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## A study on the problem of the elderly who have lost one's independence

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### Abstract

The implementation of family planning policy in 70s of last century has led to great changes in family structure in China. The "421 family" has become the main mode of Chinese families, which has greatly accelerated the number of families who lost their families and their pension dilemma. Based on a large number of theoretical data and data, this paper analyzes the actual situation of the elderly in China, and further explores the dilemma and causes of the elderly who lost their independence, and puts forward specific suggestions and suggestions. The study found that the dilemma of the elderly who lost their independence directly stems from the family planning policy and the change of the concept of childbearing and pension. Moreover, due to the incomplete support of the elderly support services, the seriousness of the pension problem for the elderly who lost their families is further aggravated. The results are expected to provide some inspiration to solve the problem of elderly people who have lost their independence.

### Keywords

The elderly who lost their independence; the old-age security; the plight

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### 1. Introduction

The so-called old person who lost their only child means that the family has only one child, and the only child died due to illness or accident, and because they no longer have the ability to nurture new life, they can only lose their old children's companionship in the rest of their lives. Since 1970s China strictly implement the family planning policy, great changes have taken place in family structure Chinese, in this process of change, the family scale rapidly towards miniaturization and diversification, the "421" family is growing rapidly, which leads to the weakening of family pension, pension risk and loss of single family pension issues more prominent. According to the estimated population scholar Yi Fuxian, from 1975 to 2010 a total of Chinese has produced 218 million one-child families, and the development of the cause of aging "Chinese report 2013", the annual increase of 76 thousand families lost independence, according to the statistics, the China lost family alone at least has over one million. At present, the mode of family care in China is mainly family based care. The increase of the proportion of the "421 family" and the increase of the number of independent families make the old and the old lose enormous pressure in the aspects of economic support, psychological spirit and life support. After the fifth Plenary Session of the 18th CPC Central Committee, the 13th Five-Year plan proposed "comprehensive child" policy, the objective will reduce the risk of China's lost family alone, but due to the level of economic and social development and national policy, public pension resources in different regions and different groups of large, large groups alone lost pension problem still imminent. The problem of pension for the elderly who lost their independence is not only a simple moral issue and legal issue, but also related to the reform of pension insurance and medical insurance

in our country, which is related to the idea of a harmonious society. Therefore, based on the starting point of the dilemma and the cause of the loss of the only family, the current situation of the elderly who lost their independence is analyzed, which provides a reference for the state and society to better solve the pension problem of the elderly who lost their independence.

## 2. literature review

The loss of single family are at home and abroad, but there is no mandatory foreign policy, therefore, the loss of single family in a very small number of cases, foreign scholars also did not lose the family as a social problem of no reference basically.

One of the earliest attention lost family alone in this special group of scholars is Wang Xiuyin, Hu Lijun and to enhance their et al. (2001) proposed to compensate and care for those parents of older child casualties, compensation funding should come from government finance, social welfare funds and social donations such as multiple channels, in addition, also community care organizations should be established.

In terms of structure risk loss of single family, Mu Guangzong (2004) pointed out that "the structure of the one-child family is" 421 "structure, the structure itself has a higher risk of pension, pension functions than families with many children and parents with a lot of relatively weak, the growth of the age of this risk will become larger". Zhou Pei and Zhou Jinping (2009) think only child will not only experience physical and mental pressure when they are old, but also will feel the sense of helplessness caused by the lack of "family relationship circle". Xu Jun and Feng (2012) said the only one-child weakening of the dispersion function of pension risk, child survival risk and mobility, due to defects of personality moral risk factors will directly lead to the occurrence of risk for support. How to deal with this problem.

In terms of reconstruction of the spirit of losing a single family, Jiang Yaqin and Liu Xuelan (2013) start from a psychological perspective to analyze their psychological state and how to return to social life after major trauma. Yang Hongwei and Wang Wentao (2012) are concerned about the reconstruction of this special family. From the strategic perspective of social construction, we should emphasize the core role of those who lose their independence. Zhang Bichun, Chen Weidong (2013), from the perspective of family dynamics, thought how to help the lost family from imbalance to balance. Li Ze (2012) distinguishes the similarities and differences between the disabled and the dead of the only child. An Minbing (2014) analyses the reality of the lost old man based on Maslow's theory of demandIt needs conditions. Yao Jindan (2012) contact the social work, from the microcosmic and macro level to the loss of independent families to increase energy intervention. Nanjing, Oriole (2013) stressed that social workers should use professional methods to open the heart alone. Wang Ming (2013) suggested on the basis of the existing network community, "according to the characteristics and needs of the loss of independence", the introduction of appropriate policy guidance and support, to promote the establishment and development of lost independence of social organizations, to achieve psychological support for the lost family and daily care of the full range of services.

On the loss of family system, Huang Jian (2013) to conduct in-depth analysis of the loss of the social security system, emphasizing the prevention of poverty risk government departments need to play a good "first responsible person" role, the loss of family assistance organization building "social security network". Zhang Qile (2013), starting from the state's obligations, emphasizes the protection of the rights of the people who have lost their independence. Cheng Zhongxing (2013) explored the public perception and subjective perception of the "marginalized discourse" from the perspective of public policy. Fang Shuguang (2013) introduced the theory of social support and theoretically discussed the reconstruction of the social life of the elderly who lost their independence. Shen Beck, Wang Xiaodong, Gu Huili (2013) on the basis of field research to improve the institutional construction of the social support system of the independent group. Kim Longjia (2013) pension problem through the study of the family, the family found there are less economic aid and family members living without

psychological burden, rely on large pension risk, and it should be diversified by helping to make these families get rid of the loss brought by the pension dilemma alone.

In the choice of the old-age mode of the lost family, Wang only (2013) thinks that the social support fee can be used as the old-age expense to protect the vulnerable groups. Wang Ming (2013) advocated the establishment of the national fund to save the "independent" family and the reform of the orphan adoption system to encourage the "lost" family to adopt orphans in priority. Zhao Can (2013) advocated the community care mode to solve the problems of lack of economic capacity, lack of spiritual comfort, and lack of resources in the pension system. Wang Dahai, Chen Yitong, Yang Yongjiao (2012) pointed out that with the rise of philanthropy, the charitable endowment mode will become a useful supplement for family support and social support.

### 3. The plight of the elderly for the elderly who have lost their independence

#### 3.1 Financial difficulties for the elderly who lose their independence

On the one hand, the income sources of the elderly over 60 years old mainly include labor income, pension and pension, and three other family members. The supply of family members is the main source of income for the elderly. The support of other family members to the financial resources of the elderly is very important, especially in rural villages and townships. And with the age of the elderly, the physical conditions are decreasing, and they are no longer suitable for their own work to earn income.

The support of other members of the family maintains a livelihood. Therefore, the elderly group is in a weak position in the whole society. However, for the elderly who lose their independence, they are unable to get support from their families, which is obviously a weak group in the old age group.

Table 1 Household proportion (lost family and one child family) to raise the population of older people over 60 years of age

index	Total	1 households	2 households	3 households	4 households	Over 4 households
<b>Lost family</b>	29.7	11.9	18.8	14.2	55.7	61.9
<b>town</b>	25.3	8.8	17.2	12.3	54.0	62.7
<b>Rural</b>	35.7	21.0	21.6	17.2	57.4	61.4
<b>One child family</b>	22.9	4.6	11.3	6.2	59.6	61.8
<b>town</b>	19.6	4.1	10.8	6.1	56.3	61.7
<b>Rural</b>	30.3	7.4	13.1	6.4	64.7	61.8

As shown in the picture, the number of families who lost their only child over 60 years old has reached 29.7%, which is 6.8% higher than that of the normal family with the same situation. Among them, the town is 5.7% higher and the rural area is 5.4% higher. Thus, it can be seen that, in both rural and urban areas, the families who lost their independence bear great pressure on the support of the elderly. In addition, the data in the form show that the proportion of the 1 person households, 2 households and 3 households who have lost their only families is more than that of the normal only child families. There is no guarantee for the stable labor income of the labor force, and the old-age security for the elderly who lose their independence is difficult to guarantee.

On the other hand, in the face of rising prices, the pension insurance is obviously not enough to pay for the living costs of the elderly. The elderly who lose their independence can't get help from their children, so that the economic hardship is even harder to solve. Even some elderly people who lose their independence have to bear the cost of their children's medical care, and bear the financial burden when they suffer the pain of their children's leaving.

### **3.2 The psychological problems of the elderly who have lost their independence are serious**

Chinese as a family as the main theme of the society, the parents in the eyes of the children is their second life, especially in the one-child families, children tend to occupy the most important position for the family, the parents of a child born, children not only sustenance of the love of the parents is a sustenance of the family to society, expectations for the future. When the only child leaves the world, the first to bear the brunt is the spiritual blow that the lost family is difficult to accept.

With the rise of age, there is a situation of doubling sensitivity, loneliness and emotional instability in the elderly who have lost their independence. First, The old people are a very easy to feel lonely group, at this time the children's concern to them is crucial. For those who are old, they can't feel their children's care and live in the shadow of their children's death for a long time. They will be more lonely and self abased. Secondly, the children, their children become rely on when parents get old, the elderly alone lost lost the only child is old men, they tend to despair and even suicide. Finally, the old man who lost his only child is mentally vulnerable after losing children. In the "412 family" structure, children are the core position of the family. Losing children is losing their family spiritual support, which is a long-term psychological depression, self closing and depression.

### **3.3 The lack of the elderly for the elderly**

According to the current policy, any old man in a pension institution must have a guardian to sign a relevant agreement to guarantee. To prevent the elderly from getting sick during admission, no one can handle it. The guardianship guarantor must be a direct family member, and has no immediate family members. He needs to entrust a non direct family member or an old person's original unit or residence sub district office to appoint a guarantor. I can't afford to live in a nursing home for a long time. Let's not talk about the old age. Even if we want to live alone, we will not have the conditions to stay. Of course, even if they live in an ordinary nursing home, they are afraid to see other people's different vision. They are more willing to have similar old people with their families. They hope that the society can establish special nursing homes for them to stay in.

### **3.4 Lack of assistance policies in countries and places**

At present, from the view of the state policy, for the lost family, when the woman is 49 years old, both husband and wife are also included in the assistance range. Originally, it was 135 yuan per person per month, a unified standard for urban and rural implementation. Since 2014, the subsidy standard for urban disabled individuals has increased to 340 yuan, and the number of those who lost their rural areas increased to 170 yuan. From the point of view of all the policies for families who lose their families, Yantai will raise the special allowance for families who lost their families to 400 yuan per person per month. Since then, the elderly who lose their independence in Yantai will receive 400 yuan per person per month. Beijing will introduce a loss of independence for the elderly pension institutions receiving scheme was established to receive exemplary pension institutions lost independence for the elderly special, give full play to public pension institutions fallback role, to provide quality services for the rest of the elderly, the recuperation of old age. Guangzhou has set up a "independent pension area" to let the elderly lose their independence. Qingdao issued the basic old-age services security advice, the loss of the old man enjoys the government subsidized home care service time for 90 hours every month, so as to ensure that the elderly are free from worry.

Although all the local governments responded to the national call, they actively introduced some measures, but the support efforts varied, the policy scope was uneven, and the general policies were only targeted at the household registration population. If the migrant workers lost their only child, they could hardly get any help measures. Therefore, the existing policy is difficult to provide systematic and comprehensive for all the families who have lost their independence.

Effective life and psychological help. The central government should, as soon as possible, fully understand the difficulties existing in the families who lost their families, and take into consideration

the local economic conditions comprehensively, and introduce a reasonable and detailed measures to help them to solve these lost families.

#### **4. Analysis of the reasons for the formation of the old age for the elderly in China**

##### **4.1 The malpractice of the family planning policy**

In the 80s of last century, China began to implement the family planning policy. As of 2016, the policy of two children was fully implemented, for more than 30 years. According to the estimation curve of the population, 400 million newly born babies are reduced in China during this period. From a positive perspective, the reduction of newborn babies alleviated the problem of lack of production capacity and poor resources in China at that time, and made great contributions to China's 90s take-off. But as time increasing influence, influence of family planning is becoming more and more prominent, the main labor force, has now become a Liangbinbanbai old man, every child has become the only sustenance of their old time.

As of 2010, the total number of only child families in China was 217 million. According to the normal ratio, the mortality rate of the 15-0 year old age group was 40, /10 10000, which generated nearly 86 thousand and 800 every year. Under such a background, once the misfortune comes to the only child family, the parents who lose the only child will not only be part of the old age economic source, but also lose the sustenance of the well God. It can be seen that family planning is an important risk point in each family in the period of China's economic transition.

##### **4.2 Modes and ways of helping and helping are not in place**

First of all, our country lacks the necessary system. At present, the social security of the elderly who lose their independence is mainly depended on the old-age insurance. In addition, a series of policies have been issued to compensate the families who lost their families, but there are great differences among them. Such as Henan mainly to the State Planning Commission official website news, the Ministry of Finance and the State Planning Commission recently issued "on further improving the investment mechanism of family planning advice" as the standard for child disability or death in rural households, 270 yuan per person per month (disability), 340 yuan (death) of the special assistance payments. In spite of the corresponding compensation for the lost families, there is no separate and further support policy for the elderly who lost their independence. In contrast, the elderly in Beijing can apply for free public nursing homes in a certain standard, which is more perfect and more effective than in Henan. It can be seen that there are great differences in the safeguard measures in different regions of our country at present, and there are also distinct differences between different regions in different areas. If the child is the first umbrella for the elderly, the society is the last umbrella of the old man. The society should not only provide basic material security for the elderly who have lost their independence, but also provide the necessary spiritual security for them. But with the current security system and resources in China Look, it's hard to reach this point.

Secondly, from the perspective of the replacement rate of pension insurance, China's pension insurance is 30% of the local wage average level by the year 2014, plus personal savings and pension replacement rate not more than 58%. In other words, once retired, personal income will decrease by 42%-70%. In contrast, with the increase of age, the cost of personal expenses in medical treatment and maintenance will increase linearly. Compared with the decreasing income, personal pension security is difficult to maintain.

At the end of the year, the old-age service institutions in China are scarce. Because of China's ancient "raising children for old age (children), the majority of the elderly have child support, pension market is stagnant. However, with the increasing age of the only child parents, the domestic demand for pension institutions is in a blowout increase. Taking the 2010 data as an example, the number of elderly pension institutions in China is 13.26% of the elderly, and 3 million 400 thousand chapters are

expected to be increased during 12th Five-Year. It can be seen that there is a huge gap in the number of people in our country.

#### 4.3 The miniaturization of family and the simplification of social structure in China

As time goes on, children gradually become the main source of funds for the elderly. Especially for the needs of medical care and care, children should not only provide funding sources, but also provide necessary care for their parents. On this premise, once the old man loses his children, it means that the whole family has lost its support. Different from foreign countries, our country has a definite retirement age. Especially when state-owned enterprises, banks and government agencies become mature, retirement is almost inevitable. Most retirees usually start retirement after retirement. The main source of their economy is children, pension, savings and so on.

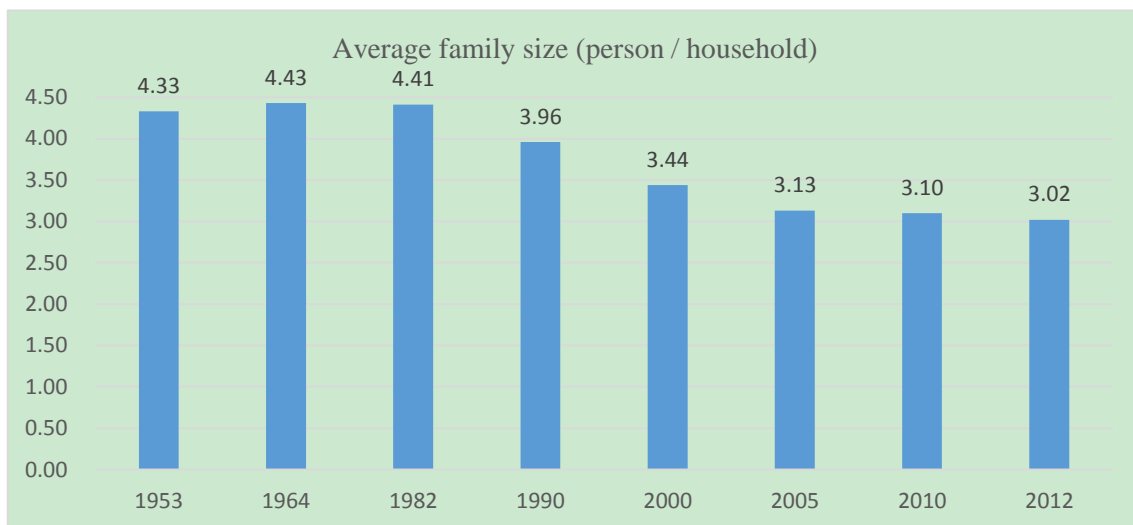


Figure 1 The average size of household households in China Data source: China family development report (2015)

As shown in Figure 1, the size of Chinese family has been decreasing. From the statistical data, the average household size of Chinese households in 1953 is 4.33. The average household size of Chinese households in 2012 is 3.02, which is 1.31 less than that in 1953. In the past twenty years, the size of the whole family in China is showing a shrinking trend. This means that the function of family support is gradually deteriorating, and the pressure of family support is also increasing. The loss of a single family is equal to the loss of the economic source. This means that the elderly who lose their independence can hardly have stable and adequate pension and pension resources.

In addition, due to the accelerated urbanization process in China, the rural one-child ratio continued to decline, a lot of young people go to work in the city, the original rural neighborhood, blood relatives, the social structure has undergone great changes, once lost children, rural areas could rely on blood relatives, neighbors, etc. make up the way pension also gradually lost function.

#### 4.4 The impact of new concept of fertility on family pension

The reform and opening up, family planning, social transformation profoundly affects all aspects of social Chinese, along with our country the successful implementation of family planning, each family concept ingrained in many families, and from 60s and 70s, the more children the future more secure, now "for having heard it many times delayed marriage and childbearing, fewer and healthier births". In 2016 two child policy fully liberalized, the NetEase had a birth two children vote for users, it said "will" accounted for 19.63% of users, "not" users accounted for 65.09%, "not sure" accounted for 15.28%, visible even if policy changes, within a short time in the future, only one child family do not increase. In addition, China's current child rearing costs increasing, in order to reduce the burden on the family, most parents will choose one even DINK way to reduce family pressure.

## **5. Some suggestions on solving the problem of elderly people who have lost their independence**

### **5.1 Speeding up the construction of the relevant security system**

A number of related laws, such as the "old-age security invigilator" and "special Elderly Security Law", have been issued. It is clear about the definition and the way of guarantee for the elderly who lost their independence. Because our country has sacrificed the interests of many classes in the process of historical transformation, it should be specifically targeted at the old age security of this class. For example, the urban residents without social security and the elderly who lose their elders in rural areas should not only be included in the minimum living security system, but also be clear and standardized in separate laws. In addition, the corresponding government subsidies are provided for the institutions providing pension services, especially for the elderly who lose their elders. The pension service institutions can voluntarily assume social responsibilities on the premise that the economy is not damaged.

### **5.2 Reduce the cost of medical care, care, and so on, and improve the medical service system**

The most prominent problem in the lost family is the medical insurance. Therefore, it is necessary to improve the status of medical insurance in social security to improve the aged and the ability to resist the risk. The biggest hidden danger of losing the old man is the medical cost in the future. Under the current medical cost of our country, the overwhelming majority of the elderly people who have lost their independence are hard to bear. In order to meet the needs of health care and nursing care for the elderly who lost their independence, the state should subsidize them in a targeted way, so that the elderly who lose their independence can get the necessary resources for medical care and care. Especially for the elderly in rural areas of China, the scope and level of medical insurance and medical conditions are seriously lagging behind. After losing their independence, their living conditions will be very difficult. In addition, because the admission of legal guardians need to be signed, there are often many difficulties for the elderly to be admitted to the hospital. Therefore, for the elderly who have lost their independence, their surgical signature should be changed to a personal burden.

Most of the elderly who have lost their independence have entered the middle age. The mental problems caused by the continuous decline of body quality and the pain caused by losing their children are all eroding their health. Medical expenses occupy most of the expenditure in the later years. At present, the pension replacement rate of urban workers in China is generally low, and the medical cost is hard for them to bear, let alone the elderly who lose their independence without retirement pension. Therefore, the government needs to give special care to the elderly in the medical institution system. The cost of medical treatment for the elderly who had difficulty in economic conditions was remitted, and the policy of free diagnosis and treatment for the elderly in rural areas without income was taken. Only in this way, can these vulnerable groups of family planning suffer from the pain of losing their children and endure the pain of physical health, so that they can feel the warmth and care of the country and make sure that they can enjoy their old age.

### **5.3 Pay attention to the spiritual world of the old man**

The heart of the old man is very fragile, and many of the elderly can not get out of the pain of losing their children. They are closed to themselves and are reluctant to communicate with the outside world. The old people who lose their independence need care and help. This is not only a matter of material subsidies by the government, although material allowance can provide life support, but it can not heal the wounds of the soul, and only care can make them forget their sadness.

Therefore, they should set up a communication platform for them to "warm up" and let them slowly get out of their closed life. The government can set up a community-based or mutual aid organization at the grass-roots level, build a mutual aid platform, gather people who have the same experience, help families who lose their families and establish a friendship society, and organize some activities to help

them and care for them. Through mutual communication, so that the loss of independence for the elderly to open the heart, accept the reality, out of pessimism. After losing their relatives, let them get spiritual encouragement and comfort, and feel the respect and needs of the society. Through spiritual support, to provide spiritual support for the elderly who have lost their independence, help them through the difficult period, and live with a positive attitude.

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