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Intergenerational Transfers, Livelihoods and Well-being of Nigerian Seniors in Lagos State, Nigeria

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Abstract

Filial piety is a significant source of old age care in Africa. With robust intergenerational transfers, livelihoods and well-being in old age are positively influenced. Intergenerational transfers and family relationships are also critical predictors of health and well-being in later life. Informal social supports especially from adult children provide profound supportive resources in old age. This article examines the correlation between intergenerational transfers and livelihoods among Nigerian elderly and the effect of this nexus on their well-being. Two theoretical perspectives are adopted, namely, social exchange and intergenerational wealth flow theories. With the aid of multi-stage sampling method, 1321 older Nigerians were sampled. Questionnaire and interview were adopted as research methods to get the views of Nigerian elders on the nexus between intergenerational transfers and livelihood. The article recommends the strengthening of traditional social support systems in meeting old age care and support in later life as panacea for old age challenges in Nigeria.

Key words: Piety, Support, Intergeneration, Transfers, Ageing

Abstrait

La piété filiale est une source importante de soins aux personnes âgées en Afrique. Avec les transferts intergénérationnels robustes, les moyens de subsistance et le bien-être des personnes âgées sont positivement influencés. Les transferts intergénérationnels et les relations familiales sont aussi des prédicteurs critiques de la santé et le bien-être dans la vie plus tard. Soutiens sociaux informels en particulier d'enfants adultes fournissent de profondes ressources de soutien dans la vieillesse. Cet article examine la corrélation entre les transferts et les moyens de subsistance des personnes âgées nigérien intergénérationnels et l'effet de ce lien sur leur bien-être. Deux perspectives théoriques sont adoptées, à savoir, l'échange social et les théories de flux de richesse entre les générations. Avec l'aide de la méthode d'échantillonnage à plusieurs degrés, 1321 âgés Nigériens ont été échantillonnés. Questionnaire et entrevue ont été adoptées comme méthodes de recherche pour obtenir les points de vue des aînés nigériens sur le lien entre les transferts intergénérationnels et des moyens de subsistance. L'article recommande le renforcement des systèmes traditionnels de soutien social pour répondre soins aux personnes âgées et le soutien dans la vie plus tard comme panacée pour les défis de vieillesse au Nigeria.

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Introduction and Justification of the Study

Ageing is a universal phenomenon with different changes and challenges in the society. In traditional African societies, old age was seen as a blessing from God and efforts were made to support older people and promote their well-being in order to attract the blessings of God and the elderly, who were considered heads of households and custodians of values and traditions. Hence, many countries in Africa recognize the role of informal social support in promoting livelihood and well-being in later life. But with the advent of modernization, Nigeria transited from a traditional society where older people were revered and supported to a peripheral dependent 'capitalist' economy with tentacles linked to the western system. This culminated in norms of anonymity and individualism in the society. The transition also drastically altered the character, nature and social relations within the extended family system in Nigeria. With this rapid social change, there is need to interrogate the viability of informal social support in old age. The article interrogates whether adult children still continue to support their elderly relations and the effect of such support on livelihoods and well-being in later life.

In traditional African societies, younger and older generations co-reside with the aim of promoting well-being and social support between generations. But this traditional norm changed with the migration of younger adults to cities and other countries in search of the proverbial greener pasture. The migration of young adults outside of the rural areas where older people reside also reduces the quantum and quality of care and support available to older people (Togonu-Bisckersteth, 2014, Amaike, 2009). Considering

the neglect and deprivation of older people in Nigeria, the quest for inter-dependence of generations becomes imperative. Hence, there is need to interrogate the importance of intergenerational transfers in promoting livelihood and well-being in old age.

Historically, intergenerational transfers emerged as an economic necessity which was largely influenced by the obligation to discharge filial duty and maintain intergenerational relationships in Nigeria. Nigeria is located in the West Coast of Africa and it occupies 923,768 square meters of land (NDHS, 2013). The country has great geographical diversity characterized by two main land forms, namely lowlands and highlands. It is also the most populous country in Africa which has witnessed a lot of changes since its independence from the British Colonial Masters in 1960. Nigeria returned to representative government (liberal democracy) again in 1999 after about three decades of military rule. But the country is largely a monolithic economy with dependence on revenues from the sales of crude oil. With the drops in the prices of crude oil in the international market, the fortunes of Nigeria and Nigerians as well as the sustainability of informal social support systems are challenged. This is because most workers in paid employment are without salaries for months while the private sector operates below capacity because of paucity of funds and infrastructure deficit. In Nigeria, adult children are seen as sources of investment and protection against life vicissitudes in old age. So, large family size is perceived as a good safety net against poverty in old age (Amaike, 2011). This underscores the importance of informal support in ameliorating the living conditions of older people in the face of dearth of formal or state sponsored welfare services, without which the situations of most older people in Lagos state will be precarious.

Lagos State is a microscopic representation of Nigeria. It often serves as a proxy for Nigerian population because it reflects changes occurring in nearly all parts of the country and most ethnic groups are fairly represented in the State. Thus, changes in the country pose great challenges to the elderly and their families because the changes affect behaviors and patterns of intergenerational transfers. For instance, formal education reduces the likelihood of support from traditional care givers, women, who are often gainfully employed in the labor force. With many women employed in the labor market, adult children having fewer children and/or marrying at later age, the traditional social support systems become grossly inadequate to meet the increasing needs of older people in Nigeria.

Statement of the Problem

Nigeria has witnessed myriad of changes which have implications for intergenerational relations and support in old age. Thus, the dwindling economic fortunes and social upheavals in Nigeria prompted an interrogation of the viability of traditional (informal) social support in old age. This becomes imperative

because adult children and women are the main traditional care givers in old age, but with migration of adult children and enhanced status of women through formal education and engagement in the labor force, this informal social support becomes weakened over the years. With this change, it is important to examine whether adult children still provide the expected support to older people in Nigeria. This is important because old age is often associated with declining livelihood and standard of living of older people. Old age is a critical stage in the life course because livelihoods shrink as a result of inverse relationships between people's needs and available resources to meet their needs. In other words, old age exerts great pressure on the living conditions of older people who are without social support and coping strategies. Similarly, opportunity to engage in productive and economic activities generally decline with old age usually denoted by retirement age which explains the vulnerability of older people in Nigeria. This underscores the importance of informal social support in reducing the incidence and prevalence of old age poverty.

Another rationale for this study is the quest to interrogate the changing patterns of filial piety because of a sharp decline in co-residence between younger and older generations (multi-generational households) in Nigeria. Secondly, there is a general preference for Western-styled nuclear family system and individualism among Nigerian youths which reduces contact between generations. These changes have adverse effects on the well-being of older people who have invested in their children with the hope and expectations that their children will support them in old age. Clearly, informal support plays a major role in promoting intergenerational relations among family members who live near or far from the nuclear units, thus encouraging generational linkage and solidarity. It is important to stress that intergenerational transfer and relations are not always best forms of social capital. Social capital may actually increase dependence, social inequality and vulnerability and thus blocks the development of a robust social protection system or viable livelihood that can enhance the sense of fulfillment and dignity in old age. The purpose of this article is to examine the relationship between intergenerational transfers and livelihoods on one hand and the effects of intergenerational transfers on the well-being of older people in Lagos State on the other hand. These changes raise concern about intergenerational transfers and well-being of older people in Nigeria. The issues are: are there transfers between generations? Just what is exchanged between generations? What is the effect of intergenerational transfers on the livelihoods and well-being of the elderly? The answers to these questions will form the main thrust of this article because these answers have implications for livelihoods and well-being of the elderly who

may be forced to depend on non-existent state-run social security schemes or inadequate informal social support.

Therefore, social policy development and social research should take into cognizance the dynamics inherent in intergenerational transfers, familial roles and social change in transitional societies like Nigeria. In any case, relations and transfers among generations play crucial roles in maintaining age long traditions, social integration and cohesion among different generations.

Objectives of the study

The main objective of this study is to examine the effects of intergenerational transfers on livelihoods and well-being of older Nigerians in Lagos State, Nigeria.

Specifically, the study seeks to:

- Establish if there are indeed transfers between generations in Lagos State, Nigeria.
- Examine the nature of transfers between older people and younger generations (adult children and relations) in Lagos State, Nigeria.
- Assess the adequacy of intergenerational transfers as a livelihood option that can meet basic needs of Nigerians in later life.
- Examine the effects of intergenerational transfers on livelihoods in later age.
- Discuss the relevance of intergenerational transfers in promoting well-being of Nigerian elderly in Lagos State.

Review of Literature

Most work on intergenerational transfers has been done in Economics with focus covering two main issues. First, it covers the importance of transfers and bequests for wealth accumulation and distribution. Second, it focuses on how the family functions as an agency of economic re-distribution and security for its members. Hence, the principles of altruism (caring) and exchange (reciprocity) are commonly discussed in intergenerational relationships and family ties. The focus of this article is to examine the importance of intergenerational transfers in promoting livelihoods and well-being in old age. The exchanges between adult children and older people in terms of care and exchange will be incomplete without considering what happens earlier in life. Clearly, the motives for intergenerational transfers and exchange (altruism or strategic exchange) are pivotal to the care and support of Nigerians in later life. This distinction helps to examine how people will react to changing incentives and circumstances as they age. Economists have generally agreed that *inter vivos* transfers are often motivated by altruistic

considerations by children for their parents while the motivation for bequests remains inconclusive and contentious (UNFPA and HAI, 2012; Albertini, Kohli and Vogel, 2007; Silverstein, 2006; Lee, 1997). Discourse into intergenerational transfers is important because of the emerging trends in ageing population in Nigeria with its attendant consequences for the individual and the society. Since Nigeria is a young population, ageing is relatively a new phenomenon with older people seen as 'dispensable' members of the society. This largely informs the nonchalant attitude of Nigerian governments and policy makers to ageing issues (Amaike, 2009). Unfortunately, failure to embrace ageing discourse and address its challenges portends grave consequences for the individual and the society.

In most cases, informal livelihoods and protection schemes for older people serve as veritable sources of social security against contingencies and life vicissitudes. Traditionally, older persons lived in multi-generational households administered and run based on equitable distribution of resources and intra-household resource allocations. Even in urban areas, older men and women live with or near their adult children usually within the contexts of mutually beneficial relationships (Amaike, 2016; Vincent and Cull, 2009; Lee, 1997). Generally, older people serve as care givers to younger generations (child care and socialization), custodians of values and traditions which allows the middle generation (adult children) to engage in productive activities such as paid employment. The younger generations on the other hand provide material and non-material resources to support the older population. Therefore, both older people and adult children make valuable contributions to their well-being and families (UNFPA and HAI, 2012; UN, 2007; Albertini, Kohli and Vogel, 2007). These traditional African social support networks positively affect livelihoods, intergenerational transfers and well-being in later life.

Livelihood is an important concept in understanding the vulnerabilities of older people because it paints a picture of the way people construct or make a living in old age. To Chambers and Conway (1992), livelihood comprises the capacities, assets, (both tangible and intangible resources) and activities required for a living. More recently, livelihood has been defined as the capabilities, assets which include both material and social resources and activities required for a means of living (United Nations Volunteers, 2011). Livelihoods also include inherent human efforts to develop and implement strategies that will ensure their survival. The United Kingdom Department for International Development (DFID) built on the works of practitioners and academics to develop the Sustainable Livelihood Framework (SLF). SLF views livelihoods as systems that aid the understanding of the following:

- i. assets that people draw upon.
- ii. strategies that are developed to make a living.

- iii. the context within which a livelihood is developed.
- iv. the factors that make a livelihood more or less vulnerable to shocks and stresses (UNDP/ISDR, 2005).

Livelihoods of older people in Nigeria are diverse and complex because there is no specific state pension or universal social protection scheme despite rising ageing population in the country. Similarly, there is a rise in the old age dependency ratio (i.e. the number of persons aged 65 years or over per one hundred persons aged 15 to 64 years) which indicates that there are more dependent adults and younger persons to be supported by the working class (NDHS, 2013). Although, the proportion and sheer number of older people have increased, there is no corresponding increase in the quantum and quality of old age care and support. This points to a gap that informal social support strives to fill within its limited resources (Jensen, 2003; Apt, 2002). The magnitude and rate of population ageing (60 years and above) in Africa are faster than that of the total population in all regions of the continent (UN, 2007). The proportion of older people relative to the rest of the population has also grown considerably from (5.3% in 1950) to a projected 10% by 2050.

In most African countries, younger population (persons under 14 years) remains in the majority with older people constituting only less than 10% of their populations. In Nigeria, persons under the age of 25 years constitute 62.5% of the total population (NPC, 2006) while about 5% of the population are persons aged 60 years and over. With the proportion of older population increasing steadily, there will be increasing demand for long-term care usually provided by family members and adult children. The implication of this fact is that the informal sector will be called upon to provide more care and support to Nigerians in old age. Therefore, a major concern will be how to ensure the provision of adequate and appropriate old age care and support through robust livelihoods which incorporate many sources such as financial and material support from both formal and informal support systems. The changing demography in Nigeria raises concern about sustainability of livelihood through intergenerational transfers. The concern is borne out of the fact that in the face of dearth of public support and dwindling/insufficient informal support, the livelihood of older people is compromised and unsustainable. Specifically, the demographic changes in Nigerian indicate that about 5% of the population is 60 years and above while a large majority of the population (62.5%) is below 25 years of age. In Nigeria, as at 2013, 61% of households had access to an improved source of drinking water, 30% had access to improved toilet facility that is not shared with other households while 56% had access to electricity (NDHS, 2013). The Total fertility rate (children per woman) was 5.4 in 2010, which is

estimated to drop to 4.9 in 2020 and 3.6 in 2040 (World Population Prospects, 2011). In Nigeria Demographic and Health Survey (2013), the fertility rate in Nigeria was 5.5 for three years preceding the survey. This is against 5.7 births per woman in 2003 and 2008 with the rural areas having higher TFR than urban areas (NDHS, 2013). This shows that fertility will continue to drop over the years in the country. In Lagos State, the household size was 6 persons who lived in 2.3 rooms (National Bureau of Statistics, 2014). Two thirds of households in Metropolitan Lagos also lived in rented accommodation with at least 90% of households having 2 or more adults.

Since more Nigerians survive to old age because of improved health care and quality of life compared to the shrinking number of adult children available to take care of their old age needs, this calls for proper interrogation of intergenerational transfers and well-being in old age. Clearly, there is declining fertility in Nigeria which means that the family size will continue to shrink and may be unable to cope with care demands of the elderly population. As the family size decreases, the capacity of adult children and the family to meet the increasing needs of ageing population decreases or fluctuates with dire consequences for the elderly population. Even where there are children, some are economically 'handicapped' and unable to meet their basic needs and still discharge their filial obligations to their ageing parents (Akeredolu-Ale & Aribiah, 2001; Oppong, 2006; Schatz and Ogunmefun, 2007). This means that Nigeria's age structure will definitely affect the key indicators of socio-economic well-being and social support systems in old age (NDHS, 2013).

Intergenerational Transfers and Well-being in Later Life

Differences in socio-economic characteristics in the life course are well documented in developed countries (UNFPA and HAI, 2012; Novak, 2012; Moody, 20012; Population Reference Bureau, 2008). Individuals with lower incomes or less education are more likely to report poor indicators of well-being than those who are financially comfortable or have more formal education. The imperative of examining intergenerational transfer is anchored on the fact that it is a major source of accessing livelihood and improving well-being of ageing population in Nigeria. Solidarity and mutual help are important sources of providing valued social capital in traditional African societies which have resisted and survived changes in Nigeria. The resilience of informal social protection mechanisms (intergenerational transfers) buttresses the importance of extended family system and the obligations attached to membership of kinship based groups in Nigeria. Even when family members are dispersed across the world, family ties remain intact emotionally and culturally (Vincent and Cull, 2009). In some cases, there are financial obligations and levies imposed on kith and kin in spite of geographical disparity (Amaike, 2012;

Aboderin, 2006). Vincent and Cull (2009) establish the importance of social cash transfers as a strategy against poverty and vulnerability which also have great impact on social protection in Southern Africa. Nigeria is not an exception because social capital helps to protect indigent or vulnerable members of the society from destitution.

But with the shrinking of social networks, loss of livelihood/income, changing living arrangements and poverty in Nigeria, the situations and well-being of older people are compromised. In most cases, access to intergenerational transfers enhances adequate livelihoods which invariably improve socio-economic well-being of older people by providing required material and non-material resources in later life. These livelihood options provide means of purchasing basic necessities of life which instills overall sense of security and dignity in old age. This is because access to care and support through intergenerational transfers and livelihoods has tremendous effects on well-being of older people (Novak, 2012; Oppong, 2006; Lee, 1997).

The importance of intergenerational transfers in enhancing livelihoods and well-being of older people in Nigeria has been a major source of concern in research circle (Togonu-Bisckersteth, 2014; Amaike, 2009; Oppong, 2006) because solidarity and reciprocal relationships are strong social protection values in traditional African societies and have survived despite urbanization and changes in the family. The resilience of informal social protection mechanisms (intergenerational transfers) comes from the belief in filial piety in Nigeria. Although urbanization may have eroded the extended family obligations with the migration of adult children to urban centers or cities, there has been corresponding rise in income remittances and other forms of support. These transfers cover provision of various resources (material, financial, emotional, practical support, instrumental support, staying in touch and sharing knowledge and skills) from adult children and family members within and outside the country (Aboderin, 2006; Apt, 2002). Since most Nigerian elderly receive little or no formal (State) support in terms of state pensions, intergenerational transfers become imperative.

But it is important to note that the elderly are not passive recipients of children's largess, they actually contribute both material and non-material resources. In many multi-generational families, the elderly take custody of dependent grandchildren and support impoverished family members with their meager resources. Migrant or career adult children also assist their ageing parents financially in exchange for child care or as a return on investment. In China, adult children are normatively and legally expected to support their older parents and meet their basic needs (Silverstein, Cong, and Li, 2006). Children are also obligated to provide services that will not only boost the livelihood of their ageing parents but their

well-being. This social and financial support between generations improves the health and well-being of older people.

Intergenerational transfers (in-kind or in cash support) benefit the elderly who feel compensated for their previous investments and support which invariably promote their well-being. Despite geographic diversity, family ties remain largely intact emotionally and financially (Alber, et al., 2008; Aboderin, 2006). Thus, intergenerational transfers promote self-esteem, social status and empowerment of older people by ensuring that their health and well-being are maintained. In most African communities, the elderly rely on their children for their basic needs while the elderly also support the family through child care and other social roles. There is ample evidence to support the fact that intergenerational transfers improve livelihoods, health and well-being of older people in Nigeria (Amaike, 2009; Akeredolu-Ale and Aribiah, 2001). But the long-term importance of intergenerational transfers (social exchange) in improving the socio-economic well-being of older people remains understudied in Nigeria. Thus, it is important to examine the effects of intergenerational transfers (as a means of coping with the lack of state funded social security and social protection schemes) on well-being of Nigerian seniors.

Evidence indicates that there is a decrease in potential support ratio (the number of persons aged 15-64 years per each older person aged 65 years or over) coupled with a rise in the old-age dependency ratio (that is the number of persons aged 65 years or over per hundred persons aged 15-64 years) which clearly shows that increasing number of older persons will be in need of support to preserve and maintain their health and well-being in later life (NDHS, 2013; UN, 2007). This means there are relatively fewer adult children or persons of working age available to support older people. The implication is that in the face of dearth of social security or universal pensions, most Nigerian elders are forced to eke out a living through begging or dependence on goodwill of family and friends (Togonu-Bisckersth, 1997, 2014; Amaike & Bammeké, 2014). Thus, informal support is imperative in Nigeria because older people's physical, economic and health needs are seldom prioritized by the governments. Most government policies and programmes rarely focus on older population because of the erroneous impression that family and adult children will cater for their older parents and relations. Unfortunately, the harsh socio-economic realities and social upheavals have undermined the hitherto traditional roles and functions of the family in providing care and support.

With the receding social capital, older people face social and economic challenges resulting in precarious living conditions and compromised well-being. This is against the backdrop that Nigeria faces a complex challenge of an ageing population in the midst of deficit in social capital and resources

required to successfully accommodate the changing needs of older people (Akeredolu-Ale and Aribiah, 2001; Aboderin, 2006; Ogunbameru, 2000; Amaike, 2011). This buttresses the need to strengthen intergenerational transfers which help in improving livelihoods and quality of life of the elderly in Nigeria. Intergenerational co-residence is predicated on Confucianism where older people are expected to be supported by their adult children and the extended family (Silverstein, Cong and Li et al., 2006). Sung (1998) drawing from both interviews and surveys, identifies practical and symbolic aspects of filial piety. In essence, material and social care is expected to be delivered to parents with a disposition (attitude) that shows respect and spiritual devotion or reverence. The concept of filial piety also enjoins adult children to remain within the same community as their ageing parents in order to provide both material and instrumental supports (Kohli, 2004). With the absence of state pensions, filial piety becomes imperative to ensure well-being of older people. Historically, adult children are the most viable sources of old age support in Nigeria (Amaike and Bammeké, 2014). Nearly 80% of older people receive and depend on income transfers from their adult children (Silverstein, 2006; Moody, 2012).

Similarly, intergenerational relations (traditional social contracts) are fundamentally inherent in African culture where resources are exchanged between or among generations for the smooth running of the society. This is because intergenerational transfers and family relationships are critical predictors of socio-economic well-being in later life with spouses, adult children and relations playing pivotal supportive roles in ensuring that old age challenges are reduced to the barest minimum. Exchanges between generations occur throughout the life course but the most profound exchanges are noticed between older people and younger generations, usually their adult children.

Transfers from parents to adult children or grandchildren are often economic in nature, aimed at assisting the needy family members. But in practical terms, parent-child transfers are often altruistically motivated depending on attributes of parents (gender, income and wealth) and adult children (gender and specific needs) and lastly, the nature and quality of parent-children relationship (geographical proximity and contact frequency). In Nigeria, there is a formal State-run social protection system consisting of contributory social security schemes for formal sector retirees and their next of kin. These contributory pension schemes cover approximately 10% of the population which provide retirement pensions, sick pay, disability allowances and health insurance to members and their families. Unfortunately, poor pension administration and corruption are twin problems which have eroded the essence and benefits of these schemes thus forcing most Nigerians to depend on informal social support for their livelihoods and well-being in later life.

Key indicators of intergenerational transfers include the nature, forms and amount of social support older people receive from adult children and relations as well as the adequacy of these supports in meeting their basic needs in Nigeria. Intergenerational transfers also cover the social support that the elderly give to their children and relations. Thus, transfers are not restricted to only care and support received by the elderly alone. But, it also covers valuable resources that the elderly give as they interact with younger generations. The frequency of transfers can be measured in terms of how often the respondents receive support from their children or give support to their children or relations.

Theoretical focus

There are different perspectives, explanations and models that have been developed to explain various aspects of intergenerational relationships and transfers. One perspective opines that intergenerational relationships are based on self-interested behaviors with transfers made with the expectations of some forms of exchange or reciprocity (Moody, 2012). Another perspective holds the view that behaviors are governed by altruistic considerations or care on the part of the individuals (usually adult children) making such transfers. Apart from these two broad perspectives, there are several related models that play important roles in explaining the social relationships and transfers that occur between generations. Nevertheless, most of these approaches will not be able to explain the complex relationships observed among different generations. Similarly, theory of intergenerational wealth flow is an interesting approach that explains intergenerational transfers and it is predicated on the fact that resources always flow from the elderly generation down to its younger generations (descendants). Likewise, the younger generation also supports the older generations in reciprocal relationships which is predicated on the need to make returns on investment of older people. The exchange model posits that interactions between generations and family members just like the interactions in the larger society are governed by set objectives (preferences/expectations) and resources (source of power relations) (Amaike & Bammeke, 2014). Social exchange theory is anchored on economic principles of costs and rewards which invariably reinforces or inhibits continued social relations and exchanges depending on the assessment of costs and benefits by interacting individuals (Homans, 1958).

Each generation tries to improve his or her potential benefits and well-being by engaging in social interactions with the sole objective of maximizing benefits (individual well-being). Elderly parents “buy” care and support from their adult children (younger generations) with the promise to provide the latter with bequests, wealth and transfers in later life. Transfers may not be reciprocated at the time they are made but the older people must be considered sufficiently capable to pay back in later date and in

different currencies. Intergenerational transfers can be done in response to resources received long ago, especially in return for parents' investments in children's education and welfare.

Transfers can also be influenced by altruistic considerations. In essence, parties will continue to exchange resources (goods and services) provided they enjoy "comparative advantages" or benefits from such interactions (Blau, 1964; Homans, 1961). Therefore, intergenerational transfers are largely motivated by cost-benefit analysis where children are obligated to cater for their ageing parents in exchange for the care and love they had previously received from their parents. It can also be a result of parents' hope of receiving social support from younger generations in later life. In most cases, relationships and transfers are influenced by consideration of what the givers stand to gain or hope to receive from continued interaction with the elderly. Older people with bequeathable resources (wealth) are considered most profitable to interact with because they have valued resources that other interacting parties require to encourage continued exchanges. We can then hypothesize that intergenerational transfers affect livelihoods and invariably influence well-being of older people in Nigeria. It is hoped that the elderly who receive material and non-material supports (intergenerational transfers) will feel compensated for their efforts and are more likely to report better indicators of socio-economic well-being. Repeated exchanges between generations in family may also have both rational and emotional aspects which equally influence intergenerational transfers, livelihoods and well-being of older people. In most societies, social institutions and cultural norms/values regulate transfers among generations spelling out what is normative or expected and the consequences for failure to discharge these social obligations.

Research methods and the data

This study used quantitative research method to gather its primary data. Quantitative data were collected through the use of structured questionnaire. Questionnaire was administered on formal sector retirees in the three tiers of government and the organized private sector in Lagos State who were fairly distributed across the state. The respondents were retired employees (workers) who lived in both rural and urban areas of the state. Specifically, two local government areas (counties), one each from rural and urban areas were selected through stratified random sampling technique. Besides that, at the Federal level, two institutions were chosen through stratified random sampling technique. These were Federal Radio Corporation Nigeria (FRCN), Ikoyi, (a Federal government broadcasting agency) and the University of Lagos, Akoka (a Federal tertiary Institution of learning). At the State level, the Lagos State Civil Service Commission and the Lagos State Teaching Service Commission retirees were selected through stratified

random sampling method. Prior to the field work, all retirees between 1990 and 2005 were identified from the pay rolls of the selected institutions, stratified along major variables and covered through questionnaire. Local Government area pensioners from one rural area: (Ojo Local Government area) and one urban area: (Shomolu Local Government area) were selected through stratified random sampling method and studied at their respective local government secretariats (Shomolu and Ojo Local Government secretariats respectively). Retirees from the organized private sector were purposely sampled based on the list of registered companies given by the Nigerian Employers' Consultative Association, Lagos State (the umbrella organization for all registered companies in the state) which was complimented by snowball approach. From the list of members who retired within the time frame of the study (1990-2005), calls were made and questionnaire administered on all eligible retirees who were willing and desirous to be parts of the study.

Sampling Technique and Data Analysis

This involves the process of selecting sample for the study. The technique used for this study was multi-staged systematic sampling method involving a cross-sectional survey of 1,321 respondents through the use of questionnaire. Firstly, the population was divided into public sector and organized private sector. This involved the use of clusters of public institutions in the three different tiers of government in Lagos State. Nigeria operates a 3-tier federal system of government comprising Federal, State and local government areas (counties). Secondly, the public sector was stratified into Federal, State and Local Government Areas. At the federal level, the University of Lagos and the Federal Radio Corporation of Nigeria were selected from the clusters of federal institutions through stratified random sampling technique. At the State level, Lagos State civil service and the teaching commission retirees were purposely chosen to capture the two main categories of retirees in the State. Shomolu (Urban) and Ojo (Rural) local government retirees were randomly selected after stratifying the 20 Local government areas in Lagos State into rural and urban areas. The third stage was to stratify respondents on the payroll through systematic random sampling method. The fourth stage was to select the units of analysis (respondents) from the payroll of previously selected public institutions. At the fourth stage, retirees were systematically selected starting from the 5th position on the pension payment schedule.

Data collected from the sample of 1,321 older people aged 55 years and older living in Lagos State, South-western part of Nigeria were analyzed using the Statistical Package for Social Sciences (SPSS). Both univariate and bi-variate data analysis was done to generate frequency tables and examine relationships between variables in the study. The survey was conducted within four months (February-

May). Pre-survey (pilot) study was conducted prior to the survey in other parts of the State not under the study coverage. The instrument was designed by the researcher in consultation with experts in the fields of measurements and standards. Reliability and validity of the instrument were done before its administration. This was to ensure that the instrument was validly constructed, sensitive and competent to measure the specific variables in the study.

The study measured well-being by using certain proxy indicators (variables) namely household facilities, adequacy of livelihood, health status and life satisfaction in retirement. These variables represent key indicators of well-being in later life. Livelihood was measured based on involvement/engagement in income generating activities or receipt of income remittances from adult children and relations to meet basic needs in later life.

Intergenerational transfers were largely measured by receipt of material and non-material resources including financial and instrumental support from adult children and relations as well as the contributions of the elderly to the families of younger generations. Economic and instrumental support was based on receipt and adequacy of transfers in meeting basic needs from the subjective assessment of the elderly.

Table 1: Socio-economic and demographic characteristics of respondents

| Characteristics | Male N= 848 | Female N= 473 | Total N = 1321 |
|-------------------------------|-------------|---------------|----------------|
| Age groups | | | |
| Less than 55 years | 0.2 | 0.0 | 0.2 |
| 55- 59 years | 12.7 | 18.4 | 14.8 |
| 60- 64 years | 18.8 | 24.3 | 20.7 |
| 65-69 years | 27.1 | 27.3 | 27.2 |
| 70-74 years | 33.4 | 23.7 | 29.9 |
| 75-79 years | 5.2 | 4.2 | 4.8 |
| 80 years and above | 0.9 | 1.5 | 1.1 |
| Monthly Pensions | | | |
| Less than N10,000 | 31.6 | 28.1 | 30.4 |
| N10,000 -20,000 | 30.2 | 31.5 | 48.1 |
| N20,001 – 30,000 | 18.2 | 19.8 | 22.9 |
| N30,001 – 40,000 | 7.3 | 6.2 | 12.1 |
| N40,001 and above | 6.5 | 7.2 | 6.7 |
| Marital Status | | | |
| Single | 2.2 | 2.1 | 2.2 |
| Married | 90.0 | 80.3 | 86.5 |
| Separated | 3.4 | 4.2 | 3.7 |
| Divorced | 1.7 | 4.0 | 2.5 |
| Widowed | 2.6 | 9.1 | 2.5 |
| Can't say | 0.1 | 0.2 | 0.2 |
| Educational attainment | | | |
| No formal education | 9.8 | 10.8 | 10.1 |
| Primary Education | 23.3 | 23.9 | 23.5 |
| Secondary Education | 31.8 | 28.8 | 30.7 |
| First Degree | 12.4 | 16.9 | 14.0 |
| Masters Degree | 4.0 | 4.2 | 4.1 |
| Doctoral Degree | 1.3 | 0.4 | 1.0 |

| | | | |
|---------------------------------|------|------|------|
| Can't say | 1.4 | 0.4 | 1.1 |
| Religion | | | |
| Christianity | 59.6 | 62.4 | 60.6 |
| Islam | 38.0 | 34.7 | 36.8 |
| Traditional Religion | 0.9 | 1.1 | 1.0 |
| Other religious affiliations | 0.7 | 0.4 | 0.6 |
| Can't say | 0.8 | 1.3 | 1.0 |
| Number of adult children | | | |
| No child | 13.7 | 4.2 | 10.3 |
| One child | 0.8 | 2.5 | 1.4 |
| 2-4 children | 18.1 | 25.8 | 20.8 |
| 5-6 children | 52.0 | 57.3 | 53.9 |
| 7 children and above | 14.4 | 9.5 | 12.6 |
| No response | 1.1 | 0.6 | 0.9 |

Discussion of Findings

The socio-economic and demographic characteristics of respondents clearly show that majority of the respondents were married (90%), and aged at least 60 years old. The table also shows the percentage distribution of respondents by sex by specific socio-economic and demographic characteristics in terms of age, monthly pensions, educational attainment, religious affiliations, ethnic origin, marital status and number of adult children among others. Age group of 55-59 years had 14.8% with male retirees (12.7 %) and 87 female retirees (18.4%). The next age group aged between 60-64 years accounted for 20.7% of the total sample. Disaggregating by sex, there were male (18.8%) and female retirees (24.3 %) with a higher proportion of female retirees found in this age category. The finding confirms earlier studies that women generally live longer than men in most societies (Amaiike, 2009; Heslop, 1999; Apt, 1996). Majority of the respondents (87.6%) had one form of formal education or the other. The minimum educational qualification in this category was basic primary education (23.5%) while retirees with secondary education had the highest percentage (30.7%). Only 10.1% of respondents didn't have any formal education. In terms of religious affiliations of respondents, a significant majority, 801 (60.6%) of the respondents professed to be Christians, with a higher percentage among female retirees (62.4%) compared to (59.6%) among male retirees. Islam was the second highest religious affiliation (36.8%) with a slightly higher proportion among males (38%) compared to (34.7%) among females (Amaiike, 2009). Majority of the respondents (70.6%) were from Yoruba ethnic group because of the location of the study, South-West, Nigeria.

A significant minority, 401 (30.4%) earned less than N10, 000 (\$40) as their monthly pensions. This is definitely meager to meet the basic needs of retirees bearing in mind the high cost of living in Lagos State. Disaggregating by sex, there was a higher proportion among male retirees (31.6%) compared to female retirees (28.1%) in this poorest income group. The question on number of adult children was to

ascertain if the belief in large family size as a safety net in old age was still prevalent. Interestingly, majority of the respondents, 712 (53.9%) had between five and six children. A higher proportion of female retirees (57.3%) compared to male retirees (52.0%) had between five and six children. Conversely, 10.3% of respondents had no children, with a higher proportion among male retirees, (13.7%) compared to female retirees (4.2%). This is quite instructive because of the general belief that adult children will provide for the elderly and meet their basic needs in Africa. Studies have established that childless older people are more likely to be neglected and vulnerable (Apt, 1996; Togonu-Bisckersth, 1997; Akeredolu-Ale and Aribiah, 2001; Amaike and Bammeke, 2014).

Intergenerational transfers were measured in terms of the material, financial and non-material resources exchanged between older people and other generations in Lagos State, Nigeria. Key predictor variables were the quality of support that older people received from adult children and the type of care they in turn provided for adult children and grandchildren. Transfers were measured as the value of support or total tangible support that parents received from their adult children during the last 12 months ranging from none to very adequate. Respondents were asked how often they received support, on average, with response categories ranging from none to full-time daily support (intergenerational transfers).

Most respondents didn't just receive financial support from their children but they also supported their adult children financially. More than half of retirees (68.4%) gave out financial support to their children while 70.2% gave other forms of support to their children and grandchildren. This can be aptly described as mutually-beneficial intergenerational transfers. This becomes immanent considering the harsh social and economic realities in Nigeria where most younger people are without jobs or underemployed. Therefore, older people with appreciable resources who are empowered and willing may choose to support their adult children and families in kind or in cash.

Table 2: Types of Older People's support to younger generations

| Types of Support | Frequency | Percentage |
|--|-----------|------------|
| Education | 409 | 31.0 |
| Moral support/Counseling | 146 | 11.1 |
| Accommodation & feeding | 150 | 11.4 |
| Taking care of grandchildren (childcare) | 53 | 4.0 |
| Not applicable | 563 | 42.6 |

Most older people supported younger people in various ways such as education (31%); moral support/ counseling (11.1%), feeding and accommodation (11.4%) and child care (4.0%). Most older people (70.2%) also provided other forms of support to their children and grandchildren including socialization and visitation/vacation. Study findings indicate that social and economic changes in Nigeria have

drastically altered the way older people are treated and the way younger and older generations relate with one another. Most older people (57%) provided one form of support or the other to younger generations in terms of education, accommodation and child care. Similarly, older people acknowledged receipt of transfers from younger generations which comprised both material and non-material support.

Interestingly, 42.6% did not indicate any option (i.e., not applicable) because they actually provided other types of support which were not indicated. For instance, some respondents opined that they were responsible for other forms of social support such as taking grandchildren to watch movies and/or visit friends and family members or keep medical appointments. Some retired medical personnel also indicated that they were involved in the treatment of ailments/sickness of their grandchildren and adult children. Specifically, the study showed that most older people actually provided one form of transfers or the other to younger generations while the adult children were equally committed to regular (usually monthly) support to their ageing parents and relations in terms of income remittance and visitation.

Intergenerational relations are largely not detrimental to the well-being of interacting individuals if the benefits outweigh the costs of interaction. For instance, child care and socialization can compensate for income remittance and instrumental support which make the elderly less dependent on younger generations and thus reduces their vulnerability. With this arrangement, older people do not only enhance their well-being but they become strategic contributors to their families. Respondents were asked on the average, if they received adequate care from adult children. More than half (50.5%) received support while a significant proportion (49.5%) also claimed that they did not receive the desired support and transfers from their adult children. Specifically, the elderly were asked if they received support from adult children who were gainfully employed. Only 18.1% of the elderly received transfers from their adult children who were gainfully employed. This is instructive and clearly undermines the age long tradition that adult children will support parents in later life. This provides clear justification for the introduction of universal pension coverage which will guarantee income security in old age.

The responses on frequency of transfers ranged from none to full-time daily care depending on the peculiarity and independence of the elderly to carry out activities of daily living (ADLs). A significant minority (38.9%) of seniors adjudged support from adult children and relations as irregular and insufficient to meet their specific needs. Only 14.2% assessed support as adequate while 17.6% adjudged intergenerational transfers as irregular but okay (fairly adequate) to meet only most pressing needs. On further assessment of received support from adult children who were gainfully employed,

only 10.6% adjudged support to be adequate while 68.8% believed that support from adult children was grossly inadequate to meet their basic needs in later life. In terms of financial support, 68.4% received financial support which was assessed as inadequate. The crux of the matter is not the receipt of intergenerational transfers, but the adequacy of transfers as viable livelihood sources that can improve well-being of older people.

Intergenerational transfers also covered the type of instrumental and emotional support received by the elderly as well as the effects of these supports on their livelihoods and well-being in terms health and life satisfaction in retirement. The discharge of filial support was not dependent on child care support only because older people who didn't provide child care also reported receipt of material and non-material resources from relations and significant others which positively improved their well-being. In any case, income remittance is not only pivotal to the livelihoods of older people in Nigeria but it is critical to their well-being. From this study, intergenerational transfers can be 'time-for-money' or strictly altruistic in nature but they, nevertheless, contributed positively to the well-being of the elderly who were without state pensions in later life.

Transfers from adult children were influenced by altruism (children's concern for their parents' well-being) and exchange (the need to reward parents in exchange for investment or services rendered to adult children or grand-children). Generally, transfers based on altruistic consideration declined with assets and income level of parents while transfers based on exchange were uncorrelated (unaffected by) with living standards of parents. Parents with higher socio-economic status and higher assets (bequests) reported higher incidence of in-kind support (instrumental support) from their children than their counterparts without such valuable resources who reported receipt of more financial support (Amaike, 2009; Silverstein, 2006). On several indicators of socio-economic well-being, Nigerian elders who received transfers reported better living conditions and invariably enjoyed better quality of life in retirement.

Table 3: Indicators of Socio-economic Well-being of Older Retirees in Lagos State, Nigeria

| Health status | Percentage (%) |
|-----------------------------------|----------------|
| Excellent | 23.2% |
| Good | 40.3% |
| Fair/Just Okay | 33.1% |
| Poor | 2.6% |
| If hospitalized in last 12 months | |
| Yes | 25.3% |
| No | 72.7% |
| If children supported the elderly | |
| Yes | 84.9% |
| No | 11.1% |
| Access to required Help/Transfers | |
| Yes | 66.3% |

| | |
|---------------------------------------|-------|
| No | 33.7% |
| Adequacy of material resources | |
| Adequate | 14.3% |
| Fairly adequate | 50.6% |
| Grossly inadequate | 32.2% |
| Number of living rooms | |
| 1-2 rooms | 54.5% |
| 3-4 rooms | 33.3% |
| 5 rooms and more | 9.0% |
| Not willing to declare | 3.2% |
| Occupancy Status | |
| Whole house | 17.5% |
| 2/3 Bedroom flat | 23.0% |
| Two room apartment | 46.9% |
| Single room | 11.4% |
| Not specified | 1.1% |
| Source of Water | |
| Pipe borne water | 28.6% |
| Well water | 41.9% |
| Bore hole water | 24.5% |
| Stream | 1.7% |
| Other sources | 1.4% |
| No response | 1.8% |
| Cooking Energy | |
| Kerosene | 4.0% |
| Gas | 19.2% |
| Kerosene/Wood | 76.2% |
| No response | 0.6% |

Socio-economic well-being was measured by the living conditions of older people. Three levels of well-being were determined through levels of life satisfaction (High, moderate and low life satisfaction). Findings suggest that social and economic changes have altered the way and manner through which older people and younger generations relate with and rely on one another. These changes are not necessarily detrimental to older people because adult children make remittances to support the livelihoods of their older parents while older people also make strategic investments to enhance adult children's earnings and support them in any meaningful way (Alber et al., 2008; Aboderin, 2006). The study also established positive relationship between transfers and well-being (health status) of older people. Most retirees (40.3%) assessed their health status to be good, excellent (23.2%) and fair or just okay (33.1%). Only 2.6% believed that their health status and invariably, their well-being was poor. Only 25.3% respondents were hospitalized in the past 12 months preceding the survey. This means that 72.7% of retirees were hale and healthy.

Generally, respondents (84.9%) opined that adult children looked after their older parents. Only few elderly (11.1%) believed that their adult children were not supportive. A number of reasons was adduced for children's inability to support their parents namely, financial incapacity (4.8%); too many

commitments (1.6%) and unwillingness to support (93.1%). The unwillingness of adult children to support their older relations is clearly a departure from African notion of filial piety. This can be linked to the negative effects of modernization on African culture. Interestingly, majority of older people (66.3%) never lacked help when they needed help and most elderly with at least two sources of livelihood (48.6%) reported better living conditions in later life than their counterparts without alternative livelihood. Even elders (41.2%) with only remittance from adult children also reported fairly good living standards and well-being. We can hypothesize that intergenerational transfers among other factors such as contentment, continued relevance and engagement of older people improved livelihoods and well-being in later life. This underscores the importance of continued engagement of active elderly in meaningful and productive activities. Most respondents had good household facilities such as water source, energy source, and numbers of living rooms. In terms of ownership, only 0.5% a piece of the respondents lived in their own houses and old people's home. Majority (46.9%) lived in rented apartments while only 1.1% lived with their children. Most respondents (54.5%) also lived in 1-2 room apartments which shows that the living conditions of most Nigerian elderly are less desirable. Well water (41.9%) and pipe borne water (28.6%) were the preferred sources of water for elderly Nigerians in Lagos State. On the other hand, majority (76.2%) of the respondents combined the most unhygienic and environmentally unfriendly cooking energy (kerosene and fire wood) as their main sources of cooking energy. This has implications for health status and well being of the elderly. This invariably affected the respondents' assessment of later life, life situations and well-being (Amaike and Bammeke, 2014).

Table 4: Percentage distribution of respondents by adequacy of livelihoods to meet basic needs

| Livelihood Options | Not Adequate | Adequate | Total |
|--------------------------------------|--------------|-------------|--------------|
| Only Pensions | 485 (92.0%) | 42 (8.0%) | 527 (100.0%) |
| Pension and Transfers | 537 (85.6%) | 90 (14.4%) | 627(100.0%) |
| Three sources | 46(47.4%) | 51 (52.6%) | 97 (100.0%) |
| Not indicated | 27(81.8%) | 6(18.2%) | 33 (100.0%) |
| Total | 1095(85.3%) | 189 (14.7%) | 1284(100.0%) |
| $X^2 = 130.257, df=1, P<0.001^{***}$ | | | |

The table 4 above indicates that there is statistically significant relationship between livelihood options and well-being of retirees in terms of adequacy of transfers from children with 130.257, $df=3$, $P<0.001$. Therefore, we accept the research hypothesis and reject the null hypothesis that "retirees with more than one livelihood are more likely to have adequate resources to meet their basic needs than retirees with only one source, usually pensions". More retirees (92.0%) with only one livelihood option

reported that their livelihood was not adequate to meet their basic needs compared to 47.4% among retirees with at least three livelihood options. This underscores the fact that old age support from children boosts the livelihood options of older people which invariably enhances their well-being. Similarly, statistically significant relationships were established when the effects of livelihood options (intergenerational transfers) on various indicators of well-being such as health status, cooking energy, occupancy status and water source were tested. For instance, more retirees (78.0%) with at least three livelihood options assessed their health status to be excellent compared to 64.3% among retirees with only one livelihood option. No single retirees with at least three livelihood options assessed his or her health status as poor or very poor! Co-residence though a form of intergenerational exchange, is often difficult to assess empirically. Nevertheless, it affects the extent and quality of transfers between generations. Only few respondents (1.9%) lived with their children and relations because they preferred their own houses (29.1%) and were able to discharge their daily activities with little or no assistance. The quality of intergenerational support was assessed in terms of adequacy of support in meeting the basic needs of older people. Most respondents (50.6%) opined that social support from the informal sources especially from adult children and other relations were partially adequate to meet their basic needs. A significant minority (32.2%) assessed their intergenerational support as grossly inadequate to meet their basic needs. Only 14.3% evaluated their informal support from adult children as adequate to meet their basic needs.

In general, an assessment of intergenerational transfers yields three dimensions:

1. Unconditional transfers (giving care and support to older people and adult children whenever they need such help without any consideration).
2. Conditional transfers (giving care and support in exchange for past investments or future benefits).
3. Independence and severance of help (not willing to give support to the elderly or adult children because they are considered independent or separated from the family members).

In literature, major determinants of intergenerational transfers were are clearly established. These include gender, age, education and social stratification. Women and highly educated people are generally more willing to give unconditional support. In terms of age, the older an elderly is, the more likely it is for them to be supported by younger generations. This is because the young-old are considered active and able to meet their basic needs. Motive is also an important determinant of

- Old age social protection should ensure that formal interventions complement informal social support system. Nevertheless, efficient formal social support can be used as a substitute for unreliable and less efficient informal social support system.
- Recognition of the importance of intergenerational transfers in improving livelihoods and socio-economic well-being of older people in Nigeria. Hence, the need to strengthen the formidable family-based support systems in old age.
- Employers of labor should develop alternatives to full withdrawal or disengagement of workers from the labor force. Viable alternatives to retirement such as emeritus professorship, flexible work, part-time/contract employment will benefit the individual and the society by improving social relevance and resources required to boost intergenerational exchanges.

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