Research Group on Aging and the Life Course

Research Report 77

July 2007

Martin Kohli, Marco Albertini & Harald Künemund

Family linkages:

Transfers and support among adult family generations

FREE UNIVERSITY OF BERLIN

European University Institute

Forschungsgruppe
Altern und Lebenslauf
Freie Universität Berlin FALL

University of Vechta Germany

Family linkages:
Transfers and support among adult family generations

Martin Kohli
Marco Albertini
Harald Künemund

SHARE
Survey of Health, Ageing
and Retirement in Europe
50+ in Europe

Abstract

Intergenerational family linkages (financial transfers and social support) are important as an informal insurance for children's life course risks (e.g., unemployment, divorce), as support for children's parenting and thus for the reconciliation of parenting and employment, and as a source of care for the dependent elderly. They also provide generational integration in an increasingly age-segregated society. However, their ability to perform is threatened by demographic and social change.

Based on SHARE Wave 1 and Wave 2 data, we present an overview of the size of family networks of the elderly in Europe, describe the patterns of intergenerational support, and explain the activation of support from Wave 1 to Wave 2 as a function of exposure to life course risks (unemployment, divorce, loss of partner). Our results show that aggregate transfer giving and support remains fairly stable across the two waves, but that there are substantial individual changes that react to changes in needs arising from problematic life course transitions.

As to policy consequences, it is suggested that family support may be costly for those who give (especially women), and lead to individual and policy dilemmas. One such dilemma is between family care work and employment (not only for young parents but also for the young elderly). Public policy should encourage new arrangements between employment and care. It should moreover be designed as generational policy, in other words, should address itself not only to those in need (the primary target persons) but also to those who support them.

1. Introduction: Family networks and current policy issues

The 'generational contract' is the most important and also the most contentious dimension of contemporary welfare systems. It is at the very heart of the problems presented by population ageing: protecting the old and investing in the young while keeping a balance between financial sustainability and the principles of social justice and fairness. Much of the debate on how to reform the generational contract is still truncated, however, by focussing on its public dimension only, especially on old-age pensions and health care provisions. For a full account, the transfer of resources between generations in the family needs to be included as well. What parents do for their children to help them grow up to maturity is well known, but the patterns of exchange of time and money between adult family generations has only recently found systematic attention. These patterns are crucial not only for the well-being of individuals and families, but also for the broader issues of social and employment policy, demographic reproduction and social integration, social inequality and stratification, and health policy.

The traditional view of population aging promotes the idea of the elderly as (only or mainly) a burden on the society, in terms of both income and care needs. Much of the discourse on the new challenges posed by aging populations to contemporary welfare systems is based on the assumption that higher longevity will mean a higher financial demand for pensions and a higher care demand from families and public services – at a time when the proportion of 'producers' (those in the labor force and those able to give care) is shrinking. The extent to which these, often catastrophic, predictions will become reality depends on several factors, among them (i) how people will be aging, in other words, to what extent the increasing life expectancy will be accompanied by an improvement in the health of the elderly population (compression of morbidity, see Mackenbach paper); (ii) when people will move into retirement (see Brugiavini paper), (iii) what family networks will be available for supporting older family members, and (iv) to what extent elderly people will themselves remain productive.

The present paper is focused on the third and fourth of these factors, in other words, on the flows of support among adult family generations. The third factor represents the traditional view of the elderly as receivers of support from the younger generations, and thus as social problem to be solved. The fourth factor addresses the opposite view of the elderly as supporters of their adult offspring, and thus as a social resource – a view that has been gaining ground since the late 1980's (cf. Herzog et al., 1989; Coleman, 1995; Künemund, 1999). Giving to younger family members is one way for the elderly of being productive, alongside the continuation of gainful work and the various forms of volunteering (cf. Kohli & Künemund, 2005). It can consist of financial transfers as well as of care work, personal or instrumental support. We should of course not fall into the trap of an exaggerated gerontological optimism by claiming that old age is only about productivity and not also about dependency and need for care. But until recently the latter aspect has been unduly exaggerated at the expense of the former.

There are three current policy issues where intergenerational family linkages play a crucial role. The first is covering life course risks such as unemployment or divorce. These risks are increasing, while at the same time the coverage provided by public transfers is decreasing due to current welfare state reforms (or more precisely: retrenchment). Financial transfers and social support by parents can help adult children cope with the income loss and turbulence that typically come with such events. The second issue is ensuring demographic reproduction while keeping up female labor force participation, or as it is usually stated at the individual level, reconciling parenthood and employment (which increasingly becomes a precondition for women to be willing to engage in parenthood). The time given by the older generation in terms of grandparenting activities, particularly in countries with a weak provision of public child care services, is possibly the most important reconciliation policy available to many young dual-earner families with pre-school age children (cf. Attias-Donfut & Segalen, 1998). The third issue is providing care for the dependent elderly. The family has traditionally been one of the key providers of such care (more so in the European South than in the North), and the impending 'care crisis' (cf. Anttonen et al., 2003) engendered by rising demand and cost threatens to overburden the public (state and market) system of care service provision and institutional care.

Intergenerational family networks are important providers of welfare. They function as insurance for children's life course risks, as support for children's parenting, and as care for the dependent elderly. At the same time, families are an important source of generational integration. Contemporary societies are highly age-graded and age-segregated, and thus present a risk of intergenerational conflict and warfare. Families create emotional and material linkages and help to equalize the disparities between generations (Kohli, 1999, 2008).

But are families still able to perform? There is a potential dilemma between care and paid employment both at the individual and at the societal level. Johnson & Lo Sasso (2000) examine whether the rising labor force participation rates of married women interfere with caregiving for frail elderly parents. Their results for the U.S. (based on the Health and Retirement Study) indicate that time help to parents substantially reduces labor supply for both women and men. This is especially acute for those in the position of the 'sandwich generation' (Künemund, 2006), i.e., with a double obligation of care for dependent parents and children. A 'hard' sandwich position – having to care for both dependent generations while simultaneously being in the labor force – is rare. But this low number may already be partly the result of a withdrawal from the labor force due to family care obligations. With the rising labor force participation of women and the extension of working life through a later retirement age, the potential time crunch is likely to become harsher. The mid-lifers and young elderly will be faced with the choice between foregoing care and reducing or abandoning employment – even at the expense of the heavy penalties for early exit from the labor force in terms of pension levels that are now being instituted in many European countries. At the societal level, the dilemma is between increasing the labor force participation of those beyond 55 (as put forward, e.g., by the Lisbon Agenda) and increasing the demand for public care services and institutions. The dilemma also applies to grandparenting. While grandparents may be willing to give substantial amounts of time

to the task of caring for their grandchildren – thus allowing their daughters or daughters-in-law to combine parenthood and engagement in the labor force – this may interfere with their own employment.

This creates a need for new arrangements between employment and care, e.g., through the availability of part-time work and leaves or sabbaticals. Family care work also needs to be supported by public policy, both in terms of financial subsidies (which will remain much less costly than publicly funded institutional care) and of services to help the helpers. Another principle for public policy is that it needs to be conceptualized as generational policy, being aware that provisions (or their withdrawal) for one generation impact on the welfare of all other generations.

The threats for family effectiveness come on the one hand from the current demographic shifts. Increasing generational co-longevity and decreasing numbers of siblings and children combine to create 'beanpole families'. Increasing proportions of singles, both among the elderly and among their children, reduce the supply of carers. Increasing divorce and remarriage rates produce 'blended families'. As a consequence, we may predict a higher potential for parental support and transfers to each adult child, but smaller and less reliable support networks for the elderly.

On the other hand, there are effects of societal change. The historical shift of responsibility from the family to public social security – e.g., with respect to income (from children and savings to pension systems) or care (from the family to the state or community) – may have resulted in a general decline of private intergenerational solidarity ('crowding out', cf. Künemund & Rein, 1999). Cultural individualization results in less feeling of obligation towards other family generations and more legitimacy of personal choice. The increasing labor force participation of women and their higher geographical mobility make them less available for family services. The reduction in welfare state spending for the elderly – especially lower and later pensions – makes them less able to give money and time to their offspring. In addition to the smaller support networks, there may thus also be less willingness and ability to provide help.

In what follows, we first present data on the size and composition of the family networks of elderly Europeans, then give an overview of the patterns of intergenerational support, and finally, provide some first longitudinal analyses from SHARE Wave 1 to Wave 2 to show that there is 'parental insurance' for children's risks (and to some extent in the other direction as well). We focus on the elderly as givers by asking for the micro-level determinants of parental giving (characteristics of the parent, of the child, and of their relationship) and for evidence that children's life course risks (e.g., unemployment or divorce) lead to more financial transfers or support from their parents. We also ask whether the elderly receive support from their children for their own life course risks (e.g., loss of the partner). We moreover examine the differences among countries and welfare regimes in these intergenerational transfer flows. Our results are the basis for predicting changes in transfer and support patterns in response to changing social conditions and policy (dis-)incentives, and are thus important for policy design.

2. Size of family networks in Europe

Speculation about the future of the family has been a regular feature of modernization, mostly with the assumption of a general decline of family bonds. This restrictive view was first transcended by research on the emotional and support relations between adult family generations. But it is only during the last decade that we have discovered again the full extent of the family as a kinship and especially a generational system beyond the nuclear household (Bengtson, 2001) which ranges across several different types of "solidarity": spatial and emotional closeness, frequent contact, personal and instrumental support as well as massive flows of money and goods. SHARE provides the first possibility to address these issues and to chart the family generations at a European level (see Attias-Donfut et al., 2005; Kohli et al., 2005).

Figure 1: Marital status by age group
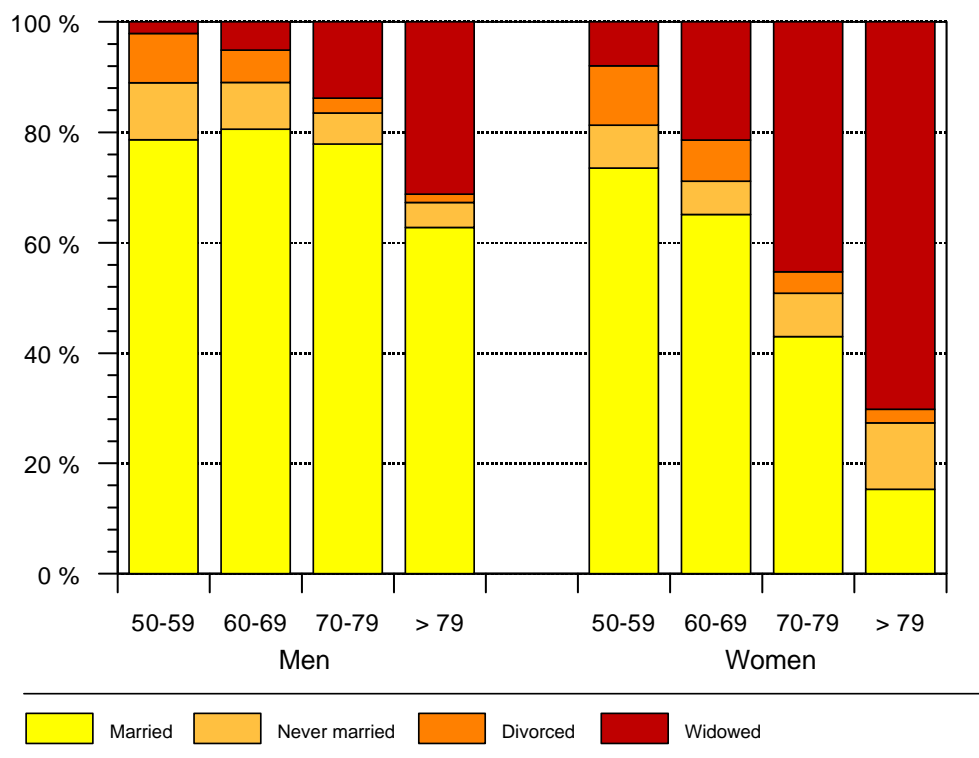
We first examine to what extent elderly Europeans are living together in bonds of marriage (Figure 1).[1] In recent decades, the institution of marriage has been weakened by diminish-

---

ing rates of ever getting married and increasing rates of divorce. Our findings show that the current elderly have not yet been strongly touched by this evolution (see Kohli et al., 2005, for detailed tables). Among the 50-59 year olds 76 percent of the men and 71 percent of the women live in a married couple. There is a rise of divorce in the younger cohorts, but with ten percent of the 50-59 year olds currently divorced it is still far below the levels of those now in their 30's or 40's. There is also a rising proportion of never-married men, while among women the opposite patterns holds, with the oldest group having the largest proportion of never-married (12 percent) – mainly due to the specific historical constellation of WWII and its aftermath.

But the most drastic pattern is that associated with the death of the marriage partner. The higher longevity of women – for life expectancy at birth it is currently about 7 years – and the fact that men in couples are on average about 3-4 years older than their wives translate into highly divergent trajectories for the two sexes as they grow older. The proportion of widowed men increases from 2 percent (50-59) to 30 percent (80 and older), that of widowed women from 8 to 69 percent. As a result, 63 percent of men but only 16 percent of women over 80 still live with a (married or registered) spouse.

Figure 2: Number of living children by age group
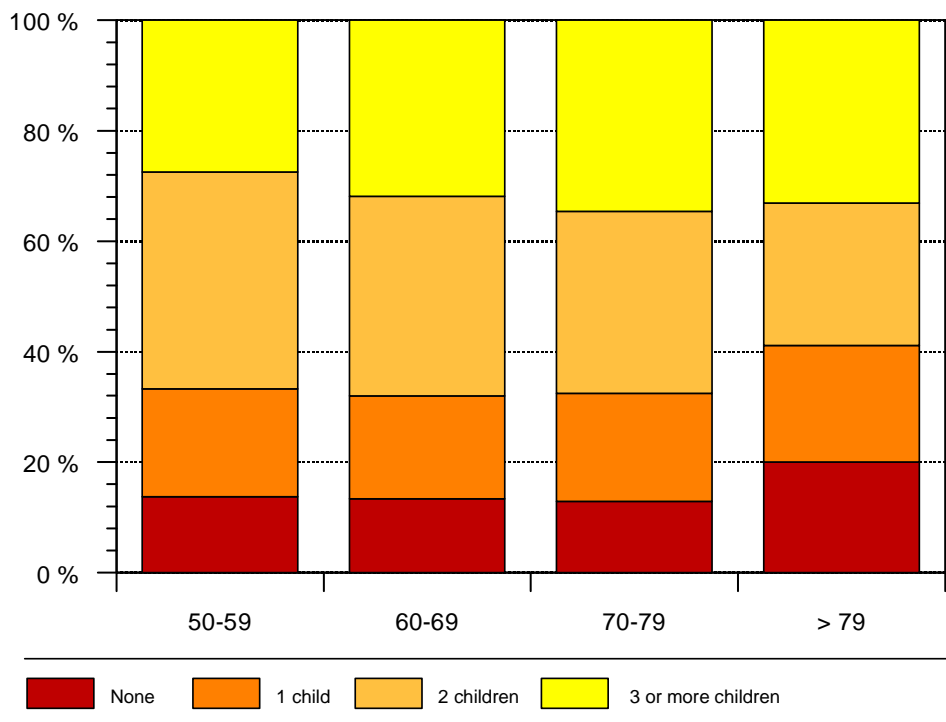
The family nucleus thus loses its impact with increasing age, especially among women. This is not the case, however, for the generational structure. Even after several decades of low fertility most European elderly still have a family that spans several generations. More than 3/5th of SHARE respondents still have at least two living children (Figure 2). The proportion of childless people is highest in the highest age group – partly because their children have already died (some of them as young adults in WWII), and partly because they never had any. But those in their 50's, 60's and 70's have proportions of childlessness that are much lower than among the younger groups. The 'second demographic transition' to low fertility in Europe thus has not yet left its mark on parenthood among our cohorts. It does show in grandparenthood, with very low numbers among the youngest age group in some countries such as Greece, Spain, and Italy, even though it is unclear how many of the 'missing' grandchildren will still be born.

Figure 3: Proximity of nearest child by age group
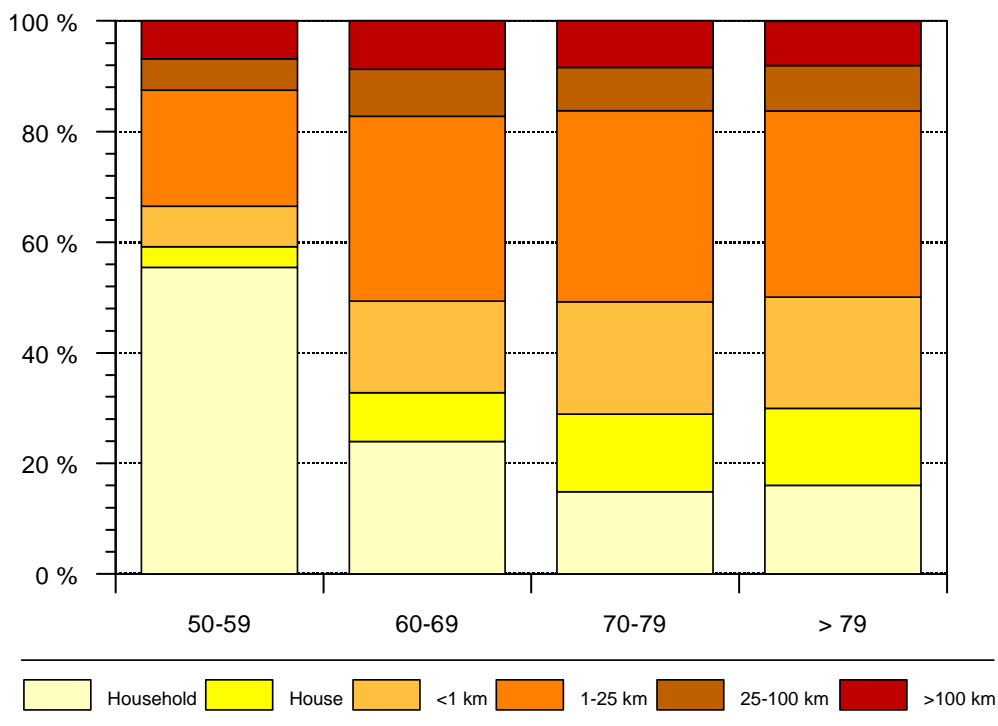
How does this translate into actual exchange and support? The first question here is about co-residence with and geographical proximity to these other generations (Figure 3: Proximity of nearest child for all respondents who have at least one living child). This is the one piece of evidence that seems to support the claim of family decline: In all Western societies, co-residence among adult family generations has decreased massively. Today, among the Europeans above 80 who have at least one living child, only 16 percent live together with a child in the same household. But by extending the boundaries of 'togetherness' the situation turns out to be very different. If one includes parents and children living not only

in the same household but also in the same house, the proportion rises from 16 to 29 percent, and by including the neighborhood less than 1 km away, to 50 percent. 84 percent have a child living not farther away than 25 km. The preference now seems to be for 'intimacy at a (small) distance' – small enough so that relations of exchange and support may function easily across the boundaries of the separate households.

In these dimensions, however, it is the variation among countries that comes into focus (Figure 4). At the European level, there are considerable differences between Scandinavia, Central and Western Continental countries, and those of the Mediterranean. The latter are often grouped together as 'strong family countries', and contrasted with the 'weak family countries' of the center and north of Europe and of North America (Reher, 1998). The strength or weakness refers to cultural patterns of family loyalties, allegiances, and authority but also to demographic patterns of co-residence with adult children and older family members and to organizing support for the latter. The 'strong family countries' have had high fertility in the past but today, paradoxically, are those with the lowest fertility (Kohler et al., 2002) – a state of affairs that is directly linked to the strength of their family tradition..As mentioned above, this trend has mostly not yet directly affected the SHARE cohorts. For them – and therefore also for the elderly in the near future – the pattern remains one of comparatively high marriage rates and low rates of childlessness. But they are affected in an indirect way, through the decreasing prevalence of marriage and childbearing among their children.

Figure 4 : Proximity of nearest child by country
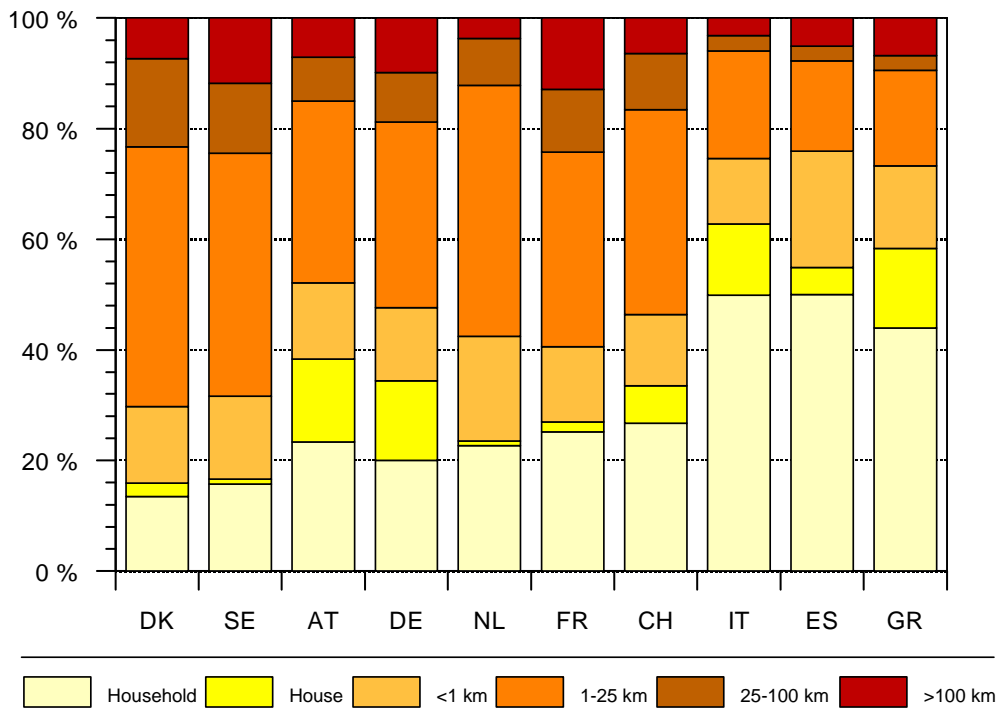
Our data demonstrate that there is not only a 'weak'-'strong' dichotomy but a North-South gradient, with the Scandinavian countries generally having the least traditional family structure, the Mediterranean countries (Spain and Italy more so than Greece) the most traditional one, and the other continental countries lying somewhere in-between. Countries cluster into distinct 'family regimes' that correspond to a large extent to the usual typologies of welfare regimes (Albertini et al., 2007).

Figure 5: Co-residence with adult children by parent's age group and country
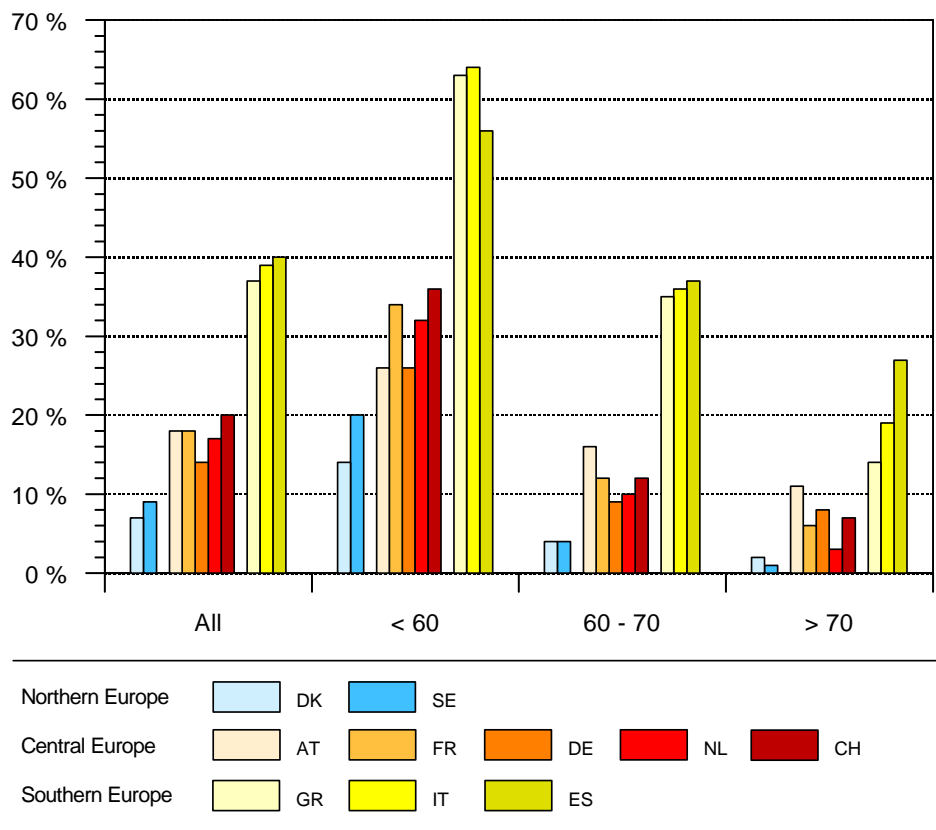
Massive differences occur with respect to co-residence with an adult (18+) child (Figure 5, based on all respondents, including those without living children). The Mediterranean countries are characterized by very late (and increasing) ages of leaving the parental home among adult children. This is often interpreted solely as an effect of opportunity structures (employment and housing markets), but the variation among countries may also be explained by a cultural tendency towards closer intergenerational ties. While we are not able at this point to differentiate between those who have never left the parental home and those who have moved back later or have had their parents moving closer, the overall proportions are striking. In Denmark and Sweden, 7 and 9 percent of all SHARE respondents live with an adult child in the same household, in the 'center' countries this amounts to between 14 and 20 percent, but in Italy and Spain to 39 and 40 percent. Moving beyond the boundaries of the household yields a similar picture. For those below 60, the different ages of leaving the parental home show up clearly. Among the 50-59 year old Mediterraneans,

about three fifths still have an adult child living at home with them, while among the Scandinavians, this amounts to less than one fifth.. For the oldest age group, the proportions are smaller but the differences between countries even larger: only 1 percent of the oldest Swedes and 2 percent of Danes live with an adult child, compared to 19 percent of Italians and 27 percent of Spaniards.

3. Patterns of intergenerational support

Mapping and explaining intergenerational transfers and support in the family presupposes complex data, and is thus highly demanding in terms of survey design. SHARE is the only European data source that offers good data for these purposes, even though some issues await more in-depth treatment in future waves.

The information contained in SHARE comprises the following relevant items (see Albertini et al., 2007, for more detail):
- Financial *inter vivos* transfers (of at least 250 €) during the last 12 months
    - given to / received from children (both co-residing or not)
    - amount given / received
- Bequests and large gifts (of at least 5000 €) ever received and still expected
- Social support (personal care, household help, help with paperwork, looking after grandchildren)
    - given to / received from children (not co-residing only)
    - amount given / received in hours per year
- Co-residence and geographical proximity
- Frequency of contact and emotional closeness

Of special importance is the possibility to analyze these transfer and support flows separately for each parent-child dyad.

Previous studies have found evidence, in a number of different countries, of a net downward flow of resources from the elderly to their children, and thus in the opposite direction of the public transfers through the old-age security system. So far, however, data were available only for a few countries, and the fact that they were collected in different formats made comparisons difficult. Now that good comparative data exists, the first question is for commonalities: To what extent has the resource flow between the generations the same direction and intensity in the different European societies? SHARE data show that the downward direction is indeed a general pattern, both for inter vivos financial transfers and for social support (Figure 6; cf. Albertini et al., 2007, for more detailed results). Resource transfers from parents to children are much more frequent and usually also more intense than those from children to parents. In the ten European countries considered here, 21 percent of the respondents have given financial transfers to, and only 3 percent have received financial transfers from their children in the previous twelve months. For social support, if looking after grandchildren – which can be critical for young mothers' labour force participation and thus for their ability to combine parenthood and gainful work – is included, the downward direction of help is reaffirmed: 37 percent of elderly parents with at least

one child outside the household have given to their offspring; among those with at least one grandchild, this percentage increases to 46 percent. The average intensity of the help provided by parents to their children is also higher than the opposite flow: 902 hours of social support per year given versus 602 hours received, and 2914 € of financial transfers given versus 1470 € received.

Figure 6: Frequency of financial transfers and social support
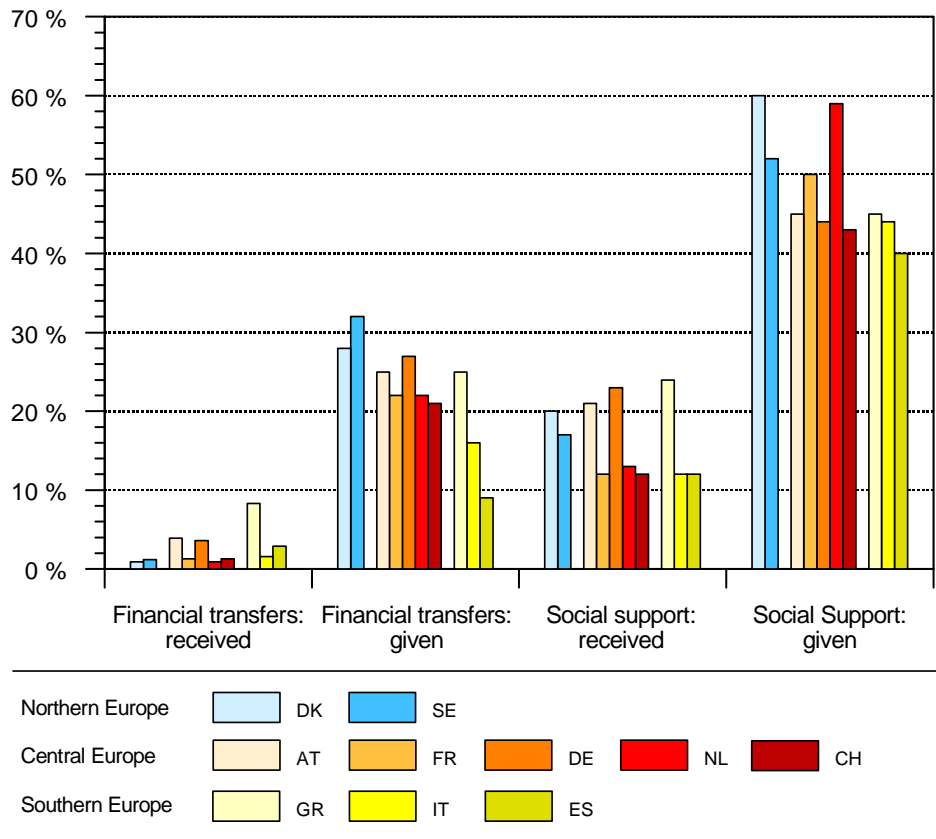
The story varies to some extent with age (Albertini et al., 2007:322). It is often assumed that children receive financial and social support when their parents are still young and give it back when their parents become old and frail. SHARE's age range of 50 years or more comprises several distinct life phases. Patterns of intergenerational transfers reflect these different situations. While in the youngest group (50-59 years) only 7 percent of respondents receive social support, among those aged 70 years or more this proportion increases to 28 percent. Social support given decreases from 12 percent among those up to 59 years to 6 percent among the 70+, and when looking after grandchildren is included, from 62 to 29 percent (which means that in the latter perspective, even among those aged 70+ receiving and giving are equally frequent). With financial transfers, there is a net downward flow for all three age groups, even though it is less marked among the older ones. Regarding the amount of support and the balance between receiving and giving, the results are similar. While the oldest individuals tend to give fewer hours of social support than the two other age groups, there are no significant differences in the balance of financial transfers. The SHARE results thus do not support the assumption of a reversal of the

direction of support with increasing age. They show instead that there is a net downward flow of resources from parents to their adult offspring across all countries and age groups. It is most pronounced among the youngest group, but even for the oldest group the balance remains equal or even somewhat positive.

Figure 7: Amount of financial transfers (in Euros)
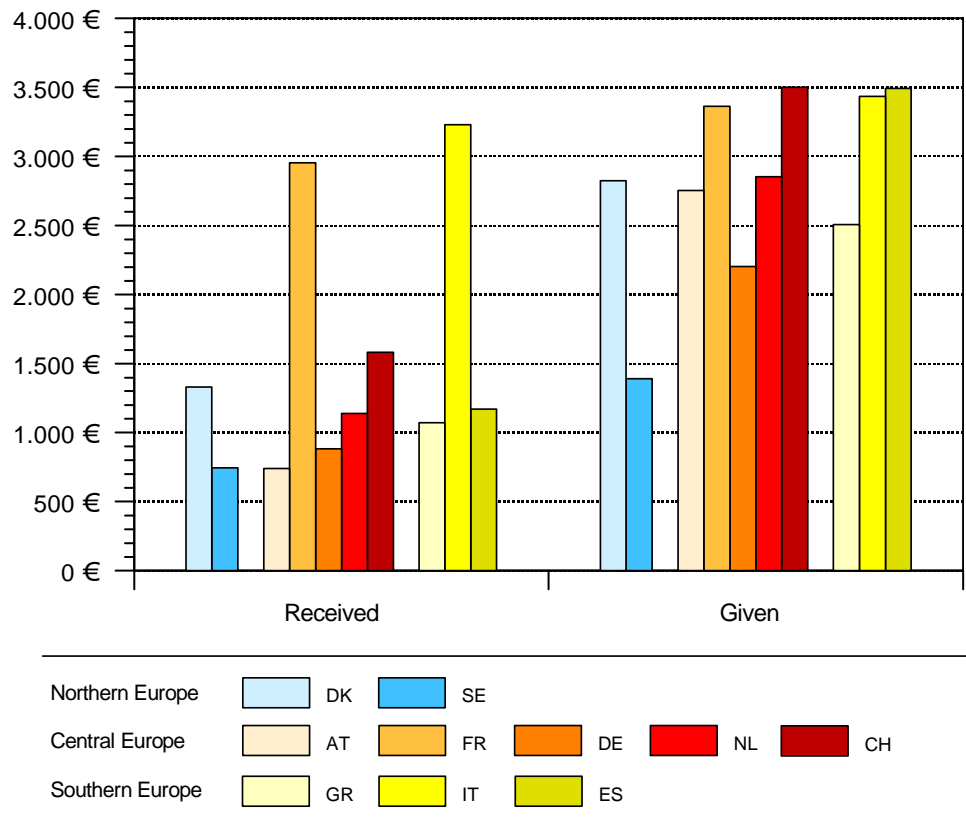
The average intensity of the help provided by parents to their children is also higher than the opposite flow: 902 hours of social support per year given versus 602 hours received, and 2914 €of financial transfers given versus 1470 €received (Figures 7 and 8).

The second question to be asked from the comparative data is for differences: To what extent are there country-specific transfer patterns? Structural, institutional and cultural factors do not vary independently among countries; they tend to occur in packages. Is it possible to identify a small number of such combinations of the factors that regulate intergenerational family transfers, in other words are there different transfer regimes?

In general, our analysis of country patterns in intergenerational family transfers suggests the existence of a north-south gradient. Denmark and Sweden are the countries in which the exchange of time and money is more frequent but with the lowest intensity. On the opposite side, Italy and Spain show the lowest proportion of elderly givers and receivers but the highest average value of the exchange. The differences correspond to the usual typolo-

gies proposed in the comparative welfare state literature; there is thus some evidence for a correlation between transfer and welfare regimes.

Figure 8: Amount of social support (in hours per year)
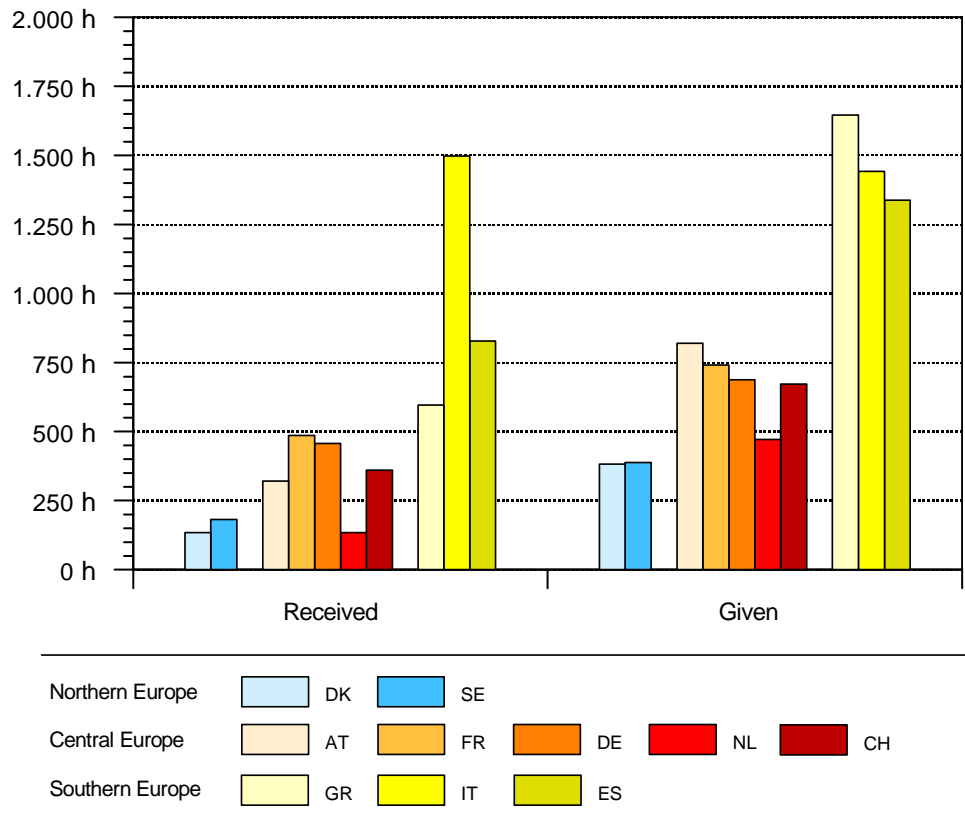
One explanation for the observed differences in social support is clearly to be found in the different rates of co-residence. As shown in Figures 4 and 5, in Southern Europe co-residence of elderly parents with their children is much more widespread than in northern Europe. Our results suggest that co-residence is *the* Southern European way of transferring resources from parents to children and *vice versa*. This is the norm, and when it happens that an elderly parent remains alone he/she is less likely to give or receive help than an elderly parent in the Continental or Nordic countries. On the other hand, in the relatively few cases in which resource exchange does take place between non co-residing parents and children it tends to be much more intense than in other countries, thus probably resembling what in the 'normal' families occurs within the household. In the Nordic countries, where intergenerational co-residence is rare, family support tends to revolve around separate households and to be less intense.

Figure 9 shows the age distribution of grandparenting activities. The peak is clearly among the 50-69 year olds where three fifths are engaged in grandparenting.

Figure 9: Grandparenting by age group
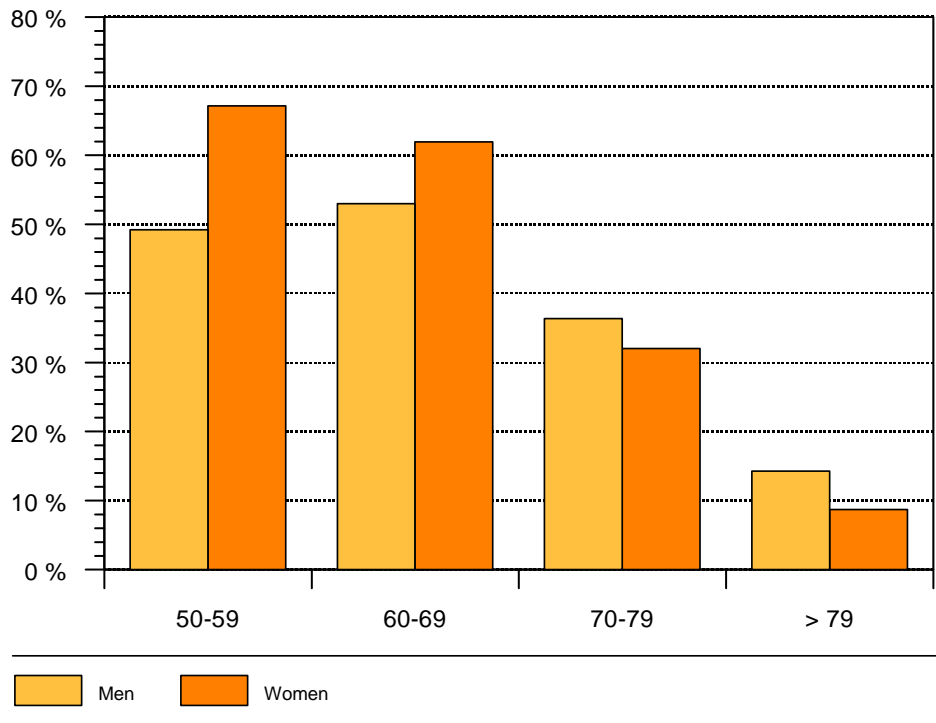
Summing up our analyses and complementing them with previous studies, we get the following stylized results:

- Adult children and their elderly parents live close to each other (although mostly not in the same household), feel close to each other emotionally, have frequent contact with each other, and mutually support each other with several types of help.
- Financial transfers and social support are (still) frequent and substantial, they occur mostly in the generational lineage, and their net flow is mostly downward, from parents to children.
- Financial transfers *inter vivos* are complemented by bequests. *Inter vivos* transfers go to children in need ('altruism'), while bequests are distributed equally among all children.
- Differences among countries are substantial, and tend to be clustered along welfare state regimes.

4. Longitudinal analyses: Evidence of 'parental insurance' for children's risks

Most of these results are based on cross-sectional data only. With SHARE Wave 2, analyses of change over time in transfer and support patterns – for example of the effects of unemployment or divorce among the children or of partner loss among the parents – are possible for the first time.

Aggregate proportions of givers and receivers and aggregate amounts of financial transfers and social support are fairly stable from Wave 1 to Wave 2. As the conditions that explain these flows have not changed much – except that the population of respondents has become two years older – this was to be expected, and is evidence of the validity of our measurements. But as Figure 10 shows, there is substantial individual change in spite of this aggregate stability. As to the giving of transfers or support, about one fourth of parents have changed from giving in Wave 1 to not giving in Wave 2 or *vice versa*. Longitudinal analyses show which life course events precede these changes. They thus allow for examining causal links.

Figure 10: Individual change in transfers and support from Wave 1 to Wave 2
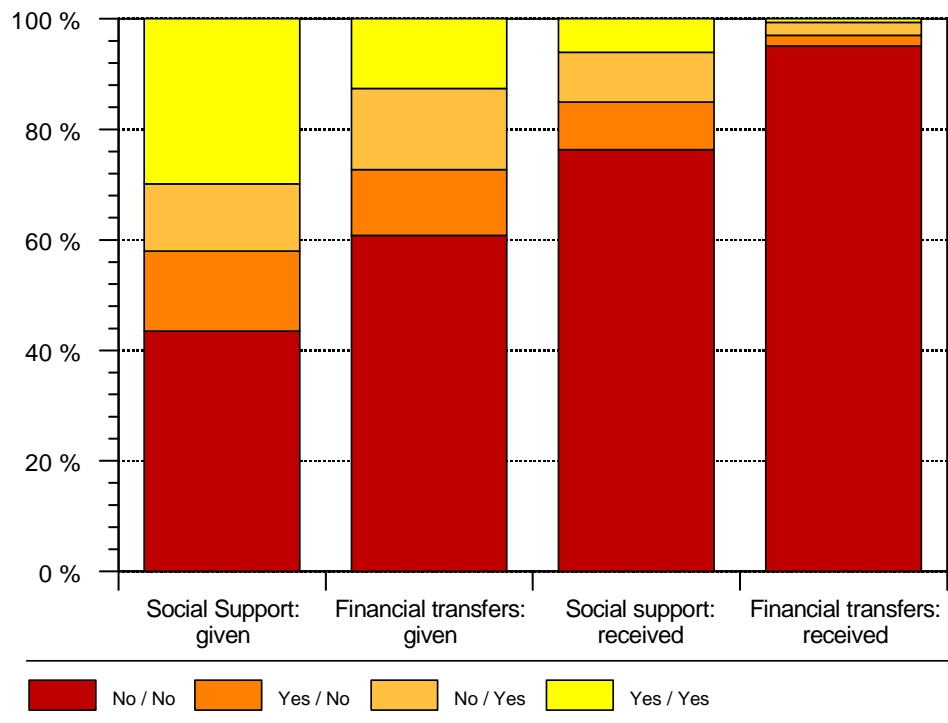
Tables 1 and 2 document the transitions in children's life course risks that we will link with transfer and support flows. The colored diagonal indicates the proportion of those who have been in the same status at both time points. As to employment status, there is rather high stability for those who were employed in Wave 1 but substantial change for all others, most notably, for the unemployed in Wave 1 of whom 'only' 22 percent were still unemployed in Wave 2 and more than half employed (as a contrast, see the paper by Brugiavini for the transitional matrix of our respondents). As to marital status, a similar picture emerges: 5 percent of those with a partner in Wave 1 were divorced or separated in Wave 2, and 1 percent widowed, but half of those divorced or widowed in Wave 1 had a partner in Wave 2.

Table 1: Transitions in children's employment status (row percentages)

Wave 1	Wave 2					
	Employed	Un-employed	Education	Home-maker	Other	
Employed	88.8	2.5	2.1	2.8	3.9	71.7
Unemployed	56.5	21.9	6.1	9.0	6.5	4.8
In education	48.1	3.9	40.7	0.9	6.4	8.7
Homemaker	36.9	2.7	1.3	52.7	6.4	6.2
Other	37.3	4.0	14.0	3.6	41.1	8.7
	76.0	3.7	6.7	6.1	7.6	n=18056

Table 2: Transitions in children's marital status (row percentages)

Wave 1	Wave 2			
	Partnered	Divorced	Widowed	
Partnered	94.0	5.3	0.8	91.4
Divorced	49.8	49.5	0.7	7.7
Widowed	49.5	7.2	43.3	1.0
	90.2	8.7	1.2	n=9661

In Tables 3 - 5, we present the results of multivariate logistic regression models of the probability of a change in giving or receiving transfers or support as a function of a transition in life course risks. In addition to the main variable under examination, the models comprise a range of control variables that have been shown to be relevant for intergenerational giving or receiving. They include:

- parent characteristics (income W1, education W1, living with partner/not W2, gender W2, age W2, self-perceived health status US version W2),
- child characteristics (age W2, gender W2, occupational status W2 and changes, marital status W2 and changes),
- relationship characteristics (frequency of contact and living in the same household W2).

Table 3 shows the regression estimates (relative risks) for the transition from a parent's not giving a financial transfer to a child in Wave 1 to giving in Ware 2 – in other words, of the 'activation' of transfer giving – compared to not giving in both waves. The purpose is to examine whether a change in the child's life course risk exposure (falling into unemployment or getting divorced) leads the parent to kick in with a transfer, all other potential predictors of transfer giving being held constant. The table demonstrates that a child who was employed in Wave 1 but is now unemployed in Wave 2 has indeed a significantly higher chance (1.4 times higher) to have the parent come in with a financial transfer than a child who is now (and possibly has remained) employed. Parents thus react to children's risk

exposure; or to put it differently, if a child undergoes a potentially damaging transition, this is likely to trigger a parental response. The same applies to a child who has already been unemployed in Wave 1 and remains so in Wave 2; in this case, the parental transfer in Wave 2 can be viewed as a somewhat belated response.

Table 3: Probability of a transition from not giving a financial transfer to a child in Wave 1 to giving in W2 (logistic regression, reference: transfer neither in Wave 1 nor in Wave 2, relative risks)

Income quintile in W1: 2nd (ref. lowest)	1.068
3rd	1.419**
4th	1.655**
5th	1.625**
Education in W1: Middle (ref. low)	1.395**
High	2.081**
Other	1.841**
Partner status in W2: Single (ref. partnered)	0.912
Gender: Female (ref. male)	0.937
Self perceived health status in W2: Very good (ref. excellent)	1.085
Good	0.911
Fair	0.856
Poor	0.765*
Age in W2	1.000
Child's occupational status in W2: Unemployed (ref. employed)[2]	1.440*
In education	1.877**
Homemaker	0.803*
Employed in W2 but unemployed in W1	1.071
Unemployed in W2 but employed in W1	1.425*
Other	1.199
Child's marital status in W2: Lower than 16 years (ref. married)	0.356**
Never married	0.992
Divorced	1.105
Widowed	0.802
Divorced in W2 but married in W1	1.121
Child's gender: Female (ref. male)	0.989
Child's age in W2	0.975**
Parent-child contact in W2: Daily[3] (ref. in the same household)	1.745**
Several times a week	1.792**
About once a week	1.628**
About every two weeks	1.837**
About once a month	1.585**
Less than once a month	1.359
Never	0.893
Observations	17725

---

[2] Categories are mutually exclusive: For example, the reference category "employed" reads in full "employed in W2 and any status except unemployed in W1". This also applies to Child's marital status and to Table 4.

[3] Daily contact but not living in the same household.

On the other hand, undergoing a divorce does not move parents to change their transfer behavior in the positive direction. But in this case, parents kick in with social support (Table 4), while in the case of falling into unemployment there is no such activation of social support from parents.

Table 4: Probability of a transition from not giving social support to a child in Wave 1 to giving in Wave 2 (logistic regression, reference: support neither in Wave 1 nor in Wave 2, relative risks)

Income quintile in W1: 2nd (ref. lowest)	0.997
3rd	1.064
4th	1.147
5th	1.052
Education in W1: Middle (ref. low)	1.505**
High	1.380**
Partner status in W2: Single (ref. partnered)	1.070
Gender: Female (ref. male)	0.843**
Self perceived health status in W2: Very good (ref. excellent)	0.925
Good	0.803*
Fair	0.883
Poor	0.534**
Age in W2	1.000
Child's occupational status in W2: Unemployed (ref. employed)	0.808
In education	0.716*
Homemaker	0.698*
Employed in W2 but unemployed in W1	1.079
Unemployed in W2 but employed in W1	1.011
Other	1.187
Child's marital status in W2: Lower than 16 years (ref. married)	0.238*
Never married	0.839*
Divorced	1.144
Widowed	1.215
Divorced in W2 but married in W1	1.385*
Child's gender: Female (ref. male)	1.183**
Child's age in W2	0.961**
Parent-child contact in W2: Several times a week (ref: daily)	1.031
About once a week	0.987
About every two weeks	0.983
About once a month	0.802
Less than once a month	0.587*
Never	0.433*
Observations	13691

Table 5: Probability of a transition from not receiving social support from a child in Wave 1 to receiving in Wave 2 (logistic regression, reference: support neither in wave 1 nor in wave 2, relative risks)

Income quintile in W1: 2nd (ref. lowest)	0.892
3rd	0.964
4th	0.915
5th	0.751*
Education in W1: Middle (ref. low)	1.038
High	0.988
Partner status: No partner in W1 and W2 (ref. with partner in W1 and W2)	1.504**
With partner in W1 but not in W2	3.550**
Gender: Female (ref. male)	1.268**
Self perceived health status in W2: Very good (ref. excellent)	1.005
Good	0.899
Fair	1.476*
Poor	2.553**
Age in W2	1.034**
Observations	8120

We have seen that the likelihood for parents to receive financial transfers from their children is very low. But for children's social support, a similar pattern of reaction to risk holds (Table 5). Compared to the respondents who lived with a partner in both waves, those without a partner in both waves have a higher likelihood (1.5 times higher) that children activate their social support. This can again be seen as a lagged response. For those respondents who have lost their partner from Wave 1 to Wave 2, the likelihood is even 3.6 times higher.

Thus, risky life course transitions trigger intergenerational help. When a child falls into unemployment, parents help with financial transfers, when a child has a divorce, parents help with social support. In the reverse direction, elderly parents who lose their partner can expect to receive social support from their children.

5. Conclusions

Our conclusions can be summarized in four points:
- Intergenerational family transfers and support depend on resources of the givers, needs of the receivers, and closeness of the relationship.
- There are consistent welfare regime effects after controlling for these micro-level resources, needs and relationships (cf. Albertini et al., 2007).
- Aggregate transfer giving and support remains fairly stable across the two years from Wave 1 to Wave 2.

- Individual changes in transfer giving and support react to changes in needs arising from problematic life course transitions.

What are the policy consequences that these results suggest?
- Intergenerational family transfers and support are important for demographic reproduction and social integration, and as an informal insurance system for life course risks.
- But this solidarity potential of the family is threatened by current changes, and cannot be taken for granted any more.
- Family support may be costly for those who give (especially women), and lead to individual and policy dilemmas.
- One dilemma is between family care work and employment (not only for young parents but also for the young elderly).
- Public policy should encourage new arrangements between employment and care.
- Public policy should be designed as generational policy: it should support not only those in need (the primary target persons) but also those who support them.

References

Albertini, Marco, Martin Kohli, and Claudia Vogel. 2007. "Intergenerational transfers of time and money in European families: Common patterns – different regimes?" *Journal of European Social Policy* 17:319-334.

Attias-Donfut, Claudine, Jim Ogg, and Francois-Charles Wolff. 2005. "European patterns of intergenerational financial and time transfers." *European Journal of Ageing* 2:161-173.

Attias-Donfut, Claudine, and Martine Segalen. 1998. *Grands-parents. La famille à travers les générations*. Paris: Éditions Odile Jacob.

Bengtson, Vern L. 2001. "Beyond the nuclear family: The increasing importance of multi-generational bonds." *Journal of Marriage and the Family* 63:1-16.

Börsch-Supan, Axel, et al. (Eds.). 2005. *Health, ageing and retirement in Europe. First results from SHARE*. Mannheim: MEA.

Börsch-Supan, Axel, and Hendrik Jürges (Eds.). 2005. *The Survey of Health, Ageing and Retirement in Europe - Methodology*. Mannheim: MEA.

Coleman, Kevin A. 1995. "The value of productive activities of older Americans." Pp. 169-203 in *Older and active: How Americans over 55 are contributing to society*, edited by Scott A. Bass. New Haven: Yale University Press.

Herzog, Regula A. et al. 1989. "Age differences in productive activities." *Journal of Gerontology: Social Sciences* 44:S129-S138.

Johnson, Richard W., and Anthony T. Lo Sasso. 2000. *The trade-off between hours of paid employment and time assistance to elderly parents at midlife*. Washington, D.C.: The Urban Institute.

Kohler, Hans-Peter, Francesco C. Billari, and José Antonio Ortega. 2002. "The emergence of lowest-low fertility in Europe during the 1990s." *Population and Development Review* 28:641-680.

Kohli, Martin. 1999. "Private and public transfers between generations: Linking the family and the state." *European Societies* 1:81-104.

—. 2008. "Generational equity: Concepts and attitudes." Pp. 196-214 in *Pension reform in Europe: Politics, policies and outcomes*, edited by Camila Arza and Martin Kohli. London: Routledge.

Kohli, Martin, and Harald Künemund. 2005. "The midlife generation in the family: Patterns of exchange and support." Pp. 35-61 in *Middle adulthood: A lifespan perspective*, edited by Sherry L. Willis and Mike Martin. Thousand Oaks, CA: Sage.

Kohli, Martin, Harald Künemund, and Jörg Lüdicke. 2005. "Family structure, proximity and contact." Pp. 164-170, 207-231 in *Health, ageing and retirement in Europe. First results from SHARE*, edited by Axel Börsch-Supan, et al. Mannheim: MEA.

Künemund, Harald. 1999. "Entpflichtung und Produktivität des Alters." *WSI-Mitteilungen* No. 52, 26-31.

—. 2006. "Changing welfare states and the „sandwich generation" – increasing burden for the next generation?" *International Journal of Ageing and Later Life* 1:11-30.

Künemund, Harald, and Martin Rein. 1999. "There is more to receiving than needing: Theoretical arguments and empirical explorations of crowding in and crowding out." *Ageing and Society* 19:93-121.

Reher, David Sven. 1998. "Family ties in Western Europe: Persistent contrasts." *Population and Development Review* 24:203-234.