Intergenerational Transfers and Cultures of Transmission

In this chapter we examine transmission between family members at different life course phases, for example between great-grandparents and their children and grandchildren and between parents and adult children. We look at different kinds of resources which are transmitted between individuals from different family generations – both material resources and care, up and down the generations and the processes of reciprocity.

In looking at the patterns of resource transfers in families, we have borne in mind that the giving of resources and care by kin is not obligatory or mandatory, as the work of Finch and Mason (1993) suggests. Indeed, who transfers what to whom and in what circumstances are not matters of prescribed rules or obligation and are not made routinely to everyone or by everyone within a family. As discussed in Chapter 4, family responsibilities typically involve the negotiation of the ethic of care in relation to the needs of those needing care, the availability of others to offer care and so on. However similar needs do not generate a similar level of support (Qureshi, 1996). Chains of solidarity and gift giving occur in some families and not in others; some persons are ‘legitimately excused’ from care while others are targeted as carers in particular conditions and situations (Finch and Mason, 1993).

There is a further dimension of transfers that we consider. As well as looking at what transfers take place and in what directions, and the ‘moments’ at which such transfers become visible namely at particular life courses phases, we look at cultures of transmission: the kinds of rationalities which interviewees used to refer to intergenerational transfers or their absence. We will show how different cultures can develop in particular historical periods or across different generations in a family.
Culture, we suggest, does not so much determine transfers, these being the consequence of a variety of conditions and considerations, relating to meanings, justifications and rationalities concerning the processes of giving and receiving resources – or not doing so. Rather they provide an ideology of transfer to accompany the practice. We pose the question whether such cultures are familial in the sense of being transmitted within families and how far they are shaped by the historical context which also shapes the experiences of individuals and birth cohorts. Our methodological approach to the analysis drawn upon in this chapter is both to map the transfer of different resources and to examine the interpretations which interviewees gave to the transfers and the processes involved.

The evidence for intergenerational transfers

There is a growing body of European evidence which testifies to the extent of intergenerational transfers of resources even when considerable public support from welfare states is available (see Attias-Donfut and Arber, 2000; Bawins-Legros, 2002). Other studies suggest that intergenerational transfers, while they involve exchange and reciprocity between generations, are largely downward from older to younger generations. In particular, they point to the current grandparent cohort born in and around the post-war period being significant transmitters of resources. Studies in France and Germany, for example, show this middle generation giving the most with the younger and older generations being the main recipients. A French study of three-generation families shows high rates of material transfers from the middle generation (49 to 53 years old), with nearly two-thirds engaging in such transfers over a five-year period (Attias-Donfut, 1995). The French research suggests that if this generation gives to one generation it also tend to give to the other – that is the generations above and below. German research reports that 36 per cent of those between 40 and 55 years old who have at least one parent and one adult child gave transfers in the preceding year to their adult children (Kohli, 1999). The same study also shows a cascade to non-adjacent as well as adjacent generations (adult children and grandchildren).

While there is no comparable intergenerational research for the UK, similar findings would be unsurprising. The current grandparent generation, the children of the post-war ‘golden age’, might, from a historical perspective, deserve the title given to them by a French study: ‘the generation of abundance’ (Attias-Donfut, 1995). Increases in property ownership, property prices, earnings and savings are likely to be