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Ageing of the population

—— Research on the elderly care models with Chinese characteristics

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Master(MSc) in Business Administration

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Marketing, Operations and General Management

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BUSINESS
SCHOOL

Department of Marketing, Strategy and Operations

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Abstract

China is experiencing an increasing population ageing challenge. The purpose of this dissertation is to look into the current state of an ageing society with Chinese characteristics, as well as the choice of elderly care models for different pension insurance systems. Census data were used to verify the rapid development of ageing in the last decade. Through a literature review, this research establishes a theoretical structural framework and two propositions. First, the level of regional economic growth will influence the chosen model of elderly care. Second, the choice of elderly care models will be affected by age. Data from interviews with 30 elderly individuals in cities and rustic districts are used to examine the two propositions. This study found that the main reasons for an ageing population are the increase in life expectancy and the decline in the number of women who are willing to have children. Ensuring retirement income and improving the elderly care models are two of the most important ways to deal with an ageing society. In China, the old-age insurance system is influenced by regional economic levels, indicating a pattern of unequal development. The ability of the elderly to choose their care models is governed by the number of pensions available, however, elderly health will have an impact on the choice of their elderly care plans.

Key Words: ageing of the population; elderly care model; China

Classification JEL: M190

Resumo

A China está a enfrentar um desafio crescente de envelhecimento populacional. O objectivo desta dissertação é analisar o estado actual de uma sociedade em envelhecimento com características chinesas, bem como a escolha de modelos de cuidados a idosos para diferentes sistemas de seguro de pensões. Os dados do censo foram utilizados para verificar o rápido desenvolvimento do envelhecimento na última década. Através de uma revisão bibliográfica, esta investigação estabelece um quadro estrutural teórico e duas proposições. Em primeiro lugar, o nível de crescimento económico regional influenciará o modelo escolhido de cuidados a idosos. Em segundo lugar, a escolha de modelos de cuidados aos idosos será afectada pela idade. Dados de entrevistas com 30 indivíduos idosos em cidades e distritos rústicos são utilizados para examinar as duas proposições. Este estudo concluiu que as principais razões para o envelhecimento da população são o aumento da esperança de vida e o declínio do número de mulheres dispostas a ter filhos. Assegurar o rendimento da reforma e melhorar os modelos de assistência aos idosos são duas das formas mais importantes de lidar com uma sociedade envelhecida. Na China, o sistema de seguro de velhice é influenciado pelos níveis económicos regionais, indicando um padrão de desenvolvimento desigual. A capacidade dos idosos para escolherem os seus modelos de cuidados é governada pelo número de pensões disponíveis, no entanto, a saúde dos idosos terá um impacto na escolha dos seus planos de cuidados aos idosos.

Palavras-chave: envelhecimento da população; modelo de atenção ao idoso; China

Classificação JEL: M190

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Chapter 1. Introduction

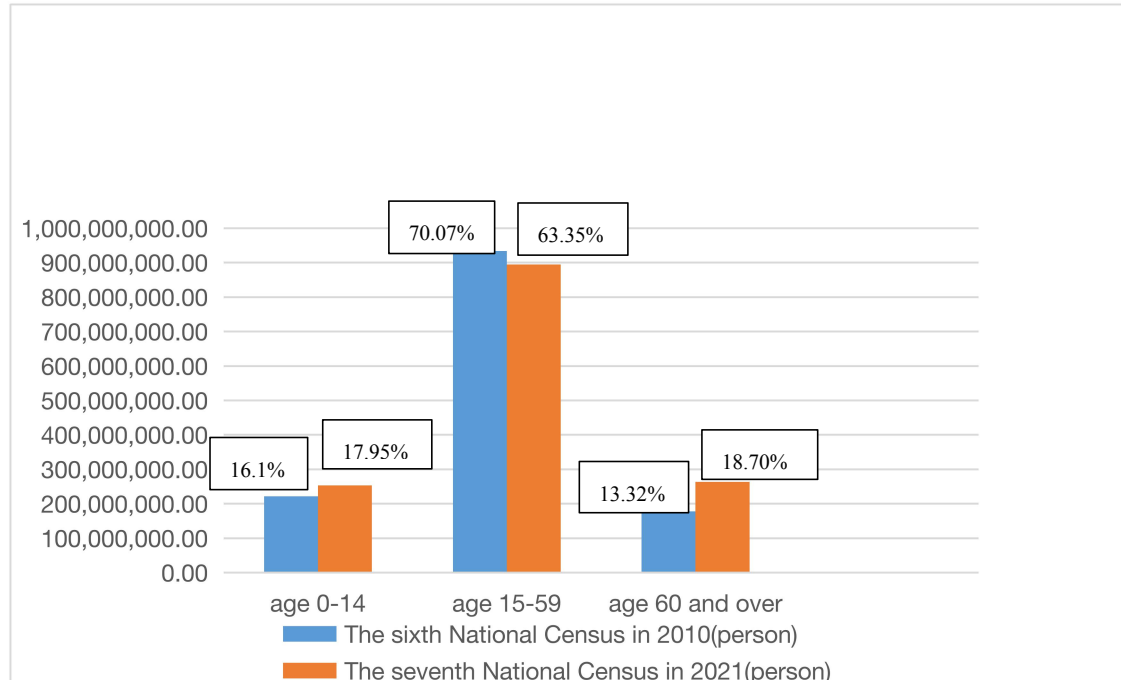
The Seventh National Census is a major national condition and strength survey done on the eve of the "two hundred years" historic¹ junction. The census has finished on-site registration as of May 2021 and the core data have been collected. In keeping with the National Bureau of Statistics, the Chinese population will hit 1.41 billion people, or 18 percent of the total population in the world. China remains the most populous nation. According to the statistics, the population has grown at a slow pace for the past decade. The total population is predicted to still exceed 1.4 billion people within the future, consistent with the top of the National Bureau of Statistics.

The elderly population over the age of 60 has grown at the quickest rate during the last ten years. The senior to 18.7 percent in 2021, whereas, the youth population has grown to roughly 32 million people. The quantity of youngsters between the ages of 15 and 59 is diminishing (see Graph 1.1). Chinese ageing population is outgrowing its youth, and the population is ageing at an alarming rate. The fundamental contradiction has shifted from the overall population pressure to the age structure difficulties. The large elderly population is one of the most visible manifestations. Local census data supports this finding, revealing that sixteen out of thirty-one provinces have more than 5 million seniors, with six of them having more than 10 million. The ageing of society is increasingly recognized as a serious national public concern.

¹ "two hundred years" historic junction refers to the 100th anniversary of the founding of the People's Republic of China and the 100th anniversary of the founding of the Communist Party of China.

Graph 1.1 The Sixth-Seventh Part National Census data

The total population of each age group and the proportion of the population from The Sixth Census in 2010 and The Seventh Census in 2021.



Source: <http://www.stats.gov.cn>

(Translated by the author)

Over the past two decades, a number of researchers have attempted to determine whether population ageing is beneficial to sustainable development. The causes and solutions of the population ageing phenomenon. With the rapid growth of the ageing population, China will face the largest influx of the ageing populace maturing in the following 30 years. There are many older people, many empty nests, and more nesters. These trends will pose long-term challenges to sustainability on both the supply and demand sides (Bai & Lei, 2019). It is both a difficulty and an opportunity in light of the ageing population.

In terms of challenges, population ageing will diminish labour supply, increase the burden of family care pension, reduce the supply of essential public services, and the ethical issue of ageing are becoming more evident. Due to increasing economic pressures on families, one-child families are choosing to work outside, increasing the number of empty-nesters. Policymakers prefer to focus on rising healthcare and pension expenditures associated with an ageing population that is no longer able to contribute to wealth accumulation after retirement.

The gross domestic product (GDP) has shrunk by over 10% as the population ages, consumption, labour supply, and investment have all declined (Wei et al., 2018). Add to this are the fiscal challenges that come with an ageing society (Roehn, 2019). “Older adults are more likely to develop conditions such as cardiovascular disease, chronic respiratory disease, diabetes, kidney disease, unintentional injuries, HIV/AIDS and sexually transmitted diseases than younger peers” (Fang et al., 2020). These chronic diseases are not only a challenge to healthy ageing but also a drain on health care resources. Overall, deepening ageing is still considered a burden for society, while population expansion is deemed a problem.

In terms of opportunities, the traditional Chinese elderly care model, which provides the most basic life stability for the seniors, is eroding. The mismatch between the supply and demand for services, as well as the fragmentation of medical care, poor intellect and medical care separation, are insufficient to deal with the problems posed by population ageing. On this foundation, the construction of a complete and comprehensive, intelligent medical service system for the elderly will provide chances to alleviate the pressures of ageing, while also upgrading the service models of the elderly care market. The silver economy is the result of rising consumer demand for products and services geared toward the aged, which advances science and technology while also creating new economic opportunities.

Most studies analyze only one aspect of an ageing society. In the process of research, it is more important to realize that the elderly population and senior care are two inseparable parts of the work. The issue of ageing has been a topic of discussion in China for millennia. From the initial traditional family care model, where the male is the family pillar responsible for the ageing parents and relatives elders, to the modern society where diversified ways to ageing coexist. It is evident that whether China has entered an ageing society or not, ageing and elderly care models are inextricably linked.

The main purpose of this dissertation is to develop an understanding of the definition of an ageing society. What impact will the ageing society have on Chinese development? Discuss the points of existing representative elderly care models and their shortcomings. Additional, analyze the factors that influence their choice of care models by interviewing the elderly population in different regions. Therefore, this study aims to achieve the following

aspects:

1. Study the factors leading to an increasingly ageing population and its adverse effects.
2. Through literature review, examine the feasibility and existing problems of the current pension policy, and the advantages and existing problems of the currently widely used elderly care models.
3. Obtain different pension income and elderly care models of the urban and rural elderly through telephone interviews. Compare the contents of the literature and analyze the reasons for choosing various old-age care models in the practical process. In combining with national conditions, put forward suggestions for improving existing ageing policies.

In particular, two propositions that will be tested are:

- 1: the degree of regional economic growth will influence the old-age care model.
- 2: older people are influenced by their age when choosing an older-age care plan.

A literature review follows this introduction (Chapter 2). This section discusses the characteristics of the maturing society and the impact of the populace maturing on economic and social development. The different models of ageing currently adopted are analyzed to discover the points of each model as well as the flaws in their operation. Chapter 3 describes the research methodology and sample selection. The fourth chapter presents its research results. The study concludes with Chapter 5, which summarizes all the contents, then outlines the limitations of the research process and provides recommendations for next steps.

Chapter 2. Literature Review

2.1 The concept of population ageing

Older people, according to the World Health Organization, are aged 65 and above in industrialized countries, and 60 and over in developing countries. Whenever the number of older people north of 65 years of age surpasses 7% of the whole populace, or when the number of individuals more than 60 years of age comes to 10% of the complete populace, we have an ageing society. Population ageing is a growing global problem (Wilson et al., 2019). In research from Boz & Ozsar (2019), the two most recognized reasons for population ageing are increasing life expectancy and the declining new birth rate. According to new research, the resulting demographic changes are largely due to “better healthcare, social and economic development, and new patterns of reproductive behaviour” (Nova, 2021).

Increased per capita income has aided in the enhancement of living standards, diversified diets, and a regular daily rhythm. At the same time, it has accelerated the development of medical business, leading to more uniform research and treatment of diseases. Early detection of disease, as a result of public health education, frequent medical examinations, and early treatment, greatly improve cure rates and prognosis, and ultimately increasing average life expectancy. Fertility is secured, the healthy rate of infant births has risen. The population death rate has dropped as medical capability has increased.

The developed countries are the first to enter an ageing society and they are moving towards an over-ageing society due to the driving effect of the foregoing reasons. Developing countries, on the other hand, are ageing steadily, despite the fact that their economic and medical advancement lags behind that wealthy countries. The concept of population ageing is a global issue that should be considered and addressed by every country or region in the world. It needs to be understood as part of the development of health policies and strategies (J. Li et al., 2019).

In addition, a small number of scholars have found that the growth in the infant populace and the increment of the old populace are due to indirect social factors such as ethnic, class,

political, cultural, religious and population migration (Vilić, 2017). According to research, the same trend of population change can be observed in different developed countries. Including low or negative population growth, low mortality and population ageing. But there are subtle differences in these performances depending on the actual situation of different countries. In developing countries, backwardness has led to material shortages, worsening health and high child mortality rates. To solve the problems, developed countries implemented policies that encouraged childbirth, while developing countries advocated for birth restrictions.

According to the current status as a developing country, Chinese individuals matured 60 and over account for 18.70 percent of the absolute populace. This information goes far beyond the WHO requirements. The family planning program of the 1970s had an impact on population growth. Couples in urban regions are limited to one child, couples in rural areas can request a second child years after the birth of their first child as a girl. However, because of the large population, it is difficult to modify the old conception of fertility, as well as the economic backwardness of rural areas and the difficulty in implementing family planning policies. Even though the fact that population growth rate has been modest for more than 20 years, it still displays a pattern of high population expansion when compared to other countries with rapid economic development. The pension crisis, brought on by an ageing population, requires immediate attention.

2.2 The main characteristics of the ageing population

Due to the rapid financial development and tremendous clinical headway, the demographic structure has changed from a high rate of birth, high demise rate and low life expectancy to a low rate of birth, low mortality rate and long life expectancy (M. Chen et al., 2018). At the identical time, as advanced economies around the world matured, they started another phase of segmental progression. While in China, with its low per capita income, a new phase of demographic change began, characterized by “old before getting rich” (C. Sun, 2020). The aged population is growing hastily duet to beyond populace growth and increasing life expectancy, both that are related to monetary development and advanced requirements of

residing. Furthermore, a low birth rate leads to structural growing older, as older men and women represent an increasing percentage of the populace (Mao et al., 2020).

The ageing degree is deepening from the standpoint of the old structure. By the end of 1999, the proportion of individuals aged 60 and up had risen to 10.3 percent, indicating that the country was entering an ageing society. This year, there are 264.02 million humans, older than 60. The ageing process has advanced dramatically since the findings of The Sixth National Census in 2010. The ageing population will undergo "four phase," according to *The China Quality Certification* (2019-2020), with four characteristics. The phase of fast population ageing (2000-2022), the numerous "bottom ageing", the continual reduction in the number and proportion of children in the population, the ample supply of labour resources, and also the relatively light burden of social support is all typical characteristics of this stage. A phase in which the population is ageing rapidly (2022-2036), the standard aspect of this phase is that, as the fertility rate continues to decline, the total population size will reach its peak and then enter into negative growth, but the number of elderly will increase sharply and the problem of population ageing will appear in a spurt. In the deep development phase of ageing (2036-2053), the typical features of this phase are that the total population has negative growth and accelerating, the population is ageing more and more significant, and showing the phenomenon of old age id exhibited. The social dependency ratio will reach its maximum (103%). In the ageing balanced development phase (2053-2100), the growth of the elderly population will end. At this stage, the number of children, the quantity of young people, and the number of elderly human beings will decrease together, the ratio will be relatively stable. It is the stage of severe ageing. In comparison to the ageing phenomena in wealthy countries, the Chinese population is rapidly ageing. The ageing population has become a significant strategic concern affecting the livelihood of people as well as the long-term peace and stability.

In step with The Seventh National Census, the proportion of individuals aged 65 and above reached 13.50 percent, above the worldwide the global average (9.3 percent of the total population was aged 65 and up), but lower than the developed country average (19.3 percent of the total population was aged 65 and above). The first point, the getting old populace is

large. There are 260 million people aged 60 or older in China, of whom 190 million are 65 or older. Second, the ageing process is hastened dramatically (Johnston, 2021). From 2010 to 2020, the proportion of over 60s rose by 5.44 points, and the share of humans aged 65 years up elevated by way of 4.63. Third, the structure is even more disproportionate. The number of adults above the age of 65 has continued to rise. Fourth, the ageing rate differs greatly between urban and rural environments. With 23.81 percent and 17.72 percent, the rural region has a higher proportion of seniors aged 60 and over than in the cities (7.99 and 6.61 percentage points, respectively). Nevertheless, the government continues to try to slow down population ageing and reform well-known public pension insurance systems by adjusting prevention policy and implementing various measures such as a centralized pension system (Hu et al., 2021). Ageing is becoming more pronounced, which implies that Chinese population will continue to withstand the pressure of long-term, unbalanced growth in the future.

2.3 The impact of an ageing population

2.3.1 From the perspective of life expectancy according to capital.

Life expectancy multiplied from 35 years within the early days to 77.3 years, according to the estimates from the National Bureau of Statistics during The Thirteenth Five-Year Plan² period. The average life expectancy will reach 78.3 years as of The Fourteenth Five-Year Plan³ time frame. The *Interim Measures of the State Council on Retirement and Retirement of Workers* were approved by the Second Session of the Standing Committee in 1978, and stipulated that workers in enterprises, institutions, parties, government organs, and mass organizations are owned by the entire people. Those who match one or more of the following criteria might consider retiring:

- (1) Male employees over the age of 60, female employees over the age of 50, and have

² The Thirteenth Five-Year Plan: years from 2016 to 2020

³ The Fourteenth Five-Year Plan: years from 2021 to 2025

worked for ten consecutive years.

(2) At least 55 years old for males and 45 years old for females, and have worked continuously for ten years underground, at high-altitude, in high-temperature, in very heavy physical labour, or in some other hazardous occupation.

(3) Men over 50, women over 45 who have worked for a total of ten years, as certified by hospital admission and approved by job evaluation commission, and have entirely lost their ability to work.

(4) Disabled as a result of work, as documented by the hospital and confirmed by the Work Evaluation Board, and unable to work.

This standard of retirement age was established in the early days based on a variety of variables such as life expectancy, labour conditions, and employment practices. It has not been altered in more than 70 years. From European research on the retirement systems, an extension of employment and deferral of retirement is visible as promising ways to ensure the sustainability of the labour market and pension systems (Wiß et al., 2020). Average life in China expectancy has improved dramatically since reform and opening up. During this time, the economy and society have undergone significant changes, and the pension system as a whole has become extremely unfavourable for long-term development due to the low retirement age.

2.3.2 From the perspective of re-employment after retirement.

In evolved nations, such as Singapore. The authorities are encouraging people to work longer years. In the Singapore context, policy makers and employers want to use a habitat-touchy method to rehiring elderly workers, and creating a habitat-pleasant environment for re-hiring (Xu et al., 2021). However, there is no precise standard for re-employment after retirement in mainland China. In China, units of various types are still in the period of spontaneous, self-attempted, and self-paying re-employment after retirement. Re-employment after retirement is mostly centred in technology and knowledge-intensive units, particularly in the domains of medical care and higher education sectors. Extending of retirement, direct re-hiring from the original unit, and market recruitment are the most common methods of

post-retirement re-employed. Although a system of extending individual unit retirement times has been introduced, it is a unified administrative arrangement within the planned economy system that does not operate under a market-oriented human resource management model, which makes it distinct from retirement and re-employment. Many units also have enacted retirement and re-employment policies in place, but the major focus is on senior experienced knowledge and technical staff. In terms of market recruitment, several businesses, particularly private businesses, have indicated a strong desire to recruit high-level technical talents and experienced professionals. In general, the Chinese re-employment target is modest.

2.3.3 From the standpoint of a postponed retirement.

Previous research has looked at the potential benefits of raising the retirement age. Several studies have discovered that postponing retirement has positive consequences. For instance, elevating the retirement age has a dual effect: it releases the assets needed to fulfill the ageing project and can enhance the lifelong livelihood of low-income earners, especially in national locations with re-distributive social security structures (Shen & Yang, 2021). A study carried out in Denmark showed that, in general, employers have a more positive opinion of workers who have been working for long years (Jensen, 2019). A gradual addition in the retirement age would expand the workforce while decreasing the anticipated boom in labors fees. Furthermore, it can ease the pressure on the pension machine. Extension the retirement age could have a positive implications for Chinese social and financial potentialities (Jensen, 2019). Delaying the retirement age can also improve pension budget sustainability and system-support ratios with more members and fewer beneficiaries.

On the other hand, some studies have found that postponing retirement affects well-being. It suggests that raising the full social retirement age would unfairly affect black and low-wage earners, whose benefits deteriorate the longer they work. Because they are unlikely to live long enough to make up for the lost pension incomes they lose by delaying their entitlements (Moore et al., 2019). Long and excessive working hours and high work pressure can harm workers healthy, and even endanger their lives in Chinese labour-intensive industries. In addition, some scholars argue that the welfare outcomes of not on time retirement guidelines

are still unknown and that it is dependent on the type of pension insurance. Makarski and Tyrowicz by establishing a longevity-aware model, the effect of raising the retirement age on benefits is studied. It determined that raising the retirement age could reduce the financial imbalance outside the pension system, but there is no direct financial and pension income effect in the contribution pension insurance system. Research from Shen and Yang (2021), mainly based on the angle of the intergenerational guide and the defined benefit pension machine, a dynamic optimization model turned developed to evaluate the outcome potentials of various deferred retirement situations on the elderly welfare, which are characterized by intergenerational. Prior to 2030, older people will receive less intergenerational support as part of the deferred retirement policy when compared to a system of the non-delayed retirement system. Demonstrating deferred retirement has an influence negative on the elderly.

When the welfare consequences of various delayed retirement patterns are compared, deferred retirement immediately has a greater negative effect than delayed retirement gradually. Moreover, the later age retirement, the more pronounced the negative consequences of welfare will be. The sensitivity analysis of key parameters showed that, if the defined benefit pension system does not change, coverage of deferred retirement defers the well-being of the elderly. In China, the retirement age depends on the sort of work, working surroundings and gender, which cannot be overlooked. The age of 60 is a traditional sign of ageing in China, and there is a powerful force to discriminate against older people in the workplace. Instead of absolutely delaying the retirement age, sustainable pension provision must address problems of age discrimination in society and raise awareness of demographically challenging situations.

2.3.4 From the perspective of the labour shortage caused by the falling fertility rate.

The advancement of the national economy, the enhancement of material living standards, the evolution of health demands and medical conditions have caused the Chinese senior population and newborns to transition from high mortality to low mortality, in a relatively brief period of time. At the same time, as the level of education has improved, the concept of

fertility in the young group has shifted. Pregnancy and postpartum care as well as increasing the quality of childbearing are the pursuits of the young group. It was particularly affected by the one-child policy in the early days of new China, even if the government liberalized the three-child policy and encouraged fertility in 2021, the fertility pattern is difficult to fundamentally change in a short period of time.

In research of C. Sun (2020), the ageing of the labour force led to low birth rate and low labour population growth rate, which will become one of the obstacles to the economic high-quality development. The first is the decline in the working-age population. Labour-intensive industries dominate the Chinese industrial structure. Even though the industrial structure has undergone transformation and modernization in recent years, labour demand has not decreased. As a result, an ageing population entails labour shortages and in some cases, higher labour expenses. Simultaneously, the upgrading of industry structure has evolved into technology-intensive and capital-intensive industries, raising the demand for high-quality labour while the demand for low-quality labour is decreasing, resulting in a structural labour shortage. In the labour market, rising unemployment and labour shortages coexist.

Second, the population of working age is ageing. Due to the ageing of their bodily functions, the elderly will reduce their rate of activity, which will reduce labour supply. Age growth is directly proportional to decline in activity. Getting old of the populace refers to the ageing of the workforce and will eventually result in a reduction in average productive capacity. Despite the fact that, older workers have an advantage over younger workers in terms of expertise and information acquired through years of work experience, the physical condition of older workers is markedly worse than younger ones. The rapid development of modern society is more likely to affect their ability to work. The intelligence and learning ability are remarkably reduced of the elders, and their ability to accept and adapt to new knowledge, skills and facilities are poor, resulting in lower labour productivity. This hampers economic development and means that older workforce faces are at a competitive disadvantage in the labour market.

Population ageing is a global phenomenon that affects not only economic growth,

regional development and the accumulation of human capital, but also social benefits, insurance policies and long-term care (Heffner et al., 2019). The increase in the number of seniors in China is accompanied by a low retirement age, leading to an ageing population, which will have several negative consequences for development.

First, the burden on government finances is growing. As the population ages, so too does the need for aged care, health care and social services. Most seniors stop working after they retire, leaving them with no other source of income but a pension. Their health is deteriorating, making them more susceptible to illness, and the strain on medical and healthcare spending rises. Second, there is a labour shortage. The fraction of the population that is above the age of 65 is growing, indicating that the working population is shrinking. Since 1971, when China implemented its family planning program, a couple can only have one child. Family planning became a core state policy and was enshrined in the 1982 constitution. The Chinese government did not remove the one-child policy for couples until January 2016, allowing them to have two children. The number of births in China has been strictly regulated for more than 40 years. So far, the Chinese labour force has been insufficient, resulting in a labour shortage. Third, ageing has a substantial impact on the industrial structure adjustment. The geriatric labour force whose capacity to absorb and adapt decreases with age, and whose lack of innovation ability makes it difficult to alter the industrial structure.

2.4 Research review of pension insurance systems and elderly care models

There are three main categories of the pension insurance systems. The basic pension insurance scheme, sometimes referred to as the public pension, is the first category. This is the setting that provides the widest coverage. Urban Employee Pension Scheme (UEPP), New Rural Pension Scheme (NRPS), and Urban Residents Pension Scheme (URPS) are the three main forms (Zhu & Walker, 2018). The second level is the supplementary pension system. This section includes both occupational and enterprise annuities. The individual commercial pension system, which is funded entirely by individuals, is the third category.

① Basic pension insurance system

The basic insurance system includes several old-age security projects. For example, a pension scheme for civil servants, a pension program for employees and a countrywide rural pension scheme (F. Chen, 2020). The contents of this part of the project are scattered and cover a wide range of people, resulting in huge disparities in the enjoyment of social welfare.

In research from F. Chen (2020), the retirement system for urban workers contains social accounts and individual accounts to be paid jointly by the employing unit and the workers. The first pillar consists of 20 percent of the total taxable wages paid by companies and the second pillar 8 percent of the total wages of individuals. The retirement benefits of this insurance also consist of two parts, the basic benefit, which is borne by the employing unit, and the personal account benefit, which is financed by the employee.

The urban-rural resident social pension system is a voluntary participation schedule for unemployed city and rural citizens aged 16 and over. Since the person participating in this element of social security does not have regular occupations, they must contribute a separate sum of money. The annual deposit in rural areas ranges from 100 to 500 yuan, while, the annual payment in metropolitan areas is from 100 to 1000 yuan.

The central government pension contribution is financially subsidized by the local government, with a minimum matching amount of 30 yuan per member every year. After paying the insurance premium for at least 15 years and having reached the age of 60, the participant is eligible for the pension income. On the downside, the problem of pensions in rural areas remains, although it improves the lifestyle of urban-rural citizens and reduces their incidence of poverty, the number of pensions these seniors can get is very small, the majority of urban-rural people up the country cannot live on pension income (Y. Chen et al., 2021). Most people cannot afford to pay for senior homes. Moreover, the financial viability of the basic pension fund for city and country residents is essentially solid, the excessive dependency ratio and the extraordinarily low level of price range indicate that the sustainability of the fund gives nonetheless flaws and shortcomings (L. Sun et al., 2020).

From the setting of coverage payment price, measured by the city staff pension payment

rate of 8%, the burden of the insurance price for city residents is not always high. But for rural, there is a greater strain for the local government to pay for the range of 1500 yuan and 2000 yuan (L. Sun et al., 2020). The senior dependence ratio in China is increasing year by year, the remaining life expectancy of retirees is increasing, but the desire for childbirth is low. Against this background, the fund income and expenditure increase exponentially, the rate of increase of fund expenses is obviously higher than that fund income, and the fund gap continues to exist and expand rapidly. The funding gap in later stages is tens or hundreds of times that of the current funding gap (Le et al., 2021). The sustainability of the pension insurance fund is low under existing contracts.

② Supplementary old-age pension system

Career annuities are a compulsory scheme for government staff and workers of other public bodies. The enterprise annuity is an old-age insurance plan that enterprise employees voluntarily participate in. It is borne jointly by the enterprise and employees. The payment amount of enterprise annuity is 12% of the salary, the enterprise pays 8%, and the employee pays 4%. The price-quantity of corporation annuity shall be no more than 12% of wages, and the payment price of employers cannot be more than 8% (Zhu & Walker, 2018). The rate of enterprise annuity payment can be determined by the employing unit after consultation with the staff and workers. When participants attain retirement age or become fully disabled, they are entitled to benefits. They can choose to pay monthly, in instalments, or receive the benefits in one lump sum if they have an enterprise annuity. Occupational annuity personnel may acquire month-to-month benefits. Participating individuals who are in the insurance system might also use all or a portion of the income of their private bills to purchase commercial coverage and obtain advantages according to the coverage agreement. The player receives benefits from commercial coverage in this example. If participants in either of these two programs transition to other programs, they can request a one-time payment of the accrued benefits from their individual accounts.

Occupational annuity and enterprise annuity are the supplementary part of basic pension insurance, and the income of this part is different from the income of those who only

participate in the urban-rural social pension system. The earning level is proportional to their pension income level. From this point of view, the work enthusiasm of enterprise workers and government employees can be stimulated. In contrast, the pension for urban and rural residents is a fixed amount that only relates to the pension level they pay at working age. The higher the level of pension payment, the higher the cost. In order to reduce payment expenses and maintain family life, urban-rural residents are more willing to choose the lowest payment amount. This shows the injustice of the social security mechanism.

③ Individual commercial pension system

Commercial endowment insurance can provide families and individuals with comprehensive and distinctive endowment policies meet their diverse wealth management and risk control needs. Ordinary earners make up the majority of the insured. However, promotion of this system is limited and delayed. This is due to two factors. First, the business pension insurance plan offers few incentives. Second, the purchase of commercial pension insurance is bound by the Chinese tax system, the tax credit procedure is complex and difficult to handle in the concrete operational process.

Politicians in China have sought to alleviate the public budget and delegate some social security obligations to individual employees or companions. Nevertheless, all major insurance is aided by government funds (Siefert, 2018). In general, the Chinese pension system has changed dramatically over the decades of the economic model. Everyone has the potential to participate in the national pension scheme, which is enjoyed by a small number of people in the past. Despite the lack of full coverage, China has finished such a massive subsistence mission of livelihood in these few decades. It is the result of cooperation between the Chinese government and the entire country person.

In accordance with *The Thirteenth Five-Year Plan for National Economic and Social Development*, the Chinese authorities plan to actively address the ageing of the population in their operations. Create a multi-tiered aged care system that has built homes, supported by communities and supplement by institutions. Make broad plans for the construction of public welfare facilities for the elderly. Encourage the establishment of nursing homes and

community day care centres for the disabled. Establish of a comprehensive subsidy scheme for the elderly in financial need and the crippled seniors. Strengthen age-related scientific research. Strengthen the construction of professional nursing staff and management personnel for the elderly by implementing the nursing staff training plan for the elderly. Promoting the integration of medical treatment and nursing care services and services for the aged. Improving welfare and charity systems to make them more age-friendly. Encourage the creation of a livable atmosphere for seniors. Completely liberalize the senior care service market, and assist diverse market participants in improving senior care, support and products through service purchases and equity collaborations. Strengthening of cooperation and protection of rights and interests. Strengthening the protection of the individual rights and interests of elderly persons and the societal trend of respecting, caring and assistance in the old age.

There are many currently elderly care models in China. With the assistance of pension fee, pension place and service characteristics, it is able to be divided into three types of models:

① The traditional family care model

In China, the family has been the organization liable for caring for the elderly. The son in the family has been the primary vendor of aid for their parents and aged relatives, at the same time married daughters have a responsibility to take care of their in-law rather than their own parents (Liu & Cook, 2020). The family care model primarily relates to the duty of spouses, children and other relatives. Family care can give living materials, financial assistance, spiritual comfort and other services to the elderly at any time of the day or night as a part of the method of getting along with them. At the same time, grandparents have the traditional task to look after their grandchildren, which will reduce the need for social support.

However, due to increasing population movement and the implementation of birth control policy, most families have shrunk in size and grandparents are at risk of being “under-utilised” (Liu & Cook, 2020) as the grandparents-to-grandchildren ratio plummets. A young couple has to take care of four elderly people and raise two to three children, this pressure rests on the young shoulders. In the research of C. Wang et al. (2022), the proportion

of empty-nest families within the overall households in the city and countryside regions is growing rapidly. The traditional family caring function is undermining all the time. The traditional culture of filial piety faces challenges from a variety of social factors and value orientations, all of which have an impact on the family care.

By setting up a market economy system, the introduction of an opposition mechanism has caused modifications in youth values and attitudes towards the supply of the aged. To a specific extent, the standard culture of respect for the elderly is being replaced by values that advocate modernity and selfishness. The contradiction between the elderly need and the support of the young people is prominent, the economic frictions of family support are intensified and mutual trust is reduced. As a nice improvement in material living conditions and the development of medical care, the common life expectancy of the elderly group has been increasing, the need for care in old-age and the proportion of elderly people who need residential and rehabilitation care has extended. The youth group faces the dual responsibility of raising children and the elderly, which prevents them from providing home care to the elderly (F. Chen, 2020).

Household types in China show a trend of diversification, which is mainly manifested in the emergence of a large number of non-traditional family types. Such as pure elderly families, empty-nest families, grandparent families, DINK families, elderly single families, and single-parent families (Su et al., 2017). Elderly care models are gradually shifting away from traditional family support towards social support. Coping with elderly and the development of the care system need to be based on the family, supplemented by communities and institutions, and constructed with medical support combined with the service system.

② The “Internet+” elderly care model

The "Internet +" elderly care model is to build a community-based network information platform based on current Internet resources and social forces to offer a sequence of services for the senior person. Such as nursing treatment, healthcare management and elderly support services, is an upgraded form of traditional community care. Home rehabilitation nursing is a new and effective way of old-age care. Its advantage is in this system, the government and the

family share the responsibility for the elderly, they can solve the problem of contradiction and shortage of supply, and demand for home health care services. Use the media-oriented mobile Internet terminal, the "Internet +" to provide a community information service platform for the elderly in the community, provide targeted services, and meet the numerous desires of elderly human beings. Building a home-based elderly care service platform provides information-based, convenient and highly focused services, which can not only break the time and space constraints of traditional elderly care services, expanding the scope of traditional family care services, but also bring business and social resources to actively build social service systems.

Therefore, the use of "Internet +" statistics, the authorities and social agencies, expansion of primarily home care offerings in time and space will help promote the full coverage of social pension services and help to solve the worries of the elderly (Zhao, 2018). In practice, even so, there are several weaknesses in "Internet+" integrated senior care services. For example, these services are suitable for cities with a developed economy and extensive auxiliary facilities. Capacity for community services in rural and remote locations is limited, making it difficult for older persons in those areas obtain professional services. Second, there is no industrywide measurement standard or market-wide monitoring mechanism for service content, and the number of professional caregivers with a wide range of skills is insufficient. In order to improve the efficiency and flexibility of caregivers, more effort should be put into the training of professional caregivers. Third, this industry growth is reliant on government agencies and has limited marketability.

③ The Combination of medical care and nursing elderly care model

The mixture of hospital treatment and nursing care are two essential of the elderly care offering. Nursing and medical offers move into the elderly care model machinery. Creating a natural hyperlink among the two principal plates and scientific services (N. Li et al., 2020). It is a complete aged care model that combines basic elderly care, medical professional treatment and hospice care in one package. It varies from standard senior care in that it serves not just the healthy elderly, but also the disabled and the elderly who are unable to care for

themselves. This approach has the advantage of being able to provide appropriate service content and locations based on the various demands of each stage prior to the onset of senile diseases, during disease treatment, and during the senile rehabilitation process. In terms of costs, the elderly can use their social security number to lower some costs and pensions can cover the rest. However, the elderly who purchased urban-rural insurance does not have sufficient pensions to cover the costs.

The combination of medical care and pension care services is a new type of elderly care model. Medical and nursing care in tandem. Medical institutions need to change their service concepts and the medical work is actively integrated into social support activities. Institutions should follow strict guidelines when it comes to defining the scope of their services. The quality of institutional care should also be improved to alleviate the fear of ageing adults about their care and enable them to age with grace (Bai et al., 2020).

Combining medical and nursing services is an unavoidable trend, primarily based on the contemporary change trend of household sizes and the improvement of the aged service claim. These types of pension institutions are public or private. The investment risk of social capital is relatively high, the mature investment model of pension institutions has not yet been developed, and most of the funds are still in the wait and see. Making it difficult for the government to really implement policies and promote social forces to enter the elderly care industry. The execution of the medical-nursing combination is still fraught with challenges. The key factors are the current socio-economic reality ageing before becoming wealth and the lack of an efficient measurement mechanism for medical and nursing services. The most considerable aspect of evaluating the performance of older-age care services is to determine the content of the evaluation and to formulate scientific assessment methods. The performance of a health facility is judged by the quality and quantity of the services it provides, not by the resources employs. The shortcomings of these institutions are evident. The inefficiency of the service means that the supply of elderly care is unreasonable. The second is a simple technical inefficiency, which means that the resource utilization of the pension service institutions is very low, the factor input is not used to the maximum (Du et al., 2021).

This model scheme shifts the burden to the government. On the one hand, it is impossible to maintain the traditional Chinese family value of "you keep me young, and I keep your old". Traditional Confucianism-influenced Chinese elders desire to be escorted by future generations. Family members need to recognize the value of growing older and try to strengthen family support so that those with children can live longer. Then again, the authorities should vigorously expand social assistance constantly enhancing the various aged care coverage, establish a moral code of filial piety foster the ethics of the obligation of offspring to the elderly, offer policy guidance and support, make social help and self-assist elderly care robust support for the senior group (Y. Wang et al., 2021).

The most basic and cutting-edge elderly care models in China are listed above. Of course, similar retirement care models will emerge elsewhere during the implementation process. The elderly, social groupings and local governments are the core substance and participants. Through the examination of various care models, it was found that traditional family care cannot be widely applied to all age groups, while, the emergence of new elderly care models is best suitable for economically developed areas, as they require government financial assistance and a higher retirement pension income. As a result, more systematic and theoretical research is required to discover a care model that can be fully adapted to Chinese national circumstances.

Chapter 3. Methodology

In plain English, research is the pursuit of expertise. Research can also be defined as the scientific and systematic search for applicable data on a specific subject. The research method is a technique for fixing research problems in a scientific way. It can be considered technological know-how to conduct scientific research (Kothari, 2019).

3.1 Research philosophy

Understanding the research approach is taken into consideration to be a method because it ends in substantial consequences. Therefore, researchers are expected to become properly aware of their research approach. The approach is considered a technique because it can lead to conclusive results (Abu-Alhaija, 2019). The conceptual examination of key phrases and expressions of research is the starting point of academic activities. Research philosophy is the rational quest to understand reality. This research method is to understand reality and then carry out the inquiry and the acquisition of knowledge (Turyahikayo, 2021). The theoretical underpinnings of philosophical research generally fall into three categories: positivism, interpretivism, and post-positivism.

The positivist will enable researchers to have faith in statistics and generalization and to formulate laws and conclusions of general application (Alharahsheh & Pius, 2020). In research from Scotland (2012), positivism is an objectivist epistemology and one of the positions of realism. The researcher and the object of investigation are separate entities in positivism. They use scientific paradigms to make statements that are descriptive and factual. Positivism seeks verifiable evidence through direct experience and observation using a deductive approach. It usually involves empirical testing, sampling control variables, and control groups.

This knowledge does not depend on the political or historical context. The acceptance of positivism requires consideration of its argumentative character: the power of test scores and their outcomes are highly dependent on sample size, and data can be misused, leading to

misunderstandings in research because of the choice of the incorrect statistical test. Generalisations in research may ignore the intentions of individuals and others. As a result, it can be difficult for researchers to understand the deeper issues in that they need to consider as part of their research (Saunders et al., 2012; Scotland, 2012; Alharahsheh & Pius, 2020).

The interpretive would allow researchers to deepen their knowledge by means of seeking reviews and perceptions of a particular social context. Interpretivism differs from positivism in that it seeks insights it gathers and to be rich, rather than trying to provide a precise and ordinary law that can be generalised and applied to anybody, no matter a few key variables and factors (Alharahsheh & Pius, 2020). The crucial idea of interpretivism is to work with these already present subjective in the social world. For example, capturing them, reconstructing them, recognizing them, avoid distorting them and using them as constructing blocks in theorizing (Goldkuhl, 2012). Interpretivism adopts a relativist ontology, in which it can have numerous interpretations, as opposed to a reality that can be determined via a statistical procedure (Pham, 2018). Expertise possesses is therefore characterized by cultural derivation and traditionally located. Interpreting paradigms do not challenge ideology, it embraces it (Scotland, 2012).

For this study, interpretivism research philosophy is adapted. The researcher should not only investigate the existence of causality in interpretivism, but also delve further into its origin and tangible manifestation. As a result, the researcher went beyond the facts of what happened in the past during the study period and discover why it happened. This study collects secondary data from the National Bureau of Statistics, reviews and analyses literature from authors with different viewpoints, and conducts propositional analysis based on actual interview content. Although this study is based on Chinese characteristics, the content of this study is a global issue, and the results of the study can largely reflect the ageing problems of different countries and the need for continuous improvement of pension care models.

3.2 Research approach

There are numerous types of research methods, including qualitative and quantitative analysis. In research from Kothari (2019) quantitative research is based on quantifying or quantifying something. It applies to phenomena that can be expressed in numbers. Qualitative research is interested in the qualitative phenomena such as those linked to or concerning mass or type. For instance, while we are inquisitive about the observation of human conduct, we frequently confer with motivation studies, which are a sort of qualitative research. This type of study attempts to find the underlying motivations and desires by in-depth interviews to give up. Qualitative studies consist of mentality or opinion studies that aim to understand how humans sense or what they think about a specific organization. Qualitative studies are in particular critical inside the behavioural sciences, in which the intention is to discover the underlying motivations of human conduct.

The research methodology used in this dissertation is qualitative. Qualitative research methodology relies on a variety of epistemologies (theories of knowledge), which has implications for how data is acquired and from whom, how data is viewed during analysis, what assertions are made about the findings and even how the various approaches are evaluated (Payne, 2007). When the research content does not permit for gathering of huge amounts of factual information, or when the research content is intended to answer questions about experience, meaning, and opinion, qualitative research methods can be used to collect data by “systematic collection, organization, description, and interpretation of textual, verbal or visual data” (Hammarberg et al., 2016).

The research aims to examine the feasibility and existing shortcomings of pension plans with Chinese features and the present elderly care models and to make recommendations for future care reform based on the existing issues. The author began collecting data on the Chinese old population after the announcement of The Seventh National Census in 2021. The author used a comparative study paired with data from The Sixth Census in 2010 to highlight the peculiarities of Chinese rapid ageing progresses. Pre-2010 census data in this study were not used, because information before The Sixth Census was not fully disclosed and the data from The Sixth and Seventh Censuses covered the most ground and was the

most representative. Since then, the author has interviewed 30 older people from various socio-economic backgrounds, collected information on their pension sources and care model preferences, conducted a comparative analysis. The author can undertake literature analysis after reading a large number of literature materials, including a total of 50 literature articles and books directly relevant to the content of the research.

3.3 Research design

① Data collection

This study collected data from both primary and secondary sources. The secondary data sources from the Government Network, the official website of the National Bureau of Statistics and the China Knowledge Network to gather information such as the specific value of the Chinese 60-year-old population and the proportion of elderly persons in the total population. Personal information collected through telephone interviews. We conducted informal interviews. The participants were divided into two groups based on whether they lived in the city or in the countryside. The goal of research interviews is to learn perspectives, experiences, beliefs, and/or motives about a certain topic (Gilletal., 2008).

② Samples

This study used telephone interviews to collect data and a total of 30 valid samples were acquired. Twenty samples were selected from the city where the author lives and the address has both towns and villages. The other ten examples came from other cities in the same province (Zhejiang Province), the interviewees living areas included towns and villages. As the Chinese government pointed out, Zhejiang Province should actively respond to the ageing population, improve the level of healthy obstetric, strengthen the nursing service, accelerate the coordination of family and community building, improve the medical and pension system, and build a national system pension care model province. Therefore, the author believes that the pension model for the elderly in Zhejiang Province is a national representative.

③ Data analysis

The qualitative content analysis approach is defined as the systematic reduction of content material, analyzed with a precise interest in the context in which it was created, as a way to discover issues and extract significant interpretations of the facts (Roller & Lavrakas, 2015). Qualitative analysis is suitable for a variety of data. Research methods consist of interviews, observations and case studies. The purpose is to describe and explain the causes and phenomena of things, and help readers better understand the research methods of the research problem. However, research in qualitative content done separately from the research participants and with content obtained earlier. Therefore, from the quality perspective, the participant-researcher relationship is integrated into the content material to be analyzed through the qualitative content technique. As such, in qualitative content analysis, no concern is expressed about how this relationship undermines the integrity of the content to be encoded (Roller, 2019).

3.4 Ethical consideration

The telephone interview was conducted anonymously in this study and their information was not provided. The interviewees were informed about the aim of the interview before the interview and were willing to cooperate actively once they realized the intention. During the study, their privacy will not be divulged or violated, and they have the option to withdraw at any time. The data collected is obtained legally as part of secondary data collection. All data was taken from public repositories and allowed to be collected.

Chapter 4. Results and Discussion

4.1 Results

As outlined in the introduction, the study aimed to develop an understanding of the Chinese ageing society and ageing models. This study uses the philosophical method of interpretivism to explain the ageing of the population in China and its negative effects. Explore the feasibility and existing problems of current Chinese pension policies, through a qualitative analysis of the literature by previous scholars. Explore the advantages and existing problems of the current widespread elderly care models and obtain different pension income and care models for the senior person in urban and rural regions through telephone interviews.

Before conducting interviews with interviewers, the author created two sets of propositions. Proposition1: the degree of regional economic growth will influence the old-age care model. To test this statement, the author divided the 30 respondents into two 15-person groups based on whether they resided in urban or rural areas. Proposition 2: older people are influenced by their age when choosing an older-age care plan. The author divided the surveyed population into three age groups: 60-64, 65-69 and over 70.

In urban areas, the older adults interviewed were healthy elderly people who are able to care for themselves. In terms of pension income, the older people aged 60-69 will have a willingness to choose part-time jobs, while the elderly over 70 can only accept a fixed retirement income. The pension income in urban areas is flexible, the three categories of insurance contents are distributed. Similarly, the old-age care models that the elderly can choose are also diversified, and the community care and home-based care models are more favoured by the elderly with moderate ageing. Seniors over the age of 70 tend to prefer nursing homes (see in Table 4.1).

Older adults were interviewed in rural areas with the same health status as in urban areas. The pension investment of all respondents is urban-rural residents basic pension insurance, and the income after retirement is only 2,000 yuan per month. So older people choose a part-time job to supplement their income, even if they are over 70 years old. And their choice

of pension model is the only family care model (see in Table 4.2).

Table 4.1 Pensions and elderly care model analysis of urban interviewees

age (year)	60-64	65-69	Over 70 years old
interviewees (person)	6	6	3
family member (person)	2	2	1
self-care ability	complete self-care	complete self-care	basic self-care
source of pension funds	four people rely on retirement pay, two people 60% from retirement pay and 40% from a part-time job	five people rely on retirement pay, one people 75% from retirement pay and 25% from a part-time job	retirement pay
pension component	government retirees: basic pension +occupational annuity enterprise retirees: basic pension+enterprise annuity or basic pension+individual commercial pension		
elderly care model	family care	family care and community daycare	nursing home

Data were collected by the author.

Table 4.2 Pensions and elderly care model analysis of rural interviewees

age (year)	60-64	65-69	Over 70 years old
interviewees (person)	6	6	3
family member (person)	5	6	2
self-care ability	complete self-care	complete self-care	basic self-care
source of pension funds	two people rely on retirement pay, four people 50% from retirement pay and 50% from a part-time job	three people rely on retirement pay, three people 70% from retirement pay and 30% from a part-time job	two people rely on retirement pay, one people 90% from retirement pay and 10% from a part-time job
pension	urban-rural residents basic old-age pension	urban-rural residents basic old-age pension	urban-rural residents basic old-age pension

component	insurance, 2000 yuan per month	insurance, 2000 yuan per month	insurance, 2000 yuan per month
elderly care model	family care	family care	family care

Data were collected by the author.

Based on the above results, this section delves into the two sets of propositions. According to proposition 1, all elderly people are capable of self-care. Senior households are usually small-scale in urban areas, and they usually live with their spouses. Only single older adults over the age of 70 live alone. In rural areas, interviewees lived with their children and grandchildren. In terms of economic development, urban economies are more developed than rural economies, hence city dwellers are more likely to find a job.

Nevertheless, in rural regions, agricultural planting income is the main source of income, and more rural women are unemployed. Housewives have no income. Therefore, pension fund sources for the aged in metropolitan regions are greater than those in rural ones. People who work for the state receive a basic pension when they retire. This sum insured results from the basic benefit provided by the employer and the private account benefit financed by the employee. The participants in the supplementary old-age pension systems have the option of receiving monthly payments or investing their entire assets in business insurance merchandise and receiving premiums in line with the coverage contract. Urban pensioners may receive a higher basic pension than those residents in rural regions, depending on the contribution ratio of the basic pension. The urban-rural social pension is a voluntary participation program for unemployed inhabitants in rural areas. This basic pension is only available to seniors who had participated in pension insurance and paid contributions for 15 years. The amount received is determined by the amount deposited in the past 15 years, and the amount received ranges from 1500 to 2000 yuan a month.

The urban elderly can find part-time employment based on their work experience and knowledge level after retiring from the government or companies. This portion of their earnings should be included in their pension. Part-time employment, incomes less since the average re-employment works fewer hours per month. Since most people in rural areas do not have a regular job, part-time work after retirement is out of the question. The elderly in rural

places do not retract this statement because of this peculiarity. They can farm and earn money as long as they are healthy. Some elderly people in rural areas will choose to relocate to the cities to work as cleaners, nannies or construction workers.

Disparities in the education levels of residents can result from differences in the economic development of cities and countryside. The level of education determines their cognitive abilities and lifestyle behaviours. In metropolitan regions, older adults prefer to live apart from their children, and when they need assistance, they usually choose other care, such as a nurse outpatient care or life in a hospital with elderly care service. Therefore, differences in the regional level of economic development affect the level of pension income and the level of education for older people, which will also lead to a variety of choices of pension care models for elderly person.

In proposition 2, in urban areas, healthy elderly people aged 60-64 choose home care who can take care of their daily lives. They can also complete their part-time jobs. The 65 to 69 elders choose the combination model of family care plus community care. The community care model is one of the “Internet + ” elderly care schemes. In this kind of the pension system, social organizations use the Internet information technology platform to provide professional and targeted services to the elderly at home, so that home care can be expanded in terms of time and space. Paramedics can work when asked for service without having to devote their time on one elderly. These elderly can serve themselves when they are healthy, they can likewise customize paid services through the platform.

People over 70 would prefer to go to senior homes. Such facilities combine medical care and life assistance provision in one system. To provide the integrated services of basic elderly care, advanced care for the elderly. The advantage of this method lies in the fact that before the start of treatment and during the course of geriatric rehabilitation, it can offer the various needs of geriatric diseases with appropriate service content and positioning. The pension care model of combined medical care is more suitable for them than home care and community care.

In rural areas, the elderly can only earn enough money to support their pension security when they work. Elderly people aged 60-69 are still able to work, and the choice of elderly

care model is limited to the family care, so the age difference has little impact on the elderly choice of this part of the older people. The combination of family care model and community care model is only chosen by those over 70 because of reduced physical labour capacity and health crisis. Their children will still fulfil their pension care obligations to their parents. The professional care needed by the elderly is provided by community professionals. In general, the different degrees of ageing affect the choice of eldercare model for older people.

From the combination of the interview results and the analysis of the research proposal, it can be concluded that the degree of ageing society and the classification of elderly care models are two inseparable concepts. Older people of different age groups will choose appropriate forms of care according to their financial possibilities. At the same time, the research also explains the question raised in the introduction that the development of economic differentiation and the degree of ageing will influence the dependence of the elderly on the pension care model.

4.2.1 Discussion

It is well known that an ageing society will have an important impact on the long-term sustainable development of a country. There are many reasons for an ageing population. The work of Boz and Ozsar (2019) and Nova (2021), provide commonly accepted causes of ageing. In this study, it states that economic development and improving the healthcare of the elderly will extend their lifespan. The relationship between the three is explained by the fact that economic development drives the advances in medical, healthcare and good lifestyle changes, which improves the diagnosis and likelihood of diseases cure in the elderly, and ultimately extends the life expectancy of the elderly. The population of the elderly is steadily increasing, exceeding the proportion set by WHO, and China has become an ageing society. The finding was also reported by J. Li et al. (2019), developing health policy is also the basis for action to address the challenges of ageing.

Nonetheless, low fertility had lead to structural ageing as older people account for a greater proportion of the total population identified by Boz and Ozsar (2019), but Mao et al.

(2020) could not be confirmed it. This is because the family members of the urban elderly in the interview choose to live apart from their children and grandchildren, while those from rural families have two grandchildren and living together. The content of the interview cannot fully disclose all information. According to the pre-2016 Birth Restriction Directive, it can be explained. Although the government has allowed a couple to have three children, the increase in the birth rate is not expected to happen overnight due to the short implementation time.

Additionally, in Vilić's (2017) study, it is proposed that the increase in the elderly population is due to indirect social factors. Notwithstanding this study does not suggest the influence of social factors on the degree of ageing, it can have indirect effects on population ageing through changes in the political system, cultural influences and the need for ethnic expansion.

In line with the established literature, this study also found that older people who seek part-time employment after retirement can improve their pension security. The research of Shen and Yang (2021) and Wiß et al. (2020), explain this result. Regardless of whether older people in urban or rural areas achieve the goal of delaying their retirement by working the part-time, a part-time job can provide them with an income. This part of the economic source will improve the lives of people with low-level retirement income and reduce the pension burden of large groups. The challenge of requiring resources while prolonging employment and delaying retirement is viewed as a promising solution for making the labour market and the pension system more sustainable.

The result further supports the composition of Chinese pensions. The endowment insurance system comprises several insurance schemes. The supplementary pension system includes the occupational pension, company pension, and individual commercial pension insurance for the employees living in cities. The urban-rural social pension system is suitable for the rural population, this finding is consistent with that of F. Chen (2020).

In the research on the amount of pension income, the number of pensions they can receive after the age of 60 is very small, especially for the group of elderly people who take out urban-rural social pension insurance. In the research results, the income of 2000 yuan has been already the highest in the study by L. Sun et al. (2020). But this financial source is not

enough to ensure their survival, and the elderly need to earn more financial security through continuous work. This conclusion can be supported by the study of Y. Chen et al. (2021), be explained that most rural people cannot rely on their pensions for subsistence.

This study also found that a sufficient economic income has a positive effect on the later life of the elderly when choosing a form of pension care. Older people living in cities can use their pension income to pay for elderly care services even if they are not being cared for by their children at home. The result of this study is in line with the study by Zhao (2018). A study by N. Li et al. (2020) in older adults over 70 medical needs is consistent with the above approach. Combining medical care and nursing recognizes the organic link between the two main areas of care for the elderly and medical services.

The interview gives new insight into the relationship between age factors and the choice of eldercare models. This result has not been previously reported. When seniors can do the work of self-care, home care is the best option. With the increase of age, it gradually switches to the model of combining a family pension care and a community pension care and finally relies entirely on the services of the nursing homes. This series of shifts is age and health related.

4.2.2 Theoretical implication

The main contribution of this study is to summarise and demonstrate previous research analysis. It breaks through a separate perspective on the study of an ageing society. By combining the research of Boz and Ozsar (2019) and Nova (2021) on the causes of an ageing society and the characteristics of the Chinese ageing society in the research of Sun (2020), the performance of ageing with Chinese characteristics is analyzed. From the increasing life expectancy in Wiß et al. (2020) and Xu et al. (2021) research, re-employment after retirement in Shen and Yang (2021) and Jensen (2019) research, Makarski and Tyrowicz (2019) extending retirement age and C. Sun (2020) the impact of declining fertility rates on labour shortages take a look at the effect of ageing on Chinese development in four aspects. This study also classified and analyzed the three current pension insurance systems in China and

their scope. By summarizing and classifying of pension care models, the application methods, requirements and their respective advantages and disadvantages. Although some researchers claim that unstable social factors exacerbate the magnitude of ageing. In this study, these factors do not affect the ageing society with Chinese characteristics.

4.2.3 Empirical implication

In line with the research objective of the introduction, suggestions for improving the existing ageing policies with Chinese national circumstances are made at the end of the study. First, extending the retirement age-appropriately and reducing the pressure of the state on pensions. Second, the creation of a mechanism for the sustainable development of pensions. Third, the reform of elderly care institutions to better meet the wishes of older humans of all profit levels.

Suggestions for postponing retirement. The average life expectancy in China has generally increased. As long as the body allows, employees can work for another 5 to 10 years after retirement. Besides, workers of this age are rich in life and work experience, they are not under life pressure and their salary expectations are not so high, so they are very popular with companies. It is recommended that the government implement a gradual extension of the statutory retirement age. Given that delayed retirement entails too much, a single insurance plan may not be able to satisfy the aspirations of all retirees and needs to take multiple measures. It needs to be noted that insurance policies such as those for work-related accidents cannot pay after retirement. Once something goes wrong, the company comes under enormous pressure. The proposal is to create a social environment and work system for second life careers to complement the delayed retirement plan. The so-called second life career means that after reaching normal age, employees can choose an area that interests them more, pursue a related activity and make additional career choices. Retirees are psychologically more receptive to such retirement plans.

Suggestions on guaranteeing sustainable development of basic pension finances for urban-rural citizens. The first is to change the population strategy, encourage fertility and

actively respond to population ageing. In accordance with reproductive needs, workplace benefits need to be guaranteed for pregnant women who have jobs. Reduction and exemption from maternity expenses. Establishment and improvement of the childcare mechanism. Second, improve the mechanism for improving the social pension of urban-rural residents. Rural citizens and non-working urban citizens between the age of 16 and 60 are covered by the existing urban-rural resident social pension insurance. As China becomes more urbanised, the population in rural areas will continue to decline, and the proportion of people covered by a basic pension insurance system in urban-rural regions will also decrease. The intention of financial development coverage could be to lessen the development gap between urban and rural region and thus ensure harmonization of elderly care services. In conjunction with the financial and social development and the price standards, flexibly adjust the state subsidy requirements, enhance the payment mechanism of the basic pension insurance in the city and rural regions, and gain a balanced development of old-age insurance revenue. Third, comprehensive measures need to take to stimulate an increase in the stage of contributions to the social pension for urban and rural dwellers. The basic pension and deposits into personal accounts determine the level of the basic pension received by urban-rural citizens. Personal contributions and government grants make up the bulk of payments into personal accounts. Based on the principle that the basic pension receives is centrally and uniformly. Insurance treatment can be improved in two ways: one is to improve the motivation of individual participants, and the other is to increase government subsidies. To stimulate and increase the level of personal contributions, it is first necessary to increase the public subsidy for self-contributions and the growth rate. Next, the interest rates on personal accounts should be raised. Finally, the return on pension funds needs to be increased. The higher rate of return will not only tempt the city and rural citizens to participate in a pension scheme, but may even improve their financial situation.

Suggestions for the reform of pension institutions. At this stage, the private old-age care institutions established by social forces account for a larger share of the elderly care facilities. Private old-age care institutions have few sources of funds and are difficult to maintain and operate without a good form of industrialisation. It is necessary to strengthen public support

and public construction for private old-age care institutions. At the same time, supervision of the private pension care organization needs to be strengthened. In exploring a new model of elderly care, the government can make use of the unique natural resources of rural areas to provide primitive ecological elderly care services, which can not only promote rural economic development and create employment opportunities, but also enable long-term development of elderly care in our country, reducing the burden of various diseases, and the burden of elderly care at different levels of government.

Chapter 5. Conclusions

The purpose of this dissertation is to investigate the current state of the Chinese ageing society and the form of old-age care models that is unique to China. It focuses on the characteristics of an ageing society and the influence of the pension insurance system on elderly care model selection.

5.1 Summary of findings

The issue of an ageing society has attracted a lot of attention around the world. As a developing country, Chinese inhabitants are already ageing before they become wealthy. The ageing society in China is rapidly deepening and this research aims to understand the reasons for this rapid development as well as its impact. This article examines the elements influencing the Chinese government on old-age care in connection with the present old-age insurance mechanism and the elderly care models in the public sector. The literature survey shows that few scholars have conducted systematic research on ageing, pension insurance and elderly care models. The findings of former scholars constitute to the theoretical framework of this dissertation, which was then analyzed through interviews with 30 older adults from both cities and the countryside.

The research focus of this dissertation is the current status of the ageing population in China and its influence on the choice of elderly care models. A study of census data reveals that China has reached a point where its population is rapidly ageing. In China, the number of new births is falling, while the number of elderly people is steadily increasing. In the near future, population growth will be negative. According to the current state of knowledge, the reasons for these results are multifold: the tremendous improvement of the economic system has promoted the development of medical services and extended the life expectancy of the elderly; the retirement age of 60 for men and 50 for women is still in force and those who can still able to work have lost the opportunity to do so; the mechanism for re-employment after retirement is not perfect, the number of retirees is increasing and the willingness of women of childbearing age to have children is declining; the policy of increasing three-child births is not

being adequately executed.

Analysis of the interview data shows that three current pension insurance systems have effectively covered the vast majority of the population. However, the insurance system and post-retirement income of urban employees and those without regular employment in urban and rural locations are vastly different. Wage earners in urban areas are insured by the basic pension insurance and their pensions payout percentage and receive are based on their earnings. What is more, government employees and firm employees also benefit from the occupational annuity pension income. The retirement income of unemployed people living outside the cities is maintained between 1500 and 2000 yuan. Despite the fact that, they pay less into the old-age insurance before age 60 than urban member of staff, this part of the low-return pension is insufficient to provide for urban and rural life fundamental needs.

Retirement income directly concerns the choice of vintage-age care models. Those with high retirement incomes are freely selected home-based care, network-based holistic care and combined hospital therapy institutional care models. For the low-income seniors, having passed the retirement age of 60, they still have to work in order to earn a living allowance, which is causing the retirement age to be pushed back. The typical family care model is their only alternative.

This study discovered that, in addition to direct effects, age variables have an impact on the care choice habits of the elderly. This is particularly true in cities. The ability of the elderly to care for themselves will deteriorate with age and the prevalence of chronic diseases will boost. The aged in the lower age groups can pick from a variety of pension care options, whereas, the elderly in the older age groups are more likely to be afflicted by diseases, making the community or hospital care model a more suited option for them.

Faced with an uneven scenario of mounting ageing pressure and insufficient pensions. More social forces can be invested in senior care institutions by injecting cash, cultivating nursing staff, increase investment pension fund policies. Building low-cost, high-quality private care institutions. Develop rural elderly care facilities, expand employment, increase rural income and improve rural elderly services, based on the advantages of the rural natural environment and the position of backward economic growth.

5.2 Limitations and future research

This study has a few limitations. First, the study samples were selected from Zhejiang Province rather than the whole country, which has some limitations in the results obtained. Therefore, future research can pay attention not only to the disparities between urban and rural locations, but also to the variances across provinces while collecting samples from the Chinese older population. In China, there are 31 administrative areas at the provincial level, the economic and cultural variations between them need to be taken into account. Furthermore, there are discrepancies in the ageing phenomena in the northern and southern areas, with the population outflow in the northeast region being significant, and the ageing phenomenon being greater than other provinces. Second, the study is limited by the lack of information on all Chinese elderly care models. Inductive categorization is used in this study to find the three most representative categories. Therefore, future research can prescribe more open-ended research forms. A comprehensive compilation of diverse pension implementation strategies in various regions, including contribution ratios, government subsidies and distribution of pension insurance coverage. On-the-spot exploration to collect different elderly pension care models. Finally, based on the existing literature, this study employs a qualitative analytical method to examine the sources of pensions and the classification of elderly care models. However, in the actual implementation process, there may be other factors that affect the income of pension and the choice of old-age care models. Therefore, in future research, it is necessary to combine quantitative research methods to investigate and analyze the implementation of pension insurance and the care models in different regions of the country, to be able to analyze new influencing factors.

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