

Beyond Welfare Productivism: A Case Study of Social Protection for Population Ageing in Taiwan

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Abstract

Many scholars discuss countries in Eastern Asia as a case of productive welfare states or a model of welfare capitalism. However, in risk society, the government has to solve new and unexpected social problems. An economic-oriented government may face challenges to reform its welfare provision. Traditionally, children have responsibilities to take care of their parents when they are old in Taiwan. The family is the main welfare provider. Comparing with many European countries, the role of state welfare for population aging in Taiwan remained relatively minor. Social security policies are deficient and strict; therefore, many population ageing have financial problems since their offspring have more risk to suffer from unemployment under the change of global economy.

In recent fifteen years, the welfare issues for population ageing attract more attention by the politician. The introduce of public pension system and the provision of allowance for population ageing become a popular issue. Many reforms have been introduced to protect the elderly from poor. In this paper, first of all, we will analyse the change of family structure and of financial model among the elderly in Taiwan. We also compare the situation in Taiwan with other selected countries. This study aims to analyse the changing policies for the elderly in Taiwan from the 1980s to

present. We will especially focus on the development of pension schemes and the phenomenon of mainstreaming welfare. Finally, from the example of pension reform in Taiwan, we discuss the role of government in risk society from theoretical perspectives and analyse this case under global tendency of welfare retrenchment.

Introduction

According to Taiwan's culture, children have responsibilities to take care of their parents when they are old. The family is the main welfare provider; therefore, scholars have regarded the Taiwanese welfare system as 'Familism.' Comparing with many European countries, the role of state welfare for population aging in Taiwan remained relatively minor. However, the caring mode of population ageing in Taiwan faces many challenges. Firstly, the birth rate of couples has been decreasing gradually. Each women aged 15-44 had only 1.1 children in average in 2007, which was lower than that in any country of OECD. People can hardly expect to rely on their offspring to take care of them when they are old (Department of Household Registration Affairs, 2008).

Secondly, women were traditionally seldom involved in economic activities and were responsible for caring the elderly at home. The development of capitalism has provided a chance for women to join economic activities. The female labor force participation rate was only 33% in 1966, and half of them worked in family businesses without salary. They usually worked at home and fulfilled their caring obligation at the same time. By 2007, the female labor force participation rate has been increased to 49.44%, and one seventh of them were family workers (Labor Affairs Council, 2008). In the past, women quitted their jobs once they got marry. Nowadays, increasing numbers of women with children aged 6-17 and more women with children under three stay in the labor market (DGBAS, 2008a). This means that less married women would like to be full-time caregivers.

Thirdly, in industry society, people usually work at offices or factories in stead at home. The families cannot take care of old people for the whole day. The tendency

towards *proletarianisation* is significant. From 1966 to 2005, both the percentages of men and women in paid work increased significantly. In 1966, 44 per cent of male workers and 37 per cent of women were waged employees; by 2007, the percentages had risen to 72 per cent and 79 per cent respectively (DGBAS, 2008a). Young generation also move to the urban areas or to Mainland China in order to have more job opportunities, only the elderly stay alone in the rural areas.

The elderly in Taiwan face not only the caring problem but also the problem of financial shortage. Taiwan moved from underdeveloped agrarian economy to industrialized one in a little more than one generation. The development of economy has been the main target of the government; therefore, social development has failed to make the same progress. Social security policies are deficient and strict. The government mainly supports those old people who live alone and has no offspring. However, in recent ten years, the welfare issues for population ageing attract more attention by the politician. The introduce of public pension system and the provision of allowance for population ageing become a popular issue.

In this paper, we aim to analyse the changing social security policies for the elderly in Taiwan from the 1980s to present. We will especially focus on the development of pension schemes. Finally, from the example of pension policy reform, we want to discuss Taiwan's welfare development under global tendency of welfare retrenchment.

Overview of Policies for Population Ageing

In 1993, the percentage of population ageing in Taiwan reached the indicator of ageing society made by World Health Organisation. By 2006, 10% of Taiwanese population were over 65 years old, and the percentage has been increasing. The government estimated the percentage of population ageing would be 14% by 2020 (Ministry of Internal Affairs, 2003a; Ministry of Interior Affairs, 2007).

In Taiwan, the elderly mainly live with their children, especially their sons. Shown in Table 1, 68% of Taiwanese old people over 65 years old preferred living with children. It was 48% in Japan, only 23% in Europe; and it was even lower in

America (18%). Generation Contract and Binding is comparatively strong in Taiwan (DGBAS, 2006a;UN, 2005).

Table 1: Living Arrangement of Population Ageing

	Live along	with partners	with children	With others
Taiwan	7.2	19	68	6
Japan	13	35	48	4
Europe	23	46	23	4
America	26	49	18	7

Source: DGBAS, 2006a. *Overall of Living Arrangement of Population Ageing*.
UN, 2005. *Living Arrangements of Older Persons around the World*.

People in Taiwan also favourite to live with offspring then other Asia countries (see Table 2). In 2005, 60% of old persons in Taiwan would like to live with their children; whilst only 43.5% in Japan and 38.4% in South Korea (DGBAS, 2006a;UN, 2005). Taiwanese old generation also mainly depend on the young generation for living. In 2005, 53% of people over 65 years old relied on the financial provision from their children. 33% of them relied on governmental allowances, and 14% of them had old-aged payments as their main income.

Table 2: Attitude towards living arrangement and finance arrangement of Population Ageing

		Want to live with children	Financially depend on children
Taiwan	1986	73.0	65.8
	2005	60.0	53.4
Japan	1981	59.4	29.8
	2001	43.5	12.0
South Korea	1981	83.3	78.2
	2001	38.4	59.4
America	1981	6.5	2.4
	2001	8.7	2.7

Source: DGBAS, 2006a. *Overall of Living Arrangement of Population Ageing*.
UN, 2005. *Living Arrangements of Older Persons around the World*.

The situation of female ageing was worse than male. 23.6 per cent of men over 65 depended on their old age benefits for living expenses, 41 per cent of them depended on their children's support, and 30 per cent of them relied on income support from the government. Whilst only 4.7 per cent of women over 65 relied on old age benefits for living, 65.8 per cent had to rely on their children, and 36.7 per cent of them relied on the government (DGBAS, 2006a). It was not surprised that "providing more financial support" was the second priority policies expressed by the elderly in Taiwan¹.

Considering the development of welfare for population ageing, the government did not spend much attention on welfare service for the elderly by 1980. From 1980 to 1994, the government focused on providing health service and on organising educational opportunities for ageing people. The government not only provided free health check for the elderly but also offer various health service for them. The local government also set up many "entertainment centres for ageing" and organised courses for them. Almost every city has at least one club set up for the elderly. In this stage, the government aimed to enrich the retire time of old people, and to maintain their abilities to take care of themselves. Besides, only the elderly in poor were able to get cash benefits and health subsidies under a very strict regulation of mean test.² (List of Important policies for population ageing is shown in Appendix 1)

In 1990s, the social problems of lone elderly became a popular issue. The government was blamed by the public for being unable to take care of them. In 1997, the government revised "Elderly Welfare Law." The new revision has six important schemes as follow (Ministry of Internal Affairs, 2004a; Chou, 2000):

1. Lowering the age definition of the elderly from 70 years old to 65 years old.
2. Extending welfare delivery for population ageing from those in the low income family to ordinary old people.
3. Enacting more clear regulations for welfare organizations for population ageing, especially nurse homes.
4. Promoting home care service. The local government shall entrust non-government

¹ Medicaid was the highest item in the survey.

² Usually, old people who do not have any income, land, property, child and limited saving are qualified to apply for public living allowances.

organisations to deliver home care service for the elderly.

5. Completing economic needs of population ageing, the government shall plan to provide living allowance, caring benefit, and pension scheme for them.
6. Improving protection work for population ageing. Those who have responsibilities to take care of the elderly will get punishment if they fail to deliver good quality service.

Since the introduce of new legislation, many welfare services for population ageing began to work systematically, such as day care service, home care service, delivering free lunch to home etc. Because the local government is charged with the delivery of the service, the qualities and coverage are varied depend on the financial situation of individual local government. Under the limitation of manpower, the local government usually entrusts NPOs/NGOs to deliver the service. The roles of staffs in the department of social administration are providing monitorship and planning. Since 1997, the government also enhanced its supervision on private nurse homes to improve the qualities of those institutions.

As the affairs related to population ageing are organized in different governmental departments, it strongly needs the cooperation between related departments, including social welfare, health, education, transportation, budget and others. In 1999, the Ministry of Internal Affairs set up a special commission for promoting welfare for population ageing, and then also the local government. The institutionalization of social welfare for population ageing happened within not only the public sector but also the interested groups. Many national organizations, combining local power, were set up for promoting welfare for the elderly which have become a new important social power for improving the policies for the frail elderly.

Political Economy of Welfare in Taiwan

Before 2000, Taiwan has been governed by Kuomintang (hereafter KMT), which believe in providing residual, reluctant and selective welfare. Because the opposite relationship with China, the KMT government spent major portion of governmental budgets on defense. (see Table 3). From the 1970s to the 1990s, Taiwan developed

export-oriented economy, the government switched budgets from defense to economy. However, for a long time the Kuomintang government paid too much attention on economy and ignored social equality and justices. In the 1990s, the Kuomintang government faced great opposite power from the people. During 2000-2008, Taiwan was first time governed by Democratic Progressive Party (hereafter DPP), which is a local political party and emphasize on Taiwan's sovereign rights. As emphasizing on state's responsibility on welfare provision, the government has increased budgets on social welfare since 2000. As in Table 3, the budget for social welfare has largely improved from 13.5 to 18.6 since 2000. Instead, the budget on defense has decreased hereafter. The other important phenomenon in Taiwan is that the central government spend a lot of budget on supporting economic development. Therefore, scholars regard many countries in East Asia as a sample of "*Welfare Productivism*" (Holiday, 2000) or "*Welfare Capitalism*" (Mishra and Asher, 2000). This situation is not affected by the change of ruling political parties (see Table 3).

Table 3: Government Budgets in Taiwan

Unit: %

Year	General	Defense	Education	Economy	Social welfare	Community	Retired payment
1960s	14.0	41.3	15.1	17.2	8.1	-	-
1970s	11.3	28.4	16.5	30.5	11.3	-	-
1980s	10.5	21.9	19.4	30.4	9.1	-	6.7
1990s	13.0	14.8	20.5	20.9	16.6	-	7.6
1997	9.4	22.0	15.2	09.9	13.0	1.3	12.1
1998	9.5	21.7	15.6	10.7	12.7	1.3	11.8
1999	10.5	20.5	15.8	13.4	12.3	1.5	10.1
2000	10.5	15.4	16.5	16.0	18.4	1.7	8.8
2001	10.7	15.2	16.5	17.8	18.8	1.4	7.8
2002	10.5	14.5	17.2	18.8	16.9	1.5	8.0
2003	10.3	14.1	18.6	18.3	17.6	1.8	7.8

2004	10.5	15.9	19.3	15.9	17.9	1.6	7.9
2005	10.6	15.9	19.2	15.8	18.2	1.6	8.3
2006	10.9	15.5	19.8	12.9	19.8	1.3	8.8
2007	10.8	16.5	19.6	12.6	18.8	1.0	8.7

Source: DGBAS (2008b). *Budgets of Central Government*.

The majority of central government budget for social security spent on social insurance, it was 54.8% in 2004 (including 34.4% on National Health Insurance). 22.8% of budget for social welfare spent on pension system (actually 20.1% of budget for social welfare spent on pension for governmental workers, militaries and public schools). 20 % of the budget spent on other welfare service. As far as population is concerned, 44.4% of social security budgets spent on the elderly in 2004. Pension expenditure in Taiwan may affect the distribution of welfare resource. Old people also get more welfare resource than the disabled, children, low-income people and other disadvantaged (DGBAS, 2006b). The average family income in Taiwan had not gone better neither did economic situation since 2000, but the increase of welfare expenditure, especially for old age payment, became a burden of the government. (see Table 4) The government bonds and borrowing had increased 300% from 2000 to 2007 (Department of Finance, 2008)

Table 4: Information of Social Welfare in Taiwan

Items	1999	2000	2001	2002	2003	2004	2005	2006	2007
Economic growth rate	5.75%	5.77%	-2.17%	4.64%	3.50%	6.15%	4.16%	4.89%	5.72%
Unemployment reate	2.92%	2.99%	4.57%	5.17%	4.99%	4.44%	4.13%	3.91%	3.91%
GDP(US\$)	13,609	14,519	13,093	13,291	13,587	14,663	15,714	16,073	16,792
Average family income (NT\$)	113.6	113.9	110.8	111.2	111.2	112.3	113.4	115.1	116.2
Welfare Expenditure(without pension)/GDP	1.63%	4.10%	2.97%	2.55%	2.70%	2.53%	2.49%	2.55%	2.32%
Welfare	2.98%	6.04%	4.21%	3.76%	3.90%	3.64%	3.63%	3.68%	3.39%

Expenditure(with pension)/GDP								
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Source: DGBAS (2008b). *Budgets of Central Government*.

DG.BAS, (2008c) *Important Economic Indicators*.

DG.BAS, (2008d) *Survey on Family Incomes and Expenditures*.

Development of Pension Reform in Taiwan

Why the issue of economic security among population ageing caught attention of the government in Taiwan? And to what extent the social security issue of the elderly changes the model of welfare in Taiwan? To begin with this discuss, we have to review the original social welfare model of Taiwan, and the initiation of pension reform.

Unfair social security system

Social welfare in Taiwan was residual. Most important social policy programs were social insurance schemes. Cash benefits and support only went to the extreme poor (only 0.96% of total population in 2007), other kinds of social service were hardly any. No non-contributory benefit has been introduced by 1995, and 1994 National Health Insurance is the only universal welfare scheme by now. Also, the distribution of welfare resources were inadequate. Social insurance systems in Taiwan are fragmented and complex; it is mainly based on employment. Workers are required to join various insurance schemes according to their occupation. The underlying idea of the employment-based system is to reduce the mobility of workers, with an element of social control. There are four major insurance systems in Taiwan. Labor Insurance and Military Servicemen's Insurance were introduced in 1950, Government Employees' Insurance in 1958 and Farmers' Insurance in 1985. The former three social insurance systems cover old age payment, which is not covered by the latter system. The first universal insurance system, *National Health Insurance (hereafter NHI)*, launched in 1994, covers not only wage earners but also their dependants.

In Taiwan, there are two sources of money that retired workers can claim for old

age payments: one is paid by the insurance systems, such as labor insurance system, government employees' insurance system etc.; the other is paid by their employers, regulated by legislations, such as Labor Law, Government Retired Law. The amount of old age payments from insurance systems is insufficient, but payments from employers are a better deal. However, as occupational benefit systems in Taiwan encourage employees to work for the same employer through out their working career, workers in private companies are eligible to claim old age payments from their employer only if they have been in service with the same employer for over 25 years. Also, employees' working history and the benefits accruing cannot be split between two insurance systems. For instance, if civil servants transfer to private firms, their work experience in public departments cannot be accepted into the Labor Insurance system. Also, the history of private companies was comparatively short. The average survival year of private companies was 13.8 years in Taiwan. Furthermore, employers are often reluctant to pay old age benefits. They either claim inability to pay the full amount of payment or they dismiss the older workers before their retirement age. To avoid old age payments, sometimes, companies would rather shut down and establish new businesses in other areas. As a result, contributors in private companies usually can collect their old age payments from insurance systems when they reach retirement age, but they hardly receive old age payments from their employers

People works for the government, militaries and public schools have different treatments from workers in private companies. Since 1995, they can choose between pension and a lump sum payment when they retired. Part of their retired payments can also save in public bank with 18% interest rate for their rest of life. Thus the replace rates of their pension payments were usually as high as 103-115% by 2005 (DGBAS, 2006c). Moreover, those people can retire in their middle ages. The mature period of their pension systems are 25 years, and the government encouraged that people apply for early retirement. The average retired age for the governmental workers and teachers in public schools was around 55 years old. and they can get pensions, as high as their previous wage, for more than 30 years (DGBAS, 2006c). Because the government in Taiwan designs a superior welfare systems only for the workers in the

government, militaries and public schools. We usually called the welfare system in Taiwan as a “*Jun Kung Jiao Welfare State* (a welfare state for people in the government, militaries and public schools only) ”

Insufficient social protection

Taiwan was an agricultural society before the 1960s. Most of current ageing people were farmers and they do not have any social insurance at all. A lot of population ageing face financial shortage when they are getting old. It was not until 1993 the poverty problem among population ageing became a hot political issue in Taiwan. In 1993 local mayor election, the opposition DPP party announced that if they won the election, they would provide regular living benefits to all the aging over 65 years old. This political strategy got great support from the elderly, and drew considerable attention by the political parties. This was the first time a welfare policy played the leading role in an election, and this strategy affected all the following political elections in Taiwan. This phenomenon is called “*mainstreaming welfare policy*” by scholars (Wong, 2004). In 1995, a temporary regulation, “Allowance for Ageing Farmers,” was passed by the Legislative Yuan. The allowance for population ageing gained a legal position in Taiwan.³ In 1997 local mayor election, universal allowance for population ageing was still the chief strategy of the opposition DPP party and gained great support again (Sun, 2000).

The ruling KMT party faced great threat from the welfare strategy of the opposition party, and began to plan for a universal national pension system, which was based on the rule of social insurance. In 2000, the KMT party lost its ruling power. In 2002, in order to carry out the promises in presidential election, the new DPP government introduced a more generous mean-tested old age allowance for those who are out of the protection of social insurance systems, which was regulated by a

³ In the beginning, the national allowance for population ageing was provided to old farmers only because farmers were unable to get any old age payments from social insurance systems. Also, the politicians who agreed with this policy mainly came from the rural areas. In the early stage, this allowance was still mean-tested, but the Administration Court decided the way of mean-test against the law. It became the first universal benefit for population ageing thereafter.

temporary regulation of “Allowance for Respecting Population Ageing”. Under this new scheme, people over 65 years old without occupational old age payment and can claim 3,000 NT dollars per month paid by the government.

For the government, old age allowance is only a temporary way to solve economic shortage among population ageing. It still wants to build up National Pension System instead of old age allowance. Old age allowance is not universal welfare and have limitation for those people who have certain amount of real estate. This allowance is not available for pensioners and who received old age payments. However, many old aged people get benefit from this policy. By 2003, shown in Table 5, 71% of the elderly received the allowance (DGBAS, 2004). Combing with ageing people who received other kinds of allowance, over 80% of population ageing have received money from the government by 2003. However, the amount of allowance was insufficient for living independently, which was only one fourth of the poverty level for Taipei City and one third of the poverty level for Taiwan Province (Ministry of Internal Affairs, 2004b).⁴ Therefore, Wong (1999) argued that the introduce of old age allowance solved the economic problems of ageing people who were in the margin of poor rather than ageing people who were ‘really’ in poor.

Table 5: Allowances for Population Ageing, 2000-2003

	2000	2001	2002	2003
Persons				
FA	635,838	656,460	669,779	677,048
LFA	204,964	181,211	182,392	173,951
RAA	-	-	424,096	639,427
Total	840,802	837,671	1,276,267	1,490,426
coverage	43.8%	42.4%	62.8%	71.4%
Total expenditure (NT\$ 100 million)	336.1	330.7	475.3	524.7

⁴ The poverty level, or the maximum income of the low-income family per person, is defined as 60% of average expenditure among citizen during the previous year. In 2004, the poverty level is NT\$ 13,797 for Taipei City, and NT\$ 8529 for Taiwan Province.

In fact, the issue of old age cash benefit also changes the mode of inter-generation relationship. It became an important financial support for old people. In 2005, 33% of population ageing regards the allowance as a main source for living and decrease their dependence on personal saving (see Table 6)

Table 6: Changes of Finance Sources among Old people in Taiwan

	1993	1996	2000	2002	2005
Retired payment	14.8	19.0	15.4	17.4	14.2
allowance	1.6	6.4	12.3	22.6	33.3
children	52.3	48.3	47.1	51.7	53.4
wage	6.6	7.3	13.7	11.8	11.8
Personal saving	19.2	15.2	9.3	12.2	10.8

Source: DGBAS (2006a). *Overall of Living Situation of Population Ageing.*

Reform for occupational pension

The occupational pension system was other important work that the DPP government eager to effect a reform. As mention above, pension was not a problem for workers in the governmental departments. However, the majority of workers were in private firms and they failed to collect their pension from their boss when they retired. In 30th June 2004, a new regulation of “Retire Payment for the Labor” was passed. According to this regulation, working history of workers is “carriageable,” that means the employee do not need to work for the same employer in order to get their pensions. Every worker has his/her own pension account and s/he can continue accumulating his/her pension saving even if s/he changes his/her job. In 2005, retired payment from the labour insurance system changed its payment method from lump sum to pension mode. Since that, ordinary workers can receive basic pension (from the labour insurance system) and their personal account of retirement (as occupational pension, second-tier pension protection) when they retire.

The DPP government also allowed the issue of lottery to raise the money for coming national pension scheme. It also wanted to amend the current pension system for workers in the government, militaries and public schools in 2006, and downsize the replace rate of pension to 80-90%. However, this action was fail because the government faced great opposition from National Teacher Association.

After the reform of pension for workers, social protection system in Taiwan is still insufficient. Since the 1990s, workers faced risk to lose their jobs in their middle age. Many labour-intensive factors shut down their business in Taiwan and moved capital to China. For those people who lose their job in middle, they also lose all the sources for social protection, especially pension schemes. In 2009, a second universal insurance scheme is introduced, *National Pension System*, which is for those people who are not in the labour market.

Discussion and Conclusion

Since 1987, after the lifting of Martial Law, the weakness of state autonomy prompted the emergence of social force in Taiwan. Social movements were established to push the government to solve social problems associated with autocracy and industrialization. Many interest groups have been established formally that give the government pressure to introduce more welfare service for disadvantage groups. The elderly groups are usually frail and gentle, so they seldom played an aggressive role in the decision-making process of social policies in the past.

Taiwanese Government, as well as other 3 Asian Tigers⁵, was regarded as a example of welfare productivism. Those governments only provided those welfare schemes which can promote economic development, such as education and health. They pay little attention on equality and distribution issues on welfare. However, the case of pension reform seems conflict with the idea of welfare productivism, as pension is regarded as a kind of social consumption. Providing pension for the elderly

⁵ Taiwan, Singapore, South Korea, and Hong Kong was called "4 Asian Tigers", providing their astonish performance in economy.

may meet the requirement of ethics, but has no benefit for economy. Therefore, a government towards welfare productivism may face the challenge of legitimacy and has to put social protection in his first priority.

There are many reasons why the government pays more attention on the area of elderly welfare. One is the change of population structure, such as the increasing number of population ageing, and the change of social structure, such as the weakness of family function in delivering welfare for the elderly. But, the most important reason is politics. Welfare reform for population ageing from social exclusion to social inclusion has been led by political parties since 1993. On the other hand, the power of the vote among population ageing played a key role in the recent reform of elderly welfare in Taiwan. Scholars worried about the tight combination between social policy and election (Sun, 2000). The social welfare system will be difficult to be developed under rational discussion and to be institutionalized in formal way. People may not have correct understanding on the principle of allowance, and the government will be under a great pressure due to the increasing budgets of allowances.

Many scholars tried to explain the development of welfare system in Taiwan. Peng and Wong (2004) regarded the case of Taiwan is model of "catch-up development". The reason why the government in Taiwan spent more budgets on social welfare was trying to balance the unequal distributions of governmental budgets, especially focused on economic development and ignored social welfare in the past. Wong (2003) claimed that Taiwan will follow Schumpeter workfare state to deal with the pressure of globalization. The post-industrializationism described Taiwan's welfare was tried to deal with the increasing problem of population ageing. In risk society, however, the governmental welfare emphasized on solving a new social problem. Those observations ignored the force of political situation and the power of interested groups under a multicultural society. Many developed countries exhibit a tendency towards welfare retrenchment in recent year but it is not the case in a developing country like Taiwan, where the state ignored building basic social protection for a long time.

Mainstreaming welfare for population ageing is successful in the case of Taiwan. In recent years, social protection of population ageing has been improved. More

private organizations, subsidized by the government, provide social service to the elderly. However, we emphasize that policies for ageing should begin to out of the control of politics and return to the principle for fulfilling the needs of population ageing. Beyond population ageing, social protection for the other disadvantaged group is also need to be bear in mind by the government.

Appendix1

Important Welfare Policies for Population Ageing in Taiwan

Year	Taiwan
1980	“Elderly Welfare Law”
1980	Free health check service for population ageing
1982	Set up “Long-life School”, courses for the elderly
1987	Daycare for the elderly
1993	Allowance for the elderly in the low-income family
1995	Pension scheme for workers in the government, military and public schools.
1995	temporary regulation of “Allowance for Ageing Farmers,
1996	Delivering lunch for lone old people in the low-income family
1997,2000 , 2002	“Elderly Welfare Law” Revision
1998	Subsidizing Home care service for the elderly in the low-income family
1998	Measures for set up nurse home
1999	Set up a commission for promoting elderly welfare, ministry of Internal Affairs
2000	Caring benefit for who take care of the elderly in the low-income family
2002	temporary regulation of “Allowance for Respecting Population Ageing”
2002	project for developing caring industry
2002	Subsidizing Home care service for the ordinary frail elderly
2003	Raising allowance for farmers from NT\$ 3000 to NT\$ 4000
2003	Lower the age definition of allowance for aboriginal ageing people
2004	Regulation of “Retire payment for the labor” , Launch of personal account scheme for retirement
2005	Retired payment from the labour insurance system changed its payment method from lump sum to pension mode
2009	Launch of National Pension Scheme

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