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**ELDERLY WELFARE DEVELOPMENT AND THE
ELDERLY CARE SITUATION IN URBAN
SHANGHAI**

Author: Wang Jingshu
Supervisor: Dr. Flora Sapio

Abstract

Focusing on the aging situation in urban Shanghai, China, this paper analyzes the changes and development in the elderly care policy concerning aspects of pension insurance, medical care insurance and the housing system. The elderly care situation in Shanghai was examined in order to find out the challenge to the traditional way of elderly care, and to see what the government has done to improve the welfare for its senior citizens, how the government and community help with the elderly care and what the elderly need. With the help of interviews and researches among elderly in downtown Shanghai, the author explored the new care system which combines home care and institutional support together. From analyzing the role government and community had played in assisting the home care and institutional construction, the current situations and the future improvement of this new method were discussed.

Key words: aging, aging policy, pension, medical, housing, institutional support, home care method.

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Introduction

The implementation of China's One-child policy has successfully slowed down population growth speed. At the same time, mortality decline and increase in life expectancy have resulted in the growth of graying population. Together, these aspects have caused China to become aging country. For many years, Chinese government has been protecting old people's right and securing their welfare by implementing corresponding policies and regulations. Pension system, medical care system and the housing system, etc. have all been undergoing reconstructions in order to meet the changes in the national situation.

Shanghai is one of the cities with very high aging scale. By June, 2005, there are 2.60 million elderly living in Shanghai which accounts for 20 percent of the population, and it is predicted that in 2010, the number will increase to 3.20 million¹. Meanwhile, the development of society and economy has changed the family structure—family size is decreasing and more nuclear units have appeared. What's more, the number of children who can take care of their old parents in each household is declining due to the low fertility rate. All these have challenged the traditional way of elderly support. Family can no longer take the whole responsibility of elderly care and they need help from community and government.

The purpose of this paper is to analyze the changes and development in the elderly care policy and to examine the elderly care situation in Shanghai. (What has changed in pension, medical care and housing system all these years? What has Shanghai government done to improve the welfare for its senior citizens? How does the government and community help with the elderly care? How do the elderly feel and what do they need?)

I conducted 15 interviews with elderly above 55 who are retired in order to get idea of their retired lives, their welfare and the changing of life through years. I also

¹ Fan Weiguo, "Reverse Mortgage Compensate for the Budget in Elderly Care", *Jie Fang Daily*, 10th, Nov. 2005. <http://www.ehomeday.com/news/2005-11/20051111161447.htm> .

randomly interviewed some of the interviewee's children who are either retired too or still working in order to explore how the filial support has changed. The snowball method was used to select interviewees in which the next respondent was introduced by the previous one who was usually his/her colleague, old classmate or friend. Most respondents seemed to be either reluctant to reveal their full names or had difficulties in writing their names but they felt ok if I only used their family names.

The secondary data are mainly collected from newspapers, the official websites of population information and aging research and from Shanghai Research Center on Aging with the help of a university professor. Population information such as fertility rate, mortality rate and the elderly growth rate are used in order to compare how the age distribution has changed through years. Researches of elderly care among Hong Kou, Jing An, and Lu Wan district have been selected because as the most aging districts in Shanghai, they provide representative information of old-age support and the opinions from the elderly.

Inductive approach is applied through the study. Data and interviews are used to explore the need of the elderly and the future direction of elderly-care method. Though the limited interviews and data from the research can not represent all the elderly in Shanghai, at least they provided most relevant resources and essential ideas.

In this paper, I will first introduce the aging situation, the traditional elderly support and its challenges. Then the improvement and problems of elderly-care policies related pension, medical care and housing system will be examined. In the following sections, I will explore the challenge to the traditional way of elderly support brought by the development of society and economy. I will then discuss the shortcomings and limitations of institutional care, the change of household structure and the declining capacity of filial support. Then I will talk about the progressing elderly-care method that combines home care method with institutional support, and finally future suggestions will be presented.

1. Population Aging

China is an aging country now. Before the one-child policy was implemented, all families gave birth to as many children as they wanted under Mao's principle that "more people meant more labor force". And when the later leader Hua Guofeng realized the problems of a huge population, a planned birth control came into being. The policy was successful, and the national birth rate has dropped greatly. Table 1 shows the change of the birth rate since 1978.

Table 1: Birth Rates, Death Rates and Growth Rates (‰)

Year	Birth Rates	Death Rates	Growth Rates	Year	Birth Rates	Death Rates	Growth Rates
1978	18.25	6.25	12.00	1993	18.09	6.64	11.45
1981	20.91	6.36	14.55	1995	17.12	6.57	10.55
1983	20.19	6.90	13.29	1997	16.57	6.51	10.06
1985	21.04	6.78	14.26	1999	14.64	6.46	8.18
1987	23.33	6.72	16.61	2001	13.38	6.43	6.95
1989	21.58	6.54	15.04	2002	12.86	6.41	6.45
1991	19.68	6.70	12.98	2003	12.41	6.40	6.01

Source: State Statistical Bureau, PRC, Facts and Figures 2004²

From this table, we can see that both birth rates and natural growth rates have declined steadily. During 1980s, the birth rates were around 20, and after 1990, the birth rates went steadily down to 12.41 in 2003. And if we compared this with year 1963 which had the highest birth rate 43.4 since the founding of China³, the impact of birth control is apparent. Meanwhile, mortality rate had been down dramatically too. Table 2 shows that mortality rate has dropped from 20 in 1949 to 6.6 in 1982, and after that, we can see from table 1 that mortality rate basically remains at the same low level. This means old people can live much longer nowadays and young generations are produced at a lower speed.

² <http://www.china.org.cn/chinese/ch-shuzi2004/sh/rk5.htm>.

³ Tsai Wen-hui, "Life after Retirement: Elderly Welfare in China", *Asian Survey*, Vol. 27, No. 5, May, 1987, p.568.

Table 2: Mortality Rates 1949-1982 (%)

Year	1949	1952	1959	1962	1969	1972	1979	1982
Death Rates	20.0	17.0	14.6	10.0	8.0	7.6	6.2	6.6

Source: State Statistical Bureau, PRC, Statistical Yearbook of China, 1984 (Hong Kong: Economic Information & Agency, 1984)⁴

A fact can be easily seen—the proportion of old people in the whole population would be larger and larger, while the labor force, which are generated from young generations, on the contrary, is not growing at a matching and satisfying speed. From macro point of view, for each old people, there will be less and less labor force contributing to their pension and their after-retirement life. Long life expectancy and birth control will also challenge the traditional elderly support mode. Old parents nowadays and in the past have more than one working adult child taking care of them on average in their old age. Old parents can live with children in turns, and adult children can share the task of taking care of their parents, which won't place a very heavy burden on any individual (of course here we have to exclude those children who have no conscience and refuse to be responsible for their parents). However, in ten years, when the parents of “single child” generation have grown old, literally they would only have one child to support them. By that time, if we only follow the traditional family-care mode and let one adult couple take care of four parents, the burden would be tremendous, especially when the couple enter the childbearing age. In a word, population aging has become a problem and we need to find new way of elderly support that accord with the time.

⁴ Quoted in Tsai Wen-hui, “Life after Retirement: Elderly Welfare in China”, *Asian Survey*, Vol. 27, No. 5, May, 1987, p.568.

2. Elderly support in the past

2.1 The government's policy

Elderly support has long been a great concern to the central government due to the aging population trend. The new Chinese constitution in 1982 declared that the elderly have the right to receive material assistance from the society and government. In urban area, retirees received good pensions, and social welfare was quite satisfying. National finance could cope well with the pension fee because the pension system only covered working class, which was only a small group compared with the large proportion of peasants.

According to Labour Policy, male workers and staff members retire at the age 60, female workers at 50 and female staff members at 55. After their retirement, retirees not only receive pensions which are based on a percentage of salary but also receive free medical care⁵. Usually, the longer one has worked, the more salary he/she will get. So considering the commodity prices at that time, many urban worker retirees could receive a pension that provided them with a very comfortable living. It's also possible that the pensions they got exceed their children's salary.

2.2 Filial care

Filial care of the parents are both law protected and a Chinese traditional custom. The General Principles of the Marriage Law states that "lawful rights and interests of the aged are protected" and "within the family, maltreatment and desertion is prohibited. Article 15 of the Marriage Law clarifies that "children have the duty to support and assist their parents. When children fail to perform the duty of supporting their parents, parents who have lost the ability to work or have difficulty providing for themselves have the right to demand that their children pay for their support." Chapter seven of the Criminal Law states: "whoever having responsibility for supporting an aged person, flagrantly

⁵ At least before the mid-1990s' medical-system reform.

refuses to support that person, shall be sentenced to imprisonment for not more than five years, to detention, or to public surveillance”⁶

Traditionally, children are also supposed to provide physical, financial and spiritual support to old parents. Parents used to live together with children partly due to that the housing construction lagged behind at that time, and partly because they can help each other with daily life easily. It is practical to live with the retired parents. For the first, as we mentioned above, urban old parents usually got more pensions than their working children’s income, so they could more or less improve the family’s economic situation. One of my interviewee told me, his mother worked as textile worker in Shanghai and retired when she was 50 in 1983. By then she got a pension of around 50 yuan, while he himself only get 40 yuan per month. He also mentioned to me that his neighbour at that time who was an intellectual retiree got more than 100 yuan while their daughter and son-in-law could only bring in around 80 yuan in total. So elderly were welcomed to be taken into the family for economic reasons.

Secondly, the elderly provided child-care assistance. In urban areas, usually it was necessary for both husband and wife to work in order to support the family. So the elderly played an important role in helping the household. The elderly were taken cared by their adult children, and in return, they took care of the young children and maybe also some housework when adult children were at work. This assistance not only relieved the pressure for the couple, but also gave a lot of happiness to the elderly. It shows that “providing support to children appears to be positive for older parents”⁷, and “assisting others likely improves well-being by strengthening feelings of self-efficacy and instilling

⁶ Chiang Cheng chang, (1984) “Essay on Problem of Aging in Mainland China,” *Issues and Studies*, 37:6, 1984, p.71-80.

⁷ Beckman, Linda J. (1981) “Effects of Social Interaction and Children’s Relative Inputs on Older Women’s Psychological Well-Being.” *Journal of Personality and Social Psychology* 41: 1075-1086. Quoted in Chen Xuan, (2000) “International Social Support and the Psychological Well-being of Older Parents in China”, *Research on Aging*, January 2000, p.8.

a sense of intimacy and trust with others”⁸. All in all, the government has provided quite satisfying pension to the elderly in the urban areas decades ago, and a large proportion of adult children has also taken older parents into family care which both reduces the burden on government resources and also increases the well-being of the elderly, and most probably adult children have got benefit too, like financial support and child-care support, etc.

3. Transition

3.1 Welfare system challenge

However, as the country has been going under a series of economic and social reforms, the situation has changed a lot. Retired population in urban city has grown larger and larger, and the pension fee has also increased rapidly like a rolling snow ball. According to statistics, in year 1985, pension in the total country was 14.56 billion yuan. Only ten years later, this fee was amount to 130.56 billion yuan, which is almost 10 times more than it was before⁹! If the government was going to keep the high level of pension as it did under 1980s, and if the government planned to be responsible for all this amount of money, unless China’s economic has a great leap forward in the following years, the National Financial Bureau would go bankrupt soon. However, there came social welfare system reform, and the responsibility of pension has been partly transferred to society, to companies and individuals. And even then, in 1998, the national pension amounted to 207.37 billion yuan, 15.8% more than the year before¹⁰!

⁸ Kessler, Ronald C., D. Jane Mcleod, and Elaine Wethington. (1985) “The Costs of Aging: A Perspective on the Relationship Between Sex and Psychological Distress.” P.491-506 in *Social Support, Theory, Research, and Applications*, edited by I. Sarason and B.Sarason. The Hague, the Netherlands: Martinus Nijhoff. Quoted in Chen Xuan, (2000) “International Social Support and the Psychological Well-being of Older Parents in China”, *Research on Aging*, January 2000, p.8.

⁹ Ministry of Labour and Social Security. PRC, Historic Figures of Pension for Retirees, <http://www.molss.gov.cn/tongji/2003nj/11/11-09.htm>.

¹⁰See Annual Report from Ministry of Labour and Social Security, 1998, National Bureau of Statistics of China. <http://www.molss.gov.cn/tongji/gb/GB1998.htm>.

3.2 Family structure challenge

In the past as well as in these years around, parents before “family-planning” program could have two, three or even above ten children to take care of them in their old age. However, the birth control policy has reduced fertility rate, and in the near future, one young couple has to be responsible for parents of both husband and wife.

On the other hand, the household structure has changing. The economic reform and the trend of globalization after 1980s have brought in more and more job opportunities into China. Young people are quicker and smarter in absorbing new thoughts, knowledge and technologies, so they can get better paid job and earn more than their parents’ generation. This economic independence becomes one of the reasons that make the change of family and household structure possible. More and more adult children now wish and have the ability to live by themselves.

The difference in education, life style and the way of thinking between two generations is another reason that helps changing the traditional extended-family living household (several generations living under the same roof), especially the relationship between daughter-in-law and mother-in-law. We have seen news both in the past and in the present that the two parties had very difficult times with each other. When I asked questions about the relationship with children and children-in-law during my interview with an old lady, she showed her dislike of the daughter-in-law because of her “modern” life style¹¹. She doesn’t live together with her son and daughter-in-law. I guess apart from the economic independence reason, the relationship is also an important aspect.

The third reason is the housing supply change. In the past, adult children in urban areas had to live together with their parents because of the housing shortages. The improvement in the housing supply since 1980 has reduced household size, thereby “increasing nuclear family living among the aged”¹². Especially since the releasing of the

¹¹ Interview with Qi, 65 years old.

¹² Zeng Yi, (1996) “A Demographic Profile of Marriage and Family In China.” P 23-29 in *The Population Situation in China: The Insiders’ View*, edited by Beijing, China Population Association and State family Planning Commission of China. Quoted in Chen Xuan, (2000) “International Social Support and the Psychological Well-being of Older Parents in China”, *Research on Aging*, January 2000, p.5.

estate market in China, more and more people in urban areas have purchased apartment for either investing or self-living, thus make the family size smaller and smaller.

3.3 Comment

Both the changing of the welfare system and the family structure has challenged the traditional way of elderly support. Government can not take responsibility of pension all by itself; the family support system is also under stress due to the change of household structure and the “reducing of the number of children available to share parental support duties”¹³. Therefore, many changes and improvement has been done through years. Social welfare system has been adjusted to meet the current and future needs. Society and communities have also involved more and more in this field.

Elderly support development

4. Law protection

Chinese Government has always been paying attention to the situation of population aging, and corresponding laws, policies and regulations have been introduced in order to match with the very current national condition. Seeing the great importance to the protection of the legal rights and interests of the elderly, China passed the Law on Protection of the Rights and Interests of the Elderly in August 1996, which sets clear stipulations for family support and social security for the elderly, their participation in social development, and the legal liabilities of activities that infringe upon their legal

¹³ Lin Fude and Jintang Liu, (1997) “China’s Fertility Transition and the Prospect of Population Situation”, p.97-117 in 23rd IUSSP General Population Conference: Symposium on Demography of China, edited by China Population Association. Beijing, PRC, Xin Hua Press. Quoted in Chen Xuan, (2000) “International Social Support and the Psychological Well-being of Older Parents in China”, *Research on Aging*, January 2000, p.4.

rights and interests. The state standardizes and legalizes the protection of this special social group.

According to the law, the state has established a pension insurance system to ensure the basic livelihood of the elderly. Their pension and other treatment are also protected by laws. The government increases the pension in line with economic development, rise in workers' salaries, and improvement in people's living standards. In urban areas, local governments should provide relief for elderly people who are unable to work, have neither sources of income nor family supporters, or whose family supporters are unable to support them.¹⁴

5. Pension insurance system

Pension has always been an important part in the elderly support system. How much one gets every month directly decides one's livelihood. Thus pension is especially important to the elderly most of whom can no longer produce more money but get financially support from others.

5.1 A financial burden on the state

Before 1990s, it was a single state insurance system. The government and enterprise shared the burden of the pension fund. It not only brought them with heavy burden but also restricted enterprise mechanism transformation¹⁵. The decision made by State Department in 1991 on the reform of the pension insurance system for employees pointed out a new direction for pension financing sources. The policy implication of the reform called for a multi-tier system which combined the basic old age insurance,

¹⁴ See "Law on Protection of the Rights and Interests of the Elderly", 1996, from China National Committee on Aging, http://www.cnca.org.cn/include/content5.asp?thing_id=10437.

¹⁵ Xiong Bijun, (2000) "Reform of the Support Insurance System for the Aged in China". The Year 2000 International Research Conference on Social Security—"Social Security in the Global Village", Helsinki. 25-27 sep. 2000.

enterprise-complemented pension insurance and individual retirement savings together¹⁶. Pension financing is diversified and the responsibility has been shifted from state and enterprise only, to a combination of government, enterprises, communities and individuals.

At present, China is focusing on providing a minimum standard of living for retirees and the basic pension fund is to be financed by the enterprise, employee, and government through a combination of pooled funds and individual accounts. This new pension system carried out in China is to move away from a pay-as-you-go status and become partially funded in preparation for dealing with China's aging population¹⁷. In urban areas, retirees are growing at a high speed and the amount of corresponding pension needed is also growing tremendously. Apart from what I said earlier in the article that in year 1985, pension in the total country was 14.56 billion yuan and in 1995 it had increased to 130.56 billion yuan (see page 10), table 3 can further shows us the current situation and a future prediction.

Table 3: The number of retirees and pension sum projection

Year	Retirees (million)	Pension (billion yuan)
2000	36.5	209.9
2010	51.5	838.4
2020	70.7	2814.5
2030	91.3	7322.0

Source: People Waiting for Employment and Support Insurance Reform—View Point of ILO (International Labor Organization) and UNDP (United Nations Development Programme), Nov. 1992 Beijing¹⁸

From the table we understand the necessity of a complete pension system reform. China has a huge expanding retired population and the population aging in China started under the condition of a less developed economy. As the economic developing, it has

¹⁶ See “Decision on the Reform of Pension Insurance System for Enterprise employees” by the State Department, implemented on 26th, June, 1991. <http://www.molss.gov.cn/correlate/gf199133.htm>.

¹⁷ Loraine A. West, (1997) “Pension Reform in China: Preparing for the Future”. *Eurasia Bulletin, Summer 1997*, p.9-19.

¹⁸ Quoted in Xiong, Bijun, (2000) “Reform of the Support Insurance System for the Aged in China”. The Year 2000 International Research Conference on Social Security—“Social Security in the Global Village”, Helsinki. 25-27 sep. 2000. p.2.

unavoidably confronted with a population aging challenge. A most obvious fact is the decline of workers-to-retirees ratio as shown in table 4.

5.2 Declining Workers-to-Retirees Ratio

Table 4: Declining Workers-to-Retirees Ratio

Year	1978	1980	1986	1990	1994	2004
Workers/ Retirees	30/1	13/1	7.1/1	6/1	5.1/1	3/1

Sources: Loraine A. West, 1997, page 1; *Xin Hua Daily*, 22nd, Dec. 2004¹⁹.

In 1978, one pensioner was supported by 30 state and urban collective workers; in 1980, the number was down to 13, then it has kept on declining until 3 workers to one pensioner at present. Pension thus has been increasing all the time because pension for those who retired before the inflation has to be increased year by year in order to catch up with the rise in commodity prices. The basic pension fund has been under pressure all these years. In 1998, the fund had a shortage of over 10 billion yuan and the number increased to more than 50 billion yuan in 2002²⁰. With in seven years since 1998, the Central Financial Bureau has invested 228.2 billion yuan in pension insurance in order to compensate for the shortage. And last year was the first time basic pension was handed out to all enterprises retirees without delay²¹.

5.3 The new pension system

Pension keeps on growing, thus the new insurance system which combined social pooling and individual account together is a necessary and feasible way to solve the problem of ever-growing pension. A certain proportion (usually the larger) part of the money handed in by employees and enterprises goes to the regional social pooling while

¹⁹ Liang Caiheng, "How many people can enjoy supplementary pension?", *Xin Hua Daily*, 22nd. Dec, 2004, <http://www.people.com.cn/GB/news/37454/37460/3072397.html>.

²⁰ Ibid.

²¹ Pan Yue, "China deepens the reform on pension insurance system—pension completely paid last year", *People's Daily*, 23rd, May, 2005, <http://www.shrca.org.cn/text/readnews.asp?id=2193>.

the rest goes to individual account, and when people retire, they can get both a pension for minimum standard living from the social pooling, and also from their own individual account²². With the social pooling, even employees from low-profitable enterprises can at least get a pension that meets their basic needs in the region, thus easing their worries about the old age. As a matter of fact, the development of social insurance for the aged has played an active role in the relief of workers' apprehensions of their old age and helped maintain a stable society in China²³.

The new pension reform also takes economic development and the improvement of living standard into consideration. Pension increases every few years due to the rise of commodity price. However, in some circumstances, the rise of pension can not catch up with the speed of inflation—some old people still live a life with low quality, especially those who retired before in 1980s. According to a research in a district with the highest elderly proportion in Shanghai, 84.78% retirees retired before 1985, and 22% of them receive less than 200 yuan per month²⁴. Therefore, it is necessary for the local government to implement new policies according to times in order to solve problems and meet the need of the elderly in difficulties.

5.4 Pension step forward in Shanghai

Shortly before the national holiday in 2005, Shanghai government decided to improve pension for retirees, especially for those who are more than 70 years old yet with a very low income. The basic principle is to increase pension by 55 yuan per month for retirees than have joined the pension insurance system in Shanghai. For those who received less than 750 yuan (minimum pension standard), the pension will be increased to 750 yuan. For early retirees above 70 years old with low income, pension will further be

²²From my interview with a 51-year-old retired woman who worked in a state-owned enterprise.

²³Xiong, Bijun, (2000) "Reform of the Support Insurance System for the Aged in China". The Year 2000 International Research Conference on Social Security—"Social Security in the Global Village", Helsinki. 25-27 sep. 2000.

²⁴Zhang Lingen, (1995) "Report on the Elderly Situation in Jing An District, Shanghai", *Research on Aging*, issue 6, 1995. p.5-18.

increased according to their previous working years, but the pension should not exceed 2000 yuan after increasing²⁵.

How do retirees react on the improvement of pension? I have interviewed around 15 retirees in Shanghai, and most of them seem to be satisfied with the policy change. One of my interviewees was retired in 1985, before the adjustment she could get around 800 per month; and now she can get almost 900 yuan.

“The government is really kind to our old people...the money we get is enough to eat, drink and for reasonably daily use...as long as we plan and spend our pension carefully, we live quite happily...”²⁶

She specially mentioned many times about a 50 yuan allowance government gives them when it is new year,

“...oh, though it (50 yuan) is not too much, at least I can buy rice for a month or some kilos of meat, then I can have a much better new year!”²⁷

Pension improvement has indeed given the elderly more hope and confidence in the future life. Nevertheless, most of the elderly in the city still have a low income compared with those who are working and also in comparison with the urban commodity prices. For example, Liu got around 900 yuan per month while her children could get 1500 yuan per month before they retired²⁸, and one of her grandchild who just starts working get around 4000 yuan per month. Though we have to take the age, education and other aspects into consideration, we can not deny that compared with her children, and grandchildren generation, she must think more carefully before she spends any penny. She could not understand when her grandchild bought some cosmetics for more than 700 yuan,

“I can survive for two months with that money!” she complained.²⁹

²⁵ Lu Zhe, “Shanghai Labor Bureau Explains Increasing of Pension”, *Xin Min Evening Post*, 6th, Oct, 2005. <http://www.shrca.org.cn/text/readnews.asp?id=2343>.

²⁶ Liu, 72 years old.

²⁷ Ibid.

²⁸ At the time I interviewed her, all her three children were already retired for at least 2 years.

²⁹ Liu, 72 years old.

And when we were discussing about shopping, she told me,

“I never go to shopping mall unless I company my grandchild...things are too expensive there, they are only for young people...I buy clothes in the small shops around my neighborhood. For 20 yuan I can buy one pair of very good trousers...”³⁰

Actually most of the elderly in Shanghai live a very simple and economical life. The pension they get is easy to make them survive, but they must really think twice before buying something, and bargain every time they buy vegetables or small household products.

“I get used to it (bargaining)...I don’t feel tired and boring, I am very happy to bargain the price off...I don’t have enough money but I have enough time to bargain!...”³¹

Wang has retired and is currently helping an 80-year-old man with cooking and shopping to earn some extra money.

5.5 A new way to finance the old-age

On the other hand, the amount of pension, though little for individuals, on the whole it is still enormous for the financial department in different levels. Thus, learning from western countries, Shanghai is trying to experience a new way to support old people financially—“reverse mortgage”, which is also called “support old age with one’s own real property”. At present, many old people own a house or apartment, yet are very poor in cash. The new experiment is to ask old people to sell the ownership of their property to a financial institution and get a certain amount of money every month for the rest of their life in return. They still have the right to live in the original home until they die and then the financial institution can sell the real property³².

³⁰ Liu, 72 years old.

³¹ Wang, 58 years old.

³² Ding Limin, Zhou Kai, “Shanghai Provident Fund Management Center researches on the method of ‘reverse mortgage’”, *Shanghai Morning Post*, 6th, Sep, 2005.
<http://old.jfdaily.com/gb/node2/node17/node33/node67299/node67308/userobject1ai1055394.html>.

This new method, if successful and accepted, will be a good way to reduce the burden of the state and in improving retirees' life quality in their old age. First of all, they still have a place to live, and secondly, they get more money apart from pension to enjoy. For instance, one couple sell a 600,000 yuan apartment to a bank or insurance company, they can get 2000 yuan per month in return. This will be a good income in any city of China. However, whether this is acceptable or not remains a big problem. During my interview with all the fifteen retirees, first of all, none of them have heard about this news, secondly, none of them showed the interests on this idea themselves.

“No I won't sell my apartment. I have to leave them to my children. They don't have very big apartment...I have to leave something after I die. I don't have too much money; at least I can give them my apartment...”

(Don't you want more money so that you can buy more things?)

“No, I don't need more money. The pension I get is enough to eat and drink...I don't desire for more things...my children come to see me very often and buy me many clothes and food...”³³

However, he still praised this idea,

“But it will be good for the old people without children, then they won't be afraid of their old age...”³⁴

During my conversation with Mr. Wang, I could see that his apartment was quite old and common with the furnishing belonged to thirty years ago. And he told me his children did not earn too much money and some were about to retired soon. He considered his apartment a big heritage to the children. Interestingly, while he was saying he did not want more money, he was buying lottery tickets every month with the hope that he could win and buy another bigger apartment for his children. In short, he thinks about his children and it is important to have an apartment, and even if he got more money, he would first use it to improve the life of his children.

³³ Wang, 73 years old.

³⁴ Ibid.

Actually, as long as the elderly have children, it is not so easy to expect them to sell their house without regard to their children. Therefore, currently the method is only suitable for those elderly who are lacking in cash and own a house which is not necessary to be passed on to their children³⁵. Nevertheless, this still can be a solution for the future age support.

6. Medical insurance system

6.1 Medical insurance system reform

Same as the pension reform, the medical care system has also been undergoing changes through years. The state and enterprises used to pay the whole medical bill for both workers and retirees. From 1998, when the State Council published the “Decision on the Establishment of a Basic Medical Insurance System” for urban employees, the medical bill should be paid by individuals, enterprises and the state.

Similar to the basic pension system, the new medical insurance system also collects money from both employees and enterprises in order to form a social medical fund and an individual account. When retirees are ill, the medical fee should be paid partly by social fund and partly by individuals. The detail proportions are different from cities. In Beijing, for example, patients have to pay a minimum fee of around 10% of the urban employees’ average income last year, and then the social medical fund pays 80% of the rest if the total fee is under 10,000 yuan; for the part between 10,000 and 30,000 yuan, the proportion goes up to 85%, and for the part above 40,000, the fund pays 95%, etc.³⁶ In Shanghai, according to different period one retired, the minimum fee is from 2% to 10% of the urban employees’ average income last year, and the proportion of the

³⁵Lu Binjie, “Shanghai Waits for a Suitable Condition for ‘reverse mortgage’, A Expectation of a Hot Old-age Estate Market”, *China Business Post*, 19th, Sep, 2005, <http://news.sh.soufun.com/more/%B2%C6%BE%AD%CA%B1%B1%A8/1.html>.

³⁶ Basic Medical Insurance Regulations in Beijing, published on 20th, Feb, 2001, Government of Beijing.

medical bill paid by social fund is from 45% to 85%. The difference of hospital levels also plays a role.³⁷

Apart from the basic medical insurance, there is also a “serious disease insurance”, in which retirees in Shanghai, for example, get 92% of the medical fee paid by social fund if they have serious disease such as cancer³⁸. During working period, employees hand in a certain fee every month for basic medical insurance as well as “serious disease insurance”. And when they are retired, they get money every month for medical treatment.

6.2 Shortcomings

6.2.1 Incomplete coverage

Generally speaking, the elderly have three ways to afford their medical cost—1, completely paid by the state and enterprises; 2, partly paid by the state and enterprises; 3, completely afforded by individuals and families³⁹, which means, most elderly in Shanghai enjoy medical insurance. However, some are highly insured; some are low insured and some have no insurance at all. In Luwan District, for example, people aged above 60 years old account for 23.52% of the population, and a number of 1032 old people who are ill have no medical insurance, nor children with the ability to support them⁴⁰. For this part of old people, the Municipal Fund Association for the Elderly and Shanghai Charity Foundation provides financial help so that they can receive free medical care. One local hospital has also been changed into Elderly Charity Hospital to receive old patients that are both very ill and extremely poor⁴¹.

³⁷ Shanghai government, Basic Medical Insurance Regulations for urban employees in Shanghai. 20th, Oct. 2000. http://www.bjbys.net.cn/newssystem/news/zcsf_flg_dffg/9780.html.

³⁸ Shanghai government, Basic Medical Insurance Regulations for urban employees in Shanghai. 20th, Oct. 2000. http://www.bjbys.net.cn/newssystem/news/zcsf_flg_dffg/9780.html.

³⁹ Zhang Lingen, (1995) “Report on the Elderly Situation in Jing An District, Shanghai”, *Research on Aging*, issue 6, 1995. p.12.

⁴⁰ Luwan Office on Aging, *Shanghai Work on Aging*, 2003, issue 11, page 7.

⁴¹ Ibid.

6.2.2 Heavy individual burden

First of all, though the social medical fund pays the larger part of the medical fee, the amount of money must be paid by individuals is still a heavy burden for the elderly. An interviewee told me that the Shanghai government gives her around 700 yuan per year for medical treatment,

“It can be used up so quickly only because I catch some cold and take some drops in the hospital...the rest of the year I have to pay around 20 percent of the entire fee...too expensive to go to the hospital...I have to pay 3 yuan for only registering. I can eat noodles for a whole day with that money...”⁴²

Secondly, not all the retirees can reimburse the medical cost from the state or enterprises in time. Some get the reimbursement months after the due time, and some don't get it at all. A research on 1000 old people above 60 years old in Jing'an District, Shanghai, for example, shows that, 76.99% of them can get the medical reimbursement back on time, 3.89% are delayed, and 9.2% never get money back which means they have to pay the medical cost themselves though they have the insurance. The poor economy situation of the some enterprises has partly resulted the postponing of reimbursement, which affects 13.01% of the respondents.⁴³

In this prospect, many retirees also try to find other ways to secure their medical need in the old age. For example, apart from the insurance they get from the society, all the retirees in Mrs. Zhao's factory now hand in 50 yuan per year to an arranged institution⁴⁴ to form an extra medical fund in order to deal with an unpredictable serious disease in their old age.

⁴² Zhao, 70 years old.

⁴³ Zhang Lingen, (1995) “Report on the Elderly Situation in Jing An District, Shanghai”, *Research on Aging*, issue 6, 1995. p.5-18

⁴⁴ Her factory is closed down.

“I don’t hope I will have serious disease, but IF, if it happens to me, this extra money will make my situation a bit better. Otherwise my children have to pay for me; I don’t want to trouble them...”⁴⁵

Nevertheless, financial support from children/family is still very important in affording the medical treatment for the elderly, considering the fact that not all the elderly are completely insured and do not always receive the promised financial support.

6.2.3 Inconvenient hospital distribution

Another problem is that many old people have to go to the specified hospitals⁴⁶ which are sometimes far away from where they live; the inconvenience of transportation and the complicated process of registering, waiting, paying and taking medicine, etc. have kept many old people from visiting the hospital.⁴⁷

7. Housing system change

7.1 Living space improvement

Apart from pension and medical insurance, housing condition is another important aspect in judging the elderly citizens’ living standard. Old people’s housing conditions have always been given a certain priority under the city planning and reconstruction. Most residents in Shanghai used to live in an over-crowded condition. It is not until recent years, when the city has been under big construction, old housing has been reconstructed and more and more new residential buildings have been built and entered the housing market, that the living condition for shanghaiense has become better. Table 5 shows the increasing of the per capita living space in Shanghai since 1980.

⁴⁵ Zhao, 70 years old.

⁴⁶ The elderly medical insurance only covers specified hospitals.

⁴⁷ Zhang Lingen, (1995) “Report on the Elderly Situation in Jing An District, Shanghai”, *Research on Aging*, issue 6, 1995. p.17.

Table 5: Per capita living floor space of urban residents in Shanghai⁴⁸

Year	1980	1990	1995	1999	2000	2001	2004
Area(m ²)	4.4	6.6	8.0	10.2	11.4	12.1	14.8

The elderly have also benefited from the city planning project. In 1997, 27% of the old people moved into newly-built housing compared with 7.7% in 1992. Old people who live in the old lane house, on the other hand, have dropped from 69% to 51% from 1992 to 1997⁴⁹. The per capita live space for old people also increased from 4.3 square meters in 1992 to 6.1 square meters in 1997. Accommodation facilities have been improved as well, in 1992, only 23% elderly family had a kitchen of their own, 15% had their own toilet, and 38.5% families used gas. Only five years later, the number has increased to 41%, 27% and 76% respectively⁵⁰.

For years, Shanghai government has dedicated in increasing the housing condition for its residents. Since 1987, Shanghai government has been trying to help those households with a per capita living space of less than 4 square meters. Most of these households contained old generations. And in 2000, the goal is basically reached⁵¹. In 1994, the policy on “sale of the state-owned housing” has given all residents chances to buy a house at its cost price, which benefited many families, including old people with

⁴⁸ See Cao Yunting, Chen Zhenggan, (2002) “Research on the Housing and Facilities for the Elderly in Shanghai”, *Shanghai Science on Aging*, 2002, Issue 1, p. 1&2.

Shen Yan, “Analysis of the Living Conditions and Dwelling Wills of Urban Elderly in Shanghai”, *Shanghai Science on Aging*, 2003. p.10.

Qi Min, “Shanghai Families Live in 2.1 Rooms on Average”, *Estate Post*, 15th, Nov, 2001, <http://local.sh.sina.com.cn/anju/gfxz/1251.html>.

Shanghai Statistics Bureau, Statistics of Shanghai Economy and Social Development 2001, 28th, Feb, 2002, http://www.stats.gov.cn/tjgb/ndtjgb/dfndtjgb/t20020331_15690.htm.

Yang Jun, “Per Capita Living Floor Space of Shanghai Citizens Doubled for the Last Ten Years—From Half Room to One”, *Xin Min Evening Post*, 26th, Sep, 2005, <http://61.129.65.109/was40/detail?record=1&channelid=38359&searchword=+%C8%D5%C6%DA%3E%3D%272004%27+AND+%C8%D5%C6%DA%3C%3D%272005%2F09%2F27%27+AND+%D5%FD%CE%4%3D%A3%AC%A1%B0%B8%EB%D7%D3%3C1%FD%A1%B1%CA%7%D0%ED%B6%E0%39%CF%BA%A3%BC%D2%CD%A5%B5%4%D7%A1%B7%BF%D0%B4%D5%D5+>.

⁴⁹ Cao Yunting, Chen Zhenggan, (2002) “Research on the Housing and Facilities for the Elderly in Shanghai”, *Shanghai Science on Aging*, 2002, Issue 1, p. 2.

⁵⁰ *ibid.*

⁵¹ Wang Wei, Zhang Yi, Yang Jun, (2005) “Millions of Families with Low Income Enjoy Housing Insurance in Shanghai”, *Wen Hui Post*, 4th, Jul, 2005, <http://news.soufun.com/2005-07-04/454691.htm>.

low income. One of my interviewee bought his apartment which is around 20 square meters for 6000 yuan in 1994. He was happy about that:

“...yes, of course it’s good. It was cheap and now this (the apartment) is mine!”⁵²

In short, most of the elderly have a better living condition compared with years before. However, there are still a certain number of old people living with difficulties. They live in a tiny space, using public kitchen; don’t have a flush toilet but have to use a bucket and clean it every day. On the other hand, even though many housing for old people have been increased to more than 4 square meters, more than half of the elderly still live under the standard of the city per capita living space.

Table 6: Family per capita living space

Per capita living space	< 4	5-10	11-15	16-20	21-30	31-50	51-75	76-100	>100	No answer	Total
Percentage%	12.3	56.3	18.7	6.9	2.9	1.0	0.5	0.1	0.1	1.3	100.0

Sources: Analysis of the living conditions and dwelling wills of urban elderly in Shanghai, 2003, Shanghai Science on Aging. Page 11.

Table 6 bases on a research concerning 1500 old people in downtown Shanghai. We can see that more than half of the respondents only live between 5-10 square meters, which are even under the average level (11.4) in 2000. And unfortunately there are still 12.3% old people remaining in the “4 square meters” level or below. For financial reasons, it is very difficult for old people to improve their housing conditions on their own. Many senior citizens are just capable of coping with basic living and medical costs, and to buy another property is far beyond their ability. Even for those who have enough savings, to buy a bigger apartment will still only be their consideration after old-age insurance, medical insurance and children. Most of the elderly can only depend on the government planning or the help of their children⁵³.

⁵² Wang, 73 years old.

⁵³ Shen Yan, “Analysis of the Living Conditions and Dwelling Wills of Urban Elderly in Shanghai”, *Shanghai Science on Aging*, 2003.

7.2 Facilities and institutions for the elderly

Another important part in the housing construction for the elderly is the corresponding facilities and institutions built around the neighborhood of the elderly. Shanghai government has made a great achievement in the past years. In 1997 and 2000 respectively, “Regulations for the Public Service Facilities in Urban Residential Area” and “Construction Standard for Elderly Facilities” have been issued. Homes for the aged, Social Welfare Institutions for the Aged, Entertainment Center for the Aged, Nursery for the Elderly, etc. have basically been spread out all over the city. Until 2002, many facilities for the elderly have been established within the area of 102 streets and 3361 neighborhood committees, including 358 Social Welfare Institutions for the Aged and Homes for the aged, 3271 activity rooms and 29 Nursery for the Elderly, etc.⁵⁴ These institutions and facilities allow the old people to take part in the social activities and have a positive influence on their physical and mental health as well as the quality of life.

However, the demand of the institutions is always larger than the supply considering that the elderly population is growing steadily. Nowadays only 1% of the old population is staying at the institutions for elderly care⁵⁵. Because of the limitation of accommodations, these institutions privilege the lonely elderly and the nursing-cared elderly (elderly that have difficulty in self-caring)⁵⁶, and other people who want to get in have to wait in queue to be accepted. A research done by Shanghai Statistic Bureau has shown that one sixth of the graying population wish to live in the Home for the Elderly⁵⁷ and by far the beds numbers in all the elderly institutions are only around 40,000, which is far behind 1/6 of the elderly population of 2.54 million.⁵⁸

⁵⁴ Cao Yunting, Chen Zhenggan, (2002) “Research on the Housing and Facilities for the Elderly in Shanghai”, *Shanghai Science on Aging*, 2002, Issue 1.

⁵⁵ Cao Yunting, Chen Zhenggan, (2002) “Research on the Housing and Facilities for the Elderly in Shanghai”, *Shanghai Science on Aging*, 2002, Issue 1, p. 3.

⁵⁶ Zhu chuanyi, Tao Liqun, (1995) “Social Service—A pillar of the Independent living for Chinese Elderly”, *Research on Aging*, issue 7, 1995.

⁵⁷ Pan Qing, “More than 40% Elderly are Empty-nested, 1/6 elderly Wish to Live in Home for the Elderly”, *Xin Hua Net*, 12th, Oct, 2003, <http://www.shrca.org.cn/text/readnews.asp?id=1290>.

⁵⁸ Kang Yi, “Can the Homes for Elderly become branches?”, *Xin Min Evening Post*, 22nd, Mar, 2005, <http://www.shrca.org.cn/text/readnews.asp?id=2374>.

Shanghai government has decided to increase beds numbers for the elderly. In year 2005, 10,000 more beds will be equipped in all institutions, and the goal in the future will be 100,000 in total.⁵⁹ However so, the reality has decided that most elderly citizens will have to be taken care of at home and only a small number of them can go to Institutions for elderly care.

7.3 Home is still a better choice

As a matter of fact, to be looked after at one's own home is also the first choice for most of the elderly population in Shanghai. Shanghai Social Sciences Association and the Research Center on Aging has done a research among 1500 elderly families in downtown Shanghai, and the result shows that 94.7% of the elderly wished to be looked after at home. The reasons are as follows (table 7).

Table 7: Main reasons elderly choose to stay at home

Main Reasons	Proportions (%)
To look after children or grandchildren	24.7
Happy to have offspring around	32.9
Familiar with the current community	21.4
Can not afford Institutions for Elderly Care	13.1
Can be taken cared by social service or domestic maid	3.1
Afraid of children to be criticized by others	1.4
Others	3.5
Total	100.0

Sources: Analysis of the living conditions and dwelling wills of urban elderly in Shanghai, 2003, *Shanghai Science on Aging*. Page 11.

⁵⁹ Yao Liping, "100 Thousands Beds Will be Equipped in Institutions for Elderly in Shanghai.", *Xin Min Evening Post*, 26th, Jul, 2005, <http://www.shrca.org.cn/text/readnews.asp?id=2270>.

Table 8: Elderly citizens' monthly income

Monthly income(yuan)	<500	501-750	751-1000	1001-1250	1251-1500	1501-2000	>2000
Proportion (%)	9.2	64.1	15.6	4.4	2.7	3.2	0.9

Sources: Analysis of the living conditions and dwelling wills of urban elderly in Shanghai, 2003, *Shanghai Science on Aging*. Page 11.

From the table 7 we can see that many old people are still quite traditional and nostalgic. Almost 80% of them are willing to stay with their children in a familiar environment. However, the economic situation is also a reason that should not be ignored. Table 8 shows 88.9% of the elderly receive less than 1000 yuan per month and most people's income is between 501 and 750 yuan. On the contrary, the average cost of the Home for the Elderly is above 500 yuan per month, and most of the elderly can only afford to pay around 400 yuan per month⁶⁰. As the result, only a small percentage of the elderly can afford to live in the elderly care institutions. In a word, apart from the lack of beds numbers and the traditional concept, financial aspect is a more realist reason that keeps most elderly staying at home.

7.4 Household downsizing

While more and more residential buildings are built to increase people's living space, the housing market is activated and people have the possibility to purchase more properties. Meanwhile, with the economy development in general, adult working children now have more economic independency than before. Therefore, nowadays more and more adult children tend to purchase their own properties and live separately from their parents, especially after they get married. A research done by Women Research Center of the Shanghai Academy of Social Science shows that, out of the 800 married couples they have researched, more than 90% of them choose "to live separately from their parents but

⁶⁰ Zhu Guoqing, (2003) "Report on the Situation and Development of the Elderly Cause in Hong kou District, Shanghai", *Shanghai Science on Aging*, 2003, issue 3, p. 18.

not too far way”.⁶¹ This kind of new type of living arrangement —the network family, in which adult children tend to live near, rather than co-reside with their older parents, has emerged as a common option in China⁶².

On the other hand, some old people also become more emotionally independent and wishes to live by themselves. The life styles and habits between two generations are very different. Therefore, many healthy elderly couples voluntarily have proposed to live by themselves after their children got married.⁶³

“We’d rather live our own life...we like to sleep and get up early and listen to Peking opera, but they (their son and daughter-in-law) don’t like...we don’t want to adjust ourselves to them...”⁶⁴

As a result, households are increasing, but the size is decreasing. Research shows that in 1980s, Shanghai had 3.146 million households and in ten years the number went up to 4.153 million. Meanwhile, the household size goes down—in 1949 the average household had 4.91 members, and in 1982 it went down to 3.6 compared with the number of less than 3 in 2002⁶⁵.

7.4.1 More elderly living alone

Elderly nowadays are more likely to live alone than any time in the past due to not only the separation with children but also the increasing of life expectancy. Up to March

⁶¹ Li Xianqiu, “Should married couples live together with the parents?”, *South Daily*, 19th, Nov, 2004, <http://www.nanfangdaily.com.cn/southnews/tszk/nfrb/shzk/qg/200411190373.asp>.

⁶² Chen Xuan, (2000) “International Social Support and the Psychological Well-being of Older Parents in China”, *Research on Aging*, January 2000, p.5.

⁶³ Chen Liyu “More than 30% Shanghai elderly citizen live alone”, *Shanghai Morning Post*, 23rd, Aug. 2005, <http://www.jfdaily.com/gb/node2/node17/node33/index.html>.

⁶⁴ Mr & Mrs Zhen, 58, 59 years old.

⁶⁵ Tai, Enpu, (2002) “Family Support and Social Support for the Elderly in China”, China National Committee on Ageing, 2002.

2005, there are 709,600 old people living alone in Shanghai.⁶⁶ In 2001, there were 217,700 households with the elderly above 60 years old living alone, which accounts for 13% of the total elderly households⁶⁷, and only in two years, the number rose up to 455,700 households.⁶⁸ With society development and the spreading of nuclear families, the number of empty-nest family and elderly-alone family will keep on growing.

8. Change of filial support

8.1 Separation of two generations

The separation between adult children and the old parents makes it more difficult for the elderly to get immediate help from the children in emergency. The children can not take care of the parents all the time either because of the distance.

“All the children have moved far away...I can only see them twice or three times every month... they are busy...they have their own families”⁶⁹

This respondent has three children and they all live in different places. Liu’s oldest son is in another city and only comes back one or twice per year. It also takes almost an hour for the other children on the road if they want to visit the parents. Though they are retired now and have more time, they still feel tired if come to the parents too often.

“We are not young anymore...”⁷⁰

Wang is Liu’s daughter who is almost fifty and two of her brothers are all in their mid-fifties. Their age does not allow them to run around so energetically like youngsters.

⁶⁶ Shanghai Research Center on Aging, Lonely Elderly Data Base, March, 2005. Mentioned in Chen Liyu, “More than 30% Shanghai elderly citizen live alone”, Shanghai Research Center on Aging, <http://www.shrca.org.cn/text/readnews.asp?id=2288>.

⁶⁷ “The Fifth Population Census Data of Shanghai”, Shanghai Census Office and Shanghai Statistics Bureau, April, 2001. http://www.stats.gov.cn/tjgb/rkpcgb/dfrkpcgb/t20020331_15423.htm.

⁶⁸ Data from Shanghai Research Center on Aging, 23rd, Aug, 2005. <http://www.shrca.org.cn/text/readnews.asp?id=2289>.

⁶⁹ Liu, 72 years old.

⁷⁰ Wang, 49 years old.

What she has mentioned is also an emerging problem in the elderly care field—the rising of the elderly above 80 years old.

8.2 The increasing of the oldest old population

Table 9: Proportion of Aging population of Shanghai from 1996 to 2004

Year	People above 65 years old		People above 80 years old	
	Number (million)	Proportion in the population %	Number (million)	Proportion in the population %
1996	1.6206	12.42	0.2476	1.9
1998	1.7416	13.30	0.2658	2.03
2000	1.8653	14.19	0.2989	2.27
2002	1.9570	14.67	0.3528	2.64
2003	1.9949	14.87	0.3762	2.80
2004	2.0106	14.87	0.4070	3.01

Source: Report on Elderly Population of Shanghai in 2004, Shanghai Research Center on Aging, 7th, April, 2005.⁷¹

Table 9 shows that the number of people above 80 is growing every year. As life expectancy has increased, we can imagine that in about 10 years, most of those aged above 65 will also join in the “oldest old” group. Their children will no longer be young either. These “younger old” will confront difficulties in taking care of the older parents all by themselves. Even now many adult children in their fifties or sixties are already challenged by caring their parents.

8.3 Less time for the older parents in the future

For the young and mid-aged people, separation from the parents is only one element that influences their filial care for the parents. On the other hand, unlike in the old days when there were only men working and women staying at home to take care of the parents and children, most of young couples nowadays have to work in order to support the family and themselves, which further limits their time and ability to look after

⁷¹ <http://www.shrca.org.cn/text/readnews.asp?id=2141>.

the parents⁷². The one-child policy is gradually showing its effect too. Most people in their early fifties nowadays will be the elderly in the near future that only have one child to depend on, emotionally or financially. On the adult children's point of view, in the near future, they and their spouse will have to look after four parents. Their limited time and energy will not allow them to take the full responsibility for the taking care of both parents. And when they have their own children, the time they can give to the parents will be even less.

In short, institutions built for elderly care are not and will not be enough for all the elderly in either Shanghai or China as a whole. Most of the elderly will be staying at home to spend time in their old ages. On the other hand, the development of society and economy decides that children can no longer take all responsibility in taking care of their parents alone—they need help—from a well-developed social and community system.

9. A combination of home care and institutional support

The population aging in China and the weakening of the family support function has pushed more and more responsibility of elderly care to society and community. At the same time, institutional care can not satisfy the needs of all the elderly and it would be a waste of household resource if it did.

Research has shown that most of the elderly prefer to spend the remaining years at home where they can be taken cared by children or neighbours in a familiar environment, which is good for their both mental and physical health⁷³. Besides, it is also traditional for Chinese elderly to stay at home and enjoy the “family happiness”. Institutional care, on the other hand, is sometimes blamed for not being able to provide a warm family

⁷² Sun Lujun, (1995) “Changing of the family care of the elderly”, *Aging Research*, 1995, issue 3, p. 22.

⁷³ Zhang Yihua, (1995) “The Establishment of an Elderly-care Method Combining Home and Society Support”, *Research on Aging*, 1995, issue 2, p. 9.

environment and elderly who live inside get too dependent on the institution and lose their independency of life⁷⁴.

Thus, a preferable solution for Chinese elderly support in the future will be the combination of institutional support and home care which is supported by a mature social community service system. In other words, home should be taken as the base for elderly care where society and community provides service for elderly who need help, while institutional care is taken as supplementary. Shanghai, as one of the cities that has more serious aging problem than others, has already start to provide community service to the elderly at home.

9.1 Home-care method in Shanghai

Shanghai has started experimenting domestic and day-care service for the elderly since 2000. Every month the elderly get prepaid service cards from the government with which they can buy service from the domestic workers who come home to them. These services include: cooking, washing, cleaning, shower-helping, medicine-feeding, and newspaper-reading and so on⁷⁵. This method is welcomed by both the elderly and the employment market. The elderly can enjoy good service without going to special institutions and many unemployed people get new job opportunities. Thus these years more and more districts have taken part in this program and the benefit is spreading to more and more people. By May, 2004, over 80% of dwelling area has started to provide home care service, 140,000 old people have enjoyed the service, more than 20 million yuan has been paid by the government to purchase these services, and last but not least, more than 1000 employment opportunities have been provided for the society⁷⁶.

⁷⁴ Zhang Zhongru, "Report on Home Care Service System in Shanghai", *Shanghai Science on Aging*, April, 2003, p. 22.

⁷⁵ Jiang Yuezong, "More than 600 Elderly in Zha Bei District get Prepaid Service Cards From Government", *Xin Min Evening Post*, 7th, Sep, 2004. <http://www.shrca.org.cn/text/readnews.asp?id=1834>.

⁷⁶ "Brief report on the Home care service in Shanghai", Shanghai Civil Affairs Bureau, 1st, Jul, 2004.

However, to provide labor services like cleaning and cooking is only one part of the home care service system and is not enough to meet all needs of the elderly. Brain-required services such as the professional medical and hygiene care, the enrichment of old people's culture life and inner world are also important aspects and have a higher requirement of the education of the service providers. Many streets in Shanghai thus provide free training course of computer and primary nursing for example, in order to develop more qualified staff in the elderly home-care field⁷⁷.

9.2 What do the elderly expect?

A research has been done among more than 7000 old people in downtown and Pudong new area, Shanghai, in order to analyze the current home care situation and the service need in the future.

Table 10: Choices for future caring

Choices for future caring	Percentage among respondents %
By spouse	14.5
By children	52.2
By neighborhood committee	5.4
By Elderly Institutions	17.6
By community home-care service	5.9
By domestic maid at home	3.2
Others	1.3
Total	100.0

Source: *Shanghai Science on Aging*, April, 2003. Page 32.

⁷⁷ "Establishing Professional Home-Care Service System, Increasing the Quality of Elderly Care", *Labors' Post*, 24th, Nov. 2003. <http://www.shzgh.org/htmlnew/ldb/index.php>.

Table 11: Family structure in relation to the requirement for home care service

Live with	Requirement for home care service %		
	Need	Don't need	
Spouse	31.3	12.0	
Children	21.4	9.2	
Alone	25.2	5.1	
Total	73.7	26.3	100.0

Source: *Shanghai Science on Aging*, April, 2003. Page 33.

Table 12: Body condition in relation to the requirement for home care service

Body Condition	Requirement for home care service %		
	Need	Don't need	
Good	6.2	6.0	
Ok	31.0	15.9	
Bad	36.5	4.4	
Total	73.7	26.3	100.0

Source: *Shanghai Science on Aging*, April, 2003. Page 33.

Table 13: Self-maintenance ability in relation to the requirement for home care service

Self-maintenance ability	Requirement for home care service %		
	Need	Don't need	
Independent	24.2	18.0	
Partly independent	31.1	6.4	
Dependent	18.3	1.9	
Total	73.7	26.3	100.0

Source: *Shanghai Science on Aging*, April, 2003. Page 33.

Tables 10-13 show the following facts. More than half (52.2%) of the old people still wish to be taken care of by their children for either traditional or emotional reasons. However, 73.7% of the elderly also need home care service from outside the family which indicates that children or family members alone can not fulfill the whole task of elderly care at home. Especially those elderly who have bad health conditions, live alone or lack of self-maintenance ability, they are the ones who need help more than others and accounts for more than 80% of those who need home care service.

Among the 73.7% of the elderly, most of them need help with cleaning, visiting the hospital, washing, cooking, and shopping, etc. as shown in Table 14. Table 15 showed us that old people concern the most about the convenience of medical treatment. They hope to have doctors and clinics that are closer to them or even can come home to them, so that they save lots of troubles from visiting a hospital or go through all the complicated hospital process as we have discussed before.

Table 14: Items need to be helped

Items	Proportion %
Cooking	41.3
Washing	45.8
Cleaning room	50.2
Shopping	16.6
Visiting hospital	47.7
Appliance repairing	32.1
Chatting	12.9
...	...

Source: Shanghai Science on Aging, April, 2003. Page 43.

Table 15: Facilities and services wished to be provided by communities

Services and facilities	Proportion %
Community hygiene service center	29.1
Nursing institute for elderly	21.1
Clinic	27.3
Family doctor	17.1
Keep a clean environment	23.7
Family ward	13.0
Day care for elderly	9.8
...	...

Source: Shanghai Science on Aging, April, 2003. Page 43.

From above we can conclude that most elderly consider closer clinics, help with housework and the elderly nursing as the most important parts in the home care service. Generally speaking, elderly who are “aging at home” need help with domestic works,

medical treatment and emotional comfort⁷⁸. As for the judgment of the services provided, 27.6% of the respondents were very satisfied, 43.2% were satisfied, and 29.2% were either less or not satisfied at all.⁷⁹ The data has indicated that the elderly have a high expectation of home care service and the government and community need to make more effort in the future.

Conclusion

The increasing of the life expectancy and the declining fertility rate brought by one-child policy have resulted China stepping into an aging country. The traditional welfare distribution is not suitable for dealing with the rapid growth of old age population. Families can not take the whole responsibility of elderly support either, due to the declining number of children per family. The traditional way of elderly care is facing troubles in the new era. Shanghai, with a higher aging proportion than the average cities, has found the problem even more urgent. Through years, the government has adjusted policies and implemented new methods to make up for the existing shortcomings and provide a better future for the elderly. The burden of supporting old people has also been shifted from government or individuals only to a shared responsibility among individuals, society and the government.

The combination of “home care” and “institutional care” is found to be the most applicable way and the solution for the future elderly care. Most elderly will be taken care of at home while a small amount of elderly will enjoy their life in the elderly institutions. Those who stay at home, apart from being taken cared by their own children, will also receive service both at home or in the day-care center from communities. In a word, the service provided by society and community is seen as supplementary for family

⁷⁸ Zhang Zhongru, “Report on Home Care Service System in Shanghai”, *Shanghai Science on Aging*, April, 2003, p. 26.

⁷⁹ Zhang Zhongru, “Report on Home Care Service System in Shanghai”, *Shanghai Science on Aging*, April, 2003. p. 24.

care, and in this way, not only the burden of adult children can be lightened, but also the elderly can receive better care at home, while enjoying the family happiness.

Shanghai government has done much for supporting elderly care in these years. However, there is still a long way to go and the following are the aspects the government needs to consider in order to establish a complete home-care service system in the future.

The first is to enable all the old people to enjoy a convenient medical service in the closer community and neighborhood. Every community should contain a medical institution which should provide services such as frequent health check-ups to the elderly. Medical professionals should also be possible to visit elderly patients at home, and patients who need long-term care should be able to have a family ward and are nursed at home by professionals. Emergency calls and ambulances should also be available at any time. Besides, considering that not all the old people have good economic situations, some medical treatment should be free of charge or subsidized, or the government and community should provide financial help to the poor.

The second is to improve cultural activities and entertainment among the elderly. All the communities should be able to provide a multifunctional center where old people can study, entertain or exercise themselves. Activities such as outing, seeing art exhibition or Peking opera club should be organized often to enrich old people's daily life. In short, communities should play an important role in getting all the old people, especially those elderly live alone or feel lonely, together and communicate with each other.

The third is to provide more services to the elderly at home. Apart from cleaning, washing or cooking, specialists should be hired or trained to help repairing appliances or solving trouble with water and electricity. From the research we see that 12.9% of the elderly need people to talk with (Table 14), thus it is very important to let these lonely elderly get in touch with more people. Apart from the home-care staff, neighbours and volunteers should also be encouraged and arranged to visit the elderly. Students from four universities including Fudan University in Shanghai have already joined in the volunteer team, helping the lonely elderly in Hongkou District with reading and talking, which has

been praised by the elderly and municipal officials⁸⁰. Nowadays, the government specially encourage the younger and health elderly to help taking care of the older and dependent elderly⁸¹, which probably can increase the well-being of both the helper and the one being helped.

The fourth is to provide good institutions and dwelling conditions for the elderly of different needs. Elderly institutions need to be built in accordance with the different economic situations of the elderly. Institutions that most elderly with a middle or low income can afford must be developed in the first place⁸². A small amount of social welfare house is also necessary for elderly with extreme poverty. On the other hand, Living Units with high quality also have its market among those who have a higher affordability. But most of all, government should pay most attention to improve the housing and living conditions for those who live at home since the majority elderly will spend the remaining years at home, and “this would effectively protect the welfare of most elderly people without the need to invest in more costly public programs for old age security”⁸³.

All in all, the completion of a perfect home care system needs the participation of everyone, from government to society, from family to individuals. To establish a mature system for elderly care is important to everybody. Government should do a good planning and organization while society and individuals should coordinate and be supportive. After all, this is a long-term task that not only relates to the elderly nowadays, but also will finally relate to all of us in the future.

⁸⁰ Zhu Guoqing, (2003) “Report on the Situation and Development of the Elderly Cause in Hong kou District, Shanghai”, *Shanghai Science on Aging*, 2003, issue 3, p. 16.

⁸¹ Zhong Zuxun, Xu Shaoming, “Shanghai Aging Population Press 2002”, *Shanghai Elderly Post*, 28th, Mar, 2003, issue964. <http://www.shrca.org.cn/text/readnews.asp?id=887>.

⁸² Report on the Choice of Elderly Care Method and the Housing Requirement of the Elderly in Urban Shanghai, Shanghai Research Center on Aging, July, 2001. p.10.

⁸³ Lin Jiang, (1995) “Changing Kinship Structure and its Implications for Old-age Support in Urban and Rural China”, *Population Studies*, Vol. 49, No.1 Mar, 1995, p. 143.

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Interview guide

Target groups are old/retired people in urban Shanghai. Old people above 55 who have more than one child will be interviewed in comparison with those who have only one child. The purpose is to find from the old people's point of view their experience of retired life and a personal perspective of the future. Interview will contain three main parts: interviewee's memories and reactions on the elderly care policies; their experiences and opinions of the children supporting; their experiences and opinions about the function of the social and district organizations. A personal background and a future expectation will be asked as well.

1. Personal information:

- Which year were you born?
- What job were you engaged in before you retired?
- In which year did you retire?
- How many children do you have?
- What are their works now?

2. Government support

- The welfare in the factory (working place before retired)
 - Pension
 - Housing
 - Medical
 - Festival allowance
- Any government policies impressed you?
 - What do you remember?
 - Any change in your life?
 - Good / bad?
- A new policy "deposit housing for pension"
 - Do you know?
 - Opinion?
 - Will you do that?

3. Filial support

- Do you often see your children?
 - When do they come to see you?
 - Do you live together?
 - When did you live separately?
 - Reasons?
- Do you wish them to see you often?
 - Are they busy with work?

- Do they give you money?
Proportions from each child?
Oldest one takes more responsibility?
- When you are ill, what do children do? How do they distribute labor?

4. Organizations functions

- Activities in leisure time?
Do you enjoy?
With whom?
Where does it take place?
- Do you like communicate with other elderly?
- Do you think the community/neighborhood committee care about you? In what way?

5. Future

Do you want to live in elderly institution?
What kind of life do you want?