

**UNDERSTANDING CHINA'S AGEING
COHORTS: EDUCATION, MARRIAGE
AND LIVING ARRANGEMENT**

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Executive Summary

1. China became an ageing society in 2000 when older adults aged 65 and above reached 7% of its total population. Driven by falling fertility and growing longevity, China will become an aged society in 25 years in 2025, with over 14% of its population aged 65 years and above.
2. China's population ageing has been accompanied by rapid economic, social and technological changes. Compressed development implies that tomorrow's older adults are likely to differ from today's in significant ways.
3. Data from the Chinese General Social Survey show substantial differences in educational attainment, marital status and living arrangement across cohorts and over time. Retired cohorts and retiring cohorts have only an average 10% college attendance rate. After the "great leap forward" in higher education in 1999, the younger cohorts are much more educated.
4. In 2015, nearly half of those aged 30 to 34 (born in 1981-1985) received college education, about 10 percentage points higher than the 35-39 group (born in 1976-1980), which in turn had a 10 percentage points advantage over the 40-44 group.
5. Singlehood is rising in urban China, but still at a comparatively low level. Less than 10% of urban Chinese women at the age of 30 to 34 were single in 2015, much lower than the singlehood rate in Japan, South Korea and Taiwan (above or nearly 30%). Delayed marriage has not evolved into forgone marriage in China.
6. Widowhood increases with age, much faster for women than for men. Due to gender differentials in mortality, nearly half of urban Chinese women were widowed at 75-79 years of age in 2015, considerably higher than that of men (less than 20%).
7. Solo living is also increasing for both young and old. Likewise, living with spouse only is on the rise across nearly all age groups. In contrast, living with child has

become less common. In 2015, less than 20% of men or women at age 75 to 79 lived with their children.

8. Such inter-cohort changes have profound policy implications. First, China stands to reap a new form of demographic dividend. While new labour market entrants are declining in number, they are much more educated. The process of retiring less educated cohorts and replacing with increasingly more educated new entrants can last another two decades for China.
9. Second, China plans to raise the retirement age to make the pension system more sustainable in the long run. The new policy move will negatively affect informal care provided by women who retire at age 50 or 55 to care for their young grandchildren or aged parents.
10. Third, in view of high widowhood among older women and the growing trend of solo-living and living with spouse only (as opposed to living with child), Chinese families need stronger policy support and more accessible and affordable services when they navigate between home-based, community-based and institution-based care.