

Research on the Social Support System for the Family Pension Model in the Context of an Aging Society

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Abstract: With the deepening of the aging process in China, the family pension model faces numerous challenges. This paper aims to explore the construction of a social support system for the family pension model. By analyzing the current situation of an aging society and the dilemmas faced by the family pension model, it expounds on the theoretical basis and components of the social support system. Combining domestic and foreign cases, it puts forward strategic suggestions for improving the social support system to promote the sustainable development of the family pension model and enhance the quality of life of the elderly.

Keywords: Aging Society; Family Pension Model; Social Support System

1. Introduction

1.1 Research Background

In recent years, the aging process in China has accelerated, and the scale of the elderly population has been continuously expanding. Data from the Seventh National Population Census shows that the population aged 60 and above in China is 264.02 million, accounting for 18.70%, an increase of 5.44 percentage points compared to the Sixth National Population Census. Under the influence of traditional concepts and culture, family pension has always been the main pension model in China. However, in the context of an aging society, factors such as the miniaturization of family structures and frequent population mobility have gradually weakened the function of family pension. Constructing a sound social support system has become an urgent need to maintain the family pension model and ensure the elderly's later life.

1.2 Research Objectives and Significance

This research aims to deeply analyze the challenges faced by the family pension model in an aging society and explore how to construct an

effective social support system to relieve the pressure of family pension and improve the quality of life of the elderly. From a theoretical perspective, it enriches the research on pension models and social support systems. From a practical perspective, it provides practical policy suggestions and action directions for the government, social organizations, and families, helping to promote the improvement of the social pension service system and the harmonious and stable development of society.

2. Overview of the Family Pension Model in the Context of an Aging Society

2.1 Current Situation of an Aging Society

The aging in China is characterized by a large scale, fast speed, and getting old before getting rich. The absolute number of the elderly population is huge, and the growth rate is higher than the world average. With the deepening of the aging degree, the social pension burden increases, and higher requirements are put forward for the pension service system. At the same time, population aging also has a profound impact on the labor market and social security system, restricting the sustainable development of the economy and society.

2.2 Connotation and Characteristics of the Family Pension Model

The family pension model refers to a pension method in which family members provide economic support, daily care, and spiritual comfort for the elderly with the family as the carrier. Its characteristics lie in having a profound cultural foundation, conforming to China's traditional ethical and moral concepts, and being able to provide the elderly with emotional care and a sense of family belonging. The cost of family pension is relatively low, and the care among family members is more detailed and intimate, which is conducive to the physical and mental health of the elderly.

2.3 Historical Evolution and Current Situation of the Family Pension Model

Historically, the family pension model has long dominated. With social changes, its form and content have been constantly evolving. In traditional society, the family size was large, and multiple generations lived together. The pension function was mainly borne by children. Nowadays, family structures tend to be miniaturized, and the "4 - 2 - 1" family model has gradually become the mainstream. The pension burden of one-child families is heavy. At the same time, with the intensification of population mobility, a large number of young people go out to work, and the number of empty-nest elderly people increases. The family pension faces many practical dilemmas, such as untimely daily care and lack of spiritual comfort.

3. Challenges Faced by the Family Pension Model

3.1 Changes in Family Structure

In modern society, the family size is gradually shrinking, and the nuclear family has become the main family structure form. The phenomenon of low fertility has led to a shortage of human resources for family pension, and it is difficult for children to assume the heavy pension responsibilities. For example, a couple often needs to support four elderly people. If the elderly are in poor health, the care pressure will be overwhelming. In addition, frequent population mobility has caused a large number of young people to leave their hometowns, and the number of empty-nest elderly people has increased sharply, making it difficult to effectively exert the function of family pension.

3.2 Increasing Economic Pressure

On the one hand, the pension level of the elderly is limited and difficult to meet the growing living and medical needs. On the other hand, children face economic pressures in housing, education, and daily life, and their economic burden increases when supporting the elderly. Especially in some rural areas and low-income families, the elderly may fall into poverty due to illness, and the economic security of family pension faces severe challenges.

3.3 Complex Health Problems

With the increase in age, the prevalence of chronic diseases among the elderly is high, such

as hypertension, diabetes, and cardiovascular diseases, and the risk of disability and dementia increases. These health problems require long-term professional care, but most family members lack professional nursing knowledge and skills and are difficult to provide high-quality nursing services. Long-term care is a huge test for the human, material, and financial resources of the family, further weakening the function of family pension.

3.4 Imperfect Social Support System

There is a shortage of community pension service facilities, which cannot meet the diverse needs of the elderly. The content of pension services is single, mainly concentrated in daily care, and services such as rehabilitation nursing and spiritual comfort are relatively lacking. At the same time, there is a shortage of professional nursing staff, and the quality of the staff is uneven, affecting the quality of pension services. In addition, the integration of social pension service resources is insufficient, and there is a lack of an effective coordination mechanism, making it difficult to form a joint force to support family pension.

3.5 Challenges of Technological Integration

Although the application of technology in the pension field is gradually increasing, the elderly have limited acceptance of new technologies and are difficult to make full use of smart pension products and services. Smart devices are complex to operate and have poor adaptability to the needs of the elderly, resulting in low willingness of the elderly to use them. In the process of integrating technology into family pension, there are also problems such as information security and privacy protection, restricting the development of smart pension.

4. Theoretical Basis and Components of the Social Support System

4.1 Overview of Social Support Theory

Social support theory believes that individuals can better cope with the pressures and challenges in life by obtaining various support resources through social networks. In the field of pension, social support can help families relieve the pension burden and improve the quality of life of the elderly. Social support includes formal support (such as government policies, social organization services, etc.) and informal support

(such as family, neighborhood mutual assistance, etc.), and the two complement each other and jointly form the pension support system.

4.2 Components of the Social Support System

In terms of economic support, the government improves the economic security level of the elderly by improving the pension insurance system and issuing pension subsidies; enterprises and social organizations provide financial support for family pension through charitable donations and investment in the pension industry. Service support covers the construction of community pension service facilities, the provision of professional nursing services, the delivery of domestic services, etc., to meet the needs of the elderly for daily care, rehabilitation nursing, etc. Spiritual support enriches the spiritual life of the elderly and alleviates their loneliness and sense of loss through community cultural activities, volunteer companionship, psychological counseling services, etc.

4.3 Importance of the Social Support System for the Family Pension Model

A sound social support system can reduce the economic burden on families, provide professional pension service resources for families, and make up for the lack of nursing capabilities of family members. By providing spiritual support, it can also improve the mental health level of the elderly and promote harmonious family relations. The social support system helps to strengthen the function of family pension, enables the family pension model to continue to develop in an aging society, and ensures that the elderly can enjoy their later years.

5. Case Analyses of the Social Support Systems for the Family Pension Model at Home and Abroad

5.1 Domestic Case Analyses

5.1.1 Shanghai's "15 - Minute Pension Circle"
Shanghai constructs a "15 - Minute Pension Circle" by integrating resources such as pension service facilities, medical institutions, and cultural activity venues within the community to provide one-stop pension services for the elderly. The elderly can enjoy services such as day care, meal assistance, bathing assistance, and rehabilitation nursing within a 15 - minute walk.

This model effectively solves the problem of the elderly's inconvenience in traveling and improves the accessibility of pension services. However, in the operation process, there are also problems such as uneven distribution of service resources and high fees for some service items, affecting the use experience of some elderly people.

5.1.2 Nanjing's "Time Bank" Mutual - Aid Pension Model

Nanjing's "Time Bank" encourages low - age healthy elderly people to provide volunteer services for high - age and disabled elderly people. The service time is stored in the "Time Bank" and can be exchanged for corresponding services when they need it in the future. This model fully mobilizes the enthusiasm of the elderly for mutual assistance and enhances the sense of social participation of the elderly. However, there are problems such as inconsistent service standards and imperfect time exchange mechanisms, restricting the promotion and sustainable development of the "Time Bank".

5.2 Foreign Case Analyses

5.2.1 Japan's Long - Term Care Insurance System

Japan has established a sound long - term care insurance system, jointly funded by the government, enterprises, and individuals, to provide professional long - term care services for disabled elderly people. The long - term care service content covers various forms such as home care, day care, and institutional care, meeting the needs of different elderly people. This system effectively relieves the family pension pressure and improves the quality of nursing services for the elderly. However, with the intensification of aging, the expenditure on long - term care insurance is increasing, putting a certain pressure on the finance.

5.2.2 The CCRC Continuing Care Retirement Community in the United States

The CCRC community in the United States provides full - cycle services for the elderly, including independent living, assisted living, and professional nursing. The community is equipped with complete facilities and a professional service team, and the elderly can choose different living and service modes according to their own needs. This model provides high - quality and personalized pension services for the elderly, but the construction and

operation costs are high, causing certain difficulties in the reference and promotion in some regions of China.

6. Strategic Suggestions for Improving the Social Support System for the Family Pension Model

6.1 Strengthening Policy Support and Institutional Guarantee

The government should improve the pension insurance system, improve the scientific nature of the pension treatment adjustment mechanism, and ensure that the pension level is in line with price increases and social and economic development. Formulate relevant policies and regulations on pension services, regulate the order of the pension service market, and encourage social forces to participate in pension services. Set up special pension subsidy funds to subsidize families with economic difficulties and families of disabled elderly people to reduce the economic burden of family pension.

6.2 Strengthening the Function of Community Pension Services

Increase investment in the construction of community pension service facilities, and rationally plan and layout pension service facilities according to the population size and needs. Enrich the content of community pension services, carry out diversified services such as daily care, rehabilitation nursing, cultural entertainment, and spiritual comfort. Strengthen the construction of the community pension service talent team, improve the professional quality of service personnel through training, and establish a reasonable salary system to attract and retain professional talents.

6.3 Promoting the Participation of Social Forces

Formulate preferential policies to encourage enterprises to invest in the pension industry and develop pension service products and projects. Guide social organizations to participate in pension services, carry out volunteer service activities, and provide psychological counseling, legal aid, and other services for the elderly. Establish a coordination mechanism for social forces to participate in pension services, integrate various resources, and create a good atmosphere for the whole society to jointly participate in family pension support.

6.4 Enhancing the Ability of Family Pension

Carry out training on family pension knowledge and skills, and teach family members nursing knowledge, rehabilitation training methods, etc. through community lectures, online courses, and other forms. Provide respite services for family caregivers, and regularly arrange professional personnel to replace family members to take care of the elderly, allowing family caregivers to rest. Establish a family nursing subsidy system to provide certain economic subsidies for family members who take care of disabled elderly people for a long time.

6.5 Promoting the Development of Smart Pension

Increase investment in the research and development of smart pension products, and develop smart devices and software that are easy to operate and suitable for the elderly. Establish a smart pension service platform to integrate pension service resources and achieve effective docking of online and offline services. Strengthen the information technology training for the elderly, improve the acceptance and use ability of the elderly for smart pension products and services. At the same time, strengthen the information security protection of smart pension to ensure the personal information security of the elderly.

7. Conclusions and Prospects

7.1 Summary of Research Conclusions

This research shows that in the context of an aging society, the family pension model faces many challenges, and it is crucial to construct a sound social support system. Through strategies such as strengthening policy support, strengthening community service functions, promoting the participation of social forces, enhancing the ability of family pension, and promoting the development of smart pension, the social support system for the family pension model can be effectively improved, the pressure of family pension can be relieved, the quality of life of the elderly can be improved, and the sustainable development of the family pension model can be realized.

7.2 Future Research Prospects

Future research can further explore the coordination mechanism among the various

elements of the social support system, optimize resource allocation, and improve the operating efficiency of the support system. Strengthen the differential research on the pension needs of different regions and different income groups, and formulate more targeted social support policies. At the same time, pay attention to the impact of technological development on the family pension model, and explore new models and new paths for the deep integration of smart pension and family pension.

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