

# Aging policies in Taiwan:

recent achievement and unresolved challenges

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# Outline

1. Population trends
2. Profiles of senior citizens
3. Policy platforms for aging society
4. Income maintenance
5. Social care
6. Active aging
7. Evaluation and discussions

# Population trends in Taiwan



Projection of older population in Taiwan, 2014-2061

# Profiles of senior citizens in Taiwan

1. 81.1 per cent suffering from chronic disease, highest in the lowest education group.
2. one quarter of senior citizens report they don't have enough economic resources for everyday life, no difference between men and women.
3. Most senior citizens live with children, percentage increased slightly after declining

# Policy platforms

1. Several important policy platforms have been published in response to population aging since the 1990s.
2. Income security, social care (especially long-term care) and active aging are at the core of Taiwan's aging policies

# Income maintenance

1. Old-age income maintenance system established in the 1950s following the Bismarck model.
2. Every citizens in working age are covered by a social insurance scheme.
3. Three tiers of pension system: tax-funded state pension, contributory public pensions and compulsory occupational pension.
4. Substantial difference between occupational groups.
5. Crisis on pension sustainability.
6. Pension reform is underway.

# 總統府國家年金改革委員會

第一次委員會議



「總統府國家年金改革委員會」第一次會議 現場直播

觀看次數：129,197



# Health care and social care

1. The National Health Insurance in place since 1995.
2. Development of long-term care system
3. Current system is financed by general tax, limited in coverage (less than 5% of senior citizens)
4. Major debates:
  - financing (tax or contribution)
  - cash benefit or not
  - to include foreign careers or not
5. The new government rejects the proposal for long-term care insurance and is working on a comprehensive system financed by tax



# Active ageing

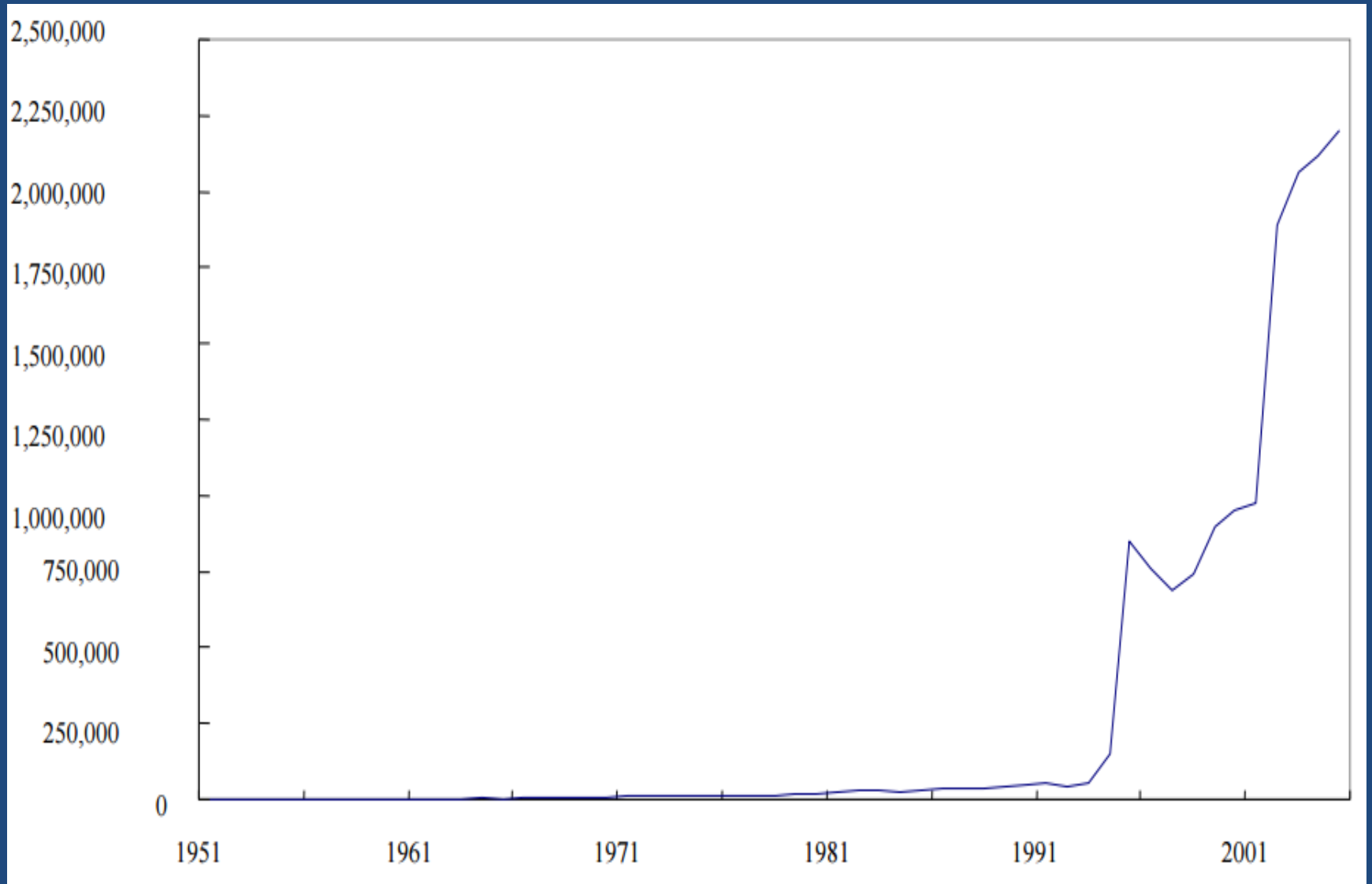
## 1. Rationales:

- to reduce the burden on the state's health and care system,
- to maximize the human resources of the society.

## 1. Strategies:

- to increase labor force participation
- to encourage social participation (voluntary work & life-long learning)
- to extend older seniors' healthy life through health promotion programs by community organization (3,194 senior citizen's clubs and 1,521 community care centers)

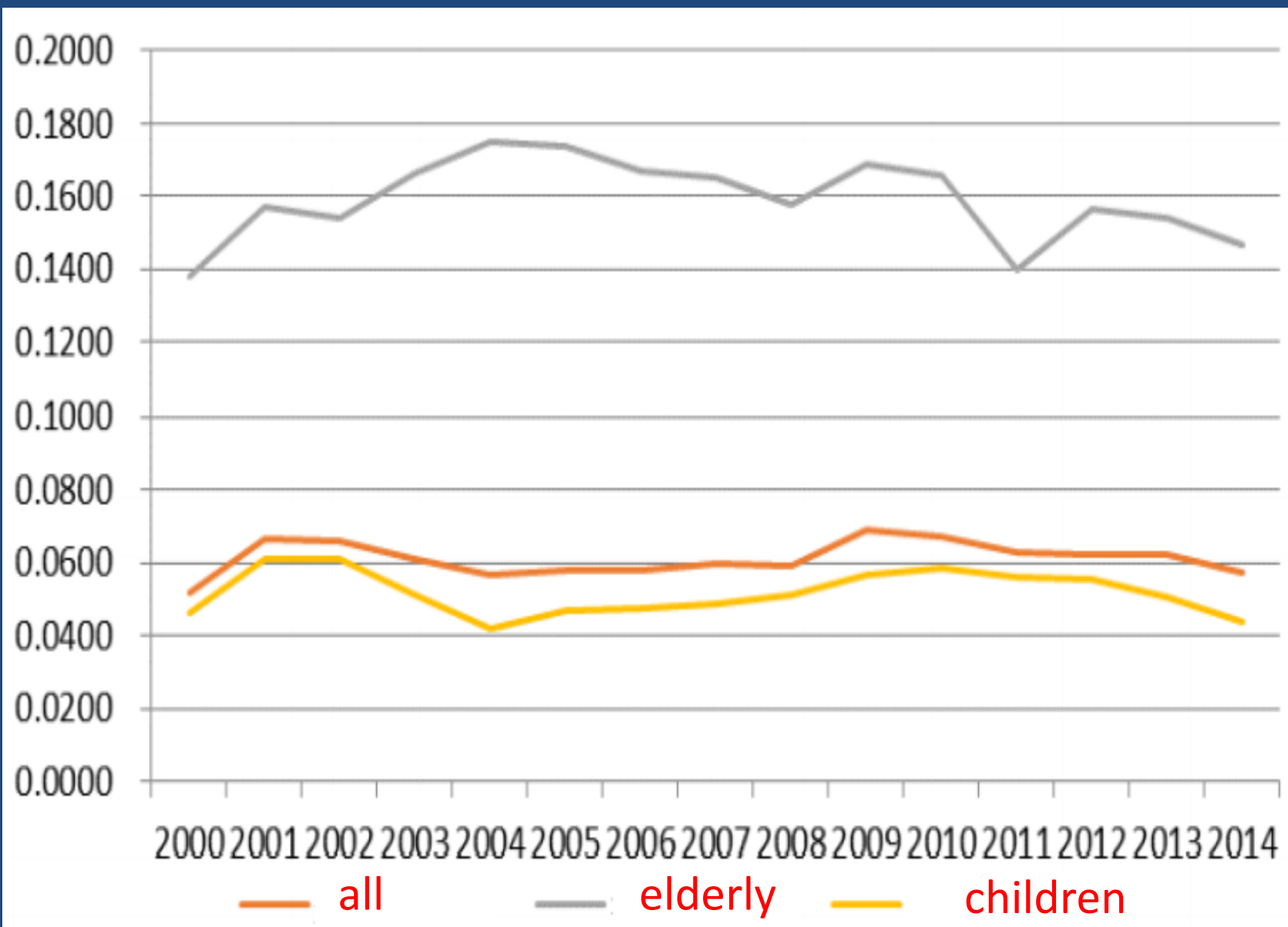
# Evaluating Taiwan's ageing policies



Number of senior citizens receiving old-age benefits

# Importance of difference sources to senior citizen's income

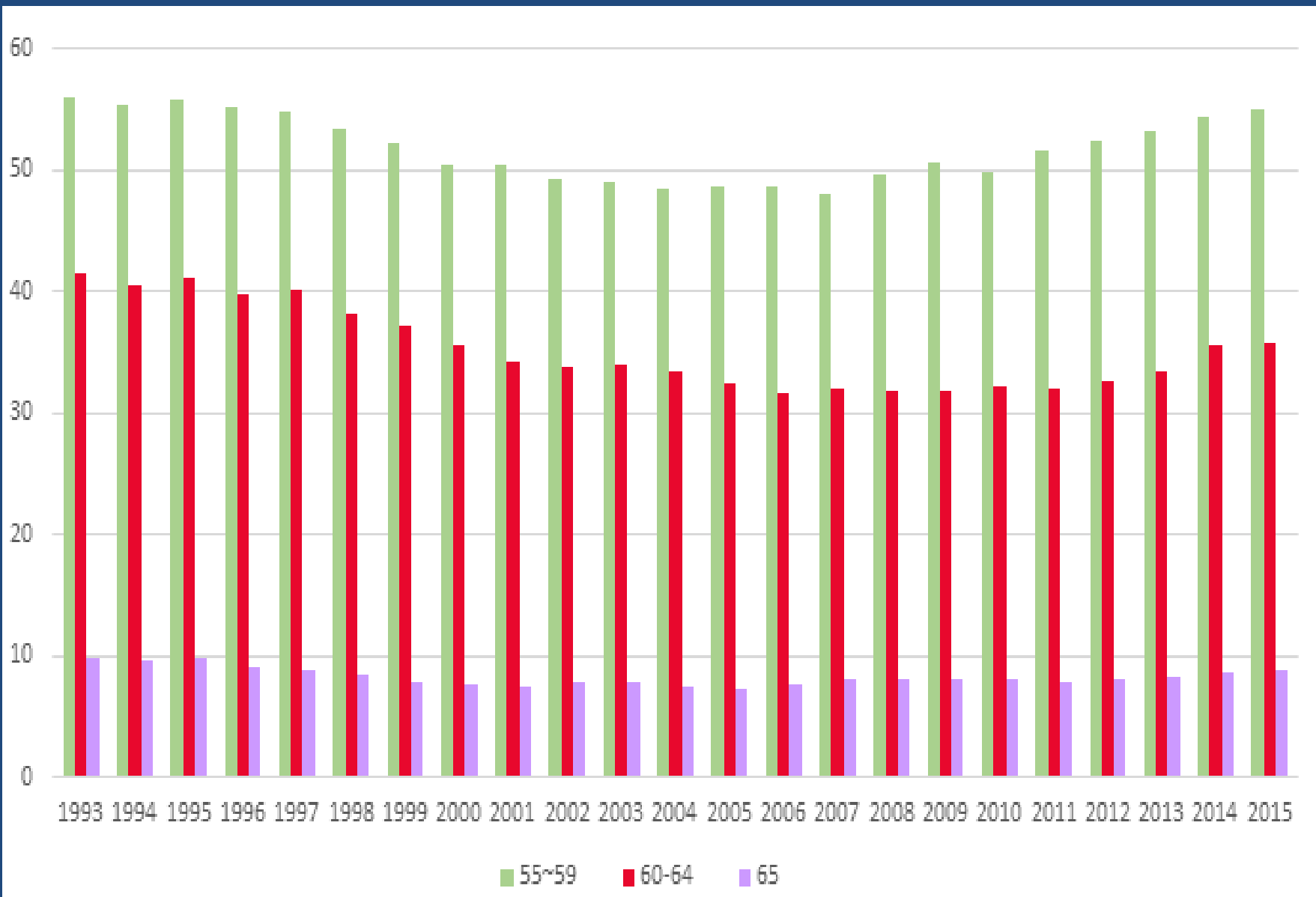
	Own/ spouse's wages	Saving & investment	children	charity	Social security
1989	10.95	16.11	58.37	0.86	13.1
2013	13.1	16.8	43.9	0.6	55.8



Poverty rates for different age groups in Taiwan

# Who is most important for care?

	No one	spouse	son	Daughter (-in-law)	Foreign career	Institution
All	13.7	20.3	37.8	40.1	13.2	6.7
Men	12.3	37.4	34.9	38.6	15.3	7.2
Women	14.5	10.4	39.5	44.7	12.0	6.4



Labor market participation rates in older age groups

# Concluding remarks

1. Majority of senior citizens are happy with their life
2. Radical reform needed for income maintenance system
3. Urgent need to advance Long-term care system
4. unfavorable prospect of economy and the labor market make the tasks more challenging