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Family Support in Graying Societies

*How Americans, Germans and
Italians Are Coping with an Aging
Population*

**FOR FURTHER INFORMATION
ON THIS REPORT:**

Kim Parker, Director of Social Trends Research

Juliana Menasce Horowitz, Associate Director

Molly Rohal, Communications Manager

202.419.4372

www.pewresearch.org

About This Report

This report, produced by the Pew Research Center, aims at understanding intergenerational relations in three countries that are undergoing rapid aging – the United States, Germany and Italy. Parallel surveys were administered in these three countries, the grayest of the West’s advanced economies, to explore the ways in which families are coping or providing support across generations as they experience this major demographic shift. The surveys were conducted among 1,692 adults in the United States, 1,700 in Germany and 1,516 in Italy, from Oct. 27 to Dec. 18, 2014.

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This report is a collaborative effort based on the input and analysis of several individuals listed below. In addition, Pew Research received invaluable advice on the development of the survey questionnaire from Frank Furstenberg, professor of sociology and research associate in the Population Studies Center at the University of Pennsylvania.

Principal Researchers

Kim Parker, *Director of Social Trends Research*

Juliana Menasce Horowitz, *Associate Director, Research*

Research Team

James Bell, *Vice President, Global Strategy*

Gretchen Livingston, *Senior Researcher*

Steve Schwarzer, *Research Methodologist*

Eileen Patten, *Research Analyst*

Publishing

Michael Suh, *Associate Digital Producer*

Graphic Design

Michael Keegan, *Information Graphics Designer*

Interactives

Dana Amihere, *Web Developer*

Copy editing

Marcia Kramer, *Kramer Editing Services*

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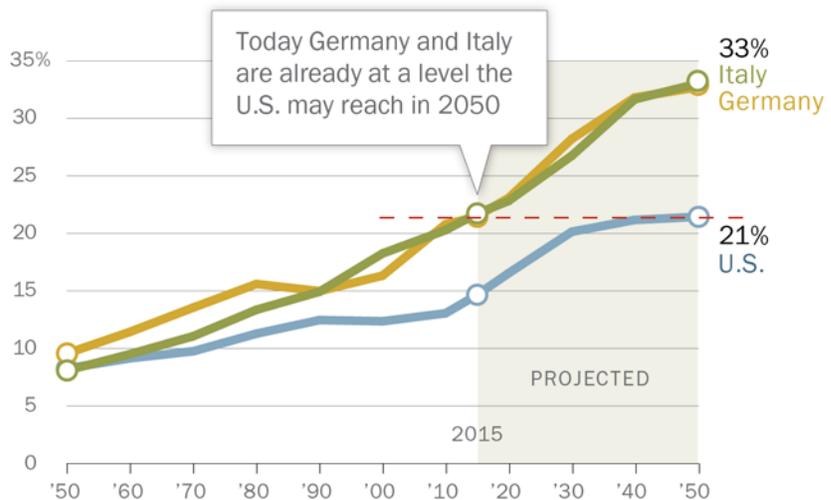
Family Support in Graying Societies

How Americans, Germans and Italians Are Coping with an Aging Population

The United States is turning gray, with the number of people ages 65 and older expected to **nearly double by 2050**. This major demographic transition has implications for the economy, government programs such as Social Security and families across the U.S. Among adults with at least one parent 65 or older, nearly three-in-ten already say that in the preceding 12 months they have helped their parents financially. Twice that share report assisting a parent with personal care or day-to-day tasks. Based on demographic change alone, the burden on families seems likely to grow in the coming decades.

The Growing Population of Older People in the U.S., Germany and Italy

Percent of population ages 65 or older



Source: United Nations, Population Division of the Department of Economic and Social Affairs, World Population Prospects: The 2012 Revision, <http://esa.un.org/unpd/wpp/index.htm>

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Germany and Italy, two of the “oldest” nations in the world, after only Japan, are already where the U.S. will be in 2050: a fifth of the population in each country is age 65 or older. Compared with the U.S. today, a higher share of adults in Germany and Italy report helping their aging parents with basic tasks, and more in Italy have also provided personal care. However, in both countries, fewer adults than in the U.S. say they have provided financial assistance to their aging parents.

The latter difference underscores that, while Germany and Italy may provide a window into the demographic future of the United States, cultural and political factors nonetheless distinguish the three countries. Nothing speaks to this more than the fact that, compared with Americans, twice as many Germans and even more Italians think the government should bear the greatest responsibility for people’s economic well-being in their old age. By contrast, in the U.S. a majority say that families or individuals themselves should see to the well-being of seniors.

These are among the key findings from a new survey by the Pew Research Center that compares the way families in the U.S., Germany and Italy are coping as more people enter their senior years and eventually require assistance. Based on interviews with at least 1,500 adults ages 18 and older in each country, the survey also finds that many families are facing the dual challenge of caring for aging parents while also supporting adult children. In the U.S., Germany and Italy, about half or more of adults who have at least one child 18 years of age or older say they have provided financial help to an adult child in the 12 months preceding the survey; at least as many in each country have assisted grown children in non-monetary ways.

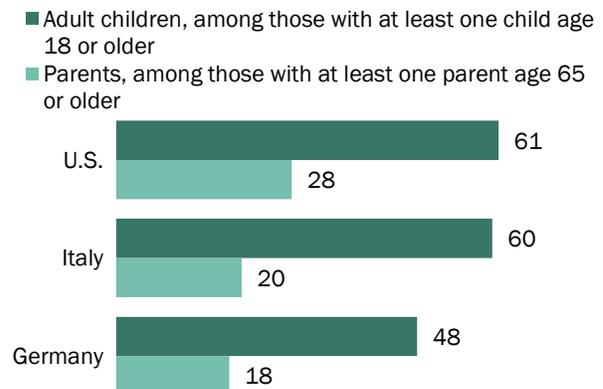
Notably, in all three countries, financial help is more likely to flow down to adult children than up to aging parents. However, when it comes to “sweat equity,” about as many in each country are assisting senior-age parents with their needs as are helping adult children with child care, errands, housework and other day-to-day tasks.

Widespread Concerns About the Future of Social Security

Even as about half or more of Italians and Germans say the state should be mostly responsible for ensuring financial stability in old age, many in all three countries surveyed are skeptical that there will be enough money in their countries’ social security systems when they retire to provide benefits, even at a reduced level. All three systems are financed through worker contributions and, in Europe more

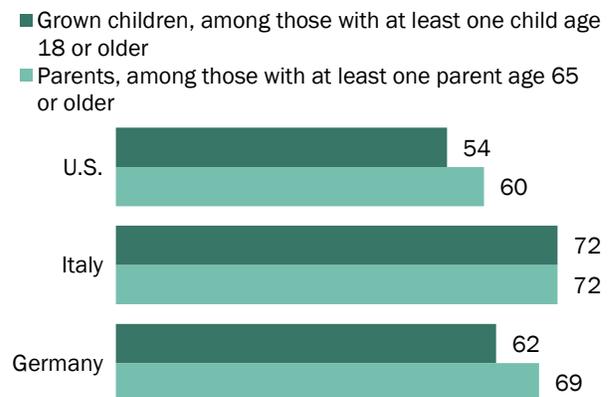
In the U.S., Germany and Italy, More Financial Help from Parents to Adult Children than from Children to Aging Parents

% saying they have provided financial help to ____ in the past 12 months



Beyond Financial Assistance, More Balanced Flow of Support Across Generations

% saying they have helped ____ with errands, housework or home repairs, or child/personal care in the past 12 months



Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q37b-c & Q49b-c

than in the U.S., the growing number of older adults along with a shrinking pool of younger active contributors has made it difficult to fund pensions for current retirees.

Among those who have not yet retired, only 20% of Americans expect the Social Security system to have enough money when they are ready to retire to provide them with benefits at current levels. An additional 31% say they expect to receive benefits at reduced levels, and 41% think they will receive no benefits at all.

Germans and Italians are even more doubtful that their countries' social security systems will be able to maintain their current levels of support. In Germany, 11% think they will receive benefits from the Gesetzliche

Rentenversicherung (Germany's equivalent to the U.S. Social Security system) at current levels, 45% think they will receive benefits at reduced levels, and 41% expect to get no benefits at all. Among Italians, only 7% believe there will be enough money in the Previdenza Sociale to provide them with benefits at their current levels, 29% expect benefits but at reduced levels, and fully 53% think they will not get any benefits.

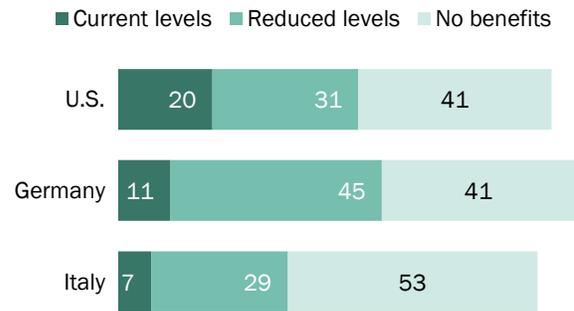
Few Italians Saving for Retirement

If government benefits are reduced or not available, future retirees will need to rely even more heavily on their own personal savings. More than half of Americans (56%) and Germans (61%) who are not retired say they are putting money in a private retirement plan or other savings account aside from social security contributions. But in Italy, just 23% say they are doing this; fully 76% say they are not saving for retirement.

In all three countries, majorities of young adults ages 18 to 29 say they are not currently saving for retirement aside from social security contributions. Still, a substantial share of young adults in Germany (44%) and the U.S. (41%) say they are saving for retirement. By comparison, only 13% of young adults in Italy say they are saving for retirement. And even among Italians ages 50 to 64 – those who are closest to retiring – only 25% say they are putting money in a private retirement

Widespread Skepticism About Future of Social Security Benefits

% saying, when they are ready to retire, there will be enough money to provide benefits at ...



Note: Based on those who are not retired. "Already receiving benefits" and "Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q59

plan or other private savings account.

Men and women are equally likely to say they are saving for retirement, whether in the U.S., Germany or Italy. And across all three countries, saving for retirement is highly correlated with financial security. Those who say they live comfortably are among the most likely to report that they are saving for retirement beyond what they are contributing to social security, while those who say they do not have enough money to meet their basic expenses are among the least likely to be saving.

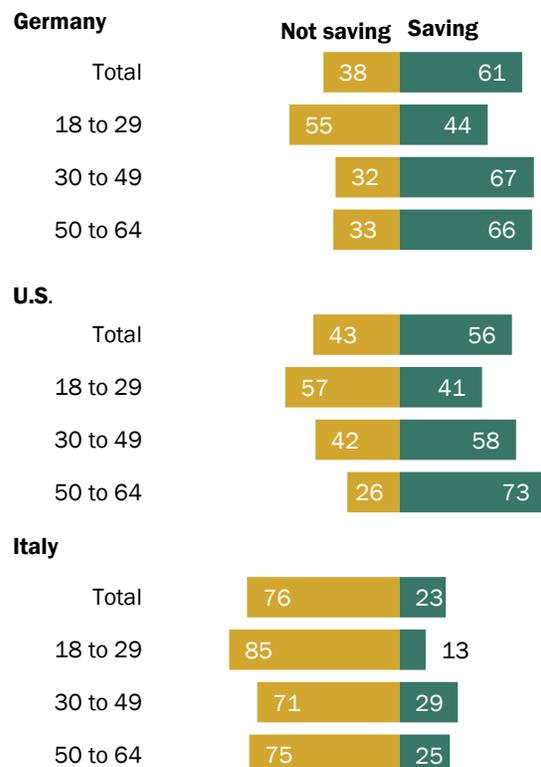
In fact, most adults who are not saving for retirement report that this is mainly because they do not have enough money to save right now, while relatively few say it is because they have not yet started to think about retirement. About two-thirds of Americans and Italians who are not currently saving for retirement say this is mainly because they lack the funds, as do about half in Germany.

Most See Helping an Aging Parent as a Responsibility

In addition to relying more heavily on private savings, future retirees may also need to turn to family members for support as they age. Majorities across the three countries believe adult children have a responsibility to provide financial assistance to an aging parent in need. Many also see providing financial support for adult children as a responsibility, while far fewer say the same about providing childcare for grandchildren or saving money to hand down to their children after they die.

Most Germans, Americans Are Saving for Retirement; Most Italians Are Not

% saying, aside from social security contributions, they are saving/not saving for retirement



Note: Based on those who are not retired.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q64

About three-quarters or more in Italy (87%) and the U.S. (76%) view providing financial assistance to aging parents in need as a responsibility, as do 58% in Germany. Young Americans and Germans are more likely than older people in their countries to say adult children have a responsibility to help aging parents in need; 86% of 18- to 29-year-olds in the U.S. and 76% in Germany see this as a responsibility, compared with 64% of Americans and 57% of Germans ages 65 and older.

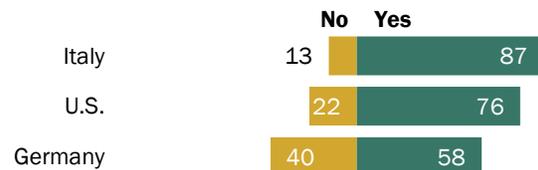
Similar shares of Italians across age groups see helping an aging parent in need as a responsibility but, unlike in the U.S. and Germany, there are differences in how younger and older Italians perceive support to grown children. More than eight-in-ten (85%) Italians ages 65 and older say providing financial support to an adult child in need is a responsibility, compared with 58% of 18- to 29-year-olds. Overall, 73% of Italians and 63% of Germans say parents have a responsibility to help an adult child financially if needed; half of Americans share this view.

When asked about helping with child care for grandchildren, half of Italians see it as a responsibility; about four-in-ten (38%) Germans and one-third of Americans say this is the case. And while Americans are somewhat more likely than Italians and Germans to say parents have a responsibility to leave behind an inheritance, relatively few in each country say so (36%, 27% and 16%, respectively).

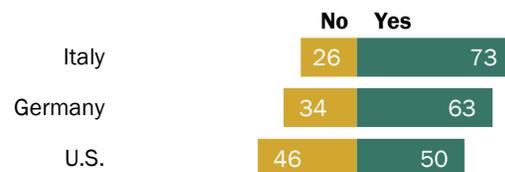
Most Say Providing Financial Help to an Aging Parent Is a Responsibility

% saying _____ is or is not a responsibility

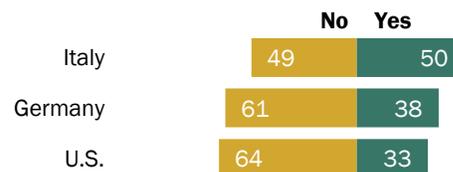
Adult children providing financial assistance to an elderly parent if he/she needs it



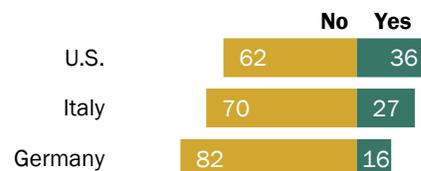
Parents providing financial assistance to an adult child if he/she needs it



Grandparents helping with child care for grandchildren



Parents saving money to hand down to their children after they die



Note: Respondents were asked whether each was a responsibility or not a responsibility, regardless of whether it might be a good thing to do.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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More Are Giving Time Rather than Money to Help Aging Parents

Assistance to aging parents and to adult children takes on many forms, but in all three countries, more say they are helping their aging parents with errands, housework or home repairs than say they are providing financial help or help with personal care, such as helping them bathe or get dressed. The pattern of support to adult children is less consistent across countries.¹

Seven-in-ten Italians (70%) say they have helped an aging parent with errands, housework or home repairs in the 12 months preceding the survey, while about a quarter or fewer say they have provided help with personal care (26%) or finances (20%). Similarly, 68% of Germans with an aging parent have helped with errands, housework or home repairs, but half as many as in Italy have assisted a parent with personal care; 13% in Germany have done this. As in Italy, about one-in-five Germans (18%) have helped an aging parent financially.

In the U.S., about six-in-ten (58%) have assisted an aging parent with errands, housework or home repairs in the preceding 12 months. About three-in-ten (28%) say they have helped financially, while half as many (14%) say they have helped a parent with personal care, such as bathing or getting dressed.

In the three countries surveyed, more say they have given financial help to an adult child in the preceding 12 months than say they have similarly helped an aging parent. About six-in-ten (61%) Americans with at least one grown child say they have given their children at least some financial

When It Comes to Aiding an Aging Parent, It's More About Time than Money

% with at least one parent 65+ or one child 18+ who say they have helped ____ in the past year

	Parent 65+	Adult child
U.S.	%	%
Financially	28	61
With errands/housework/home repairs	58	39
With personal/child care	14	33
	Parent 65+	Adult child
Germany	%	%
Financially	18	48
With errands/housework/home repairs	68	44
With personal/child care	13	33
	Parent 65+	Adult child
Italy	%	%
Financially	20	60
With errands/housework/home repairs	70	58
With personal/child care	26	35

Note: Respondents with at least one parent age 65 and older were asked about providing personal care, such as bathing and getting dressed; grandparents were asked about helping their adult children with child care for their grandchildren (shown here based on all with adult children).

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q37a-c, Q49a-c

¹ Adults who do not have a living parent were asked if they have a stepparent who plays an important role in their life. Throughout this report, any reference to parents includes those stepparents. References to children throughout the report include stepchildren.

support, far more than say they have helped their children with errands, housework or home repairs (39%) or with child care (33%).

In Italy and Germany, about as many say they have helped their children financially as say they have helped with errands, housework or home repairs. About six-in-ten Italians with an adult child say they have provided each type of assistance in the preceding 12 months; among Germans, 48% say they have helped a grown child financially and 44% say they have helped with errands, housework or home repairs. About a third of Italians (35%) and Germans (33%) with grown children have helped with child care.

The Sandwich Generation

About three-in-ten (31%) adults in Italy, 23% of Americans and 19% of Germans overall are “sandwiched” between their children and their parents – that is, they have one or two parents age 65 or older and are either raising a young child or have provided financial assistance to a grown child in the preceding 12 months.

Among those in their 40s and 50s, much larger shares are in this situation.

Fully 64% Italians in their 40s and 50s have a parent age 65 or older and are either raising a young child or have provided financial assistance to a grown child in the preceding 12 months. Nearly half of Americans (47%) and 41% of Germans in the same age group are also sandwiched between their children and aging parents.

Despite the added demand on this group, many of whom are providing financial and other help to both an aging parent and an adult child, those who are part of the sandwich generation are as likely as other adults to say they are generally happy with their lives and to express high levels of satisfaction with their family life, the number of friends they have, the quality of life in their community and their present housing situation. They are also no more likely than other adults to say helping an aging parent is stressful. In the U.S., however, those who are sandwiched between generations are more likely to say helping an adult child is stressful than those who have provided

Most Middle-Aged Italians “Sandwiched” Between Aging Parents and Children

% of adults ages 40 to 59 who have a parent 65+ and are raising a minor child or have provided financial help to a grown child in the past year



Note: Based on all adults ages 40 to 59.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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financial help to an adult child but are not part of the sandwich generation; this is not the case in Germany and Italy.

The remainder of this report looks at demographic shifts in the U.S., Germany and Italy and family support for younger and older generations. Chapter 1 examines the age structures in the three countries and the financial profiles of the younger and older generations. Chapter 2 looks at public attitudes about the type of intergenerational support families have a responsibility to provide. Chapter 3 explores the experiences of American, German and Italian adults ages 65 and older, including what they see as advantages and disadvantages of getting old. Chapters 4 and 5 focus on people's personal experiences caring for aging parents and helping adult children. And Chapter 6 examines the frequency and modes of communication across generations.

Other Key Findings

In the three countries surveyed, more say that helping an aging parent or an adult child is rewarding than say it is stressful. More than eight-in-ten adults who are providing help to a parent age 65 or older in the U.S. (88%), Italy (88%) and Germany (84%) say that doing so is rewarding, while about a third or less in each country find it stressful. Similarly, among those who are helping their grown children, 91% in Italy, 89% in the U.S. and 86% in Germany say that it is rewarding; 12%, 30% and 15%, respectively, say it is stressful.

Many see upsides to getting older. More than six-in-ten adults ages 65 and older in the U.S., Germany and Italy say they are spending more time with their family and on hobbies as they get older. About half or more also say they are experiencing less stress.

Older adults who are married are more likely than those who are not currently married to say they are very satisfied with their family life. This is the case among adults ages 65 and older in the three countries surveyed, but it is particularly pronounced in Italy and Germany, where older adults who are married are about twice as likely as those who aren't to say they are very satisfied with their family life (50% vs. 26% in Italy and 70% vs. 35% in Germany).

Nearly half of Italians say an adult child is living with them in their home for most of the year. Among Italians ages 50 to 64, six-in-ten say this is the case. In contrast, 30% of Americans and 27% of Germans in the same age group say an adult child – or possibly more than one – lives with them.

Seven-in-ten Italians say they are in contact at least once a day with their adult children who don't live with them. Fewer in the U.S. (46%) and Germany (32%) say this is

the case. Among those who say they are contact with their children once a month or more frequently, Americans are more likely than Germans and Italians to use text messages, email and Facebook or other social networking sites to stay in touch.

1. Demographic and Financial Profiles of People in the U.S., Germany and Italy

The graying of the population is one of the most significant demographic shifts occurring in the U.S. today. Some 13% of Americans are now ages 65 and older, and that share is projected to rise to 21% by the middle of this century. Population aging has been even more rapid in other developed countries, such as Germany and Italy. Already one-in-five people in each country is 65 or older. These two countries provide a glimpse of what the U.S. population may look like by mid-century.

Italy and Germany not only have higher shares of older residents than any other countries in Europe or North America, but they also have the highest old-age dependency ratios, meaning they have a greater number of older adults for every 100 working-age adults (ages 15-64). In the U.S., the old-age dependency ratio stands at 19.5, meaning that there are about 20 people ages 65 and older for every 100 people ages 15-64. In both Germany and Italy, this ratio has already reached 30.²

While broad comparisons among the U.S., Germany and Italy are instructive, circumstances in the three countries diverge in significant ways. In particular, the financial profile of those ages 65 and older and their sources of income vary dramatically across the three nations. In the U.S., a relatively small share of older Americans' income comes from government transfers, while in Italy, virtually all old-age income is derived from the government, and Germany falls in the middle on this measure. In addition, one-in-five people ages 65 and older in the U.S. are living in poverty, double the share of those in Germany and Italy.

This chapter explores the changing age structures in the U.S., Germany and Italy since 1950, as well as the projected trajectory of each country in the coming decades. In addition, it compares and contrasts the current economic situation of the young and the old in each country, as well as the sources of income for older adults across the three countries.

The Demographic Context

In the era immediately following World War II, the U.S. did not look so different from its European neighbors in terms of its age structure. However, since that time, the U.S. has been aging at a slower rate than Germany and Italy, due in part to its relatively high fertility and high

² An "old-age dependency ratio" provides an estimate of the number of older people in a country, compared with the number of those who are working age. It is typically defined as the share of people ages 65 and older in a nation divided by the share of people ages 15-64.

rate of immigration. Both of these factors have buoyed the share of the U.S. population younger than age 65, and they will continue to do so, according to United Nations estimates.

In 1950, the median age in the U.S. was 30, meaning an equal share of the population was older than 30, as was younger than 30. By 2010, the median age had risen markedly to 37, and it is projected to continue rising, reaching about 41 by 2050.

The median age has risen at an even quicker pace in Italy and Germany. In 1950, the median age in Germany was 35 – five

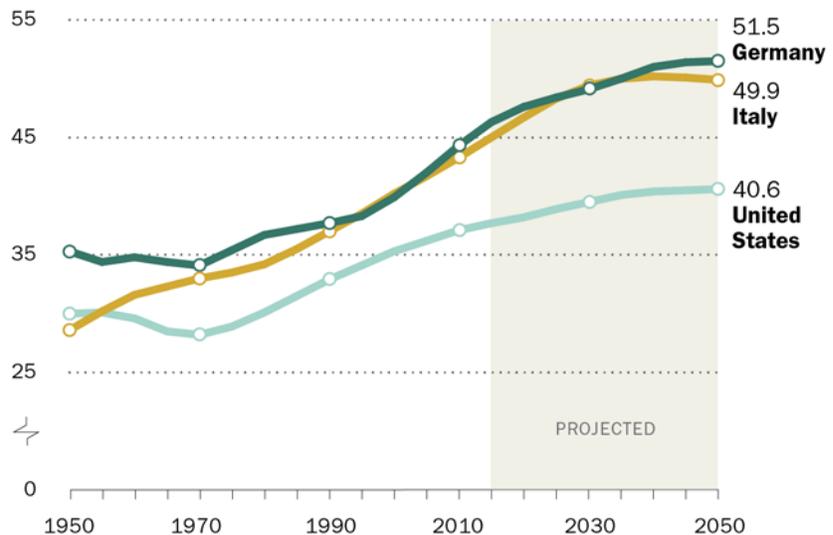
years higher than in the U.S. By 2010, the median age was seven years higher than in the U.S., and by 2050, the median age in Germany is projected to be 51 years – fully 11 years higher than in the U.S. Meanwhile, the median age in Italy in 1950 was 29, a bit lower than that of the U.S. By 2010, it stood at 43, and it may reach 50 by 2050.

Higher median ages are driven, in part, by the increasing share of the population that is ages 65 years or older. In the U.S., that share stood at 13% in 2010, up from just 8% in 1950. By 2050, it is expected that about one-in-five people in the U.S. (21%) will be at least 65 years old. In Germany and Italy, this is already the case – 20% of Italians and 21% of Germans were at least 65 in 2010. And by 2050, one-third of the population in each of these countries will have reached this milestone.

On the flip side, the share of young people in the U.S. is declining. In 1950, fully 27% of Americans were less than 15 years of age; in 2010, that share was 20%. It is expected to fall a bit more in the coming years, to about 18% by 2050. The share of young people in Italy has fallen more rapidly. As in the U.S., about a quarter of Italians (27%) were less than 15 years of age in 1950. By 2010 that share had fallen to 14%, where it is expected to remain for the coming decades. In Germany the

Median Age on the Rise in the U.S., Germany and Italy

Median age, in years



Source: United Nations, Population Division of the Department of Economic and Social Affairs, World Population Prospects: The 2012 Revision, <http://esa.un.org/unpd/wpp/index.htm>

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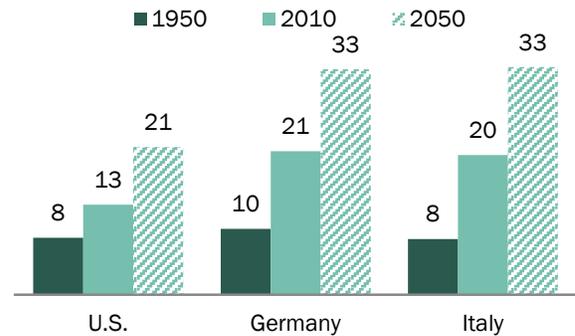
profile is similar – 13% of Germans are younger than 15 today, and that pattern is expected to hold into 2050.

Continued increases in life expectancy, in the U.S. and elsewhere, have contributed to the rapid rise in aging populations. In 1950, the average U.S. life expectancy at birth was about 69 years. It now stands at 79 and is expected to increase even more, to about 84 by 2050. Germany and Italy have experienced even more rapid increases in life expectancy. While both countries had life expectancies below that of the U.S. in 1950, they now have surpassed the U.S. on this measure. Italians born in 2010 were expected to live until age 82 on average, and by 2050, their life expectancy may reach 88 years, according to [UN projections](#). The same sources predict that a baby born in Germany in 2010 could expect to live until the ripe old age of 81, and by 2050 to 86 years.³

In the U.S. the relatively robust fertility rate has slowed the aging of the population, while in Germany and Italy, lower fertility has hastened it. In 2010, the total fertility rate in the U.S. stood at about 2. In other words, [American women](#) were expected to have about two children in their lifetimes, on

The Growing Population of Older People in the U.S., Germany and Italy

% of population ages 65 or older

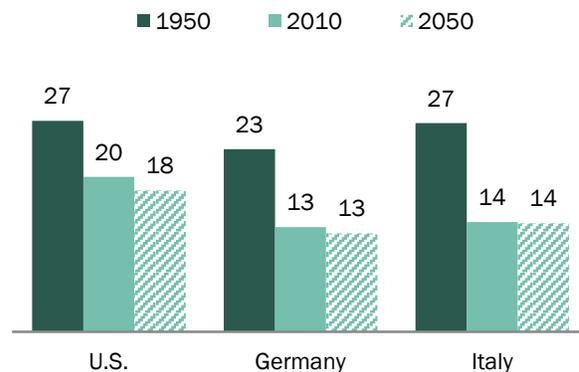


Source: United Nations, Population Division of the Department of Economic and Social Affairs, *World Population Prospects: The 2012 Revision*, <http://esa.un.org/unpd/wpp/index.htm>

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Smaller Youth Population in the U.S., Germany and Italy

% of population younger than 15 years



Source: United Nations, Population Division of the Department of Economic and Social Affairs, *World Population Prospects: The 2012 Revision*, <http://esa.un.org/unpd/wpp/index.htm>

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³ Possible explanations for the relatively low life expectancy of Americans, compared with the populations in other developed nations range from the fact that the U.S. has high rates of obesity and smoking; to its relatively high infant mortality; to weaknesses within the U.S. health care and insurance systems.

average.⁴ At the same time, the total fertility rate in Germany and Italy has plummeted to about 1.4 and 1.5 children per woman, respectively.

Projections suggest that in the coming decades, the total fertility rate in the United States will likely remain at about two children per woman. Come 2050, the U.S. rate will still be higher than that of Germany or Italy, where total fertility rates are projected to reach 1.7 and 1.8, respectively.

Financial Well-Being of the Young and Old

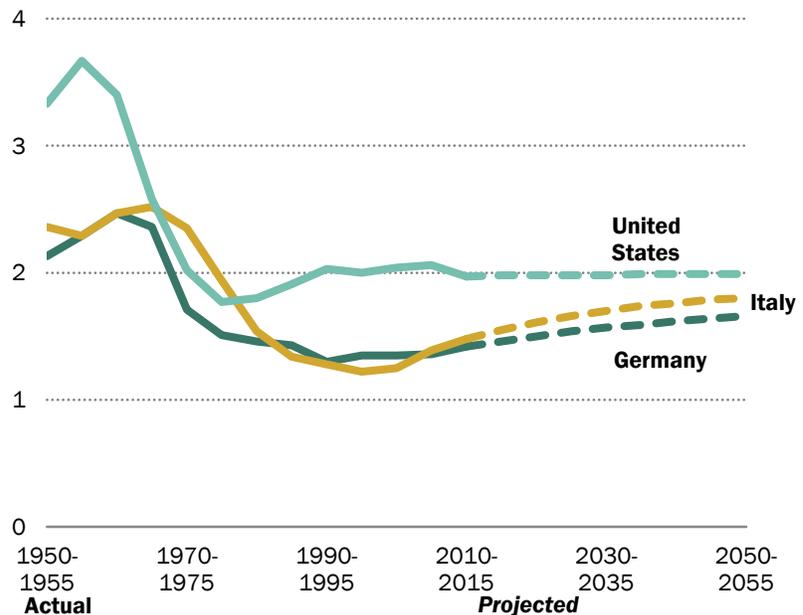
Since the enhancement of government-funded social programs such as Medicare in the mid-1960s, the welfare of older people in the U.S. has

improved dramatically, while it has declined among young adults. For example, the share of older households in poverty dropped more than 20 percentage points between 1967 and 2010, while the share of households in poverty that are headed by someone age 35 or younger increased by more than 9 percentage points.⁵

Yet, even with improvements in financial well-being, the **poverty rate** among older U.S. adults remains much higher than among people ages 65 and older in Germany or Italy. About one-in-five older Americans are poor.⁶ This rate is almost twice as high as in Germany and Italy, where 11% of the older population is in poverty.

Sharp Fertility Declines Have Levelled Off

Average number of lifetime births (total fertility rate)



Source: United Nations, Population Division of the Department of Economic and Social Affairs, *World Population Prospects: The 2012 Revision*, <http://esa.un.org/unpd/wpp/index.htm>

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⁴ A total fertility rate of 2.1 indicates "replacement-level fertility," meaning it is a rate of fertility necessary to maintain population size, in the absence of migration.

⁵ Household poverty in the U.S. is measured using the official federal poverty measure, which takes into account the size of the household, as well as the ages of household members.

⁶ "Poverty" is defined here as an individual-level measure. Anyone who has an income below half of the median population income is considered poor. By this definition, the U.S. also has a higher overall poverty rate (17.4%) than many developed economies.

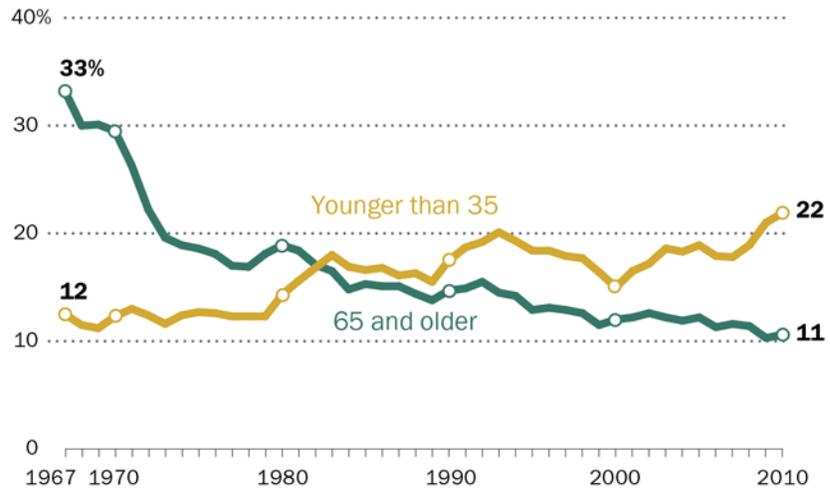
Income levels among older Americans vary widely, with some in this age group enjoying considerable wealth, even as others struggle economically. Thus, despite higher poverty rates, on average, people ages 65 or older in the U.S. are doing at least as well as their European counterparts, in terms of their incomes relative to the national mean income. All told, the incomes of U.S. adults ages 65 and older are equivalent to about 92% of the national average income, according to the [Organization for Economic Cooperation and Development](#) (OECD). This is similar to the situation of older people in Italy, whose income is 93% of the national average, and higher than the relative income of older people in Germany, which is about 85% of the national average.

Older adults in the U.S. are in a [much stronger position](#) than their younger counterparts in terms of wealth accumulation, and this gap is growing. While the [median net worth](#) of households headed by people younger than 35 declined by 44% from 1984 to 2011, it rose by 37% in households headed by persons ages 65 or older. Put another way, in 1984, older households had 11 times the wealth of households headed by people ages 35 or younger; in 2011 the wealth of older households was 26 times that of younger households.

This age gap in financial well-being accelerated in recent years, likely spurred by the fact that young adults were particularly hard hit by the Great Recession. In the U.S., 18- to 24-year-olds experienced the [biggest increases in unemployment](#) of any age group, by far. And even among those Americans who were able to find work during the recession, young adults experienced the largest declines in weekly earnings, losing 6% on average.

Poverty Rising for Young Adults, Declining for Older Adults in the U.S.

Percent of households in poverty by age of householder



Source: Pew Research Center tabulations of the Current Population Survey Annual Social and Economic Supplement (IPUMS)

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Meanwhile, young adults in Italy and Germany also suffered as a result of the economic downturn, and many are still struggling—especially in Italy. In 2013, among those ages 20 to 24, annual average unemployment in Italy was a staggering 37% (compared with 13% in the U.S. and 8% in Germany), according to the OECD.

Sources of Income for Older Adults

Demographic changes in Italy, Germany and the U.S. are placing a growing strain on these countries' social security systems. All three systems are financed through worker contributions. In Europe, more than in the U.S., the growing number of older adults along with a shrinking pool of younger active contributors has made it difficult to fund pensions for current retirees.

Broadly speaking, the government-funded pension system in the United States is similar to that offered in Germany and Italy – for most people, it is based on lifetime earnings.⁷ However, the role that public transfers play in old-age income varies markedly by country.

Older adults living in the U.S. receive a smaller share of their income from the government than do older adults living in Italy and Germany. The OECD estimates that 38% of income among those ages 65 and older in the U.S. comes from public sources such as Social Security, while in Germany and Italy, about 70% of income comes from government transfers.⁸

Among Older People, Less Income Comes from Government in U.S.

% of income among people ages 65 and older



Note: Other sources include private pensions as well as income from returns on non-pension savings. Figures may not add up to 100% because of rounding.

Source: Organization for Economic Cooperation and Development, *Pensions at a Glance 2013*, http://www.oecd-ilibrary.org/finance-and-investment/pensions-at-a-glance-2013_pension_glance-2013-en

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⁷ All three countries also offer “safety net” [provisions](#) for those whose earnings-based pensions are deemed inadequate.

⁸ Given the current pension laws, the OECD projects that an average (full-career, male) worker just entering the labor force in the U.S. will receive publicly provided retirement income equivalent to about 45% of his annual work life earnings. In Germany the government is projected to provide retirees with income akin to 55% of their work life salary, while in Italy, this “[future net pension replacement rate](#)” from public sources is projected to be about 78% of their annual work life earnings. This doesn’t account for other public services that might improve living situations, such as health care, elder care and housing. The OECD estimates that public services such as these “extend” older people’s income by about 25% in the U.S., Germany and Italy.

In the U.S. today, a significant share of income among older adults (32%) comes from current earnings. In Italy, earnings comprise 20% of income for older people, and in Germany, they comprise only 13% of income among those ages 65 or older. These dramatic national differences in the importance of earnings among older people are driven, in part, by very different patterns of labor force participation. Among people ages 65 to 69, 30% are still employed in the U.S., compared with just 13% of those in Germany, and 8% of those in Italy.

An additional 30% of the income among older people in the U.S. comes primarily from private pensions, such as 401(k)s. In Germany, these sources comprise just 13% of older citizens' income, and in Italy, just 7%.⁹

⁹The relative importance of private income sources for older people in the U.S. may be due in part to the relatively high share of people who are covered by what the [OECD](#) terms “mandatory” or “quasi-mandatory” private pensions. Among the working-age population, almost half (47%) have such private pensions. This is similar to the rate among Germans and far higher than the 13% of the working-age population in Italy that is covered by such pensions.

2. Supporting Family Members

Family members support each other in a variety of ways, and that support can flow in different directions. In some families, older generations may provide more support to younger generations, while in others the support may go in the opposite direction. And in different stages of life the dynamic may change, as resources shift and new needs emerge.

The survey asked about four specific types of intergenerational support: adult children providing financial assistance to a 65-plus parent in need; parents providing financial assistance to an adult child; grandparents helping with child care for grandchildren; and parents saving money to hand down to their children after they die.

Americans, Italians and Germans are all more likely to say that financial support to a parent or adult child is a responsibility than they are to say the same about child care for grandchildren or parents leaving behind an inheritance for the next generation.

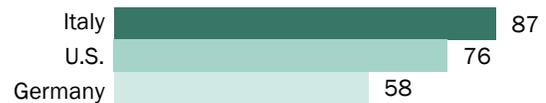
Yet, when asked who should bear the greatest responsibility for people's financial well-being in their old age, relatively few in Italy and Germany say families should take the lead role. Far more say this should be primarily the government's responsibility, likely reflecting, at least in part, the reality in these countries, where the largest share of an older person's income comes from Social Security and other government sources (see Chapter 1).

In the U.S., where older generations rely more heavily on earnings, private pensions and other non-public sources of income, most say families or individuals themselves, rather than the government, should be responsible for providing financial security to older adults.

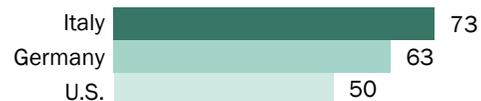
Across Three Nations, Most Say Financial Assistance for an Aging Parent Is a Responsibility

% saying ... is a responsibility

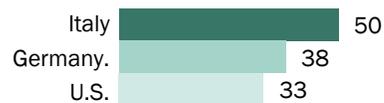
Adult children providing financial assistance to elderly parent if he/she needs it



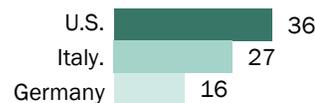
Parents providing financial assistance to adult child if he/she needs it



Grandparents helping with child care for grandchildren



Parents saving money to hand down to their children after they die



Note: Respondents were asked whether each was a responsibility or not a responsibility, regardless of whether it might be a good thing to do.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q6a-d

Who Should Provide for Older Adults?

Fully 58% of Italians and 48% of Germans say the government should have the greatest responsibility in providing financial support to aging adults. Only 24% of Americans say the same.

For their part, Americans (30%) are more likely than Italians (20%) or Germans (9%) to say families should bear the greatest responsibility for the financial well-being of their older family members. Similar shares of Americans (31%) and Germans (28%) say that older adults should be primarily responsible for their own economic well-being. Only 4% of Italians agree with this.

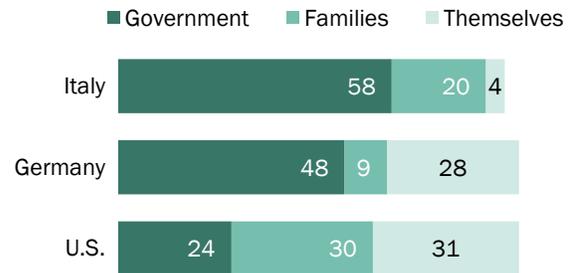
What do older adults themselves say about this? In the U.S. and in Germany, pluralities of adults ages 65 and older say individuals should bear the greatest responsibility for their own economic well-being in their old age (45% and 53%, respectively). Only 6% of Italians in this age group point to individuals, while 55% say the government should be primarily responsible for the economic well-being of older adults.

In the U.S., views on this issue differ by age, with each succeeding age group placing less emphasis on families providing for their aging relatives and more emphasis on individuals being responsible for their own economic well-being.

Among those ages 18 to 29, fully four-in-ten say families should bear the greatest

Most Italians See Role for Government in Economic Well-Being of Older Adults

% saying ... should bear the greatest responsibility for people's economic well-being in their old age



Note: Volunteered responses of "All equally," "Other" and "Don't know/Refused" not shown.

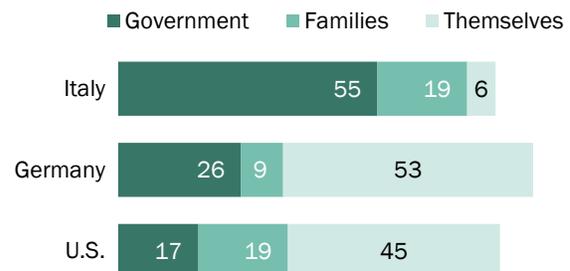
Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q5

For Older Adults in Germany, U.S., More Emphasis on Individual Responsibility

% ages 65+ saying ... should bear the greatest responsibility for people's economic well-being in their old age



Note: Based on those ages 65 and older. Volunteered responses of "All equally," "Other" and "Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q5

responsibility for the economic well-being of older adults. Only 21% of young adults in the U.S. say older citizens themselves should have the primary responsibility, and 26% point to the government.

The views of older adults in the U.S. are in sharp contrast to their younger counterparts: Only 19% of Americans ages 65 and older say families should be primarily responsible for providing economic security for their aging relatives. About one-third (32%) of those ages 30 to 49 and 26% of those ages 50 to 64 say families should bear the greatest responsibility.

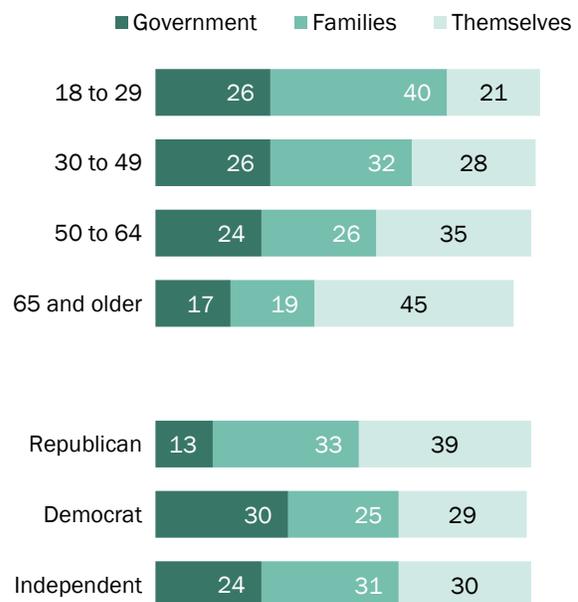
U.S. views about who should provide for older Americans also vary by party identification, likely reflecting broader views about the role of government. Republicans are divided over whether families (33%) or individuals themselves (39%) should bear the greatest responsibility in providing economic security for older adults. Only 13% of Republicans say the government should be primarily responsible for this.

By contrast, three-in-ten Democrats say government should be mainly responsible for insuring the economic well-being of older adults. Some 25% of Democrats say families should bear the greatest responsibility, and 29% say the burden should fall to individuals themselves.

Independents are about evenly divided: 31% say families should bear the greatest responsibility for people's economic well-being as they age, 30% say individuals themselves, and 24% say the government.

In U.S., Views on Who Should Provide for Older Adults Differ by Age, Party ID

% saying ... should bear the greatest responsibility for people's economic well-being in their old age



Note: Based on U.S. respondents only. Volunteered responses of "All equally," "Other" and "Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q5

Financial Support for Aging Parents

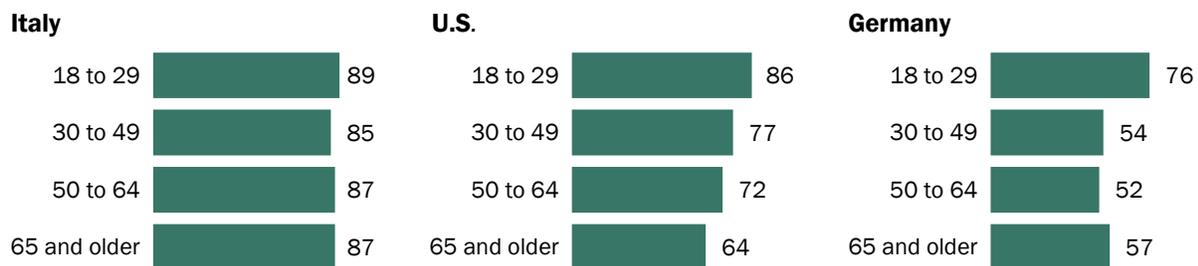
Though the three nations differ in their views of who should bear the primary responsibility for the economic well-being of older residents, majorities in each nation say that adult children bear at least some responsibility for helping aging parents financially in cases of need. Italians are the most likely to say that an adult child has a responsibility to provide financial assistance to an aging parent in need; 87% say so, while 13% say this is not a responsibility, regardless of whether it might be a good thing to do. A broad majority of Americans (76%) view this as a responsibility, as do 58% of Germans.

Among Italians, equally large majorities of young, middle-aged and older adults agree that providing for an aging parent in need is a responsibility. In both the U.S. and Germany, young adults are more likely than older adults to view this as a responsibility. For example, fully 86% of Americans ages 18 to 29 say adult children have a responsibility to provide financial support for an aging parent in need. By contrast only 64% of adults 65 and older say the same. The pattern of responses is similar among German adults.

There is very little difference between the views of adults who have aging parents and those who do not, when it comes to their outlook on providing financial support to an aging parent in need.¹⁰ In both the U.S. and in Italy, roughly equal shares of those with and without parents ages 65 and older say this is an adult child's responsibility (74% and 76%, respectively, in the U.S. and 85% and

Gaps in U.S. and Germany on Financial Assistance for an Aging Parent

% saying it is a responsibility for an adult child to provide financial assistance to an aging parent who needs it



Note: Respondents were asked whether this was a responsibility or not a responsibility, regardless of whether it might be a good thing to do.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q6b

¹⁰ Adults who do not have a living parent were asked if they have a stepparent who plays an important role in their life. In Italy, 25 respondents who do not have a living parent indicated that they have a stepparent age 65 or older who plays an important role in their life, as did 15 respondents in the U.S. and seven respondents in Germany.

88% in Italy) . In Germany, there is somewhat of a gap: 52% of those who have a parent age 65 or older who needs financial assistance say providing such assistance is a responsibility, while 61% of those who do not have a parent in that age group say the same.

Financial Support for Adult Children

Of the three publics surveyed, Italians are also the most likely to say that financial support, when needed, should flow from parents to their adult children. Nearly three-quarters of Italians (73%) say parents have a responsibility to provide financial assistance to their adult children. Among Germans, 63% regard this as a responsibility, and among Americans half do.

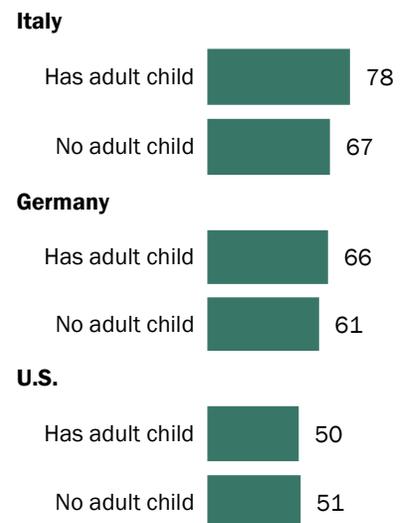
Opinions on this are fairly consistent across age groups in Germany. In Italy, older adults are more likely than middle-aged and younger adults to view this as a responsibility; 85% of Italians ages 65 and older say providing financial support to adult children in need is a responsibility, compared with 58% of 18- to 29-year-olds, 70% of those ages 30 to 49 and 73% of those ages 50 to 64. Among Americans, more 18- to 29-year-olds (57%) than those ages 30 to 49 or 50 to 64 (46% and 48%, respectively) say helping adult children in need is a responsibility; those ages 65 and older fall somewhere in the middle (54%).

Across all three countries, men and women have similar views about whether a parent has a responsibility to provide financial assistance to an adult child who needs it. Men and women also express similar opinions about providing financial assistance to aging parents.

In the U.S. and in Germany, opinion is fairly consistent regardless of whether respondents themselves have an adult child. In Italy, adults who have grown children are more likely than those who do not have grown children to say parents have a responsibility to provide financial assistance to an adult child who needs it (78% vs. 67%).

In Italy, Germany, Most Say Supporting an Adult Child Is a Responsibility

% saying it is a responsibility to provide financial assistance to an adult child who needs it



Note: Respondents were asked whether this was a responsibility or not a responsibility, regardless of whether it might be a good thing to do.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q6a

Grandparents and Grandchildren

Across the U.S., Italy and Germany, caregiving for grandchildren is seen as less of a responsibility than financial support for parents or adult children. Adults in Italy and Germany are more likely than those in the U.S. to say grandparents have a responsibility to help with child care for their grandchildren: 50% of Italians, 38% of Germans and 33% of Americans say this is a responsibility.

In both Italy and Germany, older adults are much more likely than their younger counterparts to say that caring for grandchildren is a responsibility.

Not surprisingly, grandparents have a slightly different take on this, especially in Italy and Germany. In the U.S., four-in-ten grandparents say that carrying for a grandchild is a responsibility. Only 29% of U.S. adults without grandchildren say the same.

The gaps are even wider in Italy and Germany. Fully 68% of Italian grandparents say caring for a grandchild is a responsibility, compared with 44% of adults who don't have grandchildren. And in Germany, 54% of grandparents (compared with 31% of adults who don't have grandchildren) view this as a responsibility.

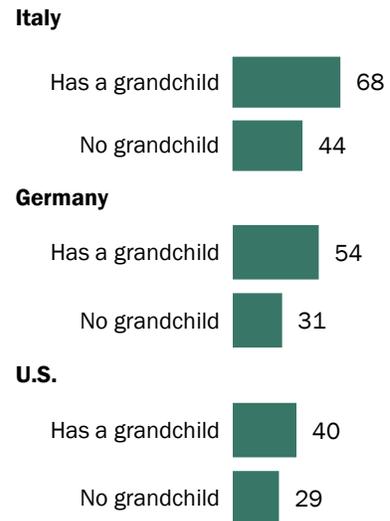
Leaving Behind an Inheritance

Views about whether parents should save money to hand down to their children after they die differ substantially across countries. Americans (36%) are twice as likely as Germans (16%) to view this as a responsibility. Even so, a solid majority of Americans (62%) say this is not a responsibility. Among Italians, 27% say parents have a responsibility to leave behind money for their children, while 70% say they do not.

In the U.S., young adults are much more likely than middle-aged or older adults to view leaving an inheritance as a parent's responsibility. Fully 51% of Americans ages 18 to 29 say this is a responsibility, compared with 36% of those ages 30 to 49 and roughly three-in-ten (28%) of those ages 50 and older.

Majority of Italian Grandparents Feel They Should Care for Grandchildren

% saying it is a responsibility for a grandparent to help with child care for a grandchild



Note: Respondents were asked whether this was a responsibility or not a responsibility, regardless of whether it might be a good thing to do.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

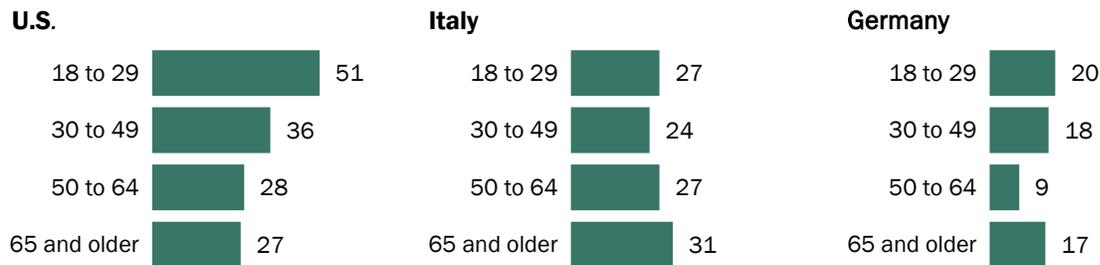
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Q6d

While most Americans do not view leaving an inheritance as a responsibility, a [previous Pew Research survey](#) found that 77% of adults ages 65 and older plan to leave money or property to their children or other family members when they die. Among adults with living parents ages 65 or older, 43% said they expected their parents to leave them some inheritance.

Do Parents Have a Responsibility to Leave an Inheritance for Their Children? Many Young Adults in U.S. Say Yes

% saying it is a responsibility for parents to save money to hand down to their children after they die



Note: Respondents were asked whether this was a responsibility or not a responsibility, regardless of whether it might be a good thing to do.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q6c

In Italy, views about whether parents have a responsibility to save money to hand down to their children do not differ substantially by age. Similarly small shares of younger and older adults say they see this as a responsibility, while substantial majorities across age groups say this is not a responsibility, even if it might be a good thing to do.

3. The Aging Experience in the U.S., Germany and Italy

Aging adults in the U.S., Germany and Italy are generally happy with their lives, and many see upsides to getting older. For example, in each of the three countries, more than six-in-ten adults ages 65 and older say they are spending more time with their family and on hobbies and other interests as they get older, and about half or more also say they are experiencing less stress.¹¹

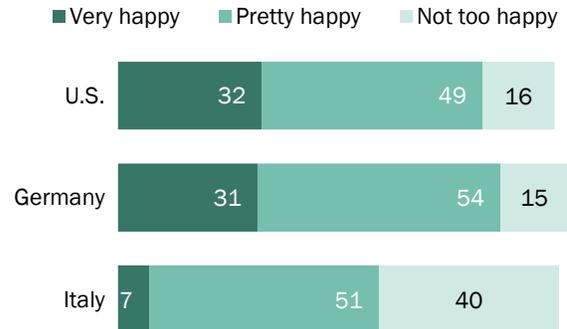
But for some, especially in Italy, aging comes with challenges. In particular, older Italians are more likely than their American and German counterparts to say physical limitations, loss of memory or other mental capabilities and sadness or depression are currently major problems for them. They are also less likely than older Americans and Germans to be very satisfied with some key aspects of life, including the quality of life in their community, the number of friends they have, their housing situation and their family life.¹²

Older Italians are also generally less happy with their lives than older Americans and Germans. Some 81% of Americans and 84% of Germans ages 65 and older say they are at least pretty happy, including about three-in-ten who say they are very happy (32% and 31%, respectively). By contrast, a much narrower majority of older Italians (58%) express some happiness, with just 7% saying they are very happy with the way things are going for them.

The survey also finds that older adults in these countries are not especially dependent on their children. While many older adults in the U.S., Germany and Italy have received help from their

Many Older Adults Happy with Life

% ages 65+ saying they are ___ with their life these days



Note: "Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q1

¹¹ It is important to note that a small but not insignificant share of people 65 and older are either too ill or incapacitated to take part in a 20-minute telephone survey, or they live in an institutional setting such as a nursing home where they cannot be contacted. We assume that the older adults we were unable to reach for these reasons have a lower quality of life, on average, than those we did reach.

¹² A 2014 analysis by the Pew Research Center also found that on a ladder where 10 represents the best possible life and 0 represents the worst possible life, 48% of Italians overall said they stood between 7 and 10, compared with 60% of Germans and 65% of Americans. For more, see "[People in Emerging Markets Catch Up to Advanced Economies in Life Satisfaction.](#)"

children with errands, housework or home repairs in the 12 months preceding the survey, fewer than one-in-five say they have received financial help or help with personal care, such as bathing or getting dressed. And they don't necessarily need it. At least eight-in-ten aging adults in all three countries surveyed say they can handle their affairs and care for themselves without help.

Satisfaction with Key Aspects of Life

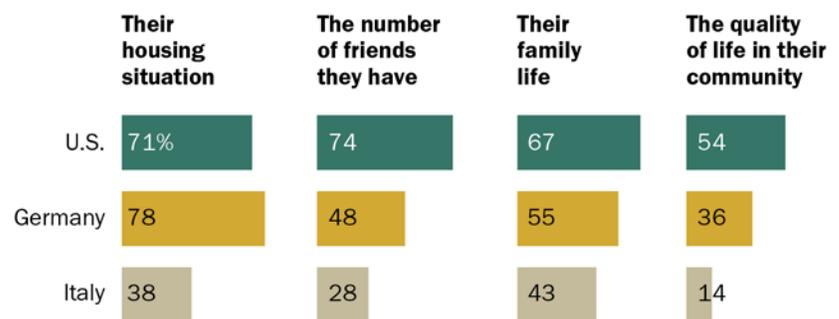
Overall, older adults in the three countries surveyed are about as satisfied as younger adults with key aspects of life, but in Germany and the U.S., those in older age groups are more likely to express high levels of satisfaction with their housing situation. Solid majorities of Germans (78%) and Americans (71%) ages 65 and older say they are very satisfied with this aspect of their life, a sentiment they share with most respondents ages 50 to 64 (71% in Germany and 66% in the U.S.). By contrast, only about half of those in younger age groups in the two countries express similarly high levels of satisfaction with their housing situation (52% of those ages 18 to 29 and 54% of those 30 to 49 in Germany and 48% and 53%, respectively, in the U.S.). In Italy, relatively few across age groups say they are very satisfied with their housing situation. About four-in-ten (38%) Italians ages 65 and older – and about as many in younger age groups – say this is the case.

Older Americans and Germans are also more likely than their Italian counterparts to express high levels of satisfaction with their family life. Two-thirds of American adults ages 65 and older and 55% of Germans in the same age group say they are very satisfied, compared with 43% of Italians.

In all three countries, high levels of satisfaction with family life are far more common among older adults who are married than among those who are not. The difference is particularly pronounced in Germany and Italy, where married adults ages 65 and older are nearly twice as likely as older adults who are not married to say they are very satisfied with their family life (70% vs. 35% in

Older Italians Are Less Satisfied

Percent ages 65+ saying they are "very satisfied" with ...



Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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Q2a-d

Germany and 50% vs. 26% in Italy). In the U.S., 79% of married adults ages 65 and older say they are very satisfied with their family life, compared with 57% of those who are not married.

When it comes to the number of friends they have, older Americans are far more satisfied than older Italians or Germans. Nearly three-quarters (74%) of older Americans are very satisfied with the number of friends they have, compared with about half of Germans (48%) and only 28% of Italians in the same age group.

Across the three countries, respondents ages 65 and older express lower levels of satisfaction with the quality of life in their community than with their housing situation, family life or the number of friendships they have. In the U.S., 54% of older adults say they are very satisfied with the quality of life in their community. More than one-third of older adults in Germany (36%) and only 14% in Italy say the same.

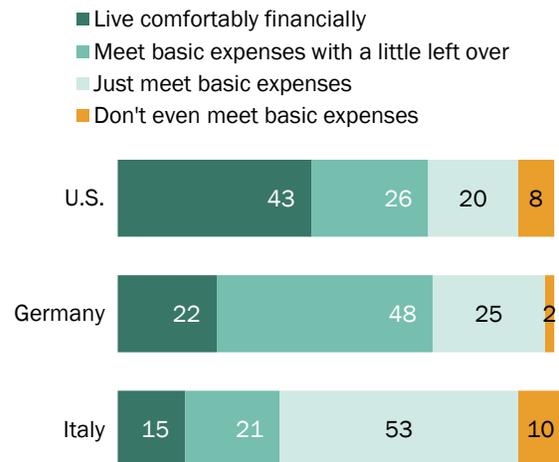
Household Finances

While the income levels of older Americans are, on average, **comparable** to that of older Germans and Italians, older Americans are somewhat more upbeat about their finances. When asked about their household financial situation, more than four-in-ten (43%) U.S. adults ages 65 and older say they live comfortably and an additional 26% say they meet their basic expenses with a little left for extras. One-in-five older Americans say they just meet their basic expenses, while 8% say they don't even have enough to do that.

Among Germans ages 65 and older, the share who say they have at least a little left over after meeting basic expenses is comparable to that of Americans in the same age group (70% in Germany and 69% in the U.S.), but far fewer in Germany than in the U.S. say they live comfortably (22% vs. 43%).

Older Americans More Likely Than Older Italians, Germans to Say They Live Comfortably

% ages 65+ saying they ...



Note: "Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

In Italy, whose economy was especially hard-hit by the financial crisis, just 15% of adults ages 65 and older say they live comfortably, while 21% say they meet basic expenses with a little left over. More than half (53%) of older Italians report that they just meet basic expenses, and 10% say they don't even do that.

Consistent with [previous Pew Research analysis](#), which has shown a widening gap in wealth between older and younger adults in the U.S in recent years, the survey finds a significant gap in living standards reported by older and younger Americans. About four-in-ten (39%) Americans ages 50 to 64 say they live comfortably; among those ages 18 to 29 and 30 to 49, about three-in-ten say this is the case (31% in each age group). By contrast, in Germany and Italy similar percentages of older and younger adults say they are living comfortably.

Living Arrangements

At least nine-in-ten adults ages 65 and older in Germany (99%), Italy (94%) and the U.S. (92%) say they live in their own home or apartment, and the vast majority of those who live in their own homes say they do not have an aide, friend or family member providing care for them at home.¹³

Older Italians who live in their own homes are more likely than their American or German

Most Would Rather Stay in Their Own Home with a Care Provider if They Could No Longer Live Independently

Living arrangements of respondents ages 65+

	Live in own home or apartment	Among those who live in their own home or apartment		Among those who live in their own home or apartment and <u>do not</u> have an aide, would rather _____ if they could no longer live on their own			
		No aide, friend or relative providing care at home	Aide, friend or relative providing care at home	Stay in own home with someone providing care	Move into assisted living facility	Move in with a family member	Move into a nursing home
	%	%	%	%	%	%	%
Germany	99	91	8	58	23	6	6
Italy	94	84	16	58	16	3	3
U.S.	92	94	5	61	17	8	4

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q44, Q56, Q57

¹³ The survey did not reach those who are too ill or incapacitated to complete a 20-minute telephone survey or those who live in an institutional setting such as a nursing home. According to the [U.S. Census Bureau](#), about 3% of all adults ages 65 and older are in a nursing home.

counterparts to say they have someone caring for them in their homes; 16% in Italy say this is the case compared with 8% in Germany and 5% in the U.S.

Among the 90% of Germans, 87% of Americans and 79% of Italians ages 65 and older who live in their own homes without anyone caring for them, about six-in-ten say that if there came a time when they could no longer maintain this living arrangement, they would prefer to stay in their own home with someone there to care for them than to make other arrangements. An additional 23% in Germany, 17% in the U.S. and 16% in Italy would prefer to move into an assisted living facility, while fewer say they would rather move in with a family member (6% in Germany, 8% in the U.S. and 3% in Italy) or into a nursing home (6%, 4% and 3%, respectively).

Advantages of Aging

Across the three countries surveyed, majorities of respondents ages 65 and older say they are spending more time with their family and on hobbies as they get older. About eight-in-ten (79%) in Italy, seven-in-ten in Germany and 66% in the U.S. say they are spending more time with their family, and more than six-in-ten in each country say the same about the time spent on hobbies (64%, 66% and 65%, respectively).

About six-in-ten (62%) Italians ages 65 and older also say they are less stressed as they get older, a sentiment shared by about half of Americans (52%) and Germans (49%) in the same age group. But fewer in each of the three

The Upside of Getting Old

% ages 65+ saying they are experiencing each of the following more often as they get older

	U.S. %	Germany %	Italy %
Spending time with family	66	70	79
Spending time on hobbies	65	66	64
Having less stress in life	52	49	62
Doing volunteer work	43	32	31
Traveling for pleasure	38	36	29

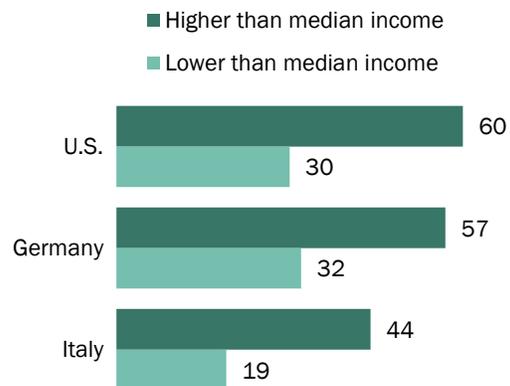
Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q7a-e

Have Money, Will Travel

% ages 65+ who are traveling for pleasure more often as they get older



Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q7a

countries say they are doing more volunteer work (43% in the U.S., 32% in Germany and 31% in Italy) or traveling more for pleasure (38%, 36% and 29%, respectively).

Perhaps not surprising, older Americans, Germans and Italians with higher incomes are about twice as likely as those with lower incomes to say they are traveling more for pleasure in their old age.¹⁴ In the U.S., 60% of Americans ages 65 and older with higher incomes are traveling more as they get older, compared with 30% of those with lower incomes. A similar pattern is evident in Germany and Italy: 57% of Germans and 44% of Italians ages 65 and older with higher incomes say they are traveling more for pleasure, while 32% of those with lower incomes in Germany and 19% in Italy say this is the case.

Challenges of Aging

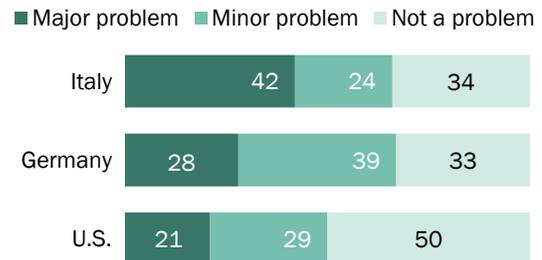
While many see advantages to getting old, aging is not without its challenges. The gap in experiences between older adults in Italy and those in the U.S. and Germany is particularly wide. Italians report much higher incidences of physical, mental and emotional problems.

Some 42% of Italians ages 65 and older say physical conditions that limit their ability to do basic activities such as walking, climbing stairs and lifting things are a major problem for them, as do 28% in Germany and 21% in the U.S. And in all three countries, those who are 75 and older are more likely than those who are ages 65 to 74 to point to physical ailments as a major problem.

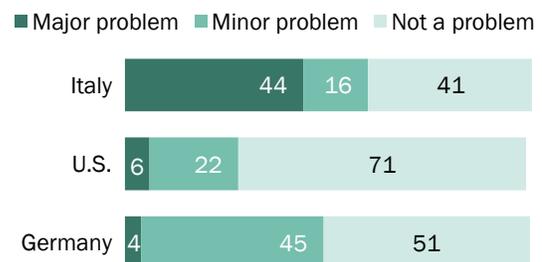
The Downside of Getting Old

% ages 65+ saying each is a ...

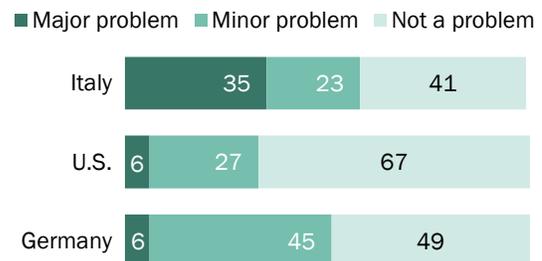
Physical conditions that limit basic activities



Memory loss or loss of other mental capabilities



Feeling sad or depressed



Note: "Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q8a-c

¹⁴ Individuals were classified as "lower income" if they reported a household income below the approximate country median and as "higher income" if their reported household income was at the country median or higher.

For example, 53% of Italians in the older age group say physical limitations are a major problem, compared with 37% of those ages 65 to 74. In Germany, 35% of respondents ages 75 and older report that this is a major challenge, while 21% of those ages 65 to 74 say the same; there is also a double-digit difference in the U.S. (28% vs. 16%).

In Italy, 44% of those ages 65 and older also say memory loss or loss of other mental capabilities is a major problem for them, and 35% say the same about feeling sad or depressed. Italians ages 65 to 74 are as likely to report these as major problems as are those ages 75 and older. In the U.S. and Germany, however, the percentage of respondents ages 65 and older who say memory loss or loss of other mental capabilities and sadness or depression are major problems is in the single digits.

Reliance on Help

Large majorities of Italians (91%), Germans (87%) and Americans (83%) ages 65 and older say they don't need help to handle their affairs or care for themselves. And among older adults who have a grown child, at least seven-in-ten say they get as much help as they need from their adult child or children (80% in Germany, 77% in the U.S. and 71% in Italy).

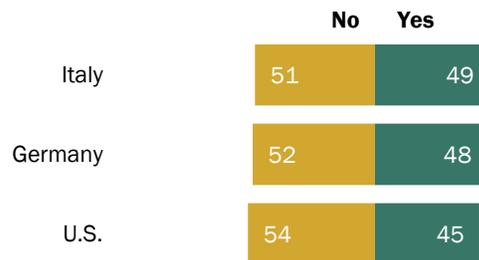
When asked specifically about different ways in which children might help aging parents, far more across the three countries say they have received help with errands, housework or home repairs than say the same about financial help or help with personal care, such as bathing or getting dressed.

In Italy and Germany, about half of respondents ages 65 and older say their children helped them with errands, housework

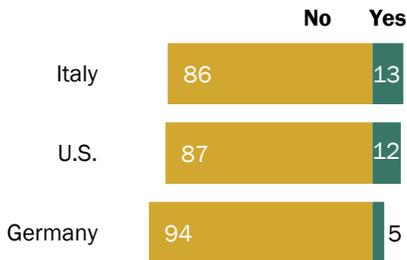
Help from Adult Children

% ages 65+ saying their children have helped them _____ in the past 12 months

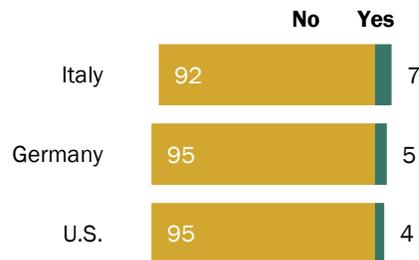
With errands, housework or home repairs



Financially



With personal care, such as bathing or getting dressed



Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

or home repairs in the 12 months preceding the survey (49% and 48%, respectively); 45% of older Americans also received this type of help from their children.

German and American women ages 65 and older are more likely than their male counterparts to say their children have helped them with errands, housework or home repairs. About six-in-ten (62%) German women say this is the case, compared with 31% of older men in their country. In the U.S. 50% of women ages 65 and older say their children have helped them with errands, housework or home repairs in the previous 12 months, while 36% of American men in the same age groups say the same. There are no significant differences in the share of older men and women in Italy who report having received this type of help from their children.

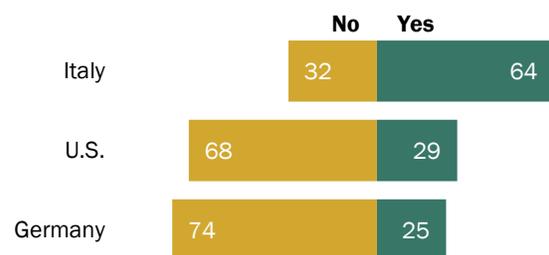
In the U.S., older adults who are not married are more likely those who are married to say their children have helped them with errands, housework or home repairs in the preceding 12 months. About half (52%) of Americans ages 65 or older who are not married say their children have provided this type of help, while 37% of those who are married say the same.

Across the three countries, few respondents ages 65 and older say their children have helped them financially or with personal care. Just 13% in Italy, 12% in the U.S. and 5% in Germany say an adult child helped them financially in the previous 12 months, while 7% in Italy, 5% in Germany and 4% in the U.S. say their children have helped them with personal care.

Still, while older adults in the U.S., Italy and Germany report that they are largely self-sufficient, and relatively few have received financial help or help with personal care from their children in the previous 12 months, some worry that they might someday become a burden to their children. In fact, more than six-in-ten (64%) older Italians worry this might happen, while a much smaller but sizable share of older Americans (29%) and Germans (25%) express similar concern.

In Italy and Germany, older women are more likely than older men to say they worry they might become a burden to their children. Nearly three-quarters (73%) of Italian women ages 65 and older worry this might happen, compared with half of Italian men in the same age group. In

Do You Ever Worry You Might Become a Burden to Your Children?



Note: Based on respondents 65+.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q46

Germany, older women are twice as likely as older men to say they sometimes worry they might become a burden to their children (32% vs. 16%).

4. Caring for Aging Parents

Most older adults in the U.S., Germany and Italy report that they are living independently and are satisfied with their lives. Still, many need support to deal with the challenges of getting older. The survey finds that in all three countries, families are taking the lead role as caregivers for aging adults who need help handling their affairs or caring for themselves. Among adults with an aging parent who needs assistance, solid majorities in all three countries say they or someone else in their family provides most of the care, with few, especially in the U.S. and Italy, saying their parents rely primarily on paid help.

Providing assistance to an aging parent can be stressful, especially for those who say the parent needs help handling his or her affairs or caring for themselves. But in the U.S., Germany and Italy, far more see this as a rewarding experience than as a stressful one.

In the three countries surveyed, majorities of adults with a living parent age 65 or older say they have helped the parent with errands, housework or home repairs in the 12 months prior to the survey. About three-in-ten or fewer say they have helped the parent financially or that they have provided personal care, such as bathing or getting dressed.

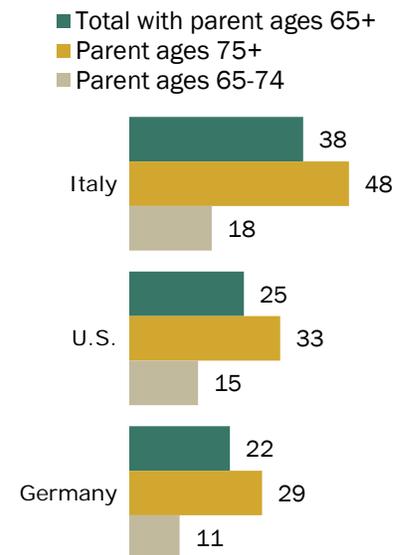
Who Needs Help and Who Provides It?

Most adults with at least one living parent age 65 or older in the U.S., Italy and Germany say their parents can handle their affairs and care for themselves, but some say their parents need help.

Italians are more likely than Americans and Germans to say an aging parent needs help. About four-in-ten Italians (38%) with at least one parent age 65 or older say their parents need help handling their affairs or caring for themselves, compared with 25% in the U.S. and 22% in Germany.

Italians More Likely to Say an Aging Parent Needs Assistance

% saying a parent needs help handling his or her affairs or caring for themselves



Note: Based on respondents with at least one parent 65+.

Source: Pew Research Center Survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q28

Not surprisingly, in all three countries, those with at least one parent age 75 or older are far more likely than those with parents ages 65 to 74 to say their parents need help handling their affairs or caring for themselves. Nearly half (48%) of Italians with parents in the older group say their parents need help, compared with 18% of those with parents age 65 to 74. Americans and Germans with a parent age 75 or older are also more than twice as likely as those with parents in the younger group to say the parent needs assistance (33% vs. 15% in the U.S. and 29% vs. 11% in Germany).

In the three countries surveyed, most of the assistance to aging parents who need help comes from family members. For example, in Italy, 41% of adults with a parent age 65 or older who say their parents need help report that they provide most of the care themselves; an additional 32% say other members of their family do, and 14% say they and another family member share this responsibility.

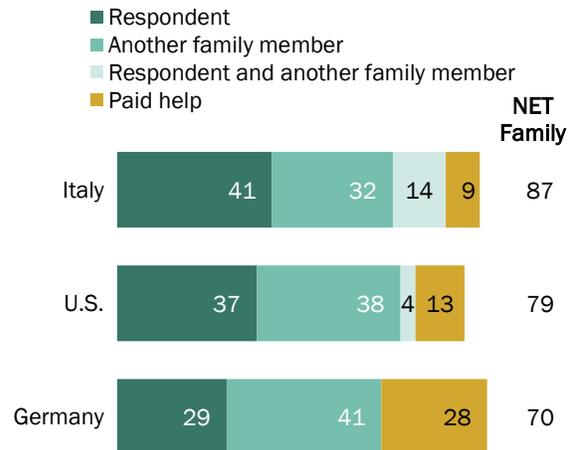
In the U.S., about as many say they provide most of the help to aging parents who need it as say someone else in their family does (37% and 38%, respectively). And in Germany, 29% of respondents say they provide most of the care, while 41% say someone else in their family does.

Relatively few in Italy and the U.S. say paid help is the main source of care for their parents; 9% of Italians and 13% of Americans say this is the case. A considerably higher share of Germans (28%) say their parents rely mostly on paid help.

Helping Aging Parents with Errands, Finances and Personal Care

Regardless of whether their parents need help handling their affairs or caring for themselves, most adults say they have helped their parents with errands, housework or home repairs. About seven-in-ten Italians (70%) and Germans (68%) with at least one parent age 65 or older say they have provided this type of help in the previous 12 months. A somewhat narrower majority of Americans (58%) also say they have done this.

Who Provides Most of the Help for Aging Parents?



Note: Based on respondents with at least one parent 65+ and who say their parents need help. "Other" and "Don't know/Refused" not shown.

Source: Pew Research Center Survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q29

In the U.S. and Italy, those with a parent age 75 or older are even more likely than those with a parent age 65 to 74 to say they have helped with errands, housework and home repairs. Three-quarters of Italians with aging parents say they have done this, compared with 61% of those with a parent age 65 to 74. In the U.S., 64% of those with a parent age 75 or older have provided this type of help, while about half (52%) of those with parents age 65 to 74 have done the same.

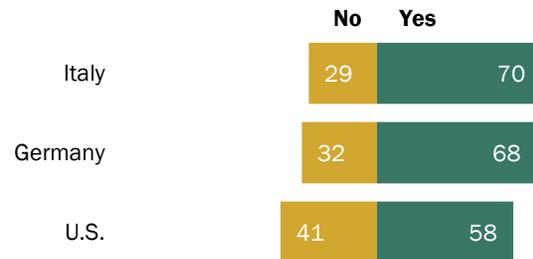
Fewer people say they have helped their parents financially or have provided personal care, such as bathing or getting dressed, in the previous 12 months. Nearly three-in-ten Americans (28%) and about one-in-five Italians (20%) and Germans (18%) with a parent 65 or older say they have provided financial help. In the U.S., those with incomes below the national median are considerably more likely than those with higher incomes to say they have done this (36% vs. 21%). [A previous Pew Research](#) survey showed a similar pattern with adults in lower-income households giving financial support to aging parents at higher rates than adults in higher-income households. There are no significant differences across income groups in Italy and Germany.

Many people who have provided financial help to aging parents in the preceding 12 months say the help was for special circumstances rather than for recurring expenses. More than half in Germany (53%) and the U.S. (48%) say this is the case, while 42% and 43%, respectively, say it was for a recurring expense. In Italy, however, more say the help was for recurring expenses (56%) than say it was for special circumstances (38%).

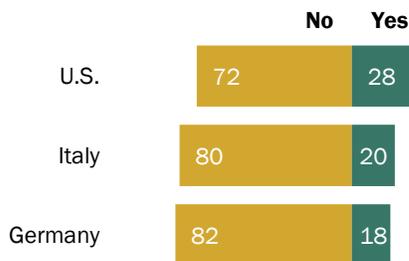
“Sweat Equity” a Common Feature of Helping Parents

% saying they have helped their parents _____ in the past 12 months

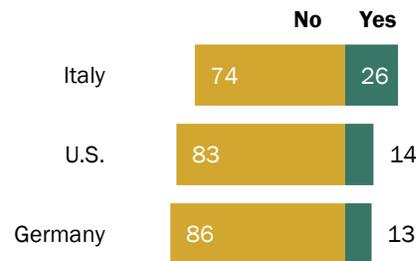
With errands, housework or home repairs



Financially



With personal care, such as bathing or getting dressed



Note: Based on respondents with at least one parent 65+.

Source: Pew Research Center Survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q37a-c

When it comes to helping an aging parent with personal care, about a quarter (26%) of Italians say they have done this in the preceding 12 months, nearly double the share of Americans (14%) and Germans (13%) who say the same.

In the U.S. and Germany, women are far more likely than men to have provided personal care to an aging parent. About one-in-five women with a parent age 65 or older in Germany (22%) and the U.S. (19%) say they have helped with personal care, such as bathing or getting dressed, in the previous 12 months, compared with just 4% of men in Germany and 8% in the U.S. Italian men are as likely as Italian women to have provided personal care to an aging parent (25% and 26%, respectively).

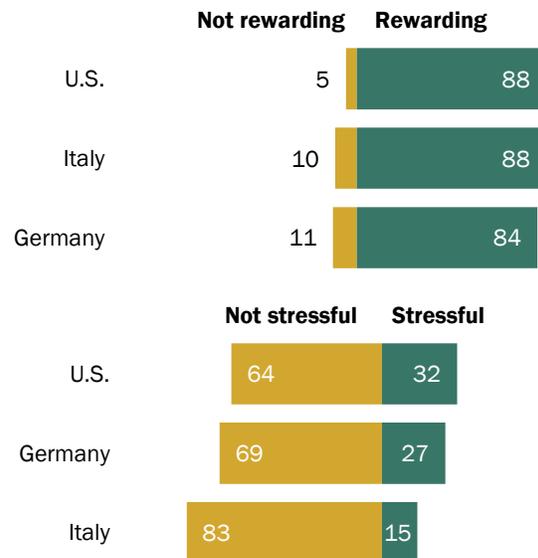
Helping Parents Largely Seen as Rewarding

Americans, Germans and Italians who are helping their aging parents financially, with errands, housework or home repairs, or with personal care are far more likely to say it is rewarding than they are to say it is stressful.

More than eight-in-ten in of those who are providing some help to a parent age 65 or older in the U.S. (88%), Italy (88%) and Germany (84%) find the experience to be rewarding, including 57%, 43% and 37%, respectively, who say it is very rewarding. In contrast, just about a third of Americans (32%), 27% of Germans, and even fewer Italians (15%) who are providing some assistance to an aging parent find this to be stressful.

Opinions about whether it is rewarding or stressful to provide help for an aging parent vary little by sex, income or age of parents. But adult children who say a parent needs help handling his or her affairs or caring for

Providing Help for Parents Is ...



Note: Based on respondents with at least one parent 65+ and who have helped their parents financially, with errands, housework or with home repairs, or with personal care. "Don't provide help/Depends/Don't know/Refused" not shown.

Source: Pew Research Center Survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q16a,b

themselves – regardless of whether the adult child is providing any type of help – are far more likely than those who say their parents can do these things on their own to say caring for their parents is stressful.

More than half (53%) of Americans with at least one parent age 65 and older who requires some help say caring for their parents is stressful, compared with 20% of those whose parents can handle things on their own. In Germany, those with at least one parent who needs help are about twice as likely as those with parents who do not to find helping their parents to be stressful (42% vs. 20%). And while relatively few Italians in each group say it is stressful to help their parents, those who report that their parents need help are nearly four times as likely as those whose parents can handle things on their own to say it is stressful (23% vs. 6%).

For the most part, adults with aging parents in the three countries surveyed are comfortable with the amount of care and assistance they are providing for their parents. Large majorities – 78% in Italy, 74% in the U.S., and 66% in Germany – feel they are expected to do about the right amount for their parents. Just about one-in-ten or fewer feel that they are expected to do too much – 11% in Germany, 8% in the U.S. and 5% in Italy – while about as many feel that they are expected to do too little for their parents.

In the U.S. and Germany, women are more likely than men to feel that they are expected to do too much for their parents. About one-in-ten (11%) American women with a parent age 65 or older feel this way, compared with 4% of American men. Among Germans with an aging parent, 15% of women feel that they are expected to do too much, while just 6% of men do.

5. Helping Adult Children

Family support goes in different directions and ebbs and flows at different stages of life. This section explores the support and assistance parents give to their adult children. The survey finds that, in all three countries, parents are providing a fair amount of help to their adult children. Many in the U.S., Italy and Germany have provided financial assistance, either for special circumstances or for recurring expenses; helped with errands, housework or home repairs; and provided child care in the 12 months prior to the survey. And about a quarter or more – including nearly half of Italians – say an adult child is living in their home most of the year.

Vast majorities of parents with adult children across the three countries surveyed say helping an adult child is rewarding; at least eight-in-ten in each of the countries feel this way. In contrast, relatively few say it is stressful, with Americans (30%) more likely than Germans (15%) and Italians (12%) to say this is the case.

Helping Adult Children with Errands, Finances and Child Care

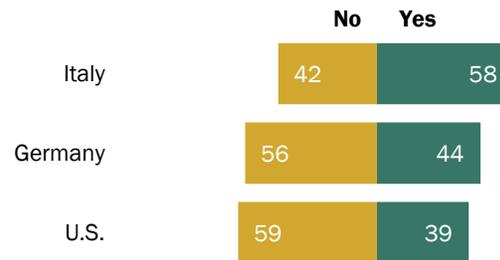
Among parents with adult children, about six-in-ten in the U.S. (61%) and Italy (60%), and about half in Germany (48%) say they have helped an adult child financially in the preceding 12 months.

In Italy, more than half have also helped their adult children with errands, housework or home repairs (58%) and, among those who have grandchildren, with child care (71%); 58% of German

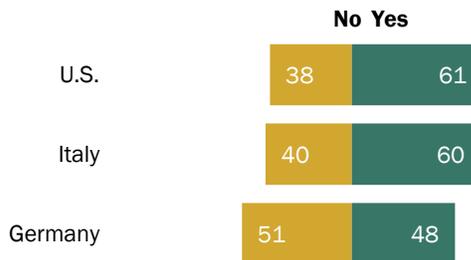
Widespread Assistance to Adult Children Across Countries

% saying they have helped an adult child _____ in the past 12 months

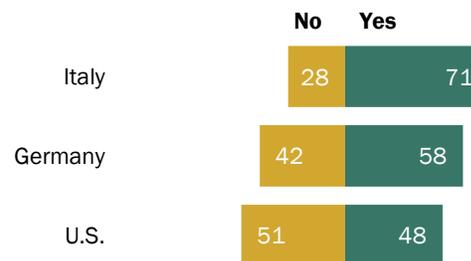
With errands, housework or home repairs



Financially



With child care



Note: Based on respondents with at least one adult child 18+. "Child care" asked only of those with at least one grandchild.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q49a-c

grandparents have also helped their children with child care in the preceding 12 months. Americans are less likely than Italians to say they have helped their adult children with child care (48%) and with errands, housework or home repairs (39%). Americans are also somewhat less likely than Germans to say they have helped their children with these tasks, but the gap is not as pronounced as the gap between American and Italian parents.

Financial support for adult children may be contingent, at least in part, on parents' own financial well-being. In the three countries surveyed, about seven-in-ten parents with higher household incomes say they have given financial assistance to an adult child (73% in the U.S., 72% in Italy, and 71% in Germany). In contrast, among parents with lower incomes, 55% in the U.S., 52% in Italy and 40% in Germany have helped an adult child financially in the preceding 12 months.

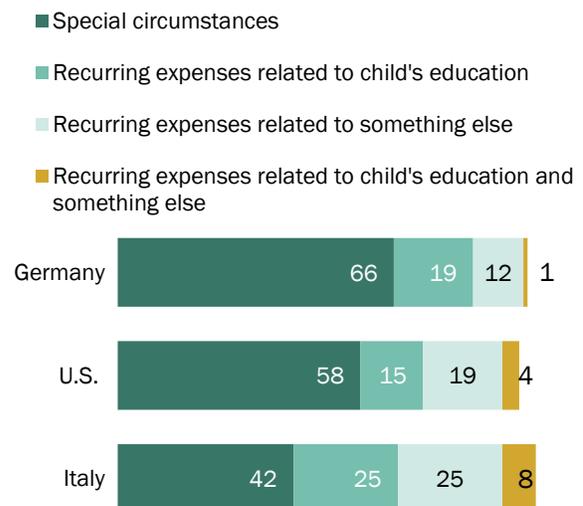
In Germany and the U.S., those with higher incomes are also more likely than those with lower incomes to say they have helped an adult child with child care and with errands, housework or home repairs. About three-quarters (76%) of German grandparents and 58% of American grandparents with higher incomes say they cared for at least one grandchild in the preceding 12 months, compared with 51% of those with lower incomes in Germany and 44% in the U.S. And while about half of those with higher incomes in Germany (53%) and the U.S. (49%) helped an adult child with errands, housework or home repairs, 38% and 33%, respectively, among those with lower incomes did so. In contrast, Italian parents in each income group report similar rates of help for an adult child with errands and child care.

Recurring Expenses vs. Special Circumstances

About two-thirds of German parents and 58% of American parents who have provided financial help to an adult child in the preceding 12 months say the help was for special circumstances. In Germany, an additional 19% say the assistance was for recurring expenses related to the child's

More Italians Helping Adult Children with Recurring Expenses

% saying the financial help they provided in the past year was for ...



Note: Based on respondents with at least one adult child 18+ and who have helped their adult child financially. "Don't know/Refused" responses not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

education, and 12% say it was for recurring expenses related to something else. In the U.S., about as many say the help was for education-related recurring expenses (15%) as say it was for recurring expenses related to something other than their child's education (19%).

In contrast, 42% of Italian parents who have helped an adult child financially in the preceding 12 months say the money was for special circumstances. An equal share say the assistance was for recurring expenses related to an adult child's education as say it was for recurring expenses related to something else (25% each), and 8% say it was for recurring expenses related to both a child's education and something else.

In all three countries, parents with higher household incomes are more likely than those with lower incomes to say they provided help with recurring expenses related to an adult child's education. For example, 33% of Italian parents with higher incomes who say they helped an adult child financially in the preceding 12 months say the assistance was for a recurring education-related expense, compared with 18% of those with lower incomes. Significant differences are also evident in Germany (24% vs. 13%) and in the U.S. (20% vs. 12%).

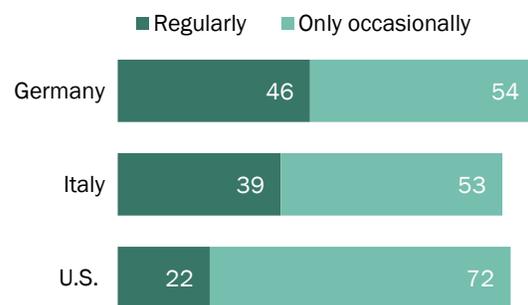
Regular Child Care vs. Occasional Babysitting

German and Italian grandparents who say they have cared for a grandchild in the previous 12 months are more likely than their American counterparts to say they helped their adult children with regular child care. About four-in-ten or more in Germany (46%) and Italy (39%) say they provided regular child care, compared with about one-in-five (22%) in the U.S.

About seven-in-ten (72%) American grandparents who say they have cared for a grandchild in the preceding 12 months say they have provided only occasional babysitting; 54% in Germany and 53% in Italy say the same.

U.S. Grandparents Less Likely to Provide Regular Child Care

% saying they provided child care ____ in the past year



Note: Based on respondents with at least one grandchild. "Don't know/Refused" responses not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q52

Living Arrangements

Nearly half of Italians (47%) say an adult child is living with them in their home. That is far more than in the U.S. (28%) or Germany (23%).

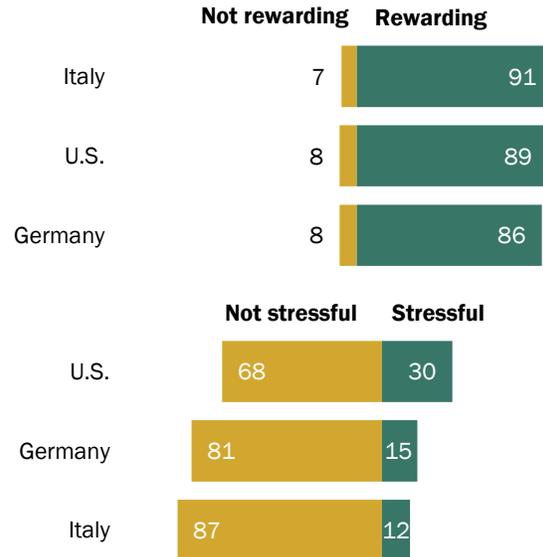
Italians ages 50 to 64 who have adult children are particularly likely to say at least one lives with them most of the year; 60% say this is the case, compared with 30% of their American and 27% of their German counterparts.¹⁵

Helping Adult Children Seen as Rewarding

Similar to views about helping aging parents, most parents in the three countries surveyed are comfortable with the level of support they are providing their adult children. Italians (80%), Germans (75%) and Americans (72%) feel that they are expected to do about the right amount for an adult child. In the U.S., about three times as many say they are expected to do too much (14%) as say they are expected to do too little (5%) for an adult child, while in Italy and Germany less than one-in-ten give each of these responses.

Among those who have helped an adult child financially, with errands, housework or home repairs, or with child care, large majorities in the three countries say helping an adult child is rewarding. At least eight-in-ten in Italy (91%), the U.S. (89%) and Germany (86%) say this is the case, including about six-in-ten in Italy (58%) and the U.S. (56%) and 45% in Germany who say it is *very* rewarding.

Providing Help for Adult Children Is ...



Note: Based on respondents with at least one adult child 18+ and who they have helped financially, with errands, housework or with home repairs, or with child care. "Don't provide any help/Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q18a,b

¹⁵ For more information on living arrangements of U.S. adults, see Pew Research Center: ["Young Adults Driving Growth in Multi-Generational Living."](#)

In contrast, relatively few say providing help for their adult children is stressful. Three-in-ten Americans who have helped their adult children in some way say this is stressful, as do even fewer in Germany (15%) and Italy (12%).

What Adult Children Say

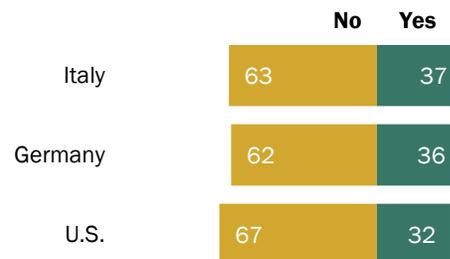
The share of parents who say they are helping out an adult child does not necessarily square with the share of adult children who say they are receiving assistance from a parent. For example, while about six-in-ten parents in the U.S. and Italy and about half in Germany say they have provided financial support to an adult child in the 12 months prior to the survey, only about four-in-ten adult children in Italy (43%) and the U.S. (39%) and 32% in Germany say a parent helped them financially over that period. Less than half also said a parent helped them with errands, housework or home repairs (37% in Italy, 36% in Germany, and 32% in the U.S.), even though larger shares of parents in each country report providing this type of help.

Various factors may help to explain the differences between the two generations. For example, social desirability may play a role, as some parents may be inclined to say they have helped their adult children, while the children may be inclined to say they did not receive any help. In addition, the two generations may have different definitions of what counts as financial help or what counts as errands, housework or child care.¹⁶

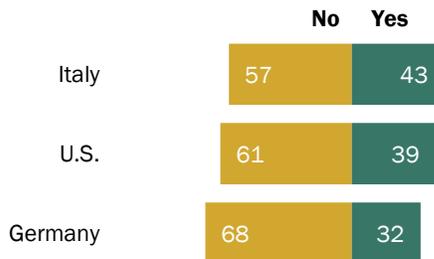
Help from Parents

% of adult children saying they have received help_____ from their parents in the past 12 months

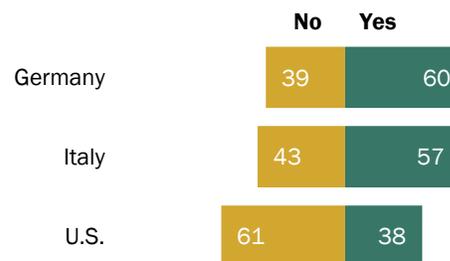
With errands, housework or home repairs



Financially



With child care



Note: Based on respondents with at least one living parent. "Child care" based only on those with at least one child younger than 18.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

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¹⁶ A Pew Research survey conducted in 2009 found similar differences in the share of adults who say they have helped a child and the share of adult children who say they have received help from a parent. See Pew Research: ["Growing Old in America: Expectations vs. Reality."](#)

Among adults with at least one child younger than 18, majorities in Germany (60%) and Italy (57%) say their parents helped them with child care in the previous 12 months, but just 38% in the U.S. say the same. And among those who say their parents have provided child care, 81% in the U.S., 65% in Germany, and 59% in Italy say their parents babysat for their children occasionally rather than providing regular child care.

In the three countries surveyed, young adults are among the most likely to say they have received financial help from a parent. About eight-in-ten (81%) Italian adults younger than 30 say this has happened in the preceding 12 months, as do 65% of Americans and 60% of Germans in the same age group. In contrast, four-in-ten, or fewer older adults in each of the three countries, say a parent has helped them financially.

Of those who have received parental financial help, 18% in Germany, 16% in the U.S., and 14% in Italy say it was for a recurring expense related to their education, while 15%, 19%, and 25%, respectively, say it was for a recurring expense related to something else. About six-in-ten of those who received parental financial help in the preceding 12 months in Germany (63%) and the U.S. (60%) and about half (51%) in Italy say the assistance was given for special circumstances.

Younger adults are also more likely to say their parents have helped them with errands, housework or home repairs. About six-in-ten (58%) Germans ages 18 to 29 say they received this type of parental help in the preceding 12 months, as do about half of Italians (53%) and Americans (50%). Far fewer among those ages 30 to 49 and 50 to 64 say a parent has helped them with errands, housework or home repairs; there are double-digit difference between younger respondents and those in each of the other two age groups on this question in all three countries (there are too few adults ages 65 and older with a living parent to analyze).

Overall, two-thirds or more of adults in Germany (76%), the U.S. (72%) and Italy (68%) say they get as much help as they need from their parents.

6. Keeping in Touch Across Generations

Families today have a variety of options for keeping in touch. New technologies, such as cellphones and the internet, make it possible for family members to be in almost constant communication with one another, regardless of their physical location. The telephone is used most often for communicating with family, but many family members today are also using email, text messages and social networking to keep in touch. The handwritten letter has fallen out of favor with today's families.

Not surprisingly, parents and adult children communicate more frequently than do grandparents and grandchildren. Across all three countries, a vast majority of parents report that they are in touch with their adult children on a weekly basis or more. And similarly large majorities of adult children say they are in touch with their parents at least once a week.

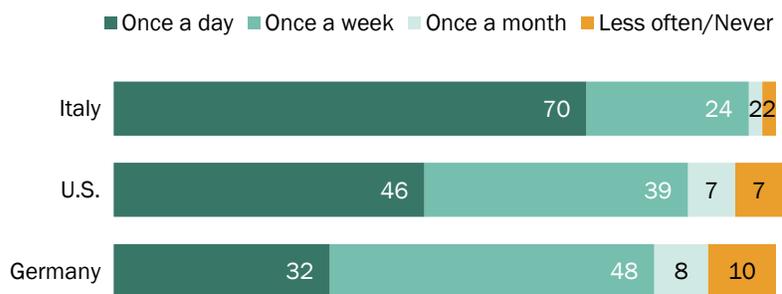
How Parents Communicate with Their Adult Children

In general, Italians seem to be in closer communication with their family members than Americans and Germans. Among Italians who have an adult child who does not live with them, 70% say that they are in contact with that child (or children) in person, by phone, by email or in any other way at least once a day. An additional 24% say they are in touch at least once a week.

By comparison, among U.S. adults who have at least one grown child living outside of the family home, 46% say they are in contact with that child at least daily, and some 39% say they are in touch at least once a week.

Italian Parents and Their Adult Children Often in Daily Contact

% saying they are in contact with their adult child/children at least ...



Note: Based on adults with at least one child age 18 or older. Respondents were asked to think only about relatives who do not live with them. Those who volunteered that their adult child lives with them were excluded from the analysis. "Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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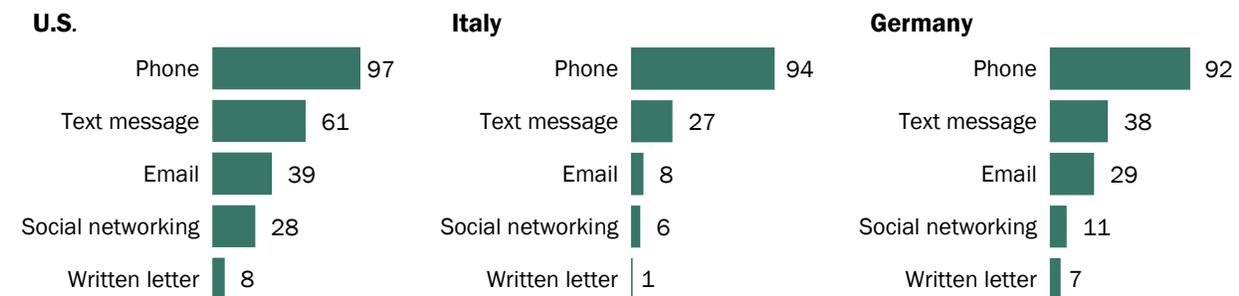
Q61

Contact between parents and their adult children is a bit less frequent in Germany. About a third (32%) of German parents say they are in contact with a grown child at least once a day. Roughly half (48%) say they are in touch weekly and 18% communicate monthly or less often.

There is a significant gender gap on this measure in the U.S. and Germany but not in Italy. Among American adults with at least one adult child, mothers are much more likely than fathers to say that they are in contact with their adult children at least once a day (52% of mothers compared with 38% of fathers). Similarly, in Germany 39% of mothers say they are in touch with their grown children daily, compared with 24% of fathers. In Italy, roughly equal shares of mothers and fathers (70% and 71%, respectively) with adult children say they are touch at least once a day.

Telephone Dominates Communication Between Parents and Grown Children; U.S. Parents Rely More on Texts, Emails and Social Networks

% saying they typically communicate with their adult child/children by ...



Note: Based on adults with at least one child age 18 or older with whom they are in contact at least once a month. Email and social networking items were asked only of parents who use those outlets, but percentages here are based on total.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

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In communicating with their grown children, adults in the U.S., Italy and Germany rely most heavily on the telephone. Among American adults who have a grown child with whom they are in touch at least once a month, 97% say they typically communicate over the phone. Text messaging is also quite prevalent among U.S. parents and their adult children. Some 61% of parents say they typically use this mode of communication with a grown child.

About four-in-ten U.S. parents with grown children (39%) say they use email to communicate, and 28% say they use social networking sites such as Facebook or Twitter. Only 8% of

U.S. parents say they typically communicate with an adult child through handwritten letters.

Among Italian parents who are in contact with their grown children at least once a month, 94% say they typically use the phone to communicate. Some 27% use text messaging, and relatively few use email (8%), social networking sites (6%) or handwritten letters (1%).

The patterns are similar among German families. An overwhelming majority of German parents who are in

contact with their adult children at least monthly say they typically communicate with them over the telephone (92%). Roughly four-in-ten (38%) use text messages, while 29% use email.

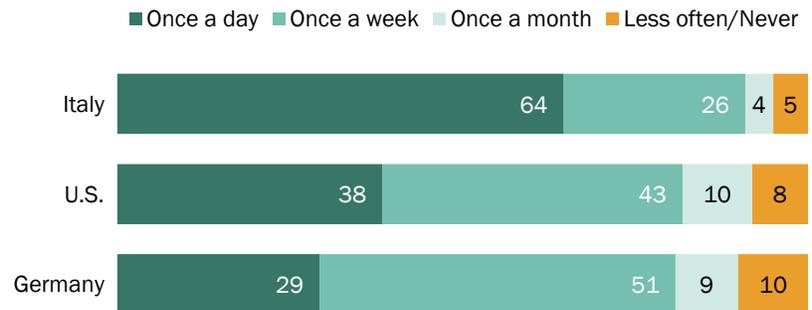
How Adults Communicate with Their Parents

In Italy, the U.S. and Germany strong majorities of adults report that they communicate with their parents at least weekly. Italians are much more likely than Americans or Germans to say they are in touch with their parents daily: 64% of Italians with at least one living parent say they are in contact at least once a day. By comparison, 38% of Americans and 29% of Germans say the same. Some 43% in the U.S. and 51% in Germany say they are in touch with their parents weekly. Similar shares of Americans and Germans (8% and 10%, respectively) say they are in touch less than monthly or never.

In the U.S., adults with aging parents are somewhat less likely to communicate with them on a daily basis than are those whose parents are under 65 years of age. Among Americans with a living parent age 65 or older, 35% say they are in touch at least once a day. Among those with younger parents, 42% are in contact daily.

Italians Are in Touch with Their Parents More Frequently than Americans, Germans

% saying they are in contact with their parent(s) at least ...



Note: Based on adults with at least one living parent or, if no living parent, an important stepparent. Respondents were asked to think only about relatives who do not live with them. Those who volunteered that their parent or parents live with them were excluded from the analysis. "Don't know/Refused" not shown.

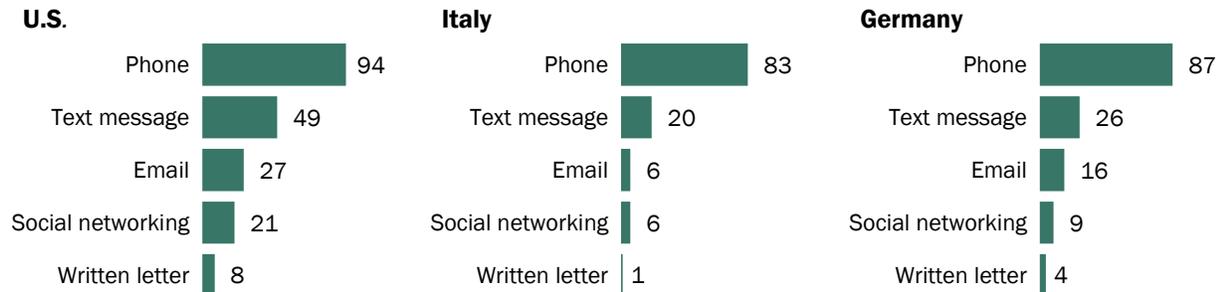
Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q60

Telephone Is the Primary Way Adults Keep in Touch with Parents, but Roughly Half of Americans Also Text

% saying they typically communicate with their parents(s) ...



Note: Based on adults with at least one living parent or, if no living parent, an important stepparent, with whom they are in contact at least once a month. Email and social networking items were asked only of adults who use those outlets, but percentages here are based on total.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

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In Italy and Germany adults with aging parents are just as likely as those with younger parents to be in touch with them on a daily basis.

In the U.S., the telephone is the most popular mode of communication for adults who are reaching out to their parents, followed by text messaging, emailing and connecting on social networking sites. Fully 94% of U.S. adults with at least one living parent with whom they are in touch on a monthly basis say they typically communicate over the telephone. About half (49%) say they communicate by sending text messages, 27% say they use email to keep in touch and 21% say they use social networking sites. Relatively few U.S. adults (8%) say they typically communicate with their parents through handwritten letters.

The patterns are similar in Germany and Italy, with adults relying primarily on the telephone to keep in touch with their parents – 87% of Germans and 83% of Italians with at least one living parent say they typically communicate over the phone. Both Germans and Italians are less likely than Americans to rely on other technologies to keep in touch with their parents. Roughly a quarter of Germans (26%) say they communicate by text messaging, as do one-in-five Italians (compared with 49% of Americans).

Similarly, Germans and Italians are less likely than Americans to communicate with their parents over social networking sites such as Facebook and Twitter. Some 9% of Germans and 6% of Italians say they keep in touch with their parents through social networking sites, compared with 21% of Americans.

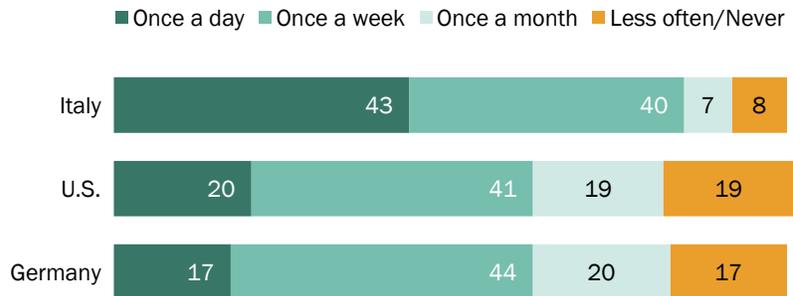
How Grandparents and Grandchildren Keep in Touch

Most grandparents communicate with their grandchildren on a fairly regular basis. The contact is much more frequent in Italy than in the U.S. or Germany.

In Italy, 43% of grandparents (that is, adults with at least one grandchild of any age), say they communicate with their grandchild or grandchildren at least once a day. An additional 40% say they are in touch at least once a week. Some 7% say they are in touch at least monthly, and 8% say it's less often than that or never.

Italian Grandparents in Close Contact with Grandchildren

% saying they are in contact with their grandchild/grandchildren at least ...



Note: Based on adults with at least one grandchild. Respondents were asked to think only about relatives who do not live with them. Those who volunteered that their grandchild/grandchildren live with them were excluded from the analysis. "Don't know/Refused" not shown.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

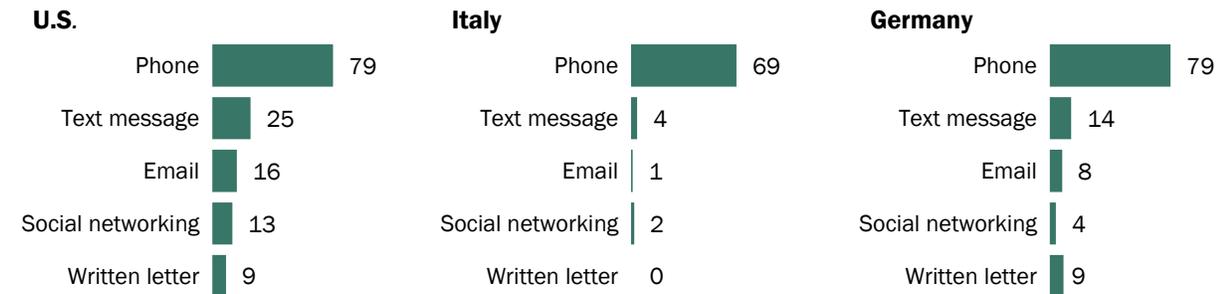
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Q63

In the U.S., one-in-five grandparents say they communicate with their grandchildren daily, and 41% say they are in touch weekly. Some 19% communicate with their grandchildren once a month and another 19% say they communicate less often or never. The shares are nearly identical in Germany, with a plurality (44%) of grandparents saying they communicate with their grandchildren at least once a week.

How Do Grandparents Keep in Touch with Their Grandchildren? Mainly over the Telephone

% saying they typically communicate with their grandchild/grandchildren by ...



Note: Based on adults with at least one grandchild with whom they are in contact at least once a month. Email and social networking items were asked only of adults who use those outlets, but percentages here are based on total.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

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The ways in which grandparents communicate with their grandchildren are similar to the ways parents communicate with their grown children and children communicate with their parents, although grandparents tend to rely less on modern technologies. The telephone is the most common means of communication, followed by text messaging and email.

Again, Americans seem to be more likely than their European counterparts in Germany and Italy to rely on text messaging, emailing and using social networking sites. Among American grandparents who are in contact with their grandchildren at least once a month, 25% say they typically communicate by text message. By comparison, 14% of grandparents in Germany and 4% of those in Italy say they typically communicate with their grandchildren using text messages. Some 16% of U.S. grandparents who are in touch with their grandchildren at least monthly say they communicate with them via email, 13% say they keep in touch through social networking sites and 9% communicate through written letters.

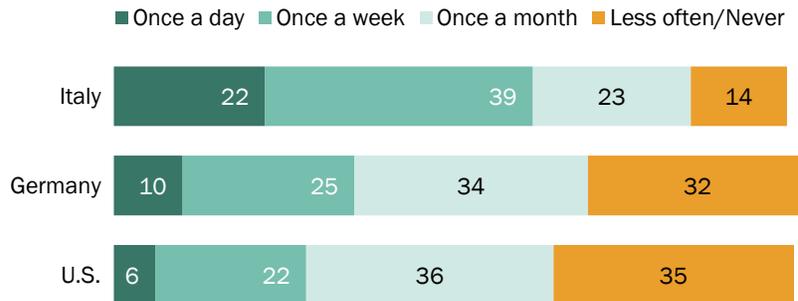
Adults with living grandparents report less frequent communication with their grandparents than grandparents do with their grandchildren. Again, Italians are the most likely to report regular contact: 22% of Italians who have at least one living grandparent say that they are in touch on a daily basis. An additional 39% say they are in contact at least once a week, and 23% report communicating with a grandparent at least once a month. Only 14% say they are in touch less often than that or never.

In the U.S., 6% of adults with at least one living grandparent say they are in contact on a daily basis, 22% are in contact weekly and 36% say they are in touch at least once a month. Some 35% of U.S. adults with a living grandparent say they communicate less often than monthly, including 2% who say they never communicate with their grandparents.

For Americans who are in touch with their grandparents at least once a month, talking on the telephone is the most common way of communicating. Americans are more likely than Italians or Germans to use cellphones and other modern technologies to communicate with their grandparents. Some 20% of American adults with at least one living grandparent say they typically communicate using text messages. An additional 16% say they connect with their grandparents through social networking sites, and 12% say they keep in touch using email.

Daily Contact More Limited for Adults and Their Grandparents

% saying they are in contact with their grandparent(s) at least ...



Note: Based on adults with at least one living grandparent. Respondents were asked to think only about relatives who do not live with them. Those who volunteered that their grandparent/grandparents live with them were excluded from the analysis. "Don't know/Refused" not shown.

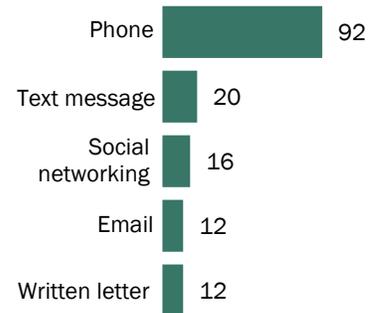
Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

Q62

How American Adults Keep in Touch with Their Grandparents

% saying they typically communicate with their grandparent(s) by ...



Note: Based on adults with at least one living grandparent with whom they are in contact at least once a month. Email and social networking items were asked only of adults who use those outlets, but percentages here are based on total.

Source: Pew Research Center survey, Oct. 27-Dec. 18, 2014

PEW RESEARCH CENTER

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About the Surveys

The analysis in this report is based on nationally representative telephone surveys in the United States, Germany and Italy. Descriptions of the methodology used in each country are below.

United States

Nationally representative telephone interviews were conducted October 27-November 24, 2014, among a national sample of 1,692 adults, 18 years of age or older, living in all 50 U.S. states and the District of Columbia (675 respondents were interviewed on a landline telephone, and 1,017 were interviewed on a cell phone, including 568 who had no landline telephone). The survey was conducted by interviewers at Princeton Data Source under the direction of Princeton Survey Research Associates International. Interviewing was conducted in two stages, as described below. In both stages, a combination of landline and cell phone random digit dial samples were used; both samples were provided by Survey Sampling International. Interviews were conducted in English and Spanish.

The first stage consisted of 1,500 interviews (614 on a landline telephone and 886 on a cell phone). Respondents in the landline sample were selected by randomly asking for the youngest adult male or female who is now at home. Interviews in the cell sample were conducted with the person who answered the phone, if that person was an adult 18 years of age or older.

In the second stage of interviewing, the samples were screened for people between the ages of 40 and 64 who had at least one living parent ages 65 or older and at least one child. A total of 192 were completed during this stage (61 from the landline sample and 131 from the cell sample). The data collecting stopped when a total of 500 respondents in the target group was achieved.

The combined landline and cell phone sample are weighted using an iterative technique that matches gender, age, education, race, Hispanic origin and nativity and region to parameters from the 2013 Census Bureau's American Community Survey and population density to parameters from the Decennial Census. The sample also is weighted to match current patterns of telephone status (landline only, cell phone only, or both landline and cell phone), based on extrapolations from the 2014 National Health Interview Survey. The weighting procedure also accounts for the fact that respondents with both landline and cell phones have a greater probability of being included in the combined sample and adjusts for household size among respondents with a landline phone. A separate adjustment was made to account for the oversampling of adults ages 40 to 64 with at least one living parent ages 65 or older and at least one child so they represent the proportion in the main sample. The adjustment was made separately for the landline and cell

sample frames. The margins of error reported and statistical tests of significance are adjusted to account for the survey's design effect, a measure of how much efficiency is lost from the weighting procedures.

For detailed information about our survey methodology, see <http://www.pewresearch.org/methodology/u-s-survey-research/>

Germany

Nationally representative telephone interviews were conducted November 10-December 11, 2014, among a national sample of 1,700 adults, 18 years of age or older, living in Germany (1,356 respondents were interviewed on a landline telephone, and 344 were interviewed on a cell phone). The survey was conducted by interviewers at Emnitel under the direction of TNS Emnid, Bielefeld. Interviewing was conducted in two stages, as described below. In both stages, a combination of landline and cell phone random digit dial samples were used; both samples were based on the ADM Master Sample. Interviews were conducted in German. At least five attempts were made to complete an interview at every sampled telephone number.

The first stage consisted of 1,534 interviews (1,218 on a landline telephone and 316 on a cell phone). Respondents in the landline sample were selected at random within the household. Interviews in the cell sample were conducted with the person who answered the phone, if that person was an adult 18 years of age or older.

In the second stage of interviewing, the samples were screened for people between the ages of 40 and 64 who had at least one living parent ages 65 or older and at least one child. A total of 166 were completed during this stage (138 from the landline sample and 28 from the cell sample). The data collecting stopped when a total of 500 respondents in the target group was achieved.

The samples are weighted to account for probability of being included in the sample and using an iterative technique to correct known demographic discrepancies. In particular, gender, age, education, region, and city size were matched to 2012 parameters from Federal Statistical Office (Statistisches Bundesamt). A separate adjustment was made to account for the oversampling of adults ages 40 to 64 with at least one living parent ages 65 or older and at least one child so they represent the proportion in the main sample. The adjustment was made separately for the landline and cell sample frames. The margins of error reported and statistical tests of significance are adjusted to account for the survey's design effect, a measure of how much efficiency is lost from the weighting procedures.

Italy

Nationally representative telephone interviews were conducted November 3-December 18, 2014, among a national sample of 1,516 adults, 18 years of age or older, living in Italy (1,141 respondents were interviewed on a landline telephone, and 375 were interviewed on a cell phone). The survey was conducted by the Laboratorio Analisi Politiche e Socialie (LAPS) at the University of Siena. The landline sample was randomly drawn from the Italian telephone registry, while a pure random digit dial was used to create the cell phone sample. Interviews were conducted in Italian. Respondents in the landline sample were selected by randomly asking for the person in the household who had the last birthday. At least ten attempts were made to complete an interview at every sampled telephone number.

The samples are weighted to account for probability of being included in the sample and to correct known demographic discrepancies. In particular, gender, age, education, and region were matched to parameters from the National Institute of Statistics (Istat) using an iterative weighting technique. The margins of error reported and statistical tests of significance are adjusted to account for the survey's design effect.

For detailed information about our survey methodology for international studies, see <http://www.pewresearch.org/methodology/international-survey-research/>

Sample Sizes and Margins of Error for Key Groups

The following table shows the unweighted sample sizes and the error attributable to sampling that would be expected at the 95% level of confidence for different groups in the survey:

Group	Unweighted sample size	Plus or minus ...
<i>Total sample</i>		
U.S.	1,692	2.7 percentage points
Germany	1,700	3.3 percentage points
Italy	1,516	3.9 percentage points
<i>Ages 65+</i>		
U.S.	411	5.5 percentage points
Germany	338	7.3 percentage points
Italy	433	7.3 percentage points
<i>With at least one parent age 65+</i>		
U.S.	700	4.2 percentage points
Germany	756	4.9 percentage points
Italy	672	5.9 percentage points
<i>With at least one child age 18+</i>		
U.S.	970	3.6 percentage points
Germany	869	4.6 percentage points
Italy	849	5.2 percentage points

Sample sizes and sampling errors for other subgroups are available upon request.

In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

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