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Publication Date

2007-12-01



California Center for Population Research
University of California - Los Angeles

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CCPR-053-07

December 2007

*California Center for Population Research
On-Line Working Paper Series*

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INTERGENERATIONAL RELATIONS AND WELFARE STATE RESTRUCTURING. WHY SHOULD WE RE-THINK THIS RELATIONSHIP IN BRAZIL?*

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1 INTRODUCTION

During the 1990s, the income of Brazilian families with young children worsened compared to the growing income of elderly families. Relatedly, increasing evidence shows that more and more elderly are providing for their adult children and grandchildren. Moreover, social expenditures by the central government in recent years clearly favoured the elderly. Together, these factors have put the idea of an emerging “generational clash” on the agenda of academics, politicians and experts in social policy.

The “generational bias” is considered critical for the efficiency of Brazilian policy today [Barros and Carvalho (2003)]. This argument seems to most clearly represent the idea of an emerging generational clash. It suggests that although poverty reduction programs have affected all age groups, this reduction is greater for the elderly than children. Simulations of poverty in different age groups, in the absence of governmental income transfer programs, supports this argument. The results demonstrate that poverty among the elderly would be more than 60% among individuals older than 65 years, greater than the poverty rates of 50% to 60% for children. However, after governmental income transfers, poverty levels among children became more than three times greater than poverty among the elderly. Moreover, elderly poverty is lower than that for adults that are 25 to 65

* An earlier version of this chapter was discussed at the Ence. I thank Kaizô Beltrão, Ana Amélia Camarano, Lena Lavinas, Aida Verdugo Lazo, and Neide Patarra for their generous comments, which greatly improved this current version. I also thank Edward Telles for our discussions and helpful comments.

years old [Barros and Carvalho (2003, p. 8)]. These statistics fuel the emerging debate of an aging bias in the distribution of government resources. The social spending bias towards the elderly is considered paradoxical in a country with a large young population.

Official statistics show that more than 2/3 of central government net revenues are used to finance social programs. However, most social funding is spent on retirement and pensions, which are considered largely regressive. Specifically, 73% of the total monetary transfers from the Central Brazilian Government in 2002 were expenditures on retirement and pensions while only 1.5% were directed to poor families through the Minimum Income Program. These statistics, from the Report of Social Spending of Central Government 2001-2002 [Brasil (2003)],¹ describe the government's revenue sources and its social expenditures in health, education, social security, income transfer programs and other activities of the social area. The report, which clearly addresses a generational bias in social spending, also discusses the distributive impact of social spending and makes comparisons with other countries.

Brazil is one of the world's most unequal countries in terms of income and even after the government transfers, that situation does not change much.² This is revealed by the estimates of the impacts of monetary transfers and direct and indirect taxes on the income distribution in Brazil. The official report notes that the richest 10% of households receive 45.7% of the total gross income, while the poorest 10% receives 1.0% of the gross income.³ Another evaluation notes that despite garnering nearly 36% of the Gross Domestic Product (GDP) in taxes from the private sector and spending more than half of these resources in social programs, the Brazilian State does not contribute in a significant way to diminishing the inequalities [Lisboa and Siqueira (2003, p. 123)].

Other interpretations about the nature of social spending in Brazil do not support the idea of a generational bias. For example, Lavinias and Garson (2003, p. 148) suggest that the high level of spending on social security reveals the deep

1. This document is from the *Secretaria de Políticas Econômicas do Ministério da Fazenda*, headed by the economist Marcos Lisboa, and report only the social spending of the federal government. Among its criticisms is the fact that states and municipalities were not included.

2. Brazil was in fourth position among the most unequal countries in the world in 2002. The first three are countries from Sub-Saharan Africa (Namibia, Lesotho and Serra Leoa), continent with the worst social indicators in the world. Although the HDI (Human Development Index) for Brazil improved from 0.644 in 1975 to 0.775 in 2002, Brazil still occupies the 72nd position in the ranking of 177 countries in 2002, based on a US\$ 7,700 yearly per capita income, 68 years of life expectancy, 13% of the population without running water and 86.4% of adults that are literate.

3. Gross income is the sum of salaried income plus governmental transfers (pensions, retirement, unemployment insurance and other types of help).

fragility of the Brazilian social protection system, which doesn't have a family policy covering all Brazilians. They argue that there is not a direct correlation between improvements in elderly condition and children poverty. Similarly, Pochmann (2003) cautions about the inversion of the terms of the debate, claiming that social spending is an important determinant of social inequality in Brazil instead of the opposite. An even stronger criticism is that the official report follows traditional right-wing logics that devalue public social spending. Bresser Pereira (2003, p. 107), the author of this critique, sustains that social spending and its quality has improved since the 1980s and this has been the major success of Brazil's democratic regime.

Therefore, as in other countries, the debate about the "clash of generations" in Brazil whether actual or perceived, real or invented, has come to the centre of policy discussion and also into popular awareness through the mass media. Almost everyday, newspapers print headlines claiming that poverty in Brazil can be identified with children and women.⁴ It is important to keep in mind that in 2001, Brazilian children, age 0-16, represented about 30% of the total population while those over 65 represented 5.6%. Also, children are concentrated in the lowest levels of the income distribution while the elderly are concentrated in the high levels. Children comprise 50 and 54 percent of the population among the two lowest income deciles but only 17% and 20% in the two highest deciles. By contrast, the elderly represent 1 and 2 percent of the lowest income deciles but fully 14 and 12 percent in the two highest deciles [Lavinias and Garson (2003, p. 151)].

The subject of "intergenerational bias" should be viewed in the broad context of international discussions of rethinking the welfare state and alternative systems of social protection in developing countries [Esping-Andersen et al (2002)]. It is also related to the international demographic concerns with aging, care and poverty. In this perspective, generational solidarity appears as one of the three main principles⁵ of the Madrid International Plan of Action on Ageing 2002, which proposes an "ensuring supportive environment to the elderly". For the Madrid

4. Poverty has a clear face says the newspaper announcing the statistics from the *Cadastro Unico*, official data base of the poor families in a building process in the Ministry of Social Development and Poverty Combat. It notes that is women and children the poorest ones. Also their profile show that one in four poor is at age interval of 7-14; more than half (52%) is women, 56% is illiterate or didn't achieve the fourth grade.

5. The three main principles of The Madrid International Plan of Action on Ageing 2002 are: 1. "Active elderly participation in society and in development as well as in poverty reduction", 2. "Advancing health and well being into old age" and 3. "Ensuring supportive environment".

plan, solidarity between generations at all levels—in families, communities and nations—is fundamental for the achievement of a society for all ages.⁶

My main concern in this chapter is to assess the ongoing discussion about the relationship between intergenerational relations and welfare in Brazil that appears to be based on two questionable assumptions:

I. There is an emerging “generational clash” or a “new” problem of generations marked by the dispute of resources by age groups, particularly among children and the elderly.

II. The social world appears dichotomized into macro- and micro spheres in which the macro is associated with the public (male) sphere and is more valued and the micro with the family and women. Solidarity among family members is taken for granted within an idealized family where gender relations are not considered.

To discuss these assumptions I will consider two forms of intergenerational social contracts, which implicitly or explicitly, establish forms of exchange in societies based on dominant values and norms.⁷ Although they are implicitly present in the Brazilian “generational clash” debate, most of the time they are not acknowledged or clearly identified. These contracts are: 1. The formal social policy contract, based on direct intergenerational transfers, through the medium of taxation, social expenditure and public pensions and 2. The informal social contract within the family or kinship group, based on intergenerational norms, obligations and exchanges. Intergenerational relations are those between population age groups in the formal social contract while they are among family members in the informal contract.

This chapter also calls attention for the need to see both the public policy contract and the kinship contract as closely related and that their generational relations are gendered.⁸ In doing this, I will also introduce international experiences—Japan, Brazil and Chile—that show how state policy may reinforce the role of

6. For details and discussion of the Madrid Plan, see chapter of Ana Amélia Camarano in this book.

7. The idea of social contract is at least old as the work of Thomas Hobbes, who in 1651 envisaged it as a covenant by which individuals renounce their own will and submit to the higher authority of the state. In Hobbes ideal state, this contract was the first transition from a “natural” to a “civil state”, which depended for its preservation on the individual’s bending his or her will to the contract (Quadagno, Aschenbaum and Bengston (1993, p. 264)).

8. This chapter continues a discussion about aging and changes in social contracts in Brazil that I began in another article in an earlier IPEA book. In that article, I discussed changes in gender contracts and their significance in terms for elderly care. I also discussed intergenerational relations by showing how women’s life course and family structure are crucial for the likelihood of being cared for at older ages (Goldani (1999)).

the family in the care of older relatives and thus may support the individual-level contract between generations with implications for gender equity.

The nature of intergenerational relations under the formal social policy contract seems to be especially important in the discussions about anti-poverty policies, in which age bias is often pointed out. Economists strongly suggest that policies should favour children because they are social investments [Neri (2003) and Barros and Carvalho (2003)]. Thus, part of the concern with a “generational bias” appears to result from different views of a model of social protection and policy strategies, where universalistic versus targeted income policies to eliminate poverty are at the center of the debate.

A concern with intergenerational relations under the informal family contract seems to appear only in discussions about aging, which acknowledge that families play a major role in elderly support through co-residence and goods, services and money transfers. These exchanges of resources are in both directions, from adult children to aged parents and vice-versa [Saad (1999 and 2002) Camarano et al (2003)]. Framed in terms of potential conflict among family members, these studies are less sanguine about the idea of a “generational clash” occurring in Brazil.

The perception of a “generational clash”, among either age groups or family members is associated with broad uncertainties that accompany the economic and social transformations in Brazil. Groups that once could count on security, like many industrial workers, now face major job risks; families with children are increasingly vulnerable; public pensions systems are being cut back and income inequalities remain the same. All this raises concerns for justice.

The approaches to the generational implications of the social policy contract vary but there is a conventional model, commonly used in the U.S., which seems to underline the Brazilian debate now. It is the “intergenerational equity model”, which in a broad sense means “the distributional justice between age cohorts” and it is inspired by the sociology of age stratification. Throughout the literature using this model there is a relatively uncritical acceptance that there is a “conflict” of interest among age groups and a “demographic imperative” linked to social policy. Another approach, the “political economy of aging”, sharply contrasts with the “equity model”. This approach considers the contract between generations in terms of socially constructed roles, relationships, dependencies, and obligations at both the micro (family and kinship group) and macro (state and public policies) levels [Walker (1993)]. The bulk of the studies on generational relations in both perspectives recognize the existence of some conflict between generations but there is much disagreement about the nature of the conflict depending on the theoretical approaches.

A methodological issue to consider is the traditional “snapshot” policy diagnosis which can easily lead us to conclude that the elderly and the young are on a collision course [Esping-Andersen and Sarasa (2002)]. The identification of problems in need of attention is too often based on a “static methodology of today’s reality” that forget to capture the dynamics of citizen’s life chances. Thus, we have to remember that the “core welfare issue is not so much how many people at any given moment are low-paid or ill housed, but how many are likely to remain persistently low-paid or ill-housed” [Esping-Andersen et al 2002, p. 6)].

Another issue, which is not clearly stated in the Brazilian debate at this stage, is how to allocate welfare responsibilities among markets, families, and government? To answer this question correctly the challenge is to understand that the “real world” of welfare is the product of these three dimensions, markets, families and government, or what is called the “welfare pillars”. If one of them fails there is either a possibility that the two remaining ones will absorb the responsibility or alternatively, that unsolved welfare problems will mount [Esping-Andersen et al (2002, p. 13)].

Concerned with how Brazilians are entering in the debate of generational relations, I suggest that we should pay attention to the competing interpretations and programmatic conceptions of social policies in the context of our large inequalities. How the public articulates needs and conceives of social programs in distinct and often competing ways is a very important dimension of the debate. This involves a political struggle among groups with unequal resources, competing to establish as hegemonic their respective interpretations of legitimate social needs [Fraser (1990)].⁹ For example, analysis about the Brazilian social policy performance in the 1980s noted the presence of key actors (technical elites, unionized sectors and welfare beneficiaries) and the articulation of their interests. The same happened in the 1990s when several authors, analysing the new directions of the Brazilian social security system, pointed out the important roles of collective actions and lobbies in negotiating the future of social security [Vianna (1998)].

Advancing some conclusions of this chapter, I suggest that there is empirical support for the argument of “generational bias” in social expenditure allocation, favouring the elderly. However, I suggest that the youth-elderly divide in Brazil

9. According to Fraser there are three major kinds of needs discourses in late-capitalist societies: 1) “Oppositional” which arise when needs are politicized “from below”. These contribute to the crystallization of new social identities on the part of subordinated social groups; 2) “Reprivatization” discourses, which emerge in response to the first. These articulates entrenched need interpretations that could previously go without saying; 3) “Expert” needs discourses, which link popular movements to the state. These can be best understood in the context of “social problem solving”, institution building and professional class formation. In general it is the polemical interaction of these three strands of needs-talk that structures the politics of needs in late-capitalist societies [Fraser (1990, p. 209)].

becomes far less conflictual when no longer viewed as a zero-sum but rather in the context of so many in need, a continued income, regional and gender inequalities and the lack of a social policy for families.

Regarding the effects of the two questionable assumptions that I have mentioned, mostly present in the current policy discussion, we observe a lack of an integrated analysis of the needs and demands for care of both children and elderly in terms of the services provided by the family, government and the market; no evaluation of the consequences of different governmental social programs for families; little consideration of social inequalities although they are vital to social protection; social policy proposals that appear separated from employment policy; and a compartmentalized view of policies based on gender-neutral terms.

Finally, I suggest that an alternative social policy cannot be simply a defence of an old model of social protection or provisions to satisfy a list of basic needs. Neither, can we equate insecurity and despair of the population with poverty, because it can lead us to an uncritical acceptance of economic growth as the only way to increase individual well-being. We should advance in the process of building our social protection system in the universalistic direction as proposed in our 1988 Constitution and develop an integrated system of policies. Thus, I conclude that we should try to unlock the debate about the future of welfare from the trap of arguments about the managed economy and the scale of public spending. Instead, we should try to restore welfare to its proper place and broaden the conception of well-being to every sphere of social and economic life.

2 SOME ISSUES OF THE DEBATE

2.1 Which Welfare State?

There are various interpretations of Brazil’s social protection model during the last half of the twentieth century in Brazil. Draibe (1993) describes a conservative-corporatist model of Welfare State until the 1980s, while Vianna (1998) characterizes it as a neo-corporatist and Americanized model. Yet other analysts conclude that although Brazil has a system of social protection, it never had a Welfare State in the universalistic European model [Pochmann (2003) and Lavinás and Garson (2003)].

According to Draibe (1990), there clearly was a Welfare State in Brazil but it was of the meritocratic-particularist or conservative-corporatist type that was differentiated from the classic residual and universalistic models. This model assumes that people must be able to resolve their own necessities, based on their

own work and productivity. Social policies intervene only partially, correcting the allocation processes of the market and economic institutions, linking employment with access to benefits. In this corporatist and stratified system, there are distinct provisions for different occupational categories [Draibe (1993, p. 8)]. The 1988 Constitution created a change toward a institutional-redistributive or a more universalist and equitable social protection model [Draibe (1993, p. 23)]. The terms of State provisions were redefined and enlarged in the 1988 Federal Constitution and it incorporated into three components: Social Security, Social Assistance and Health. Among the main issues of this new system of social protection are the universalization of coverage; equivalence of benefits for urban and rural workers, a selectivity in the benefits concession, an irreducibility of the value of benefits, equanimities of the costs, a diversification of the financial bases, decentralization and participation of the workers in management.

As a result of the new Constitution, the non-contributive benefits became the novelty of Brazilian social policy in the second half of the 1990s. Today, this is an important part of the social security system in Brazil and plays a key role in terms of guaranteeing better conditions of life for the population in general and the elderly in particular. Examples of this type of benefit are: 1. The Continued Benefit (BPC), which stipulates monthly payments of one minimum wage for the elderly who at 67 years don't receive any other benefit and live in a family with monthly income of less than a quarter of the minimum wage,¹⁰ 2. The rural retirement pension of one minimum monthly wage for men at 60 and women at 55 years, who do not necessarily contribute to the social security system¹¹ (Delgado chapter in this book).

The Brazilian model of social protection is legally very advanced and seems to offer the basis of a wider notion of well-being to most Brazilian citizens. A current discussion about policies, however, calls attention to the difficulties of financing the universal programs of rural pensions and to the fiscal imbalance of the Social Security. Mostly based on market arguments about the need for privatization and selectivity¹² the polemic is not so much in terms of the type of welfare regime but of whether social policy should be universal or targeted. And what seems to happen is a confusion between social policy and anti-poverty policy,

10. The minimum age to receive this benefit was lowered to 65 years in 2004, following the Statute for the Elderly (o Estatuto dos Idosos). This social assistance benefit (BPC), also benefits individuals with a deficiency and with incapacity to work who lives with a family with monthly income less than 1/4 of a minimum wage (Delgado in this book).

11. The rural social security also benefits *garimpeiros e pescadores artesanais* (Delgado in this book).

12. In the current neoliberal version, which only see solutions in the market, privatization is synonymous with profits and selectivity with assistencialism [Vianna (1998, p. 12)].

where politicians and policy makers seem to forget that the latter is a requirement of the first. This is not coincidental but reflects a view that privileges the "securitization of social protection", according to Lavinias and Garson (2003, p. 147).

Inspired by the so-called Neoliberal model of social protection, social policy was reduced to the single issue of poverty. The central arguments are that promoting economic growth through the principles of competitive markets is the only effective way to raise standards of living to the poor. This generalized model of social policy became attractive because of its apparent logical coherence and simplicity and because it was put forward by the world's wealthiest nations, where many assumed that this model helped them achieve their pre-eminence. However, as many international experiences have already demonstrated, this conception of social policy is in fact indifferent to the disruption, alienation and despair into which so many developing countries have fallen and even to the homeless, hungry and excluded within the wealthy nations.

Vianna (1998) similarly considers that the Brazilian social protection system becoming "Americanized" gains actuality. By stressing the external conditions that influenced the social protection system in Brazil since the 1960s, this author notes that the relations between the state and society, particularly in terms of the articulation of interests, has been Americanized. Specifically, this occurs through the expansion of social policies influenced by neo-corporatism and lobbies, who mediate specific demands, rather than representing a wide variety of social interests and in the design of social protection that is conceptually universalistic but substantively selective [Vianna (1998)]. Vianna notes two characteristics of Brazilian society that reinforce this model: extreme permeability to particularism or a low power of enforcement and a segmented, heterogeneous and exclusionary labor market.

The nature of the Brazilian social security system is currently at stake. This system has become increasingly residual with a mixture of conditional and highly restricted access, running counter to the universalist-redistributive spirit of social reform that led to the establishment of Social Security in 1988 and which inspires and legitimizes citizen's basic income proposals [Lavinias (2004, p. 4)]. In the same line of criticism another author suggests that the "accusation that the social cost is high, poorly focused and supposedly satisfies the privileged, seems to be import to Brazil the discourse of liberal Anglo-Saxon economists, which was developed to critique the European Welfare State, supposedly inefficient and overly generous [Pochmann (1993, p. 109)]". However, this author continues, differently

from the European case, Brazil never had a Welfare State nor constituted a “wage society” with basic collective rights for all workers. Patterns of consumption among the poorest barely permits subsistence and ties to the labor market are often precarious. According to Pochmann (2003, p. 111) Brazil does not have economic nor social citizenship.

2.2 Which Family?

The debate on the “conflict of the generations” and on solidarity within families suffers from an over-idealized image of the family. It takes solidarity within families for granted, forgetting the contradictions and conflicts at the levels of emotional tensions and everyday living conditions. There is a consensus that families are the arenas in which generational relations are acted out and that generational assistance is shaped by values and experiences that evolve or are modified over the entire life course. What seems difficult is to incorporate in the policy debate is the Amartya Sen’s crucial concept, “family is a space of cooperative conflict”, and the fact that it has a diversity of sexual arrangements, in which gender and age largely define life trajectories and stages of family life cycle.

Families are changing in both forms and meanings, expanding beyond the nuclear family structure to involve a variety of kin and non-kin relationships through marriage, divorce and remarriage. The secondary sources of statistics about family are less and less able to offer a good picture of the movement occurring within the families. The diversity of sexual arrangements, the internal organization of gender relations in terms of housework and responsibilities for raising children and several other issues are rarely available in Brazil. All of this has been an excuse for the continued use of the heterosexual couple with (few) children as a model to pursue and as a model in the design social policies.

Changes in households in Brazil are visible, even with traditional statistics, and they show that the type of family and the stage of the life cycle of the family are important features in determining the quality of life for its members. At the same time, it is important to qualify these findings in evaluating the relationship between family composition and poverty. With a total fertility rate of about 2.4 in 2001 and with large segments of the urban population under a regime of below replacement fertility, it is difficult to attribute poverty in Brazilian families today to a large number of children. This argument is reinforced by findings showing that inequalities in earnings are the principal explanation for differences in income among rich and non-rich Brazilian families [Medeiros (2004)].

In 2001, eighty percent of the Brazilian population lives in urban areas and in households organized around the kin group. Of the 39,6 million urban households, about 86% were organized around different types of families and the other 14% were of “non-families”, either persons living alone or groups of individuals without kinship relations in which there is no conjugal nucleus. The growth in the number of households in the last decades is mainly due to the increase in non-families and particularly in persons living alone. While households with families increased about 45% between 1990 and 2001, the “non-family” arrangement increased about 75%.¹³

Among the households organized as families, the nuclear type still predominates (81% and 80%), compared to the extended families (18% and 19%) or the complex families (1.3% and 0.9%) in 1990 and 2001 respectively. In terms of stages of the life cycle, although more than half of the families are either at the stage of expansion or consolidation¹⁴ (55% in 1990 and 52% in 2001), a large proportion of Brazilian families are mature. In other words, about 23% and 29% of the families were organized either by one or two parents without children younger than 19 or by a couple without children in which the women (spouse or the head of the family) was more than 40 years old. By contrast, only 22% and 19% of the families are at the initial phase of formation.

For the purpose of the debate in this chapter, I call attention to the trends and diversity in the households organized as families with children. Families with children represent about 77% and 74% of total households in 1990 and 2001 respectively. According to the national household surveys (PNADs) of 1990 and 2001, some of the trends and changes among families with children are:

1. The majority of children are living in families with the two parents present although there is a growing increase in children living in families with only one of the parents. The distribution of families with children (20,500,000 in 1990 and 29,209,000 in 2001) shows that the nuclear biparental type represents 67% and 63% and the nuclear monoparental represents 12,4% and 15,6%. The other two types of families with children are the extended (19,3% and 20,3%) and “complex” families (1,3% and 1.0%).

13. These findings for Brazilian families are based on special tables generated by Economic Commission for Latin America and the Caribbean (ECLAC/UN) as part of the Project of Change in Families and Needs for Public Policies in Latin America. I am currently working on the ECLAC chapter for Brazil with my colleague Aida Verdugo Lazo.

14. The initial stage of the family life cycle is roughly operationalized as families with children under 5, expansion refers to families in which the only or oldest child is 6-12, consolidation refers to families with one child 13-18 or with multiple children in which one is under 19 but is not in the initial or expansion cycle, the “shrinking” family in which there are no children under 19 and finally, the empty nest.

2. The nuclear biparental families with children have an average number of children of 2.4 and 2.1, respectively, in 1990 and 2001 and they are among the poorest families. More than third of them were poor in 1990, 38% compared to 33% in 2001. This poverty situation was even harder at certain stages of the development of the family. In the life cycle stage of “expansion”, bi-parental families with children experienced the worst situation. About 43% in both years were poor.

3. The lower proportion of poor and indigent nuclear bi-parental families in 2001 suggests some improvement in their conditions in the last decade. However, it is important to note that it didn’t change the internal inequalities but rather accentuated them, as the distribution of nuclear bi-parental families with children shows a growing concentration in the two lowest income quintiles in 2001 (24% and 23%) compared to 1990 (20% and 21%).

4. The general income inequality among nuclear bi-parental families also reflects race and regional inequalities. One third of white families with children are concentrated in the highest quintile in 2001 while less than 10% of black and brown (*pardo*) families are in this situation. Similar comparisons by region show that while 1/4 of the biparental families in São Paulo is concentrated in the highest quintiles of income distribution, only 3% of families in the Northeast are.

5. The inequalities by race and regional income distribution among nuclear bi-parental families with children became worst in the period 1990-2001, particularly through the growing concentration in the lowest quintile of all families but in particular the *pardo* and the Northeast families. Then, the internal inequalities become worst and the race and regional disparities also it was accentuated in the period.

Growing family diversity and fluidity permit more intergenerational exchanges through more egalitarian and democratic forms of intimacy, although this also brings more insecurity and uncertainty. Some examples from recent decades are: 1. Greater longevity, which also carries the burden of individual disability for a longer period, 2. An increase in marital instability and divorce over the last decades, which weakens the ability of nuclear families to provide support to dependents; 3. The reproductive revolution, in which reproduction has been separated not just from marriage but also from gender, age, and even sex itself, challenges the definitions of parental and children’s rights and responsibilities and the traditional notion of kinship. All these redefines the so-called “implicit contract” that exists within families, meaning parents caring for children in their adult years and expecting to be cared in old age by them. The caring relationship within the

family is increasingly important for women, the main caretaker in most societies, because they increased their participation in the labor market and the intensity of their caring activities increased while support services diminished. The implication of these two sets of developments for relations between the generations and also within generations—especially between male and female domestic partners—are likely to be significant not only in terms of the informal generational contract within the family but also for the social policy contract.

In Brazil, the most recent Constitution in Brazil (1988) states that it is responsibility of the family, society and the State to assist the elderly, ensure their participation in the community, defend their dignity and well-being as well as guarantee their right to life (Article 230). In its first paragraph this constitutional article also says that assistance programmes for the elderly should be carried out, preferably, within their homes. Therefore, in the assignment of responsibilities, the family comes first. New laws and several practical measures were also implemented by the Brazilian State to protect the elderly population. The National Policy of the Elderly of 1994 and the Elderly Statutes of 2003 are some examples of laws oriented to protect the Brazilian elderly against discrimination, violence and economic hardship.

The enlargement of the boundaries of the kin network is another important aspect to take into account, in the discussions about intergenerational relations and the demands for resource and care among family members. Partially a result of demographic transformations, particularly longer life and changing marriage, divorce and remarriage patterns the limits of the kin network have been widened to encompass many diverse relationships, including several degrees of step kin and in-laws, single-parent families, adopted and other relatives chosen from outside the family. These relationships form a complex network and at the same time, a “latent matrix of kin”,¹⁵ defined as “a web of continually shifting linkages that provide the potential for activating and intensifying close kin relationships” [Riley and Riley (1993)]. This “latent matrix of kin” can be viewed as a safety net of significant connections to choose from in case of need. But it may also contain unimagined relational structures in the future as a result of the reproductive revolution where an “in vitro” child can have at least five parents, not counting any later changes with remarriage: a donor mother, a birth mother, a social mother (the one who raises the child), a donor father, and a social father.

15. Riley and Riley (1993, p. 170) discuss the emergence of new types of kinship structures that created the concept of latent matrix of kin but they warn us that this matrix is not yet a reality; it is rather, an “ideal type” or model to be analysed. However, they conclude that key elements of the latent matrix may characterize the kinship structure of the future.

Finally, because changes in family and the new potential connections among kin are optional rather than contractual or obligatory, Riley and Riley (1993, p. 188) suggest that “they hold high promise of modulating, rather than exacerbating whatever intergenerational strains, conflicts, or perceived inequalities the future may bring”.

2.3 Concepts and Frameworks

In the debate between intergenerational contracts and welfare, the concepts and theoretical approaches are crucial for understanding the different positions and discourses. A first conceptual aspect has to do with the definition of “generation.” As Thomson reminds us, generation means everything and nothing for a host of concepts lurk behind the single word. It covers things as vague as a long sweep of time, a span of about 25 years, a particular point in the past, and all those alive at some moment. He also claims that the generation debate in the U.S. is too narrowly focused on Social Security and the distribution of public expenditures, and thus it has a decided political bent because, for many, the only interest in generation is if it can help explain current politics. If this fails, the concept is rendered unimportant [Thomson (1993, p. 216)].

Therefore, we need greater clarity of generational concepts. The most common notions refer to familial relations, age groups, and cohorts (defined by sharing a common experience in a particular decade) [Bengston and Aschenbaum (1993)]. However, a more complete reading of the problem of generational concepts suggests that we must distinguish between the term cohort or age group (those individuals who have been born at roughly the same point in chronological time) from the term generation (a ranked-descent ordering of individuals within families). The same study suggests that there are four principal terms used in social and policy analysis today to define generation: 1. Generation as an age cohort which is operationalized as a 5 or 10 year birth group and used for analysis at the macro social level, 2. Generation as kinship lineage descent, operationalized as social/biological succession and used at the micro social level of analysis, 3. Generation as historical generation or age cohort subgroups (elites), operationalized as a social movement led by cohort subgroups at macro social levels of analysis and 4. Generation as an age group operationalized by multiyear cohorts at the macro social level of analysis [Bengston (1993, p. 11)].

Second, there is a variety of theoretical frameworks informing the current debate on the “generational clash” but in this chapter I choose to mention two of them, the sociology of age stratification and the political economy of aging, because they are recurrent in the literature I reviewed. These two approaches share the

assumption that the formal social policy contract is in the process of being renegotiated and modified in most Western societies, though the extent of the changes differs substantially among countries. The same occurs with the informal generational contracts among kin because demographic and normative trends have produced dramatic changes in intergenerational patterns within families. However, it is important to note that the nature of the changes are interpreted in different ways, depending on the approach.

The theory of age stratification has been conventionally used to explain the relationship between intergenerational relations and welfare. It is the foundation of the most common model used in the analysis, the “intergenerational equity model”, which was already mentioned. The theory of age stratification gained prominence when Matilda Riley and her collaborators [cf. Quadagno, Aschenbaum and Bengston (1993)] in the U.S. began to stress the importance of concepts such as stratification and structure in research on aging. This perspective proposes that the age cohort (individuals born in the same period of time) and historical time through which these cohorts move are the primary components of an age stratification system. They also emphasize that the succession of cohorts is a source of historical change because “their particular historical experiences make unique contributions to social structures” [Riley, Foner and Waring (1988, p. 243)].

The “political-economy of aging” perspective arose, in part, as a critique of the analytical limitations of age stratification theory [Walker (1993)]. A basic criticism refers to the excessively narrow concentration on chronological age and birth year, which diverts attention both from individual responses to the aging process and from differences within-age cohorts deriving from macro-structural factors such as class, gender and race. This perspective contends that the “social and economic status of elderly people is defined not by biological age but by the institutions organized wholly or partly on production”. In other words, the many experiences affecting older people are “a product of a particular division of labor and structure of inequality rather than a natural concomitant of the aging process” [Walker (1993, p. 143)].

2.4 Interpretations of the “Generational Clash”

A great majority of studies on the changing contract across generations recognizes some basis for conflict between generations but there remains much disagreement about the nature of the conflict. This debate is exemplified by the competing intergenerational equity and political economy approaches [see Bengston and Aschenbaum (1993)].

The central premise of the “intergenerational-equity” approach is that points of divergence among specific age segments of the population are well marked and that younger, middle and older generations are in competition for scarce resources. This is closely related to the dominant economic concerns of the “public-burden” model of welfare, which lies at the heart of neoclassical economic assumptions concerning the respective economic contributions of the public and private sector. The contention is that the public sector is an unproductive burden on the private sector and the concept of old age stemming from such theories is one of homogeneity, economic dependence and unproductiveness. The public-burden conception of old age in orthodox economics is attributable in part, to the subordination of social policy to economic policy, and to the pre-eminence accorded to the latter in the political sphere [Bengston (1993) and Walker (1993)]. In such a view that fragments age, pensions represent little more than a transfer of resources from the working population to the aged.¹⁶ This view is reflected in the dependency ratio, a measure frequently used by economists and demographers to describe the demands likely to affect the political and economic arrangements of the market and state as a result of population aging.

Informed by the intergenerational-equity approach, several studies began to call attention to the changing demographics of generational succession and expectations as a “new social problem”, which emerged in the last decades of the twentieth century in industrial countries. The debate began around the economic, moral and social obligations of the middle-aged and young to an ever-growing group of elderly; and, in turn, on the elder’s obligations to those younger in an increasingly aged society.¹⁷ These issues have sometime been framed in the U.S. in terms of the “war of generations” and the conflict hypothesis was widely accepted and institutionally stimulated by political interests and age group lobbies such as the American Association for Retired Persons (AARP), the American Association of Boomers (AAB) and the Americans for Generational Equity (AGE).

The “political economy of aging” approach is quite critical of the “intergenerational-equity” view. This perspective sees the welfare state as an intergenerational contract, which is an arrangement negotiated between the

working and the retired over the quality of life in old age. This approach also argues that the concern of policymakers is primarily with the perceived burden of pensions on public expenditures rather than with any manifest concern about intergenerational equity. For Walker, the economic-demographic imperative has been argued in some countries, with the aid of international economic agencies, to facilitate the restructuring of their welfare states. Rather than being rooted in “life-course processes”, the intergenerational-equity debate is thus sometimes regarded as a sociopolitical construct [Walker (1993, p. 165)].

By contrasting the experience of the European Union and the United States, Walker reinforces the argument that rather than the main pressure deriving from demographic change, it is ideological shifts, particularly in economic orthodoxy, that alters assumptions about the role of the state with regard to welfare and that have encouraged some countries to restructure their pension provisions to reduce the role of public pensions and increase private pensions systems.

From the political economy perspective, the ideological and political context cannot be missing from accounts of macro social relations between age cohorts and from accounts of policy responses to demographic change. Also, policies intended to create a new pensions contract must be analysed as just one element of the much broader endeavour on the part of some governments to restructure their welfare provisions; otherwise they may be wrongly interpreted as simply ageist [Walker (1993, p. 152)].

2.5 Understanding Generational Relations Among Kin

A conventional interpretation sustains that the informal contract between kin is maintained by a variety of factors such as bonds of affection, a sense of reciprocity over the lifetime, powerful economic inducements or negative sanctions, and broad cultural values. Sentiments of affection and obligation or the promise of economic benefits are factors that assure the informal contract between generations within families, but the other variables may intervene to upset the balance. Pressures of limited resources and the absence of children are perhaps the most important in explaining why the frail elderly may be neglected, forsaken, or even abandoned. Then, under some conditions, the contract may fail, like having no children which makes people vulnerable in old age. In societies where rights of ownership exist, a lack of property may lead to neglect. But as Foner (1993) reminds us, what may appear to be neglect or abandonment from a Western perspective, may instead be a fulfilment of the societal contract within a given cultural context.

16. Also in this perspective, the pensions that older people receive from the state are regarded economically as a burden, as are the pensioners receiving them, whereas private pensions are not, even though the latter may be heavily subsidized by the state.

17. The rhetoric of the “new” intergenerational confrontation became particularly harsh by the end of the 1980’s in the U.S. In 1988, the business magazine *Forbes* advised Americans that the old were getting richer at the expense of the young and titled its cover story as, “Cry, Baby: The Greedy Geezers Are Taking your Inheritance”. In Europe, a year later, the largest German-language weekly publication, *Der Spiegel* ran a cover story that was titled “The Struggle of Generations: Young Against Old”. This view spilled over into the U.S. elections. The *Washington Post* featured a front-page article under the heading, “Older Voters Drive Budget: Generational Divide Marks Benefits Battle” [see Walker (1993)].

It is also important to remember that the feelings of obligation that cross generations are influenced not only by the unique experiences of individuals within a particular family but also by specific historical circumstances. The pathways they took to old age determine the adaptation of individuals and their families to the social and economic conditions they face in the later years of life. Migration, economic success or difficulties of local economies can affect patterns of support and expectations for receiving and providing assistance in old age [Hareven (1994)]. Thus, the welfare conditions at one stage of the life cycle are often directly linked to events earlier in life and may affect the well-being in later life, as I find happens for elderly Brazilian women [Goldani (1999)].

Studies in the “intergenerational equity” model suggest that what is new about the problem of generations today are issues at the macro level, such as age group reciprocities and equities which become prominent in social policy and economic discussions. At the micro-level, family-based generational obligations and exchanges seem to have remained similar over time in most countries of the world. Findings for the U.S. confirm this and conclude that although we can’t take solidarity within families for granted, we can speak of a growing solidarity at the family level, as well as an increasing disparity between generations at the societal level.¹⁸

An alternative interpretation of how intergenerational relations within the family works is based on the “political economy” approach. This approach insists that solidarity between parents and children is not a given, but has to be constructed on the basis of acknowledging differences between cohorts and gender and the consequences of this for affinity [Walker (1993)]. In contrast with the “intergenerational equity” perspective, this approach does not separate social policies from the nature of caring relationship within the family. In this view, which I agree with, public and private domains interact and thus state policy affects family relationships. For example, when the State attempts to minimize its financial commitment to the family, it increases the burden on the frail in general, and women in particular, who subsequently assume responsibility for care.

There is also disagreement between the two perspectives regarding the nature and prevalence of solidarity and tensions within the family. While the intergenerational equity perspective suffers from an over-idealized model of family

in the discussion of intergenerational family solidarity, the “political economy” approach describes family solidarity as multidimensional phenomena, with complex and sometimes contradictory relations between parents and children, and between grandparents and grandchildren [Lawton et al (1994)]. An example of the latter approach is in the documented difference in the role of women and men in intergenerational relations, particularly the difference in gender roles regarding the relationship between the first and third generation. Since mothers normally have custody of their children after a divorce, maternal grandmothers are more likely to take on familial obligations and duties, which also increases contact with mothers’ relatives compared to contact with the fathers’. Findings for Brazil show that 82 percent of households with co-resident grandparents, in-laws or parents of the head, involved females [Goldani (1999)].

3 KEY ASSUMPTIONS IN THE DEBATE

3.1 Assumption I. The “Generational Clash”

Several analysts claim, directly or indirectly, that there is an emerging conflict among generations, which is marked by the dispute of resources by age groups, particularly between children and the elderly. But, have the particular dimensions of intergenerational conflict in Brazil actually appeared yet in any measurable way?

Most of the claims of a growing age bias in Brazil have focused on the policy contract (social security system, pensions, social expenditures). Those calling attention to the disproportionate social spending on retirement and pensions and its regressive character, claim a consequent injustice for the young, who are a much larger portion of the Brazilian population. Thus, by assuming an equity model among age groups they implicitly also assume that there is conflict [Brasil (2003), Lisboa and Siqueira (2003) and Hoffmann (2003)]. Other analysts clearly mention the generational bias and they call attention to the poor situation of children, especially their high levels of poverty compared to the elderly. For example Barros and Carvalho (2003, p. 9) note:

“The current policy of income transfers, by fixing benefits for staying in school (bolsa escola) to R\$15 per child per month and the benefit of continued benefits (prestação continuada) and rural retirement (previdência rural) to one minimum salary, introduces an important and debatable intergenerational bias in Brazilian social policy, which disproportionately benefits the elderly population at the expense of children.”

Such findings are reinforced by simulations about the impact of the presence or absence of governmental income transfers through the life cycle of the Brazilian

18. In fact, a more general conclusion is that intergenerational tensions and friction are limited to less than 10% of the U.S. population in 1990. However, about 15-20 percent of Americans feel some intergenerational tensions and believe that certain age groups are getting more than their fair share of government benefits. An even larger group perceives burdens either for themselves or for others from age-related needs, including almost 30% concerning age-targeted federal government programs and 45%-65% for familial obligations in general [Schlesinger and Kronebush (1994, p. 181 e 183)].

population, which confirms that the elderly are the main beneficiary after all [Barros and Carvalho (2003, p. 8)]. However, there is no evidence that families with children are poor because the governmental funded programs spend too much on the elderly. Supporting my argument is the persistence of national income inequalities, which correlate positively with worsening conditions among families with children and of the population in general.

The “generational clash” is rarely associated with the intergenerational contract within the family. In part because solidarity among family members is taken for granted and only measured through the traditional indicators of resource exchange and also because the flow of generational exchange is in both directions, from adult children to aged parents and vice-versa [Saad (1999 and 2002) Camarano (2002)].

“The widespread coverage of Social Security that took place in Brazil in the 1990s resulted in a general improvement in the situation of elderly people, particularly in rural areas. These improved circumstances contrast with the deteriorating economic situation of other age groups, expressed by increased unemployment, declining average income and the chronic instability of the Brazilian economy. This has increased the economic dependence of children on the elderly generation. Other factors, such as a rise in teenage pregnancy, divorces and separation may have placed additional pressures on support from elderly parents. Consequently, there has been an increase in the time that adult children spend as dependent on their parents. For example, between 1981 and 1999, the proportion of elderly males that headed households, which included at least one adult child (aged 21 or more) increased from 19% to 44%. There has also been a rise in the number of elders living with grandchildren. This is reflected in the direct contributions that older people have made to household budgets. By 1999, elders provided 58% of total household budgets in rural areas and 51% in urban areas” [Camarano (2002)].

Therefore, even recognizing that the shift of priorities from children toward the aged has been apparent in the social security sphere and that there is generational bias in the social programs of income transfers, I found no measures nor qualitative evidence about tensions or conflict in the mentioned processes of exchange among age groups. Assessment of life-long generational fortunes is still hardly considered, making many of the current interpretations about intergenerational conflicts only impressionistic for Brazil. Closer quantitative and qualitative scrutiny of the relationship between old and young people is important and calls for a dynamic analytic data sources and methodologies. Thus, more than a snapshot of income differences is necessary in order to sustain that the elderly and the young are on a collision course. Rather, we should understand current intergenerational relations in Brazil in the context of so many in need, continued regional and gender income inequalities and a lack of a social policy for families.

If there is no evidence of intergenerational conflict, how do we interpret a growing concern with generational bias in Brazil? First, I would repeat that the recognition of potential conflict of interest or dispute for scarce resources among age groups and among family members in Brazil is due to a static view of the reality and indicators of inequality that assume an “equity perspective” model of intergenerational relations.

Second, I would say that the intergenerational bias is closely related with a negative perception of the population aging phenomena. The growing proportion of the elderly has been greeted with pessimism and alarm in Brazil as in other Western countries. This is partially explained by pessimistic attitudes toward population aging prevalent among a wide cross-section of societies. This comes with a long-standing economic pessimism concerning public expenditure on the welfare state, as more and more older people are receiving pensions. It is also a justification of the restructuring of welfare in response to demographic change. The growing elderly population is considered the key element in restructuring the pensions system and has also been blamed for the high costs or failure of public services [Giambiagi et al (2004)].

Regarding this last argument it is important to mention that although some of the negative ideas associated with the elderly population have changed, the design of social policies are still informed by the economic “public burden” model of welfare, which lies at the heart of neoclassical assumptions, as discussed earlier in this chapter.

Finally, it is important to call attention to the modification of the social contract that is now underway, consisting of reforms in the fields of pensions and social care, because they can have far-reaching effects on future age cohorts and gender relations in Brazil. Certainly it will depend on the options of reforms and policies we choose, as the comparisons between the U.S. and Canadian experiences help us to understand.

In the U.S., there is considerable evidence that the conflict among age cohorts has developed over the particular issue of the allocation of resources. However, surprisingly this has not developed in Canada, which is comparable to the U.S. in terms of the proportion of the population that is elderly, the relative degree of poverty between the young and the old, public support programs for older people, and the quality of social security programs [Walker (1993)]. The differences between Canada and the U.S. are attributed to several factors, including the distribution of societal resources and greater emphasis on universality in Canada. Also, the greater balance of benefits between the young and the old and differences

in the political structure between the two countries have been largely responsible for lower levels of rhetoric about generational equity in Canada. Interest group lobbying is relatively unimportant in Canada compared to the U.S. In Canada, the elderly lobby is less organized and less visible whereas the powerful presence of the old-age lobby has generated tensions in the United States [Walker (1993)].

The international experience comes to support the universalistic approach in the debate of social policy in Brazil today, which also perceives intergenerational relations in a different way. For example, Lavinás and Garson (2003, p. 151) argue:

"(...) If poor families, where children are over-represented and are not covered by adequate and permanent programs, but rather transitory programs with very low benefits that amount to only 1.5 percent of federal income transfers, the problem is not Social Security (Previdência) but rather the absence of significant and universal social policies, which should be added to compensatory programs to help those in particularly critical situations. Both types of benefits should provide adequately for the level of destitution of all individuals."

3.2 Assumption II: Public versus Private

A second assumption, implicit in the discussion of social spending and generational bias, is that the social world is dichotomised into macro-and micro spheres. The macro is associated with the public (policy, government spending, markets) and the micro with the family (free care, solidarity, intimacy). Solidarity among family members is taken for granted within an idealized family where gender relations are considered irrelevant.

3.2.1 How is the intergenerational contract among kin working in Brazil?

Brazilian family members are performing the normative values and feelings of affect and reciprocity that is assumed under the implicit contract across generations. The provision and receipt of care in the Brazilian family follows a balance of affect and reciprocity in a normative structure. Female relatives are preferred to male ones and relatives to non-relatives in the intergenerational relations and provision of care [Debert (1999), Saad (1999) and various chapters in this book].

"(...) co-residence in the process of informal support transfers towards the older population in Brazil and Latin American is particularly important in terms of support that requires physical proximity such as the activities of daily living and the instrumental activities of daily living. For example, 92% of Brazilian and 90% of Mexican elderly receive some type of help from relatives" [Saad (2002)].

"(...) Co-residence can benefit both the older and younger generations. Elderly males usually keep their role and status as major breadwinners. On the other hand, elderly females tend to continue in their established roles as care-givers and home-makers" [Camarano and Pasinato (2003)].

"The increase in co-residence in Brazil responds more to the material needs of children than to the need for caring of older people" [Camarano and El Ghaouri (1999) and Camarano (2002)].

The findings above for Brazil suggest that multigenerational households are held together in part by economic hardship. Older parents and their adult children have to cooperate in order to make ends meet. As they work for the common good, no doubt strong bonds of obligation, loyalty and trust develop. However, given the chance to live separately, older parents and their adult children have chosen to do so as the growing proportion of persons living alone suggests.

Results for other contexts also indicate that elderly people emphasize autonomy and personal satisfaction in their daily lives and their preference is for "intimacy at a distance". The same occurs with grandparents, who systematically emphasize independence over obligation and love over duty. It is important to remember that this is not only cultural and the result of a flood of self-fulfillment that has washed over Western societies, but also a social consequence of the rise in the standard of living, in which older parents and their adult children are less dependent on one another economically.

The Brazilian family is not only an important source of material support but it also is perceived as a main source of happiness for the elderly. Asked about what are some of the good things in their lives, Brazilian elderly point to the family, viewed in different forms, as the most important.

"(...) among the good things in life are, children and grandchildren (20%), family (12.6%), wife or husband (5.0%), the birth of a child (3.2%), the house they owned (5.3%), the house they live in (4.4%). Some other good things mentioned are religion (12.5%), health (9.4%), friends (3.3%), employment (3.2%) and the benefits of social security (2.9%)" (Table 47, of Saboia's chapter in this book).

These findings for Brazil are interpreted in different ways and support different types of social policies. A common view is that the family and intergenerational relations are "natural" and better sources of elderly care than the state. This argument in general comes with the assumptions of a traditional family structure and a sexual division of labor. To this perspective, the maintenance of the role of the family, and female kin in particular, in caring for older people should inform public policies. Another view emphasizes that the amount and quality of care depend only partially on the family and individual level factors but that public resources are vital. This view recognizes that assistance across the generations has been almost exclusively a female domain but that these conventional forms are currently in decline. This leads to a demand for policies that bring

major relief to families, especially women. Institutional solutions that seek to substitute paid labor for the tasks traditionally performed by women, are the new alternative to the growing need for elderly care.

Regarding gender and policy development, there is great concern over women's role in the current income transfers to Brazilian families (e.g. Bolsa Família, food stipend, young agent, etc.). Some feminists note that there are implicit contradictions in the articulation among women, family and the governmental programs that seek to solve socioeconomic problems and promote development. Among the arguments are that women find themselves in a very unjust situation because of their vulnerability in the formal labor market and their roles as caretakers in the family and the community, which transforms them into cheap labor for carrying out social programs at the same time that they receive little direct benefit from government [Portela and Gouveia (1997), Lavinás (1996)].

3.2.2 How far can Brazilian families go in providing care?

The high costs of care along with economic hardships; demographic transformations and changes in gender contracts¹⁹ suggest that Brazilian families can't go to far in performing their traditional role of caring for their dependents without help from the State. The idea that families provide better and cheaper support than the state is widespread and accepted, even outside neoliberal circles. However, as the State is replaced by civil society and its organizations, with particular emphasis on the family, some crucial issues are often overlooked, including: 1. the roles of the State and the family or the difference between public policies and private actions, 2. the women as a "hidden" resource becoming a "scarce resource" between the generations.

The first aspect, of the difference between public policies and private or individual actions refers to the idea that the whole politics of the State is universalistic while the actions taken by the family are particularist in nature.²⁰ The initiative of family members in helping the elderly are voluntary and do not imply any mandatory relationship towards the individual to whom the action is taken. It is by no means simply a matter of love; it often comes from a sense of duty, instilled

19. Gender contracts represent a social consensus about who men and women are, that they think and what they do. The concept "gender contract" was developed in Scandinavia, using the reference to gender developed in Sweden. Such gender contracts (and the terminology is an irony like the so-called social democratic contracts between capital and work), were developed from conflict and are subject to historical and geographic variations [Duncan (1994, p. 268) and Goldani (1999)].

20. My discussion here is inspired in Pinto's work about the role of the State and NGOs in terms of individual social inclusion. She notes that, "the state is committed with the universality of its actions, even when they propose or carry out policies focused on specific segments of the population" [Pinto (2004, p. 180)].

through moral pressure, social expectations and the pangs of conscience. Public policies fulfill the obligation of the State by ensuring its citizens the rights guaranteed by the constitution and the complementary laws (e.g. the Elderly Statute). Therefore the scope of State public policies and family private actions in terms of care and social protection of the elderly are related but unequivocally different. This fact has important implications for the population's well being.

Families and other civil society organizations are necessary for dealing with the growing aging population, but they are not enough. When they intend to replace the State by putting private actions in the place of public policies, they share with the State the failure of the latter in fulfilling its constitutional obligations. However, when Brazilian families through institutions such as "Groups of Third Age", NGO's, and The Elderly Council pressure the State for new policies, they become supervisors of the State and indirectly promoters of fundamental public policies.

The second aspect that is missing in the discussion of the roles of the State and the family in terms of care has to do with women as a "hidden" resource becoming a "scarce resource" between the generations.²¹ This is related to the growing demand for care services in a context of changes in the family, particularly in women's lives, and cuts in social services by the State.

Up until now it has been mainly women who have looked after children and the elderly, carrying out the routine tasks that give cohesion to relations between the generations. This was assumed for most of the family-centered welfare states, like the Brazilian one, until recently. Brazilian men and women have equal rights before the law but with respect to the care of children and other dependents however, our cultural norms still reflect greater expectations for women than men. Despite the Brazilian women's movement's sustained effort to change it, this cultural double standard is still vivid through current statistics [Goldani (2002)]. In fact, the major achievements of feminism in Brazil have been more in terms of women's individual rights than greater obligations for men within the family [Barsted (1999) and Oliveira (1999)].

The situation is changing fast in Brazil because of a massive influx of women into the labor market. This is stimulated by various factors including a rise in their educational levels and a fall in fertility, both of which undoubtedly enhance

21. The expressions of women as a "hidden" and as a "scarce" resource were used before. In the discussion of the relationship between the generational contract and gender relations in Germany, by Beck-Gernsheim (2002), and also in the Japanese discussion about changes in family and the restructuring of the welfare state. The transformations of the family in Japan were called changes from the "hidden welfare capital", —an expression used by the ruling conservative Liberal Democratic Party (LDP) in the 1990s—or from "caring hell", a more commonly used expression [Peng (2001)].

the ability of women to take decisions in different areas of life.²² Parallel to this, there is evidence that increased labor force participation has taken place amid persistent gender inequities, whose manifestations are both at the household and at the market level, leading to an overburden for women [Leme and Wajnman (2003) and Lavinás (1996)]. Thus, the implicit social contract governing the relationship between parents, children, men and women is now being renegotiated as the structure of family and work life is changing.

Among the implications of these trends, Giddens (1994, p. 13) reminds us that “the demand for freedom and equality reached women in the course of the twentieth century, and it can no longer be arbitrarily rolled back. It is scarcely conceivable that women will give up the new rights they have won”. Then, for how long will Brazilian women be able to play the role of main care-giver for family dependents? Or to what extent will changes in their lives make them an increasingly “scarce resource”? What are the implications of this for the Brazilian State, which currently sees them as invisible resources?

The Japanese case may be instructive to this discussion because it is a very clear example of what happens when the family (women) becomes overburdened by traditional care and welfare responsibilities.²³ Two features that particularly stand out in the welfare restructuring that occurred in Japan in the 1990s are: first, it has been largely driven by factors that relate to the shift in gender relations and demographic patterns; and second, while gender and demographic factors have forced the Japanese state to expand its role in social welfare, this has been coupled with a significant devolution of its responsibilities [Peng (2001, p.191)].²⁴

22. Some indicators of change in Brazilian women's lives between 1977-1997 show: a female rate of participation in the labor force which increased from 36.9% to 53.3% for women between 18 and 60 years old; an average increase in years of education, from 3.9 to 5.6; a decline in the total fertility rate from 5.1 to 3.6, an increase proportion of women heading families, from 12.9% to 20.3% [Leme and Wajnman (2003, p. 52)].

23. For the Japanese case, I drew mainly from Peng (2001), which addresses issues and makes suggestions that are relevant for Brazilian women.

24. In summarizing the Japanese case, we can observe two crucial movements. One in which the increase in married women's employment, coupled with the lack of public or market sources of care, transformed the family. Those most affected were middle class women in their forties and fifties, who benefited as children from Japan's family-centered welfare regime from the 1950s to the 1970s. As their double burden increased, these women began a social and political mobilization to protest against the Liberal Democratic Party (LDP) government's policy of less government and more individual self-help and family mutual aid in social welfare. The impact of women's social mobilization was huge. Most of the social policy reforms in elderly care introduced in the 1990s, including the two most important, the Gold Plans and long term care insurance, would not have been possible without women's political work [Peng (2001)].

The second movement is related more directly to demographics. Unlike the middle-aged housewives, young women took a different route to make their demands heard. Rather than resorting to political mobilization, they simply refused to subscribe to the traditional life course by postponing and, in some cases, even avoiding marriage and/or childbirth in order to pursue their careers and work. The cumulative effect was a decline in fertility to a level well below what the government considers necessary to sustain future economic growth. Thus, Japanese women created a “quiet crisis” that incited the government to respond with massive expansion of child care and other family support services, introducing protective employment legislation to help women reconcile work and family responsibilities, and offer financial incentives for families to have more children [Peng (2001)].

Discussing the combination of welfare expansion with devolution (expanded services to be implemented at the state level), Peng notes that it may come at the cost of a decline in quality of care or may lead to greater regional disparity. He also observes that there are important questions about the effects of welfare state devolution on gender and equality and concludes that “...it is ironic that the system of social care extension in Japan which seeks to encourage women to work by relieving them of the care burden at home seemingly led to a new system of care service that employs women as low-wage, part-time contract workers under devolution and deregulation processes. In the course of deregulating care services, the Japanese state simply excused itself from having to deal with wage negotiations and working conditions and allowed the market to dictate the terms. This has led to an overall decline in the wages and working conditions of care workers (most of them women)” [Peng (2001, p. 198)].

Brazil shares with Japan an historical family-centered welfare society and some demographic trends though at different levels (fertility decline, increasing life expectancy and rates of women in the labor force and gender inequalities,²⁵ which makes the Japanese experience very useful comparatively. Like Peng, I believe that regarding culture or no culture, individuals and families will seek their own solutions if the state continues to expect the family to maintain the burden of care in a society that also expects women to go out and work. There are costs to the states for not supporting the family that Japan has just begun to realize (Peng, 2001, p. 194).

4 THE SOCIAL POLICY CONTRACT AND GENDER: THE EXPERIENCES OF INDIVIDUALIZATION IN CHILE AND UNIVERSALIZATION IN BRAZIL

The international literature suggests that attempts to reform the social security system by “individualizing” benefits and eliminating women's entitlements as wives would adversely affect most female beneficiaries. Such reforms would worsen the social provisions of many women who would not qualify for adequate social security benefits, and they would become dependent upon the assistance programs in the welfare tier. The conflict between the goals of women's independence from their husbands social rights, adequate social provision in old age, and the removal of inequities in women's rights as workers and wives seems far from a resolution even

25. Gender inequality in terms of household work is the highest in Japan. Among dual earn careers couples the average hours that women work more than men at home is estimated in 25 hours per week for Japanese, 15 for Brazilians and 9 hours for Swedish women [Goldani (2002 and the site : www.unmich.edu)].

in countries in advanced stages of welfare restructuring [Gordon (1990) and Orloff (1996)].²⁶

Thus, one important conclusion from different experiences is that welfare restructuring based in gender-neutral terms has generally failed to modify outcomes in any significant way or has been detrimental for women. Gender-neutral reforms have often been cosmetic; the sole change has been to extend formal entitlements for both sexes. The principal flaw of this type of reform is that it does not address the interaction of the gendered division of labor interacts social provision, the root cause of gender differentiation in women's and men's entitlements [Gordon (1990)].

In Latin America, the Chilean and the Brazilian cases serve as good examples of how policy variation creates differences in gender outcomes. Chilean attempts to reform their social security system by "individualizing" benefits and eliminating women's entitlements as wives adversely affect a majority of female beneficiaries. Such reforms worsen the social provision of many women who do not qualify for adequate social security benefits, and they become dependent upon assistance programs in the welfare tier. By contrast, Brazilian women have benefited from a universalization of the social security system where pensions, particularly in rural areas, have become an efficient mechanism of income redistribution and helped to narrow the gap in gender inequality. In this section of the article, I will briefly refer to these two models of social protection to discuss the recent effect of social security on gender in Latin America.

4.1 The Chilean Case

In 1981, the Chilean government changed its approach to old age security. The basis of public pensions changed from collective to individual, in which they went from the widely-used system of pooling the risks of being without the capacity to earn while aged, to a system that relied on mandatory individual savings accounts. With some variations about 11 countries in Latin America adopted this "multi-pillar" model, but all share the project of individualization of social security. Recent evaluation of the results of the reform experiences in Latin America concluded that:

"(...) the merit of the reform is not in the privatisation of schemes of old age income support but in their individualization. And contrary to the claims of proponents of reforms, the strong suit is not in

26. Individualization as a strategy of reform has been easier to pursue when the breadwinner model has focused on the family as the unit of benefits and contributions, as in the Dutch case. However, this approach has more difficulties when the breadwinner model centers on the individual as the beneficiary with supplements for family members, as in the U.S. and Great Britain [various chapters on Gordon (1990)].

arriving at a durable and permanent system, but in breaking with past approaches that demographic and economic changes had made defunct... The disappointments may have been elsewhere, principally in the exclusion of more than half of all workers from even a semblance of a safety net during their old age, even in countries that generally have the fiscal and administrative wherewithal to provide such programs" [World Bank (2004, p. 10)].

Parallel to general evaluations of the new privately managed pension system, Mesa and Montecinos (1999) conclude that the privatization of social security has worsened Chilean women's well-being and even increased gender inequalities.

"(...) worse off than they were under the old pay-as you-go system of social security, in which the calculation of benefits for men and women did not differ and women could obtain a pension with fewer requirements than men. Currently, benefits are calculated according to individuals' contributions and levels of risk. Such factors as women's longer life expectancy, earlier retirement age, lower rates of labor-force participation, lower salaries, and other disadvantages in the labor market directly affect their accumulation of funds in individual retirement accounts, leading to lower pensions, especially for poor women" [Mesa and Montecinos (1999, p. 7)].

The Chilean reform did not modify women's right to retire at age 60, five years earlier than men. However, retiring at age sixty became a disadvantage. With fewer years of contributions, the accumulated funds are smaller and so are the corresponding pensions. The new private pension system also punishes maternity because women pay higher costs for bearing children if it leads them to interrupt their participation in the labor market, and thus to diminish their contributions and to lose productivity and income. Pensions are paid in a monetary unit (Unidad de Fomento, or UF), which maintains benefits in real terms. However, it does not apply to the minimum pensions, which are guaranteed by the state and go primarily to women with insufficient savings. These minimum pensions are not automatically protected against inflation. Persons eligible for minimum pensions must have at least 20 years of contributions (about half of a working life) and many women workers will not qualify even for this benefit. Thus, the rules of the new system make it more difficult for Chileans with jobs that are not stable and protected to receive an adequate income in their old age. Thus, "the economic cost of lower pensions will be added to the solitude and social stigma women already face in their old age [Mesa and Montecinos (1999, p. 31-32)]."

4.2 The Brazilian Case

By contrast with Chile, evaluations for Brazil are optimistic and conclude that higher living standards for elderly women today are due to changes in the social

protection system and in particular to the universalization of social security benefits. They suggest that living alone may be more a reflection of a successful and new way of ageing rather than the abandonment of or solitude for Brazilian women today. The universalization of social security, health policies and improvements in medical technology and certain other technological advances such as telecommunications and transportation facilities help to explain these trends [Debert (1999) and Camarano (2004)].

"(...) It is a recognized fact that elderly Brazilian women are living longer and in better conditions. This is due to three factors: greater social security coverage, greater access to health services and improvements in medical technology. Not long ago ageing brought women poverty and isolation in the social sphere. The greatest change in the last 20 years is that the end of active life and widowhood do not signify the old pattern. The universalization of social security and improvements in health brought a redefinition of the life course. The last stage of life is no longer a residual to be experienced by a minority, but it became a longer phase than childhood and adolescence. There have been relative and absolute improvements, as measured by income, in both their lives and of their families... For that to happen, urban and rural social security has played a vital role and the Organic Law of Social Assistance that assured an income for an important part of the elderly female population (...)" [Camarano (2002 and 2004: author's translation)].

Parallel to the positive effects observed under a larger conception of social protection on the improvement of elderly women's conditions, Camarano also emphasizes that this improvement results in privileges for Brazilian women who benefit from the new legislation of social security without losing some of the old benefits such as receiving both individual retirement and a pension due to widowhood. At the same time, she notes that women live longer and contribute less to the retirement system than men. Other studies sustain that poverty is higher among elderly men in the rural areas. In Brazil, although it has been found that 11% and 20% of rural and urban female elderly, respectively, do not receive any income whatsoever, poverty is higher among elderly men than women. The situation is reversed where the non-elderly population is concerned [Camarano (2002) and Barros, Mendonça and Santos (1999)].

To better understand the Brazilian case it is important to keep in mind that it is mostly rural women who benefit from the universalization of social security. A significant percentage of women who devoted most of their lives to domestic duties still have limited possibilities for becoming financially independent on their own retirement pension. Also, women whose retirement pension results from their own work, receive retirement pensions that reflect the pay discrimination that affected them during their working lives. This gap has tended to narrow, however, in general and especially among professionals.

"(...) Social security analysis reveals that Brazilian women are apparently in worse condition, that is, the conditions in which they receive benefits are less privileged (retirement according to age versus retirement by time of service, for example) and the payments are less than those offered to men. This situation reflects the greater precariousness of women's condition in the labor market compared to males. The ways in which additional benefits were historically created for protecting women in terms of their social security rights (less time worked and lower age for the concession of benefits, right to benefits in better conditions than for men) should not be seen as merely responses to arguments about double-duty (working both inside and outside of the home) but also to the precariousness of women's working lives in relation to men's... The benefits can also represent protection against current conditions in which elderly women need to care of themselves and others and because of their age, they can no longer endure working double-duty." [Beltrão et al (2002: author's translation)].

The Chilean and Brazilian cases serve as an alert to scholars, policy makers and the general public for the need to engage in debates that more adequately incorporate gender variables in designing and implementing policy reforms.²⁷ They also reinforce the idea that the goal of total individualization of benefits and obligation developed in the 1990s, which emphasizes gender as a necessary component, continues to be a challenge. The dependence of women on men's income and the dependence of men on women's domestic services and care must be replaced by financial independence and "care independence". However, a dilemma pervades this sort of restructuring of benefits and obligations. Individualization eliminates women's financial dependence upon their husbands, simultaneously individualization without financial independence worsens women's situation. This raises the question of how realistic assumptions are about women's financial independence and independence in men's care for the next generation.

In Latin America women's working conditions tend to be poorer than men's, with a significant gender gap in pay for equivalent work at all levels of education, but especially at the upper end of the scale. The retirement pensions paid to women further perpetuate the pay discrimination that affects them during their working lives. This gap has tended to narrow both in general and among the categories with professional qualifications [ECLAC (1990)].

In conclusion, individualization is a strategy of social security reform with potential hazards for women. Both developing and developed countries offer lessons and suggestions. The Swedish experience suggests prerequisites for its implementation to be more helpful than harmful to women, including: 1. provision of social benefits based on citizenship, or residence, 2. substantial policies that

27. Systematic evaluations of the gender impact of the reform of social security systems should be made in Latin America countries like Peru, 1993; Argentina and Colombia, 1994; Uruguay and Mexico, 1995; Bolivia 1997, and El Salvador, 1998 because they have made changes in their social security systems inspired by the Chilean reform in the years mentioned.

help women to achieve financial independence through their own earnings, and 3. a marginalization of means-tested programs where the family is the unit of benefits [Gordon (1990)].

The Chilean case proposes that gender inequalities introduced by the private pension system can be partially avoided if women individually take three steps:

1. Women make an additional voluntary savings,
2. Women should retire after age sixty in order to increase their accumulated funds and shorten their retirement,
3. Women must select an AFP in the private pension market, one that does not charge a fixed commission to affiliates and has high and stable real rates of return on investments [Mesa and Montecinos (1999)].

However, these individualistic measures would not reduce gender inequalities such as those in the labor market or the use of different actuarial factors in the calculation of women's pensions and these inequalities need to be addressed through state policies that explicitly consider gender [Mesa and Montecinos (1999, p. 31)].

The current Brazilian policy of universalization and rules favouring women in terms of social security, improve elderly women's lives and narrows the historical economic gap between male and female elderly. Ironically, a common view among experts advocates that the Social Security system should not seek to correct the gender inequalities created in the labor market. Rather, they propose eliminating rules that favor women to help solve fiscal imbalances. These include increasing women's retirement age from 60 to 63 and thus reducing the difference with men to two years, finish with the differences in time of service for retirement among different occupational categories and eliminate the linkage between the minimum wage and the Social Security floor [Giambiagi et al (2004)].

5 FINAL COMMENTS

"I blame no persons or generations. Nor can I find satisfactory explanations in our standard causes—ages or natures of population, electorates, voters, politicians or parties... We must look instead to the problems of sustainable, long term management of a common resource" [Thomson (1991, p. 6)].

The debate over intergenerational relations and welfare restructuring in Brazil takes us to the recurrent conflict over resource distribution. Increased public support for care activities—such as subsidized elderly care, universal health insurance, public education and more generous assistance to poor families—would redistribute income from men to women, from adults to the elderly and most likely, from the rich to the poor. In other words, it would benefit the least powerful groups in the

Brazilian society at the expense of the more powerful. These important aspects are largely obscured by the lack of a coherent picture of the differential costs of care for families and for the State. Indeed, conventional economic analyses considers the high costs of social spending on elderly from the state's side and never bothers to compare these with costs to families. This is partly the result of an implicit assumption that families, and especially their female members, provide free social services.

So far, economists and policy makers have had little to say about who should pay for the costs of elderly care and even less about who should pay the costs of rearing the next generation. The time and money Brazilian families devote to care for their dependents—helping the biological and social reproduction of the population—is ignored in the discussions of the GDP and in policy formulations. Furthermore, the family is often blamed for many social problems, including deficits in the public system. To raise good citizens and maintain a cohesive society appears to be the obligation of families. An idealized small family composed of economically self-sufficient and a heterosexual stable couple appears to be the solution for national problems such as unemployment, violence and poverty.

The current debate about the fiscal crisis of the social security system polarizes and paralyzes efforts to advance the universal social protection system as proposed by the 1988 Federal Constitution. There is increasing evidence of a reverse intergenerational flow in Brazil, where more and more elderly provide for their adult children and grandchildren. In the same line, the improvements in elderly women's conditions only begins to narrow the gender gap among the elderly but this doesn't mean that current inequities of gender are solved. Nor are families doing well enough to continue with their role as primary caregivers. Mistakenly interpreted as a result of elderly women's privileges, this argument may suggest reducing those benefits, which have become a vital part of a life survival strategy among Brazilian families. All these trends about the transfer of resources from the elderly to the young should not be seen as a solution to the problem of resource distribution but instead as a warning of the greater difficulties that new generations face in reproducing themselves. Also, the potential conflict between generations due to scarce resources should be viewed more in the context of so many in need and a broad system of inequalities rather than as a privilege of the elderly.

Consistent with a "social problem solving" discourse, I suggest that in building our social protection system we should emphasize the complexity of an integrated system of policies in a context of high inequality, instead of thinking in a compartmentalized way and trying to disregard responsibility for inequalities in

other sectors. Macro-level policies that share elderly care between the family and the state seem vital for alleviating the strains placed on families, particularly on women, as they respond to fundamental changes in the conception of family and kinship due to sociodemographic and technological change.²⁸ It is also clear that we can't re-think the social welfare policies as separate from employment policy or, in other words, when we discuss what government should or should not do, we need to simultaneously consider its consequences for markets and families" [Esping-Andersen et al (2002, p. 25)].

In practical terms, social policies are oriented both by a technical logic and the capacity of each social group to put pressure on the State. Then, how is it possible to distinguish better from worse interpretations of people needs? In trying to answer this question, I agree that justifying some interpretations of social needs as better than others involves balancing procedural and consequentialist considerations. In other words, it involves balancing democracy, equality and fairness [Fraser (1990, p. 220)].

In concluding this chapter, I would like to call attention to the need to redefine the notion of well-being. The discussions of welfare and public policies are usually concerned with state-provided basic social services and their restricted notion of individual well-being. My suggestion is that parallel to the need for redistributing resources to feed, shelter and care for the health of the individual, we need to broaden the notion of individual well-being. It would be useful to recover the idea that there are multiple spheres in which well-being is distributed, including the welfare of individuals, others and the community as a whole [Jordan (1987) and Titmuss (1958)]. In other words, in the course of a day, we move several times between spheres of life that are equally crucial for our well-being.²⁹ This concept of welfare shares leads to a wider understanding of social policy that integrates family-provided and commercial forms of welfare into the state welfare system. A necessary step in this direction would be to extend the current discussion about the Brazilian model of social protection or the future of the welfare state beyond economic and public expenditures arguments.

28. The idea here is that social policy is not a matter simply of social services or even more narrowly (and perhaps more commonly believed) social services for the poor. Social policy should be viewed as "a deliberate attempt of governments to promote individual and social welfare in certain specific dimensions using any suitable policy instruments" [Weale (1983, p. 5)].

29. For example, in any day, we move from the domestic sphere where we give and receive affection and encouragement and also provide each other with essential services. From our job, we get pay, pensions, perks and prospects. From the commercial sphere, we buy most of the goods that sustain our daily lives. From the state, we get education, health care, part of our income and possibly housing. It is difficult to measure and compare the contributions of each sector to overall well-being, especially in the domestic sphere, where people do a great many services for each other on an unpaid basis [Jordan (1987)].

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PART 4

POLICIES FOR BRAZILIAN POPULATION IN LATER LIFE