

# ***Research on the Problem of Rural Family Pension under the Background of Urbanization in China***

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**Abstract:** There are mainly two forms of old-age security in rural areas in China, family-supported and social-supported, among which the family-supported model still occupies the mainstream position. However, in the context of urbanization, under the dual influence of rural labor outflow and urban lifestyle, rural family old-age security is facing the transformation of core functions, the lack of old-age security for landless farmers, and the lack of spiritual support for farmers. To solve the problem of rural family pensions, we need to work together in many ways. Based on this, the author believes that to solve the problem of rural old-age care. The whole society needs to work together in three aspects: building a cultural atmosphere, deepening the reform of the supply side of old-age care, and improving the old-age security policy, in order to alleviate the problems caused by the decline of the function of rural family old-age care.

**Keywords:** countryside, urbanization, family pension

## **1. Introduction**

In the past few decades, with the deepening of reform and opening up and the establishment of the household contract responsibility system, China's social structure has changed dramatically, and the rural social structure and social life have also changed. It is mainly manifested in transforming from the traditionally closed farming society to the modern open, pluralistic society. As Wang Chunguang summed up: "The implementation of the joint production contract responsibility system, the rise of township enterprises, and the frequent population movement in urban and rural society constitute the three major social changes in China's rural society" [1]. Under this circumstance, as more and more rural young and middle-aged labor force flows into cities, the rural population is showing an aging trend, and the problem of rural old-age security has become increasingly prominent.

This study focuses on the weakening function of rural family support for the aged in the context of urbanization and studies the changes in population structure, land property rights structure, and cultural atmosphere brought about by urbanization. This paper will analyze and summarize the current situation, existing problems, and feasible countermeasures for rural family pensions.

## **2. The Current Situation and Problems**

### **2.1. The Current Situation of Rural Family Pension**

There are two forms of pension in rural China: family and social pension. Among them, family pension is still the main form of pension in rural areas. The surveyed rural older people prefer the mode of family pension. However, due to the low awareness of rural residents participating in insurance, low social security, and imperfect policies, social pensions are less widespread in rural areas.

Family endowment refers to the combination of “home care” and “child care”, which is still a mainstream way of care in rural areas. After the elderly lose their ability to work, other family members often provide them with financial support, life care, and spiritual care. Usually, the family pension security in rural areas is mainly borne by the son but is affected by urban lifestyle, family planning policies, etc. In many families, daughters also participate in pension support. In terms of funding sources, the financial burden of family pensions is entirely borne by families. Currently, the funds for family pensions in rural areas mainly come from the income of children, the rental income obtained by the elderly after contracting out the land, or the income obtained by the elderly from farming on their own.

### **2.2. Problems Existing in Rural Family Pension Security**

#### **2.2.1. The Weakening of Family Pension Function in Rural Areas**

In the future, family pensions will still be the mainstream form of pension support in rural areas, but the miniaturization of family size and the creation of family structure in rural families has become an irreversible trend. The intergenerational “feedback” relationship in the family It has become an indisputable fact that the family pension function has been weakened seriously [2], which is mainly reflected in: the lack of financial support provided by children, the inability of the elderly to receive life care from their children, and the formation of a new pattern of “focusing on the young and ignoring the old” [3].

Here analyze the three problems mentioned above. First, the elderly in some rural areas have lost the ability to work, they cannot obtain subsidies through farming, the rental income obtained after contracting out the land is still low, and the material support provided by children often cannot meet the needs of the elderly. Secondly, young and middle-aged people in rural areas migrate to cities, and the elderly often live alone in villages. According to the preliminary investigation results of the Ministry of Civil Affairs in 2016, there are about 16 million rural left-behind older people in the country. The problem of lack of care, even those who live in the village with their parents prefer to live separately from their parents, which also prevents them from providing loving care to their parents at all times. Finally, in some rural areas, a new pattern of “emphasizing the young and ignoring the old” has formed. Family resources tend to be younger. Compared with supporting parents, children tend to invest the most resources in educating their children in the hope that they can succeed.

#### **2.2.2. The Prominent Pension Problem for Landless Peasant Families**

According to the “National Land Planning Outline (2016-2030)”, China’s cultivated land area will be 1.865 billion mu (1 Mu  $\approx$  666.67 square meters) in 2020. It is expected that in 2030, China’s cultivated land area will be reduced by 40 million mu compared with the present, while the urban space will be reduced from 2015 to 2015. In 2020, there will be an increase of 13,100 square kilometers, which is expected to continue to increase. Generally, 1.5 new landless farmers will be

added for every 1 mu of land expropriated, and 60 million landless farmers will be added by then. It can be seen that the scale of landless farmers will continue in the future [4].

On the one hand, the scale of landless farmers is expanding, but on the other hand, under the family pension model, the problem of family pensions for landless farmers is very prominent. After the peasants were expropriated, they lost their only source of income and could only get a small amount of land compensation. Due to factors such as their concept and education level, the landless peasants lacked a long-term vision, coupled with inflation and other issues, resulting in their lack of certainty in later life. However, due to the lack of old-age security policies for landless farmers, the concept of landless farmers, and the inability of the current “new rural insurance” system to meet the living needs of landless farmers, the burden of old-age care all falls on children, resulting in excessive pressure on children’s pensions.

### **2.2.3. The Weak Mental Support of the Elderly in Rural Areas**

Rural areas often lack public communication space, cultural space, and community life, and the trend of rural family miniaturization further leads to the lack of social interaction between the elderly and others. Their adult children often neglect to provide spiritual support to the elderly in the process of family care. Older people feel more and more lonely. In some areas, due to the exodus of young and middle-aged people, they cannot live with their parents. They often send their parents a living allowance regularly to provide material support for their parents but cannot provide them with psychological comfort.

## **3. Causes of Family Pension Problems in Rural Areas**

### **3.1. Population Mobility Between Urban and Rural Areas**

Affected by the dual economic pattern between urban and rural areas, a large number of rural laborers have poured into cities and coastal areas from rural areas, and the number of empty-nest older adults in rural areas has continued to increase, especially in some remote villages, where only the elderly and children are left. The children of many older adults in rural areas work in cities for a long time without going home. They cannot be cared for and even have to help their children raise their grandchildren. When they need help, they usually rely on themselves or turn to their neighbors. It can be said that affected by the population flow between urban and rural areas, the children of the elderly in rural areas have to work outside the home to make a living.

### **3.2. The Decline of “Filial Piety”**

In recent decades, rural society has undergone earth-shaking changes. Under the combined influence of the transformation of social structure and the trend of urbanization, “filial piety” has been significantly weakened in rural areas.

The traditional rural society has changed from a closed rural society to an open and pluralistic modern society. The social foundation of “filial piety” has changed to some extent. In the traditional rural society, which is closed and farming, a person’s social relationship is mainly the relationship between the head and the subordinate. In the traditional society, everything is familiar and step-by-step. Therefore, the parents in the village can impart all their knowledge about life and life. Naturally, authority is obtained, and children’s “filial piety” to their parents has become an obligation. However, in today’s rural society, the society is no longer stable, its mobility has dramatically increased, farming is no longer the preferred job for young people, the authority of the parents to pass on experience no longer exists, and changes in the social structure have changed the traditional. The power structure in rural society and the decline of “filial piety” has also become an inevitable trend.

On the other hand, under the influence of the urban lifestyle, youth in rural areas rapidly increase their awareness of personal and family privacy rights. Yan Yunxiang pointed out in a field survey on Xiajia Village that under the influence of urbanization ideology and market economy, young people in Xiajia Village attach great importance to personal rights and family privacy rights, and they tend to separate from their parents in advance [5]. This generation of young people no longer regards the gift of parenting as sacred. As a result, the traditional filial piety based on the sanctity of parental upbringing no longer exists. For them, the reciprocal reciprocity from generation to generation must be maintained through constant exchanges, like other forms of reciprocity. If parents mistreat their children or fail to do their part, children have reasons to reduce their corresponding obligations to their parents.

### **3.3. The Traditional Concept of “Raising Children to Support the Old Age”**

In rural areas, the traditional concept of “raising children to support the old age” has contributed to forming a new pattern of “prioritizing children over the elder”. “Raising children to support old age” refers to raising children to make sure they are being looked after when becoming old. Since the new rural insurance cannot meet the elder’s pension needs, the concept of “raising children to support the old age” is still mainstream in rural areas. Based on ten national survey data of more than 1,000 farmers shows that most farmers currently hold a positive attitude towards the concept of “raising children to prevent old age”, accounting for 64.6%, while only about 35% of farmers have a negative attitude to the concept of “raising children to prevent old age” [6].

Under the influence of “raising children to support the old age,” young people tend to invest more family resources in raising children than supporting the elderly. The focus of rural families is shifting downward, and children cannot invest too much material and spirituality for the elderly. The situation leads to the weakening of the rural family’s old-age function and the enhancement of the upbringing function.

### **3.4. Implementation of the One-Child Policy**

Since the implementation of the one-child policy in China, the number of children in rural families has been decreasing, and the family size has tended to be smaller. The number of parents with only one child over 40 has exceeded 15 million [7].

The decrease in the number of children leads to increased pressure on children to support the elderly, which reduces their willingness to support the elderly. At the same time, children have to provide care and spiritual support to the elderly for a long time, which is not conducive to intergenerational communication and is prone to intergenerational conflicts [8]. The elderly are also more likely to feel lost in the face of intergenerational conflicts.

## **4. Countermeasures for Rural Family’s Pension Problems**

### **4.1. Continuation of the Traditional “Filial Piety” Culture**

After the reform and opening up, the economic and social foundations supporting the culture of “filial piety” in rural society have been shaken. To get rid of the plight of family pensions in rural areas, it is necessary to again promote the culture of “filial piety” again.

By carrying out propaganda in rural communities and carrying out rich community activities to promote “filial piety”, the weakened family concept can be re-enhanced, and the social atmosphere and public opinion environment that pays attention to the elderly can be created in rural areas, to enhance social control and influence young people. In this way, society can take up the responsibility and obligation of supporting the elderly again.

## 4.2. Improvement of Rural Areas' Diversified Elder Care Services

Family pensions still dominate the pension model in rural areas in China, but the current decline in family pensions cannot be reversed in a short time. Therefore, a new social pension insurance system should be improved for rural pension security. At the same time, a mutual aid network is built to compensate for the lack of family pensions.

To improve the new rural social endowment insurance system, the government should take a multi-pronged approach. First of all, the central government needs to issue targeted laws and regulations, and the local government should also issue corresponding administrative norms and regulations by the essence of the central legislation and the actual situation of the region to provide norms and procedures for the implementation of social endowment insurance in rural areas [9]. Second, local governments should integrate social resources, concentrate on social forces to coordinate administrative organs, public institutions, and rural collectives, and comprehensively improve the coverage of social endowment insurance [10]. At the same time, developing characteristic local industries, targeted poverty alleviation, and increasing farmers' income will increase the insurance premiums farmers are willing to pay and the subsidies they receive. Third, government departments should emphasize education and publicity work for rural residents, instill awareness of the importance of social insurance to farmers, and change the concept of "raising children to prevent old age".

In building a mutual aid network, rural mutual aid for the aged should be developed by promoting the concept of mutual aid among neighbors and introducing social organizations. On the one hand, government departments should publicize the concept of mutual assistance among neighbors and insist on the concept first so that the elderly in rural areas can actively and voluntarily provide help and can also turn to the mutual assistance network when they need help. On the other hand, in rural communities, we should rely on external social organizations or community self-organization to organize the elderly by carrying out interest activities and building a social support network between them.

## 4.3. Improvement of Family Pension Policy

Currently, the family pension and family care security policies in rural areas in China are still relatively backward, while Germany, Japan, and other countries have established stable long-term care policies centered on family care. For example, the care leave policy established in Sweden in 1989 stipulates that when the care is a regular part-time, and full-time job or the relatives of the elderly provide no less than 20 hours of care per week, the caregiver is paid by the local government. Domestic helpers hired by the government provide salary remuneration for home care [11].

Considering the weak family pension function in rural areas, central and local governments need to support family pension policy, reduce the burden on families, and improve young people's willingness to pension. The central government needs to do a top-level design based on the objective situation of China's aging in terms of economic subsidies, physical and mental health, spiritual support, and employment support. In contrast, the local government needs to promote it according to the local financial situation, the living conditions of the elderly, and the willingness of young people to care for the elderly. Implementing the policy will promote the development of the family pension and family care system in rural areas.

## 5. Conclusion

In recent decades, the rural social structure has undergone earth-shaking changes. Under this circumstance, the mainstream family pension model has also declined due to factors such as the decline of "filial piety", the outflow of rural labor, and the implementation of family planning. Based on the fact that the breadth of social pensions cannot be significantly improved in the future, the

author believes that the core function of rural families can be alleviated by promoting traditional “filial piety” culture, improving family pension policy support, and building a multi-dimensional pension service system.

The deep-seated reason for weakening the function of rural family pensions is the change of rural land property rights. However, the current research on rural family pensions under urbanization still focuses on the impact of urbanization on the traditional filial piety culture in rural areas. The author believes that future research on rural family pension should focus more on the problem of rural land property rights and the change of pension mode caused by it, especially the new change of pension mode caused by the separation of rural land ownership, management rights, and contractual rights in the new era.

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