

Intergenerational Transfers, Livelihood and Well-being of Nigerian Elderly 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 adult children provide profound supportive resources in old age. This paper examines the correlation between intergenerational transfers and livelihoods among Nigerian elderly and the impact of this nexus on their well-being. Two theoretical explanations are adopted: 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. Paper recommends strengthening traditional social support systems in meeting old age care and support in later life.

Key words: Filial piety, social support, Intergenerational support, old age

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 également des indicateurs cruciaux de la santé et le bien-être dans la vie plus tard. Supports sociaux informels en particulier les enfants adultes fournissent profondes ressources de soutien dans la vieillesse. Ce document examine la corrélation entre les transferts et les moyens de subsistance des personnes âgées

nigériane intergénérationnels et l'impact de ce lien sur leur bien-être. Deux explications théoriques sont adoptées: l'échange social et les théories de flux de la richesse entre les générations. Avec l'aide de la méthode d'échantillonnage à plusieurs degrés, 1321 âgé Nigériens ont été échantillonnés. Questionnaire et des entrevues 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. Papier recommande le renforcement des systèmes traditionnels de soutien social pour répondre soins aux personnes âgées et le soutien dans la vie plus tard.

Mots clés: la piété filiale, le soutien social, le soutien intergénérationnel, la vieillesse

Introduction and Justification of the Study

Dwindling economic fortunes and social upheavals in modern Nigeria have prompted an interrogation into the viability of traditional (informal) social support in old age. There is need to examine whether adult children still provide the expected support to older people. This is important because old age is often associated with declining livelihood and standard of living of older people and families. Unfortunately, there is inverse relationship between needs and resources required to meet these needs because economic activities and opportunity decline with age which largely explains the vulnerability of older people in Nigeria. This also underscores the importance of informal social support (adult children and families) in reducing the incidence and prevalence of old age poverty. 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 with intra-household resource allocations which had great implications for their livelihoods, transfers and well-being in old age.

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 of the capacities, assets, (both tangible and intangible resources) and activities required for a living. Livelihoods of older people in Nigeria are diverse and complex because there are no definite state pensions or old age social protection schemes in many developing countries despite changing demographic compositions.

Changing demography in Africa raises concern about sustainability of livelihood through intergenerational transfers. With increasing life expectancy, more Nigerians tend to live within multi-generational and extended kin networks; but there is also decline in fertility which means that fewer numbers of children are available to provide old age care and support. Thus a proper understanding of

intergenerational transfers will help to examine the changing character of filial piety and strategies available to older people to cope with myriad of changes in many social institutions especially the families. These changes pose great challenges to the elderly and their families because they affect behaviours and patterns of intergenerational transfers. With many women employed in the labour market, adult children having fewer children and marrying at later age, the traditional social support systems become grossly inadequate to meet the increasing needs of older people. These changes raise concern about intergenerational transfers and well-being of older people in Nigeria. Just what is exchanged between generations? They also 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 frail informal social support. The situations become compelling bearing in mind that there is a sharp decline in co-residence between younger and older generations (multi-generational households) in Nigeria. These changes have adverse effects on the wellbeing of older people who have high hopes and expectations that their children will support them in old age.

Therefore, social policy development and social research should take into cognizance the dynamics inherent in intergenerational transfers, familial roles and social change in a transitional society like Nigeria. In any case, relations and transfers among generations play critical roles in maintaining age integration and promoting well-being of older people. Clearly, the family plays a major role in promoting intergenerational relations among family members who live near or far beyond the nuclear units thus encouraging generational lineage and solidarity. Nevertheless, it is important to stress that intergenerational transfers and relations are not always good forms of social capital; they may actually increase social inequality and vulnerability and block the development of a more encompassing social protection that can lead to a more enriching sense of fulfillment in old age. The purpose of this investigation is to examine relationship between intergenerational transfers and livelihood on one hand and intergenerational transfers and wellbeing of older people.

Objectives of the study

The major objective of this study is to examine the role of intergenerational transfers in livelihoods and well-being among 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 in meeting basic needs of retirees in Lagos State, Nigeria.
- Examine the effects of intergenerational transfers on livelihood in old age.
- Find out the role of intergenerational transfers in promoting well-being of Nigerian retirees 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, principles of altruism (caring) and exchange (reciprocity) are commonly discussed in intergenerational relationships and family ties. The focus of this paper is to examine the importance of intergenerational transfers in improving livelihood and well-being in old age. These 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 crucial decisions. 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. Discourse into intergenerational transfers is important because of the emerging population ageing in Nigeria with its attendant consequences for the individuals and the society.

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 25years) remains in the majority with older people constituting only less than 10% in their populations. In Nigeria, persons under the age of 25 years constitute about 62.5% of the total population (NPC, 2009) while about 5% of the population is persons

aged 60 years and above. With the proportion of older population increasing steadily, there will be increasing demand for long-term care usually provided by family members (adult children). The implication of this fact is that the informal sector will be called upon to provide care and support in old age. A major concern is how to ensure the provision of adequate and appropriate care and support in old age through old age livelihoods which incorporate many sources such as financial and material support from adult children. Intergenerational transfers and livelihoods directly improve the well-being of older people by allowing them to have access to required material and non-material resources in later life. These livelihoods provide means of purchasing basic necessities of life by instilling overall sense of security in old age. Access to care and support through intergenerational transfers has tremendous impact on the well-being of older people. Therefore, shrinking social networks, changes in living arrangements, loss of livelihoods (income) and poverty have negative impact on the well-being of the elderly.

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 (Oppong, 2006; Amaike, 2009) because solidarity and reciprocal relationships are strong social protection values in traditional African societies and have survived despite urbanization and changes in the nature and character of the family. The resiliency of informal social protection mechanisms (intergenerational transfers) comes from strong belief in filial piety and reciprocity in Nigeria. Although urbanization may have eroded the extended family obligations, but migration of adult children to urban centers or cities has also resulted in rising remittances and other forms of support and transfers which cover provision of various types of 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 (Akyeampong, 2000; Aboderin, 2006; Apt, 2000).

Since most Nigerian elderly receive little or no formal social 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, 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. In China, adult children are normatively and legally expected to support their older parents economically (Silverstein, Cong, and Li, 2006).

Children are also obligated to cater for the basic needs of their ageing parents. The social and financial support between generations affects the health and well-being of older people. Generally, intergenerational transfers (in-kind or in cash support) benefit the elderly who feel compensated for their support which invariably improve their well-being.

Despite geographical diversity, family ties generally remain largely intact emotionally and financially (Alber, et al., 2008; Aboderin, 2006). Intergenerational transfers promote self-esteem, social status and empowerment of older people by ensuring that their health and well-being are well maintained. In most African communities, the elderly rely on their children to provide for their basic needs while the elderly also contribute to the sustenance of the family. There is ample evidence 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 well-being of older people remains understudied in Nigeria. There is need to examine the impact of intergenerational transfers as a means of coping with the dearth of state funded social security schemes in Nigeria.

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 old age. This is because a relatively smaller numbers of adult children or persons of working age are available to support older people. The implication of the above 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 dependency on goodwill of family and friends. Therefore, family support is critical to most Nigerian elderly because their physical, economic and health needs are grossly neglected by the governments. Most government policies and programmes seldom focus on older population because of the erroneous impression that family and adult children will cater for their older parents and relations. Unfortunately, harsh socio-economic realities and social change have undermined the hitherto traditional roles and functions of the family in providing care and support. With such receding social capital, this creates social and economic challenges for older people resulting in precarious living conditions (compromised well-being). Therefore, Nigeria faces a complex challenge of an ageing population compounded with deficit in social capital and resources required to successfully

accommodate the changing conditions and needs of older people (Akeredolu-Ale and Aribiah, 2001; Aboderin, 2006; Ogunbameru, 2000; Amaike, 2014). Hence, the need to strengthen intergenerational transfers which definitely help in improving livelihood and quality of life of the elderly in Nigeria.

The interdependence between generations in developing countries is the product of both filial piety and economic necessity (Silverstein, et al, 2006). Intergenerational co-residence is predicated on Confucianism where older people are expected to be supported by the extended family. Sung (1998) drawing from both interviews and surveys, identified practical and symbolic aspects of filial piety. Material and social care are expected to be delivered to parents with a disposition (attitude) that shows respect and spiritual devotion. 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. With the absence of state pensions, filial piety becomes culturally imperative to ensure wellbeing of older people. Historically, adult children are the most viable sources of economic and social support to ageing parents and relations in Nigeria (Amaike and Bammeke, 2014). Nearly 80% of older people receive income transfers from their adult children (Silverstein, 2006; Amaike, 2009; Moody, 2012)

Intergenerational relations (traditional social contract) are fundamentally inherent in African culture where resources are exchanged between or among generations for the smooth running of the society. 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 for Nigerian elders. 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 to assist needy family members. 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 majority of communities in Nigeria, the 'modern' State-run systems consist of contributory social security schemes for formal sector retirees and their next of kin. These contributory pension schemes cover approximately 10% of the population and they provide retirement pensions, sick pay, disability allowances and health insurance to members and their families. Unfortunately, majority of Nigerians depend on informal social supports for their livelihoods.

Key indicators of intergenerational transfers are the forms and amount of social support older people receive from adult children as well as the adequacy of these supports in meeting the basic needs of older people in Nigeria. The frequency of transfers can also be measured in terms of how often the respondents receive support from their children

Theoretical focus

A number of perspectives, explanations and models have been developed to explain various aspects of intergenerational relationships and transfers. One perspective opines that intergenerational relationships are based on self-interested behaviours with transfers made with the expectations of some forms of exchange or reciprocity (Moody, 2012). Another perspective holds the view that behaviours are governed by altruistic considerations or care on the part of the individuals making such transfers. Apart from these two broad perspectives, there are several related models that play important roles in explaining the relationships and transfers between generations. None of these approaches will be able to explain complicated relationships observed among different generations.

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) and resources (source of power relations). Social exchange theory is anchored on economic principles of costs and rewards which invariably reinforces or inhibits continued social relations and exchanges (Homans, 1958) depending on the assessment of costs and benefits by interacting individuals. Each generation tries to improve his or her potential benefits and well-being by engaging in social interactions with the sole objective of maximizing individual well-being. Elderly parents “buy” care and support off their adult children (younger generations) with the promise to provide the latter with bequests, wealth and transfers. 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 given in response to resources received long ago, especially in return for parents’ investments in children’s education. In essence, parties will continue to exchange resources (goods and services) subject to “comparative advantage” of each interacting individuals (Blau, 1964; Homans, 1961).

Therefore, intergenerational transfers are largely motivated by cost-benefit analysis where children are obligated to cater for the ageing parents in exchange for the care and love they had earlier received from their parents or they hope to receive from younger generations.

In most cases, relationships and transfers are influenced by consideration of what the givers stand or hope to receive from continued interaction with the elderly. Older people with bequeathable resources (wealth) are considered most profitable to interact with. We then hypothesize that intergenerational transfers will 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 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, the social institutions and cultural values regulate transfers among generations spelling out what is normative or expected and the consequences for failure to discharge social obligations.

Theory of Intergenerational wealth flow is an interesting approach for explaining intergenerational transfers and it is predicated on the fact that resources always flow from the elderly generation down to its young generations (descendants).

Research methods and the data

This study used quantitative research method to gather its primary data. Quantitative data were collected through the use of questionnaire. Questionnaire was administered on formal sector retirees in the three tiers of government and the organized private sector in Lagos State. At the Federal level, two institutions were chosen through stratified random sampling technique. These were Federal Radio Corporation Nigeria (FRCN), Ikoyi, (a Federal government parastatal) and the University of Lagos, Akoka (a Federal tertiary Institution of learning). At the State level, Lagos State Civil Service Commission and Lagos State Teaching Service Commission pensioners 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 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 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

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 1321 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 levels in the State. The second step, the public sector was stratified into Federal, State and Local Government Area. University of Lagos and Federal Radio Corporation of Nigeria were subsequently selected from the clusters through stratified random sampling technique. At the State level, Lagos State Civil Service and the teaching commission pensioners were purposely chosen to capture the two main categories of retirees in Lagos State. Shomolu (Urban) and Ojo (Rural) local government retirees were randomly selected after stratifying the 20 Local government areas 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. We analyzed data collected from the sample of 1321 older people aged 55 years and older living in Lagos State, with about 1 million people in the south-western part of Nigeria. The survey was conducted within five months (February-May). Pre-survey study was conducted prior to the survey in other parts of the State not under the study coverage.

We measured wellbeing by using three key variables namely household facilities, adequacy of livelihood, health status and life satisfaction in retirement. These variables represent key indicators of wellbeing in later life. Livelihood involved engagement in income generating activities or receipt of income remittances from adult children to meet basic needs in later life.

Intergenerational transfer was also measured by receipt of material and non-material resources including financial and instrumental support from adult children and relations. Economic and instrumental support was based on access and adequacy of transfers in meeting basic needs.

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 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 tables also show the percentage distribution of respondents by sex by specific socio-economic and demographic characteristics in terms of age, monthly pension, religious affiliation, ethnic origin, marital status, number of children and educational attainment 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, 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 (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 secondary education category 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 of the respondents professed to be Christians, 801 (60.6%) 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 (Amaike, 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 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 children was to ascertain if the belief in large family size as a safety nest in old age is 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 child, 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 needs of older people in Africa. Studies have established that childless older people are more likely to be neglected and vulnerable to suffer multiple deprivations (Apt, 1996; Akeredolu-Ale and Aribiah, 2001; Togonu-Bisckersth, 1997).

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 amount of financial support that older people received from adult children and the amount of care they in turn provided for adult children and grandchildren. Financial 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 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 imminent considering the harsh social and economic realities in Nigeria.

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

Nature of support	Frequency	Percentage
Education	409	31.0
Moral support	146	11.1
Accommodation & feeding	150	11.4
Taking care of grandchildren (childcare)	53	4.0
No response	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 each other. Nevertheless, intergenerational relations are largely not detrimental to the well-being of interacting individuals. For instance, childcare and socialization can be adequately compensated by income remittance and instrumental support which make the elderly less dependent on younger

generations and vulnerable. With this arrangement, older people are seen as strategic contributors to the wellbeing of the family and society

Respondents were asked how often they received care, on average, from their 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. The question specifically asked about received support from adult children who were gainfully employed. Only 18.1% of the elderly received intergenerational transfers from their working children. This is instructive and clearly undermines the notion that adult children will support parents in later life. This underscores the importance 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 levels of independence of the elderly. Close to half (38.9%) of seniors adjudged support from adult children and relations as irregular and insufficient to meet peculiar needs. Only 14.2% assessed support as adequate while 17.6% adjudged intergenerational transfers as not regular 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 their adult children's support was grossly inadequate to meet their basic needs in later life. In terms of financial support, 68.4% received financial which was assessed as inadequate. The crux of the matter is not receipt of intergenerational transfers, but the adequacy of transfers as viable livelihood sources that can improve wellbeing of older people.

Intergenerational transfers also covered the amount of instrumental and emotional support received by the elderly as well as the effects of these supports on their livelihood and wellbeing in terms health and life satisfaction in retirement. Discharge of filial support is not dependent on child care support only because older people who didn't provide care for grandchildren or younger generations 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 livelihood of older people in Nigeria but it is critical to their wellbeing.

From the study, intergenerational transfers can be 'time-for-money' or strictly altruistic in nature but they contributed positively to the wellbeing of the elderly who were without state pensions in later life.

Transfers from 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). Transfers based on altruistic consideration decline 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 counter parts without such valuable resources (Amaike, 2009; Silverstein, 2006).

Socio-economic wellbeing was measured by the living conditions or quality of life of older people. Three levels of well-being were determined through levels of life satisfaction (High, moderate and low satisfaction). Findings suggest that social and economic changes have altered the way and manner that older people and younger generations relate and rely on each. These changes are not necessarily at the detriment of older people. Adult children make remittances to support the livelihoods of their older parents while older people also make strategic investments to enhance children's earnings (Alber et al., 2008; Aboderin, 2006).

The study also established the effect of transfers and support on wellbeing (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 wellbeing was poor. Only 25.3% respondents were hospitalized in 12 months preceding the survey. This means that 72.7% of retirees were hale and healthy. We can hypothesize that intergenerational transfers among other factors such as contentment and continued relevance of older people greatly improve livelihood and wellbeing in later life. 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%). Interestingly, 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. Even elders (41.2%) with only remittance from adult children also reported fairly good living standards and wellbeing. Most respondents had good household facilities such as water source, energy source, numbers of living rooms. This invariably affected their assessment of later life and situations.

Intergenerational transfers are sources of reciprocal relationships and veritable sources of survival strategy in ensuring economic prosperity of older people which also contributes positively to socio-economic well-being of the elderly. Co-residence though a form of intergenerational exchange, is often difficult to assess empirically. Nevertheless, they affect the extent and quality of transfers between generations.

The quality of intergenerational support was assessed in term 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.

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).
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 general, two major effects are noticed: gender and social stratification. Women and highly educated people are more willing to give unconditionally. Motive is also an important predictor of quality of intergenerational transfers because it affects the behaviour of both the elderly and younger generations.

Policy suggestions

- Public policies should strengthen the traditional social support system by assisting older people to continue to support younger generations.
- Social and home care services should target special and vulnerable groups especially older adults to maintain adequate quality of life when remittances are insufficient.

- A critical issue in old age support and social protection is to ensure that formal interventions complement and support informal social support system and protection. Efficient formal social support can substitute unreliable and less efficient informal social support systems in Nigeria.
- Recognition of the importance of intergenerational transfers (traditional supports) in improving livelihoods and socio-economic well-being of older people in Nigeria. Hence, the need to strengthen the formidable familial based support systems in old age.
- Efforts should be made to maximize the co-functioning or integration of formal and informal social support systems in improving livelihoods and well-being of older people in Nigeria.
- Employers of labour especially the governments should design alternatives to full withdrawal from labour as practiced in many developed countries. This will support livelihoods of the elderly with the aim of improving resources required in interacting with other generations and improving their wellbeing.

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