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Intergenerational relationships: Experiences and attitudes in the new millennium

Future of an ageing population: evidence review

Foresight, Government Office for Science

Intergenerational relationships: Experiences and attitudes in the new millennium

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Contents

Executive summary	4
1. Introduction	6
2. Conceptualising intergenerational relations	7
2.1 Societal generation.....	7
2.2 Family generation.....	8
3. Methods	11
4. Societal generations evidence	12
4.1 Generational differences and inequalities.....	12
4.2 Wealth.....	14
4.3 Labour force.....	16
4.4 Debt	17
4.5 Generational conflict or socio-economic inequality?	18
5. Family generations evidence	19
5.1 The structure of family generations	19
5.2 Family generational relationships	22
5.2.1 Intergenerational relations in families – a case study	22
5.2.2 Affectional solidarity	23
5.2.3 Functional solidarity	24
5.2.4 Care.....	25
6. Trends, gaps and implications	27
6.1 Gaps in understanding of intergenerational societal relationships	27
6.2 Gaps in understanding of intergenerational family relationships	28
6.3 Gaps in understanding of the interface between societal and family intergenerational relationships	29
References	31

Executive summary

The age structure and composition of the UK population is changing, with the proportion over the age of 65 due to increase by 8% while the younger and middle-aged cohorts will decrease by between 1 and 7%. Such changes will affect relationships among different age cohorts in society in areas such as wealth, housing, employment and debt. Equally, family generations may become more diverse in levels of solidarity and support with implications for health, economic and social care systems. There are tensions between increasing expectations of families to care for dependent members and concerns about their capacity to do so.

Changes in societal and family generations are potential drivers of societal change. Evidence presented in this review explores the current experiences and attitudes towards societal generational relationships, current family experiences, obligations and behaviour towards older family generations, and these vary within and between generations.

The concept of generation is central to this Evidence Review. Key assumptions are that:

- Generations exist at both societal and family levels and are intersecting.
- Generation is both objective and subjective, determined by birth year or kinship relationship or through the social construction of shared characteristics or familial obligations.
- Generation is related, but not equivalent to, age.
- Generations are not static, but change and evolve over time.

The foundation of this Evidence Review is four main sources of literature that have been integrated and synthesised to present a coherent narrative on the current issues relating to intergenerational relationships in the UK today. The main sources of evidence are drawn from:

- Recent empirical work on intergenerational relationships.
- Data from the Office for National Statistics (ONS).
- Grey literature, which includes reports and bulletins from government, business, industry and the media.

Evidence about societal level of intergenerational relationships, in terms of housing tenure, wealth, employment and debt, shows differences between younger and older people attributable to life course stage and differences in cohort experiences. Within-cohort inequalities are worthy of note and should not be overlooked. The rhetoric around the existence of intergenerational conflict remains largely unsupported.

Family generational research shows mixed findings on whether families continue to be the safe haven in which resources are exchanged and members supported. The transfer of resources from older to younger family generations is contingent on the nature of family structure and solidarity, as well as broader contexts such as welfare regimes. Ambiguous family boundaries may disrupt consensus about potential recipients of intergenerational transmission of family assets.

Older people are increasingly likely to become donors and/or recipients of care to family members of up and down generations. The profile of family carers is changing, with a shift towards more complex roles and responsibilities as older adults engage in paid work, and care for multiple family members across and within generations.

There is a need for further research and investigation in order to better understand and appreciate the complexities of intergenerational relationships which impact on individuals, families and wider society:

- Research into intergenerational relationships that focuses not only on age, but also on cohort – the oldest old, and the jilted generation (for example), are rarely a focus of research or discussion.
- Investigation of the dynamic nature of societal and familial generations, neither of which are static entities, yet are often treated as such by commentators.
- Within-cohort diversity – generational labelling is useful, but fails to identify the enormous variation and inequalities that exist within generations, such as regional variations within the UK.
- Family composition needs to be explored further, with delayed age at first birth, increased life expectancy and 20% of couples being childless meaning that multiple family generations can no longer be assumed, and the influence of these changes needs to be investigated.
- Understanding the links between the quality of family relationships and the exchange of resources.

National discussions around the allocation of resources should incorporate both societal and family generations to strengthen knowledge of the interfaces between them.

I. Introduction

A key feature of population ageing is changes in the age structure of the population. In the UK, the average age is expected to rise from 39.7 to 40.6 years between 2012 and 2022. Ageing is occurring at different rates across population cohorts. Those under the age of 15 now comprise 16.4% of the population compared to 65% (aged 15–64) and 17.6% (aged 65 years or more) (Office for National Statistics, 2013a). Over the next 25 years, the ageing of these cohorts will differ dramatically. The youngest (<15 years) and middle age groups (15–64 years) will decrease by 1% and 7%, respectively, while the proportion over age 65 will increase by 8%. Although their proportions of the total population remains small, the number of people aged 80 and over is expected to double in the next 25 years (Office for National Statistics, 2013b).

These age composition shifts have fostered considerable interest in terms of their implications for intergenerational relationships. White (2013: 216) goes so far as to say that from the public perspective, “today’s social problems are the problems of generations”. Seeing the world in generational terms is a way both to capture social change and to highlight differences. In the context of population ageing, the labelling of generations creates a lens that highlights potential differences and sources of conflict in key societal domains such as wealth, housing, employment and debt. The well-educated, affluent and powerful ‘baby boom generation’ (Higgs and Gilleard, 2010) is often invoked as the pivotal generation.

At the same time, population ageing has brought ‘family generations’ onto national agendas (Keating and de Jong Gierveld, 2015). This generational conversation occurs at the intersections of population ageing, structural changes in families and concerns about the weakening of intergenerational family solidarity and support. The heightened interest in family generations coincides with the transition of baby boomers into late life and the challenges of managing caring relationships with ageing parents and adult children (Fingerman *et al.*, 2012). From a societal perspective, families are seen as a backstop against concerns about unsustainable health, economic and social care systems in the face of rising proportions of older adults in comparison to working-age populations. Yet there are tensions between increasing expectations of families to care for dependent members and concern about their capacity to do so.

The concept of generation endures in popular and academic and policy discussions. It influences our beliefs and practice in relation to ageing and the aged (Timonen and Conlon, 2015) and our understanding of family support and obligation (van den Broek *et al.*, 2015). Clarifying key generational definitions and issues is an important basis for synthesising the current state of knowledge about intergenerational relations.

Against this background, the purpose of this Evidence Review is to address the following questions:

- What are current experiences and attitudes towards societal intergenerational relationships?
- What are current family experiences, obligations and behaviour toward older family generations and by older family members to younger generations?
- How do these vary within as well as between generations?

2. Conceptualising intergenerational relations

Our framework for understanding intergenerational relations is based on the construct of generation and is set within a life course perspective that recognises the dynamic nature of generations across time. Generation is used in many ways: “As an historical explanation; as a way to catalogue time; as a source of community; as a way to identify injustice; and as an axis of conflict and impending crisis” (White, 2013: 217). It is important to clarify the use of the term because generational understanding influences and reflects societal attitudes, and informs both practice and policy related to population ageing.

There are four main assumptions about generations that are particularly important in analysing challenges and opportunities in the UK that emerge from changing intergenerational relations:

- *Generations* exist at both societal and family levels and are intersecting.
- *Generation* is both objective and subjective; it can be determined by birth year or kinship relationship; equally generation is the social construction of a set of shared characteristics or familial obligations.
- *Generation* is related, but not equivalent to, age.
- *Generations* are not static but change and evolve over time.

2.1 Societal generation

“The biggest cohort on the block” (Gilleard and Higgs, 2002: 370)

One of the main ways in which we understand the evolution of populations across time is through the use of the term generation. At the societal level, generation has three components: **shared temporal location**, **shared exposure to common historic events** and **shared socio-cultural location** (Gilleard and Higgs, 2002).

Shared temporal location is a commonly used component of societal generation.

Demographers use the term ‘birth cohort’ to describe those born in the same year or range of years (Wunsch *et al.*, 2006). Birth cohort often is a reference point in population ageing. For example, the increasing size of the population now over the age of 80 has become a marker for the need for chronic care for people with long-term health needs.

Shared exposure to common historic events. Age cohorts in the population are often assumed to share exposure to important socio-political events such as war or economic depression. The ‘baby boom generation’ is a large cohort, born after the Second World War and now entering later life. “The biggest cohort on the block” (Gilleard and Higgs, 2002: 370), they grew up within a social setting of welfare capitalism and have experienced economic growth through much of their lives. Their progress into later life – and movement into the older chronological age groups of the population – has sparked much debate and provided the impetus for significant public reform of welfare, notably changes to retirement ages and pension eligibility. The generation born between 1965 and 1979, sometimes called ‘generation X’, has experienced the establishment of the European Union, high unemployment in the 1990s and the economic recession of the mid-2000s. Young adults born between 1980 and 2000 (‘generation X’ (BMO Wealth Institute, 2014) or the ‘jilted generation’ (Howker and Malik, 2010)) are

portrayed as struggling in the employment and housing markets and facing an uncertain future. These two younger generations are growing up in an era of the internet, economic and cultural globalisation and in societal contexts that increasingly value individual over collective provisions for health and social needs (Phillipson, 2015).

Shared socio-cultural location. The third component of societal generation is a shared socio-cultural location or generational consciousness. Generational consciousness is subjective, arising from a common historical past that results in a world view specific to that group (Timonen and Conlon, 2015). However, there is no assumption that all members of a cohort will share its attitudes or act accordingly (Kohli, 2015). For example, some subgroups in a privileged cohort such as the baby boomers may not have benefitted from income, wealth or other advantages, but will nonetheless be obliged to manage their finances in retirement, will not automatically benefit from public subsidies for welfare needs and will be expected to fulfil obligations of support to older and younger generations.

Generations across time. Shared world views between birth cohorts are believed to foster the formation and preservation of intergenerational solidarity reflected in an 'intergenerational contract' (Lloyd, 2008). Cohort inequalities may arise based on differences in the timing and maturing of welfare state interventions and birth cohort. However, societal level generational differences do not necessarily lead to generational cleavages. Timonen and Conlon (2015) and Kohli (2015) contend that the contemporary focus on generational cleavage based on one generation being more fortunate, masks the ongoing intragenerational problems of poverty and exclusion which experience considerable inequities with regard to class, religion, ethnicity and gender.

2.2 Family generation

"... most family relationships involve a dose of dissonance" (Silverstein and Giarrusso, 2010: 1050)

In the face of population ageing and the potential for societal-level inequalities between and within generations, families are seen as a key societal institution which can potentially absorb any 'fallout'. Around the world, discourses about families place them as the most important group for the social and supportive relationships of older and younger generations (Keating and de Jong Gierveld, 2015). Yet, there is concern about the erosion of families as the source of strong intergenerational relationships as a result of changing family structures and obligations (Hillcoat-Nalletamby and Dharmalingam, 2006).

Similar to societal generation, **family generation has structural and temporal components.** Structural elements set the boundaries around the availability and quality of family intergenerational relations, while the timing and spacing of generational membership influences their longevity and the ways in which caring responsibilities are apportioned. A third component of family intergenerational relations comprises the emotional connections and obligations within families. **Solidarity and ambivalence** in family relationships is a central focus of family theorising about intergenerational relationships.

Family generational structure. The structure of family generations is both straightforward and quite complex. Generations in families are conceptualised as family lineages, with vertical ties that have agreed-upon kinship names such as grandparent, parent or child. Two terms are used to describe the temporal component of family generations. The first is 'age gapped'. Diversity in fertility patterns means that generations in some families are 'age condensed' as a result of

early childbearing, while others are ‘age gapped’ because of delayed childbearing (Caputo, 1999). Such timing issues are important in that they have an impact on the numbers of generations in a family. Increased longevity is assumed to have resulted in ‘beanpole’ families with many vertical (generational) ties and increasing likelihood of four or five family generations. However, Dykstra and Komter (2012) caution that a countervailing trend is delayed childbearing, resulting in a relatively large age gap between generations and a reduced likelihood of there being several co-surviving family generations. Further complexity in family generations arises from diversity in family structures resulting from divorce and remarriage, and single-parent families. These structural changes in turn blur boundaries (Ribbens McCarthy *et al.*, 2012) and lines of responsibilities in ways that are not yet fully understood (Silverstein and Giarrusso, 2010).

Intergenerational solidarity and ambivalence are concepts that capture the subjective elements of connections and relationships between family generations. Family solidarity has to do with the closeness of bonds in families and their supportive behaviours. The main focus has been in parent–adult child relationships (Silverstein and Giarrusso, 2010).

For the purposes of this Evidence Review, two elements of solidarity, elaborated within the “intergenerational solidarity paradigm” (Mangen *et al.*, 1988), are used. **Affectional solidarity** represents degrees of positive feelings of closeness between family members (Szydlik, 2012). **Functional solidarity** is the type of support given and received (e.g. emotional, financial, or in-kind) and provides a means of assessing the practical dimensions of solidarity. Together these elements of solidarity enable empirical validation of the strengths and weaknesses of intergenerational ties. We highlight care to dependent family members, especially to frail older adults, as an additional form of solidarity because of the importance placed on family care in the context of population ageing. There has been increasing awareness of both **ambivalence** and **conflict** in family relationships (Connidis, 2010, 2011; Connidis and McMullin, 2002), concepts that have been useful in studying the dynamics of emotional ties in ageing families (Lowenstein *et al.*, 2007). As Silverstein and Giarrusso (2010: 1050) have said, “intergenerational ambivalence reminds us that most family relationships involve a dose of dissonance”.

Life course changes in family and societal generational relationships. “Generation is of particular relevance to the life course approach, because generational experiences, (dis)advantages and (in)justices continue to live on as their members age” (Tinomen and Conlon, 2015: 8). The conceptual model for this Evidence Review (Figure 1) marries micro-level, family generational relationships into the broader, macro-level framework of societal generations or cohorts (Koopman-Boyden *et al.*, 2000). Collectively, each cohort’s life course trajectories are influenced by the time period in which they were born and which subsequently shape their exposure to changing socio-economic, cultural and historical events as they age and pass through different stages of the life course. In turn, at any given moment in time, the generational structure of families will reflect demographic-driven changes of fertility and mortality that cumulatively determine the ages at which one generation will be born and another will die – and ultimately, how many are likely to be co-surviving. Each societal generation represented in the family generation structure will also reflect the normative context (and hence value systems) into which they were born and have matured into – hence the potential for both strong and weak generational ties (affectional solidarity) as the basis for intergenerational exchanges of support (functional solidarity) with or without ambivalence, conflict, consensus and affection.

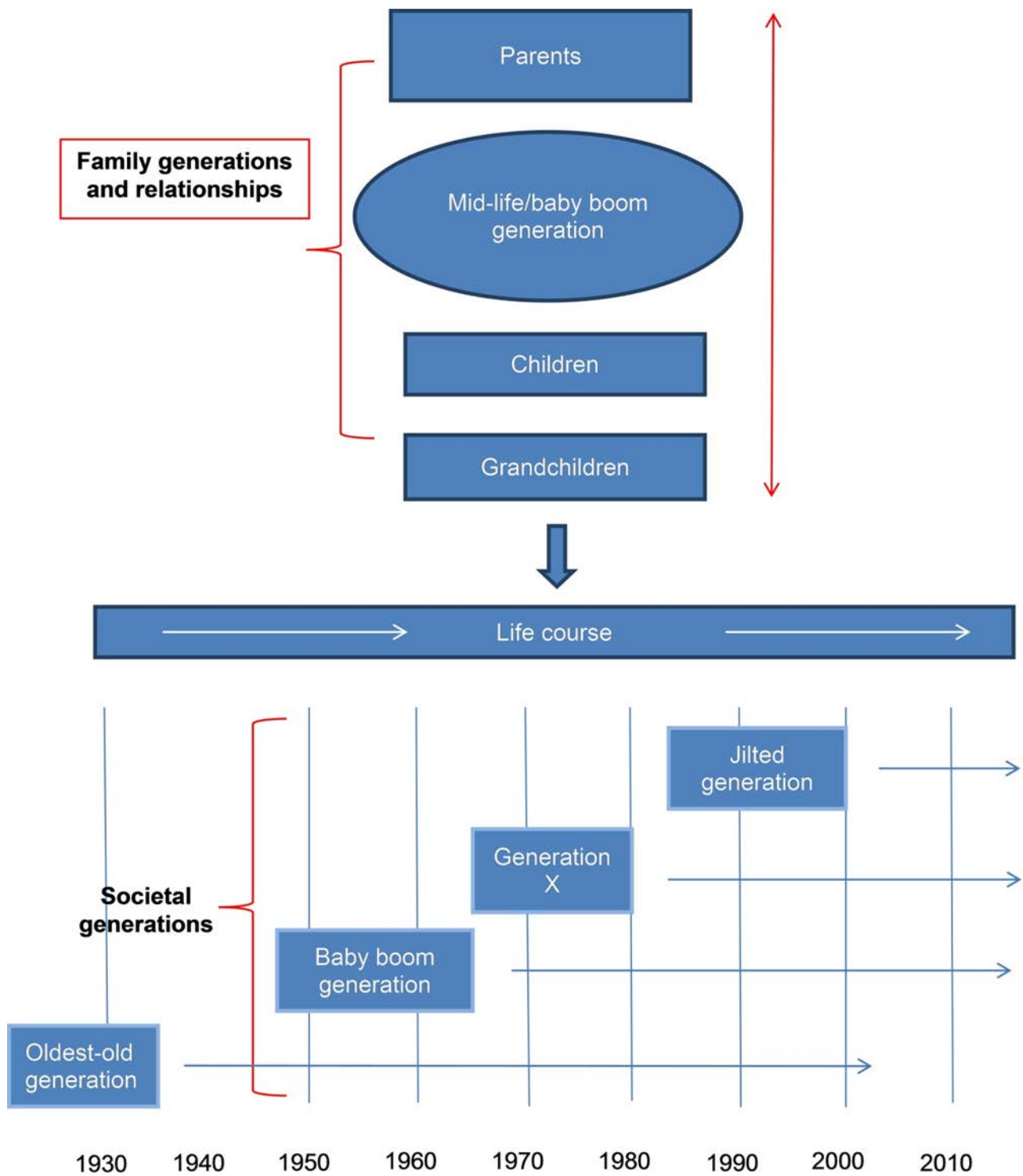


Figure 1: Family and societal generations
 (adapted from Koopman-Boyden et al., 2000, Figure 2.1, p. 15)

3. Methods

This Evidence Review draws on four main sources of recent literature that inform the topic of intergenerational relationships and provide the foundation for this report.

Existing conceptual work on intergenerational relationships at societal and family levels: this informed the overall conceptual framework for this project, including societal and family-level generations.

Recent empirical research on generational relationships: this informed the evidence section and provided the basis for discussion of knowledge gaps. Included studies were published primarily from 2005 to 2015, were based in the UK or were relevant to intergenerational relations in the UK.

Data from the Office for National Statistics (ONS): these data formed the discussion of differences between generations at the societal level. ONS data on diversity within generations were used to challenge assumptions of homogeneity within generations. National statistics on family formation and dissolution were used to set the context for the discussion of generational relationships within families.

Grey literature: the review also required information that would inform our discussion of discourses and beliefs about generational solidarity and conflict, policy settings that might influence (or be influenced by) these beliefs and reports on the challenges of intergenerational relations in the context of an ageing society. Grey literature, defined as “information produced on all levels of government, academics, business and industry in electronic and print formats not controlled by commercial publishing” (UK Health Forum, 2013: 1), challenges and augments scientific evidence.

Our approach was developed to create an integrative evidential synthesis that interweaves evidence from diverse sources. It allows for the presentation of a coherent story of intergenerational relationships while mapping societal views. The strict protocol of a systematic review was not followed; rather the need for scope and breadth of sources was prioritised, based on Victor’s (2008) contention that social science research frequently demands a fluid but nonetheless rigorous approach (Hart, 1998; Cronin *et al.*, 2008; Victor, 2008).

In the next section of the Evidence Review we present the current state of knowledge about these issues.

4. Societal generations evidence

Knowledge of intergenerational relationships at the societal level comes from cohort differences in resources such as housing, wealth, debt and labour force engagement. These differences often are presented as sources of generational conflict, although evidence of the basis for generational conflict is limited, whereas diversity within cohorts is considerable. Disentangling life course from cohort is important in understanding the relevance of cohort differences and diversities. Societal intergenerational relationships occur within the context of policy and practice perspectives on how to manage the diverse needs of societal generations as they traverse the life course. There is limited information on generational consciousness, apart from a small amount of research on older persons' perspectives on differences between old and young.

4.1 Generational differences and inequalities

Relationships between generations/cohorts in the context of population ageing are the subject of much discussion, with perceived inequities between older and younger generations often the focus. Scharf *et al.* (2013: 3) observe that there is an emphasis on “the potential for a growing conflict between young and old, proposing a view that society’s resources are increasingly being stretched by the ageing of our populations”.

In this section of the review we discuss what is known about the distribution of societal resources across age cohorts toward creating a basis for understanding societal intergenerational relationships.

Housing is an area in which there is much discussion about generational differences. For example, Age UK (2015) reports on views of older adults being unduly privileged because they are ‘over housed’. Others state that older adults are ‘asset-rich’ (House of Lords Select Committee on Public Service and Demographic Change, 2013), suggesting that such assets are inequitably distributed. Younger cohorts are seen as being disadvantaged by their inability to get onto the property ladder (Higgs and Gilleard, 2010). Yet the Halifax Building Society, in their Generation Rent Report (Halifax, 2015) on interviews with 40,000 first-time buyers aged 20 to 45, found that Government initiatives such as ‘help to buy’ have made access to housing easier. They report that the proportion of homeowners aged 20–24 has increased from 16% in 2011 to 21% in 2015.

Patterns of housing tenure within the UK show differences across age cohorts as well as diversity within these groups. Table 1 indicates that the highest proportion of people who own their homes outright is in the generation older than the baby boomers – people aged 65–74 and 76 and over. Almost 25% of people coming up to retirement (age 55–64) also own their homes outright. Similar proportions of younger cohorts are on the ‘property ladder’, with approximately 30% of those aged 35–33 and 45–54 being owners who have mortgages on their homes. Overall these figures suggest a life course pattern of property accumulation, at least for a subset of the population.

Among renters, the highest proportions in the private market are cohorts aged 25–34 and 35–44. Those in social housing are somewhat older, with the largest proportions aged 35–44 and 45–54 (18.6% and 18.7% of all social housing, respectively). It is not clear how these findings of the distribution of social and private renters might lead to generational advantages or

disadvantages. There has been an overall reduction in social housing stock resulting from ‘right to buy’ and a slow-down in social housing construction (Rugg and Rhodes, 2008). The shift toward private rentals among the youngest cohorts raises the likelihood of housing vulnerability. However, private renters are diverse and not all groups are likely to experience housing insecurity. Students, young professionals and corporate lettings will probably move into other types of housing as their situations change or improve. In contrast, immigrants and housing benefit claimants may not have the same options to move or to withstand housing market volatility. Banks *et al.* (2012) compares housing mobility of older people in the UK and the USA and states that older people in the UK are less mobile in their choice of housing, partly due to “institutional rigidities”, which create strong incentives for them to remain in their current rental accommodation, combined with fewer opportunities to move within the country to an area of better climate. Limited availability of social housing in large urban areas may make them particularly challenging places to live for both young and old with limited means.

There are housing connections to family generations as well. The parental home may act as a refuge for young adults finding it difficult to enter the housing or labour markets. Using data from the Labour Force Surveys, Berrington *et al.* (2009) showed that in 2008, relatively high proportions of people in their 20s lived at home. Among those aged 20 and 21, 63% of men and 46% of women lived at home. Among those aged 30–34, these proportions were 10% and 5%, respectively. For the latter group, those without educational qualifications and men classified as economically inactive are most likely to be living within the parental home. This trend has become more pronounced over the past two decades.

Diversity in housing tenure within generations. When one considers diversity within generations in types of housing, intergenerational lines of separation are blurred. No age cohort has a preponderance of a single housing type (Table 2). Among older cohorts most own their homes. But substantial proportions are renters (23% of those aged 55–64; 21% of those aged 65–74; 25% of those 75 and older). Similar variation is apparent within younger cohorts. The largest proportion of those aged 16–24 is private renters, although these statistics do not reflect the population living in the parental home. Within the age group of 25–34, the majority (60%) are renters, but a substantial proportion (39.5%) are owner-occupiers. Among the group aged 35–44, 61.8% are owner-occupiers but almost 40% are renters.

Table 1: Housing tenure in the UK, 2012 – English Housing Survey (percentage owners and renters by housing type)

Tenure	Age group							Total
	16-24	25-34	35-44	45-54	55-64	65-74	75 or over	
Own outright	0.2	1.0	4.1	10.1	24.7	29.2	30.6	100
<i>Buying with mortgage</i>	1.0	16.6	30.9	32.9	14.1	3.5	1.1	100
<i>All owner-occupiers</i>	0.7	8.8	17.5	21.5	19.4	16.3	15.8	100
Rent								
<i>Local authority</i>	4.5	14.3	18.6	19.7	14.4	13.0	15.5	100
<i>Housing association</i>	5.3	13.3	18.6	17.8	16.5	12.4	16.1	100
<i>All social renters</i>	4.9	13.8	18.6	18.7	15.5	12.7	15.8	100
<i>All private renters</i>	14.7	36.1	22.0	12.9	6.6	3.8	3.8	100

Source: Office for National Statistics (2014d)

Table 2: Housing tenure in the UK, 2012 – English Housing Survey (percentage owners and renters within age group)

Tenure	Age group						
	16-24	25-34	35-44	45-54	55-64	65-74	75 or over
<i>Own outright</i>	2.8	2.1	7.2	16.9	48.9	70.6	73.0
<i>Buying with mortgage</i>	8.5	37.4	54.6	55.1	28.0	8.4	2.6
<i>All owner-occupiers</i>	11.2	39.5	61.8	72.0	76.9	79.0	75.5
<i>Local authority</i>	8.8	7.5	7.7	7.7	6.7	7.4	8.7
<i>Housing association</i>	12.3	8.3	9.2	8.3	9.1	8.4	10.7
<i>All social renters</i>	21.1	15.8	16.9	16.1	15.8	15.8	19.4
<i>All private renters</i>	67.7	44.6	21.4	12.0	7.2	5.1	5.1
	100	100	100	100	100	100	100

Source: Office for National Statistics (2014d)

There also is evidence of housing vulnerability of some older people. Although they are more likely to own outright, over the past 15 years there have been increases in the amount that older people owe on their mortgages (Appleyard and Rowlingson, 2010). Means (2007) provides evidence of people who are in vulnerable housing situations including those who are homeless; who are in private rented housing that is multi-occupancy and often lacks privacy, and in which many fear for their safety; or who are owner-occupiers with dementia. Security of housing tenure of vulnerable populations has become an important legal issue in Australia (Freilich *et al.*, 2014).

There is considerable variation across regions of the country in housing prices and availability. We are not aware of information that informs the question of whether these regional differences might contribute to more generational difference or more diversity within generations.

4.2 Wealth

Wealth is the stock of resources or personal assets at a point in time. Wealth includes four broad categories: property wealth (including main residence and another property), physical wealth (including household contents and vehicles); financial wealth (including bank accounts, stocks and shares); and private pension wealth (including occupational pensions) (Office for National Statistics, 2014a). Each plays a different role in people's lives: housing as a source of shelter and current standard of living; pensions as a future source of income; finances as a flexible resource. Rowlingson (2012) found that financial wealth is the most important indicator of inequality, followed by private pension wealth and property wealth.

Generational differences in wealth. Table 3 shows the distribution of wealth by age group. There is evidence of age-cohort differences, with people aged 55–64 having the greatest wealth. Twenty-two per cent had wealth of £1 million or more compared to those aged 45–54 (12%) and those aged 65+ (11%). The households with the lowest wealth are those of younger people; 28% of those under the age of 16 lived in households with wealth of less than £40,000.

Table 3: Distribution of wealth in Great Britain by age group

Age	Total household wealth					
	< £40,000	£40,000 but < £150,000	£150,000 but < £300,000	£300,000 but < £600,000	£600,000 but < £1 million	£1 million or more
< 16	28	25	20	17	7	4
16–24	27	19	15	19	10	9
25–34	30	33	17	11	5	3
35–44	18	24	24	21	8	4
45–54	13	14	19	28	15	12
55–64	9	9	15	24	19	22
65+	12	13	21	28	15	11
All	20	20	19	19	11	9

Source: Adapted from Table 2.14, www.ons.gov.uk/ons/rel/was/wealth-in-great-britain-wave-3/2010-2012/report--chapter-2--total-wealth.html#tab=Household-total-wealth-by-individual-characteristics

Younger people are disproportionately in the lower wealth bands. However, the extent of the economic challenges faced by current groups of younger cohorts as they grow older is not entirely apparent. Asset accumulation is dynamic across the life course. Patterns of current generations aged 45 and older indicate that on average, by mid-life, incomes are higher, debts are repaid and money saved for retirement. In retirement these savings and pension wealth may be drawn on and wealth begins to decline. Rowlingson (2012) argues that asset inequality across the life course is a longstanding pattern that is unlikely to change. What is not clear is whether the current economic context and the increasing gap between rich and poor will be experienced disproportionately among the very young and perhaps the very old. In a provocative introduction to his book on social inequality, Dorling (2015) argues that the increase in rates of absolute poverty in the UK results from negative attitudes and beliefs in society that foster and perpetuate inequalities.

Diversity in wealth within generations. Data on generational differences are important in forecasting economic well-being as cohorts age. However these data do not reveal the considerable variation within age cohorts. The reasons for variations within cohorts differ. Those aged 16–24 are represented in all wealth categories, with a substantial group (27%) in households with less than £40,000 in wealth but 19% of households with wealth of £600,000 or more. Those in the former group may be living on their own or in parental homes with low asset accumulation. In contrast, the more affluent may also be living with parents with considerable resources or have benefitted from family inheritances (Rowlingson, 2012). Szydlik (2004) argues that inheritances have immense consequences on social stratification as they favour individuals with a higher level of education and discriminate against those individuals who, in any case, have a much slighter chance of achieving higher social positions. Diversity in family arrangements, including blended families and single-parent families, and the impact of divorce, remarriage and step-parenting on inheritance patterns is an area about which we know very little. The implications for intergenerational wealth transfers are potentially great.

A small proportion of people aged 65 and older are in the lowest wealth category (12%), while (26%) have assets of £600,000 or more. The ONS report on total household wealth by region (Office for National Statistics, 2014a) also highlights substantial regional variation.

Approximately 1 in 4 adults aged 65 and over live in households with total wealth less than £50,000 in the North East region compared to just 1 in 10 in the South East, South West and East of England. Among younger age groups regional variations are equally important. For example among 16–24 year olds in the North East, 43% live in households with wealth of less than £50,000, compared with 20% in the South East. At the same time, 10% of 16–24 year olds in the North East live in households with wealth in excess of £1 million, compared with 17% in the South East.

Although there are generational differences in wealth and assets, there are also many other factors at play such as life course, economic context and region of the country. Yet despite the complex and interacting factors that influence diversity of wealth and assets, which therefore cannot be attributed to generation alone, there is still a perception that intergenerational unfairness exists. Indeed the Intergenerational Foundation (Leach and Hanton, 2014) reports that intergenerational fairness needs to be prioritised to prevent the disengagement of younger people in a society they perceive as unfair.

4.3 Labour force

Labour force participation is often used as a marker of both generational contributions and cost. Among younger people two concerns are raised concerning generational equity. The first is the ability of young people to gain access to stable employment. Those aged 16–24 have an unemployment rate of 16.2% compared with an overall unemployment rate of 5.7% (Mirza-Davies, 2015). Younger workers are especially vulnerable to economic recessions, with participation rates of those under the age of 25 having declined during the recent economic downturn while older worker participation increased (Benito and Bunn, 2011). However, part of the explanation for reduced labour force participation of younger people is that more 16–17 year olds remain in education in difficult economic contexts (Mirza-Davies, 2015).

The Office for National Statistics (2015) report that 3.5% of the labour force was made up of people aged 65 and over in 2011. This represents 10% of the total population over 65. There is regional variation, with the percentage of over 65s in the North West in employment being almost half that of the percentage in London. There is an assumption that labour force participation of older people will increase as the state pension age is raised to “make the system more affordable in the long term and fair between generations” (Department for Work and Pensions, 2015: 1) and based on the premise that, proportionally, an individual should expect to spend no more than one-third of their life in receipt of a state pension.

Commentators and academics continue to speculate on the potential for intergenerational conflict around employment and retirement. Record (2014) presents a forceful argument that future generations risk being unduly burdened by having to fulfil the pension promises made by successive governments, while Kingman (2013: 9) states that “the next financial crisis will be a pension crisis”. Yet the Women’s Royal Voluntary Service (2011) highlights the benefits to society of the older population, whose net financial contribution in 2010 was £40 billion and is expected to increase to £77 billion by 2030; this is in addition to related hidden benefits such as older people’s spending power, their provision of social care, volunteering and charity donations. The authors also describe the “social glue”, such as support for neighbours and communities, which makes a valuable contribution to individuals and wider society. But these benefits can only be sustained if the older population maintains their health, to allow them to remain “engaged members of society” (Imison, 2012). Lloyd (2008), however, states that although the benefits of intergenerational relationships are numerous and vital for society: “a

section of the UK population does appear to believe that older and younger cohorts live in ‘separate worlds’.”

On a societal level, perceptions and myths around longer working lives proving detrimental to the younger generation are not reflected in the evidence. For example, Boheim (2014) states that there is no trade-off between jobs for older or younger people and that increasing employment does not favour one age group more than another, but benefits all. The point is also made that increasing the age of retirement will increase the wages of younger workers, and if fewer older people were employed, this would not lead to more jobs for younger people. Yet Hanton (2012) talks about the unfairness of the tax and benefit system that favours older people. The debate is likely to continue.

4.4 Debt

Debt in all its forms has become part of everyday life for most people in the UK today. Consumer debt, mortgage debt and credit card debt are the most common types used by the general population. Traditionally it was assumed that debt was a problem confined to younger people. However, recent economic conditions such as low interest rates, which affect income from savings, decreasing annuity rates and increased energy prices all mean that older people are subject to financial pressures to which debt may be part of a solution. Further, financial norms have changed in recent years so that older people are now accustomed to using credit cards, and a large number of retirees have interest-only mortgages (Age UK, 2012).

Table 4 shows an overview of debt by age in the UK. Differences between age cohorts suggest a life course pattern of accumulation of debt at younger ages, and a substantial reduction in debt beginning at age 55–64. However, in comparison to 2006/08, data from 2008/10 show that increases in the percentage of households with liabilities was highest in the 16–24 and 25–34 age groups (2.6% and 3.1%, respectively), a worrisome indication that young people may be assuming debt loads that may be difficult to manage in later life.

Table 4: Financial liabilities by age of household head, Great Britain, 2008–10

Age	Mean debt (£)	Median debt (£)	Percentage with debt
16–24	7,600	2,900	73.6
25–34	8,200	4,300	73.9
35–44	8,100	3,500	67.2
45–54	8,500	3,900	62.5
55–64	6,300	2,600	46.2
65+	3,800	1,100	18.9

(Mean and median values exclude households with no financial liabilities)

Source: Office for National Statistics (2014a)

Within-cohort variation in debt is worthy of note. Age UK (2012) explored the experience of debt among older people and found that although proportionally the number of older people with debts has reduced, those with debt have seen increases since 2002 in amount owed. Among those with unsecured debts, the percentage with problem debt has increased since 2002 to 28%. Risk factors for problem debt among older people are self-employment, and being an owner-occupier with a mortgage, all of which could be applied to a significant percentage of

older people (see Sections 4.1 and 4.3). Within younger cohorts, rent arrears may be increasing. Salter (2014) reports on an increase in rent arrears with national debt lines indicating a 146% increase in rent arrears calls in the last 7 years. As private rented accommodation is predominantly housing younger people, their debt problems may be under-represented in debt statistics that do not include rent arrears. Life course theory would anticipate different levels of debt in different age groups, which is largely reflected in the data.

4.5 Generational conflict or socio-economic inequality?

Evidence has been presented about societal level of intergenerational relationships, in terms of housing tenure, wealth, employment and debt. It shows generational differences between younger people and older people, some of which may be attributable to life course stage and some to differences in cohort experiences. Within-cohort inequalities are worthy of note and should not be overlooked. Much rhetoric exists around the concepts of intergenerational conflict (Higgs and Gilleard, 2010; Willetts, 2010). From the evidence presented here the headline data might suggest potential for conflict but the statistical presentations often fail to identify micro-level issues.

5. Family generations evidence

Our understanding of contemporary intergenerational relationships at the family level is informed by structural changes in the generational composition of families and by the nature and quality of generational relationships. Structural changes result from increased longevity and lower fertility; the question of whether there are now more generations in families is contested. Family structural diversity resulting from divorce and remarriage, LGBT relationships, and household relationships such as 'living apart together' (LAT) has resulted in the blurring of family boundaries. Research on intergenerational obligations, solidarity and ambivalence has begun to tease out the strength of family connections and likelihood of resources flowing up and down the generations.

5.1 The structure of family generations

Patterns and trends in family formation and dissolution have changed considerably in the UK over recent decades, and have affected and encompassed significant changes for baby boom cohorts (Office for National Statistics, 2013a). These transformations include a long-term decline in the number of marriages since the 1970s. Increases in cohabitation contribute to this trend. Cohabitation is now readily accepted as a basis for consolidating relationships (Beaujouan and Ni Bhrolchain, 2011). Civil, as opposed to religious ceremonies, now represent about 7 out of 10 of all marriages (Office for National Statistics, 2014b). For those who marry, average age at marriage has increased by almost 8 years for both men and women since 1972, now at 36.5 years for men and 34.0 years for women. The Marriage (Same Sex Couples) Act came into law in 2013, expanding marriage to include same sex couples (Government Equalities Office, 2014). Divorce rates remain high but stable after an initial peak in the 1970s. The average age of divorce for men and women has reached 42 and 44 for women and men, respectively (Office for National Statistics, 2014b). These changes suggest a new relationship contract with less long-term couple stability in cohorts following the baby boomers.

The stability of older couple relationships is also changing. The proportion of people cohabiting has almost doubled, from 1.6% in 2001 to the current 2.8% (Office for National Statistics, 2013a). These small proportions may mask increases in other more contingent late life couple relationships such as LAT. LAT relationships are typified by the maintenance of separate residences and separate family generational relationships for each member of the couple (Liefbroer *et al.*, 2015). Over the 10-year period between 2001 and 2011, the proportion of older couples divorcing has doubled from just over 5% to nearly 9% in 2011 (Office for National Statistics, 2013a).

Shifts in family generational structure. These changes in the structure of couple relationships are accompanied by shifts in the structure of family generations. The number of children in a family, the age gap between parent and child, and overall longevity influence the ways in which intergenerational relationships in families are constructed. The presumed growth in multigenerational families warrants further consideration.

Smaller family size and the emergence of 'beanpole families'. Fertility rates provide an estimate of the number of children in families and are a key indicator of the shape of family generations. Table 5 shows average numbers of children born to women from the 1920 age cohort through women born in 1965 – the latest cohort for which there is information on completed childbearing. Across those cohorts, average family size increased from the 1920

birth cohort with 2.00 births, through 1935 with 2.42 births; it has declined steadily to the current 1.91 children for the 1965 cohort.

Table 5: Average family size and percentage distribution of live-born children by completion of childbearing, cohorts born 1920 to 1968

Year of birth of woman	Mean family size	Number of live-born children					Total
		0	1	2	3	4	
1920	2.00	21	21	27	16	15	100
1925	2.12	17	22	28	17	16	100
1930	2.35	13	18	30	19	20	100
1935	2.42	12	15	32	21	20	100
1940	2.36	11	13	36	22	18	100
1945	2.19	10	14	43	21	12	100
1950	2.07	14	13	44	20	10	100
1955	2.02	16	13	41	19	11	100
1960	1.98	19	12	38	20	11	100
1965	1.91	20	13	38	19	10	100

Source: Office for National Statistics (2014c)

At first glance, these data suggest movement toward the verticalisation of families where there are relatively few people in each generation but four or even five generations (Bengtson *et al.*, 1990). However, patterns of childlessness are an important element of change in family generations over time and in their overall structure. Table 5 shows the proportion of women across age cohorts who have had no children throughout their childbearing years. In the 1965 age cohort, childlessness is at its highest point (20% of women) since the 1920 birth cohort. These data suggest that there is no drift toward a single generational family type. In the 1965 age cohort, there appear to be two distinct family generation models: ‘vertically deprived’ (Dykstra and Komter, 2012), in which there is no child generation; and a vertically enhanced family, in which most (67%) women have two or more children. Dykstra and Komter (2012: 491) argue that “the focus on a presumed growth in multigenerational families has made researchers and policy makers overlook the substantial number of generational solos: individuals without any direct ascendant or descendant generational links”.

Longevity and number of family generations. A second element of Bengtson *et al.*’s (1990) verticalisation argument is that there will be more living generations in families. That assumption is based primarily on increased longevity. Cohort estimates of longevity at age 65 suggest that the prediction of more living generations is likely to occur. Table 6 shows life expectancy at age 65 for women and men. Post-retirement years of life have increased substantially from the grandparents of the baby boom generation to those of the children of the baby boom generation – from 12.2 to 24.4 years for men; and 16.6 to 26.9 years for women. The gender gap in life expectancy has narrowed from 4.4 to 2.3 across these generations. Based on these estimates, we can expect that a substantial proportion of the cohort who reaches age 65 in 2040 will see an entire family generation grow up after they reach retirement (given exceptions related to vertically deprived and age-gapped families).

Table 6: Projected cohort expectations of life (years), at age 65, males and females, England and Wales

Year in which person is age 65	Male cohort life expectancy at age 65	Female cohort life expectancy at age 65
1965 <i>Grandparents of baby boom generation</i>	12.2	16.6
1990 <i>Parents of baby boom generation</i>	15.9	19.4
2015 <i>Baby boom generation</i>	22.1	24.6
2040 <i>Children of baby boom generation</i>	24.4	26.9

Source: Government Actuary's Department/Office for National Statistics. Table adapted from Department for Work and Pensions (2011: Table 1).

Notes: Cohort life expectancy answers the question: "For a group of people aged x in a given year, how long would we expect them to live, on average, if they experienced the actual or projected future age-specific mortality rates not just from the given year but from the series of future years in which they will actually reach each succeeding age if they survive?" (Department for Work and Pensions, 2011: 4)

Estimates are based on a database of historical mortality rates for England and Wales by age, gender and calendar year which have been used, together with Government Actuary's Department/ONS projections, for estimating historic and future life expectancies for England and Wales.

Further, these increases in life expectancy and hence family generation potential will not be experienced consistently across the country. Bennett *et al.* (2015) estimated regional disparities in life expectancy of 8 years for men and 7 years for women; these are forecast to rise. Life expectancy is lowest in urban northern England and southern Wales and highest in southern England and some of London's more affluent districts. Life expectancy varies most in the deprived areas. Clearly one cannot assume that increased numbers of family generations will be experienced by all.

Age-gapped generations. In addition to increased longevity, the number of years in a generation will influence the number of family generations. The generation age gap currently is quite high. In 2013 the average age of first-time mothers was 28.3 years and of all mothers was 30.0 years; nearly two-thirds (65%) of fathers were aged 30 and over (Office for National Statistics, 2013c). Thus four-generation families are now possible, assuming fertility in all generations, and living outside of deprived areas of the country.

These two demographic trends, increased longevity and rising parent–child age gap, can have opposing effects on the generational structure of families. As Dykstra and Komter (2012: 490) note, extended lifespans mean that older family members are living longer and are more likely to live in multigenerational families. But delayed childrearing results in a large generational age gap, reducing the likelihood of multiple generations alive at the same time. Generational counting becomes further complicated by changes to patterns of family formation, dissolution and reconstitution. We do not know how to count generations where people have married or partnered, had children, and moved onto other partners. Nor do we know about the generational structure of men because we only account for births to women. And we know very little about

family generations of LGBT adults. There may be several more family generational structures than the two identified here.

The complexities of contemporary family structures increase the potential for blurring of boundaries about the normative foundations of obligation, responsibility and individual choice which underpin continuity *and* variation of intergenerational support at the micro-level of family generations. The solidity of this support has been questioned by scholars who see family change as synonymous with family decline and the weakening of intergenerational bonds; others recognise that change can equate to diversity, and continuity of support (for a review of these positions, see Chambers, 2012). There is ample evidence to support the latter position, particularly among parents and adult children, and a strong argument to be made that welfare provisions do not 'crowd out' family support, but rather enhance it (Lowenstein and Daatland, 2006).

Consistent with our conceptual framework, in this next section of the review we present empirical findings about affectional solidarity (emotional closeness and sense of obligation); functional solidarity (giving and taking of time, money and space); and care.

5.2 Family generational relationships

5.2.1 Intergenerational relations in families – a case study

Jane is married, with two children aged 9 and 13. Her husband has two grown children from a previous marriage. Jane is:

- a member of the baby boom generation;
- part of a blended family;
- supporting her mother who is 78;
- in a sandwich generation;
- in an ethnically mixed transnational family.

Jane speaks of her family connections:

“My husband's ex-wife's family are in Canada; his family are in the USA; it is unlikely that I or my children would have any contact with them. My children are very close to my husband's daughter from his first marriage (my stepdaughter I suppose). She is definitely family. And his ex-wife is very friendly to my children at special events (e.g. weddings) but she isn't considered family, and we don't know any of her new husband's family at all, although my stepdaughter obviously does but she never speaks about them.

“My brother lives in the same small town as me. We're not close. He's divorced, and has remarried; my children regard her [new wife] as an auntie although they never see her. But they also know his ex-wife and she isn't considered as an auntie or as any part of the family at all. My brother had a son with his first wife who the children are quite close to, and he is very much family. My brother's new wife also has a son with her first husband. He has played no part in wider family life, and he isn't really considered to be part of the family.

“I have another brother, divorced, no children. He and his girlfriend and two children were together for a number of years but she’s left him. He’s been very close to those children throughout their childhood, and now they’ve gone, and he isn’t their biological father so I guess he has no rights of access or anything.

“My 78 year old mother asked me to get shopping for her as she is immobilised with sciatica; at the same time as I was taking my 9 year old to a cub event and my 13 year old to golf.

“This is just my family.”

This case example of the family of a woman from the baby boom generation provides a backdrop to understanding the debates about the strength and supportiveness of intergenerational family relationships. The example illustrates diversity in family structural relationships and emotional ties and changes in these ties and relationships over time. Caring activities between the narrator and her biological parent and children are evident, as are the truncated caring relationships of the narrator’s brother.

5.2.2 Affectional solidarity

The degree of closeness between family members has been the topic of considerable discussion in light of structural diversity in families and concern about weakening of family obligations. Research on affectional solidarity across family generations has been focused primarily on ties between parents and adult children. There is evidence of differences in the strength of connections by type of relationship (such as with parents or parents-in-law) and over time. National-level studies of relationship types place UK intergenerational family relationships within a broader context.

Structural aspects of family ties are related to the strength and quality of their relationships. Sarkisian and Gerstel (2008) found that the strongest intergenerational ties are with unmarried children who are single, separated or divorced. Married children are less likely to give or receive emotional support, or to stay in touch with parents. The authors conclude that marriage requires emotional and time commitments that are not available for extended family relationships. Research from the USA indicates that the relationships with parents-in-law are discretionary. Santos and Levitt (2007) examined the views of adult children and found that support provided was the strongest predictor of relationships with mothers- and fathers-in-law. For mothers-in-law, frequency of contact and length of marriage were also important; with fathers-in-law it was shared values. They conclude that the history of the dynamics of in-law relationships has the potential to shape the likelihood of younger family members benefitting from support themselves in later life.

The closeness of the relationship between grandparent, parents and grandchildren is also influenced by family structure. For example, UK research has shown that divorce of an adult child can reduce contact between grandparents and grandchildren (Ivens and Akhtar, 2011). On the other hand, grandmothers express a greater sense of responsibility towards the children of single daughters than to children of a married daughter, although there may be tension or conflict in lone mother relationships because of grandmothers’ occupational role, social responsibilities and a lack of clarity in respective rights and responsibilities (Harper and Ruicheva, 2010).

At the national level, research on typologies of closeness of intergenerational relationships sets them within societal (socio-cultural, political, economic and welfare) contexts. In a cross-national

study, Silverstein *et al.* (2010) examined the quality of emotional bonds between adult children and their older parents. They found four relationship configurations that were characterised by conflict and affection and found to be present across all countries in varying amounts. Most prevalent styles were *amicable* (England), *detached* (Germany and Spain), *disharmonious* (USA), and *ambivalent* (Israel). They hypothesise that in the UK, high levels of emotionally close relationships that are free of conflict would result from a “cultural tendency to inhibit the expression of strong negative emotion” (p. 1017).

The quality of relationships between parents and adult children tends to be stable over time. Schenk and Dykstra (2012) found that less than 5% of parent–child dyads shifted to a different type over a period of 3 years. Moving away from proximity to parents and parent repartnering prompted shifts from ambivalent types (typified by supportive exchanges but also conflict over material and personal issues) to discordant types (with little contact or support exchanges and conflict over personal issues).

The case example presented at the beginning of this section illustrates the complexity of affectional solidarity in contemporary families. We know little about affectional connections among family subgroups – stepchildren, children of former partners, families in which a member is barred from contact with a partner’s children.

5.2.3 Functional solidarity

Interest in functional solidarity arises from questions about whether families continue to be the safe haven in which resources are exchanged and members supported. **Much of the research on functional solidarity in families has been on the theme of the availability of such a “caring pool” (House of Lords Select Committee on Public Service and Demographic Change, 2013) to support both younger and older generations in families.**

The transfer of resources from older to younger family generations is contingent on the nature of family structure and solidarity, as well as broader contexts such as welfare regimes. Beanpole families with few people in succeeding generations, along with high rates of employment of women, are creating what Brannen (2006: 133) calls a “funnel for the intergenerational transmission of wealth which is creating both winners and losers”. Brannen argues that in a setting of limited labour market opportunities for young people and reduction in the social safety net, Britain’s young people rely on their families. Speaking more broadly of Europe, Brandt and Deindl (2013) would concur. They found that in Europe the most intense support to children occurs in countries with the least generous welfare provision.

Knowledge of patterns of transfer of resources within families is limited. Brannen (2006: 134) argues that what is passed on in families is often taken for granted because it is “embedded in everyday practices and relationships”. However, there is evidence that transfers of resources such as money and care most likely take place at particular life course stages such as education, marriage, childbirth and widowhood.

Childcare, especially care for grandchildren, is a common form of functional solidarity. The role of grandparents in childcare is increasingly important, and rising, with 14.3% of all children aged 0–14 receiving some form of childcare from grandparents (Grandparents Plus, 2013). Grandparent care is especially important in circumstances in which parents are unable to provide care, or cannot afford to hire childcare, or where divorce of the parents disrupts usual family connections. For example, Nandy and Selwyn (2012) found that grandparents may take on the role of full-time parent when birth parents cannot care for the child. However, it is a

growing scenario that currently affects over 173,000 children in the UK (Nandy and Selwyn, 2012), and which will undoubtedly influence intergenerational relationships on the micro and macro level. The majority of grandparents providing care to grandchildren are living in poverty. A study by Grandparents Plus (2013) found that among those who provide between 10 and 19 hours of childcare per week, 66% earn less than £26,000. As (step)-grandparents, older people step into the breach as childcare substitutes (Statham, 2011).

The case family presented at the beginning of this section illustrates how ambiguous family boundaries may disrupt affectional relationships. We know little about whether in such families there is consensus about lines of descent that clarify who are the potential recipients of intergenerational transmission of wealth or the extent to which families might need to recreate their everyday practices of functional solidarity as the structure of their families evolves.

5.2.4 Care

Much of the recent research on care to family members with chronic health problems has focused on increased expectations resulting from changes in public support for care, employment of carers and care needs across family generations (Keating *et al.*, 2008). Some studies have examined the ability of adult children to care for elderly parents while others have highlighted an increasingly common phenomenon of older adults caring for same generation and younger generation family members (Statham, 2011).

Projections for the English context suggest an increased demand for care by adult children to their ageing parents (Pickard, 2008). Importantly, with increased longevity and age-gapped generations, adult children are themselves often nearing retirement. Family care demands are affecting labour force engagement of these older adults (Keating *et al.*, 2014). A substantial minority (17%) of unemployed women left their previous job in order to provide care (Pickard, 2008). Yet recent figures also show that over the 10-year period 2001 to 2011, the proportions of older people aged 65–74 who are economically active has increased from 8.7% to 16% (Office for National Statistics, 2013a). Rising age of retirement along with increased care demands may well cause increased tensions for older family members between livelihood and family care obligations. Socio-economic status may influence their choices. Conlon *et al.* (2014) found that lower socio-economic status women were much more likely to be expected to provide care for older family members than women of higher social status who have the resources to manage rather than do care. Younger grandparents are likely to be at the nexus of these competing demands as workers and unpaid carers with younger, employed, low income grandmothers providing childcare (Ben-Galim and Silim, 2013; Grandparents Plus, 2013). Statham (2011) forecasts increasing expectations on older people to take on roles as family carers in the face of reduced availability of public funding of care packages

There is some evidence of conflict in families around caring. Lashewicz and Keating (2009) found that in families that were 'vertically enhanced', siblings who disagreed about approaches to parent care often had conflicted relationships that led to disputes over parental estates. The added value of multiple children providing care has not been assessed (Roberto and Blieszner, 2015).

Either way, older people, both as mature children and older parents, are increasingly likely to become donors and/or recipients of care to family members of up and down generations. The profile of the family caring workforce is changing, with a shift towards more complex roles and responsibilities as older adults engage in paid work, and care for multiple family members across and within generations (Office for National Statistics, 2013b).

The case family presented at the beginning of this section appears to have few caring relationships, with the exception of short-term assistance by the narrator to her mother. It may be that life course stage is a relevant issue. The narrator's mother is the only older adult mentioned. While 'immobilised with sciatica', she is normally fit and able to take care of herself. However, we know little about the future potential for caring of older relatives in such complex families where some older 'relatives' may not be included within family boundaries.

6. Trends, gaps and implications

In the introduction to this Evidence Review, questions were raised both about the importance of generational labelling and its risks. In this final section of the review, we distil the key trends and questions about generational relationships, the usefulness of the language of ‘generations’ and gaps in knowledge about key elements of both societal and family generations.

6.1 Gaps in understanding of intergenerational societal relationships

Generational discussions in the UK are powerful indicators of beliefs about older and younger people and about deservedness of receiving societal resources. The three components of societal generations: shared temporal location, shared exposure to common historic events and shared socio-cultural location or generational consciousness are well understood among researchers and theorists, although less often drawn upon in popular discourse or policy discussions. Gaps and tensions around thinking about societal generations include the following:

- Focusing on age and ignoring cohort. Much of the discussion around generational conflict is about resource allocation to old versus young people. Age is often only vaguely defined, although people of older ages are often seen as unduly privileged. Differing experiences, needs and resources among older cohorts such as those in the oldest old and baby boomer generations and of younger cohorts such as generation X and the jilted generation (Figure 1) are rarely at the forefront of discussion. Yet these differing experiences contribute to generational attitudes toward and abilities to gain access to societal resources.
- Treating generations as static. Societal cohorts are treated as static entities without taking into account their place in the life course. So, for example, when comparisons are made between cohorts on job security during recessions, baby boom generation workers fare much better than those in younger cohorts. Comparing employees with 30 years’ experience to entry-level workers ignores the considerable differences in life course accumulation of job skills, seniority and wages. To answer the question about whether younger workers are disadvantaged, a comparison of labour force experience of baby boom generation workers when they were aged 20–30 with generation X workers who are now in that age group would help determine how much disadvantage is a result of age and how much a result of a current cohort experiencing unique and limiting situations such as an economic recession.
- Ignoring within-cohort diversity. Generational labelling is useful in capturing social change. It is less useful in focusing on the considerable inequalities within generations. There is great variation in housing, wealth, labour force participation and debt, and within all societal cohorts, which needs further exploration. Within each cohort there are groups that are privileged and groups that are struggling.

These issues are illustrated in findings about generational differences in housing, wealth, labour force participation and debt. In all of these societal resources, some younger cohorts are disadvantaged when compared to older cohorts. For example, those in the oldest-old generation are most likely to own their homes outright and least likely to have debt in comparison to *all* younger age cohorts. But generational differences are not consistent. Those in social housing are distributed across all age groups, while the majority of people from age 35

upward are owner-occupiers. Debt loads are high across all age groups except for those over the age of 65 – not the kind of generational equality we would strive for.

There is evidence of inequalities within generations, although these data are less well developed. In the area of housing, home ownership among younger people is increasing yet substantial proportions are living in private rentals with a high likelihood of housing vulnerability. People aged 65 and over are represented in both the lowest and highest wealth categories. Cohorts now in mid-life also experience disparities in societal resources. Although not reported in this review, gender differences in wealth accumulation are evident in mid-life, as are disparities in wages and access to private pensions. It is important not to allow intergenerational priorities to obscure these within-generation inequities.

6.2 Gaps in understanding of intergenerational family relationships

Discussions about family generations in the UK are also powerful indicators of beliefs about whether families can provide a cushion against societal tensions and inequalities. Paradoxically, while older people are viewed as advantaged in societal discourses about generations, they are often positioned as dependent in discussions about family generational strengths and interactions.

Structural and temporal elements of family generations provided the conceptual background for discussions about the existence of multiple generations in families and the strength of generational family relationships. Structural components of families address the availability and quality of family intergenerational relationships; temporal components the timing and spacing of family generations; and solidarity and ambivalence the quality of generational relationships. Gaps and tensions around thinking about family generations include the following:

- Addressing the connection between increased longevity and numbers of family generations. While increased longevity has been a factor in raising societal concern about the costs of population ageing, longevity has been celebrated as signalling the potential for long-term relationships among four or more family generations. Life expectancy at age 65 has increased substantially. Yet high average age at first birth and approximately 20% of couples having no children mean that we cannot assume multiple-family generations. Both vertically deprived and vertically enhanced families have become predominant family types.
- Accounting for the fluidity of family boundaries. The case study of family generations presented earlier in this review illustrates the fluid nature of family boundaries. Partnerships are formed and intergenerational connections developed but we cannot assume that these will endure, nor can we accurately map family membership. As there is increasing diversity among societal cohorts, so is there in the ways in which generations in families are developed and maintained. It is entirely possible that family members will have only some generational connections in common. So for example, Jane's 'stepdaughter' may claim both biological and step-parents as next-generation kin, while Jane's birth children will probably claim only two parents.
- Understanding links between quality of family relationships and exchanges of resources. Conceptual advancements in understanding the quality of intergenerational relationships in families have allowed for an examination of the strengths of family ties, including those that are discretionary. We are just beginning to create evidence of types of parent–adult child relationships that are amicable and those that are ambivalent, detached or

disharmonious. The finding of a predominance of amicable relationships among UK families requires further interrogation.

These issues are illustrated in findings about generational family relationships in terms of family structure and family generational relationships. Gathering representative data on family structure and interaction is extremely challenging given the increasing complexity of family relationships resulting from divorce and remarriage, same-sex marriage, childlessness and variations in fertility. However, data on average family size illustrate both truncated and enhanced family generational structures. Levels of childlessness are high but among those with children the vast majority have two or more. We know little about whether these family generational types differ in their ability to provide a safe haven for their members.

Conceptual advancements in family solidarity and ambivalence are further developed than our empirical knowledge of their prevalence in contemporary family relationships. Ties between parents and adult children have been the focus of research to date; we are just beginning to learn about how these ties might differ based on marital status and history of both children and parents.

A dichotomous question about whether changes in family generational structural and obligations have led to stronger or weaker family ties cannot be justified in the context of complex and fluid family relationships. Rather, it is time to examine how different family structures might be associated with strong affectional and functional ties, and related to commitments to care for dependent older and younger family generations.

There are challenging limitations in determining what constitutes family data and how these can be collected. Yet family data are necessary to develop evidence of family structure and relationships. In the UK we are able to track birth rate (including births inside and outside marriage), family size, and to an extent family type, including number of family generations. But we are unable to explore the complexities and diversity of family types and arrangements which are going to be so important in the future and which will have an enormous impact on intergenerational relationships.

6.3 Gaps in understanding of the interface between societal and family intergenerational relationships

Societal and family generations are interconnected in ways that are not yet well understood. An impediment to understanding their connections lies in the different discourses about the importance of generational relationships – at the societal level about old versus young and at the family level about obligation vs capacity to provide generational support. Issues around thinking about the interface of family and societal generations include the following:

- Incorporating the life courses of both societal generations and family generations into national discussions of the allocation of resources. Discussions about issues such as age of retirement, pension funding and housing for older people are occurring in a context of population ageing and a large societal cohort entering retirement. At the same time, members of that same cohort have family generational responsibilities such as caring for elderly parents and for grandchildren. Bringing together societal and family generational discussions would enhance decision-making about the impact of macro policies on micro family relationships.

- Creating templates for societal allocation of resources that are informed by family structure and interaction. Family changes have resulted in both truncated and enhanced family generational structures and amicable versus disharmonious family ties. Policies such as age of retirement or the creation of social housing will have a differential impact on these family types. Questions such as whether the generational funnel of family wealth and other resources will be absent in the next cohort of childless families or whether care to frail older family members will be forthcoming from disharmonious families can inform both the allocation of societal resources and the expectations we have of families as a safe haven.

Today's social issues can be framed as generational issues. Increased understanding of generational strengths and tensions at both societal and family levels can help move us away from discourses about generational conflict toward capturing generational strengths and supporting their diversity and vulnerabilities.

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