Chapter 17
Childlessness and Intergenerational Transfers in Later Life

Marco Albertini and Martin Kohli

17.1 Introduction

After reaching a low point among the 1935–1945 birth cohort, childlessness has increased significantly in recent decades in most European societies (Rowland 2007; OECD 2010; Tanturri et al. 2015). In previous research on childlessness, a recurring theme has been the consequences for an individual's risk of social isolation and insufficient informal support, particularly in later life (Kohli and Albertini 2009). From the perspective of public policy, childless elderly people are usually seen as a problem group. It has been shown that parent-child relations are central to the social embeddedness of elderly people. Thus, it is generally assumed that compared to adults who have children, childless adults are at higher risk of lacking the social and emotional support they will need when they become frail and dependent. Citing the negative effects of the absence of children on social inclusion, policy makers have expressed concerns that increasing rates of childlessness among the elderly population will lead to increasing demands for public social care and health services.

There are, however, two reasons why this assumption may be flawed. First, childless elderly people are not only on the receiving end of support; they also give to their families and to society at large by establishing strong linkages with next-of-kin relatives, investing in non-family networks, and participating in voluntary and

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charitable activities. Taking these transfers and activities into account, we have found that the differences in the support exchange behaviours between parents and childless adults are small (Albertini and Kohli 2009). Second, childless elderly people are not a homogenous group. Childlessness should be seen as a life course process across a series of decision and bifurcation points (Kreyenfeld and Konietzka 2007). The social consequences of being childless in later life depend on the specific paths into childlessness (Dykstra and Hagestad 2007; Keizer et al. 2010; Mynarska et al. 2015), and they may also depend on the specific family and kinship constellations of each childless individual.

The aim of the present chapter is to address these two points. We report the results of a new study that deals with the social consequences of childlessness in later life by looking at the support given *and* received, and that examines parenthood and childlessness not as two exclusive alternatives, but as a continuum across a range of intermediate statuses. Thus, we analyse not only the financial and social support childless elderly people receive, but also the support they provide to their kin and friends, and to the society in which they live; and we map the patterns of support onto the different types of parental and childlessness status.

17.2 Social Consequences of Childlessness: Patterns of Support

The social consequences of childlessness in old age are multiple and complex. They vary with the specific institutional setting, and, at the individual level, with the specific motivation for and the pathway to childlessness. *How* someone ends up with no children may be more important than not having a child *per se*. Choosing not to have children, being unable to find a partner, not being fecund, surviving the death of one's children, and being socially childless because of early divorce represent different paths to childlessness, and each of these paths has different connotations. Marital history and gender also mediate the consequences of childlessness for individuals, as do the usual cleavages of education, income, and health.

Raising children requires the investment of substantial financial and time resources by parents, and there is a general recognition that the costs associated with parenthood outweigh the benefits, at least while children are young (for a literature review on the costs of children see Folbre 2008). At the same time, research on well-being in old age has shown that adult children have a positive impact overall on parents' well-being (for a review of studies on parenthood and well-being over the last decade, see Umberson et al. 2010) and even on mortality: People tend to live longer if they have a surviving adult child. This effect of children on life expectancy is mediated by people's perceptions of the emotional and social support that is available to them in case of need. The effect also extends to parents who have survived, abandoned, or lost contact with their children (Weltoft et al. 2004). One explanation

for parents' higher life expectancy may be the healthier behaviour that parenthood encourages (Dykstra and Hagestad 2007).

According to an influential theory of the modern transition to low fertility, one of the main reasons why people had children in the past was because the children were expected to provide social and economic support when the parents became old and frail and were no longer able to be self-sufficient (Caldwell 1976); whereas today older people no longer depend on the support of their descendants in old age because they can now rely on pensions, health care, and social services provided by the welfare state (Nuget 1985). Some authors have argued that such old-age security motives for having children – ensuring material support and care in old age – still apply today, not just in low-welfare developing societies, but to some extent also in affluent societies with extensive welfare states (Kreager and Schröder-Butterfill 2004; Boldrin et al. 2005). While this controversy has yet to be resolved, it has been documented that elderly people in affluent societies continue to be embedded in dense intergenerational family networks of support, especially between parents and their children (Albertini et al. 2007; Kohli et al. 2010). Apart from providing direct support, children can serve as important intermediaries between their parents and health and social care services, and can thus help their parents gain access to the public resources available to the aged population (Choi 1994).

Given that adult children continue to represent an important source of support for elderly parents, we may assume that childless older people have a higher risk than parents of lacking social and moral support when they become frail and dependent. The evidence to date only partially confirms this expectation. Generally, the childless do not appear to have larger support deficits than parents (Albertini and Mencarini 2014). Childless people tend to compensate for the absence of exchanges with adult children by having frequent contact with neighbours and friends, and by developing strong ties with other family members, including with their parents, their siblings, and their nephews and nieces (Albertini and Kohli 2009; Schnettler and Woehler 2015). Moreover, despite the stigma that may still be attached to voluntary childlessness and the distress that may accompany involuntary childlessness (Dykstra and Hagestad 2007), recent empirical evidence does not support the assumption that childless older people have lower levels of economic, psychological, or social well-being than their counterparts who have children (Hank and Wagner 2013).

However, the evidence also indicates that when intensive support is needed, these compensatory strategies work only partially. When they become frail and limited in their ability to carry out the activities of daily living, childless people receive less support and are more likely to enter residential care, and do so at lower levels of dependency compared with people who have children (Wenger 2009). If the share of the childless population increases, we may expect that the share of those who lack family support – and thus the demand for public health and social care services – will also grow. Given the constraints on welfare state spending, it is possible that this additional demand will not be met, and that childless older people will have to look to the private market for alternative solutions. Even in an advanced welfare state such as Sweden, public home help services have not been able to fully

compensate for the lack of family support among the childless (Larsson and Silverstein 2004).

At the same time, however, the debate about the effects of increasing levels of childlessness on the future demand for social care has neglected the opposite flows of support: How the absence of children affects what older people give. Contrary to widespread perceptions, on balance elderly people make more transfers and provide more support than they receive (Kohli et al. 2010). We have shown that although childless elderly people are less likely than parents to provide financial transfers and social support to others, these transfers and supports are still substantial (Albertini and Kohli 2009). A study conducted in the United States found that compared with parents, childless older people are more likely to make financial transfers to other kin, friends, and neighbours; and that they transfer larger amounts (Hurd 2009). A considerable share of these transfers still go to descendants such as nephews and nieces, and can therefore be considered intergenerational giving. Moreover, because they have a greater need to construct social networks outside of their families, childless people may be expected to give more of their time and money to charitable and community activities, and thus contribute more to society at large. Hurd (2009) shows that childless older people in the U.S. indeed donated larger amounts of money to charities than parents. To the extent that these organizations focus on young people, this type of giving is again intergenerational.

17.3 Parenthood as a Continuum

As we noted above, a large body of previous research on childless people has treated non-parents and parents as two homogeneous groups, distinguishing only between those who had and those who did not have living children at the time of the interview. There is, however, increasing evidence that there are different pathways to childlessness, and that the consequences of childlessness vary depending on these pathways and their endpoints. The same is true for parents. There is no straightforward distinction between being or not being a parent: a person can become a parent as the result of having a natural child (with or without the help of assisted reproduction technologies), but also by adopting a child or becoming a stepparent of a partner's child. Thus, people can have children through different routes and at different points in their life course. A person can also cease to be a parent. The most obvious case in which this occurs is when a parent has survived his/her children. But there are also parents who, due to life events such as a divorce or an intense family conflict, have lost track of their children and no longer have contact with them. Other parents have children who live very far away (see Schnettler and Woehler 2015). These situations may have different effects on support networks and exchanges. Our empirical analysis is a first step towards taking these different situations into account. We distinguish between those who have natural children and stay in

contact with them; those who have had natural children but have survived them, have lost contact with them, or live far away from them; those who did not have natural children but have adopted, foster, or stepchildren; and, finally, those who never had any children, natural or otherwise. Thus, we conceptualise parenthood and childlessness not as two fully separate conditions, but as a continuum of parental statuses.

17.4 Analytic Approach, Data, and Variables

The data for this analysis is drawn from the first three regular waves of the Survey of Health, Ageing and Retirement in Europe (SHARE) collected in 2004, 2007, and 2011; and from the retrospective third wave (SHARELIFE) collected in 2009. We use data from the 11 European countries that participated in the first wave of SHARE: Austria, Belgium, Denmark, France, Germany, Greece, Italy, the Netherlands, Spain, Sweden, and Switzerland.

SHARE is a longitudinal, cross-national survey representative of the population aged 50 and older; the partners of the respondents (regardless of their age) are also included. SHARE contains detailed information on the financial transfers and social support (including formal and informal care) given and received during the 12 months prior to each interview. Using the combined information of SHARE and SHARELIFE, we were able to distinguish between different types of parenthood and childlessness. We created six subgroups of respondents: (a) those who never had natural children and had no adopted, foster, or stepchildren at the time of the interview (*fully childless*); (b) those who had natural children, but no living children at the time of the interview (*survived all children*); (c) those who never had natural children, but who at the time of the interview had adopted, foster, or stepchildren who were living less than 500 km away with whom they had contact at least once a month (*social parents*); (d) those who had natural children, and who at the time of the interview still had at least one child who was living less than 500 km away with whom they had contact at least once a month (*natural parents*); (e) those who had at least one living child at the time of the interview (natural, step, adopted, or foster), but who had lost contact with all of their children (i.e., less than one contact per month or no contact at all during the 12 months prior to the interview) (*parents no contact*); and (f) those who had at least one living child at the time of the interview (natural, step, adopted, or foster), but who were living more than 500 km away from their nearest child (*parents geographical distance*).

Our final sample consists of 50,358 person years of data. Table 17.1 provides the main descriptive statistics. Of the cases in the sample, 85 % are parents, 9 % are fully childless, and 4 % are social parents. A further 3 % can be considered "de facto childless": those who had survived all of their children, those who had children but had no contact with them, and those who were living at a considerable geographical distance from their nearest child each make up around 1 % of the sample.

Table 17.1 Sample characteristics, column per cent

	%
Female	40.9
Parental status	
Fully childless	9.1
Survived all children	0.9
Social parents	3.5
Natural parents	84.7
Parents who have lost contact with children	1.2
Parents who live at >500 km away from children	0.7
Marital status	
Married or in registered partnership	73.0
Separated/divorced	7.7
Widowed	14.0
Never married	5.4
Education	
None (ISCED 0)	4.7
Low (ISCED 1 & 2)	43.7
Intermediate (ISCED 3 & 4)	30.7
High (ISCED 5 & 6)	20.9
Has at least one limitation	58.8
Age (mean, SD)	65.5 (10.0)
Household equivalent income (ppp), (mean, SD)	23,311 (27,787)
Household per-capita wealth (ppp), (mean, SD)	146,041 (309,684)
Person-years	50,358

First, we report some descriptive statistics on the support networks of the six types of parents/non-parents. The second step consists of multivariate analyses of support exchange. The previous literature has consistently shown that elderly parents and non-parents differ systematically in their characteristics, such as economic resources, health, and partnership status. These characteristics are also important factors that influence personal support networks. Therefore, in order to analyse the relationship between parental status and support exchange, we need to control for a number of possible compositional effects. We introduce the following control variables into our multivariate analyses: age, marital status (i.e., married or in a registered partnership, separated or divorced, widowed, never married), educational level (measured according to the ISCED-97 scale), health status (measured as the presence of at least one limitation on the Global Activity Limitation Index [GALI], or on the Activities of Daily Living [ADL] or Instrumental Activities of Daily Living [IADL] indicators, or on the indicator of mobility and fine motor limitations), the natural logarithm of household equivalent income, household net per capita wealth, and the country of residence.

The multivariate analyses are carried out by using population-averaged logit and linear regression models for binomial and continuous variables, respectively, on the

unbalanced sample of respondents taking part in at least one of the first three regular waves of SHARE. We consider several dependent variables: the likelihood of giving/receiving social support (i.e., help with paperwork, household chores, personal care) to/from non-coresiding individuals; the natural logarithm of the amount of social support given/received expressed as the estimated number of hours per year (this variable is only available for the first two waves of the survey); the likelihood of giving/receiving financial support to/from others; the likelihood of participating in the activities of charitable or voluntary organizations in the 4 weeks prior to the interview, and the likelihood of providing this support on a weekly or daily basis (these variables are only available for the first two waves of the survey); and the likelihood of receiving professional or paid home help, or of staying overnight in a nursing home in the last 12 months (this variable is only available for the first two waves of the survey). Because the previous literature has shown that the lack of children has different effects for men and women, we estimate separate models for these two groups. Due to space limitations we report below only the regression coefficients for the different parental statuses, while omitting those for the controlling variables.[1]

17.5 Results

Even though they are largely overlooked by the literature, the contributions of non-natural parents to family, friends, and society at large are far from negligible (Table 17.2). Thus, for instance, while they were less likely than natural parents to have provided support to others, 17 % of the fully childless respondents in our sample gave financial support in the 12 months prior to the interview, and more than 30 % helped with household work or personal care – a share that is very close to that of natural parents. The shares of respondents who performed charitable or voluntary work were similar across the different parental status groups (with the exception of parents who had lost contact with their children), and the analysis of the amount of this work provided some surprising results: 70 % of the fully childless who participated in these activities contributed to their community on a daily or weekly basis; a share that is higher than the figure found among natural parents.

Moving the focus to the support received, Table 17.2 indicates that contrary to expectations, non-natural parents and parents who had lost contact with their children were more likely than natural parents to have been receiving social support. These groups, together with the group of parents who were living more than 500 km away from their children, were also more likely to have been receiving formal care support.

Clearly, all of these differences between the types of parenthood or childlessness could be the result of systematic compositional differences. For instance, natural and social parents might, on average, be younger and/or in better economic and

[1] The full regression results are available from the authors upon request.

Table 17.2 Characteristics of the respondents' support network by parental status

Childlessness typology	Fully childless	Survived all children	Social parents	Natural parents	Parents no contact	Parents geo distance
Support given						
% Giving economic support	17.2	16.7	35.8	32.9	17.2	33.8
% Giving social support	31.4	26.5	32.8	33.5	23.5	31.1
Mean amount of social support given	484	326	468	563	1474	245
% Participating in charitable or voluntary work	14.7	13.6	14.8	15.0	9.7	12.4
% Participating in charitable or voluntary work on a daily or weekly basis	70.7	64.3	62.6	65.1	65.9	57.5
Support received						
% Receiving economic support	4.5	3.6	4.9	6.1	4.9	8.0
% Receiving social support	23.6	25.3	16.5	18.8	29.2	19.4
Mean amount of social support received	279	596	280	495	531	354
% Receiving professional or paid care support (home care or nursing home)	8.8	10.3	4.2	5.1	14.9	13.8

health conditions than the other respondents, and these differences could explain why they were less likely to be receiving formal and informal social support. For this reason, the next step of our analysis is to investigate the relationship between childlessness and support networks in a multivariate framework.[2]

17.5.1 What Childless People Give

One of the most overlooked topics in the study of childless elderly people is the extent to which they contribute to others (relatives and non-relatives) and to society at large. Most of the previous research on elderly non-parents has focused on the challenges they face later in life. As we have shown (Albertini and Kohli 2009), however, the amount of support provided by non-parents to others is far from

[2] Given the small size of some of our groups, the statistical power of the data set is low. We will therefore show and comment on coefficients that are significant at the 5 or 10 % level.

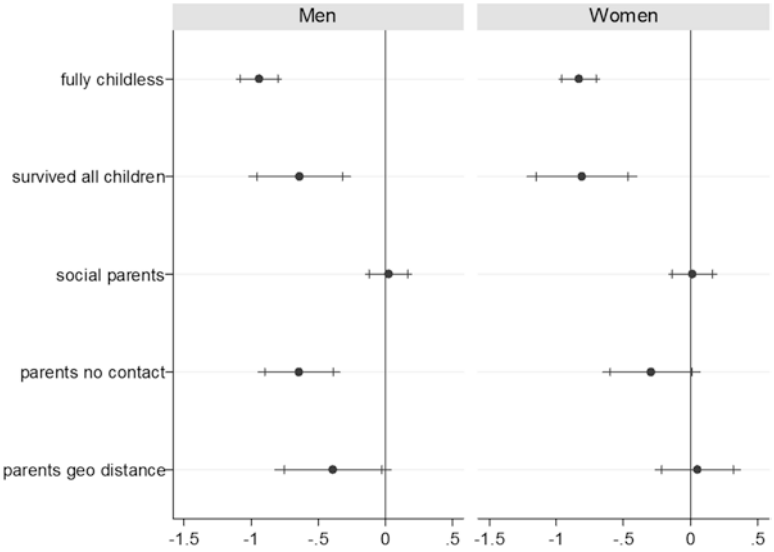

Fig. 17.1 Effects of parental status (reference: natural parents) on the likelihood of making a financial transfer to others, by respondent's gender. Beta coefficients and 90 and 95 % confidence intervals from logit models (Note: Further variables in the models are: marital status, educational level, health status, income, wealth, country of residence)

negligible. In the present section, we want to address this issue by examining the contributions of elderly people based on their parental status.

The multivariate analyses on the financial support provided to others confirm that, in general, the fully childless were giving less than natural parents (Fig. 17.1). Among fathers, only those who had step or adopted children were providing financial help to others to the same extent as natural fathers; those who had lost contact with their children or lived more than 500 km away were significantly less likely to have been providing financial support. Among women, only those who were fully childless or who had survived their children were less likely to have been doing so. In other words, among parents who lived far away from their children or had lost contact with them, the transfer behaviour of the mothers was similar to that of natural mothers, whereas the transfer behaviour of the fathers was in-between that of fully childless men and natural fathers.

With regard to social support provided to others, the differences between parents and non-parents were either very small or absent (Fig. 17.2). There is no clear polarisation of transfer behaviour between the fully childless and natural parents, and there is no clear gradient among the different parental statuses. Only two groups provided significantly lower levels of social support than natural parents: namely, social fathers and mothers who had lost contact with their children. Marginally significant negative effects are also found for social mothers and mothers who were living more than 500 km away from their children. The weakness of the relationship between parental statuses and the provision of social support is further confirmed by

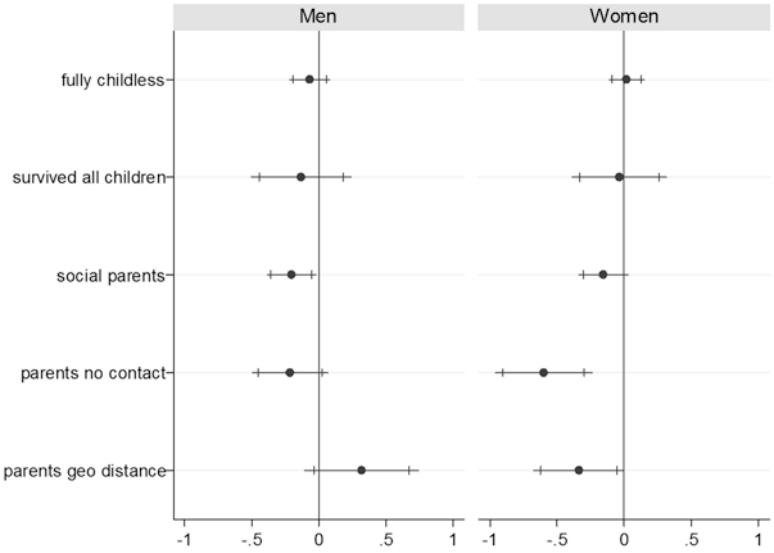

Fig. 17.2 Effects of parental status (reference: natural parents) on the likelihood of providing social support to others, by respondent's gender. Beta coefficients and 90 and 95 % confidence intervals from logit models (Note: For further variables in the models, see Fig. 17.1)

the finding that in terms of the hours of social support provided, just one subgroup is significantly different from natural parents: Fully childless women transferred less time to others than natural mothers (Fig. 17.3).

Providing social or financial support to family and friends is not the only way in which individuals can contribute to society. As we have argued previously (Kohli and Albertini 2009), childless elderly people may be the pioneers of a new form of post-familial civic engagement in which they devote their resources to public instead of private concerns by donating to foundations, participating in the activities of charitable organizations, or doing voluntary work. However, the results of the present analysis provide only weak support for this hypothesis. SHARE has no information on charitable donations, so the analysis is restricted to participation in the activities of charitable or voluntary organizations. As is shown in Fig. 17.4, the behaviour of the different subgroups is similar. Only mothers who survived their children seem to be slightly more likely to have participated in the activities of charitable or voluntary organizations. Fathers who had lost contact with their children tended to participate less than the other fathers. When we look at the intensity of support provided to others through this type of participation (Fig. 17.5), we find that – partially in line with our hypothesis and with previous findings – there is a marginally significant (10 % level) positive relationship between being a fully childless man and engaging in the activities of voluntary organizations on a daily or weekly basis. In other words, fully childless men may be the only group who compensated for the absence of children by involving themselves more intensively than natural parents in these forms of post-familial civic engagement.

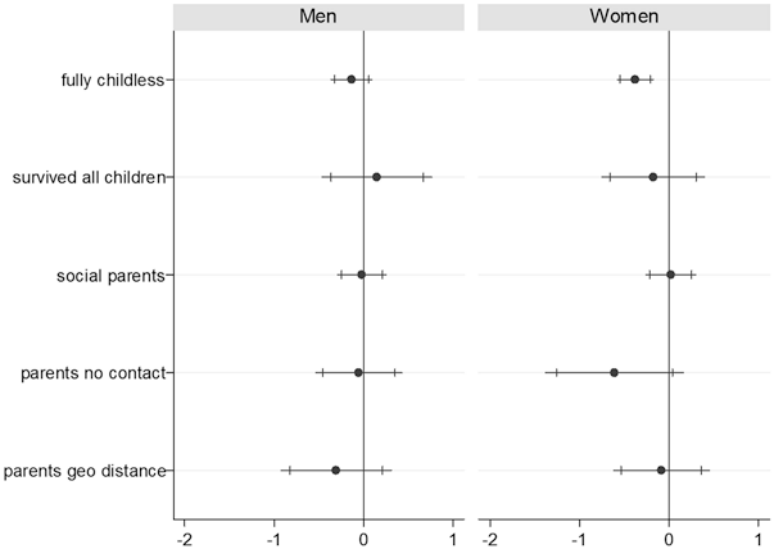

Fig. 17.3 Effects of parental status (reference: natural parents) on the amount of social support provided to others (as the natural log of hours per year), conditional on having provided at least 1 h of support, by respondent's gender. Beta coefficients and 90 % and 95 % confidence intervals from OLS regressions (Note: For further variables in the models, see Fig. 17.1)

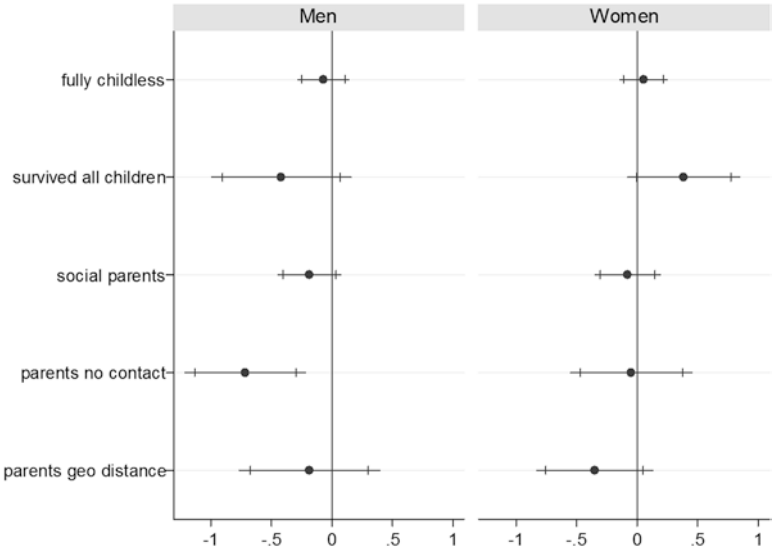

Fig. 17.4 Effects of parental status (reference: natural parents) on the likelihood of participating in the activities of charitable or voluntary organizations in the 4 weeks prior to the interview, by respondent's gender. Beta coefficients and 90 % and 95 % confidence intervals from logit models (Note: For further variables in the models, see Fig. 17.1)

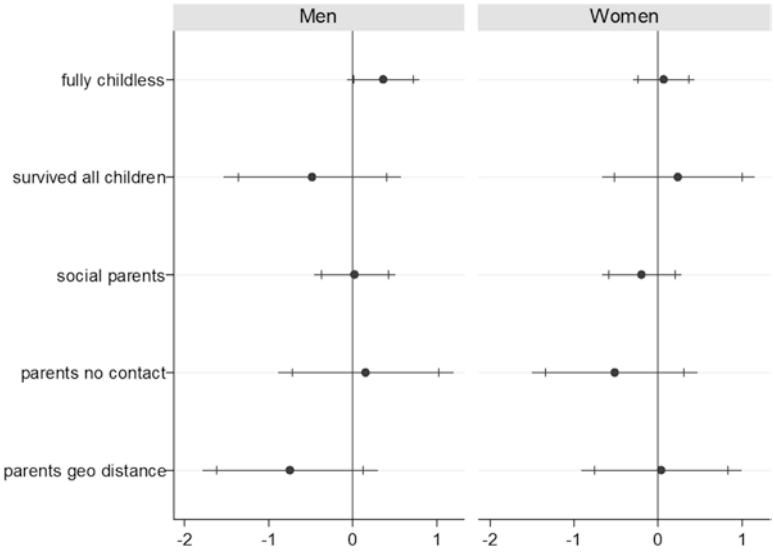

Fig. 17.5 Effects of parental status (reference: natural parents) on the likelihood of participating in the activities of charitable or voluntary organizations at least on a daily or weekly basis (vs. less often) in the 4 weeks prior to the interview, by respondent's gender. Beta coefficients and 90 % and 95 % confidence intervals (Note: For further variables in the models, see Fig. 17.1)

In sum, these results show that the likelihood of financial support to others is clearly associated with having or not having children, and that for fathers whether they had regular contact with their children is also a factor. Generally, the fully childless, those who had survived their children, and those who had lost contact with them are less likely to have been making financial transfers than parents. It seems that the two latter groups of fathers are located between the two extremes of the financial transfer behaviour of natural fathers and fully childless men. In contrast, social support is less clearly connected with the presence of children, except among fully childless women and mothers who had lost contact with their children. The results for participation in charitable or voluntary work are similar: while we find little evidence that the childless were playing a special role in these forms of social engagement beyond their immediate circle of family and friends, our findings do contradict the common assumption that childless people are ego-centred and isolated members of contemporary societies.

17.5.2 What Childless People Receive

As was mentioned above, most previous research on the social networks of the childless has focused on what they lack in terms of informal social support. Here we complement this approach by including in our analysis both the formal and the

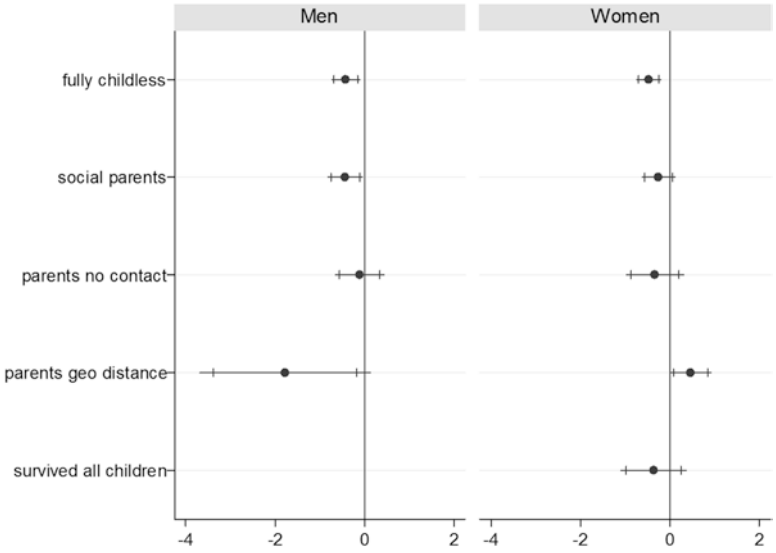

Fig. 17.6 Effects of parental status (reference: natural parents) on the likelihood of receiving a financial transfer from others, by respondent's gender. Beta coefficients and 90 % and 95 % confidence intervals from logit models (Note: For further variables in the models, see Fig. 17.1)

informal types of support the childless receive, and by investigating how the levels and the types of support they receive differ across the range of parental statuses.

Figure 17.6 shows that our results for the financial support given – namely, that the absence of children is negatively associated with it – also applies to some extent to the flow of resources in the other direction. We find a significant negative relationship between having received financial support and having been fully childless for both women and men, as well as for social fathers and for fathers who were living more than 500 km away from their children. This latter finding mirrors the finding that these fathers are also less likely to have been providing economic support to others. An opposite pattern is found for mothers: i.e., mothers who were living far away from their children are more likely to have been receiving financial support.

Regarding the likelihood of having received informal social support (Fig. 17.7) we find that the patterns differ between men and women. While both fully childless men and fathers who had lost contact with their children are more likely than natural parents to have been receiving social support, among women none of the subgroups' coefficients is significant. In other words, motherhood status does not affect the likelihood of having received help from outside of the household. The picture becomes more complex when we also take into consideration the intensity of these time transfers (Fig. 17.8). For both fully childless men and fathers with no contact with their children we observe a significant negative coefficient; thus, while they are

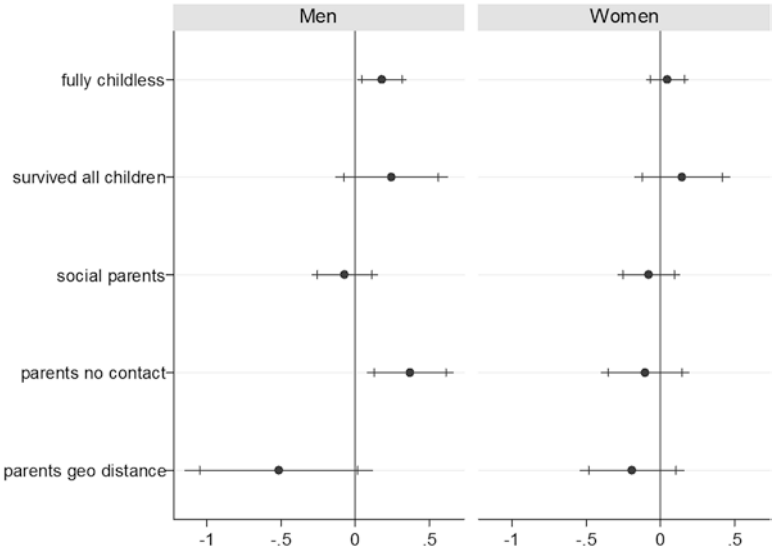

Fig. 17.7 Effects of parental status (reference: natural parents) on the likelihood of receiving social support from others, by respondent's gender. Beta coefficients and 90 % and 95 % confidence intervals from logit models (Note: For further variables in the models, see Fig. 17.1)

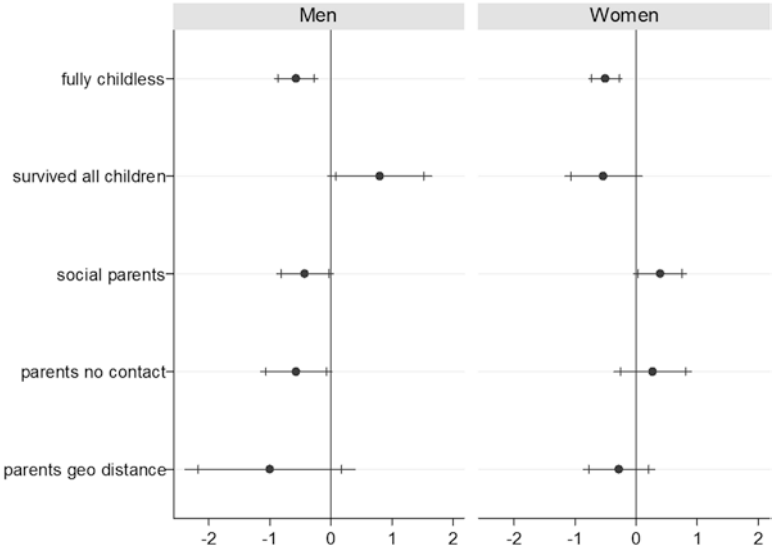

Fig. 17.8 Effects of parental status (reference: natural parents) on the amount of social support received from others (as the natural log of hours per year) conditional on having received at least 1 h of support, by respondent's gender. Regression coefficients and 90 % and 95 % confidence intervals (Note: For further variables in the models, see Fig. 17.1)

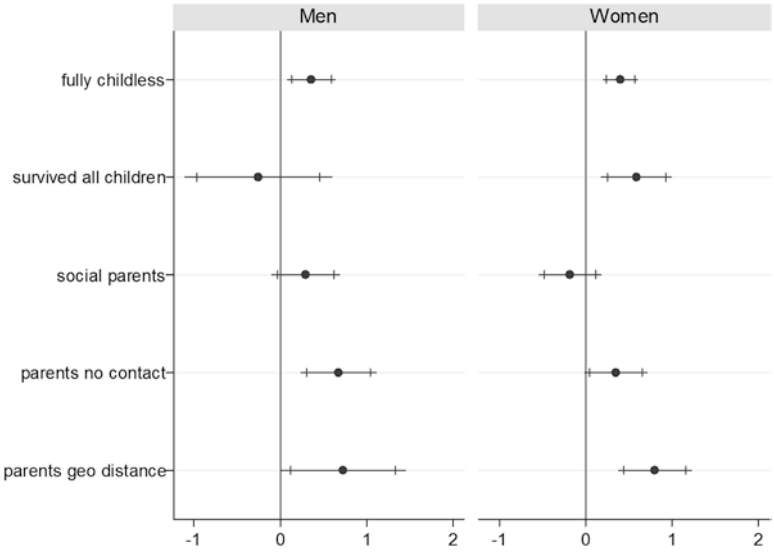

Fig. 17.9 Effects of parental status (reference: natural parents) on the likelihood of receiving professional or paid home care or staying overnight in a nursing home, by respondent's gender. Beta coefficients and 90 % and 95 % confidence intervals (Note: For further variables in the models, see Fig. 17.1)

more likely than natural parents to have received help, among those who did receive it the number of hours of help was significantly lower. A marginally significant negative association is also observed for mothers who survived their children and for social fathers, whereas a positive association is found for fathers who survived their children and for social mothers. In sum, when we look at the likelihood of having received support we can see that none of the different groups of parents and non-parents is disadvantaged relative to natural parents, with some even being more likely to have received help. On the other hand, some weakness in the support networks of the non-parents can be seen when we shift the focus to the intensity of the support received: fully childless men and women received a significantly lower amount of social support than natural parents.

It is clear from our results that some types of elderly non-parents are more likely than natural parents to lack informal social support when they become old and frail. This finding resonates with results from previous research. The question then arises whether someone else provides the non-parents with the help they need when they get old. The answer is given in Fig. 17.9. The fully childless men and women are more likely than natural parents to have spent some time in an old-age home or to have received some professional or formal care support (acquired on the market or received from public institutions). This is also the case for women who have survived their children, parents who do not have contact with their children any more and parents who live far away from their children[1]. For long-term care policies, it is thus not only the increasing number of fully

childless people that will challenge the supply of formal care services, but also the increasing number of parents who do not live close to their children or have lost contact with them.

[1] The latter finding confirms the results of a recent study of the elderly Dutch population by van der Pers et al. (2015) which showed that having children living close by was negatively associated with the likelihood of moving to a care institution.

17.6 Conclusions

Childlessness in later life is a topic that has been attracting increased levels of attention from researchers and policy makers. It is also still the subject of widely held misconceptions. Two of the most misleading ones are that childless elderly people are only or mainly at the receiving end of intergenerational exchanges, and that they are all of one kind. Contrary to these assumptions, we find that elderly childless people give as well as receive support, and that parental status is a continuum, ranging from full childlessness across several intermediary conditions to full current natural parenthood.

In a study of the elderly population across 11 European countries, we have shown that non-parents make significant contributions to their social networks of family and friends through financial and time transfers, and that their contributions of time in particular differ little from those of natural parents. The same applies to participation in charitable and voluntary work. Different parental statuses are significantly associated with the various dimensions of giving and receiving. The patterns across these dimensions and statuses need to be examined in detail, but two general results stand out. The first is that social parents (i.e., people who have no natural children but who have adopted, foster, or stepchildren) are more similar to natural parents than to non-parents. Family recomposition thus does not seem to inhibit intergenerational exchanges as long as social parents have sufficient contact with their social children. The second result is that parents who have lost contact with their children – natural or otherwise – are an overlooked group in terms of their heightened demand for formal care in later life. As this group may be increasing in size, it represents a special challenge for policy.

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