

Chapter 11

Family Support and Intergenerational Exchanges

Maria Paz N. Marquez

December 2019

This chapter should be cited as

Marquez, M. P. N. (2019), 'Family Support and Intergenerational Exchanges', in G. T. Cruz, C. J. P. Cruz, and Y. Saito (eds.), *Ageing and Health in the Philippines*, Jakarta, Indonesia: Economic Research Institute for ASEAN and East Asia, pp. 161-172.

Family Support and Intergenerational Exchanges

Maria Paz N. Marquez

Belying the popular characterisation of older persons (OPs) as passive recipients of support from their children, studies have consistently shown that Filipino older parents are also active providers of support not just to their children but also to their grandchildren (Biddlecom et al., 2002; Cruz et al., 2016; Domingo, 1995; Domingo et al., 1994; Natividad and Cruz, 1997). These mutual economic, social, and emotional exchanges of support are manifested in co-residence with kin, mainly either with one's spouse and/or children, which is the predominant living arrangement amongst older Filipinos (Chapter 3 of this report; Cruz et al., 2016; Natividad and Cruz, 1997). However, based on the 2007 Philippine Study on Aging (PSOA) data, even with non-co-resident children, older parents continue to maintain ties of support and interdependence (Abalos et al., 2018; Cruz et al., 2016).

Do these patterns still persist, or have they changed in recent years? This chapter will assess the current extent of support transfers between older parents and their co-resident and non-co-resident children using the latest available data from the Longitudinal Study of Ageing and Health in the Philippines (LSAHP). This chapter will also examine attitudes towards family support, specifically OPs' expectation of, and satisfaction with, financial support from their children.

The LSAHP questionnaire provided an elaborate matrix containing child-specific information on the exchanges of support and social contact between the OPs and their co-resident and non-co-resident children in the 12 months before the conduct of the survey. The survey asked for information on four types of assistance: (i) financial support; (ii) material support (e.g. food, clothes, and medicines); (iii)

instrumental support (e.g. bathing and going to the toilet); and (iv) emotional support (e.g. companionship and consultation or advice for troubles). Questions on social contact asked for the frequency of visits and communication through letters, telephone calls, or text messages between OPs and their non-co-resident children. This chapter, however, will examine only whether such contact and communication transpired.

Social Contact

Table 11.1 presents the patterns of social contact between OPs and their non-co-resident children. Nearly 84% of OPs visited any of their non-co-resident children in the 12 months before the survey while a higher percentage (94%) of OPs were visited by a non-co-resident child. Almost half (45%) OPs contacted their non-co-resident offspring through letters, telephone calls, or text messages in the past year while 62% received such communication from their children.

There is no significant gender disparity in the social exchanges between OPs and their non-co-resident children. By age category, only the exchange of communication yielded statistically significant results. Half (51%) of OPs in their 60s wrote, texted, or called their children, which is higher than the proportions of the 70–79 and 80+ age groups (42% and 26%, respectively). The same downward pattern by age group is evident in the level who received communication from their children. OPs in the youngest age group 60–69 registered the highest percentage (66%) who received letters, calls, or text messages from their non-co-resident children compared to their older counterparts (60% amongst OPs in their 70s and 49% amongst those 80+ years old).

Table 11.1. Social Contact Between Older Persons and Non-co-resident Children in the Past 12 Months by Sex and Age

| Social Contact | SEX | | | AGE GROUP | | | | TOTAL |
|--|-------|--------|------|-----------|-------|------|------|-------|
| | Male | Female | Sig | 60-69 | 70-79 | 80+ | Sig | |
| % who visited at least one child | 82.7 | 85.4 | n.s. | 83.8 | 87.4 | 79.7 | n.s. | 84.3 |
| % who wrote, called or texted at least one child | 44.6 | 45.7 | n.s. | 50.5 | 41.6 | 25.5 | *** | 45.3 |
| % who was visited by at least one child | 93.6 | 94.5 | n.s. | 93.7 | 94.5 | 95.4 | n.s. | 94.1 |
| % who received letters, calls, or text messages from at least once child | 60.3 | 63.6 | n.s. | 65.7 | 59.7 | 49.1 | *** | 62.2 |
| N | 2,137 | 3,152 | | 3,283 | 1,403 | 603 | | 5,289 |

*** p < 0.001, n.s. = not significant

Source: Calculated by DRDF using original LSAHP data.

Provision of Assistance

In addition to social contact, older parents also exchange various types of support with their children. Half (51%) of the OPs provided financial assistance, while 56% gave material support to any of their co-resident children (Table 11.2). Very few OPs (4%) provided instrumental support to children living with them, which is not surprising given the expected healthier condition of the children compared to the aging respondents. In contrast, a high proportion (89%) of OPs extended emotional support.

Table 11.2. Assistance Provided by Older Persons to Co-resident and Non-co-resident Children in the Past 12 Months by Sex and Age

| Assistance Provided by OP | SEX | | | AGE GROUP | | | | TOTAL |
|---------------------------------|-------|--------|------|-----------|-------|------|------|-------|
| | Male | Female | Sig | 60-69 | 70-79 | 80+ | Sig | |
| To any coresident child: | | | | | | | | |
| % who gave financial support | 57.1 | 46.6 | * | 57.5 | 42.8 | 26.1 | *** | 51.0 |
| % who gave material support | 58.5 | 54.1 | n.s. | 65.1 | 44.5 | 19.8 | *** | 55.9 |
| % who gave instrumental support | 4.1 | 3.2 | n.s. | 3.8 | 3.2 | 2.7 | n.s. | 3.6 |
| % who gave emotional support | 89.5 | 89.2 | n.s. | 92.1 | 87.1 | 75.6 | *** | 89.3 |
| <i>N</i> | 1,530 | 2,066 | | 2,438 | 791 | 368 | | 3,596 |
| To any noncoresident child: | | | | | | | | |
| % who gave financial support | 39.7 | 36.1 | n.s. | 42.1 | 33.9 | 21.4 | *** | 37.6 |
| % who gave material support | 41.6 | 38.4 | n.s. | 47.8 | 31.7 | 14.1 | *** | 39.7 |
| % who gave instrumental support | 3.1 | 3.8 | n.s. | 3.8 | 3.2 | 2.4 | n.s. | 3.5 |
| % who gave emotional support | 86.7 | 87.1 | n.s. | 90.4 | 84.8 | 73.3 | *** | 86.9 |
| <i>N</i> | 2,137 | 3,152 | | 3,282 | 1,402 | 603 | | 5,289 |

*** $p < 0.001$, n.s. = not significant.

Source: Calculated by DRDF using original LSAHP data.

On support given to co-resident and non-co-resident children, fewer OPs extended any type of support to their non-co-resident children compared to their co-resident children, probably due to the physical proximity of the latter to the OPs. For instance, while half (51%) of OPs financially helped their co-resident children, 38% did so to their non-co-resident children. Generally, more fathers than mothers supported their co-resident children.

The data also show significant age variation in the provision of financial, material, and emotional support, with a consistently decreasing proportion providing support with increasing age regardless of living arrangement. For instance, the level of OPs giving monetary support to co-resident children diminishes with age, from 58% amongst the youngest age group (60–69) to 26% amongst the oldest (80 and over), signifying the greater capacity of the younger cohort of OPs to provide financial assistance. The same pattern holds true for non-co-resident children; the proportion of OPs who lent financial assistance dropped from 42% amongst those in their 60s to 21% amongst in the oldest age cohort.

Receipt of Assistance

Consistent with earlier studies, the LSAHP data show that Filipino parents are not only providers of support but are also beneficiaries of support from their children in their old age. A great majority of OPs received monetary assistance from their children in the 12 months before the survey regardless of residential arrangement (70% from co-resident children and 86% from non-co-resident children) (Table 11.3). Nearly three-fourths (74%) of OPs received material support from their

Table 11.3. Assistance Received by Older Persons from Co-resident and Non-co-resident Children in the Past 12 Months by Sex and Age

| Assistance Received by OP | SEX | | | AGE GROUP | | | | TOTAL |
|-------------------------------------|-------|--------|------|-----------|-------|------|------|-------|
| | Male | Female | Sig | 60-69 | 70-79 | 80+ | Sig | |
| From any coresident child: | | | | | | | | |
| % who received financial support | 62.7 | 75.3 | ** | 67.3 | 75.6 | 75.1 | ** | 69.9 |
| % who received material support | 64.4 | 81.3 | ** | 69.1 | 81.9 | 90.5 | *** | 74.1 |
| % who received instrumental support | 6.1 | 10.6 | * | 5.3 | 8.4 | 31.7 | *** | 8.7 |
| % who received emotional support | 77.3 | 83.9 | n.s. | 80.2 | 79.3 | 90.9 | n.s. | 81.1 |
| <i>N</i> | 1,530 | 2,066 | | 2,438 | 791 | 368 | | 3,596 |
| From any noncoresident child: | | | | | | | | |
| % who received financial support | 86.2 | 86.0 | n.s. | 84.1 | 90.5 | 86.5 | ** | 86.1 |
| % who received material support | 77.6 | 79.6 | n.s. | 76.2 | 83.3 | 82.3 | * | 78.8 |
| % who received instrumental support | 6.3 | 9.3 | n.s. | 6.7 | 7.1 | 17.5 | *** | 8.0 |
| % who received emotional support | 87.1 | 86.4 | n.s. | 86.4 | 87.4 | 86.4 | n.s. | 86.7 |
| <i>N</i> | 2,137 | 3,152 | | 3,282 | 1,402 | 603 | | 5,289 |

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$, n.s. = not significant.

Source: Calculated by DRDF using original LSAHP data.

co-resident children while half (79%) received material support from their non-co-resident children.

The level of instrumental support is much lower, with 9% of OPs receiving this type of support from their co-resident children and 8% receiving it from their non-co-resident children.

Amongst all types of support received by the OPs, emotional support is the most predominant. The results indicate that 81% and 87% of OPs received emotional support from their co-resident and non-co-resident children, respectively.

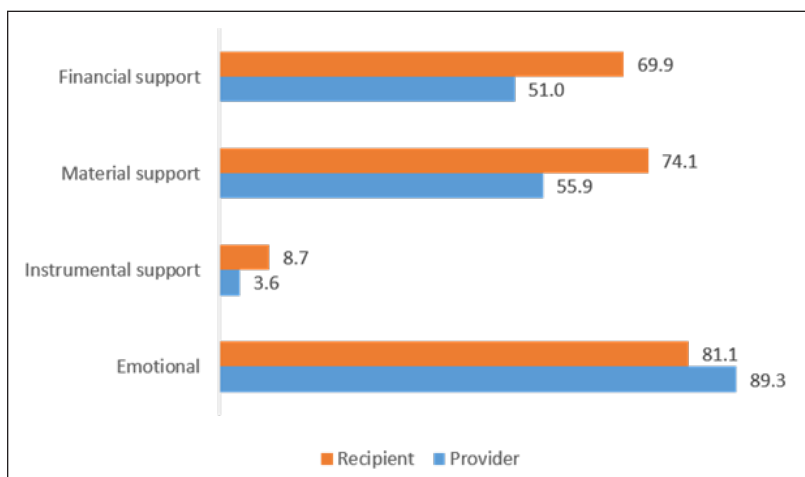
Similar with the pattern in the provision of support, assistance received from co-resident children is more prevalent than support from non-co-resident children.

Except for emotional support, females consistently figure more prominently than males as recipients of all types of support from children, particularly those emanating from co-resident children. For instance, significantly more mothers (75%) than fathers (63%) received monetary support from their co-resident children. A wider gender gap is seen in the receipt of material support from co-resident children – 81% of mothers against only 64% of fathers received such form of assistance.

In terms of age, support from children is generally more common amongst the older cohorts compared to the younger OPs (60-69), the reverse of the pattern for the provision of support.

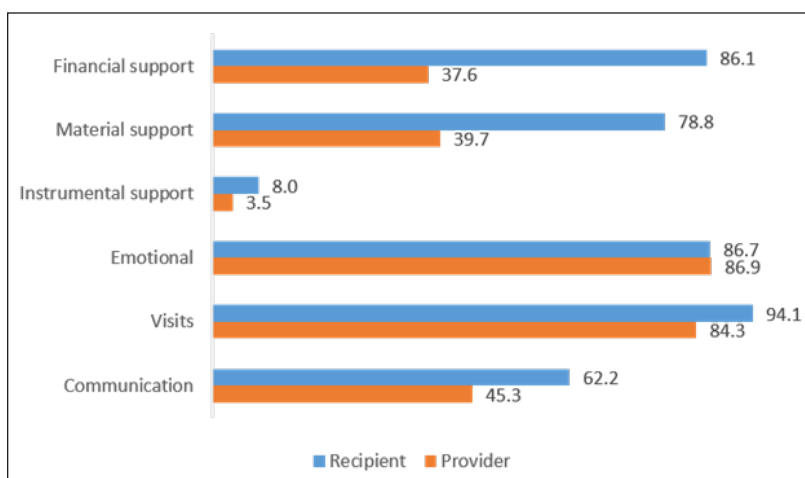
Comparing the intergenerational flows of support, more OPs are recipients of financial, material, and instrumental support than providers of such support for both co-resident and non-co-resident children (Figures 11.1 and 11.2). In contrast, the proportion of OPs who provide emotional help exceeds the proportion who receive it. The proportion of OP-initiated social contact is also lower compared to the proportion of contact initiated by their children (Figure 11.2).

Figure 11.1. Exchange of Assistance between Older Person and Co-resident Children



Source: Calculated by DRDF using original LSHP data.

Figure 11.2. Exchange of Assistance and Social Contact between Older Person and Non-co-resident Children



Source: Calculated by DRDF using original LSHP data.

Exchange of Financial Support

A closer examination of the financial exchanges between OPs and their children reveals that 5% of OPs reported giving a large sum of money to any of their children in the past 12 months (Table 11.4). This money was intended to support the child's business, medical expenses, travel abroad, and other special purposes such as payment for wedding expenses or purchase of a house. There are significant but small differences in the proportion who gave a large amount to their children across age groups of the OPs. The amount given by parents ranges from ₱100 to ₱1,000,000 (data not shown; from US\$2 to US\$20,000) with a median of ₱12,000 or about US\$240.

Conversely, a quarter (26%) of OPs received monthly financial assistance from their children; mothers appear to be more financially dependent on their children compared to fathers (29% vs 21%, respectively). The monthly amount received by the OPs ranges from ₱50 to ₱100,000 (data not shown; from US\$1 to US\$2,000) with a median of ₱3,000 or approximately US\$60.

Table 11.4. Exchange of Financial Support Between Older Persons and Children by Sex and Age

| Exchange of Financial Support | SEX | | | AGE GROUP | | | | TOTAL |
|---|--------|--------|------|-----------|-------|--------|------|--------|
| | Male | Female | Sig | 60-69 | 70-79 | 80+ | Sig | |
| % who gave a large amount to any child in the past 12 months to start a business, special medical expense, travel abroad, or some other special purpose | 5.1 | 5.4 | n.s. | 6.3 | 4.0 | 2.4 | *** | 5.3 |
| <i>N</i> | 2,277 | 3,426 | | 3,615 | 1,461 | 628 | | 5,704 |
| Median amount given to any of the children | 20,000 | 12,000 | n.s. | 17,076 | 4,507 | 51,065 | ** | 12,000 |
| <i>N</i> | 116 | 177 | | 228 | 50 | 15 | | 293 |
| % who received monthly financial support from any of the children | 20.9 | 29.0 | *** | 24.9 | 27.9 | 25.8 | n.s. | 25.8 |
| <i>N</i> | 2,277 | 3,426 | | 3,614 | 1,461 | 628 | | 5,703 |
| Median amount of financial support received monthly from any of the children | 3,000 | 3,000 | n.s. | 3,000 | 3,000 | 2,000 | * | 3,000 |
| <i>N</i> | 475 | 995 | | 901 | 407 | 162 | | 1,470 |

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$, n.s. = not significant.

Source: Calculated by DRDF using original LSAHP data.

Attitudes Towards Family Support

How do older parents feel about these exchanges between them and their children? Table 11.5 shows that a sizeable percentage of OPs (36%) intend to rely on their children for financial support, substantially lower than the proportion who are receiving monetary assistance (64% from co-resident children and 62% from non-co-resident children) at the current stage of their lives. More females (39%) than males (33%) plan to rely on their children for finances. The percentage of OPs who plan to be economically dependent on their offspring rises by age group from 33% amongst those in the youngest age group (60–69) to 49% amongst those aged 80 and over. When asked about their satisfaction with the level of contact they have with their children, 58% said they are very satisfied and 36% are satisfied, while only 6% said they are not satisfied. The respondents were also asked about their satisfaction with the level of assistance they are receiving from their children. A great majority expressed satisfaction (51% are very satisfied and 39% are satisfied) while only 8% are not satisfied. Worth noting is the 3% of OPs who reportedly do not get any form of assistance at all from their children.

Table 11.5. Attitudes Toward Family Support of Older Persons by Sex and Age

| Attitudes toward Family Support | SEX | | | AGE GROUP | | | | TOTAL |
|---|-------|--------|------|-----------|-------|-------|------|-------|
| | Male | Female | Sig | 60-69 | 70-79 | 80+ | Sig | |
| % who plan to rely on children for financial support | 33.2 | 38.6 | *** | 32.8 | 42.3 | 48.7 | ** | 36.4 |
| Satisfaction with level of contact with children | | | | | | | | |
| Very satisfied | 56.8 | 59.2 | | 58.5 | 57.0 | 59.8 | | 58.2 |
| Satisfied but can be improved | 38.1 | 34.6 | n.s. | 35.8 | 36.0 | 37.5 | n.s. | 36.0 |
| Not satisfied | 5.1 | 6.3 | | 5.7 | 7.0 | 2.6 | | 5.8 |
| Total | 100.0 | 100.0 | | 100.0 | 100.0 | 100.0 | | 100.0 |
| Satisfaction with level of assistance given by children | | | | | | | | |
| Very satisfied | 50.7 | 51.8 | n.s. | 50.6 | 53.2 | 51.9 | n.s. | 51.4 |
| Satisfied but can be improved | 39.9 | 37.5 | | 38.4 | 38.5 | 39.3 | | 38.5 |
| Not satisfied | 6.3 | 8.5 | | 7.9 | 7.3 | 6.3 | | 7.6 |
| Not getting any assistance from any child | 3.1 | 2.2 | | 3.2 | 1.0 | 2.5 | | 2.6 |
| Total | 100.0 | 100.0 | | 100.0 | 100.0 | 100.0 | | 100.0 |
| N | 2,058 | 3,102 | | 3,462 | 1,306 | 389 | | 5,157 |

** p < 0.01, *** p < 0.001, n.s. = not significant.

Source: Calculated by DRDF using original LSAHP data.

Summary, Conclusions, and Recommendations

The findings presented in this chapter are consistent with those of earlier studies that documented the high involvement of Filipino older parents in various forms of support exchange with their children. This chapter showed that large majorities of OPs either provide or receive support of all forms, except instrumental support. The low level of OPs receiving instrumental assistance is possibly a reflection of the generally favourable health status of the Filipino older population (see Chapter 4).

The flow of intergenerational exchange of resources is reciprocal. Despite their advanced age and possibly limited resources, a large number of Filipino OPs still provide support to their children. Comparing provision vis-à-vis receipt of support, older parents tend to be dependent on their children economically (financial and material support) and, to a lesser extent, in the conduct of daily activities (instrumental support). In return, they are more commonly relied upon for companionship and consultation (emotional support) as they have longer and richer life experiences.

The extended family system in the country, characterised by ageing parents residing with their children, appears to be beneficial to both the OPs and their co-resident children, as the survey demonstrated the high level of mutual support exchanges between these two generations. Physical distance, however, does not appear to be a barrier since support of all forms is also being exchanged between older parents and non-co-resident children.

The clear gender divide found in earlier studies is not apparent in the data, particularly in the exchange of communication and provision of support. It is the receipt of support where the sex of the older parents figure prominently. Overall, mothers tend to be beneficiaries of assistance from their children more than fathers – a possible reflection of the more disadvantaged situation of female vis-à-vis male OPs in terms of employment (see Chapter 3) and their limited personal resources (see Chapter 7). Another possible explanation is that mothers tend to be the conduit of children's financial support to both parents as most mothers play the role of co-manager and family treasurer in Filipino households (Medina, 2015).

In terms of age, younger parents tend to provide support compared to the older cohort of OPs, while the latter have a higher propensity to be recipients of support than the former, particularly in assistance from co-resident children.

A comparison with the results of the 2007 PSOA (Cruz et al., 2016) reveals a lower level of financial support exchanges between parents and children in the LSAHP. Based on PSOA data, more than half (54%) of OPs gave monetary support to their non-co-resident children while the corresponding proportion in the LSAHP is only 38% (Table 11.2). A slightly higher proportion of OPs also received financial support from non-co-resident children in 2007 compared to a decade later (87% vs 86%, respectively). Such findings may imply that either both generations (parents and children) are showing less generosity to their kin, or that finances have become more limited in recent years compared to the earlier period. A more plausible explanation is the changing attitude towards filial piety similar to that observed in other Asian cultures, such as in Japan (Ogawa et al., 2007) and in South Korea (Harlan, 2014) whereby children may no longer deem it necessary to support older parents while parents may have lowered their expectations for support for fear of becoming a burden to their children. The latter is partly supported by the low proportion of parents who plan to rely on their children for financial support (36%), a level lower than the comparative figure in PSOA (40%).

The heavy dependence on children particularly on financial matters and the large majority of older Filipinos who desire financial independence suggest that policymakers and programme managers should consider measures to ease the reliance of OPs on their children for old-age support. This may include expanding job opportunities beyond retirement (particularly for women); increasing old-age pension; and providing higher subsidies and discounts on medicines, groceries, and transportation fares.

The complexities underlying family exchanges of support deserve further exploration beyond the descriptive analysis in the foregoing discussion. For instance, the absence of gender differentials in intergenerational support exchanges previously found in earlier studies warrants further analysis of the LSAHP data enriched with qualitative research that can provide explanations for the quantitative findings. Future studies could also examine the protective role of intergenerational relations in parental well-being and life satisfaction in the Philippine setting, as widely documented elsewhere (e.g. Brown et al., 2003; Lee et al., 2014; Stoller, 1985; Teerawichitchainan et al., 2015).

References

- Abalos, J., G. Cruz, Y. Saito, and H. Booth (2018), 'Who Cares? Provision of Care and Assistance among Older Persons in the Philippines'. *Journal of Aging and Health*, 30(1), pp.1–20.
- Biddlecom, A., N. Chayovan, and M.B. Ofstedal (2002), 'Intergenerational Support and Transfers', in A.I. Hermalin (ed.), *The Well-Being of the Elderly in Asia: A Four-Country Comparative Study*. Ann Arbor, MI: The University of Michigan Press, pp.185–229.
- Brown, S.L., R.M. Nesse, A.D. Vinokur, and D.M. Smith (2003), 'Providing Social Support May Be More Beneficial than Receiving It: Results from a Prospective Study of Mortality', *Psychological Science*, 14(4), pp.320–27.
- Cong, Z. and M. Silverstein (2008), 'Intergenerational Support and Depression among Elders in Rural China: Do Daughters-in-Law Matter?', *Journal of Marriage and Family*, 70(3), pp.599–612.
- Cruz, G.T., J.N. Natividad, M.L. Gonzales, and Y. Saito (2016), *Aging in the Philippines: Findings from the 2007 Philippine Study on Aging*. Quezon City, Philippines: University of the Philippines Population Institute and Demographic Research and Development Foundation.
- Domingo, L.J. (1995), 'The Family and Welfare of the Filipino Elderly', Professorial Chair Papers Series No. 95-10, Quezon City, Philippines: CSSP Publications.
- Domingo, L.J., B.T.G. Medina, and M.F.A. Domingo (1994), 'The Filipino Elderly', *State of the Nation Reports No. 11*, Quezon City, Philippines: University of the Philippines (UP) Press and UP Center for Integrative and Development Studies.
- Harlan, C. (2014), 'For South Korea's Seniors, a Return to Poverty as Confucian Filial Piety Weakens', *The Washington Post*, 20 January. Retrieved from https://www.washingtonpost.com/world/asia_pacific/for-south-koreas-seniors-a-return-to-poverty-as-confucian-filial-piety-weakens/2014/01/20/19769cf2-7b85-11e3-97d3-b9925ce2c57b_story.html.
- Lee, H.J., J. Lyu, C.M. Lee, and J.A. Burr (2014), 'Intergenerational Financial Exchange and the Psychological Well-Being of Older Adults in the Republic of Korea', *Aging & Mental Health*, 18(1), pp.30–39.
- Medina, B.T.G. (2015). *The Filipino Family*, 3rd ed. Quezon City: University of the Philippines Press.
- Natividad, J. and G. Cruz (1997), 'Patterns in Living Arrangements and Familial Support for the Elderly in the Philippines', *Asia-Pacific Population Journal*, 12(4), pp.17–34.
- Ogawa, N., A. Mason, Maliki, R. Matsukura, and K. Nemoto (2007), 'Population Aging and Health Care Spending in Japan: Public- and Private-Sector Responses', in R.L. Clark, N. Ogawa, and A. Tason (eds.), *Population Aging, Intergenerational Transfers and the Macroeconomy*. Northampton, MA: Edward Elgar Publishing, Inc. pp.192–223.

- Stoller, E.P. (1985), 'Exchange Patterns in the Informal Support Networks of the Elderly: The Impact of Reciprocity on Morale', *Journal of Marriage and the Family*, 47(3), pp.335-42.
- Teerawichitchainan, B., W. Pothisiri, and G.T. Long (2015), 'How Do Living Arrangements and Intergenerational Support Matter for Psychological Health of Elderly Parents? Evidence from Myanmar, Vietnam, and Thailand', *Social Science & Medicine*, 136-37, pp.106-16.