

# ***Elderly Citizenship Experience under Different Pension Policies: A Comparative Analysis of China and Japan***

**Liang Chen<sup>1,a,\*</sup>**

<sup>1</sup>*University College London, Gower Street, London, WC1E 6BT, United Kingdom*

*a. clcliang0917@gmail.com*

*\*corresponding author*

**Abstract:** As global population structures change rapidly, the social rights and welfare of the elderly have increasingly become a focal point of societal concern. Pension policies not only address economic issues but also encompass welfare levels, social equity, citizenship rights, and identity. This paper explores the impact of different pension policies on the citizenship experience of the elderly by comparing the pension systems of China and Japan. The study is based on pension policy documents and related data from both countries and employs a comparative social policy analysis. The comparison is conducted conceptually, focusing on the scope, content, and depth of the pension policies in China and Japan, in order to reflect on the elderly's citizenship experience in both nations. The research highlights that China's pension policy features a single-tier structure with limited autonomy and marked urban-rural disparities, which restrict the citizenship experience of the elderly. In contrast, Japan's retirement policy is characterized by mandatory participation, clear responsibilities, and a multi-tiered structure, providing broader coverage and more comprehensive social rights and a sense of identity for the elderly. However, this system also brings about noticeable class divisions.

**Keywords:** Pension Policies, Elderly Citizenship Experience, China, Japan.

## **1. Introduction**

As the global population structure rapidly shifts, the social rights and welfare of the elderly have increasingly become a focal point of societal attention. Closely tied to this is the growing significance of pension policies, which not only address economic issues but also encompass welfare levels, social equity, citizenship rights, and identity within the framework of social welfare. Pension policies are the embodiment of citizenship experience [1]. China and Japan, as two major Asian economies, both face the challenge of aging populations, making the formulation and implementation of pension policies particularly crucial. Although both countries are experiencing significant aging trends and generally follow a government-led, family-focused pension policy model, their approaches to these demographic challenges differ considerably, reflecting their distinct economic and social development models. These differences in the scope, content, and depth of pension policies significantly impact the citizenship experience of the elderly. This study, based on pension policy documents and relevant data from China and Japan, aims to address the following research question through a comparative social policy analysis by conceptualizing citizenship: How do differences in the pension policies between China and Japan influence the citizenship experience of the elderly?

This paper argues that under China's pension policy, characterized by self-selection, a single-layered structure, and distinct urban-rural divides, the citizenship experience of the elderly is marked by narrow coverage, limited social rights, low levels of participation, and inadequate fulfillment of needs. Conversely, Japan's pension policy, which is characterized by mandatory participation, clear divisions of responsibilities and tiers, provides the elderly with broader coverage, more comprehensive social rights and identity recognition, though it also results in noticeable class stratification. Overall, this study concludes that the citizenship experience of the elderly in China is less effective than that in Japan.

This paper is divided into four sections: the first section introduces the pension policies of China and Japan, explaining the rationale for comparison, data sources, and limitations; the second section reviews the literature to explore key concepts of pension policies and the objective differences between Chinese and Japanese pension policies, linking them with the concept of citizenship; the third section applies the conceptualized classification of citizenship to the pension policies of China and Japan, comparing them in terms of scope, content, and depth; the fourth section discusses the research findings and explores possible improvements and broader impacts of pension policies.

## **2. Rationale of the Comparative Analysis**

### **2.1. Introduction to Pension Cases in China and Japan**

China's pension policy is divided into three tiers. The first tier consists of various public pensions, including mandatory Basic Pension Insurance, non-profit sector pensions, and voluntary Urban Residents' Pension Insurance and Rural Residents' Pension Insurance. The second tier is enterprise annuities, which are voluntary and jointly funded by employers and employees. The third tier is personal savings-based pension insurance, encouraging individuals to accumulate wealth through market-based financial products to enhance post-retirement economic security [2].

Japan's pension policy is structured into three pillars. The first pillar is the National Pension, which provides a basic benefit with a uniform rate for all sectors. The second pillar includes the Employees' Pension Insurance and four types of Mutual Aid Pensions. The Employees' Pension Insurance offers income-related benefits for private sector employees, while Mutual Aid Pensions apply to public sector employees. The third pillar is Japan's Defined Contribution (DC) plan, which pays benefits primarily based on investment returns and serves as a supplementary option for citizens [3].

### **2.2. Rationale for Comparing Pension Policies between China and Japan**

China and Japan, as neighboring Asian countries, hold significant economic and demographic influence in Asia. Their geographical proximity has led to cultural and social traditions, including a strong emphasis on family and societal stability. Additionally, both countries are increasingly facing the challenge of an aging population [4-5]. Statistical data indicates that between 2010 and 2030, the proportion of the population aged 65 and over in China will double, and by 2050, China will need to support a quarter of the world's elderly population [6]. Japan is in a similar situation, being the fastest-aging country in the world [7]. Both countries have established pay-as-you-go basic pension systems and encourage supplementary pension security through enterprise annuities and personal savings rates. The pension policies in both China and Japan aim to provide economic support to the elderly and have, to some extent, achieved similar outcomes in improving the quality of life for the elderly and enhancing social participation [8-9].

However, China, as a rapidly developing socialist country, is continuously reforming its pension system to address the pressures of a growing elderly population and social changes. In contrast, Japan, a highly aged capitalist developed country, has a relatively mature pension system but faces challenges such as financial sustainability. Differences in economic development levels lead to

variations in the design, benefit levels, and coverage of pension policies in China and Japan, resulting in nuanced differences in the citizenship experience of the elderly. Therefore, comparing these two countries can reveal the impact of different pension policy frameworks on the citizenship experience of the elderly.

### **2.3. Introduction to the Data Used for Analysis**

This study analyzes the content of official pension policy documents from the Chinese and Japanese governments and extensively references published academic articles, book chapters, and research reports related to pension policies in China and Japan and their impact on the citizenship experience of the elderly. In terms of data, this study uses statistical data published by the OECD and the National Bureau of Statistics of China to support the analysis.

There are some limitations regarding the timeliness of the data used in this study, as recent policy changes may not be promptly reflected in publicly available data. Additionally, this study heavily relies on existing secondary literature, which may not fully capture or explain the comprehensive dimensions of pension policies in both countries, potentially leading to differences between interpretation and empirical evidence.

Furthermore, although China and Japan are both important Asian countries, significant differences in economic development levels and political systems exist between the two. Different governance philosophies and ideologies can affect the subjective outcomes of pension policies, making it difficult for this study to analyze the citizenship experience from the subjective perspective of the elderly themselves.

## **3. Systematic Review of Pension Policies and Political Identities**

This section begins by exploring the particularities of citizenship for the elderly, further examining pension policies from a broad perspective, discussing their significance and value. It also explains the objectives, content, and challenges faced by the pension policies of China and Japan, providing a reasonable analytical background. Furthermore, through the theoretical conceptualization of citizenship, this section interlinks the citizenship experience of the elderly with pension social policies, laying the groundwork for analyzing the pension policies of China and Japan.

### **3.1. The Elderly within the Context of National Citizenship**

Within the groups classified by different countries, the elderly have become a distinct social category. This distinctiveness is reflected in an alternative social identity as citizens, defined by factors such as age, gender, class, and marital status related to the welfare system, rather than by physical condition or the ability to contribute to economic and social change [10]. Due to different national conditions, the age at which one is considered elderly varies; in China, 60 years and older is widely accepted as the starting age for the elderly, whereas in Japan, it is 65 years and older. Most scholars agree that the reason for the focus on the elderly in social welfare is not only due to the particularity of becoming elderly but also because the elderly bring new cultural and economic value to society. The citizenship experience of the elderly has already become one of the standards for measuring the welfare levels of a country in various aspects.

### **3.2. The Broad Development of Pension Policies and Practices**

Internationally, the focus on social welfare policy as a tool for national development varies. Neo-Marxists consider social welfare a crucial tool for alleviating class contradictions and maintaining social stability, while citizenship theorists view welfare reform as a primary driver for reducing class

significance. Despite differing initial focuses of social policy, there is a broad consensus that social welfare policies promote equality, social stability, and solidarity among different citizens [11].

Pension policies are a series of regulations and measures formulated by governments or private institutions aimed at providing financial support to retirees, ensuring the quality of life in old age. As the cornerstone of the welfare state, pension policies undoubtedly have a profound impact on the nature of poverty, inequality, and social stratification, reflected in the welfare and social rights received by the target groups. Well-designed pension policies should focus on reducing the risk of poverty among the elderly, ensuring adequate pension income, achieving solidarity and fairness through income redistribution, and achieving cost efficiency by reducing income inequality. Although pension policies stem from considerations of social welfare at the citizen level, they inevitably bring about disadvantages that are detrimental to the citizenship experience. Some scholars have revealed that pension inequality remains prevalent in many countries, and the development of pension systems is a stratified process [11]. Moreover, there are views that the issue of unequal resource redistribution under pension systems can become institutionalized in the labor market, employment conditions, and family division of labor, resulting in relative disadvantages at retirement [12].

### **3.3. Brief Overview of Pension Policies in China and Japan**

The fundamental objective of both China and Japan's pension policies is to ensure the economic security of the elderly, achieve equity, and maintain social stability. China's pension policy adopts a multi-layered structure, consisting of basic pension insurance, supplementary enterprise annuities, and resource-based personal savings pensions [13]. This tiered system aims to diversify risks and enhance the stability of the pension system through various funding sources and management approaches. It is characterized by uneven coverage and a reliance on public funds. In contrast, Japan's pension system places greater emphasis on the role of public pensions, comprising the National Pension and Employees' Pension Insurance. These two pillars provide foundational retirement security for all residents, with enterprises offering supplementary corporate pensions, resulting in universal coverage and relatively high benefit levels. The primary challenge China faces is the sustainability and fairness of its pension system, especially as population aging accelerates and labor market dynamics shift, potentially widening the future pension gap [14]. Although Japan boasts higher stability and coverage in its pension security, it also grapples with fiscal pressures stemming from an aging population [15].

In the literature on pension policies in China and Japan, most research focuses on the economic benefits of pensions, with less attention paid to the impact of pensions on the social identity experience of the elderly [16]. This paper will analyze the lives and perceptions of the elderly in China and Japan from the perspectives of political identity and citizenship, aiming to gain a deeper understanding of the implementation and social impact of pension systems in Asian countries.

### **3.4. Conceptualization of Citizenship**

The term "citizen" reflects the inherent conflict between the economic processes that continually generate inequality and the political processes that demand equality among citizens [17]. Historically, there has been a unique notion of citizenship, where the state would provide protection regardless of the severity of the situation [18]. Debates on citizenship analysis often begin with the conceptual framework of civil rights as outlined in T.H. Marshall's works [19]. Marshall proposed that two key components of citizenship are the rights to participate in governance processes and the personal obligations assumed due to mutual recognition of membership in specific groups [20]. Within the interactive framework of rights and obligations, citizenship has increasingly become a symbol that

connects welfare and labor markets. It serves as the foundation for multiple welfare claims, providing a source of inclusivity, belonging, and identity; practices of participation and action; and a discursive resource that can mobilize new claims and identities [21].

Many scholars agree that citizenship must be defined as a social process through which individuals and social groups assert, expand, or lose rights [22]. Numerous sociological researchers have hinted at this conceptual shift. Practices should help us understand the dynamic social construction of citizenship, with policy being one of the ways citizenship is realized [19]. The experience of citizenship is the socialization process of citizenship itself. Acknowledging the practices and processes, the experience of citizenship raises three fundamental questions: in terms of scope, how to define the boundaries of national citizenship; in terms of content, how to distribute the interests and burdens of citizens; and how to comprehend and accommodate the depth of citizenship [23].

The elderly are special representatives of the category of citizenship. The standards for measuring the citizenship experience of the elderly can be met from various aspects, including economic security, needs, a sense of identity, belonging, rights, and the ability to make choices [3]. However, due to the particularity of the elderly's own capabilities and contributions, their enjoyment of protection, rights, and personal sovereignty may lead to different experiences, making their citizenship experience inherently unstable [24]. It is always accompanied by passive and active social pressures. In such circumstances, the elderly are particularly vulnerable to social exclusion, and pension policies are a critical practical path to addressing the social issues faced by the elderly [25].

Therefore, this paper argues that the citizenship experience of the elderly is a process through which pension policies are practiced in terms of content, scope, and depth. It conceptualizes the citizenship experience of the elderly as manifesting in aspects such as the range of enjoyment, degree of needs, social rights, social equity, and identity recognition.

#### **4. Comparison between Pension Policies in China and Japan**

This section employs a comparative social policy research method to explore the embodiment of citizenship by examining the differences in the scope, content, and depth of pension policy practices in China and Japan. China's pension policy has evolved from the early days of the nation's founding to achieve a historic transition from a state-employer model to a state-social model [10, 26]. Japan introduced a pension system in 1942, and today, its pension policies are relatively well-established.

It is important to note that both China and Japan's pension policies consist of two fundamental parts: the first involves the obligations of adult citizens to contribute towards their future retirement, and the second comprises the social rights of the elderly to enjoy the benefits they have earned. Pension policies inherently lag in time and space; although the current contributors are predominantly non-elderly, their contributions are based on expectations and plans for their economic security and quality of life in old age. Consequently, the choices they make now reflect their expectations for their future as elderly individuals. Therefore, when comparing the pension policies of China and Japan, this paper's criteria for identifying the elderly group extend beyond the traditional notion of elderly individuals based solely on physiological age markers. It also includes adult citizens who are actively planning for their retirement, even if they have not yet reached the conventional age of being considered elderly.

##### **4.1. The Impact of Differences in the Scope of Pension Policies on Citizenship in China and Japan**

Both China and Japan's pension policies progress from basic coverage to advanced welfare options. The scope of comparison refers to how China and Japan define the eligibility boundaries for citizens



to benefit from pension policies, which can include the degree of choice within the tiers as well as the breadth of regional coverage.

By the end of 2023, the number of participants in basic pension insurance across China reached 1.066 billion, an increase of 13.36 million compared to the previous year [27]. Unlike the widespread coverage of the first tier, the second tier of enterprise annuities in China has relatively low penetration and influence, with little publicly available information about its coverage [2]. The third tier of pensions is still in its nascent stage. The elderly population in China has low participation in state-issued pension policies and receives limited benefits. Additionally, the regional coverage rate of China's pension policies is extremely uneven, resulting in significant disparities in the benefits received. For instance, the voluntary nature of rural residents' pension insurance leaves many rural elderly outside the pension system, in contrast to urban residents. Furthermore, within the population that does participate in pension policies, when workers move from one city to another for better job opportunities, their pension plans remain tied to their original city of employment, creating severe inequalities in benefits [28]. The low coverage rate indicates that China still has a long way to go to achieve its goals. This low coverage not only leaves many elderly people without retirement resources but also negatively impacts the pension system by limiting the scope of risk-sharing, leading to higher contribution rates and reducing participation incentives [29].

In contrast, Japan's pension policy, through its universal coverage model, has achieved widespread social security, ensuring that residents in various occupations and employment forms can enjoy pension benefits [30]. This policy not only covers traditional full-time employees but also pays special attention to often overlooked groups such as freelancers and part-time workers. By incorporating these employment forms into the coverage of pension policies, the Japanese government has effectively reduced gaps in social security coverage [31].

Starting from the three-tiered pension policy structure of China and Japan, China's mandatory pension insurance does not cover all groups, with most elderly individuals opting for the basic first tier, and participation in the other tiers being low. In contrast, Japan's pension policies essentially cover all residents, ensuring broader social participation and protection. Additionally, China's pension policies exhibit significant regional disparities, with notable regional inequalities. Some elderly individuals, due to economic development and regional differences, are still unable to participate in the pension policy development system and may experience unequal pension benefits due to regional transfers. On the other hand, Japan's pension benefits are relatively balanced, with elderly people nationwide enjoying fairly consistent levels of benefits.

#### **4.2. The Impact of Differences in the Content of Pension Policies on Citizenship in China and Japan**

Maslow's hierarchy of needs is a theory that explains the structure of human needs, including physiological needs, safety needs, love and belonging needs, esteem needs, and self-actualization needs. Maslow's hierarchy suggests that human needs develop from lower to higher levels [32]. Due to differences in economic development and consumption levels between China and Japan, the monetary amounts involved in pension policies cannot be directly compared. Therefore, this paper uses Maslow's hierarchy of needs as a framework to compare the levels of needs fulfillment provided by pension policies in China and Japan, thereby assessing how well citizenship is satisfied in terms of these needs.

When designing China's pension policy, policymakers did not prioritize the needs of pensioners and their economic security; instead, they focused on pension contributions and the pension gap [29, 33]. As a result of this design goal, China's pension policy is primarily driven by poverty alleviation and aims to meet basic physiological needs at a low level of financial support for the elderly. Although China's three-tier pension system theoretically includes higher levels of need fulfillment, in practice,

most elderly participants in the pension policy remain confined to the first tier, which involves mandatory, low-level contributions and fails to offer significant opportunities for self-selection in pension planning.

In contrast, Japan's pension policy primarily addresses the safety, love, and belonging needs stages of Maslow's hierarchy. Given Japan's higher level of economic development and relatively uniform regional development, the design of Japan's pension policy aims to ensure financial security, health protection, economic stability, and safety for individuals during their old age. On top of this foundation, the higher tiers of employee pensions and mutual aid pensions, which cover both private-sector and public service employees, offer broader coverage and higher return rates [29]. These features enhance social participation and help elderly individuals maintain social connections and a sense of belonging.

Therefore, China's pension policy mainly focuses on addressing basic physiological needs without providing higher levels of retirement security, while Japan's pension policy design strongly supports the social participation of the elderly, reflecting a higher level of social security enjoyed by citizens.

#### **4.3. The Impact of Differences in the Depth of Pension Policies on Citizenship in China and Japan**

In terms of depth, this study mainly explores the tendencies in the division of rights and obligations under pension policies in China and Japan, the level of identity and social belonging among the elderly, and the degree of social equity experienced by them.

In terms of rights and obligations, China has one of the highest statutory pension contribution rates in the world, closely tied to the country's large elderly population. Research indicates that some citizens are unwilling to participate in insurance schemes. Due to the unstable employment of low-income groups, their eligibility to receive future benefits is highly uncertain, which suggests that the pension policy does not adequately ensure the quality of life for the elderly [34]. China's uneven regional development, low pension benefits, and complex and diverse aging issues prevent the country from implementing mandatory contributions effectively. Japan's pension policy also faces challenges with contributions, as a growing number of delinquent payers fail to contribute to the National Pension Plan, leading to a situation where the pension policy risked becoming hollow. To restore public confidence in the sustainability of the public pension system, Japan's Social Security Committee has tended toward a "carrot and stick" approach. The "carrot" includes increasing the government's contribution to the basic portion of the public pension system from 33.3% to 50% by the 2009 fiscal year, while the "stick" involves harsher penalties for premium evasion, including the confiscation of assets from delinquent members to collect premiums [3].

In terms of social rights, China's third-tier pension policy is overly commercialized. The rapid development of individual choice pension plans within this tier often leads to products being sold as financial investment tools rather than long-term pension solutions [2]. As a result, these products are unlikely to achieve the true purpose of generating pension income. Japan also has third-tier marketized pension products under its fixed contribution plans, but its related policies and regulatory frameworks are more mature. Japan's third tier primarily includes individual savings-type pensions, which are designed with a focus on long-term pension accumulation and are often supported by government tax incentives, making them more oriented toward providing continuous financial security for retirement [35].

In terms of social equity, China's pension policy is centered on driving economic reform, and within its tiered system, the beneficiaries are often high-performing, higher-paid males, which does not align with the gender equality pursued by the Universal Declaration of Human Rights [10, 36]. Additionally, the identity and social status of China's elderly are more influenced by regional economic conditions and pension benefit disparities, which could negatively affect their sense of

social equity. In contrast, Japan, with its generally consistent high welfare standards, fosters a positive social identity and a stronger sense of social belonging. However, the clear stratification within Japan's pension policy means that the primary beneficiaries are those living in the most economically developed regions, from affluent families, and with higher human capital [7, 36].

Both China and Japan mandate pension contributions, but Japan's enforcement is much stricter, with corresponding policy adjustments to ensure a stable post-retirement life. In China, the negative impacts of marketization are more pronounced, with significantly weakened welfare benefits leading to cautious decision-making among citizens, weaker social belonging, and heightened uncertainty. Meanwhile, Japan offers a more diverse range of social rights options for its elderly citizens, resulting in stronger social belonging. Both countries face issues of social equity, with China's pension policy revealing gender inequalities, while Japan's policy shows disparities based on economic status and occupational hierarchy.

## 5. Conclusion

China and Japan share significant similarities in terms of history, geography, and economic contributions, and both countries face serious issues related to population aging. However, there are notable differences in the design, implementation, and coverage of their pension policies. This study compares the pension policies of China and Japan to explore their distinct impacts on the experience of elderly citizenship, particularly in areas such as the scope of pension benefits, fulfillment of needs, social equity, social participation, and a sense of belonging.

Japan's pension policy achieves universal coverage, while China, despite covering a large population, exhibits significant imbalances in the participation levels across pension tiers and regional differences. In terms of content, Japan's pension design focuses on meeting the multi-level needs of the elderly, from basic physiological needs to higher-level needs for belonging and love. In contrast, China's policy primarily addresses basic physiological needs, lacking support for higher-level social participation and a sense of identity. This difference directly affects the material well-being and quality of life of the elderly. In depth, both China and Japan show different approaches in handling the rights and obligations of the elderly in their pension policies, with Japan demonstrating a higher degree of enforcement. Japan's policy is more mature, providing more stable economic security and higher social rights, though it also faces the risk of stratified class differences. On the other hand, China faces ongoing pension system reform demands, revealing significant gender inequalities and economic disparities, which hinder the provision of adequate social security and a sense of belonging for the elderly.

The comparative analysis of China and Japan indicates that the comprehensiveness and balance of pension policies are crucial for enhancing the elderly's experience of citizenship. Implementing strategies that meet layered needs, emphasizing an atmosphere of social equity and inclusiveness, and fostering policy sustainability and adaptability are beneficial in enhancing the well-being and social participation of the elderly, thereby laying the foundation for a society that promotes active aging.

In response to a series of social and demographic challenges, both China and Japan are seeking reforms. China's pension reform focuses on improving the integration of social pooling and individual accounts, increasing the investment return rate of funds, and gradually implementing a delayed retirement system. Japan, on the other hand, ensures pension sustainability by raising contribution levels, encouraging the re-employment of elderly individuals, and strengthening the management of pension funds. Overall, the pension policies of China and Japan each have their strengths and weaknesses. China's unified management system ensures social equity, but faces financial pressures; Japan's multi-tiered system provides more flexible options but also presents some management challenges. In the future, pension reforms in both countries will continue to seek a



balance between ensuring basic living security for the elderly and maintaining economic sustainability.

## References

- [1] Craig G. *Citizenship, exclusion and older people*[J]. *Journal of social policy*, 2004, 33(1): 95-114.
- [2] Fang H, Feng J. *The Chinese pension system* [R]. Cambridge, MA, USA.: National Bureau of Economic Research, 2018.
- [3] Chia N C, Kitamura Y, Tsui A K C. *The pension system in Japan and retirement needs of the Japanese elderly*[C]//*Workshop on Aging and the Status of the Older Population in Southeast Asia*, Singapore. 2005.
- [4] Dong K, Wang G. *China's pension system: achievements, challenges and future developments*[J]. *Economic and Political Studies*, 2016, 4(4): 414-433.
- [5] Horioka C Y, Suzuki W, Hatta T. *Aging, savings, and public pensions in Japan*[J]. *Asian Economic Policy Review*, 2007, 2(2): 303-319.
- [6] Salditt F, Whiteford P, Adema W. *Pension reform in China*[J]. *International Social Security Review*, 2008, 61(3): 47-71.
- [7] Bass S, Oka M, Norton J, et al. *Public policy and the old age revolution in Japan*[M]. Routledge, 2014.
- [8] Chen X, Eggleston K, Sun A. *The impact of social pensions on intergenerational relationships: Comparative evidence from China*[J]. *The Journal of the Economics of Ageing*, 2018, 12: 225-235.
- [9] Noguchi Y. *Problems of public pensions in Japan*[J]. *Hitotsubashi Journal of Economics*, 1983: 43-68.
- [10] Walker, A., & Foster, L. (2006). *Four Ageing and Social Class: An Enduring Relationship* [m]. *The futures of old age*, 44.
- [11] Zhu H, Walker A. *Pension system reform in China: Who gets what pensions?*[J]. *Social Policy & Administration*, 2018, 52(7): 1410-1424.
- [12] Taylor-Gooby P. *The divisive welfare state*[J]. *Social Policy & Administration*, 2016, 50(6): 712-733.
- [13] *Economic Daily*. (2023, June 17). *Personal pension pilot progresses steadily*. *People's Daily Online*. Retrieved April 11, 2024, from <http://society.people.com.cn/n1/2023/0617/c1008-40016055.html>
- [14] Campbell J C. *Japanese social policy in comparative perspective*[M]. World Bank, 2002.
- [15] Takayama N. *A Balance Sheet Approach to Reforming Social Security Pensions in Japan*[J]. *Economic Review*, 2004, 55(1): 38-50.
- [16] Song S. *Pension systems and reforms in China and Russia*[J]. *Chinese Economy*, 2009, 42(3): 9-23.
- [17] Kerber L K. *The meanings of citizenship*[J]. *The Journal of American History*, 1997, 84(3): 833-854.
- [18] Ignatieff M. *The myth of citizenship*[J]. *Queen's LJ*, 1987, 12: 399.
- [19] Turner B S. *Outline of a Theory of Citizenship*[J]. *Sociology*, 1990, 24(2): 189-217.
- [20] Barnes R, Auburn T, Lea S. *Citizenship in practice*[J]. *British journal of social psychology*, 2004, 43(2): 187-206.
- [21] Isin E F, Turner B S. *Citizenship studies: An introduction*[J]. *Handbook of citizenship studies*, 2002, 1(4): 1-10.
- [22] *The Routledge handbook of the welfare state*[M]. London: Routledge, 2013.
- [23] Seike A. *Pension reforms toward an aging society*[J]. *The Japanese Journal of Social Security Policy*, 2003, 2(1): 1-5.
- [24] Wang L, Béland D, Zhang S. *Pension fairness in China*[J]. *China Economic Review*, 2014, 28: 25-36.
- [25] Farid M, Cozzarin B P. *China's pension reform: Challenges and opportunities*[J]. *Pensions: An International Journal*, 2009, 14(3): 181-190.
- [26] *The State Council of the People's Republic of China*. (2024, January 24). *Report on pension policy*. Retrieved April 10, 2024, from [https://www.gov.cn/lianbo/bumen/202401/content\\_6927948.htm](https://www.gov.cn/lianbo/bumen/202401/content_6927948.htm)
- [27] Williamson J B, Fang L, Calvo E. *Rural pension reform in China: A critical analysis*[J]. *Journal of aging studies*, 2017, 41: 67-74.
- [28] Salditt F, Whiteford P, Adema W. *Pension reform in China: progress and prospects*[J]. 2007.
- [29] *Japan Pension Service*. (2023, April 3). *Types of public pension systems and enrollment procedures*. Retrieved April 10, 2024, from <https://www.nenkin.go.jp/service/seidozenpan/20140710.html>
- [30] *Organization for Economic Cooperation and Development*. (n.d.). *Pensions at a glance 2023*. Retrieved April 10, 2024, from <https://www.oecd.org/els/public-pensions/PAG2023-country-profile-Japan.pdf>
- [31] Poston B. *Maslow's hierarchy of needs*[J]. *The surgical technologist*, 2009, 41(8): 347-353.
- [32] Li S, Lin S. *Is there any gain from social security privatization?*[J]. *China Economic Review*, 2011, 22(3): 278-289.
- [33] Pozen R C. *Tackling the Chinese pension system*[M]. Chicago: Paulson Institute, 2013.
- [34] *National Pension Fund Association*. (n.d.). *Types of benefits*. Retrieved April 10, 2024, from [https://www.npfa.or.jp/system/type\\_benefit.html](https://www.npfa.or.jp/system/type_benefit.html)
- [35] Zhao R, Zhao Y. *The gender pension gap in China*[J]. *Feminist Economics*, 2018, 24(2): 218-239.

- [36] Okamoto A. *Welfare analysis of pension reforms in an ageing Japan*[J]. *The Japanese Economic Review*, 2013, 64(4): 452-483.