Who gives whom? An inquiry of support to and from the elderly

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London, May 15, 2009

SHARE
Survey of Health, Ageing and Retirement in Europe
50+ in Europe

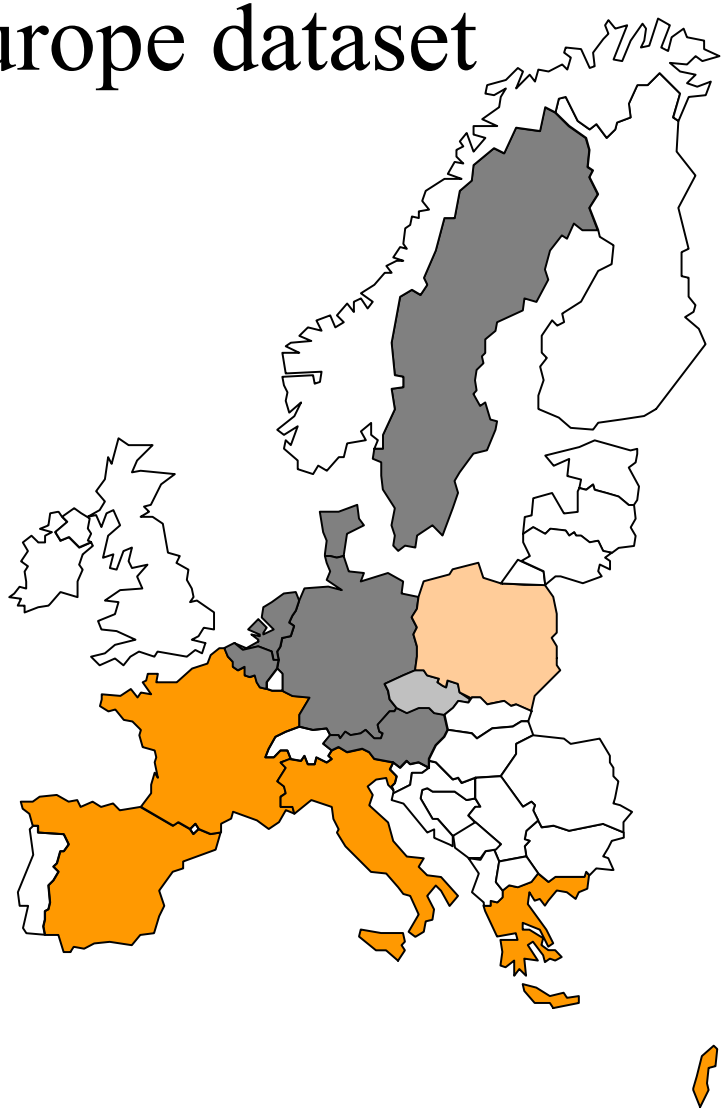
Plan

1. Motivation
2. Descriptive statistics
3. Theoretical model
4. Econometric results
5. Future research
6. Conclusion

Motivation

1. Private transfers and its motives:
   - Altruism
   - Exchange motive
   - Warm glow, demonstration effect and others
2. Altruism and its types:
   - Towards kins and relatives
   - Role of the biology
   - Charity giving
3. Changes in the family
4. Ageing and private transfers

Survey on Health, Ageing, Retirement in Europe dataset



The sample covers indivudulas aged 50+ living in European countries.

Two waves are available (2005 and 2007).

South: France, Greece, Italy, Spain
North: Austria, Belgium, Germany, the Netherlands, Sweden
Poland
The Czech Republic

Detailed data on private transfers from and to the population 50+ (financial, non-financial) with sociodemographic informantion are available.

Basic sociodemegraphic descriptive statistics

Table 1: Descriptive statistics of SHARE dataset.

	Poland	Czech Republic	North Europe	South Europe
Age (average)	64.20	64.36	66.39	65.67
Female	59.88	59.79	55.73	56.62
Married	67.99	66.43	71.73	75.83
Widowed	23.67	17.35	15.53	13.48
Divorced	4.20	13.19	8.00	3.84
Never married	4.14	3.03	4.74	6.85
Education years (average)	9.16	12.16	11.75	9.31
Working	16.70	30.86	28.07	24.86
Retired	60.69	63.66	52.89	47.22
Household size (average)	2.93	1.99	1.89	2.26
Without children	16.70	23.49	29.83	33.82
With an adopted child	4.44	11.81	10.81	4.11
Children (average)	2.56	1.98	2.07	2.19
N individuals	2467	2830	15100	11422
N households	1771	1943	10527	7609

Source: Author's own calculations based upon SHARE, 2007.

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Widowed	23.67	17.35	15.53	13.48
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Private transfers in Europe

Table 2: The financial and non-financial transfers given and received in international comparison.

	Financial transfers		Non-financial transfers			
			Within household		Outside household	
	Given	Received	Given	Received	Given	Received
Poland	23.25	7.43	10.32	13.69	18.23	22.93
the Czech Republic	24.46	12.42	8.24	13.25	32.92	35.09
North Europe	32.77	6.90	7.25	12.55	35.09	30.19
South Europe	25.80	5.39	9.27	16.02	23.23	16.47

Note: Financial transfers larger than 250 Euro. For the countries with national currencies the threshold value was calculated according to purchasing power. The question concerns the period between the survey waves. For the new SHARE countries the question concerned last 12 months.

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the Czech Republic	24.46	12.42	8.24	13.25	32.92	35.09
North Europe	32.77	6.90	7.25	12.55	35.09	30.19
South Europe	25.80	5.39	9.27	16.02	23.23	16.47

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Source: Author's own calculations based upon SHARE, 2007.

Who gives whom?

Table 3: Donors and recipients of the financial and outside household non-financial transfers in international comparison.

	child	grandchild	parent	partner	sibling	child in law	parent in law	other relative	other unrelated
Financial given									
Poland	62.90	15.14	4.90	3.62	2.99	1.71	1.28	3.41	4.05
the Czech Republic	74.08	16.12	2.45	0.20	1.22	1.22	0.41	2.24	2.04
North Europe	71.29	10.27	2.46	3.26	2.79	1.08	1.08	3.01	4.78
South Europe	56.85	14.22	3.70	2.70	3.78	1.13	1.30	9.18	7.13
Financial received									
Poland	56.69	2.36	11.81	3.15	13.39	1.57	3.94	3.15	3.94
the Czech Republic	74.78	1.33	6.19	5.31	3.10	0.88	1.77	2.21	4.42
North Europe	21.16	2.26	36.25	3.10	5.64	0.99	16.78	5.08	8.74
South Europe	52.58	1.34	16.06	4.02	7.65	0.57	4.97	6.31	6.50
Non-financial given									
Poland	28.32	3.76	21.68	7.08	10.40	1.55	5.09	8.63	30.75
the Czech Republic	35.49	3.30	22.18	6.14	4.32	0.91	6.83	4.32	33.11
North Europe	32.66	1.79	27.37	3.55	7.96	1.19	11.08	6.61	34.78
South Europe	21.61	2.19	30.37	5.27	9.29	1.09	10.54	8.76	26.32
Non-financial received									
Poland	56.64	5.59	2.39	6.91	12.77	11.97	1.06	6.91	23.40
the Czech Republic	75.48	7.49	1.23	3.81	4.09	10.76	0.41	2.86	23.84
North Europe	47.06	3.14	4.17	3.84	10.01	8.94	1.11	6.13	39.27
South Europe	54.97	4.01	3.62	4.47	9.71	9.41	0.93	7.32	22.59

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Non-financial given									
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the Czech Republic	35.49	3.30	22.18	6.14	4.32	0.91	6.83	4.32	33.11
North Europe	32.66	1.79	27.37	3.55	7.96	1.19	11.08	6.61	34.78
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North Europe	47.06	3.14	4.17	3.84	10.01	8.94	1.11	6.13	39.27
South Europe	54.97	4.01	3.62	4.47	9.71	9.41	0.93	7.32	22.59

Source: Author's own calculations based upon SHARE, 2007.

Reasons for giving financial transfers

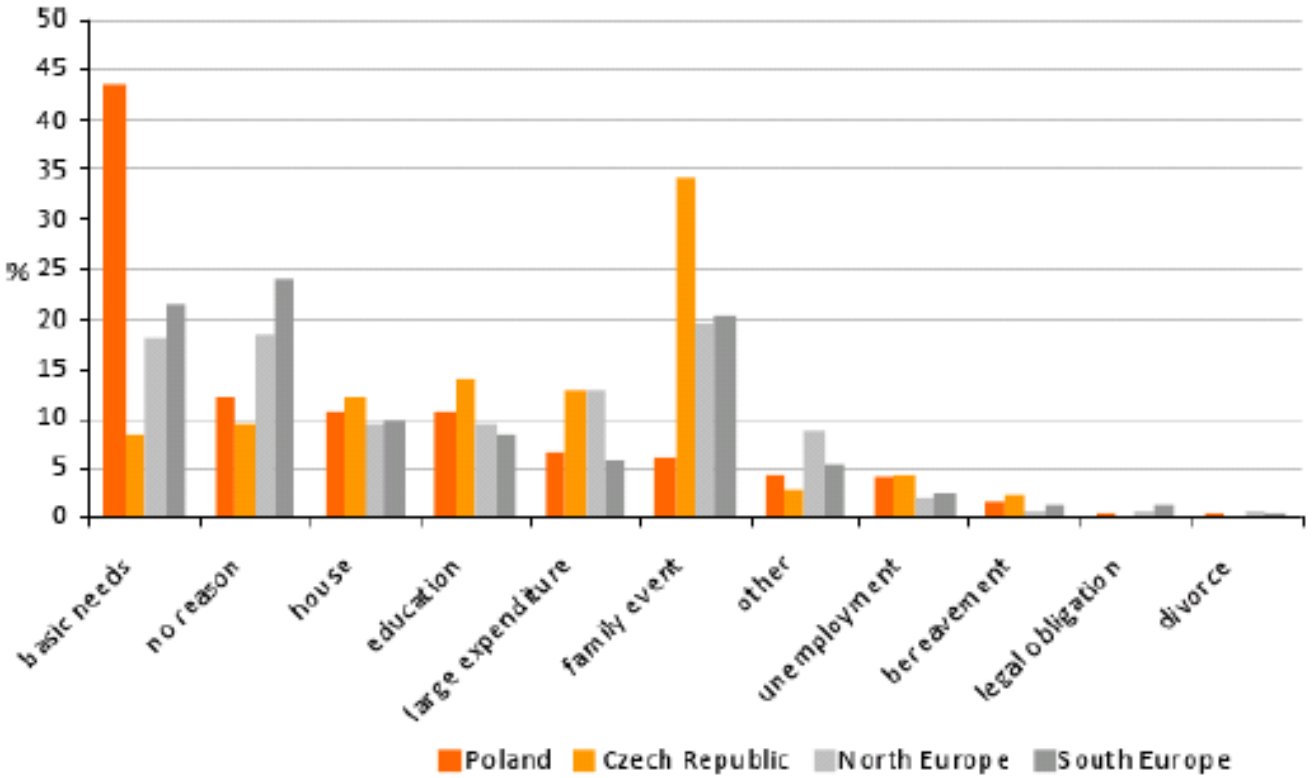

Figure 1: Reason of financial transfers given

Reasons for receiving financial transfers

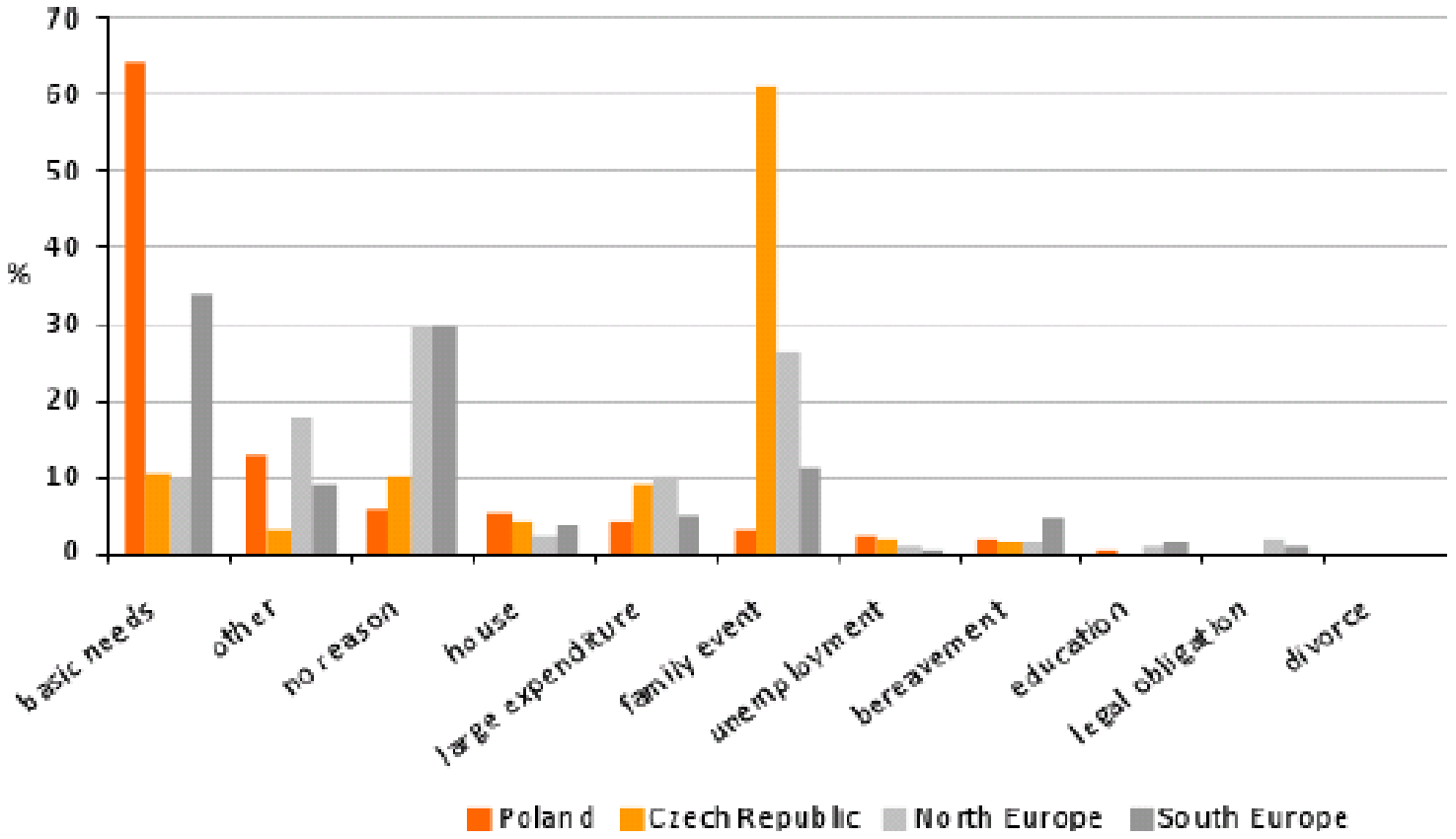

Figure 2: Reason of financial transfers received

Types of non-financial support between households

Table 4: Types outside household non-financial transfers in international comparison.

	Poland	the Czech Republic	North Europe	South Europe
Support given				
personal care	16.62	11.29	10.99	6.47
practical household help	43.27	68.21	55.88	64.07
paper work	40.11	20.50	33.13	29.46
Support received				
personal	4.95	2.10	2.76	6.78
practical household help	53.43	70.32	68.54	43.97
paper work	41.62	27.58	28.70	49.25

Source: Author's own calculations based upon SHARE, 2007.

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Support given				
personal care	16.62	11.29	10.99	6.47
practical household help	43.27	68.21	55.88	64.07
paper work	40.11	20.50	33.13	29.46
Support received				
personal	4.95	2.10	2.76	6.78
practical household help	53.43	70.32	68.54	43.97
paper work	41.62	27.58	28.70	49.25

Source: Author's own calculations based upon SHARE, 2007.

Frequency of giving non-financial transfers

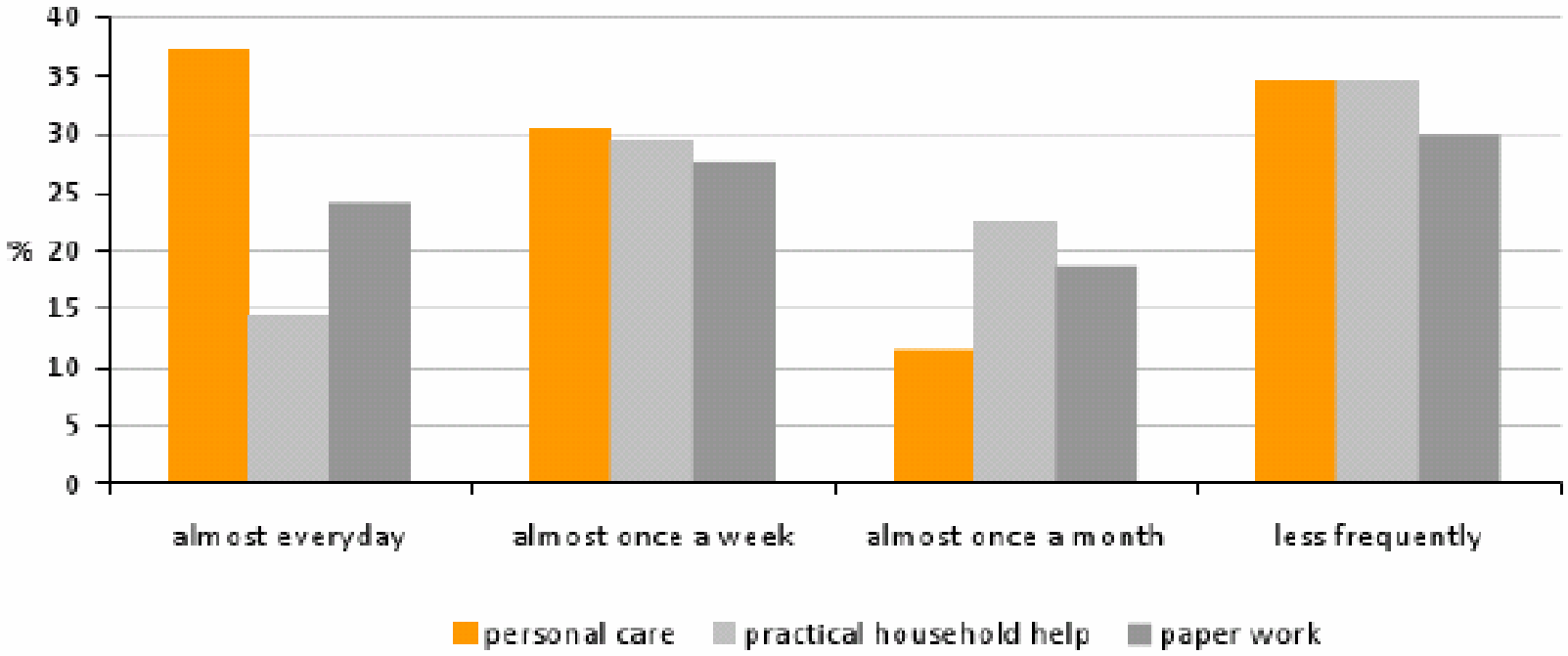

Figure 3: Type of nonfinancial transfers given

Frequency of receiving non-financial transfers

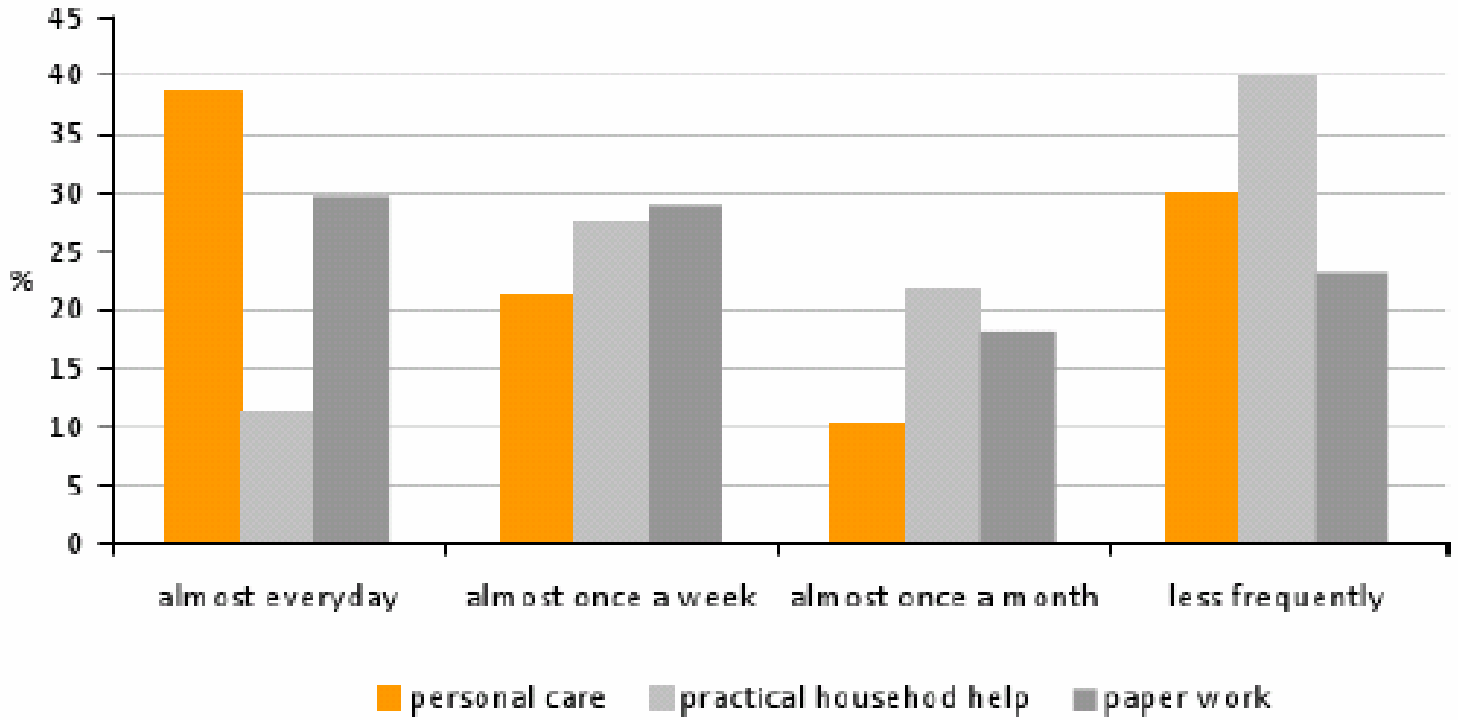

Figure 4: Type of nonfinancial transfers received

Transfers between parents and children

Table 5: Donors and recipients of the financial and outside household non-financial transfers of parents in North and South Europe.

	All parents		Parents with all biological children		Parents with adopted child	
	North	South	North	South	North	South
Financial given						
to children	36.08	24.94	35.17	24.90	42.22	25.91
to biological children	31.95	24.30	35.17	24.90	10.42	10.14
to adopted children	4.13	0.64			31.80	15.77
to others	8.47	11.79	8.37	11.76	9.11	12.39
N	12427	8728	10814	8373	1613	355
Financial received						
from children	4.06	5.58	4.19	5.66	3.13	3.72
from biological children	3.80	5.52	4.19	5.66	1.07	2.17
from adopted children	0.26	0.06			2.06	1.55
from others	5.15	3.14	4.68	3.12	8.40	3.73
N	10354	7830	9045	7508	1309	322
Non-financial given						
to children	16.10	6.29	16.10	6.25	17.37	7.07
to biological children	14.47	6.10	16.10	6.25	3.94	2.88
to adopted children	1.80	0.19			13.43	4.19
to others	31.95	18.59	31.12	18.26	37.27	25.65
N	12890	8644	11162	8262	1728	382
Non-financial received						
from children	19.92	13.97	20.73	14.30	14.32	6.13
from biological children	18.68	13.87	20.73	14.30	4.48	3.62
from adopted children	1.24	0.10			9.84	2.51
from others	17.03	9.69	17.11	9.87	16.46	5.57
N	12569	8861	10983	8502	1586	359

Note: North includes Poland and South Europe includes the Czech Republic.

Source: Author's own calculations based upon SHARE, 2007.

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	All parents		Parents with all biological children		Parents with adopted child	
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to adopted children	4.13	0.64			31.80	15.77
to others	8.47	11.79	8.37	11.76	9.11	12.39
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Financial received						
from children	4.06	5.58	4.19	5.66	3.13	3.72
from biological children	3.80	5.52	4.19	5.66	1.07	2.17
from adopted children	0.26	0.06			2.06	1.55
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N	10354	7830	9045	7508	1309	322
Non-financial given						
to children	16.10	6.29	16.10	6.25	17.37	7.07
to biological children	14.47	6.10	16.10	6.25	3.94	2.88
to adopted children	1.80	0.19			13.43	4.19
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Note: North includes Poland and South Europe includes the Czech Republic.

Source: Author's own calculations based upon SHARE, 2007.

Theoretical model

Cox, Rank (1992)

$U_d = U(C_d, s, V(C_r, s))$

$$\frac{\partial U_d}{\partial V} > 0$$

$$\frac{\partial U_d}{\partial s} > 0 \qquad \frac{\partial U_d}{\partial T} < 0$$

$$\frac{\partial V}{\partial s} < 0 \qquad \frac{\partial V}{\partial T} > 0$$

U_d – donors utility
C_d – donors consumption
S- services
V- recipients utility
C_r- recipients consumption

$C_d = I_d - T$
$C_r = I_r + T$

Theoretical model

In altruism as well as exchange motive probability of the transfer is positively related to the donor's income and inversely related to recipient's income:

$$\frac{\partial P_T}{\partial I_d} > 0 \qquad \frac{\partial P_T}{\partial I_r} < 0$$

Theoretical model

If transfer is motivated by altruism, the increase of the income of the recipient results in a decrease of the value of transfer, because the recipient can attain optimal consumption by himself and the aid is less needed

$$\frac{\partial T}{\partial I_r} < 0$$

Transfer is motivated by exchange

T = p * s

When the income of the recipient increases, he can require higher “price” for his work and for given amount of services “s” a transfer of a larger value will be expected. Therefore, an increase of the recipient’s income results in an increase of the value of transfer

Econometric specification

Probability of a transfer:

$$P(T > 0) = \alpha_0 + \alpha_1 I_p + \alpha_2 biological + \alpha_3 region + \alpha_4 X_p + \varepsilon$$

Value of a transfer:

$$T = \beta_0 + \beta_1 I_p + \beta_2 biological + \beta_3 region + \beta_4 X_p + \eta$$

Probit results

Table 6: Estimation results of probit models - marginal effects.

	Nonfinancial received	Nonfinancial given	Financial received	Financial given
age	.0041***	-.0045***	-.0007	-.0031**
education	-.0014	.0010	.0005	.0075***
adopted child in family	-.0339	-.0092	-.0221*	.0180
female	.0651***	-.0073	.0293**	-.1041***
employed	.0287	.0150	-.0073	.0541**
number of siblings	-.0036	.0019	.0020	-.0173**
number of grandchildren	.0062	.0083	.0037	.0067
number of children	-.0026	-.0043	-.0034	-.0018
rural	.0431***	-.0035	.0031	.0087
any parent alive	-.0438**	-.0156	-.0314***	.0101
log income	-.0104*	.0080*	-.0055*	.0190***
married	-.0419*	.0200	-.0001	-.0497*
married*female	-.0280	-.0305	-.0267*	.1044***
fair health	.0455*	-.0165	.0116	-.0435**
bad health	.1356***	-.0417***	.0189	-.0428*
South region	-.1350***	-.0688***	.0025	-.0223
Observations	4239	4239	4234	4234

Health reference group: excellent health
* significant at 0.05 ** significant at 0.01

Source: Author's own calculations based upon SHARE, 2007.

Probit results

Table 6: Estimation results of probit models - marginal effects.

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employed	.0287	.0150	-.0073	.0541**
number of siblings	-.0036	.0019	.0020	-.0173**
number of grandchildren	.0062	.0083	.0037	.0067
number of children	-.0026	-.0043	-.0034	-.0018
rural	.0431***	-.0035	.0031	.0087
any parent alive	-.0438**	-.0156	-.0314***	.0101
log income	-.0104*	.0080*	-.0055*	.0190***
married	-.0419*	.0200	-.0001	-.0497*
married*female	-.0280	-.0305	-.0267*	.1044***
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age	.0041***	-.0045***	-.0007	-.0031**
education	-.0014	.0010	.0005	.0075***
adopted child in family	-.0339	-.0092	-.0221*	.0180
female	.0651***	-.0073	.0293**	-.1041***
employed	.0287	.0150	-.0073	.0541**
number of siblings	-.0036	.0019	.0020	-.0173**
number of grandchildren	.0062	.0083	.0037	.0067
number of children	-.0026	-.0043	-.0034	-.0018
rural	.0431***	-.0035	.0031	.0087
any parent alive	-.0438**	-.0156	-.0314***	.0101
log income	-.0104*	.0080*	-.0055*	.0190***
married	-.0419*	.0200	-.0001	-.0497*
married*female	-.0280	-.0305	-.0267*	.1044***
fair health	.0455*	-.0165	.0116	-.0435**
bad health	.1356***	-.0417***	.0189	-.0428*
South region	-.1350***	-.0688***	.0025	-.0223
Observations	4239	4239	4234	4234

Health reference group: excellent health
* significant at 0.05 ** significant at 0.01

Source: Author's own calculations based upon SHARE, 2007.

Tobit results

Table 7: Estimation results of tobit models.

	Financial received	Financial given
age	-0.152	0.009
	(2.74)**	(0.30)
education	0.107	0.280
	(0.93)	(4.99)**
adopted child in family	1.688	0.765
	(1.47)	(1.18)
female	1.728	-3.210
	(1.45)	(4.77)**
employed	0.691	2.241
	(0.69)	(3.95)**
number of siblings	0.126	-0.389
	(0.40)	(2.31)*
number of grandchildren	0.554	0.184
	(1.61)	(1.06)
number of children	-0.405	-0.091
	(1.21)	(0.60)
rural	0.078	0.552
	(0.09)	(1.26)
any parent alive	0.830	0.704
	(0.93)	(1.37)
log income	-0.593	0.924
	(2.38)*	(6.35)**
married	-2.059	-1.199
	(1.60)	(1.78)
married*female	-1.846	3.108
	(1.15)	(3.64)**
fair health	0.494	-1.459
	(0.50)	(2.73)**
bad health	1.448	-1.715
	(1.42)	(3.08)**
South region	-1.013	0.157
	(1.23)	(0.35)
Constant	-13.044	-16.620
	(2.82)**	(6.73)**
Observations	12009	10831
Number of clusters	4199	4136
Pseudo R2	1.48	2.37

*H*ealth reference group: excellent health
*R*obust z statistics in parentheses
* significant at 0.05 ** significant at 0.01

Source: Author's own calculations based upon SHARE, 2007.

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Source: Author's own calculations based upon SHARE, 2007.

Future research

- OLS results

  being a biological child, gender, education, age, contact with parent and distance to parent's household) are statistically insignificant for parents who give them transfers
- Analysis where the characteristics both of a parent and a child
- Research representative for the whole population

Conclusions

- The financial and non-financial private transfers are very important for the 50+ population in Europe and the elderly are not only the beneficiaries but also very often donors.
- Most of the financial intervivos transfers are between the family members. The elderly usually support financially own children.
- The results are in line with the altruistic motive for giving private transfers.
- The children among which there is an adopted one are less likely to financially support their parents.
- The estimation results show that there is no reason to believe that parents over 49 years old in Europe treat biological children in a different way than non-biological.