



## **FAMILY AND DEPENDENCY. NEW NEEDS, NEW PROPOSALS<sup>1</sup>**

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SUMMARY: 1. The European demographic reality: special reference to the Spanish case.- 1.1 Situation of birthrate in Europe - 1.2 The reality of the mortality rate and aging in Europe – 1.3 Harmonization of Policies for Dependency – 2. Dependency and aging – 2.1 Socioeconomic consequences of aging – 2.2 Feminization of Dependency – 3. Public policies and aging – 4. Conclusions.

1. During the last twenty-five years Europe has experienced some evident changes on its demographic reality, which has led to a drastic aging of its population. The immediate causes of this phenomenon are both the prolongation of life expectancy, which supposes a considerable increase in the age at death, and a significant drop in birthrates.

The aging of a country causes great economic consequences aggravated if, like in the case of the Western world, aging is not an isolated phenomenon; on the contrary, it affects all western economies. These countries count with much older civilizations than twenty-five years ago, and still respond to the same demographic pattern.

Some point at immigration as a "rejuvenating" solution for the population problem, but the time perspective is so short that it cannot yet be concluded that the influx of foreigners to Europe may be the solution to the financial problems that aging population will bring.

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1.1 The situation of the European population at the threshold of the XXI century shows a disturbing reality. European demography fell dramatically twenty years ago and with these rates of fertility in Europe, the generational replacement is not guaranteed<sup>2</sup>.

However, this has not always been like this; it is well known that after the Second World War the so-called baby boom was a widespread process in many European countries, though with minor entity and with over ten years of delay this phenomenon also permeated the Spanish demographic reality. The aging process will reach its peak at the moment these generations of baby boomers reach old age in the third decade of this century. At that moment the effects will be of such magnitude that, if not being foreseen in advance these can cause a chaos in the system of social protection of the Western economies.

On the other hand, the process now presented as alarming, concerning birth rate drop began many years ago. Today, apart from the migration process, life expectancy is higher due to life lengthening in seniors and to the stagnant birthrate. Urbanization and industrialization brought along different styles of life which at the same time brought more difficulties to have and to raise children; and inevitably this led to a significant drop in birth rates. The fall in birth rates was accompanied by a significant drop in mortality rates, therefore the population aged very quickly in just a few years.

Demographers propose a number of reasons why there has been such a drastic drop in the birthrate. Among these reasons are the dual income couples which have increased by 12% in eight years; however, a very high percentage of companies still consider, that the conflict between work and family is not their responsibility, and women denote that reconciliation problems are the main cause for having fewer children than those desired, as evidenced by the Fertility Survey conducted by the National Institute of Statistics in 1999. Mono-parental families increased significantly and are no longer a reduced group. The divorce rate has nearly quadrupled and simultaneously the number of marriages decreases exponentially. With such a social perspective, is not surprising that the number of children per woman has dropped significantly and that the percentage of childless women in childbearing age has increased.

According to Preston, the reasons why young modern women don't want to have children, could respond to three different causes:

- a) Economic reasons: Both the monetary costs as well as the opportunity costs to have a child. The monetary costs are evident; education, food, clothing, ...,

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<sup>2</sup> The generational replacement rate is 2,1 children per woman, rate which was not reached in certain years in many of the European countries.



while the costs of opportunity, are much more subjective, they are reflected in all that woman has to stop doing in exchange of motherhood, and above all, the value which woman gives to all she has to abandon, in order to have a child; and if it does reflect or not, on the satisfaction of having one more child.

- b) The widespread use of artificial contraception techniques in developed European countries.
- c) The alteration on the moral system of society, since it has undergone substantial changes. Among these changes, is important to highlight the strong individualism that pervades society.

These days, great emphasis is given to the first two causes, forgetting the third group of motives attributable to birthrate falling in recent years. Indeed, many women argue economic reasons, they also reveal the widespread use of contraception, but fertility surveys forget the third factor, particularly important and much more difficult to solve since it is caused by changes in the mentality of citizens, hardly adaptable in the short term.

The main demographic variables between the last third of the twentieth century and the early years of the twenty-first century reveal a fall in fertility rates and in births, a significant decrease in the number of marriages, and an important increase in births out of marriage.

Europe evidences that fertility rates, to be precise, the number of children per woman has dropped significantly, fall that reached its most disturbing point in the early nineties. Consonant with the fertility indicator is the raw birthrate that has also fallen significantly during the same period; therefore, the number of children per 1,000 inhabitants has been reduced significantly.

Thus, in the mid-seventies the Europe of the fifteen (*Translator's note: number of the country members of the EU*) showed fertility rates that did not reach two children per woman (1.96), a descending path began, reaching its lowest point in the early nineties (1.50 was the fertility rate in 1990) experiencing a very slight recovery during the last two years (1.52 in 2003 and 2004). It cannot be concluded that these figures are revealing that birthrate is recovering and that soon the trend will change. The oscillations are so small that it is not possible to talk about a change in trend.

If the figures of the first fifteen members of the European Union show a disturbing reality, not much more encouraging is the situation of Europe having in consideration the incorporation of ten new states. The fall in fertility rates is much higher if considering the new incorporations.

In 1975 the Europe of the twenty-five (EU) evidenced 2.02 children per woman, following the European trend. Five years later fertility rates had fallen five points (2.02 in 1975 to 1.88 in 1980). The trend of these most recent countries opened a greater gap beginning in the early nineties, when the difference between the



rates of 1975 and 1990 was 24 points in the Europe of the twenty-five, while the difference between these two years in the Europe of the fifteen was 18 points.

Consistent with this evolution in year 2000, 54 points separated fertility rates of this year and the benchmark year for all countries, while for the Europe of the fifteen, the division did not reach the 50 percentile points (46: 1.96 in 1975 and 1.50 in 2000).

For this reason, fertility rates are not expected to recover through the incorporation of the ten new states, on the contrary, since the process of "desertification" of the population in these countries began several years later, it can be expected that the tendency will not recover soon.

The drop in fertility rates in western societies is an overall phenomenon that has the following consequences:

- Smaller families. 60% of women born in 1940 had more than two children, 80% of women born in 1960 had two or less children, and the percentage of women giving birth to more than three children, went from 29% to 4%
- One of the Spanish and Mediterranean characteristics is the low and relatively stable rate of childless women<sup>3</sup>.

As well-known, a birth rate below the replacement level leads to a decrease of the population and therefore, if mortality rates are reduced in adulthood, this leads to an inevitable aging of the population. We are in a situation where the population is becoming increasingly older, at times the rate of generational replacement does not occur, leading to the aging of the population that increasingly causes higher levels of spending.

1.2 As further discussed in the corresponding section, the dependency phenomenon is not unique to the elderly, the truth is that, when individuals reach older age they suffer higher rates of dependency. Besides, demographic evolution evidences a significant aging of the population which may cause dependent persons to be assisted by others who also have physical or mental limitations which may represent some type of difficulty for care giving.

Spain, a few steps behind Japan and some other countries, holds the longest life expectancy. Thus, while in the 1900 the life expectancy did not exceed 33.9 years for men and 35.7 years for women, currently the advance in medicine, the improvement in hygiene and nutrition and other factors have contributed to reduce child mortality, causing life expectancy<sup>4</sup> to double in less than sixty years.

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<sup>3</sup> Childless women born between 1915-20, 20%, in 1945, 6%. Between 1947-1960 about 90% of the women gave birth to at least one child.  
Spielauer (2005).

<sup>4</sup> Spielauer (2004)



Mortality rate in Spain has followed an evolution similar to the European. Throughout the seventies it experienced a considerable decline that continued through the early eighties, but with minor intensity. However, during this decade, the pace in the rise of life expectancy suffers a slowdown that affects more men than women.

1.3 Before discussing the harmonization of policies for dependency it is necessary to define what is meant by dependency. It shall be clear that not all disabilities create dependency, and we refer only to dependency in those situations where the person requires of a third person to perform its daily living activities.

Thus, from an economic perspective it is meant by dependent population that which is found in an age range between 0 and 14 , although some authors choose to extend the age of dependency to 19 years. On the upper end, the term dependent population refers to citizens who have exceeded the retirement age, that is, people who are above 65 years. Besides this group of dependents per age, one should also take into consideration, those who suffer some type of disability.

For a more accurate analysis of dependency, it is necessary to graduate the different levels of dependence. Therefore, dependency is considered mild when a person presents some limitations in instrumental activities of the daily living provided that the number of activities does not exceed six, excluding those who suffer limitations only to cut their toenails. We talk about severe dependency

when limitations are presented in one or two activities of daily living<sup>5</sup> , or more than five instrumental activities of daily life, including people who only need help for bathing or showering and excluding only those who need help at night in order to not be left alone, since these last are considered minor dependents .

Considered as severe dependency, is that circumstance in which people cannot perform three or more basic activities of their daily living, in the same way severe dependency also includes those who are occupying a place in a residence, and are assisted.

Finally, dependency may be classified in:

- Mild physical dependency is that in which a person in order to obtain autonomy, needs of a specific help in order to carry out daily living activities.

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<sup>5</sup> Basic limitations of daily life:

Shower / bath / toilet, dressing / undressing, grooming / shaving, walking, sleep / wake, eat, stay alone at night.

Instrumental limitations in daily life:

Use the phone, shopping, meal preparation / cutting a slice of bread, wash clothes, take a bus or a taxi, remember to take medication, managing money, climbing ten steps.

Estimated figures for Spain are shown in Tables 5 and 6 of Annex.



- Serious Physical dependency: if help from another person is needed in order to carry out daily living activities that cannot be carry out by the dependent
- Severe Physical dependence: if you need help to permanently support daily living activities.
- Slight psychic dependence: occurs in those in which the person begins to have some signs of senile dementia.
- Severe psychic dependence: occurs when signs of dementia are more common.
- Severe mental Dementia occurs when there is loss of psychological autonomy.

At the moment, talking about a harmonization policy about the European social standards is pure fiction. Even though, the European Social Charter was ratified by 24 countries, except the UK, and was reviewed in 1996, we still are too far from the desired unification of criteria.

In terms of dependency there is no unanimity, because as of the community social legislation, the definition of family and dependent has been left to the discretion of the States. The Union has not established a unique Social Security system or assistance for dependents for all member countries, but sets out and recognizes certain rights for the elderly and for the handicapped, the right to live independently and to participate in social life.

The Charter of Fundamental Rights of the European Union on Chapter III, recognizes the right of the elderly to live a life with dignity and independence and to participate in social and cultural life, likewise, with respect to handicapped people, it also recognizes the right to integration and the benefit from measures designed to ensure their independence, their social and occupational integration and their participation in community life<sup>6</sup>.

The Lisbon European Council launched a strategy aimed at the social economic and environmental renovation within a term of ten years. The patterns of action can be summarized in the following points<sup>7</sup>:

- a) The need to rise employment levels, particularly for women, as there still are notorious differences between men and women in topics relating to wages, employment conditions and career development .
- b) The European Union foresees that the number of people above 65 will increase from 61 million in 2000 to 103 million before 2050 and the number of elder people above 80 years old will increase from 14 to 38 million. This aging of the population will make more necessary to maintain the adequate levels of employment, and improvement of productivity.

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<sup>6</sup> Articles 25 and 26.

<sup>7</sup> López López (2005)



The Lisbon strategy states that in order to achieve the proposed goals, the States must undertake reforms to ensure sustainable and appropriate pension consistent to the new situation.

The European Commission establishes as basic principles, guaranteeing accessibility, quality and financial sustainability. Summarizing, health care for dependents must combine solidarity, equity and universality<sup>8</sup>.

The long-term care requires special mention because the budget for this long-term care is currently allocated between the general budget for health and for social services.

As already mentioned, the legislative policies of the member States is widely different, therefore it is worth to point out the following concluding remarks:<sup>9</sup>

- There is not a uniform concept of dependency; therefore the protection mechanisms are as diverse as the different national realities.
- Despite the diversity of provisions in the different countries, all of them include dependent home-care.
- The quality of the service is a constant concern for the nations, although now it is not possible to state that this is a resolved issued. The quality is directly related to another of the awaiting issues, which is the professional qualification of caregivers.
- The decentralization of the provision of services for dependency adopts different solutions, reaching the municipal level of decentralization.
- The way of funding of these services is another of the issues that adopts different solutions.

Protection models in Europe follow very different patterns. For Klaus Gauger, there are four basic types of European social systems, according to criteria of efficiency and equity:

- a. Mediterranean model in which there is a pronounced risk of poverty, and a rather low level of employment.
- b. Anglo-Saxon model where social protection is low and the levels of employment are high.
- c. Continental Model: It clearly protects from poverty and where employment reach low levels.
- d. Nordic model combines a high level of employment and a decreased risk of poverty. Social benefits for the unemployed are high and all kind of social services for people in need and support for the families. This is the model that best combines efficiency and equity.

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<sup>8</sup> López López (2005)

<sup>9</sup> López López (2005)



Social protection in Europe is a concern of all European States as they all show demographic situations with common characteristics. However, not all of them show similar characteristics when solving the problems, depending on the situation of their labor market and the required levels of protection; efficiency prevails in some while in others equity is a priority.

As noted, life expectancy is increasing both for men and women and therefore the aging of the population will bring harmful consequences for dependency levels.

2. The demographic reality of Western countries shows that the increased longevity of the population is leading to the aging of the population, given that it is not compensated with the birth of children.

Facing this, despite the action plans adopted by public institutions such as the Gerontology Plan 1992 and the Action Plan for the elderly 2000-2005, there is no care model for elder dependents; we are not in disposition to talk about a National System for Social Services. There are some studies that approximate the expenditure on social protection for the elderly, placing it below the average expenditure of the European Union; therefore, there is a low level of coverage for social services of the elderly, thus these people are mostly assisted thanks to the care giving of the families.

2.1 The aging that are experiencing most Western societies has very similar characteristics, although it does not suppose harm in every case to future generations. Throughout this process, the authorities should contemplate intergenerational equity to avoid bottlenecks in the financing of the social costs with the passage of time.

Therefore, the aging process of the populations has positive and negative consequences for its inhabitants. Here are some of them:

Advantages:

- The lengthening of life expectancy has supposed in families the coexistence of several generations, in occasions even four. This means that nowadays, there is an intermediate generation that can look after dependents with whom are cohabiting.

- The increase in life expectancy has led to the postponement of orphanage, the loss of children at early ages or widowhood before old age<sup>10</sup>.

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<sup>10</sup> Not so for those who were born early in the century in Spain. Before age 15 almost 15% were fatherless, and over 10% had lost their mother. Approximately 60% reached maturity having lost both parents and 40% of those who had lost by death at least one brother. Vital perspectives are very different when arriving to that age, knowing that previous generations in the line of descent have died, and the next "in turn" is oneself.

Pérez Díaz, J (2005).



- The aging of societies has been accompanied by an urbanization process which means that the socioeconomic status of those who reach the old age is higher than that of their ancestors, and this trend is expected to continue in the future. That's why; aged societies are societies in which there is a larger middle class.

- The aging of population has required more investment and research in health.

Disadvantages:

- The aging of society has not always been accompanied by adequate provision, to the point of not having considered that spending levels should be adapted to the needs of the moment.

- Dependent care has been delegated in multiple occasions to families.

- The massive incorporation of women into the labor market along with family burdens they bear may imply problems of sustainability in the system in a not too distant future.

According to Izquierdo and Fernandez (2005) the impact of aging populations on public revenues depend on the ratio between the average tax rates for each tax base and on how aging affects the following variables: product distribution between income wage and capital income, the aggregate saving rate of the economy, interest rates and accumulated wealth.

Likewise, saving rates may suffer a decline, but there is great uncertainty concerning the possible evolution of factors which determine the evolution of other variables, since there will be forces involved that will act on them and will move in opposite directions, therefore, a priori the effect regarding their composition and structure cannot be determined. It can barely be said that economic growth will slow down as consequence of aging, its future evolution is independent from its relative participation over the product, thus, in nominal terms it will slow down, since its income elasticity is often reduced in periods when growth is low.

As mentioned one of the most relevant problems that the States will face in the near future is a bottleneck in public finances to maintain pensions. The approach to solve this situation is to increase the income level, that is, increase tax revenues to defray the increasing public expenditure, or on the expenditure side, lower pensions to avoid these tensions.

The first alternative has very negative effects, not only by the social rejection motivated by an overall increase of taxes, but also because an increase in taxes causes adverse effects on economic growth and we have seen that aging not only discourages economic development but goes against it. The truth is that the lengthening on life expectancy has led to more and more people to become part of the retired population and therefore, they should receive pensions for a longer period of time; in addition, aging causes more health spending, thus, one of the ways to compensate the high health expenditure could be postponing the age of retirement.



The second alternative is hard to propose if not utopian, since, without prejudice that benefits were reduced, the overall increase of aging population would make extremely difficult to obtain a true reduction in social spending, both in healthcare and in pensions. An effective solution, though not free of controversy, is the privatization of the pension system that would suppose a significant release to the public coffers.

Another phenomenon to be considered in the aging process of Western societies is immigration, which follows a current trend that will likely contribute to the rejuvenation of the population. However, it is not easy to make predictions because it is such a recent event, that it is almost impossible to determine from a tax perspective what results will the opening of the borders to people from other countries and continents will bring to the solution to aging.

Finally, it is important to highlight that the growing and massive incorporation of women into the workforce and the transformation of family patterns inevitably raise the need to find alternative ways for senior care. Public institutions should anticipate that in the future the informal care cannot simply fall exclusively or mainly on women, who nowadays call themselves housewives. The young woman does not take care of its elders and simultaneously the number of dependent elders is increasing. Facing this situation, some authors suggest several alternatives; one of them is to implement a universal public insurance for dependency financed by the public Sector, introducing a co-payment system in certain occasions, or the alternative for dependents to receive their benefits in kind or in cash, depending on their level of dependency<sup>11</sup>. Another alternative is to establish a private insurance for dependency, in which the State should absorb part of the cost, according to equity criteria.

2.2 In our country there is an undeniable characteristic; women appear almost exclusive as the providers of the so-called “informal care”, being particularly striking the aging of the women.

The funding of dependency spending is allocated between the state and the family, however, at the present the traditional model of assistance for dependency falls mainly on families and particularly on women. On the other hand, it does not seem feasible at the short or medium term, due to diverse causes like the large incorporation of women into the labor market or simply as a result of an increase in dependent people requiring this type of care, given to the aging of the population.

The increasing number of elders implies, as mentioned earlier, many problems, mainly from the perspective of public policies. Care for dependents currently falls mainly on women. According to the Household Panel of the European Union, in Spain during the year 2005 the 3% of women who left the labor market argued family reasons, while for men this percentage was almost 0. Males who left the labor market

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<sup>11</sup> This model has already been implemented in Germany, Austria and Luxemburg



argued in 2.6 % of the cases matrimonial reasons, 2.3% of the cases, the birth of a child and 0.4 % argued the need to take care of a family member.

We support a cultural pattern in which women are assigned almost exclusively family and domestic responsibilities; thus, is necessary a transition towards a more fair model with a better balanced distribution of the roles between men and women.

However, the Spanish and the European families have experienced significant changes in its composition. The family structures do not guarantee that in the future the so-called “informal care” of dependents may fall exclusively or mainly on women.

3. From a superficial perspective it would seem that the phenomenon of aging does not have to be a negative obstacle, but on the contrary it may be a reality to help improve the training of citizens, providing them with personal and professional experience to contribute to the improvement of society. However, considering that the European welfare model is based on intergenerational solidarity, it is essential to maintain a balance between generations, especially if the distribution of pensions is based on a distribution system, it can be argued that the aging of the population will not have very positive consequences in the future.

There exists extensive literature on the impact that aging may have on public finances. Both the OECD and the Economic Policy Committee agree that the impact will be negative as far as health and pension concerns, as it will cause a deficit difficult to absorb.

On the one hand, everyone is aware that the aging population brings more health spending in several ways; on one side the lengthening of life expectancy has been achieved thanks to bigger investments in health but on the other hand, the aging population requires higher expenses that compensate their care derived from age -related diseases .

On second place, the aging of the population brings along, the fact that these citizens are no longer part of the labor market, on the contrary, are passive recipients of some rights that were generated when they were part of the workforce. This wouldn't have major consequences, if the funding system were similar to the private sector, that is, a capitalization system. However, equity and justice reasons have lead most of the States to finance pensions through a distribution system, so that there shouldn't be significant differences, consistent with the amount of the previous contribution. Though, this situation is indeed favorable to the distributive justice, it requires from a demographic balance which does not always happen. And is that, if in the distribution system, the active population is the one that finances the current pensions, at the moment in which the balance between the necessary workforce to meet expenditures, and the passive population recipient of income, is broken, a bottleneck in the financing system occurs, to which the public sector should put a solution.



The increasing number of seniors proposes significant challenges to public administrators from a double perspective. Besides the reasons previously mentioned, care giving for dependents, as seen above, cannot fall primarily or exclusively on women, under the so-called "informal care".

Public administrators should consider the effects that massive aging may carry, not many years from now, in order to be able to solve problems that may arise in the near future.

But aging not only will cause problems for financing pensions if persisting with a distribution system, but it will also carry with it the possibility of deteriorating the economic growth due to a decline in population.

The ultimate cause of this situation is due to declining birth rates. That's why public policies should be designed to maintain the balance of the population pyramid. Maintaining or increasing the birth rate must be included among public priorities. Actions directed not only to the promotion of birth but also to child protection, support for child care as well as for their education. If the demographic evolution continues with the current trend, the authorities might have to eventually change the retirement age, in order to avoid strangulation of public finances, so as to compensate the increase in longevity.

With regard to the second issue, economic growth deceleration, public managers should introduce active policies into the labor market in order to reduce unemployment. Perhaps at this point we should consider one aspect in this article that has been avoided, and is the fact that immigration can change the demographic picture drastically, that is why it is essential to make decisions about immigration policies, to ensure a sufficient number, in order to compensate the shortage in manpower.

4. The public authorities in most Western societies have faced in the last twenty years a socio-demographic reality that has exceeded its socio-economic perspectives. These days dependency costs fall mostly on families and particularly on women, who are in charge of the "informal care".

But social reality has been modified by changes experienced by women in the last quarter of the century. The lengthening of life expectancy and the massive incorporation of women into the labor market, will lead to the magnification of the dependency problem in the coming years because the supporters of the "informal care" are engaged in other tasks making them impossible to assume the care of their families.

The role of caregivers, mainly women, is a priority today, but the public authorities have not yet quantified from an economic point of view, the cost-benefit that represent the dependent's assistance at their own homes. The cost of residential care service is collected by public institutions, but there are very limited studies



assessing the costs of home care and above all the benefit that provides this type of assistance for the dependent.

The changes occurred in all European countries ( such as, the significant drop in fertility , massive incorporation of women into the labor market, significant increase in life expectancy and the increased immigration ) have brought about some changes within families, which in occasions, have become more unstable units. Consequently, this new reality has significantly affected the role of caregivers and in the future might represent uptight situations.

At the moment, in Spain, the number of dependents is increasingly larger, employing public expenditure mainly on health centers. The aging population will lead to a larger spending on social benefits aimed at this group, therefore it is essential to evaluate the efficiency of spending and compare it with the possible assistance that may be given to this group at their own homes, being probably much more efficient and reduce the expense that implies this second alternative.

The type of services provided at the dependents' home can be very varied; tele-assistance, canes, walkers for the elderly, wheelchairs, drugstore spending, technical support at home, domestic service, assisted living, ... If all these costs are compared to the cost of the stay of an elder in a nursing home, one will be in a position to compare the costs and benefits that both report, considering in addition the quality of life that one and another type of assistance imply.

As noted, dependence is not a phenomenon unique to the elderly; the prolongation of life expectancy, supposes a parallel increase in the costs for dependency. In Spain there is not an integrated care system for dependency to face this fact, since grants are widely spread among the different levels of the public administration system.

Until now women have been practically the only providers of the so called "informal care" and this reality will be forced to change by the simple evolution of social female reality and family situation.

The lack of a standardized model is not unique to the Spanish territory; on the contrary, in the countries of the European Union there have been established very diverse and heterogeneous protection formulas. However, all countries are characterized by the particular emphasis given to the provision of home help.

Solidarity is a value that permeates the reality of dependency; however, society does not always equally values expressions of solidarity and its impact on improving the quality of life of the members that are part of it. Formal solidarity is increasingly characterized by:

- Individualism and immediacy, mainly due to the increasing presence of single-person households, in addition to a clear decrease in the size of families.
- Materialism, since sometimes those who lack financial resources, are considered obstacles.



- Economic independence is the value obtained by a large number of people above other considerations.

Due all this, it seems essential to claim public authorities to work towards the family, making easy its labor as a basic unit of *informal solidarity*<sup>12</sup>.

As abovementioned, it becomes increasingly necessary to establish a model for efficient protection, that falls over time and above all, to be able to support the future demographic reality as society evolves. The unlikely “*Equity - Efficiency duo*” should be taken into account when designing a social protection system for dependency.

The change in the population’s structure has posed a significant increase of dependency problems of the elderly, that’s why most Western societies should force themselves to review their social protection models for dependents. It is necessary to increase spending on health care and social services associated to the prolongation of life expectancy, since the number of people suffering from any kind of limitation is also increasing.

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<sup>12</sup> López López (2005).