

# The Future of Intergenerational Relations in Aging Societies

Frank F. Furstenberg, Caroline Sten Hartnett,  
Martin Kohli & Julie M. Zissimopoulos

*Abstract:* As the pressure mounts to reduce the public costs of supporting rapidly aging societies, responsibility for supporting elderly people will increasingly fall on their family members. This essay explores the family's capacity to respond to these growing challenges. In particular, we examine how family change and growing inequality pose special problems in developed nations, especially the United States. This essay mentions a series of studies supported by the MacArthur Foundation Research Network on an Aging Society that aim to examine the future of intergenerational exchange. We focus particularly on adults who have dependent and young-adult children and who must also care for elderly parents, a fraction of the population that will grow substantially in the coming twenty-five years.

FRANK F. FURSTENBERG, a Fellow of the American Academy since 1994, is the Zellerbach Family Professor of Sociology Emeritus at the University of Pennsylvania.

CAROLINE STEN HARTNETT is an Assistant Professor of Sociology at the University of South Carolina.

MARTIN KOHLI is Distinguished Bremen Professor at the Bremen International Graduate School of Social Sciences and Professor of Sociology, Emeritus, at the European University Institute, Florence.

JULIE M. ZISSIMOPOULOS is an Assistant Professor at the Sol Price School of Public Policy and the Associate Director of the Schaeffer Center at the University of Southern California.

(\*See endnotes for complete contributor biographies.)

Family systems are among the most enduring and universal institutions that human beings have devised; in one form or another, they exist in every society as a social arrangement for regulating reproduction, supporting the young, and caring for the elderly. The survival of family systems stems from their remarkable ability to transform their structure and practices in response to new demographic, social, and economic conditions. That the family system has persevered despite the vast global changes of the last century attests to this resiliency and adaptability. But there are a number of indications that the family's capacity to perform its traditional functions is becoming strained as the pace of social and economic change quickens around the globe.

Family formation and childbearing, robust a half-century ago, have slowed to below population-replacement levels in most developed nations. Marriage has become a less central and stable institution, making child care more precarious. The breakdown of the gender-based division of labor has challenged women and men to develop more complex routines

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for managing work and family roles. Greater parental investment and support is required for childrearing today: lengthier and increasingly expensive post-secondary education and depressed job prospects have prolonged young adults' dependency on their parents. On the other hand, a rapid increase in longevity has enlarged the ranks of the elderly, contributing – along with the smaller number of the young – to an increase in their share of the total population. This adds to the elderly's capacity to assist younger generations, though at the same time it increases the future burdens on younger generations to support and care for elderly family members when they become frail and incapacitated.

The decline of fertility and growth of longevity have produced a rapidly aging society in many parts of the world. This pattern of population aging will be accentuated as the large cohort of individuals born after World War II – the baby boomers – reaches seniority. The demographic profile for each wealthy nation differs depending on the timing of its baby boom and the magnitude of its baby bust (a consequence of rapidly decreasing fertility in the latter third of the last century). Some are aging sooner or more rapidly than others; these nations have provided some insights about the effects of population aging. (For more on demographic shifts in the United States, see S. Jay Olshansky's essay in this volume.)

Public systems such as Social Security and Medicare were devised a century or more ago partly to relieve some of the economic and social pressures on the family – midlife parents in particular – to assume complete responsibility for the care of both the young and the elderly. Due to population aging, these public support systems will face considerable pressure in many societies, including in the United States. Any reductions in public expenditure will

only increase the burden on working-age adults already challenged by the temporal and financial demands of supporting the elderly while simultaneously having to invest more in caring for and educating the young. In this essay, we explore whether families will be up to this task.

We begin this inquiry by briefly summarizing some salient findings on practices of intergenerational support and exchange in economically developed nations. We will then discuss changing conditions that are likely to complicate (and possibly alter or erode) these existing familial relationships and patterns of intergenerational resource allocation. We also examine coping mechanisms families develop to accommodate intergenerational needs. In the second part of the paper, we will describe the work of the MacArthur Foundation Research Network on an Aging Society, which has devised a series of projects to explore these social issues linked with aging societies, and whose work may contribute significantly to the knowledge base that informs U.S. policy on aging. We conclude by considering some possible dilemmas that policy-makers may face in their efforts to support families.

A vast amount of research has been done over the past several decades on how generations within family systems support and assist each other over time. Patterns of intergenerational exchange operate quite differently in traditional societies, developing countries, and advanced economies. Traditional societies have often devised means of protecting the elderly generation (G<sub>1</sub>) by maintaining intergenerational households or mandating that the middle generation (G<sub>2</sub>) provide financial support to elderly parents, though older parents (G<sub>1</sub>) may also continue to assist their adult children by caring for their offspring (G<sub>3</sub>) or working. Two distinctive features of traditional systems are that the

oldest generation 1) does not survive in great numbers and 2) produces a relatively high number of children who can provide support as they come of age. Moreover, low geographical mobility tends to keep families in the same locale, ensuring that parents will have surviving children around to provide support when they are no longer able to take care of themselves.<sup>1</sup>

This general pattern of an upward flow of resources from the middle to the oldest generation typically persists in developing countries, though due to the expansion of labor markets, second-generation members often move away from their birth communities to seek higher incomes. In international migration, this may lead to considerable remittances from G2s to G1s. On the other hand, children may sometimes have to be left behind in the care of their grandparents, especially when mothers move to wealthier countries (often to become paid care workers for children or the elderly). The introduction of old-age pensions – frequently the first step of public social assistance – greatly improves the financial position of the elderly and may lead to a reversal of the financial flow by enabling them to aid the families of their adult children and help cover the schooling expenses of their grandchildren.<sup>2</sup>

In nations with advanced economies, the flow of economic assistance more generally moves downward. Children and grandchildren require more and longer support due to extended and more costly education and difficult transitions into work; conversely, the elderly are often economically better-off thanks to public support, savings, and improvements in health care. In all European nations, parents continue to provide more economic assistance to their children and grandchildren than they receive (at least through their seventies). This is true even if we include nonmonetary help.<sup>3</sup> Children (and possibly grandchildren) often reciprocate by aiding their

parents when they become frail or incapacitated, but are less often called upon to provide economic assistance to elderly parents (many of whom enjoy the economic security provided by their social security benefits, pensions, and savings). Those in need of personal care often first turn to spouses or partners, but children may also step in, either as caregivers or as organizers and monitors of third-party or institutional care.

Admittedly, this is an oversimplified picture of intergenerational exchange in wealthy countries; there is much variation both within and across individual nations. First, the magnitude of public support varies greatly among welfare systems. Second, countries also differ in terms of the forms of their support systems (family-based versus individualized).<sup>4</sup> Third, the flow of resources works differently across different economic strata. Among the poor and near-poor, children may be called upon to help out both economically and nonmonetarily throughout their lives and cannot readily afford to purchase assistance for older relatives, as might be common among the more privileged. Fourth, there is a great deal of evidence showing that racial and ethnic differences correlate with different patterns of support and exchange.<sup>5</sup> Some ethnic groups are much more likely to maintain intergenerational households in which the volume of support and assistance is more intense and reciprocal over time.<sup>6</sup> (Interestingly, however, there is a paucity of evidence on the workings of intergenerational households in contemporary societies.) Finally, divorce and remarriage affect the amount of support provided both downward and upward throughout the life course. Divorced fathers not infrequently lose contact with some or all of their children, who in turn are unwilling or unavailable to assist their fathers in later life. Stepfathers may fill in to some extent, but there is strong evidence

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that children feel less obligated to care for elderly stepparents than parents.<sup>7</sup>

As we contemplate a potential retreat of public systems of assistance for the elderly in the next several decades, there are sound reasons to be concerned about families' ability to pick up the slack. This is especially true in the United States, where the population is becoming more economically stratified, more ethnically diverse, and more varied in its family forms.

Impending demographic change in the size of elderly and middle-aged cohorts drives much of the concern about the pressures likely to mount on parents in midlife and late midlife (roughly ages forty-five to sixty-four).<sup>8</sup> These middle-aged parents (mothers especially) are often called the "sandwiched generation," squeezed by the simultaneous demands of supporting their children, assisting a frail elderly parent, and being in the labor force. Some argue that this term exaggerates the pressure faced by this generation, because many parents take active steps to avoid being in this position or do not have to fill all three roles at once. Nonetheless, it is highly likely that a substantial percentage of families will face these circumstances in the next two or three decades. Though there is little research describing the incidence and duration of episodes of being "sandwiched" for middle-aged adults, we know that about one-third of women in late middle age (between fifty-five and sixty-nine) report giving support to both children and parents at some point.<sup>9</sup> This is likely to increase, since the proportion of adults who have both children and living parents is rising.<sup>10</sup>

The number of elderly (including parents, parents-in-law, and stepparents) who survive to become incapacitated or frail will increase as the baby-boom cohort advances into their later years in the next several decades. This poses a new challenge for the reconciliation of family and work,

similar to that faced by young parents. At the same time, unless current patterns of family formation rapidly reverse – and there is no reason to expect that they will – a rising number of young adults will not begin having children until their thirties or even later. More than one-third of births are now to women over thirty, and the average age at first birth has risen steadily, from twenty-one in 1970 to nearly twenty-six in 2012.<sup>11</sup> Not all of these young adults remain dependents while forming partnerships and having children, but many do receive partial or complete support from their parents in their early adult years. The proportion of young adults being assisted by their parents has been steadily rising over the past several decades.<sup>12</sup> Were this pattern of the prolongation of early adulthood to continue, it would result in an even greater level of "sandwiching," mandating that a growing proportion of midlife adults divide time and resources between their parents, their children, and possibly even their grandchildren.

These demographic trends of greater longevity and later family-formation are compounded by rapid changes in marriage practices that have tended to make family obligations more uncertain. Compared to four or five decades ago, young adults marry later and divorce more often, making cohabitation and remarriage more common and socially acceptable. Marriage has become a less central institution for organizing childbearing than it was a half-century ago; a growing proportion of children are born out of wedlock, often into cohabiting unions (which are less stable family forms, particularly in the United States).<sup>13</sup>

We know all too little about felt obligations to extended kin in varied family circumstances. Existing evidence suggests that marriage – especially a first marriage – confers a greater sense of obligation to in-laws than do consensual unions.<sup>14</sup> Cohabitation may offer a more discretionary and

conditional commitment to both the partners and their extended kin. The growing number of remarriages and cohabitations after a first marriage may result in weaker obligations to in-laws and quasi-in-laws, reducing the level of support to in-laws that accompanied marriages in the past.

As mentioned earlier, an ever-greater fraction of children are growing up with sporadic or limited contact with their biological fathers (and a smaller but rising number instead have limited contact with their biological mothers, or have little contact with either parent). As stated previously, the evidence strongly suggests that children with limited contact with their fathers are – not unsurprisingly – far less likely to provide assistance to them when they become elderly.<sup>15</sup> A third trend associated with family change may also affect the availability of support for older people in the future: childlessness has been rising rapidly in many nations with advanced economies, including the United States, where close to one-sixth of all women in their forties are currently childless.<sup>16</sup> Fortunately, much of the research on this topic suggests that the childless are not necessarily stranded in old age because many acquire surrogate caregivers who may or may not be kin.<sup>17</sup> Nonetheless, the relative shortage of children among people entering midlife may eventually reduce the amount of assistance and care available to certain subsets of the elderly.

The constellation of family changes has not been uniformly distributed; markedly different family forms exist across the social strata. As inequality has widened in the United States and elsewhere, family practices among the privileged, the disadvantaged, and those in the middle have become more pronounced and distinct from one another.<sup>18</sup>

Disadvantaged families are generally formed earlier, typically outside of marriage, and they are less stable, with less

contact between fathers and children.<sup>19</sup> Family units are more complex, often containing step- or surrogate parents and half-siblings.<sup>20</sup> Coresidence among three generations is a common adaptive strategy for managing economic pressures and the greater need for assistance by kin.<sup>21</sup> At the same time, the elderly have significantly shorter life spans, suggesting that pressures on midlife parents (often matriarchs charged with keeping the family together) are considerable. Cutbacks in public support most acutely affect these overburdened families, and it is unclear how parents will be able to invest adequately in their children while supporting frail parents or grandparents (shorter generations result in more four-generation families in this segment of the population, owing to earlier childbearing ages).

Issues facing the privileged are likely to be less acute, if only because of their greater resources for purchasing assistance when needed. Nonetheless, many will face an overlap between demands from children and from elder parents and in-laws. Affluent parents tend to provide high levels of support to young adult children and at the same time have parents with relatively high life expectancies.<sup>22</sup> As greater numbers of baby-boomers reach old age, affluent parents will have to contend with the declining health of their parents and in-laws while they are still launching their young-adult children.

Families of modest and moderate means – the middle third of the economic distribution – face a different situation, at least in countries with limited social safety nets such as the United States. They are squeezed economically because, though they are ineligible for public assistance, they may have obligations to financially assist their older parents and adult children (who may themselves be ineligible for social services). So-called middle-class families may well feel the effects of an

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Caroline Sten  
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Zissimopoulos*

aging society most acutely. It seems likely that more of these families will adopt the coresidence strategy of low-income households in an effort to pool their resources.

It is impossible to know how economic growth and wage trajectories for various job sectors will mitigate the pressures on families in different countries twenty or thirty years out; however, the prospects do not look especially bright, given that many advanced economies are struggling to maintain the robust economic growth necessary for a good labor market of young and middle-aged adults that are capable of helping to support the oldest generation. Perhaps older persons – who are in better health than previous generations – will be more amenable to remaining in the labor force through their late sixties and early seventies, both to improve their own circumstances and to contribute resources to younger generations.

This much we do know: large parts of the future elderly are likely to be less affluent than current cohorts of individuals over sixty-five. And, in all likelihood, many of their children will be less well off in their middle years than their parents were at the same age. Young adults today are as well-educated (or better-educated) than their parents were, but they are entering adulthood with more debt and more modest labor-market prospects.

These speculations about the future of intergenerational relations are informed by current research, but there are still many unknowns. The demographic growth of the elderly population, followed by a far smaller cohort of younger and middle-aged adults, is fixed, but we do not know exactly how these cohorts will look in another twenty or thirty years as the baby-boom cohort ages. They will certainly be more ethnically diverse, but whether current trends in economic inequality and family change will persist is less clear.

What will the health and economic status of future Americans be? How will the circumstances of the elderly be affected by trends in health and disease and changes in family structure, educational attainment, and public and family support systems? The answers to these questions depend on a range of alternative future scenarios, each with a different set of costs and benefits. Economic and demographic modeling is a useful tool that provides a simplified representation of our future reality.

A team of researchers from the MacArthur Network in collaboration with the Schaeffer Center for Health Policy and Economics at the University of Southern California has been building such a model: the Future Americans Model (FAM). FAM is a simulation model that uses data on groups of Americans over age twenty-five from the Panel Study of Income Dynamics and the Health and Retirement Study in order to understand the short- and long-term implications of changes across cohorts on well-being from birth through death. This model expands on the technical infrastructure and expertise the researchers developed while building and using a similar model, the Future Elderly Model (FEM). Researchers from the Network are also using the FEM to quantify the value of current and future intergenerational support and resource-exchange for Americans aged sixty-five and older. They are simulating the effects of changes in public assistance (via Social Security and Medicare) on these exchanges of money and time across familial generations. Looking forward, the Network researchers' work will deepen our understanding of future intergenerational exchange and support by anticipating future changes to the family.

Part of the challenge of building the Future Americans Model is taking into account the ways in which new family patterns will emerge for each age stratum in the next twenty years. But predicting fam-

ily forms is fraught with challenges. For this reason, the Network has given a grant to a second team of researchers (headed by Chris Sepaki and including Andrew Cherlin, Emily Agee, and Douglas Wolfe) to build a framework for exploring how family forms may evolve over the decades. Such changes may also vary over socioeconomic strata (as well as family forms), affecting the potential flow of family assistance in the near future. The team will begin with different assumptions and an alternate approach to that of the FAM team, using current information about the type and pace of changes in marriage, cohabitation, and fertility within and outside of wedlock. Both teams are exchanging information so that they can determine whether and how different assumptions about family change and the growth of inequality may affect public and private demands for health care and economic support. In the next year, they plan to publish the results from these simulations.

This information will, in turn, give the first team (which is modeling future patterns of costs and care for the elderly) a more specific and nuanced understanding of how demands on midlife parents and their children may overlap with the needs of the baby-boom generation as they age and require greater assistance from their families.

A third project, supported jointly by the Network and the Pew Foundation, involves data collection on a largely unexplored issue: how families in societies with more advanced population aging – such as Germany and Italy – are managing to deal with the simultaneous demands of caring for their children and their elderly parents. The emphasis is on measuring unmet or partially met needs of individuals in the family unit. As we discussed earlier, we anticipate that, in an aging society, midlife parents in particular will face demands for assistance that are beyond their capacity

to meet them. How do parents respond? Do they call on additional relatives such as grandchildren or siblings to help out? Do they look to public services? Or does the demand simply go unmet? The Network will compare the patterns in these already “older” societies with the circumstances of midlife parents in the United States.

To supplement this survey, researchers supported by the Network will be conducting in-depth interviews of family members in a three-generation qualitative study carried out by human development researcher Karen Fingerman and her colleagues.<sup>23</sup> The aim of this research is to examine in depth how exchanges of support are initiated and responded to in daily life when the oldest generation begins to need more assistance. In research on intergenerational exchange, very little attention has been paid to the needs families are unable to meet and what might remedy this shortfall. This qualitative research may help us understand how and when gaps occur between the needs of the elderly and the supply of assistance.

This essay has sketched a picture of a demographic future that may pose considerable challenges for family systems in Western nations that during the twentieth century worked to strike a balance between public and private support. That balance is likely to change, and the economic and health costs of supporting the elderly generation while investing in younger generations will become formidable over the next thirty years. We have observed that this task is likely to become more complex with the aging of the baby-boom cohort, changes in family systems, and the growing stratification of social classes and ethnic groups.

Despite this essay’s overarching focus on the problems, there are some silver linings to the current demographic situation. The relative paucity of children (G3s) compared to the elderly (G1s) could mean that

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although seniors will be less financially well-off on average, there will be a larger cohort of them to provide assistance to their children and grandchildren. The ratio of seniors to grandchildren is likely to soar in the next fifteen to twenty years, suggesting the possibility of a greater flow of parent and grandparent assistance before the older generation requires assistance, by which point grandchildren may have become a more potent source of assistance to the elderly. In fact, we know very little about how flows of assistance to the young are reciprocated over longer stretches of time.

We do not dismiss the possibility that significant social, economic, and demographic changes could alter the rather bleak sce-

nario of declining support for the elderly that we have projected. Nonetheless, the American public, unlike its European counterparts, appears to be relatively unaware of the looming problems facing it as the baby-boom cohort reaches an advanced age.<sup>24</sup> The pressures on an already overburdened and rapidly changing family system suggest that we could begin to see a diminution (if not a full reversal) of the downward flows of assistance from elderly parents and relatives to younger generations. Were this to happen, it could restrict social mobility and become an added source of inequality in the United States, which is already among the most socioeconomically unequal of all economically developed nations.

#### ENDNOTES

- \* Contributor Biographies: FRANK F. FURSTENBERG, a Fellow of the American Academy since 1994, is the Zellerbach Family Professor of Sociology Emeritus at the University of Pennsylvania. He has authored or edited numerous books, including *Destinies of the Disadvantaged: Teenage Childbearing and Public Policy* (2007); *Managing to Make It: Urban Families in High-Risk Neighborhoods* (with Thomas D. Cook, Jacquelynne Eccles, and Glen H. Elder, Jr., 1999); and *The New American Grandparent: A Place in the Family, a Life Apart* (with Andrew J. Cherlin, 1986). His most recent book is *Behind the Academic Curtain: How to Find Success and Happiness with a Ph.D.* (2013).

CAROLINE STEN HARTNETT is an Assistant Professor of Sociology at the University of South Carolina. Her research has been published in such journals as *Population Studies*, *Demographic Research*, and *Sociological Quarterly*.

MARTIN KOHLI is Distinguished Bremen Professor at the Bremen International Graduate School of Social Sciences (Germany) and Professor of Sociology, Emeritus, at the European University Institute, Florence (Italy). His work has been published in such journals as *European Sociological Review*, *Demographic Research*, *Research in Human Development*, and *Journal of European Social Policy*, as well as in the recent editions of the *Handbook of Aging and the Social Sciences* (ed. Robert H. Binstock and Lisa K. George).

JULIE M. ZISSIMOPOULOS is an Assistant Professor at the Sol Price School of Public Policy and the Associate Director of the Schaeffer Center at the University of Southern California. Her research has recently appeared in such journals as *The Journal of Economic Perspectives*, *Journal of Health Economics*, *Journal of Human Resources*, and *Demography*.

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