

## Research on Pension Model of Empty Nest Elderly

Chao Li<sup>1</sup>, Kaicheng Wang<sup>2</sup>

<sup>1</sup>School of Science and Technology Liaoning University, Anshan, China;

<sup>2</sup>School of Anshan No. 1 Middle School, Anshan, China.

### Abstract

With the development of China's economy, the problem of aging is becoming increasingly prominent, among which the phenomenon of "empty nest elderly" is of particular concern. This paper discusses the concept of the empty nest elderly. In view of the problems of the empty nest elderly, such as unattended, independent life, lack of family atmosphere, monotonous spiritual comfort and the medical and health status of the empty nest elderly, it is analyzed that the main reasons for the elderly are the ideological concept and the generation gap of their children; The main reasons for children are the scarcity of time and the lack of Pension Consciousness; The main reason for social is that the pension institutions are not perfect and the pension security system is not perfect. Therefore, some countermeasures and suggestions are put forward. The elderly should overcome their empty nest psychology and change their cognitive concept. The elderly should cultivate interest, make friends, enrich their life and accept the elderly care institutions provided by the community and society; Children should respect and provide for the elderly, shoulder the obligation of supporting the elderly and take care of the elderly as much as possible; The society should constantly improve the old-age security system, improve old-age institutions, provide all-round services for the elderly in the community environment, and help the elderly integrate into the community.

### Keywords

Empty Nest Elderly; Independent; Countermeasures and Suggestions.

#### 1. Definition of empty nest elderly

"Empty nest elderly" generally refers to the elderly after their children leave home, which can be divided into three situations: first, the orphaned elderly without children and wife; The second is the elderly who have children but live alone with them; There is also an old man whose children are far away and have to keep an empty nest alone. With the deepening of social aging, there are more and more empty nesters, which has become a social problem that can not be ignored. When children leave home due to work, study, marriage and other reasons, the psychological disorder symptoms of the elderly who stay in the "empty nest" alone are called family "empty nest" syndrome. With the development of China's economy, the problem of aging is becoming more and more prominent, among which the phenomenon of "empty nest elderly" is of particular concern.

#### 2. Analysis on the current situation and problems of empty nest elderly

##### 2.1 Unattended, independent life

Children go out to work, which makes the elderly lack care in their daily life. For them, eating, bathing and doing housework have become a dilemma. It is also reflected in personal safety, drug safety, medical safety, property safety, fire safety and so on. Now it has long been a universal objective phenomenon. From a deeper understanding, the lack of necessary care is their real health problem. When the old man gets old, all the functions of his body will decline. If there is no good care around him, the best time for treatment will be missed and many accidents will happen.

##### 2.2 Lack of family atmosphere and monotonous spiritual comfort

Most empty nesters generally have an "empty nest feeling", that is, emotional emptiness, because they lack the family affection and spiritual comfort of their children. Because with the growth of age,

the living space is becoming narrower and narrower, and there are fewer and fewer social exchanges. The feeling of loneliness and loneliness will follow. At this time, the care of children has become an important part of the spiritual comfort of the elderly. With a large number of children going out to work, the function of family pension is weakened, and the elderly need family comfort and life care. According to research, with the growth of age and the weakness of various body organs, the elderly tend to be childish in some aspects and need the care of their children more. Therefore, children have an irreplaceable position in the eyes of the elderly. Because their children are away all year round, except for the Spring Festival or the Qingming Festival, they basically can't go home to reunite with the elderly. Some even haven't gone home for several years, the elderly inevitably feel lonely.

### **2.3 The medical and health status of the empty nest elderly is still not optimistic**

In small and medium-sized cities, the life of empty nesters still focuses on the pursuit of food and clothing, and the second is to solve the problem of seeing a doctor. It is also common for us to send away their lives because we can't afford high medical expenses. Medical expenses have become a heavy burden on them, and the lack of money for treatment has also become one of the most worried problems of empty nesters. Nowadays, the new rural cooperative medical system has not played its due role. Due to the restriction of the proportional reimbursement and capping system of the cooperative medical system, the substantive help of the new rural cooperative medical system to the seriously ill elderly is very limited. Due to the low economic income, there are not a few cases of illness without treatment. Due to the consideration of expenditure habits and practical economic ability, "resisting minor illness and suffering from major illness" is still the choice of most elderly people.

## **3. Analysis on the causes of the current situation of empty nest elderly**

### **3.1 The elderly**

Personal changes in ideas. In the past, it was often believed that the greatest happiness of people in old age was to live with their children and enjoy their family. After the reform and opening up, the development of economy and the establishment of modern life make this traditional concept change slowly. Intergenerational separation has become a new trend, which objectively contributes to the increase of urban empty nest families. The main reason is that many old people want to have more free space and choose to separate from their children, especially those young old people who are economically independent, in good physical condition and rich in spiritual needs.

There is a generation gap between the elderly and their children. The generation gap is an important indicator to measure the speed of social development. With the increase of the speed of social development, there are great differences among family members in values, psychological state and living habits. This difference seriously affects the choice of living style of the elderly. Although the old people of empty nest families hope to live with future generations, compared with the concept of most young people pursuing trendy ideas, it is very easy to highlight the generation gap among family members. Therefore, in order to meet their own needs for free life, the way of living of small families is generally accepted. Some old people watch their children busy with study and work and can't spare enough time to take care of themselves. They can only reluctantly give up their love and choose to live independently to reduce the burden on their children.

### **3.2 Children**

The scarcity of time. An important feature of the development of social modernization is the scarcity of time resources. According to the demand theory, when the price of caring for the elderly rises, people's demand for caring for the elderly should decline, which directly leads to working more time every week. We regard the price of caring for the elderly as the opportunity cost of caring for the elderly. In the fierce competition in modern society, the opportunity cost of caring for the elderly is getting higher and higher. Therefore, people will choose to spend more time going out to work, which forms an empty nest family in a pure sense. There are also some children who live with the elderly, but because they are too busy with work and too many things, they can't guarantee the minimum

coexistence in time, which also constitutes the empty nest family in essence. Time is precious, but as children, they should be able to allocate the proportion of time well. If they are too biased towards work, the family will not have more energy to take care of them.

Children's awareness of providing for the aged is becoming weaker and weaker. Due to the large population and low level of productivity development, China has been focusing on family pension since ancient times. Compared with our young people, the old man's thought is more traditional, likes to be lively, and hopes that his children and grandchildren will be full of people. Like old Beijing, he lives in a courtyard and lives in the same hall for several generations. Nowadays, with the increase of population mobility and the transformation of social values, coupled with the increase of life pressure, children's income is low, and providing for the elderly has become a major burden on children.

### **3.3 Social aspects**

Social changes in social transformation. With the rapid development of economy, it is unrealistic for young people to stick to traditional virtues and not seek development in the outside world. Therefore, with frequent job changes and rapid population mobility, especially in cities, an increasing number of children go abroad to study or work, which makes it difficult for many families to move home only the older generation.

Pension institutions are not perfect. At present, the development of urban elderly care institutions in China is still at a low level, which is also an objective reason for the formation of empty nest elderly families. Problems existing in elderly care institutions: first, the price of nursing homes is too high and does not consider too much for the elderly. Many elderly people think that living for a long time will bring great economic burden to their children, so they are not likely to choose to live; Second, the service of nursing homes lacks characteristics, and the social arrangement is generally a fixed model; Third, the nursing home does not have the necessary medical conditions. When the elderly are ill, their families still need to ask for leave to take them to the hospital for treatment, which not only wastes the time that could have been saved, but also brings unstable factors to the health of the elderly. Due to the above disadvantages, pension institutions are difficult to become the best choice for the elderly. Therefore, most of the elderly still choose to stay at home, which creates conditions for the emergence of empty nest families.

## **4. Countermeasures and suggestions to improve the current situation of empty nest elderly**

### **4.1 The elderly**

Overcome their empty nest mentality. The elderly should cultivate interest, make friends and enrich their life. Secondly, actively participate in the society, care about the society, give full play to the waste heat and have something for the old. Re establishing life goals is the best way for the elderly to overcome empty nest psychology. Once a firm goal is pursued, its willpower to overcome difficulties is unimaginable. Third, establish a regular life. The elderly can ask doctors to formulate a scientific work and rest schedule for themselves according to their physical condition, live according to the schedule and eat on time, which is conducive to good health and maintain a good mood to continue to live.

Change your cognitive concept. At present, China's families, especially urban families, are gradually transformed from large families into diversified small families, and the family support function is gradually weakening. The realization of the "raising children and preventing old age" model hoped by most elderly people is subjective and objective. The scene of their expected happy gathering has formed a strong contrast with the reality, which has caused a great psychological gap for the elderly. Therefore, in order to avoid facing empty nests, the elderly should change their ideas and accept the elderly care institutions provided by the community and society, such as nursing homes, apartments for the elderly and nurseries for the elderly. These institutions are also constantly improving in terms of living environment, entertainment places and medical care. It is believed that they will become a good choice for empty nesters in the near future.

## 4.2 Children

Children should respect the elderly. Children should, where possible, assume the obligation to support the elderly. Although there are many ways of providing for the aged, most of the elderly like to live with their children and are unwilling to live in nursing homes. Social pension institutions in many developed countries are very developed, but the vast majority of the elderly still choose family pension. For the elderly, the family plays an important and irreplaceable role. The Chinese nation has always had the traditional virtue of respecting and providing for the elderly. As children, we should take care of the elderly as much as possible. If conditions do not allow the elderly to live with their children, regular visits and telephone greetings are also necessary, and the care of their children will often bring comfort to them. In today's society, in the bustling cities, although life is more and more convenient and medical conditions are more and more developed, many urban empty nesters still do not go to see a doctor, because they believe that the physical symptoms are caused by normal aging rather than diseases, especially hearing impairment and urinary system symptoms. There is no observation and care of children around. Some elderly people actually have diseases and corresponding symptoms, but they delay the diagnosis and treatment of the disease because they do not go to see a doctor. Therefore, as children, they should regularly take their parents to receive health education on various chronic diseases, so that the elderly can have knowledge about the common symptoms and influencing factors of chronic diseases, and realize the significance of a healthy lifestyle for disease prevention and rehabilitation.

## 4.3 Social aspects

We will continue to improve the old-age security system. In the area of basic old-age insurance, we should effectively ensure that the pension growth level of the elderly is consistent with the level of social and economic development, so that the elderly can share the fruits of social and economic development, especially appropriately improve the pension level of enterprise retirees. In terms of spouse's will subsidies and social subsidies for the elderly, we should also constantly improve the treatment level in time, so that those elderly who mainly rely on these sources of income can maintain a basic life. Providing employment opportunities for the elderly and continuing to work after retirement can not only increase their income, but also enrich their spiritual life. Improve the level of basic medical insurance benefits for the elderly. In addition, the medical services provided by the community to the elderly should be all-round. It should include not only the treatment of diseases, but also other services, such as medical consultation, vigorous publicity of disease prevention and control, popularization of elderly care and nursing knowledge, and so on. The community has become the most important environment and condition for the elderly. The elderly group has the most requirements and urgent needs for community services. The goal of home-based elderly care is to provide all-round services for the elderly in the community environment and help the elderly integrate into the community. Empty nesters are a unique group of the elderly. According to the policy of aging work, we should do a good job in serving them, and send the warmth of the party and the government and the care of the society to their hearts, so that the empty nesters can live happily in the streets and communities.

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