Study on Lifestyle Choice of Retired People
—— Based on a Survey of 87 Retirees in Kunming, China

Dory Luo

Carmel Catholic High school，Vernon Hills，Illinois，60060

*Abstract:*This article mainly analyzes the retired people's choice of retirement life. We roughly divided the retirement lifestyle into three types: home-based care, tourism care, and community care. Home-based care means that family members play the main role in caring for the retired person. They help the elderly living at home with the main to solve daily life difficulties. The community care system is similar to home care in that the retired person remains at home with their family, but the difference is that the majority of support is provided by the community. The community is the support to help the elderly in daycare, home service, spiritual comfort, and medical assistance. Tourism care is a way for the elderly to travel for the sake of their health like birds in winter to avoid the bad climate of their permanent residence, which combines tourism resources with elderly care services. The elderly can choose different places to take care of their old age according to the change of seasons.

Keywords: Retirement Life;Home-Based Care;Tourism Care;Community Care

1. Background

According to the relevant regulations of the state, retirement refers to a person who resigns because of illness, old age, or complete (or partial) disability from work. The statutory retirement age of enterprise employees refers to the retirement age stipulated by state laws: males retire at age of 60 years old, but females are divided into two categories depending on their work. Female officials who apply for retirement in managerial or technical positions retire at the age of 55; The retirement age of women workers who worked for production, operation, or service positions is 50.

2.Study on the lifestyle choice of Kunming retirees

1. General situation of retirees in Kunming city

As the main subject of this study is retirees, a total of 1000 questionnaires were sent out to retired people in Kunming, and 870 were collected with a recovery rate of 87%.

As mentioned above, the retirement lifestyle of retirees is home-based care, community care, and tourism care. Based on the results of the survey, home-based care has become the main way of life for the retired people. Among the people who are completely satisfied with their retirement life, 84% of people are very satisfied with their current homecare. According to the results of the survey, the majority of Chinese people are still more inclined to the traditional way for their retired lives. They are more dependent on their families and long for closer family relationships. However, among the retirees who want to change their retirement life, 33% of them hope to improve their family's economic conditions or interpersonal relationships to optimize home-based care [1].

The second kind of retired lifestyle that is most welcomed by retirees is tourism care. According to data, 72% of retirees who want to make a complete change in their retirement life are eager to travel. Of those who want to make some changes to their current retirement life, there are 24% want to travel in retirement. Of the people who indicated

that they do not wish to make any changes to their retired life, 5% are those who have engaged in travel care and satisfy with it. This group of retirees all has access to higher salary and living standards or harmonic family relationships and no grandchildren. They are more likely to enjoy time spent away from their family and engaging in tourist activities.

In regard to the third type of care, community care is most frequently noted as needing improvement, community care is the retirement lifestyle that retirees most want to improve. Among retirees who want to completely change their retirement lifestyle, 29% want to improve community services because most of them have large family burdens and rely on community security. They need more help from the community such as daily care, health check, and entertaining activities. Among those who want to change part of their retirement life, 18% are not satisfied with the community service, and they often feel lonely due to a lack of community entertainment. Thus, this part of the population wants to improve the living conditions of the community and promote communication between people [2].

According to the questionnaire, we also found three more prominent features that will affect the retirement lifestyle of retirees. Retirees with higher education backgrounds are more inclined to travel for retirement. According to the questionnaire data, 92% of the retired people who like to travel for the aged have higher education, and most of them are above high school. They are more interested in senior college which provides education such as music, art, and dance than retirees with educational levels lower than high school. Grandchildren are also the second most important factor influencing retirees' retirement choices. Among retirees with grandchildren, 90 percent choose home care, another 8 percent choose community care, and only 2 percent prefer to travel. In addition, the family economic conditions also obviously affect the retirement lifestyle choice of retirees. Retirees with better family conditions prefer traveling for their retired lives. According to survey results, Their retirement salary is between 3,000-10,000 RMB, and the highest is 20,000 RMB. Some of them even are provided with financial assistance from their children and have more per capita housing area: ranges from 80 to 140 square meters. Compared with retirees from affluent families, retirees from less affluent families tend to prefer community care. They are also more dependent on social security and expect help from the community.

3. Conclusions and Suggestions

After observing and analyzing the data, we found that the mainstream retirement lifestyle in China is still home-based care. This is based on the fact that most Chinese people have a strong dependence on family and desire to have a harmonious and close relationship with family members. Therefore, family is the main factor that most retired people in China take into consideration when thinking about their retirement lifestyle. Although tourism for retired life is now more popular among the surveyed retirees, the overall demand is not high, which is only reflected in retirees with relatively rich family conditions [3]. Most retirees have not experienced the comfort of traveling, which can also reflect the lack of economic capacity and the low speed of economic development. Helping to care for children and grandchildren greatly influences their retirement choices, which also shows that the current social pension mode needs to be improved, to provide retirees with a more solid economic foundation and social security and allow them to choose the lifestyle of retired life more freely. We also find some people have demands for community care, which proves that many retirees rely on social security very much. Therefore, the community needs to constantly optimize the resources, and build a better community system, to provide more community activities for retirees.

References:

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[3] Wang Yu." Analysis on the demand and Model of tourism elderly care market." Commercial Economy 000.004(2007):106-107.

Appendix:

Retirement status questionnaire

Filling instructions:

I. Personal Information:

1.Gender:

2. Age:

3. Career:

4. Health status:

A. very healthy B. occasionally unwell C. often unwell D. suffering from some other serious illness

5. Do you feel lonely in your life?

A. Always lonely B. occasionally lonely C. never lonely

6. Your education level:

A. Completely illiterate B. Elementary or junior high C. Technical or high school D. College or university E. College above

7. Have you ever been abroad? Yes/No

II. Family Information:

1. Do you have any children?

A.Yes B.No

2. Your living conditions

A. Living alone B. living with A partner C. Other --

3.Do you have Grandchildren:

A.Yes B.No

4. How is your relationship with your children?

A. Very good B. normal C. Very bad

5. What is your relationship with your children's spouse?

A. Very good B. average C. Very bad

6.. Do you live with your children:

A. Yes B. No

7. Are you willing to live with your children:

A. Very much B. generally C. very much NOT D. No matter

8.. Has your child invited you to stay with:

A. Yes B. no

9. Are you happy living with your children?

A. Very happy B. average C. not happy

10. Whether you or your children have hired a nanny?

A. Yes B. no C. Intended to hire

11. How is your relationship with your partner:

A. Very good B. average C. Not very good

Iii. Social Security

1. Your retirement salary:

A.0-300 B. 300-1000 C.1000-3000 D.3000-5000 E.5000-1w F. 1W-2W G. 2W above

2. Your per capita living area :()

3. Does your child provide any financial subsidy?

A. Yes B. no

If yes - what is the average monthly amount :( )

4. If you live with children, do you have a separate room:

A. Yes B. no

5. Do you think it is convenient to see a doctor nearby?

A. Very convenient B. general C. not very convenient D. Not at all convenient

6. Does your community meet basic medical needs?

A. Satisfied B. general C. not satisfied at all

7. Do you have medical insurance?

A. Yes B. no

8. Do you often go to community events?

A. Yes B. no

If so, which activities are more frequent ()

9. Will you subsidize your children's living?

A. Regular B. occasional C. no

10. Do you enjoy chatting and entertaining with your companions?

A. Very much B. generally C. no

11. Is there a college for the elderly near your community?

A. B. no

If so, would you like to participate? A. Yes B. No

Do you feel pressure when your friends share their lives with you?

A. Very stressed B. some stressed C. no stressed at all

The current state of retirement

1. Do you take care of your grandchildren?

A. Often B. occasionally C. no

If so, what specific help? A. to help b. to help C. to help D. to help E. Travel companion G. others -()

2. What life issues are you most concerned about right now?

A. his own health B. his relationship with his family C. his children's career D. his grandchildren's healthy growth F. Other -

3. How many trips do you make per year on average? (a)

4. Are you satisfied with the elderly care service in the community?

A. Very satisfied B. generally satisfied C. not at all satisfied

5. If you live with your children, do you worry about their burden?

A. Rather worried B. not very worried C. not at all

An ideal retirement

Which kind of pension do you prefer?

A. nursing home care B. Home care C. Community care D. Travel care E. Other -

2. Do you want to change your current pension?

A. Don't want to change, I think I am in A good state. B. Want to change part, I think it can be better. Want to make a complete change, a different way of life

If so, what factors would you like to change?