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SUCCESSFUL RETIREMENT PLANNING FOR ASIAN AMERICAN IMMIGRANTS.

CONNECTING “FILIAL PIETY” CULTURE HEURISTIC TO SUCCESSFUL
RETIREMENT PLANNING FOR ASIAN AMERICAN IMMIGRANTS

Author’s Note

This is a conceptual framework research proposal paper.

Abstract

The retirement plan design should take into consideration the characteristics of Asian American immigrants and their cultural heuristic of “filial piety.” Past research shows that, relative to the overall population, Asian Americans are healthier and live longer; Asian Americans save more and invest better; Asian Americans have a good employment outlook; Asian American adult children provide more help to their parents; and Asian Americans’ living arrangements are influenced by the cultural heuristic of filial piety.

This research paper intends to connect filial piety with financial retirement planning by examining filial piety cultural heuristics in Taiwan (Chinese) and the United States. Financial planners should consider a three-stage retirement scenario for this distinct cultural situation. To help clients achieve a successful retirement, financial planners need to satisfy Asian American adult children’s filial piety responsibility, as well as ensure that those elderly parents and children don’t outlive their financial resources.

Introduction

“養兒防老” or “Having children is the insurance for your retirement or long-term care.” There is a deep cultural imprint in most Chinese about their parents, as typified by this age-old saying. Traditionally, a three-generation living arrangement Kramer, S. (2011) or a four-generation one Ying, S. (2015) has been common practice for many Asian American immigrants.

I grew up with my grandparents living with us in Taiwan--taking them to doctors' visits, helping with their daily chores, and even bathing near the end stage for my grandma. These vivid activities do impact how I think and make decisions about my own retirement plan. Many Asian Americans treasure their traditional culture in the United States, as shown in Ta, Holck & Gee (2010). And many Asian Americans unconsciously pass along Asian filial piety culture to their children.

Premises (Statement of issues)

How do Asian American immigrants determine their retirement lifestyle or where to live in retirement? Asian/Chinese Americans, especially well-off or highly educated families who are not financially dependent, certainly are not required to live with their children. But, when they face the reality of deciding where to retire to, the inherent cultural heuristic comes into play.

An arrangement with adult children living in proximity to their parents has often been considered. Financial planners may logically make recommendations with or without the notion of filial piety. The proximity of the adult children comes from the cultural heuristic common to Asian American immigrants when making retirement decisions. The cultural heuristic entails living with an adult child (or children) or close by that child during retirement. In that sense, filial piety runs deep in the culture.

Can financial planners provide retirement planning without the filial piety cultural heuristic? What's planned on paper may contrast with what Asian American immigrants actually do with their resources.

The alternative, operating hypotheses of this research are:

H₁: Asian American immigrants do not take the cultural heuristic into consideration for retirement.

H₂: Asian American immigrants do take the cultural heuristic into consideration for retirement.

The findings of this paper can help financial planners provide additional aid to Asian American immigrants in their retirement planning.

Literature Review

The Literature Review has the following sections illustrating the characteristics of Asian American immigrants. These characteristics include: 1) Asian Americans are healthier and live longer; 2) Asian Americans save more and invest better; 3) Asian Americans in general have a good employment outlook if they are highly educated; 4) Adult children provide various kinds of help to their parents; and 5) Asian American living arrangements in the United States contrast with those in Taiwan.

Asian Americans are healthier and live longer.

Lauderdale & Kestenbaum (2002) found that Asian Americans live longer compared to Whites. This study used as primary data the Master Beneficiary Record from the Social Security Administration. Medicare Part B enrollee data were selected for this study. Elderly Asian Americans in Lauderdale & Kestenbaum (2002) were defined in six subgroups: Chinese, Indians, Japanese, Koreans, Filipinos and Vietnamese. Chinese is the largest subgroup identified in this study. The mortality rates of non-Hispanic Whites compared to the Chinese subgroup are: 1)

White males have on average a 1.36 times higher mortality rate compared to Chinese males; 2) White females on average have a 1.48 times higher mortality rate than Chinese females. Lauderdale & Kestenbaum (2002) clarify the perception of "healthy immigrants" and demonstrate that Asian Americans live longer.

Ta, Holck, & Gee (2010) found strong family cohesion in subgroups like Chinese, Filipinos, Vietnamese, and other Asian Americans regardless of whether they were first- or second-generation immigrants. This family cohesion also caused Asian Americans not to seek help for mental health problems. Ta, et al. (2010) indicated that seeking outside help was a sign of embarrassment at the family's inability to take care of each other.

Mutchler, Burr & Prakash (2007) found from the 2000 U.S. census that "in later life, immigrant status confers few disability advantages among the Asian population in the United States." But, more specifically, among those ages 65 and older. Mutchler, et al. (2007) indicated that first-generation often had better health compared to second-generation immigrants. However, Mutchler, et al. (2007) found that older Asians who moved to the United States to be closer to their children may not be as healthy as those who were U.S.-born.

Overall observations from Lauderdale & Kestenbaum (2002), Ta, et al. (2010) and Mutchler, et al. (2007) indicated that Asian American immigrants are healthier and live longer.

Asian Americans save more and invest better.

A study conducted by Ariel/Hewitt was cited in the following articles:

401(k) Habits Differ Among Ethnicities. (2009).

DISCRIMINATION--RACIAL DISPARITIES IN 401(k) PARTICIPATION AND CONTRIBUTION--FIDUCIARY DUTY--PLAN DESIGN. (2010).

The Ariel/Hewitt study found that, among ethnic groups, Asian Americans have the second-highest participation in retirement plan such as the 401(k). Moreover, Asian Americans contribute the largest percentage of their incomes to the plan compared with Whites, African Americans and Hispanics. According to the Ariel/Hewitt study, Asian Americans saved on average 19% more than Whites. In addition, Asian Americans had the highest exposure to equity investments and the least borrowing against their retirement accounts. The Ariel/Hewitt study inferred that Asian Americans are much better positioned for retirement due to their healthy saving and investment behaviors.

Asian Americans in general have a good employment outlook if they are highly educated.

Waters & Eschbach (1995) found that there is direct hiring discrimination favoring whites and/or very highly educated Asian Americans. In general, Waters & Eschbach (1995) demonstrated that, if they are highly skilled or educated, Asian Americans have a better employment outlook than Blacks and Hispanics.

Types of help adult children provide to their parents

According to Quadagno (2014), “adult children of immigrants had a greater sense of filial obligations to their parents and they saw their parents more frequently.” (p. 183) In addition, Quadagno (2014) found that “filial piety was a culture value” (p. 185) and has always been at the center of Asian culture and lifestyle.

Filial piety has been taught to Asian youth as a component of respect, and is part of the educational curriculum. We never were taught to live with parents growing up. But we watch our parents help their own parents through a combination of living with them, providing financial assistance, etc. It is just a way of life, and filial piety is part of mutual respect for everyday life. Traditionally, the eldest son is responsible for his parents' living arrangement. There is obviously friction between a daughter-in-law and that son's other siblings. To reduce this obvious burden, many Asians will take care of their grandchildren as a gesture of mutual benefit to reduce potential friction.

On page 274 of Quadagno (2014), table 12-2 provides a country-by-country comparison of elders receiving help from their children. Japan is one of the Asian countries identified and ranks higher (in percentage of such aid) than the United States but lower than West Germany. Types of help in this comparison include:

- help when sick;
- help with care of the house;
- money;
- transportation; and
- any family help

On page 273 of Quadagno (2014), figure 12-1 provides a clear view of most adult children who provide help for their parents, whether the families are White, Black, or Hispanic.

Asian American living arrangements in the United States compared to Taiwan

To further demonstrate this type, Quadagno (2014) on page 204 includes figure 9-1, which shows living arrangements of Asian American men and women. 8% of the men and 19% of the women lived with relatives. Blacks and Non-Hispanics did not feature similar rates of cohabitation, but certainly they demonstrated some degree of filial piety. There was no further breakdown of the term “relatives”—for instance, whether it meant children and/or others.

A recent U.S. Census Bureau research study (2014) showed the pattern of living with relatives as follows:

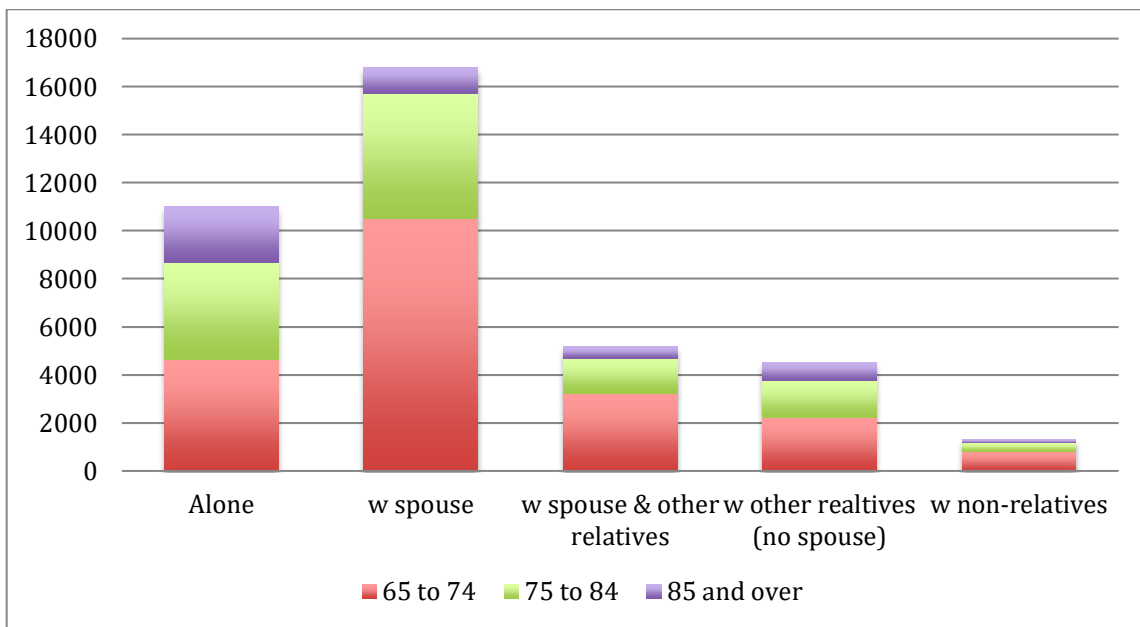


Chart L-A-1 Data from United States 2010 Census. Living Arrangements of the Household Population Aged 65 and Over: 2010.

Let’s now take a look at the Taiwan 2010 Population and Housing Census (2010a). Taiwan’s census showed the breakdown among living arrangements for those ages 65 and above. On average, 52% of elders live with their children. The

total number of such cohabitations gets smaller as more elderly parents age or pass away.

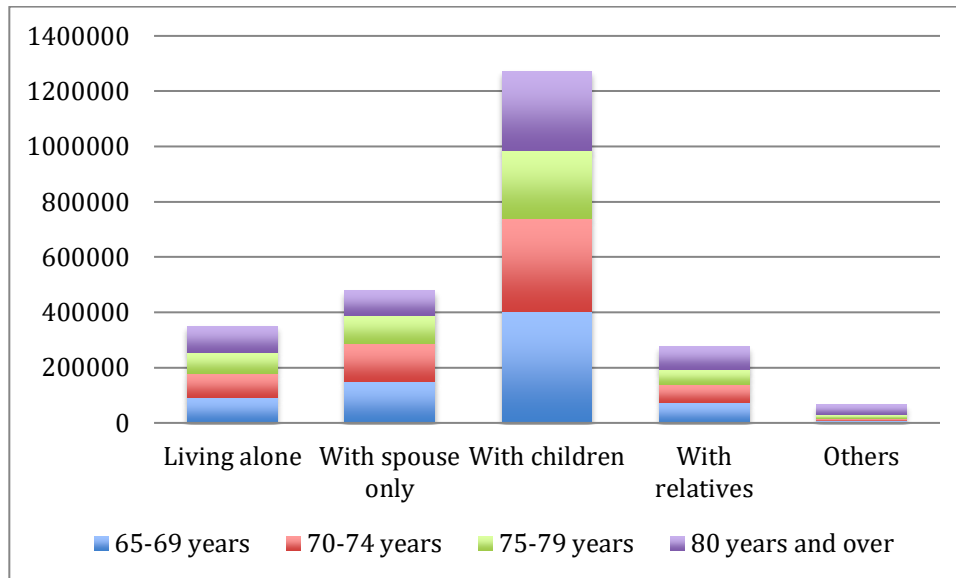


Chart L-A-2 Data from Taiwan 2010 Census: Resident population ages 65 years and over by age and type of living arrangement

Filial piety runs deep in Taiwan’s (Chinese) culture. Asian American immigrants, in particular, still have relatives in their country of origin. Statistics like Taiwan’s certainly influence Asian immigrants’ retirement decisions as they observe their friends across the ocean. In my own case, my siblings will fulfill the obligation unless we move back to Taiwan. But my husband has his own filial obligation to his parents here in the United States.

Findings

Ying (2015) indicated that “the Chinese ideal family, four generations living together, symbolizes the ideals of harmony, happiness, longevity, and a large thriving family.” In addition, Ying (2015) found that “ninety percent of the elderly in

China still live at home instead of in a nursing home, as the younger generation considers it their duty to take good care of their parents.”

But the reality in the United States may not be too far off from what happens to the Chinese. Kramer (2011) reported that there was a 192% increase of three or more generations living under one roof in the past 30 years: from 2.4% to 7% nationwide. In New York City alone, there was a 10% Asian/Chinese Americans in multigenerational living arrangements. The reality of caring for the elderly of families reflects not only filial piety culture, but also economic factors.

What are some of the benefits of three or more generations living together? Hua (2013) reported that “according to the Pew Research Center, Asians are twice as likely as Whites to live in multigenerational households.” The reciprocal nature of multigenerational households in Chinese families is common around the world. For example, in the family reported in Hua (2013), the matriarch (grandma) used to lived with her own parents and grandparents. In the present, she lived with her children and helped take care of her grandchildren. As seen in reports from 2011, such arrangements are mutually beneficial as well as economically wise in cities like San Francisco (Hua 2013).

According to Taiwan’s 2010 Population and Housing Census (2010b), on average 12.71% of elders (ages 65 and older) are in some sort of long-term care facility. Ages 80 and older are the largest group, with 27.98% in long-term care. Long-term care is defined one or more Daily Living Activities, like bathing, feeding, or putting on clothes.

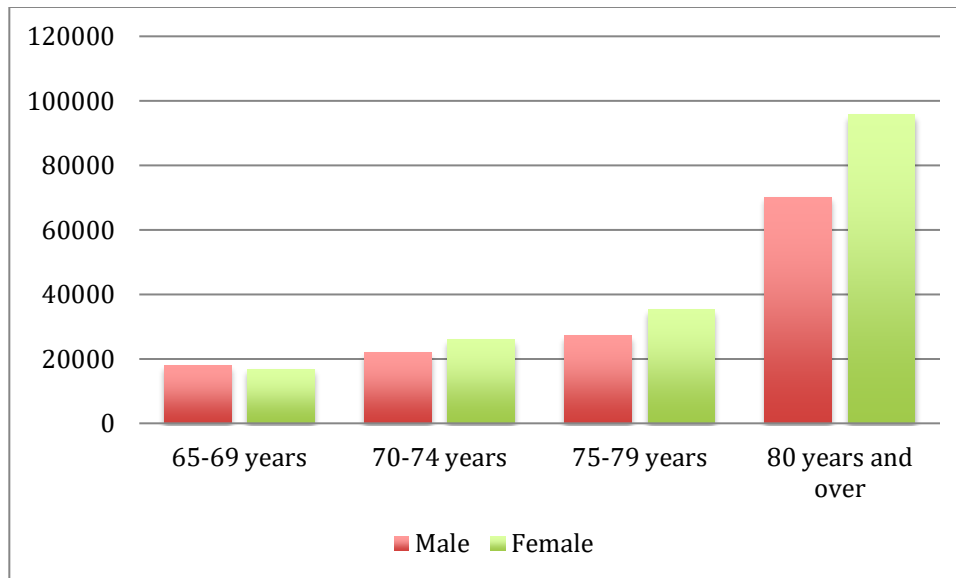


Chart L-A-2 Data from Taiwan's 2010 Census: Table 16 Long-term care for resident population 65 years old and over, sorted by age, marital status and type of living arrangement

90% of China Chinese and 87% of Taiwan Chinese take care of their parents at home. That tendency carries over to the United States with Asian/Chinese American immigrants, who have the pride of a filial piety cultural heuristic.

Conclusion

The strong filial piety culture in the United States links back to Asian Americans' home countries. We can't accept the null hypothesis and not take the cultural heuristic into consideration as a factor in retirement for Asian American immigrants. There are two possible situations that financial planners need to ponder.

Situation A – Older Asian Americans were born in a foreign county. Their adult Asian American children were born in a foreign country but raised and educated mostly in the United States.

Situation B – Older Asian Americans were born in a foreign country. Their adult Asian American children were born, raised and educated in the United States.

In addition, Finke, M. (2014) referred to three stages of retirement from Stein, M. (1998) and a “retirement spending Smile Pattern” from David Blanchett. Let’s combine Stein, M. (1998) with Blanchett’s “Smile” pattern into a three-stage retirement spending smile chart:

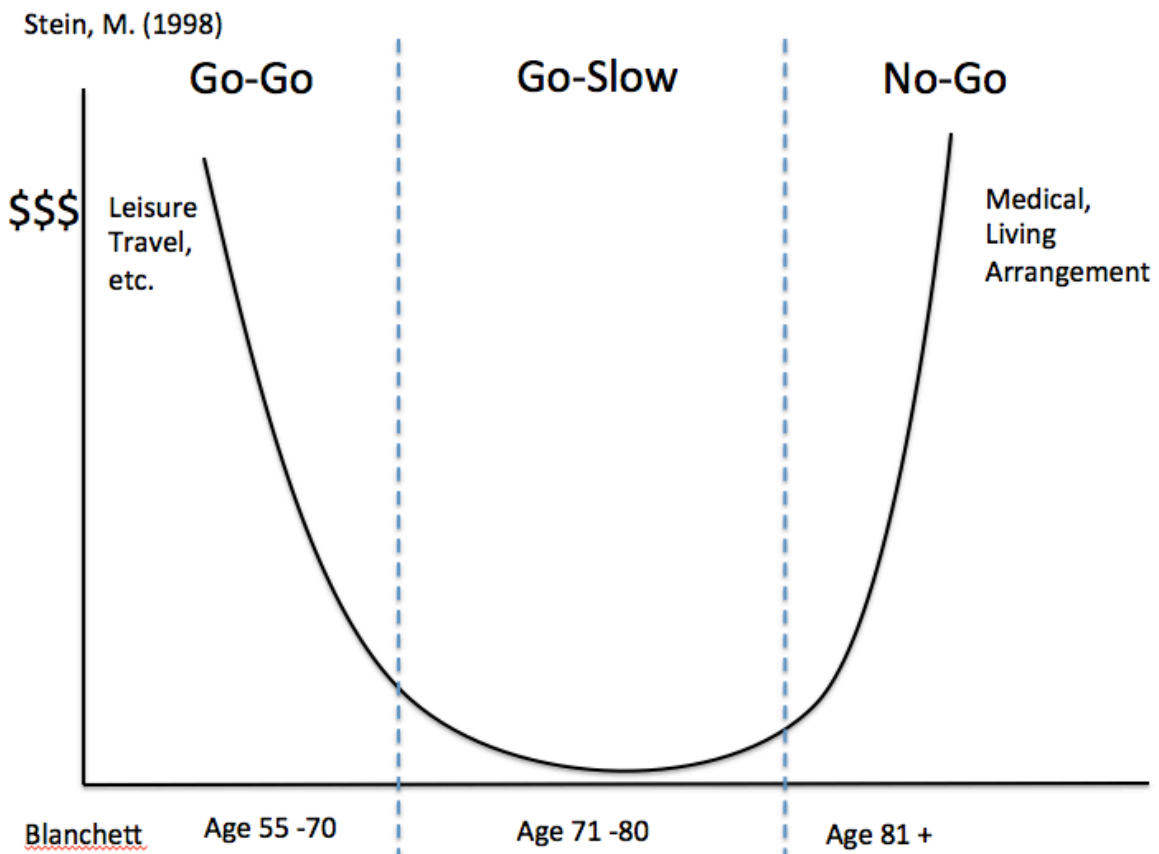


Chart L-A-3 Stein, M. (1998) 3-Stage Retirement and Blanchett retirement spending “Smile” pattern

Adult Asian American children need to be part of a **joint** retirement planning process with their parents. As Ta, et al (2010) indicated, family cohesiveness and culture continue to stay strong among second-generation immigrants.

Financial Planners can consider the following scenarios in retirement planning design for Asian American parents and their adult children.

| Scenario | Situation | Live with Children | Live Nearby Children | Live far from Children | Phase |
|--------------|-------------|--------------------|----------------------|------------------------|---------|
| Scenario A-1 | Situation A | Yes | | | No-Go |
| Scenario A-2 | Situation A | | Yes | | Go-Slow |
| Scenario A-3 | Situation A | | | Yes | Go-Go |
| Scenario B-1 | Situation B | Yes | | | No-Go |
| Scenario B-1 | Situation B | | Yes | | Go-Slow |
| Scenario B-1 | Situation B | | | Yes | Go-Go |

Most Asian American parents don't want to burden their children. That being said, if Asian American parents live far from their children during the No-Go phase, additional travel by those adult children to assist their parents may create an unintentional burden for the children.

As financial planners provide a retirement plan design, they should take these scenarios into consideration when talking with elderly Asian-American parents or those Asian Americans' adult children.

There are several professional discussions those same parents and children need to have, including considering:

- **Joint Retirement Planning** between Asian American parents and their adult children.

- Potential Living Arrangements during the three phases of retirement: such as Continuing Care Retirement Communities (CCRC), and Assisted Living Facilities (ALFs) as mentioned in Quadagno, J.S. (2014), pages 211-217.
- Social Day Programs near the senior community centers, such as the Institute on Aging, a non-profit organization in San Francisco. Self-Help for the Elderly in San Francisco is specifically designed for Asian/Chinese Americans. Self-Help for the Elderly fills the Social Day Program with Chinese culture-related activities or holidays.
- Watching the Kurlowicz, T. video together and drafting proper legal documents such as: Durable Power of Attorney for Health Care, Durable Power of Attorney for Financial Assets, Living Will, and Living Revocable Trust, etc. These legal documents need to be shared with the named parties, especially if the latter include adult children.

Conversations like these are not so easy to bring up. For example, my father-in-law (age 85) has been talking about future living arrangements for a while, but my mother-in-law just shoots the subject down. My father-in-law writes Chinese calligraphy daily, and he wrote his relevant wishes as part of that daily routine. He showed me those preferences many times; unfortunately, they are not legally valid documents. My husband and I don't live near his parents. My in-laws really should have these documents officially drafted, but my husband's two brothers believe they can just do that themselves using Will Maker software. Even though I am a Certified Financial Planner, culturally a daughter-in-law has no say even if she advises clients

for a living. Staying quiet is a daughter-in-law’s duty, and my husband got tired of making suggestions so many times to his brothers and mother.

Having honest discussions not only helps Asian American parents plan properly, but also opens up the option of involving their adult children in possible solutions. Those adult children may not need to know their parent’s financial resources; but they at least need to know what their parents’ wishes are and respect them accordingly.

If a Financial Planner facilitates discussions like these, the resulting retirement plan greatly increases the probability of retirement success for both elderly Asian American parents and their adult children. That retirement success will honor filial piety responsibilities of adult Asian American children as well as ensure that the latter not to outlive both elderly Asian American parents' and adult children’s retirement financial resources.

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- Appendix of Taiwan 2010 Population and Housing Census.

Table 8 Resident population aged 65 years and over by age and type of living

Unit : person

| | Year end of 2010 | | | | Year end of 2000 | | | |
|--------------------------|------------------|------------------|------------------|---------------------------|------------------|----------------|----------------|---------------------------|
| | Grand total | Male | Female | Sex ratio (Female=100) | Grand total | Male | Female | Sex ratio (Female=100) |
| Grand total | 2 444 760 | 1 163 986 | 1 280 774 | 90.9 | 1 886 648 | 987 332 | 899 316 | 109.8 |
| Living alone | 350 264 | 142 778 | 207 486 | 68.8 | 299 328 | 154 978 | 144 350 | 107.4 |
| With spouse only | 477 848 | 278 396 | 199 452 | 139.6 | 325 985 | 194 241 | 131 744 | 147.4 |
| With children | 1 272 810 | 578 936 | 693 874 | 83.4 | 1 095 117 | 544 732 | 550 385 | 99.0 |
| With relatives | 277 038 | 125 543 | 151 495 | 82.9 | 130 029 | 64 689 | 65 340 | 99.0 |
| Others | 66 800 | 38 333 | 28 467 | 134.7 | 36 189 | 28 692 | 7 497 | 382.7 |
| 65-69 years | 722 238 | 343 520 | 378 718 | 90.7 | 653 716 | 330 741 | 322 975 | 102.4 |
| Living alone | 90 688 | 38 571 | 52 117 | 74.0 | 79 284 | 38 579 | 40 705 | 94.8 |
| With spouse only | 148 793 | 76 309 | 72 484 | 105.3 | 124 575 | 64 719 | 59 856 | 108.1 |
| With children | 402 980 | 190 714 | 212 266 | 89.8 | 405 952 | 205 115 | 200 837 | 102.1 |
| With relatives | 72 689 | 33 657 | 39 032 | 86.2 | 39 646 | 19 209 | 20 437 | 94.0 |
| Others | 7 088 | 4 269 | 2 819 | 151.4 | 4 259 | 3 119 | 1 140 | 273.6 |
| 70-74 years | 639 462 | 293 797 | 345 665 | 85.0 | 572 091 | 319 732 | 252 359 | 126.7 |
| Living alone | 88 329 | 34 164 | 54 165 | 63.1 | 90 182 | 49 207 | 40 975 | 120.1 |
| With spouse only | 136 957 | 73 235 | 63 722 | 114.9 | 109 116 | 65 907 | 43 209 | 152.5 |
| With children | 338 019 | 151 763 | 186 256 | 81.5 | 326 170 | 176 805 | 149 365 | 118.4 |
| With relatives | 66 801 | 29 021 | 37 780 | 76.8 | 37 361 | 19 904 | 17 457 | 114.0 |
| Others | 9 356 | 5 614 | 3 742 | 150.0 | 9 262 | 7 909 | 1 353 | 584.6 |
| 75-79 years | 490 590 | 231 006 | 259 584 | 89.0 | 369 018 | 199 374 | 169 644 | 117.5 |
| Living alone | 75 618 | 28 800 | 46 818 | 61.5 | 71 111 | 38 085 | 33 026 | 115.3 |
| With spouse only | 102 836 | 61 619 | 41 217 | 149.5 | 61 395 | 40 690 | 20 705 | 196.5 |
| With children | 244 915 | 108 803 | 136 112 | 79.9 | 198 840 | 97 664 | 101 176 | 96.5 |
| With relatives | 54 559 | 24 488 | 30 071 | 81.4 | 27 023 | 14 088 | 12 935 | 108.9 |
| Others | 12 662 | 7 296 | 5 366 | 136.0 | 10 649 | 8 847 | 1 802 | 491.0 |
| 80 years and over | 592 470 | 295 663 | 296 807 | 99.6 | 291 823 | 137 485 | 154 338 | 89.1 |
| Living alone | 95 629 | 41 243 | 54 386 | 75.8 | 58 751 | 29 107 | 29 644 | 98.2 |
| With spouse only | 89 262 | 67 233 | 22 029 | 305.2 | 30 899 | 22 925 | 7 974 | 287.5 |

| | | | | | | | | |
|----------------|---------|---------|---------|-------|---------|--------|--------|-------|
| With children | 286 896 | 127 656 | 159 240 | 80.2 | 164 155 | 65 148 | 99 007 | 65.8 |
| With relatives | 82 989 | 38 377 | 44 612 | 86.0 | 25 999 | 11 488 | 14 511 | 79.2 |
| Others | 37 694 | 21 154 | 16 540 | 127.9 | 12 019 | 8 817 | 3 202 | 275.4 |

**Table 16 Long-term care resident population aged 65 years and over
by age, marital status and type of living**

Unit : person

| | Year end of 2010 | | | | Year end of 2000 | | | |
|--------------------------|------------------|----------------|----------------|-------------------------------|------------------|---------------|---------------|-------------------------------|
| | Grand total | Male | Female | Sex ratio (Female=100) | Grand total | Male | Female | Sex ratio (Female=100) |
| By age | | | | | | | | |
| Grand total | 310 790 | 137 176 | 173 614 | 79.0 | 182 351 | 82 991 | 99 360 | 83.5 |
| 65-69 years | 34 653 | 17 880 | 16 773 | 106.6 | 31 372 | 15 831 | 15 541 | 101.9 |
| 70-74 years | 47 891 | 21 959 | 25 932 | 84.7 | 41 592 | 21 598 | 19 994 | 108.0 |
| 75-79 years | 62 444 | 27 163 | 35 281 | 77.0 | 42 559 | 20 112 | 22 447 | 89.6 |
| 80 years and over | 165 802 | 70 174 | 95 628 | 73.4 | 66 828 | 25 450 | 41 378 | 61.5 |
| By marital status | | | | | | | | |
| Grand total | 310 790 | 137 176 | 173 614 | 79.0 | 182 351 | 82 991 | 99 360 | 83.5 |
| Unmarried | 14 046 | 9 791 | 4 255 | 230.1 | 10 123 | 8 981 | 1 142 | 786.4 |
| Married or cohabited | 149 731 | 90 793 | 58 938 | 154.0 | 85 423 | 51 976 | 33 447 | 155.4 |
| Divorced or separated | 9 519 | 5 794 | 3 725 | 155.5 | 3 276 | 2 104 | 1 172 | 179.5 |
| Widowed | 137 494 | 30 798 | 106 696 | 28.9 | 83 529 | 19 930 | 63 599 | 31.3 |
| By type of living | | | | | | | | |
| Grand total | 310 790 | 137 176 | 173 614 | 79.0 | 182 351 | 82 991 | 99 360 | 83.5 |
| General household | 262 466 | 112 433 | 150 033 | 74.9 | 168 382 | 73 991 | 94 391 | 78.4 |
| Nucleus family household | 73 360 | 41 852 | 31 508 | 132.8 | 41 773 | 24 344 | 17 429 | 139.7 |
| Stem family household | 115 912 | 44 780 | 71 132 | 63.0 | 74 428 | 29 573 | 44 855 | 65.9 |
| One-person household | 26 115 | 9 923 | 16 192 | 61.3 | 25 083 | 11 082 | 14 001 | 79.2 |
| Other household | 47 079 | 15 878 | 31 201 | 50.9 | 27 098 | 8 992 | 18 106 | 49.7 |
| Nursing home and others | 48 324 | 24 743 | 23 581 | 104.9 | 13 969 | 9 000 | 4 969 | 181.1 |

Note : 1.Long-term care refers to the status that one needed care of others for 6 months or more since illness, injury or aging which causes difficulty in doing the activities shown in the table above (3 months for the 2000 Census).

2. More than one activity may be reported in the questionnaire. This table refers to the relative frequency of the total population needing long-term care and having difficulty in doing the above activities compared to the total population needing long-term care.
3. **Nuclear family household** : a household composed of “a married couple”, “a married couple with their unmarried child(ren)” or “father/mother with his/her unmarried child(ren)”
- Stem family household** : a household composed of “grandparent, parent and their unmarried child(ren)”, “a married couple with their married child(ren)” or grandparent with their unmarried grandchild(ren)”
- Other household** : households unable to be classified as “nucleus family household”, “stem family household” or “one-person household” but composed of the householder and the relatives of the householder, or households composed of the householder and the non-relatives of the householder, such as the employees and those registered but never living in this household, will be included in this category.