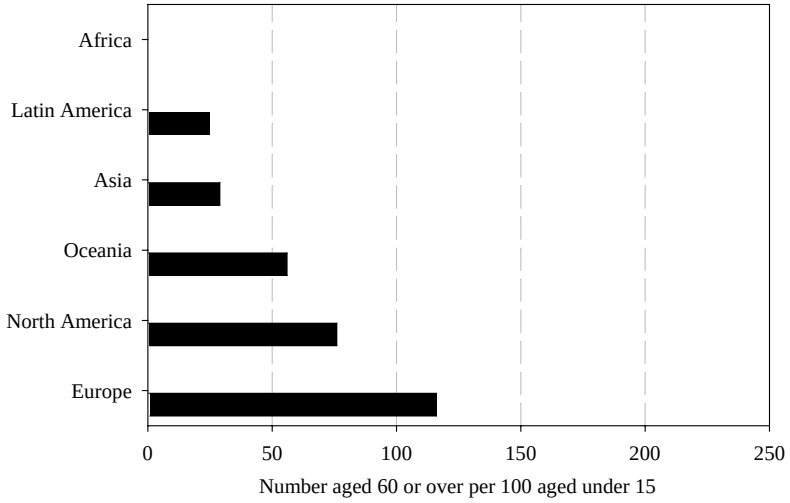
TABLE 1. RATIO OF POPULATION AGED 60 YEARS OR OVER TO POPULATION UNDER 15 YEARS (OLD/YOUNG RATIO), AND SEX RATIO OF THE POPULATION AGED 60 OR OVER, SELECTED REGIONS, 2000 AND 2050

Region	*2000*		*2050*	
	Old/young ratio	*Sex ratio 60+*	*Old/young ratio*	*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: United Nations (2005).



discussed below, recent demographic changes have made the intergenerational constellations of families more complex.

Transfers

In this paper, the term *transfers* is treated broadly so as to include the provision of different kinds of resources: material, emotional and practical support,

children is a major reason why inter-vivos financial transfers have become increasingly common and significant. It is further argued that such transfers also help maintain reciprocity in exchanges when old,

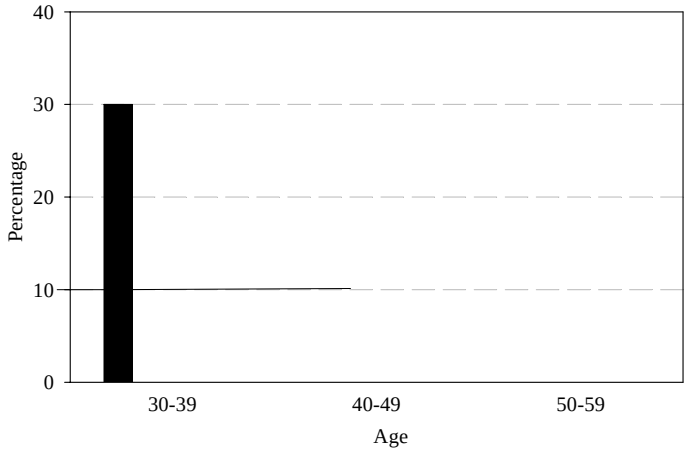
Donfut, Ogg and Wolff, 2005b). Kohli (2005) suggests that transfers from parents to adult children are often allocated according to need, while bequests are typically divided equally among children. Furthermore, he concludes that no significant gender differences emerge. This conclusion would most likely 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 onto the next generation-grandchildren. For example, a study in Norway (Gulbrandsen and Langsether, 1997) found that adults commonly receive inheritance 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 and 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.

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 (Old Age and Autonomy: The Role of Service Systems and Intergenerational Family Solidarity) 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 2) while for those in their forties, under 10 per cent still had a surviving grandparent. The NorLAG study shows that 10 per cent of Norwegians aged 40-44 are still grandchildren. The oldest grandchild found in the OASIS study was a woman of 55.

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-generation structures (Kohli, Künemund and Lüdicke, 2005). For the Netherlands, SHARE reports a figure of 13 per cent. A similar finding emerges from an ongoing large-scale study of Dutch kinship patterns, the Netherlands Kinship Panel Study



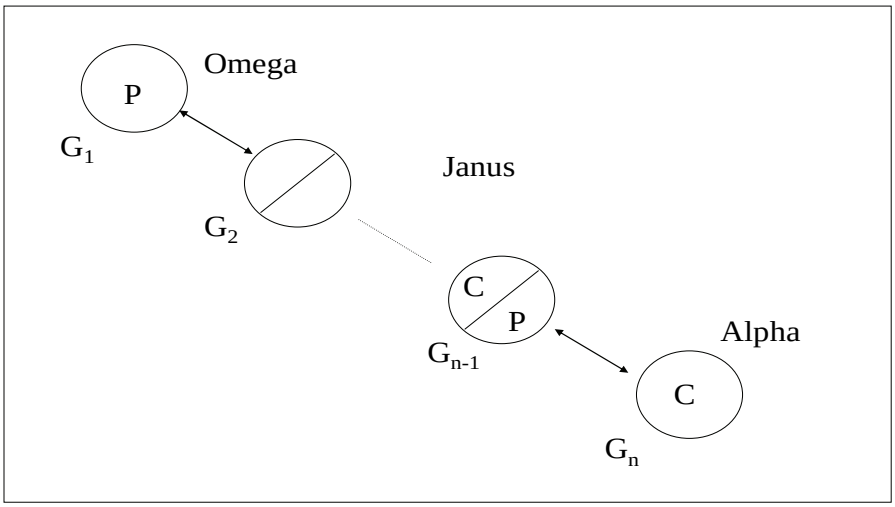
(NKPS) (Dykstra and Komter, 2004), in which 12 per cent of respondents in their fifties reported being part of four-generation structures.

The OASIS study shows that nearly one in five Norwegian grandparents aged 50-59 has an own parent still living (figure 3). This situation is least common in Spain, with 7 per cent. Because they become parents relatively earlier, women are more likely than men to find themselves in this type of generational constellation. In the NorLAG sample, 28 per cent of grandmothers in their fifties have living parents.

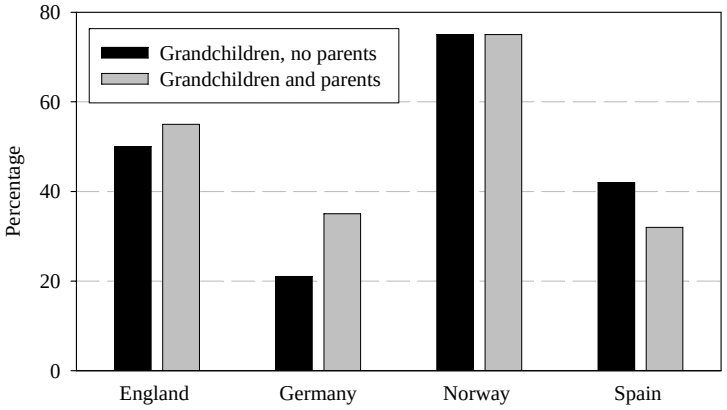
Clearly, the timing of births and deaths in family lineages determines the emergence of multi-generational structures. In a comparison of the Netherlands and Hungary, Knipscheer and others (2000) found that among individuals aged 70 and over, more Hungarians were great-grandparents. This contrast reflects clear differences in the 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-generation families. In Austria, Switzerland and the Mediterranean countries, the figures are 20-30 per cent (Kohli, Künemund and Lüdicke, 2005).

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 and Rossi, 1990). As we have seen, for several decades of adulthood, individuals occupy *Janus generations*, defined as being simultaneously



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



Source: OASIS.
NOTE: Urban areas only

trend was found in the OASIS study (figure 5). However, an interesting finding emerged in the OASIS 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 on why this is the case. In all ten countries, 40-60 per cent of grandparents reported taking care of grandchildren during the last year (Attias-Donfut, Ogg and Wolff, 2005a). 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.

C. CONTRASTING CONTEXTS: CULTURE AND SOCIAL POLICY

Views on lines of demarcation

Discussions of intergenerational transfers often draw contrasts between European societies with nuclear family patterns and a cultural emphasis on individual choice and those that place a greater emphasis on family cohesion and extended ties (Billari, 2005; Höllinger and Haller, 1990). Such distinctions are reflected in an edited volume titled *d i s t i*

close proximity and shared living quarters. Similar contrasts are found in the 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 people of the same age do so in Spain. 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 and 1997), who identified three welfare-state regimes: (i) the social democratic (e.g., the Nordic countries), (ii) the conservative (e.g., Germany), and (iii) the liberal (e.g., the United States). The social democratic model is built on universalistic 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 and 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 given only 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 societies, 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

TABLE 4. PERCENTAGE WITH AT LEAST ONE CHILD LIVING WITHIN 1 KM. DISTANCE OR WITHIN THE SAME HOUSE , BY AGE, FOR SELECTED EUROPEAN COUNTRIES

	Within 1 km.			*In the same house*		
	Age (years)			*Age (years)*		
Country	*60-69*	*70-79*	*80+*	*60-69*	*70-79*	*80+*
Austria	48	45	58	33	29	38
Denmark	27	24	22	7	3	6
France	34	26	33	15	8	15
Germany	39	43	42	26	25	33
Greece	67	63	55	42	41	35
Italy	95	65	60	82	49	42
Netherlands	40	32	23	32	6	3
Spain	77	74	76	55	37	40
Sweden	21	24	25	6	3	3
Switzerland	38	38	31	22	21	21

Source: Börsch-Supan and others (2005), based on SHARE data.
NOTE: Same house includes same household and same building.

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 five Nordic countries. Key characteristics are high labour force participation among women, high coverage of childcare facilities, and an emphasis on what he calls "female values", such as cooperation. The second cluster, labeled *pragmatic*, comprises Austria, Belgium, France, Germany, Ireland, Luxembourg, the Netherlands and the United Kingdom. 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 labour 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" and is exemplified by 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 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.

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 such as Spain and Italy. In both those 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 societies, such as 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 holds 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 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). In this form of complementarity, 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, in particular, 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, 1993b) allows for some comparison between State and family as care

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 1970s, levelled off during the 1980s, and declined moderately in the 1990s. Family care, on the other hand, remained remarkably stable over the whole period when service expanded 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.

Issues of segregation/integration

The previous section 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, with one emphasizing families with young children and 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 United Nations/ECE 1993 European Population Conference and the 1994 Cairo International Conference on Population and Development 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 "ageing policies", "long-term care policies" or "caregiver burden". In much of the deliberation surrounding the Madrid International Plan of Action on Ageing, children and young people were left out. This state of affairs is unfortunate because it neglects the fact that in today's ageing societies, adults typically spend decades when they are both parents and children, as was discussed above. Members of the middle generation relate "up" as children to old parents, and "down" as parents and often also, as grandparents. Both in research and policy, we are "chopping up" long, interconnected chains.

The separation of young and old families in research and policy partly 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 an individual's age, and life is divided into three main parts (Kohli, 1986). The first part 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 sd oftel0009 Tc99 0 (ddle ge

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 distinctions between age categories and marks differences in lifestyles. 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*, defined as "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 and Kim, 2004, p. 4). The work just cited is part of a volume based on a United States-Japan collaboration, emphasizing *societal generativity*. Peterson (2004)

D. ISSUES IN NEED OF EXPLORATION

Trying to paint a picture of intergenerational relations in today's Europe is a monumental task. In this paper, an attempt has been made to sketch current demographic, cultural and policy contexts and how they might shape the flow of resources across generations. The discussions in this paper left a number of unanswered questions such as the following:

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? Kohli (2005), who speaks of *transfer regimes*, 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 Ageing 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, would benefit from 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 are divided equally among members of family generations, but increase cohort differences (Attias-Donfut and Wolff, 2000; Attias-Donfut, Ogg and Wolff, 2005b; Kohli, 2005). This aspect urgently warrants dialogue and collaboration among economists, sociologists and family researchers.

How are family intergenerational transfers shaped by different income- and wealth distributions across age groups, generations and cohorts?

As discussed above, demographic change has produced increased "top-heaviness" in families as well as society at large.

Much of the conventional wisdom rests on the view that the oldest generations are the most affluent. What happens when this is not the case? In a discussion of the former German Democratic Republic (GDR) and Federal Republic of Germany (FRG), Kohli (2005) shows that in the mid-1990s, the group aged 75-85 years had the lowest income in the FRG and the highest in the GDR. On the other hand, mid-life individuals in the former GDR were the losers in the reunification period. This generational constellation shows up in data on intergenerational transfers. In the former GDR, adult children in their forties and fifties accounted for a significantly higher proportion of those who received transfers than was the case in the former FRG. Unfortunately, longitudinal comparisons of transfers before and after reunification are not possible. Kohli cites research in Hungary (Harcsa, 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 where gender differences in mortality increased significantly following the transition (Nolte, McGee and Gilmore, 2005). To our knowledge, sex ratios have not been considered in discussions of intergenerational transfers.

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?

For this paper, an attempt was made to find recent data on countries in transition, but relatively little was found. There are a few thought-provoking papers by demographers (e.g., Nolte, Mc Kee and Gilmore, 2005; Philipov and Dorbritz, 2003), but very few discussions have presented a more micro view of family units, particularly on 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.

NOTES

[1] The Survey of Health, Ageing and Retirement in Europe (SHARE) is a multidisciplinary, cross-national database on health, socio-economic status and social networks of some 22,000 continental European individuals over the age of 50. The study is coordinated at the Mannheim Research Institute for the Economics of Ageing. It has incorporated many of the issues and questions utilized in the United States Health and Retirement Study (HRS) and the English Longitudinal Study of Ageing (ELSA). In addition, the SHARE database includes variables and indicators created by the AMANDA RTD-project under the European Union's 5th framework programme. Data collection was carried out through CAPI (Computer-assisted personal interview). http://www.share-project.org

[2] NorLAG, the Norwegian study of life course, ageing and generation is designed as a longitudinal study.

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