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Study on the Impact of Marital Status on Rural Elderly Pension Insurance

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Abstract

The marital status of elderly people in rural areas directly affects their health and cognitive status, and potentially affects their understanding and identification with rural pension insurance, affecting the scale and structure of rural pension insurance. This article takes Jilin Province as the research sample, adopts the fourth national survey data on the living conditions of elderly people in cities, and establishes an empirical model to analyze the relationship between the marital status of rural elderly people and their participation in pension insurance. The research findings indicate that individuals who have never been married have a positive impact on pension insurance; The marital status of widowhood has a positive impact on the elderly's pension insurance situation; Divorce has a positive impact on the elderly's pension insurance. The marital status of being married but not cohabiting has no significant impact on the elderly's pension insurance.

Keywords

Rural Pension Insurance; Marital Status of the Elderly; Old People.

1. Introduction

Due to the continuous improvement of life expectancy in our country, the number and proportion of elderly people in rural areas are also increasing. According to the statistical data of the seventh national population census, the proportion of elderly people aged 60, 65 and above in rural areas is 23.81% and 17.72%, respectively. How to improve the marital status of elderly people in China, enhance their sense of belonging, basic social gain, and basic life happiness, has gradually become a hot topic. In the study of the quality of life of the elderly, marital status, as one of the more important and common intergenerational relationships, has a significant impact on the mental state and lifestyle of the elderly.

As one of the key contents in establishing China's basic social security system, the pension insurance system plays a very important role in maintaining stable economic and social development and ensuring the basic quality of life of rural elderly in their later years. Therefore, exploring the issue of marriage and its impact on the rural elderly pension insurance system can help people discover new problems that may arise in China's basic pension insurance, It also helps to further improve and perfect China's social foundation guarantee system, enhance the living happiness and community identity of rural elderly people, thereby promoting the healthy development of China's basic pension insurance industry, supporting and ensuring the sustainable development of the economy and society. Therefore, through the analysis of the impact of marital status on rural elderly pension insurance, the people can objectively understand the current marital status and quality of life security of the elderly, which is beneficial for our country and government to formulate relevant policies and further improve

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the quality of life of rural elderly, so that our country can adapt to population aging faster and better.

2. Literature Review

2.1. Related Research on Marital Status

Among the elderly population in rural China, the impact of relationship status on their health is particularly prominent, with a focus on the fact that relationship status can affect their sense of happiness in life, while interpersonal relationship status can affect their physical and mental health. Geng Rui pointed out in her analysis of the marital status and its impact on mental health of middle-aged rural people that family relationship issues can change their socio-economic behavior, lifestyle, income sources, and other aspects. And Geng Rui's research shows that widowhood can significantly affect the health of the elderly[1]. Qin Yiqing concluded through controlling research variables that, under the premise of other variables being constant, marital status has a significant impact on the happiness level of the elderly [2]. There is a significant difference in the situation between elderly people with spouses and those who are divorced or widowed. The proportion of people who choose happiness levels is 13.847 times and 34.826 times higher than those who choose general happiness and unhappiness levels, respectively; Meanwhile, compared to elderly people who have lost their partners, the proportion of those who choose happiness is 2.924 times and 3.006 times higher than those who choose general happiness and unhappiness, respectively. In a survey on the marital status and cognitive impact of elderly people, Bai Ling pointed out that there is a relationship between marriage and better physical, mental, and physical health, as well as longer estimated ages, including physical condition, cardiovascular health, and other unexpected risks. For example, the theoretical analysis by foreign researcher David [4] included CRP data from over 1900 respondents from June 2005 to April 2006. After organizing and summarizing the data, the theoretical analysis was conducted using logistic binary regression and linear simulation techniques; Hui Liu et al. used the first two national longitudinal data waves from the Family, Health, and Aging Program in the United States in their project, which included two tests [5]. The first wave consisted of 305 adults aged between 57-85 who were interviewed between 2005 and 2006, while the second wave consisted of 2422 individuals from the first wave who were re interviewed between 2010 and 2011, This study used binary logistic regression and least squares regression methods. There are also studies indicating that married people are healthier (both mentally and physically) and have a longer lifespan than unmarried people. For the above phenomenon, Hui Liu et al. explained that marriage itself has its unique social, psychological, and economic resources (specialization, economies of scale, and the accumulation of marital wealth), which cannot be obtained from other types of relationships. These favorable factors are more likely to help married elderly people maintain health and longevity. Economic resources can improve overall health status and cognitive abilities, and establish cognitive resilience in the elderly by improving nutrition, providing care during illness, and allowing the purchase of medical and other health enhancing resources.

2.2. Research on Rural Pension Insurance

The social basic pension insurance system is a social insurance system established by the state or society in accordance with relevant laws and regulations to solve the labor age limit for workers when they meet the conditions for lifting basic labor obligations stipulated in this law, or the basic living conditions for workers who lose their basic labor ability due to aging or even leave their work positions. At present, the social basic pension insurance system in China is generally composed of the following three aspects. The first part is the basic social pension insurance for farmers, the second part is the basic pension insurance supplemented directly by enterprises, and the third part is the personal savings pension insurance. At present, the social

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basic pension insurance for farmers in China has formed a relatively stable stage after experiencing the growth stage of social pension insurance in New China. In the growth history and experience of agricultural social pension insurance in China, Zhong Lang explained that the agricultural social pension insurance system in China has become stable after going through several different stages of growth, but compared with developed countries abroad, it is still not very mature [6]. Hu Yuexin believes that the new rural pension insurance in China is a significant guarantee for maintaining the normal survival of rural elderly, and has crucial significance in enhancing public happiness and improving social security stability. It is also one of the important indicators for building a new China[7]. At the same time, Hu Yuexin found through research that there are also shortcomings in rural pension insurance in China, such as "low enthusiasm for participation and significant regional differences", "difficulties in fund management and high value-added pressure", "lack of relevant laws and regulations, and the need to improve legal supervision awareness".

3. Analysis of the Marital Status and Pension Insurance Status of Elderly People in Rural Areas

3.1. Analysis of the Current Marital Status of Elderly People in Rural Areas

Table 1. Statistical Table of Marriage Status of Elderly People in Rural Areas of Jilin Province

	60-64age	65-69age	70-74age	75-79age	80-84age	>85age	Total
Having a spouse	788	499	197	106	36	17	1643
	87%	77.4%	63.9%	48.4%	32.5%	18%	72.1%
Bereft of one's spouse	88	134	108	111	74	74	589
	9.8%	20.7%	35.2%	50.7%	65.8%	82.0%	25.8%
Divorce	14	5	1	0	1	0	21
	1.7%	0.6%	0.3%	0.0%	0.9	0.0%	0.9%
Never married	13	9	2	2	1	0	27
	1.5%	1.2%	0.6%	0.9%	0.9%	0.0%	1.2%
Total	903	647	308	219	112	91	2280
	100%	100%	100%	100%	100%	100%	100%

Data source: Data from the Fourth Sampling Survey of the Living Conditions of Elderly People in Urban and Rural China in Jilin Province.

Jilin, as one of the rural provinces in China, has a large rural population. According to the 2010 National Population Census statistics, the agricultural population in Jilin City has reached about 45% of the total national population, and the proportion of the elderly population has also exceeded 13.12% of the national population. Therefore, taking Jilin as an example, the marital status of the elderly in Jilin Province was analyzed and studied. In the fourth national and provincial sampling survey on the living conditions of elderly people in cities in Jilin Province, a total of 4772 elderly people were interviewed, of which 4102 reported their marital status. The marital status of elderly people is divided into four categories, namely "married", "widowed", "divorced", and "never married." After summarizing the survey data, the following results were obtained: among the 4102 elderly people in China, the proportion of elderly people with spouses is 7.2%, the proportion of elderly people with widows is 25.8%, and the proportion of elderly people with divorce is 1.4%. The proportion of unmarried elderly people is 0.7%. Looking at cities, the proportion of elderly people in central urban areas with spouses is 72.3%, while the proportion of elderly people in rural areas with spouses is 72.1%. In terms of age, the proportion of elderly people aged 60-79 who have spouses is the highest in all age groups, while the rate of widowhood among elderly people aged 80 or above is the second

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highest in all age groups [11]. The statistical table of the marital status of elderly people in rural China is as follows (Table 1).

From the table, it can be seen that in the survey sample, the highest proportion of elderly people with married status is 1643, accounting for 72.1% of the total; Secondly, the proportion of elderly people with a marital status of "widowed" is 25.8%; The proportion of elderly people with a marital status of "divorce" is 0.9%; The proportion of elderly people who have never been married is about 1.2%. From the perspective of age structure, the proportion of elderly people with the same marital status is the highest among those aged 60-64, and as age increases, the number of elderly people with the same marital status is almost showing a downward trend.

3.2. Analysis of the Current Situation of Rural Elderly Pension Insurance

Jilin Province is a major agricultural province in China. In the 6th National Population Census of 2010, the agricultural population in China was only 45% of the national population, but the proportion of the elderly population to the national population exceeded 13.21%, far reaching the standard of aging China, which exceeds 10% in terms of the proportion of elderly population. With the increasing development of science and technology and market economy, the proportion of elderly population will continue to rise. At the same time, in order to improve the survival ability of farmers, improve rural livelihoods, and actively build a new socialist countryside, the General Office of the State Council issued the "Pirate Development Guidelines for the Pilot of New Rural Social Pension Insurance in the Caribbean" in 2009. After the release of the Opinion, our province actively implemented it. The first batch of nine districts and counties were launched as pilot projects.

As of the introduction of the New Rural Pension Insurance Policy in 2012, it has gradually expanded to 60 townships (cities, districts) by July 2012. The number of participants in the new rural social pension insurance has exceeded 3.2 million. In terms of regional coverage, the country has basically reached coverage, and the coverage of pilot counties (cities, districts) has reached more than 88.3%. The overall insurance coverage rate has increased by more than 20 percentage points compared to the national standard level of 60%, but there is still a certain gap with the population coverage rate in the province.

4. Statistical Analysis of Data Sources and Survey Samples

4.1. Data Sources

The data in this article comes from the fourth national survey on the living conditions of elderly people in cities in Jilin Province. The sampling survey on the living conditions of elderly people in urban areas of China is a special national day social survey on the elderly, hosted by the China Aging Office and co organized by aging offices in various cities across the country. Since 2000, the questionnaire survey has been successfully conducted for five sessions. The survey data for this time mainly comes from Jilin Province, which is the fourth national survey on the living conditions of elderly people in cities in China. The survey mainly adopts the form of household interviews and questionnaire surveys. The survey content mainly involves population, business, elderly health, community services, community activities, spiritual socialist culture, elderly rights protection, urban livability and environmental protection, and many other aspects. The sample size reaches 11520, and after removing 1824 unavailable samples, the available sample size is 9696. Select 1233 samples for analysis.

4.2. Variable Selection

The dependent variable is the participation status of rural elderly people in pension insurance. Through research on the participation status of rural elderly people in pension insurance, we will examine it from the following aspects: selecting the survey questionnaire "da080, will you

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join pension insurance? Yes or No?" The results are mainly divided into two categories, with values assigned as "1. Yes 2. No".

Marital status serves as an explanatory variable for research. Select "fn002_w2, what is your marital status?" from the survey questionnaire, and after data sorting, it is mainly divided into four options: "1. Never engaged, 2. Widowed, 3. Divorced, 4. Married but not living together, 5. Married and cohabiting with partner."

Gender as a control variable. The gender of the elderly may have a significant impact on their health status. Therefore, this article will choose "ba000_w2:3 Interviewer Record Interviewee Gender" as the gender data of the respondents in the survey questionnaire, and assign a value of "1. Male 0. Female".

Age is used as a control variable. In previous literature surveys in China, age has always been one of the most important factors affecting physical health. The most important survey content in this article is about the health status of elderly people aged 60 and above in China. Therefore, in order to select survey samples that meet the requirements, this article selected the answer data from the questionnaire, such as "ba004_w3_1, what is the age range recorded on your ID card or household registration book?" or "ba002, what is your actual date of birth?", to integrate the numbers to form the age of the elderly person, Thus, the classification was carried out as follows: "1.60-69 years old 2.70-79 years old 3.80-89 years old 4.90 and above".

Table 2. Shows the assignments of the explanatory variables, dependent variables, and control variables mentioned above

Variable	Variable assignment
age	60 to 69 years old=1, 70 to 79 years old=2, 80 to 89 years old=3, 90 and above=4
gender	Male=1, female=0
endowment insurance	Pension insurance participation=1, non participation=0
marital status	Never married=1, widowed=2, divorced=3, married, not living together=4, married living with spouse=5

4.3. Statistical Analysis of Survey Samples

The research sample consists of 1233 people, of which 682 are males, accounting for 55.3% of the total sample size, and 551 are females, accounting for 44.7% of the total sample size. In age classification, elderly people aged 60 to 69 account for 63.7% of the total sample size, with a higher proportion. However, elderly people aged 70 to 79, 80 to 89, and 90 and above respectively account for 21.94%, 6.5%, and 0.3% of the total sample size in the country. In terms of marital status, the highest proportion of elderly people were married and cohabiting or cohabiting with their partners, accounting for 66.1% of the total sample size, followed by elderly people who had lost their spouse, accounting for 27.5% of the total sample size, elderly people who were married but have not yet cohabited with their partners, accounting for 3.2%, and elderly people who have separated or divorced and those who have not yet been married, accounting for 2.2%.

Among the 1233 survey samples, 21 elderly people participated in administrative retirement benefits, accounting for 1.7% of the total sample size; Forty seven elderly people participated in the retirement benefits of public institutions, accounting for 3.8% of the total sample size; There are 166 elderly people with basic pension insurance for enterprise employees, accounting for 13.5% of the total sample size; The number of elderly people with new village pension insurance exceeds 105% of the total sample size, with 609, accounting for 49.4% of the total sample size; There are only 1.4% of the total sample of elderly people with urban and rural resident pension insurance, out of 17; The proportion of elderly people with land acquisition and pension insurance is 0.7%, there are nine, and the proportion of elderly people who have

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not participated in any social insurance is 29.5%. The survey sample shows that the coverage of basic social pension insurance in elderly households is still only 70.5%. This also indicates that 70.5% of the elderly have participated in basic social pension insurance through various channels, and 29.5% of the elderly still need to rely on their own strength for support and protection(Table 3).

Table 3. Insurance status of survey samples

Endowment insurance	Sample size	Percentage (%)
1.Government pension	21	1.7
2.Retirement benefits for public institutions	47	3.8
3.Basic pension insurance for enterprise employees	166	13.5
4.New ruralsocial pension insurance	609	49.4
5.Basic pension insurance for urban and rural residents	17	1.4
6.Land acquisition and pension insurance	9	0.7
7.None of the above	364	29.5
Total	1233	100.0

5. Statistical Analysis of Data Sources and Survey Samples

5.1. Modeling

Due to the fact that the dependent variable in this article is pension insurance and has multiple explanatory variables, a standard ordered multiple regression model is used to construct a study on the impact of different types of marital status on elderly pension insurance. The formula for the multiple regression model is as follows:

$$\text{Logit}\left[P(Y=n)\right]=\alpha_0+\alpha_1X_1+\alpha_2X_2+\alpha_3X_3+\alpha_4X_4+\alpha_5X_5+\alpha_6X_6+\alpha_7X_7+\mu_i \tag{1}$$

In the formula, the dependent variable Y is the status of pension insurance participation, μ_i is the error term, is the coefficient of the explanatory variable, X1 is never married, X2 is widowed, X3 is divorced, X4 is married but not living together, X5 is married, X6 is age, and X7 is gender.

5.2. Empirical Results Analysis

This article found that unmarried individuals have a positive impact coefficient on pension insurance, and there is also statistical significance at the 10% level, indicating that unmarried individuals have a certain degree of positive impact on pension insurance for the elderly. The harm coefficients of widows to elderly pension insurance are all positive, and there is statistical significance at the 0.1% level, indicating that the marital status of widows has a positive impact on the elderly pension insurance situation. The marital status after divorce has a positive impact on the elderly's pension insurance, with statistical significance at the 10% level, indicating that divorce has a positive impact on the elderly's pension insurance. The marital status of being married but not cohabiting has a negative impact on elderly pension insurance, but it is not statistically significant, indicating that the marital status of being married but not cohabiting has no significant impact on elderly pension insurance. Although the coefficient of influence of being married and living together on elderly pension insurance is positive, it is not significant(Table 4).

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Table 4. Calculation Results of Pension Insurance for Rural Elderly People under Different Marital Status

Variable	Regression results
Never married	0.5128*(0.301)
Bereft of one's spouse	0.580***(0.182)
Divorce	0.774*(0.469)
Married but not living together	-0.170(0.129)
Married and living together	0.078(0.437)
Age	0.106(0.092)
Gender	0.028(0.117)

6. Elderly Care Issues and Policy Suggestions for Rural Elderly People in China

6.1. Existing Problems

Firstly, the coverage of rural pension insurance is small and the target audience has defects. At present, China has the largest agricultural population in the world, and the coverage of rural pension insurance is relatively small compared to other countries. Although the country has been making every effort to optimize and ensure the normal operation of China's agricultural pension insurance, overall, China's agricultural pension insurance still faces a situation of "two big, small in the middle". "two big" means that the number of people who have participated in the past fifty years is more important, and the number of people who have received pension is also more important. "small in the middle" means that the proportion of participants in the total number of people who have participated is relatively small between the ages of thirty and fifty, It's like having a good mood of paying and receiving immediately, which also leads to a situation where the accumulation period of social security funds is too short and the cost is too high. In the long run, the central government's financial resources will be overwhelmed. If there is a phenomenon of "air freight transfer" of pension insurance, it will make the government's ability to resist risks more fragile.

Secondly, the rural population has insufficient understanding of the pension insurance system and low willingness to participate. Pension insurance, as a risk transfer mechanism, has the function of transferring and dispersing risks, and can also ensure the livelihood of the elderly. However, the understanding of the pension insurance system among elderly people in rural areas needs to be improved, their willingness to participate in insurance is low, and the synergistic function of insurance is difficult to play. Firstly, rural elderly people generally have a low level of education and insufficient understanding of the pension insurance mechanism. Rural education conditions are limited, and the average education level of elderly people is relatively low, which leads to the inability of rural elderly people to fully understand the various terms of pension insurance. Pension insurance has long-term profitability, which is also difficult for rural elderly people to understand. In the context of obstructed understanding, a considerable number of elderly people hold a skeptical attitude towards pension insurance, which leads to difficulties in realizing its functions. Secondly, under the influence of traditional Chinese concepts, rural elderly people usually choose traditional Chinese support models such as family support and land based elderly care. They have a skeptical attitude towards pension insurance, which has led to a considerable number of elderly people in rural areas finding it difficult to accept this long-term benefit protection model. Finally, the central government and local governments have insufficient publicity and education on agricultural social basic pension insurance, and the scope of dissemination is relatively limited. Agricultural personnel cannot have a fair and objective understanding of agricultural social basic pension insurance, and their willingness to participate is low.

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Thirdly, the management of pension insurance funds is not scientific. The preservation and appreciation of pension insurance funds is particularly important in promoting the participation of all rural populations in insurance. However, due to the current unscientific management system of pension insurance funds in China, the utilization rate of funds is insufficient, and the business model urgently needs to be reformed and developed. At present, the main problems existing in the management of pension insurance funds in China are as follows: First, in order to avoid major risks in long-term investment and ensure fund security, fund managers mainly choose relatively conservative long-term investment methods such as buying treasury bond or deposit bank shares, which reduces the appreciation rate of funds in order to improve fund security. When the interest rate remains below the international inflation level for a long time, the value of the pension insurance fund decreases, which not only fails to protect the legitimate interests of the insured, but also puts pressure on the country's financial resources. Secondly, due to the long-term lack of national unified supervision and management of the pension insurance fund, as well as inconsistent financial management in various regions, the construction of systems and facilities lags behind. Decentralized fund management poses significant challenges to the fund's ability to maintain and increase value due to the inability to reinvest in centralized funds. The relatively small value-added rate has also reduced insurance profits, seriously dampening the enthusiasm of the vast agricultural workforce to purchase insurance.

6.2. Existing Problems

Firstly, clarify government functions and improve service management level. In China's social security system, the role of the government is crucial because rural elderly trust local government departments far more than other social organizations, and the sound support and security mechanism for rural elderly cannot be separated from the role of government departments. The government should clarify its important role in rural pension insurance work. Firstly, local government departments need to carry out popularization work on social basic pension insurance knowledge based on the actual situation in the local area, while strengthening publicity efforts and enhancing the awareness of citizens to purchase insurance. The government can hold regular preaching sessions on social basic pension insurance related to the actual situation in the local area, with village cadres going door-to-door to promote community basic pension insurance knowledge. The basic understanding of the pension insurance system among rural elderly has been increased, and their awareness of insurance has been enhanced to ensure their basic survival. In addition, local governments also need to increase tax compensation standards. Due to the significant gap in economic and social development between urban and rural areas, the income level of rural elderly people is also very low, and there is also a significant difference with per capita income. Therefore, agricultural populations may not be able to participate in insurance normally, ensuring that rural residents can participate in insurance normally. Finally, government departments need to have a clearer understanding of their supervisory powers and responsibilities, and strictly implement the legal provisions related to the new rural elderly care security system. At the same time, government personnel must also master the basic knowledge of this work to improve their technical level.

Secondly, pay attention to the management and supervision of pension insurance funds, and enhance their ability to maintain and increase value. The service level of elderly care institutions is also related to the living standards of the elderly in their later years. The reasonable and standardized management of pension funds is a prerequisite for ensuring the normal life of rural elderly residents. Therefore, the government's supervision and management of rural elderly care funds must not be compromised. At present, there are a large number of phenomena in rural pension insurance, such as fund embezzlement, false reporting,

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and impersonation of rural basic pension funds. These situations will seriously interfere with the smooth development of rural pension insurance funds, and in some cases, even interfere with the smooth operation of the rural pension insurance system. Therefore, in the face of these situations, the government supervision department must strengthen supervision, increase punishment measures, and increase punishment intensity. In addition, because elderly care is not managed according to liabilities, and the rate of return on personal deposit accounts cannot keep up with the actual rate of inflation, and they are also at a relatively high level of inflation for a long time, which greatly hinders the long-term preservation ability of elderly investment. Therefore, long-term investment can be made by setting elderly care funds on a relatively safe and stable management basis, and improving risk warning systems, By enhancing the level of powerful data mining and early warning analysis, timely monitoring the inflow and outflow of funds invested by the elderly, we actively promote long-term investment entrusted by the pension insurance fund, make reasonable use of it, further enhance the long-term preservation and appreciation ability of the pension fund, improve the level of rural elderly pension insurance fund, and strengthen the construction of the social pension insurance system.

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