationships that did not favor satisfactory distributional processes, (c) perceptions of the distribution outcomes, (d) changes in sibling relationships as a result of the distribution process, (e) emotions around the distribution, and (f) lessons learned from distribution experiences.

Category 1: Aspects in Sibling Relationships That Favored Satisfactory Distributions

In referring to their experience of the inheritance distribution, participants talked about aspects in their sibling relationships that affected the distribution process. Four participants reported feeling satisfied with the outcomes of the inheritance distribution and having a positive experience throughout the process. The category Aspects in Sibling Relationships That Favored Distribution captures a variety of interpersonal elements that helped favor satisfactory outcomes of the distribution, such as trust, transparency, investment in avoiding arguments, and sibling support.

Trust facilitates distributions. Five participants mentioned a strong foundation of trust between siblings was an important factor of their positive experience with the inheritance distribution process. Three study participants were estate executors and others were active contributors despite not having a legally appointed role. In both of these groups, participants believed that trust facilitated the distributive process. Participants described ways in which sibling cohorts had faith that the executor, or other persons in positions of power, held everyone's best interests in mind. For example, when asked about his siblings' feelings regarding his role as the executor, Participant 5 stated, "There was never any concern, question, or issues around that. My sister, my brother, and I- the level of trust was as high as you can have it with siblings." Trust between siblings is also evident in the following excerpt from Participant 4, who handed over her position as power of attorney (POA) to one of her brothers:

> Now, my oldest brother's retired – [both brothers are] a good bit older than me. Like 12 and 9 years older than me. So I'm still working every day so they just said, "Well, we'll take care of [selling mom's property] because there's no point for you to be taking off work to run down to [OTHER CITY]." So I gave them POA so they could sign for me on all of the papers.

Transparency. All four participants that were executors mentioned the helpfulness of transparency and communication between siblings during the distributive process. This approach seemed to serve a dual purpose for participants: wanting to be collaborative despite power differentials, and also protecting against potential accusations of misconduct or abuse of power. An example of this is illustrated in the following quote from Participant 1, whose siblings were not computer literate and had limited access to resources to engage in self-research:

> They were notified constantly of what was going on... there was - they had all the financial information that I had - they had. So there wasn't any suspicion... there wasn't any of that going on. Everybody knew what everybody else knew. I think that's what allowed it to go as well as it did.

Similarly, Participant 8, who was the trustee for several of her siblings, described her approach to including her siblings in the process:

> I had my sisters come with me to the appointments initially with the attorney, so that they could see all the figures, they could see the numbers. They could know that I wasn't taking something that wasn't deserving. I actually also shared those accounting figures, all the paperwork with anybody that asked.

Avoiding petty arguments. Four participants specifically described times when they purposefully chose to not engage in disagreements with siblings. Avoiding petty arguments was described to be in service of protecting the relationship or their own personal serenity. In several interviews, participants described instances when siblings expressed mutual desire for a specific personal possession. Participant 2 explained:

> There were some sentimental things [of mom's] that I wanted and you just have to sit back… that's what I had to do. 'Step back' is the word! I had to step back and step out of the lower picture.

Participants described how an item was not worth the argument that would have ensued between siblings. Keeping "the bigger picture" in mind meant preserving close family relationships, rather than focusing on acquiring a desired item of the decedent's. Participant 4 shared a similar approach in handling her relationships with her brothers at a point of disagreement. She explained, "I just let it go. I'm not like a drama person... why even start a stupid argument over something like that? It doesn't matter [in the grand scheme of things]."

Sibling support promotes smoother distribution process. Participants described the presence of sibling support facilitated smoother inheritance distributions. Sibling conflict was low when emotional support was high. This was illustrated in the following excerpt from Participant 3:

> We weren't fighting, we weren't arguing. There was no bickering, you know... It's funny, I watch movies all the time and see shows and hear it on the news: such-and-such fighting over money in families and all that...you know. We're just such a loving family… We're always there for each other and are very supportive. We always care and help each other out.

Similarly, when asked about other contexts or situations that played a role in her distribution experience with her brothers, Participant 4 explained, "I really just feel like we all cooperated and supported each other through the whole thing."

Category 2: Aspects in Sibling Relationships That Did Not Favor Distribution

This category captures participants' experiences that were displeased with the distribution outcomes and reported having negative experiences. There were several aspects in their relationships that created challenges for the distribution process. These elements that contributed to negative distribution experiences include distrust, issues of power and control, and contention between siblings.

Distrust complicates the distribution. When trust was marginal between siblings, the inheritance distribution process was delayed and/or difficult. Four participants experienced low levels of trust between siblings at various points during or throughout the entire experience. This was illustrated in the following statement from Participant 3:

> [Mom] had a safety deposit box and I didn't know about it. Obviously the other brother knew about it but I pray he didn't have access to it because what was left was what was there … and there were things like my mom's wedding photos that I wanted that I never

> found... they just went missing. They went missing! Things that I knew [mom had] - Boop! Vanished!

Participant 6's family is still in the process of settling their father's estate due to interpersonal distress over issues of distrust. She explained her siblings' mistrust for one another made the distribution process more challenging:

> Everybody wants to be like the chef, the cook and no one - and one is doing something without the other they feel like you're undermining them... you know, it's a thing of trust - everybody doesn't trust each other.

Issues over power and control. Two participants reported one or more of their siblings having difficulty accepting the amount of power the executor had over the sibling cohort. As the youngest sibling, Participant 1 described her older sister's jealousy in the following excerpt:

> My sister was a challenge and I think because I had the responsibility and she had none of it - it gave me a position of saying: this is what we're going to do, and this is what's best, and I'm telling you why... I would listen to what she had to say, but for the most part, ultimately, she knew that I was making the right decisions.

Participant 8, also a younger sibling, explained how she had legal authority over several of her siblings' finances as a trustee when they received a large sum of money. She stated:

> Being the trustee for three of them, which were my two older sisters because they can't manage their money, and then my brother that now lives in my basement because he can't manage his money at all. That was a little difficult because they resented...like they would have to call me and ask me [for money], and I would be going, 'It's your money, I'm not going to dictate what you do.'

These participants seemed mindful and respectful of their power and were sensitive to their siblings' experiences during the inheritance experience.

Contention between siblings. Six out of eight participants reported experiencing acute interpersonal distress with their siblings during the process of distributing the inheritance, which for some, carried on to impact their relationships after the disbursement. For example, Participant 2 described how she attempted to contain her emotions during the distribution process with two of her brothers as they were preparing a legal case to contest their mother's will:

> I didn't cry until like 4 months after my mom had passed. So I imploded... kept everything inside, whereas my brothers are very verbal and they let you know how they feel and when I wasn't going fast enough [with the legal research], that created tension. I was just going to give up.

The points of contention ranged from minor, insignificant things between siblings, to large, more substantial issues.

Contention over small things. Contention about minor things can arise in the process of distributing an inheritance. For example, Participant 5 explained how his sister would do her laundry at their mother's house and forget to return the coat hangers she used to hang-dry her clothes. These items were recognized to be missing when the siblings were clearing their mother's estate after her passing, which created strife. This contention is described in the following quote:

> Interestingly, the only thing that we had any sort of - and it's a running joke still - contention over, were these damn coat hangers. My mom bought these really nice coat hangers and they kept disappearing (laughs) and kept disappearing... when my sister passed, I found like 200 of them.

Contention over larger things. Two participants described experiencing contention over property disputes, which were considered to be larger, substantial issues within their respective families. For example, several children in Participant 6's family were bequeathed properties and contention arose around the monetary value of the properties not being equivalent. Participant 6 learned she would be receiving a property with a low market value; when asked about her understanding of her siblings' feelings towards their father's inheritance plans of "equal distribution", she explained:

> For [siblings], they were ecstatic [about the distribution] so that kind caused friction between us pretty much. Yeah, some friction. They were happy. It was to their advantage so of course they were going to be happy.

Category 3: Perceptions of the Distribution Outcomes

All participants were beneficiaries of wills that bequeathed equally to all children, but only five participants reported the distribution outcomes were equal. The category of Perceptions of the Distribution summarizes the sense of equality that was achieved after participants experienced the inheritance distribution among all siblings.

Fairness. Five participants felt their families successfully distributed their parents' inheritance according to their wishes. Some participants used "fair" and "equal" synonymously to describe their perceptions of each sibling receiving equivalent amounts. For example, Participant 6 explained:

> At the end of the day, everyone got something of value and something sentimental… I think it was equal in terms of how everything was divided. I think it was fair because everyone got something. If they didn't like what was given, that's not really my problem. But, I think it was equally dispersed out fairly.

In an effort to keep all aspects of the inheritance distribution equal for each sibling, Participant 6 explained how he elected to not take the compensation for being the estate executor. He stated:

> I'm not saying it was or wasn't $6,000 worth of time and effort - my gosh! It's a lot of work. But nonetheless, as for my brother and sister - it's our money. I always considered her estate equally shared, that was a mentality, if you will, about our family.

Dissatisfaction. Three participants reported dissatisfaction with the inheritance distribution, which subsequently influenced their sibling relationships. When describing the challenges she and her brothers faced during the distributions, Participant 2 recalled:

> Some people didn't get what they wanted... so... or they thought they deserved it – that was the word I heard- (mimicking her brothers) "I deserve that..." Like the one brother that took care of mom.

Participant 7 reported dissatisfaction from her family's inheritance. She explained she did not receive her share of the inheritance she and her sister were gifted from their father. When describing her dissatisfaction, she reported, "Well there wasn't anything distributed (laughs) I mean actually. So it's just…it's just something that went kind of sour."

Category 4: Changes in Sibling Relationships Resulting from Inheritance Distribution

This category includes participants' experiences regarding the changes in sibling relationships as a result of distributing their parents' inheritance equally. Participant responses varied. Six participants described their sibling relationships becoming stronger after the experience, one participant reported relationships temporarily becoming stronger, and one participant described her sibling relationships becoming more distanced.

Stronger relationships after overcoming conflict. Four participants discussed ways in which their families came out from conflict with stronger relationships. These participants explained that the inheritance distributions were difficult, but were not devastating to their sibling relationships. Participant 2 describes this in the following excerpt:

> [The inheritance distribution] brought us closer together... you know how they say, "What doesn't kill you makes you stronger." You know, if you can get through a succession and an inheritance and all of the stuff we went through, and still survive - that's a family.

After a year of conflict and relational cut off after learning that her sister prevented her form retrieving her portion of the inheritance, Participant 7 described her and her sister's ability to overcome their quarrelsome situation:

> Well we're much closer. We're a lot closer because we forgave. We talk. We laugh. We cry. We... "whatever".... Everything is just much better. It made our relationship better and stronger. I think, in a way it made us much better and move towards each other. Maybe it was something that needed to be done anyway.

Forgiveness strengthens relationships. Three participants reported forgiveness playing a helpful role in reconciling relationships. The ability to forgive others after a period of interpersonal distress helped strengthen their relationships after the distribution process. When asked about the current state of hers and her sister's relationship after the contention around being deceived, Participant 7 stated:

> Well... me and my sister are still sisters! (laughs) We talk to each other... we just let bygones be bygones... so... we still love one another. I just put that behind me...We just forgive one another and keep loving one another.

"Family is what matters". Participants experienced lingering challenges in their sibling relationships after the distributions were completed. Four participants reported the importance of sibling relationships helped participants overcome conflict and subsequently strengthened their relationships. For example, Participant 7 described how her love for her sister overpowered the hurt and resentment she felt, and ended their 11-month non-speaking cut-off:

> I was missing my sister and she is the only sister I have... I only have her and my son...of the family that's still actually living. I thought it was time. We didn't need to hold any grudges right now because we need to be closer than we [were at the time of loss] and she's sick and with bad health and I have bad health.

Making the effort to repair relationships. Four of the six participants that experienced any level of friction between siblings discussed the importance of attempting to repair strained relationships after the inheritance distribution. Participants felt this was an important part of the experience that informed how the relationships would continue through their adult lives. Participant 6 described her family's experience of the process of mending strained relationships to be slow and cautious, explaining:

> We're working on it, but it's not...I don't think it will be the same because the trust issue...so I don't, on a scale of 1 to 10, probably a 6. Like I said, it's a process and we're working on it.

Distanced relationships. Three participants described the state of one or more sibling relationships becoming distanced after the inheritance distribution process. Participant 1 described how her relationship with her sister grew weaker after the process, "My sister is - like I said, we're estranged because she won't answer any phone calls and doesn't make any calls back. I haven't talked with her since August 2014." Similarly, Participant 8 stated, "I just don't see them much… a lot us have really separated out quite a bit." These participants expressed uncertainty of the possibility of relationship reconciliation.

Category 5: Emotions Around the Distribution Experience

The category of Emotions Around the Distribution Experience captures participants' descriptions of salient emotional experiences around the disbursement. These emotions were tandem to the grief of the parental loss. Participant responses varied. Some participants described their feelings during the process, whereas others described their feelings towards the inheritance arrangements.

Overwhelmed. Two participants described feeling overwhelmed at, and during, the distribution process. While attempting to distribute personal possessions amongst a large blended family, Participant 8 stated, "The tug and the pull over possessions was a little overwhelming." Similarly, Participant 2 experienced strained relationships with her brothers during the process. She reported, "It was stressful. I'm on antidepressants, if that helps [paint a picture]?"

Unfairness. Two participants mentioned how being the youngest sibling, yet having the role of highest responsibility within the family for the inheritance distribution felt unfair. Participant 1 had an older brother that was designated their parent's executor, but predeceased their parents and the responsibility became hers. For both participants, their initial reactions were of frustration and feeling the situation was unfair. However, both experienced a dramatic shift in their feelings towards their designated roles at various points of their distribution experience, which are illustrated below:

> This light bulb went off in my head and I thought, "You know what, this was my job all along…My brother was never going to be the executor of my father's estate because he was going to predecease our father. This was my job all along. And once I realized that, I didn't have that anger anymore. (Participant 1)

> After my father passed and after my mother passed, it came- I came to realize that this was the role that God gave to me. God put me in this position in order to take care of these things for my brother and for my sister. And from that, it's an honor. So that's what I had come to the conclusion of that even though it's work - it's more of an honor and for me to do this well, is honoring my mom and honoring my father, honoring their memory and honoring our name. (Participant 5)

Category 6: Lessons Learned

The category of Lessons Learned summarizes participants' conclusions from the distribution experience they experienced with their siblings. As a result of their experiences**,** all eight participants described ways in which they are using their experiences with their siblings' to plan their own inheritances in a way that would make their childrens' experience different or easier.

Be mindful of beneficiary's experience. All eight participants spoke about how they intend to keep their beneficiary's experiences in mind while making their own inheritance plans. Participant ideas varied, but motivations were constant: make the process easier. For example, Participant 5 stated, "[He and his wife] will be better about making the estate closure process easier for [their daughters]. I'm going to make it a little less painful for them when I pass." Similarly, Participant 4 stated:

> I would say that I plan to plan better. And I do not expect my children to take care of me to the point where they're keeping me alive in my house. When it's time, I am down with going to assisted living. It's too much of a strain on the family to expect that kind of care.

Lack of planning may create problems. Five participants mentioned how ambiguous or a lack of inheritance planning can leave survivors in challenging situations. Participant 6 held strong ideas around the importance of estate planning based on the challenges she and her siblings faced for their father's inheritance. She explained:

> [Inheritances] can really tear [siblings] apart if there's not an ironclad will. If wills or trusts aren't in order, it can wreak havoc on relationships because everything is up for grabs and people start coming out of the woodwork to claim it.

Participant 4 noted the importance of some sort of estate planning regardless of socio-economic standing. She stated, "I think no matter how much you have [monetary or otherwise] ... you want to think about your distributions before because you don't want to set people up for not getting along."

Importance of transparency and family communication. Four participants explained how a lack of transparency increases the potential for distress among siblings. For these participants, transparency meant open and overt communication from parents to children regarding inheritance arrangements and wishes. Participant 1 suggested:

> I would say make sure that you tell everyone who is involved in the trust or the will. Exactly what there is in the trust or will (laughs) you know, make it all very clear and known so that there are no surprises later.

Similarly, Participant 4 stated, "For end-of-life planning, you need to have your wishes known. It gives your survivors more clarity for it all."

Discussion

This qualitative study aimed to explore individuals' experiences of how equally intended inheritance distributions affected their sibling relationships following the distribution process. Themes emerged around sibling relational aspects affecting the process, which materialized within the interview questions attempting to explore their relational outcomes from the distribution. Our analysis suggests that relational aspects affected the process, and consequently, their relationships following the distribution. The eight individuals interviewed provided important insight to the experience by describing relational aspects that played a role in their inheritance distribution experiences and how their sibling relationships were affected afterwards.

The participants seemed to describe ways in which their sibling relationships impacted their experience of the inheritance distribution. Congruent with what previous scholars (Accettura, 2011; Lustbader, 1996; Rettig, 1993) have suggested, inheritance distributions involve engrained family dynamics. Positive and negative aspects in their relationships that contributed to their distribution experience seemed to impact their relationships thereafter. Relational aspects that favored satisfactory distributions included trust, transparency, actively avoiding petty arguments, and prevalence of sibling support. Consistent with Lustbader (1996) and Gettinger (2013), participants described trust within their sibling relationships to be an important factor that facilitated positive distribution experiences and subsequently enhanced their sibling relationships. Furthermore, participants that experienced high levels of sibling support reported smoother distribution processes and closer relationships following the distribution.

This study extends the previous research suggesting communication and transparency between family members is important (Angel, 2008; Deustch, 1985). All participants in the study experienced the loss of their parent at a slowly progressing health decline, though our findings are unclear whether these participants and their families engaged in more inheritance discussions during the decline of the aging parent which may have contributed to more positive distribution outcomes. However, many participants mentioned how involving siblings in the estate closure and inheritance distribution process decreased the potential for conflict and contributed to stronger relationships following the distribution. Our findings suggest transparency seemed to help others feel included in the process and that their voices mattered during this shared family experience. Consistent with Rettig's (1993) framework of ecological decision making theory, our analysis might indicate that the involvement of multiple perspectives in the process of distributing an inheritance may reduce the opportunity for negative relational consequences following the distribution. Findings from our study might be indicating transparency also protected executors from sibling suspicion and accusations of misconduct. Transparency between siblings during the process of distributing their parent's inheritance is an important finding, as this concept of between-sibling transparency has not been reported in literature and adds to the body of family inheritance research.

Half of the participants in the sample described how avoiding petty arguments during the distribution process contributed to positive relational outcomes following the distribution. This extends previous literature, suggesting that conflict during inheritance distributions occurs (Lustbader, 1996; Stum, 2000; Titus et al., 1979); however, contrary to Titus et al.'s (1979) findings, our findings may suggest conflict does not solely arise from misunderstandings of the descendant's intentions in their bequest decisions. Instead, our analysis suggests conflict arose from siblings' disagreements of claiming personal possessions, which confirms previous research findings (Frolik, 1996; Hunter & Rowles, 2005; Stum, 2000, 2015; Tobin, 1996) that personal possessions and non-titled property create challenges for siblings. Our findings suggest that siblings from both blended and non-blended families experience conflict regarding the distribution of personal possessions, though in our sample, it was unclear whether one family configuration experiences more conflict around non-titled property over another. Additionally, all sizes of sibling cohorts experienced conflict over distributing personal possessions.

Participants also discussed relational aspects that were unfavorable to the distribution process and had an impact on sibling relationships. Aspects of sibling relationships that did not favor a satisfactory distribution process included distrust, issues of power and control, and contention. These elements contributed to unsatisfactory distributions and had negative impacts on sibling relationships following the distribution. Sibling relationships that had low levels of trust and communication experienced more conflict, which complicated the distribution process and contributed negatively to the outcomes of their relationships. Furthermore, participants who were from large blended families experienced more interpersonal conflict than participants from smaller, non-blended families, which integrates with the literature that has suggested that blended families experience more complex distributions (Hunter & Rowles, 2005; Rettig, 1993).

The majority of participants reported experiencing interpersonal distress in their sibling relationships during the distribution process. This is consistent with previous research (O'Brien, 2014; Rettig, 2013; Stum, 2015) suggesting family inheritance distributions are a complex and delicate issue. Many of the participants were executors of their parents' estates, which elicited a variety of reactions from sibling cohorts and presented challenges for decision-making regarding the distribution of the estate. It is interesting to note that of the participants that were the executors, they were the youngest or second-youngest in their sibling cohorts. Participants' siblings struggled with the legal hierarchy, expressing feelings of resentment and powerlessness despite their efforts to make the process collaborative between all siblings. For several participants, the unfavorable relational aspects created distanced and cut-off sibling relationships, which integrates with current literature that distributive decisions "can set in motion enormous emotional and practical consequences" (Lusbader, 1996, p. 54), and that inheritance distributions can have a significantly negative impact on beneficiaries (Accettura, 2011; Drake & Lawrence, 2000). Our findings of aspects in relationships that are unfavorable to the inheritance distribution are important in that they capture specific elements within sibling relationships that previous research has suggested contributes to negative experiences (Angel, 2008; Lustbader, 1996; O'Brien, 2014; Stum, 1999, 2000; Titus et al., 1979), but studies have not thoroughly investigated.

The majority of participants expressed satisfaction with the fairness and equality achieved by the inheritance distributions, which extends the line of research that has explored perceptions of distributive justice (Deutsch, 1985; Stum, 1999; Sussman et al., 1970). Our findings are consistent with Deutsch's (1985) interpersonal justice theory that states satisfactory outcomes result from fairness of procedures that were used to distribute resources. The majority of participants described perceptions of fair procedures that were employed to distribute parental resources equally. However, several participants were dissatisfied with the distributions, which negatively impacted their sibling relationships. The participants in this study included a mixture of inheritance distribution roles, with some participants as executors and others who were not executors. Overall, the findings regarding the perception of fairness of the inheritance distribution were mostly congruent regardless of the role the individuals played within their families. The executors in the sample population all expressed an accomplishment of fair outcomes for their family's distributions, and the majority of participants that were not in an executor role reported fairness was also achieved. However, several participants reported a lack of fairness within their families. These findings might be indicating that siblings may not agree with distributive processes, which can result in negative relational outcomes.

Our analysis may indicate that forgiveness and making an effort to repair the relationship contributes to having stronger relationships following the distribution process. This finding has not previously been reported in inheritance research. Despite the challenges they faced, these participants reported having stronger relationships after experiencing conflict by way of forgiveness and making an effort to repair their relationships. Siblings' abilities to overcome conflict were found to be in part due to deeply valuing their sibling relationships. Our analysis may highlight the resiliencies and protective factors sibling relationships can have following relational distress. While participants agreed that an "equal distribution" is a fair bequest for beneficiaries, it remains to be seen whether or not the arrangement "maintains harmonious relationships" (Stum, 2000; Titus et al., 1979).

All participants reported some level of change occurring in their sibling relationships following the inheritance distribution process. A small number of participants reported having close relationships prior to the distribution and experienced minimal conflict during the process. These participants described that the loss of the parent, rather than the process of the distribution, further strengthened their relationships. The majority of participants experienced conflict and various challenges during the distribution process, however several of these individuals were able to overcome the sibling conflict and emerged from the experience with strengthened relationships. While most participants experienced sibling relational stability following a challenging period, others continue to experience distanced relationships as many as seven years after the inheritance distribution. One participant is still experiencing relational strains with her siblings due to an active Adult Protective Services investigation of elderly abuse.

The majority of participants mentioned how the inheritance distribution experience evokes a variety of emotions, both during and after the process. This confirms previous studies exploring how emotional processes play out during the family inheritance experience (Accettura, 2011; Rettig, 1993; Sousa et al., 2010). This may be due to simultaneously grieving the loss of the parent, which can influence distributive experiences. Nonetheless, testator's distributive decisions can have significant emotional and relational consequences for beneficiaries (Lustbader, 1996).

A unique finding to this study was participants' intentions of using their experiences to help guide them in their own inheritance planning. Participants mentioned ways in which they hope to improve their wills in service of making the process easier for their own survivors. Ideas included: granting children access to accounts; writing specific memento bequests down (as memory cannot always be reliable); having co-executors; pre-arranging funerals; ensuring paperwork is in order and also having a running list of accounts, creditors and debtors, and tax papers; and lastly, openly communicating with family members about your plans.

Finally, while our findings are generally consistent with previous literature, our study provided in-depth look at how sibling dynamics contribute to the family inheritance experience and how the process influenced the outcomes of their relationships following the distribution. Findings from our study might be indicating that the majority of siblings experience interpersonal distress during inheritance distributions, though the degree of severity varies based on certain relational aspects, such as trust/distrust of siblings, prevalence of sibling support, issues over power and control, and handling contention. A unique finding that added to the body of family inheritance literature is that higher levels of transparency between siblings facilitates smoother distributions, particularly between siblings that held positions of power (executors) and those who did not. Participants whose families engaged in a collaborative distribution process experienced positive relational outcomes following the distribution. Additionally, participants who intentionally avoiding petty arguments with their siblings during the process reported stronger relationships after the distribution was completed. Furthermore, siblings that forgave one another after experiencing contention during the distribution and who made efforts to repair relational strains came out from the experience with stronger sibling relationships.

Limitations

The findings from this study reflect the experiences of a relatively small sample of individuals that were primarily recruited electronically through listserv emails and social media postings. Consequently, persons who do not have access to a computer, or who may have little or no computer literacy were not represented in this study. Therefore, the stories collected for this study may not reflect the experiences of all individuals who have gone through the process of distributing an inheritance with siblings. Additionally, experiences shared were from one individual's perspective within the family. The study did not explore multiple perspectives of the shared experience within the same family system to capture a more inclusive representation of the experience between siblings. Finally, because some participants recalled experiences that occurred as many as eight years ago, it is difficult to know whether their recollection of the impact the inheritance distribution had on their sibling relationships was an accurate representation of their immediate experience.

Clinical Implications

Findings from this study have clinical implications for mental health professionals who work with individuals, couples, and families, particularly around the topic of end-of-life planning. Marriage and family therapists, as well as other mental health clinicians should understand the impact the process could have on individuals and sibling relationships if the family system is not adequately prepared. Therefore, addressing issues such as parental mortality, understanding of inheritance arrangements, and specific distribution procedures are especially important to assist clients in their preparations for their sibling cohorts or for their own inheritance arrangements. These findings may help therapists to assist families in their attempts to experience inheritance distributions with fewer opportunities for conflict and misunderstandings, and/or to work with siblings wanting to rebuild their relationships after experiencing relational strains in the process. Legal professionals may also utilize the findings of this study to enhance their work with individuals, couples, and families trying to plan their wills or navigate a loved one's inheritance.

Future Research

While this study was among the first to address the emotional and sibling relational impacts the recipient's experience from intergenerational transfers, there is more research needed to address the significant gap in this area of inheritance literature. Future research should include a more in-depth understanding of sibling relationships throughout the lifespan, specifically examining how sibling relationships developed in childhood, continued into adulthood, and how those relationships were influenced or impacted by the distribution process and continued into late life. Additionally, future studies should incorporate multiple perspectives within a family system's inheritance experience to help grow our understanding of adult sibling relationships and inheritance distributions.

Research delving into the recipient's experiences of different inheritance bequest decisions, such as intestate or unequal bequest arrangements, would contribute to more understanding of the family inheritance experience. Researchers should also examine the meaning made of parents' inheritance decisions, and how those subjective understandings contribute to the distribution experiences and sibling relational outcomes. Factors to be examined can include: the quality of each parent-child and sibling-sibling relationship, consideration of compensation for a caretaking sibling(s), and previous resource transfers that occurred across the lifespan that may influence perceptions of fairness of bequests. Additionally, those who have experienced sudden or traumatic parental losses may have different inheritance distribution experiences, therefore future research should explore beneficiaries' experiences around different types of parental loss.

Future researchers may want to give particular attention to the size of the inheritance to understand whether substantial bequests yield different distributive and relational outcome experiences compared to those who receive more modest inheritances. Furthermore, with family demographics changing, it would behoove researchers to not explore blended family bequest arrangements. Finally, there should also be more multicultural diversity among participants' races, ethnicities, and socioeconomic backgrounds, as these factors may contribute to different experiences.

Conclusion

This study sought to explore how equally intended inheritance distributions affected sibling relationships following the distribution process. In examining ways in which their sibling relationships were affected following the inheritance distribution, participants discussed how aspects in their sibling relationships contributed to the distribution process, and consequently their relationships. The findings suggest families experience conflict in varying degrees during the distribution process, which can have implications on the relationships once the estate is settled. Participants who experienced conflict described ways that the contention was not devastating to their relationships due in part to their ability to forgive one another and make efforts to repair their strained relationships. Overall, the majority of participants reported stronger relationships with one or all siblings following the inheritance distribution process, though a couple experienced relational distancing with one or more siblings.

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Appendix A
Recruitment Flyer

Seeking individuals who have experienced distributing an inheritance with his/her siblings

Virginia Tech Research Study

Research Participants Needed

- Are you 18+ and have at least one sibling (biological, adopted, half- or step-sibling)
- Have you had a parent pass away within the last 2-10 years who had a legal will?
- Did your late parent leave an inheritance for you and your sibling(s) to share?

If you answered "yes" to these questions, you may be eligible to participate!

If you or someone you know meet these criteria, please contact
Jayla Fincher at jfincher@vt.edu, or (703) 994-9401 for more information

<u>What is the study about?</u>

This study seeks to explore the experiences and effects the inheritance distribution process has on sibling relationships

<u>What will the study involve?</u>

Participation will include a quick screening conversation over the phone; a 60 to 90-minute in-person, telephone, or Skype interview; and a brief demographic questionnaire. Participants will be compensated for their time and effort

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Appendix B
Participant Recruitment Email

Hello,

I am delighted to announce that I am now recruiting for my thesis study exploring individuals' experiences of relational outcomes after the process of distributing an inheritance with his/her siblings. This thesis study is being conducted to satisfy program requirements for a master's degree in human development with a concentration in Marriage and Family Therapy from Virginia Tech.

Participant eligibility includes:

- Adults (18-years and older) and have at least one sibling (biological, adopted, half- or stepsibling)
- Have had a parent pass away within the last 2 to 10 years who had a legal will
- The late parent indicated equal distribution of his/her inheritance for siblings to share

What is involved in the study?

- A 5 to 10-minute telephone screening
- A brief demographic questionnaire
- An in-person, telephone, or Skype interview lasting approximately 60 to 90 minutes. The researcher will ask questions about participants' experiences of the relational outcomes following inheritance distributions among siblings.

Participants will receive a $20 gift card at the conclusion of the interview process.

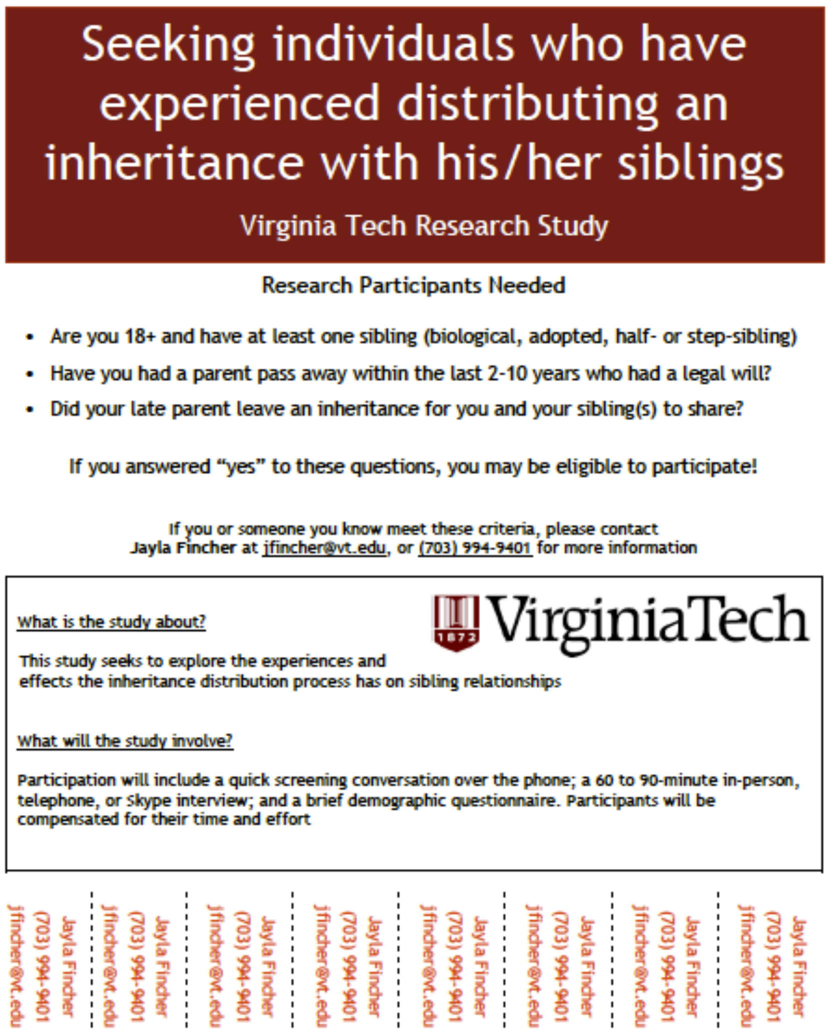
If you, or anyone you know is interested in this study, please contact me at jfincher@vt.edu or (703) 994-9401. Thank you!

Sincerely,

Jayla Fincher
Virginia Tech MFT Masters Candidate
jfincher@vt.edu
(703) 994-9401

Appendix C
Internet and Social Media Posting

Hello! I am pleased to announce that I am currently recruiting for my Masters thesis exploring individuals' experiences of relational outcomes after distributing an inheritance with his/her siblings and I am looking for people to participate in my study. Participation includes a 60- to 90-minute interview and all information given by participants will be kept confidential. If you know anyone who might be eligible to participate, please feel free to share my flyer. I would really appreciate it!



Appendix D
Siblings and Inheritances: Exploring the Relational Outcomes Following the Inheritance Distribution Process
Screening Script

Thank you for your interest in the study! The purpose of the study is to explore the experiences and effects the inheritance distribution process has on sibling relationships. We'll do a quick screening to determine your eligibility to participate in the study. Are you ready to begin?

1. Are you 18 years or older? ________________ (*Yes*)
2. Do you have any siblings? If so, how many? _______________________(*Yes, 1+*)
3. Have you and your sibling(s) had a shared parent pass away within the last 2 to 10 years (2006-2014)? (*Yes*)
    a. Did your late shared parent have a legal will? (*Yes*)
    b. Was your late shared parent survived by the sibling(s) previously mentioned? (*Yes*)
    c. Did your late shared parent's will indicate an "equal distribution of inheritance" amongst you and your sibling(s)? (*Yes*)
4. Are you comfortable comprehending and speaking proficient English to participate in an approximately 60 to 90-minute interview regarding the study's topic? (*Yes*)

Based on your responses, you:

- Unfortunately, do not meet the criteria designated by the researchers. I certainly appreciate your time and interest in the study. Please feel free to share my contact information with anyone you think may qualify. Take care.
- Meet the criteria designated by the researchers. (*Briefly describes more about study*) Continuing with the study will include an estimated 60 to 90-minute interview on the study's topic and a quick demographic questionnaire. Participants will be compensated

for their time and efforts with a $20 Amazon gift card at the completion of the interview. Would you like to proceed with the study and schedule an interview?

- (If no): Not a problem; I certainly appreciate your time and interest in the study. Please feel free to share my contact information with anyone you think may qualify. Take care.
- (If yes) I have a consent form to send that is to be reviewed and signed before we can proceed with the interview. Would you prefer to receive it by email or USPS mail?

Email: ____

Mailing address: _____________________________________

____

____

Along with the consent form, I will include the brief demographic questionnaire. Please sign the consent form and fill out the questionnaire and return it to me prior to the interview date. When would you like to schedule our 60 to 90-minute interview? Would you like to speak:

____In-person (Decide on mutually agreeable setting)

____Over the phone Best # to be reached: ______________________

____via Skype? Skype handle: ____________________________

Great, I have us down for our interview on ______________ at _______am/pm. In the meantime, if you have any questions, you can reach me at (703) 994-9401 or jfincher@vt.edu. Thank you!

Appendix E
Research Informed Consent
Virginia Polytechnic Institute and State University
Informed Consent for Participants in Research Projects Involving Human Subjects

Title of Project: Siblings and Inheritances: Exploring the Relational Outcomes following the Inheritance Distribution Process

Researchers: Jayla Fincher, M.S. Candidate 703-994-9401/jfincher@vt.edu
Co-Investigator Telephone/e-mail

Mariana Falconier, Ph.D 703-538-8461/marianak@vt.edu
Principal Investigator, Committee Chair Telephone/e-mail

I. Purpose of Research: This thesis study is being conducted in fulfillment of the degree requirements for a master's in marriage and family therapy. The purpose of the current study is to explore individuals' experiences of the relational outcomes after the process of distributing an inheritance with siblings.

II. Procedures: You will be asked to complete a brief demographic questionnaire (5 to 10 minutes)and an audio-recorded interview lasting approximately 60 to 90 minutes in-person, over the phone, or via Skype. In-person interviews will take place in your home or in a mutually comfortable public setting agreed upon by you and the researcher.

III. Risks: The researchers anticipate minimal risks for participating in this research study. Some interview questions may cause emotional discomfort, depending on your personal experiences with the topic of the study. If the interview becomes too emotionally distressing, the interview will cease and researcher will provide mental health referrals should you wish to further process the thoughts and emotions that arise from the interview. Payment for service from any mental health providers to which you are referred shall be your responsibility, and shall not be covered by the researchers, nor Virginia Tech.

IV. Benefits: The answers you provide will help us learn about the family experience around inheritance distributions so that clinicians may be better able to help others with that experience in the future. Talking about your experiences may provide a cathartic benefit to you, however, no promise or guarantee of benefits has been made as an incentive for your participation.

V. Confidentiality: Every effort will be made to keep the information you provide strictly confidential. All identifying information provided in the audio-recorded interview will be removed and replaced with aliases in the typed transcript and study report. The only individuals with access to the audio recording and original transcript will be the Principal Investigator and the Co-Investigator. The audio tapes will be destroyed as soon as they have been transcribed and checked. Any identifiable information will be stored separately and securely from the coded data to protect your confidentiality. Portions of your interview text may be used verbatim in the report of the project and/or in subsequent publications, however, your name and other identifying information will not be disclosed on any reports or publications. Please note the Virginia Tech

Institutional Review Board (IRB) may view the study's data for auditing purposes. The IRB is responsible for the oversight of the protection of human subjects involved in research.

VI. Compensation: You will receive a $20 gift card for your time and effort upon full completion of the demographic questionnaire and interview.

VII. Freedom to Withdraw: It is important for you to know that you are free to withdraw from this study at any time without penalty. You are free not to answer any questions that you choose or respond to what is being asked of you without penalty. Please note that there may be circumstances under which the investigator may determine that a participant should not continue as a research subject. Should you withdraw or otherwise discontinue participation, you will be compensated for the portion of the project completed in accordance with the Compensation section of this document.

VIII. Participant's Responsibilities: I voluntarily agree to participate in this study. I have the following responsibilities:
- I will complete a demographic questionnaire.
- I will complete a 60 to 90-minute interview in-person, over the telephone, or via Skype. If I complete my interview in-person, it will take place at a location decided upon by the researcher and myself.

IX. Participant's Consent:
I have read the Consent Form and the conditions of this project. I have had all of my questions answered, and I hereby acknowledge the above and give my voluntary consent to participate in this study.

______________________________________ ____________________
Participant's Signature Date

____
Participant's Name (please print)

______________________________________ ____________________
Investigator's Signature Date

Questions or Concerns: For questions or more information about this research project, please contact one of the researchers by the contact information included at the beginning of this document.

Should you have any questions or concerns about the protection of human research participants regarding this study, you may contact the VT IRB Chair, Dr. David M. Moore at moored@vt.edu or (540) 231-4991.

Appendix F
Demographic Questionnaire

Please fill out the questionnaire below as accurately as you are able. If you are uncomfortable answering any of the below questions, you may leave that question or questions blank.

Participant's ID: ________________________ Age: ______________________

Gender: ______________ Ethnicity/Culture: ___________________________

Occupation/ Employment Status:_______________________________________

What is your annual household income? If you are retired or no longer in the workforce, identify which range best represented your income while you were working.

a. Between $0 –24,999
b. Between $25,000-49,999
c. Between $50,000-74,999
d. Between $75,000-99,999
e. Above $100,000

Please identify the members of your family of origin. Please include parental divorces and remarriages, if applicable:

Please describe the causes and estimated dates of parents' deaths:

Please provide a very brief (three to five sentence) description of your general sense of the inheritance experience within the family: