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Who Will Care for the Elderly in China?

**A Review of the Problems Caused by China's One Child
Policy and their Potential Solutions**

By

Yuanting Zhang and Franklin W. Goza

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Department of Sociology
Bowling Green State University
Bowling Green, Ohio

Contact information for Corresponding Author:

Franklin W. Goza,

Department of Sociology, Bowling Green State University, Bowling Green, OH 43403

Phone: (419) 372 – 7256

Fax: (419) 372 - 8306

e-mail: goza@bgnet.bgsu.edu

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ABSTRACT

China's one child per couple policy (OCP), with its depressive effects on fertility rates, was established in 1979. Since then numerous studies have documented the effects of the OCP on the aging of China's population. The increasing proportion of elderly in China is producing profound social and economic complications that require the development of appropriate policies. This article addresses this issue in a novel way, by focusing on the *sandwich generation*, i.e., those who oftentimes care for both younger and older generations. Qualitative data recently collected from diverse representatives of this generation are presented in an attempt to personalize the consequences of this demographic shift and to introduce possible solutions for lessening its effects. We determine that in urban areas many possibilities exist, while in rural areas challenges are more urgent given the proportionately larger number of elderly residents and the lack of options.

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Introduction

For the past several decades China has experienced falling fertility and increasing longevity, two demographic indicators that reveal China is becoming an aging society. Although most scholars agree that a population slowdown results in fewer societal changes than a population explosion (Coale 1986), the potential effects of continued low fertility on social change and economic development, especially in developing countries such as China, should not be neglected.

This study will examine one consequence of China's low fertility, the resultant changes in the lives of the elderly. More specifically, this article will focus on the link between China's one child per couple policy (OCP) and its aging population by examining demographic shifts, especially in family structure and care-giving patterns. As we document these transformations, we also ascertain remedies for these new challenges. This will be undertaken by examining qualitative data recently gathered from urban and rural members of the *sandwich generation*, i.e., the middle generation who oftentimes must simultaneously care for both younger and older generations. Although numerous aging and demographic specialists (e.g., Logan and Spitze, 1996; Ward and Spitze, 1998; Zeng, 1991) have stressed the importance of studying the sandwich generation, especially with regard to aging issues, few studies focus on the sandwich generation in developing nations. Our focus on this generation in China is an attempt to partially fill this void and to personalize the consequences of China's demographic transformation, as we explore possible solutions for lessening its effects.

This study begins by reviewing the demographic and socio-economic transformations that China has recently experienced, focusing specifically on its increasing proportion of elderly people, and the cultural, social and economic problems this has caused. Next, we personalize this social change by examining individual-level qualitative data. The final section discusses possible solutions that could prove useful for reducing the difficulties experienced by the Chinese elderly.

Significance of this research

In 2000 China had a population of nearly 1.3 billion and an annual growth rate of 1.1 percent (National Bureau of Statistics of China 2001). From 1950 to 2003 life expectancy increased from 41 to 71 years (Zheng 2004; PRB 2004). Should these patterns continue, by 2040 there will be 400 million Chinese at least 60 years old. This figure would represent 26 percent of the total population and be larger than the combined current populations of France, Germany, Italy, Japan and the United Kingdom (Jackson and Howe 2004; Zhang 2001). This rapid transition from a relatively young to a relatively old population is unprecedented, especially on the scale witnessed in China today (Zhang 2001). Furthermore, the repercussions of this aging need to be addressed as they will have profound impacts on many facets of Chinese life.

In 1949 when the Communists came to power China's total population was not only relatively young but less than one-half its current size, at 541.7 million. At that time leaders did not realize the importance of controlling population size. Mao Tse-tung believed that more people meant additional numbers for the fight against capitalism and for building a stronger socialist state. The warnings of Chinese Neo-Malthusians were stifled and, as a result, the population nearly doubled over the next 25 years.

By 1971, however, Mao realized the need to encourage family planning and initiated the *wan xi shao* program to promote later marriages, longer birth intervals, and fewer children.

However, population growth continued. As a result, the one child per couple policy was instituted in 1979. Consequently, China's total fertility rate dropped from about 7.5 in 1963 (Poston and Duan 2000) to 1.7 in 2003 (PRB 2004).¹

Most Chinese would now agree that the country has an overpopulation problem (Wang 1999). Government propaganda stressing the idea of "fewer but higher quality births" has apparently become a cultural value deeply ingrained in the minds of many (Greenhalgh and Bongaarts 1987). Urban residents were the first to adjust to the OCP. However, peasants, too, have shifted from disobedience to acceptance, from non-comprehension to a realization of the importance of the OCP. This normative change is rather phenomenal when considering that 90% of the rural population is either illiterate or semi-literate and that rural women are even less educated because of oppressive traditions (Chesnais and Wang 1990). Furthermore, in spite of rapid urbanization, China remains a predominately rural (i.e., 59 percent) nation (PRB 2004). This significant population component will likely be the one most affected by the OCP as family members remain the primary source of economic support among the rural elderly (Greenhalgh and Bongaarts 1987).

Another segment of the population likely to be affected by the OCP is families without sons. As discussed below, traditionally the oldest son and his spouse have had the responsibility to assume most duties related to caring for elderly parents (Greenhalgh and Bongaarts 1987). In an attempt to ensure a son, some Chinese families have taken drastic measures that will have

¹ China's total fertility rate remains above one because of various factors. First, the OCP only applies to the Han, China's largest ethnic group, which accounts for 91% of the nation's population. The other 55 much smaller national minorities (*Minzu*) are still permitted to have two or three children. Second, rural residents, who account for about 59% of the Chinese population (PRB, 2004), are permitted to have a second child if their first is a girl and they wait an additional four years. Still others simply do not care about the punishment or are able to use their wealth to pay the heavy fines assessed for OCP violations.

long lasting repercussions. In 2000 China had a sex ratio of 116.9, as 116.9 boys were born for every 100 girls born (National Bureau of Statistics of China 2001). Globally sex ratios at birth are always around 105. China's extremely high ratio of boys to girls is unlikely to occur naturally and is a cause for concern at many levels (Thomas 1995). The explanation most often advanced for the missing girls is female infanticide (Coale and Banister 1994). Regardless of the specific cause for the sex imbalance, we believe that this disparity is exacerbated by the government's OCP, and one that will have important implications for eldercare, especially since daughters provide more and higher quality care to elderly parents than do sons (Ching Ying Ng et al. 2002; Sun 2002). The lack of eligible women will result in a surplus of bachelors and many more parents who will not have a daughter-in-law to care for them. This is especially disconcerting as recent research reveals that male children have the weakest sense of family obligation (Fuligni and Zhang 2004). While the long-term implications of the missing Chinese girls is uncertain, their absence will almost certainly affect the quantity and quality of eldercare China's aged will receive.

In sum, traditional Chinese family ties and residential patterns are experiencing many transformations. The time-honored extended family structure has been replaced by the smaller nuclear family model (Zeng 1991). In addition, there has been a weakening of the sense of family obligation (Fuligni and Zhang 2004). As such, the issue of who will care for the elderly has taken on added urgency.

In addition to China's recent demographic changes it has also experienced significant economic transformations moving from a planned to a market economy. Since this economic transition began in the late 1970's some groups have benefited more than others. Although urban areas experienced high unemployment and many residents lost their traditional benefits, in

general the economic reforms had an urban bias. Cities were treated as the engines driving the economic boom and received many forms of favorable treatment, such as subsidized food and housing (Oi 1993; McKay 2000). In rural areas, however, collective farms were dismantled, the rural health care system collapsed (Oi 1993; Zhao and Chen 2004) and pre-existing rural-urban income gaps became even more pronounced (Hale and Hale 2003; UNDP 1999).

Like many less developed countries (LDCs), China faces the concurrent challenges of economic development and rapid demographic change (Kinsella 2000). As such, China is simultaneously combating pronounced rural to urban migration, an unbalanced sex ratio, an aging population, high unemployment rates, deepening regional, sectorial, and rural-urban inequalities, as well as social unrest and other consequences that typify such LDC transitions (Kinsella 2000). Because China's accelerated aging has outpaced industrialization it has put enormous pressure on its still fragile social security system (e.g., Zhang 2001). Since at least the early 1990s the Chinese government has struggled to revise the national pension system so that it is more appropriate for today's market economy (Huang 2003). Presently China's social security system primarily covers those working for the government or for state owned enterprises. As such, in 2002 the nation's pension system covered only 45 percent of the urban workforce (Jackson and Howe 2004). Significantly fewer workers were covered in rural areas. Because China is predominantly rural, this means that only 25 percent of the nation's workers are covered by any type of pension plan (Jackson and Howe 2004).

The Chinese government realizes that the first twenty years of the 21st century is a critical period for establishing a functional old-age insurance system (Kinsella 2000), yet the question of how to do this remains unanswered. Most scholars concur that reforming the old "pay-as-you-go" or unfunded social security system is imperative (West 2000; Zhou 2002). However,

replacing it with a fully-funded system or some combination of these two systems has posed a major challenge. Possible modifications intended to make the social security system more sustainable include increasing retirement ages from 55 and 60, where they currently stand for men and women, respectively. Other possible changes are to gradually lower the income replacement rate and to expand coverage to include all urban workers and more in rural areas. However, all of these prospective adjustments are unlikely to occur any time soon as they are all fraught with numerous complications, not the least of which is the government's troubled fiscal situation. As such, the question *Who will care for China's elderly?* especially in rural areas, has yet to be resolved.

As described above, the social, demographic and economic transformations currently experienced by China are enormous. Our goals are modest. In order to highlight some of the complexities caused by the OCP, we use qualitative data collected from representatives of the sandwich generation, the generation that is arguably most affected by the OCP. It is our hope that this research will shed some light on other possibilities that may have been overlooked by macro-level, quantitative studies. First, however, we review several issues related to the Chinese family, as some of these longstanding norms may have been significantly affected by recent demographic shifts.

Filial piety and kinship relations

Over the past 2,000 years virtually every dynasty has adopted Confucian philosophy as state orthodoxy. Accordingly, the virtue of filial piety became the cornerstone of Chinese social structure (Chai and Chai 1965). Confucius believed that there was no greater crime than failing to practice filial piety. More specifically, he believed that

"The service which a filial son does to his parents is as follows: In his general conduct to them, he manifests the utmost reverence. In his nourishing of them, his endeavor is to give

them the utmost pleasure. When they are ill, he feels the greatest anxiety. In mourning for them, he exhibits every demonstration of grief. In sacrificing to them, he displays the utmost solemnity. When a son is complete in these five things, he may be pronounced able to serve his parents” (Confucius in *Classic of Filial Piety: Analects 2.7* 1899).

As such, Chinese family structures traditionally cluster around relatives who assist one another economically. Elderly parents generally live with the eldest son. Blood tie relationships have been very important within families for thousands of years. After communists gained control in 1949 most Confucian ideas were criticized as feudal nonsense, but the notion that the son(s) care for the elderly remained. At present, the Chinese government indirectly uses the OCP to selectively encourage some traditional components of filial piety to help diminish the burden of an aging population. For example, the Criminal Law of 1979 states that an adult child may be imprisoned for up to five years for refusing to support an aged family member (Palmer 1995). Reciprocal family obligations were further specified in the Constitution of 1982 which reemphasized Confucian ideals by obligating parents to support their minor children, while continuing to stress the need for adult children to support elderly parents (Palmer 1995; Huang 2003).

Because of social and economic changes patrilocal and multigenerational co-residence has declined, family size became smaller, and families ceased to be the major production units they once were (Martin 1990). While China’s transition to a low mortality and low fertility society has resulted in an increase in the number of living generations, there are fewer members within each generation (Harper 2004). According to 2001 estimates of the Chinese Association of Senior Citizens, by 2005 the percentage of the nation’s elderly living in an “empty nest” was expected to reach 50 percent (Zhang 2001).

Because of low fertility in urban areas, even more urban residents will reach their final years without any surviving children. In Tianjin, for example, a major city close to Beijing, 54

percent of senior citizens lived alone in 1997. By 2002, this figure had increased to 62.5 percent, and it is estimated it will reach 90 percent by 2012 (Xinhua News Agency 2003). Furthermore, millions of these empty nesters live in homes not designed for older residents, but, because of tradition, would feel disgraced to relocate and spend their final years in a nursing home (Zhang 2001). As such, some quality nursing homes fail to achieve desired occupancy levels, even though demographic analyses suggest there should be a strong demand for these services (Zhang 2001 Wu, N. 1996). In rural areas, too, family support systems for the elderly are weakening. This is primarily because of the increased out-migration of the young (Huang 2003; Zeng and Vaupel 1989; Zhang 2001). This situation has become very precarious and must be addressed, since for most rural aged the family remains the primary source of eldercare (Greenhalgh and Bongaarts 1987). We return to this point below.

As earlier mentioned, the OCP has greatly changed the structure of Chinese families. Because of the OCP few Chinese today have the extended horizontal kinship ties their forebears enjoyed (Martin 1990). Although there has been an increase in vertical ties, or the number of living generations, there are fewer members within each generation. Old kinship patterns have fragmented and the 4-2-1 (four grandparents, two parents and one child) family structure has emerged as the new dominant form. Which coping strategies will this sandwich generation consider as it confronts the reality of having to care for four aging parents and their single child? What will the government do to accommodate these socio-demographic changes? The problems have emerged, but institutional changes and government policy lag far behind.

Data and methodology

This research is based on 15 interviews conducted during the summer of 2000 in three locations. These include Shanghai, Hangzhou in Zhejiang province, and a rural village in Inner

Mongolia. Those interviewed were not randomly selected, but rather comprise a convenience sample. Respondents, however, were selected from various segments of Chinese society in an attempt to include the views of diverse groupings of Chinese society. Ten interviews were conducted in urban areas and five in rural regions. As multiple people could be present at an interview, a total of 30 people were interviewed. The urban respondents included seven working class couples from Hangzhou in Zhejiang province, all of whom were the parents of a single child. Also interviewed were two Shanghai city neighborhood committee cadres (i.e., administrative officials) from the Xinzhuang district. Even though these individuals serve as volunteers, they tended to reflect mainstream government positions. The final urban interview was with a group of fifteen bank officials from all regions of China. This group represented the socio-economic elite. All rural respondents were from Hongpan County in the Inner Mongolia Autonomous Region. Three of these interviews were with rural cadres responsible for birth control in their counties and villages. Again, for the most part, the cadres reflected the mainstream government position. The two remaining rural interviews were with farmers. One of these farmers had two daughters and the other had one son.

Interviews were conducted in Mandarin and later transcribed into English. All interviews followed a question guideline, but emergent discussions were free to deviate from these guidelines. In the section that follows we only present portions of those interviews that provide clear insights into the research questions addressed by this study.

Interview Results

Mrs. Liu, a parent of one child in the city of Hangzhou, in Zhejiang Province

Mrs. Liu is a married, 30 year old teacher who works at a middle school in Hangzhou. She is also the mother of one son, and was herself an only child, something uncommon among

children of her birth cohort. However, the 4-2-1 family form she experiences will become increasingly dominant during the next decade as the one child cohort marries and produces offspring. For this reason, we believe that her story provides an important view of possible caregiving patterns for urban China, as well as insights into some of the frustrations the mid-generation faces when confronting the dual responsibilities of caring for both a family's young and old.

Interviewer: If you think about your future twenty years from now, realistically, your only son will likely have to care for you, your husband and his grandparents. This will be a heavy burden for him. Can you count on your son to care for you then?

Liu: Nowadays no one should count on their son to care for them when they get old. My mother-in-law relies on us to care for her since she doesn't have anyone else to count on. But my parents think differently since I am their only child. They have planned to care for themselves and they are now busy making additional arrangements. I remember the last time my mother was ill. My father was abroad and I was single then. I had no choice but to care for her myself, all day and all night, unlike others who can share this type of burden with their siblings. At that time I was not even in good physical shape myself. It was really a difficult time for me until my father hurried back from abroad. It is so much easier if you can take turns with others. Once I married I was able to also count on my husband's assistance. I have thought about the problem you raised. Since I do not have any siblings I will have to care for my parents, and there is no possible escape or valid excuse.

Interviewer: I earlier heard about five siblings struggling over their responsibilities to care for their mother. They finally opted to hire a maid to care for their mother. Each of them will pay 20% of the total costs.

Liu: I know. I have heard some old people say that parents who have only one child but one who really cares for them are even happier than those who have many children but none who really care about their well-being. Those who have more children could live with one child for a while and then switch to living with another child. However, this, too, could also be problematic for the elderly, especially when the daughters-in-law are unkind and argue about which family should assume more responsibility for caring for the elderly relatives. In my case, I have no one to rely on to care for my parents but myself. Some of the elderly would say that in this case it is blissful to have only one daughter. Every discussion has two sides.

“Living by turns” occurs when the elderly, usually widowed parents, take turns living with the families of their different children (Xu and Ji 1999). This living arrangement is witnessed throughout China, however, only a small fraction of the elderly actually live this way. A more popular arrangement is “living closely but separately” whereby, when financially possible, a couple lives apart from their parents but close enough so they may provide assistance when needed (Xu and Ji 1999).

Interviewer: What do you expect your son to do in the future?

Liu: We will try our best to be financially secure and we don’t want to burden him too much as we age. But if we were sick I think we would still expect him to fulfill some of his responsibilities like coming to visit us, since money cannot buy everything, especially things like the emotional support of the family. Paying a maid to care for your parents is not the same as doing it yourself. Nowadays, retirement pay is still pretty good, but who knows what is going to happen later. But no matter what, I think there should be some security for the elderly, maybe like in other countries, where people begin buying insurance when they are very young.

Interviewer: In previous interviews we heard a lot of discussion about insurance including insurance for the only child.

Liu: I also have that insurance for my child.

Mrs. Liu indicated that she has an “only child insurance” policy. In the early 1990s several types of experimental endowment insurance were introduced. These include old age support for the parents of one child, safety insurance for an only child, insurance for childless families and insurance for those with two daughters (Wu, F. 1996).

Interviewer: It appears that your generation is facing many challenges. You have to save money for the ever increasing college tuition of your only child. But at the same time, you also need to assist your parents, as well as prepare for your own future.

Liu: Yes, it is difficult. There are some better-off parents at the school my son attends. But some of the parents are laid-off and facing a much worse situation. Most parents feel exhausted from the pressure to pay the increasing costs of middle school and college, especially nowadays, since most kids like to compare material goods with one another. As a teacher, I feel worried about children who are becoming more and more materialistic. I feel pretty good about my son though, at least he has good grades. To me,

I am still young and, I think I can set some priorities. My parents and my mother-in-law only need our help occasionally, so we can concentrate on our son. When he grows up and is more independent, we can focus on the elderly. Then after that, we can think about ourselves.

Interviewer: That means you will be busy setting your priorities around others most of your lives. Do these family responsibilities ever seem like they will never end?

Liu: I just had a conversation with several of my students this afternoon about similar topics. My students thought that adults who work must be better off than them because we do not have to worry about exams and homework like they do and that what we do everyday is part of a daily routine. I told them that this is not actually the case. We adults have lots of mental burdens regarding the care of our families. Being a student actually is the most comfortable stage of your life because you just need to worry about schoolwork. You are not yet a bread winner burdened by many other pressures. Women nowadays seem to face more pressure than before. They have to care for the family and be a wage earner. No one gives you less work because you are a woman. Before liberation women usually only needed to worry about family concerns, not the outside world. Nowadays women have to play multiple roles, such as the wife and mother who care for her husband, child, daughter in-law, and parents. You also have to be a good employee at your job.

Mrs. Liu's personal story provides significant insights into life as part of the urban, relatively well educated "sandwich generation." She revealed that she has bought into the government propaganda of quality children versus quantity of children. She also purchased one of the new government insurance policies related to the OCP as a means of hedging her bets for future security. This new, non-traditional way of planning for the future indicates that she is a relatively modern Chinese woman, and as she indicated, one who bears many important responsibilities. Her mother-in-law, on the other hand, remains quite traditional and still retains old values and expectations, including looking to Mrs. Liu for support. Mrs. Liu's biological parents, also the parents of a single child, represent more of a transitional, urban elderly couple. While they are busy making non-traditional plans for the future, Mrs. Liu also indicated that she will likely have to care for them as well. Thus even though Mrs. Liu has thought a great deal about the future and done much of what she could, she, too, is in a transitional situation.

Mrs. Wang, a neighborhood committee cadre in Xin-Song-Si-Cun, Shanghai.

Mrs. Wang, in her mid-sixties, resides with both her eighty year old father and twenty year old son. As a representative of the local neighborhood committee, she was guarded about what she said during the interview.

The Chinese City Neighborhood Committees Organization Law began in 1990. Prior to this, community services for the elderly were weak (Wu, N. 1996). The law defines city neighborhood committees as self-controlled organizations. Not only should they be run by the people, but they should also serve to benefit the people. According to statistics from the Xinhua News Agency (2002), in 2000 there were over 115,000 city neighborhood committees in China with 502,000 committee cadres taking care of nearly 400 million city residents and another 70 million rural in-migrants. The local cadres in both urban and rural areas are the ones with the closest connection to the people and as such are also responsible for implementing the OCP policy at the grassroots level.

Interviewer: How typical is your family of those found in Shanghai?

(Mrs. Wang) Committee Cadre: I think it is quite typical. It is not uncommon for three generations to live in one household. Everyone in this room (pointing at the other two ladies present) lives with their parents and children. In terms of financial resources, my family is somewhere in the middle.

Three generation families remain an important family type not only in China, but throughout Asia. During the 1980s the percentage of Shanghai families composed of three or more generations increased to over 22 percent (Zeng 1991). However, this figure will likely decrease as housing conditions improve and western ideas become more pervasive.

Interviewer: Have you ever had any economic interaction, like borrowing money, with any of your relatives?

Committee Cadre: The principle we follow is that if we have the same parents or if we share the same older relatives, then we are able to have economic interactions with one

another. Take my old father for example. My brothers and sisters usually give my father, and sometimes me, some money every month or every couple of months.

Interviewer: They give you money, too?

Committee Cadre: Yes. They say that I have already spent lots of time caring for our father, and for this I deserve some “nutrition” fees to better care for myself.

Interviewer: Does the government provide you with any type of pension for the work you do for the neighborhood committee?

Committee cadre: I have my own pension from my previous job, so how could I ask for a second just for doing community service? The government provides a small commission. But mostly we cadres have pensions from our previous work units.

Interviewer: Isn't this your part-time job?

Committee cadre: No. I am a volunteer.

Interviewer: All of you are volunteers?

Committee cadre: No. Some people were sent here by the government to work as district workers. District workers directly represent the government and are responsible for carrying out administrative duties. They are paid directly from the government. But the volunteer cadres do not have this kind of administrative power over anyone. We are mostly responsible for visiting all the households in our neighborhood.

Interviewer: Are you usually welcomed by every household?

Committee cadre: Oh yes. Let me start with a story about an old couple who just moved to this neighborhood from the U.S. When they returned from the U.S. their neighbors here were extremely warm to them. They said the neighborhood committee really cared a lot about them. They told us that there was no such thing that could make them feel as at home in the U.S. Although they have four sons in the U.S. they still did not have strong family ties.

Interviewer: Are their four sons still in the U.S.?

Committee cadre: Yes, they are. They have mostly been westernized and cannot even speak Chinese. So the couple was very grateful to us because whenever they needed help we tried to provide assistance right away. Serving both the young and the old are our top priorities.

Interviewer: What do you do for the elderly?

Committee cadre: We have several activity rooms just for the elderly. We also have a family life guidance class for the elderly to teach them the latest government policies and other new technologies and skills. We teach them to keep learning, to help others and to contribute more to the neighborhood. We also have a patrol team that is made up of old folks whose job it is to guard the security of the neighborhood.

Interviewer: Do you have any schools for the elderly?

Committee cadre: Oh yes. We have many people who go to the university for the elderly. Life here is colorful for the aged. We also have a Red Cross clinic with a retired doctor who regularly volunteers to serve the needs of the elderly. Seniors here even have their own Tai-Qi team. The elderly ball performance dancing team from this neighborhood even went on to compete at the national level. I guess our neighborhood committee could be characterized as the young-old serving the old-old.

Interviewer: Apparently there are some differences between the U.S. and China in the way the elderly are treated.

Committee cadre: We Chinese still follow the tradition of respecting the elderly. Every year on September 9th we have a holiday for the elderly to express our respect for them. Respect for the elderly may be more of a Chinese characteristic.

Interviewer: Do you think your committee is typical of others found throughout the nation?

Committee Cadre: I do not know whether we have statistics available to make comparisons among neighborhood committees. Based on my casual talks with colleagues in other provinces, I believe that the Shanghai neighborhood committee may have done much more work than neighborhood committees in other areas. Some of my colleagues are always surprised at how much work we do for the residents and they praise us for doing a good job of caring for both the young and the old.

Interviewer: So there are no national level standards that are constant across different city neighborhood committees? Does the amount of work done mainly depend on the city neighborhood committee itself?

Committee Cadre: Yes, that is right.

Mrs. Wang, a member of the sandwich generation and the caretaker of her elderly father and twenty year old son, reveals how such arrangements were traditionally undertaken. Namely, her multiple siblings provided her with financial resources for both her father's well-being, as well as her own, given that she was her father's keeper.

Perhaps more importantly, however, is what Mrs. Wang revealed about the local neighborhood committees in Shanghai, one of the world's largest mega-cities, and the Chinese city with the highest proportion of the aged (Martin 1990). There these well organized neighborhood committees cater to the needs of all, but especially the elderly. Because about one third of the elderly in this city live alone (Logan et al. 1998) this is fortunate, especially since it appears that the neighborhood committees make it possible for at least some to thrive and do well regardless of the number of adult children present. As Mrs. Wang indicated, these organizations provide a great deal of assistance to local seniors in a variety of ways. Because these committees are largely staffed by volunteers they cost the government relatively little. Their success has begun to be replicated in other areas. However, at present there are no national standards in place. Still, given the many accomplishments of the Shanghai committees, this low cost program is one that the national government should consider standardizing and expanding throughout the country.

The interview with these bank officials, most of whom hold very important positions at their respective banks, was conducted in a classroom immediately after their *Spoken English* class. As such, responses obtained at this collective interview were provided by various respondents. Because of their superior educational backgrounds these individuals were far more eloquent in expressing their ideas than were most other respondents. Their comments are summarized below.

Our discussion about who would care for the elderly under the OCP regime revealed that many of these bankers had already thought a great deal about this issue. The general conclusion was that no one should count on his or her only child as their sole insurance against old age.

They also indicated that as the parents of a single child they would still invest most of their resources in this child and expect little, if anything, in return.

Interviewer: If you think about your future twenty years from now, your only child may have to care for you. Can you realistically expect this?

Bank officials: It is impossible for an only child to care for their elderly relatives (*usually four old grandparents and two parents per single child*). So the best plan is to invest money in building a place for the elderly. The “New Wenzhou Phenomenon” seems like a good option. (*Wenzhou is a city where almost all the young have departed in search of better opportunities elsewhere.*) In Wenzhou there are many elderly who were left behind and now live in nursing homes. There is definite stratification in terms of what kind of nursing home they go to. Some people live in a nice room similar to a hotel, but others live in places with very simple facilities, basically just enough to keep them from starving or freezing to death.

Interviewer: How do you budget your money for the future?

Bank officials: Life has its cycles as does money saving. When the one child is young its parents tend to save all their money for this only child. They make educational investments their first priority even though many also have to assume some financial responsibility for their parents. Later the needs of the parents will be greater. When the child is old enough to become independent then the parents may start thinking about themselves. Most likely they will then invest their resources into the nursing home where they eventually expect to live.

Interviewer: Why do parents invest so much in their only child, yet expect nothing in return?

One bank official: The reason why the parents invest so much in their only child is mainly due to tradition and love between family members. The investment in the only child, especially in the child’s education, has always been the number one investment for almost all Chinese families.

Another bank official: Compared to past generations, the love between an only child and its parents has become even more obvious, as the parents consciously worry about their child’s future. The reality that this child will be all alone, without siblings, compels parents to do whatever they can to prepare this child to face a colder and more competitive world.

As representatives of the relatively well educated, urban elite, these bank officials for the most part expressed very non-traditional attitudes. Although they did not expect to receive any family care in their golden years, this did not stop them from generously supporting the

economic requirements of their only child. Interestingly, however, these bank officials said that they provided this financial support because of tradition and the love between family members. They also revealed their strategy for financially planning for the future. First, invest in the child, then their parents, and finally prepare for their own retirement. Interestingly, this strategy is essentially the same one earlier revealed the urban school teacher, Mrs. Liu.

Most of these bank officials agreed that Chinese society would continue to become more westernized and that eventually relationships between family members would become less important. As such, they had little difficulty accepting the notion that they might spend their final years in nursing homes, cared for by non-family members. As part of the country's privileged class they expected to be well cared for in such homes, but realized that not everyone would receive the same type of eldercare.

Interview with Mr. Pen, a countryside cadre in Hongpan County, Inner Mongolia

Mr. Pen is in his late fifties and a member of one of the few wealthy families in Hongpan County. He has also completed high school, a rather uncommon achievement among his peers. As one of the local cadres, he is responsible for birth control in his village.

Interviewer: Because the 4-2-1 family situation hasn't yet occurred in this region, it appears that there are few local policies in place that deal with it. Is that right?

Pen: Correct. No one knows what is going to happen here. However, middle school kids are now busy talking about the difficult future that awaits them since couples must care for their old parents.

Interviewer: In Shanghai many parents of one child revealed that they do not intend to count on their only child for their old age assistance. Instead they are planning for non-traditional old age assistance. How are things here?

Pen: In the countryside things are very different than in the city. Most people in the countryside do not even have the capability to save for their own future; all they can do is manage to survive now rather than planning for the future. We live in this very backward mountainous area and that makes live difficult. My standard of living here is like it was 20 years ago in your city. I have earned wages for 26 years, but you can see what my life

is like. It is very different from that of city people; even the standard of living of people in suburban areas is 20 years ahead of that experienced by the farmers here. The most important reason is that we lack any industry. Farming here is also primitive since we totally depend on the weather. Here if you earn 300 Yuan (*approximately \$36*) a year you would have a good year.

Interviewer: Is there now much of a rural to urban labor flow from here?

Pen: Yes, the young are now migrating to urban centers to work cheaply as manual laborers. Those left in the countryside are the old, the weak, the sick and the disabled. People who are not economic minded or who are traditional and conservative may also stay behind. These people farm to keep from starving to death. Migrants to the city are better off than those who stay in the countryside, even if all they have is the most poorly paid city jobs.

Interviewer: Does this type of rural to urban migration influence their fertility?

Pen: Certainly. The movers would say that they should not have any additional children. They need to have the resources first.

Interviewer: Do these urban migrants want to come back to the countryside?

Pen: Most don't until they are ready to retire or going to die.

This relatively well educated, rural, cadre highlighted some of the important distinctions between rural and urban areas. Most importantly, because of severe economic constraints those in rural areas lack the ability to plan ahead; the same factors that induce most of the area's young to leave the region. Even the most lowly paid city job is envisioned as being better than almost any farming position, even though rural migrants are oftentimes treated as second-class citizens in Chinese cities (Zhao and Chen 2004). Because of the lack of rural opportunities and the perceived surplus of urban prospects, it is estimated that as many as 125 million people have departed rural regions in search of urban options (Jackson and Howe 2004). Although many rural households with migrant workers are better off because of remittances, the effects of rural-urban migration on rural sending areas have been mixed (Iredale 2000). While the "floating population" has provided the cheap labor that fuels the growth of urban areas, its departure has

drained the rural, origin areas of its young and stifled economic activity in many of these same regions. Furthermore, many families now find themselves in the difficult situation of lacking both family members to care for them and the economic resources to pay outsiders to do so. On the other hand, those households that regularly receive remittances are financially much better off than before. Regardless of the case of individual families, at the macro-level the rural-urban income and employment gaps remain high and are still increasing (Oi 1993; Xinhua News Agency 2004). In sum, Mr. Pen's pessimistic portrayal of the current rural reality reflects a perspective shared by many familiar with life in rural China.

Interview with Mr. and Mrs. Yan, the parents of two-daughters, and Mr. Gong a local cadre in a rural region of Hongpan County, Inner Mongolia

Mr. and Mrs. Yan are the parents of two daughters. Both are farmers in their early forties. Mr. Gong is about 60 years old and has been the head of the local village for many years. In many rural areas like this the most desirable family type is the one daughter, one son household. According to the OCP, if the first child born in rural areas is a girl, then farmers may wait four years and have a second child. A recent survey revealed that 66 percent of those interviewed considered the one daughter one son household to be the best possible outcome (Thomas 1995). In such cases, not only do parents have two children, but the son will carry on the family name while the daughter provides for domestic and emotional duties. However, many two daughter households considered themselves unfortunate as they had no sons to carry on the family name. Many one son households were also often unhappy as they had but one child.

Interviewer: In this area do households with two daughters or one son receive any extra government benefits?

Mr. Yan: No.

Interviewer: Have you bought any old age insurance or anything similar?

Mr. Yan: I don't think we have that option here. *(This option did exist in this rural area at the time of the interview, but clearly was not something Mr. Yan was familiar with.)*

(Mr. Gong) Committee Cadre: In early 2000 the Communist Party called on people to buy insurance to guard against the problem of aging. Altogether a total of 500 Yuan (*about \$60*) needs to be paid. But one only has to pay 200 Yuan and the Xiang (*a geographic/political unit analogous to U.S. counties*) will pay the remaining 300. Once men reach age 60 and women age 55, then they can receive a monthly sum, like a monthly salary, from the government.

Interviewer: What are your future plans for your daughters?

Mrs. Yan: We want to support them wholeheartedly and help them to get an education. If they can get into a trade school, we want them to learn some more practical skills like sewing clothes, or cutting hair, or something like that.

Interviewer: It sounds like two daughter households have no special benefits besides the two-daughter old-age support insurance.

Mr. Yan: Even this insurance is new to me. I have just heard about it and don't know if I should buy it or not. We have two daughters to depend on. But who knows what is going to happen during the next twenty years?

Committee Cadre: I bought some other insurance for myself and it is much more expensive than the type you are considering. I had to pay more than 2,100 (*about \$254*) Yuan and the remaining 4,200 Yuan was paid by the Xiang and Dadui (*a smaller geographical unit than the Xiang*). Once I retire I can get 100 Yuan per month. So your deal is better and you pay less. Still, no one around here seemed interested in buying this insurance at the beginning of the year. We concentrated on the two daughter and one son households and still no one showed even the slightest interest in buying it even though it really is a good idea.

From the above interviews, it is obvious why farmers, especially those in the poor areas of China have doubts about the new insurance policies and why they were hesitant to pay for old age insurance plans even though they might represent a positive alternative. Such plans are relatively new, and as witnessed above, not well understood by many rural residents. Only in 1991 did China first make available old age insurance to some rural areas. According to the State Development Planning Commission, by 2000 old age insurance had reached 76 percent of the nation's towns and townships (People News Net 2000). Still, only 80 million rural residents, or approximately 11 percent of the rural total, had opted to invest in this new program (Jackson and Howe 2004). Perhaps this should not be surprising since, as Mr. Pen described, in some rural

regions the 200 Yuan payment represents more than 50 percent of a farmer's earnings during a good year. As such, many rural inhabitants are completely priced out of this old age option, regardless of how good a possibility it may represent. Even relocation to urban areas does not entitle rural residents to old-age pension benefits (Huang 2003). For these reasons the only real form of "social security" available to help rural inhabitants guard against aging remained their children. For this traditional option to lose favor peasants need to learn much more about their options and insurance and pension programs need to be perceived as low risk, as they are also made more affordable. Unless social change occurs, the rural preference for additional children will likely continue.

Discussion

One of the unavoidable consequences of China's OCP has been the aging of its population. The combination of below replacement fertility, reduced mortality and longer life expectancies have transformed China into an aging society that presents challenges never before witnessed in this ancient land or anyplace else. This study specifically focused on demographic shifts caused by the OCP, examining changes in family structure and the provision of eldercare, in an attempt to answer "Who will care for China's elderly?" Because the care traditionally provided by extended families is no longer an option for most Chinese, this issue now poses a major challenge to the nation.

Although past research has examined this question, most of it, almost without exception, was quantitative and based on macro-level analyses. This project is different as it relied on in-depth, qualitative interviews with individuals directly affected by the OCP. More specifically, members of the *sandwich generation* (i.e., the middle generation who oftentimes must simultaneously care for both younger and older generations) from various locations and

segments of Chinese society were interviewed. These qualitative interviews were carefully examined in an attempt to ascertain possible insights or solutions that might have been overlooked by the aforementioned quantitative studies.

Our interviews revealed that most parents, but especially those in urban areas, now accept that it will be impossible for a single child to care for two parents and four grandparents (4-2-1). For this reason parents who are financially able are now making their own non-traditional and independent plans for their futures. However, most of those able to plan for their futures reside in urban areas. This is not to suggest that all urban residents are financially capable of doing this. Rather, that many rural residents, the vast majority of the population, are largely left to their own devices as the pressing poverty experienced by many means that most are unable to afford the luxury of financially planning for their future retirement.

Although this research is clearly not representative of the great variability to be found among all of China's elderly, our interviews did highlight the need for specific urban and rural forms of eldercare as distinct places of residence offer unique challenges and opportunities. In urban areas we recommend the expansion of existent city neighborhood committee programs that care for the elderly and the dissemination of these programs to those locations where they are not yet present. As national standards for neighborhood committees do not yet exist, these should be established and based on the exemplary Shanghai model, and, when appropriate, incorporate ideas from successful programs in other cities. As in Shanghai, the mechanism whereby neighborhood committee volunteers provide support for the elderly could be formalized and expanded to other urban areas. In Shanghai's well functioning system the young-old volunteers are largely responsible for caring for the old-old. The cost of that type of program is minimal, but the results it produces are extremely effective, and those assisted by the neighborhood committee

system do not rely on family members for any aspect of their eldercare. Similar programs to be established elsewhere need not be based solely on neighborhood committees, but might also be built around former work units.

For those urban residents not fortunate enough to reside in areas with effectively functioning neighborhood committees, nursing homes represent another viable option. Although a non-traditional way to spend one's golden years, more and more elderly Chinese are accepting this as a possible alternative. As familiarity with nursing homes increases, ever greater numbers of the elderly will probably choose to voluntarily relocate to such facilities. Likewise, the recent expansion of Protestant churches and the nursing homes they provide to members will also likely serve to further promote this option. Still, a more widespread campaign promoting nursing homes would be one way to quickly alleviate the apprehension some potential residents currently harbor and support this eldercare option.

Of course the quality of the nursing home one enters will likely depend on the resources that people are able to contribute towards their care. Another old-age investment also dependant on people's resources is retirement insurance. These pension plans are quite well known in urban areas and are being purchased by many of those who possess the means to do so. Those with fewer resources, however, such as the vast majority of the impoverished rural elderly, will either find themselves still relying on traditional forms of family care, or should these not be available, on whatever limited forms of social assistance the government chooses to provide.

The provision of eldercare to rural residents poses far more challenges than those witnessed in urban areas. Not only do many more seniors reside in rural areas, but because of the pronounced out-migration of the young, they also account for a higher proportion of residents. Furthermore, urban eldercare options, such as neighborhood committees, nursing homes and

insurance/pension plans, are largely absent from the rural regions. As such, traditional values associated with filial piety remain strong in these areas. Because of this and the lack of other options, family based eldercare remains the most prevalent form of social assistance provided to the rural elderly. Until recently over 60 percent of China's rural elderly lived in multi-generational households where such eldercare was provided (Jiang 1994; Gu 2004). However, the values associated with filial piety are evolving and must occasionally be reinforced, such as occurred with the Marriage Law of 1980. This law was designed to reinforce traditional attitudes towards caring for elderly family members and states that children and grandchildren are required to care for their parents and grandparents. Another recent change observed in parts of rural China is for young married couples to reside with the wives' parents rather than the traditional pattern where couples move in with the husbands' parents (Li and Jin 2004). Promotion of the former pattern could help partially solve China's unbalanced sex ratio and promote new ideas about traditional gender preferences in rural China, thereby eventually resulting in additional eldercare options.

Additional government assistance would also greatly help the rural elderly cope with the rapid socio-economic changes that they have and will continue to experience. However, because of fiscal constraints, it is highly unlikely that any of these recommended changes will occur any time soon. Still, the large scale rural-urban migration of the young and healthy will likely continue as long as the huge economic gap between rural and urban areas remains. Given that those departing constitute one of sole forms of rural eldercare, this needs to be addressed. A long-term goal of the government should be to reduce the huge socioeconomic gap that exists between rural and urban areas. That will pose another major challenge and require much time and a great deal of resources. In the interim, the government should work on improving the

educational level of the rural population, especially among female children; and extend to rural regions some version of the minimum livelihood system that currently exists in urban areas. Such programs may enable the rural regions to attract additional employers and to retain more of their young. The old-age insurance made available to some rural areas since 1991 needs to reach all rural residents and be clearly promoted and explained to everyone. The receipt of a pension in rural areas, something the old-age insurance provides, would deliver much needed independence to those who find themselves alone and in need of hiring outside care. Presently, however, such insurance remains too expensive for many rural residents. To lower the cost of purchasing old-age insurance the government should either offer such insurance itself, or assist those companies that do provide it with the ability to offer effective coverage at reduced rates to rural residents.

It is both urgent and necessary for China to solve its problems related to aging, especially those emanating from the OCP. Solving these problems should also be seen as part of a strategic move to ensure China's continued economic growth. Although China will likely need to maintain the OCP to regulate its population size, it also needs to simultaneously solve its aging issue in order to maintain its goals of a sustainable annual economic growth rate of 7-8%. An aging population and a growing economy need not be mutually exclusive. Continued economic development may help resolve some of the most challenging consequences of the low fertility generated by the OCP. New industries that target the needs of the elderly, such as recreational activities or in-home residential care, may even enhance future economic growth. First, however, the issue of caring for China's elderly needs to be fully resolved.

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