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the 1990s, the number of people in the world who are under 15 years of age has increased from 1.1 billion to 1.5 billion, and the number of people aged 65 and over has increased from 0.2 billion to 0.4 billion (United Nations, 1999).

There is a growing awareness of the need to address the needs of the young and the old. The United Nations has set out a series of goals for the 21st century, including the goal of 'improving the quality of life for all' (United Nations, 1999). This goal is reflected in the World Bank's 'Human Development Report' (World Bank, 1999), which states that 'the quality of life is the most important factor in determining the level of human development'.

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