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Presidential Address

George C. Alter

Generation to Generation

Life Course, Family, and Community

After two centuries of demographic change, societies of European origin face a new reality of aging populations and heightened competition for resources between young and old. Research on the history of the family adds important perspectives on our current problems. In northwestern Europe, transfers of resources to the young and old were constrained by an unusual marriage and household formation system. The transition to small families increased downward intergenerational transfers (parents to children), and compensating upward transfers now take place outside the family. The growing independence of the elderly in the twentieth century is based on earlier investments in children. The members of each generation profit from the investments their parents make in them and the investments they make in the children of others.

Fifty-Plus Years of the History of the Family

Among all the things that have fascinated me in the historical study of the family, the one that is still the most elusive is the easiest to measure. In the nineteenth century couples began to have smaller families. It still amazes me that a decision taken in private could become so pervasive with a total absence of collective coordination. Indeed, it occurred in spite of official

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Figure 1 Percentage of resident population of the United States by age, 1850–2010
Sources: For 1850–1980: Carter et al. 2006: table Aa185-286. For 1990–2010: US Census Bureau 2012: table 7.

opposition from both religion and the state. Most of the consequences of fertility decline have been beneficial for families and for societies. But we are now facing a new era when the long-term result of low fertility is an aging society (see figure 1). Nearly 30 years ago, in a presidential address to the Population Association of America, Samuel H. Preston (1984) expressed his concerns that changing age structure would lead to competition between the old and the young for public resources and that the young are destined to lose that contest. I fear that the scenario described by Preston is upon us.

The theme of this essay is the transfer of resources between generations. I do not want to create an expectation that I have solutions to offer. But I do think that we, as historians, can put the current situation into a context. For more than 50 years we have been studying the history of the family, and for 36 years the most important contributions to that study have appeared on the Social Science History Association (SSHA) program. I propose to describe key features of the family in western Europe and North America over the last three centuries. Much of what I will say is based on ideas promoted by Peter

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Laslett. This is not a coincidence. Reading Laslett's *The World We Have Lost* (1973) set me on a path to study the intersection between demography and the family, and his later work often resonated with what I found in my own research. This is necessarily a very selective summary, but many of you will recognize my debt to Laslett, Daniel Scott Smith, Richard Wall, and many others. What follows is my own synthesis of a mountain of work done by others, and I ask my colleagues to forgive the simplifications and selections.

My key points are these:

1. Northwestern Europe developed its own solution to the problem of transferring resources to the young and the old within the constraints of its unusual marriage and household formation system.
2. The transition to small families was associated with an increase in downward intergenerational transfers (parents to children), and compensating upward transfers occur outside the family.
3. The growing independence of the elderly today is largely based on earlier investments in children—both the investments their parents made in them and those they made in the children of others.

Intergenerational Transfers in the Preindustrial Family

The need for intergenerational transfers is implicit in a common theme in European popular art. The life course was understood as increasing and declining vigor, which was depicted as ascending and descending the "life stairs" (Ehmer 1996). Examples can be found with titles like the "ages of man/woman," "*Lebenstreppe*," and "*degrés des ages*."

There was surprisingly little veneration of the old for their wisdom and experience in these depictions (Bourdelais 1994: 20–25). Old age involved a loss of control and a second childhood of dependence on the strength of younger adults. Early examples often included animals to represent the characteristics of each age. For example, Cornelius Anthonisz in *The Ages of Man* used a hierarchy of symbols to describe aging (figure 2; see table 1).

The "life stairs" theme continued until the end of the nineteenth century (figures 3–4) but became less common in the twentieth century. Saul Steinberg (1954) offers a modern view that illustrates how our perception of aging has changed. Steinberg also offers a telling mid-twentieth-century view of gender differences in the life course (figure 5).



Figure 2 Cornelis Anthonisz, *The Ages of Man* (c. 1550)
Source: Rijksmuseum, Amsterdam, object no. RP-P-1886-A-10296, www.rijksmuseum.nl/aria/aria_assets/RP-P-1886-A-10296?lang=en.

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Table 1 Symbols of aging in Anthonisz's *Ages of Man*

Age	Depiction	Symbol
10	a child	kid
20	a youth	calf
30	a man	bull
40	well done	lion
50	stand still	fox
60	old age begins	wolf
70	old man	dog
80	wisdom gone	cat
90	children's ridicule	donkey
100	God have mercy	goose

In both its classic and its modern versions, the "life stairs" implies that resources must be redistributed from the working ages to the young and the old. This means that resources must be transferred either across generations or across time. Children always require an intergenerational transfer from parents, so resources always go from parents to young children. But adults can plan for old age in three ways.

1. Intergenerational pooling: Under this strategy, all generations contribute to and draw from the same pot. Every individual draws from the common family fund at each age in the life course, so everyone is a contributor and a beneficiary. Rights to draw from the common pool may not be equal. Males usually get more, but in the long run these differences are not linked to age.
2. Investing in things: Some things, like land and precious metals, retain their value over time. Other things, like financial instruments, may increase in value with time, but the cost of higher returns is higher risk.
3. Investing in children: Parents can invest resources, affection, and influence in children in the expectation of being repaid when their children are adults. Investments in children also have risks from both mortality and the chance that a child will fail to reciprocate when help is needed.

In contrast to other family systems, demographic patterns in northwestern Europe had the effect of minimizing the potential for intergenerational pooling. Since at least the sixteenth century, northwestern European families have been characterized by late ages at marriage, high proportions never

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Figure 3 James Baillie, *The Life and Age of Man: Stages of Man's Life from the Cradle to the Grave* (c. 1848)
Source: Library of Congress, Prints and Photographs Division, reproduction no. LC-DIG-ppmsca-12818, www.loc.gov/pictures/item/2006686267.

marrying, and neolocality—the creation of new households at the time of marriage. This pattern was dubbed the European marriage pattern in several influential articles by John Hajnal (1953, 1965, 1982). It was prevalent in northwestern Europe and much of central Europe and was inherited by North America. The European marriage pattern competed with other patterns in Mediterranean areas, and it was absent in much of Russia and other parts of eastern Europe under serfdom (Czap 1978; Hoch 1982). The practice of neolocality inherently reduces the possibility of intergenerational pooling, because married children live in different households from their parents. Late marriage also reduces pooling, because it reduces the overlap between generations. As the average age of parenthood increases, the portion of the life course lived as a grandparent decreases.

As we learned more about families in other culture areas, the unique characteristics of the northwestern European family became clearer (Laslett and Wall 1974; Wall et al. 1982). For example, generations were much more likely to overlap in households in historical China and Japan. The joint family system in China produced much larger households with multiple

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Figure 4 James Baillie, *The Life and Age of Woman: Stages of Woman's Life from the Cradle to the Grave* (c. 1848)
Source: Library of Congress, Prints and Photographs Division, reproduction no. LC-DIG-ppmsca-12817, www.loc.gov/pictures/item/2006686266.

married sons living together (Lee and Campbell 1997). Only one married son remained in the parental household in the stem family system in Japan, but Japanese families were very effective in assuring that every person married (Cornell 1984, 1987; Fauve-Chamoux and Ochiai 2009). One indication that intergenerational pooling was operating in East Asia is evidence that children and old people competed for resources. In both Japanese and Chinese villages studied in the Eurasia Project, mortality was higher among children who lived with grandfathers, who would have had a stronger claim on resources in these societies (Bengtsson et al. 2004: 279, 322).

No one has been able to trace the origins of the northwestern European marriage pattern, but it was almost certainly linked to key doctrines of medieval Christianity in western Europe (Goody 1983; Herlihy 1985). Recently, a graduate student from China expressed to me his surprise at the difference between European and Chinese values about the relationships on which the family is based. While East Asian doctrines assigned primacy to the parent-child relationship, the church gave higher standing to the husband-wife bond. This difference is summarized in Matthew 19:5 when Jesus says

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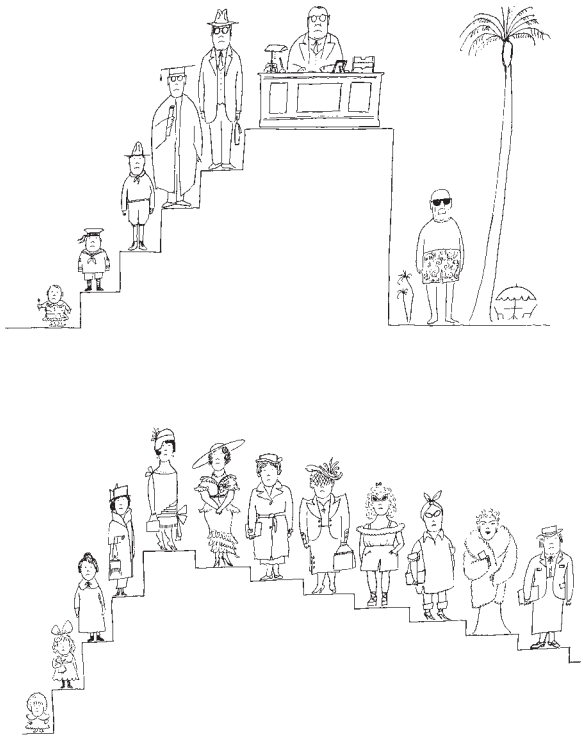


Figure 5 Saul Steinberg, Untitled, 1954. Ink on paper. Originally published in Steinberg, *The Passport*, 1954. © The Saul Steinberg Foundation/Artists Rights Society (ARS), New York.

to the Pharisees: "For this reason a man shall leave his father and mother and be joined to his wife, and the two shall become one flesh." Through a complicated process, an institution that valued virginity over reproduction and insisted on clerical chastity also elevated marriage to a sacrament (Elliott 1993). Moreover, the church adopted a doctrine of consent that empowered children to veto the marriage partners chosen for them by their parents (Flandrin 1979: 130–34; Gies and Gies 1987: 96–97, 137–39; Herlihy 1985). Thus the church set the stage for a family system in which a large proportion of adults was unmarried by legitimizing celibacy and weakening the power of parents (Bonfield 2001: 98).

With limited scope for intergenerational pooling, families in Europe depended on other strategies to provide resources for their old age. First, they relied on investment in things. Land was always the primary invest-

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ment, but in cities guilds created a property right in the practice of a trade that could be passed to children. Preparing for old age under this strategy meant keeping control of property as long as possible (Hartog 2012: 54–57). Parents did pass some property to children at marriage, but fathers retained control of most of their estates until they died. Folklore cautioned against giving up control of the land before it was absolutely necessary. *King Lear* is the best-known literary example of this genre. According to David Gaunt (1982: 259–60), some cities in Mark-Brandenburg hung a club from their gates with the inscription "He who has made himself dependent on his children for bread and suffers from want, he shall be knocked dead by this club." David Warren Sabean's (1990) detailed research on Neckarhausen showed that young couples often had great difficulty collecting the dowries that were promised them, and parents often continued to benefit from the labor of children who had married and formed new households. In some places, like Sweden, farmers made formal contracts to sell their farms in return for a specified set of goods and services for the rest of their lives (Gaunt 1982). These contracts were usually but not exclusively with a child, who would have inherited the farm (Demos 1970: 75–76).

Second, parents extracted a large amount of labor from their unmarried children. Parents could not force a child to marry, but they could hold back the resources children needed to establish a new household. With an average age at marriage of 25 for women and 27 or older for men in much of northwestern Europe, adult children could make substantial contributions to their parents' households. In the preindustrial period, these contributions were not always captured. Many children, especially daughters, were sent to work as servants, apprentices, or farm laborers in other families. Inequalities in wealth resulted in the redistribution of children and young adults from households with excess labor to those with excess land. However, children were sometimes sent into service when no economic motivation was evident. Even well-to-do parents, such as the seventeenth-century English minister Ralph Josselin, sent children as servants to other households at the same time that they hired the children of others to serve in their own households (Macfarlane 1970). These exchanges have been explained as a way of teaching work habits and discipline, and they established social and commercial networks that could be valuable later (Morgan 1966: 77). In any case, these practices created a place for the young in the workforce, even among families who could afford to forego their earnings.

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The arrival of early factories had the effect of increasing the time children spent living with their parents before marriage (Anderson 1971). Without the constraint of providing land or capital, parents could send all of their able-bodied children to work. Since children usually worked in teams headed by an adult, parents could still claim all of their wages (Smelser 1959).

In previous work I have suggested that the high levels of premarital pregnancies observed in some parts of northern Europe (and even colonial New England) were part of an intergenerational negotiation over the timing of marriage. Adult children used a pregnancy to get the consent of parents, who were reluctant to lose their wages (Alter 1988).[1]

Third, while income transfers received by parents diminished as children married, many parents could count on support from a child who would never marry. By choice, coercion, or default, an unmarried "kin keeper" was often available (Hareven and Adams 1996). My own family provides an example. At a wedding reception I was seated with one of my father's cousins, who told me how grateful she would always be to my father for saving her life. One day, she said, her mother had taken her aside with a warning. "Your younger sister already has a boyfriend, and she is going to be asking for permission to marry soon. If she marries before you do, you will never be married, and you will spend your life taking care of me when I get old." A short time later my father came for a visit accompanied by his best friend, and the problem was solved. When I knew them, the cousin and the best friend were still happily married and were living a comfortably safe distance away from my father's elderly aunt and uncle. In this case, my father had saved his cousin from the unhappy fate of many who never married and spent their lives taking care of aging parents (cf. Smith 1973; Vandereuse 1940–48).

Steven Ruggles (2007) has pointed out that it is difficult to identify the direction of transfers when parents and children live together. In the nineteenth century children were more often found in the households of wealthy parents, but children were more often living with poorer parents in the twentieth century. In the nineteenth century those born into the wealthiest households were often the last to marry and were more likely to remain unmarried. David A. Stevens (1990: 175) shows that in 1900 sons born into white-collar households lived at home more than five years longer than sons of unskilled workers, but in 1980 the gap was only one year. In both 1900 and 1980 men born into farming households lived at home longer than other groups (ibid.). Ruggles (2011) attributes much of the decline in parent-child coresidence to

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the importance of the transmission of land in the agricultural population, and his recent results show that farmers who retired were much more likely to give up household headship to a child.

The main burden of support for parents fell on unmarried children. Their married siblings intervened primarily at the end of life. Laslett (1988) called this the "nuclear hardship" model (see Smith 1979, 1982). In our work on nineteenth-century Verviers, an industrial city in Belgium, Lisa Cliggett, Alex Urbiel, and I found that mortality rates were highest among the elderly who were living with married children (Alter et al. 1996). We interpret this difference not as a sign of the neglect or abuse of the elderly but as a result of a process in which old people lived independently as long as they could and moved in with married children only when their health was failing. When Laurel L. Cornell, Hideki Nakazato, Cher Sorenson Jamison, and I did the same calculation for a village in central Japan, the results were reversed (Alter et al. 1997). Old people lived longer when they were in a household with married children, and the highest mortality was among those living apart from children.

These features of the European family system resulted in different trajectories for men and women at older ages (Hareven and Uhlenberg 1995; Wall 1995). Men were much more likely to finish their lives as heads of households than women, who when widowed were more likely to live in the households of their children. Both demography and property rights contributed to this result. Since men usually married younger women, the husband was more often the first spouse to die. Widowers were more likely to remarry and reconstitute a gender-balanced household than widows. In addition, widows often had limited rights to the land of their late husbands or agreed to turn control over to a child in return for support. In Verviers married children also appear to have been more sympathetic to the needs of elderly mothers than elderly fathers (Alter 1996; Katz 1983: 123). Women brought valuable domestic skills that could contribute to the welfare of children and grandchildren. The skills of old men were less valuable, and old men often had expectations of authority, which would have been a detriment in their new roles. In rural areas old men were in a better position to use their control of property to extract services from their children (Hartog 2012).

In these ways the European family system provided support for the elderly without creating a common pool of resources shared across generations. Most people ended their lives in the households they had formed when

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they married. Married children, who often lived nearby, undoubtedly provided other forms of support, but coresidence with elderly parents tended to be a last resort (Wall 1992). Of course, the burden of parents on their children was much less, too. At pre-nineteenth-century mortality levels, only about half of all parents survived from age 40 to age 65, and only a quarter survived from age 40 to age 75. Still, the European marriage pattern guaranteed that some elders would have few kin resources to draw on. Ten to twenty percent of the population never married and had no descendants to take care of them. If married couples were slow to take in their elderly parents, they were even less accommodating to their unmarried siblings, aunts, and uncles. The childless elderly were especially likely to end their days in institutions or boarding with nonkin (Alter 1996; Gratton 1986: 151–52).

Support for old people without families—and even for some old people with families—became a function of the community. Institutions to support the elderly were developed well before the state began to intervene in the nineteenth century. In Continental Europe many general-purpose "hospitals" accepted the elderly and orphans as well as the sick. Founded as religious institutions, they usually copied the internal rules of monasteries. By the early nineteenth century many were under municipal control and increasingly specialized in care for the elderly. In England and the United States workhouses created to force labor on the poor also provided shelter to the elderly (Haber 1983: 83; Haber and Gratton 1994: 117–20).

It is certainly not surprising that some children were unable to care for their elderly parents, but it is surprising how rarely local governments tried to force adult children to do so. More studies linking old people in institutions and their children are needed, but I expect that we will find a large amount of community support going to elders with children living nearby, as we found in Verviers (Alter 1996; Katz 1983: 122, 268). Even when poor relief in England and the United States was based on workhouses and other measures designed to discourage dependence on public support, the elderly were routinely classified as among the "deserving poor." David Thomson (1984) describes a relatively brief period in the 1860s and 1870s when English Poor Law authorities did try to force children to support their parents, but this was unusual (see Quadagno 1982: 121–36). Judging by the silence on this point in other histories of old age, it was rare for governments to take legal action against children whose parents received poor relief (Hartog 2012: 65–66).

By the third quarter of the nineteenth century, families in northwestern

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Europe and the United States had a system of intergenerational transfers that provided for both children and the elderly. It was based on principles of intergenerational transfers that we see today: (1) both young and old preferred to live in independent conjugal units, (2) old people were expected to rely on their own resources, (3) married children intervened at the end of their parents' lives or in emergencies ("nuclear hardship" model), and (4) community support for the elderly was a well-established principle. There was also one pattern that we do not see today: parents realized their investments in children before those children married and left home.

The Transformation of Childhood

The importance of income from children is evident in an extensive collection of family budgets collected by the US Commissioner of Labor (1891, 1892) between 1889 and 1891 to measure the cost of living among industrial workers in the United States and Europe. Since the project was an outcome of the debate in Congress about tariffs on industrial goods from Europe, it was designed to include nine major industries and five European countries. These data show the importance of reliance on children in the industrial age. While the incomes of fathers in these families peaked when they were in their forties or even younger, total family income continued to rise for more than 10 years. Figure 6, from Gratton and Rotondo 1991, shows that total family income peaked when the male head of the household was aged 50–54, even though his income had begun to decline 15 years earlier. Higher incomes at later stages of the family life cycle were based on increasing contributions from children.

The incomes of children offered parents two ways to provide for their own old age. First, the contributions of older children more than offset the costs of raising their younger siblings, and the wages of younger siblings offset the decreasing income of older fathers. Thus child labor underwrote late childbearing and large families. Second, by 1889 wages for industrial workers were high enough to allow saving. Elyce Rotella and I calculated that the wages of working children created sufficient surplus that parents could afford to save, often by investing in real property that could be liquidated later (Rotella and Alter 1993). This was a period of great expansion of home ownership and a proliferation of commercial and fraternal forms of saving and insurance (Haber and Gratton 1994: 79).

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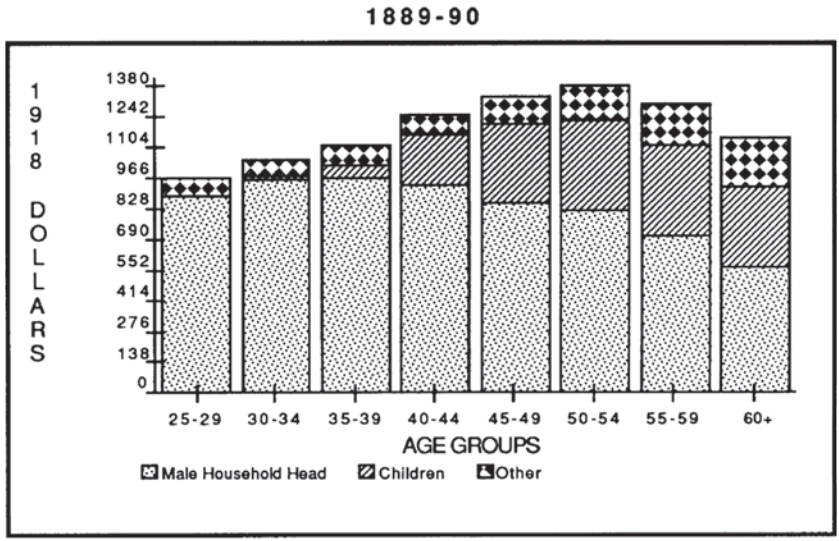


Figure 6 Sources of income by age of father, United States, 1889–90
Source: Gratton and Rotondo 1991: 348.

The Commissioner of Labor survey provides a snapshot of a pattern of transfers from children to parents at the moment when this system was about to disappear. Brian Gratton and Frances M. Rotondo (1991) have shown that by 1917 a new family economy had emerged that was based almost entirely on the income of a male head of household. In a similar survey conducted in 1917 (figure 7), the contributions of children were still important but less crucial than in 1889. In 1917 the income of the male head of household peaked at a later age and decreased more slowly. In the emerging twentieth-century family, children stayed in school longer and went to work at older ages, and, perhaps most important, there were fewer of them. Children ceased being contributors to the family budget and in effect became consumption goods—or, as Gary S. Becker (1960: 210–11) described them, "consumer durables." Viviana A. Rotman Zelizer's (1985) account of the "priceless child" shows how much childhood changed in the twentieth century. Today the loss experienced by parents from the death of a child has nothing to do with their expectations of a future monetary return. On the contrary, the best indicator of value is what parents invest in their children in care, goods, and aspirations for the future.

The decline in child labor in the late nineteenth and early twentieth

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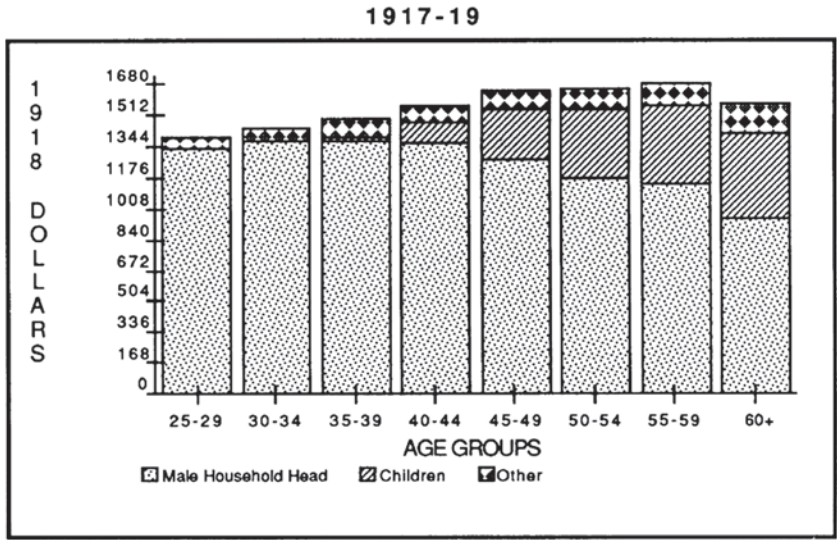


Figure 7 Sources of income by age of father, United States, 1917–18
Source: Gratton and Rotondo 1991: 348.

centuries followed a reduction of market activities by married women. It is extremely difficult to estimate the full contributions of married women in the past, because they usually worked in a "makeshift" economy—doing out work, taking in laundry, cooking for boarders, cleaning the houses of the wealthy, selling groceries and small items on market days. Figure 8 shows the percentages of contributions to family budgets among Belgian workers in 1853 and 1891 (Alter 1984). In 1853 mothers were contributing about 10 percent of total family income, but by 1891 their earnings were less than 2 percent. Sara Horrell and Jane Humphries (1995) found a similar level of contributions from mothers in nineteenth-century English family budgets, and in her recent book on working-class autobiographies Humphries (2010: 118) argues that married women had begun to reduce participation in the market in the eighteenth century.

No one is arguing that working-class women traded market work for a life of leisure. Rather, as real incomes of fathers and children increased, families chose the services women provided in the home over the money mothers could have earned in the market. The working class was developing its own model of the "male breadwinner–homemaker" family, a family dependent on the father for income and the mother for a domestic environment con-

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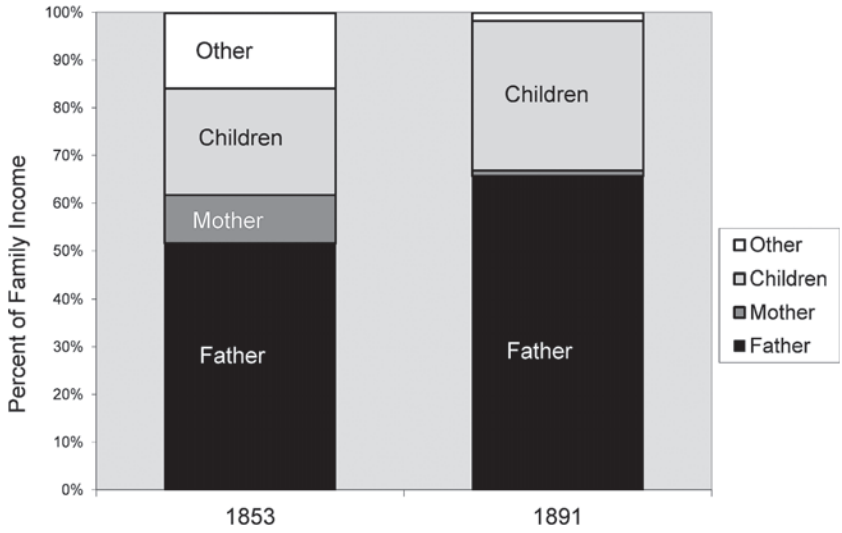


Figure 8 Percentage of family income by source, Belgian family budgets, 1853 and 1891
Source: Alter 1984.

ducive to leisure and consumption. Jan de Vries (2008: 186–237) sees the shift of women's work to consumption activities as an important corollary of the "industrious revolution." The growing taste for consumer goods and domestic comfort was part of a change in behaviors that reduced leisure and increased work intensity. Just as married women withdrew from the market to concentrate on the production of a home, children were withdrawn from work to produce a new kind of child.

For many economists, the association between higher expenditures per child and smaller family size is synonymous with Becker's (1981: 93–112) model of the trade-off between the "quality" and the "quantity" of children. At a given level of income, a couple can choose to have a large number of inexpensive, low-quality children or a small number of expensive, high-quality children. Becker argues that as income rises, the demand for child quality exceeds the demand for child quantity to the extent that parents decide to invest greater resources into a smaller number of children. Parents trade large broods of low-cost, low-maintenance children for one or two high-priced luxury models. Essentially, as they become richer, parents decide to buy one Mercedes instead of two Chevrolets. The historiography of studies of the fertility transition, however, cautions against such a simple explanation.

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In the 1960s and 1970s demographers searching for the key that unleashed family limitation tested and rejected explanations based on income, urbanization, infant and child mortality, and so on. Recent work by Gregory Clark and Neil Cummins (2009, 2010) suggests that the quality-quantity trade-off did not operate in England before 1800. It is much more likely that preferences for educated children developed in culturally and time-specific ways.

Above all else, the new childhood that emerged in the nineteenth century involved a commitment to formal education, the costs of which were borne by both families and communities. Education has replaced land as the way parents endow their children, and it occurs at the ages when nineteenth-century children paid off for their parents. Much of this endowment is underwritten by community expenditures on education.

The most interesting cases in terms of public education are England and Belgium, the leaders in the first wave of the Industrial Revolution. Both England and Belgium lagged behind other countries in the development of public education (Maynes 1985: 121–27). David F. Mitch (1992) has shown that the early stages of the Industrial Revolution did not require an educated or even a literate workforce. Lack of education became a clear disadvantage after 1870, however, as science and engineering became more important in new technologies, and both England and Belgium overcame political obstacles to develop their education systems at about this time. One can imagine that parents began to see the benefits of education for their children. Indeed, the school system itself created the first glimpse of a new way of life. René Leboutte (1988: 148–51) evokes this in describing the impact that the first teacher must have had on parents in a coal-mining village. The first schoolteacher was likely to be a man who had only a little more education than his pupils. Yet he did not work with his hands; he did not end the day exhausted, filthy, and coughing from coal dust; and he was not laid off when the economy went into recession. The schoolteacher showed how education could lead to a better life.

At the other end of the life course, direct transfers to elders from their own children decreased to the point where they largely disappeared. The most dramatic evidence for this has been the increase in the proportion of old people who live alone, without children, kin, or nonkin. Figure 9, from Gratton and Gutmann 2010, shows the emergence of the "empty nest," older married couples without coresident children. In the twentieth century parents rarely rely on the labor of children to provide for them in old age. Instead,

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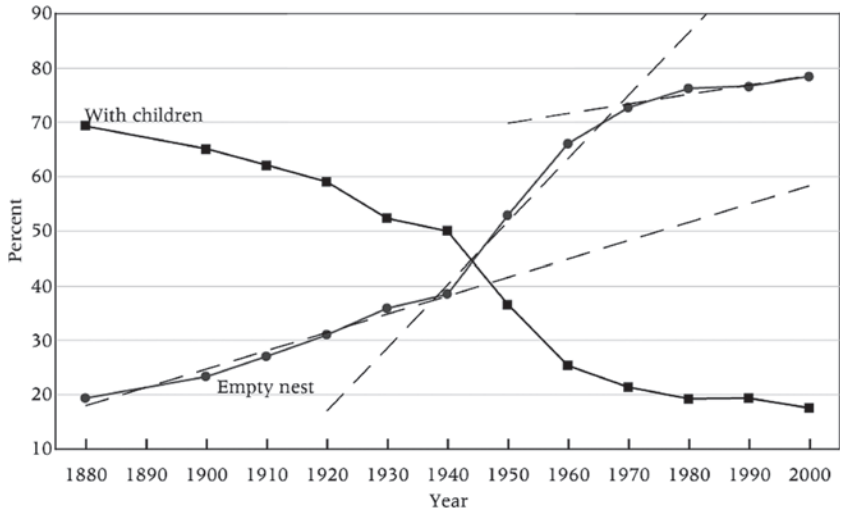


Figure 9 Percentage of married men aged 60 and older living in an empty nest and living with children, with regression (dashed) lines by period: United States, 1880–2000
Source: Gratton and Gutmann 2010: 338.

they pay for their own retirements by investing in a wide array of financial instruments (i.e., things) and by investing political capital into transfers from the working population to the elderly through the state. In effect, downward intergenerational transfers (i.e., from parent to child) increased while upward (child to parent) decreased. Even unmarried children were relieved of the burden of kin keeping. The "nuclear hardship" model persists, but the support provided by children is more often emotional and instrumental rather than financial.

The development of state support for the elderly has been an important theme of research by members of this association, including my predecessor as SSHA president, Ann Shola Orloff (1993; see also Weir et al. 1988). My point is to draw attention to continuities with what we see before 1900. Three principles were established well before the twentieth century: (1) parents should prepare for their own old age (remember the club), (2) community-supported institutions for the elderly are necessary, and (3) children are not responsible when their parents receive community support. In demographic terms, our system of old-age support has been a spectacular achievement (Preston 1984). It was created at a time when the number of surviving parents per adult child was rising for both individuals and societies, because the aver-

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age family size was falling. At a societal level this process takes time to work itself out and depends on the speed of fertility decline. When fertility begins to decrease, a society gets a "demographic bonus" in the form of a temporary increase in the proportion of people of working age. As figure 1 shows, the United States has benefited from an increasingly favorable age distribution since the early nineteenth century. During the nineteenth century this was partly due to immigration, which consists primarily of young working-age people. In 1970 the US demographic bonus got a brief renewal from the baby boom, which will run out by 2020, when the baby boomers start to reach old age. Longevity does matter, however, because chronic diseases increase rapidly at the oldest ages. Extensions of life expectancy have come at the cost of more years of life spent with disability.

On the surface, the increased independence of the elderly in the twentieth century is a continuation of the strategy of transferring resources across time by investing in things. Whereas earlier generations bought land, since 1900 we have invested in savings accounts, retirement funds, and the like and have implicitly invested in employers who provide corporate pensions. The difference between the nineteenth and the twentieth centuries is that during the latter incomes increased to the point where children were not required to contribute to their parents' retirement. For those who could not save enough out of their earnings to provide for old age, the twentieth century saw the rise of state transfers to the elderly (Gratton 1993). In spite of the rhetoric that often surrounds these systems, especially in the United States, old-age pensions are financed by taxing the working-age population to transfer income to the elderly. The political success of these systems owes a great deal to the political influence of the old.

Have we really achieved a society in which intergenerational transfers only go downward from parents to children? What I fear is the implication that the only transfers that remain are from parents to their own children and by extension that those with no children have no obligations at all. While the growing independence of the elderly in the twentieth century appears to be an expression of a preference that was already present in the industrial and preindustrial periods, it is not sufficient to see this as a simple response to rising incomes. Incomes did indeed rise, but much of that increase was actually due to the investments previous generations had made in education. In fact, the current system works only if we invest in the quality of every child.

First, we should remember that members of each generation benefit

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from the education bestowed on them by their parents. Workers with more education command higher wages, which means that they can save more for retirement. A typical estimate is that each additional year of education is associated with a 10 percent higher income, and average years of education have risen by more than five years since the nineteenth century (Lindert 2004; Stevens and Weale 2004). Treating this as a private transfer within the family ignores the importance of public investments in schools and universities.

Second, these higher incomes support the taxes that provide state pensions and health care for the elderly. I want to leave aside the question of how much different cohorts have paid into these systems relative to the benefits they will receive (Bommier et al. 2010). In the pay-as-you-go old-age pension systems in the United States and Europe today, each generation of elderly reaps returns from the quality of everyone in the generation that follows, not just their own children.

Finally, at the national level economic growth is associated with community investments in education. In the first wave of the Industrial Revolution technological change was not linked to widespread education. Since the late nineteenth century, however, each generation of new technologies has been sustained by a new generation of workers with more education, and economies with better school systems have grown faster. In the twentieth century differences in the formation of human capital explain why Germany surpassed England and the United States outpaced all of Europe (Broadberry 2003). Claudia Dale Goldin and Lawrence F. Katz (2008: 34–43) estimate that expanding education accounts for almost 15 percent of labor productivity gains in the United States in the twentieth century, and this does not include indirect effects, like faster adoption of new technologies and more innovation.

An important part of the resources that support the elderly can be traced to the choice to invest in child quality. Higher-quality children have higher incomes themselves, enabling them to save for their own retirements, and they pay higher taxes, which are transferred to their elders. In this way the elderly benefit from investing in child quality whether they have children or not. As the state becomes the main source of support for pensions and health care in old age, the most important investments we make in our own old age may be what we spend on sending every child to school.

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The Link between Generations

The principles of the northwestern European family system are still present in our society. My concern is that the underlying principle of neolocality and the independence of households composed of conjugal units tend to hide the flows of resources that cross generations and time. Most especially, the long-standing reliance on preparing for old age by investing in things should not obscure the ways that we actually invest in people. The rising independence of the elderly in the twentieth century was underwritten by earlier private and public investments in fewer high-quality children. In a broad sense, even the incomes that retirees receive from their personal stock portfolios are enhanced by investments in child quality. The investments we make in our own children and especially in the children of others pay dividends in economic growth, higher wages, and the state's capacity to pay for the pensions and health care of the old.

Notes

Although the conclusions are my own, this essay reflects much that I have learned from many coauthors and colleagues. My special thanks to Elyce Rotella for her advice and unflagging support.

1 For a literary expression of the expectations of nineteenth-century working-class parents, see Maheude's complaints about her daughter in Zola 1982: 192–93.

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