

# TABLE OF CONTENTS

|   |    |
|---|----|
| PREFACE   | v  |
| TABLE OF CONTENTS   | ix |
| 1. ECONOMICS OF AGING; AN INTRODUCTION  | 1  |
| 1.1. Introduction   | 1  |
| 1.2. Scope and Objective of the Study   | 12 |
| 1.3. Outline of the Study   | 17 |
| 2. AGING IN THE NETHERLANDS   | 21 |
| 2.1. Introduction   | 21 |
| 2.2. Demographics of the Aging Population                                       | 22 |
| 2.2.1. Present Population   | 22 |
| 2.2.2. Population Forecasts   | 25 |
| 2.2.3. The Population Forecasts of 1990   | 27 |
| 2.3. Regional Demographic Developments  | 35 |
| 2.4. Conclusions  | 42 |
| 3. AGING IN A EUROPEAN PERSPECTIVE  | 45 |
| 3.1. Introduction   | 45 |
| 3.2. Demographic Comparison with<br>the Other EC Countries                      | 47 |
| 3.3. Policies Regarding Care Services<br>for the Elderly in EC Countries        | 58 |
| 3.4. Policy Life Cycle Approach to Planning<br>of Care Services for the Elderly | 86 |
| 3.5. Conclusions  | 91 |
|   | ix |

|    |   |     |
|----|---|-----|
| 4. | INCOME, HOUSING AND CARE PROVISIONS FOR<br>THE ELDERLY IN THE NETHERLANDS | 97  |
|    | 4.1. Introduction   | 97  |
|    | 4.2. Incomes of the Elderly in the Netherlands                            | 98  |
|    | 4.3. Housing and Living Arrangements                                      | 103 |
|    | 4.4. Health Issues  | 107 |
|    | 4.4.1. Health Status  | 107 |
|    | 4.4.2. Current Provisions for Ill<br>and Disabled Persons                 | 108 |
|    | 4.4.3. The Future Care Insurance System                                   | 114 |
|    | 4.5. Policy on Care Services for the Elderly                              | 118 |
|    | 4.6. Conclusions  | 120 |
| 5. | CARE SERVICES MODELS  | 123 |
|    | 5.1. Introduction   | 123 |
|    | 5.2. Models of Care Services  | 125 |
|    | 5.3. User Characteristics of Care Services                                | 129 |
|    | 5.4. Pilot Study for the Province of Zeeland                              | 133 |
|    | 5.5. Specification of Dependent Variables                                 | 139 |
|    | 5.6. Conclusions  | 145 |
|    | Appendix 5.1.   | 147 |
| 6. | THE DATA SET FOR THE PACKAGE MODEL  | 149 |
|    | 6.1. Introduction   | 149 |
|    | 6.2. The Sample   | 150 |
|    | 6.3. Description of the Variables<br>in the Model                         | 152 |
|    | 6.3.1. Introduction   | 152 |
|    | 6.3.2. Dependent Variables  | 153 |
|    | 6.3.3. Explanatory Variables  | 158 |

|  |     |
|--|-----|
| 6.4. From the Micro to the Macro Level                     | 170 |
| 6.5. Conclusions   | 176 |
| Appendix 6.1.  | 177 |
| <br>   |     |
| 7. CARE SERVICES PREFERENCES; THE PACKAGE<br>MODEL         | 179 |
| 7.1. Introduction  | 179 |
| 7.2. Dependent Care Services                               | 180 |
| 7.3. Packages of Care Services                             | 186 |
| 7.4. Conclusions   | 196 |
| Appendix 7.1.  | 199 |
| Appendix 7.2.  | 201 |
| Appendix 7.3.  | 203 |
| <br>   |     |
| 8. FORECASTING BY MEANS OF SIMULATION<br>EXPERIMENTS       | 221 |
| 8.1. Introduction  | 221 |
| 8.2. Care Services for the Elderly<br>in Regions, 1987     | 227 |
| 8.3. Demographic Scenario;<br>Simulation for the Year 2000 | 231 |
| 8.4. Trend Scenario;<br>Simulation for the Year 2000       | 232 |
| 8.5. Income Scenario;<br>Simulation for the Year 2000      | 237 |
| 8.6. Comparison of Simulations                             | 238 |
| 8.7. Conclusions   | 245 |
| Appendix 8.1.  | 248 |

|    |  |     |
|----|--|-----|
| 9. | SUMMARY AND CONCLUSION                         | 249 |
|    | 9.1. Retrospect and Results                    | 249 |
|    | 9.2. Prospects                                 | 254 |
|    | LIST OF REFERENCES                             | 259 |
|    | NEDERLANDSE SAMENVATTING<br>(SUMMARY IN DUTCH) | 275 |