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## 33 Ageing and intergenerational support: the role of life course events

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- ▶ Older Europeans continue to be ‘givers’ rather than ‘receivers’ of support
  - ▶ Support received by older Europeans from their family involves mainly care, not cash
  - ▶ Ill health and poverty place high demands on intergenerational support
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### 33.1 How do life course events change intergenerational patterns of support?

Previous research on European intergenerational relations using SHARE data has demonstrated that older people are at the centre of a complex exchange network that involves both the giving and the receiving of support (Attias-Donfut et al. 2005a, 2005b, 2008, Hank & Stuck 2008). For example, adult children give help regularly to parents when they live close by, are not working and when the health status of the parents indicates that help is needed (Ogg & Renaut 2006). Moreover, most grandparents are involved in looking after their grandchildren from time to time (Hank & Buber 2009). Such support within families enables many older people to preserve their autonomy and remain active for as long as possible.

The SHARE data have also revealed how different types of support are rooted in family cultures and the institutional frameworks of different European countries. Although the general pattern is that intergenerational support within families remains strong, the regularity and intensity of this support differs across countries. Caring tasks are more intense in the Southern Mediterranean countries, for example, where families cohabit to a greater degree than in Northern Europe (Litwin 2009). These differences are largely due to influences at the macro level, i.e. the presence or absence of developed social protection systems and welfare states, and previous research using the SHARE data has shown how the welfare state can contribute to supporting families in their social care tasks (Attias-Donfut et al. 2005a). However, less is known about the micro level factors that may determine how ageing affects whether individuals give or receive support and in particular the role of life course events.

Do important events that people experience impact on patterns of intergenerational support? Theoretical perspectives on how intergenerational rela-

tions change over time have stressed the importance of the timing of individual changes relative to family life stages (Elder 2004). The changing circumstances of individuals occur in conjunction with changing family structures, and these transformations converge with historically created opportunities or constraints. The panel data of SHARE allow these different influences on intergenerational relations to be studied in detail, taking into account *biographical time, family time and historical time* (Putney & Bengtson 2004).

The SHARE data are particularly suited to address the impact of these dimensions on intergenerational support. The longitudinal dimension of the survey can be used to identify key events that have occurred in the lives of the respondents over a period of approximately six years (Waves 1 and 4). These life events include situations where individuals are more available to provide support, such as after exiting the labour market through retirement, as well as help and assistance that may be required due to the onset of disability, deterioration in the household's financial situation, or a change in the household composition. Using information on the health, economic, and environmental aspects of people's lives that forms the holistic dimension of the SHARE approach and focusing on support received, this chapter presents first findings on how changes in individual's circumstances are related to wider family changes and historical circumstances.

The chapter is organised as follows. First, we examine the current extent of intergenerational support in Europe, as reflected in the latest Wave 4 data. We consider, in this regard, whether the new participating countries in SHARE (Portugal, Hungary, Slovenia and Estonia) reveal different trends in relation to intergenerational support. Second, we present the results of longitudinal analyses that examine intergenerational support from the perspective of a sub-sample of SHARE respondents that participated both at Wave 1 and Wave 4. This time period (approximately six years) is sufficiently large to capture changes in individual circumstances and developments in family life stages. The period also covers some major transformations in the economies of European nation states. Third, we look at key life course events that may alter the pattern of intergenerational support, focussing on support that individuals received at the time of the latest Wave of SHARE. We wish to clarify, in this regard, whether respondents who experienced important life course events were more or less likely to receive support from their family and from others in their social milieu than respondents who did not experience such events.

## 33.2 Locating social support and life course events in SHARE

The SHARE survey contains two modules that cover questions relating to intergenerational transfers – time transfers (i. e. personal care, practical household help and help with paper work) and financial transfers (i. e. money or gifts exchanged with a value of 250 € or more) within the last twelve months or (for panel respondents) since the last interview. Questions relating to these items are sometimes asked individually. At other times, one designated member of the couple (financial respondent, family respondent) gives the response. This occurs when the help in question reflects assistance that is given by the household, per se. In this latter case, we have copied the response to the other member of the couple as well, so that information is complete for all the respondents on all the items of intergenerational support. In the current analysis, we created an indicator to mark the presence or absence of practical help and/or financial help given or received by combining the different elements of time and financial transfers. These variables are summarised in Table 33.1. For the purpose of this chapter, these two indicators are labelled ‘support given’ and ‘support received’.

**Table 33.1:** The two indicators – support received and support given

<b>Support received</b>	<b>Support given</b>
personal care from someone living within or outside the household	personal care to someone living within or outside the household
practical household help from someone living outside the household	practical household help to someone living outside the household
help with paperwork from someone living outside the household	help with paperwork to someone living outside the household
financial or material gift or support (250 € or more) from someone living outside the household	financial or material gift or support (250 € or more) to someone living outside the household

Notes: The time frame for both support received and support given is within the last twelve months or (for panel respondents) since the last interview.

Source: Wave 1 release 2.5.0

For the life course events, selected elements relating to the health, economic and home environment dimensions of older people’s lives were tracked across Waves. This enabled us to identify respondents for whom changes occurred in

these respective dimensions. The change variables are summarised in Table 33.2. They include changes in: 1) ability to perform basic functional activities because of a health problem; 2) job status; 3) self-perceived ability for the household to financially make ends meet; 4) household composition; and 5) residential location.

**Table 33.2:** Life course events experienced between Wave 1 and Wave 4

Dimension	Indicator	Wave 1	Wave 4
Disability	1. Severely limited in doing activities for the past six months at least because of a health problem	No	Yes
Economic	2. Current job status	Retired; employed; unemployed; permanently sick or disabled; homemaker	Status at Wave 4 not the same as Wave 1
	3. Self-perceived ability for household to make ends meet with total monthly household income	Fairly easily or easily	With some difficulty or with great difficulty
Home environment	4. Household composition	Live alone	Lives with others
		Lives with others	Lives alone
	5. Residential location	Different than Wave 4	Different than Wave 1

Source: Wave 1 release 2.5.0, Wave 4 release 1

### 33.3 Older Europeans continue to be ‘givers’ rather than ‘receivers’ of support

We first examine the patterns of support given and received at Wave 4. The results shown in Figure 33.1 confirm the patterns observed in previous SHARE data – just under half (47%) of older Europeans were engaged in providing practical and/or financial support. This support was mainly directed towards other family members, with parents and children being the main recipients (not shown here,

data available on request). The new country entrants had rates that were slightly lower than the average. In general, countries in the same regions had similar rates (for example Sweden, Denmark and Germany where rates were higher, Spain and Portugal where rates were lower). However, there were some exceptions. The Czech Republic had a rate that was higher than the average, while its near neighbour Hungary had a low rate. Similarly Spain had a higher rate than Italy. Overall, the trend of support given was the same as that observed in previous SHARE Waves, i. e. descending rates along a North/South divide, with East European countries situated in between.

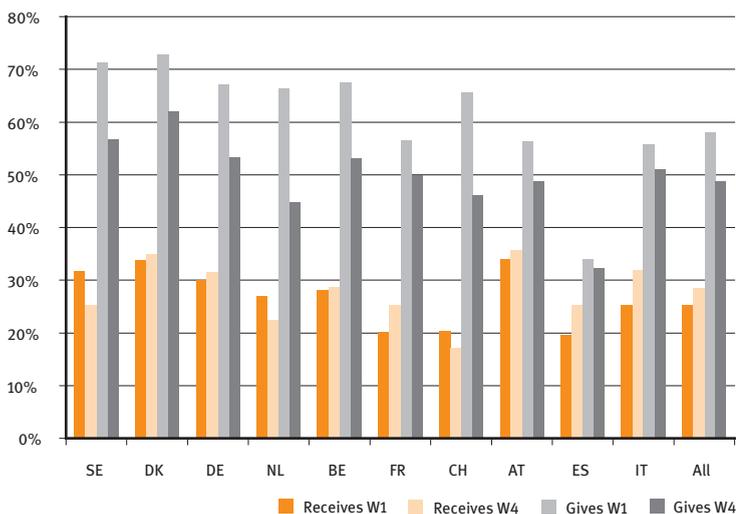
The overall rate of support received (27%) was much lower than support given, reflecting the possible association of receiving help with poor health and disability and the greater likelihood of such problems increasing with age. We conclude this because the Wave 4 respondents were generally in good health: 58 per cent reported their health as good, very good or excellent and 51 per cent were not limited in undertaking daily activities. It seems that the need for support is mostly concentrated in the older age groups and, therefore, Europeans aged 50 and above as a whole tend to be support ‘givers’ rather than ‘receivers’. For the new country entrants, Estonia had a slightly higher rate than average (32%) and Slovenia a significantly lower rate (17%). Most countries were situated within a few percentage points of the average, with the exceptions being the Czech Republic and Denmark where rates were high, and Slovenia and Switzerland where rates were low.



**Figure 33.1:** Rates of practical and/or financial help by country at Wave 4

Source: SHARE Wave 4 release 1. Respondents aged 50 and above. Weighted data (individual). Unweighted base n=56,854.

We turn now to the longitudinal sample, i.e. respondents who participated at both Waves 1 and Wave 4. The average age of these respondents was approximately four years higher than all respondents who participated in Wave 4 (69.2 years compared to 65.4 years). In this longitudinal sample, rates of support given were slightly higher than in the cross-sectional sample at Wave 4. However, these rates fell significantly in all countries over the time period observed. At the individual level, this fall is explained partly by the fact that practical help given to a parent or a parent-in-law at Wave 1 was no longer present because this parent or parent-in-law was no longer alive at Wave 4, and partly by the fact that as the panel members of SHARE age they in turn moved from being 'givers' to being 'receivers'. As far as rates of support received are concerned, different patterns are observed. Rates fell in Sweden, the Netherlands and Switzerland and rose in Spain, Italy and France. In Denmark, Germany, Austria and Belgium, rates of support received remained unchanged over time. Although these differences are not large, it is interesting to note that countries where the economic recession has hit the hardest, such as Spain and to a lesser extent Italy, had the largest increase in support received between Waves 1 and 4. Although individual circumstances are most likely to have been the main triggers for changing patterns of intergenerational support, it is possible that for some older Europeans, these were combined with the unfavourable economic circumstances that occurred over the time period observed.



**Figure 33.2:** Rates of practical and/or financial help by country at Waves 1 & 4 (longitudinal sample)  
Source: SHARE Wave 1 release 2.5.0, Wave 4 release 1. Weighted data (individual). Unweighted base n=12,222.

### 33.4 Support received by older Europeans from their family involves mainly care, not cash

In order to explore further these country differences in the level of support received over time, we next introduced the key life events at a bivariate level to examine how they may impact on intergenerational support. Table 33.3 shows the relative odds of receiving support at Wave 4 according to the three domains of major life course events identified in Table 33.2. On the whole, in each country the onset of disability was the factor strongly associated with receiving support from a family member or other person within the social milieu. This was especially the case for the two Mediterranean countries, Spain and Italy, but the effect was also strong for France and Denmark. With the exception of Sweden, Switzerland and Italy, economic and home environmental changes did not have a major effect on the likelihood of receiving support although it is interesting to note that this effect tends to be negative. These findings remain to be explored further, but they do suggest that the determinants of intergenerational support may be less related to economic circumstances that impinge on households and more related to the individual circumstances of individuals within households. As mentioned above, although the hypothesis that families step in to help their older members when economic conditions are harsh is plausible, these first results also suggest that families do not necessarily respond by providing practical and/or financial support due to economic changes experienced by individuals as they move into retirement and are likely to have reduced incomes.

The results shown in Table 33.3 show clearly that a deterioration in health which leads to the onset of disability is associated with receiving higher levels of support, confirming once again previous results from SHARE (Attias-Donfut et al. 2008). To examine this association further we introduced a multivariate logit model for the probability of receiving support at Wave 4 that takes into account the respondent's situation at that time as well as the major life events that have occurred since Wave 1. In this model, we retained the five original indicators of individual change between Waves 1 and 4 (a change to experiencing financial difficulties, in job status, to experiencing severe limitations in activities, in living arrangements, and in moving home). Fixed variables from Wave 4 that were taken into account include gender, age, country, living arrangements, self-perceived health, employment status, and self-perceived financial situation. The results are shown in Table 33.4. As expected, the probability of receiving support is greater for men, at advanced ages, when severe limitations in activities are present and when living alone. As for the country differences, Danish, German and Austrian respondents were significantly more likely to have received support than respon-

**Table 33.3:** Bivariate odds ratios for receiving support at Wave 4 by life course events occurring between Waves 1 & 4

Country	Disability	Economic	Home Environment	(N)
Sweden	2.90***	0.55***	0.48***	1,488
Denmark	2.76***	0.82	0.73	930
Germany	3.49***	1.10	1.05	1,040
Netherlands	1.89***	1.17	0.83	1,389
Belgium	2.40***	0.72*	1.10	2,091
France	3.90***	0.71**	1.21	1,602
Switzerland	2.78**	0.67	0.46**	521
Austria	2.18***	0.95	0.76	707
Spain	7.64***	0.96	0.99	1,138
Italy	4.00***	0.91	0.61**	1,356

Significance: \*\*\* = 1%; \*\* = 5%; \* = 10 %

Notes: Longitudinal sample of respondents in Waves 1 & 4. Unweighted data (n=12,222)

Source: Wave 1 release 2.5.0, Wave 4 release 1

dents in other European countries. Life course events that were associated with a greater likelihood of receiving support included a change towards having severe limitations in daily activities and moving home.

These longitudinal country differences need to be explored further, but as mentioned in the introduction it should be pointed out that earlier research on how intergenerational exchanges operate has stressed that the regularity and intensity of support is higher in Southern Mediterranean countries. A deterioration in the self-perceived ability of the household to make ends meet financially is notably not associated with a greater probability of receiving support. In general, these results confirm the significant rise in the probability of receiving support that is associated with advanced age and the onset of disabilities, suggesting that families continue to be involved in the social care of their older members when their health deteriorates.

**Table 33.4:** Multivariate (logistic regression) for receiving support at Wave 4 by characteristics at Wave 4 and life course events occurring between Waves 1 & 4

Variables	Parameter estimates	Standard error
Gender (female)	-0.144***	(0.0464)
Age 64–69 (ref.)		
50–54	-0.192**	(0.0927)
55–59	-0.242**	(0.0803)
60–64	-0.172**	(0.0760)
75–79	0.413***	(0.0774)
80+	0.916***	(0.0754)
<i>Country (France ref.)</i>		
Austria	0.514***	(0.1050)
Germany	0.445***	(0.0947)
Sweden	0.087	(0.0911)
Netherlands	0.060	(0.0926)
Spain	0.078**	(0.0982)
Italy	0.258	(0.0922)
Denmark	0.719***	(0.1000)
Switzerland	-0.234	(0.1354)
Belgium	0.220**	(0.0818)
<i>Living arrangements (Couple or 2 people ref.)</i>		
lives alone	0.222***	(0.0536)
lives with others (3+)	0.054	(0.0704)
<i>Self perceived health (fair health ref.)</i>		
Good	-0.025	(0.0614)
Bad	0.488***	(0.0517)
<i>Job situation (employed ref.)</i>		
Retired	0.016	(0.0879)
Other inactive	0.091	(0.0609)
<i>Self-perceived financial situation manages fairly easily ref.)</i>		
With difficulty	0.147**	(0.0630)
Easily	0.030	(0.0530)
<i>Life events between Waves 1 &amp; 4</i>		
Moves home (dummy)	0.220**	(0.1073)
Change in household composition (dummy)	0.011	(0.0530)
Change towards severe limitations in activities (dummy)	0.701***	(0.0627)
Change in job status (dummy)	-0.018	(0.0530)
Changes to experiencing financial difficulties (dummy)	-0.057	(0.0896)
Wald coefficient	1024.33***	

Significance: \*\*\* = 1%; \*\* = 5%

Notes: Longitudinal sample of respondents in Waves 1 &amp; 4. Unweighted data (n=12,222)

Source: Wave 1 release 2.5.0, Wave 4 release 1

## 33.5 Ill health and poverty place high demands on intergenerational support

Intergenerational exchanges of practical and financial support continue to exercise an important role in the context of Europe's population ageing. Families respond to the needs of their older members that arise following the onset of an illness, disability or frailty, and changes in living arrangements. The SHARE data show that changes in health and environmental conditions are more likely to trigger support within families than changes in the economic conditions of households such as the self-perceived ability to make ends meet or the passage to retirement. Although it is too early to know whether families will step in to support older Europeans who are at a greater risk of poverty due to the economic crisis, the results presented in this chapter suggest that changes in economic circumstances are not currently associated with increased family solidarity. More long term research is needed to determine whether the economic crisis has precipitated levels of illness and disability that would not normally have been observed within the older population and whether therefore, families will be under increasing pressure to provide social care for their older members.

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