

ON HUMAN NATURE

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Ben Shahn, *Immigrant Family*, 1941

Family Trust

A folktale from India tells of a wealthy old man who, thinking he was on the verge of death, sent for his sons and divided his riches among them. But as fate would have it, the man continued to live, only to have to bear growing abuse and cruelty from his selfish sons. Whereas once they had competed for their father's attention and praise in the hope of receiving a larger share of his fortune, now they cared not at all about his well-being. They sooner he died, they thought, the better: whatever he could give them was already theirs.

One day the old man told a friend of his predicament. The friend sympathized, and he promised to return with a remedy to the situation. On the appointed day he arrived carrying four sealed bags filled with stones and gravel. "Look here," said the friend, "your sons will learn of my visit and will ask you about it. Tell them I came to settle a long-standing debt, making you several thousand rupees richer than you had thought you were. Keep the bags locked away, and do not let your sons see them as long as you live. Your sons will soon change the way they treat you." And indeed, at the prospect of even greater wealth, the young men again became the

doting sons they once had been. Only on their father's demise did they learn they had been tricked.

The parable gains its poignancy from a subtle expectation nurtured by parents around the world: that when they reach old age their children will support them. The Masai herders of East Africa, for instance, point out that "he who has children does not sleep in the bush." The Bible admonishes offspring to "honor thy father and thy mother" and to "repay what they owe to their parents and grandparents." In China the idea that children owe support to their aging parents has even been enshrined in the Constitution: "Parents have the duty to rear and educate their minor children, and children who have come of age have the duty to support and assist their parents."

Most people take it for granted that the more children one has, the more secure one's later years will be. In the industrialized West that assumption has been formulated by demographers and the general public into a rough-and-ready explanation for the high birthrates in less developed countries. In such societies, it is alleged, children are like pension schemes or insurance policies, on which

parents can depend when they become too frail to work. Much of the scholarly material on the subject reads like the prospectus of an insurance company. "With respect to security for elderly parents, [children] fulfill the need for an annuity," writes the demographer Mead Cain of the Population Council in New York. "Uncertainty about length of life and the period and severity of debility that may precede death requires an investment that yields income for an indefinite period."

Taking Cain's view one step further, some demographers have interpreted the desire for old-age security as a conscious motive for having children and have proposed measures for lowering birthrates based on that interpretation. Moni Nag, also with the Population Council, suggests that if social security for the elderly were introduced, "couples would not feel the need to have many sons with the hope that one or two would survive to care for the parents in their old age."

On the surface old-age security seems a plausible motive for having children. But few data support the idea. In fact, as more recent studies suggest, the elderly in traditional cultures are rarely economic burdens on their children. Few people in

such societies ever grow so old that they become unable to help with physical labor; even those who do, however, typically continue to help the family by tending and socializing the young. Old-age security, then, appears to be not a given arrangement but a reciprocal one, a pay-back for work provided or an interest income on wealth that has been stored. Yet this revisionist view need not be treated as cynically as it is in the Indian folktale: it offers an excellent opportunity to improve overseas-development policies, and it hints at a way to bridge the intergenerational gap on our own shores.

In general, three kinds of evidence have been offered to support the traditional idea that old-age security is a motive for having children. The first and perhaps weakest support comes from data on how frequently parents and grown children reside in the same household. In a country with a high birthrate, such as India, it is common for parents and their adult children to live either together or in proximity—more so than it is, say, in the United States, which has a low birthrate and offers the support of social security.

The problem with drawing conclusions from this kind of data, however, as Peter Lindert, an economist at the University of California at Davis, has pointed out, is that the mere fact of co-residence offers little insight into who is supporting whom. Elderly landowners and homeowners, for instance, often allow their offspring to live with them rent-free. Although such arrangements might seem advantageous to the parents (the children can provide care and support), they generate a hidden cost: the missed income from a paying boarder.

The second kind of evidence cited in support of the old-age-security hypothesis comes from studies that attempt to link birthrates within a country with the local level of social insurance provided, for numerous countries around the world. If people actually bear children to provide themselves with old-age security, one would expect them to have relatively few children, other things being equal, when they live in countries that provide alternative sources of support for the elderly—social security, for instance.

That was precisely the finding of the Value of Children Project, begun in 1972 by the East-West Population Institute at the University of Hawaii. Interviews with more than 20,000 people from nine countries showed that citizens of countries with comprehensive social programs rarely took old-age security into account when considering how many children to bear; in contrast, in less developed countries old-age security was a stronger motive for having children. For example, almost 100 percent of Indonesian men

and women reported that old-age security was an important reason for having a child, whereas fewer than 10 percent of Americans said the same thing. But such cross-national studies fail to rule out the countless other variables that could also account for the reduced birthrates in Western countries. If children must attend school, for instance, they can no longer help out on the farm or at home. In essence, development increases the cost of having children.

The third kind of evidence for the idea that old-age security motivates childbearing is simply that people say it does. Even in interviews in which the respondents did not cite the alternatives offered (or not offered) by the local version of social security, the results seem to indicate that old-age security is a good reason for having children. One Thai informant told John Knodel, a sociologist at the University of Michigan, "If my children don't come [to look after me] when I am old, I don't know why I had children."

Examination of the interviews, however, reveals surprising inconsistencies. For example, the citizens of Thailand, who have never enjoyed widespread public or private pension schemes, believe children have a duty to repay their parents. Yet the national birthrate has dropped by almost two-thirds since 1960, casting doubt on any link between old-age security and birthrates. Moreover, some forms of repayment to parents—the coverage of their funeral expenses, for one, or the willingness to serve briefly in a monastery (an act that increases the parents' social status)—do not enhance old-age security in any material sense.

Oddly enough, some of the evidence undermining the hypothesis that children are conceived out of a concern for old-age security can be found in the work of a major advocate of the idea. In a village of southern India studied by the demographer John C. Caldwell and several colleagues at the Australian National University in Canberra, 65 percent of the elderly said that children or grandchildren played either a central or a significant role in their economic well-being. Such support was not to be taken for granted, however: Many, perhaps mindful of the improvident old man in the Indian folktale, held on to at least some share of their land as security. As one informant explained, "Without property, children do not look after their parents well"—suggesting that, like the sons in the folktale, children are more likely to help their parents in old age when there is something to be gained by doing so.

The old-age-security hypothesis was further weakened by the discovery that most elderly villagers in India continue to do some agricultural work. That conclu-

sion has been endorsed by Caldwell and by the demographers Carol and Michael Vlassoff, then at the University of Poona in western India, who interviewed elderly men in an Indian village between 1975 and 1978. The Vlassoffs' informants valued work: About half the men older than sixty reported having no free time; they were busy doing chores, performing odd jobs or caring for animals. One man said proudly, "I'll work up to the end of my strength. You won't find me sitting around gossiping."

Significantly, most of the men in the Vlassoff study never even got a chance to care for their elderly fathers. Just 22 percent of the men had living fathers, and only 12 percent had fathers who were not working. Even subjects with many sons living at home did not report having any more leisure time than did fathers with fewer children. The Vlassoffs did find that men worried about whether their children would support them when they grew frail, but that concern varied with wealth. Landowners generally felt secure that their sons would provide support—perhaps because they had something to offer in return. Poor men, in contrast, were pessimistic about their children's philanthropy. And their worries may have been well-founded: roughly half the men in the village provided no medical care for their terminally ill fathers.

If these surveys demonstrate anything at all, it is the tenuous—at times negligible—connection between what people say and what they do. A more rigorous test of the old-age-security hypothesis would measure the flows of wealth between generations and the effects of such flows on longevity and reproduction. The few studies attempting such measurements have found that, far from being a burden, the elderly may enhance their children's reproductive success.

On the island of Ifaluk, a small Pacific atoll about 400 miles south of Guam, the anthropologist Paul W. Turke of the University of Michigan conducted one of the most innovative studies of this genre. In 1983 Turke examined the work habits of Ifaluk of various ages. Surprisingly, he discovered, even after the children were grown, the more children there were in the family, the harder the parents worked. As the Vlassoffs had observed in India, Ifaluk men and women older than sixty spent more than half their time on chores such as building houses, gathering food, weaving or similar tasks. Equally remarkable were the many hours grandparents spent with their grandchildren, keeping little ones away from the edge of the water and teaching older ones how to fish and build canoes.

The support Ifaluk adults get from their elderly parents has a subtle payoff:

adults with living parents have more children than those without living parents. Thus the elderly Ifaluk enhance their own reproductive success by helping their children reproduce, that is, by helping their grandchildren live long enough to bear great-grandchildren. Old age, then, becomes advantageous for the family as a whole, and so it is a trait likely to be favored by natural selection. If the same pattern exists in other cultures, it may explain why people evolved to have such long life spans (whether measured in years or in generations), a problem that has been neglected by advocates of the old-age-security hypothesis.

Although the example of the Ifaluk seems to undermine the idea that a concern for old-age security begets children, it has also inspired Turke to revise that hypothesis. Turke's new idea is to make the hypothesis compatible both with evolutionary theory and with the expectation that children will support their elderly parents. If grandparents were often helpers at the nest, as they are on Ifaluk, their services would act as an incentive for children to support their elderly parents during food shortages and bouts of illness: in essence, children would be ensuring themselves of having help around the house in the future. Furthermore, parents would have more children to provide for old-age security not simply because they would expect their children to behave altruistically when they grow up but because parents would expect to help with their grown children's families, and they would know that by helping out they would be ensuring themselves of continued support in old age.

Findings by other investigators seem to support this idea. For example, the same helper-at-the-nest pattern appears among the Hadza, a small group of foragers in northern Tanzania. Hadza women of all ages spend a great deal of time gathering the staple foods—roots and berries. An ongoing study, however, led by the anthropologists Kristen Hawkes and James F. O'Connell of the University of Utah and Nicholas G. Blurton Jones of the University of California at Los Angeles has found that the work load is not evenly distributed: Hadza women beyond their childbearing years work the hardest, spending 50 percent more time gathering food than do women of childbearing age and more than twice as much as unmarried girls. The investigators speculate that by taking on a larger burden of the food quest, grandmothers may be helping their daughters and granddaughters have more children.

The grandparental practice of helping raise grandchildren is not limited to traditional societies. In the U.S., grandparents usually take on the role because the parents have died or have abandoned, abused

or neglected the child. In some states grandparents have even organized themselves into groups such as the aptly named Grandparents Raising Grandchildren in Texas. The support those groups provide their members goes beyond the emotional: without guidance, many grandparents would find it difficult to gain legal custody of a grandchild.

Given the shaky foundation on which the old-age-security hypothesis rests, it is surprising how often it informs serious policy recommendations for both high- and low-birthrate countries. One of the few recommendations put into practice was the No-Birth Bonus Scheme proposed in 1968 by Ronald G. Ridker, then of Resources for the Future in Washington, D.C. The scheme was tested in the 1970s on three tea-producing estates in southern India. Interest-bearing retirement accounts were created for the women workers on the estates, and the tea companies paid a certain amount into each participant's account every month she did not become pregnant. If a woman became pregnant, the company would cease making payments into her account, and she would have to forfeit a certain portion of her savings.

The working hypothesis of the scheme was simple: if old-age security is a motive for having numerous children, women would be inclined to use birth control if they were offered an alternative form of security, one linked to their birthrate. Unfortunately, the No-Birth Bonus Scheme was plagued with administrative problems, making accurate assessment of its performance in reducing the birthrate difficult. The rate did drop on the three estates in the test, but it also dropped on other estates in the region that were not part of the project.

In Western nations the main demographic concern often is not too many babies but too few. The citizens of many countries are or soon will be dying at a rate faster than that at which new citizens are being born. Though this circumstance lessens the strain on natural resources, it may lead to a number of practical problems, not the least of which may be deficits in nationalized retirement funds such as the U.S. social security system.

If social security were a true pension plan, the funds received by retirees would be the same funds, plus interest, the retirees had invested during their working years. Instead, the system is primarily pay-as-you-go: money collected from the labor force today is paid to current retirees. Hence the predicament. If American life-expectancy and birthrate patterns continue on their current course, there will soon be more people receiving benefits from such programs than there will be people paying into them. The

problem promises to become acute when the baby boom generation—the largest age group in the population—retires.

One possible solution, suggested recently by the economist Paul Demeny of the Population Council, would be to "re-establish the material link between fertility behavior and old-age security." Demeny proposes that the government encourage Americans to have babies by diverting a fraction of workers' social security taxes away from the general pool and toward their living parents. Retirees would thus get the money contributed by their children in addition to the funds to which they are already entitled. In essence, people would be able to increase their comfort in old age by having more children now. Demeny's scheme might or might not work. But either way it would be a mistake to assume that his proposal would return society to some lost natural order in which children routinely supported their elderly parents.

The problem of low birthrates that Demeny and others hope to solve might be better addressed by abandoning the old-age-security hypothesis altogether. The elderly are a valuable resource; yet our culture tends to view them as a burden on the young, a liability. Perhaps, like the Ifaluk, we should instead enable the elderly to benefit the rest of society, particularly their own children and grandchildren. Tax incentives could be offered to grandparents who help support their grandchildren, for instance; grandparents might even be allowed to set aside some funds for the purpose in tax-free accounts before retirement. By encouraging the elderly to subsidize their children's reproduction, these and similar innovations would boost the birthrate as Demeny and others desire.

Such a revision would have a deeper, more lasting benefit as well. An increasing portion of the average American lifetime is spent in retirement. Although the retirement years are popularly portrayed as glorious ones filled with blue skies, golfing and relaxation, many elderly face them with a sense of dread and alienation: "free of the kids" at last, parents and grandparents often wind up feeling lonely and unwanted—indeed, burdens on their children. If financial incentives were in place for the elderly to become more involved in their children's lives, the later years could become more rewarding and fulfilling. At the same time, by giving children a strong incentive to care for their aging parents, society might learn a lesson from the old man in the Indian folktale who duped his greedy sons. ●

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