

The Future of the Elderly Care in Spain and Taiwan: The Cultural Background

José Eugenio Borao Mateo

Full Professor

National Taiwan University

E-mail: borao@ntu.edu.tw, Phone: +886-2-23919954

Abstract

Spain and Taiwan are two countries with a similar social history: economic development in the sixties, democratization process in the eighties, economic growth in the nineties and now enjoy a similar GDP per capita. Accordingly, the evolution of the population in both countries has experienced a similar trend, moving fast from a high birth rate to the lowest possible. Additionally, life expectancy has been extended creating the problem of the elderly care, that at the present is not very severe, because in both cases strong family ties are a real help. Other similarity is that in both countries has arisen the phenomenon of hiring foreign labor and domestic helpers to care of the sick elderly. But, some differences can be pointed out: in Spain the pension system is more developed than in Taiwan and has slightly more institutions to take care of the severely sick old people, although this country has important tax deductions for children with parents over 70 year old. Finally, there is the difference of culture: Spain is a Catholic country in a process of de-Christianization, while Taiwan is a traditional Confucian society where traditional values like filial piety are also in the process of eroding. The aim of this paper is to compare in both societies how families provide care for their elderly; what are their expectations from the government; how the cultural background is decisive in making care decisions, and finally how the low fertility rates threaten seriously all the existing living arrangements. The conclusion is that regarding the aging aspect of the elderly care problem Taiwan has more practical cultural resources to deal with, while regarding the fertility aspect of that same problem, Spain has more possibilities to adjust to it.

Keywords : Aging in Spain, Aging in Taiwan, Elderly care in Spain, Elderly care in Taiwan, Fertility and Culture

Introduction

One of the factors that affect family relations among siblings and conditions the living arrangements of the elderly in modern aged societies is the aging of the population, of which we will consider two aspects. First, how the elderly try to cope with their situation and, second, how the families handle the situation of disabled parents. Although we are going to mainly focus on how the second aspect affects Taiwan and Spanish societies, let us start by making some considerations about the aged population, using Japan as a paradigm. In January 2003, *Asia Program* (No. 107) made a special report on Japan's Aging Society inviting three scholars to offer their views on the so-called "Demographic Dilemma".

Firstly, Paul S. Hewitt offered a pessimistic vision saying that most of the Japan's economic problems were related to demographic trends and some cultural elements behind them. He particularized two of them, the "corporate culture" (or seniority system) that overpays inefficient older workers; and the "over-saving" of the aging society, that—following the "life cycle theory"—lead the elderly to under-consume. He thinks that once they enter retirement they will not spend enough to make up for the lack of young consumers, in other words he considers aging as a "trap".

Another more moderate approach was taken by Campbell, who considered that aging is not the main dilemma that Japan is going to face, because—he said—aging is predictable and therefore manageable. He considers that after some market and public policy adjustments—especially in those still existing inflexible institutions—society will succeed in facing the main problem of Japan, "social arteriosclerosis", and growth could reach 3% again. In his view Japan's elderly are spending money and still have enough to pay for rising health costs, which represent only 7.8% of GDP, as opposed to 13% in the US. The third approach is that of Chikako Usui, who also thinks that aging is not an insurmountable problem. Her analysis focuses more on how people over 65 still can offer a great contribution to society, and not merely as babysitters of their grandchildren. She thinks that the newly appearing formulas of "active aging" will contribute directly to the economy. However, not one of these three scholars proposes raising fertility to reverse the trend; they just concentrate in handling depopulation. In our opinion, the main support for the optimist view of Usui is that—as she said—the Japanese elderly population is among the healthiest in the world. But, with Roy, we argue that "natural death, that is, death in the absence of disease, seems to remain a hope rather than a frequent occurrence" (Roy 1988).

1. Aging and the shaping of Living Arrangements

Aging phenomena is something that can be seen with different characteristics in different countries, like Japan, Taiwan and Spain, but is still subjected to international trends, that in the final analysis depend on some elements of human nature. For instance, the longer lifespan of women and the lower possibility of marrying for old women, may explain why the marriage rate in the world is only 44% for females, while 78% for males, consequently more women live alone than men. And if this is not the case, always must be a historical reason to explain it. That is the case of Taiwan that increased dramatically the male population after receiving the retreated Nationalist army from the continent in 1952.

That is why, in recent times, with the beginning of the death of many of those veterans—a big number of them never got married—the relation between married men and women is getting close to world standards. But, beyond these particular cases, now societies like Taiwan and Spain are confronted with the appearance of massive elderly population.

1.1. Taiwan

The main reasons why Taiwan, as any other industrialized country, has met a rapid growth of the elderly population are related with all the changes in the family composition that these countries have experienced in recent decades. These changes can be measured in the higher divorce rate, decrease in fertility, delay in the first child, longer lifespan, and extension of the education and subsequent delay of emancipation of young people. This data has been recently presented by the Taiwan Directorate General of Budget and Statistics (DGBS), showing trends and presenting forecasts. A summary of which can be seen in the next table:

Table 1: Social Indicators and Population Trends in Taiwan (1988-2004)

	1988	2004	Forecast
People per household	4.1	3.2	<i>It will decrease</i>
Three generation family	790.400 16.7%	1,077.500 15.2%	<i>It will slow down</i>
Nuclear family rate:	2,799.700 59.1%	3,307.200 46.7%	<i>It will decrease</i>
House & Wife households	362,300	1,003,700	<i>It will grow</i>
Single parent families	273.200 1.3%	548.300 2.8%	<i>It will grow</i>
People living alone	283,300	704,100	

Source: DGBAS, *Social Indicators 2005*, pp. 23-26

At the end of 2005, there were 2.22 million people over 65 in Taiwan, and by 2050 it will triple (Social Indicators 2005). The figures show that younger generations will rely more than the older generations on the government as a substitute for their economic, material and even affective¹ wellbeing. This senior population of more than 2 million people is distributed according to the following table:

Table 2: Elderly in Taiwan according to their place of residence

		1988		2004	
In their own house	With the spouse	29%	17.5%	28%	19.5%
	Alone		11.5%		8.5%
With their children			69.2%		61.7%
In care institutions			1.1%		7.5%
<i>Total:</i>			99.2%		97.2%

Source: DGBS, *Social Indicators, 2005*

¹ According to Soldo: "The family is the primary support system utilized by older persons in need of personal care or assistance... Family assistance is the first defense against institutionalization because of the family's commitment and flexibility. A very real challenge for those concerned with program development in the next century will be to orchestrate service delivery to mimic the family's adaptability." See Soldo (1981: 510).

The table reflects the common situation whereby the elderly live with their children, either because their children's new families live with them or because they move into their children's home once they begin to feel very limited. On the other hand, almost a third of the elderly—28% (2005)—live in their own home, a figure that has remained unchanged for 16 years: 29% (1985). In other words, at times in which nuclear families are growing, the elderly resist leaving their houses, or it is suggested they remain there, until the situation becomes too difficult for them to manage. The formulas of Home-Help Public Service, providing domestic work, care attention, etc. or Tele-Assistance Public Service, for special medical attention, etc, are not yet popular in Taiwan. Only the second is beginning to happen.

The most significant change in Taiwan is that the percentage choosing to go to a care institution has grown (6.4%) almost to the same degree as the decrease in the percentage choosing to live with their children (7.5%). In fact, the number of care institutions officially grew from just a few in 1986 to almost 900 in 2005, when the government eased the regulations in order to legalize the status of many which had until then been operating illegally. This probably shows the new accommodation of the traditional Chinese value of "filial piety" that looks down on bringing one's parents to an old peoples' home.

1.2. Spain

In Spain also the dependency is associated mainly with people over 65 years old. In this group, 70% of them receive help from others of their age, and 65% of them are women. Similar to Taiwan, a study of Ernesto Sanz points out that the great majority of the family members of disabled persons (75%) prefer to keep them at home, not because it may be cheaper, but for cultural and moral reasons. And only 15% of the family members are willing to leave their dependents in a residence (Sanz 2007). This might explain the following table of places of residence for the elderly in Spain (although here only women are considered, and those living in aged residence for the elderly are not reflected):

Table 3: Elderly women in Spain according to their place of residence

		2002	
In their own house	With the spouse	91.8%	33.5%
	Alone		27.1%
	With the spouse & children		13.4%
	With children		12.9%
	Other relatives, helpers, ...		4.9%
In their children's house			7.1%
In care institutions (<i>not included here</i>)			
<i>Total:</i>			98.9%

Source: Adapted from Pérez Ortiz (2004):

Although the tables of Taiwan and Spain don't provide exactly parallel information, nevertheless a significant difference can be observed: In Spain people over 65 years remain at home, first accompanied by the late emancipated children, later only with the spouse, and usually when the women become widows, they remain alone. Certainly, the men usually remain married until they die, but in the case on the women the situation is different: over 65 year old, 45.6% are married and 44.3% are widows; but most over 80 year olds are widows, a phenomenon called the "grand-mother boom". Something that may facilitate the "remaining at home" formula is the growing, but still initial, expansion of the direct public service to the houses, through two common formulas. The first one is the "Home-Help Public Service" used currently by 3.5% of the population over 65 years old (1.8% in 1999). In 2004 the average demand was of 20 hrs/month of work, and the cost was 9.5€/hr, in some places the service is free, while in others there is a variable co-payment formula (IMSERSO 2004). The second one, the "Tele-Assistance Public Service" (special medical attention, etc.) was used by 2.5% of the population over 65 years old (0.78% in 1999). In 2003, the cost varied from 85€/yr to 400€/yr (IMSERSO 2004, pp. 7-9). Other formulas common in the US, like the "retirement community where most people live independently with different levels of care availability"² have not yet been developed in Spain, but can be more easily found in Taiwan.

2. The cost of the elderly and the difficult sustainability of living arrangements for severely disabled elderly

The problem comes when the elderly have a severe disease or they are very limited and it becomes necessary to employ an intern nurse or to move them to a residence that can provide more professional care. Governments have tried to manage the problem by increasing the pension system and welfare expenditure. But, can this expenditure be unlimited?

2.1. Taiwan

In Taiwan, social expenditures have accelerated during the last decades in accordance with economic development, social transformation, and democratization, and reached a significant moment when the comprehensive National Health Insurance System was introduced in 1995. This has alleviated the burden of the elderly and their families. "In fact, the hallmark of the Taiwan approach to social policy has thus been gradualism... This aspect has helped it avoid fiscal crises due to unsustainable social spending" (Chow 2001). But gradualism might also explain that the pension system still is in an initial stage, particularly in situations when maintaining a disabled elderly member in the family is a great burden. A common approach for such families is to hire foreign domestic helpers from Indonesia, Philippines, and other South East Asian countries. The approach is popular because they are only paid the minimum wage of NT\$15,840 (358€) and stay at home 24 hours a day³, and they are usually hired by the head of the extended household in which the elderly person is living.

² This is the formula proposed by Bennett, when for three generations to live together in small houses and apartments can be difficult for all of them. See Bennett (1988: 43).

³ At the end of March 2007, the minimum wage has been upgraded to NT\$17,642 (393.3€), and it is expected to be enforced at the end of April.

But many people don't like this system because they lack trust in helpers recruited by brokers (O'Neill 2007), or they doubt the skills and qualifications of caregivers, or they presume communication problems, or other reasons. In such case there are some relatives around to watch over any contingency. This cost is certainly very cheap, also because sometimes the foreign worker is expected to do other additional unpaid domestic jobs, with little possibility of refusing. The salary becomes very affordable for the employer, especially if compared with the average of the residence's fee charged in homes for the elderly in Taiwan, as shown in this table:

Table 4: Standard monthly cost of a residence for the aged in urban Taipei

Day care attention centers ¹				Residential centers					
Valid person		Dependent person (excluding weekend)		Valid person (House for the aged)			Dependent person (Nursing Home)		
Gov't	private	Gov't	private	Gov't	private		Gov't	private	
					Charitable institutions	Busnisesor iented		Charitable institutios	Busnises oriented
No	No	18,000	18,000	20,000	9,300 NT	23,600N	10,000	0-... € ²	52,000N ³
		(405€)	(405€)	(450€)	(209€)	(530€)	(225€)	35,000	(1,178€)
				40,000	11,000 NT	28,000N	30,000	(787€)	33,000
				(900€)	(247€)	(634€)	(675€)	47,000	(743€)
			30,000	(675€)			(1,056€)	72,000	
								(1,620€)	

Source: Personal gathering of information

1. <http://www.tada2002.org.tw/06/06-e.htm>

2. Depending of the possibilities. If the patient has pension or other means has to surrender them partially.

3. This service fee is composed of basic care (42,000NT) and medicines, diapers, etc. (10,000). The second part can be provided directly by the family members.

In order to minimize the cost and to meet the problem of the lack of nurses, the institutions offer formulas, like the possibility for the family to share the responsibilities of care. Oftentimes children do this not to save money but out of the firmly rooted Chinese virtue of filial piety. For the time being, government policies will continue to encourage family members to take care of their disabled relatives, and to offer priority welfare to those living alone.

2.2. Spain

In Spain, there is a relatively well established pension system since the nineteen-sixties that has been expanded until the present day. Therefore the extended family is rare and the elderly parents remain at home in a relatively independent financial situation. When the elderly start to show some mild symptoms of disability they follow a pattern similar to Taiwan, and they go to the house of one of the children.

But, regarding the destination, there is a big difference, since in Taiwanese tradition they go to the house of the eldest son, and his wife has a especial obligation to take care of her father or mother-in-law. In Spain there is not such clear rule on who should take this responsibility; that is why the system usually ends in rotation. When the elderly person becomes totally dependent, the first common option will be to remain at home under the care of a foreign domestic worker and under the constant supervision of the children. Usually migrant workers come from Colombia, Ecuador, Central America, are popular because they share the same language and culture. This work is exhausting and once the workers get legal stability in Spain, usually they switch to another industry. That is why there is a regular turnover of workers, around one per year. Besides, when the situation is prolonged and there is need for a more professional care the option of the residence is considered, but these gerontology residences are more expensive and are rarely offered by the state, although the state subsidizes the existing ones.

In the table below there is a comparison of prices of the different possibilities. These prices are just estimates, since they greatly not only in terms of ownership but also according to location in the Autonomous Communities. We have divided the table into two general categories: disabled residents (válidos) and capable residents (asistidos). The main option is the public residence, because the fee paid is attached to the pension, regardless how much it is. For this reason the waiting lists in these residents are very long. On the other hand the price in a private residence varies a lot, depending on the services. For this reason, if people cannot enter a government residence their problem becomes difficult to solve, because few pensions are sufficient to meet the costs of private residences. Additionally, people tend to think in dependence as something, maybe possible for them, but without the urgency of taking any preventive action. The following table can give an approximate idea of the kinds of residence and their prices:

Table 5: Standard cost of a residence for the aged in Spain

Day care attention centers				Residential centers					
Valid person		Dependent person		Valid person (House for the aged)			Dependent person (Geriatric residences)		
Gov't	private	Gov't	private	Gov't	private		Gov't	private	
					Charitable institutions	Business oriented		Charitable institutions	Business oriented
	360€ (excluding weekend)	532€¹		75% P 1.050 €¹ 1.176 €² 2.700 €³	700 €⁴	900 € 1,200€ 1,800€ 2,000 €	75% of the pensi on	1,800€⁴	>2,000€

1 Official cost (Pineda 1996)

2 IMSERSO (2003), "Servicios sociales para personas mayores en España. Enero 2002", *Boletín sobre envejecimiento. Perfiles y Tendencias*, Ministerio de Trabajo y Asuntos Sociales, Junio, 2003.

3 Estimated real cost (Pineda 1996)

4 Personal surveys

The centers for valid of capable residents (*válidos*) are equipped to accept people who do not show especial physical or mental disabilities and can take care of their own ordinary personal needs, as Hooyman will say, "more recently, services providers have focused on case management programs that strengthen older adults' competencies rather than addressing only their problems" (Hooyman and Asuman 2005). No especial surveillance is needed, maybe one person for every five residents. These residents have to pay 75% of their pension (whether it is contributive or not), and they all have the same rights, regardless their pension amount.

In 1996 there were 27,000 retired persons in waiting lists (Pineda 1996). On the other hand, the centers for dependent or disabled residents (*asistidos*) are equipped to accept people that need special care or supervision. Usually there is one watch-person for every three residents. If we compare the last two tables (Taiwan and Spain), some conclusions can be drawn about the different living arrangements:

1. In Spain the people heavily rely on the pension system that has created a culture and life style of government dependency. Certainly, if compared with Taiwan, the system allows the elderly to have a certain higher degree of financial independence. On the contrary, in Taiwan the culture of saving and relying on the children is very extensive, though this is changing.
2. The formula of "Day care attention centers" is growing in Spain but it is almost non-existent in Taiwan, meaning that in Spain the "valid" persons attend these places as a way of socializing, self care, etc., while in Taiwan these needs are solved within the family or neighborhood. The Chinese saving mentality may lead Taiwanese to consider these expenses as not totally necessary and consequently such centers are rare. In Taiwan, a dependent person, but not severely disabled, try to stay at home with the help of a caretaker, whether he/she lives with an extended family or alone. In Spain, (as we have mentioned) the government, especially the local governments, are developing services of "domiciliary-assistance", or "tele-assistance", with very reasonable prices. In Taiwan these services do not exist, the only thing that has been implemented is the medical nursing home services, for which you pay 10% of the service, something that in Spain is attached to the Social Security system.⁴
3. In both countries the residential centers are more comparable, because they have an important function when the elderly need professional assistance that cannot be received at home. We can find here important similarities and differences: a) both places have an extended network of these institutions, either government or private, and it is growing because of high demand, and in both cases there are many people on waiting lists;

⁴ At this point it can be mentioned that in Taiwan the registration for the visit to a doctor, under the National Health System, cost around 2 to 3 €, while in Spain is free. In this country have been some unsuccessful attempts to ask for 1€ registration.

b) prices are more affordable in Taiwan, somehow because services are more adjusted, and because participation of the family in providing services is considered; c) in both places there are charitable institutions taking care of the aged, but in Taiwan they are not very extended. If they exist, they are under the care of Buddhist, Protestant or Catholic organizations.

As we have mentioned new formulas to manage the aging problem are appearing, and they have reached also the financial industry. In Spain, banks and insurance companies have looked for new saving formulas. The above-mentioned study made in Spain by Ernesto Sanz, based on 2,300 interviews, shows that among those people that have heard about dependency, 66% feels that they will become dependent. The report considers dependent people as those with limitations in their food, cooking and self breaded, saying that 30% have mental disabilities (Alzheimer's, senile dementia, etc.). According to the study 70% of the dependents are over 65, and there is a feminization of the dependency, since 65% of them are women. But, different to the Taiwanese mindset, only 43% might consider saving money to prepare for that possible situation, and 70% will not join an insurance program if they have to pay more than 50€ euros a month (Sanz 2007).

This portrays the Spanish perception of the government as the ultimate guarantor of social security. But, showing how unrealistic this perception is, there is a very detailed study for the Aragon Autonomous Community in Spain analyzing the level of pensions and the cost of residences for the elderly (Sánchez and Lázaro 2006). First they calculated the average amount of a "retirement pension", which is 660€, and the average for the "widowhood pension", which they estimate at 442€, and they compare both amounts with the cost of the residences showing how much exceeds over the pension. They present two very complete tables that we have summarized in this one:

Table 6: Excess of price of a place in a residence for elderly compared with the amount of the pension he/she receives (case study: Aragon in 2003)

		Valid person		Dependent person	
		80-84 yrs	85&more	80-84 yrs	85&more
Retirement pension	Private residence	280€	392€	533€	645€
	Gov't residence	59€	170€	290€	402€
Widowhood pension	Private residence	440€	480€	694€	733€
	Gov't residence	225€	262€	456€	493€

Source: Sánchez, Lázaro, *Pensiones de la Seguridad Social...* (2006, pp. 55-56)

This means, for example, that an 85 years old dependent widow, after receiving her pension, still needs 733€ to cover her expenses if she lives in a private residence. This table only refers to a particular region of Spain, but somehow portrays quite well the big gap between the needs of the elderly and their resources to meet them.

Also it shows the big effort that the state and the Autonomous Communities have to make to sustain that system, considering that they have to subsidize the lower prices of their own residences, and the fact that these always have a higher real cost than the private ones.

3. Emergency government economic solutions

Recently, both countries have addressed the problem of aging in a more radical way considering that it cannot be delayed any longer, and they have offered solutions of more welfare spending in order to minimize the problem; and even they considered the low level of fertility as part of the problem.

But they differ in the way they treat the recovery of fertility, something in Taiwan is now seen as a problem, while in Spain have remained almost ignored until summer 2007.

3.1. Taiwan

Democratization in recent years has been one of the main causes in Taiwan for the acceleration in public spending. Between July 2005 and March 2007, some important measures were drafted in three directions: pensions, social welfare and fertility. On 1 July 2005, and after more than a decade of discussion among government, employers and labor groups, the "Laborer's Pension Act (LPA)" was approved with the aim to substitute in the future the old "Labor Standards Law"⁵ of 1984. Upon the passage of the new law both will coexist in a transitional period. The main novelties are the employer's mandatory contributions, and the obligation of the companies to retain at least 6% of the worker's salary. This money will be allocated in a special retirement account (IRA). If the worker changes company, he/she brings along that IRA, which is administered by banks under the regulation of the Council of Labor Affairs. The funds will be invested by the government to guarantee a rate of return at least equal to that paid by local banks on two-year certificates of deposit, and may be withdrawn by the account's owner upon reaching the age of 60. In the new scheme, not only contract workers, but also hourly and temporary workers will be covered. But foreigners and certain professional like attorneys, accountants and physicians, will be excluded. Upon reaching the age of 60, an eligible employee who retires may receive the total of his/her account in one lump sum; if the employee had contributed to the fund for at least 15 years the contents may be received in monthly installments. If an employee dies before claiming the funds, the employee's heirs are entitled to receive the funds.⁶ Some details have been defined in the last months, like the calculation of the annuity.⁷ Other step forward was given in 29 March 2007 with the declaration of retroaction by the Cabinet-level Council of Labor Affairs (CLA) for those who fail to receive the pension when retiring before the age of 60.

⁵ According to articles 53 to 58 of this law, the employee is eligible to receive a retirement pension if he/she has worked 25 years for the same employer or is over age 55 and worked 15 years for the same employer. If eligible, the employee is entitled to receive upon retirement a lump-sum payment based on his or her monthly salary, capped at 45 month's wages. But the plan had covers few people because 80% of the workers in Taiwan work in small companies that last an average of 13 years, and the computation of years for retirement is not portable from one employer to the next. In fact, only about 20,000 workers benefited from retirement pensions between 2001 and 2003 (Council of Labor Affairs).

⁶ See Christopher M Neumeyer, "Dramatic Changes in Taiwan's Pension System Set to Take Effect", *Shay & Partners Reports*, <http://www.elitelaw.com>

⁷ Under the new pension system, insured workers will be allowed two optional formulas for calculating their annuity on a monthly basis. One is the insured monthly salary x (times) 1.2 percent x the number of years of insurance coverage, and the other is a fixed monthly payment of NT\$3,000 + (plus) (insured monthly salary x 0.6 percent x the number of insurance years.)

They will enjoy the pension on a lump sum basis or on a monthly basis with no limit on the number of months.⁸ The last particularity was on 20 July 2007 when the Legislature passed a bill that not only will cover 3.5 million additional people who currently lack any pension benefit, but also integrates more the existing system. Many details still remain to be fixed, but in any case the new law significantly increases the number of eligible employees that can view their retirement with brighter prospects.

Regarding Social Welfare, this item is clearly contemplated under the umbrella of the "Mega Investment and Mega Warmth"⁹ projects, formally inaugurated by the government on 25 October 2006.¹⁰ This program envisions investing NT\$1.16 trillion (25.8 billion€) over the first next three years in five package programs to create jobs, narrow the rural-urban development gap and reduce wealth disparity. The third package is on "Industrial Development". One section tries to convert the need of caregivers and new appliances for disabled people into a new industry. It considers health care as an "emerging industry" to provide dignified, comfortable, and immediate care services in individual residences and in the community. Also, it considers medical care as a "focus service industry", therefore tries to implement a plan to develop miniaturized medical equipment that individuals might use them in their homes, and to help Taiwan companies to gain business opportunities in the global market for elderly care-related businesses.

The fifth package of the "Mega Investment and Mega Warmth Project" is on "Social Welfare", and became explicit at the beginning of February 2007, when the Cabinet approved the "10-Year Plan for Crafting Long-Term Care System" (following the idea of the Japan's 1994 "New Golden Plan"). In this plan the government will spend more than NT\$76.8 billion (€1.7 billion) developing a long-term care system over the next three years, granting subsidies and increasing the number of nurses. According to the Council of Labor Affairs, this will be the largest social welfare program after the National Pension System. The plan aims to offer full subsidies to low-income families, while a 90% subsidy will grant to middle-low-income families; and a 60% subsidy will be granted to regular families. Considering also that nowadays 10% of the population of Taiwan belongs to the aged group, and 10% of this group is disabled, the plan also addresses the issue of the elderly and people in general with disabilities or chronic illnesses. The government expects to create some 60,000 new jobs for local nurses to "reduce the dependence on foreign laborers". The government considers that this dependency is a failure of the previous system, which hires cheaper foreign labor just because it is cheap and local laborers are hard to find. The new plan will not forbid foreign nurses but the requirements for hiring them would rise, they would encourage those families to hire local laborers, and those who hire foreign nurses could not apply for government subsidies.

⁸ For example, if a worker retires before 60 years old after having been working for 23 years (less than the minimum of 25) with a monthly salary of NT\$30,000, the worker won't receive any pension. But after this change, he/she will be allowed to get a lump sum payment of NT\$930,000 or a monthly pension of NT\$8,280.

⁹ <http://www.ey.gov.tw/lp.asp?CtNode=37&CtUnit=64&BaseDSD=7&mp=1>

¹⁰ This program will span nine years, divided into three three-year stages, aiming to achieve by 2015 some development goals like to reach US\$30,000 in the per capita GDP, an average of economic growth of 5%, and to keep unemployment under 4%. It will be necessary to invest NT\$1.16 trillion over the first next three years.

Table 7: 10-Year Plan for Crafting Long-Term Care System, in NTD millions (1NTD=0.22€)

Content of the projet	2007	2008	2009	Total
1. Reducing the urban/suburb & poor/rich gaps	264.13	280.37	217.78	762.28
2. Strengthening the care of the elderly	20.41	34.79	406.49	461.69
3. Reacting to the trend of low fertility	139.00	198.82	210.86	548.68
4. Promoting citizens' health	36.17	59.25	46.37	141.79
Total	459.71	573.23	881.50	1,914.44

Source: Executive Yuan, Republic of China (Taiwan), March 2007

Regarding the efforts to increase fertility, the Ministry of Interior (MOI) in the middle of March 2007 issued the “White Paper of Population Policy and Guidelines for Implementation”, with the aim of offering subsidies to promote the increase in the fertility rate. The paper emphasized on raising the female employment rate and cut down the families’ nursing pressure. The 1st stage is advocating the worthiness of fertility, the 2nd is reducing the family’s economic burden, the 3rd is reducing the families’ nursing pressure, and the 4th is to create a family-friendly working environment. The estimated budget would be 6.5 billion for the new born that year, and 300 million more every year after that. The total of 10 years would be 237.1 billion. The subsidies will address babysitting and fertility. This will be progressive, in which case it could be estimated that those who have 3 children could receive a subsidy of 23,000 NTD in total. Also upon bearing the third child the parents will receive an ID card for their vehicle, by which highway and street parking fees would be reduced. The following table summarizes the plan:

Table 8: Plans to subsidize fertility in Taiwan (March 2007)

	1 child	2 children	3 children
1. Subsidy for nursing	NT\$2,000 (44€) per month / 6 yrs	NT\$3,000 (67€) per month / 6 yrs	NT\$5,000 (111€) per month / 6 yrs
2. Transportation benefits	no	no	Parking and high-ways toll
3. Public institutions	no	no	Special ticket
4. Subsidy for baby sitting	NT\$3,000-6,000 (67€-134€) per month / 2 yrs	NT\$3,000-6,000 (67€-134€)every month	NT\$3,000-6,000 (67€-134€) every month
5. Subsidy for maternity ¹	Mothers have 6 months maternity leave and their salary will be paid by the government		
6. Special vacation	Not yet decided, but will not be limited only to wives, parents and even for unmarried mothers will also be eligible.		
7. Military service	Alternative military service for the father, who will provide service in areas near his residence		

¹ The applicant should choose between subsidies 4 and 5.

Source: Report from the MOI: “White paper of Population Policy and guidelines for Implementation”, 2007.

This project—similar only to the most generous Spanish Autonomous Communities as we will see later—certainly represents a big improvement, but still it offers very low subsidy. For this reason it has encountered some criticism that we will comment later.

3.2. Spain

Recently, in Spain important steps have been given to face the attention of the elderly, and specially the dependent ones. We will mention the Dependency Law (November 2006) and also, but indirectly, the Parity Law (March 2007). At the end of November 2006 the Dependency Law was approved as a cornerstone of the welfare state. In 1 January 2007 the process of progressive implementation began which should be completed in 2015. The burden for the system will fall heavily in the Autonomous Governments (the one of Catalonia and the Basque Country have declared it to be unconstitutional, in fact the nationalist parties—CiU, PNV y EA—voted against it in the parliament) but it is still too early to make an evaluation since the financing of the law has not yet been fully spelled out. The first step was the establishing of the “Council for the Attention to Dependency” to develop the law and coordinate the administrations of the Central Government and those of the Autonomous Communities. The new law classifies the dependent elderly as “moderately”, severely” and “seriously” dependent, and the services being to be offered are classified as “residential attention”, “morning and night care”, “home support”, “distance assistance”, “preventive attention”. In principle, the law foresees spending 26 billion Euros, paid almost in equal parts by the central government and the Autonomous Communities; and it is expected that the law will create 300,000 jobs during the next 10 years and will benefit a great number depended people that, according to the projections of the National Institute of Statistics (INE), might reach 1,125,000 dependent people, or 1,496,226 in 2020. The objective of the government is increasing this expense, from the present 0.33% of the GDP, to 1% in eight years.

Regardless of how the law is finally implemented, something is sure: the services of an institution for dependent people will not be free, and will depend on a shared-payment (copago) formula. At present, it is said that the beneficiaries of the system might pay 30% of the expenses incurred. Will the pensions and the additional subsidies be enough to pay the expenses? Most people think that they will be insufficient, so banks and insurance companies have come with alternative formulas, based basically on the fact that a large majority of dependent persons are house owners. For example, the Foundation “Edad & Vida” (Age & Life)¹¹ proposes four alternatives:

(1) the “house as a source of life pension” (you sell your house), (2) the “life pension by mortgage” (you acquire a life pension, and you use your house as mortgage, which later passes to your heirs), (3) the “inverse mortgages” (the bank pays to the owner of the house a negotiated monthly pension during a period of time); (4) the “leasing for rent” (the owner offers temporarily the house to a manager, and this pays a part of the benefits of the rent, but in recent years these solutions have not been very popular. In any case, it is still too early to compute the cost, especially since the Central Government relies heavily on the Autonomous Administrations for implementation.

¹¹ <http://www.edad-vida.org/>

Precisely one of the disputes comes from the exclusion or not (from the “shared-payment”) of those whose patrimony (assets) less than 150,000 Euros. This is the limit considered sufficient to prevent the elderly with a relatively high patrimony but low pension from engaging in “inverse mortgages”. Regarding fertility, the Spanish government does very little and the quantity of the subsidies depends on the different Autonomous Communities. In all cases the subsidy is very meager and is not necessarily related to the ideology of the particular government. A recent study of the IPF presents these figures:

Table 9: Subsidies for the third child in the Spanish Autonomous Communities

	yearly	monthly
Castilla y León	7,671€	639€
País Vasco	6,300€	525€
Baleares	4,320€	360€
Navarra	3,967€	330€
Cantabria	2,400€	200€
Cataluña	1,200€	100€
Galicia	720€	60€
Madrid	200€	16€
The other Autonomous Communities	0€	0€

Source: IPF, *Informe 2007 sobre las ayudas a las familias de las Comunidades Autónomas españolas*, April 2007

Nevertheless, one important step forward was given by the granting recently of a permit for paternity. The Spanish government started some actions in March 2005 in order to reach parity between the sexes in the social sphere, through 54 resolutions in the “Guideline Parity Actions’ Project”. On 23 June 2006 the government passed the draft of the “Parity Law”. Among many other measures, the Draft designs a Permit for Paternity and another for Conciliation. In the first, every father could get 10 days off (the mother is currently entitled to forty), and in the second there are some measures to conciliate family and work (flexibility of schedule, reduction of working hours to attend to children and the elderly, etc.). Finally, the “Parity Law” was approved (March 2007). This law has many details, but for the purposes of our discussion, the most relevant is the granting of paternity leave (even to adoptive parents) for 15 days. The law has been welcomed, but for a great number of people it is discriminatory, because the article 133 of the law places some restrictions, excluding from these benefits the self-employed.¹² A final update is the promise of Spanish Primer minister in summer 2007 of a subsidy of 2,500€ for every new born child.

¹² Nevertheless the adoptive parents claim that to adopt children in many countries (like China) implies a bureaucratic process that can last two years, additionally there is the obligation of attending courses organized by the International Adoption Cooperation Entities (in Spanish Ecais), etc., while you are accredited certain number of hours if you have a biological child.

4. Limitation of the solutions being offered

In Taiwan and in Spain governments addressed the problem of limited pensions primarily by adjusting them, later they spend more on social welfare, but they almost ignore (specially in Spain) the consequences that the decrease in fertility can bring for the pension system. Even though pensions are the cornerstone of the welfare state and are universally welcome, nevertheless some critics have considered that they inhibit fertility.¹³

4.1. Taiwan

The "Mega Investment and Mega Warmth" is trying to offer measures on social welfare and at the same time use this investment in developing local industry and human resources, expecting that more local nurses will be produced to attend the higher demand. But this plan has also aroused great criticism for two main reasons. First, there are doubts that the plan will go well in the long run due to the restrained budget. The administration offers local governments a 1 year budget only, while future funding is local government responsibility, and it shows a lack of a clear vision for the distribution of the government resources. Secondly, a great number of families still prefer to look for foreign helpers and nurses because they offer much more service for a much lower salary:

Table 10: Salaries of local nurses and foreign caregivers

Local nurses	4 hrs / day: 10,000 NT\$ (223€) <i>(the hours are restricted to day time, they don't work on holidays)</i>	12hrs / day: 30,000 NT\$/mth (670€)	24 hrs. / day: 60,000 NT\$/mth (1,340€)	They can listen and talk to the elderly people.
Foreign caregivers			24 hrs. / day: 15,840 NT\$/mth (358€)	Poor communication.

Source: Personal survey, press news, etc.

We have conducted a preliminary questionnaire to domestic helpers to have a first evaluation on how these measures can serve to manage the problem, and we side with the critics' view.

¹³ Two recent studies (Ehrlich and Kim, 2005) and (Boldrin, De Nardi and Jones, 2005) have retaken the idea that fertility decline is the result of misguided pension policies; specially—as it is put by Oskari Juurikkala—“those pensions based in the pay-as-you-go (PAYGO) systems have discouraged fertility by replacing the traditional family system and penalizing those who raise more children. Even more, socialized generosity sounds nice. Unfortunately, it wreaks havoc on social structures and private incentives. Individual parents no longer retain the economic benefit of having children... Everyone receives the same pension rights regardless of how many children they have, if any. Many are tempted to take a *free-ride* on the children of others.” (Juurikkala, 2007) These critics of the pension system suggest that a solution can be to link pension rights to fertility choices. They consider that the reform of the pension system is not only a matter of economic reforms but also of culture, since economic incentives influence human behavior, bad incentives may lead to a bad culture.

For local employers, foreign labor offers “great” economic advantages. They are paid the minimum wage which is NT\$15,840 (358€), an amount that can reach NT\$17,952 (406€) if the worker renounces her day-off, something common (96% according our findings) because with these earnings the domestic worker has to pay back previously contracted debts like the high fees to come to Taiwan through a broker. Besides, according also to our questionnaire, 80% of the laborers are requested by the employer (usually the son of the elderly person in the house where she works) to do additional jobs not officially in their contract, like to take his children to school, wash the car, work in his business, take the dog out, etc.

Besides the rules of the government (i.e., the employer can retain part of the salary until the contract expires, the contract can only be for three years, extendable for another three, the caregiver cannot get pregnant, etc.) all of which increases the isolation of the employee, making her more docile. But the problem in the long run is that—even if the government tries to adapt to the new situation by extending the care to the elderly and offering new job opportunities to local caregivers—the government will still need to accept more migrant workers. Nevertheless, in Taiwan, the problem has worsened by the fact that many men find it difficult to marry or remarry local brides because of the disparity of education and social achievement.¹⁴ During the last decade these men have looked for foreign brides, not only for the fact of reaching their goal of getting married, but also to have somebody to look after his children and parents in the future.

This has become such a common practice that has resulted in almost 376,000 foreign brides coming to Taiwan (September 2006) from Indonesia, Mainland China, Vietnam, etc., creating a new situation in the living arrangements. The foreign brides usually come to Taiwan with high expectations but in many cases they soon get disappointed as they discover an old bachelor or less educated persons are waiting for them. Sometimes they occupy a lower position in the house as a caregiver. It is no wonder, the divorce rate among this group is very high. Regarding the fertility plans, some scholars have criticized that the above-mentioned subsidy for babies won't contribute to promoting fertility; therefore is not necessary. Some others welcome the subsidy as long as it helps the development of children and decrease the pressure from the parents, but they doubt about its efficacy in promoting fertility. Just after the bill passed, the China Times (2007.3.27) conducted a survey addressed at mothers about the cost of a baby. It showed that the perception of young mothers is that the cost of a baby every month is NTD18,000 (402€) to NTD20,000 (446€), and in no case below NTD15,000 (335€).

But the criticism is not only economic, but also social. The critics consider that the bill does not address important problems like the fact that (1) excessive working hours do not suit mothers, (2) the difficulty of enrolling in graduate studies, because the schools are unfriendly to mothers: don't provide special dorms for mothers and babies (something against the gender equality law), there are no baby-sitting services and you cannot bring your baby to the library. The expectations of young mothers interested in pursuing their careers are not met.

¹⁴ This is a new social phenomenon that has drawn great attention in Taiwan. The main reason behind is the growth of the enrollment of Taiwanese women in higher education and of developing a remarkable professional career, leading to a delay in the age of marriage and to the difficulty of finding an equal educated or successful partner, resulting them many times to remain single. Men interested in marriage, but uncomfortable with prospective spouses who are more highly educated, look for wives outside Taiwan, in mainland China, or South East Asia (particularly Vietnam and Indonesia).

They expect to be relieved from the pressure of nurturing their children, baby-sitting, school fees, and kindergarten fees. On March 2007, we conducted a survey among Taiwan college students on fertility.

One question is, if the above-mentioned matter of the foreign brides might help in the fertility issue. This matter has been studied by Chen, who concluded that Southeast Asian wives bear more children than mainland Chinese wives and mainland Chinese wives are more likely to be childless. This implies that their impact on the fertility rate is minimal, as can be seen from its continual decline. Moreover, the brides have frequent problems of adaptation to their new country, a matter that is reflected in the divorce rate (Chen 2006). If we compare with Spain we find a strong difference, since the fertility rate is increasing mainly because of the immigrants, who, after securing their position in Spain, they bring their family along; something that cannot happen in Taiwan, for the restrictive immigration laws.

4.2. Spain

Even if the central government has plans to make huge investments in social welfare the costs of hiring a domestic caregiver is still high. As a reference, the minimum wage in 2006 was 540€; it is expected to reach 570€ by 2007, and the government would like to set it at 600€, before March 2008. Some people have even a lower pension than this. Besides, a common salary for a foreign caregiver can be 750€. But the family usually has to pay other additional part-time salary for the days off, that can reach 350€. Sometimes, when the family can provide it, another local part-timer in charge of the food, the house, etc., might cost 400€. In other words, good attention of a severely disabled elderly person at home can range from 1,000€ to 1,500€. The government subsidies for these expenses are still minimal, and the living arrangements for those in charge of the elderly are usually a source of great pressure (even if the economic problem is minimal). The decrease in population and the increase in the dependency rate in modern societies will magnify even more the social pressure that will overpower any new living arrangement formulas, even thou modern Spanish society still is far from the Anglo-Saxon patterns perceived by Bigs, who considered that: “the lack of commitment of younger generations to care for the elderly was used to paint a picture of rivalry between generations and between potentially competing groups of welfare users, both in the US and in the UK” (Bigs 1993).

Regarding fertility, it is difficult to expect an increase since the upbringing of children is very costly. According to the IPF the cost of a child is 5,456€/year, until the age of 18 (IPF 2007). This means 455€/month, not much higher than the figures for Taiwan, but it is much more if we consider the first and the second years, amount to 594€ and 625€ respectively. Nevertheless, there is still a cultural factor –not only economic—behind that. In the period 1996-2001 Spain occupied the last position in Europe in the fertility index, but the recent recovery is due primarily to the immigrants, who in fact enjoy a lower economic position.

Finally, we must say that, even if is not exactly the same case, in Spain there is a phenomenon which somewhat resembles the foreign brides in Taiwan.

The data offered by the INE for 2001 shows that of 17.841 marriages (8.5% of the total), at least one of the spouses was a foreigner. In this group, 45% corresponded to Spanish men with foreign women, 33% to Spanish women to foreign men, and 22% marriages among foreigners themselves. The main and strong differences with Taiwan are the women marrying foreign husbands, and the marriage of foreigners themselves.

Conclusion

In the present situation some of the countries that have entered in the last phase of the population transition, or the so-called second demographic transition, tend to see the aging problem like a tsunami, a big wave that will devastate some areas, while its impact might be moderated in the peripheral ones. As to the concern for the extension of aging and the lowering of fertility rates continues, both governments have adopted emergency welfare plans to contain their impact.

At the same time aged people try to find their own solutions, like improving their health or minimizing their dependency by modern devices (Mann and Helal 2006) or finding the most affordable living arrangements possible. A solution that has been suggested for Taiwan is “having grandparents in close neighborhoods, [because it] helps families adjust to modernization while maintaining values of filial piety” (Kung and Yi 2001). But, if this can be true in aged healthy societies where communitarian ways of living can minimize cost, in the case of severely disabled people the cost still will be high, and oftentimes unaffordable. This “tsunami view” considers that once the demographic transition is over, the population problem will be over. But once this transition is extended to all the countries, how sustainable would be a world in which the grandparents have the same number of children as grandchildren? A world in which the flow of migrant workers will not be assured anymore, and their salaries will be much higher.

It seems that, it will be difficult to look for other living arrangements that might cater for with the situation of smaller, but even more aged populations than now. If this is the case, then the “tsunami image” of aging will be substituted by a “global warming image” in which many long standing social orders and conventions will have difficult alternatives to implement. For all the previous reasons we believe that drafting fertility policies—as is going on in some European countries (not yet in Spain) and recently Taiwan—is the best way to face aging and to keep alive those traditional living arrangements that have proven efficient.

In the forthcoming times of doubtful sustainable welfare for the elderly and the difficulty of increasing fertility, can the cultural values of the industrialized societies give an answer? In the case of the comparison that we are making between Spain and Taiwan, we think that the different cultures in both countries will have a different impact in facing these problems. Regarding the aging problem, it is predictable to say that Taiwan has more practical cultural resources than Spain to face it.

This is especially remarkable in the traditional Chinese perception of not trusting too much in the government, which has generated a Chinese mindset of saving and investing money as a way to ensure their own future; doing things in such a way as if there was nobody to rely upon, and the family as the last, but permanent resource.¹⁵

Besides, the concept of Filial Piety¹⁶, though eroded, still has strong value in the Chinese tradition and finds its way of accommodating to new situations, like, for example, as we have mentioned, keeping the living arrangements for elderly parents close to the children's residence. Finally, Buddhism and its traditional emphasis on compassion and humanitarianism for the suffering can be of a great help. In fact, Buddhist relief institutions in Taiwan like the Tzu Chi Foundation have grown during the past years.

In Spain, on the contrary, the extension of the pension system (although limited in many cases) and of the alternative ways of social welfare, have created high expectations on the tutelage of the state, leading the population to live according to the highest standard of living possible. For the meantime, the problem is ameliorated by accepting immigration, but the immigrants who take jobs related with the care for the elderly usually do so only in the initial stage of their new working life. Besides—contrary to the emigrants arriving in Taiwan (in fact, properly speaking they are only migrant or transient workers)—, they have great possibilities of remaining in the country and becoming nationals. Once they gain citizenship, they adopt the same patterns as the Spaniards. In Spain, as in other Western countries, the concept of filial piety also exists but it remains more on a theoretical level than on the practical one, since modern European philosophy have been shaped by concepts of individualism and personal autonomy. We think that when the last moment of the population transition arrive in Spain the psychological and subjective impacts will be stronger than in Taiwan, and formulas like euthanasia will be accepted with less reticence.

Regarding the fertility problem, it is expected that both countries will react, although it is difficult to predict when and to what extent. And, opposite to the aging problem, we think that now it is Spain that has more possibilities to adjust to the fertility problem; first, because the emigrants of Spain contribute to the fertility rate much more than the migrant workers in Taiwan, and because of the different youth religious and cultural attitude towards fertility that we are going to examine now, based on a questionnaire on fertility that we gave to 455 college students in Taiwan, in the Spring of 2007. The students were asked about their religious beliefs and about their “expectations” on the number of children and about the number of the “desired” children, “In an ideal situation in which your future is ensured (stable job, good living environment, stable family, etc.).

¹⁵ According to Ikels, “[In China] nor does the prospect of dementia cause much alarm to either the elderly or their family members. The reasons for this comparative complacency are several ... in the West, biomedicalizing dementia have led to the downplaying of cultural and social factors that mediate the impact of the disease. Authors describing the phenomenon of dementia in non-Western societies, such a Polynesia, India and Japan, have argued that the loss of normal cognitive function among the elderly is viewed, at least by some people, as signifying that the affected individual is severing ties with the ordinary world and is in transit to the supernatural realm”. See Ikels (1997: 457).

¹⁶ Filial Piety in the Chinese sense implies, among other things, giving the parents nourishment and physical care, conforming ourselves to their wishes and nourishing their wills or bringing them back to what is right, if they have fallen into error. See Fung (1952: 358-359).

To the first question the answer is 1.36, and to the second is only 1.89.

As we can see in the figure 1, although there is a clear correlation between religious belief and fertility intention, the effect of main religious trends will not affect too much fertility trends.

The reason is that the underlying Buddhist belief in a great part of this society does not have any particular doctrine—at least, in a popular sense of understanding—on issues like divorce, contraception, abortion (nevertheless, some Buddhist masters reject abortion), etc.

Figure 1: Desired and prospected children of the Taiwanese college students according their religion

Source: J. E. Borao: Survey to Taiwanese college students, 2007

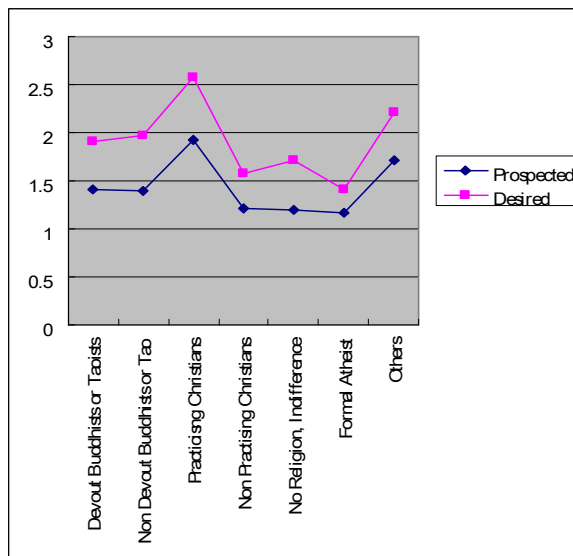
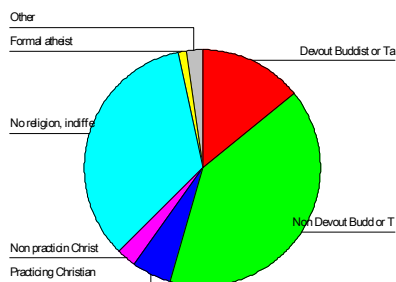


Figure 2: Religious belief of Taiwanese college students



On the other hand, the ideas of Confucianism are not very much discussed in modern Taiwan, but still they are part of the traditional mindset. According to Fung, Confucianism has developed the idea of the traditional Chinese society in which “a man having sons who were themselves married and had produced children, when he reaches the sunset of life... he could regard his existence as already having been entrusted to someone, and could await death calmly” (Fung 1952). Related with this idea is the concept of Filial Piety, that also can work in the same direction because it is more rooted in Taiwan society, and—in a classical definition (Fung 1952)—implies: 1) the bearing in mind that one’s body is something bequeathed by one’s parents, and hence valuing and protecting it, 2) the production of a “new self” to carry on the life of the parents, and 3) the perpetuation of the activities of our parents and carrying on their uncompleted purposes. Nevertheless these ideas sound too old fashion in modern Taiwan society. Probably the cultural force that may have some impact in reversing the fertility trend is the classical Chinese mindset of “practicality” that can make some people understand—as in the old times—that children are the best investment for the future. But, again, something will work against this direction: as we have just mentioned, the Chinese mentality of saving money as a provision for the future, which nowadays is in great collision with the filial piety formula, representing a real dilemma.

Nevertheless, some scholars still show optimism in the traditional Chinese family, characterized by a strong patrilineal heritage and the veneration of the aged, that Taiwan has led to a kind of household in which a third of the families belong to the extended model, adding that this “mostly three paternal generations provides an unusual environment for children’s socialization” (Yi et al. 2006). Somehow the idea of the grandchildren taking limited responsibility in the care of the grandparents is implied. Although this may be true, especially when the grandparents don’t need professional care, the fact is that—according to our survey on college students—the ratio of extended families has dropped to one fourth. The situation now is that rejecting children is becoming more a part of the culture than an economic issue.

In the case of Spain, it seems quite difficult to reverse the trend, at least for the present moment, due to different reasons manifested along the last decades, for instance the government disinterest in promoting fertility, the growth of divorce (recently stimulated by the new “quickie-divorce” law (2006), etc.). Besides, the traditional culture of relying on the state will prevent personal steps to increase fertility. If we take a look to the underlying Catholic belief of great number of people in Spain, we see that still is relevant to determine fertility, although Christian practices are in decline in Spain. The same questionnaire of Taiwan was passed in Spain to 304 college students from six different universities, with different significant results. Regarding the expected number of children, the answer is 2.10 as an average, and regarding the desired number, if there are satisfactory conditions, the number is 2.77.

Figure 3: Desired and prospected children of the Spanish college students according their religion

Source: J. E. Boraio: Survey to Spanish college students, 2007

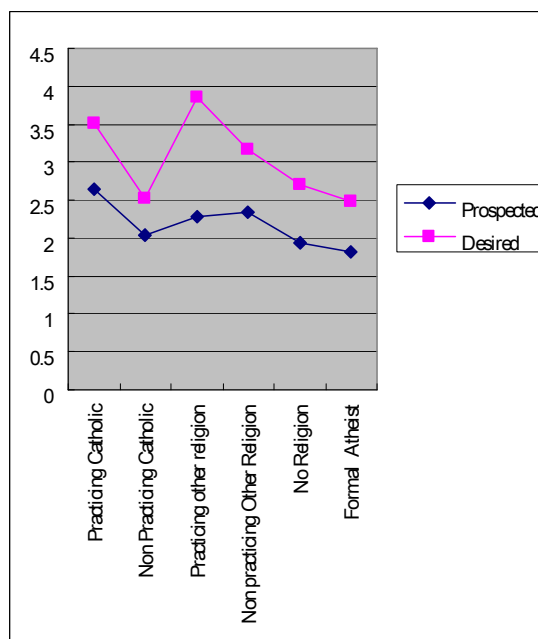
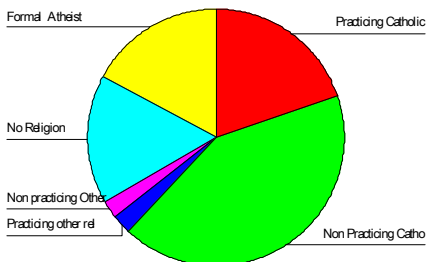


Figure 4: Religious belief of Spanish college students



These figures are higher than those proposed by a study of the Institute of the Family, when asked how many people you would like to have, Spaniards respond 1.5, far less than—they say—the European average of 2.3 (IPF 2006).

The explanation of this discrepancy can be that college students might be more confident about their future, but also that the mentality has started to show some changes, because a fertility survey conducted by the INE in 1999, declared that the children among the Practicing Catholic is 1.29, and the one of Non Practicing Catholic is 1.01 (INE, Encuesta de Fecundidad 1999).

References

- Bigs, Simon (1993). *Understanding Ageing: Images, Attitudes and Professional Practice*, Buckingham: Open University Press.
- Bennett, John C. (1988). "Ethical Aspects of Aging: Justice, Freedom, and Responsibility." In: James E. Thornton, Earl R. Winkler, editors. *Ethics and aging: the right to live, the right to die*. Vancouver: University of British Columbia Press.
- Boldrin, Michele, Mariacristina De Nardi, Larry E. Jones (2005). "Fertility and Social Security." National Bureau of Economic Research (NBER) Working Paper No. 11146.
- Campbell, John C. (2003), "Population Aging: Hardly Japan's Biggest Problem", *Asian Program Special Report*: 10-15.
- Chen, Yu-Hua (2006). "Intercultural Marriage and Its Impact on Fertility in Taiwan". In: *International Conference on Declining Fertility in East and Southeast Asian Countries*, Discussion Paper, No. 291. Institute of Economic Research, Hitotsubashi University.
- Chow, Peter C. Y. (2001). *Social Expenditures in Taiwan (China)*, World Bank Institute.
- Committee on Population and Committee on National Statistics, Division of Behavioral and Social Sciences and Education, National Research Council (2001). *Preparing for an aging world: the case for cross-national research*. Washington: National Academy Press, Springfield.
- Directorate General of Budget, Accounting and Statistics (2005), *Social Indicators*. Executive Yuan and Ministry of Interior, Taipei.
- Ehrlich, Isaac, Jinyoung Kim (2007) "Social Security and Demographic Trends: Theory and Evidence from the International Experience." *Review of Economic Dynamics*. Vol. 10, Issue 1: 55-77.
- Fung, Yu-lan (1952). *A History of Chinese Philosophy*, Princeton University Press.
- Guruge, Ananda W. P. (2005). *Buddhist Answers to Current Issues*. Bloomington: AuthorHouse.
- Hareven, Tamara K., editor (1996). *Aging and generational relations over the life course: a historical and cross-cultural perspective*. New York: W. de Gruyter.
- Hewitt, Paul S. (2003). "The Gray Roots of Japan's Crisis." *Asian Program Special Report*: 4-9.
- Hooyman, Nancy R., H. Asuman Kiyak (2005). *Social gerontology: a multidisciplinary perspective*. Boston: Allyn and Bacon.
- Ikels, Charlotte (1997). "Long-Term Care and the Disabled Elderly in Urban China." In: Jay Sokolovsky, editor. *The cultural context of aging: worldwide perspectives*. Westport: Bergin & Garvey: 452-471.
- IMSERSO, "Servicios sociales para personas mayores en España. Enero 2002", *Boletín sobre envejecimiento. Perfiles y Tendencias*, Ministerio de Trabajo y Asuntos Sociales, Junio, 2003.

Institute for Family Policies (IPF), *Report of the evolution of the Family in Europe, 2006*.

- - - *Informe 2007 sobre ayudas a las familias de las Comunidades Autónomas españolas*.

Juurikkala, Oskari (2007). "Why high pensions mean low birth rates." *Mercator-net report*, 15 March 2007.

Kung, Hsiang-Ming, Chin-Chun Yi (2001). "The impact of modernization on elder-care: The case of Taiwan." In: Judith Meyers, Peter Somlai, Robert Rapoport, editors. *Families as Educators for Global Citizenship*. England: Ashgate: 69-80.

Mann, William C., Abdelsalam Helal, editors (2006). *Promoting Independence for Older Persons with Disabilities*. Amsterdam: IOS Press.

Mason, Andrew, Sang-Hyop Lee (2004). "Population aging and the extended family in Taiwan: a new model for analyzing and projecting living arrangements". *Demographic Research*: Volume 10: 197-230.

O'Neill, Peter (2007). "Taiwan Migrants' Labor System." In: *International Conference: The Catholic Church in Asia Cares for the Migrants in Taiwan*, Taipei.

Ortíz, Lourdes (2004). "Envejecer en femenino. Algunas características de las mujeres mayores en España." *Boletín sobre el envejecimiento. Perfiles y tendencias*, No. 9. Madrid, Instituto de Migraciones y Servicios Sociales: 2-24.

Pineda, Pilar (1996). "Guía para elegir la mejor residencia de ancianos." *Su dinero. Semanario de Economía Familiar, Consumo y Empleo*, No 17. *El Mundo*: 1-2.

Sánchez, Antonio, Angelina Lázaro (2006). *Pensiones de la Seguridad Social y financiación privada de la dependencia en Aragón*. Zaragoza: Fundación Economía Aragonesa.

Sanz, Ernesto (2007). *Primer estudio Caser sobre dependencia*, Madrid: Caser.

Schaie, K.W. [et al.] (1988). *Methodological issues in aging research*, Springer, New York.

Soldo, Beth J. (1981). "The Living Arrangements of the Elderly in the Near Future." In: James G. March et al., editors. *Aging, Social Change*. New York: Academic Press: 491-512.

Usui, Chikako (2003), "Japan's Aging Dilemma?" *Asian Program Special Report*: 16-22.

Yi, Chin-chun, En-Ling Pan, Ying-Hwa Chang, Chao-Wen Chan (2006). "Grandparents, Adolescents and Parents: Intergenerational Relations of Taiwanese Youth." *Journal of Family Issues*, Vol. 27, No. 8: 1042-1067.

Yi, Chin-Chun (1999), "Parental Support in Taiwan: A Qualitative Analysis of the Intergenerational Obligation." In: Rudolf Richter, Sylvia Supper, editors. *New Qualities in the Life course*. Germany: Ergon Verlag: 167-198.