

# Millennial Populations and Need for Family Care for old age in Time of Illness : The Life-course Perspective

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## Abstract

This research focused on the needs and opinions of millennial populations towards family formation, childbearing, and work. During November 2014, the author collected 400 self-administered questionnaires from voluntary participants who are 2<sup>nd</sup> - 4<sup>th</sup> year university students from 7 public universities nationwide, in which, two universities from the central areas and five universities from provincial areas were randomly selected.

The results revealed that the respondents want to invest in their human capitals, including the dimensions of education more than that of other generations. The respondents would like to work as a means to accumulate wealth until the age of 58 years. In addition, they expected to receive family care for old age in time of illness from their children and family members. With regard to childbearing, some respondents expressed their willing to become life-time single. Those who want to marry would like to get married at the age of 28-29 and have two kids.

**Keyword**      University student, Family formation, Having child, Working

## 1. Introduction: Ageing society and Need for Family Support in Thailand

Population ageing is a general phenomenal in global development process. Sustained declines in fertility and improvement in longevity are the main cause of growing population of older persons (Dyson, 2010). Case of Thailand, the population ageing process is faster than others in South-East Asia and ranked as the second most aged country in the region (Knodel, and Chayovan, 2008). In 2010, the result from the Population Census shows the number of population aged 65 years and over is approximately 9 per cent (5.79 million) of the total population. In the next 30 years, the proportion of aging population will increase rapidly and continuously to 25 per cent (15.99 million) of total population. There are challenges about appropriate policy response to numerical and structural ageing in Thailand because Thailand has reached to ageing process before enhancing to be a highly living standard country.

For structural ageing, the increase in the proportion of elderly population and the reduction of the working age population lead to decreasing economic growth rate and the recession. So, direction of measures supposed to be focus on human resources development to improve productivity to mitigate the declining number of workers. Moreover, the policy should encourage the working participation rate in the old age population and promote the savings for old age as well. (Sobotka, Skirbekk, Philipov, 2011)

For numerical ageing, increasing in the number of older person has given increasing priority to the issues relating to older persons to help them can be fully integrated into society and assured a life of dignity and good health. The appropriate policy with Thai culture tends to promote the

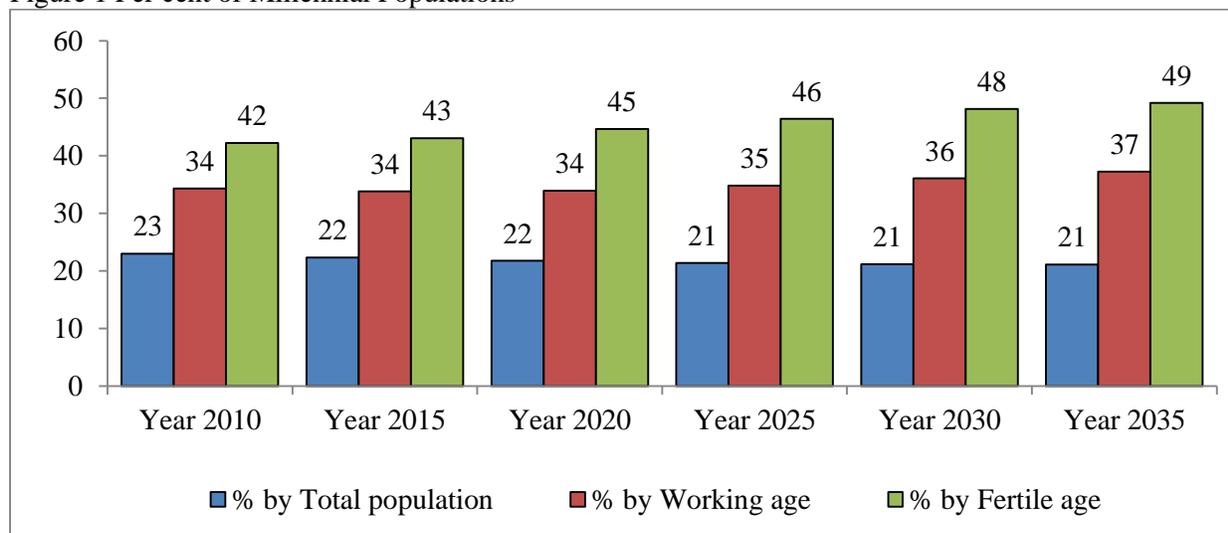
family as the best social support system in old age while community and government act as the supporting units. However, there are challenges for older person in future not only less number of children who will give the family support for the elderly but also limitation of family support from their children because of economics pressure.

## 2. Millennial Populations, post-materialist value and having children

Since 2010, the millennial populations who were born during the years 1982 – 1994 has become the major group of the working age population in Thailand and they will eventually become the aging population in future (พัชรราวลัย วงศ์บุญสิน, 2553). The attitude and lifestyle of millennial populations are quite different from the Baby Boomer populations and X-generation populations because millennial populations grow up in the era of economic prosperity. People have highly purchasing power and tend to be the consumerism. Moreover, they assign priorities to study in formal education, work in formal sector and accumulate wealth before family formation and having children.

Guidelines for the elderly policy in the future may be a bit different in details from present. Most of the millennial populations invest in human capital in term of education and accumulate wealth in the labor market including get benefit from formal pension system that is provided by employer. As the result, the financial security to support the elderly in the future may not be the most important compared with family care in time of illness because the millennial populations tend to have fewer children than the previous generation. Therefore, this research focus on the life plan about study, working, family formation and need for family care of millennial populations who are studying in higher education and have planned for their life in the future. The result will confirm the direction of public policy on ageing about the role of family, community and government on care for the elderly in time of illness.

Figure 1 Per cent of Millennial Populations



Source: Population projection 2010-2050 / Author calculation

Millennial populations tend to invest more in human capital, work in formal sector and have freedom to make decisions about their working and family life. They delay the age at first marriage and reduce the ideal family size compared with X-generation and baby boomer. They tend to utilize the benefit of high earning from working in formal sector and less children to be the consumption aspiration.

In the future, people will make decision on life plan under the time constraint, economic pressure and social expectation. The millennial populations with higher education have chances to work in the modern labor market with high earning and advance in positions. However, the nature of modern labor market is highly uncertainty and pay high for only one who dedicates to working for employer. Moreover, modern labor market does not have the common goal to encourage people to have children and provided the pay as you go pension system to guarantee financial security for old age as well. So, population with higher education tend to invest more on saleable skills for the modern labor market in order to maintain the job security and open to all of windows of opportunities in the future and postpone the age at first marriage or limit the number of children.

The decision making process was made by comparing the net benefits of family formation and having children with the net benefits of working under the time constraints of time because child rearing is a time intensive social production and hard to combine with the work in formal sector (McDonald, 2002). The main benefits of family formation and having children are the financial benefits from the economies of scale in sharable the goods and services with the spouse and the financial support and family care for the old age in time of illness from the children, including the psychological benefits gained from having children. (Friedman, Hechter, Kanazawa, 1994)

The cost of family formation and having children are direct costs; the costs arising from having children, and the financial opportunity cost; the loss of earning because of having children, and the psychological cost; the loss of skill, social network and career advancement. In the future, the financial opportunity cost and psychological costs are the major factors that effect to the decision making process of family formation and having children (McDonald, 2013).

However, there is the limitation of information about the actual costs and benefits from having a child especially the financial support for old age and the family care for the elderly in time of illness. In addition, the labor market is also provided the voluntary savings in collaboration between employer and employee. As a result, the child value as a source of financial security for old age becomes less important. The populations tend to postpone the marriage and having less number of children to reduce the risk of uncertainty in the modern labor markets and the risk to end the relationship because of having children. They will focus on quality of children by investment in education and health of their children.

### **3. Sample and data collection**

These pilot survey interested in the life plan of millennial populations. I collected data from 2<sup>nd</sup> – 4<sup>th</sup> year students from 7 Government Universities across the country who voluntarily to answer a questionnaire by themselves. I randomly selected two universities in the capital of Thailand and

5 universities in the 4 main regions. The Data collecting took place during November 2014 by using the questionnaire and the sample size is equal to 400 samples.

There are no differences in basic demographic characteristic of sample among the area except the education of father and mother. Most of sample is women aged between 20-22 years in 2014 and have another one sibling. When focus on the cohort size of their parents, the result show that they have five or more siblings homogeneously in seven universities. However, the education level of their parents is different between universities. For the Universities in the capital (M1 and M2), their parents graduated up to the tertiary level, while the parents of sample who study in the region, have lower level of education by comparison to central of Thailand (Details are shown in Table 2). Therefore, the education level of the parents may be reflecting the socioeconomic status.

Table 1 Distribution of sample (n=400)

ID	Area of University	Sample size
M1	Central	51
M2	Central	26
N1	Northern	50
S2	Southern	76
NE3	North-eastern	70
N2	Northern	70
N3	Northern	57

Table 2 Demographic characteristic of sample

Demographic characteristic	M1	M2	N1	S2	NE3	N2	N3
<b>Sex</b>							
% Male	37.25	23.08	38.0	43.42	12.9	7.14	29.82
% Female	62.75	76.92	62.0	56.58	87.1	92.86	70.18
<b>Age</b>							
% 19	27.45	-		9.21		7.14	-
% 20	43.14	50.00	16.0	7.89	18.60	24.29	17.54
% 21	23.53	46.15	68.0	30.26	32.80	50.00	36.84
% 22	5.88	3.85	16.0	52.64	48.60	18.57	45.62
<b>Father's sibling</b>							
% 1-2	11.76	8.00	25.00	13.16	18.64	20.31	16.36
% 3-4	21.57	8.00	35.00	27.63	24.21	31.25	34.55
% 5 up	66.67	84.00	40.00	59.21	57.15	48.44	49.09
<b>Mother's sibling</b>							
% 1-2	11.76	8.00	32.00	5.26	11.47	14.29	17.54
% 3-4	29.41	24.00	30.00	42.11	30.01	32.86	33.33
% 5 up	58.83	68.00	38.00	52.63	58.52	52.85	49.13

Demographic characteristic	M1	M2	N1	S2	NE3	N2	N3
<b>Sibling</b>							
% 1	12.00		34.0	7.89	15.7	35.71	23.21
% 2	56.00		44.0	48.68	50.0	42.86	57.14
% 3	24.00		22.0	25.00	24.3	17.14	7.14
<b>Father's education</b>							
% Lower secondary and lower	5.88	28.00	32.00	28.95	38.24	62.50	63.64
% Upper secondary	21.57	20.00	26.00	38.16	26.47	25.00	20.00
% University	72.55	52.00	42.00	32.89	35.29	12.50	16.36
<b>Mother's education</b>							
% Lower secondary and lower	7.84	30.77	30.00	36.84	41.43	71.43	63.16
% Upper secondary	31.37	42.31	30.00	28.95	25.71	12.86	22.81
% University	60.78	26.92	40.00	34.21	32.86	15.71	14.04
Number of sample	51	26	50	76	70	70	57

It indicated that for the parent generation, family planning and contraceptive use are strongly affect to determine the number of children. Parents with highly education have two children likewise the lower one. Besides, the cohort size of Thai population is declining over time. The grandparents of the samples have approximately five or more children while their parents have only two children. It clears that marital fertility of Thai population are remained declined.

## 4. Main result and discussion

### 4.1 Working and education investment

When considering the plans regarding to the future work of the sample, working in the private sector has the highest proportion about 40% while 34 % of sample plan to work as government employee and 26% work as self-business and freelance. The samples who plan to work as government employee intend to invest in education more than others. On the average, the samples plan to start working at 23-24 years old meanwhile they are studying in the master level. The average age of retirement is approximately 58-59 years except for the one who plan to work as self-business that is little earlier.

The evidences show that samples plan to spend longer time in formal education compare with the baby-boomer generation and x-generation but the age at the end of participation in labor force is not differ from the previous generations. It indicates that the policy to encourage financial security for old age may become important in future because the life expectancy of samples is higher but the time to accumulate wealth for old age is shorter than the baby-boomer generation and x-generation.

Table 3 the life plan about working of sample

Working plan	Highest education level			Average age at		
	Bachelor	Master	Doctoral	Finish study	Start working	Retirement
Government employee (n=136)	27.94	46.32	25.74	26.01	24.46	59.26

Private employee (n=159)	47.17	37.74	15.09	25.77	23.67	59.77
Self-business (n=105)	45.71	38.10	16.19	25.44	23.70	56.28
Total (n=400)	40.25	40.75	19.00	25.77	23.97	58.68

Table 4 the plan about family formation and having child

Working plan	% Voluntary single	For who want to marry	
		average age at first marriage	average age at first Birth
Government employee (n=136)	3.75	28.96	29.85
Private employee (n=159)	3.50	28.48	29.86
Self-business (n=105)	3.00	28.22	29.56
Total (n=400)	3.25	28.58	29.77

Table 4 (continue)

Working plan	For who want to marry			
	% No child	% 1 child	% 2 child	% 3 child and more
Government employee (n=131)	5.65	12.10	70.16	12.10
Private employee (n=153)	5.98	17.09	55.56	21.37
Self-business (n=102)	8.79	9.89	62.64	18.68
Total (n=387)	6.63	13.25	62.95	17.17

## 4.2 family formation and having children

When considering plans about family formation and having children, 97% of the sample reports that want to marry, only about 3 percent intend to be voluntary single. For the samples who want to marry, the average age to start family is approximately 29 years and have first child one year later. When focusing on the demand on having children of the samples who want to marry, most of them prefer to have two children and some want to have three children especially who want to work in private sector and self-business and freelance. The results show that the social norms about family formation and having children or the desired family size of samples are likely nowadays situation but the proportion of the samples who intend to be voluntary childless is approximately 7%.

## 4.3 The need for family care in time of illness

When considering the need for family care for the old age in time of illness, the majority reports the children and families member are the primary caregiver while some expect from only spouse to be primary caregiver. However, there is the need for private care especially the samples who want to work as self-business and freelance.

The results show that children and family members are the main primary caregiver for old age in time of illness like the other Asian countries while community and government should act like supportive unit. At the same time, state should provide the high quality and affordability private care center for old age in time of illness for especially the one who are vulnerable single or vulnerable childless.

Table 5 the need for family care in time of illness

	Spouse	Children and Family	Sibling	Private caregiver	Government
Government employee (n=136)	7.35	88.24	0.74	2.94	0.74
Private employee (n=159)	10.06	81.13	0.63	6.92	1.26
Self-business (n=105)	9.52	79.05	1.90	8.57	0.95
Total (n=400)	9.00	83.00	1.00	6.00	1.00

#### 4.4 The restrictions on family formation and having children

The analysis in the previous section shows clear picture. The samples expect the family care for old age in time of illness and some plan to get the service from private care center. The state should prepare the high quality the private care center for elderly to serve for samples without children as social safety for old age. However, millennial populations spend most of time for living and working in the setting with high economic pressures and love to compete. It may tend to cause deliberate delays in age of getting married and difficulties to have children.

##### 4.4.1 The importance of marriage

More than half of the samples agree with the statement that we can love without marry especially the samples who want to have self-business. It shows that the marriage may be the main domain of life like the modern society of today but the marriage will be one of the choices which can be made. It means that there are more couples living together outside of marriage or increased interest in cohabitation over marriage in the future. Hence, the samples tend to be vulnerable childless because the cohabitation leads to instability in relationships and the attitude toward “children born to married parents tend to achieve better cognitive and social outcomes, on average, than children born into other family forms, including cohabiting unions” remains in Thai culture.

Table 6 Attitude toward marriage and having child

% who agree with following statement	Government Employee (n=136)	Private employee (n=159)	Self-business (n=105)	Total (n=400)
We can love without marry	52.94	52.20	65.71	56.00
If I have not found the worthy person, would rather be single	92.65	87.42	88.57	89.50

Marriage will limit the living freedom	67.65	67.92	63.81	66.75
The children are fulfill the family life	69.12	67.30	60.95	66.25
Marriage is not necessary to end up with having children	69.85	67.92	68.57	68.75
We should get at least one child	72.79	68.55	59.05	67.50
Having children are obstacles for job promotion	31.62	33.96	33.33	33.00
One should start having children after their work are secured	91.91	91.19	92.38	91.75
Having children is financial burden for family	58.82	50.31	58.10	55.25
Children are our old-age financial security in the future	63.97	63.52	54.29	61.25

#### 4.4.2 The suitable mate and singlehood

Almost of the samples agree with the statement that if I have not found the worthy person, would rather be single, especially who plan to work in the public sector and tends to invest in higher education than other groups. It shows that a potential mate's socioeconomic status has also been seen as having a noticeable effect for samples like other developing countries where social status is more emphasized. Higher education may be the great barrier toward on finding suitable mate especially well-educated, high-income women because of the norms toward on men should have higher status than their wives, or at least equal in status to them.

#### 4.4.3 Marriage and life freedom

More than half of samples agree with the statement that marriage will limit the living freedom. The result shows that the freedom of living or autonomy is the factor hampering the decision making process to marry of the samples. According to the 2<sup>nd</sup> demographic transition theory, the modern characteristic populations with high autonomy to made decision on the life plan tend to utilize the benefit of singlehood with a huge consumption aspiration and desire for a better life.

#### 4.4.4 Marriage and motherhood

More than half of samples agree with the statement that the children are fulfill the family life and the statement that we should get at least one child, if you marry. It indicates that the sample remains emphasize with having children as symbolic of completed family. In Asian countries, there is a strongly effect of intergeneration on decision making process in marriage and having children. The parents expect the role in social production from their children and willing to offer the financial support for their grandchild and sometime being a part-time for child rearing as well. As a result of these, the direct costs and opportunity cost of having a child are reduced and have the direct affect to the decision making process being mother.

However, the marriage may not be the proximate variable of having child because more than half the samples agree with statement that marriage is not necessary to end up with having children. It means the marriage may be not a good predictor of reproductive behavior and fertility in future

any more, in the other words, the decision making process to have a child may arise after the marriage when they have a preparedness for financial and job security.

#### **4.4.5 Motherhood and work.**

Only one third of samples agree with the statement that having children are obstacles for job promotion comparing with have no child and no difference among who plan to work in public sector, private sector and work in self-business. The result is quite different from the literature review because working culture in Thailand may be friendly with the family formation and being motherhood. The women can leave out from the workforce temporarily to give birth and then return to work in the same position while their parents are willing to be social network for child rearing additionally.

In addition, the samples report that having children are not obstacles for job promotion because most of them agree with the statement that one should start having children after their work are secured. It means that the secured in working is the antecedent of having child and uncertainty in modern labor market leads them to postpone the age at first birth and limit the number of children.

#### **4.4.6 Cost of children and child value**

About half the samples agree with the statement that having children is financial burden for family. According to a treatise on the family, the rising in the direct and indirect financial cost of children is related to the number of children especially education cost. The populations tend to limit the number of children and being childless if the magnitude of substitution effect is larger than income effect. Therefore, half of them disagree with the statement because they tend to invest more in formal education and earn more than the cost of having children.

On the contrary, children are going to be financial security for the old age but only slightly more than half agree with the statement that children are our old-age financial security in the future. The result shows that the expectation of parent on their children is not differ from nowadays. However, there are slightly less than half disagree with the statement. They may accumulate financial wealth during their working life enough and do not expect the financial support for old age from their children.

### **5. Conclusion and recommendation**

The main result shows that the samples of millennial populations tend to give priority to invest more in education. They plan to work in formal sector and some plan to work in self-business and freelance (writers, translators and guides) meanwhile there are no samples reported to work in agriculture sector. Most of them plan to retire from working before aged 60 like situation today.

Most of the samples reported that they expect the primary caregiver for old age in time illness from their children and family members while they plan to start family around aged 29 and have the first child one year later. Most of samples intend to have two children.

In summary, the samples need the family care for old age in time of illness while they plan to work in formal sector. It means that the policy tend to combine the family policies and labor policies for the samples to balance between work and family life.

The future research should investigate about the importance of marriage and the value of the child, socioeconomic status and matching in Thai's cultural, the relationship between marriage and having children, and the opportunity cost and psychological cost of working motherhood. The result will complete the puzzle of need for family care for old age in time of illness.

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