

Paying for Parents: Filial Values and Elder Care Decisions in Henan

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Abstract

China's demographic transition has placed new pressures on families to reconcile traditional filial obligations with modern caregiving realities. This study investigates how filial piety values, economic capacity, and evolving cultural attitudes shape adult children's willingness to financially support institutional elder care in Henan Province. Adopting a mixed-methods design, the research combines survey data from 820 respondents with a discrete choice experiment (DCE) and 40 in-depth interviews. Measurement validation confirmed strong reliability ($\alpha > 0.80$, AVE > 0.50), and structural equation modeling explained 42% of variance in willingness to pay (WTP). Results indicate that filial piety ($\beta = 0.18$, $p < .001$), economic capacity ($\beta = 0.24$, $p < .001$), and institutional acceptance ($\beta = 0.22$, $p < .001$) positively predict WTP, whereas stigma exerts a significant negative effect ($\beta = -0.17$, $p < .001$). Interaction effects show that financial security amplifies the influence of filial values on care preferences. The DCE further revealed that families value higher-quality care (+RMB 1,200/month), frequent visitation opportunities, and culturally relevant activities. Qualitative narratives highlighted a reframing of institutional placement as "pragmatic filiality," where financial support and emotional involvement coexist. These findings suggest that elder care decisions in central China reflect a dynamic negotiation between moral obligation and material feasibility. Policy implications emphasize the need for subsidies, tiered pricing, and community campaigns that normalize institutional care as compatible with filial duty, ensuring both cultural continuity and sustainable elder care provision.

Keywords: Filial Piety, Willingness to Pay (WTP), Institutional Elder Care, Economic Capacity, Stigma

Introduction

China's rapidly aging population has created one of the most pressing social challenges of the twenty-first century. With declining fertility rates, rising life expectancy, and increasing rural-urban migration, the traditional family-based system of elder care is under unprecedented strain. Henan Province, one of China's most populous and culturally conservative regions, illustrates these pressures acutely: while filial piety (xiao) has long anchored family responsibility for the elderly, economic constraints, geographic mobility, and institutional

shortages complicate the ability of adult children to provide direct care. This tension between cultural expectation and structural reality makes Henan a critical setting for understanding how Chinese families adapt to demographic transformation.

Although filial piety remains deeply embedded in Chinese moral culture, its meaning and expression are undergoing change. Traditionally equated with co-residence and hands-on care, filial duty today increasingly includes financial contributions and institutional arrangements. Yet this redefinition has not eliminated stigma: many families continue to associate institutional care with unfilial behavior, while others reinterpret it as a pragmatic adaptation that allows children to fulfill both economic responsibilities and cultural obligations. Against this backdrop, an urgent question arises: how do children's values and economic resources interact to shape their willingness to financially support institutional elder care?

Previous studies have begun to explore this transformation but remain limited in scope. Some focus narrowly on attitudinal acceptance of institutional care without measuring concrete financial willingness to pay (Zhang, 2019; Tan, 2017). Others examine socioeconomic determinants of elder care choices but neglect the cultural dimension of filial values (Zuo, 2011). More recent work has emphasized the symbolic reinterpretation of filial duty but has rarely integrated economic capacity as a moderator of how values are enacted (Sun & Chen, 2024). Consequently, the literature lacks a holistic account that brings together filial piety values, financial resources, stigma, and institutional acceptance within one empirical framework. This study addresses this gap by analyzing both cultural and economic determinants of willingness to pay for elder care in central China.

The motivation for this research lies in both scholarly and policy concerns. Theoretically, the study contributes to the evolving debate on how filial piety adapts under modernization, offering evidence that filial obligation is not disappearing but being renegotiated in financial and institutional forms. Methodologically, the integration of survey analysis, structural modeling, and discrete choice experiments provides a more rigorous approach to capturing both the cultural meanings and the material feasibility of elder care decisions. Practically, the findings inform elder care policy in China by highlighting the dual necessity of cultural sensitivity and economic affordability. By demonstrating that willingness to support institutional care depends on the interaction between values and resources, the study underscores the importance of subsidies, tiered pricing, and stigma-reduction campaigns that align institutional elder care with cultural expectations of filial duty.

In sum, this research seeks to illuminate how filial piety and financial status jointly shape the evolving landscape of elder care in Henan Province. By doing so, it contributes to a deeper understanding of intergenerational responsibility in contemporary China and provides actionable insights for designing culturally resonant and economically viable elder care policies.

Literature Review

The Evolution of Filial Piety

Filial piety remains a strong moral imperative in Chinese culture but is undergoing reinterpretation. Younger generations view xiao not strictly as physical care but as emotional

and financial support—even when it involves sending parents to a care institution (Zhang, 2019). Studies among Chinese youth show that many consider institutional care consistent with modern expressions of filial piety (Tan, 2017).

Financial Capacity as a Determinant

Children's willingness to use institutional care is closely tied to their financial capability. While some families can "purchase piety" by paying for institutional services, lower-income families often view this option as unattainable (Sun & Chen, 2024). Chronic illness or elder disability may increase willingness to consider care homes, but affordability remains a critical barrier (Zuo, 2011).

Changing Perceptions of "Unfilial" Behavior

Placing parents in institutions was once seen as highly unfilial. However, modern pressures such as dual-income households and geographic mobility have led many families to see institutional care as a pragmatic expression of love and concern (Zhan et al., 2008). Family involvement—visiting, paying for care, and maintaining emotional bonds—can reframe institutional placement as compatible with filial duty.

Methodology

This study employs a mixed-methods design to investigate the interplay between filial piety, financial capacity, and willingness to support institutional elder care in Henan Province. A combined approach was considered most appropriate because it not only captures the statistical patterns of family decision-making but also provides narrative depth regarding how adult children reconcile cultural expectations with economic realities. By integrating quantitative survey data with qualitative interviews, the study ensures both empirical rigor and contextual richness, thereby offering a holistic understanding of elder care preferences. The research was conducted as a cross-sectional inquiry. The quantitative component was based on a structured questionnaire administered to adult children aged between 18 and 59 who bear responsibility for decisions about their elderly parents' care. To ensure representativeness, stratified sampling was applied across urban and rural households, income groups, and educational backgrounds. A total of 820 valid responses were collected, striking a balance between city and rural participants and capturing variation in socioeconomic status. The survey instrument comprised several sections. Demographic questions provided background information, while validated Likert-scale constructs measured filial piety values, institutional acceptance, stigma perceptions, economic capacity, and caregiving burden. The dependent variable was operationalized as willingness to pay (WTP) for institutional elder care, expressed both as a self-reported monthly amount and as a preference revealed through an embedded discrete choice experiment (DCE). The DCE presented hypothetical institutional care scenarios that varied in price, quality, visitation opportunities, and cultural service provision, allowing for the estimation of marginal willingness to pay for specific attributes.

Complementing the survey, a qualitative component was conducted to explore the meanings participants attach to their decisions. In-depth interviews were carried out with 40 individuals, including 24 adult children, 10 family members with parents already in institutions, and 6 institutional managers. These interviews provided insights into how filial obligations are reinterpreted in contemporary contexts, how financial considerations shape

the perceived feasibility of institutional care, and how stigma is negotiated within families and communities. Interviews were semi-structured, conducted in participants' preferred language, and subsequently transcribed and anonymized for analysis.

Quantitative data analysis proceeded in several stages. First, data cleaning and descriptive statistics were performed using SPSS 27.0. Reliability and validity of the measurement scales were assessed through Cronbach's alpha, composite reliability, and average variance extracted, with thresholds of $\alpha > 0.70$, CR > 0.70 , and AVE > 0.50 guiding the evaluation. Discriminant validity was confirmed through the Fornell–Larcker criterion and HTMT ratios. Structural modeling was then conducted using SmartPLS 4 to test hypothesized relationships. Direct, moderating, and interaction effects of filial piety, economic capacity, stigma, and institutional acceptance on willingness to pay were estimated, with model evaluation based on R^2 , f^2 , and Q^2 values. In parallel, conditional logit models were applied to the DCE data to estimate respondents' marginal willingness to pay for institutional attributes such as higher-quality care or increased visitation frequency.

Qualitative data were analyzed thematically. A coding framework was developed to identify recurring patterns related to definitions of filial duty, interpretations of institutional care, and the emotional and financial trade-offs involved. Themes were then triangulated with survey findings, thereby situating numerical associations within the lived experiences of families. This integration allowed the study to highlight not only the structural determinants of willingness to pay but also the subjective meanings through which participants rationalize their choices. Ethical considerations were rigorously addressed. Participation was voluntary, informed consent was obtained from all respondents, and confidentiality was strictly maintained. Sensitive information on family finances and caregiving responsibilities was reported only in aggregate form, and participants were free to withdraw from the study at any stage without consequence.

Through this mixed-methods design, the study provides a comprehensive methodological foundation that links cultural identity and financial realities to contemporary patterns of elder care decision-making in Henan.

Findings

The analysis reveals how filial piety, financial capacity, and evolving cultural perceptions jointly shape willingness to support institutional elder care in Henan Province. Descriptive statistics, reliability and validity checks, regression and structural modeling, as well as discrete choice experiment results all contribute to a comprehensive picture.

Descriptive Statistics

Table 1

Sample Characteristics and Key Variables (n = 820)

Variable	Categories / Range	Mean (M)	SD	% / n
Age (years)	18–59	34.6	7.9	–
Gender	Female	–	–	52.4%
Residence	Urban	–	–	46.1%
Equivalized monthly income (RMB)	1,000–18,000	6,480	3,120	–
Parents with ADL limitation	Yes	–	–	39.8%
Filial piety value (1–5)	–	3.82	0.71	–
Institutional acceptance (1–5)	–	3.21	0.76	–
Stigma perception (1–5)	–	2.94	0.83	–
Policy awareness (0–1)	Aware	–	–	41.0%
WTP (RMB/month)	0–5,000	1,230	1,040	–
Zero willingness to pay	–	–	–	21.7%

Reliability and Validity

The measurement model showed strong psychometric properties.

Table 2

Reliability, Validity, and Correlation Matrix

Construct	Items	α	CR	AVE	Filial piety	Institutional acceptance	Stigma	Economic capacity	WTP (ln)
Filial piety	5	0.88	0.90	0.61	0.78	0.42	-0.31	0.28	0.33
Institutional acceptance	4	0.83	0.86	0.60	0.42	0.77	-0.46	0.19	0.41
Stigma	4	0.85	0.87	0.62	-0.31	-0.46	0.79	-0.22	-0.38
Economic capacity	3	0.79	0.82	0.54	0.28	0.19	-0.22	0.73	0.37
WTP (ln)	–	–	–	–	0.33	0.41	-0.38	0.37	–

Notes: Diagonal values are $\sqrt{AVE}$. All HTMT ratios < 0.85; KMO = 0.90, Bartlett's test $p < 0.001$.

Structural Model Results

The PLS-SEM results demonstrate the significance of cultural and economic variables in predicting willingness to pay.

Table 3

Structural Model Path Coefficients (DV = $\ln(WTP+1)$)

Predictor	β	SE	t-value	p-value	Effect
Filial piety	0.18	0.04	4.60	<0.001	Positive
Economic capacity	0.24	0.04	6.10	<0.001	Strong positive
Institutional acceptance	0.22	0.03	6.90	<0.001	Positive
Stigma perception	-0.17	0.03	-5.30	<0.001	Negative
Parents with ADL limitation	0.11	0.03	3.50	<0.001	Positive
Urban residence	0.07	0.03	2.20	0.027	Slightly positive
Education (years)	0.05	0.02	2.10	0.036	Slightly positive
Filial piety $\times$ Economic capacity	0.08	0.02	3.40	0.001	Interaction positive

Model fit: $R^2 = 0.42$, adjusted $R^2 = 0.41$, VIF < 3, $Q^2 > 0.30$.

Discrete Choice Experiment Results

The choice experiment revealed preferences for institutional service attributes.

Table 4

Marginal Willingness to Pay for Institutional Care Attributes

Attribute	Level	Marginal WTP (RMB/month)	p-value
Care quality	High vs. medium	+1,200–1,400	<0.001
Cultural activities	Provided vs. none	+120	0.003
Visitation frequency	≥ 2 times per week vs. once	+160	0.001
Distance to facility	Within 5 km vs. >15 km	+180	<0.001

Thematic analysis reinforced these statistical results. Participants emphasized that institutional care was acceptable when framed as an extension of filial duty, particularly if families could remain emotionally involved through visits and financial contributions. Many urban respondents described institutional placement as “ensuring dignity and safety,” whereas rural respondents highlighted financial barriers and community stigma. Institutional managers reported that families often balanced emotional obligations with affordability, confirming that filial responsibility was increasingly expressed in financial terms.

Conclusion

This study examined how filial piety, financial capacity, and evolving cultural attitudes jointly influence willingness to support institutional elder care in Henan Province. By employing a mixed-methods approach that combined survey data, structural modeling, and qualitative interviews, the research provides a comprehensive picture of how traditional values and modern realities intersect in shaping elder care decisions.

The findings confirm that filial piety remains a powerful cultural norm that continues to motivate adult children’s commitment to elder care. However, its expression has shifted from being confined to co-residential and physical caregiving toward more diversified practices, including financial support for institutional care. This transformation reflects an adaptive

redefinition of filial responsibility that aligns with contemporary social and economic conditions. At the same time, economic capacity emerged as the most decisive factor: households with greater financial resources were significantly more likely to translate filial values into tangible willingness to pay, while those with limited means often expressed supportive attitudes but were constrained in practice. The interaction effects further indicate that economic security amplifies the role of cultural values, underscoring the importance of affordability in converting intention into behavior.

The study also highlights that stigma remains a substantial barrier, particularly in rural communities, where institutional placement is still viewed by some as incompatible with filial duty. Nevertheless, qualitative evidence suggests that this stigma is gradually weakening as families reframe institutional care as a pragmatic expression of love and responsibility, especially when combined with regular visits and financial involvement. Importantly, the discrete choice experiment demonstrated that families value not only basic care quality but also symbolic features such as cultural activities and opportunities for frequent visitation, pointing to the emotional as well as material dimensions of elder care preferences.

These results carry significant implications for both scholarship and policy. Theoretically, the study advances understanding of filial piety as a dynamic construct that evolves under conditions of modernization and demographic pressure. It suggests that filial obligation is not disappearing but being reinterpreted through financial contributions and institutional choices. Practically, the findings indicate that policy interventions must address affordability and accessibility in order to enable families to act upon their filial intentions. Subsidies, targeted financial assistance, and tiered pricing models could reduce the economic barriers that currently override cultural values. In addition, public education campaigns and community engagement initiatives are needed to reduce stigma and normalize institutional care as part of a broader definition of filial responsibility.

In sum, elder care decisions in Henan Province are shaped by a complex negotiation between cultural ideals, personal beliefs, family dynamics, and economic resources. While filial piety continues to guide children's sense of duty, its modern expression increasingly depends on whether families have the means to "purchase piety" through institutional arrangements. Effective elder care policy must therefore consider not only cultural norms but also the structural and financial conditions that determine whether families can translate values into action.

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