

RESEARCH ARTICLE

# Involvement of Vietnamese elders in economic activities in the lens of family ties, low institutional coverage, and gender identity

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## Abstract

In Vietnam, for a long time, family is considered as being significant for economic, instrumental, social, emotional, and care support for older adults due to strong filial piety, high family values, low institutional coverage, and limited social services, given that the majority of older adults are living in family-based communities. Recently, due to increasing migration, nuclearization, and individualization in Vietnamese families, there is an increasing withdrawal of family caregivers from caregiving to their parents and there seems to be confusion and tension of roles and supports among family members. Meanwhile, Vietnam is observing changes in demographics and family structure, which is linked to an increase in the number of elders in need of care, drop in fertility rate, resulting in a shrinking supply of family caregivers. This article examines the economic dynamics of ageing with limited family ties by examining the formal care services and demographic changes in order to investigate raising social problems towards elder population. It also explores how older adults from varied living backgrounds in Vietnam restructure their lives in terms of acculturation, re-establishing kin networks, psychological well-being in contemporary Vietnam. It demonstrates how Vietnamese elders actively engage in unpaid work within family and community environments, such as housework and childcare, shaped by cultural norms of familism and filial piety, with regional variations in the north emphasizing stronger familism and economic motives, and the central coast showing more individualism and sentimental values.

**Keywords:** economic involvement; family ties; formal care; paid and unpaid work; restructure

## Introduction

Over the last few decades, Vietnam's population has changed both in number and structure and is entering a rapid ageing transition that is among the fastest worldwide. The number of elder people aged 60 and over increased from 7.1% in 1989, to 10.2% in 2014, to 11.4% in 2017 (GSO 2019), reached 11.86% or equivalent to 11.41 million in 2019 (GSO 2019), showing that the population of Vietnam is ageing fast. Quick ageing process in Vietnam is posing many challenges. Elders are often considered as a social group that need care from the state, the family, the lineage/community, and assistance from the market. The state built a system of policies on social insurance, social protection, social assistance, and public services such as social protection centres, geriatric hospitals in order to provide formal framework, and care for the elder. The community has provided various sentimental care activities for the elder but social solidarity is tiding in modernization (Tran Thi Minh Thi 2021). The family plays the most important role in the context of low formal care provision due to war and economic hardship in the past (Trinh Duy Luan and Tran Thi Minh Thi 2017). At the same time, the

tradition of respecting longevity, which is reflected in many folk songs and proverbs, such as respecting old age will be given longevity [kính già già để tuổi cho], is blended in a culture influenced by Confucianism and strong filial piety, creating a special position of the elder in the family and community cohesion in Vietnamese societies. Meanwhile, family size, structure, work allocation, function, and family relationships are changing significantly (Tran Thi Minh Thi 2021), which influences elders directly.

Those changes force elders to restructure their living arrangements oriented at autonomy to accommodate the family ties and restructure their values and expectations to accommodate the cultural values, transition, and insufficient financial and care provision. In any perspective, elders who are experiencing solo-living, childless ageing, insufficient institutional support confront the biggest risks of poverty and care.

This paper first snapshots formal care coverage in fast ageing Vietnam, unpacks how older adults involve in various paid and non-paid economic activities under the mobilization of gender identity, family ties, and institutional coverage. Second, this paper unfolds how old adults who are experiencing solo-living, insufficient institutional support in various living backgrounds in Vietnam restructure their lives in terms of acculturation, re-establishing kin networks, psychological well-being in the context of family changes and limited labour market for old labour.

### Method and data

This article is based on the results of the research project “Research and assessment of gender equality for sustainable development” and two surveys on Vietnamese elder people aged from 60 in two provinces in 2020, led by the author. The first is the study on “Role of the elder in aging Vietnamese society,” with a survey sample of 307 elder people in a rural commune (Khanh Mau) and an urban ward (Van Giang), Ninh Binh province (the north). The second is the study on “Gender differentials in economic participation,” which surveyed 500 older adults in a rural district (Hoa Vang district) and an urban district (Hai Chau district) in Da nang city (the central coast).

The economic involvement of elders is measured and analysed through two dimensions including (i) working status of the elder and (ii) characteristics of work (paid/unpaid; reasons of work, etc.). The family ties are measured via a set of the independent variables formulated based on previous literature on determinants of elder lives, which include the following.

Demographic characteristics of the elder (health, age, marital status, and living standards). The physical health of the elder consists of two values: weak and normal. The age of the elder is divided into three groups of 60–69, 70–79, and 80 years and older. The respondent’s marital status is encoded as a binary variable with two values (1) currently married and (2) currently unmarried. The standard of living variable is also grouped into a binary variable with two values (1) poor and (2) from average.

Cultural factors include sex (i.e. male or female), and living arrangement (i.e. solo-living, living alone, living with children and grandchildren, and living with spouse).

Modernization factors include residential area (i.e. rural and urban); educational background measured as the interval variable (above high school, secondary school, and below primary school).

Security factors are measured via source of income (i.e. having old-age pension or not) and number of children.

In addition, forty in-depth interviews were conducted with elders, family, and community people in order to learn more about the views, attitudes, and awareness as well as to explain the involvement of elders in economic activities and to provide explanations for quantitative results.

### *Expansion of formal care services and exacerbating gendered coverage problems*

The state provides social protection systems for the elderly via a mix of contributory (social insurance) and non-contributory tax-financed benefits, including social allowances (i.e. ensuring a minimum

material living for vulnerable groups, such as monthly allowance and housing support) and spiritual care (i.e. longevity ceremony, funding funeral costs, peer support groups; social health insurance and social services such as privileges for seniors on public transport, visiting cultural or historic relics). Elder policies are divided into two main groups, non-conditional care policies for all elders, such as fee reduction, and conditional care policies, such as a free health insurance and a monthly allowance via pillars of health insurance, social insurance, social allowance, and support.

Vietnam is providing massive coverage of health insurance for elder population. In 2019, there were 11.3 million elders having health insurance, accounting for 95% (Ministry of Health 2019) and the number increases to 12.1 million (i.e. 95.3%) in 2020,<sup>1</sup> which is higher than the national coverage of 90.1% in 2020.<sup>2</sup> However, there are more than 500,000 elders who are poor and who have no health insurance (Olivier 2020).

Vietnam's Social Insurance Law 2014 covers employees in the public and private sectors in the event of sickness, maternity, labour accidents, and occupational diseases, old age, and death. In May 2018, the Party issued Resolution 28-NQ/TW (R28), a Master Plan on Social Insurance to guide this reform with the goal of achieving universal coverage. Social insurance policy reform not only pays attention to workers in the formal sector, but also to farmers and workers in the informal sector – this is a gap that was not yet fully addressed in policy making before. Yet social insurance coverage remains pessimistic. In 2018, about 3.1 million individuals were receiving pension and social insurance (Vietnam Social Insurance 2019), accounting for about 27.4% of the total elder population. By 2020, number of people with social insurance were 15.886 million, accounting for about 32.3% of the working population. Among workers with social insurance, there were 14.940 million workers with compulsory social insurance, accounting for 94.0% and 970,000 workers had voluntary social insurance, accounting for 6%.<sup>3</sup> The proportion of elders having social insurance slightly decreased to 26.7% of the total elder population in 2020 (3.2 million in estimated total of 12 million elder people), which is far from universal coverage.

Social insurance is mostly for formal-sector workers, and is less favourable for those in the informal sector. Meanwhile a voluntary contributory pension scheme has been set-up, but its coverage is also limited. Furthermore, most participants in this scheme are members of the former social insurance scheme for farmers. Inequality in access and benefits is also apparent, since people in regions with a higher socio-economic status usually have higher benefit levels than those in regions with a lower socio-economic status. The lack of a legally enforceable entitlement for protection is a major weakness of the Vietnamese system as it limits effective supervision (Olivier 2020).

Ageing is a gender-sensitive issue since the majority of older people are women, with the proportion increasing as people age. The average life expectancy of Vietnam's population has increased rapidly and continuously in the last few decades. Compared to 1989, after 30 years, the average life expectancy of the Vietnamese population increased by 8.4 years from 65.2 to 73.6 years in 2019 (GSO 2019). Disaggregated by sex, the increased number of older women was higher than that of older men (GSO 2021). In 2020, women made up 60% of all people aged 65 and above, and 70% of those aged 80 and above.<sup>4</sup> At higher age groups, the sex ratio was higher, meaning that there were more older women than older men at more advanced ages due to differences in mortality rates between older men and older women, especially at more advanced ages (GSO 2021). Women are also more likely to become widows (i.e. about 80%) among the widowed older persons (GSO 2021) so older women are much more insecure than older men. Given the longer life expectancy, women need greater lifetime transfers to finance a longer period of retirement as well as confront physical and mental health consequences (Teerawichitchainan, Prachuabmoh, and Knodel 2019).

<sup>1</sup><https://dangcongsan.vn/cuc-bao-tro-xa-hoi/chinh-sach-phap-luat-ve-nguoi-cao-tuoi/bao-hiem-y-te-voi-nguoi-cao-tuoi-598361.html>.

<sup>2</sup>Annual Review Report of the Health Sector 2018. Ministry of Health, 2019.

<sup>3</sup><https://baohiemxahoi.gov.vn/tintuc/Pages/hoat-dong-he-thong-bao-hiem-xa-hoi.aspx?ItemID=15916&CateID=52>.

<sup>4</sup>UNDESA (2017). *World Population Prospects*. New York: UNDESA.

In Vietnam, men and women reveal a gender gap in pension coverage and pension levels. Yet, women are the least able to access social insurance pensions due to their lower levels of employment in the formal economy. Women rely more on non-contributory benefits, particularly for old-age pensions, due to their reduced access to social insurance benefits (ILO 2021). According to the Social Insurance Law, in order to qualify for a retirement pension, workers must have a minimum of 20 years of contributions. Women's contributory histories for social insurance are, on average, 4 years shorter than those of male workers. This requirement is harder for women to meet than it is for men due to short working time, responsibilities of child care, and housework. Low contribution records affect both coverage and benefit amounts, because benefits are based on the years effectively contributed. Earning-related benefits, as used in the Vietnamese system, tend to reproduce wage differentials between women and men and can penalize women for their shorter work careers and lower earnings.

Subsequently, there are gender gaps in benefits because of a gender gap in earnings as Vietnamese women's earnings are less than men regardless of work sector, profession, and position (GSO 2021). In other words, there is a lower number of women receiving social insurance and pension benefits compared to men.

It is particularly concerning to note that the gender gap coverage has been increasing over the years. In 2016, only 12% of women aged 65 years and above received a social insurance pension; while the percentage was 26 for men. In 2019, only 20.5% of the population aged 65 or older have old-age pension, of which, only 16% of women aged 65 and older having pension while the proportion of older male is 27.3%. In 2021, there were 3.2 elders who received old-age pension out of 14.2 million retired people, accounting for about 22.5% (Vietnam Social Insurance 2022). The gender gap is even larger in older age. For instance, only 6.9% of female workers aged above 80 have a pension while this rate was 25.9% for elder men (ILO 2021). Besides, in 2019, the pension value of men was 19.8% higher than that of women. The high take-up of lump-sums in the Vietnamese system is also significant because it affects the accumulation of contribution records. In Vietnam, it is particularly concerning that a majority of lump-sums are withdrawn by young women (ILO 2021).

For elders who have no pension and meet some conditions, the state provides social allowance and support. There are about 2.8 million elder people, accounting for 24.7% of the total elder population, who receive monthly social allowances (Vietnam Social Insurance 2022). The policy of providing living allowance for the elders has been constantly improved in recent years. In 2002, the subsidy for the elderly aged above 90 years without income or elders who are poor and without dependents was 45,000 VND/person/month (Circular No. 16/2002/TT-MOLISA, 9 December 2002). The Decree No. 136/2013/ND-CP decreased the minimum age for receiving allowance to elderly aged above 80 without income and increased the allowance level to 270,000 VND/person/month. Recently, the Decree 20/2021/ND-CP has just been promulgated which sharply increase social allowance to 360,000 VND/month for the poor and near-poor elders above 75–80 years old in extremely difficult ethnic minorities and mountainous areas and people aged above 80 without old-age pension or no source of income. The Decree also allows more generous support for specific vulnerable groups of elders. For instance, elders who are poor and aged 60–80 without dependents can receive a social allowance of 540,000 VND/month and increases to 720,000 VND/month when they are above 80 years old; elders who are poor and without dependents, no suitable conditions to live in the community, being eligible to live in the public residential facilities, and having volunteer caring for in place can receive the allowance of 1,080,000 VND/person/month.

Even for these elders receiving those social allowances, they confront difficulties. Firstly, there is an age gap in receiving social allowance though the age of receiving subsidies has been reduced over time. The fact is, at the age of 60, a person is categorized as elder citizen by law but the elder has to wait until they are 80 to receive this social allowance, unless they are in specific vulnerable conditions. Therefore, the opportunity for elders in the informal sector and without pension living until the minimum age of receiving the subsidy is not universal because some of them may pass away by the age of receiving social allowance.

Secondly, although the level of subsidies is constantly increasing, it is not affordable for basic living needs, given that the average allowance (i.e. 360,000 VND/person/month) is much lower than the

average expenses per capita of the country (i.e. 2,368,000 VND/person/month) (General Statistics Office 2019). This subsidy level for elders is also much lower than the multi-dimensional poverty standard for the period of 2021–2025. According to Decree 07/2021/ND-CP of the Government, the standard of poor households is households with an average income of less than 1,500,000 VND/person/month in rural areas and less than 2 million VND/person/month in urban areas. Thus, the elder social allowance can be a “symbolic” support yet not addressing the effective care in old age.

Notably, both elders entitled to old-age pension, elder receiving allowances can cover nearly half of the elder population. There are about 50% of the elders without any form of formal care coverage. They are ageing in a tight condition and live on their families and self-secured. With societies that have not yet perfected their social security systems, the elders may face the risk of poverty and vulnerability.

### *Family changes and maintenance of filial piety in care provision towards elder parents*

Vietnam is undergoing significant changes in family and demographic trends. Vietnamese family tradition preferred the modality of elder parents live with their children and grandchildren in the family for many generations but the modal of co-residence is dramatically decreasing due to the social changes. The proportions of solo-living and living with spouse only are gradually increasing in the last few decades (Table 1).

Rural–urban migration is one of the main causes for this skewed distribution of the elder population, as well as the increasing number of “skip-generation” households where grandparents live only with their grandchildren (Tran Thi Minh Thi 2016). Vietnam is undergoing high domestic and international migration (GSO 2019). There are an increasing number of young people leaving their hometown to urban areas to find job, education, and better opportunities, which dramatically decreases traditional care providers to those elders who are left behind. In skip-generation families, grandparents replace the responsibilities of daily lives and drop and pick-up grandchildren to and from schools when their children work, during both day and night time. On the one hand, migration can bring economic benefits from remittances and knowledge, which can contribute to a higher “equality” of income and living standard of the whole family of migrants. On the other, there seems to be an emerging “inequality” for the people left behind, including the non-migrant elders with increasing care responsibilities to themselves and grandchildren and limited formal care coverage (Tran Thi Minh Thi 2016).

Increase of solo-living also reflects changes in family values. Many older people, even though they can live independently, still choose to live with their children and grandchildren to support them with housework, showing concern and attachment among family members (Tran Thi Minh Thi 2019). At the same time, multi-generational coresidence is not universal any longer. Yet individualization

**Table 1.** Living arrangements of older persons by years

	Year						
	1992/93	1997/98	2002	2004	2006	2009	2019
Living with (grand) children	80.41	75.22	75.09	71.74	64.9	81.64	72.16
Living alone	3.47	4.93	5.29	5.62	5.91	9.67	13.74
Living as a couple	9.48	12.73	12.48	14.41	20.88	8.69	14.10
Other	6.64	7.12	7.14	8.23	8.31	–	–
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Author calculations from: GSO 1993, 2010, 2019, Vietnam Population and Housing Census.

increases among the Vietnamese youth and higher educational backgrounds in various dimensions, such as open viewpoints of cohabitation, single parents, and same sex marriages; acceptance of childless and singleness; support dual-family incomes; preference of emotional meaning of children; and decrease community cohesion; preference of living alone or with spouse in old age and weaker belief in reciprocity (Tran Thi Minh Thi 2021).

Traditional norms of filial piety in Vietnam emphasize the care roles of children towards their elder parents, responsible for providing instrumental care as well as affective and emotional support. The most important basis in provision of care for the elders of Vietnamese family not only rooted from filial piety in the Confucianism-influenced traditional family structure but also a legal moral defined by law. The common saying “children are saved property for the future” which emphasizes the expectation of old Vietnamese on their children’s support on reaching the old age. Law on the Elder states that children, grandchildren has the main responsible to take care of older parents, grandparents (Item 3, Article 5), which include caring about mental health and ensuring material needs of meals, cloths, housing, transport, health, and multiple needs of leisure, information, communication, and education for the elder population (Article 10). These responsibilities are mostly moral values and regulated more by public opinion and “conscience” than specific legal article. “Those who ill-treat or abuses their parents shall be warning, non-custodial reeducation for up to 1 year or shall be imprisoned from three months to 3 years” (Article 147 of the Civil Code).

With the limit of formal elder care, Vietnamese family bears the most important role in elder care provision. Currently, children provide financial support more than care support (Tran Thi Minh Thi 2019). Financial support from children towards their parents increases by parent’s age. Children who are never married, rural residence, unemployment, poor living standard often provide less financial support. A class division of care provider to elders exists in Vietnamese society because elders who live alone are more likely receive financial support from children (Trịnh Duy Luân và Trần Thị Minh Thi 2017).

Modernization has forced the traditional views of filial piety to be changing in meaning. Previously, children were expected to provide direct care to their parents such as help with cooking and cleaning, physical communication, and care. It is a filial duty for children to reciprocate as part of a cultural moral context emphasizing obligations of children to be responsible for parents by caring for them and hence providing the example of filial piety for the next generations. Due to migration, and the high pressure of work, direct care is decreasing. Children show their responsibility to parents through several forms of indirect care such as financial support and communication via social network. Filial piety remains but explicit performance of filial piety is adapting to modern circumstances. It is becoming more socially accepted that children can send remittances or presents to parents as a symbol of love and filial piety. While the family has traditionally been the guarantor of retirement security in Vietnam, a change in prevailing cultural norms is already showing signs of a higher expectation on the state’s responsibility to provide older persons with adequate income security.

The strong economic, cultural, and social development helps to liberate labour, especially housework, for people, including women. Women, who traditionally play a primary care role, have a relatively high participation in the workforce and increasingly migrate, with about 70% of women entering the labour market over the last two decades and bear double criteria of work and family chores, in the context of sharp decrease in fertility rates from 6.5 children per woman in the 1960s to 3.8 in 1989; 2.33 in 1999; 2.03 in 2009; and maintain 2.09 in the latest census 2019 (GSO 2019), which may limit the capacity of elder care from family members.

Furthermore, household size is smaller and is simpler in structure with the average number of persons in household is 5.2 in 1979; 4.8 in 1989; 4.6 in 1999; 3.8 in 2009; and 3.6 in 2019. Household size is smaller in urban than in rural areas and is bigger in poorer households (GSO 2021), leading to a decline in care providers. Working age population risks being “sandwiched” between caring both for their children and for their parents, facing an increased burden of caring financially for three generations, i.e. their children, themselves, and their parents.

Due to increased migration, nuclearization, and individualization in Vietnamese families recently, there is an increasing withdrawal of family caregivers from caregiving to their parents and there seems

to be confusion and tension of roles and supports between family members. These competing forces of the intergenerational family values and demographic trends make the requirements to expand pension coverage urgent as well as force elders to restructure their lives.

### Theoretical approaches

Transitioning to old age means an increase in needs of long-term care, social isolation, and lack of opportunities. Most literature showed that elder participation in decision-making in the family peaks in the early stages of old age but declines significantly later in many countries as societies have improved in terms of educational background and urbanization that the elder face challenges in updating to the advancement of technology (Yount *et al.* 2012). In addition to physical decline, old age often entails other significant changes, including changes in social roles and positions, and the need to cope with the loss of close relationships. However, another study repeated after 15 years (1979–1986) on the relationship between family and the elder in Sweden showed that, contrary to the inherent concept, parents in many cases are more often the providers than the recipients (Silverstein and Parker 2002). In Japan, in the period before the Second World War, the extended family emphasized the role of the eldest son in caring for and supporting elder parents. Social views of elder care began to change in the late 1980s and the shift that government should be the primary care provider for the elder continues currently due to the development of government health care and retirement benefit programmes (Yamato 2006). This shows that, in different countries and different cultures, the status of the elder may vary either as recipients or providers.

Productivity ageing seeks to adapt social policies and programmes to successfully capitalize on increasing elder human capital in ageing populations; enables people to work for longer for paid employment to meet the needs of an ageing population; and ensure the participation of all older populations, especially those at risk of being left behind (Matz, Sabbath, and James 2020). Several recent studies have begun to use a productive activity approach to understand the working status of older adults, including unpaid care activities (Giang, Thi Pham, and Manh Phi 2019; Teeravichitchainan, Prachuabmoh, and Knodel 2019).

The participation of older people in physical and social activities helps them maintaining health and cognition and can delay ageing (Wanchai and Phrompayak 2019). Loneliness and social isolation have been shown to have a negative relationship with the health and life expectancy of older people (Matz, Sabbath, and James 2020). It is participatory activities at the community level and in family groups that are associated with feelings of belonging, social connections between individuals, which may be the key to achieving successful ageing in late life (Douglas, Georgiou, and Westbrook 2017).

Social policies for older people in most countries tend to treat families and service systems as alternatives which substitute each other (Hooyman 1992). Public opinion also seems to support the substitution idea (Daatland 2001). Many functions of the traditional family have been taken over by social institutions. Some researchers believed this decline of the traditional family to be an unavoidable outcome of modernization and the modern economy. Another factor influencing this debate is that the ability of women (the traditional caregivers) to provide care for older family members has been undermined by their massive participation in the labour market. Changes in family structure, particularly high rates of divorce and single parenthood, are further dimensions of the perceived decline of the family.

The relationship between family networks and service systems are significant in retaining autonomy in old age. How different welfare states support the family is particularly important. In the Asian background, social norms of filial piety add another dimension of intergenerational care diamond for the elderly. Although the family still undertakes a wide range of care tasks, some responsibility for elder care is now entrusted to the welfare state. In fact, families are more willing to use public services when an older member becomes dependent (Daatland 2001).

Elder people in Vietnam are also ageing in the forces of norms, obligations, and social identities in Asian context. The traditional family support for the elderly is featured by traditional filial duty: it is

the moral obligation for the grown-up children to take care of their old parents in Confucianism. Filial piety comes with a strong feeling of obligation to care for older adults (Lum 2013). Compared with the social pension fund for supporting the old, the family support model has its unique advantages and suits the basic realities (Shi 2013). Hence, the importance of filial piety and the family support model should be emphasized. The meaning of filial piety changes in social transformation. Rather than the absolute obedience to and sacrifice for parents, it focuses more on other factors, like reciprocal exchanges.

Personal and family networks as well as care services can impact involvement of elders in economic activities. Age has a negative impact on the labour market participation of older people (Giang, Thi Pham, and Manh Phi 2019). As age increases, health declines, and the ability to social participation becomes weaker. By time, health and social dynamics of the elder are increasingly decreasing (UNFPA and VNCA 2019) and this is often considered one of the most personal characteristics that affect the quality of life and the social economic participation of the elderly in general. Elder people who are poor often have to work for a living. Marital status of elders can influence health and life quality and living with partner and children can reduce elder loneliness, relate to the need of social participation, and elder life quality (Trịnh Duy Luân và Trần Thị Minh Thi 2017). The rural families maintain the traditional coresidence arrangement and the community solidarity is stronger (Tran Thi Minh Thi 2019) while urban areas show higher income, younger age at first marriage, and delaying age at first birth. The value of family and children is even stronger among older cohorts (Tran Thi Minh Thi 2021), given that Vietnam has a total fertility rate of 2.09 children in 2019 (GSO 2019). It is noteworthy that the relationship between educational level and the elder's economic activity status is different in literature. Trịnh Duy Luân và Trần Thị Minh Thi (2017) confirm the negative impact of educational level on the labour market participation status of both elder men and women in Vietnam. In contrast, the study by Teeravichitchainan, Prachuabmoh, and Knodel (2019) suggests that older people with higher education (from primary school and above) tend to continue to participate in the labour market more. Elderly people in many parts of the world are concentrated in rural areas, without pensions because the main work is in the informal sector and limited access to means of transport preventing access to networks of friends, family members, and health services (Buys *et al.* 2015). Urban residents often have higher education, more job opportunities, higher social dynamics, and more complete social services while rural residents often persist family and lineage cohesion, and more tighter community (Tran Thi Minh Thi 2021).

Gender equality is increasing in Vietnam by expansion of female education, massive participation of female in the labour market, and comprehensive systems of laws related to promotion of gender equality. However, recent literature has shown the persistence of gender inequality and gender stereotypes in family and social relations, such as sex imbalance at birth, double criteria of women in work, and care and housework responsibility (Tran Thi Minh Thi 2021), low representation of women in the political system, high presentation of women in the informal sector, gender inequality in wages (GSO 2019, 2021), and patriarchal division of labour in the family despite the decades of policy and legal frameworks prioritizing gender equality in Vietnam. Women tend to bind themselves, and stereotype themselves in the golden rules of previous gender perspectives such as agreeing to create conditions for their husbands in their careers and step back after having children (Tran Thi Minh Thi 2021). Elder women appear to have lower participation in the labour market than men, who are at higher risk due to earlier retirement ages and domestic works (Pham *et al.* 2020; Teeravichitchainan, Prachuabmoh, and Knodel 2019).

The living model of the elders is marked by cultural characteristics and reflects resources of care and social security. The Vietnamese family is now smaller and smaller with an average size of 3.4 people (GSO 2019), showing a clear trend of family nuclearization. Living arrangement characteristics, therefore, may influence the social and political participation of elder people. The Vietnamese attach great importance to the value of children, and one of the important values of children is the safety net of parents when they are old [young people depend on father, old people depend on children] (trẻ cậy cha, già cậy con), [children are saved up] (con cái là của để dành) in the context of low accumulation



of security assets in old age and limited social security and filial piety is a good cultural tradition to be preserved. Having more children does not always link with a better source of security, because elder with many children often has low socio-economic characteristics such as poverty (Tran Thi Minh Thi 2019). Some studies show that children and parents support each other in three main aspects, namely financial support, housework support, and emotional support, and in Vietnam, the support dimension goes mostly from child to parent (Tran Thi Minh Thi 2016).

### *Cleavages within the Vietnamese society: class, gender, and modernization*

Majority of the elders in Vietnam were born before 1962 and grew up in war time with important historical milestones. They encountered life-span development with influenced feudal marriage and family and entered their adulthood in the war time, as well as experienced various changes in social systems such as the subsidized period and economic hardship in early 1980s, and renovation to market economy-oriented socialism in 1986. They enter their old age when their country has achieved remarkable growth but the ageing process is not a linear path with social status and gender differentials.

In such institutional ties and demographic changes, Vietnamese elders continue to provide significant financial resources to themselves even after they pass their prime working ages. About 35% of older persons aged above 60 were still working and there were similar trends in working status in terms of age group, gender, and residential area. The proportion of working elders decreases as age increases (Table 2), which is consistent with common trend as health status decline in previous literature.

Data in Table 2 reveal a higher working rate of rural elders than urban elders, caused by the urban and rural gap in living standard. Urban areas in Vietnam have almost twice as much income as rural areas and have fewer children (GSO 2019); while rural families maintain a stronger traditional model of cohabitation where parents stay with their children and have stronger community attachments (Tran Thi Minh Thi 2021). Monthly income of elders in the north is 3.751 million VND/person, which is lower than the average income of the Red River Delta of 5.191 million VND/person and of elders in the central coast is 4.521 million VND/person, which is also lower than the average income of Da nang (5.23 million VND/person) (GSO 2019), which may not afford elder people in daily life and risk preventions. Elders in the rural area, with lower education, female, solo-living, older, and poor living standard even report much lower monthly income, which suggest economic ties in poorer

**Table 2.** Percentage of older persons who were working

	Year		
	2009 <sup>1</sup>	2019 <sup>1</sup>	2021 <sup>2</sup>
Total	35.03	35.07	35.5
Rural	41.36	41.56	41.2
Urban	18.65	21.78	25.6
Female	30.36	30.89	33.9
Male	41.7	40.86	38.5
80+	7.84	4.67	Na
70–79	27.22	19.40	Na
60–69	51.44	50.40	Na

Source: Author calculations from:

<sup>1</sup>GSO (2021), The Population and Housing Census; GSO (2021), Population Ageing and Older Persons in Vietnam.

<sup>2</sup>GSO (2022), Gender Statistics in Vietnam 2021.

**Table 3.** Reasons of working among elder population

Reasons of working	North (N = 307)			Central coast (N = 285)		
	Total	Male	Female	Total	Male	Female
Income for family expenses	33.1	41.6**	26.0	56.0	63.2*	51.4*
Income for personal expenses	25.8	31.2	21.3	57.9	57.5*	58.1*
Feeling to useful and socialize	41.5	41.6	41.3	37.1	37.7	36.7
Help offspring	42.9	35.2*	49.3*	29.2	30.7	28.2

Source: Tran Thi Minh Thi (2020).

backgrounds force them to work for living. Elders working in urban areas tend to rise, which suggest significant contribution of the elders to socio-economic development and structural changes in perception of elder working (Table 2).

Family and institutional ties are significant reasons for working among elder people to satisfy their personal needs and lighten a burden on the family economy and social welfare system though they vary by regions and gender. In the north, elders working for supporting their offspring for family cohesion are most important while economic reasons such as incoming to pay for living for elders and their family is the highest in the central coast (Table 3), which is consistent with previous literature emphasizing tight family cohesion in the north and flexible and individual values in the southern region (Tran Thi Minh Thi 2021).

By gender, the proportion of elder women is higher than men as age increases, but the percentage of elderly women who participates in labour market is smaller (Table 3). The lower percentage of elder working women is in the same direction with female participation in the labour market in Vietnam (71.8% for female and 81.8% for male; GSO 2019). However, gender gap in elder working is narrowed in 2021 (Table 2). The traditional gender patterns of male economic pillar also significantly influence elder working prevalence as more male elders work for economic reasons while more female elders work for family care (Table 3). In-depth interviews unpack the purposes of child support and emotion of usefulness when elder working. As more and more people live into their 80s, elder care demands will grow and women are likely to bear most of this burden. This will increase pressure on their time, further limiting their ability to participate in the labour force and earn an income. Thus, old-age protection is a key element in shaping women's welfare and gender equality in the years to come.

### *Strongly class and gendered family care provision in paid and non-paid work*

Looking more closely at nature of work that elder participate, the data reveal a very low prevalence of paid work among working elders. Compared with women, the proportion of elder men in paid work is higher, especially in the north (Table 4). This result is consistent with previous research results showing that men are more actively engaged in economic activities than women (Pham *et al.* 2020; Teeravichitchainan, Prachuabmoh, and Knodel 2019) while elder women often spend more time with family. This also shows that the pressure of traditional gender roles placing heavier economic pillars on the shoulders of men than women in region strongly influenced by Confucian and feudal ideologies such as the north Vietnam.

In Vietnam, the number of urban retired elders is much higher than in rural areas (Trịnh Duy Luân và Trần Thị Minh Thi 2017), which means that urban elder people with pensions may have less economic pressure than in rural areas, given that income in the urban areas is nearly twice higher than that in the rural counterpart (GSO 2019). Hence, elder people in the rural areas must work to earn a living more than those in urban areas. The proportion of elder people living in rural areas with paid work is about three times higher than that of urban residents (24.1 versus 7.6%) in the north but the trend is contradictory in the central coast (Table 4). In-depth interviews reveal that most working rural

**Table 4.** Proportion of elders in paid work by individual and family characteristics

		North (N = 307)	Central coast (N = 500)
	Total	15.5	13.0
Sex	Male	23.0***	14.8**
	Female	9.3***	11.8**
Residence	Urban	7.6***	16**
	Rural	24.1***	10**
Living standard	Poor	4.7	7.3**
	From average	17.7	14.1**
Marital status	Married	18.5	14.5**
	Unmarried (not married, widowed, divorced)	9.1	12.4**
Age	60–69	23.0**	16.4***
	70–79	7.7**	15.8***
	Above 80	5.3**	5.2***
Heath status	Weak	9.1*	2.8***
	Normal	20.5*	20.5***
Educational background	Primary	5.7*	12.3
	Secondary	14.8*	11.8
	Above high school	22.0*	14.3
Living arrangement	Solo-living	6.9	7.1**
	Living with partner	16.5	15.2**
	Living with children	16.7	8.7**
Pension	Yes	18.6	9.7
	No	13.4	16.2

Note: \*\*\* $p < 0.0001$ , \*\* $p < 0.01$ , \* $p < 0.05$ .

Source: Tran Thi Minh Thi (2020).

elders in the north have no old-age pension. North urban elders can have access to the social security system and have more stable economic conditions so they are under less economic pressure while the elders of urban central coast work for payment due to more job opportunities in a dynamic city such as Da nang (Table 3). Gender stereotypes that expect men to take on the economic burden are evident in both regions while the residential area shows an unclear picture.

Elder people with more stable living settlement such as in marriage and living with children illustrate higher proportions of engagement in paid work, which reconfirms the important role of family as a security net for elder parents as social norms in Vietnam. In-depth interviews show that happy family (i.e. in marital status and close family relations via caring and supporting each other) is a sentimental value pushing active social participation and contribution. Thus, elders in marriage often show their autonomy to care for themselves and for their descendants.

Co-residence with children influences possibility of working for payment of the elders in the central coast yet not the north. Children often bear responsibility of income generating while elder parents take care of house chores and grandchild care when they live together. Coresidence with children may ensure life safety and security and satisfaction which push elders in social participation such

as paid work. Solo-living elders report the lowest proportion of paid work involvement, reconfirming difficulty in finding a stable work for elders with limited ties.

Our data confirm that better off elders are more likely engaged in paid work (Table 3). Elder people who are poor often work in the informal sector in their prime working age and have low educational background (Trịnh Duy Luân và Trần Thị Minh Thi 2017). In-depth interviews show that better off elders often have permanent career in the formal sector, high qualification, and wide social network, which enable them to find paid works.

Age has a negative impact on the participation of older people in the labour market that working is more active among younger elders. Even at the age above 80, a significant proportion of elders still work for earning. The concerning issue is that when their age is older, the old-age people's income from production and businesses will decrease in line with their declining working capacity and increasing health care cost. Therefore, if the sources of income such as pension and social assistance allowance are too low despite of their increasing longevity, the living standards of the elderly will become more precarious.

Elders who are in better health condition are paid twice as much as the ones who are weaker. The higher the age of the elder, the more serious may be the health condition and hence a decline in paid work. The economic burden seems to be heavier of for elders in the north, as a higher proportion of elders work for payment even if they are weak.

Local discourse suggests that older people with limited family ties such as low levels of education are the least likely to have a pension and are more likely to continue working beyond the age of 60, mostly in the informal sector as self-employed or unpaid domestic work. As a result, they face low incomes, precarious jobs, little access to the social security system, and little protection from safe work regulations (UNFPA and VNCA 2019). This is explained by the fact that many elder people in rural areas are still engaged in agricultural activities and the elders in urban areas can have better access to the social security system, pensions which lighten their burden of livelihood (Trịnh Duy Luân và Trần Thị Minh Thi 2017).

It is consistent that more elders with higher educational background engage in paid work in the north while educational background is not significant in the central coast suggesting complicated impacts of education on elder paid working status and more job opportunities for qualified elders (Table 4). The qualitative interviews point out positive and negative influences of educational background in paid work recruitment. Higher educational background may prevent elders in paid work in the central coast since labour market here comprises mostly manual jobs for those with lower educational attainment and no labour market for elders in the north.

Low prevalence of elders in paid work not only reflects the constraints in finding jobs in the labour market and but also cultural pull in preventing them from working for payment in old age. Although a proportion of 62.9% of the elders said it is important to work regardless of sex, they are pessimistic of availability and sufficiency of the labour market for them. Only approximately 1.7% of the elders believe work is available for elders in the labour market.

Limited employments for elders and limited preference of elder workers are most challenging issues which prevent elders from participation in the labour market. In Vietnam, there are various legal documents of work rights of the elders. For instance, the Law of the Elder ensures rights to work of elders. The Labour Code 2019 encourages the employment of elderly workers suitable for their health to ensure the right to work and the efficient use of human resources (Item 3, Article 148). However, the above policies have not guided in detail of recruiting elder workers, as well as priorities encouraging employers to use elder labour. The employers prefer young workers in the context Vietnam is experiencing demographic bonus and in fact, employers rarely recruit elder labour.

Sometimes businesses are also entangled in the law. If you hire someone who are over sixty years old, and that one happens some health issues, it is difficult to know and very complicated. (In-depth interview, elder male, urban areas, Da Nang city)

Thus, paid working elders are more likely among those with better personal capitals as discussed. Elders with limited family ties such as having more children, lower educational background, and poorer health less likely to have paid job and more likely engage in agriculture (Tran Thi Minh Thi 2021). Paid work requires criteria of professional, skills, time commitment, and performance that qualified elders can meet.

There were rare job advertisements for elders seen in the formal networks such as via mass media (0.7%), recruitment agencies and local authorities (10.4%), which are available for urban settings only. Elders rely mostly on informal network such as family members, acquaintances, and friends.

Finding a job is also difficult. I can continue a work I am doing until I stop. Retired person has stable income so they do not have to find job seriously. Elder who need jobs cope with difficulty to find a suitable job due to limited in the labour market. (In-depth interview, ward officials, Da Nang city)

The limited job market for the elders can be seen obviously through typologies of paid work they are performing. The most common typology of job for the elders is part-time work. By including also seasonal employment, the proportion of elder people who do not work full-time accounts for two-thirds while only about one-third of elder people is working full-time. Among the elders who are in paid work, the proportion of manual work accounts for the largest proportion of 52.3% such as domestic work, cleaning, and washing, while the proportion of people having the professional and trained job is only 16.7%. The community paid work also attracts the participation of elders. On average, one out of every three elder people surveyed is currently participating in community activities. This fact reflects the very common situation in most local communities in Vietnam that most of the grassroots activities related to implement the local policies or mass organization positions are undertaken by the elders because of increasing migration of young people and involvement of young and middle-aged people in the labour market and economic activities.

Elders believe their health status due to ageing is the most important reason for not being recruited by local employers.

Finding jobs is difficult. Because of no job to find. Elder farmers aged 40–50 can still do heavy work and can be hired. After 60, who hire us? So it is difficult. If staying at home, what should we do? (In-depth interview, rural elder, Ninh Binh province).

In-depth interviews with local employers show that health risks in old age, untrained skills, and no professionals are main reasons of not hiring elder labour in the context employers can easily recruit young workers. The problem of age discrimination is more serious for rural elders with a proportion of 41.2% has been refused due to their age, compared to the proportion of 11.7% among urban elders such as regarding elders as being hard to receive new knowledge and skills, weak health, conservative, outdated, and difficult to work with etc. No concrete instruction for elder labour market is an add-on issue.

Business owners receive healthy young people, and refusing old people because no responsible mechanism asking them to do so. Some elderly people must use their previous social network to have job introduction via children, acquaintances. It is very very difficult to find work ourselves. (In-depth interview, urban elder, Da Nang city).

As a considerable proportion of the working population of Vietnam is in the informal sector (i.e. business owner accounts for 2.3%, self-business accounts for 34.1%, and family worker accounts for 11.7%; GSO 2022), many elder people aim to develop their own business in the family backgrounds. Loans from banks serve as one of the vital sources for self-business strategy. However, accessing micro-credit plans in banks is difficult since the banks require conditions for lending capital such as

permanent income, collateral properties, etc., which is not always available among elders. Other sources of trust fund from mass organizations can be available to elders but they are often too small to invest in business and production development.

Social opinions regarding elder working constitute competing. One flow of viewpoint regard elder working can bring economic and health benefits though the labour market cannot provide job opportunities for various elder population yet. The traditional cultural view of filial piety expecting the old parents to rest and take care of their children instead of working for payment. Although various elders work for their social and economic needs (Table 3), many families view working in the old age synonymous with insufficient caring for old parents from children, which can lose family face and prestige. In this study, 24.8% of female elders do not continue working for payment because their children and partners disagree while the proportion of male elders was 19.8%. There is still an existing norm that paid jobs can be regarded as working while unpaid activities such as house chores and grandchildren care are a kind of reciprocity and family cohesion, though they are hard and time consuming.

In contrast to a few elders having paid work, the research explores the vast majority of elders currently engaged in unpaid activities including self-business, unpaid care, community, and charity works. The most common unpaid activities are housework, grandchild care, agricultural production, home-based business, and community works (Fig. 1). Elder people in the north involved more in the family production and business activities as well as domestic work while people in the central coast involved more in the community work. Elder men involved more in the economic activities and women take higher responsibilities in care and housework. Previous literature in Vietnam also confirms women already dedicate to unpaid care more than men. It is estimated that 14.5% of women, compared to 5.5% of men, are out of the labour force as a result of family care responsibility (ILO 2018).

Social norms of durable family cohesion seem to be tight in the northern families. The elders consider supporting their children in care and house work as their responsibilities which make them feel happy and useful. Especially for early formulated families, the support of parents can release them from unpaid work and devote themselves in income generation and develop family economy.

To investigate determinants of two most common unpaid works, the logistic regressions on housework (model 1) and grandchild care (model 2) are unpacked in Table 5. Sex is an important predictor showing a persistent traditional gender role in family work allocation. Elder women are more likely engaged in housework and grandchild care than elder men. Due to the massive participation of women in the labour and employment market (GSO 2019), the lack of services for child care under 3 years old (Tran Thi Minh Thi 2016), importance to the value of children, the tight

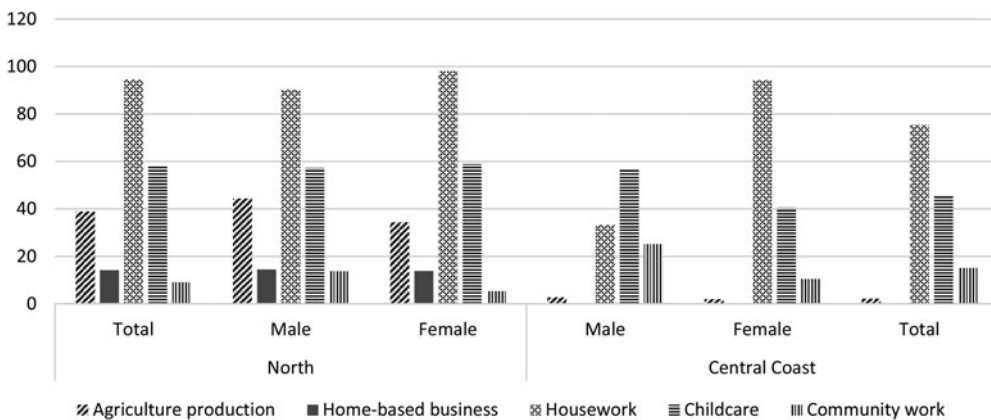


Figure 1. Typologies of unpaid work by region and sex. Source: Tran Thi Minh Thi (2020).

**Table 5.** Logistic regressions of determinants of housework and grandchild care

	Housework (model 1)		Grandchild care (model 2)	
	<i>B</i>	<i>N</i>	<i>B</i>	<i>N</i>
<b>Sex</b>				
Male	0.65 (0.36)**	136	0.97 (0.34)**	136
Female	1	160	1	160
<b>Marital status</b>				
Married	1.56 (0.55)	206	1.51 (0.46)	206
Unmarried/widowed/divorce	1	90	1	90
<b>Age</b>				
60–69	1.56 (0.51)	148	3.30* (0.48)	148
70–79	1.43 (0.50)	105	2.32 (0.46)	105
Above 80	1	43	1	43
<b>Health status</b>				
Weak	0.53 (0.34)	130	0.78 (0.32)	130
Normal	1	166	1	166
<b>Educational background</b>				
Primary	2.00 (0.59)	58	2.41 (0.56)	58
Secondary	2.62* (0.44)	130	2.35* (0.41)	130
Above high school	1	108	1	108
<b>Living arrangement</b>				
Solo-living	0.21** (0.58)	29	0.29* (0.52)	29
Living with spouse	0.09*** (0.42)	90	0.24*** (0.37)	90
Living with children	1	177	1	177
<b>Residence</b>				
Urban	0.50 (0.43)	151	0.54 (0.40)	151
Rural	1	145	1	145
<b>Living standard</b>				
Poor	0.73 (0.46)	44	0.90 (0.42)	44
From average	1	252	1	252
<b>Number of children</b>				
Above three children	1.21 (0.41)	221	1.30 (0.38)	221
1–2 children	1	75	1	75
<b>Old-age pension</b>				
Yes	3.49* (0.49)	125	2.07 (0.45)	125
No	1	171	1	171
Nagelkerke $R^2$	0.32		0.21	
<i>N</i>		296		296

Note: \*\*\* $p < 0.0001$ , \*\* $p < 0.01$ , \* $p < 0.05$ .

Source: Tran Thi Minh Thi (2020).

parent–child and family relationships, main house chores given to women that female involvement in unpaid work is 2.87 times higher than men (World Bank 2023), female lower representation in the political system (GSO 2019), and social norms attaching women in family space, it is noticeable that elder women participate more in grandchild care and housework.

Educational background is also a significant predictor of both housework and grandchild care activities. Compared with the elders with the educational background above high school, elders with lower secondary school achievement are 2.6 times more likely to support their children with housework and 2.35 times more likely to look after and care for their grandchildren.

It is noted that elders with higher educational background also report higher proportion of having old-age pension. The group with lower secondary education, at a younger age, and with better economic conditions show a prevailed probability of looking after and taking care of their grandchildren than the other groups. Although majority of the elders engaged in care work, a modest proportion receives financial support from children, both in the north and the central Coast, suggesting that most of care work is unpaid and that care work brings the symbolic family cohesion and reciprocity. In particular, 41.7% elders in the north and 33.9% elders in the central coast receive some forms of reciprocity from children for their unpaid work such as thank you payment, gifts, material support, and health care payment.

Old-age pension as a social security net is a significant predictor of the elder's ability to support their children with housework. Elder people with pensions are nearly 3.5 times more likely to do housework to help their children and grandchildren. Perhaps, having a pension and a stable source of income makes the elders feel secure enough to spend more time supporting their children while the group without a pension has to pay more attention to make a living.

In addition, the age factor maintains its significant influence on the unpaid care work. Compared with the elders aged above 80 years old, elders aged 60–69 are three times more likely to look after their grandchildren, holding other variables constant. It reconfirms previous literature on elder's declining outside social and economic involvement when becoming older.

Living arrangement illustrate a strong impact on the elder's support for their children with unpaid care activities. Compared with the elders living with their children and grandchildren, solo-living elders, or elders living with a spouse report a much lower of possibility of housework and grandchild supports, hold other variables constant. For instance, about one-fourth of solo-living or living with a spouse reveal the possibility of grandchild care compared to co-residence elders.

Meanwhile, co-residence significantly and strongly increases the ability of the elders to take care of their grandchildren as well as other house chores, holding other variables constant. The model of co-residence with children may create more favourable opportunities for family cohesion via unpaid work support and can also increase the burden of care work for the elders when they are not paid. Societies with strong family tight and solidarity while maintaining limited welfare system are expected to show greater extent of intergenerational exchange with children via typologies of support, especially cases of one spouse alive only. Living arrangement is a significant predictor for intergenerational support in various dimensions.

Solo-living elders are less likely providing care support to their children but more likely receiving sentimental care from their children. Meanwhile, elders living with children provide unpaid care work to their descendants, such as cooking, cleaning, washing, feeding grandchildren, and school drop and pick-up.

In a competing force in social opinions of elders working for payment, many families prefer their parents to do unpaid work in the family environment, both showing the social symbol of family solidarity and not to be labelled a stigma of not providing appropriate care towards elder parents that they have to work for living. This social norm is more obvious among female elders who shoulder the main tasks of care and house chores in the cultural context assigning domestic works to women regardless of their work status. This may be a paradox and knot about cultural views and social reality. In-depth interviews show that caring for children and housework brightens the lives of elders, reduces ageing loneliness, brings the emotion of true fulfilment and fullness in old age with their descendants around



according to Asian values. Elder people consider these activities as their own to enable the younger generations to devote themselves to other productive or reproductive tasks, especially when their children's economic situation is still difficult.

*Acculturation, re-establishing kin networks, and psychological well-being in limited family ties*

Although ageing in limited long-term formal care coverage and limited family ties, elders in Vietnam acculturate and re-establish their network and lives in a modality of strong familialism and self-secure, which can be seen not only through the mentioned paid and non-paid work, but also through various levels of support they are providing to their offspring. In particular, elder parents providing financial support for their offspring as can be seen in the logistic regression in Table 6.

Pension and economic conditions of the elders are two strong significant predictors of the dependent variable (Table 6). Compared with the elders without pension, the elders with pension are about

**Table 6.** Logistic regression of financial support to children

		<i>B</i>
Sex	Male	1.12 (0.30)
	Female	1
Marital status	Married	1.51 (0.41)
	Unmarried/widowed/divorce	1
Age	60–69	1.17 (0.49)
	70–79	1.42 (0.49)
	Above 80	1
Health status	Weak	0.58 (0.29)
	Normal	1
Educational background	Primary	0.88 (0.51)
	Secondary	1.18 (0.36)
	Above high school	1
Living arrangement	Solo-living	0.70 (0.56)
	Living with spouse	0.68 (0.34)
	Living with children	1
Residence	Urban	0.88 (0.36)
	Rural	1
Number of children	Above three children	0.84 (0.34)
	1–2 children	1
Pension	Yes	3.65** (0.33)
	No	1
Living standard	From average	3.36*** (0.39)
	Poor	1
<i>N</i>		698
Nagelkerke <i>R</i> <sup>2</sup>		0.34

Note: \*\*\**p* < 0.0001, \*\**p* < 0.01, \**p* < 0.05.

Source: Tran Thi Minh Thi (2020).

3.65 times more likely to provide economic support for their children and grandchildren. Elders with higher educational background often had professional careers in their working age, which ensured their ability of savings and social security such as pension. In its turn, having pension is a privilege ensuring old-age autonomy and offspring support. A similar pattern can be seen when looking at the living standard of the elders. Elders with better off economic condition are more likely to provide financial support to their children. In-depth interviews explore various typologies of supporting their children in material life such as providing capital for children to do business, giving houses and land, knowledge, and skill transfer, which prove the position of the elderly and high responsibility of the elders in helping children. More importantly, it also creates conditions for the elders to not feel useless in old age and tighten the intergenerational relationship.

### Conclusion and discussion

Vietnamese elders show their active ageing with high prevalence of working, especially unpaid work in family and community environments, including housework and looking after grandchildren are common activities among the elders. Elders are negotiating their work among the social expectation emphasizing care towards parents, burden of unpaid domestic work to women, and reciprocity in a strong familialism. Elders living with children are less likely to participate in paid work, not only because of elders living with children are more likely receiving financial support from children than those living alone or with spouse but also elder's willing to support their children. At the same time, children are trapped in filial piety by keeping their parents at home assigning unpaid care responsibilities to them under the symbol of filial piety maintenance. Cultural diversity reflects of stronger familialism and economic forces in the north, while elders in the central coast show more individualism and sentimental values.

The class division exists with higher prevalence of elders working for economic reasons among rural backgrounds and limited family ties. Low institutional care coverage can double intergenerational tensions and dependence rooted from the mentioned family ties and increasing solo-living arrangement. Due to limited labour market for old labour and job information is mostly introduced via the informal network, paid work is more available for elders with better social capitals such as stable family, better off, higher educational background, and better health.

Gender identity division also exists with higher elder men work for economic reasons and payment while more elder women provide unpaid work. Elders who are unpaid show a complex modal of familialism and modernization. On the one hand, unpaid elder workers mostly have low education. On the other, they are enjoying secured ageing and strong family cohesion with old-age pension and co-residence with children or grandchildren.

The biggest issue for elders in Vietnam is low social insurance coverage while family care provision is coping with constraints during modernization. In the context of society still facing many difficulties regarding the social security system for the elders, in particular, the universal pension has not been fully covered, and there is not yet a strong enough social allowance system to support the lives of the elders, the elders can face the risk of poverty and vulnerability. In addition, the participation of the elders in economic activities in the family and in society is also a mean of self-security and strong familialism, demonstrating the dual role of the elders currently.

The challenges of the ageing process are a driving force for society to consider seeing the role of the elder population. As the elder population increases, societies must consider the labour market policy, including taking advantage of the knowledge, skills, and productivity of people when they get old. With a higher life expectancy, higher quality of life, more and more healthy elders still have the demand for work, not merely for economic purposes, but also maintaining lucidity and health. Since ageing is an irreversible process, and there is a rise of more elder people, it is necessary to regard the elders in a positive way and not as a social burden.

Due to the importance of pensions in ensuring economic security for workers when they get older, to ensure stable income for workers when they get older in the coming days, it is necessary to continue

promoting the universal social insurance, and strengthening sustainable jobs for workers to ensure pensions for them when they get older as well as increasing the level of social allowances for the elders.

Over the last few decades, it has become increasingly clear and accepted that contributory pension systems are not sufficient to ensure access to social security for all. This is particularly the case in low- and middle-income countries where there is a large informal economy, such as Vietnam. Indeed, only non-contributory pensions can have an immediate impact on the economic security of older adults, because the extension of social insurance takes time.

In countries with large informal economies, contributory schemes are not sufficient to ensure social protection for all. Family is significant for the elderly care in Vietnam but there are changes in family structure and notion of gender equality. The risk of becoming a burden for the family and the social security system of the state is posing for the elderly group without pension. In Vietnam, building a social protection floor requires overcoming the existing shortcomings of the non-contributory system, including low coverage, low benefit amounts, and the lack of a proper legal framework. To solve this situation, it is vital to extend social insurance coverage to informal workers. The variety of work and income situations that coexist in the informal economy demand multiple coverage expansion strategies. Voluntary insurance is unlikely to achieve a meaningful expansion of coverage, particularly of the most vulnerable. Self-employed labour accounts for a considerable percentage in the labour force, in which the elderly is working at home, in the informal sector, and in the agricultural sector, so it is necessary to supplement the regulations to protect elder rights.

It is vital to set-up mechanisms to regularly monitor gender disparities, including the production and analysis of gender-disaggregated data to evaluate social insurance outcomes. Especially important for the protection of women would be the extension of coverage to domestic workers, rural workers, and family contributing workers, all of which make up a large share of informal female employment.

Recently, the Labour Code has adjusted the retirement age of workers to 62 years for male workers by 2028 and 60 years for female worker by 2035. Increasing retirement age, which means the government must create enough jobs for all age groups, including the youth group so they can have less competition with the elderly in the job position and salary, and at the same time ensure adequate jobs for the elderly in terms of salary, type of job, and working conditions, especially elder women who have longer life expectancy and are now connected closely in the family context. It is also vital to establish appropriate mechanism for enterprises to recruit elder labour in a constructed labour market.

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