

Summary of Research on Coping with Aging Issues in the Context of Retirement Tide

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Abstract: Population aging is one of the important topics in today's research. The researchers found that the aging of the population is still progressing. However, there are still research gaps in the problem of population aging, and there is a lack of certain explanations and cognition. Therefore, this paper studies the problem of aging under the tide of retirement after the age of 60. This paper uses literature comparison and other methods to find that the scale of China's post-60 s population is becoming larger and larger, and the aging problem is increasing. Through reading and sorting out relevant literature research, this study shows that scholars generally believe that China's population aging has problems such as large scale, fast speed, regional and urban-rural differences, and summarizes the reasons for China's aging that most scholars believe from the literature. From the relevant academic research, scholars have proposed methods such as delaying the retirement age, strengthening pension services, and improving the pension system to solve the problem of population aging. This paper believes that the construction of the pension system is the most important to carry forward the culture of filial piety and respect for the elderly and develop the aging industry and pension services.

Keywords: population aging, the elderly population, delay retirement, social pension

1. Introduction

Due to changes in China's current policies, economy, culture, social development and other aspects, the aging trend of the Chinese population is becoming more and more obvious. According to the seventh National census of the National Bureau of Statistics on May 11, 2021, the population aged 60 or above accounts for 18.70%. Compared with the sixth national census in 2010, the proportion of people aged 60 and above increased by 5.44 percentage points [1]. Due to the decrease of the labor force and the increase of the number of retired people, China has ushered in the largest "retirement tide" in the history of the country. After the retirement tide, the elderly return to the family and society, so that the family and society elderly support burden increases, and the population aging problem becomes more serious gradually. In China, it has become an urgent issue to be solved, which has aroused a large number of scholars 'attention and the society's attention. To study and solve the

problem of population aging has an important role and value for improving and dealing with the aging society.

Based on a large number of existing academic researches on the problem of aging, this paper analyzes the field of aging research qualitatively and quantitatively, hoping to understand the various research plate contents of the problem of aging from these academic researches, such as facing the serious situation of Chinese aging and how the problem of aging is produced. To deal with the aging problem, scholars have put forward a variety of important views and conclusions as well as future research directions in this field. According to the inductive analysis of the selected literature, in the future, the field of aging research may involve national policies and the future health and employment of the elderly, and the seriousness of aging and the relevant solutions to aging policies may be biased in the future. Some suggestions on the future research direction of academia are put forward.

2. Research Summary of Aging Problems

With the development of Chinese society, the problem of population aging is becoming more and more serious. China's population aging is different from other countries. China's aging is faster, larger, and the demand level of the elderly is diverse.

2.1. The Main Manifestations of Aging of the Chinese Population

Scholars said: 'Chinese' pension mainly has: first, large scale, fast speed, lack of social preparation; second, the heterogeneity of the elderly population is strong and the demand level is diverse; third, regional and urban-rural differences are large, and rural old-age care challenges are severe; fourth, it has the advantages of system and grass-roots organizations, and multiple responsible subjects play a joint role.

2.2. Scholars Divide the Age Structure of the Population into Four Types

Swedish scholars divide the age structure of the population into four types, namely, standard type, development type, static type and degradation type, and express various types of composition coefficients. Western demographers mainly discuss the impact of population age structure on social economy from the perspective of economic growth. Some scholars believe that changes in age structure and life expectancy have a greater impact on the savings rate [2]. Strict control of population growth will inevitably accelerate the aging of the population, the aging of the working age, the shortage of young and middle-aged labor, and the aging of the population [3]. The problem of population size and population structure should be combined to help solve the problem of aging [4]. It is an important way to realize the coordinated development of population and social economy to formulate a medium and long-term population development plan that can not only control population growth, but also prevent the population aging from being too fast. Population aging has adversely affected China's economic and social development. This paper summarizes the main experience of representative countries in the world in dealing with aging, and puts forward useful enlightenment for China's population structure adjustment.

2.3. Problems Arising from an Aging Society

First point 1. The aging population base is large. As China is a populous country in the world, the size of the elderly population is particularly large; 2. fast growth; 3. Widely distributed, urban and rural differences are obvious With the acceleration of urbanization, the rural elderly population with their children into the city, as well as migrant workers into the city aging problem, a large number of rural left-behind elderly, empty nesters; 4.Old before getting rich [5]. At present, the main economic

income sources of the elderly over 60 years old in China are pension, pension and a small amount of fixed assets income. Second, the aging society will increase the proportion of the elderly working population and the social burden will increase. China's pension system is not perfect and presents a large elderly population base, rapid growth, aging, disability, empty nesting and other.

2.4. After 60, Life Becomes More Valuable

The needs of the elderly are very rich and varied, 'vigorously develop the pension industry', some rural elderly need to solve the problem of 'eating well', some urban empty nesters need emotional comfort, and more people in the spiritual and cultural level have pursued, which means that China's domestic pension mechanism is not mature, left-behind elderly, empty old man too much problem [6].

2.5. Scholars' Consensus on the Current Problems Facing Aging

According to the above scholar's point of view, it can be seen that the consensus of scholars on the current problems faced by aging is that China's aging population has a large scale, fast speed, insufficient social preparation, urban and rural differences in distribution areas, rural empty nesters and other issues [7].

3. A Review of the Causes of Aging Problem under the Background of Retirement Tide

According to statistics, China's aging population will account for nearly 20% in 2021, and China has approached the stage of moderate aging. Population aging has become a key issue of social concern. Understanding the causes and influencing factors of aging problems is of great significance to understanding the aging research and solution.

3.1. The Age of the Aging Society Should Be Redefined

The literature shows that some scholars believe that the specific age of the elderly in aging has not been updated in China. The age of the elderly should not be defined by a single definition, but should be redefined according to social progress, the development of medical facilities and even the satisfaction and happiness of the people in the current society [8]. Chinese and Western criteria for aging should not be rigid [9]. Even under the "retirement tide", whether the post-60 retirement will really conform to the category of elderly people in the current environment [10]. Under the premise of economic development and social progress, the average life expectancy of Chinese people has basically increased, and the age of the elderly should also be appropriately increased, so that the statistical level of China's aging can be more comprehensive and perfect.

3.2. Young People's Fertility Intention Has Decreased

In addition, most post-90s and post-00s are not willing to get married, resulting in a social structure with more elderly and fewer children [11]. According to the results of the 7th census conducted by The State Council, 43.79% of Chinese people have a high school education or above [1]. Therefore, with the popularization of compulsory education, Chinese people's thinking concepts and fertility concepts have undergone seismic changes. It can be seen from scholars' relevant research literature that some educated groups get rid of the traditional views of having more children and more happiness, raising children for old age and so on, and gradually consider a series of costs brought by childbearing and its influence on their future career path [12].

3.3. The Average Life Expectancy of the Elderly Has Increased

At present, the increase of social medical level and old-age service industry leads to the phenomenon of aging of the elderly [13]. Academic studies have summarized the new nursing model of “combining medical and nursing care” to further enable the elderly to “rely on old age” and enjoy their old age decently without excessive dependence on their children [14]. People only need to pay a certain amount of funds. The government and enterprises gradually pay attention to and invest in social infrastructure and pension service facilities, which makes the life of the elderly pension service more healthy and comprehensive. Under the one-stop service of treatable illness and pension service, the life of the elderly will naturally be extended. The extension of life expectancy will lead to the increase of individuals’ schooling time, but the labor force may not increase, thus leading to the current situation of labor shortage [15].

3.4. The “Retirement Wave” Appears, and the Elderly Pay Attention to Health

The emergence of “retirement wave” is also one of the important factors affecting the increasingly serious aging in China. As can be seen from the relevant literature, most scholars believe that the elderly have increased their awareness of self-health care. Studies have shown that elderly people in nursing homes who receive regimen therapy live longer than those who do not [16]. According to the statistics of more scholars, health exercise, traditional Chinese medicine nursing and other health maintenance behaviors will carry out a recuperation process on the body of the elderly. The elderly can avoid the diseases of high blood sugar, hypertension and other elderly people through such health maintenance behaviors as doing yoga and doing exercises [17]. The elderly can enjoy good health, increase their happiness of life, indirectly improve their life expectancy and reduce the mortality rate. And that leads to aging. Thus, most scholars in academic studies believe that the causes of aging are generally attributed to national policies, the increase of people’s education level and the extension of life expectancy of the elderly’s health-preserving behaviors. Scholars have carried out hierarchical analysis from the national level, the young people’s concept level and the current elderly level, and more clearly summarized the causes of population aging.

4. Policies and Recommendations for Ageing Response

The population size of the post-60s generation is getting larger and larger, and the aging problem is intensifying, which is the most concerned issue at present, and the things that everyone experiences and the environment in which they live are also different, so everyone’s attitude towards aging retirement is also different. This study summarizes four policies and recommendations from the articles of many scholars.

4.1. Delay the Retirement Age and Increase the Demand for Elderly Care Services

A large number of workers retire at the same stage, which will lead to many negative effects. Some scholars suggested: First, let the workers choose the age of retirement within a certain range [10]. Many workers are getting stronger, with the improvement of living standards and medical technology. The average life expectancy of the Chinese reaches more than 70 years old, and now there are few positions suitable for the elderly in the market, so that the elderly are hindered to a certain extent [18]. Some elderly people are still full of energy and energy when retirement comes. They are the “elder” level of people in the enterprise, not only to achieve the re-employment of the elderly, but also to achieve equality between men and women [18]. At the same time, it can also cultivate a lot of fresh blood and pass on the technology [10]. The second is to link pension services to retirement age, which is conducive to delaying retirement, extending the working hours of elderly talents, allowing the

elderly to better arrange employment, taking care of families and the relationship between retirement life, changing from the original compulsory retirement to flexible retirement, giving workers more choice, respecting their personal wishes, and at the same time allowing more capable workers to continue to stay in the labor market, forming batches of retirement, and avoiding crowding [19].

4.2. Reform of the Pension System

The arrival of the retirement wave will have an impact on the balance of pension funds. Some scholars have suggested: First, from the aspect of sustainability, which includes income and expenditure. From the perspective of income, the state can implement universal participation in insurance, guarantee the right of workers to participate in insurance, and standardize the methods and behaviors of insurance participation, so that workers can avoid detours [10]. The state increases financial investment in basic endowment insurance to ensure that pensions are issued on time and in quantity. From the perspective of expenditure, the relationship between preferential treatment and contributions for workers can be further optimized, and balanced development can be implemented. Second, from the perspective of fairness, horizontal and vertical, horizontally, the difference between each region can be shortened [10]. The quality of life of workers after retirement can be guaranteed; vertically, a system of paying more and getting more can be set up, so that contributions are linked to final income, which can stimulate the enthusiasm of workers. Third, from the aspect of adequacy [10]. It can promote the construction of a multi-level endowment insurance system, so that workers can get protection from multiple places from different aspects and increase the income of workers. Finally, it will meet the growing demand for diversified elderly care services of the people.

4.3. The Combination of Workers' Own Ability Improvement and Friendly Social Environment

The social environment in which the elderly are now living is an era of rapid development of informatization, and it is easy for the elderly to fail to keep up with the pace of the times. Some scholars have suggested: First, in terms of material, the development of the silver economy, the government and the market should pay full attention to the equipment and products for the elderly, develop products suitable for the elderly, make it more convenient for the elderly to use, improve the aging of the living environment, and make the elderly live more comfortably [8]. Second, in terms of spiritual culture, many elderly people resist the use of electronic devices and the Internet, through Internet training to let the elderly have more contact with the Internet, eliminate strangeness, help the elderly on the Internet to achieve entertainment, communication, labor and other social participation, improve the value of the elderly [8, 20].

4.4. Resource Development of Retired Teachers in Colleges and Universities

Aging retired teachers have the spirit of craftsmanship, love their careers, and hope to continue teaching and educating people. Some scholars have suggested: First, on their own side, according to the retirees' own love for the profession of teaching, as well as their own planning for the later stage, they need to keep pace with the times and constantly expand their knowledge system [21]. Second, from the family aspect, many children hope that their parents can relax after retirement and begin to enjoy happiness, and do not want their parents to continue to work, so it is recommended that children can discuss with their parents more, respect their personal wishes, and give encouragement and support. Third, in terms of policy, the retirement and redevelopment of college teachers can alleviate the phenomenon of population aging, and can also make up for the lack of talents, so that more talents can stay in the positions they love to shine, but also can balance the psychological needs of the elderly [21]. The government can be strong publicity, through the Internet, television, radio forms, praise

excellent retired teachers representatives, provide them with good conditions, to realize their life value.

5. Suggestions

The retirement tide has arrived, the trend of population aging has become more and more serious, the following five points are a summary of the future research direction of relevant scholars.

5.1. Vigorously Develop the Elderly Care Business

Since the level of needs of each elderly person is different, the physical needs are different, and there are differences in the spiritual level, so the elderly care services should be diversified [10]. Some scholars propose to promote the construction of the basic old-age service system as soon as possible, give full play to the role of the market mechanism in the allocation and supply of old-age service resources, and provide personalized services to the elderly in society to meet the needs of the elderly [10]. In terms of community, some scholars have proposed the need to establish a better management model, relying on the community, with day care, life care, housekeeping services and spiritual comfort as the main content of the elderly, so that the elderly can have a sense of belonging in the community and let them feel at home [22]. Some scholars in this social system have proposed to improve the social security system, and formulate corresponding systems so that the elderly can have more convenient services and better medical care, so that they can live a peaceful and contented old age [23]. Some scholars have proposed that the model of the elderly can be changed, and home care services can be carried out [24]. The elderly live in their own or blood related families, so that more elderly people at home can have fun, love and do something.

5.2. Vigorously Develop the Aging Industry

Adjust the current industrial structure and vigorously develop the tertiary industry, of which the development of elderly human resources in the aging industry is the top priority [25]. The pension industry is carried out around “elderly services”, in which “insurance services” are particularly important, and it is an industry that revolves around “clothing, food, housing, transportation and medicine”. Some scholars have proposed that the elderly service industry can better provide medical equipment and facility assistance, and vigorously produce and invent advanced medical devices, so that more diseases can be treated [26]. Cultivate more outstanding talents in education. Vigorously develop endowment insurance, so that the elderly have more protection, thereby driving economic development and turning aging risks into longevity benefits [26].

5.3. Enriching Old Age

Many elderly people feel that the old life is very boring and boring, from this point of view, the author should continue to enrich the good life of old age. Scholar Wang Xiaofeng proposed to enrich the leisure life of the elderly humanistic body, expand the supply, let the elderly do more exercise, enhance their physical fitness, encourage the elderly to travel more, so that tourism and the elderly can develop together [26]. He also proposed that education can be provided to the elderly, improve their humanistic qualities, let the elderly have more contact with new things, eliminate their prejudice against new things in society, and make them happy and satisfied [26].

5.4. Promote the Culture of Filial Piety and Respect for the Elderly

Among the many good deeds, filial piety is the first, Chinese culture has always regarded caring for and respecting the elderly as a traditional virtue, General Secretary Xi Jinping pointed out that it is

necessary to widely publicize and educate and inherit the culture of filial piety and respect for parents and the elderly in the core values of society, so that the development of filial piety and respect for the elderly culture is more contemporary and national. To consolidate the foundation of family pension [26], strengthen children's care and companionship for the elderly, and achieve dependence, some scholars pointed out that the government can open free courses and lectures on how to take care of the young elderly to children, so that children in need can learn to better apply to their parents.

5.5. Strengthen International Cooperation

Many countries are paying attention to the aging issue, strengthening international cooperation can establish strategic cooperative partnerships between China and other countries [26]. some countries have made great progress in the exploration of aging, the elderly care service system is relatively complete, can learn from other countries in the face of such problems their solutions and practices, can also be to the development of countries to put forward Chinese experience and wisdom [26].

In summary, it can be seen that scholars have different conclusions when it comes to future research. The development of the aging industry, old-age services and the construction of the old-age system are unanimously advocated by some scholars, while others advocate enriching the life of the elderly, promoting the culture of filial piety and respecting the elderly, and strengthening international cooperation.

This study believes that the promotion of filial piety and respect for the elderly, the development of the aging industry, and the service of the elderly are the most important, so that the elderly feel happiness and satisfaction, then it will drive the development of the aging industry and elderly care services, so that the elderly can subjectively choose their own interests to enjoy the old age.

6. Conclusion

In summary, with the improvement of people's living standards, the fertility intention of young people has decreased and the average life expectancy of the elderly has increased, resulting in an increasingly serious problem of population aging. In addition, the pension system reform and retirement policy have not been perfected and popularized, which also accelerates the increase of the number of population aging and makes the trend of population aging more serious.

Population aging has a significant impact on social, economic and political aspects. The economy has brought pressure such as old-age care, and the reduction of labor has limited economic development. Socially, the increase in the elderly population has brought challenges to social welfare and social security. In order to deal with the problem of population aging, the government can improve and implement the pension system reform and retirement policy to take some measures. The healthy development of the elderly industry can be developed to alleviate the pressure of the elderly population on society. Population aging is a long-term problem, which requires the joint efforts of society and individuals.

Authors Contribution

All the authors contributed equally and their names were listed in alphabetical order.

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