

## ***The Generation Gap***

### ***Who is responsible for the old and young?***

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**The elderly living longer is one of the biggest dilemmas facing the 21<sup>st</sup> century, according to academics at the University of St Andrews.**

Researchers at the University's Centre for Housing Research (CHR) say that an ageing population is a 'global phenomenon' that presents a new dynamic to how families transfer wealth or poverty onto the next generation.

In a new international network launched by the CHR this week (date), the team, will look at key issues for families when faced with looking after the elderly as well as the future of their offspring.

The network, called INTEGRATE – International Network of Generational Transfers Research, will also look at how attitudes towards pensions, inheritance and gifting money differ across generations around the world.

The St Andrews-led initiative aims to bring international researchers who are interested in the transfer of wealth (or poverty) between generations, together for the first time. This academic network is also open for experts in government, media, business and other stakeholder organisations.

A team of researchers world-wide will consider differences in cultural norms, policies and social impacts when it comes to families looking out for each other.

The network, funded by the ESRC (Economic and Social Research Council) for two years (2012-2014), will look at the implications such differences have on family relations and well-being between generations.

The network will be led by St Andrews' housing expert Dr Beverly Searle. She said, "Our studies give rise to basic moral, political and practical questions to which we still need answers, such as who is responsible for providing for the elderly and giving the young a good start in life at the same time?"

"Populations are ageing, placing an increasing burden on the provision of financial support and welfare services, funded by a declining younger populace. This growing population imbalance has fuelled debates about inter-generational injustice and which direction support should flow.

Dr Searle warns that ageing of populations is a global phenomenon and presents a pivotal issue for governments and societies. Its impact on transmissions of wealth and poverty between generations could be one of the key challenges of the 21st Century.

The researchers will focus on how attitudes in such transfers vary across generations and nations and how these can influence economic and housing systems, welfare programmes, migration, and demographic behaviour.

Dr Searle explained, "Debates on inter-generational conflict - older generations giving back to the young - dominate in developed nations. In developing countries however, the key

problem is the transfer of poverty, so the focus is more on inter-dependency and survival across all generations.”

The researchers say that one of the key new dilemmas, facing older generations living longer, is how and when assets such as property and savings should be transferred to other family members.

Dr Searle continued, “These forms of generational transfers are universal processes in all societies and have become increasingly important for several reasons. Access to family resources determines not only the life chances of younger generations, but also provides protection for older family members.

“Our new international research network will look at ways to explore these exchanges of wealth between generations and factors – such as government taxes or social expectations - that enhance or inhibit motivations for gifting, the benefits of receiving and the consequences of experiencing neither.

“By bringing together existing, albeit limited, current knowledge and understanding, we hope to generate ideas and themes to create new, cutting-edge, international research projects which address this global problem.”

*The first meeting of INTEGRATE will take place at an Ideas Event at the Czech Academy of Sciences in Prague in October.*

*For more information, visit the network website (<http://integratenet.st-andrews.ac.uk>), join them on Facebook ([www.facebook.com/INTEGRATEnet](http://www.facebook.com/INTEGRATEnet)) or follow them on Twitter (<https://twitter.com/INTEGRATEnet>).*

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**NOTE TO EDITORS:**

**The researchers are available for interview:**

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