Abstract. With the development of urbanization, a large number of rural labor force into the city to find a job in young adults, which weaken the family production function as well as family supporting. What we find is that the family pension is still the main mode of our country rural endowment which still has unique advantages through the literature review. However, the function of family endowment is weakening gradually along with the transitional economy and the decline of filial. The single way of supporting the aged is very fragile, which affects the survival of the elderly sometimes. In this context, we need to play the role of self-support, social pension and collective support to form a diversified pattern.

Introduction

With the development of population aging and the trend of minority, the age structure of the population is changing constantly. Older dependency is showing a decreasing trend. According to the National Bureau of Statistics, the old age dependency has dropped from 12: 1 in 1990 to 6.8: 1 in 2015. This shows that the younger generation has to take on the proportion of more support for the elderly. In this context, the younger generation not only needs to work, but also to take care of the elderly parents, the family pension function is greatly weakened.

Therefore, the new situation of the aged is particularly important. Especially in rural areas, along with the process of urbanization, a large number of young and middle-aged workers moved to the city to find a job, and family pension has been influenced seriously. At the same time, under the dual pattern of urban and rural areas in China, the rural areas are poor in infrastructure and social pension resources. The old-age pension system in rural areas is of social concern. The article mainly combs the concept of aged mode, as well as the history of rural way of pension, the status quo and countermeasures and suggestions. On this basis, the paper summarizes the characteristics and trends of the development of the aged mode in rural areas.

1. Concept Definition of the Aged Mode

The definition of pension content and pension responsibilities is the prerequisite and basis for the definition of pension. Academics have a unified understanding of the definition of pension content. In 2002, Mu Guang-zong put forward pension mainly involves material support, life care and spiritual comfort in its “family pension system tradition and change” [1]. K. W. Schaie and S. L. Wills put forward that the pension mainly included economic dependence, physical and emotional dependence of these three aspects in the “adult development and aging” [2]. In terms of the definition of pension responsibilities, scholars mainly divided the responsibility to individuals, families, and government.

In the definition of pension methods, academics have not yet formed a unified view, the use of the “aged mode” has not yet unified. This is mainly reflected in the confusion of “aged mode” and “pension model”. Wang Pei-jun considered that these two concepts have the same meaning [3]. There are scholars holding the opposite view. Song Jian proposed that pension mode form only when it became a standard style [4]. From this point of view, the meaning of aged mode is broader, while the meaning of pension model is fixed and standardized. Liu Cheng-yin proposed that aged mode included everything that could help the elderly live and meet their needs [5].
2. The Present Situation of Aged Mode in Rural Areas

2.1 Classification of aged mode

The academic division of the endowment is mainly based on different subjects of providing endowment resources. With the expansion of main parts and abundant of pension resources, aged mode has experienced a process from simple to complex. The earliest study on the rural endowment can be traced back to 1986, and Gu Sheng-zu divided the endowment in rural areas into two categories including family support and social support [6]. Similarly, Fang Xiang-xin also divided aged mode into two categories which consist of family support and collective support while investigate Tongren village in Hunan province in 1990 [7].

With the further research of rural aged mode, scholars put forward the self aged mode, which are seemed as a necessary stage. In 1998 Mu Guang-zong divided the rural aged mode into three types which included family pension, social pension and self support [8]. Wei Xia proposed that self-support was a transition for elderly people who were independent in economic and self-care. Once they lost the ability of self-care, they would seek for the help of family [9].

In January 3 in 1992, the Ministry of Civil Affairs issued the “basic scheme of rural social endowment insurance”, which proposed that we need to establish the security system of all elder farmers according to the actual situation of China’s rural areas. With the promoting of national endowment insurance system, many scholars also regarded social endowment insurance as an aged mode and put it into the range of study. In 2000, Chen Cai-xia divided aged mode into three types which included old-age social security, collective support and family support [10].

With the diversification trend of endowment service, the classification of aged mode has become diverse. However, scholars have not formed a unified understanding on the partition of aged mode. All of the studies of academic are related to the main part that provides service for the aged. At present, the subject mainly includes individual, family, society and collective (or community). Aged mode can be divided into three types including self-support, family support, collective support and social support based on this subject, which can nearly cover all types of aged mode.

2.2 The present situation, development and characteristics of the aged mode

Based on the actual situation of China, family support and self-support are still the main way in rural areas while the collective support can only meet a fraction of need. Some researches on aged mode mainly concentrated on the studies of family support and social support, while the studies on self-support and collective support were less. This paper will comb the current situation, development and feature of those four kinds of aged mode.

2.3 Family support

Wei Qing-qing proposed that it is difficult to implement social support in rural areas under the present situation of rural economy and family support occupy the main position [11]. These studies show that family endowment still occupies the main position of rural pension. The position of family position is not only depended on China’s rural productivity, but also the family support has a natural advantage. The family members can not only provide the economy support, but also can provide them with spiritual comfort and life care [11].

Of course, the family support in rural has some various problems. Cai Xiao-teng believed that the family’s income, the number of children and filial piety were three important factors which could guarantee family support [12]. However, based on the subjective and objective view Zhang Hong-qin believed that the problems were mainly coming from the lack of resources and objective willingness [13].

In the aspect of promote family support, Zhong Jian-hua believed that filial piety was the core of family support [14]. From the aspect of inside of family, Pan Xiao-yang thought that the elderly mainly relied on their sons nowadays, while the daughter in family did not yet play its due role [15].

2.4 Social support

In the agricultural society, the family is the units of living and production. Family members naturally assume the responsibility for the maintenance of the elderly which ingrain family support.
However, with the progress of productivity and the coming of industrial society, the original pattern of village was broken. The soil that family support naturally survival was destroyed. At this time, under the trend of socialization of production, aged mode is showing a tendency of socialization.

However, different from the family support, rural social endowment insurance can only provide material support which means that social support cannot meet the demands of the elderly. Many scholars have studied the social endowment insurance. Sun Jiang-chao proposed that raising money, keeping and increasing the value and management were the difficulties of establishing old-age security system in China [16]. Lan Xiao-hong has carried on the analysis to the difficulty of implementation of old-age insurance in rural areas in the northeast provinces which found that farmers had the low awareness of attending insurance, while the local financial burden was so large that the collective subsidy was difficult to achieve [17].

Gao He-rong suggested that the method of supporting the elderly was determined by the development of certain social condition at any time. Only when the level of production reached to a certain level, the aged mode would gradually develop from the family to the community [18]. Development of social pension the way is mainly determined by the development of the rural economy. Additionally, we need to gradually change the old concept in order to continuously promote the social support. Of course, we also need to have a deep understanding of the orientation of social support. Social support can provide support of material which becomes an important supplement.

2.5 Self-support

Mu Guang-zong defined the definition of self-support. He said that self-support was a form that the elder did not rely on children or relatives nor the pension except their savings or labor income to maintain the livelihood [8]. However, from the perspective of development, it is difficult to meet the demands of the elderly with the decline in self-care ability of the elderly. Therefore, self-support can be the temporary choice for the elderly. It put forward higher requirements of self-care ability for the elderly.

Based on the definition of self-support, the savings or the fixed assets of the elderly are prerequisite for old people to choose self-support. Land for old age became an extension of self-support. Based on the exchange theory, Chen Cai-xia said that economic independence was the first condition for rural elderly to be happy. She believed that the elderly should also maintain the ownership of the land when they could not farm so that the elderly had the resource to exchange with others.

In addition to land, house is an important property of rural residents. As a new way of aged mode, “Housing Endowment” goes into view of us. However, the applicability of this aged mode has been questioned. In developed rural areas, the value of house is high while the market is relatively active, housing endowment can be implemented. But for some rural areas whose economy relatively backward rural areas, the value of house is low while the trading market of house is inactive so that house-for-pension scheme form is difficult to form. But in China, most of the rural area is still difficult to meet the prerequisite to the housing endowment. Of course, as a way of pension innovation form, it need continuous explore and develop.

2.6 Collective support

At present, the research of the collective support is less. Sui Xiao-lei mentioned that the collective support referred to an aged mode that the rural village government provided some support to meet the need of the elderly in rural areas. And it consisted of two systems called Five Guarantee System and Nursing Home System [19]. The Five Guarantee System refers to a security system that government implements to help the person who lose ability to work and live without security. It aims to protect the elderly to eat, wear, live, medical treat and funeral homes. The Nursing Home System is the supplement to the Five Guarantee System which was set mainly for those disabilities to work without support and security.

Admittedly, the collective support provides the basic life guarantee for members without the ability to work and life security. However, there are also large problems, especially in some
developing areas. The rural organization is restricted in rural welfare institutions while the quality of life in the elderly collective support is difficult to guarantee. In addition, from the general concept of collective support, institutions pension also belong to the collective support in rural areas. Most of the rural residents are unbearable to afford institutions pension costs due to the bad condition. In this context, institutional pension can be hard to obtain the considerable development in rural areas.

References