

CONSTRAINTS OF MULTI-GENERATIONAL SUPPORT FOR THOSE IN MID-LIFE – AN EMERGING POLICY ISSUE?

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Abstract

The combined effects of an ageing population structure and shifts in the timing of family formation mean that some kin members will increasingly be providing help to an ageing parent, while also supporting their own children. As a pivotal group in multiple generation families, those in mid-life may well find themselves at the centre of these potentially competing needs. This paper examines the types of help individuals in mid-life provide to an older parent and an adult child living in separate households. Findings show that they channel more support towards an adult child than to a parent, children receiving predominantly financial help, an older parent help with daily tasks. Both generations are given emotional support. Multivariate logistic regression results show that providing help to their own child increases the likelihood that the mid-lifer will also provide support to an ageing parent. From a policy perspective, these results suggest the need to reconsider the relevance of the household and shared residence as defining criteria for identifying “family”, and as a basis for assessing need.

INTRODUCTION

Improvements in life expectancies and declining fertility have resulted in the ageing of New Zealand’s population structure. As a result, kin members may increasingly have to offer help or care to elders, while at the same time providing assistance to their own offspring who are beginning their transition from adolescence to adulthood. Concern has been expressed that the responsibility for providing such multi-generational support will fall heavily on people

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in mid-life. As a consequence, they may compromise their own needs for pre-retirement provisions, or their physical and emotional well-being in later life (Boland et al. 1997, Bengtson et al. 1995, Brett 1997, Koopman-Boyden et al. 2000, Statistics New Zealand 1998b, Koopman-Boyden 1978). For policy makers it is important to establish whether the mid-life period is likely to be characterised by intensified calls for multi-generational support that the mid-life individual may not be able to deal with in isolation from a broader social system of public or private support.

The reasons why the mid-life period has become a focus for multi-generational transactions are complex. Delays in the onset of family formation (Pool et al. 1998) mean that, increasingly, parents are likely to have direct responsibility for dependent children throughout the mid-life period, a phase of the family life course normally associated with the transition of young adults to independence and the preparation of pre-retirement for their parents (Sceats 1988, Murphy and Grundy 1995). Improvements to life expectancy also increase the likelihood that a mid-life parent will be part of a three-generational kinship structure, with perhaps several co-surviving ageing parents or in-laws also needing their support.

Other economic changes that have influenced policy orientations with regard to family needs may have intensified the pressures placed on mid-life individuals to respond to the needs of younger and older generations (Sceats 1992). Difficulties experienced by young adults in finding employment² (Statistics New Zealand 2001), or increasing costs of tertiary education training (*Education (Student Allowances) Notice, New Zealand Regulations 1997/5*) have fueled concerns that parents themselves will have to alleviate risks of youth marginalisation, by providing financial assistance or other types of support.

Furthermore, the policy drive to encourage self-sufficiency as a way of reducing reliance on collective and state-managed resources (Upton 1991, Department of Social Welfare 1996, Cox 1998) has involved a move towards situating the care and support for dependants – particularly the elderly – away from the institutional environment towards the informal communities of family, friends and volunteers (Opie 1992). This shift has been of particular concern in New Zealand because of the implicit expectation that women with ageing dependants will assume the brunt of their care requirements at a time when they themselves are likely to be engaged in multiple roles of parent, spouse and paid employee (McPherson 1993, Age Concern New Zealand 1992, Ministry of Women's Affairs 1993).

One core of literature clearly supports concerns that, at mid-life, individuals will find themselves at the centre of competing demands for multi-generational support, due to the increased likelihood of survival into old age of their own parents (Miller 1981), and of

² Although they are not necessarily the most likely to live with their parents.

protracted periods of young adults' reliance on parental resources (White 1994, White and Rogers 1997, White and Lacy 1997). As a consequence, they are likely to encounter stress (Lang and Brody 1983), role overload (Schlesinger and Raphael 1993) or financial hardship (Pool 1992). Countering these concerns are suggestions that there is no conclusive empirical evidence to support concerns that those at the centre of multiple, co-surviving generations will be caught between competing demands, or that multigenerational transactions are necessarily a source of stress and conflict (Hagestad 2000, Davey 1998, Loomis and Booth 1995).

AIM OF THIS PAPER

The aim of this paper is to see whether there is empirical evidence indicating that mid-life New Zealanders who belong to a kinship structure of at least three co-surviving generations are in fact confronted by competing demands for support from older and younger groups. If this were the case, we would expect that their ability to provide help to their adult children might be compromised by the support needs of their ageing parents. The article presents:

- descriptive findings documenting the types of assistance a mid-life individual provides at least once a year to a younger member of their kin network (one of their own children, the *child generation*) and to an older member (a surviving parent, the *ageing parent generation*);
- a summary of results of multivariate logistic regression analysis, which show whether there is evidence suggesting that the help mid-lifers provide to a child is compromised by the support needs of their own ageing parent;
- descriptive findings on the possible constraints to saving for retirement encountered by mid-life respondents who are part of a three-generation kinship structure; and
- discussion of results and policy implications.

DATA AND METHODOLOGY

Data are derived from a sample survey completed in 1997 as part of the "Transactions in the Mid-Life Family Project" (Koopman-Boyden et al. 2000). The sample of 750 males and females aged between 40 and 54 was selected on a nationwide basis and identified by area stratification according to population size (Dharmalingam 2000). The final success rate for contacts throughout New Zealand was 54%, of which 86% participated in the telephone interview.³ Analysis presented in this paper is for a sub-population of 310 respondents who have at least one surviving parent or parent-in-law and one child aged over 15, none of whom live together (data are weighted). Multivariate logistic regression analysis was completed to show how the probability of a child receiving, as opposed to not receiving, emotional,

³ For details of methodology and questionnaire design see Koopman-Boyden et al. 2000.

direct financial or service-type assistance from their mid-life parent varies depending on the influence of a set of explanatory variables for the ageing parent, controlling for child and mid-life respondent characteristics (see Appendix 1 and Appendix 2).

FINDINGS

Our findings clearly indicate that mid-life individuals who have at least one child and parent or parent-in-law, do engage in providing some type of support at least once a year to both generations, but it is channelled more towards their child than their ageing parent. Only one-fifth of the youngest generation received no help of any type (19.3%), compared to over two-thirds of the oldest generation (39.5%).

Types of Assistance Provided by Those in Mid-Life to Younger and Older Members of their Kin Network

The way in which those in mid-life show their solidarity to each group varies considerably. As a parent, the mid-life individual continues to offer financial help to their young adult child, but provides almost no monetary support to their ageing parent (53.4% and 3.7% respectively). In fact, the child will be over 30 times more likely to benefit from this type of support than their own grandparents (the odds ratio⁴ child: ageing parent is 31.22, with $p < 1.0\%$).

In the role of adult child themselves, the mid-life individual responds to what are clearly the age-based requirements of their ageing parents by helping them more with daily tasks, a need which is not so pronounced for the younger generation (36.0% and 27.4% respectively). With the exception of childcare, the young adult child is less than half as likely as their grandparent to receive help with gardening (odds ratio 0.24, $p < 1.0\%$), house maintenance or housework (odds ratio 0.31, $p < 1.0\%$), personal health (odds ratio 0.28, $p < 1.0\%$), shopping (odds ratio 0.25, $p < 1.0\%$) and transport (odds ratio 0.52, $p < 5.0\%$).

We have also found that it is not only the financial and service types of assistance that a mid-life individual will provide, but also emotional support, a dimension of assistance which both young and old seem to appreciate (56.7% and 35.8% respectively). Again, however, the mid-life individual is more likely to provide this type of support to their child than to their own parent (the odds ratio child:parent is 2.35, $p < 1.0\%$).

⁴ Odds ratio is the ratio of the likelihood of an event (or attribute) happening or being (present) versus the likelihood of an event (attribute) not happening. An odds ratio of 1 means there is no difference between groups experiencing an event; if it is greater than 1, the group of interest is more likely to experience the event. If it is less than 1, the group of interest is less likely to experience the event.

Does the Mid-Life Individual Face Competing Needs for Support from their Children and Parents?

The descriptive findings presented above show that the mid-life individual in the dual roles of parent and adult child does provide significant help to both groups. This does not necessarily mean they are dealing with *competing* multi-generational needs. If this were the case, they might have to choose how they apportion their help to one or the other groups as a way of coping with excessive demands for support.

The results of our empirical analysis using multivariate logistic regression do not clearly support this. We found that providing emotional support to an ageing parent increases nearly six-fold the likelihood that the mid-life individual will also be able to give their child the same type of help. Likewise, they are more likely to give their child financial and service-type help if they also provide emotional support to their ageing parent (the odds that the child will receive either are increased almost two-fold and nearly three-fold respectively). Even after controlling for the child's, and then the mid-life individual's, characteristics, the provision of emotional support for an ageing parent still has a consistent effect. A similar pattern also emerges with regard to service-type help. By providing their ageing parents with help in completing everyday jobs, the mid-life individual will also be more likely to provide this support to their child (it increases by almost three times the chances that the child will benefit from this type of help).

There is often concern that with gendered variation in life expectancies at older ages and lifetime differences in earning capacities, older women are more likely than older men to rely on their adult children for financial help. Having taken gender into account in our multivariate analysis, the results do initially suggest that the mid-life individual diverts financial resources away from their child in order to help a female parent. In fact, they are about 60% less likely to give their child monetary help if their own ageing parent is female as opposed to male. However, as we have already seen, ageing parents receive very little financial help from their adult child. A more likely explanation of this finding is that the older the ageing female parent, the more likely she is to be widowed, and to have older grandchildren. In turn, the older the child, the less likely they are to require financial assistance from their mid-life parent. Unfortunately, our data set does not provide us with information on the age of the older generation to verify these assumptions, but using the 1996 New Zealand Census as a secondary source, we find that the average age of widowed women among all those aged over 60 is 76.3 years, but for all those who are not widowed it is 67.5 years. We also know from our sub-population sample that the older the child, the less likely they are to receive financial support from their mid-life parent (bivariate results not shown).

Finally, we would have expected that the greater the number of co-surviving ageing parents or in-laws, the greater the likelihood that the mid-life respondent would not be able to

maintain support for both generational groups. However, our findings show that this factor does not appear to have a consistent influence on the likelihood of a child receiving help.

Possible Constraints to Saving for Retirement in Mid-Life

Although a mid-life parent may be able to maintain solidarity with both younger and older generations by providing them with various types of help, this may be at the cost of their own mid-life needs; in particular, saving for retirement. Of the 310 individuals in our sub-sample, preliminary analysis of the type of savings or investments the mid-life respondent or someone else on their behalf was making for retirement revealed that less than 10% were making no type of provision whatsoever⁵. Those making no provisions (n = 30) were asked to identify their current financial priorities. Less than 1% gave as a first priority assisting children, whilst over half mentioned “survival”, over one-sixth paying off the mortgage and another tenth developing a business.

The mid-lifers who were making some form of provision were asked to indicate if they thought this provision was adequate for retirement. Over 40% replied “no” or that they did not know. Those who thought their savings provisions to be inadequate were then asked to indicate from a set of multiple-choice responses why further provision was not possible or necessary. The most frequently given reason was being unable to afford to save more (58.1%), followed by an unspecified reason (31.8%), with the cost of children figuring as the third most frequently reported reason (10.7%).

DISCUSSION

Our preliminary empirical investigations certainly present evidence that the mid-life individual who has both a co-surviving child and ageing parent or in-law is engaged in providing help both to younger and to older generations. Whether or not this places them at the centre of competing multi-generational needs is less evident. Multivariate results suggest that rather than compromising the mid-life parent’s ability to provide help to their child, the support needs of the older generation seem to enhance these parent–child transactions. Giving emotional support to an ageing parent, for example, seems to increase the mid-lifer’s tendency to give all types of support to their own child. Providing an ageing parent with help in daily tasks also seems to benefit the younger generation in the same way. On balance, this suggests that the mid-life individual may be at the nexus of complementary rather than competing multi-generational demands.

⁵ Similar proportions were also found for the total sample (Dharmalingam et al. 2001).

This interpretation is to some extent reflected in other findings drawn from the same survey. O'Driscoll (2000)⁶ for example, found no clear evidence to support the expectation that a mid-life individual with greater responsibility for providing care and support to other family members would experience more conflict between job and family lives and more psychological strain (p.108). Drawing on the 1996 Census for New Zealand, Davey (1998) concludes that despite being called the "sandwich generations", few New Zealanders aged 40–59 care for elderly people at home or elsewhere. Data indicate that caring for people in other households (apart from children) ranked the third most important type of voluntary activity for women.

Loomis and Booth (1995) provide results from a longitudinal study of married individuals in the United States, which suggest that engaging in multi-generational care giving does not have a significant effect on the well-being of adult children who provide this type of help. Dykstra (1997), reporting on 12 European countries, found that only a minority (10% or less) of men and women aged between 45 and 54 find that they have overlapping care responsibilities for their children and older people.

Rather than a response to competing needs, results suggest that the nature of the support provided by the mid-life respondent appears to be a response to the life-course needs of both generations. Young adult children experiencing the transition from adolescence to adulthood still need direct financial assistance, despite having left the parental household. Perhaps due to progressively limited physical mobility (lack of transport or physical disability), the older generation require more help with daily tasks. Emotional support, however, seems to transcend generational identity.

Earlier research from the same survey supports the idea that mid-life respondents are providing life-course-specific support to others. Hillcoat-Nallétamby and Dharmalingam (2000), in studying child–parent dyads only, found that the older a child, the less likely they are to benefit from emotional or direct financial assistance from their parents. Other findings on the family–work nexus (O'Driscoll 2000) show that the reported provision of support to children decreased with increasing parental age, again suggesting a progressive decline in the responsibility taken by parents at later mid-life. To our knowledge, there is no other New Zealand research focusing on family transactions during the mid-life period with which to compare these findings. McPherson's (2000, 1999) study of the nature of family support focuses on a range of age groups, but is based largely on New Zealanders of European ethnic identity and is not representative of the total population. This said, she also finds the youngest age groups in her sample to be the most likely to receive help overall from family members,

⁶ This analysis was completed for participants who were employed and who completed both the telephone and mail-back interview or questionnaire.

particularly financial help. Data from the United States (Lawton et al. 1994) indicate that younger adult children are more likely than older adult children to receive help⁷ from their parents.

Finally, had the mid-life individual been confronted by competing demands for financial assistance from their ageing parent, child or both, we would have expected this to figure as a prominent reason for not saving or for dissatisfaction with current retirement provision, but this does not appear to be made explicit by respondents. This again provides a preliminary indication that the mid-life respondents' own personal financial needs for retirement are not being influenced singularly by multi-generational financial needs. Research in progress completed using the total sample of mid-lifers shows, for example, educational achievement, annual personal income level and marital status to be factors influencing the likelihood of making inadequate savings for retirement (Dharmalingam et al. 2001).

In summary, our empirical findings suggest that a mid-life individual who is simultaneously parent and adult child is able to maintain their solidarity towards both generational groups because their needs are complementary and not necessarily overlapping. In fact, the help offered to an ageing parent seems to enhance what they are able to provide to their offspring, suggesting that they are not having to allocate their support resources to one group to the detriment of the other. Furthermore, the mid-life individual is able to provide this support even at a distance.

A cautionary note should be added to these preliminary conclusions. We have used data that reflect only the mid-life respondent's perceptions of the type and amount of help they offer to others. We have not looked in any detail at the flow of help they may receive, although some initial exploratory analysis not presented here suggests that they report receiving minimal support from either the child or ageing parent groups. Third, we are dealing with cross-sectional data that do not give a picture of the long-term nature of these transactions. Finally, our data provide no direct qualitative insight into whether the mid-life respondents themselves perceive their situation in relation to the younger and older members of their kinship group as one of conflict and competing needs. All of these points however, provide the basis for further research design and investigation to assist in the formulation of policy.

POLICY IMPLICATIONS

Our findings show that multi-generational solidarity – in this case, the flow of help from those in mid-life to other generational groups – is not restricted to shared living arrangements,

⁷ Information reflects the adult child's perceptions. In this case, this includes hands-on assistance with errands, repairs, babysitting, etc.

may involve a network of kinship relationships that span at least three generations, and is by no means restricted to the exchange of financial resources.

From a policy perspective, this suggests the need for a more critical look at the relevance of the household and shared residence as defining criteria for identifying “family”, and as a basis for identifying its needs as a unit of service-type, economic and emotional support. As a case in point, New Zealand census data information on “generation” structure, but this is still confined to relationships existing within a given household.

In the same vein, focusing on the parent–child dyad, again another defining criterion of “family” for census purposes, also oversimplifies the complexity of needs that individuals have who assume simultaneously, and regardless of co-residence, both parenting and adult child responsibilities (Walker and Pratt 1991, Aquilino 1990).

Our findings do not clearly support the literature suggesting that the mid-life period will be one of competing demands. This does not necessarily imply that mid-lifers require no help in maintaining their key pivotal role as a “supporting” generation. As providers of a multiplicity of support types, which span well beyond the direct provision of financial aid, they in turn may need different types of support. For example, emotional support is clearly an important contribution that the mid-life individual makes to maintaining the well-being of both younger and older generations. Sustaining this may mean that at certain times the mid-life individual needs to have recourse to formal support systems (for example, workplace conditions, income-related measures, counseling support) which reflect the recognition that family responsibilities reach beyond the parent–child or partner–partner dyads to involve a much broader network of generations.

Finally, the help they may require will not necessarily be life-long, but life-course specific, reflecting, for example, their temporary involvement in assuming the multiple roles of parent, adult child and (perhaps) paid employee. A policy measure that reflects this life-course-specific perspective to individual, family and multi-generational needs might, for example, be a period of income earning that allows for taxation of resources based on whether individuals have simultaneous responsibility for dependent children and a member of an ageing generation.

In conclusion, although our findings do not clearly support the notion of the mid-life period as one of conflict and difficulty for those at the centre of a multi-generational structure, they do point to a broader issue: that of rethinking the family as a “system”, as opposed to individual units (or as sub-units of a given household), dislocated from broader networks of kin support, which may exist quite independently of shared residence. From this perspective, depending on an individual’s age and life-course position, they will be able to show more or less cohesion and solidarity, adaptability, and communicative interaction with others (Olson 1988). These

dimensions of family flexibility will vary with time. At certain times individuals will need to rely on the interdependence of state and family to help them maintain quality of life, while at others, they may rely more on the interdependence of informal generational support resources. Seeing family needs as a cycle – not of dependence, but of interdependence between private and public institutions – poses a challenge to the philosophical basis underpinning recent policy transformations in New Zealand.

APPENDIX 1: CATEGORIES OF ASSISTANCE

The types of assistance the mid-life respondent has reported providing to their child at least once a year are grouped into three categories: financial assistance, service type assistance and emotional support. As the child can receive more than one type of assistance, analysis is limited to whether there was reporting of at least one type of assistance given.

Table 1 Categories of Assistance

Financial assistance:	includes: direct financial assistance as money
Service-type assistance:	includes: material support or services which would otherwise have had to be purchased: gardening, house maintenance/work, meal preparation, personal health, shopping, transport, childcare, other
Emotional assistance:	includes: emotional support, financial advice, sport, leisure.

APPENDIX 2: DETAILS OF STATISTICAL MODELS

The aim of the multivariate analysis was to establish the net effect of the ageing parents' characteristics and the size of the extended kinship network on the likelihood of the mid-life parent providing assistance to their own child. By progressively introducing into our multivariate logistic regression models the characteristics of the older generation as explanatory factors, followed by those of the younger generation and the mid-life group as control variables, we have been able to see the net effect of the older generation's characteristics on the odds or likelihood that the child will benefit from emotional, direct financial and service-type support.

Explanatory variables: for the ageing parent generation, only a very small proportion (less than 5%) received financial assistance so we have used only two categories to describe the types of assistance they receive: service-type and non-financial support.

Control variables in our models were:

- mid-life respondent: gender, current age, ethnicity, place of residence, religion, union status, educational qualification, employment status, partner employment status, age of parent at first birth, personal income, health problem (yes/no), total household size, total number of children;

- child generation: gender, current age, ethnicity, child's status by parental union, health problem (yes/no), distance in kilometres separating the child's home from their parents' home.

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