AN EXPLORATORY STUDY ON THE HOUSING NEEDS OF SINGLE WOMEN IN PRE-OLD AGE -A CASE STUDY OF TAINAN, TAIWAN

Kan-Chung Huang[1], Linda Lin-Chin Lin[2*], Jo-Hua Chiu[3], Mei-Chih Sung[4], Mei-Shu Wu[5]

[1,2,3,4,5] Department of Real Estate Development and Management, Kun Shan University, Tainan, Taiwan
Email: lin11chin19@gmail.com

*Corresponding author

ABSTRACT

Taiwan is set to enter a super-aged society by 2025, and the proportion of single-person households is gradually increasing—particularly among never-married, single women living alone. As the aging population grows, some prior studies have explored topics such as housing arrangements and intergenerational support for older adults. However, research on the housing choices of older individuals living alone remains limited. Most elderly people in Taiwan live in homes over 30 years old, and the combination of aging individuals and aging buildings often creates a form of "involuntary confinement" for those with mobility issues. Additionally, age-based discrimination in the rental housing market poses significant challenges, making it crucial for policymakers to address the housing choices available to older adults living alone.This study aims to explore the current housing situations of never-married women in their pre-old age (aged around 50–64), as well as their expectations and preferences for housing in later life. It specifically focuses on the possibility of homeownership and the factors influencing their decision to purchase property. A structured questionnaire was developed and distributed via snowball sampling through social media platforms, and data collection was completed in April 2024 in Tainan City.

Key findings include: (1) A high proportion (51.30%) of early home purchases were in walk-up row houses without elevators, making "lack of elevators" the primary reason for wanting to move. About 68.70% of respondents expressed a desire to move to housing more suitable for retirement; (2) Despite this, many respondents (62.60%) preferred not to relocate outside their current daily living area due to familiarity with their routines. However, if a home met their ideal living conditions for later life, they were less concerned with "aging in place" or being close to children or relatives (only 28.70% prioritized proximity to family); (3) "Condominiums/apartment buildings" were the preferred housing type for most respondents (53.04%), especially "new builds within 1–5 years" and "previously owned homes" (73.05%). The most important factor influencing choice was "access to daily necessities and services (e.g., shopping, medical care)" (57.39%); (4) Apartment-style buildings are increasingly favored, particularly those with a moderate number of units and a clear, non-mixed community structure. Most respondents preferred three-bedroom, two-living-room layouts, followed by two-bedroom options. About 61.43% preferred a total floor area of 21–40 ping (approximately 74–132 square meters), avoiding very small units. Notably, 32.85% preferred homes over 40 ping, suggesting that some respondents with better financial means favor larger living spaces; (5) The top factors influencing home purchase decisions were total price, living convenience, layout, transportation accessibility, and building materials/safety.

Keywords: Pre-old Age, Never-married Women, Housing Choices, Homeownership Needs

1. INTODUCTION

In recent years, Taiwan has experienced increasingly evident trends of population aging and low birth rates. According to projections by the National Development Council (2022), Taiwan became an aging society in 1993, an aged society in 2018, and is expected to enter a super-aged society by 2025 (see Figure 1).
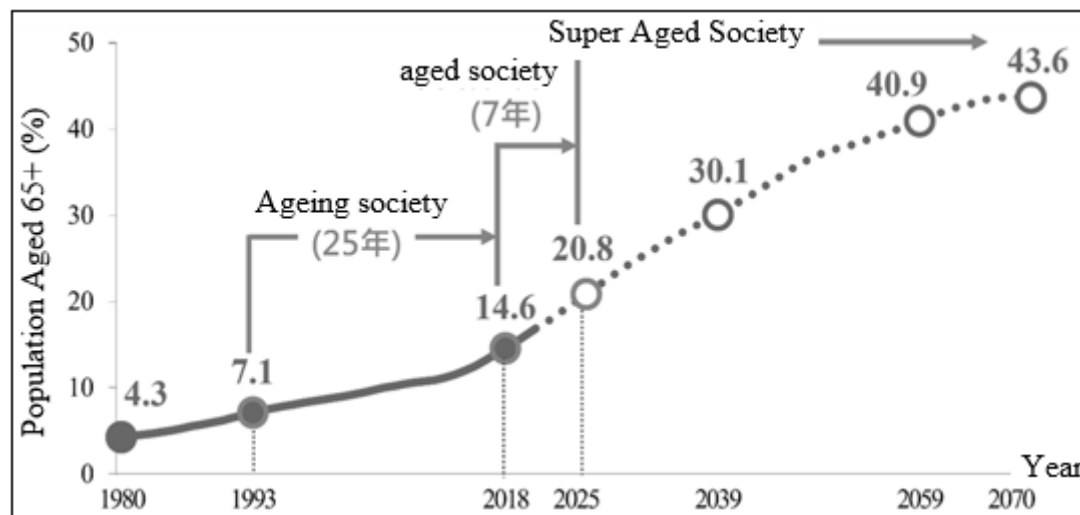
Figure 1: Timeline of Population Aging in Taiwan
Source: https：//www.ndc.gov.tw/Content_List.aspx？n=D527207EEEF59B9B, https：
//dep.mohw.gov.tw/DOS/lp-5095-113.html

Alongside this unstoppable trend of low fertility and population aging, a noteworthy issue is the rising proportion of individuals living alone, particularly among the elderly. Table 1 shows changes in the number of elderly households, where the proportion of elderly living alone increased from 71.2% in 2012 to 76.0% in 2022. According to Reher and Requena (2018), the rate of elderly people living alone is gradually increasing in many parts of the world. Further, data from Taiwan's Ministry of Health and Welfare (2022) indicates that as of the end of 2020, there were 25,000 elderly women living alone—7,533 more than elderly men—suggesting that the proportion of elderly women living alone will likely continue to grow.

Table 1. Changes in the number of households composed solely of elderly residents
Source：https：//pip.moi.gov.tw/V3/E/SCRE0103.aspx

Data time	Number of Elderly-Only Households (10,000 units)	Number of Single-Elderly Households	Percentage of Elderly Households Consisting of Only One Elderly Person Living Alone
2012	36.6	26.1	71.2%
2013	39.7	29.4	74.0%
2014	42.4	31.6	74.5%
2015	45.5	34.1	74.9%
2016	49.4	37.2	75.2%
2017	53.4	40.3	75.4%
2018	57.3	43.3	75.6%
2019	56.0	42.7	76.1%
2020	60.4	45.9	76.1%
2021	65.6	49.9	76.0%
2022/Q3	69.5	52.9	76.0%

Note: The percentage of elderly households consisting of only one elderly person living alone = Number of single-elderly households ÷ Number of elderly-only households

Traditionally, multigenerational cohabitation and relying on children for support in old age have been considered ideal living arrangements for older adults. As a result, earlier studies primarily focused on intergenerational support (Spitze & Logan, 1990; Yang, 1999; Tseng et al., 2006; Chang & Chang, 2010; Chen & Lin, 2010; Lin et al., 2011; Lin & Huang, 2014; Lin, 2015). However, with the shift in family structures, multigenerational households are decreasing, and the number of single and solo-living individuals is rising. More people today

are likely to grow old alone, highlighting the importance of addressing the living environments and support systems for elderly individuals who live by themselves.

Currently, most housing market research tends to focus on first-time homebuyers or nuclear families. However, as population aging accelerates, recent studies have begun to explore housing preferences among older adults (e.g., Chang & Chang, 2013; Huang & Hsia, 2013). Still, there remains a significant research gap concerning the housing needs of elderly individuals living alone. Therefore, this study aims to focus specifically on the housing needs of never-married women in their pre-old age (around 50–64 years old), in hopes of contributing to a more comprehensive perspective within real estate development strategies.

Additionally, Taiwan's rental market is generally unfriendly to older adults, with age discrimination remaining a persistent issue. Liu (2022) noted that elderly renters often face more difficulties during the rental process and tend to rely on personal referrals or traditional advertising to find housing. These homes are often smaller and more affordable, yet the financial burden of rent can still be significant for older adults.

Given this context, housing choices and homeownership decisions must be addressed early, and the pre-old age period is a particularly critical stage. Based on the motivations outlined above, this study has the following three objectives:

1) To review relevant literature and identify the key factors that influence homebuyers' decisions, forming the foundation for questionnaire design.
2) To conduct a survey to collect data on current housing situations and future homeownership preferences of pre-old age women.
3) To explore, considering shifting household structures, how the real estate industry can develop product positioning strategies that respond to the rising number of single older women.

Li Zong-Pai (2016) proposed that the definition of "elderly" can be categorized into five types: elderly by age, by social status, by physical condition, by cognitive ability, and by psychological state. Based on age, the pre-old age stage is defined as 55 to 64 years old, a phase of preparing for retirement; the early-old age (65–74 years) marks the beginning of retirement, during which individuals may still engage in volunteer work or travel; and the middle-old age (75–84 years) typically sees more than half requiring healthcare services.

This study focuses on individuals aged 50–64, a group that, while still generally healthy, will soon enter old age. Many in this stage are already considering their post-retirement housing options and tend to have a higher likelihood of moving. As such, they represent an important demographic, here referred to as pre-old age.

In the past, much of the literature on elderly housing supported the concept of "aging in place". For example, Wang Ren-Hui and Lin Li-Rong (2016) emphasized the importance of enabling older adults to remain in their familiar homes and communities, maintaining their routines and independence, while having access to necessary care resources and preserving dignity, privacy, and opportunities for social engagement. Huang Yao-Rong (2006) even suggested that creating lifelong homes that require no relocation, or major adaptation is the ultimate goal of aging in place.

However, with the breakdown of traditional family structures and weakening neighborhood ties, the housing choices of pre-old age, never-married women may be shifting. Alternatives such as purchasing senior housing, intergenerational or youth-senior co-housing (e.g., Liu Li-Juan & Wu Tzu-Hua, 2022), or even moving into retirement communities (e.g., Chan Chin-Hung et al., 2019) are gaining attention. This indicates that staying in one's original home until the end of life may no longer be the only or most desirable option.

Therefore, this study categorizes the housing choices of never-married pre-old age women into two main types: aging in place, and non-aging in place. Each further subdivided into homeownership or residence in senior living communities. The study also explores the key considerations behind these decisions.

2. RESEARCH METHOD

This study adopts two main methods: literature analysis and statistical analysis, described as follows:

1) Literature Analysis
   In alignment with the study's topic and objectives, relevant academic literature was collected to analyze and summarize the housing choices and homeownership needs of different demographic groups. This analysis serves as a theoretical foundation for formulating research questions and framing the study.
2) Statistical Analysis
   The questionnaire survey method, a quantitative research tool, was used to collect information on human behavior. It targets a large sample population and aims to provide data that reflects measurable and objective facts. The analysis focuses on the relationships between variables and is not influenced by contextual factors, ensuring objectivity.

Since housing choices and homeownership preferences can vary depending on individual lifestyles, values, and personal preferences, the questionnaire in this study mainly uses closed-ended questions to gather clear opinions and perspectives from respondents.

Survey Plan

1) Target Population
   The target group for this study is never-married women aged 50 to 64 living in Tainan City. However, this demographic is not clearly clustered spatially, and in-person interviews present practical challenges.
   To address this, the study used digital platforms and social networks to disseminate the survey via a snowball sampling method, utilizing Google Forms for distribution and collection. The expected number of valid responses is over 100. The survey period was from February to April 2024.
2) Questionnaire Design
   The questionnaire was designed to explore the housing choices and homeownership needs of never-married women in the pre-old age group. Referring to similar existing studies, the questionnaire was structured into four main sections:
   a. Basic personal information
   b. Current housing situation
   c. Housing preferences for old age
   d. Home purchase decision-making factors

3. RESULTS AND DISCUSSIONS

Basic Information of Respondents

Age: The total number of valid respondents was 115. Among them, 53 were aged 50–54 (46.09%), and 37 were aged 55–59 (32.17%). Combined, these two groups accounted for 78.26% of the sample.

Number of Children: 73 respondents (63.48%) reported having children, while 42 (36.52%) reported having no children.

Self-rated Health: Most respondents rated their health as either "average" or "healthy," which together accounted for 88.70% of the total.

Current Living Situation

Currently, 50 respondents live alone, representing 43.48% of the sample.
The two most common living arrangements were:
1) " Living alone in owner-occupied housing" and
2) "Living with children but not being the property owner."
Together accounting for 60.00% of respondents.

Other arrangements included:
1) "Living alone in rented housing,"
2) "Living with children or relatives as the property owner," and
3) "Staying in a relative's home without rent (free accommodation)," each making up approximately 11% to 15%.

Notably, none of the respondents (0%) were living in a senior housing facility.

Among those paying rent, there were only 15 respondents. Of these:
1) 53.33% paid under NT$10,000 per month, and
2) 40% paid NT$10,001 to NT$20,000 per month, including management fees.

Together, these two groups represented 93.33% of the renters.

Current Housing Attributes

Type and Size of Current Housing
Nearly 60% of respondents live in "townhouses", with "townhouses/apartments without elevators" accounting for 51.30% — a trend likely influenced by traditional housing preferences in the local market.

Regarding total floor area, the most common size ranges were:
1) -21–30 ping and
2) -31–40 ping,
which together made up 47.83% of respondents' homes.

Only 11.30% currently live in homes smaller than 20 ping.

Unsuitability of Current Housing for Retirement (Multiple responses allowed)
A total of 99 respondents (86.09%) indicated that their current housing is not suitable for retirement and thus expressed a desire to move or purchase a different home.
As shown in Table 2, the top four reasons for considering relocation or home purchase were:
1) Lack of elevators in townhouses or apartments,
2) Aging or deteriorating building conditions
3) Lack of accessible/barrier-free design, and
4) Insufficient living space.

Each of these reasons was cited by between 20.87% and 31.30% of respondents.

Currently, 50 respondents live alone, representing 43.48% of the sample.

This reflects the various challenges that must be addressed when considering aging in one's current home.

Table 2. Statistical table of respondents' housing not meeting retirement living requirements

Rank	Type	Sample	Proportion (%)
1	Lack of elevators in townhouses or apartments	36	31.30%
2	Aging or deteriorating building conditions	33	28.70%
3	Lack of accessible/barrier-free design	29	25.22%
4	Insufficient living space	24	20.87%
5	Inconvenient location amenities	10	8.70%
6	Oversized space	2	1.74%
7	None	16	13.91%

Housing Choices in Old Age

Housing Choices After Age 65
Considering their financial capacity and excluding the option of renting, respondents were asked about their preferred housing arrangements after age 65 (see Table 3). Among them:
1) 72 respondents (62.61%) indicated a preference to stay within their current daily living area, while
2) 19 respondents (16.52%) were willing to relocate to a different area.

Overall, more than 60% of respondents preferred not to move from their current community, which aligns with the commonly held notion of "aging in place."

Further analysis shows:
1) 56 respondents (48.70%) would choose to move or purchase a new home,
2) 23 respondents (20.00%) would opt for senior housing, and
3) 36 respondents (31.30%) preferred to renovate or adapt their current home for retirement.

Among the 23 respondents who chose senior housing, broken down by age group:
1) 14 were aged 50–54,
2) 7 were aged 55–59, and
3) 2 were aged 60–64.

This suggests that those aged 50–54 was twice as likely as those aged 55–59 to consider senior housing, indicating that senior housing is becoming increasingly accepted and may potentially become a mainstream choice for never-married women in the pre-old age group in the future.

Table 3. Statistical table of respondents' housing not meeting retirement living requirements

Rank	Type	Sample	Proportion (%)
2	Remain in current living area, but move or buy a new house.	24	20.87%
3	Remain in current living area, but move into senior housing.	12	10.43%
1	Renovate or adapt their current home for retirement	36	31.30%
5	Relocating outside the original daily living area and purchasing or changing to a new house.	8	6.96%
4	Relocating outside the original daily living area and choosing to move into senior housing.	11	9.57%
2	Changing or purchasing a new house, regardless of whether relocation outside the original daily living area is considered.	24	20.87%
	Total	115	100.00%

Considerations for Housing Choices After Age 65 (Multiple responses allowed)
Table 4 presents the factors considered by respondents when making housing decisions for life after 65. The top three considerations were:
1) -Daily living convenience (e.g., access to shopping, medical care): Chosen by 66 respondents (57.39%)
2) Affordability / Financial capacity: Chosen by 51 respondents (44.35%)
3) Suitability for aging-related needs: Chosen by 50 respondents (43.48%)

Traditionally, elderly individuals have prioritized proximity to children or relatives in their housing decisions. However, only 28.70% of respondents in this study selected this as a factor—indicating a shift.

This suggests that never-married women in the pre-old age group are increasingly prioritizing practical and personal lifestyle needs over conventional expectations when considering their housing options in later life.

Table 4. Statistical table of respondents' considerations for housing choices after age

Rank	Type	Sample	Proportion (%)
4	Primarily considering proximity to children or relatives/friends.	33	28.70%
6	Not relocating from the original daily living area	22	19.13%
5	Primarily considering a friendly/age-friendly living environment.	27	23.48%
1	Daily living convenience (e.g., access to shopping, medical care)	66	57.39%
2	Affordability / Financial capacity: Chosen by 51 respondents	51	44.35%
3	Suitability for aging-related needs: Chosen by 50 respondents	50	43.48%
7	Others	1	0.87%

Homeownership Demand

Expected Timeframe for Purchasing a Home
Excluding respondents who indicated no plans to buy a home, 70 individuals expressed an intention to move or purchase property, accounting for 60.86% of all respondents. This shows that over 60% of never-married women in the pre-old age group are actively looking for housing that better suits their needs in later life.

Among those planning to move or buy, their intended timeframes were evenly distributed across different periods. However, from a pre-sale market perspective, it is noteworthy that 31.30% plan to move within 1 to 4 years (specifically within 1–2 years and 3–4 years). This offers valuable insight for developers planning to launch senior-friendly housing projects.

Preferred Number of Rooms and Total Floor Area
When asked about their housing preferences:
1) -58.57% of respondents preferred 3 bedrooms and 2 living areas,
2) Followed by 2 bedrooms and 1 living area (27.14%).

As for total floor area, the most commonly chosen ranges were:
1) -21–30 ping, followed by
2) 31–40 ping.

Together making up 61.43% of responses.

Notably, 23 respondents (32.85%) still opted for homes larger than 40 ping, showing that at least one-third of respondents are not averse to larger-sized housing.

Preferred Housing Types and Total Purchase Price
Regarding the type of housing preferred in later life, the top choices were:
1) Townhouses with elevators
2) Mid-rise/high-rise apartments (huaxia/buildings), and
3) Single-story houses.

These three together accounted for 94.78% of responses.

In terms of total housing price:
1) NT$7 million or less: 25 respondents (35.71%)
2) NT$7.01–12 million: 24 respondents (34.29%)
3) NT$12.01–17 million: 11 respondents (15.71%)

Combined, these made up 85.71% of responses.

This indicates that NT$12 million is the main price threshold, while NT$17 million appears to be the upper limit acceptable to most respondents.

However, due to the rising housing prices in Tainan, a budget of NT$7 million would likely only afford a property under 20 ping (including shared common areas). Earlier data showed that only 5.72% of respondents were willing to choose homes under 20 ping, revealing a clear mismatch between the price respondents are willing to pay and the size they desire.

This may suggest that respondents haven't fully considered current market prices and are instead prioritizing lower prices based on instinct rather than feasibility.

Self-Assessment of Budget and Loan Challenges
More than half of the respondents felt their homebuying budget was insufficient:
1) -"Somewhat insufficient": 37 respondents (32.17%)
2) -"Significantly difficult": 30 respondents (26.09%)

As for anticipated loan-related challenges (multiple responses allowed), the most commonly cited issues were:
1) Insufficient down payment
2) Low loan-to-value ratio
3) Short loan repayment terms

Each of these concerns was cited by roughly 36%–39% of respondents.

This highlights the importance of balancing mortgage risk control with daily financial needs as a critical issue for this group.

Preferred Market Type and Key Considerations in Homebuying
In terms of market type preference, respondents leaned toward:
1) Newly built homes (1–5 years old) and
2) Pre-owned homes.

With the two categories combined accounting for 73.05%, indicating a strong preference for move-in-ready properties.
According to Table 5, the top five homebuying priorities were:
1) Total purchase price – 69 respondents (60.00%)
2) Daily living convenience (e.g., shopping, services) – 61 respondents (53.04%)
3) Layout and space arrangement – 53 respondents (46.09%)
4) Transportation convenience – 50 respondents (43.48%)
5) Building materials and structural safety – 43 respondents (37.39%)

Interestingly, aspects more typically associated with solo living—such as proximity to medical facilities, comfort, pet ownership policies, and friendly/accessible design—were not rated as top concerns. This gap suggests that further in-depth interviews may be needed to understand the

Table 5. Statistical table of respondents' primary considerations in home purchase demand

Rank	Item	Sample	Proportion (%)
1	Total purchase price	69	60.00%
2	Daily living convenience (e.g., shopping, services)	61	53.04%
3	Layout and space arrangement	53	46.09%
4	Transportation convenience	50	43.48%
5	Building materials and structural safety	43	37.39%
6	Building Age	36	31.30%
7	Floor Area	30	26.09%
8	Distance to Medical Institutions	27	23.48%
9	Proximity to Parks and Green Spaces	23	20.00%
10	Habitability / Livability	20	17.39%

4. CONCLUSIONS AND SUGGESTIONS

"Pre-elderly single women" represent a growing demographic, yet they are often overlooked in society. This study conducted a questionnaire survey targeting single women aged 50–64 residing in Tainan City to understand their later-life housing preferences and homeownership needs. The key conclusions and recommendations derived from the findings are as follows:

The Issue of Independent Living Among Pre-Elderly Single Women Deserves Greater Attention
Among the respondents, 43.48% currently live alone, and nearly 40% are childless, indicating a shift from traditional values like "continuing the family line" and "raising children for old-age support." As housing preferences vary across life stages, the increasing number of childless

individuals suggests that the proportion of single, independently living seniors will continue to rise. This highlights an urgent need for more research related to this issue.

Early Purchased Homes Are Often Unsuitable for Aging and a Key Reason for Buying Again

Around 60% of respondents own their homes, with the majority having purchased them before age 40. Most currently live in townhouses (nearly 60%), and 51.30% live in walk-up townhouses without elevators. The top four reasons cited for wanting to move or purchase a new home are:
1) Lack of elevators in townhouses/apartments
2) Aging building conditions
3) Inaccessibility (lack of barrier-free design)
4) Insufficient living space

These issues reflect that early-purchased homes often do not meet aging-in-place requirements.

Proximity to Children or Relatives Is No Longer a Primary Concern for Later-Life (Age After 65) Housing

Due to familiarity with their current lifestyle and surroundings, 62.61% of respondents prefer aging in place. However, if a home meets their aging-related needs, they are open to relocating.

The top considerations when buying a home include:
1) Daily living functions (e.g., shopping, healthcare) (57.39%)
2) Financial capacity (44.35%)
3) Suitability for aging (43.48%)

Meanwhile, the traditional desire to live near children or relatives was a priority for only 28.70% of respondents.

This demonstrates that pre-elderly single women are now prioritizing their personal aging needs over intergenerational proximity.

The Preferred Market Is Ready-Built Homes, Especially Apartment Buildings

Over 60% of respondents indicated an intention to find a more suitable home for later life. From a presale development perspective, 31.30% plan to move within 1–4 years, with 73.04% preferring ready-built homes, making this valuable data for developers of senior housing projects.

Regarding product preferences:
1) 59.13% preferred 3-bedroom, 2-living-area units
2) 38.26% preferred 2-bedroom units
3) 60.87% preferred housing sizes between 21–40 ping
4) 32.18% still preferred over 40 ping, indicating that budget affects size choices.

Preferences are shifting toward apartment buildings, particularly those with fewer than 150 units (88.52%), suggesting respondents do not favor large, mixed communities.

"Total Purchase Price" Is the Top Priority for Most Respondents

A total of 87.82% of respondents set NT$17 million as their upper budget limit. However, 58.26% felt their homebuying budget was insufficient, and many anticipate loan-related issues such as:
1) Insufficient down payment
2) Lower loan-to-value ratio due to age
3) Shorter mortgage terms

Top purchase priorities include:
1) Total price
2) Daily living convenience
3) Layout and functionality
4) Accessibility to transportation
5) Construction quality and structural safety

This suggests that:
1) Buyers prioritize affordability, especially in the face of rising property prices.
2) Layout suitability is tied closely to lifestyle and comfort.
3) Structural safety has become more important, especially after recent earthquakes.
4) Transportation access is essential to maintain self-sufficiency and proximity to medical facilities.

Gradual Acceptance of Senior Housing Options:

While only 13% currently chose senior housing, the increasing rate of single women living alone and evolving attitudes among pre-elderly women suggest such options will become more accepted in the future.

Most still prefer to stay within their existing community even if they do not insist on aging in their current home. Aging in place remains the first choice.

For financially secure senior women, larger apartments (mid to large-sized units) in buildings with 100–200 units are likely to be attractive.

For those with limited budgets, a total price of around NT$12 million is the most acceptable threshold.

For financially constrained older individuals:
1) Those who own their homes may face the challenge of retrofitting for accessibility.
2) Those renting will need government support to combat age discrimination in the rental market or access senior-friendly public housing.
3) Government planning should proactively address these housing and policy gaps.

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