



How Well Do Children Insure Parents against Low Retirement Income? An Analysis Using Survey Data from Urban China

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Abstract: As population aging becomes more pronounced in the developing world, the uneven implementation of social safety nets raises important questions as to how well traditional family-based mechanisms insure elderly incomes when pension systems fail. Using a unique dataset from a recent household survey conducted in urban China, we find evidence that private transfers respond to low household income of retired workers when income falls below the poverty line. This finding is consistent with an altruistic response for transfers at low levels of household income. At the same time, however, the transfer response to elderly pre-transfer income is insufficient to fully cover shortfalls that arise with severe pension arrears and low retirement income.

Keywords: Transfers, pensions, retirement, elderly welfare, China

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