

**MICRO AND MACRO PERSPECTIVES ON INTERGENERATIONAL  
RELATIONS AND TRANSFERS IN EUROPE**

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## A. INTERGENERATIONAL RELATIONS IN CHANGING SOCIETAL CONTEXTS

Parts of Europe have been experiencing the demographic transition for more than a century, and much of the continent has had some time to reflect on the changes and their implications.

The contours of the changes are well-known: the 80-year life as “expected”, especially for women, about equal proportions of children and old people in the population, and a near future when individuals aged 60 and over will outnumber children by a ratio of two to one. These changes have reshaped population pyramids, altered the composition of family networks and changed the rhythm of individual lives. Table 1 and figure I show the relative size of older and younger age groups currently and in 2050, based on UN data. As we see in table 1, there are distinct contrasts in age and sex composition in various regions of Europe. By 2050, the East and the West will have the strongest “top-heaviness”. Figures for North America are included for comparison purposes. In this paper, we outline some possible consequences of the demographic changes for intergenerational ties and transfer patterns in different parts of Europe.

## B. SOME CONCEPTUAL ISSUES

### 1. Generations

We have been asked to address macro-and micro perspectives on intergenerational ties. To us, that means considering three phenomena which may all be assigned the term *generation*. First, there are *age groups or age grades*, such as children, youth, adults and old people. Second, we need to address *historical generations*, i.e. groups of birth cohorts that share certain characteristics. Third, there are family generations, i. e. location in a system of ranked descent. For all, we are examining people who are anchored differently in dimensions of time, primarily biographical time/chronological age and historical time. A host of challenging research and policy issues lie in the intersection of these three phenomena.

When anthropologists first alerted us to the social organization of age about a century ago, (e.g., van Gennep, 1909) they gave us vivid accounts of clearly age graded societies, in which rites of passage often served the function of moving a whole set of individuals into a new age grade, with its socially assigned roles. Across societies, rights and duties are commonly based on age, and age groups are linked to the division of labor and systems of inequality. Mayer and co-authors (e.g., Mayer & Müller, 1986) discuss how the modern nation state identifies the individual rather than collectives in assigning age-linked rights and duties and structures biographical time through laws and policies. Social policy also shapes patterns of dependence and interdependence, both among age groups and family generations (Walker, 1993 a).

Historical events, such as depressions, wars and revolutions, create dividing lines among people whose chronological age anchors them in different points of historical time. Demarcations can also be created by more gradual social and cultural change. When there are dramatic contrasts, even between people who are relatively close in age and may be put in the same age group, we speak of *watersheds*.

Little is known about how watersheds affect contact, learning and help across generational lines, in society at large or in families. In many Central and Eastern European nations now in transition, grandparents who are currently around 80 grew up in a society that was dramatically changed after World War II. National boundaries were moved, and a new political regime created sharp discontinuities in conditions of life. The cold war era accentuated the contrasts. Today, many of them have grandchildren who never lived in a communist society. How can these two generations find a common ground of shared understanding? Today’s Europe offers rich opportunities for studying families as unique meeting places and for examining how different age- and cohort-linked constellations of resources affect transfers across generational lines.

For us as sociologists, it is a central fact that families create their own constellations of life phases, age and cohort; - their own population pyramids (Hagestad, 2001). In family lineages, history takes on

interpersonal meanings, shaped by resources available and basic outlooks on life (Elder, 1974). Members often serve as “cohort bridges” for each other through communication and mutual learning. Recent demographic change has made the intergenerational constellations of families more complex, as we discuss below.

## 2. Transfers

We treat the term transfers broadly, to include the provision of different kinds of resources: material, emotional and practical support and the sharing of knowledge and skills. Transfers can go “up” and “down” generational lines, in the public sphere and in the private realm of the family (Attias-Donfut, & Wolff, 2000; Kohli, 1999). It is important to keep in mind that “immaterial” transfers in the form of time and attention can have strong material implications. Grandparents who provide childcare enable young parents to hold paid jobs; taking care of frail parents keeps women out of the workplace and leaves them with reduced or no pension.

### C. THE CHANGING INTERGENERATIONAL COMPLEXION OF FAMILIES

Altered patterns of mortality and fertility have made intergenerational structures in the family more “top-heavy” and vertically extended. While horizontal, intra-generational ties are shrinking, vertical ties across generations are more complex and durable than ever before in history. The most dramatic changes in the availability of vertical ties have occurred among the young. This illustrates the inherent asymmetry of intergenerational structures: families look different from “the top” than they do from “the bottom”. In the past, individuals who survived to old age typically had children and grandchildren, but under conditions of high mortality, many children had no surviving grandparents and a relatively high proportion also lost parents before reaching adulthood (Uhlenberg, 1996). Harper (2005) reminds us that demographic shifts have increased the number of generations but decreased the absolute number of relatives. She suggests that as a consequence, given intergenerational connections, such as the grandparent-grandchild tie, may become more socially prominent and personally significant.

#### 1. Joint survival-durable ties

##### *a. Ageing children*

Co-longevity has greatly increased the duration of family ties. The parent-child relationship may last 6-7 decades; the grandparent-grandchild bond 3-4 decades. Table 2 presents data from a current 10-nation study: SHARE, (1). Seven of the ten have a majority of respondents aged 50-59 with at least one parent living. In three (The Netherlands, Austria, Italy) the figure is slightly under 50 per cent. France tops the list, with 62 per cent of respondents in their fifties still occupying the role of child. A recent study from Norway, NorLAG, (2) shows that 56 per cent of women in their fifties have living parents. Even in the sixties, we find substantial numbers who have parents. In SHARE, France is still on top with 23 per cent, but Greece, Sweden, and Switzerland also have nearly one in five who are “children”. The same is the case in Norway. After the age of 70, the figures typically drop to under 5 per cent, but Italy and France have 8 and 7 per cent respectively.

##### *b. Inheritance and inter-vivos transfers*

It should come as no surprise that inheritance is typically received relatively late in adulthood. Table 3, based on SHARE data (Jürges, 2005), shows that in six of the countries, more inheritance is received after the age of 55 than before the age of 45. Most people receive bequests when they are between 45 and 64, - in other words, close to the time of retirement. Only Austria and the Mediterranean countries have more receipts before age 45. Several authors have argued that the long co-survival of parents and children is a major reason why inter vivos financial transfers have become increasingly common and significant. Such transfers also, it is argued, help maintain reciprocity in exchanges when old parents become frail and need help and care. Kohli (2005) reviews recent data

from France, Germany, Norway and Sweden, in addition to Israel and the US. He concludes that inter vivos transfers are given at considerable rates, especially “down” generational lines. In Germany, 32 per cent of individuals aged 40-85 reported giving such transfers over the last year. In SHARE, 28 per cent of the respondents said they had provided transfers of 250 Euros or more during the last 12 months (Attias –Donfut, Ogg and Wolff, 2005b). Kohli (2005) suggests that transfers from parents to adult children are often allocated according to need, while bequests are typically divided equally among children. Furthermore, he concludes that no significant gender differences emerge. This conclusion would most likely be challenged by Cox (2003), who in a provocative paper calls for research to systematically contrast parent-child dyads, such as mother-daughter and father-son. Inter vivos transfers and inheritance often follow a “skip pattern”, in which middle-aged children initially receive funds, but pass them on to the next generation- grandchildren. For example, a study in Norway (Gulbrandsen and Langsether, 1997) found that adults typically inherit when they are in their 50s, a phase of life when they are the least likely to be in financial need. On the other hand, their children are at that time often still paying for education, have high housing costs and young children to provide for. The study found that among individuals over the age of 55 who received inheritance, more than 40 per cent passed on part or all of it to children or grandchildren.

### *c. Grandparents and grandchildren*

The grandparent-grandchild relationship also has an unprecedented duration. A recent British study found that 80 per cent of twenty year olds had at least one grandparent living (Grundy, Murphy and Shelton, 1999). Data from the OASIS study, which includes urban samples from England, Germany, Norway and Spain (3), found that about one third of individuals in their thirties had grandparents living (figure II). Among persons in their forties, the figure dropped to under 10 per cent. The NorLAG study shows that 10 per cent of Norwegians aged 40-44 to still occupy the role of grandchild. The oldest grandchild in this study was a woman of 55.

### *d. Multi-generational structures*

A growing number of individuals will spend part of the life course in structures with four or more generations. Decades of life vary in their intergenerational complexity. There are also within- and across societal variability in multigenerational structures. SHARE found that 25 per cent of respondents aged 50-60 in Austria, Denmark, France and Sweden were in four-generational structures (Kohli, Künemund & Lüdicke, 2005). For the Netherlands, this study reports a figure of 13 per cent. A similar finding emerges from a current large-scale study of Dutch kinship patterns, NKPS (Dykstra and Komter, 2004), in which 12 per cent of respondents in their fifties reported being part of four-generation structures.

OASIS shows that nearly one in five Norwegian grandparents aged 50-59 had own parents living. (Figure III). This constellation was the least common in Spain (7 per cent). Because they become parents earlier, women are more likely than men to find themselves in this type of generational location. In the NorLAG sample, 28 per cent of grandmothers in their fifties have living parents.

Clearly, the timing of births and deaths in family lineages determines the emergence of multi-generational structures. In a comparison of the Netherlands and Hungary, Knipscheer and others (2000) found that among individuals aged 70 and over, more Hungarians were great-grandparents. These contrasts reflect clear differences in timing of first births. Earlier start of parenthood produces “accelerated generational turn-over” in Hungary. SHARE finds that 40-50 per cent of respondents over 80 in most of the study’s Continental and Northern European countries are members of four generational families. In Austria, Switzerland and the Mediterranean countries, the figures are 20-30 per cent (Kohli, Künemund and Lüdicke, 2005).

#### e. Janus generations

The critical nexus in intergenerational webs is the parent-child tie, both in individuals' sense of responsibility and obligation and in the actual flow of help (Rossi & Rossi, 1990). As we have seen, for several decades of adulthood, individuals occupy *Janus generations*: positions in which they are simultaneously parents and children (Figure IV). Individuals in an *Omega* generation have no generations above them; those in the *Alpha* position have no generations below them (Hagestad, 1984).

When multiple parent-child links are considered, there is typically a pessimistic tone. Much has been written about the stresses and strains of being in Janus generations. Headlines about “sandwich generations”, “women in the middle” and “generational squeezes” are common (Soldo, 1996), and there are even websites devoted to the topic (e.g., [www.empub.com/sandwichgen.shtml](http://www.empub.com/sandwichgen.shtml)). There is often an assumption of a zero-sum phenomenon: what is given to one generation is taken from another. Such accounts are being questioned on two counts. First, data suggest that cases of coinciding responsibilities for parents and children are relatively rare. Second, we have little evidence that intergenerational support is a zero sum phenomenon. In an overview of 12 EU countries, Dykstra (1997) found that overall, only 4 per cent of men and 10 per cent of women had overlapping responsibilities for young children and old parents who required care. Typically, by the time parents are frail and need help, children are grown. Agree, Bissett and Rendall (2003) report that among British women aged 50-54 (the peak age for providing care to frail parents), only 2 per cent of those who cared for a parent still lived with a child under 18. If competing needs arise, it is more likely to be between grandchildren and parents. A symposium in the autumn of 2004 (Gerontological society of America, Washington, D.C., November) showed remarkable convergence in findings from four countries: when individuals are faced with both younger and older generations, they give to both! There is no indication of a zero sum phenomenon. Grundy and Henretta (2004) found that Janus generation individuals both in the UK and the US give up and down, - to parents and to adult children. There was no indication of inverse relationships between giving to the young and giving to the old. They conclude that some families are “high exchangers” across several intergenerational links, so that those who provide help “up” also give “down”. However, in further analyses of the data, these authors report that among Janus generation members with three or more children, there was a reduced likelihood of providing help to parents. In a paper by Hagestad and Oppelaar (2004), it was reported that grandparents with own parents living appear to provide the same amount or more help to children and grandchildren, compared to grandparents in three-generation structures. The same trend was found in the OASIS study (figure V). However, an interesting finding emerged in these data: Spanish grandparents with living parents were *less* involved in caring for grandchildren than their counterparts in three-generation structures. SHARE data provide some indication of why this was the case. In all ten countries, 40-60 per cent of grandparents reported taking care of grandchildren during the last year (Attias-Donfut, Ogg & Wolff, 2005 a). However, a very different story emerged when such childcare was regular, every week. Grandmothers in Italy and Greece were more than twice as likely (80 per cent) to be involved compared to their counterparts in Scandinavia (30 per cent). The authors note that while only 10 per cent of Italian and Greek grandmothers are gainfully employed, the corresponding figure in Scandinavia is over 50 per cent. We are now approaching some contrasts that have received a great deal of attention.

### D. CONTRASTING CONTEXTS: CULTURE AND SOCIAL POLICY

#### 1. Views on demarcation lines

Discussions of intergenerational transfers often draw contrasts between a Europe with nuclear family patterns and a cultural emphasis on individual choice, versus a Europe emphasizing family cohesion and extended ties (Billari, 2005; Höllinger and Haller, 1990). Such distinctions are reflected in an edited volume titled *Europe: One continent, different worlds* (De Beer & Van Wissen, 1999). Reher (1998) sees north-south contrasts as paramount, suggesting that Southern Europe has “strong”

families, emphasizing extended, vertical kin ties, while the north has “weak” families with an emphasis on independent individuals and small units. He traces the contrasts back to the late Roman Empire, suggesting that the South reflects early Muslim influence. Many of the demarcation lines briefly outlined above can also be found in ongoing discussions of individualism and collectivism, as reflected in the literature on *the second demographic transition* (Lesthaeghe, 1983; van de Kaa, 1994). A quick look at modern living arrangements appears to confirm a north-south divide.

Four decades ago, Rosenmayr and Köckeis (1963) called for an awareness of *intimacy at a distance*: generations that live in close proximity, but not in the same household. SHARE allows us to examine proportions of older parents who have at least one child within a distance of one kilometer or less, and how many have a child in the same building (but not necessarily in a shared household). Table 4 shows these distributions across the 10 societies. As we see, intimacy has quite a distance in Scandinavia and the Netherlands, while the Mediterranean countries and Austria are characterized by close proximity and shared living quarters. Similar contrasts are found in the newly released United Nations report on living arrangements of older persons (United Nations, 2005). While 40 per cent or more of people over the age of 65 live alone in Denmark, the Netherlands and Sweden; only 17 per cent of Spanish older persons do so. Greece and Italy have 22 and 26 per cent, respectively, who reside in one-person households.

A number of authors have argued that when we seek to account for observed national differences in family patterns and living arrangements of older people, we need to look beyond cultural differences. The factor that has been given the most attention in such discussions is social policy. Central in the ongoing debate about policy contrasts is the work by Gösta Esping-Andersen, (1990, 1997), who identified three welfare state regimes: the *social democratic* (e.g., the Nordic countries) the *conservative* (e.g., Germany) and *liberal* (e.g., the US). The social democratic model is built on universalist principles and ensures a range of care and services for the old and the young. Thus, citizens are less dependent on the family than is the case in the more familistic conservative regime. In the latter model, social rights are based on employment, not on citizenship, in contrast to the social democratic welfare states. Societies within the conservative model provide generous public transfers, especially through pensions, but few services. The liberal model is individualistic and market-oriented. In such states, public transfers and services are only given to the very needy. In a later publication, Esping-Andersen (1999) discusses the different regimes in terms of what he calls ‘familialism’ and ‘de-familialization’. Some countries have familistic social policies (Daatland 2001), defining care as a private, mostly female, concern. In social democracies, much of the care for young and old has been defined as a responsibility of the state, including long-term care. One goal of social policies in this regime has been to maximize women’s economic independence by freeing them from heavy care obligations. In societies with conservative regimes, on the other hand, social policies directed at the family are often poor or undeveloped, and the family has to carry the major responsibility for the welfare of its members. In some of these, such as Italy, financial transfers in the form of pensions constitute the main public support of older family members. Some critics of Esping-Andersen’s model have called for a fourth regime, a southern or Mediterranean one (Leibfried 1992, Ferrera 1996). This part of Europe is, indeed, identified as a separate type in a classification suggested by Mellens (1999). This author groups European nations into five clusters. The first, which he calls *maternalistic*, includes the 5 Nordic countries. Key characteristics are high labor force participation among women, high coverage of childcare facilities, and an emphasis on what he calls “female values”- among them cooperation. The second cluster, labeled *pragmatic*, is comprised of Austria, Belgium, France, Germany, Ireland, Luxembourg, the Netherlands and UK. In these societies, he argues, there is a strong emphasis on economic performance, but moderate efforts towards gender equity. The third cluster, which he calls *paternalistic*, is basically found around the Mediterranean and is characterized by traditional family values, fairly low labor force participation among women and few public childcare facilities. The fourth cluster, labeled *intermediate culture*, is found in Central Europe: Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovak Republic and Slovenia. The final cluster, *the post-totalitarian*, exhibits “incomplete transition to a capitalist structure”: Belarus, Bulgaria, Moldova, Romania, Russia and the Ukraine.

As we have seen, contrasts between societies are particularly clear when we focus on their youngest and oldest members. All nations assign financial and care responsibilities to the parents of young children, although there are differences in the degree to which care, material provision and education are shared by the family and the state. However, it is in scholarly work and political discussions focused on transfers across generations of *adults* and the relative balance of state and family responsibility for making the life of older people secure that we find the strongest contrasts and the most heated debates.

### 3. The substitution debate

In familistic societies, adult children have a legal obligation to support their parents, and the primary care responsibility for older persons has remained within the family. Formal family obligations are most extensive in Mediterranean countries like Spain and Italy. In both societies, the legal responsibility to provide support includes extended kin, while in others, the obligation is limited to parents and children, as is the case in Germany (Millar and Warman, 1996). Other countries, like England and the Scandinavian countries, have eliminated the legal responsibility between adult family members. In these societies, higher levels of social services have been developed, including more extensive home care provision. In familistic societies, the state is much more reluctant to introduce such services (Daatland 2001).

In what is often referred to as the substitution thesis, it is argued that family care involvement is low when the level of public services is high (Lingsom 1997). This has also been referred to as the *crowding-out* hypothesis (Künemund and Rein 1999). When services are available, families will withdraw, be substituted or crowded out. A less radical version is that families will reduce their care responsibilities if they have the opportunity to do so, but without withdrawing completely. They may simply want to transfer some of the care work in order for their actual responsibilities to be in better balance with other obligations and preferences (Daatland and Herlofson 2001). The emphasis here is on *complementarity*. Services are seen as a supplement to family care. Older recipients of care may have less feeling of burdening the family, and family caregivers may be able to combine care with other commitments (Chappell and Blandford 1991). Another form of complementarity is *family specialization* (Lyons, Zarit and Townsend, 2000) or *the task-specific model* (Litwak 1985). Here, the private and public realms are seen as providing different kinds of support, because each has different qualities that cannot easily be replaced by the other. Public services can be responsible for instrumental tasks, allowing families to concentrate on domains in which they have special competence: those related to socio-emotional needs.

So far, research does not provide clear support for the substitution thesis. A Eurobarometer study from the early 1990s (Walker 1993 b) allows for some comparison between state and family as care providers in different EU countries. At first glance, it appears that societies with the highest level of services have the lowest level of family care. Among the elderly receiving regular help in Denmark and the Netherlands, for example, 60–80 per cent reported help from services compared to 40–60 per cent from the family. In comparison, family care was almost totally dominant in countries such as Germany and Greece, outnumbering services by nearly ten to one (Walker 1993b; Daatland and Herlofson 2001). However, more recent research has shown the importance of considering *combinations* of public and private care.

In the OASIS study, both service rates and family help vary greatly across countries, but the former considerably more than the latter. Among the urban older persons aged 75 and over, 42 per cent received help from services in Norway, compared to 25 per cent in England, 16 per cent in Germany and only 7 per cent in Spain. Family help, on the other hand, varied from 29 per cent in Norway, 39 per cent in England, 34 per cent in Germany to 38 per cent in Spain (Daatland and Herlofson 2003). Contrasts are even more striking when only older persons at risk of dependency (i.e. with poor physical health) are studied. Daatland and Herlofson conclude that generous welfare state services complement family care, resulting in a *higher total coverage of need* among the old. This is illustrated in figure VII.

Findings from the SHARE project (Attias-Donfut, Ogg and Wolff 2005a) seem to support this conclusion. These authors suggest that it appears to be more risky to live alone in countries with low service levels compared to countries with more generous services. Again, there is convergence with the OASIS study (Daatland and Herlofson 2003). So far, there seems to be consensus that services do not substitute or crowd out family care. Kohli (1999) and Künemund and Rein (1999) even argue the opposite: that mature welfare systems contribute to a process of “crowding in”. Based on a comparative study of five countries (US, Canada, Japan, UK and Germany), these authors conclude that welfare state expansion increases rather than undermines family support and solidarity

Cross-sectional data make it possible to compare countries that currently have different degrees of welfare state involvement, but they do not say anything about development over historical time. In a given country, does family care tend to decline when service levels increase, or does family care increase when service levels decline? The SHARE study has a longitudinal design but only the first wave has been completed. Lingsom (1997) studied Norway over time. Like the other Scandinavian countries, Norway is an interesting case because services were introduced early and have moved farther into traditional family territory than in most other welfare states. In Norway, homemaker and home care services were introduced in the 1950s. Services expanded greatly during the 1960s and 70s, levelled off during the 1980s, and declined moderately in the 1990s. Family care on the other hand, remained remarkably stable over the whole period – both during the period of service expansion and when service levels declined. In line with the “crowding in” argument, Lingsom (1997) concludes that older parents with help from home services received more help from their adult children than parents without such services, even after controlling for need and the availability of filial care.

#### 4. Issues of segregation/integration

In the previous section, we examined recent work on the role of the state and family in providing care for old people. A different literature addresses care for children. Indeed, scholarly work on state and family has emerged within quite separate research communities, - one emphasizing families with young children; the other focusing on older persons and adult offspring. Policy discussions reflect a similar demarcation. It is interesting to note that “Family policy” usually refers to young families. A recent overview, which examines developments since the NUESCES 1993 European population conference and the 1994 Cairo ICPD Programme of Action (Gauthier, 2005) hardly mentions old people. In this literature, much of the discussion is carried out under the heading of “work-family interface”. Writing on adult generations of parents and children carries headings such as “Aging policies”, “Long-term care policies” or “Caregiver burden”. In much of the deliberation surrounding the Madrid Plan of Action, children and young people were left out. This state of affairs is unfortunate, because it neglects the fact that in today’s aging societies, adults typically spend decades when they are both parents and children, as we saw above. Members of the middle generation relate “up” as children to old parents, and “down” as parents,- often also grandparents. Both in research and policy, we are “chopping up” long, interconnected chains.

The separation of young and old families in research and policy, in part reflects *institutional age segregation*, which in turn is related to modern life course organization. In the life course, rights, duties and typical activities are tied to individual age, and life is divided into three main parts (Kohli, 1986). The first third is devoted to preparation, i.e. education; the second to family building and work, the third to retirement and leisure. Recently, Hagestad and Uhlenberg (2005) have argued that this segmentation of individual life trajectories leads to institutional, spatial and cultural separation of persons who are in different phases of the life course. Thus, the organization of the modern life course often leads to age segregation. This might be the most pronounced in welfare states in which the care of the very young and the very old have become a public responsibility.

Institutional age segregation occurs when the principles and norms that define a social institution include chronological age as an eligibility criterion for participation. Age is embedded in the way that social welfare policies and programs are formulated and implemented. Concerns related to the old typically fall under different government programs

and offices than do matters related to children and youth. As mentioned above, this also seems to apply to UN deliberations and publications. The central place of age in social institutions and organizations also fosters spatial and cultural separation.

Spatial segregation by age occurs when individuals of different ages do not occupy the same space and hence cannot engage in face-to-face interaction. An extreme version of spatial age segregation occurs in intentionally age homogenous housing, such as nursing homes, assisted living facilities, retirement homes and retirement communities. Several publications use strong spatial metaphors to describe divisions based on age. In at least three books, old age is discussed as *a separate country* (Hendriks, 1980; Pipher, 1999; Smith, 1995).

Institutional and spatial separation by age is reflected and reproduced in cultural contrasts. A central factor in such differences is language, which draws us/them distinctions between age categories and marks differences in life styles. Of course, many cultural contrasts reflect the fact that when we separate by age, we also separate by cohort, i.e., individuals anchored in distinct historical periods.

Recently, segregation has been linked to what some developmental psychologists call *generativity*: “the adult’s concern for and commitment to the next generation, as expressed through parenting, teaching, mentoring, leadership, and a host of other activities that leave a positive legacy of the self for the future” (de St. Aubin, Mc Adams & Kim, 2004, p. 4). The authors just cited are part of a volume based on US-Japan collaboration, emphasizing *societal generativity*. Peterson (2004) urges a public discussion of generative responsibilities across generational lines and reminds the reader that children depend on adults to ensure advantages in the political arena, such as quality education and safe neighborhoods. He adds that “a generative person recognizes that humans are embedded in intergenerational communities” (p. 207). One could ask if older adults who have family ties to younger generations invest more in communities and in institutions serving the young than is the case for individuals without descendants.

The family realm appears to be qualitatively different from other social arenas in providing cross-age relationships, and the family is central in counteracting the effects of societal age segregation (Uhlenberg, 2000). However, significant proportions of both young and old lack intergenerational ties. Given recent trends in fertility, concerns are warranted. A number of societies report increased rates of childlessness in cohorts born during the 1960s. In the UK, the figure is 21 per cent; the Netherlands 18 per cent; Italy 15 per cent (Billari, 2005). Rates of childlessness among the middle-aged are higher among men in a number of countries, often more than 25 per cent. In Norway, the figure is 26 per cent among men currently in their early forties. If we in addition consider the proportion of fathers who have infrequent or no contact with their children because of divorce and fertility outside stable partnerships, the figure increases significantly.

Discussing a recent historical decrease in men’s involvement with children, Eggebeen and Uhlenberg (1985) express concern that this will reduce men’s investment in local communities. Findings from NorLAG suggest that their concern is warranted. Respondents completed questionnaires which included two items that can be seen as indicators of societal generativity: participation in volunteer work and wanting more funding for daycare. Individuals with no ties “down” are the least likely to participate in volunteer work, while grandparents participate the most. The trend holds across age/sex categories, but is significant only for men in their 60s. Similar contrasts were found in the support of funding for daycare.

Older individuals with no direct vertical ties to younger generations are neglected in research on family structure and transfers. Indeed, for many societies, rates of childlessness among men are not available. An illustration is the current United Nations report on living arrangements (United Nations, 2005). However, men with no descendants seem to be a group at risk across

policy contexts. In familistic societies, they may not receive adequate care. In social democratic contexts, they may represent high expenditure for public services and limited integration in communities and civil society.

The available support and care for older persons with no direct intergenerational ties would be one central item on a rather long list of unexplored issues. Let us end by highlighting a few of them.

#### E. ISSUES IN NEED OF EXPLORATION

Trying to paint a picture of intergenerational relations in today's Europe is a monumental task. Here, we have attempted to sketch current demographic, cultural and policy contexts and how they might shape the flow of resources across generations. Our discussion leaves a number of unanswered questions:

##### 1. What is the interplay of public and private financial transfers?

To what extent, and under what conditions, does the family serve a redistributive function in the total flow of intergenerational transfers? (Attias-Donfut & Wolff, 2000; Kohli, 1999). Kohli, who speaks of *transfer regimes* (Kohli, 2005) argues that "material transfers are not only an important part of the intergenerational linkages in the family; they are also the most appropriate field for studying how the family and the welfare state interact" (Kohli, 1999, p. 84). Based on data from the German Aging Survey, he concludes that part of the public transfers from the employed to older persons is channeled back to younger individuals through family transfers. Kohli argues that such transfers strengthen intergenerational ties, thus enhancing social embeddedness. Consequently, they have a stronger welfare effect than if they were paid directly from the state. The distributional effects of intergenerational transfers, i.e. their relationship to patterns of inequality, constitute an issue in need of interdisciplinary examination (Arrondel and Masson, 2001). So far, sociological research seems to indicate that inter vivos transfers increase inequalities within family generations, but may reduce cohort inequalities. On the other hand, bequests typically treat members of family generations the same, but increase cohort differences (Attias-Donfut and Wolff, 2000; Attias-Donfut, Ogg and Wolff, 2005b; Kohli, 2005). Here, we urgently need dialogue and collaboration between economists, sociologists and family researchers.

##### 2. How are family intergenerational transfers shaped by different income- and wealth distributions across age groups, generations and cohorts? As we have seen, demographic change has produced increased "top-heaviness", in families as well as society at large. Much conventional wisdom is built on the view that the oldest generations are the most affluent. What happens when this is not the case? In a discussion of East and West Germany, Kohli (2005) shows that in the mid 1990s, 75-85 year olds were the age group with the lowest income in the West and the highest in the East. On the other hand, midlife individuals in the former GDR are the losers in the transformation period. This generational constellation shows up in data on intergenerational transfers: in the East, adult children in their forties and fifties have a significantly higher proportion who receive transfers than is the case in the West. Unfortunately, longitudinal comparisons of transfers before and after reunification are not possible. Kohli cites research in Hungary (Harcza, 1996) showing that the proportion of households receiving economic support from parents decreased markedly between 1984 and 1995. One of the many factors that need to be considered in examining intergenerational income distributions and transfer rates is altered morbidity and mortality patterns. For example, Hungary was one of the countries that experienced a significantly increased gender differences in mortality following the transition (Nolte, McGee and Gilmore, 2005). To our knowledge, sex ratios have not been considered in discussions of intergenerational transfers.

##### 3. How are flows of non-material, in-kind and symbolic transfers affected by the watersheds in countries in transition? Are generations able to build shared understanding and solidarity

across watershed lines? We have tried to hunt for recent data on these countries, but come up with relatively little. There are a few thought-provoking papers by demographers (e.g., Nolte, Mc Kee & Gilmore, 2005; Philipov & Dorbritz, 2003), but very few discussions taking a more micro view of family units, - their patterns of cohesion and exchange across generational lines.

Clearly, Eastern and Central Europe constitute compelling “laboratories” for studying the complex interplay of culture, demographic structures and social policy in shaping intergenerational transfer regimes on macro- and micro-levels of social reality.

## ENDNOTES

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<http://oasis.haifa.ac.il>

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## TABLES

Table 1. Ratio of old (60+) to young (-15) and sex ratios (60+)/2000 and 2050.

	Old/young 2000	Sex ratio 60+	Old/young 2050	Sex ratio 60+
Northern Europe	1.07	75.1	1.87	83.7
Western Europe	1.27	71.9	2.23	79.5
Eastern Europe	1.02	58.2	2.31	65.9
Southern Europe	1.40	75.9	2.76	81.2
North America	0.76	76.7	1.58	82.8

Source: UN 2005 World Population Prospects: The 2004 revision (<http://esa.un.org/unpp>)  
Population division of the Department of Economic and Social affairs of the United Nations Secretariat.

Table 2. Proportion with at least one living parent, by country and age group.

	50-59	60-69	70+
Austria	48	15	4
Denmark	57	16	1
France	62	23	7
Germany	55	14	4
Greece	56	19	4
Italy	49	16	9
Netherlands	47	14	2
Spain	55	16	5
Sweden	59	16	1
Switzerland	54	19	4
Total	54	16	4

Source: Börsch-Supan, A., Brugiavini, A., Jürges, H., Mackenbach, J., Siegrist, J. & Weber, G. (Eds.) (2005). *Health, Ageing and Retirement in Europe. First results from the survey of Health, Ageing and Retirement in Europe*. Mannheim: MEA, p.221-222.

Table 3. Receipt of inheritance, by country and age group

	-34	35-44	45-54	55-64	65+
Austria	25	20	28	18	9
Denmark	8	14	40	28	10
France	11	13	33	25	19
Italy	10	25	33	24	8
Germany	15	18	35	25	7
Greece	23	28	28	15	6
Netherlands	9	23	36	23	8
Spain	11	28	37	18	7
Sweden	10	18	34	27	11
Switzerland	11	16	36	27	10

Source: Börsch-Supan, A., Brugiavini, A., Jürges, H., Mackenbach, J., Siegrist, J. & Weber, G. (Eds.) (2005). *Health, Ageing and Retirement in Europe. First results from the survey of Health, Ageing and Retirement in Europe*. Mannheim: MEA, p.204

Table 4. Proportion with at least one child within 1 km by country and age group. Same house\* in parenthesis.

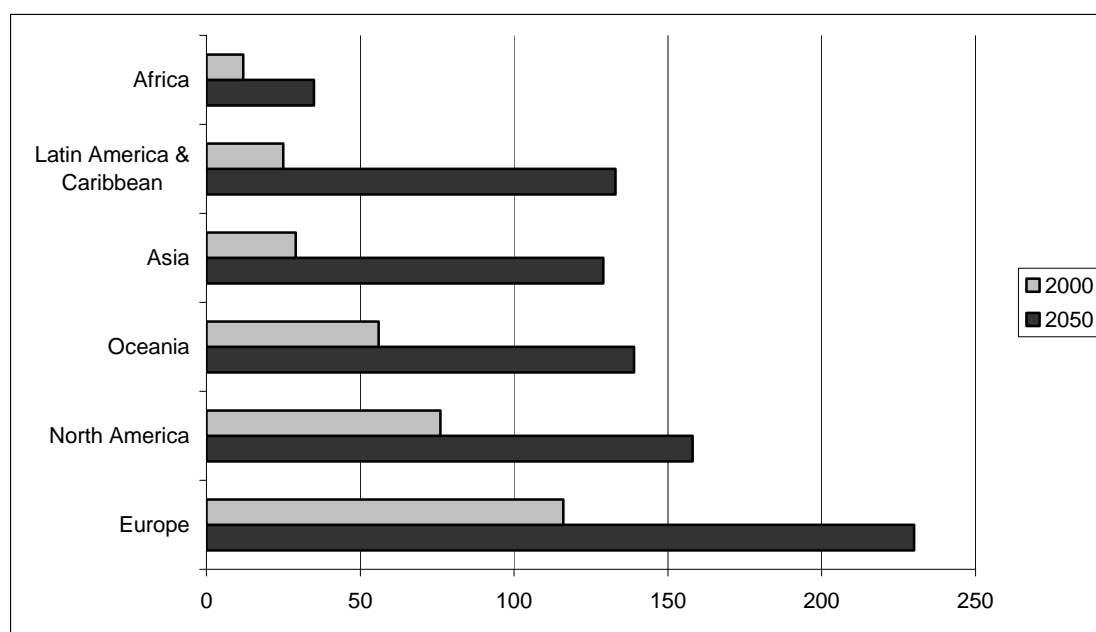
	60-69	70-79	80+
Austria	48 (33)	45 (29)	58 (38)
Denmark	27 (7)	24 (3)	22 (6)
France	34 (15)	26 (8)	33 (15)
Germany	39 (26)	43 (25)	42 (33)
Greece	67 (42)	63 (41)	55 (35)
Italy	95 (82)	65 (49)	60 (42)
Netherlands	40 (32)	32 (6)	23 (3)
Spain	77 (55)	74 (37)	76 (40)
Sweden	21 (6)	24 (3)	25 (3)
Switzerland	38 (22)	38 (21)	31 (21)

\* Same house includes same household and same building.

Source: Börsch-Supan, A., Brugiavini, A., Jürges, H., Mackenbach, J., Siegrist, J. & Weber, G. (Eds.) (2005). *Health, Ageing and Retirement in Europe. First results from the survey of Health, Ageing and Retirement in Europe*. Mannheim: MEA, p.215-217.

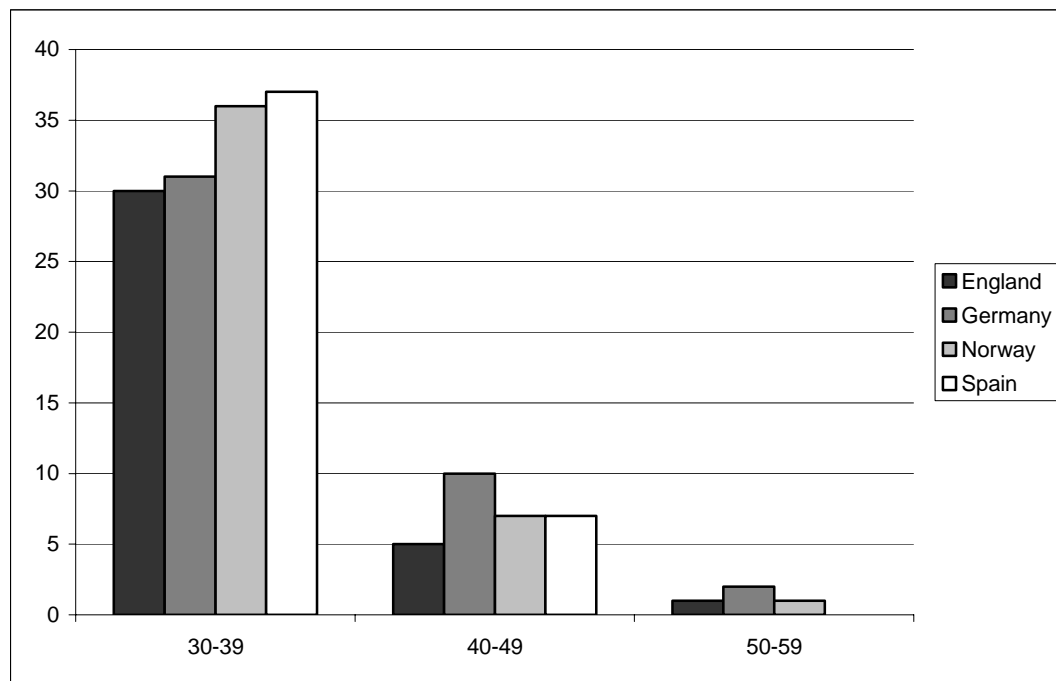
## FIGURES

Figure I. Number of persons 60+ per hundred children under 15, 2000 and 2050.



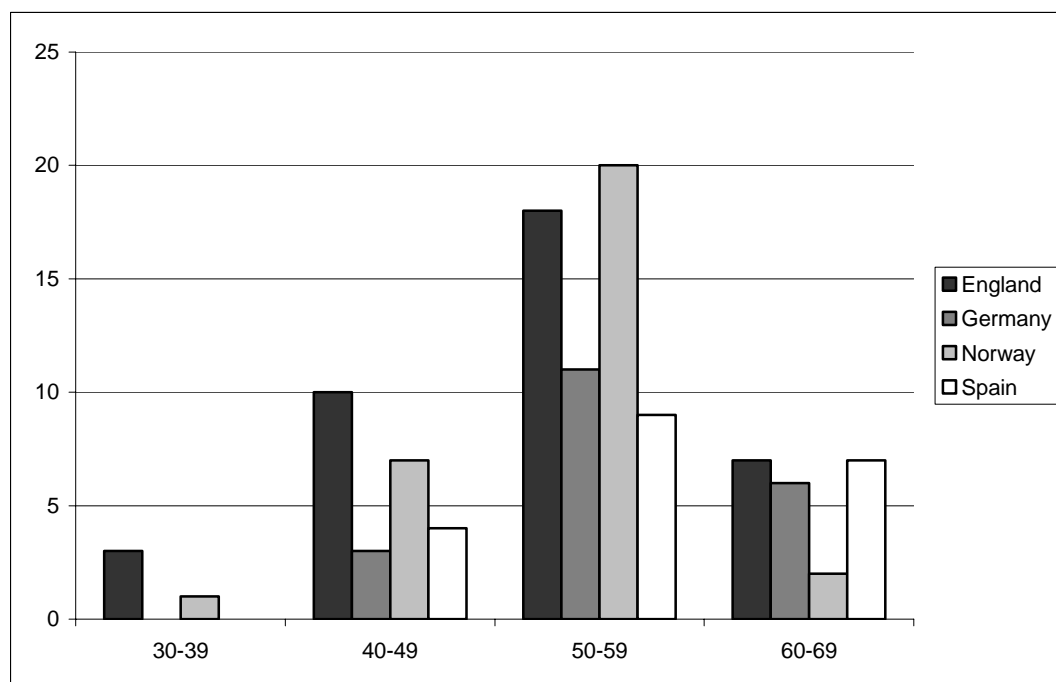
Source: UN 2005 World Population Prospects: The 2004 revision (<http://esa.un.org/unpp>) Population division of the Department of Economic and Social affairs of the United Nations Secretariat.

Figure II Proportion of adults with living grandparents, by country\* and age group.



\*urban areas only  
Source: OASIS.

Figure III. Proportion of adults with grandchildren and own parents living, by country\* and age group (OASIS).



\* urban areas only  
Source: OASIS

Figure IV. A multigenerational model of parent-child relations.

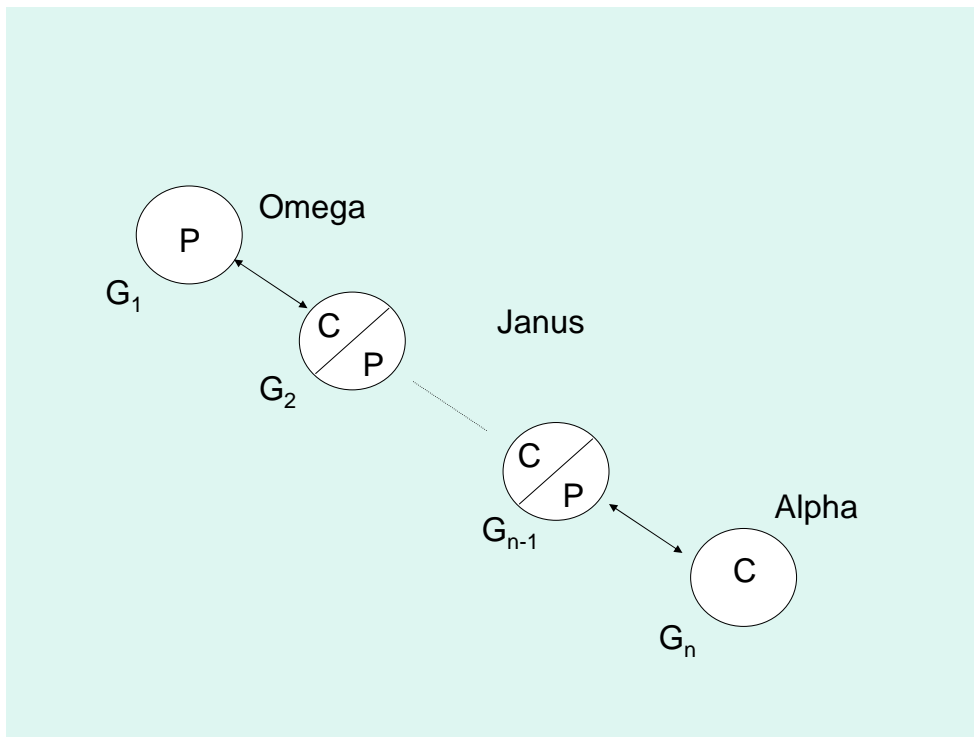
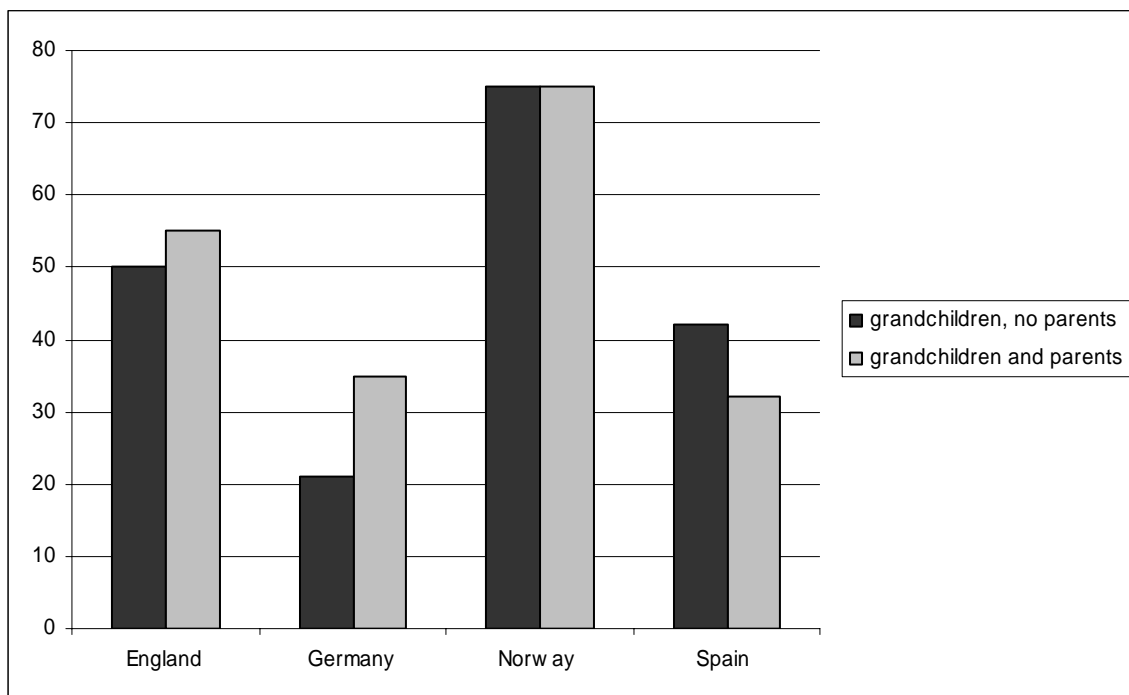


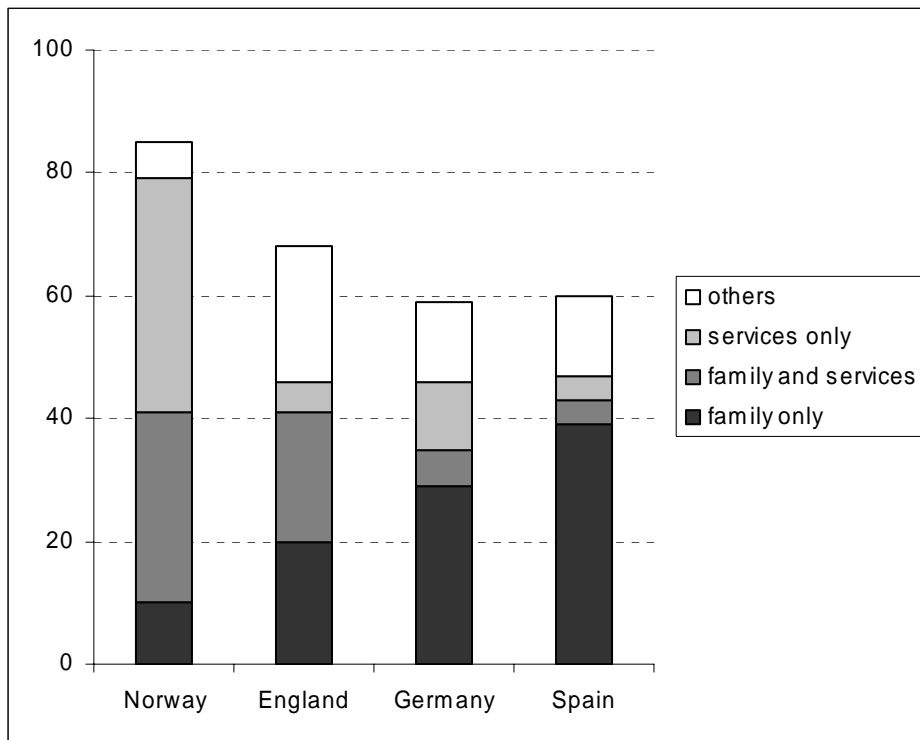
Figure V. Looking after grandchildren by generational structure and country\* (%) (50-69).



\* Urban areas only

Source: OASIS

Figure VI. Help rates and help sources among urban older persons (75+) with poor physical health by country\* (%).



\*Urban areas only.

Source: OASIS