

# Research on old-age security of parents of one-child families in China in the new era

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**Abstract:** Since 1979, China has implemented the family planning policy, and one-child families have become a common phenomenon in society. Since entering the new era, the parents of this group have gradually entered the old age, and the issue of pension security has become the focus of social attention. This paper discusses the demand overview, basic status and existing problems of the pension security for parents of one-child families in China in the new era, and puts forward specific implementation suggestions such as strengthening the top-level design, tapping multiple forces and strengthening children's obligations, so as to provide reference for improving the pension security situation for parents of one-child families.

**Keywords:** One-child family; Old-age security; Policies and institutions; Social pension; Family care for the elderly; Implementation suggestion

## 1. Introduction

China's family planning policy, which has been fully implemented since 1979, has had a direct impact on family structure across the country, leading to a significant increase in the number of one-child families, and has also had a profound impact on family care patterns. In this context, it is of great practical significance to study the old-age security of parents in one-child families for improving China's old-age security system and promoting social harmony.

## 2. An overview of the pension security needs of parents of one-child families in China in the new era

In the new era, the demand for pension security of parents of one-child families in China is diversified and complicated. Health is one of their top concerns, but as people age, uncertainty about disease and health status increases the demand for health care services. With the development of economy and society and the acceleration of population aging, this group's expectation of old-age security is no longer limited to basic life care, and they pay more attention to the improvement of life quality and the needs of spiritual and cultural life. Due to the special family structure of the only child, parents generally expect their children to provide emotional support and companionship to alleviate their loneliness. At the same time, they also hope to participate in social activities and demonstrate their existence value by pursuing various forms of social activities and interests. The diversification of these needs reflects that the current social pension security system needs to provide comprehensive and detailed pension services for parents of one-child families, and it also needs the joint efforts of society, government and families to meet their material, health, emotional and social participation needs for pension security.<sup>[1]</sup>

## 3. The basic status quo of pension security for parents of one-child families in China in the new era

At present, the Chinese government and society have provided basic material support and medical services for the elderly through the introduction of different pension insurance and medical security policies. However, these measures often focus more on basic living security, ignoring the needs of the elderly in terms of spiritual comfort, emotional support and social participation. Especially for parents of one-child families, the biggest problem they face is that their children cannot give enough emotional and time support. Although the social elderly care service system is gradually established and improved, the coverage, quality and feasibility of the service still need to be greatly improved. In addition, it is difficult for many elderly people living in remote areas or economically underdeveloped areas to obtain high-

quality elderly care services. This situation also fully shows that although certain progress has been made in elderly care security, the joint efforts of the government, society and families are still needed to realize comprehensive and effective elderly care security. In particular, there is still great room for development in improving the quality of elderly care services, enhancing the feasibility of elderly care services and meeting the diverse needs of the elderly.

#### **4. The existing problems of old-age security for parents of one-child families in China in the new era**

To sum up, in the new era of China's one-child family parents pension security problems mainly include policy system, social forces, family pension three aspects.

##### ***4.1. Policies and systems need to be further improved.***

In China's pension security system for parents of one-child families in the new era, although the government has formulated a series of pension security policies, there are still many shortcomings in the actual implementation process, which affect the quality and breadth of pension services enjoyed by parents of only children. First, the coverage of the pension insurance system is not extensive enough, especially for people in rural areas and informal employment, who often do not enjoy the same level of pension protection as urban workers. Secondly, the existing elderly care service facilities and resources are difficult to meet the needs of the growing elderly population in terms of quantity and quality, especially in the provision of personalized and specialized services. Third, policies and systems have limited effects in encouraging social forces to participate in elderly care services, which will lead to insufficient integration and utilization of social elderly care resources and fail to form an effective social elderly care service system. The existence of the above problems will not only affect the quality of life of parents in one-child families, but also reflect that the current pension security system has not adapted to the challenges of social development and aging trend to a large extent, which needs to be solved through policy innovation and institutional reform.

##### ***4.2. Social forces need to be more involved.***

Although the government has been encouraging and supporting the participation of ngos, enterprises and communities in the elderly care service system, the actual participation of social forces in the elderly care service field is still low. Due to the relatively low input and output of the elderly care service industry, the lack of sufficient economic incentives to attract large-scale investment from non-governmental organizations, the current policy and legal system are not enough to support social forces to participate in elderly care services, and the lack of clear policy guidance and tax incentives and other measures makes social capital to enter the field of elderly care services. In addition, the social cognition of elderly care services is still biased, many people have reservations about the elderly care services provided by social forces, and they worry about service quality and safety, which indirectly affects the participation of social forces. Therefore, to effectively solve this problem, it is not only necessary for the government to issue more incentive measures and policy support, but also to improve the public's recognition of social forces' participation in elderly care services through publicity and education, and strengthen supervision to promote more social forces to participate in the elderly care service system.<sup>[2]</sup>

##### ***4.3. The ability of family support needs to be further improved.***

According to the relevant statistics at the end of 2022, by the end of 2022, the elderly population of 60 years old and above in China is 280.04 million, accounting for 19.8% of the total population, and has entered a moderately aging society. In China, family pension is still the mainstream mode of pension. With the development of social economy and the intensification of population aging, the challenge of providing for the elderly is increasingly severe for families with only one child. Because only one child families have only one child, they need a person to bear the burden of supporting their parents, so they are facing greater pressure for supporting their parents. Economic pressure is the most important factor, especially for low - and middle-income families, and the rising cost of old-age care increases the burden of family old-age care. For example, the average monthly income of an ordinary urban family may be about 8,000 yuan, while the monthly pension expenses of an elderly person who needs special care may be about 6,000 yuan, which is a heavy financial burden for many families. With the rapid development of society, the younger generation is facing fiercer job competition and higher living costs, which makes

it difficult for them to meet their parents' needs in terms of time and energy. More than half of employed people work more than 40 hours a week, and overtime is the norm, limiting their ability to provide care for their parents. In addition, as more and more young people choose to work or settle in other places, the geographical distance between family members increases, which makes it difficult for family members to provide daily care and companionship for the elderly. The combined effect of these factors leads to the limited ability of families to provide for the elderly, which can not fully meet the needs of parents in one-child families. Therefore, while strengthening the ability of family pension, it is also necessary for the society and the government to build a diversified pension security system to ease the pressure of family pension.

## **5. Suggestions on the implementation of old-age security for parents of one-child families in China in the new era**

In the new era, the implementation suggestions of the pension security for parents of one-child families in China can be specifically explored from three aspects: strengthening the top-level design to improve the policy system, tapping multiple forces to strengthen the social pension and strengthening children's obligations to consolidate the family pension.

### ***5.1. Strengthening top-level design to improve policies and systems.***

Strengthening the top-level design to improve the policy system, which involves a comprehensive review and review of the current pension policy from the national and government levels, aiming to build a more equitable and sustainable pension security system. First, increasing pension benefits can ensure that families have enough money to match rising prices, so as to effectively protect the basic needs of the elderly. Second, promote universal coverage of old-age insurance, which requires simplifying the insurance process, reducing the burden on individuals and enterprises, and encouraging and attracting urban and rural residents and flexible employment personnel to actively participate in the old-age insurance system. Third, improve the infrastructure of elderly care services, which needs to focus on the diversified construction of service facilities and encourage the innovative development of elderly care service models, such as improving the service network of home, community and institutional elderly care. Fourth, the government should advocate and explore the "Internet + elderly care" model, vigorously develop the elderly care and health industry, and increase investment in human resources training, so as to improve the quality and professional skills of elderly care service personnel. Finally, the government should also play an exemplary and guiding role to increase support for the elderly care service industry, such as providing financial subsidies, tax relief and other policy incentives. At the same time, the government should strengthen supervision to protect the elderly life of parents of one-child families. The implementation of these systems and policies will help form a good situation for the whole society to participate in old-age security and achieve the goal of old-age care for the elderly.

### ***5.2. Tapping multiple forces to promote social old-age support.***

Excavating multiple forces to strengthen social pension is an important way to solve the problem of pension security for parents of one-child families in China in the new era. This requires the government to take specific measures to stimulate and guide social forces such as private enterprises, non-governmental organizations and communities to actively participate in elderly care services, and the key to achieve this goal is to build an open and inclusive market environment for elderly care services. The government can reduce the threshold and cost of social capital entering the old-age service industry by formulating a series of preferential policies, such as tax relief, start-up capital support, preferential loans, etc. At the same time, the government should also standardize the elderly care service market, strengthen the supervision of the elderly care service market, establish a sound market entry and exit mechanism as well as service standards and evaluation system, so as to enhance the public's trust in non-public elderly care services. In addition, the government should encourage communities and non-governmental organizations to take advantage of their own advantages to develop elderly care services that meet the needs of local residents, such as home care, day care, elderly education and recreational activities. These services can not only meet the material and spiritual needs of the elderly, but also promote social harmony and stability. Finally, the government should also promote the establishment of a cross-departmental cooperation mechanism to form a new mode of elderly care service with government guidance, social participation and market operation. Through effective integration of resources, the efficiency and coverage rate of elderly care service can be improved, and finally the comprehensive upgrade of elderly

care service can be realized to meet the needs of parents of one-child families in the new era.

### **5.3. Strengthening children's obligations to consolidate family pension.**

Strengthening children's obligations to consolidate the family pension requires the state to clarify the responsibilities and obligations of children to take care of their elderly parents through laws, policies and other means, and provide corresponding support and protection, so as to ensure that this responsibility can be effectively fulfilled. The government needs to formulate or improve relevant laws and regulations, increase punishment for children who do not fulfill their pension obligations, and strengthen their legal responsibility. At the same time, the government should also provide convenient conditions and support measures, such as reducing the economic burden of children through personal income tax, social insurance benefits, pension service vouchers, and other forms to encourage them to fulfill their pension obligations. In addition, the government and society should jointly create a social atmosphere of respect for the elderly, strengthen school education and social publicity, so as to enhance the young generation's sense of family responsibility and filial piety culture, and encourage more social resources and attention to family care. Through these measures, it can effectively promote the rational use of family resources and strengthen the emotional connection, provide a warm and stable environment for the parents of the one-child family to ensure that they can get the care and love of family members, so as to continuously improve the level of old-age security of the whole society.<sup>[3]</sup>

In order to further strengthen children's pension obligations and consolidate the foundation of family pension, the government can provide children with necessary nursing knowledge and skills through training courses on old-age care skills, so that they are more capable of taking good care of their elderly parents. At the same time, a family support system for the elderly will be established to provide psychological counseling and emotional support services to help solve the emotional distress and psychological pressure that children may encounter in the process of care, and ensure the mental health of caregivers. In addition, through the promotion of positive examples and successful cases of family pension, the government inspires the recognition and respect of the society for family pension, and forms a good atmosphere of public opinion. These specific measures can ensure that children fulfill their pension obligations, while improving the quality and efficiency of family pension, so that the elderly can enjoy more professional and warm care in the family, further enhance the effectiveness and sustainability of family pension, and make positive contributions to the construction of a harmonious family pension environment.

## **6. Conclusions**

In the new era, China should comprehensively and objectively recognize the realistic dilemma and challenge of the current pension security for parents of one-child families, and build a comprehensive, efficient and humanized pension security system through the joint efforts of the government, society and families, so as to ensure that parents of one-child families can enjoy the dignity and happiness of their old age. The future pension security work will continue to pay attention to the actual needs and diversified needs of the elderly, actively respond to changes in the social environment, constantly optimize and improve the pension security strategy, and provide more solid security for parents of one-child families.

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