



European  
Research Area

# EUROPEAN POLICY BRIEF



**multilinks**

**Project title:** How demographic changes shape intergenerational solidarity, well-being, and social integration: A multilinks framework

**Policy brief #1:** Saraceno, C., Keck, W., & Dykstra, P. A. (2009). *Legal and policy frameworks regulating intergenerational obligations.*

## SUMMARY

### Objectives of the research

The legal and policy frameworks regulating intergenerational obligations are selected and assembled for all EU 27 countries to offer a contextual basis for the comparative analysis of patterns of intergenerational relationships. **This brief refers to this part of the Multilinks project.**

### Scientific approach / methodology

The theoretical perspective categorizes legal and policy frameworks as to how responsibilities for the care and financial needs of children and frail older people are allocated between the family (parents, adult children) and the collectivity. A wide range of indicators is collected from different sources.

### New knowledge and/or European added value

Our approach combines a gender and intergenerational perspective, collecting in a systematic and comparative way a wide set of indicators, which are usually treated separately, for all EU countries. These indicators, together with their sources, will be made available in a data base.

### Key messages for policy-makers, businesses, trade unions and civil society actors

EU statistical offices and the EU Social Protection Committee: there is a need for a better theoretical and operational management of the development of social indicators. EU and national policy makers, employers, trade unions, etc: family solidarity is a great resource, which needs to be both supported and partly lightened.

**Objectives of the research**

To develop a **theoretical framework and a data base** of comparative indicators of the legal and policy frameworks for all EU 27 countries, which enable the detection of specific “intergenerational regimes”. The focus is on legal obligations to financially support and care for children and frail older people, and on public support (income transfers and services) to these two age groups. We aim at understanding how and to what degree the country specific institutional frameworks support the willingness and desire to be responsible towards one’s children and frail old parents and/or support individual autonomy thereby partially lightening intergenerational dependencies and the gender division of labour. The comparative indicators will be used for descriptive purposes and as the contextual basis for micro analyses.

**Scientific approach / methodology**

We categorize social policies along a familialisation-defamilialisation continuum and according to their gender assumptions. Familialisation refers to situations where responsibility to provide care and financial support is assigned to the family. Defamilialisation refers to situations where financial and care needs are totally or partly satisfied through public provision. The conceptual framework for our **gendered intergenerational regime approach** distinguishes four patterns: (1) *familialism by default*: no publicly provided alternatives to family care and financial support; (2) *supported familialism*: policies, usually through financial transfers, support families in keeping up their financial and caring responsibilities; (3) *optional familialism*: some kind of option is given between being paid to provide care to a family member and using publicly supported care; and (4) *defamilialisation*: needs are partly answered through public provision (services, basic income). On the basis of this conceptualization, indicators have been constructed using a variety of data sources, many of which (particularly in the case of the former communist countries) were accessed by national informants.

## New knowledge and European added value

We may summarize as follows the novelty and added value of our gendered intergenerational regime approach:

First, we start from the premise that demographic ageing is not only about old people: it affects people of **all ages**. Existing regime approaches tend to focus on either on gender, or on the young or the old. Rather than cut up legal and policy frameworks by gender or age, we consider younger, middle-aged and older generations in a gender sensitive intergenerational regime approach.

Second, we assume that there are critical interdependencies between family generations and between men and women in families, which are built and reinforced by legal and policy arrangements. We do not take these **interdependencies** for granted, as it is often done, but explicitly address the ways in which legal and policy arrangements constitute differential opportunities and constraints for men and women and across generations in families.

Third, the novelty of our effort lies in the integrated approach to policies. Existing regime approaches (e.g. the well-known typology of Esping-Andersen) tend to focus on work-related income transfers (pensions, accident indemnity, unemployment indemnity). Gender regime approaches tend to focus on maternity and parental leave policies and child care services, and more rarely to services for the old. We look both at **family-related income transfers** and at **care policies** (leaves and services), both for children and frail old people.

Fourth, the novelty of our effort lies in the inclusion of **legal norms** about the responsibilities of family members up and down generational lines to provide financial support and care. Existing regime approaches have neglected legislated family obligations, focusing on policies only. We consider both legal and policy arrangements. Laws define the relationships of dependence and interdependence between generations and gender, whereas policies reward or disincentive particular family patterns. A consideration of legal norms draws attention to cultural specificity. Countries differ in their understanding of “proper” intergenerational family relations.

Fifth, the novelty of our effort lies in the focus on the **legal and policy framework** rather than on the **use** of services, as for example in the indicator on child care coverage developed by the Social Protection Committee on the basis of the European Union Survey on Income and Living Conditions (EU-SILC). The latter is certainly very useful, but from a policy perspective, in order to assess whether a country as a polity is making an effort to rebalance financial and caring obligations between families and society, it is important to know what kind of publicly provided or financed offer is available.

Sixth, the novelty of our effort lies in the inclusion of data from **former communist** countries. These countries are rarely integrated and are largely marginal in prevalent welfare regime

typologies and generally in comparative research.

The construction of standardized and comparative intergeneration regime indicators is conceptually and technically complex, and our work is a contribution towards a systematic development of social indicators in fields which are often considered marginal in mainstream social policy research, or are the object of different separate, often non-communicant studies and areas of expertise. The current situation concerning data for indicators is in fact somewhat problematic.

First, existing data are dispersed over a wide range of sources and are **rarely harmonized**. This is true also for much information collected within the Mutual Information System on Social Protection (MISSOC) of the EU. When data are standardized within a source, criteria are not homogeneous across sources, even when they refer to the same topic (e.g. child care, or parental leaves, or long term care).

Second, information on care policies is **more difficult to find for frail old people** than for children. Sound and fully comparable data are lacking on essential issues such as eligibility rules, income thresholds, qualifying age, duration of entitlement, links to other benefits, whether the benefits are right-based or discretionary, associated requirements, efficiency in targeting, and so forth. In some cases even coverage rates are missing. Furthermore, data both at the national and EU level are generally more outdated than those concerning childcare policies.

Third, **national intricacies** of policy measures need to be dealt with in constructing comparative measures. Child allowances serve as a case in point. A standardized and harmonized indicator requires resolving issues such as means testing, special provisions for special groups (disabled children, lone parents), different amounts linked to differences in the number and/or age of children, eligibility criteria, and so forth. A similar problem arises when we consider the “standard pension”, an often used indicator in assessing the generosity of pension systems. Since pension levels depend not only on eligibility rules, but on work and contribution histories – which differentiate social classes, professional categories, as well as men and women – standard pensions represent abstract national averages, bearing little relationship with actual pensions.

Fourth, somewhat surprisingly, comparative reliable information on civil law regulations concerning intergenerational obligations is not available for all countries, and when available, it is not always fully comparable or updated.

We have developed a number of procedures to address these problems, although have not yet solved all of them. Our work, however, might be useful at the broader methodological and theoretical level.

At the substantive level, first analyses using the intergenerational regime indicators have provided new insights.

First, our categorization, which distinguishes between **supported familialism** and (partial) **defamilialisation** goes beyond the public/private responsibilities dichotomy, showing that public support may both incentive and lighten private, family responsibilities. Thus, generous parental leaves support parental care and, in the case of the presence of a father's quota, support the caring role of fathers, thus de-gendering family care while supporting the "familisation" of fathers. Child care services instead lighten – without fully substituting – parental care and education responsibilities. At-home, day care or institutional services for the frail old partly substitute family care. The same occurs when payments for care can only be used to hire someone in a formal way. Not earmarked payments for care may instead support both informal family care and recourse to the, often irregular, market, as it is happening in some Southern European countries.

Second, our work shows that supported familialisation and defamilialisation **may coexist**. It is the case of countries where there are generous parental leaves, generous child benefits and a good provision of child care services. Supported familialism and defamilialisation, therefore, are not necessarily alternative ways of providing public support. In the case of child care, they are better understood in sequence. Childcare services may come after a period of supported familialism through well paid leaves.

A first overview of the various combinations of supported familialism (paid leaves), de-familialisation (services) and familialism by default across the EU is offered in Figure 1. It shows the degree of child care coverage offered respectively by maternity and parental "effective leaves" (duration adjusted on the basis of compensation, measured against the average wage), publicly funded childcare services for children under three and publicly funded childcare services for children three-to school age, as well the period not covered ("care gap") left to families and through them also to the market. Countries differ not only in the overall support offered to parents in dealing with the care needs of their children, but also in the way they provide it, therefore in the implicit expectations they have with regard to parental behaviour.

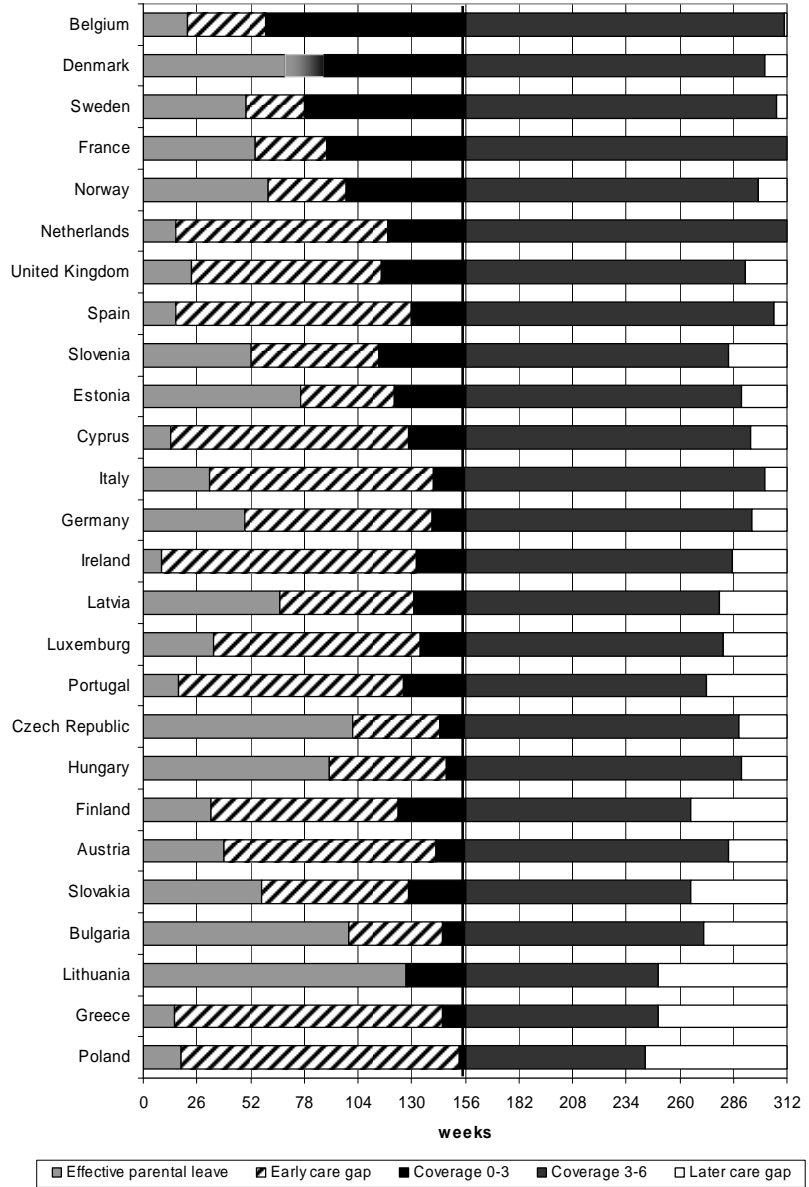


Fig. 1 Child care coverage through “effective leave” and publicly financed services, in working weeks. Children 0-5. EU27 2003-2007 and Russia. Romania and Malta not included because data on childcare for the under 3 still missing  
 Source: Saraceno and Keck 2008 on the basis of various sources

Considering also child-related income transfers (an indicator of supported familialism), we may observe that, with regard to responsibilities towards children, some country, such as Denmark, have high levels of support in all forms of supported familialism, as well as in de-familialisation via services; others, such as Bulgaria, the Czech Republic, Latvia and Slovakia, have consistently high levels of supported familialism and low levels of de-familialisation; others, on the contrary, such as the

UK, show the reverse picture. Still others, like Germany have an overall high level of both supported familialism and defamilisation, but the latter only for children above three. Finally, some country, such as Poland or Greece, have very low levels of support in any form

Generally, the countries where supported familialism prevails as a form of public support leave a greater space for **familialism by default, but also, as a consequence, to social inequalities.**

The **balance** between supported familialism and defamilialisation, as well as the space left to familialism by default, may vary within a country in regard to children and in regard to frail old people. Patterns are however less clear in the case of the latter, for three reasons. One reason is the more fragmentary nature of available information. The second reason is the fact that, differently from children, whose age is an automatic predictor of caring and financial support need, in the case of old people financial and caring dependency is not automatically linked to age. It depends on personal biographies, as well, in the case of financial dependency, also on gender and on the specific pension system. There is not a clearly defined and identifiable population in reference to which we may calculate coverage rates. The third reason is that long term care policies for the frail old include a more heterogeneous package of measures than in the case of child care, with an increasing role for “payments for care”, the regulation of which may differ greatly from one country to the next and which may be unravelled only through careful national studies. Fig 2 presents a very crude overview of the cross country distribution of the incidence of old people being hosted in old people homes as against receiving home care services. It does not include those who receive a dependency allowance instead of services and probably also those who receive an allowance in order to pay an individual carer, depending on how the countries categorize these situations. Fig 3, which shows how the minimum pension compares to the average pension, gives an idea of the degree to which the pension and social assistance system grant a minimum financial autonomy to the old, irrespective of their work history – an indirect measure of defamilisation in case of financial need in old age. Of course, the number of old people (and particularly of old women) who have to rely on the minimum pension only, varies greatly depending on the labour history of the older cohorts in each country.

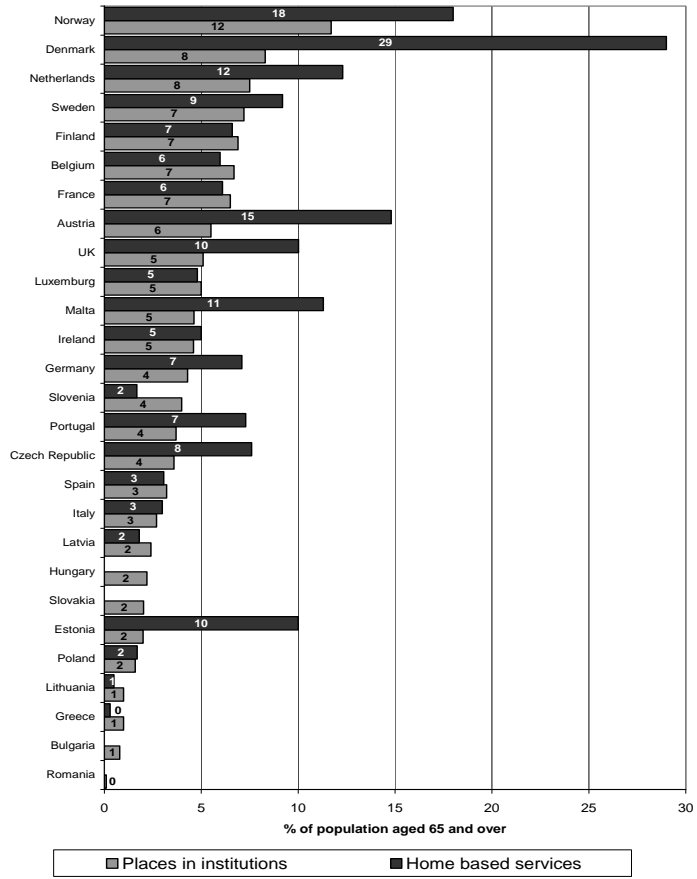


Fig. 2. Institutional and at home care for the frail old in the EU. Percentage on the total population over 65\*

\* The period on which information is available ranges between 1996 and 2006, but for most countries is around 2003

Source: own calculation on the basis of various sources within the MULTILINKS project. See Saraceno and Keck, 2008



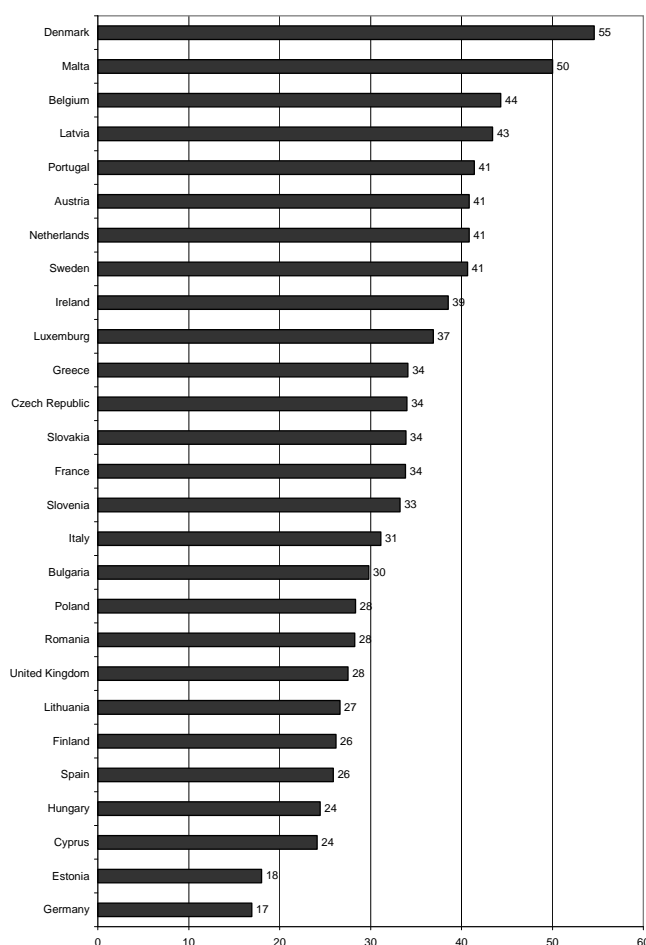


Fig. 3 Minimum pension as a quota of the average pension

Source: own calculations on the basis of European commission, Special Pension Study, Minimum Income provision for older people and their contribution to adequacy in retirement, December 2006, [http://ec.europa.eu/employment\\_social/spsi/docs/social\\_protection/SP\\_C\\_Study\\_minimum\\_income\\_final.pdf](http://ec.europa.eu/employment_social/spsi/docs/social_protection/SP_C_Study_minimum_income_final.pdf)

In summary, we may preliminary detect the following patterns:

- For children: both supported familialism (transfers and leaves) and de-familisation are always present. Cross country differences concern the relative weight of each measure and the space left to familialism by default. They concern also whether and to what degree supported familialism via leaves is used to reduce the gender division of labour between parents
- For the old: defamilisation is more widespread at the financial level, via the pension system, than at the care level. The increasing recourse to payments for care, depending on their regulation, point either towards an increasing de-familisation of care or to supported familialism.

**Key messages for  
policy-makers,  
businesses,  
trade unions and  
civil society actors**

EU Statistical offices and Social protection Committee:

The EU subsidizes various efforts aimed at collecting comparative data on legislation and policies. MISSOC, the Mutual Information System on Social Protection which is publicly available, has information on social protection legislation, benefits and financing for children and for the old. Unfortunately, MISSOC turned out to be of little use for our purposes because the data lack standardization and harmonization. There is a clear need for **better central management of the MISSOC data collection** and for improved substantive checks of the quality of the information provided by the country correspondents to ensure comparability across countries. Centralized quality control should ensure that standardized units are used for reporting information, that information in a particular category pertains to the same policy measure, and that reference values in euros are given as far as possible. Additionally, in constructing indicators to monitor policies (e.g. the Barcelona targets) data on behaviour/use cannot substitute data on policies. Finally, there is a great need for a conceptualization, systematization and regular update of data on care policies for the frail old and the disabled and for their family carers.

EU and national policy-makers, civil society actors

The packaging of gendered intergenerational obligations varies greatly across countries, as it has varied across time, shaping different contexts in which intergenerational family relationships are played out. Legal norms and social policies are not neutral. They may impose dependencies which limit the autonomy of individuals, or on the contrary they may support the choice to assume intergenerational obligations. In this perspective, it is important to notice that comparative studies have shown that generous “defamilialising” policies, i.e. policies which provide resources outside the family, do not crowd out intergenerational solidarity. At the same time, forced solidarity for lack of alternatives may cause close targeting to the neediest within families, reducing the range of exchanges, causing intra-family conflict and even emotional burn out. It may also cause difficulties and delays in family formation for the younger generations.

Norms and policies are neutral neither with regard to gender arrangements nor to social class inequalities. For instance, supported familialism itself may develop differently with regard to gender arrangements. Long parental leaves may strengthen the gendered nature of family care, given the prevalent gender division of care tasks and the differential wages of men and women. They might also further polarise women of different social classes and income resources because women who opt for extensive leaves tend to have poorer prospects on the labour

market. But generously paid leaves, with a reserved father's quota, may respond to the desire for own care and at the same time partly de-gender it.

Childcare services are not only a conciliation measure, i.e. a means to help parents (mothers) to remain in the labour market. Good quality services are also a resource for children themselves, helping them to widen their relationship with other children and other adults in an aging society, and to overcome the impact of social inequalities on cognitive development. The issue therefore is not long leaves versus services, but rather the balance between the two together with flexibility in the use of leaves.

With regard to eldercare, over-reliance on the family *via* either supported familialism or familialism by default crystallizes the gender division of labour also in the third age. It may prove inefficient in the middle and long term, since population aging, combined with women's labour market participation, marriage instability, low fertility and childlessness, are creating a caring deficit within families. Furthermore, exclusive or primary reliance on family care is in contrast with the goals of higher women's labour force participation and longer working lives for both men and women. Finally, while a better balance between (supported and unsupported) familialism and defamilialisation is necessary, a stronger attention for the needs of family carers should be developed. Conciliation discourses and policies must also address the caring needs in the second half of life.

#### Employers, trade unions

The presence of – not only financial – intergenerational responsibilities throughout one's working life should be taken as the norm, not an exception. Working time policies should incorporate this dimension. Furthermore, men should not be discouraged from taking parental leaves.

## PROJECT IDENTITY

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<b>Duration</b>	March 1, 2008 – March 1, 2011 (36 months)
<b>Funding Scheme</b>	SEVENTH FRAMEWORK PROGRAMME THEME 8 Socio-Economic Sciences and Humanities (SSH), Collaborative project; Small or medium-scale focused research project SSH-2007-3.1.1 The impact of demographic changes in Europe
<b>Budget</b>	€ 1,499,694
<b>Website</b>	<a href="http://www.multilinks-project.eu">www.multilinks-project.eu</a>
<b>Further reading</b>	Saraceno, C., & Keck, W. (2008). <i>The institutional framework of intergenerational family obligations in Europe: A conceptual and methodological overview</i> . Wissenschaftszentrum Berlin für Sozialforschung (Social Science Research Center Berlin)
<b>Related websites</b>	<a href="http://www.unece.org/pau/ggp">www.unece.org/pau/ggp</a> <a href="http://www.wzb.eu">www.wzb.eu</a>
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