

INVESTIGATION ON THE PENSION PATTERNS OF THE AGED IN LUOYANG

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ABSTRACT

Objective: This study aims to investigate on the endowment patterns of the elderly in Luoyang; and meanwhile, discussing the differences between foreign nations and China in terms of endowment modes. **Methods:** Total 100 older people from urban area of Luoyang were investigated between January 2021 and February 2021. A questionnaire-based survey was conducted to elderly participants. We also conducted the structured interview for some residents as well as community staff. **Results:** The need for spiritual support for the older generation is strongest. Therefore, they tend to choose the pattern of Home Care and Home-based Community Care during their later lives. **Conclusion:** The government should give priority to pension policies and regulations in order to help more senior residents to have a pleasant later life.

Keywords: *Nursing Homes; Older Residents; Home Care; Home-based Community Care*

INTRODUCTION

Since 1991, China has entered an aging population society (Mao *et al.*, 2020). According to international norms, 10% of the population is aged 60 and above or 7% is at least 65 years old (Tian & Ma, 2002). As a result of the seriousness in the phenomenon of aging population in China, currently, the elderly pension problem is increasing concerned of the government and society. In recent years, with the increase in the number of elderly and disability of the elderly, family structure minimization and core, as well as family care capacity weakening, traditional home care provided by adult children is facing quite a few problems in ensuring the life quality of the elderly (Wong & Tang, 2006).

The Present Situation of Social Endowment Development in Luoyang City

Taking Luoyang for an example, which is author's hometown and also a third line city with over 6 million population. Specifically, it has about 1.03 million people over the age of 60 (Huang, 2017). At present, there are three types of pension in Luoyang, namely Home Care, Home-based Community Care and Nursing Home. In order to know more about the choice of endowment patterns of the aged in Luoyang, the author designed and distributed a questionnaire survey.

METHODOLOGY

Study Design and Participants

This survey was conducted between January 2021 and February 2021 in the city center of Luoyang city. Luoyang is in the west of the capital city of Henan Province, named Zhengzhou. Luoyang is an ancient tourist city. The author chose Xiyuan Park to distribute questionnaires. This is because it is a good place where quite a few senior citizens do exercise all years around. About 100 subjects were chosen, who were knowledgeable and aware, with no communication barrier, no serious vision problem or hearing barrier.

Survey Method

The method of questionnaire survey was adopted for this study. The participants are required to complete this questionnaire by himself if he is able to. If not, we will provide assistants by helping the elderly to fill in the questionnaire in order to ensure the authenticity and validity of the samples. About 100 questionnaires were issued and 100 feedback questionnaires were received back. The recovery rate of questionnaires was 100.00%, eliminating the missing and unqualified questionnaires, and valid questionnaires occupied 98.0% out of 100.

RESULTS

Table 1: Contents of the Questionnaire

Gender	Male	Female				
N=94(number)	53	47				
Age Number	60-69	70-79	80 and over 80			
	48	39	13			
Education Level Number	Primary	Middle School	High School	Bachelor and Over		
	5	18	65	12		
Self-Care Ability Number	full self-care	Partial self-care	Totally Incapable			
	64	36	0			
Living Conditions	Alone	With Spouse	With Children	With Grandchildren	With Spouse and Children	Other Percentage
	12	39	26	8	5	10
Current Income Per Month	Less Than 3000 Yuan	Between 3000 and 60000	More Than 6000			
	51	47	2			
Relationship with Family	Harmony	General Harmony	Not Harmonious			
	39	48	13			
Psychological Situation	Regular Anxiety	Occasional Anxiety	Never Anxious			
	21	73	6			

Among the 100 elderly subjects, males occupy 53% while females account for 47%. In terms of education level, 65% of old adults received high school education and only 12% of old people acquired a bachelor's degree. This indicates that the educational level of these old pensioners is concentrated in high school education. From the way of living, those who live alone and those who live with their spouse occupy 12%, 39%, respectively. This illustrates that more than half of the elderly live in an empty nest. From the point of economic income, the monthly income was below 3000-yuan, 3000~ 6000 yuan, over 6000 yuan account for 51%, 47% and 2%, respectively. This shows that most of the elderly economic income is relatively low.

Among the elderly surveyed, those who have a harmonious or ordinary relationship with their family account for 39% and 48%, respectively. With respect to the source of income, the choice of retirement fund is the main way for the elderly to support their later lives, which occupies 54.0%. Moreover, provided by children and endowment insurance are also an important source of income for the elderly, accounting for 18%, 20%, respectively.

The survey also finds that the need for spiritual

support for the older generation is strongest. It is generally acknowledged that with the gradual development of economy and society, the expansion of old-age insurance and the improvement of children's economic support ability, the quality of life of the elderly has been basically guaranteed. However, the happiness of life is not only the satisfaction of material life, but also the enjoyment of spirit. According to this survey, senior citizens are more eager for emotional care and spiritual enrichment.

Home care is the first choice. According to the survey, 48% of the elderly would like to choose the form of Home Care, 28% old pensioners are more likely to choose Home-based Community Care, while only 7% of old adults prefer to select the form of Institutional Pension. This is closely related to the reality that old people economic income is generally not high. Consequently, they are neither willing nor able to go to nursing homes with higher fees to spend their later lives.

Individual Interviews Regarding Choice of Endowment Patterns

Subject: Uncle Liu, Day Care Center

Uncle Liu, 70-year-old, grey hair, wearing a dark

blue cotton dress and being interested in playing chess. He said currently, the most suitable endowment pattern for him would be day care pattern. Uncle Liu was a manager of the state-owned enterprise before retirement. Five years ago, he suffered from a car accident. Since then, his daily routine depends on walking sticks. His wife died of heart attacks three years ago and he felt pain and was depressed at that time. He and his wife had been married for more than 40 years and their relationship was very close. To his surprise, his only son leaves home after graduation and finds a well-paid job in a metropolitan city. Through mutual consultation, Uncle Liu's son arranged for him to go to a nearby Day Care Center where old people acquire day care during the daytime and they can enjoy family life during the nighttime. At the beginning, Uncle Liu seemed not to adapt to this new environment. However, staff from Day Care Center provided him with daytime care, entertainment, spiritual comfort, nutrition and meals, medical rehabilitation and so on. He gradually makes many friends during daily activities three months later.

Subject: Aunt Wang, Home-based Community Care

Aunt Wang, 67-year-old, outgoing personality, preferring to do square dancing. She claimed that the most favorite way of endowment for her would be Home-based Community Care. Aunt Wang was a worker and retired nearly 20 years. She currently lives alone, and her two daughters are married, and they go to see her regularly. She was diagnosed with breast cancer two years ago. After timely treatment, at present her disease is under control. Referring to old-age care, Aunt Wang does not want to leave home or cause trouble for her daughter. After much inquiry and personal inspection, she believes Home-based Community Care can meet all her needs.

Subject: Community Manager

Mr. Li, a middle aged and handsome man with humorous character. He believes that nowadays Home-based Community Care is a feasible way of supporting the aged in China. He explains that Home-based Community Care includes two types, one is door to door service provided by community staff with professional training, another is day care services provided by Day Care Center in communities. He adds that in terms of the form, community home endowment keeps the pattern of traditional family endowment, but it reflects the change from traditional mode to modern pattern in connotation. Mr. Li said regarding living mode, the elderly could have multiple choices, such as living separately or alone, going with their children regularly as well as living together with them. On endowment fund, old people have the

independent economic source such as pension, insufficient parts that could be subsidized by their children, relatives or friends. In the way of daily life care, it is seen that the community and children and other relatives can jointly provide old-age care services.

DISCUSSION

Generally speaking, in comparison to the western societies, China's current situation is old before rich (Mao *et al.*, 2020). In other words, the pension system and facilities in western countries are relatively mature. It is shown that they have modern medical equipments, professional staff, quiet and comfortable nursing facilities, as well as the wholesome system as a guarantee. However, up to now, China's pension policies, nursing institutions and relevant services are far from meeting the actual needs of the elderly.

There are three types of endowment pattern in Australia, namely pension in retirement apartment, community supported home care and hospital-style pension. To ensure the legitimate rights and interests of the elderly, Australian government sets up the Australian Aged Care Quality Agency. It is precisely because the nursing bodies and community services are in right place that the basic needs of the elderly in Australia can be met. Nursing home in Australia have a beautiful environment, professional nurses, responsible care workers, strict management system and smile faces of the aged and so on (Chen *et al.*, 2014). The context of policy-making has significantly changed over the past years with increasing awareness among senior officials of the importance of evidence-based policy-making (Meng *et al.*, 2004).

At the same time, the government also should seriously take the development of community management services into account. The use of long-term care services varies of the disabled elderly imposes a substantial burden on families. Studies revealed that informal care involves huge opportunity costs to the caregivers. Chinese policy makers need to promote community care and long-term care insurance to ease the load of families of disabled elderly, and consideration should be given to the rural elderly (Li *et al.*, 2013). Many older people remain under home in China. As a result, there was an interaction and joint effect between the degree of disability and the living arrangements. Therefore, policymakers should pay close attention to care for those living alone, childless, and disabled elders to meet their care needs, especially at home care. In addition, the social construction of facilities for elders in rural areas should be strengthened (Zhang, Zeng, & Fang, 2017).

Findings indicate that self-support ability of the elderly together with pension benefits are more operative in enhancing the life fulfilment of retired urban elderly in China. It is recommended that government institute policies to promote personal finance initiatives by the elderly while improving the pension scheme and reducing pension inequality (Abruquah, Yin, & Ding, 2019). However, it is a different story in Chinese context. There are some widespread problems in China's nursing homes, such as financial difficulties, lack of support of the feasible policies and public support, outdated equipment's and insufficient staff with poor training. According to the survey, nowadays, increasing more individuals in Luoyang are more likely to choose Home-based Community Care to spend their later lives. Therefore, the government should give strongly support the development of Home-based Community Care from the policy.

CONCLUSION

All in all, the government should consider to draw

lessons from foreign positive experiences, such as setting up subjects of community service to train more new staff, cultivating the professional talents who are engaged in the theoretical research of community service, and carrying out basic service training. This will improve the level of socialized management service of the aged. In addition, it would be a better the way to enhance the construction of laws and regulations of social welfare institutions, and to encourage more social organizations to join the team of community old-age service. Only in these ways, could more senior citizens easily find suitable pension patterns for themselves and happily enjoy the rest of their lives.

Conflict of Interests

The author declares that he has no conflict of interest.

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