

Research on the Consumption Behavior and Optimization Path of Rural Residents in Eastern China under the Background of Aging

Hongguan Ye, Zehua Fang, Jin Peng*, Jingran Ji, Zhenfeng Zhu

Guangdong University of Science and Technology, Dongguan, Guangdong, China

**Corresponding Author*

Abstract: As the aging population continues to grow, China has gradually entered a deeply aging society, and the degree of aging in rural areas is significantly higher than that in urban areas. Rural areas in the east show characteristics such as rapid aging, deep aging, prominent empty-nest, and obvious regional differentiation. Against the backdrop of rural revitalization and the strategy of expanding domestic demand, Aging is profoundly changing the consumption behavior structure, patterns and concepts of rural residents in the east. Based on life cycle theory, precautionary savings theory and consumption behavior theory, this paper will systematically analyze the multi-dimensional impact and internal mechanism of aging on the consumption of rural residents in the east. The study shows that aging has a dual effect of promoting and inhibiting consumption, which not only promotes the growth of rigid consumption such as healthcare, but at the same time, due to factors such as single income, insufficient security and constraints of traditional concepts, it has suppressed the development of development-oriented and enjoyment-oriented consumption. The current consumption structure in rural eastern areas shows a pattern of a decline in survival-oriented consumption, an increase in health-oriented consumption and slow growth in development-oriented consumption. In terms of consumption patterns, it is gradually transforming towards the integration of online and offline, community proximity and mutual assistance. Consumption concepts tend to be rational and practical, health awareness is constantly improving, but traditional concepts such as frugality still dominate. Finally, in terms of improving pension security, optimizing service supply, improving the consumption environment, guiding consumption concepts

and strengthening regional coordination, propose optimization paths to further activate the silver consumption market, promote the quality and upgrading of rural consumption, and contribute to rural revitalization and common prosperity.

Keywords: Population Aging; Eastern Rural Areas; Consumer Behavior; Consumption Structure; Pension Security; Silver Economy

1. Introduction

1.1 Research Background and Significance

With the continuous acceleration of the aging population in China, the size of the elderly population has been expanding significantly, the aging gap between urban and rural areas is obvious, the aging rate and empty-nest level in rural areas are higher than those in urban areas, the family care function has been continuously weakened, while the economic foundation of rural areas in the east is relatively good, public services and infrastructure are relatively complete, but a large number of young and middle-aged labor force have left, The number of left-behind elderly, empty-nest elderly and elderly living alone has continued to grow, and the pressure of aging has gradually increased. Compared with rural areas in the central and western regions, the aging in rural areas in the east is faster and deeper, and has a more comprehensive and profound impact on consumption patterns. Against the backdrop of building a new development pattern and comprehensively promoting rural revitalization, the rural consumption market is an important incremental space for expanding domestic demand. Elderly consumption is a key segment in the transformation of rural consumption. Aging not only changes the demand structure, but also reshapes the decision-making logic, channel selection and value concept of

consumption, and puts forward new requirements for policy-making, industrial development and service supply. Most of the existing studies have focused on urban areas across the country, with insufficient systematic research on rural areas in the east and insufficient exploration of dual effects, transmission mechanisms and regional differences. This paper will conduct targeted research on this, further enriching the application of the theory of aging and consumption in rural scenarios, and providing empirical support and practical references for improving old-age security, developing the silver economy and activating rural consumption.

1.2 Current Research Status

According to domestic research, the inhibitory effect of aging on rural consumption is significantly stronger than that on urban consumption, and there is regional heterogeneity. It has a certain pulling effect on rural areas in the east and mostly shows a crowding-out effect on rural areas in the central and western regions. Aging significantly increases the proportion of expenditure on healthcare and squeezes development-oriented consumption such as education, culture and entertainment, while elderly people in rural areas consume more cautiously. More emphasis on cost-effectiveness and reliance on offline channels, the existing results have obvious deficiencies, mostly targeting the whole country or a single province, relatively weak targeted research in eastern rural areas, not deep exploration of multiple effects and transmission mechanisms, and fewer precise countermeasures combined with eastern characteristics [1,2]. This paper will focus on the above shortcomings and further strengthen regional adaptability and practical guidance.

The relevant research abroad started earlier and formed two core frameworks:

The life cycle theory and the precautionary savings theory. The life cycle theory holds that the propensity to consume in old age is higher than the propensity to save, which helps increase the overall consumption rate, while the precautionary savings theory places more emphasis on health and income risks to encourage the elderly to increase savings and suppress current consumption [3]. In the field of rural consumption, Foreign research pays more attention to the constraints of income, social security and family structure on consumption,

and finds that the consumption of the elderly in rural areas is mostly concentrated on basic living and medical care, and is deeply influenced by traditional concepts and community environment [4].

1.3 Research Methods

This paper will use the methods of literature review, panel data regression analysis, comparative analysis and logical induction to systematically review the relevant theories and research results, construct an analytical framework [5], and conduct empirical tests based on rural household surveys and statistical data in eastern provinces and cities to determine the direction and intensity of the impact of aging on consumption. Compare the differences between the east and the central and western regions, urban and rural areas and different internal regions, then extract the characteristics and patterns, and combine the theoretical and empirical results to summarize the impacts and propose operational optimization paths.

2. The aging of the Rural Population in the East and the Current Situation of Residents' Consumption Behavior

2.1 Characteristics of the Current Situation of Population Aging

The aging population in rural areas of the east is characterized by deep, rapid, prominent empty-nest, significant health differentiation and regional differences. The proportion of the elderly population in these areas is generally higher than the national average for rural areas, and the aging trend is more obvious. The growth rate clearly exceeds the natural growth rate of the population. At the same time, the continuous outflow of the labor force has led to an increasing number of empty-nest and solitary elderly people. The traditional family-based elderly care function continues to be weakened, while the health condition of the younger elderly is relatively good and their consumption potential is also relatively sufficient. The proportion of the older elderly who are disabled or semi-disabled is relatively high, the demand for care is more rigid, and the consumption structure is relatively single. Rural aging in developed regions such as the Yangtze River Delta is relatively moderate, the guarantee mechanism is relatively complete, and the consumption capacity is stronger. However, in

some regions such as Shandong and Hebei, the degree of aging is relatively high and the consumption capacity is weak, and the imbalance within the region is more prominent.

2.2 Current Consumption Behavior

The consumption level of rural residents in the eastern region has been steadily rising and is significantly higher than that in rural areas of the central and western regions. However, there is still a certain gap compared with urban areas. The per capita consumption level of the elderly in the eastern region is lower than that in rural areas, and their consumption capacity is relatively limited. In terms of consumption structure, rigid consumption dominates, and the transformation and upgrading are relatively slow. The proportion of basic living and medical care is relatively high. The proportion of development-oriented consumption such as education, culture and entertainment is relatively low, far lower than that of the elderly in urban areas. Traditional and new consumption patterns coexist, offline market stores are still the main consumption channels, online consumption penetration is slow, and problems such as the digital divide, inconvenient operation and lack of trust are more prominent. At the same time, their consumption concepts are still relatively conservative and pragmatic. Traditional concepts such as frugality still dominate, with a greater emphasis on cost-effectiveness and practicality, a lower acceptance of new products and services, and a slower pace of modernization.

2.3 The Multi-Dimensional Impact of Population Aging on the Consumption Behavior of Rural Residents in the East

2.3.1 Dual impact on consumption levels

Aging in rural areas of the east is characterized by both promotion and inhibition, with the inhibitory effect being stronger. Aging has given rise to rigid demands for medical care, nursing and age-friendly products, driving consumption growth. The quality and service demands of the younger elderly have gradually increased, promoting the development of the silver economy [6]. On the other hand, Aging also reduces the supply of household labor and its ability to generate income, while the income of the elderly group is mostly dependent on transfer payments, which are generally low in level and slow in growth, directly restricting their consumption capacity. Health risks and

insufficient security further strengthen precautionary savings expenditures and compress expenditures on non-essential consumption. The growth in rigid consumption is difficult to fill the gap brought by income and savings, and ultimately manifests as a net inhibitory effect [7], making it difficult to fully unleash the consumption potential.

2.3.2 Reshaping of consumption structure

The imbalance of aging has driven the reshaping of the consumption structure, gradually transforming it into a health service type, exerting a certain substitution effect on subsistence consumption and a relatively weak pull effect on development-oriented consumption [8]. The proportion of consumption, such as medical services, rehabilitation care and health products has continued to increase, becoming the fastest-growing and most resilient sector. The consumption of services such as daily care, meal and bath assistance, and spiritual comfort has gradually expanded, while the proportion of subsistence consumption such as food, tobacco and alcohol has gradually declined, and the quality of life has continuously upgraded towards health and refinement. Development-oriented consumption such as education, culture and leisure has been constrained by multiple factors and has grown slowly, presenting a one-way and unbalanced upgrading pattern. The shortcomings of development-oriented and enjoyment-oriented consumption are more prominent.

2.3.3 Transformation-driven impact on consumption patterns

Aging is driving the transformation of consumption patterns towards community-based, proximity and mutual assistance, but the constraints of the digital divide and the lack of facilities are more obvious. The elderly have insufficient digital literacy, still have distrust of online payment and shopping, offline consumption still dominates, mobility declines, travel radius shrinks, this has driven consumption locations to be concentrated in village-level service stations and day care centers, and a two-way model of online booking and offline experience has emerged. However, the adaptation of rural consumption scenarios for the elderly is still insufficient, logistics coverage at the end is still limited, and online processes are still complex, which has led to a slow transition to digitalization and convenience, and an overall low penetration rate of new

consumption.

2.4 The Subtle Influence on Consumption Concepts

Aging is driving the transformation of consumption concepts towards rationality and health while retaining the traditional essence. However, concepts such as frugality, practicality and living within one's means remain the core consumption concepts. The elderly pay more attention to cost-effectiveness and durability, and reject blind and advanced consumption. At the same time, the health awareness of the elderly group has generally awakened. The acceptance and willingness to pay for health and quality consumption are increasing, and there are significant differences between the concepts of the younger and older people. The younger people have more open concepts and are more willing to try new consumption patterns, while the older people are more conservative and fixed. It can be seen that the inertia of traditional concepts is still relatively strong, and the transformation of consumption concepts to modernization is a long-term and gradual process.

3. Countermeasures and Suggestions for Optimizing the Elderly Consumption Market in Rural Areas of Eastern China

3.1 Improve the Pension Security System and Consolidate the Foundation of Consumption Capacity

Steadily raise the rural basic pension standard, establish a normal adjustment mechanism, expand the coverage of old-age insurance, build a multi-level security system of "basic + supplementary + commercial old-age", improve medical security, increase the reimbursement ratio, expand the reimbursement scope, incorporate chronic diseases and rehabilitation care into the security system, and strive to promote the integration of medical care and elderly care. Strengthen the elderly care service function of primary-level medical and health institutions to reduce the risk of large medical expenses [9], further broaden income channels, activate all kinds of idle resources in rural areas to encourage the development of characteristic industries to increase property income, strengthen the development of public welfare and flexible employment positions, and strongly support the re-employment of low-aged elderly

people, thereby steadily enhancing consumption capacity.

3.2 Optimize the Supply of Elderly Care Services and Unlock the Potential of Service Consumption

Build a three-level elderly care service network at the county, township and village levels, vigorously support the construction of village-level happiness homes, day care centers and meal assistance points, promote the elderly care model of "community + mutual assistance + home", encourage enterprises to develop safe, practical and affordable age-friendly household appliances, smart devices and rehabilitation assistive devices, and further promote the sale of elderly care products in rural areas. Improve the full-chain service system of "sales + experience + after-sales", cultivate new business forms such as rural travel and elderly care, health and wellness tourism, elderly education and leisure and cultural entertainment, support the development of convenient services such as meal and bath assistance, home cleaning and spiritual comfort, and actively guide all sectors of society to participate together, thereby improving the quality and efficiency of overall service supply.

3.3 Improve Consumption Infrastructure and Optimize the Consumption Environment

We will further promote the delivery of express packages to rural areas, improve the three-level logistics distribution system, achieve full coverage of village-level service outlets, and thereby enhance the efficiency of goods delivery. We will accelerate the adaptation of important living service places such as rural markets, convenience stores, pharmacies and elderly care service centers for the elderly, add barrier-free facilities and convenient services, and create safe and comfortable nearby consumption scenarios. At the same time, further optimize the age-friendly services of rural e-commerce, simplify the operation process, optimize the user interface, provide voice and human assistance, lower the usage threshold, strengthen market supervision, crack down on a series of illegal acts such as counterfeit and shoddy goods, false advertising and price fraud, and improve the consumer rights protection mechanism to safeguard the consumption rights of the elderly group.

3.4 Guide Rational Consumption Concepts and Narrow the Digital Divide

Through village broadcasts, village announcements, door-to-door lectures and other means, guide the elderly to change their overly frugal mindset, establish a scientific, healthy and moderate consumption concept, and encourage reasonable increase in health and service consumption. Regularly conduct digital skills training on smartphones, online shopping, medical insurance inquiry, fraud prevention, etc., to help bridge the digital divide. Push for platforms and products to develop a simplified model for the elderly to enhance the online consumption experience and sense of security [10] Strengthen intergenerational interaction, encourage children to support seniors' rational consumption, bridge conceptual differences, and create a friendly family atmosphere.

3.5 Strengthen Regional Coordinated Development and Narrow Internal Gaps

Coordinate regional resource allocation, increase policy and financial support for underdeveloped rural areas in the east, make up for deficiencies in old-age security, medical services and consumption facilities, further promote equalization of public services, and establish a pairing assistance mechanism between developed and underdeveloped rural areas to share development experience, business types and related resources. At the same time, adapt measures to local conditions, actively foster distinctive consumption patterns, such as focusing on smart elderly care and quality consumption in regions like the Yangtze River Delta, and on mutual assistance elderly care combined with basic health care in places like Shandong, to form a differentiated development pattern. At the same time, strengthen regional policy coordination, unify security standards, standardize market rules, and activate the consumption potential of the elderly population in rural areas in the east as a whole.

4. Conclusions and Prospects

4.1 Research Conclusions

The aging of rural areas in the east is characterized by rapid pace, deep degree, prominent empty-nest-like and significant regional differentiation. It has an all-round systemic impact on consumer behavior, presenting a dual effect of promotion and

inhibition, with inhibition being dominant. On the other hand, it has also driven the growth of rigid consumer goods such as healthcare and age-friendly products, giving rise to the consumption demand for quality services. Constrained by factors such as income, security, concepts and supply, the release rate of development-oriented and enjoyment consumption is relatively slow, the consumption structure is gradually transforming towards health service type, the proportion of subsistence type is gradually decreasing, the growth of development-oriented type is relatively slow, and the consumption pattern is gradually transforming towards the integration of online and offline, community proximity and mutual assistance. But there is still a significant digital divide, consumption concepts are still more rational and pragmatic, health awareness has been enhanced, traditional concepts still dominate. Overall, the elderly in rural areas in the east have huge consumption potential, but still face multiple constraints such as ability, willingness, supply and environment, and need to further break down barriers through the implementation of systematic policies to activate the silver consumption market. To boost the quality and upgrading of rural consumption.

4.2 Research Prospects

With the continuous deepening of aging, the vigorous promotion of rural revitalization, the accelerated pace of urban-rural integration and the gradual improvement of silver economy policies, the elderly care security, consumption facilities and elderly-friendly supplies in the eastern rural areas will also be continuously optimized one after another. The consumption capacity, willingness and environment of the elderly group will be constantly improved. In the future, the consumption structure will also transform and upgrade in a diversified and coordinated manner towards health, services, development and enjoyment. The consumption pattern will be more digital, intelligent and convenient, and the consumption concept will be more open and rational. Subsequent research can focus on the heterogeneity within the elderly group, conduct micro-research and empirical analysis to enhance accuracy and practicality. At the same time, explore the long-term impact of digitalization and community on the consumption of the elderly in rural areas, provide stronger support for policy-making and

market layout, and thus achieve high-quality development of the silver-haired consumption market in rural areas in the east.

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