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***On inequality of intergenerational transfers: baby boomers as helpers of their children***

*Abstract*

*In a study of intergenerational transfers between baby boomers (age cohorts 1945-50) and their children (born mostly 1965-85) in Finland, a very strong asymmetry is revealed: the (adult) children of baby boomers receive much more practical and financial help than what they give. On the other hand, they help their friends a lot, and rather symmetrically. From the point of view of their economic situation and the level of education, which generally would enable the children of baby boomers to help their parents, this is surprising. However, the results confirm the intergenerational expectations regarding obligations to help: baby boomers do not expect help whereas their children are prepared to accept help from both directions. Baby boomers give financial transfers exclusively to their children but help a broader group of relatives in practical matters. Their children receive help from all kinds of relatives and friends. The results are discussed as an effect of age, a generational effect (in the sense that baby boomers and their children belong to different social generations), and from the point of view of altruistic help between parents and children.*

*The data stems from a representative survey of baby boomers and their actual children in Finland in 2007 and is complemented with in-depth interviews with members of selected families, whose helping traditions diverge strongly. These will be used both in explaining the results and specifying the actual inequalities in intergenerational transmissions*

## *Introduction*

Among sociologists and the somewhat less ignorant general public, the idea of Darwinism and evolution is still very much based on the idea of conflict and competition, the survival of the fittest and the elimination of those who are less fit. However, this picture has changed dramatically during the past 10-15 years. Darwinian evolution is now seen to be both more based on cooperation and helping, and the role of active agents is seen also more as creation and finding niches where fitness is not only a function of the organism but also of the transformed environment. In other words, and speaking specifically of human beings, people are not “Darwinian survivors of the struggle for existence”, but instead, “Darwinian cooperators” who help each other in order to improve everybody’s chances (because it improves their own chances, more than zero-sum competition, see eg Bowles-Gintis, forthcoming).

This transformation of perspective has long been obvious when we speak of family and kinship. For sociologists, there has never been any doubt that Darwin must have been completely wrong as far as families are concerned, but also evolutionary theorists have moved away from thinking of parents and offspring in terms of conflict towards thinking of term in terms of altruistic cooperation. A good example is Susan Blaffer Hrdy, whose previous, already classic book *Mother Nature*, still emphasized quite a lot the parent-offspring conflict and even took up the taboo theme of infanticide, whereas her new book (*Mothers and Others*) concentrates on the helping behavior not only between mothers and offspring, but also between fathers and grandparents of offspring. Grandparenthood is actually one of those things that seem to distinguish humans from the great apes (but it should be remembered what has happened to claims about tool-making, culture etc.) The important thing is that humans help each other, that society is based on cooperation, not competition, and that even sexual selection is mostly a combination of likes with likes (i.e. not a bloody competition between equal candidates, as often pictured in the fights between the males.).

The reasons why sociologists have thought that the competitive model is wrong are usually quite erroneous. One reason is that sociologists tend to moralize about competition and cooperation. And secondly, sociologists tend to believe that it is a question of cultural and social change, where the problem relates to social construction. That is, competition has perhaps been an earlier theoretical model, but now, a new cooperative model is being developed. In evolutionary theory, the idea is rather that theoretical and empirical arguments lead to new theoretical conclusions, which can be tested, and which then replace the previous theory.

A sociological theory which has until recently been quite dominant in the discussion about family relationships, is individualization and the claim that “traditional” family structures have lost in importance. This theory claims that the change has been very recent, so that traditional family forms used to dominate in the 50’s but now the situation is quite different.

Therefore, we propose to compare the evolutionary and individualization perspectives by discussing helping and cooperation between relatives, but from a point of view of changes between two generations. Our specific questions relate to the explanations of differences between two specific family generations: the so-called baby boomers in Finland and their children. Can we see here traces of individualization or are the young people at least equally interested in close family relationships? And what kind of helping activities do we find here: those which are more or less self-interested (entailing an expectation of quid pro quo) or those where no such repayment seems to be expected. The latter model we can call proper altruism, although, as noted in the beginning, even this sort of disinterested helping does seem to have positive individual fitness consequences.

### *The study*

In a study of intergenerational transfers between baby boomers (age cohorts 1945-50, average age 60 years) and their children (born mostly 1965-85, average age 33 years) in

Finland<sup>1</sup>, a very strong asymmetry is revealed. This applies to both generations studied. We shall first describe the reciprocity of practical and financial helping in the younger generation.

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<sup>1</sup> The study has been inspired by, for example, writings by Reuben Hill (1970), Claudine Attias-Donfut (1995), Martin Kohli (1999), Phyllis Moen (2002), Ulla Björnberg (2007), Antti Karisto (2005), Semi Purhonen (2007), and A. Börsch-Supan et al. (2008).

In the last 12 months, the adult children of baby boomers have received much more practical help<sup>2</sup> from their parents and parents-in-law (60-80 percent, Figure 1) than they have given (20-40 percent). In addition, the children of baby boomers have given and also received quite a lot help from their friends, sisters and brothers, and this has taken place rather symmetrically (30-40 percent).

Figure 1 about here

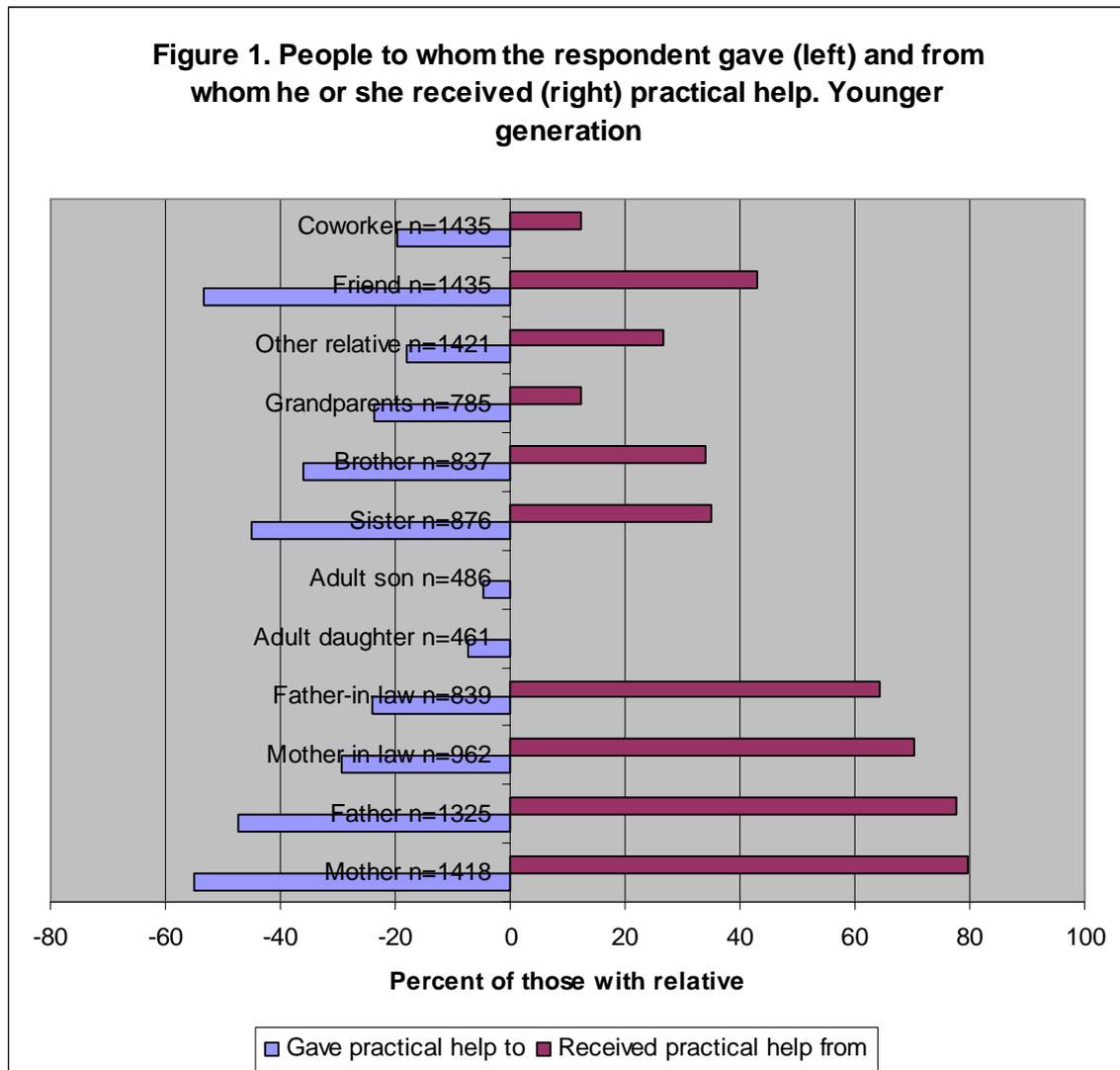
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<sup>2</sup> Sum of number of kinds of help (range 0-11) and number of types people who have helped (range 0-14).

Kinds of help

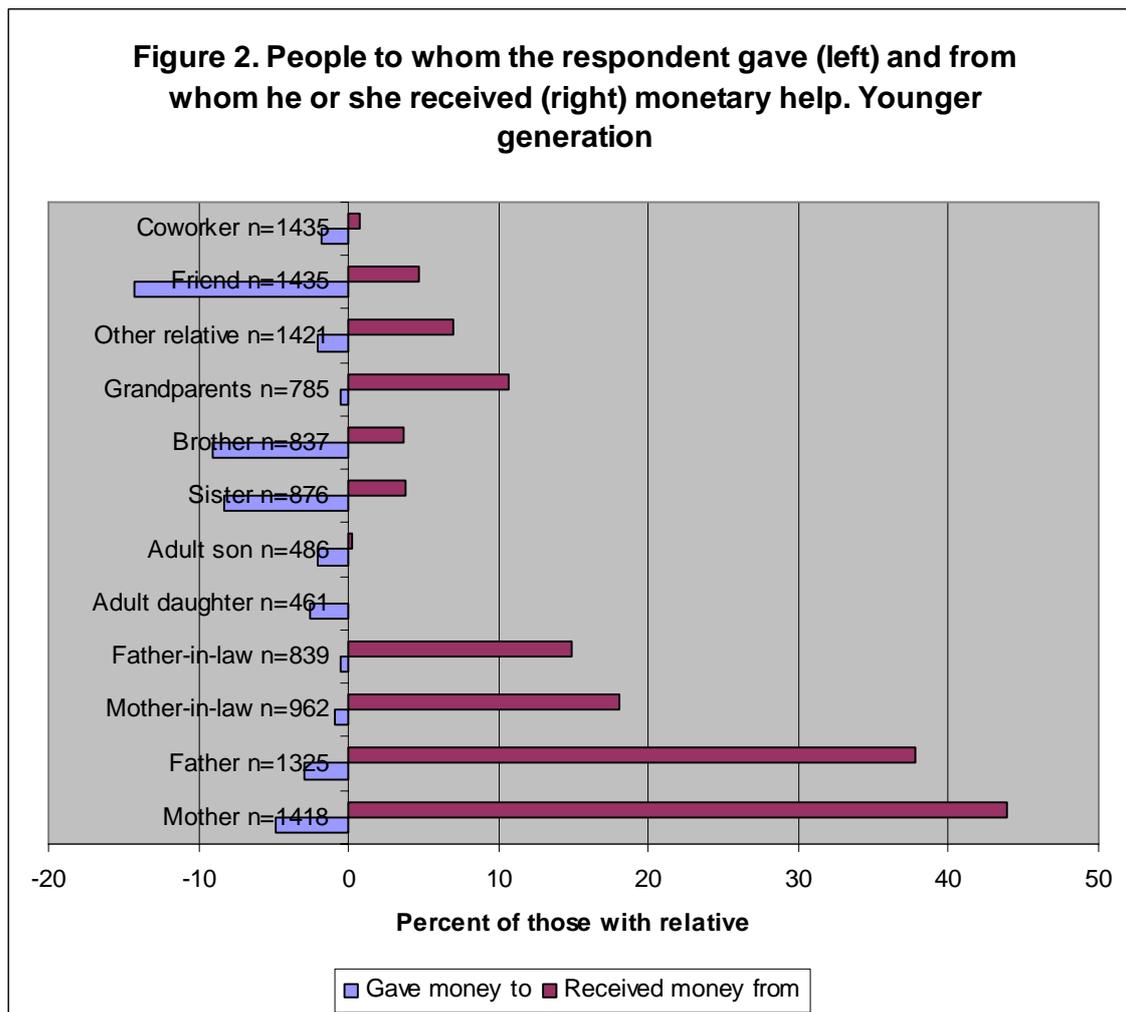
Homework  
Reconstruction and building  
Transportation  
Repairs and service  
Vacations  
Filling forms, advice in new technology  
Care of children  
Care of pets  
Personal care  
Help related to professional abilities

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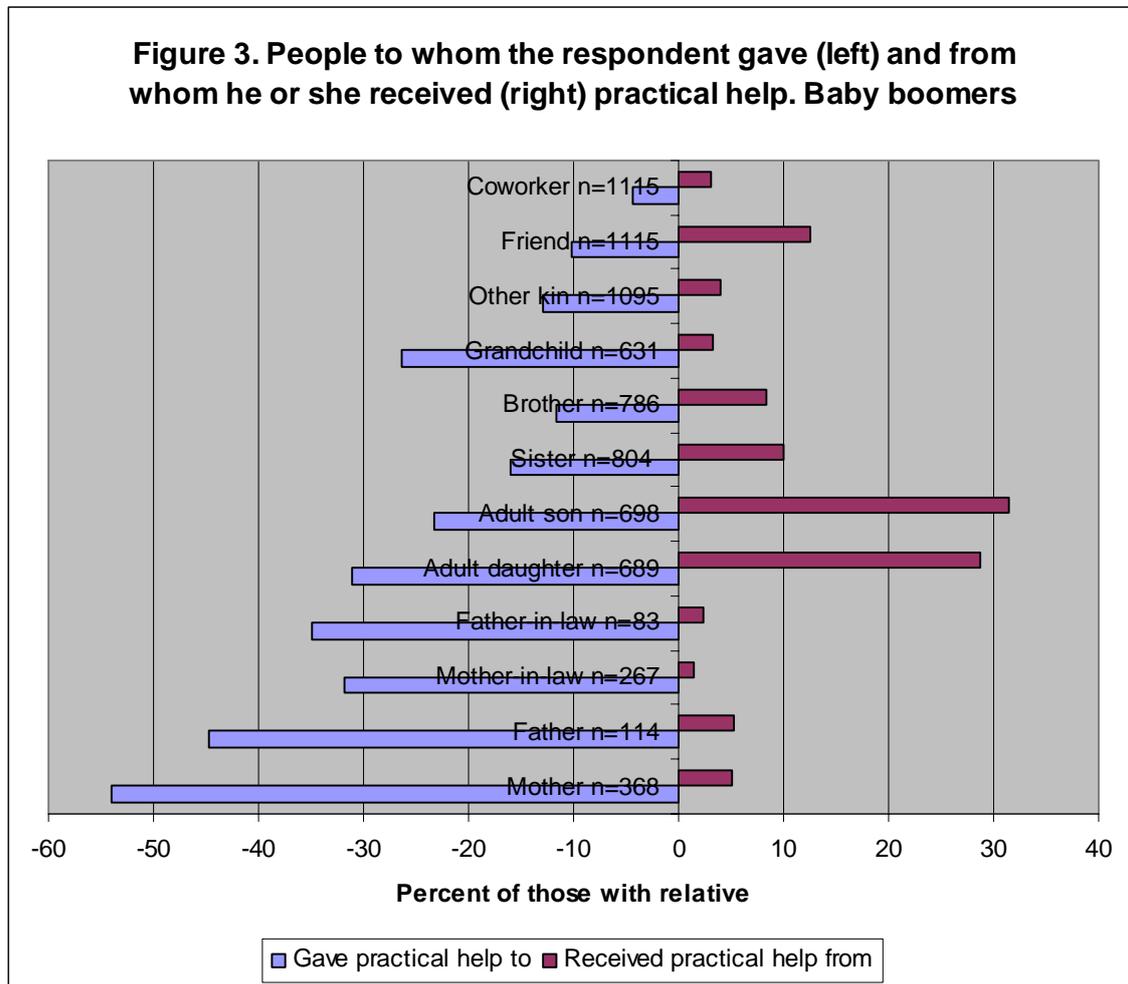
Transfer of financial help, even small sums, is much less common than giving and receiving practical help. The younger generation quite often has got monetary help from their parents (about 40 percent) but only less than five percent have given money to their parents. The younger generation has given financial help mostly to friends and siblings (10-15 percent, Figure 2).

Figure 2 about here



In the baby boomer generation, the transmission of practical and financial help between generations is even more biased than in the younger generation, but in a different direction. Giving help is much more common than receiving it (Figure 3). This is really a three-layer sandwich generation (cf. Unikkolinna 2008). Baby boomers have often given practical help to their parents and parents-in-law (30-50 percent), adult daughters (30 percent), adult sons (20 percent) and grandchildren (25 percent). Baby boomers seldom have given practical help to siblings and other kin, friends and coworkers.

Figure 3 about here

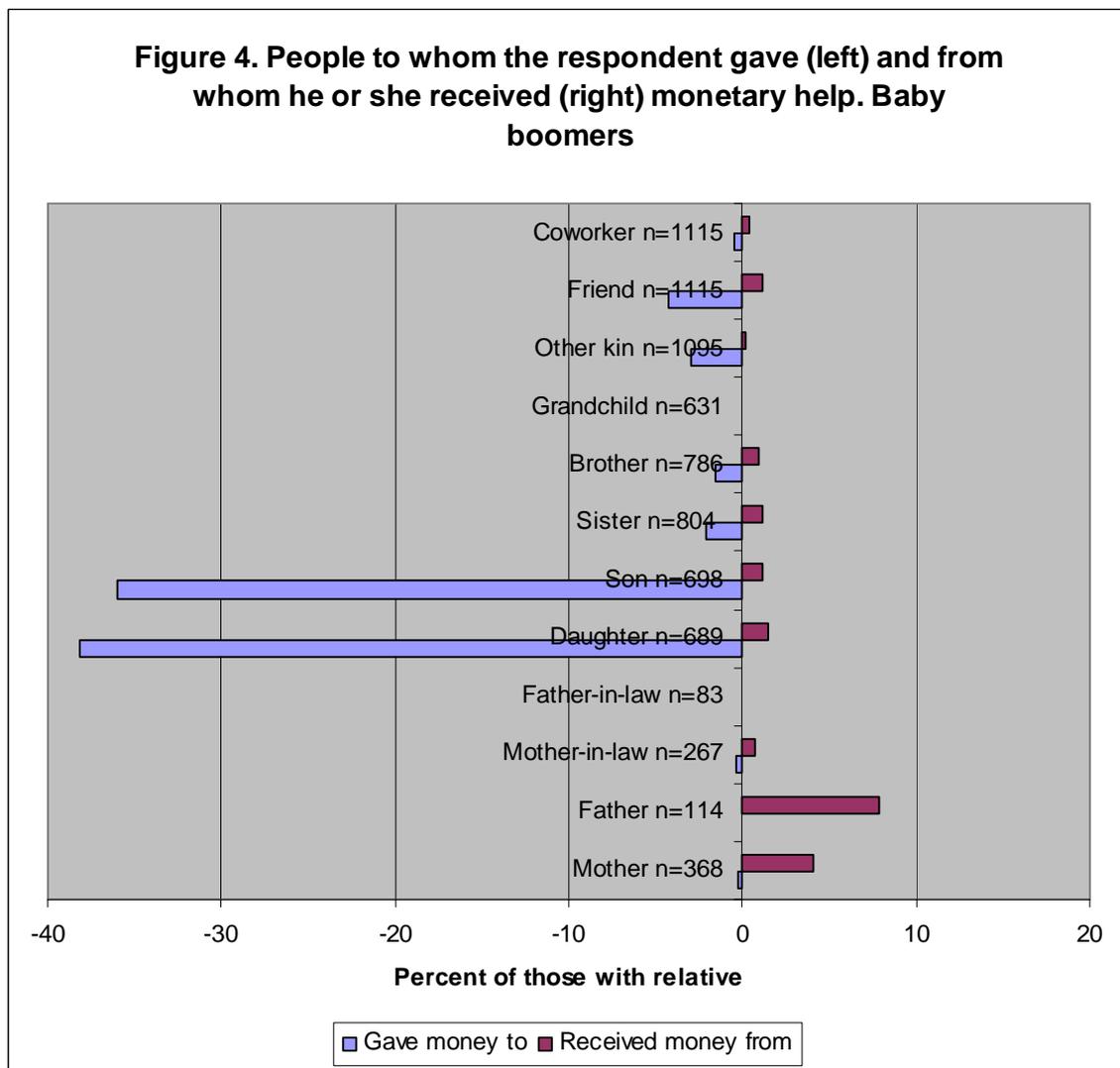


Receiving practical help from kin and friends is rare among baby boomers who still are fairly healthy; only 10 percent considers his or her health as poor and seven percent has a long-term illness. About 30 percent of baby boomers have received practical help from their adult sons and daughters and about 10 percent from friends, sisters and brothers.

Very asymmetrical transfers between the two generations are found in monetary transmissions (Figure 4). Baby boomers have helped their children financially very

generously. About 35 percent has given money to their daughters and sons during the last 12 months but they have themselves received hardly anything. Their only donators have been their parents: about five percent of the baby boomers have received some money as a gift from them.

Figure 4 about here



Giving and receiving practical and financial help among baby boomers and their adult children is summarized in Table 1. It includes help to and from kin as well as to and from friends and coworkers. Both generations have given practical help to the same extent. Baby boomers have given somewhat more monetary help than the younger generation. But there is a huge discrepancy in receiving both kinds of help: younger generation has received it much more commonly than baby boomers.

Table 1 here

Table 1. Proportion of baby boomers and their adult children who have given and received some practical and monetary help from relatives, friends and coworkers (%)

Generation	Gave practical help	Gave monetary help	Received practical help	Received monetary help
Baby boomers	86	68	43	11
Younger generation	89	59	97	35

### **Expectations of help for the elderly**

All following intergenerational expectations of help differ statistically significantly in the two generations. According to two attitude items (items 1 and 3 in the first block in Table 2) baby boomers do not expect as commonly as their adult children that children take responsibility of helping their parents when these need personal care. Neither do they think that children should take their parents to live with them when the parents cannot any longer live independently. In spite of these modern ideas about lack children's responsibility to care for their parents, many baby boomers think that it is natural that daughters take more caring responsibility regarding their parents than sons (item 2).

Table 2 about here

Table 2. Opinions about whose responsibility it is to give care to the elderly and altruism<sup>3</sup>.  
Scale means, range 1-5.

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<sup>3</sup> List of the statements in the questionnaires (adopted from SHARE, cf. Börsch-Supan et al. 2008 and Björnberg 2007)

*Children are responsible for the care of elderly parents.*

Agreeing with the following statements

- 1 Children should take responsibility for caring for their parents when the parents are in need
- 2 It is natural, when parents are in need, that daughters should take more responsibility than sons
- 3 Children should have their parents to live with them when parents can no longer look after themselves

*Family, not society is responsible for the support and care of the elderly*

Agreeing with the following statements

- 4 Family rather than society should give financial support for the older person who are in need i
- 5 Family rather than society should help with household chores for the older person who are in need such as help with cleaning and washing
- 6 Family rather than society should give personal care for older persons who are in need such as nursing or help with bathing or dressing

*Altruism*

Not agreeing with the following statements:

- 7 When I help my relative, I expect to be helped in return when I need help
- 8 I give help and support only to the relatives whom I like
- 9 My relatives are demanding too much from me

Generation	Children are responsible for the care of parents Number of statement			Mean of three statements
	1	2	3	
Baby boomers N=1088	3,43	<b>2,45</b>	1,93	2,60
Younger generation n=1406	<b>3,54</b>	2,41	<b>1,97</b>	<b>2,64</b>
	Family, not society is responsible for care of the elderly			
	4	5	6	
Baby boomers	<b>2,30</b>	2,65	2,42	2,46
Younger generation	2,27	<b>2,68</b>	<b>2,44</b>	2,46
	Altruism			
	7	8	9	
Baby boomers	<b>3,46</b>	<b>3,91</b>	4,19	<b>3,85</b>
Younger generation	3,32	3,84	<b>4,24</b>	3,80

The second block of attitude statements in Table 2 (4-6) refers to economic and practical support of the elderly. We asked: are they the duty of the family or the society? Baby boomers are more willing than their children to give the responsibility to the society. They more often are of the opinion that helping in the daily chores and personal care of old people belong to the society rather than to the family. However, the baby boomer generation does not consider as often as the younger generation that the society should help older people financially.

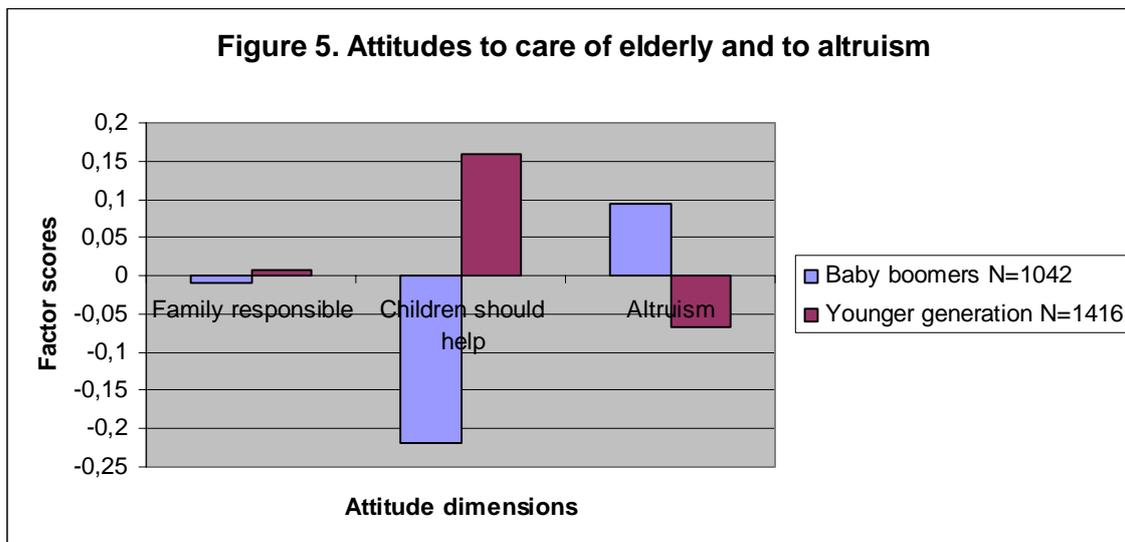
The third block of opinions (items 7-9) indicates altruism. Statements include the expectations of reciprocal helping and serving also those whom one does not like. These attitudes are more common among baby boomers than among their adult children. Baby boomers, nevertheless, consider more often than the younger generation that their relatives demand too much of them.

### **Fit between expectations and help**

After looking at generational differences in expectations of elderly care item by item we present results of a factor analysis. It was conducted on the basis of the nine statements related to responsibility of caring. The factors are named “family as caregiver of the elderly”, “children’s duty to help their old parents” and “altruism”. The factors combine the nine items to three dimensions which makes it easier to conduct subsequent analyses.

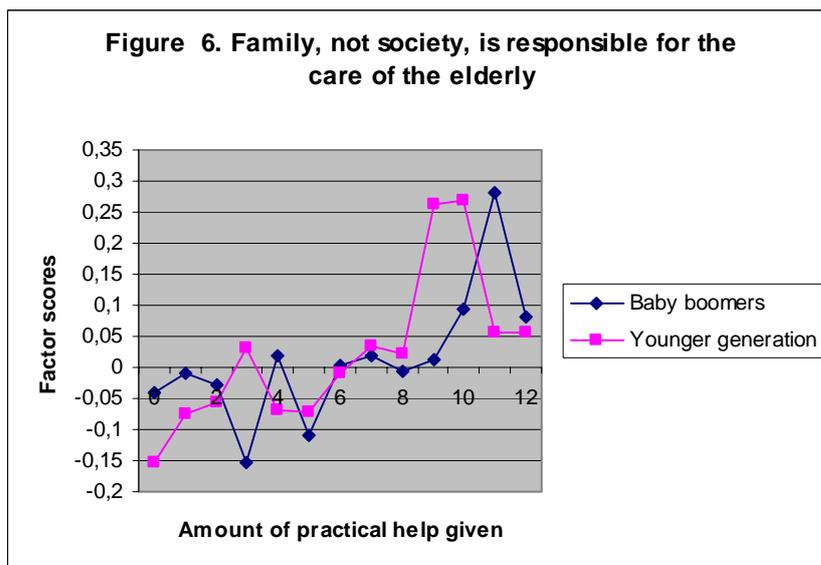
The average scores of the “*family as caregiver of the elderly*” factor scarcely differ by generation (Figure 5). Both baby boomers and their children agree to the same extent that it is the duty of the family, not the society, to support old people economically, to help them in daily chores like cleaning and washing clothes, and to give them care in washing, dressing and eating. However, there is a huge difference between the generations in the scores of the second factor. The younger generation is much more likely than the baby boomers to demand that it is “*children’s duty to help their elderly parents*”. “*Altruism*”, i.e. not expecting reciprocity in helping, not assisting only people one likes and not thinking that kin demands too much, is more common among baby boomers than their adult children.

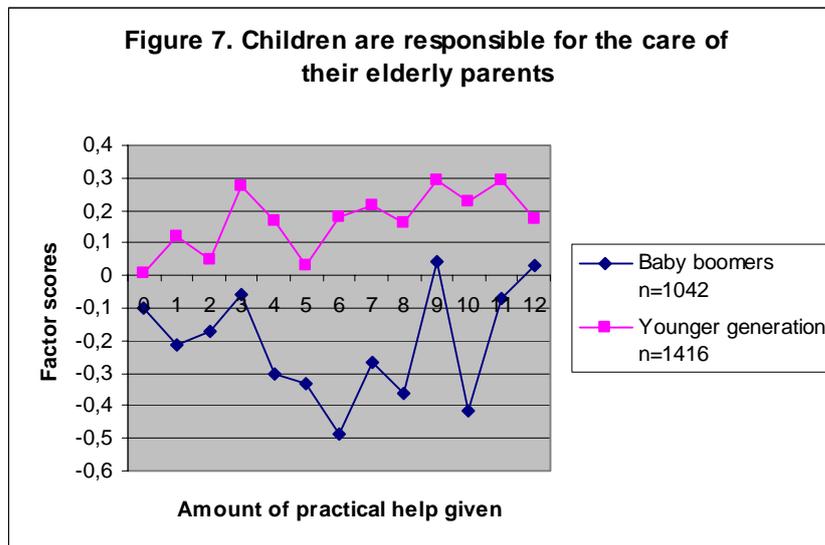
Figure 5 about here



Giving practical help fits the expectations concerning the responsibility to help elderly people and altruism. People who have given many-sided help to numerous relatives and friends are often of the opinion that family and children should take care of the elderly (Figures 6 and 7). There is thus no dissonance between attitudes and behaviour. The fit is better in the younger than the older generation.

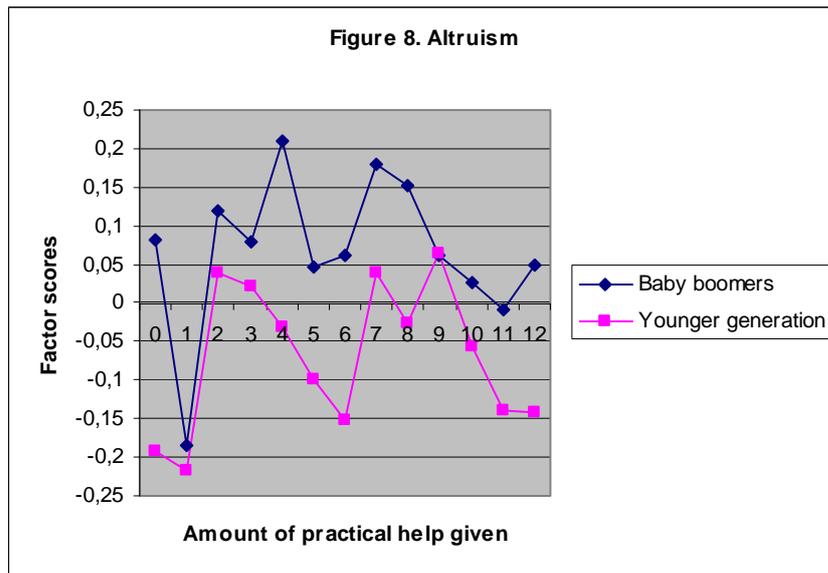
Figures 6 and 7 about here





Expectations of reciprocity also vary according to the amount of practical help given. Those baby boomers who have given practical help moderately, are most altruistic (Figure 8). This can be interpreted as follows. On the one hand, too much helping may be strenuous and make helpers long for reciprocity. On the other hand, giving very little practical help may be a sign of being outside informal helping circles and thus create insensitivity to expectations of reciprocity. In addition to baby boomers, also in the younger generation people who give either very little or very much help are least altruistic.

Figure 8 about here



## Conclusion

The data analyzed in this paper gives rise to following conclusions: firstly, the baby boomers and their children differ greatly in both their expectations of help as well as in their helping practices. Several facts point towards the individualization thesis. The younger generation helps relatives less than the older generation. The younger generation is happy to accept help but not so eager to give it especially to their kin. This may, however be an age-related phenomenon: when the children of the younger generation become older, they may become much more oriented towards giving help. The inequality of intergenerational transfers can thus be explained by the phase in the life cycle: the younger generation needs more help and baby boomers have more resources to give it. An additional aspect for understanding the scant help-giving of younger generation is that their circle of helping is wider. When the help to friends and coworkers is included, the younger generation gives practical help as commonly as their parents do. This speaks for the individualization vs. kin altruism thesis.

The results are, however, not completely one-directional. The younger generation expresses more traditional attitudes than their parents in such questions as children's responsibility for caring for their parents when the parents are in need (they agree to this statement). But they are less altruistic than baby boomers; this again supports the individualization thesis. There is also more agreement between attitudes and practices in the role of children as helpers of parents among the younger than the older generation.

The evolutionary theory is supported by the findings that people of both generations support their close blood relatives more than their distant kin and outsiders. Cooperation

instead of competition is the model among close relatives. People help their children in order to improve the life chances of their offspring.

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