

# **4<sup>th</sup> International Research Conference on Social Security**

Antwerp, 5-7 May 2003



**"Social security in a long life society"**

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## **Solidarity between generations: A conceptual account**

***Paul SPICKER  
Professor of Public Policy  
Robert Gordon University  
United Kingdom***

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**International Social Security Association**

**Research Programme**

Case postale 1, CH-1211 Geneva 22

Fax: +41 22 799 8509

e-mail: [issarc@ilo.org](mailto:issarc@ilo.org)

Web: [www.issa.int](http://www.issa.int)

# Solidarity between generations: a conceptual account

**Paul Spicker**

The Robert Gordon University

*This paper outlines a theoretical basis for the recognition of social responsibility across generations. It uses concepts of solidarity, balanced reciprocity and generalised exchange to analyse the pattern of obligations, the process of continuity in those obligations, and the implications of these obligations for different forms of social security provision. It also considers some of the difficulties inherent in this approach, of responding to social change and the problem of dealing with social exclusion.*

## **Solidarity**

The idea of 'solidarity' is generally used in two main senses in social policy. In the first, it refers to systems of mutual aid; solidaristic networks are formed by people acting to share mutual responsibility for social protection. In the second, it is taken more generally to refer to the development of responsibility for others in the same society or group. In Catholic teaching, solidarity consists of

"A firm and persevering determination to commit oneself to the common good, that is ... the good of all and of each individual, because we are all really responsible for each other".<sup>1</sup>

In the social policy of the European Union, the concept of solidarity has acquired an increasing importance because it represents both an appeal to a central value in European thought, as well as a flexible means of developing services through the progressive extension of solidaristic networks. One aspect of these networks concerns solidarity between generations. The term was used in 1993, the 'Year of Solidarity between Generations', to a series of policy-related activity in Europe mainly concerned with welfare for elderly people, though the term can with equal justice be extended to refer to the responsibilities of parents for children. The United Nations has equally adopted the concept, and the Madrid International Plan of Action on Ageing declares that

"Solidarity between generations at all levels – in families, communities and nations – is fundamental for the achievement of a society for all ages."<sup>2</sup>

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<sup>1</sup> Cited N Coote (1989), "Catholic social teaching", *Social Policy and Administration* 23(2) pp 150-160.

<sup>2</sup> United Nations 2002, Madrid International Plan of Action on Ageing, 2002, para 43, at <http://www.un.org/ageing/coverage/action.pdf>.

The mutual obligations associated with solidarity are complex, and any kind of obligation - including obligations undertaken through interaction, family membership, contract and identity - could be argued to contribute to the pattern of solidarities which apply within a society. Martin Rein has attributed intergenerational solidarity primarily to a sense of identity and belonging:

the term “solidarity” is based on the idea that the feeling of togetherness, based on close family ties provides a basis for identification which, in turn, leads to a willingness to provide mutual assistance.<sup>3</sup>

Rein is substituting the more limited Anglo-Saxon understanding of solidarity for the European model. In this, I think he is mistaken. Mutual assistance is not dependent on identification; the ties of solidarity are also the ties of mutual support.

In sociology, the central norm has been represented as part of a unitary guiding principle: the norm of reciprocity.<sup>4</sup> Reciprocity takes two main forms. The first is balanced or “restricted” exchange. Restricted exchange takes place when people exchange things directly - ‘things’ like goods, services, or good wishes. This is the normal pattern of exchange in trade and in contractual relationships. and for the most part it is unquestioned. The second form is “generalised” exchange. In generalised exchange, the people to whom a return is made are not necessarily those who have contributed, and the people who receive are not necessarily those who have given. The circle of exchange does not have to be completed, and the boundaries of generalised exchange are indeterminate. Generalised exchange is the normal pattern of exchange within families and close personal friendships. Families do not, in most cases, trade or barter their services to each other; the nature of the exchange may be imprecise, but there is still a general expectation that giving in some ways will imply returns in others. Sahlins argues that in many ways, the pattern of exchange defines what we mean by close personal relationships. The people we are close to are the ones we trust to engage in generalised reciprocity; the people with whom we seek to balance the accounts are the ones we are more distant from.<sup>5</sup>

Much of social policy, however, depends on the extension of principles of generalised reciprocity beyond the scope of close personal relationships. The Madrid International Plan of Action on Ageing calls for

“recognition of the crucial importance of families, intergenerational interdependence, solidarity and reciprocity for social development”,<sup>6</sup>

and sees reciprocity as a means to reinforce solidarity. Systems of social protection, insurance and pooled risk commonly work on norms of generalised rather than balanced reciprocity: the people who receive are not necessarily the people who pay. Titmuss’s work on the “Gift Relationship” argued that generalised exchange could become the model for a welfare society<sup>7</sup> -

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<sup>3</sup> M Rein, 1994, *Solidarity Between Generations: A Five-Country Study of the Social Process of Aging*, Institut für Höhere Studien Reihe Politikwissenschaft., pp 8-9

<sup>4</sup> A.W. Gouldner, 1960. "The norm of reciprocity", *American Sociological Review*, 25(2), 161-177.

<sup>5</sup> M Sahlins, *Stone age economics*, London: Tavistock, 1974.

<sup>6</sup> Madrid Plan, para 12.

<sup>7</sup> R Titmuss, *The Gift Relationship*, London: Allen and Unwin.

an argument which has prompted some scepticism from economists, but which is implicit in many arguments for the extension of solidarity through social protection.

### **The structure of obligation**

The obligations which people have to each other are formed in several ways. Some obligations are created: whenever people interact with each other, and more particularly when they engage in any form of exchange, obligations are created. Some are ascribed: from the moment of their birth, people come into a social world where they have defined relationships and responsibilities, and other people have responsibilities to them.

#### *Obligations within families*

The family is central to the initial structure of obligations. People do not come into the world as atomised “individuals”; they have social roles. They are children, grandchildren, members of a society. Within the family, the obligations which people have to other generations are both restricted and generalised. The elements of balanced exchange are straightforward: parents support children, and this creates an obligation for children in turn to support their parents. Balanced exchange is not, however, central to family relationships, and there are at least two other principles which need to be taken into account. The first is a generalised obligation to older generations. People are obliged to support their parents because their parents supported their grandparents. The second is a generalised obligation to younger generations. People are obliged to support their children because their own parents supported them. This is a powerful set of obligations, because even if there is a breach of the obligations in one respect, there may still be obligations in others. It would not follow because people lived longer than their predecessors, or because childhood had been extended, that the generation on which they depended would be excused their responsibilities; similarly, there is no lesser obligation towards old people now because their parents and grandparents received less support, or lived less long.

Solidarity within families is reinforced by membership and group identity, but that is only a part of the structure. Sahlins argues that, within families, relationships are characterised by a system of generalised exchange. The support which family members give each other cannot be based on a calculation of costs and benefits.<sup>8</sup> If this is right (and I think it is), then the obligation to elderly people and children falls within a general pattern characteristic of all family relationships. The main problem here is that within the context of the family, the obligations which fall towards elderly people are often specific to certain classes of relationship - most notably, the obligations of spouses and of women in the family. Reciprocity does not explain everything about family relationships. There are differences, most obviously, in the obligations placed on men and women, and reciprocity does not explain at all why daughters in law should have responsibility for their parents in law. There are other social norms governing the conduct of families.

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<sup>8</sup> Sahlins M., *Stone age economics*, London: Tavistock, 1974.

Reciprocity does seem to govern responsibilities for care of elderly people, and for child rearing. People are responsible for the care of their elderly relatives both because of direct reciprocity, and because of a generalised obligation because the old people cared for their parents before them. They have an obligation to look after children - and, even, in some views, to have children - because their parents looked after them. Once more, however, these relationships are complicated by other factors and other norms. A 'carer' is someone on whom the person cared for depends in some sense, though the term 'care' is also overladen with an emotional content. The 'duty' which families have to 'care' is more than a duty to provide material support; it seems to imply an obligation to provide love and security. In part, the confusion of such terms stems from the development of an individualistic understanding of 'love', a usage which is difficult to reconcile with the norms of kinship and familial duty dominant historically and in many other cultures. It is important to recognise that moral obligations are not necessarily met adequately by the performance of specified tasks.

### *Obligations beyond families*

The principle of generalised reciprocity extends to the relationship between generations beyond the family. Elderly people and children have both acquired a special status which legitimates the receipt of social welfare services. One of the arguments for supporting educational provision is direct reciprocity. Current taxpayers have received an education, and are subsequently required to pay for it. The generation which is undergoing education will in turn become workers, supporting people in their old age. That is why not using state education services oneself, for example because one does not have children, is not a reasonable basis for exemption from liability. There are also elements of generalised reciprocity: the previous generation paid for each adult's education, and the adult now has a duty to pay. The argument in relation to pensions schemes is more straightforwardly generalised: most schemes rely on current contributions to pay for the benefit of pensioners now in the expectation that the succeeding generation will help them in their turn. The image that this develops is of a society in which people are interdependent; the power of 'solidarity' as a moral principle is that it builds on that perception.

Dependency refers to the situation in which people receive long-term support. One of the characteristics of dependency is that people classed as dependent are excused their obligations. The opportunity of children and old people to reciprocate is based on presented in different terms: children are to reciprocate in the future, while old people are presumed to have made their contribution in the past. The basis of this exemption may be found in the issue of reciprocity; equally, however, their dependency may lead to a loss of status. Because dependency implies an inability to reciprocate directly, it can lead to the stigmatisation which follows a breach of social norms - or, Pinker suggests, the exchange of status for support.<sup>9</sup> Certainly, dependency is something to be avoided. The emphasis in care for elderly people is often built around the desire

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<sup>9</sup> R Pinker, *Social Theory and Social Policy*, London: Heinemann: 1971.

to 'maintain independence' for as long as possible. The care of children is concerned with the development of their capacity for independence. But dependency is 'social constructed'<sup>10</sup>: neither group is permitted to avoid their dependent status.

This obligations we have to dependent people are widely referred to in the language of 'rights'. Rights which are associated with correlative obligations are referred to as claim-rights. Besides claim-rights, there are also liberties, powers and immunities, codes which govern the conduct of others without necessarily requiring specific behaviour from them.<sup>11</sup> The creation of immunities (like retirement) has been an important aspect of provision for dependent people - that is, people who receive long-term support - who are exempted from a number of social obligations. Old people are likely to retain the power to reject help in a way which does not necessarily apply to other dependent groups. The attempt to frame special 'rights' for dependent people is important, not only in normative terms, but also because it identifies principles with a set of mechanisms, legal and moral, through which the principles can be enforced.

### *Pensions*

The structure of pensions is developed within this system of obligations. The obligations implied between generations by this process are very broad, and loosely defined., and there is a considerable latitude for different kinds of structure. Any of the most commonly occurring systems - mutualist, occupational, state-financed, funded and pay as you go - can be interpreted in these terms.

We can begin with a simple model, like mutual insurance. Within this system, a group of individual subscribers contract with each other to accept conditions. They contribute an agreed amount in order to receive defined benefits in certain contingencies. This model is applicable to certain forms of insurance, like health and disability, but it has to be modified in the case of pensions: pensions are not principally based on pooled risk. The coverage of risk works by pooling risks and resources, and allocating benefits from the pool. It follows that the primary purpose of protection against contingencies is redistributive. By contrast, in circumstances where the coverage of conditions of dependency (like dependency in old age) is based on mutual insurance, the allocated benefits have more or less to equal the contributions. This means that the principle ceases to be risk pooling, and becomes one of income smoothing - saving at one point in order to benefit at another. It is complicated by the residual elements of risk-pooling, solidaristic redistribution and loading (the addition of costs for operation, management and profit), but the basic principle is still that of balanced reciprocity.

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<sup>10</sup> A Walker, The social creation of poverty and dependency in old age, Journal of Social Policy 9(1) 1980

<sup>11</sup> Hohfield, cited A Weale, Political theory and social policy, Macmillan 1983, ch.7.

Elements of generalised reciprocity occur in two main ways. The first is through pay as you go funding. Pay as you go schemes work by using current contributions to pay current benefits. Each generation supports the previous generation: the entitlement of current recipients is based in their payments to the previous generation, and while current contributors will depend for their entitlement on future contributors. This is a classic example of generalised reciprocity. The second example is the case of solidaristic redistribution. In cases where industrial change has undermined the contributory base, the French system has introduced mechanisms for redistribution between schemes. The generalised nature of the exchange is less visible, but it is implicit: it depends on an extension of generalised reciprocity from specific schemes to the overall system.

The distinction between generalised reciprocity and redistribution is not very clearly demarcated: indeed, Sahlins argues, from his work on tribal societies, that redistribution functions in the place of generalised reciprocity in circumstances where there would otherwise be no social contact. The lack of a clear distinction means that the principles of obligation are not always directly adhered to. In the UK in the 1970s, earnings-related pensions were developed through progressive increases in funding, which meant that pensions were promised to later generations for people who would not have to pay for improved pensions now. New Zealand has replaced insurance-based pensions by means-tested benefits, which means that rights which have been paid for by previous generations have been removed.

At the same time, the strength of solidaristic arrangements sometimes seems greater than a strict, narrow interpretation would account for. The French pensions system was based on occupational groups, often according those groups privileges denied to others in the population. The effect of changing industrial structures has meant that in some key industries, including railways and mines, the numbers of employees has fallen beyond the point necessary to sustain current liabilities. This situation has been dealt with through the expansion of generalised reciprocity: other social security schemes have contributed, through solidarity funds, to maintain non-viable systems. This seems in principle to be the most likely development for European provision in the future if, as seems likely, the working population falls while the ageing population grows.

### *Benefits for children*

There is perhaps a bias in the literature on intergenerational solidarity towards support for elderly people, but the terms also relates to children and future generations. An analogous but distinct set of issues to pensions provision shape the provision of benefits for children. Lane suggests that, if anything, development policies for intergenerational solidarity have focused on younger people rather than older ones.<sup>12</sup>

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<sup>12</sup> R Lane, 2002, Intergenerational relations: should we be looking towards intergenerational policies?, at [http://www.un.org/esa/socdev/unyin/helsinki/ch15\\_intergenerations\\_lane.doc](http://www.un.org/esa/socdev/unyin/helsinki/ch15_intergenerations_lane.doc)

In principle, children occupy two distinct positions in the pattern of exchange: they may be seen as the dependents of adults, or as beneficiaries in their own right. As the dependents of adults, allowances for children seem to be made on the basis of direct reciprocity and pooled risk. Provision for dependants and survivors can be seen as part of the terms on which people join mutualist organisations. As beneficiaries in their own right, provision for children cannot be easily related to mutualism. Rather the principle is one of generalised reciprocity: the obligation to support children is composed partly of an obligation to previous generations (to do for the next generation what was done for this one), and partly in the hope of future reciprocity (support for children is a means of securing a return in the future).

Bettina Cass observes that, depressingly for feminists, family benefits which are aimed at children seem markedly more generous than those which are centred on women.<sup>13</sup> Arguably, this might be based in the inferior status of women, though that view is difficult to sustain, because it would also imply that girls should receive less support than boys. Part of the explanation is religious: support for the family in continental Europe has traditionally been understood within a framework of social Catholicism, which emphasises particular forms of solidarity. Part is based on a moral view of dependency: the dependency of adults is less legitimate than the dependency of children. But both of these views are consistent with obligations based on reciprocity and generalised exchange. The core argument for solidarity through families, and the reason why the dependency of children is legitimate when that of adults is not, are both based in reciprocity and solidarity with future generations.

### **Extending intergenerational solidarity**

Solidarity is likely to be exclusive as well as inclusive. However networks of responsibility are defined, they identify people to whom there is no responsibility as well as those for whom there is a responsibility. The position of people who are not included in existing networks of social support is one of the primary understandings of the concept of “exclusion”.<sup>14</sup> Much of the thrust of government intervention in this field, including intervention by the European Union, has been the extension of solidarity and inclusion of those who are otherwise excluded.

There are two main arguments for extending solidarity outwards. The first is a general argument about obligations towards every human being: people have human rights. The main difficulty here is that human rights, by their very nature, extend beyond the scope of existing states. If every human has a right, and other humans have the responsibility to respect those rights, there would be a rather more extensive commitment to international aid than is currently recognized. It could be argued that human rights have to be expressed through the action of specific governments: governments accept responsibility for people who are within their territory, and who are not the

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<sup>13</sup> C Baldock, B Cass, 1983, *Women, social welfare and the state in Australia*, London: Allen and Unwin

<sup>14</sup> R Lenoir, 1974, *Les exclus*, Paris: Editions du Seuil.



responsibility of another state, at the time when their needs are expressed. Although this rule generally applies in international law to stateless persons, it is not generally accepted for others who are not protected by their own governments, and hardly any governments have accepted responsibility on this basis. (Exceptionally, the British National Health Service did so from 1948 to 1981, offering free health care to all visitors, including tourists.)

The main alternative model is based in a concept of national solidarity: governments recognize a responsibility to their own citizens. Necessarily this falls somewhat short of a general human right, but within the territorial confines of a government's sphere of authority, it would imply both a commitment to comprehensive coverage and a continuing commitment to expatriate citizens. Some governments do accept the principle of comprehensive coverage, though commonly this is done through supplementary residual services. Many governments do accept responsibility for their own expatriate citizens, either through the development of reciprocal agreements or the continued provision of benefits to citizens living abroad.

I have argued that obligations to previous and future generations are developed through networks of reciprocity. In a model involving generalised reciprocity, we have responsibility for the older people who supported us when we were children, and for future generations in recognition of the previous generations who supported current ones. I think these principles can be extended to justify the inclusion of citizens who are currently excluded; that is the main way in which the security of future generations will be protected. There are, then, good reasons for the extension of solidarity from the perspective of those who are currently included.

By contrast, the motivation to contribute for people who are excluded is less clear. Where reciprocity has not been established, inclusion seems to depend on an individual, rather than a social, calculation. People who are not part of existing arrangements may not find it in their interests to join. Part of the principle of solidarity between generations relates to a system of obligations, and the obligations may well outweigh the perceived benefit. For example, someone working on a low income may find the cost of contributions outweighs the potential personal benefit: and a migrant worker may not see much advantage in supporting elderly people in return for very incomplete pension rights. Whether or not people accept the morality behind the idea, it becomes, simply put, a condition of joining the club.

### **Adapting solidaristic networks**

There is no reason to suppose that solidarity will necessarily be extended. The general arguments for extending solidarity may be compatible with the interests of people within the existing networks if the costs of including more people do not outstrip the benefits of including them. The effect of expanding a network can be to reduce vulnerability to particular events, and so to

smooth risks. There are however several reasons why people who are participating in a solidaristic network might not wish to extend the network to include people who have previously been excluded. The first is the contributory base. The ability of people on lower incomes to contribute is limited. Equally, their employers are often less willing to contribute, because the employment is low-paid, because it is more likely to be temporary or insecure, and of course because poorer people are less likely to have stable employment relationships in the first place. The second problem is the nature of the need: people on lower incomes not only have a lower ability to contribute, but in some respects - including health care and employment insurance - their risks are greater. (The exception is pension entitlement, where people who are less able to contribute may make up for it by their shorter life expectancy.) The third problem is institutional: once a solidaristic organisation has been set up, there is of necessity a complex series of rights and obligations governing its action. Government arrangements are characterised by legislation to allow variations of aims and objectives; private enterprise is generally able to adapt to new circumstances at the behest of managers. By contrast, voluntary, not for profit organisations are much more restricted. Charities which have outlived their usefulness have the means, through the doctrine of *cy-près*, to change their mode of operation. Mutualist organisations, by contrast, are nominally owned by the members, and can be varied only with the explicit consent of the membership. The standard institutional response to a declining mutualist base is not to extend new forms of membership, but to close, either through merger with compatible organisations or through distribution of the society's assets.

The most obvious problem with the structure that I have outlined is that it does not allow adequately for change. Where there are changes affecting the participating membership, it is not clear that solidaristic arrangements will alter along with them. Where there are changes in underlying conditions, such as changes in the structure of professional groups which affect the contributory base, there is no intrinsic reason why benefits should continue to be paid: no-one has the obligation to meet them. Where people's needs increase beyond the commitment of the schemes they have participated in - for example, because of the growing numbers of dependent elderly people - there is no guarantee that the scope of provision will extend to meet those needs.

The growth of new rights and obligations seems to require a sort of social contract, in which people are engaged (either actively or tacitly) in the development of solidaristic agreements by consent. Historically, this has happened principally through a gradual process of expansion: from an initial basis, membership of mutualist groups has expanded to incorporate new members. There are some cases of a scheme being introduced through a large-scale agreement: one is the pioneering extension of social protection in Germany to include provision for the dependency needs of very elderly people, a measure subsequently imitated elsewhere. More typically, however, the settlement has to be negotiated politically, and instituted by government, precisely because it is only through external intervention that the limits of solidarity can be overcome. Many governments have come to welfare late in the day, and the main effect of action has been to push the boundaries of solidarity outward, ensuring (often through the introduction of some element of

compulsion) the inclusion of people who might otherwise not have been included. There is nothing within the process of mutualism that promises to produce a similar effect, and it is unlikely that this would have happened without external intervention.