

# GENDER, GENERATION, AND ECONOMIC TRANSFERS IN ISMAILIA, EGYPT

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## 1. Background

Population aging is occurring at unprecedented rates in poor settings (e.g., Palloni et al. 2009). As parents in such settings acquire needs for care, they have relied on adult children for economic and instrumental support (e.g., Agree et al., 2005; Frankenberg et al. 2002). Increasingly, adult children also remain economically dependent because of macro-economic downturns, increased schooling attainments, and later ages at marriage (Frankenberg et al., 2002).

Several theories have been used to explain the motivations for these intra-family transfers, including the models of altruism, exchange, and insurance. The altruism model posits that transfers are made to family members according to need. The exchange model assumes that family members make transfers to each other in return for other resources. The insurance model posits that intra-family transfers are made to ensure an informal, long-term safety net against risks (e.g., Schoeni 1997). Empirically, a growing body of research suggests that the motivations for intra-family transfers may involve elements from each of these models (Frankenberg et al., 2002; Lillard and Willis 1997; Soldo and Hill 1993; see Schoeni 1997 for a review).

In Egypt as in other Arab Middle Eastern settings, kin relations are organized around a patriarchal system of exchange, which is intended to protect its members from social and economic risk (Joseph, 1993, 1994, 2000, 2008; Rugh, 1984). Kin relations in Egypt are *patriarchal* in that they privilege the dominance and rights of men and other seniors (Joseph, 1993). Arab patriarchal kinship also based on an *extended kin contract*, in which blood relatives privilege the kin group above the self in return for support and protection (Joseph, 2008). Individual members are expected, for example, to provide instrumental or material resources and to preserve the family's honor. In return, individuals can expect to receive emotional, economic, and/or social security, and with these, a sense of identity through belonging to the kin group (e.g., Rugh, 1984; Joseph, 1993, 2008). Notably, the rights and obligations of various kin are defined on the basis of their gender, age/generation, and relation. Norms of *gender complementarity*, which partly are rooted in Islamic prescripts, uphold "separate but balanced" family roles for men and women (e.g., Nelson and Olesen, 1977). Accordingly, fathers, husbands, and adult sons should be the economic providers, and mothers, wives, and daughters should be the domestic laborers. Women, thus, are expected to contribute their domestic work, and in return, they expect financial protection from male kin (Jowkar, 1986).

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At the time of a daughter's marriage, however, her obligations transfer largely to her husband's family. Parents, thus, have invested more in sons (Yount, 2001, 2003a, 2003b, 2004) as the most viable form of old-age insurance, and such investments impose obligations of repayment. That said, a father historically has been obliged, in cases of need, to support financially a married son or daughter (e.g., Shaham, 1997). Moreover, high percentages of daughters marry blood relatives (18% - 47% across regions) (El Zanaty and Way, 2009) and live nearby their parents (e.g., 75% in the same village or neighborhood in parts of Southern Egypt) (Yount, 2005b). Both of these practices may facilitate the ongoing exchange of a daughter's instrumental care for parental financial support.

This gendered exchange-based system of family care heightens an older woman's *need* for economic support and lessens her *ability* to provide such support to children. This knowledge may lead women, even from early marriage, to invest heavily in their child-rearing to ensure economic security in old age (e.g., Yount, 2005a). Such outlays of care may yield economic returns from adult children that even surpass their duties, as prescribed by the patriarchal kin contract.

Much of this discussion on exchange-based family care is based on ethnographies and micro-demographics of Egyptian and Middle Eastern families (e.g., Joseph, 1993, 2000, 2008; Rugh, 1984). This literature, with some exceptions (e.g., Rugh, 1984; Joseph, 1994), has focused on exchanges in marriage (e.g., Hoodfar, 1997) or parental investments in young children (e.g., Yount, 2001, 2003, 2004). Aside from research on intergenerational coresidence (e.g., Shah et al., 2002; Sibai et al., 2007; Yount, 2005a; Yount and Khadr, 2008), little is known about the Middle East in terms of exchanges between older parents and adult children (see Sinunu et al., 2008 for an exception). This gap persists despite threats to the family safety net caused by declines in fertility (and the availability of kin to make transfers) (El-Zanaty and Way, 2009) and growth in chronic disease and disability in older adults (Yount, 2008; Yount and Sibai, 2009; Yount and Agree, 2005). A primary purpose of this analysis is to explore gaps – by gender of the older parent and adult child – in intergenerational transfers of money and material goods. A second purpose is to explore (a) to what extent differences in maternal and paternal *need* and *ability* account for parental gender gaps in these intergenerational transfers and (b) to what extent a residual maternal advantage in transfers may reflect her greater insurance-motivated investments in childrearing. Three specific questions, which relate to the above theories of intra-family transfers, guide the analysis:

- (1) Exchange motive: Does the intergenerational giving and receiving of material goods and money favor mothers over fathers, sons over daughters?
- (2) Altruism motive: Do differences between fathers and mothers in need (or the ability to give) account for parental gender gaps in intergenerational material and monetary transfers, or
- (3) Insurance motive: Is there a residual parental gap favoring women in intergenerational material/monetary transfers, even after accounting for their greater need (or lesser ability to give)?

## 2. Study Setting

The setting for this study was Ismailia governorate, located in Northeastern Egypt and housing 942,800 residents in 2006 (United Nations Development Programme [UNDP] and Institute of National Planning [INP], 2008). Since 2006, almost all households have had access to electricity (98%) and piped water (95%) (UNDP and INP, 2008), and the real GDP per capita and rate of adult ( $\geq 15$  years) literacy exceed the national average (\$6252 vs. \$5900 in PPP\$; 76% vs. 70%) (UNDP and INP, 2008). Ismailia's annual population growth rate (2.8%) also surpasses the national average (2.1%), and its dependency ratio is slightly lower (67 vs. 70). For women, rates of secondary or more schooling and labor force participation are higher than these national rates (28% vs. 23%; 25% vs. 23%); yet, in Ismailia, rates of literacy and labor force participation for women are fractions of the same rates for men (83% and 33%) (UNDP and INP, 2008).

## 3. Sample and Data

To generate the sampling frame for this study, a household census was conducted in one rural and one urban district, which included a detailed household listing and questions on household assets and amenities. From this frame, an age-gender stratified sample was identified, with oversampling of the oldest-old within each gender (1:3 ratio for 50 – 59 year-olds; 1:2 ratio for 60 – 69 year-olds; 1:1 ratio of 70-year-olds and older). A total of 1,182 eligible adults were identified, of whom 1,053 (88%; 491 men, 562 women) completed a baseline interview. The final sample for this analysis includes 4,526 parent-child dyads and excludes dyads with missing information on transfers (210), parental characteristics (220), and child characteristics (70).

Consenting older adults completed a series of modules in face-to-face interviews. The transfers module was adapted from the Multi-country Study of Older Adults in Southeast Asia (Hermalin et al., 2002). Questions included the frequency (never, occasionally, frequently) of material (major gift) and monetary transfers in the prior year between the older parent and *all* living coresident and non-coresident children. Older adults also were asked about their residential proximity with respect to each living child (coresident, same building, same neighborhood, same village, etc), extent of contact (visits and calls) with each non-coresident living child, and provision of care for grand-children. Finally, older adults provided basic information on the characteristics of each living child (age, schooling, marital status, and number of children). Separate modules included detailed questions about the older adult's socioeconomic status (e.g., parental and own schooling, marital history, occupational history) and health status (e.g., objective cognitive and physical functioning, reported chronic health conditions, reported difficulty with physical tasks and activities of daily living, medications taken, depressive symptoms, and health risk behaviors such as smoking).

## 4. Methods

Our measures of transfers were based on information about the exchange (giving and receiving) of material goods and money in the prior year, based on parents' reports of such exchanges with

each living child. For each parent-child dyad, four binary outcome variables were created that measured whether the parent (1) received money, (2) received goods, (3) gave money, and (4) gave goods.

The main exposures were gender of the older parent and child. Other attributes of the parent measuring his or her need for financial support (or ability to provide such support) were his or her number of living sons and daughters, marital status (yes or no), grades of schooling, work status at age 50 (yes or no), number of ADLs with any difficulty, a 0 – 20 score for objective cognitive functioning based on a Mini-Mental Status Exam for low-literate populations (Yount, 2008), and coresidence (or not) with the index child. Measures of need or ability of the child included his or her birth order, age in years, marital status (whether married or not), and grades of schooling. Study-design-based controls included parent's age in years and urban/rural residence.

For the analysis, we first explored univariate distributions of all variables to assess their completeness and distributional properties. We then estimated bivariate associations to assess potential problems of colinearity among the covariates and to explore the distributions of economic transfers by gender of the parent and child. Finally, we used logistic regression to estimate several multivariate models, controlling sequentially for (1) parental and child's gender plus a vector  $X_h$  of study-design based controls, (2) variables in model 1 plus a vector  $W_c$  of the child's characteristics, (3) variables in model 2 plus a vector  $V_p$  of parental characteristics, and (4) finally the variables in model 3 plus the parental characteristic (usually schooling) that accounted for the largest residual share of the transfer outcome. To the fully adjusted main effects models, we also added interactions between the parent's and child's genders. All models are weighted to adjust for survey design, and missing values are handled using listwise deletion. The statistical software used was Stata 8.

## 5. Selected results

On average, the parents were in their early 60s, and the majority lived in urban areas. Almost all fathers, and only half of mothers, were currently married, with remarriage after widowhood being common only for fathers. The average schooling attainment was low among the parents, with fathers having just over three grades of schooling and mothers having just over one grade. Almost all fathers and few mothers were working at age 50, as the majority of mothers did not work outside the home throughout their lives. Parents, on average, were experiencing some disability in daily living, with fathers reporting any difficulty with 1.5 ADLs and mothers reporting any difficulty with 1.9 ADLs. Compared to fathers (64%), mothers also more often (87%) reported having severe difficulty with at least one ADL, and their average score for cognitive functioning was lower (15.2 versus 16.7 out of a possible 20 on the modified MMSE). Parents had, on average, three sons and three daughters, and about half of fathers and a third of mothers lived with at least one of their children.

Children were, on average, in their late 20s and early 30s, with mothers tending to report older children than did fathers. Between one half and two thirds of the children were married, again with mothers reporting married children more often than did fathers. Levels of schooling increased greatly between the generations, with sons and daughters having completed, on average, 10 grades. As is customary, mothers and fathers were living more often with a son than with a daughter: over half of fathers (53%) and 42% of mothers lived with a son. That said, fathers were more likely than were mothers to be living with a daughter (33% vs. 20%). The most common arrangement for daughters was to live in the same neighborhood or village as their mother (55%) and father (48%). As expected, transfers from parents to adult children were associated with the gender of both generations. First, about two thirds of fathers compared to only 40% of mothers *ever* gave material goods to their sons and daughters in the prior year. Second, although fathers and mothers gave goods *regularly* more often to sons, both parents *ever* gave gifts more often to daughters. Although parents transferred goods more often than money, their monetary transfers were similarly gendered: almost twice as many fathers (55%) as mothers (30%) gave money to their children, and both parents more often gave money *regularly* to sons than to daughters. That said, there was almost no difference by the child's gender in the likelihood of *ever* receiving money from parents in the prior year. Almost all monetary transfers were reported to be loans (data not shown), which corroborates local norms of exchange-based family care, whereby the recipient of a transfer is obliged to reciprocate. Thus, in keeping with expectations of gender complementarity in exchange, fathers were the main providers of economic transfers to children, and both sons and daughters appeared to benefit from such transfers. In general, economic transfers from parents to children were much more common than were "upward" transfers. Among the upward material transfers, however, mothers appear to have benefitted more than did fathers: the most common transfer was from son to mother (37% of these dyads), followed by daughter to mother (20%), son to father (15%), and daughter to father (6%). Compared to the upward transfer of material goods, the upward transfer of money was equally frequent and likewise was patterned by gender of the parent and child. Again, the most common transfer was from son to mother (38% of these dyads), but then from son to father (17%), daughter to mother (14%), and daughter to father (5%). Thus, both sons and daughters gave to mothers more often than to fathers, and sons gave money more often than did daughters. Typically, upward monetary transfers also were reported to be loans (results available upon request).

Given that upward economic transfers were less common than were downward ones, we estimated the frequency with which parents reported bidirectional flows (parent-to-child and child-to-parent, within dyad) of material goods and money, respectively. In general, bi-directional transfers between a parent and child were rare (full results available upon request): less than 9% of parents reported bi-directional flows of gifts, and less than 7% reported bi-directional flows of money. Compared to economic exchanges with daughters, those with sons were more often bi-directional.

Controlling for parental age, urban/rural residence, and child's gender, mothers have 75% and 77% lower odds than do fathers, respectively, of giving materials goods and money to children. Controlling also for other child and parental characteristics attenuates these gaps, but mothers still have lower adjusted odds of giving than do fathers. Several adjusted associations of parental characteristics with giving goods and money are notable. Parents with more living children were less likely to give to the index child, suggesting that parents tend to distribute their finite resources among their children. Also, parents with more schooling who were living in wealthier households were more likely to give both money and goods to their children. Unexpectedly, parental physical and mental disabilities were positively associated with giving, especially material goods. Parents were *more* likely to give to daughters than to sons, although this difference was significant only for material goods. Interactions between the parent's and child's gender were marginally significant and showed that the relative odds of giving to daughters was higher among mothers than fathers. The odds of parental giving also were higher for younger and unmarried children. The latter findings suggest that parents give less as children become adults with their own nuclear families, and perhaps are better positioned to start giving back to their parents.

## 6. Discussion

We find that gender of the older parent and adult child are associated with the inter-generational transfer of money and material goods and also examined whether differences in maternal and paternal *need* and *ability* account for observed gaps in these economic transfers. Our analysis adds to the extant literature on family exchanges in Egypt, which has focused on exchanges between spouses and parental investments in young children.

Following norms of patrilineal endogamy, coresidence and quasi-coresidence are common between older parents and adult children. Married daughters, moreover, tend to live near their parents, in either the same village or even the same neighborhood. As a result, older parents and adult children maintain frequent contact, creating expectations of and opportunities for economic exchange.

Results based on 4526 parent-child dyads revealed that intergenerational economic transfers are highly gendered in Ismailia: fathers gave children money and goods more often than did mothers, and mothers received money and goods from children more often than did fathers. Older fathers, thus, were disproportionate givers, and older mothers were disproportionate receivers of economic transfers. Controls for parental and child need (or ability to give) narrowed this advantage, but mothers retained higher adjusted odds of receiving and lower adjusted odds of giving. Thus, one hypothesis that we tested was whether greater maternal financial- or health-related needs could account for greater transfers to older mothers than fathers. If not, then a residual excess in economic transfers to mothers may suggest that children are repaying their debts for prior maternal investments in childrearing. Empirically, measures of parental socioeconomic and health status were

not strong predictors of transfers from children and accounted for little of the observed maternal advantage in economic transfers. Parental need, thus, may be a secondary consideration in children's decisions to support their parents financially. Instead, norms pertaining to the gendered exchange of family care still appear to dominate such decisions. Also, intensive – and strategic – prior maternal investments in their children may have bolstered children's customary obligations toward their mothers. In the absence of information on prior maternal investments, the latter interpretation is only speculative. This interpretation, however, is consistent with Kandiyoti's (1988) concept of patriarchal bargaining, in which economically dependent women maximize their life options by investing strategically in their most reliable kin.

For most parent-child dyads, however, economic transfers were primarily downward, from parents – and especially fathers – to their adult children. This pattern may stem from a father's customary, and lifelong, obligation to support his dependent children financially. This interpretation is supported by the finding that children's attributes accounted for most of the explained gap in paternal and maternal giving (Table 3). This pattern also may have intensified in response to the prolonged dependence of children, which has resulted from higher schooling attainment and later ages at marriage. Confirmation of this interpretation, however, would require panel data that track intergenerational transfers alongside these economic and demographic changes. Still, when considering economic transfers between older parents and their adult children, we cannot assume that all parents will enjoy the economic fruits of prior investments in their children. If anything, these fruits are enjoyed mostly by older mothers, who perhaps invested in childrearing as long-term insurance against economic need.

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