

Title: Intergenerational Transfers over the Life Course: Addressing Temporal and Gendered Complexities via a Human Wellbeing Approach.

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Abstract:

Research on intergenerational transmissions of poverty and inequality has tended to focus on material transfers. This paper refocuses attention on the intersection of material and psychosocial transfers, which reveals temporal and gendered complexities. It examines three key ideas emerging from the life course literature (relationality, intersectionality and intergenerationality) to shed light on how these complexities might be addressed. It is argued that a human wellbeing lens is potentially useful as a unifying framework to integrate these ideas as it interrogates what living well means over the life course and how it is constructed relationally.

Key words: Intergenerational transmission, life course, gender, wellbeing.

## **1. Introduction**

Within development studies, an important body of research has emerged on intergenerational transmission (IGT) of poverty with a particular focus on material transfers. This includes both endowments and deprivations (such as poor nutritional status, lost years of school or inability to inherit land). It suggests that specific interventions (especially in utero, during infancy or early childhood) can break the intergenerational transmission of poverty. However, there are several areas where this literature falls short. First, there has been a call by Moncrieffe (2009) to balance material asset analysis with psychosocial assets including transmissions of norms, values, attitudes and behaviours – a critical component of intergenerational transmission. Despite this call however, the intersection between material and non-material transfers remains neglected and under-theorized. Second, though studies exist linking IGT of poverty to intersecting inequalities (including gender, age, ethnicity, race and class), which are prevalent in legal frameworks or customary norms, analysis of how they are transmitted intergenerationally over the life course has been neither explicit nor systematic.

This review is structured in three sections. Part one highlights existing theorization concerning IGT of poverty and specifically its neglect of: (i) Temporal dimensions that matter both conceptually and in terms of policy intervention; (ii) How material and non-material transfers intersect; (iii) How the processes of transfer are gendered and rooted in a range of other inequalities. Part two reviews the life course literature and examines how three concepts (intersectionality, relationality and intergenerationality) deepen understandings of these complexities, which need to be addressed when exploring inter-generational transfers more broadly. The concluding section assesses how far adoption of a human wellbeing approach might potentially deepen understandings of how material and psychosocial transmissions intersect. It is argued that adoption of this approach might move debates beyond IGT of poverty to how human wellbeing is constructed over the life course and is transferred intergenerationally in ways that help low-income groups exit poverty and achieve the lives they value.

## **2. Intergenerational transmission of poverty (IGT)**

Research on the IGT of poverty constitutes an important body of literature within development studies (Bird 2007; Harper et al, 2003; Moore, 2001). IGT of poverty research has focused on how poverty may be transferred from one generation to the next exploring ways that this can be prevented. As highlighted by Moore (2001:2) it suggests for example that poverty experienced in youth is linked to parental poverty or deprivations that parents themselves experienced as children. Related concepts include for example chronic poverty (Addison, Hulme and Kanbur, 2009; Hulme and Shepherd, 2003; Miller, 2007) whereby deprivation is “experienced over many years, often over an entire lifetime, and sometimes beyond when it is sometimes passed onto children as well” (Moore, 2001:4).

Intergenerational transmission of poverty has been examined using a livelihoods lens suggesting that what is transferred includes a range of assets or capitals that can be both positive and negative. This includes human, social and cultural capital, social-political capital, financial/material capital and environmental/natural capital. One aspect of this is transfer of productive/human capital assets - such as parental education (Bhargava, 2003). For example, research on this aspect has focused on how susceptibility to shocks such as chronic illness or death of a parent can be a barrier to productive capital asset transmissions (such as formal schooling).

In terms of how intergenerational transmissions occur, these may be private transfers (e.g. within households) or public (e.g. via states through taxation or via markets). In a review of empirical literature on IGT, Bird (2007) argues that there are two main determinants of IGT. The first comprise household level factors (including household characteristics, access to productive assets, quality of parenting, nurturing and socialization, early exposure to violence, fostering, adoption and orphanhood, child-headed households, the role of older people in IGT poverty, early childbearing, education and skill acquisition and child labour). The second relate to extra-household influences (such as conflict, cultural and psychosocial factors, class and caste, religion and ethnicity).

Research on IGT has tended to focus on material dimensions of asset transfer. For example, a substantial part of the IGT literature explores transfer of financial assets or deprivations leading to downward mobility. IGT of material assets is framed by the social, cultural, political, economic and institutional contexts in which they occur. Financial transfers are often gendered, with denial of material assets (such as land ownership, property rights and inheritance) affecting the bargaining rights of separated or widowed women who are disproportionately affected compared with men or other married women. IGT of material assets is therefore framed by gendered legal frameworks affecting property transfer or customary practices based on lesser status conferred to women. Research in this area on Bangladesh for example suggests that dowry payment leads to household indebtedness and downward mobility for girls who lose entitlements to productive assets that are sold to pay dowry costs (Davis, 2011).

The literature on IGT has made an important contribution to understanding the persistence of poverty and inequality. Its central premise is that childhood experiences of deprivation determine adult poverty. This is in keeping with studies indicating for example how poor maternal health is linked to child malnutrition (Behman et al, 2010); studies on growth deficiencies (Lundeen et al, 2013) and research on mental health risks deriving from genetic vulnerabilities that are passed on within families across generations (Constanzo and Hoy, 2007:886). Evidence from the IGT literature includes for example that low birth weight for example is negatively associated with adult attainments in cognition, earnings and employment (Bartley et al. 1994; Ivanovic et al. 2000).

Notwithstanding the important contribution of the IGT literature, it could be argued that it overlooks important complexities. First, it assumes that material

deficits resulting in childhood poverty have negative impacts that extend throughout the life course. This deterministic kind of reasoning overlooks two important temporal issues. Firstly, the extent of the impacts of negative IGT can vary over the life course, and secondly, some poverty reversals can take place in adulthood. This finding - that temporal issues matter for considering inter-generational transfers - has prompted a call for academics and policy makers working in this area to consider in a more nuanced way “when the worst damage from poverty can be avoided, when the most gains in functionings can be obtained, and when the fastest poverty-reversals occur”(Yaqub, 2002:1089). Incorporating issues of temporality more systematically into thinking on inter-generational transfer suggests that poverty trajectories in childhood may partially be reversed in adulthood, depending on the timeliness of the intervention. As highlighted by Yaqub (2002) though some aspects of material negative transfer that determine poverty in adult life are irreversible such as pre-natal iron-deficiency, which produces permanent neurological damage (Scrimshaw, 1998); if iron-deficiency occurs after age 5, iron supplementation can reverse deficits in learning ability and memory, though not attention (Pollitt et al., 1986; Rao and Georgieff, 2000). Given that some poverty reversals are still possible in later life – it is surprising that temporal issues including timeliness of policy interventions have not been examined more systematically in the literature on IGT.

A second shortcoming is that the IGT literature has focused specifically on material transfers, even though non-material transfers also have a bearing on how people are able to respond to adversity. Specifically, the extent to which material transfers may be offset or mediated by psychosocial transfers has received insufficient attention. Despite the fact that that important linkages exist between material and psychosocial transfers, few studies explore how they intersect, with a couple of exceptions. Drawing on insights from other disciplines such as medicine and economics, it appears that there are strong correlations between transfer of physical assets/ deprivations and psychosocial competencies (Dercon and Sánchez, 2013; Dercon and Singh, 2013). These authors argue that material asset transfers also influence psychosocial assets. For example, in a study of under-nutrition and formation of non-cognitive skills in Peru, India, Vietnam and Ethiopia, appropriate height to age was strongly correlated with higher levels of self-esteem. Interestingly, it appears that psychosocial competencies (such as attitude, communication skills and levels of motivation) transferred by parents also influence material outcomes such as earning potential (Bowels et al, 2001; Cunha et al, 2006; Heckman et al, 2006). Drawing on studies from the health field, Dercon and Sánchez further maintain: “Non-cognitive skills are shaped during the early stages of the life cycle and influenced by parental investments in the same way that cognitive skills are, and ... complementarities arise across skills” (Dercon and Sánchez, 2011: 7). This highlights the need to investigate the interplay between material and psychosocial transfers. However, though research outside the development studies discipline (such as medicine) suggests that exploring both material and psychosocial transfers are important which is corroborated by these recent studies, the literature on IGT

has not explicitly focused on how customary norms, values and practices (that can underpin behaviours and practices over the life course) are transferred. Nor has it explored how psychosocial transfers intersect with material transfers and the impact this has on poverty outcomes.

A final limitation is that though the broader literature on IGT examines how material deprivations are linked to intersecting inequalities more broadly, it has not explored how these transfers can vary by gender and across the life course. For example, the ideas that mothers transfer to their daughters about how to exit poverty may differ from those they transmit to their sons. Similarly, the ideas that fathers transmit to their sons to help them progress may differ from those they transmit to their daughters. Knowledge of the differential nature of psychosocial transfers made by men and women to their daughters and sons is vital since this is likely to affect the extent to which daughters and sons can use these transfers to exit poverty. However, studies investigating the gendered aspects of transfers and their impacts over the life course remain sparse.

Given these shortcomings, there appears to be a strong case for exploring the intersection of material and psychosocial aspects of intergenerational transfer, which would potentially make these temporal and gendered complexities more visible. This begs the question: what key factors might need to be considered when researching how material and psychosocial transfers intersect across the life course and what might be a useful analytical lens? The next section examines three key concepts emerging from inter-disciplinary insights from the life course literature - relationality, intersectionality and intergenerationality – and suggests how they might inform thinking in this area in order to address these complexities.

### **3. Key considerations for researching the intersection of material and non-material transmissions**

The concept of intergenerational transmission is linked to that of 'life course poverty', which refers to how poverty can be intensified during particular life events or transitions. For example, the birth of a child may leave less time and energy for paid work, and at the same time creates the need for more resources (Offer, 2006: 318). Life transitions include leaving school, starting work, becoming a parent or becoming widowed (Moore, 2001:2). The literature on IGT has stressed how deprivations in childhood can lead to material adversity in adult life (Hobcraft, 1998). Similarly, life course research has evidenced how material deprivations (such as adverse fetal development) can have negative health implications in later life. Adverse conditions experienced in utero (related to maternal malnutrition for example) may be compounded by an adverse early child environment (including lack of financial resources, conflicts and stress, poor nutrition) that together set up a pathway of accumulated disadvantage (Grant et al, 2011).

However, despite developments in life course analysis which break with 'traditional' poverty paradigms using 'static' measures of poverty by identifying

trajectories leading to upward and downward mobility over the life span, critics have argued that there remains a tendency to focus on life stages and to break these into shorter phases. Though there is a strong case for identifying the stages that 'people enter in and out of' (such as becoming elderly) in order to measure poverty impacts, in practice this has resulted in a range of discrete and largely unconnected studies. This includes studies focusing on inequalities in utero (Bartley et al. 1994; Ivanovic et al. 2000), during infancy (Ames, 2013) in early childhood (Boyden and Cooper 2007), during adolescence and youth (Hardgrove et al, 2014; Himaz 2013) and experienced by older people (Bastia, 2014). Strikingly, adulthood and particularly middle age remain the most neglected of these phases.

One limitation highlighted by Pain and Hopkins (2010) is that reducing relational life to a series of stages for study, (not helped by use of terminology that risks compounding this – such as children/ older people), risks reinforcing the primacy of chronological age. It also potentially neglects the importance of considering temporality more broadly in understanding inequalities over the life course (Bailey, 2009). Human geographers have highlighted the need to examine events across the life course as fluid and dynamic as well as socially constructed (Pain and Hopkins, 2010: 11), suggesting that life course events cannot therefore be reduced to 'stage' or 'age'. (For further discussion see Locke and Lloyd-Sherlock, 2008:1178). Citing Bytheway (1995, 2002 and 2005) they state: "transitions may not have clear beginnings or endings nor may be experienced in the same way by people sharing chronological age" (Pain and Hopkins, 2010:5).

These authors argue that one of the key advantages of life course perspectives is that they deal with these temporal issues by encouraging us to "think relationally". Firstly they maintain that the focus needs to be redirected toward attitudes to age or stage (rather than age or stage per se), which are often socially and culturally prescribed. Secondly, they caution against being too reductionist in limiting research to fixed identities such as 'children' or 'older people' and suggest broader consideration of the "fluidity and relatedness of 'aged peoples' lives" (Pain and Hopkins, 2010:4). Locke and Lloyd-Sherlock (2011) corroborate this by investigating the dynamics of 'linked lives' across the life course. Similarly, other authors have suggested that this fluidity might be reflected in the use of more complicated or mixed terminology, including for example the terms 'older parents' and 'adult children' (Antonucci et al 2007: 684).

What are the implications of thinking relationally for studying intergenerational transfers and specifically, how might this address the temporal complications explored in section two? Clearly if the sole focus is on material transfers then chronological age (in biological terms at least) remains important. However, if the focus shifts to the intersection of material and psychosocial transfers, by asserting that poverty might be experienced differently by those of the same chronological age, refocusing attention on social constructions of age might encourage a move away from more linear and deterministic ways of thinking about how poverty and inequality is 'transmitted' to broader understandings of how it may be 'mediated' or resisted and how poverty reversals can occur. To understand how chronic or acute vulnerabilities might be mediated and

negative transmissions interrupted in order that poverty reversals can take place, study of intergenerationality – a key part of thinking relationally - becomes critical.

Intergenerationality focuses on how relations between the generations are constructed. This includes study of the factors that enhances or undermine intergenerational contact and knowledge transfer leading to cohesion or conflict (Vandervan, 2011). Studies of intergenerational relations concern for example how family composition and structures are changing due to expanded life spans, declining birth rates and increasing divorce rates. It also concerns how social and cultural change affects parent/child/caregivers relations (Tafere, 2013) and how women experience intergenerational relations differently from men as well as how race and ethnicity influence family structures. The central concern is how all these processes influence wellbeing and psychosocial outcomes (Antonucci et al, 2007). Intergenerational relations are complex as they reflect how family structures are changing in the context of divorce, remarriage and cohabitation, as well as transnational arrangements (Wright 2012 and 2012a), meaning that study of inter-generational transfer cannot be defined narrowly but rather needs to encompass multi-generational bonds and different kinds of non-nuclear family structures. This includes involvement for example of non-blood related kin such as step-parents, expansion of in-law familial ties or other larger systems of material and social support (Constanzo and Hoy, 2007; Grenier, 2007; Ruiz and Silverstein, 2007).

Adoption of the concept of intergenerationality might expand understanding of the processes through which negative impacts of poverty transfer may be mediated, resisted or reversed, for example, via multiple engagements with different sets of connective relationships both between and across generations (Constanzo and Hoy, 2007). It might usefully inform research examining the intersection of material and psychosocial transfers by suggesting the need to consider a range of different domains including extended family, neighbourhood and community interactions to encompass shared-peer values and social expectations more broadly. Further, such transfers would need to be studied not only as one-way but in ways that are 'bi-directional' (Antonucci et al, 2007) (including for example transfers from adult children to parents). Adoption of the concept of intergenerationality might also inform study of how far intergenerational solidarity and support and policies aimed at cross-generational contact (Antonucci et al, 2007: 682, 688) might offset negative transfers.

In summary, thinking relationally via incorporation of the concept of 'intergenerationality' moves beyond fixed understandings of chronological age associated with life stage to broader consideration of how age is socially constructed. It also reflects a move away from focusing on simple binaries (such as parent to child transfers) to consider multi-bonds. Additionally it highlights connective relationships between and across generations and how lives are linked (Bailey 2009). So far it has been argued that thinking relationally (and by extension inter-generationally) might usefully extend research on the interplay between material/psychosocial transfers.

Thinking relationally might also address how transfers can vary by gender and across the life course by expanding thinking on how age intersects with other axes of social difference such as gender/race or class (rather than privileging one over the other and considers looking for interplays, for example between sexism and racism). Thus, as suggested by Pain and Hopkins (2012:10), thinking relationally also requires incorporating the concept of intersectionality. Adopting this concept into theorization on inter-generational transfer focuses attention on how non-material transmissions are affected by factors such as age, gender, and race, highlighting the interplays that exist between them. It also suggests that transfer processes may themselves be gendered, racialized or affected by other intersecting axes of inequality. This will affect the non-material assets that different cohorts of women and men acquire and the extent to which they can use them offset or mediate negative material transfers or other economic deprivations that they face. This might suggest that psychosocial transfers are themselves rooted in broader inequalities (e.g. gender, ethnicity and class), which are likely to affect the extent to which they can be used to offset material transfers.

In summary, in selecting an analytical approach for assessing the intersection of material and non-material transfers, several considerations from the life course literature need to be taken into account. Firstly there is a need to move beyond more limited conceptualizations based on chronological age to “thinking relationally” (Hopkins and Pain, 2007). This requires centering linkages between material and psychosocial transfers and addresses temporal complexities (such as how the extent of the impacts of negative IGT can vary over the life course and how poverty reversals can take place in order that negative IGT can be interrupted). This refocuses attention from how poverty is ‘transferred’ to how it can be mediated, resisted or reversed. This potentially deepens insight into how these processes may occur – via a multiplicity of flows that are constructed socially via interactions with a range of ‘others’ over the entire life course. The first aspect of thinking relationally is that it destabilizes fixed notions of chronological age, thus offering insight into temporal complexities. Further, by considering age as only one axis of difference, it allows for greater intersectional analysis. This potentially fills gaps in the IGT literature on both how the processes and content of what is transferred are gendered and embedded in a range of broader inequalities which might affect how far they can be used to exit poverty.

This section has investigated areas where the IGT literature falls short as well as key considerations from the life course literature for researching the intersection of material and non-material transmissions. Part four next examines how far human wellbeing approaches might serve as an ‘umbrella’ or unifying framework that holds these key ideas and inter-disciplinary insights together. This might potentially extend research on the extent to which inter-generational transfers might be used to help low-income populations exit poverty and achieve the lives they value.

#### **4. How might human wellbeing approaches advance knowledge of how material and psychosocial transfers intersect?**



This section argues that adopting a human wellbeing conceptual lens might potentially deepen understanding of how material and non-material transfers operate over the life course and how they can be used as vehicles for poverty exit and social mobility. Adopting this conceptual lens potentially addresses the temporal complexities raised in section two by moving beyond more deterministic kinds of reasoning identified in the literature on IGT. By refocusing attention from poverty exit to the construction of wellbeing the focus potentially broadens from negative transmission pathways to identifying when policy interventions are most likely to have greatest impact and how poverty reversals can occur. Further, as distinct from the literature on IGT which centers on material transfers, human wellbeing approaches potentially extend work on psychosocial transfers via inter-disciplinary insights such as from psychology (Deci and Ryan 2000; 2008; Deiner, 1984), sociology (Bevan 2007) and health research (Marmot, 2004; Skevington, Lotfy, and O'Connell 2004; WHO, 1993). This potentially helps refocus attention at the intersection of both material and psychosocial transfers which is achieved by exploring the interplay between material wellbeing (via identification of the objective conditions that typify a person's situation as well and their subjective assessment of these) and the psychosocial domain (values, perceptions and experiences) influencing how people think and feel about what they can do and be (White, 2008). Thus, the adoption of this conceptual approach could usefully enable identification of: (i) what norms, values and beliefs are transferred; (ii) the processes through which this occurs; (iii) how far psychosocial transfers may act as a buffer to mediate the material deprivations that low-income populations face.

A second key aspect emphasized in this review is that though the broader IGT literature examines how material deprivations are linked to intersecting inequalities, it has not explored how what is transmitted may vary by gender and across the life course. As previously highlighted, knowledge of the differential nature of psychosocial transfers made by men and women to their daughters and sons is vital since this is likely to affect the extent to which daughters and sons can use these transfers to exit poverty. Furthermore, this review has revealed how the life course literature suggests that chronological age has been privileged to the exclusion of other axes of difference and that there is a need to accommodate intersectional perspectives more fully into life course analysis (Pain and Hopkins, 2010). Human wellbeing approaches incorporate of racial, ethnic, age, class and gender differences, as they are premised on the understanding that constructions of what is needed to 'live well' are affected, for example, by age and gender and that these constructions will also vary across the life course (Bevan, 2007; White, 2008; Wright, 2011a). Human wellbeing analysis might thus contribute to the existing literature on IGT by illuminating how men and women construct wellbeing differently over the life course and how this in turn affects not only the differential kinds of non-material transfers that they make to their sons and daughters, but also the extent to which sons and daughters are able to use them to complement material transfers or to offset material disadvantages. This may additionally deepen understanding of the ways in which gender roles and identities are constructed and how the interplay between this and

other axes of difference affect the extent to which gender roles are reinforced or transformed intergenerationally.

Finally, human wellbeing approaches are distinct from IGT approaches as they have relatedness at their heart. Section three of this review stressed the importance of moving away from consideration of life stage or chronological age and instead thinking relationally in such a way to view the life course as an interconnected whole. Relatedness is a central tenet of universal theories of human need upon which wellbeing conceptualizations are based (Doyal and Gough, 1991); since it is considered a basic psychological need whose fulfillment is necessary for promoting wellness (Deci and Ryan, 1985, 2000; Ryan, 1995). Overcoming barriers to relatedness, feeling socially connected (Ryan and Sapp, 2007), and finding ways to enhance the quality of relationships is perceived as critically important for 'living well' (Wright, 2010). It is essentially a 'social' concept that draws out the importance of broader social relationships that produce social norms affecting constructions of 'living well' (Wright, 2011). They potentially deepen understanding of how non-material flows (such as norms and beliefs) are socially constructed. Their adoption might also potentially avoid falling into research silos associated with for example research that focuses on either children or the elderly. It also captures more dynamic linkages by potentially extending work on how inter-generational transfers are negotiated via multiple interactions with a 'range of others' over the life course. For example, adoption of human wellbeing approaches that take seriously the perceptual domain would allow the examination of how some psychosocial transfers (such as cultural acceptance of abuse) may be disrupted by changing social context. Capturing changes in what is transferred would shed light on how psychosocial transfers may offset material deprivations, enhancing achievement of the lives people value both over the life course and intergenerationally.

## **5. Conclusion**

This review has suggested that research on IGT is a major body of literature in development studies that has focused principally on material transmissions and deprivations. Interestingly, researchers in disciplines outside development studies such as medicine, suggest that non-material intergenerational transfers also need to be examined. However, despite their potential role in mediating or offsetting poverty outcomes over the life course, empirical research at the intersection of material and non-material transfers remains sparse.

Section three examined linkages between the literature on IGT and life course poverty. Drawing on insights from other disciplines (such as geography) it demonstrated how a major strength of research on the life course is that it extends the field from a more reductionist approach that examines how poverty and inequalities are experienced at different ages or stages. Instead it offers the opportunity to view the life course as more dynamic and fluid so that it can be studied not in stages but rather as an interconnected whole, allowing for broader consideration of the inter-relatedness of 'aged people'. A key

strength of the life course literature is that it suggests this can be achieved by embracing key concepts such as relationality, intersectionality and intergenerationality (Pain and Hopkins, 2010).

However, the challenge that remains is the need to find a theoretical approach capable of fusing these concepts to deepen research at the intersection of material and non-material transfers to fill gaps in the existing literature on IGT. This review proposes adoption of a human wellbeing approach. Two indicative questions potentially emerge from application of a wellbeing lens. Firstly, how do material and non-material flows intersect? This might shed light on whether psychosocial competencies are transferred or developed in such a way that they can be used as assets. Secondly, how far can non-material transfers mediate/ offset material deprivations, given that these flows as well as the processes of transfer themselves are gendered and embedded in a range of social inequalities? Camfield (2015: 77) argues persuasively that though non-material competencies may act as a buffer, in the context of the multiple material deprivations that low-income populations face, they alone may be insufficient for poverty exit and the achievement of wellbeing. A more substantive body of research is now required to examine how far this is also the case for non-material inter-generational transfers. More empirical work in this area might potentially lead to a radical rethink of IGT debates, from narrower examination of material transfers and poverty exit to a focus on the role that psychosocial transfers may potentially play in mediating or offsetting material disadvantages and enhancing people's capacity to lead fulfilling lives.

### **Acknowledgements**

I am grateful to Professor Katie Willis and to two anonymous referees for their helpful comments.

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**Word Count**

6364 words.