

## Discussion on the Elderly Care of Chinese Urban Residents

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### Abstract

Since entering the 21st century, Chinese population aging has become increasingly serious, and the elderly population in need of care has increased rapidly. The increasing pressure of providing for the aged makes us have to put the problem of providing for the aged in an important position today. This is not only the responsibility of every family to the elderly, but also an important task of the government and an unavoidable social problem. This paper first considers and studies the mode and problems of pension for urban residents in China, and finally gives some suggestions for the pension problem, in order to find a good solution for the elderly in China.

### Keywords

Pension for Urban Residents; Pattern; Question; Proposal.

### 1. Introduction

The originality of this paper is that in the process of discussing the pension problem of Chinese urban residents, combined with my own situation, I will add two different pension methods of grandparents and grandmothers in my own family to further analyze and discuss the problem in detail, so as to deepen my understanding and understanding of the subject.

Since entering the 21st century, with the continuous development of our society and the continuous enhancement of economic level, people's living standards have been further improved, and the average life expectancy of our population is also gradually extended. According to the traditional standards of the United Nations, the elderly population over the age of 60 accounts for 10% of the total population, which is an aging society. Nowadays, China has entered an aging society, and the situation of population aging is becoming more and more serious, and the elderly population in need of care is growing rapidly. In addition, due to the implementation of family planning, China's population fertility rate has fallen rapidly, and major changes have taken place in population institutions. Most of the post-80s and post-90s are only children, which makes the pressure on China's residents' Elderly Security increase year by year. The increasing pressure on elderly care makes us have to put the issue of elderly care in an important position and continue to think and study, In order to find a good solution to the pension problem. This is not only the responsibility of every family to the elderly, but also an important task of the government and an unavoidable social problem. The discussion on the pension model in China is generally divided into rural residents' pension and urban residents' pension. This paper mainly discusses the pension model and problems of urban residents, and gives some suggestions.

### 2. The mode of providing for the aged of urban residents in China

The pension mode of urban residents in China is mainly composed of two parts. One part is family pension. Family children are responsible for the pension of elderly parents. Family pension is also subsidized by the state, mainly including the support, medical treatment, entertainment and education of the elderly. Policy support and subsidies for their pension insurance and medical insurance policies have initially formed a network to protect the basic living needs of the elderly. The other part is socialized old-age care. The state has set up special institutions to provide old-age care for the elderly, such as nursing homes and nurseries for the elderly. However, this kind of Socialized Old-Age Care

still has the problems of lack of content and insufficient service quality, which leads to the prominent contradiction between supply and demand. In addition, the pension modes of urban residents include housing pension, after-sales leaseback, rental admission pension, sales admission pension, big house for small house, living together pension, renting and supporting the elderly, etc. Below, I will conduct a detailed discussion on the two main pension models.

### 2.1 Family pension

China has been dominated by Confucianism and has formed a traditional model of "family pension" for a long time. Family pension, generally speaking, is the combination of "pension at home" and "pension for children". Supporting the elderly has become the unshirkable responsibility of Chinese people. "Raising children to prevent the elderly", "parents are here, don't travel far", "filial piety first" are the reflection of filial piety ethics in people's daily life. This traditional way of support based on filial piety culture has been directly undertaken by family units for more than 2000 years, and has long been deeply rooted in the thinking of Chinese people. Moreover, the Chinese Constitution stipulates that "parents have the obligation to raise and educate their children, and adult children have the obligation to support and assist their parents." this is a legal interpretation of the Oriental back feeding model. Chinese traditional families usually solve their pension problems by having children. From the perspective of modern social security, the cost of childbearing and raising children can be regarded as the security fund paid by working age parents for their future pension. This fund is paid and accumulated year by year with the growth of children's age, and can maintain and increase value in the gradual growth of children. When the parents lose the ability to work when they are old and the children enter the working age when they grow up, the old-age security benefits originally paid will begin to be paid until the parents die. From the perspective of traditional families, the payment, accumulation, appreciation and payment of this pension fund is a very natural "natural" process and a very smooth connection process. It seems that there is no transition node or link. In short, in traditional Chinese families, the risk of birth, old age and death of the elderly is guaranteed by the family; All the expenses of family security are borne by the family. The accumulation and appreciation of security fund and the transfer payment between generations should be completed in the family.

In my family, the pension model of my grandparents belongs to this traditional family pension model. Grandpa and grandma have three children. When they are in their prime of life and have the ability to work, they have enough money and ability to bear and raise their children and give them the best. We say this is equivalent to the security fund they pay for their own pension in the future. With the growth of their children's age, my grandparents gradually lost their ability to work, and their children were in their prime of life. At this time, the old-age security benefits originally paid began to be paid. My little uncle took them to live together and took care of the two old people all the time. At the same time, my mother and big uncle also shared the responsibility of taking care of my grandparents, Not only in terms of money, but also in terms of spirit. Our family will often meet for morning tea, dinner, go out for fun, share the joy of family. This kind of family pension with filial piety culture as the tradition is often the most easily accepted and recognized by the general public.

### 2.2 Socialized pension

With the decline of the status and role of the elderly in the family, the family structure is bound to change accordingly, and the family pension function is also reduced. In addition, young people work hard in developed cities in other places, while elderly parents are still used to staying in small towns where they have lived for many years, and their children can't take care of the elderly all the time. Socialized pension is the process and result of the transformation of the way of supporting the elderly from family to society, including labor employment and income security, medical care and life services, as well as social participation and the creation of survival significance. Socialized pension is a historical product of social development to a certain stage based on the high development of social productive forces and the emergence of the employment labor system. It is an old-age model in which social institutions are the place of pension, relying on state funding, family funding or self-

help of the elderly, and the elderly care function is provided by pension institutions. At present, the elderly care institutions mainly include nursing homes, apartments for the elderly, nurseries for the elderly, nursing homes for the elderly, nursing homes for the elderly, etc. these elderly care institutions have the characteristics of specialization, socialization and marketization, and provide high-level living care and health care for the elderly. In the elderly care institutions, the elderly will recognize some new friends, broaden the circle of friends, usually have a partner with each other, talk, take a walk to relieve boredom, and add fun to the elderly care life. It is also a good elderly care model.

In my family, the old-age care of grandparents is neither the traditional family old-age care nor the above-mentioned Socialized Old-Age Care. They belong to home-based old-age care. In a small town, two people have lived in a small house for many years, taking care of each other and relying on each other. The children work hard in other places. Although they do not live together, they will visit and take care of them regularly. Grandpa and grandma don't want to bring a burden to their children. They also enjoy the relaxed and comfortable life of the elderly. In their spare time, they go to the park to find their elderly Companions to play chess, cards, or make an appointment to nearby places. A few years ago, grandpa left, leaving grandma alone, but she still stayed in their small house. Although grandma didn't say it, I can clearly feel her loneliness. If we can, as children, children and grandchildren, although we are busy with work and study, we must spend more time with the elderly, even if it's just a short phone call A simple dinner may warm her for many days.

### 3. Pension of urban residents in China

With the deepening of China's reform and opening up and the development of urban social economy, the traditional family pension model has been severely challenged in many aspects. First, changes in family structure have challenged the ability of young people to provide for themselves. With the implementation of China's family planning policy in the 1970s, the population fertility rate decreased, the number of urban only children increased day by day, and the family size decreased. There was a typical 421 family model, that is, a couple had to raise children and manage four old people, which caused a great economic burden on them. Second, with the development of social economy, the pressure of social survival is increasing, and people's spending on education and medical treatment is increasing. At the same time, the life expectancy of the elderly is also increasing with the improvement of economic conditions, which further aggravates the great pressure on young people to support the elderly. Third, with the change of social concepts, traditional morality and values are no longer suitable for social and economic development, and young people no longer pay attention to them. In addition, young people pursue self-improvement and their own value. Family status is not their first choice, which further challenges the traditional pension model.

On the other hand, institutional pension also faces many difficulties in China's cities. Because most of the elderly care institutions implement the socialized operation mode, they need the elderly to bear part of the expenses. If the elderly have no children or their children are indifferent to the elderly, many elderly people in need will not be able to afford the admission fee; Although the number of beds provided by pension institutions is increasing, it still can not meet the occupancy needs of the elderly. According to statistics, the total number of pension beds accounts for only 1.59% of the national elderly population; The lack of "feelings" in institutional elderly care makes the elderly far away from their families and can not feel the warmth of their families, resulting in a sad feeling of lack of belonging. Impersonal nursing homes will disgust many elderly people; There are some problems in institutional pension, such as lack of standardization, disorderly competition, uneven urban and rural areas, uneven quality of employees and so on. The hardware scale and facilities, software management and services can not meet the social needs. In addition, China is a country with thousands of years of traditional culture, institutional pension will be subject to additional resistance in China.

In the face of the special national conditions that have not yet achieved modernization and underdeveloped economy, how to choose a security system in line with the changes of China's

population structure and the living habits of the elderly, provide appropriate, reasonable and reasonable care for the elderly, so that the elderly can enjoy the fruits of economic development and spend their old life stably, which is not only related to alleviating the pressure of providing for the elderly and reducing the burden on their children, Promoting economic development is more related to the improvement of people's livelihood and the construction of a harmonious society. We should pay more attention to it. Due to the increasing pressure of social pension and the problems existing in the pension system, the contradictions of pension problems are becoming increasingly prominent, and its current situation and problems have to arouse our thinking.

#### 4. Suggestions on pension for Chinese urban residents

It can be seen from the above modes and problems of providing for the elderly in Chinese cities and towns that we should not only pay attention to the material and cultural needs of the elderly, especially their sense of dependence on home, but also have sufficient services so that the elderly can really enjoy the treatment of providing for the elderly.

I suggest that the old-age care mode for urban residents can be home-based like my grandparents, and provide door-to-door services for the elderly through community services, so that the elderly can provide for the elderly at home. Children don't have to delay their development to consider the need to take care of the elderly locally. Home-based elderly care does not require the state to invest a large amount of funds in elderly care institutions, but it still can not solve the contradiction between supply and demand. Home-based elderly care is a way that combines the advantages of family elderly care and institutional elderly care. Through home-based elderly care, the elderly can not only enjoy the care and care of their children in a familiar family environment, but also experience collective life in the community and reduce the pressure on their children. Home-based pension has become a new trend in the development of pension mode in China because it integrates the advantages of family pension and institutional pension.

Finally, I think it is best for home-based elderly care to coexist with family elderly care. Family support should still be the mainstream. In family support, especially the care of the elderly for their children, spiritual comfort is particularly important. Many old people don't ask how rich they live. More importantly, it's a happy thing for them to see their children or grandchildren. Women should also have a budget in advance to buy old-age insurance for the elderly. Young people should have the concept of providing for the aged in time. In general, the state should encourage family support to be the mainstream, promote the concept of filial piety, and promote home-based elderly care at the service and material levels on the premise of solving household chores.

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