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Older People As Members Of Their Families And Communities

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Older People As Members Of Their Families And Communities

Key Findings

- Three-quarters of all adults aged 50 and over live in close proximity to at least one of their children.
- Over 70% of the age group most likely to need care and support (75 and over), live with their children or have at least one child living in the same county.
- Three-quarters of older adults whose parents are still alive see their parents frequently (daily, weekly, or several times per month).
- Half of 50-64 year olds with surviving parents provide help with household tasks to their parents, on average for 10 hours per week; over one-quarter provide their parents with personal care, on average for 18 hours per week.
- Family financial transfers flow mainly from ageing parents to their adult children. Nearly one-quarter (24%) of older households have given large financial or material gifts (worth €5,000 or more) to their children in the last ten years. In contrast, only 9% of older adults have received financial transfers from their children.
- Non-financial transfers from ageing parents to their children are also very common in Ireland. Over one-third of older adults provide practical household help including shopping and household chores to their adult children and nearly half provide care to grandchildren.
- Nearly one-quarter of older people in Ireland provide some form of help to their neighbours and friends, on average for 8 hours per month. Almost one-fifth of older people receive some form of help from their neighbours and friends.

3.1 Introduction

The role of the family is often emphasised in Ireland, but to date we have lacked comprehensive information on what families provide to older adults, and what older adults give to their families. With the help of TILDA data, we can now for the first time analyse the relationship of older adults to their families and communities in great depth. This chapter describes the contact that older people have with family members and the transfers that they make to and receive from their families. We define intergenerational transfers as “the redistribution of resources within an extended family structure, incorporating both intra-household and inter-household exchanges” (1). The chapter also incorporates some data on supports given to and received from non-family members (neighbours and friends).

Families remain central organising units for economic, emotional and care support of individuals. In many countries, family support acts as a social protection mechanism which provides informal insurance for social risks such as inability to earn an income and greater support needs due to unemployment or old age. Families continue to be the most significant source of care for dependent older people in almost every country in the world. These informal family supports may become increasingly important as policy-makers in most OECD countries express reservations about being able to meet the increased demand for formal (State) supports. A key policy relevant question is, therefore, to what extent family support is available in times of need.

However, older family members are not only recipients of family support, but are also an increasingly important source of support for their families due to major social and economic shifts including increased incidence of marital breakdown, women's labour market participation and lone parenthood. Grandparental care of young grandchildren, especially in countries with weak provision of public child care services, enables parents in dual-earning families and lone parents to participate in the labour market.

The geographical distance between parents and children, and the demands of labour market participation both affect opportunities for intergenerational contact and transfers. This chapter begins by examining the geographical distance between older Irish adults and their children. Proximity enables intergenerational contact and transfers while greater distance tends to suppress frequency of contact and tends to make support provision more difficult. The proportion of Irish older adults with surviving parents will then be discussed. This is important because in some cases having a surviving parent translates into being called upon to meet their care needs. Where these care demands occur in tandem with having to meet the care needs of younger family members, the 'sandwich generation' phenomenon occurs.

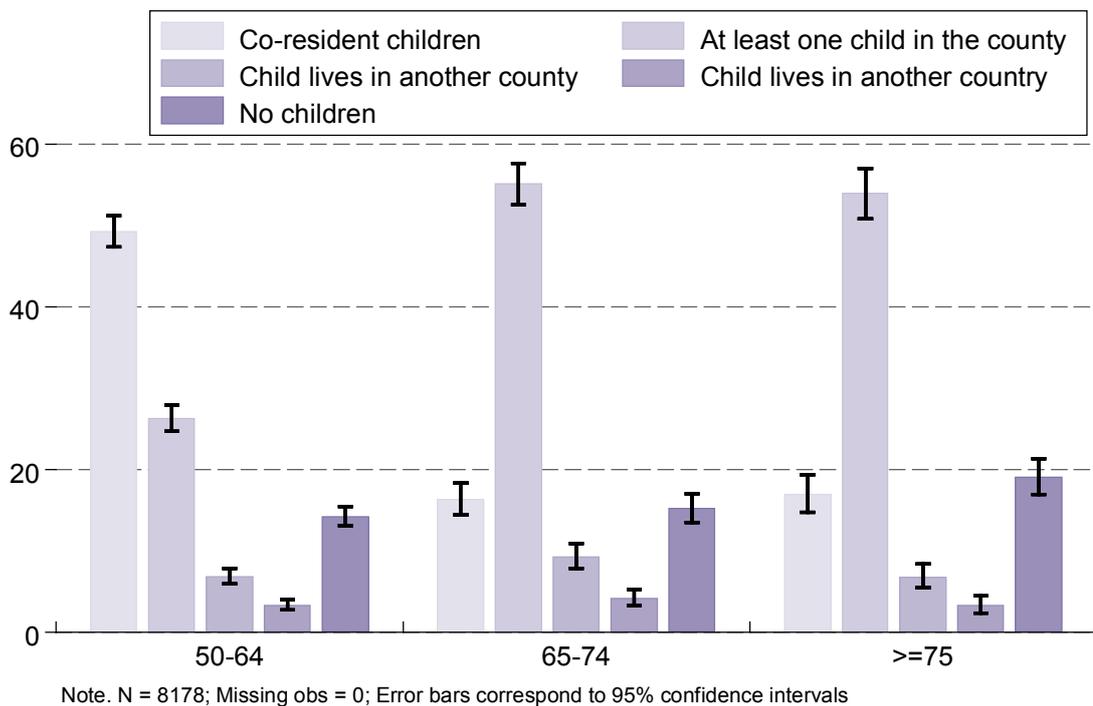
The focus on family in this chapter does not diminish the importance of informal support received from and provided to friends and neighbours, and these are reported at the end of the chapter. Measuring both informal and formal (paid or State-organised) support – as TILDA does – is important because the provision of formal health and social care services interacts with and affects the type and intensity of the support given by the family to older persons. Utilisation of formal care and supports is discussed in Chapter 7.

3.2 Geographical distance

Figure 3.1 shows the proximity to children according to age (and also the proportion of older people who have no children – for more detail on this see Chapter 2. Of people aged 50 and over in Ireland, 36% have co-resident children, and an additional

38% have at least one child living in the same county¹. Overall, therefore, 74% of the older adult population of Ireland live in very close or fairly close proximity to at least one of their children. However, there is considerable variation in the proximity to children by age group. Figure 3.1 shows that there is a notable decline in the proportion with co-resident children from the 50-64 age group (50%) to the 65-74 age group (17%), reflecting the nest-leaving process. Among those aged 75 and over, i.e. the age group most likely to need care and support, 71% either live with their children or have at least one child living in the same county. However, members the oldest age-group are also more likely to have all of their children living abroad than younger age groups, reflecting historical patterns of emigration.

Figure 3.1. Co-residence and proximity to children by age group



3.3 Living parents

The number, age and health status of living parents and children can lead to competing demands on the ‘middle generation’ (i.e. the adult children of ageing parents who are simultaneously parents of young children). Added to this, for some, are the demands of paid work. Although having a living parent does not always

1 The measurement of distance by the same or different county of residence only yields an approximate estimate of geographical distance as some people who live in the same county as their parent live at a greater distance from each other than some of those who live in different counties (e.g. the latter could live just across the county border from each other). TILDA adopted this way of measuring distance to children and parents as the most user-friendly and pragmatic as well as arguably the most accurate approach because pilots showed most respondents to be highly uncertain about distances by miles / kilometres.

translate into a demand for care, the availability of kin either in ascending (older) or descending (younger) generations indicates a potentially rich set of intergenerational transfers that may change direction as individuals age (2).

Table 3.1 shows that 27% of men and 27% of women aged 50-64 have a surviving mother. This proportion decreases to 3% for both sexes in the 65-74 age group. At age 75 and over, the percentage with a surviving parent is negligible. Only 5% of women and 6% of men in the 50-64 age group have both parents alive. The average age of living parents of all 50-64 year olds is 82.9 years for mothers and 83.0 years for fathers.

Table 3.1: Percentage of the older population with living parents by age and sex

	Neither alive		Only mother alive		Only father alive		Both parents alive		Total	Number in sample
	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Male										
50-64	69	(67-71)	21	(19-23)	4	(3-5)	6	(5-7)	100	2073
65-74	96	(95-97)	3	(2-5)	0	(0-1)	0	(0-1)	100	1063
>=75	100	(99-100)	0	(0-1)	0	(0-1)	0	-	100	596
Total	80	(78-81)	14	(12-15)	3	(2-3)	4	(3-4)	100	3732
Female										
50-64	69	(67-71)	22	(21-24)	4	(3-4)	5	(4-6)	100	2566
65-74	97	(95-98)	3	(2-4)	0	(0-0)	0	(0-0)	100	1085
>=75	100	(100-100)	0	(0-0)	0	-	0	-	100	749
Total	82	(81-83)	13	(12-14)	2	(2-3)	3	(2-3)	100	4400
Total										
50-64	69	(67-70)	22	(21-23)	4	(3-5)	6	(5-6)	100	4639
65-74	96	(95-97)	3	(3-4)	0	(0-0)	0	(0-1)	100	2148
>=75	100	(100-100)	0	(0-0)	0	(0-0)	0	(-.)	100	1345
Total	81	(80-82)	13	(13-14)	2	(2-3)	3	(3-4)	100	8132

Note. CI = confidence interval; Missing observations = 0.56%

Social class is associated with the likelihood of having surviving parents. Table 3.2 shows that 25% of 50-64 year olds with tertiary (degree level) education have a surviving mother while for those with primary education this percentage is only 15%. Of 50-64 year olds with tertiary education, 9% have two living parents compared to only 2% of those with primary education. This is likely to be due to the transmission of the social gradient across generations and its effect on life expectancy.

Table 3.2: Percentage of the older population with living parents by age and education

	Neither alive		Only mother alive		Only father alive		Both parents alive		Total	Number in sample
	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Primary/none										
50-64	79	(76-81)	15	(13-18)	4	(3-5)	2	(2-4)	100	943
65-74	96	(95-98)	3	(2-5)	0	-	0	(0-1)	100	851
>=75	100	-	0	-	0	-	0	-	100	683
Total	91	(90-92)	7	(6-8)	1	(1-2)	1	(1-1)	100	2477
Secondary										
50-64	67	(65-69)	24	(22-25)	4	(3-5)	5	(4-7)	100	2109
65-74	96	(95-97)	3	(2-5)	0	(0-1)	0	(0-1)	100	727
>=75	100	(98-100)	0	-	0	(0-2)	0	-	100	416
Total	76	(74-78)	17	(16-19)	3	(2-4)	4	(3-5)	100	3252
Third/higher										
50-64	62	(59-64)	25	(22-27)	4	(3-6)	9	(8-11)	100	1587
65-74	96	(94-97)	3	(2-5)	0	(0-1)	0	(0-1)	100	569
>=75	99	(97-100)	1	(0-3)	0	-	0	-	100	243
Total	72	(69-74)	18	(17-20)	3	(2-4)	7	(6-8)	100	2399
Total										
50-64	69	(67-70)	22	(21-23)	4	(3-5)	6	(5-6)	100	4639
65-74	96	(95-97)	3	(3-4)	0	(0-0)	0	(0-1)	100	2148
>=75	100	(100-100)	0	(0-0)	0	(0-0)	0	(0-1)	100	1345
Total	81	(80-82)	13	(13-14)	2	(2-3)	3	(3-4)	100	8132

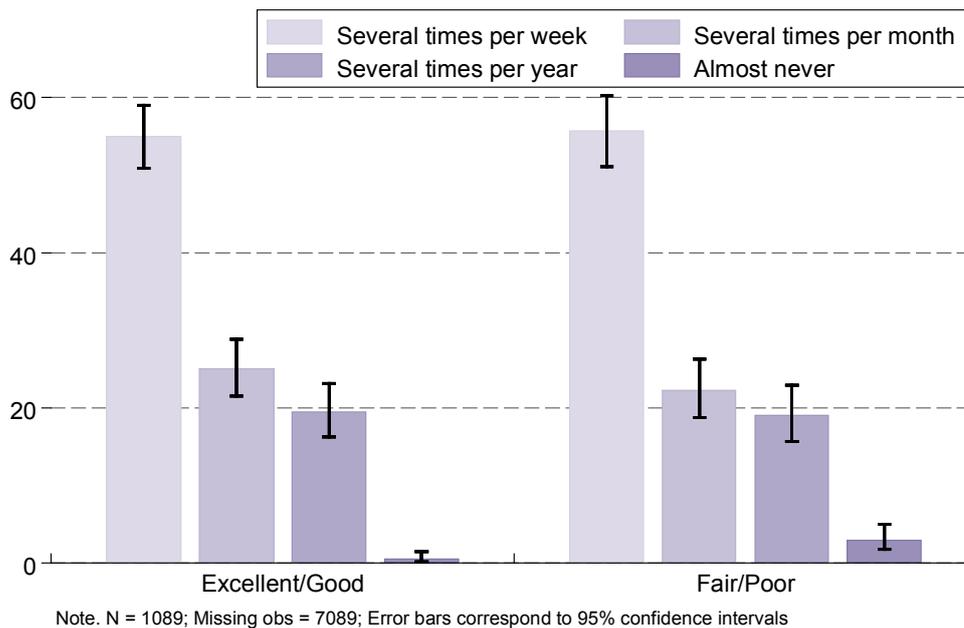
Note: CI = confidence interval; Missing observations = 0.56%

3.3.1 Frequency of contact with parents

The majority of older adults with surviving parents have frequent contact with them. Although only 3% of 50-64 year olds live in the same household with their mothers, 4% with their fathers and 2% with both parents, the frequency of face-to-face contact is high. Of those with living parents, 53% have face-to-face contact with them daily or several times a week, 24% have face-to-face contact several times per month, 19% have contact several times per year while only 2% have almost no contact with their parent(s). In other words, three-quarters of older adults whose parents are still alive see their parents frequently (daily, weekly, or several times per month).

Figure 3.2 explores the relationship between the mother's health and the frequency of face-to-face contact. Interestingly, there is no association between the mother's health and frequency of face-to-face contact, suggesting that contact is motivated both by the wish to spend time together and by help provision (when care needs arise). Father's health and face-to-face contact is not explored in this section because of the small number of respondents with living fathers in the TILDA sample.

Figure 3.2: Frequency of face to face contact with mother, by mother's health



3.3.2 Provision of care and other non-financial help to parents

Older adults make remarkably high contributions towards the care of their surviving parents. TILDA includes two separate questions on the amount of help provided to parents with personal care and amount of help provided with other things such as household chores, errands, shopping and transportation.

Of 50-64 year olds, 28% with surviving parent(s) provide personal care to their parents, on average for 14 hours per week. Of these 50-64 year olds 50% help their surviving parents with non-personal care duties such as household chores, errands and transportation, on average for 10 hours per week. As the questions in TILDA about provision of care and other types of help are asked separately, it is not possible to give the total numbers of hours of help provided to parents. However, 26% report providing both types of help. Most non-financial help is provided to mothers, as 50-64 years olds have more surviving mothers than fathers. Social class has little effect on whether older people provide help to surviving parents. Of those aged 50-64 with primary education, 31% provide personal care to their parents; and of those with secondary or tertiary education, 27% provide personal care to their parents.

3.4 Prevalence and characteristics of the 'sandwich generation'

This section describes the prevalence and characteristics of the sandwich generation i.e., people with potentially competing demands from both older and younger family members. Of those aged 50-64, 27% have at least one living parent and child (including minor and adult children), 59% have only children, 4% have only parent(s) alive and 10% have neither surviving parents nor children.

Examining by age group, 28% of people aged 50-64 have both parents and children alive; this proportion declines to 4% in the 65-74 age-group and to 0.1% among those aged 75 and over. Among the 50-64 year olds in the 'sandwich generation', 21% have parents who have care needs.

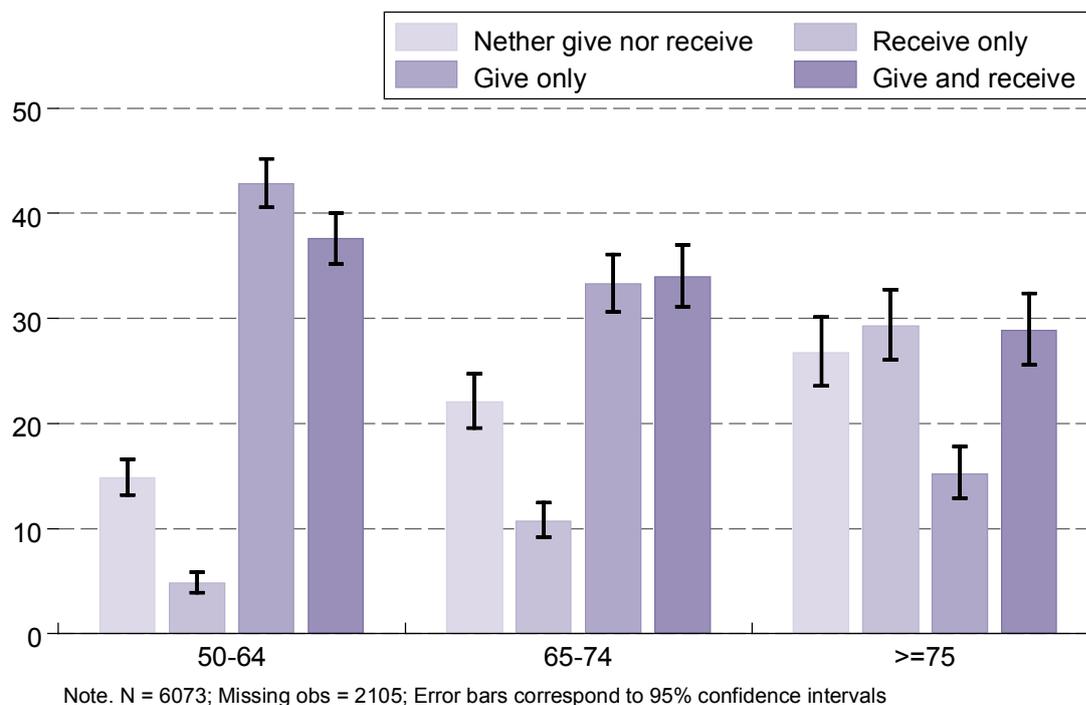
Respondents with higher levels of education are more likely to be in the 'sandwich generation'. For example, 19% of middle generation members with primary education had both surviving parent(s) and children, compared to 33% of those with tertiary education. Individuals with higher levels of education are, therefore, more likely to have the challenges of providing support to both younger and older family members; however, they may also be better equipped to do so than individuals with lower levels of education who typically have smaller financial resources. Moreover, better health status among the more highly educated may also attenuate the extent to which more highly educated older people have to respond to care needs arising from their parents' poor health; further research will be conducted to examine this.

3.5 Financial and non-financial transfers

One of the most important policy-relevant questions that TILDA can answer concerns the types of help that family members provide to each other. TILDA collects information on transfers of money and time to and from children. Respondents quantify the specific amounts (in Euros) of financial help transferred as well as the number of hours per month that help was provided with specific types of tasks.

Figure 3.3 shows the distribution of transfers of money or time to and from the older population and their children. The rate of giving transfers decreases significantly with increasing age, while the rate of receiving transfers increases with age. Between the ages of 50 and 64, individuals are more likely to make transfers than to receive them. The next section will examine the types of transfers that older adults provide and receive.

Figure 3.3: Percentage of older people giving or receiving transfers to or from their children by age



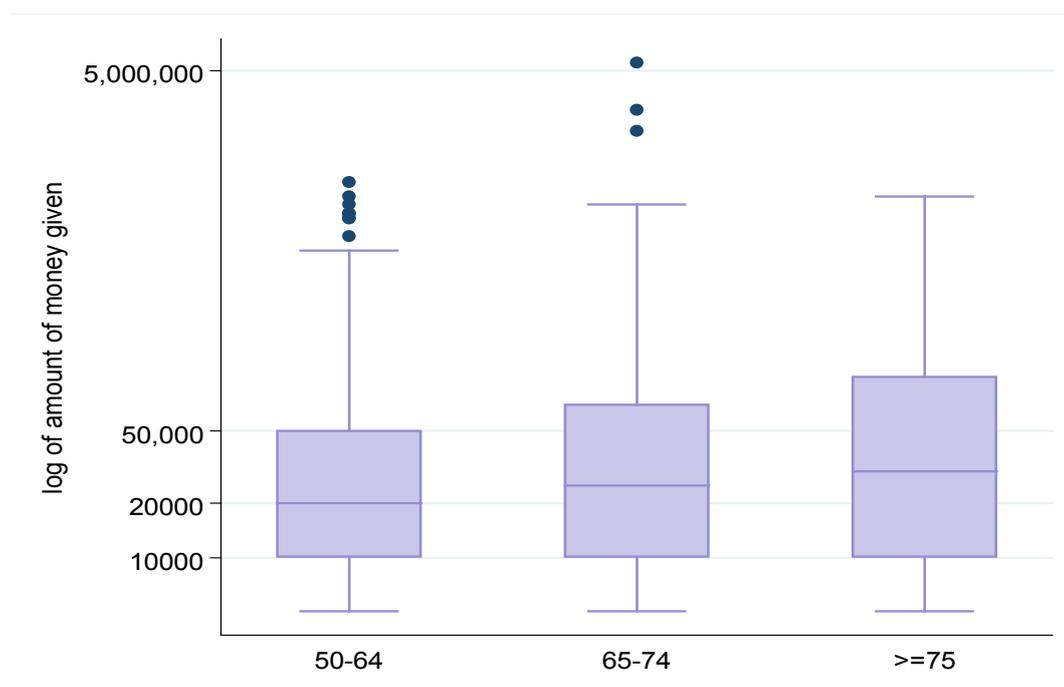
3.5.1 Financial transfers to and from children

Nearly one-quarter (24%) of older households report giving a financial or material gift worth €5,000 or more to one or more of their children within the last ten years, with this number lowest (16%) in the over 75 age group. The distribution of financial transfers is highly skewed by a small number of respondents who transferred very large material gifts to their children. Of those households that gave gifts worth more

than €5,000 to children, the mean value of the gift was €60,512 while the median value was €20,000. Figure 3.4 shows that the median value of financial transfers given to children increases as the age of the gift-giving parent(s) increases. The median financial transfer to children is €20,000 for those aged 50-64, €24,000 for those aged 65-74 and €30,000 for those aged 75 and over. Therefore, while fewer older adults give financial gifts, the amounts of money that they give are on average larger.

Only 9% of the older population received financial transfers from their children. This increased from 7% among people aged 50-64 to 12% among those aged 75 and older. The mean value of these transfers is €2,347 with a median value of €1,000. Family financial transfers in Ireland, therefore, flow mainly from parents to children, a finding in common with research conducted in other several other developed world contexts (3).

Figure 3.4: The median, interquartile range and range of values of financial transfers from older people to their children by age. A logarithmic scale is used to incorporate large values

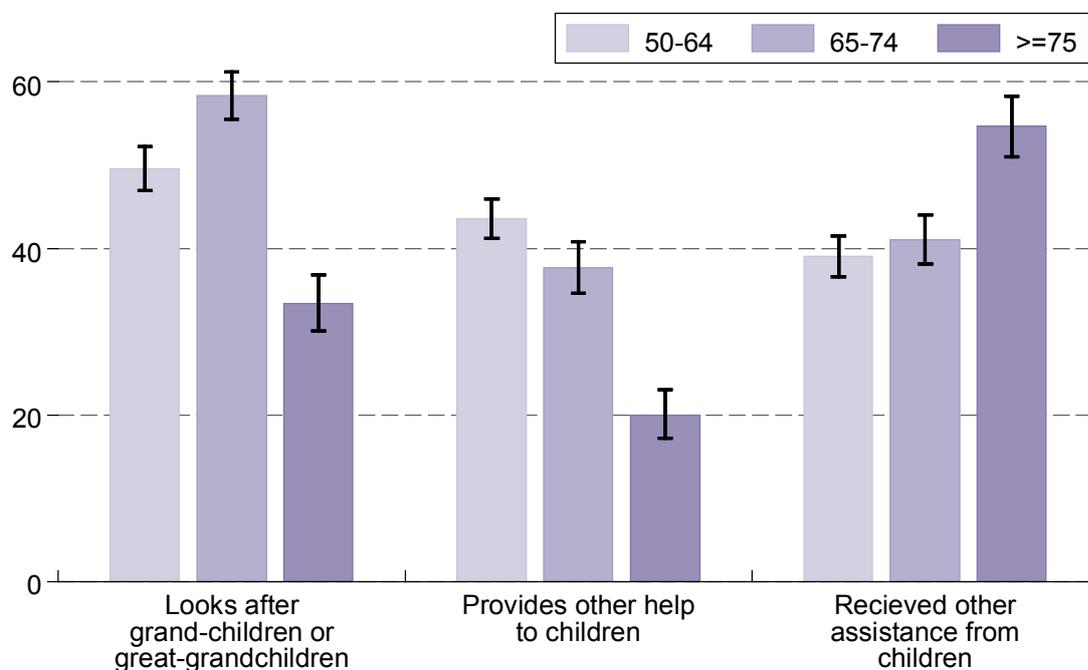


3.5.2 Non-financial transfers to and from children and grandchildren

Non-financial transfers from older parents to their children are also very common (see Figure 3.5). Over one-third (36%) of older adults provide practical household help including shopping and household chores to their non-co-resident children and

nearly half (47%) provide care to grandchildren. Practical household help provided to children decreases with age of the parent, from 43% among people aged 50-64 to 20% in the 75+ age group.

Figure 3.5: Percentage of older people providing care to grandchildren and the provision of and receipt of other help to or from children by age



Note. N = 5185; Missing obs = 2993; Error bars correspond to 95% confidence intervals

Figure 3.5 also shows an inverse U-shape relationship between the proportion of older adults looking after grandchildren and the respondents' age, with the highest provision of care to grandchildren seen in the 65-74 age group. Gender, education, and employment status are some of the other determinants of providing childcare to grandchildren.

Of older people, 41% receive assistance with general help such as household help, home repairs, gardening, transportation and help with paper work. Figure 3.5 also shows that rates of receiving general forms of help from children increase significantly with increasing age; from 39% among people aged 50-64 years to 55% among those aged 75 and older.

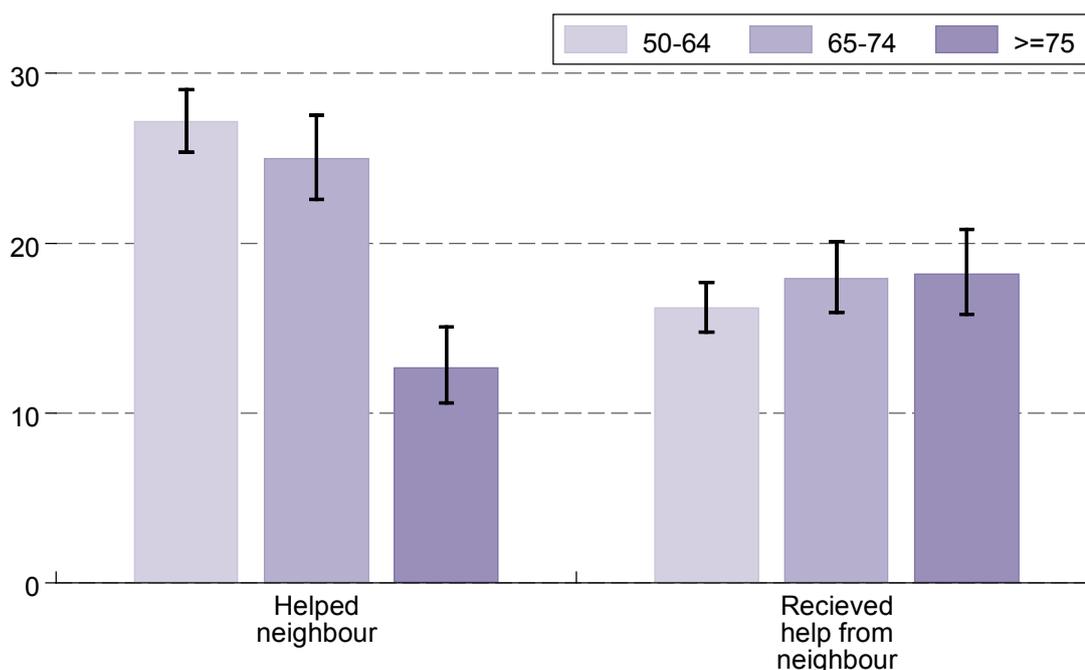
3.6 Transfers to non-family members

The previous section showed how TILDA data indicates a net downward flow of resources (financial and non-financial) from the older generations to their adult offspring and grandchildren. This section examines the contribution of older people

beyond the family sphere, i.e. to neighbours and friends. Acts of sharing and kindness among neighbours and friends such as watering plants or caring for pets during absences, dealing with mail and packages, occasionally picking up groceries or providing transport become an important strategy for offsetting the effects of poverty and lack of familial resources for some older people (4).

Nearly a quarter (23%) of older people in Ireland provide some form of help (household help, transportation, personal care or help with paperwork) to neighbours and friends, an average of 8 hours per month. Figure 3.6 shows that 27% of older people aged 50-64 give help while at age 75 and over this decreases to 13%. Provision of help to friends and neighbours is more common among older adults with higher educational attainment. Among people aged 50-64 years, 25% with primary education provide help and 32% with tertiary education do so; the corresponding percentages are 22% and 30% among those 65-74 years-old; and 11% and 16% among those aged 75 and over.

Figure 3.6: Percentage of older people providing help to or receiving help from friends and neighbours by age



Note. N = 8094; Missing obs = 84; Error bars correspond to 95% confidence intervals

Figure 3.6 also shows that 17% of older people receive some form of help from neighbours and friends and that the likelihood of receiving help increases only slightly with age. Sixteen per cent of women aged 50-64 years receive help, compared to 18% of those aged 65-74, and 18% of those aged 75 years and over. A possible reason for the absence of an age gradient may be that the help provided by friends and neighbours tends to be household oriented rather than personal care

oriented, and that while the specific nature of this help may change with age, the overall level required does not.

3.7 Conclusions

This chapter has described the informal intergenerational contacts and exchanges that take place within families and the broader networks of help and support among friends and neighbours. The findings presented here support an optimistic view that the majority of older people live relatively near to their children and surviving parents, have frequent contact with them, and intergenerational transfers are common.

Being in close proximity to at least one child is a good indicator of potentially available practical and emotional support, and well over two-thirds (74%) of older adults in Ireland are in this position. Of those aged 75 years and older, 71% live with their children or have at least one child residing in the same county. This age group is most likely to have care and support needs.

Three-quarters of older adults whose own parents are still alive see their parents frequently, that is, daily, weekly, or several times per month. Half of the 50-64 year olds with surviving parents provide help with household tasks to their parents, on average for 10 hours per week, and over one quarter (28%) assist their parents with personal care, on average for 14 hours a week. This indicates very high prevalence and intensity of involvement in the care of old adults, by older adults., This is a particularly noteworthy finding as older adults are often portrayed as recipients of help, care and support, and very rarely as givers of care and support.

Nearly one-quarter (24%) of older households have given large financial or material gifts (€5,000 or more) to their children over the last decade. In contrast, less than one-tenth (9%) of older people had received financial transfers from their children. At a family level, Ireland therefore adheres to the pattern established in several other developed countries where flows of transfers from older generations to younger generations exceed the transfers from younger to older generation (3).

Excluding personal care, most non-financial transfers also occur downward from parents to children. Over one-third (35%) of older households provide practical household help including shopping and household chores to their non-coresident children and nearly half (47%) provide care to grandchildren.

Transfers of practical help are not restricted to family members and there is considerable evidence of high levels of assistance provided within friendship and neighbourhood networks. Nearly one-quarter (23%) of older people in Ireland provide some form of help to their neighbours and friends, on average for 8 hours per month. Almost one-fifth (17%) of older people receive some form of help from their neighbours and friends, indicating that these members of extra-familial

networks are important sources of support to older people in Ireland.

Another important finding in this chapter pertains to the socio-economic differentials in fertility and mortality which results in differences in the availability of kin. Higher education is associated with a greater likelihood of having both living parents and children, whereas lower education is associated with the probability of having more children but lower probability of having parents alive. The implications of this pattern are yet to be fully established.

The key question for policy-makers is how the family distributes its resources among its members and contributes to their well-being. Policy-makers have long been interested in the interaction between public and private (family) transfers, specifically whether public transfers 'crowd out' private support within families. Some researchers have pointed that "some of the public transfers to the elderly are channelled back to younger generations through family transfers" (5), and for the less well-off, transfers to family descendants depend on the availability of public pensions (5, 6). It is beyond the scope of this report to examine the intricate relationship between public and private transfers. However, disentangling this complex question will be possible with further analysis of the TILDA dataset.

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