

Working Paper

Solidarity Between Generations: A Five-Country Study of the Social Process of Aging

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This paper examines three questions: the level and intensity of the tangible services that adult children provide their aged parents; the content of what they give and get from each other; and the consequences of these activities for the sense of well-being that the aged feel about their own lives. I present some data that is relevant for an exploration of these questions. The data are based on a Harris poll² conducted for the Commonwealth Fund in the Spring of 1991. A cross-section of approximately 900 people aged 65 and older was interviewed in each of the five countries: the United States (910 interviews), Canada (930 interviews), the United Kingdom (940 interviews), West Germany (948 interviews), and Japan (900 interviews). A household member age 65 or older was asked to respond to questions about his or her life and living arrangements, daily activities, social and family contacts, work, life satisfaction, family and informal support, access to and use of health care services, and attitudes toward health services and the health system.

The sampling methods used generally operated on a two-stage random sampling designed to obtain a nationally representative sample in each country. Survey results are weighted to provide estimates that are representative of the full elderly population in each country. Telephone interviews were used in the United States and Canada, and in-person interviews in the United Kingdom, West Germany, and Japan due to the relatively low proportion of the elderly population with home telephones in those countries. Response rates (calculated as interviews and completed

¹ Acknowledgements: A number of people commented on the paper and offered helpful comments. I would like to thank Jens Alber, University of Konstanz, Rainer Bauböck, Institute for Advanced Studies, Vienna, Claudine Attias-Donfut, CNAV Paris, Axel Bösch-Supan, University of Mannheim, Sandeep Chawla, United Nations, Zsuzsa Ferge, Eötvös University, Paul Johnson, London School of Economics, Martin Kohli, Free University of Berlin.

² For more information about the Harris poll, contact Louis Harris and Associates, Inc., 630 Fifth Ave., New York 10111, USA and ask about study No. 902032. The title of the study is called: The Elderly in Five Nations.

screen outs of ineligibles divided by all contacts) were 70 percent in the United States, 79 percent in Canada, 95 percent in the United Kingdom, 88 percent in West Germany, and 89 percent in Japan.

This paper is organized around what I call the 4 'Ps' of generational solidarity: priors, practice, plausibility and policy. By "priors," I mean the kinds of expectations that individuals hold about the lives of the aged. These are reasonable assumptions about what an inquiry into family solidarity is likely to find. They may be based on theoretical expectations, conventional wisdom, or inferred from everyday experience. By practice or praxis, I mean what one actually finds in survey data and presumably sets as a standard for understanding what aged family relationships are actually like in a random sample of the aging population. Reporting the results of survey data can be tedious if the data are not related to priors which tell us whether we should be surprised by, or suspicious of, the findings. Priors are a good guide for the detection of errors in the data. Priors provide a guide for distilling meaning from statistical evidence. I stress priors rather than theory, since I have not found a well-formulated conceptual framework to guide this data analysis. Plausibility asks for a reconsideration of whether to trust the priors or the praxis in the case of a disparity. This is particularly important in this essay, since we highlight a very sharp difference between expectation and practice. Policy refers to the actionable implications that follow from, or are consistent with, our understanding of the prevailing pattern of the family of inter-generational solidarity. Of course, policy is based on the combination of priors and preferences and is not simply guided by practice. Value judgments will always influence the interpretation of data and the attractiveness of policy options. It is the purpose of this paper, however, to explore policy implications that are more grounded in an analysis of the discrepancy between priors and praxis.

A brief description of the meaning of public and inter-generational solidarity and how they are linked may be useful here. The term "solidarity" is based on the idea that the feeling of togetherness, based on close family ties provides a basis for identification which, in turn, leads to a willingness to provide mutual assistance. Solidarity also occurs in the public sector via the institutional arrangements of social security, which is commonly referred to as the "generational contract" because current pensioners receive benefits which are being paid for by the money

currently contributed by the working age population. There are two important caveats to the conventional understanding of this contract. The first caveat is that pensions include survivors and dependents. In the United States, this means that the pension program provides transfers for several million children, many of whom are attending college. In fact there are more children receiving social insurance pensions than are on the public welfare rolls of Aid to Families with Dependent Children (AFDC) . The second caveat is that pensions are used to regulate the exit from work and in this sense serve as a manpower policy determining access to work. The generational contract thus demarks both the last stage of work and the entry into the welfare state. It is as much about exit from work as entry into the pension system³.

Generational solidarity in the public sector also occurs through the flow of transfer payments and services to different age groups, broadly categorized as children, adults, and aged persons. This allocation of public resources to the aged and children has given rise to a question of whether today's children are being treated fairly relative to the aged. The data provoking this question show that about one-third of the children born in 1970 in the United States will experience some years in poverty by age 10. Using cross sectional data we find that in 1970 15 percent of all children were in poverty and by 1990 the proportion increased to 20 percent. By contrast, in 1970 one-quarter of the aged were poor, but by 1990 the proportion had declined to 12 percent.⁴ Inter-generational family solidarity also occurs in the flow of money and services between adult children and their aged parents.

All three meanings of solidarity are closely linked, and each may influence the other in important, if little understood, ways. The level of pension benefits that the aged get from the adjacent working generation, what they receive relative to the young in services received, and the payment of taxes, i.e., the net level of resources they acquire relative to other age groups, influence both what the aged have to give to their children and what their children and grandchildren, in turn, need.

³ Martin Kohli, "Public Solidarity Between Generations: Historical and Comparative Elements." (Paris, October 1993, Mimeographed), 5.

⁴ Lawrence J. Kotlikoff and Jagadeesh Gokhale, "The Equity of Social Services Provided to Children and Senior Citizens," NBER Working Paper No. 4305 (March 1993), 3-4.

The public and familial represent two different forms for the expression of solidarity between generations. One of the most interesting and important policy questions concerns the impact of these two systems of generational transfers on each other. A major issue of public policy is whether the public generational contract and age specific resource distribution have redefined, strengthened or undermined the private inter-generational solidarity between aged parents and their adult children. Does it lead to crowding in or crowding out? This is the central policy issue – how do the different forms of public solidarity at a societal level influence the extent of family solidarity?

I. Extent of generational participation

Modernization is the most developed theory for formulating priors about the flow of services between adult children and their aged parents. Modernization theory focuses on the economic transition from an agricultural economy to an industrial and service economy characterized by urbanization, the nuclearization of the family, geographic mobility, and the erosion of the traditional norms of family obligation and reciprocity. In pre-modern societies the basic system is one where adult children take care of their aged parents. The main mechanism for maintaining the sense of filial responsibility is the control of property, the age of marriage, and the choice of partner. "One of the oldest and most widely accepted theories in the field of aging is that modernization gives rise to a loss of prestige and control over resources by older persons which has the effect of lowering the likelihood and extent of support that parents can expect to receive from children."⁵ Modernization theory calls attention to the shift in responsibility from the family to a public solidarity system described at the beginning of this paper. The existence of the welfare state influences, in turn, the willingness of families to provide financial support and services to their aged parents.

Talcott Parsons argued that on theoretical grounds one would expect to find a link between the organization of family life and the changing industrial structure. In his view, nuclearization of the modern family was its central outcome. This theory called attention to the trends for children to live not

⁵ Estelle James, chapter 2 in "Informal Systems of Old Age Security," Washington D.C. World Bank Report on *Income Security for Old Age* 1994.

only independently from their aged parents, but also to be geographically separated. In addition, a theory about the shifting private-public mix asserted that the development of a mature welfare state provided the aged with adequate income to live on their own, thus making it feasible to weaken generational solidarity by providing substitute resources. The inference suggested by both theories was that since the aged increasingly lived alone and their children resided in different cities, there was a risk of social isolation as children began to forsake and abandon their social obligation and commitment to their aging parents and instead to rely on the state. This interpretation came also to be accepted as conventional wisdom. Personal observation seemed to reinforce and support the theory.

To a surprising extent, public views about generational relationships are consistent with the theory that the aged have lost contact with their children and feel isolated and alone. When the general public in a recent Eurobarometer study was asked about the main problems that older people confront in their lives, loneliness, isolation, and lack of friends was identified as a main problem in 40 to 46 percent of persons over the age of 25.⁶ The empirical data about actual activity patterns between children and their aged parents appears to be different from the public perception of that behavior. One possible interpretation of this observation is that theories about generational relations enter public discourse via the media and shape the wider view that people hold. The result is a discrepancy between discourse and practice.

The data we report show that there is extensive and frequent family contact between aged parents and their adult children in all five countries that were surveyed. Of course, any cross-sectional data is subject to the criticism that the level of family support might have been higher in the past. Before presenting the data it is important to deal with this objection. A special survey of the population aged 60 and over was carried out in the European community in April 1992. This survey asked whether families are less willing to care for older relatives than they were in the past. The findings show that, at least in Germany and the UK, the countries for which we

⁶ Alan Walker, "Age and Attitudes: Main Results from a Eurobarometer Survey," (Commission of the European Communities, 1993), 16. The special follow up survey was carried out in the 12 member states of the European Community by a questionnaire carried out in April/May 1992. About 400 people aged 60 and over were interviewed. In Germany 800 were interviewed to take account of the difference between East and West. The data were analyzed by Alan Walker.

present data, three-quarters of the aged do not agree strongly with the proposition that families are less willing to care for older relatives than they used to be. Of course, this kind of attitudinal data is not a substitute for a longitudinal comparison of actual practice. Based on this information it would appear that there may not be a very wide discrepancy between the past and the current reality. But the data on living arrangements shows a dramatic decline in the proportion of elderly living with their children. Interpreting this objective data on the decline of coresidence suggests a weakening of solidarity between generations. Objective and attitudinal data thus appear to lead to different interpretations. Another way to think about the present and past is to examine the experience of adult children's commitment to their aged parents in less industrialized countries. Would we expect to find substantially more commitment of the aged to their children in less developed societies without a highly developed welfare state? A recent U.N. study in four developing countries shows that between 18 percent and 56 percent of the aged regularly receive non-monetary support from their children. Regular support for children is highest in the two Asian countries (Thailand and Sri-Lanka) and lowest in the two Latin countries (Dominican Republic and Chile). These proportions for the Asian countries are not strikingly different from the findings in mature industrial economies.⁷

Finally, Eggebeen and Wilhelm observe that there are more adult children of aged parents alive than ever before in history, and more of the aged live longer than ever before. They conclude that, taken together, these trends may have the effect of actually encouraging inter-generational solidarity. "Both the greater availability of family members and the greater need for personal care among the elderly are working to encourage intergenerational support from their children⁸ !

What, then, is the present practice in our five-country study? More than 70 percent of all the individuals aged 65 and older report that they receive help from members of the family. There are some interesting country differences. For example, only 70 percent of the aged in the United States

⁷ S. Chawla and M. Kaiser, "Developmental Implications of Demographic Change: Global Population Aging," (U.N. Office at Vienna, June 1993), Table 14.

⁸ David Eggebeen and Mark Wilhelm, "Patterns of Support Among Older Americans and Their Children." in S. Bass and M.C. Barth, *Aging and Active: Dimensions of Productive Engagement Among Older Americans*. May 1993, 5. (New Haven: Yale University Press, forthcoming).

receive some form of family help compared to 82 percent and 85 percent in Japan and West Germany respectively. While the extent of family ties may differ across countries, what is impressive is the pervasiveness of family integration everywhere. Children not only maintain communication with their aged parents ("intimacy at a distance") but they provide concrete care and services ("support without distance").

Of course, if the services they provide are given only on an ad hoc and infrequent basis, then we have only the claim that the aged are not abandoned, and there would be little support for the stronger assertion that children are an important support system. To explore this question in detail we present in Table 1 a differentiated portrait of the percentage of aged who receive any help from their living children (Panel A), of those who receive any help, the percentage who get it on a regular basis (Panel B), and the percent of all the aged who receive regular help from their family. We desegregate the type of aid received and discuss this in the next section.

Substantially more than half of those who receive help report that they receive this help on a regular basis. This means that between 40 percent to 56 percent of all the aged receive some form of regular help from their children. Here country differences are important. In Anglo-American countries less than half of the aged can rely on their children for regular assistance. The proportion is only 39 percent in the United States and 49 percent in the U.K. By contrast, 56 percent of the aged in West Germany and 53 percent in Japan depend regularly on their children for help. (See Table 1, Panel C).

Our conclusions are broadly consistent with other empirical studies. Data from the Eurobarometer survey show that "family members are by far the main providers of care: two-thirds of the care being supplied to older people in the Eurobarometer survey comes from within their families". While spouses play a large role as care givers (32 percent), "adult children were the most frequently mentioned carers" (40 percent).⁹

⁹ Op. cit. Main Results from a Eurobarometer Survey," 28-9.

Table 1: What Adult Children Give Their Aged Parents

Panel A: Percent of aged receiving any help from their adult children by the type of help they receive

Activity Type	USA	Canada	Japan	UK	W-Germany
sick	60	66	73	66	80
house	33	42	58	50	52
money	17	14	38	24	21
transportation	34	42	58	48	65
any family help	70	72	82	72	85

Panel B: Of those who receive help from adult children the percentage who get it regularly

Activity Type	USA	Canada	Japan	UK	W-Germany
sick	58	54	65	67	54
house	31	39	60	57	33
money	22	41	45	51	34
transportation	30	48	52	61	44
any family help	55	57	68	68	62

Panel C: Percent of aged receiving regular help from their adult children

Activity Type	USA	Canada	Japan	UK	W-Germany
sick	35	36	47	44	43
house	10	16	35	29	17
money	4	6	17	12	7
transportation	10	20	30	29	29
any family help	39	41	56	49	53

How to read this table: In West Germany 52 percent of the aged get help in the house and 33 percent receive this help regularly. This means that 17 percent receive regular help from the family with household tasks ($.52 \times .33 = 17$).

On the other hand, the findings about the regularity or intensity of the aid provided differ in the two surveys. The Eurobarometer reports less than 25 percent of older people receiving regular help with personal care or household tasks in West Germany and the U.K. The Harris study shows almost 53 percent and 49 percent respectively in these countries. The definitions of "regular" and the composition of the care provided may account for the different findings.

In summary, we started with the prior that industrialization and economic development create a process which limits family integration by creating smaller and more nuclear families. This conventional view assumes that children in nuclear families move away geographically from the elderly parents and lose contact with them. The practice appears to be that there is a substantial amount of family contact, exchange of service and financial resources, and reciprocal giving and getting. Surprisingly other studies in the developing countries show that the level of family integration in the five mature industrial economies we have studied is not very different from that found in countries that lack a well-developed welfare state and are at an early stage in the process of industrial development. Moreover, there is little evidence that families residing in advanced economies are today less willing to care for older relatives than they used to be.

What can we say about the plausibility of our findings given the strong priors? The key to the plausibility that adult children could provide services to their aged parents rests on the case of proximity. The children need to be close enough to their parents to provide regular services. A variety of current empirical studies seems to show that despite the expectation of high geographic mobility children live reasonably close, a process which may have occurred with the parents moving to where the children reside or the reverse. The OECD study reports, "A number of studies in several countries have documented that off-spring live surprisingly close to their parents. Over time, the means of communication have improved for personal contact. It is, therefore, not so surprising that contacts between elderly parents and their 'extra-mural' off-spring may even have increased, as has been found in Sweden."¹⁰ On the other hand, studies in Britain report that one in three aged persons saw a friend or relative every day,

¹⁰ Gerdt Sudstrom, "Family Care for Frail Elderly People in OECD countries: An Overview of trends, Meeting of National Experts on the Care of Frail Elderly People", November 2-4, 1992, 6-7.

argue that this level of social integration occurred despite spatial fragmentation,¹¹ It seems clear that this literature that technological improvement of communication and spatial fragmentation does not address the issue of the degree of proximity. Better data on the average distance between the elderly and their children is needed to help guide the interpretation about the plausibility of the findings.

Another crucial issue is living arrangements. "The way people live together is fundamental to the pattern of giving and receiving care, both formal and informal."¹² This is an important insight, but unfortunately the OECD report from which this quote is taken provides no empirical data showing the relationship. What the study does point out is that there is a decline in co-residence, i.e., elderly living with their children, and an increase both in elderly living alone and living with their spouse. We provide some data from the Harris poll on this issue. First, we list in Table 2 the data on living arrangements for our five countries:

Table 2: Percent Distribution of Living Arrangements by Country in 1992

Country	Living Alone	Co-residence	Living with Spouse
Canada	41	14	41
Japan	9	61	28
Britain	33	10	53
Germany	44	12	37
United States	45	9	45

We are still in the process of creating a table cross-tabulating living arrangements with the giving and receiving of care by adult children and aging parents. But it would appear that the variance in living arrangements is much wider than the distribution of care.

¹¹ Tony Maltby and Alan Walker, "Older People in Europe: Social Integration," chapter 13 in Report on Social Integration in the European Community, (1993), 4.

¹² Op. cit Sudstrom, 7.

II. The Content of the Exchange

Another way of gauging the level of aged's involvement with their families is to explore the content of their interaction: what the aged receive from their children; what they contribute to their children; and what they give to each other in a kind of reciprocal exchange.

The kind of concrete activities that comprise generational solidarity will depend on the nature of the resources available to the recipient and the provider. The main resources that are to be distributed are time and money. The main factors which facilitate the ability to use these resources are proximity, especially co-residence, and capability, especially health. Socio-economic status may be another facilitating variable if it is related to the willingness to commit the available resources. In other words, we need to distinguish intention and capability.

Leaving aside the problems of gathering relevant data, let us identify a plausible distribution of the resources of time and money. The aged are most likely to have time and accumulated assets rather than a high current income flow. By contrast, the adult children will have more limited time, torn between working and child care obligations, but their current economic position would become stronger with more opportunity for income growth over time. The evidence, at least for the United States, is that the income of adult children begins to rise in response to the accumulation of education and work experience. In the meantime, the earned income of the aged parents begins to fall. "The average age of 'overtaking' with respect to household income is 29 for the young men, corresponding to an average age of 54 for the matched parents".¹³ The aged also appear to have health capability to provide services. In most countries two-thirds or more of the aged report that they are in excellent or good health. Obviously, geographic proximity facilitates the flow of tangible support, while co-residence itself can actually represent an implicit financial contribution. In most of our countries about 10 percent to 15 percent of the aged live with their children, except in Japan where the

¹³ Mark Rosenzweig and Kenneth I. Wolpin, "Intergenerational Support and the Life-Cycle Incomes of Young Men and Their Parents: Human Capital Investments, Coresidence, and Intergenerational Financial Transfers", in: *The Journal of Labor Economics*, Volume 11, No. 1, January 1993, 98. This appears not to be the case in Germany, where "taking account of cohort effects, you observe a steady increase of labor income until retirement age. There is no such thing as the 'famous' hump-shaped age-income profile". Personal correspondence from Axel Börsch-Supan.

proportion is over 60 percent. Of course, we do not know the dynamics underlying these figures because we cannot separate unmarried children who never left home from the aged who have moved in with their children, or the children coming back to take up residence in their parents' home.

Given this simple formulation of resources and some evidence to support its plausibility, we would expect that the aged have time and should be the more frequent service providers and that the children have a higher current income and are in a better position to provide financial aid. What the evidence from French to American surveys seems to show is that the situation is reversed. The adult children of the aged are most likely to be involved in providing care when the aged are sick and less involved in providing money.

A three-generational study by Claudine Attias Donfut in France documents that the net flow of monetary resources is from the aged to their children¹⁴. About one-third of the aged give financial help to their children or grandchildren. The financial help is largely for housing as their children embark on setting up their adult life. By contrast, only about 9 percent of the adult children give financial aid to their aged parents. On reflection, the results are not surprising when we distinguish assets from current income flow. We would expect aged parents to have accumulated a lifetime of resources which makes them able to help their adult children. The French study also confirms our hypothesis about giving of services. The study is currently analyzing the net quantities of transfers between parents and children and how much less current income the elderly have compared to their children. The study shows that 89 percent of children (age 49–53) give services to their aged parents (aged 68–92), and 49 percent of the aged provide services to their adult children. The aged clearly give fewer services than they receive.

This information is available from two national American surveys The National Survey of Families and Households in the United States and the Harris Survey of Productive Aging in the United States. Eggbeen and Wilhelm in a study of the patterns of support of aged parents to their adult

¹⁴ Claudine Attias-Donfut, "The Double Channel of Transmission: First Results of a Nationwide Research Project on Three Generations", A paper presented at the European Conference : Older People and Solidarity between Generations. Paris, October 22, 1993.

children provide the relevant data from these two studies.¹⁵ Combining their data with our USA data from the five country international study from the Harris polls gives further confirmation for the inverse relationship between giving money and time. They report, depending on the survey, that between 20 percent to 30 percent of aged parents report that they give money to their adult children, whereas our Harris survey shows that only 17 percent of adult children give money to their aged parents, and only 4 percent do so on a regular basis (see Table 1 - Panel C). If we turn to the giving of services, then between 38 percent to 55 percent of aged parents provide tangible services to their children, whereas 70 percent of adult children provide some services to their aged parents. A study by Kotlikoff in the United States also supports the main conclusion that although the aged have more time and less current income, they are more likely to give money to their children and receive services from them. Somewhat surprising is the finding that only 4 percent of the aged parents that are poor or very poor receive regular financial aid from their adult children.¹⁶

This finding of the reversed relationship between having time but giving money should not obscure the equally interesting finding that the aged play an important care-giving role for their children. Jens Alber cites a German study which shows that "over one-half of all children below age 3 are to a considerable extent looked after by their grandmother."¹⁷ The limited supply of child care arrangements despite the growing share of married mothers in the labor force is an obvious interpretation. But the conclusions of this study seem to clearly contradict the data we report for Germany. The French study also confirms that the aged give less in service than they receive from their children. More comparative analysis is clearly needed in specifying the conditions under which both statements might still be true.

The finding of an asymmetrical giving of financial aid between the generations must be understood in the generational accounting framework discussed at the beginning of this paper. The present generation of working

¹⁵ Op.cit Eggebeen and Wilhelm, Figure 1. "Overall Giving of Assistance to Adult Children."

¹⁶ L.J. Kotlikoff and J.N. Morris, "How much care do the aged receive from their children? A bimodal picture of contact and assistance," in D.A. Wise, ed., *The Economics of Ageing* (Chicago: University of Chicago Press, 1989).

¹⁷ Jens Alber, "Social Integration of Older People in Germany." Report for the Commission of the European Communities, (Spring 1993), Mimeographed), 9.

adults are financing the aged population through the public social security program. And it is through this form that children are provide financial aid to their aged parents. But a comprehensive accounting scheme needs to take account of the flow of assets as well as income. Aged parents leave bequests to their adult children. In France at least 60 percent of the adult children own or will acquire housing from their aged parents.

The plausibility of the findings depends in part on our understanding the motivation that underlies the observed behavior. There is considerable empirical support for the finding that the aged parents give relatively more money to their adult children and their children provide them with relatively more services, even though one might think that the aged have time and their children more money. The question is why. Unfortunately the necessary reliance on survey data to identify the pattern of giving provides little basis for understanding the motivations that underlie giving. To answer this question we briefly review a number of interpretations that have emarged in the literature. Some of these theories focus on the adult children (Stark) others on the aged parents (Börsch-Suppan). But taken together these theories represent something of the range of interpretive approaches currently available.

The demonstration theory developed by Oded Stark examines why adult children give services to their aged parents. Based on a American study of 13.000 persons in the national sample of families and households he finds that adult children who have young children are likely to visit or call their aged parents ten more times a year than adult children who are childless. He argues that the attention that adult children gives to their parents arrives from an effort to demonstrate to their own children how they would like to be treated when they are aged. Young children are more likely to learn to imitate their parents than older children, the theory predicts that the parents of these young children will be more attentive to the aged parents than those with older children. The theory also predicts that since daughters tend to live with older men and have a longer live expectancy than their husbands, they will be more attentive to their aged parents than sons¹⁸.

¹⁸ Oded Stark *Transfer and Exchange Within Families and Groups*, Cambridge University Press, 1995 (forthcoming).

This theory is neither based on direct exchange expectations or altruism. The former posits that you give to your parents because you expect them to give to you. The latter assume a moral duty, or obligation, or socialization, that needs no further instrumental explanation. Stark's demonstration theory proposes a third effect, namely, that you don't give to the person from whom you expect the benefit of the exchange. Instead you inculcate in your children the feeling of obligation so that they will give to you when they grow up. It is not a theory of altruism, because you are optimizing your own utility or best interest. Of course you can't be sure that your children will reciprocate. The adult children need to calculate the probability that this will occur. It partly depends on whether your children will in turn have children of their own, and in part on the form that the services to the aged parents takes. You get a stronger demonstration effect from visits, telephone calls and the provision of every day services than you get from the giving of money because the children can see and understand what is happening. Of course, the theory does not explain why adult children take care of their aged parents when their own children have left home and are independent, or when they have no children of their own.

Another interpretation starts with the saving behavior of the aged. Axel Börsch-Supan proposes a theory that the consumption constraint of the aged parent accounts for their willingness to provide financial aid to their adult children. Analyzing German data on income and consumption, he observes that, immediately after retiring the aged increase their consumption and reduce their assets.¹⁹ They might, for example, sell their home and purchase smaller accommodation and then they actively engage in the hobby, travel and consumption culture which requires drawing on their savings pool. This decrease in saving occurs for about five years, then saving remains stable, but thereafter there is clear evidence that savings increase. Börsch-Supan's interpretation of the findings is that the aged suffer from consumption constraint, or consumption exhaustion due, he speculates, largely to declining health and increased fragility. The financial gift to their children might be viewed as a reluctant bequest. What else can the aged parent do with this increased savings other than to offer it as a gift to their children and grandchildren.

¹⁹ Axel Börsch-Supan. "Saving and consumption patterns of the elderly. The German case", *Journal of Population Economics*, vol. 5 1992, p 289-303.

In the Börsch-Supan explanation part of the puzzle for Germany disappears. Since he assumes that aged parents in Germany unlike the USA have as much or even more money than their adult children. So the German case does not provide a complete explanation. In Börsch-Supan's view the German pension system is annuitized income which means that the stream of future income payments do not continue beyond a person's death, with the exception noted earlier that payments for dependents and survivors will continue. Börsch-Supan believes that the German pension system is over annuitized. This creates an odd system, adult children transfer their present earnings to the aged in the form of a public pension, and the aged give back their savings as a monetary gift to their children. This anomaly arises because consumption declines and income is protected against inflation. The increase in savings might explain why the aged parents give money, but it does not explain why their adult children provide services to their parents.

Kotlikoff offers the provocative thesis that transfers are not a debt or an obligation but simply a bribe. In his interpretation of why the aged parents give money, and their adult children and their children provide them with services, Kotlikoff starts from a different premise. He assumes that the aged would like more contact with their children than their children are prepared to offer. The monetary gift is a bribe. The children respond by offering service as repayment for the bribe. The theory assumes an exchange relationship with the service being contingent on the gift. We might add that social norms of obligation reinforce the exchange and soften its meaning as a market transaction in an environment of affection.²⁰

The same data is consistent with other theories; namely, that the pattern of giving and getting across generations is an expression of a generalized sense of obligation and caring. When any one, including family, needs help, the natural, or socially conditioned, response is to offer it, not in exchange or in anticipation of specific reciprocity, but as a generalized sense of commitment and feeling of responsibility.

The model proposed by sociologist Robert Weiss is different than the rational exchange model proposed by the three economists. He views the

²⁰ L.J. Kotlikoff, and J.N. Morris, "How much care do the aged receive from their children? A bimodal picture of contact and assistance." In Wise, D.A. ed., 1989. *The Economics of Ageing*. Chicago: University of Chicago Press.

continued parental giving as evidence of the importance for the aged parent to retain his or her position in the family, provided that he /she has resources sufficient to permit this giving. When the parent becomes the recipient, this situation suggests, that the parent has lost social position. The proverb "when the father gives to the son, God smiles, when the son gives to the father, God weeps" captures the social significance of asymmetrical giving from the aged parent to the adult children and grandchildren. The giving of baby-sitting-services is simultaneously a gift to both the adult child and the grandchild. Of course, when the aged parent is in need, the sense of obligation and responsibility to care for the aged parent is virtually a compulsion to do the right thing to do whatever might be necessary to meet the aged parents needs, no matter how the child feels toward the parent. Obligation is a weak word for that compulsion. The pattern of inter-generational giving is according to this theory driven by a desire not to loose social position and by the compulsion to do the right thing when the aged parent is in need.²¹

A British study of the relationship between adult children and aged parents interviewed 978 adults between 1985 and 1988 in an effort to identify family obligation by constructing a series of hypothetical cases. The findings are interesting and provide one approach for understanding our findings. Four themes emerge from their analysis: a) Adult children do not feel any obligation to provide regular financial aid to their aged parents. Both agree, however, that it is appropriate to turn to each other for help for the kind of small practical assistance that we report data on. b) They accept the principle of "partial aid," which was developed by Litwak who argued that people expect to receive only part of the services which they need by family members, and the rest through formal organizations. The researches find support for this principle in their work. Partial aid is for them a way of balancing dependence and independence. We expect that this principle would be even stronger in the case of long-term daily care. c) Giving between the generations is expected to be asymmetrical. It works differently 'up' and 'down' the generations. d) While the principle of mutual responsibility is accepted, the meaning of how to translate the principle to action is context specific and not automatic. It is never obvious what

²¹ Personal correspondence with Robert Weiss. See his forthcoming book on the retirement process, which is based on a series of in depth interviews with aged persons at different stages after their exit from work.

should be done. The practice is always more complex than the normative principles which guided, therefore the outcome is always uncertain²².

While all these theories give an account of the motives of inter-generational family solidarity, the implications of each theory for public policy is quite different. We consider this question in our concluding discussion. But here it is useful to observe that in the case of generalized reciprocity if someone else provides the service the donor is freed from the obligation. Paradoxically, as Estelle James points out in the case of altruistic motives, the public transfer displaces or crowds out the private transfer, since it does not make any difference who provides the service, only that it is available. However, if the motivation is exchange, "the public transfer need not crowd out the private transfer, or may not crowd it out completely."²³

III. Intra-Family Transfers and Satisfaction with Life

The most intuitive prior is the assumption "in the gerontological literature that social interaction, especially with family members, is important to the well-being of older people and their adjustment to old age."²⁴ In this view, we can infer that social integration is a precondition for leading a meaningful and satisfying life. Family solidarity is one clear expression of integration; hence, we might expect to find a strong relationship between family integration and personal satisfaction. The only hint at a dissenting view that I can locate comes from an early study by Edward Banfield. He argues that strong family integration can create a disincentive to engage in non-family activities such as mutual aid with friends and neighbors or volunteering. He calls this phenomenon "amoral familism" and argues that intense family life can conflict with civic life and lead to economic and social backwardness.²⁵ In such terms we might expect that intense family links are suffocating and routinized and that "amoral familism" produces

²² Janet Finch and J. Mason, "Filial obligations and kin support for elderly people," in *Ageing and Society*, vol. 10 (1990), 151-175.

²³ Op. cit Estelle James, "Informal Systems of Old Age Security," 31.

²⁴ Maltby and Walker, "Older People in Europe," 7.

²⁵ Edward C. Banfield, *The Moral Basis of a Backward Society*, (Chicago: The Free Press, 1958).

dissatisfaction with life, leading to a lack of variety and creating what Scitofsky called *A Joyless Economy*.²⁶

However, the more conventional wisdom holds that children are a burden to raise, but in old age they are a source of comfort, satisfaction, and protection against feeling lonely too often. But empirical evidence to pin down this intuition is elusive. The main reason is not the lack of data, but the problem of establishing the line of causality between family solidarity and satisfaction. Is satisfaction a consequence of generational solidarity, implying that the satisfaction is an effect or a positive consequence of giving, getting, and mutual inter-generational relations. But it is equally plausible that the reverse is true: a satisfying life is the cause of increased solidarity. We need to identify is the sequential pattern. Are individuals first satisfied, and this contentment leads them to reach out to family, or is the process one of compensation for the lack of satisfaction, which leads to a search for contact to offset the disappointment? If the two processes cancel each other out, there would be no clear results.²⁷

Recent literature asserting that "receiving and giving help improves the lives of the giver and receiver" is too strong, given the weak empirical evidence. When aged do not give money to their adult children, are they likely to feel very satisfied (66 percent vs 59 percent)? While giving help yields results in the right direction, the difference is much weaker (68 percent feel very satisfied if they give help to their children compared to 66 percent who do not give help.) The weak association between giving and satisfaction can causally go both ways.²⁸

It seems unlikely that we resolve the issues surrounding weak findings and uncertain causality with cross-sectional data. It would, therefore, be more productive to try to redefine the question and be cautious in interpreting the available data. A more modest question is what is the association between a form of participation and satisfaction. This is an important question because it responds to the policy concern about the capacity of those who retire early to switch sources of satisfaction and meaning from work to

²⁶ Tibor Scitofsky, *The Joyless Economy: the psychology of human satisfaction* (New York: Oxford University Press, 1992).

²⁷ I am indebted to Martin Kohli for pointing out this difficulty.

²⁸ Op. cit David J. Eggebeen and Mark O. Wilhelm, "Patterns of Support Among Older Americans and Their Children," Table 3

family or community activities. This is especially relevant for those men and women for whom work in adult life was the primary source of constructing a meaningful life. Is there any evidence to show that those who are engaged in generational solidarity feel "very satisfied" with life and avoid "feeling lonely too often" as compared to other activities – work, volunteering, and participating in mutual exchanges with neighbors and friends?

There is clearly a gender dimension to this question if we assume that men are more preoccupied with the preservation of status in public activity than women without a working career. For men then, it is plausible to assume that generational solidarity is less likely to be a source of satisfaction and loneliness avoidance than other forms of participation. By contrast, women might derive satisfaction less from status enhancing activities and more from familial and relational exchanges. Over time established patterns of mutuality come to be taken for granted; whereas, a meaningful and satisfactory life requires variation and novelty.

Even this brief sketch of the gender dimension of linking activity and satisfaction makes it clear that grounding these arguments with empirical evidence will be very demanding. What we propose is a very exploratory overview of the question of whether there is any pattern that relates generational activities of giving, receiving and exchanges with satisfaction and how does this compare with other forms of participatory aging as sources of satisfaction and loneliness avoidance. We must stress that this exercise is only partially explanatory, since we do not control for the important issue of the extent to which activities are cumulative or substitutive. (We consider this issue in future work.) What is at issue here is whether activities replace each other, or whether they are cumulative, leading to a divided world of active and non-active aging.

In examining the relationship between activity and well-being, it seems useful to distinguish the positive condition of being "very satisfied" with life from the negative position of "feeling lonely often." The Eurobarometer survey reports that "despite high levels of social contact feelings of loneliness are present in a significant minority of older people".²⁹

²⁹ Op. cit "Main Results from a Eurobarometer Survey", 11.

This conclusion, however, is based on results of the level of loneliness and satisfaction for the country as a whole and does not attempt to measure, at an individual level, the association between participation and the degree of satisfaction or loneliness. We report findings from the Harris survey on this association.

Table 3 shows those who claim that they are very satisfied with life in all five countries. Despite substantial variation in the level of satisfaction across countries the relationship between form and participation is relatively stable. Anglo-American countries have much higher levels of satisfaction among the aged (between 50 percent in the UK and 61 percent in the United States), whereas in West Germany the proportion is 41 percent and only 28 percent in Japan. What kind of family participation produces a level of satisfaction that is significantly above these national levels? Simply receiving help from family has virtually no effect on satisfaction. On the other hand acting as a care giver produces higher rates of satisfaction in every country, especially in the care of children, and sometimes in the care of the sick. It is giving to others, whether strangers (in the form of volunteering) or kin that seems to be most highly associated with satisfaction. The idea that giving not receiving, enhances well-being is intriguing. This thesis requires much further investigation.

Table 3: Proportion of the aged who are "very satisfied" with life, by the type of activity they are engaged in.

Activity	Ger	USA	Canada	UK	Japan
total	40.6	61.0	58.3	49.6	27.6
work	58.3	62.1	67.8	62.0	31.2
volunteer	57.3	69.1	68.0	63.6	41.8
watch children	44.6	65.5	71.8	61.3	37.6
care of sick	49.6	66.2	59.3	53.6	32.1
mutual aid of neighbors	43.6	63.3	60.1	50.5	27.4
informal help when in need	24.2	39.5	40.4	39.7	31.4
help from children	40.7	61.4	56.1	52.4	25.0
inter-family mutual aid	43.0	65.6	61.8	59.6	35.2

What impact does inter-generational reciprocity have on well-being? We speculated that mutuality would be more important than either getting or receiving, not necessarily in feeling satisfied, but at least in avoiding feeling lonely often. What we find is that in every country mutual aid is associated with higher than average levels of satisfaction, but lower than being a care giver to strangers or kin. Similar results occur if we measure the feeling of frequent loneliness. The strongest association with satisfaction or avoidance of loneliness is giving to others and in some countries it is working.

Now let us examine the situation in one country in more detail. Consider the experience of the aged in West Germany (see Table 4). One of the most striking conclusions is how weak is the association between receiving help from adult children and life satisfaction. In fact, half of those who receive no help from their children report that they are very satisfied with life compared to only 40 percent who do get such help. Even more surprising is the finding that only one-quarter of those who receive help when in need report that they are very satisfied. This is substantially below the national average of 41 percent. On the other hand, not receiving help when in need produces a feeling of "being alone too often" in almost half of the cases (44.6 %). By contrast, doing things for others, such as baby sitting and caring for the sick and disabled, yields levels of satisfaction much higher than the national average and even stronger differences between those who are engaged in caring for others than those who are not. When family solidarity takes the form of mutual aid, it does not produce much difference in satisfaction from those who do not participate in inter-generational reciprocity, but it does appear to reduce significantly the feeling of aloneness. A similar finding emerges for those engaged in mutual aid with neighbors. It is the failure to participate in mutuality that leads to both loneliness and dissatisfaction (reported as not-at-all satisfied). Finally, almost 60 percent of those engaged in volunteering and working (note the small number of cases) report being very satisfied with life.

Family solidarity is important to well-being, not so much for the positive sense of satisfaction with life that it generates, but the absence of solidarity is more likely to be associated with loneliness and lower levels of satisfaction. Half or more of the aged who do not receive any form family help, or are working, or volunteering, are likely to feel very satisfied - a proportion substantially above the national average.

The findings of a lack of association between satisfaction and family solidarity seem surprising, but there is no reason to doubt the plausibility of the proposition in the ways we argued above. What is not clear is the sequencing of events: what causes what in the link between activity and satisfaction. Moreover, it is plausible that activities are cumulative, i.e., individuals involved in family also tend to be involved in civic life. Instead of "amoral familism," there might be a case for "generative familism," with generational solidarity generating other forms of engagement. This line of argument requires further inquiry. The Harris data is rich enough to lead to some insights.

Table 4: The Relationship Between Activity and Satisfaction in West Germany

Life Satisfaction	Baby-sitting		Receiving Help from Family		Mutual Aid in Family	
	Yes	No	Yes	No	Yes	No
Very Satisfied	44.6	39.7	40.8	50.0	43.0	41.8
Somewhat	48.5	43.7	45.7	39.7	46.2	44.3
Not at All	4.5	11.3	9.0	6.0	7.2	9.1
Unsure	2.5	5.5	4.5	4.3	3.6	4.8
Lonely Too Often	14.4	24.9	21.1	22.4	13.4	24.2
Number of Cases	202	746	665	116	223	558
	Work		Volunteer		Mutual Aid Neighbors	
Very Satisfied	58.3	39.9	57.3	38.1	43.5	24.1
Somewhat	30.6	45.3	35.5	46.1	44.0	49.0
Not at All	5.6	10.0	4.8	10.6	8.2	18.6
Unsure	5.5	4.8	2.4	5.2	4.2	8.2
Lonely Too Often	5.6	23.4	12.0	24.0	21.0	31.7
Number of Cases	36	912	124	824	803	145
	Care for Sick		Receive Help From Family and Friends When in Need		Total	
Very Satisfied	49.6	39.3	24.3	23.8	40.60	
Somewhat	37.4	45.8	41.1	42.9	44.70	
Not at All	9.8	9.8	21.1	14.2	9.8	
Unsure	3.3	5.1	13.7	19.0	4.9	
Lonely Too Often	13.8	24.0	25.5	44.6	22.7	
Number of Cases	123	825	95	42	948	

IV. The Policy Question: Do formal public systems displace informal family support?

At the beginning of this paper, we identified three different forms of generational solidarity: the generational contract between workers and pensioners, the allocation of public services and transfers to the aged and children; and the giving and receiving of money and tangible services between adult children and their aged parents. We now consider again how these three solidarity systems are linked to each other. The policy question that needs to be addressed is how to design a public system of care and financing that does not undermine the informal inter-generational support mechanisms that are currently available to the aged. Is it possible to design a formal public support system that strengthens and reinforces the informal system of adult children providing services to their aged parents? In other words, can a public policy of "crowding in" rather than "crowding out" be developed? Can the public domain reinforce the informal inter-generational solidarity that now prevails both between adult children and their aged parents and between aged parents and their children and grandchildren?

Studying the interplay between the public and family domain (excluding inter-spousal monetary transfers and services), is difficult for several reasons. First, the issue is burdened with strong ideological positions about the limits of the welfare state and attempts to reverse the trend. As Christoph Conrad explains, "If the burden of the welfare state is caused by the shift of responsibility between state and family, then one solution is to shift the burden back."³⁰ This kind of argument is closely tied to the broader interest in opting out of the welfare state into various forms of personal or private social protection. The main thrust of these arguments is to show that the cost of expanding the state sector is too high because "it endangers some previous precious accomplishment."³¹ In other words, the realization of one objective, economic security, puts in jeopardy another

³⁰Christoph Conrad, "Mixed Incomes for the Elderly Poor in Germany, 1880-1930." The paper was prepared for a conference held in Germany on the subject of Social Policy and the Public Sphere in Germany, England, and the United States, July 1993.

³¹See Albert O. Hirshman, *The Rhetoric of Reaction: Perversity, Futility, Jeopardy*. (Cambridge, MA: Belknap Press, 1991), for an account of the logical structure of the main conservative arguments advanced in reaction to progressive reforms in the past 200 years. He identifies three arguments: perversity (the opposite aim that is intended is achieved, e.g., instead of reducing poverty, a program increases it), futility (the good intention is simply not realized in practice and resources are wasted.), and jeopardy (the realization of one aim puts in jeopardy another aim which is equal or even more important.

equally cherished objective, the sense of community and family solidarity.³² The defenders of reforms designed to expand the public role in the provision of care to the aged, such as gerontologists, have launched what one analyst has called "a crusade against the myth of family withdrawal."³³ This controversy among those who believe that public provision crowds out the family and those who believe not only that the family does not withdraw, but that formal aid reinforces family solidarity, via a process we identify as crowding in, has created a very large research industry providing empirical support for each position.

The study of crowding out and crowding in is faced with two other conceptual difficulties. First is the question of competing interpretations about the motivations underlying why aged parents and their adult children provide services and money to each other. While data is available on the behavior, much less is known about the reasons why people do what they do (we have considered this debate above). The second difficulty arises when the same facts are compatible with competing views, and the complexity of the issues suggests that many contradictory processes are at play. This situation has led Daatland to conclude that whatever is the outcome of the academic debate "the stable feature of the care system is that whatever the balance (between state and family provision), it is contested."³⁴

But there is also a practical difficulty which can more readily be identified and addressed. Despite the normative debate it seems self-evident that "crowding out" and "crowding in" are most clearly explained by the design of the public care system. Unfortunately this is not the key issue under debate in countries that are trying to reform their services for the aged. In Germany the proposed design creates incentives for buying care and incentives to increase transfers from families with children to families without children. Axel Börsch-Supan believes that "both in terms of long run and short run impacts it is likely to produce even more crowding out

³² See, for example, Nathan Glazer, *The Limits of Social Policy*, (Cambridge: Harvard University Press, 1991); Morris Janowitz, *The Social Control of the Welfare State* (New York: Elsvivar, 1976); and Peter Berger and Richard Neuhaus, *To Empower People: The Role of Mediating Structures in Public Policy* (Washington: American Enterprise Institute for Public Policy Research, 1977).

³³ S.O. Daatland, "The Public-Private Mix: The Roles of Families and the Public Care System in the Welfare State." (Paper presented at the European Congress of Sociology, Madrid, 1991)4.

³⁴ *ibid.*, 1.

rather than the opposite"³⁵. It is not important if his theory is correct, but what is significant is that the debate is dominated by issues of financing rather than program design.

How, then, can we deal empirically with a stable contested policy controversy? I believe that the best way is to try to redefine the question. There is good evidence for simultaneous and contradictory processes. Both crowding out and crowding in are observed in the real world. There is also evidence that the results are shaped by prior beliefs, and the assumptions influence the interpretation. We observe both types: contradiction and ideological distortion. One way of redefining the field is suggested by Daatland who argues that there is a life cycle effect: sometimes the family does everything, sometimes the state takes over (institutionalization), sometimes the state and the family share the tasks³⁶. This is one plausible way to reinterpret the facts.

My own agenda is to specify the conditions for identifying the mechanism that lead to crowding out and crowding in as the basis for public learning. I would like to see if an analogy can be drawn from a similar public-private debate about the interplay between the welfare state and the enterprise based social protection; hence, the relevant question is what conditions create different outcomes and how to design a policy to create the conditions for a public policy reinforcing family solidarity. This is the theme with which this paper began.

Our study has shown that the giving of tangible services by adult children to their aged parents is quite extensive. Inter-generational solidarity is quite resilient in adapting to modern conditions. All the countries in our survey are struggling with how to develop a public solidarity care system for the older aged that can build on the foundations of inter-family solidarity. The need for such a policy is self-evident. Regardless of the outcome of the academic debate about the expansion or compression of morbidity with age, the very old will increase substantially. There are 37,000 centenarians today. By 2040, the Census Bureau in the United States projects an

³⁵ Personal correspondence.

³⁶ Op cit. This is the main argument in the essay by S.O. Daatland.

increase of 620,000, and a decade later an increase to 1.2 million.³⁷ These figures provided a crude index of the emerging need for a care policy for the aged. Crowding in and crowding out remains a central theme in forging such a policy.

V. Conclusion

We have presented empirical evidence in five countries about the pattern of inter-generational relations and have argued that there is strong evidence to show that children not only visit their aged parents, but in almost half of the cases provide them with services on a regular basis. This essay was only exploratory, but some of the tentative conclusions we reach are supported by other comparative studies. The French national inter-generational study lends support to the argument suggested by our data; namely, that while the aged have more time than money, they tend to give their children money in the form of gifts and they receive more services from their children than they give to them. This is a very provocative finding. We need a cross-national study that interviews both the adult children and their aged parents and explores the issue of reciprocal flows of cash and services.

We have only touched the issue of crowding out: the interplay between public provision and generational solidarity. Our study, using the perception of the aged themselves about the quality of the public care and income support system suggests that there is evidence for both crowding out and crowding in, i.e., public aid can reinforce or undermine generational solidarity. The interplay between the public and private transfer system has many subtleties and contradictions and variations by countries suggesting that crowding out does occur in some situations, but not in others. Understanding these conditions is essential to the design of sound public policy. What is needed is empirical work based on data of spending levels for health and income support and their impact on family solidarity.

The literature on aging has not systematically examined the interplay between activity, well-being and status (both social and medical). Paul Johnson at London School of Economics is planning such an inquiry. Our

³⁷*The Economist*, December 4, 1993, 55.

data does bear on this question. We have found that giving to others, both family and strangers, seems to yield the highest degree of satisfaction and the lowest levels of feeling of isolation and loneliness. But as is characteristic of most social science research, an answer to one question immediately raises another, even more difficult issue. What is the line of causality between well-being and activity, does feeling good lead to engagement or the reverse, does engagement lead to satisfaction, or are both answers correct depending on the context?

A closely related issue is whether activities are cumulative or substitutive for each other. We started to explore this and tentatively concluded that there is some evidence to support the cumulative argument. The issue is clearly important for public policy if there exists a significant minority among the aged that are disengaged from the various forms of participatory aging we have reviewed. Moreover, there is the minority who are excluded from expressions of family solidarity because they have no live children. In most countries one-fifth or more of the aged have no living children. We plan to explore further the well-being of the aged who have no adult children. What we have found is that while generational reciprocity may not yield satisfaction, its absence may contribute to loneliness. Some scholars have pointed out that there is a greater availability of family members today than at any point in history. But it is precisely this point that makes the feeling of relative deprivation even more difficult to deal with.

Finally, there is the puzzling issue of how the aged construct a meaningful life in work-oriented industrial economies where meaning and work are so closely linked. We are exploring a partial answer to this question by examining how the activity mix and satisfaction levels change after the individual retires. How does the retirement process itself affect the later ability to engage in and participate in social activities, in particular when individuals feel that they have been pushed out of the labor market prematurely and against their wishes? Our study has used age 65 as the working definition of aging, since the Harris survey only interviewed those above this age. But the overwhelming evidence suggests that individuals, especially men, are retiring much earlier and the problem of constructing a meaningful and constructive life is particularly urgent. In many of the countries we have studied, less than half of male wage and salary workers aged 55–65 are out of the labor force. In most of these countries, with the

exception of Japan and perhaps the United States, exit is exit implying that the opportunities for finding work after exiting from the labor market are limited.³⁸ The changing pattern of activity mix after retirement provides a good starting point for understanding the search for meaning. If the research question is a meaningful and satisfying life after retirement rather than productive aging, then the activity matrix needs to be broader than that of generational solidarity. Social integration includes for example the hobby culture, participation in political life, in the educational system, in self help groups, as well as integration with work, volunteering, care giving, mutual exchanges with neighbors and friends and generational solidarity. We have considered these activities as expressions of participatory aging because they represent the many ways that the aged are engaged and integrated in society. The availability of comparative data across five countries suggests how similar is the social process of aging across countries, but it also calls attention to striking differences across them.

³⁸Martin Rein and Klaus Jacobs, "Ageing and Employment Trends." In Paul Johnson and Klaus Zimmerman (ed), *Labour Markets in an Ageing Europe*, (New York: Cambridge University Press, 1993).

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