Asset accumulation and transfer for old age: a study on Peruvian and Moroccan migration to Spain

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Abstract Population ageing constitutes a major determinant of contemporary international migration, acting both as a push and pull factor in countries of origin and reception. From a micro-perspective, longevity, economic instability and migration are also affecting personal life as well as family organisation and solidarity. The aim of this paper is to focus on the strategies, in individual and family spheres, that migrants and their loved ones develop to accumulate and transfer assets, in order to respond to the demands of the elderly and counteract the uncertainties of advancing age. To capture this reality we conducted in-depth interviews and focus groups with Peruvian and Moroccan migrants in Spain, and with returnees and relatives in the two countries of origin between 2006 and 2010. Both cases demonstrate that country contexts, together with personal experiences and family relationships, determine where to stay, and with whom or with what to support oneself as one grows older. More recently, the economic crisis in Spain that is negatively influencing social and migration policies, reducing migrants' economic gains, and placing new burdens on people's shoulders, is affecting these asset accumulation and transfer activities for old age.

Keywords Transnational families · Older migrants · Income circulation · Health and social care

Introduction

The situation of ageing migrants has been an issue of increasing interest and investigation in long-term receiving countries since the 1990s. The so-called 'new immigration countries' in Southern Europe, however, have not yet openly acknowledged these aged populations. They are, if at all, attributed to 'amenity-seeking' or return retirement migration of those coming from relatively privileged northern European countries. This invisibility can be explained, on the one hand, because the majority of economic migrants are still relatively young and, on the other hand, because the prevailing discourse is still one of novelty and provisionality (Cachón 2002). Migrants are not seen as an integrated part of society, thus locals expect them to return home as soon as their labour capacity is not required.

In addition to the social invisibility of an increasing number of migrants who age in countries like Spain, little attention has been paid to the less privileged people who move into Europe when they are well over 50. Despite family reunion policies that have facilitated the migration of older parents, in-origin recruitment programmes¹ that have attracted workers even into their fifties, and the fact that many families of migrant origin obtained tourist visas for their older relatives to visit them during the 1990s and the first decade of the XXI century, there is no systematic or comparative research on these older migrants. That

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¹ Since 1993 the successive Spanish governments launched annual recruitment programmes in specific countries of origin—mainly in Latin America, North Africa and Eastern Europe—to cover a number of jobs linked to employers' demands of cheap and docile labour particularly in the domestic, agriculture, restaurant and tourist work sectors of Spain.

research would include their migration determinants, roles and functions, living conditions, wellbeing, quality of life and mobility patterns, among others.

In connection with international migration, a third under-researched group of older people is composed of those who stay behind while their close relatives move abroad. Too often the role played in others' migration by an increasingly aged population in the countries of origin has been miscalculated. This role includes travelling themselves at some point or encouraging others to do so, taking care of the emigrants' children and maintaining strong links with their loved ones, whatever the distance. Moreover, studies overlook the fact, as I will argue here, that the ageing circumstances of those staying in the country of origin are also affecting their migrant children's experiences of growing older and expectations of later life in their new setting or on their return. This is especially the case when migrants reach an advanced age and see retirement or poor health approaching.

In response to the gaps in literature, and the consequent need to study, we conducted a comparative research project that included Peruvian and Moroccan migrants aged 50 or over in Spain and their older relatives in their countries of origin. We looked at: (a) the connections between the different groups of older people affected by international migration, (b) the impact of migration on the older adults of foreign origin and (c) the effect of migration on the intergenerational support systems within families and societies.

In the first stage of the project, we added evidence to the causal relation between risky ageing in societies of origin (and destination) and the intensification of international migration flows. From the countries of origin we gathered information on how factors associated with economically unprotected ageing were impelling the younger and older generations to migrate (Escrivá and Skinner 2006; Díaz-Gorfiñiel and Escrivá 2012; Escrivá 1999). During the second stage, we aimed to understand how international migration could have been contributing to the improvement of present and future living conditions for older people in different locations and life stages. In this article I do this by exploring two dimensions: income generation and circulation through labour participation and investments, and wellbeing provision and distribution through health and social care. Making use of the asset accumulation approach, I observe that financial means, properties, information and knowledge, contacts and care, as well as new entitlements, circulate in the transnational space where many migrants build and project their own lives and those of their significant others. As a result, I argue throughout the article that, where the context is favourable, migrants and their families transfer and accumulate assets in their countries of origin and destination in order to make their

elders' situation better, as well as to defend against the uncertainties of old age including migrants' own.

The world population's increased longevity, together with social and economic instability, are putting a lot of pressure on ageing individuals and their families everywhere (Stiglitz 2002). Internal and international migration of people of all ages may be as much down to the search for personal self-fulfilment opportunities as to the need for keeping oneself and one's loved ones safe from poverty, from the risk of decreasing quality of life, and helping secure it for the long term. The 'human capital approach', however, has important limitations in the study of transforming living conditions of members of different generations in that it is based on a linear, individualistic and materialistic perspective on investments. It systematically neglects the role of older people (Blaug 1976), while the 'assets accumulation approach' points to households, communities and institutional context as the main places of where to look for processes of improving long-term well-being and risk protection (Hall 2008). The assets accumulation framework is, therefore, useful in capturing the different scales and temporalities of the benefits of migration. Assets are in fact multidimensional and observable in the long run, understood as a stock of financial, human, natural or social resources that can be acquired, developed, improved and transferred across generations, it generates flows or consumption, as well as additional stock (Ford 2004). Assets are not simply resources that people use to build livelihoods, assets give people the capability to be and act (Bebbington 1999). Thus the acquisition of assets is not a passive act but one that creates agency and is linked to the empowerment of individuals and communities. For asset accumulation, risk is a fundamental part of its strategic planning. Managing such risk is about proactively identifying and investing in opportunities, so the biggest risk is not taking a risk (Moser 2007). Migration may, in fact, contribute to a reduction in vulnerability at different life stages. In this study, I report on some of the assets that migration to Spain have provided for Peruvians and Moroccans in their old age, as recorded in the period 2006–2008. In more recent years some assets have devalued and opportunities have diminished in Spain.

Migration Peru–Spain and Morocco–Spain as case studies

This article is based on data from research carried out between 2006 and 2008, with some additional follow-up in 2009–2010, with the title 'Growing older in a context of international migration'. The project included the study of migration flows from Peru, Morocco and Bulgaria to Spain;

Table 1 Immigration of foreigners aged 45 or over at their arrival to Spain (the first ten most numerically important nationalities) 1991–2009

	1991–1995		2001		2005		2009	
	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%
Bulgaria	–	–	1,495	12.7	2,466	16	1,456	19.9
Romania	130	6.5	1,857	8	8,264	8.8	6,007	14.3
Morocco	1,296	6.5	2,451	6.2	5,918	8.5	2,991	8
Dominican R.	429	7.9	559	10.4	1,036	9.9	556	6.6
Argentina	1,797	30	2,922	16.2	4,684	19.8	1,723	22.3
Bolivia	–	–	362	7.5	2,824	7.4	354	8.7
Colombia	554	8.7	6,593	9.3	2,572	12.5	2,133	11.4
Ecuador	332	5.7	5,058	6.1	1,019	8.8	868	7.9
Peru	959	12.9	1,107	15.7	2,611	15.3	1,727	13.5
China	–	–	452	8.8	1,087	7.4	964	9.4

Source Statistics on residential variations (based on the *Padrón*) and the 2001 Population and Housing Census

Both sources may include as much legally as illegally residing immigrants

Percentages are based on the *N* = immigrants aged 45 or older, and calculated from the total number of immigrants of a given nationality that year

however, I am only using here the results from the Peru–Spain and Morocco–Spain cases².

Both groups were selected because they correspond to two different geo-political areas, albeit of a similar implantation in the Spanish territory. Furthermore, Moroccans make up one of the main groups of older immigrants in Spain in absolute numbers, while Peruvians are important in relative terms too (see Table 1).

For each case, fieldwork carried out in Peru, Morocco and Spain consisted of over 20 interviews, a couple of focus groups, participant observation and documents review. In Spain the research team conducted interviews in Madrid and Barcelona for two categories of Peruvians and Moroccans aged 50 or over: (a) those who had migrated at an advanced age and (b) those who had aged in migration. In Peru fieldwork was carried out in the regions of Lima–Callao, capital centre, and Junín, including urban and rural boroughs. In Morocco the interviewees were contacted in the country's northern and central areas. In both migrant countries respondents were from one of these categories: elders (a) without (b) with close relatives living in Spain, (c) returnees from Spain. Moroccans and Peruvians were interviewed and their responses recorded and analysed within broader family and institutional contexts.

The history of Peruvian and Moroccan mass migration to Spain is slightly longer than that of other groups. Peruvians and Moroccans have been migrating to Spain markedly since the 1980s. Some Moroccans established themselves in Spain even earlier, abandoning the pattern of

circular and seasonal migration in mainly agricultural and, to a lesser extent, construction or fishing work (Colectivo Ioé 1995). During the 1990s both groups made up the majority of recent migrants and continued to grow significantly in spite of the requirement for Moroccans (from 1991) and for Peruvians (from 1992) to obtain an entry visa for Spain. The continuous increase in the collectives was possible mainly through the following three mechanisms: (a) undocumented border-crossing or overstay of short-term visas; (b) family reunion and (c) in-origin recruitment.

At the end of the first decade of the XXI century there were about 800,000 Moroccans and 150,000 Peruvians officially registered in Spain (INE),³ although those residing for a long time in the country tend not to be reflected in the statistics on foreign citizens once they acquire Spanish nationality⁴. Erring on the side of caution, therefore, the percentage of Moroccans and Peruvians aged 50 or over seems small, only 14 and 20 %, respectively. There are obviously an additional number of older adults who remain undocumented and, in many respects, invisible.

Migration to Spain has been basically headed by young-middle-aged generations of Peruvians and Moroccans. There are, however, two marked differences in the socio-demographic composition of the two groups. The first is a

³ Spanish National Institute of Statistics—www.ine.es.

⁴ Latin Americans in general, Filipinos and Guineas can apply for Spanish nationality after only 2 years of legal residence in Spain, 1 year in the case of marriage with a Spaniard. All other nationals, except some EU, need to complete ten years of legal residence before starting the process. Peruvians and most Latin Americans officially become bi-nationals, of their country of origin and destination, in accordance with bilateral agreements on double nationality that Spain signed with Latin American countries during the XXth century.

² The Bulgaria–Spain study used another methodology and has produced another type of data, partly published in Soultanova (2007) and Deneva (2012). Nevertheless, many findings from the Peruvian and Moroccan cases coincide with the Bulgarian case.

fully distinct gender- and purpose-balance in migration flows. Whereas Moroccan migration to Spain has been male-dominated, with many women becoming housewives when reunited with their spouses abroad, Peruvian migration has been, at least initially, female-led and oriented towards employment in Spain. Over time both collectives have become more gender-balanced with more couples where both or only one is able to keep a job, given the high unemployment levels and financial crisis in Spain since 2008 (Pajares 2011, p. 11).

The second distinction between Moroccans and Peruvians can be observed in Table 1. The weight of Peruvian immigrants aged 45 or more has doubled that of the Moroccans in under 20 years. As previous studies on Peruvian migration have revealed (Escrivá 1999; Durand 2010) in the early 1990s a significant number of migrant men and women had been fired or retired from the formal employment sector in Peru, mainly in education, banking, the civil service and other public and private companies, because of the economic recession. Similarly, we may come across cases of labour migration from Morocco at an advanced age, after being fired or made redundant or simply from a lack of prospects in their occupations. In addition, migration later in life is a consequence of family reunification strategies using or not legal procedures.⁵

Migration in general, and specifically at an advanced age, responds to demographic, social and economic conditions in Peru and Morocco, as well as in Spain, including migration and citizenship laws, welfare provisions and labour market segmentation, among other elements. In the period under observation the conditions affecting older people diverged between the three countries. In Peru and Morocco people aged 50 and over are considered already too old or outdated and, in addition to a lack of employment opportunities in the labour market, they may experience credit restrictions, healthcare limitations or even isolation from the part of the family which lives elsewhere in the country or abroad.⁶ All of these conditions may impel these persons to ask for help from other relatives, or to exit in order to reunite with them.

Not every older person alive is indeed able or willing to move to Spain. Nevertheless, older parents are usually key actors in understanding the migration project of their children. Life expectancy in these countries has been increasing steadily since the 1960s, so that today it is less and less unusual to have parents over 80 still alive whom relatives usually have to support.⁷ In both Peru and Morocco, at the

beginning of the XXI century, there are still very few older people who benefit from a pension and the few who do generally receive a very low sum, not enough to cover minimum living costs, especially if medical treatment is required (UN 2009). Public healthcare services are scarce and generally of very low quality and capacity, medicines are not subsidised. Consequently, in order to get adequate treatment, one has to turn to private services.

With regard to the Spanish context, during the 1980s and 1990s the welfare system dramatically expanded, a large part of the efforts focusing on improving the conditions of older people in areas such as pensions, healthcare, leisure and education (Guillén 2010). Since 1994 the extension of pensions to everybody over the age of 65 has meant the provision of a minimum income to older people who had never or very little contributed to the public pension system and had no other means of survival. The pensions amount increased year by year as the cost of living went up, and healthcare and medicines were made free of charge to pensioners. During this period Spain turned into an immigration country too, after the intense experience of being a country that sent emigrant workers abroad. Jobs open to male and female immigrants in Spain, both young and older, were concentrated in the areas of agriculture, domestic work, construction and tourist services. The adhesion of Spain to the European Union's principles with regard to equality and non-discrimination of citizens living in the territory equally meant the extension of many rights and welfare benefits to migrant families (Fauser 2007). In addition to education, pensions and healthcare, migrants in Spain have benefited from comparatively generous naturalisation and family reunion laws, although the door has, in practice, been more open to Latin Americans than Moroccans (Izquierdo et al. 2003). Once Spaniards, citizens of Peruvian and Moroccan origin have found fewer difficulties in having their older parents visit or join them in Spain. Family reunification regulations for non-naturalised citizens have also allowed the reunion of older parents in some cases, thus differing from other European countries where family reunification laws concern only spouses and minor children, although the requirements became stricter through the years. Likewise, labour migration to Spain has decreased substantially since 2009. The once favourable scenario has lately been reversed, due to amendments in the law, as well as restrictions to welfare provisions and labour opportunities in Spain.

Assets for older Peruvians and Moroccans brought about by migration

A review of the three country contexts reveals that inter-generational strategies implemented by migrants are deeply framed, sometimes facilitated and at other times

⁵ As Bolzman et al. (2008) also suggest for Switzerland.

⁶ Similar to other countries, as exposed by Gorman (1999).

⁷ Our survey with Peruvian migrant families in Lima-Callao and Junín conducted in 2007 revealed that 25 % of the interviewees aged 60 or more still had a parent alive.

constrained, by structural factors in the local and transnational continuum. As Silverstein and Attias-Donfut put it: ‘The ability of immigrants to provide and receive economic and social support across generations is shaped by the availability and generosity of public benefits and the opportunity structure of the labour market. Both immigrant culture and the public policies of sending and receiving nations need to be considered’. (2010, p. 185).

Accordingly our research conducted in 2006–2008 illustrates, first of all, how migration enhanced opportunities for *income generation and circulation through labour participation and investments*. Migration to Spain in the two country cases studied and throughout the period of investigation did indeed enhance junior and senior citizens’ labour opportunities or at least income gains, compared to conditions experienced in the country of origin. These advances were the main reason, as interviewees explained, for many to stay abroad. However, labour market segmentation with discrimination based on nationality, ethnicity, gender and age adversely affected not only the labour opportunities, but also the possibility to accrue work-related rights, of working class migrant workers. For mature migrants this will mean having to work in the informal economy, especially the elder care market, which is a common activity among Latin Americans as well as Eastern European (much less among Moroccan) women:

A company had selected me but when I go to sign the contract they see my age and say: sorry madam but unfortunately the law does not allow us to recruit people above the age of 50, it is a pity. In another job, the same, only until 49 and so I continued searching for a job day after day until finally I started taking care of an old lady (Gloria, Peruvian woman, 57, seven years in Spain).⁸

While it is true that migrants experience difficulties in finding a formal job beyond a certain age, many perceive that those available are still more numerous and advantageous than the options awaiting in the country of origin and, consequently, migration enables the continuity of a certain amount of regular income and access to other benefits. With migration, labour trajectories that had been previously interrupted may continue in the same or in a different area. Sometimes, and after closely studying the receiving labour market, older migrants engage in an activity or a small business, ranging from preparing home-made food for compatriots to setting a proper restaurant, that can provide them with an income (even if small and occasional) and help with saving (Catarino and Oso 2011). The business can also later be transferred to the younger generation if they wish, as well as help in keeping links

with the home country for a potential return, especially in the case of products and services that originated from there or have good acceptance both sides.

In other cases older Peruvian and Moroccan migrants who are unable, discouraged or unwilling to find a job in the labour market, end up being strategic for their adult children as unpaid family help, in a business or at home. In this way, older migrants contribute not only to the family economy but also to keeping family together and to a good image of elders’ role.

I take care of the house and my daughter, and sometimes I help my son because he has a retail clothing business (Fatima, Moroccan woman, 71, ten years in Spain)

As they do not earn a proper salary, as a reward older family helpers receive pocket money, free lodging, return flights, medical treatment and medicines, and, in some cases, even support for other relatives left behind.

Whatever the migrant’s age, income from labour can be fully spent, or partially saved, invested and transferred to contemporary, younger or older generations. In a few cases we studied, senior migrants who were still economically active stated being able: a) to provide fully for themselves, b) to save or invest for their future and c) to help economically their very old and ailing parents back home. Older parents were a priority in income transference from advanced age migrants in the absence of other sources of income, and in the event that the migrant’s children and siblings are sufficiently provided for, as the following quote shows:

I have helped my brothers and sisters a lot (five are living in Spain and two are living in Peru with her parents)... now is enough, I have to start saving, yet I will never neglect my parents because they have no pension. ... I contribute to their subsistence with at least 100 euros a month (Esther, Peruvian woman, 53, 15 years in Spain).

Likewise, Attias-Donfut and Wolff (2008) show proof of immigrants from Morocco, Tunisia and Sub-Saharan African nations living in France who provide more often to older parents than to adult children. In their study, rates of giving to parents were higher than in the native-born French population. That remittances sent by migrants went to older parents living in countries with weak pension systems suggests the continued importance of children for old-age support in those sending nations and the family’s strategic use of migration as a means to generate resources for that purpose.

This is the case of Ahmed (Moroccan, 63) who arrived in Barcelona as a young man. He had an accident a year ago, was on sick leave, and finally his contract was

⁸ All the names used here are pseudonyms.

cancelled. At time of interview he was receiving unemployment benefit, which allowed him to survive and also support his 81-year-old mother who was living in Morocco.

In addition to other kinds of investment (stock market, buying gold or land, lending money), a typical way of securing funds for the migrant and those left behind is through real estate. Adequate housing may improve considerably both quality of life and income generation with the possibility of selling or renting all or part of the space, if necessary. This is a typical investment in Morocco and Peru, as the literature also proves for other migrants and returnees (Gualda and Escrivá 2012; Joseph 2010).

Ahmed has accordingly contributed to his mother's wellbeing by building a house in Morocco financed with the money from his work abroad. In some studies, moving to a new house has proved problematic for older parents,⁹ but Ahmed's mother may not feel such a degree of isolation since she is accompanied by care assistants and, as is the case with many other Moroccans who have legal residence in Europe, her son returns home often. Travelling back to the home country is indeed easier for Moroccans than Peruvians who maintain emotional and material attachments in different locations, because of a shorter journey time and lower cost. However, transfers nowadays can be done relatively easily whatever the distance between countries.

According to our interviewees during 2006–2008, the employment of care assistants belongs to a second category of assets that migration helped to *provide and distribute*, which is *wellbeing through health and social care*. A substantial part of remittances and resources meant for older relatives living in home countries is directed to assisting with health and social care, a job that cannot be physically (at least fully) provided by the migrant children. Despite his frequent visits, Ahmed pays for two young women to take care of his mother around the clock because she recently became disabled.

Research has shown how care/time transfers, indeed, flow both downwards (from parents to children and grandchildren) and upwards (from adult children to frail senior parents). For this reason, the middle generation, particularly in the case of women, is called the 'sandwich generation', caught between the dual demands of support (mostly care) coming from above and from below (Saraceno 2008; Brody 2004), as well as from spouses and other relatives who, in the case of migrants, are usually located in different countries.

Migrating in later life for the purpose of family reunification is often motivated by the need of older adults for their migrant children's assistance, or the need of migrant children for assistance with childcare and domestic labour

(Silverstein and Attias-Donfut 2010; Díaz-Gorfinckiel and Escrivá 2012). In other words, family emerges as an insurance policy against unmet needs in the absence of public alternatives (Boccagni 2011), or of acceptable and functional services. Yet, in addition to the important family's support, older migrants interviewed before 2011 count on the public health services in Spain regardless of their legal status.

If I remain in Morocco and I get sick, who is going to help pay the doctor? You know there you have to go to a private practitioner and it is usually a lot of money. Here I pay nothing and they even help me with medicines, because I am a dispossessed old woman. That is what I like most here, I think this is the best investment I have ever made (Yasmin, Moroccan woman, 71, ten years in Spain).

Migration of older parents may also be the response to a desire to reinforce the reciprocity norm with the younger generation, with the intention of avoiding the loss of central family ties. Grandparents who take care of their grandchildren and lend a hand in households or family businesses in the origin and/or destination countries are also grandparents who secure having their own needs met when they are the ones who require extensive care (Connidis 2010).

Among both Moroccans and Peruvians, regular visiting and family reunion of elders contributes to the reinforcement of material and emotional support networks after being separated for a while. Peruvians usually make less-regular trips back to Peru although they obtain reunification rights more easily and after a shorter time following the acquisition of Spanish nationality than Moroccans. In addition, older adults play the role of cultural reference and transmitters of values that their children want to maintain and instil in their offspring (Treas 2008). In this way they make sure that the respect, obedience and feelings of obligation towards older people are safeguarded, which in turn contributes to maintaining the intergenerational contract and balance.

Older Moroccans' and Peruvians' norms and expectations in this regard are similar to those of Spaniards where 'familialistic' (Esping-Andersen 1999, meaning family-oriented) welfare cultures prevail, although many migrants see harsh differences between the two systems.

I do not accept placing the elderly in a house for old people. To us that is not acceptable. My children will take care of me. At least one will not work, but by then I will be in Morocco. One of them will come to live with me. We do not take our older parents to homes (Hussein, Moroccan man, 60, 34 years in Spain)

⁹ As it is the case of Ghanaians portrayed by Mazzucato (2008).

Therefore, although migration has often been blamed for separating families and disrupting family care resources, studies such as those collected in the book edited by Saraceno (2008) and our own research prove that under specific conditions migration helps to provide better assistance to those in need, even to improve communication and a sense of value between generations. Furthermore, the cases above show that migration can contribute to earning new entitlements and social benefits from a more developed welfare society that can be used, accumulated and transferred, such as healthcare and pensions. Ahmed's case in particular demonstrates how social and economic rights accrued from a labour trajectory in Spain (unemployment money in this case, health assistance, an incapacity or retirement pension in other cases) has benefited mother and son, both at an advanced age, although at different stages of physical impairment. This illustrates the importance of being able to activate social and civil rights in order to accumulate assets over place and time, and eventually transfer them to members of the transnational family, as both a preventive and a healing measure.

Conclusions in a changing scenario

Peruvians and Moroccans in our study have reported different ways in which they have been able to accumulate assets in Spain and transfer them to their significant others in response to the risks associated with old age. Migration has indeed enabled a quality of life improvement for the older generation in a number of cases. Despite the costs of any action, benefits reach both the individual, family and societal level. Older migrants may continue contributing economically with their paid and unpaid work; therefore, also becoming a support for less able kin and community members. Older people with no travel restrictions benefit from the opportunity of visiting and keeping close ties with their loved ones, and reducing the risk of isolation and exclusion. At the same time, their transnational families keep a sense of belonging and feelings of obligation to help each other. Despite a view that migration leads to a public services overload, there is no serious evidence that older migrants overuse them. On the contrary, as statistics prove and migrants' statements reflect, Moroccan and Peruvians prefer to find care arrangements within their families.

Having said this, different studies and our own research conclude that too much focus on the role of families in procuring everybody's (including elders') wellbeing has a boomerang effect. Older people's financial resources not only affect their own access to non-family-based support services, and thus the degree to which the family can be aided in the care for elders, but also the life opportunities for subsequent generations (Baykara-Krumme 2008). In

some cases, procurement for the elderly restricts the younger generation's immediate and future possibilities. In fact, adult children who face higher than average unemployment rates and tend to work in low-wage occupations will be highly constrained in their ability to make money and time transfers to other generations—even those from strongly family-oriented cultures. Moreover, if advanced middle-aged children have to expend a lot of resources on the care and subsistence of their elderly parents, this is money they cannot spend for themselves and helping others, or save and invest to secure their own old age.

In other cases, procurement for the younger generation may endanger elders' survival and quality of life, as has recently been reported in Spain and in other developing countries where people over 65 have gained the right to receive a pension, albeit small (Schröder-Butterfill 2003). In the midst of a deteriorating economic situation, middle-aged children may require their older parents' (usually low) pensions and savings to make ends meet. In turn, older parents' aches and pains are left untreated, or the professional care that they were receiving is stopped.

Consequently, other sources of wealth and income would be desirable to help share the cost of living when one is not able to procure for sustenance alone. As Philipson (2010, p. 25) remarks, intergenerational relationships may be entering a period of major uncertainty and potential upheaval: 'Ageing populations and the vulnerable groups within them need the certainty of predictable incomes and services[...] Making the intergenerational contract work to resolve these issues will be increasingly important in the years ahead [...] this remains an essential social and public policy objective'.

Against this backdrop, the potential and active role of older migrants is also in danger in the crisis scenario. The deterioration of the economic situation in the receiving country has resulted in fewer job opportunities for older people, because now workers of all ages have to compete for the same jobs. Under pressure from members of the receiving society as well as general public funding cuts, social protection and welfare for migrants in Spain is being dramatically reduced (Moreno and Bruquetas 2012). Older immigrants who have not contributed at all or enough to the social security system may soon become ineligible for a pension, and their access to Spanish nationality and family reunion laws will be restricted, as has already started to happen in relation to changes in the foreigners' law passed in 2009. Deterioration of immediate wellbeing and bad prospects for accumulating, even maintaining, capital may have further effects on the migrant population, such as reduced remittances and sometimes also reduced contact among family members, as several interviewees confessed during follow-up interviews in Lima in 2010. In sum, instead of a scenario full of opportunities and benefits for

all generations, given the current cuts in social welfare expenditure, devaluation of entitlements and poor recognition of migrants' needs, the new scenario turns Spain into a less profitable adventure, where older migrants' vulnerability, inability and stigma grow as a result of a combination of disadvantages mainly based on origin and age.

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