

*Work/Retirement, Family Relations,
and Perceptions on the Pension
Regime of Middle-aged Citizens in
Urban China*

*By
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2020

Declaration

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2020

Abstract

Focusing on urban areas of contemporary China, this thesis interrogates the interactions between the pension and retirement policy and the pathways of middle-aged citizens to retirement. At present, the pension regime in China is in the transition process, and the future direction of the pension reform is yet to be decided. The existing research mainly focuses on the pension systems and pension reforms in China from a macro-level and financial perspective. However, the experiences, expectations, and perspectives of the individuals are largely ignored. Notably, the application of qualitative research methods is relatively deficient in China. As a Grounded Theory study, this research project applies semi-structured interviews to fill in this gap. Thirty-six interviews were conducted. Through researching the opinions on the pension reform and experiences of the transitions from employment to retirement, this research identifies a gap between the choices made by the individuals and the current pension regime. The retirement pathways are increasingly individualised in urban China at present, which is in tandem with the characteristics of a postmodern society. However, the choices of older workers on work/retirement are still influenced by structural factors, such as the pension and retirement policy. The inequality in retirement incomes is significant, which is primarily created by the discriminative pension policy and cumulative (dis)advantages, and sharpened by the political environment in contemporary China. In addition, family relations interact with the work/retirement choices of middle-aged citizens as some alter their work/retirement choices to tend to family needs.

Summary

With the ageing of the Chinese population, the questions regarding the pensions and retirement of older people in contemporary China have drawn more and more attention from scholars around the world. Focusing on the middle-aged and young-old people in present-day urban China, this thesis sought to understand their experiences, expectations and concerns regarding pensions and pathways to retirement.

Given the fact that qualitative social research on the middle-aged population in China has been minimal, this piece of research contributes to filling in the gap in understanding the pathways of the middle-aged to retirement, their views on current pension regime, and their generational relations.

Considering the lack of existing knowledge in the research area, the Grounded Theory approach was chosen to guide this study in order to fulfil the research aims. Semi-structured interviews were selected as the specific research method. Starting from the initial sample, the fieldwork moved to target some degree of diversity in gender, age, type of employment, and place of residence. Thereafter, theoretical sampling was applied, and the informants were recruited based on their potential contributions to the generation of findings and conclusions of this thesis. Thirty-six interviews were conducted until saturation was achieved.

The findings of this research are presented as three chapters under the topics of perceptions on the pension regime, pathways to retirement, and family relations as they relate to retirement. For the pension arrangements, among the existing problems, although the sustainability of the pension funds is a noteworthy challenge, the middle-aged people in contemporary China appear to be more concerned about the inequality and unfairness of the pension policy. Especially, the disparate pension arrangements between the public sector and enterprises have resulted in the division in ideas between these two pension groups.

With the arrival of a postmodern epoch, the pathways to retirement have been individualised. Although there are in principle rigidly fixed retirement ages for men and women in contemporary China, the phenomena of early retirement, work post-retirement, and work without fixed retirement ages are becoming prevalent. They illustrate that the current retirement policy cannot decide the retirement behaviours of individuals in China. This disparity hints at the growing gap between the postmodern epoch and the old governance.

For the family relations of the middle-aged, this study identifies an independent generational relationship between parents and adult children, and also a transformation towards downward solidarity because of generational inequality. As a result, the expectations on adult children as care providers are generally lower than in the past. Meanwhile, there is a trade-off between work/retirement choices and family needs. Family needs influence the choices of middle-aged citizens on work/retirement.

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Chapter One: Introduction

As an introduction of this thesis, this chapter sets to outline the background knowledge and research questions of this study. To be specific, it includes the background of the pension reform in present-day China, the traditional family values in the history, research aims and questions, an introduction of the research methodology as well as why this methodology is chosen to instruct this research programme, and the structure of this thesis.

As an ongoing process, the pension reforms in China have lasted for decades. Since the early 1980s, the pension reform started in order to cope with the transformation of the whole economic system in China (West, 1999). Transforming from a Soviet-style planned economy to a quasi-market economy, the social security system needs to change to cope with the economic reform. Thus, the pension reform started under this context. It went through several significant steps towards the pension regime at present. The major stages of this process will be displayed in this introductory chapter. Also, as a field where different international organisations are competing to obtain influences, the pension reform in China is a reflection of the global expansion of neo-liberalism.

Following the discussions on the background of pension reforms, the next part will introduce the traditional family values of China, which is playing an important part in Chinese society at present. As a core principle of the traditional family values, filial piety has a significant influence upon the ideologies of citizens. When the Marxist

ideology has become less popular and influential, the traditional ideologies are filling this gap (Bell, 2010). Meanwhile, the government is trying to promote traditional ideologies, such as filial piety. In addition, the research aims and questions of this thesis will be specified in the following part, which informs the direction of the following chapters.

Focusing on the pension reforms as well as the transition processes towards retirement in contemporary China, a methodology and research methods are chosen in order to interrogate the research questions. To be specific, a qualitative methodology and semi-structured interviews were selected in this research project, and the Grounded Theory was chosen to instruct the data collection and data analysis processes. Also, as a Grounded Theory study, it is necessary to be reflexive. So, the reflexivity part is displayed in this chapter which includes the standing and experiences of mine, and the main processes of conducting fieldwork. Finally, the structure of the whole thesis will be introduced.

1.1 Background of the pension reforms in contemporary China

Imitating other communist countries, China constructed a communist pension system after 1949. The working units (such as enterprises) were entirely responsible for the pensions of workers in that system (Zhang, 2009). Working units contributed 3 per cent of the payroll, but this form of welfare only covered a few sectors (Zhang, 2009). In the "Cultural Revolution" between 1966 and 1976, this pension policy was

interrupted. Finally, the communist trial proved to be failed, and the economic reform began in order to maintain the governance of the Chinese Communist Party (CCP). The pension reforms started in that context.

The pension reforms in China started from the 1980s. They tended to be aligned with economic reforms towards a market-oriented economy (West, 1999). The pension reforms after 1978 were moving away from a traditional communist model. The employers and employees were required to make contributions to the pension system from the 1980s. The employers were required to contribute 15% of the pre-tax payrolls, whereas the employees only needed to hand in 3% of their payment (Salditt et al., 2008). Targeting at decreasing the burdens of enterprises and improving the effectiveness of the pension systems, the reform in the 1980s formed a basis for the following changes (Salditt et al., 2008). Afterwards, the proportions of the contributions increased, especially the percentage of the employees' contribution. The portions are now 20% for enterprises and 8% for employees after a few adjustments (Salditt et al., 2008). Besides, the coverage of pension systems expanded dramatically with the creation of pension schemes for rural peasants as well as urban residents (those who are not covered by pension schemes for workers, mostly unemployed) (Liu and Sun, 2016). As a result, most of the individuals in China are now covered by the pension systems. However, the pensions for rural peasants and urban unemployed citizens are extremely low, with basic amounts around nine dollars per month (Liu and Sun, 2016).

In addition to the pension scheme for enterprise workers, rural residents and urban dwellers who do not work in the working units, there were still two independent systems for public officials and the members of public institutions. Federal officials refer to the working staff of the governments while members of the public institutions refer to those who work for the establishment but not the parts of the government systems. These public institutions include schools, colleges, hospitals, media and other agencies that are controlled by the CCP. In sum, there used to be five independent pension schemes in China. However, the reform in 2015 has abolished the separate pension systems for public officials and state institutions (Liu and Sun, 2016). These two types of pension were considered to be unfair because the members did not need to contribute to the systems while they could receive pensions that had higher replacement rates than the pensions for enterprise workers. After the reform, the public officials and the working staff of public institutions had to make contributions on terms similar to the workers in businesses (Liu and Sun, 2016).

From a global perspective, the pension reform in China is a part of the bigger picture of the worldwide level. The changes in China's pension systems are responding to the spread of neoliberalism (Hu, 2012). The reform of pension schemes in China is the transformation from the “pay-as-you-go” (PAYG) model (by contributing to the pension funds, current workers pay for the pensions of current retirees) proposed by the International Labour Organisation (ILO) to the multi-pillar model proposed by the World Bank which is a common trend among many countries (Hu, 2012). The game to influence the pension reform between the World Bank and the ILO was also the game between the National Economic System Reform Commission (ESRC) and the Ministry

of Labour in China which held different ideologies respectively (Hu, 2012). The ESRC is a reform-oriented organisation which was in favour of the neo-liberal ideology of the World Bank while the conservative Ministry of Labour supported the more left-wing ILO (Hu, 2012).

Generally speaking, the progress of the reform has three time periods. First is the starting point of the change that was from 1978 to 1988. The main character of this period was the domination of the influence of the ILO (Hu, 2012). Nonetheless, the reform-oriented ESRC and the World Bank also started to influence the policymaking process when the ESRC expressed its preference on the individual accounts (Hu, 2012). In 1988, the radical economic reforms caused the decentralisation and disorder of the economy. Under that context, the policymakers decided to introduce the Singapore model in China, which sought to strengthen the power of the state in promoting the market economy. Thus, the Singapore Central Provident Fund (CPF) was introduced in China, which means that the employers and employees had to contribute to the pension funds (Hu, 2012). The influence of the World Bank became significant after the publication of the book "Averting Old Age Crisis" in 1994. After 1994, the Chinese government started to note the value of the World Bank and establish the principles of the multi-pillar model in 1997 (Hu, 2012). In other words, the reforms of the pension regime in China were indicative of the influence of the World Bank and its neo-liberalism.

The box below contains a timeline of the most important reforms of pensions in China since 1978.

Table 1.1: Timeline for critical reforms after 1978

1978	Reestablishment of the retirement system; working units pay for the pensions depending on the length of working
1980s	Workers began to contribute 3% of the wages; enterprises contribute 15% of pre-tax payrolls
1989-1995	Learning from the Singapore model to strengthen the power of the state in promoting the market economy
1997	Introduction of the three-part pension system; the enterprises no longer in charge of the pension entitlements. The first part (basic pension plan): enterprises contribute 22% of the payroll of all the workers The second part (individual accounts): companies and employees provide 11% of employees' wages The third part: enterprise annuity schemes, commercial insurances, etc.
2006	Enterprises no longer contribute to the individual accounts while employees contribute 8% of the wages
2009	Introduction of the Rural Pension Scheme
2011	Introduction of the Urban Resident Pension Scheme
2015	Abolition of the separate pension systems for public officials and the members of public institutions (such as teachers, doctors and journalists)

After introducing the background of the pension reform, the next section will outline the traditional Chinese family values, especially filial piety which still has some degree of influence on the generational relationships in contemporary China, and therefore affects the retirement lives of senior citizens.

1.2 Confucian welfare states and the position of the Chinese welfare regime in the world

Esping-Andersen (1990) examined the welfare systems of 18 OECD countries and outlined his typology of welfare states. Based on the principles of decommodification, social stratification, and private-public mix, Esping-Andersen (1990) categorised the 18 welfare states into three camps, namely Liberal (Australia, Canada, Ireland, New Zealand, the UK, and the US), Conservative (Finland, France, Germany, Japan, Italy, and Switzerland), and Social Democratic (Austria, Belgium, the Netherlands, Denmark, Norway, and Sweden). The Liberal welfare states typically have modest welfare provisions, and entitlements usually have strict criteria. The Conservative regime usually works towards retaining contemporary social structure, and benefits are generally related to incomes. Social Democratic welfare states tend to provide generous and universal welfare (Esping-Andersen, 1990). Although the typology of Esping-Andersen is influential, it has been challenged by many scholars (Bambra, 2007). One of the shortcomings of this typology is the scale of its study. Many European countries are not included in this typology, such as some Southern European

countries like Spain, Portugal, and Greece. Also, East Asian countries are excluded from this typology except for Japan which is listed as a Conservative welfare state. To fill in this gap, Jones (1993) proposed the notion of 'Confucian welfare state' to describe East Asian welfare states which include South Korea, Hong Kong, Taiwan, and Singapore. According to Abrahamson (2017), this notion of the Confucian welfare state should also be applied to China. Although the research on East Asian welfare systems partly abandoned the Confucian label in the 2000s, there is a revival of discussions on the Confucian welfare state in recent years (Abrahamson, 2017).

The main character of the Confucian welfare state is the vital importance of family in providing social care, and the low level of governmental involvement in welfare provision (Bambra, 2007). This particular character makes the Confucian welfare states independent of the three campuses above. The reason behind this character is usually considered to be the distinctive Confucian culture in East Asia. East Asian families usually view children as private assets and consider family affairs to be private matters (Lin and Rantalaio, 2003). This culture gives grounds for the state to reduce its interventions. For instance, in China, the care provision is primarily delivered by family, and the role of the state in care provision is limited (Zhu and Walker, 2017). Also, Abrahamson (2017) suggested that there is a revival of Confucianism in East Asia. For example, Based on Confucianism, the Chinese government proposed the target to construct a harmonious socialist society in 2006 when making the 11th 5-year plan (Abrahamson, 2017). The harmonious socialist society aims to expand welfare policies (Fan, 2006). This plan illustrated the intention of the Chinese government to construct a universal welfare state, although the implementations are to be improved

(Abrahamson, 2017). This target is similar to the Social Democratic welfare states mentioned above.

Some scholars focus on the influences of Confucianism on social welfare. For instance, in South Korea, the care policy is primarily based on family responsibility instead of state responsibility due to its Confucian tradition (Sung, 2003). Eldercare in Korea predominantly relies on the family; therefore, funding from the government is very limited since the family plays a major part in elder care (Sung, 2003). Also, Confucianism puts an emphasis on the responsibilities and interdependence of human beings, especially family members, which may decrease the liberal view individualism (Kim, 2018). However, a main limitation of Confucianism is that most of the care responsibilities are carried out by women, which makes the problem of gender inequality more significant (Kim, 2018). Meanwhile, Confucianism and the responsibilities of family members give grounds for the lack of state intervention (Kim, 2018).

Instead of the notion of 'Confucian welfare state', there are some alternative descriptions of East Asian welfare states. For instance, Holiday (2000) focused on the productivist character of the East Asian welfare regime, and Kwon (2005) proposed the description of 'developmental welfare state'. Both studies argue that social welfare serves the purpose of economic development, therefore results in the relatively modest welfare provision in East Asian countries (Abrahamson, 2017). In addition, Fisher et al. (2018) disagree with the Confucian model. Fisher et al. (2018) researched the aged care services in Shanghai and found that Shanghai has developed

aged care services which are similar to Western developed countries. Therefore, they argue that the differences in systems should be attributed to development stage instead of Confucianism. Also, some literature noticed the changes of familism in East Asia in recent years. For instance, Lee (2018) argues for a transformation from Confucian familism towards Neo-familism. The Neo-familism is a combination of conventional Confucianism and a new trend of more equal relations between family members (Lee, 2018).

In terms of the pension regime of China, it is hard to classify and position it among pension regimes in the world. OECD (2017) outlined the major characters of the pension regime in China. According to OECD (2017), China has a minimum contribution-based pension scheme as the first tier, and a public Funded defined contribution/Notional defined contribution pension as the second tier. Within OECD countries, Latvia has similar policy design according to the outline of OECD (2017). However, it does not mean that China and Latvia should be classified as the same campus because such classification is overly simplified and would ignore the complexity of pension regimes. For instance, the coverage of pension and fragmentation of pension systems cannot be reflected. As the report argued, classifying pension regimes is extremely difficult since pension regimes are various and usually include different pension projects (OECD, 2017).

The Mercer report (2019) assessed 37 pension regimes based on three principles: adequacy (benefits, system design, savings, tax support, home ownership, growth assets), sustainability (pension coverage, total assets, contributions, demography,

government debt, economic growth), and integrity (regulation, governance, protection, communication, operating costs). According to their assessment, the Chinese pension regime was given a grade D (along with Korea, Japan, India, Mexico, Philippines, Turkey, Argentina, and Thailand), among the worst pension regimes in these countries. The pension regime of China is considered to have major weaknesses, especially in sustainability and integrity (Mercer, 2019).

According to OECD (2019), the public pension spending of OECD was 8 per cent of GDP in 2018. Unfortunately, OECD has no access to the pension spending in China. The average life expectancy is 76.7 in China (OECD, 2019). With rather low retirement ages, and a relatively high life expectancy, the pension spending in China might be rather high. According to the data of the Chinese government, the expenditure on social security and employment was 2958 billion yuan in 2019, which increased by 9.3 per cent compared with 2018 (gov.cn, 2020). However, spending on pensions was not published by the Chinese government. This illustrates the lack of transparency of the pension regime in China.

1.3 Filial piety: the traditional family value

With a belief in Marxism, the Chinese Communist Party conquered mainland China through the communist revolution. As a result, the Marxist ideology used to dominate Chinese society before the death of Chairman Mao. However, after the political movements, especially the Great Leap and the Cultural Revolution, the Marxist

ideology has become much less popular (Bell, 2010). According to Bell (2010), few people in contemporary China really believe in Marxism, and the dominance of Marxism in China has already ended. The disappearance of the dominant ideology provides an opportunity for the restoration of Confucianism in contemporary China. For instance, the Confucian classics have become part of the mainstream in Chinese education (Bell, 2010).

The Confucian ideology has strong influences on Chinese society, including the family ethics. A major component of Confucianism is the notion of filial piety (Bell, 2010). Historically, filial piety has profound influences on family obligations and family structure in China. It may be the most critical factor in traditional Chinese culture (Goossaert and Palmer, 2011). "Filial piety included treating [his] living parents with reverence through obedience and care, especially in their old age; holding proper death rites when they died; respecting their body through a proper burial in a geomantically appropriate site; and nourishing their soul through appropriate daily worship and offerings" (Goossaert and Palmer, 2011: 226).

Jankowiak and Moore (2017) further conclude the traditional family rule as "patrilineality, virilocality, patriarchy, and deference to elders" (Jankowiak and Moore, 2017: 4). Patrilineality meant that men were central to the family, and inheritances proceeded via men (Jankowiak and Moore, 2017). Virilocality meant that women left their own families and lived with their husbands' relatives (Jankowiak and Moore, 2017). Patriarchy implied that men were supposed to hold the power of a family

(Jankowiak and Moore, 2017). Besides, younger family members should follow the guidance of the older ones.

At present, the government is trying to restore faith in traditional ideologies, including filial piety. Thus, a governmental project was issued. Chou (2010) conducted research on "Family Support Agreement" (FSA) and suggested to spread this programme to strengthen the family ties and the responsibility of the children to take care of the older people. The FSA is an agreement between senior citizens as well as their offspring on voluntarily support to the older parents (Chou, 2010). The FSAs were introduced as a method to maintain the support of the children to their parents. Normally, an FSA contains purchasing foods and clothes, providing a place to live, medical care, support cultivating farmlands for the older parents, access to leisure resources, emotional support, and burial and funeral services (Chou, 2010). The implementation of this scheme is extremely uneven. In some areas, the FSAs have covered nearly all the families whereas in some regions there are no FSAs. Chou (2010) contended that this scheme is beneficial to the improvement of the welfare of older adults, and it can relax the burden of the welfare system. However, this scheme is still disputable because many families deem it to be redundant. Besides, it may create unpredictable influences upon households with good intergenerational relationships (Chou, 2010). The introduction of FSA responds to the traditional notion of filial piety which is a restoration of traditional family values in contemporary China.

1.4 The one-child policy

The reproductive policy has had a significant influence on the structure of Chinese families. The one-child policy was issued in 1979 in order to control the growth of the Chinese population (Hesketh et al., 2005). This logic of “control” corresponded to the sceptical attitude on the free market system. As the political leaders of many countries, the policymakers in China then did not believe that the economy and population could be adjusted and balanced via the market system. Believing in Marxism, they were very keen to control the society. After constructing a planned economy system, they believed that the population and even reproductive behaviours could be controlled. Instructed by this logic, the one-child policy was implemented.

The one-child policy has been subjected to many critiques. Firstly, this policy ignored the moral disputes about abortions. Obviously, the one-child policy in China denied the rights of many foetuses to live. At the same time, unlike voluntary abortions, the forced abortions caused by the one-child policy also denied the reproductive rights of women. In other words, the one-child policy doomed the lives of foetuses as well as the freedom of women at the same time. Secondly, the one-child policy was not necessary for controlling the growth of the population. "The most dramatic decrease in the rate actually occurred before the policy was imposed" (Hesketh et al., 2005: 1172). In other words, the decrease in the growth of the Chinese population could have been achieved without the rigid one-child policy.

Meanwhile, the stringent one-child policy in China directly resulted in the rapid ageing of the Chinese population; hence, the financial risks of the pension system. Also, it thoroughly changed the family structure in urban China. Among the participants of this research, most of them have only one child. This phenomenon reduced the number of adult children available in principle to support their senior parents. Thus, older people have to rely more on themselves than their adult children who cannot share their obligations with their siblings. Given the fact that the pension system cannot satisfy the needs of many older adults, their retirement security in later lives is a growing concern.

Furthermore, the one-child policy resulted in the imbalance in sex ratios (Ding and Hesketh, 2006). Due to the implementation of the rigid one-child policy, some people chose to abort the foetus if it was female. It was because they wanted to ensure their only child was a boy in order to continue the family line in accordance with the patrilineal tradition. However, the one-child policy also improved the situation of women in China (Fong, 2002). Since many girls became the only child in the family, and more mothers could go to work due to the decrease in the number of children, the women in China suffered less from the patrilineal tradition (Fong, 2002). Thus, it can be argued that some ramifications of the one-child policy contributed to some extent to greater equality between women and men in present-day China.

1.5 Research aims and questions

In terms of scholarly work, little research on the relationship between the current pension systems and the expectations of the individuals has been done. This research is an exploratory study in discovering the living status, the expectations and the feelings of the people who are going to face the life-course transitions from employment to retirement in contemporary China. Through probing the opinions and preferences of individuals on pensions, this thesis aims to form an analysis of the interactions of the current pension systems and public opinions, and further analyse the influences of current pension systems and recent pension reforms upon the opinions of individuals. This study aims to contribute to the literature by bringing the opinions and perceptions in the research on the pension regime in China.

In terms of the research on transitions to retirement, there has been literature on the choices of older people in work or retirement, and the factors that affect their decision-making. Yet, these studies are not focused on contemporary China. This thesis not only aims to interrogate the plans and experiences of transitioning to retirement, but also sets to discuss them under the context of retirement policy, pension arrangements, and broader social context. In other words, this thesis aims to contribute to the literature by filling the gap of transitional experiences of middle-aged citizens, and interactions between transitions to retirement and major changes of the whole society.

In order to fill in the gap in the existing literature and to achieve the research aims, the middle-aged population was targeted. From the personal level, they are going to face the prospect of transitions to retirement in the forthcoming years. From the policy

level, they are the direct stakeholders of the pension reform and they may be influenced by the pension reform in the future. So, the middle-aged population was targeted in this research instead of current retirees whose pensions are not very likely to change even though the pension policy may alter.

Therefore, this thesis is guided by the following questions:

How does the middle-aged population perceive the pension systems in China?

What are the most concerned areas of the middle-aged regarding the current pension arrangements?

What are the trajectories of the middle-aged workers to retirement?

How does the middle-aged population think of their generational relationships?

What are the relationships between policy, transitions to retirement, family relations, and the broader context of contemporary China?

After introducing the aims of this research project, the next part will explain the methodology and research method chosen and the reasons why they are adopted.

1.6 Methodology and the research method of this study

I believe that knowledge in the social sciences is not objective or value-free. On the contrary, the research is influenced by the knowledge, opinions, and language of the researcher as s/he comes into contact with research participants, and the broader

social and cultural context. A social science researcher should have an insight into the thinking of the 'subjects' of research, on their own lives. Also, I view social phenomena as the consequences of the interactions of individuals. Social structure and social phenomena are changing with the changes in interactions of people. In sum, interpretivism and constructionism inform the orientation of this research.

In order to examine the questions, Grounded Theory (GT) is a suitable methodological approach to support this research. It provides the 'tool kit' for constructing a new conceptual framework and for theorising about transitions to retirement in China against the backdrop of little existing knowledge on this topic. Detailed justification of key methodological choices is provided in Chapter Three.

Interviews were selected as the specific research method to explore the subject matter of this PhD. As Daniel and Turner (2010) state, interviews can have a deep insight into informants' perceptions as well as experiences of a specific area. To be specific, in terms of this research project which aims to interrogate the personal experiences and perceptions, it was crucial to get access to individuals and talk to them face-to-face. One-to-one interviews are a suitable research method when focusing on subjective experiences and perceptions, which are hard to draw out with other methods. The qualitative interviews are able to assist in creating theories or hypotheses, hence generate the direction of further research (Nunkoosing, 2005). Since little is known about the perspectives of Chinese people on pensions, this research is a bold trail to apply qualitative interviews to gain an understanding of this issue. To be specific, semi-structured interviews were chosen to be applied in this

research. It is not only because it is one of the most widely used qualitative research methods, but also because of the way of cooperating with the participants to produce knowledge. Further details will be discussed in Chapter Three.

1.7 Context of the fieldwork site

Having experienced the transformation from the traditional agricultural society to the industrial society, China is on its way to postmodernity. In contrast to the past, when people transitioned from schools to factories and other economic units collectively, the choices of the individuals have become diverse. The individuals have to make their own decisions and become unique in the processes of life-course transitions (Deleuze, 1992). In addition to the individualisation of life-course transitions, China also shares some other characteristics of postmodern societies such as globalisation and consumerism. So, it is reasonable to argue that contemporary China is a postmodern society, at least in the urban areas.

There are obvious distinctions between provinces in China concerning the developmental stages. In light of the Human Development Index (HDI), the gaps between provinces cannot be ignored. Three provincial-level cities already have very high HDI. Among them, Beijing and Shanghai ranked top two with the HDI of over 0.85. In contrast, there are five provinces in the western part of China, where the HDI is under 0.70 (United Nations Development Programme, 2016). The HDI, therefore, ranges from medium to very high among the provinces in China. Considering the

differences between the east and the west and those between the cities and the countryside, the real gaps would be much more extensive within China. However, some developed areas, especially the cities with very high HDI, can be considered to be postmodern societies and the notion of postmodernity can be applied in these regions. Although I apply the notion of postmodernity in this thesis, I also realise the criticisms of postmodernism.

The notion of postmodernity was based on the rethinking of modernity. Modernity originated from the Enlightenment. "The so-called Enlightenment project is supposed to represent rationalism, technocentrism, the standardisation of knowledge and production, a belief in linear progress and in universal, absolute truths" (Wood, 1997: 541). According to Bauman (2000), modernity can have many meanings, and its trajectories can be traced by different markers.

Postmodernity is a response to modernity. There are different understandings on the concept of postmodernity. According to Alvarado (1996), the concept of postmodernity appears to be ambiguous, and it has no fixed definitions.

"Postmodernity is a style of thought which is suspicious of classical notions of truth, reason, identity and objectivity of the idea of universal progress or emancipation, of single frameworks, grand narratives or ultimate grounds of explanation. Against these Enlightenment norms, it sees the world as contingent, ungrounded, diverse, unstable, indeterminate, a set of disunified cultures or interpretations which breed a degree of scepticism about the objectivity of truth, history and norms, the givenness of nature and the coherence of identities" (Eagleton, 1996). According to Wood (1997),

postmodernism considers the contemporary world to be uncertain and divided and rejects meta-narratives as well as universal theories about the contemporary world.

Postmodernity is also a periodisation. Having witnessed some significant changes in societies in the last century, some scholars started to discuss the transformation of modernity. Although there are different preferences on what prefix should be applied to describe such kind of transformation, the changes of modernity have been addressed by many sociologists. For instance, as an artistic decision, Bauman was in favour of the metaphor “liquid” instead of the prefix “post” to describe the new modernity (Davis, 2008). Such preference illustrated Bauman’s concept of “liquid modernity” was close to “sociology as art” (Davis, 2008). In short, Bauman considered individualisation and globalisation as the major characters of liquid modernity. In the process of globalisation, individual lives are highly bonded with the free-market economic system. In this process, women and men have to be entirely responsible for their own lives, and their lives are filled with uncertainty and anxiety (Davis, 2008). Such descriptions can also be applied to contemporary urban China. Becoming a part of the globalised world, lives of urban residents in China are also highly individualised, including pathways to retirement (which is displayed in Chapter Five).

In addition to individualisation and globalisation, we are also witnessing some significant transformations that are happening or have already taken place in the contemporary world. For instance, there is a separation of power and politics (Davis, 2008). In other words, national governments are not able to control the global economic elites. Also, individual lives in liquid modernity change too fast. "The

fundamental idea is that a life lived in 'liquid modernity' changes too fast for habits and routines – those pillars of comforting certainty for human beings – to have any chance to 'solidify', to settle into a pattern" (Davis, 2008: 1239). Furthermore, influenced by consumerism, liquid modernity is breaking down collective identities. As consumers, individuals tend to seek solutions for their individualised problems via shopping (Campbell, 2018). In the 21st century, with the development of new technology, we are living hurried lives. Many of us spend more time on electronic products than interacting with people face to face, and we are taking the risk of losing essential social skills (Davis, 2013).

Although Giddens (1991) labelled the new modernity to be "high" or "late" modernity instead of postmodernity, he also noticed some notable changes in society since the last century. According to Giddens (1991), late modernity creates risks that have never occurred before. With the rise of the media, especially the development of electronic communications, the influence of distant events on our daily lives becomes prominent (Giddens, 1991). "It is in many ways a single world, having a unitary framework of experience (for instance, in respect of basic axes of time and space), yet at the same time one which creates new forms of fragmentation and dispersal" (Giddens, 1991: 5). Meanwhile, with the decrease of traditions, individuals are given diverse choices regarding their own lifestyles, and they have to make their own choices (Giddens, 1991). However, despite the various choices given to individuals, differences are also created in this process. This makes the concept of post/liquid/late modernity different from the notion of "developed" or "progressive". A postmodern society does not necessarily have to be more equal. On the contrary, when a society transforms from

an industrial society to a postmodern society, diversity and inequality can be generated at the same time.

Also, postmodernity can only be used to describe some characters of the society. For instance, it is different from the concept of "open society" defined by Karl Popper. Although a society can be postmodern, it can also be very traditional or backward in some aspects, such as the lack of democracy and the freedom of speech. In fact, as Giddens (1991) pointed out, the rise of totalitarianism is exactly one of the risks that we are likely to encounter in our contemporary world.

Beck and Grande (2010) developed the concept of "second modernity". They argued that Western Europe developed from pre-modernity to first modernity, and now second modernity. However, this Western European pathway is not universal and cannot be generalised. Therefore, this progression ought to be reviewed by a non-European perspective, such as Asian or African eyes (Beck and Grande, 2010). Also, the East Asian pathways towards modernisation were different from Western Europe. For instance, in South Korea, the development of first modernity and second modernity actually happened at the same time (Beck and Grande, 2010). In comparison, the modernisation process was "compressed" in East Asia and "stretched" in Europe.

Furthermore, compared with European modernity, East Asian modernity may have some other characters. For instance, in South Korea, Japan, and Taiwan, although the society has been individualised, these countries still lack individualism (Chang and Song, 2010). Despite the rise of individualisation in East Asia, such change has not

happened ideationally, especially for women (Chang and Song, 2010). As an example, the majority of women in these areas believe that the wellbeing of the family should be prioritised over the wellbeing of individuals (Chang and Song, 2010). In other words, individualism may still give way to collectivism in East Asia.

The individualisation in China shares some similarity with Western Europe. Both China and Western Europe were brought to individualisation due to the globalisation process as well as the spread of neo-liberalism around the world (Yan, 2010). Nevertheless, the Chinese case is special in some aspects. “Individualisation in China started in an economy of shortage, widespread poverty, and a totalitarian political regime where individual rights and freedoms were suppressed for the sake of national survival and satisfaction of material needs” (Yan, 2010: 507). In China, the prosperity of individuals ought to serve the target of a powerful state as well as a wealthy nation; therefore, the development of society is mainly measured by material criteria (Yan, 2010). Meanwhile, individualism has been demoralised and discredited in the Chinese context. Individualism is generally understood as selfishness, and nationalism or collectivism is promoted in China (Yan, 2010). This corresponds to the finding of Chang and Song (2010) that a character of the East Asian modernity is individualisation without individualism.

In sum, despite the differences in prefixes, the literature above illustrates that we are in a new era that is already beyond the old modernity. Although it is controversial about whether this new era is a continuation and development of the old one, it can be agreed that a prefix should be given to outline this new era. Sharing the features of

individualisation and globalisation, such prefixes can also be applied to contemporary urban China. Yet, as displayed above, the Chinese post/late modernity has unique traits, such as the influence of Confucianism, nationalism, and collectivism, and the lack of individualism. This might be the reason that the modernisation theory, which is based on Western experiences, does not fit with the Chinese situation in some aspects. In addition, with the transformation towards a postmodern era, the modernisation theory might have been obsolete to be applied to analyse contemporary China.

The main fieldwork site, Langfang is a prefecture-level city (an administrative level between province and county) in Hebei province in the North of China. The HDI of Hebei province was 0.735 (UNDP China, 2016). Langfang has a population of over four million (including the populations of the counties in Langfang region) (Stats.gov.cn, 2019). Langfang is relatively developed in Hebei province, and the fieldwork was conducted in urban areas. So, the real development stage of the fieldwork site is higher than the average figure of the whole province. While Langfang was selected for pragmatic purposes (access to participants from my home base in China), it also reflects a relatively highly-developed urban context in China. From this base, as explained in Chapter Three, some trips were made to interview individuals in other locations.

1.8 Interviewer reflexivity

According to the work of Emmel (2013), the researcher should be able to be reflexive not only in the decisions regarding the specific conditions but also on how he or she views the world and social science research. It is important to be reflexive on one's own background and characteristics. Scholars have discussed the significance of reflexivity on "researcher's social position (e.g. gender, age, race, immigration status, sexual orientation), personal experiences, and political and professional beliefs" (Berger, 2015: 219).

Noting the ages of the respondents, there was a gap between the ages of the interviewees and mine. Also, the personal experiences and the knowledge structure were also apparent differences between the respondents and me. As a researcher, it is essential to reflect on this gap and the potential influence of this factor. The researchers' skills in investigating, hearing, and understanding are essential because they are the data-collecting instruments in naturalist research (Rubin and Rubin, 2005). In this research, it was a challenge for me who was around 25 years old (when conducting the fieldwork) to communicate effectively with the middle-aged citizens who were over 40. I admit that this factor may have had a potential impact on the findings of this research because the participants are very likely to have treated me as a child in an East Asian context and I might have come across as very young when conducting interviews with the middle-aged population who were going to retire in the not too distant future. For instance, when the participants wanted to mention the younger generation, some of them used "you lot" to refer to young people because I belonged to the young people they mentioned.

The similar problem may have occurred when the respondents and I had significant differences in personal experiences and knowledge structures, especially the professional knowledge that can be accessed by researchers. "The power of the interviewer rests in his or her authority as a seeker of knowledge and methodological expertise, and that of the interviewee as a more or less privileged knower" (Nunkoosing, 2005: 699). This potential power of the interviewer could have been counteracted by the "privilege" of the respondents who rely on their ages and experiences to some degree. Thus, it was possible for the interviewer and the interviewees to have constructed an equal relation, or at least it was possible for me to have strived to reduce any power balance in my favour. Based on this relationship, I "collude with the interviewee to create, to construct, stories" (Nunkoosing, 2005: 701). Admitting the potential differences between the respondents and me, and those among the respondents, I did not expect the homogeneous answers from the informants. Instead, the diversity among the respondents in the aspects of experiences, feelings, perspectives and expectations were discovered.

Born in a medium-sized city in Northern China, I stayed in my hometown until finishing secondary school at the age of 18. Then, I left my hometown and studied public administration at Hunan University in the central south of China. After completing the first degree, I went to Leeds and did a one-year Master in Social and Public Policy. The time in Leeds was an eye-opening period for me. In addition to the module of social policy analysis, I also came into contact with the knowledge of contemporary social thoughts and qualitative research methods. The MA dissertation was the first time for me to apply semi-structured interviews in a research programme. The MA course

boosted my interest in life-course transitions and helped the formulation of this PhD proposal.

Growing up and finishing the first degree in China, I have adequate knowledge of the cultural and socioeconomic context of contemporary China. However, due to the personal experiences of living and studying in cities, I have relatively little knowledge of rural areas, especially how people think and behave in the countryside. So the focus of this research project is on the urban areas which I am more familiar with.

Due to the belief of mine in the market economy, I have a preference for the Chilean pension model. Since the Chilean pension reform in the 1980s, the privatisation of pension systems has become a trend which influenced many countries, especially the countries in Latin America. According to Frazier (2010), around thirty countries imitated the successful experiences of the Chilean pension reform and privatised their pension systems. So, I appreciate the success of the Chilean pension reform and expect that China might imitate the Chilean reform and privatise its pension schemes in order to improve the performance of the pension systems.

My preferences regarding the pension system may have had some influence on the research. These expectations of mine might have resulted in leading questions and in turn, influenced the answers of the respondents. In order to deal with this potential problem, the interview questions were discussed and reviewed with the supervisor before conducting the interviews. However, due to the fact that the interviews were semi-structured, probing was used in the interviewing process. A way to ensure the

quality of conversations was to be reflexive about the probing questions and to strive for maximum openness which involves, for instance, avoidance of leading questions. Also, the training on qualitative research methods in MA and PhD level and the experiences in conducting semi-structured interviews assisted me in improving the quality of this research.

1.9 Structure of this thesis

In addition to the introduction and conclusion chapter, the main body of this thesis contains five chapters. These chapters include a literature review chapter, a methodology and methods chapter, and three findings chapters. In sum, there are seven chapters in this thesis altogether.

The second chapter is a review of relevant literature which starts from the review strategy as well as the inclusion criteria of pertinent literature. This chapter includes the family relations of senior citizens and the pathways of individuals to retirement. Since the relevant literature on China is relatively weak, some studies on other contexts are also included in this part. Some findings of the studies selected might be transferable and apply to some extent in China. After reviewing the literature on family relations and transitions to retirement, the next parts of the literature review chapter focus on policy and macro level which include the ageing of the Chinese population as well as the pension and retirement policy in contemporary China. Notably, existing problems of the current pension regime and policy recommendations of scholars are reviewed in this part. Also, relevant documents

published by international organisations are reviewed. These international organisations include the OECD, the World Bank, and the International Labour Organisation. Finally, the opinions of individuals on pension policy are discussed, and the position and contributions of this piece of research to the literature are discussed.

The third chapter of this thesis is the methodology and research methods of this research project. Starting from my understanding of knowledge, this chapter explains why a qualitative methodology is chosen and what research method is used under this methodology. Notably, the function of Grounded Theory method is stressed. As a methodological approach, Grounded Theory is suitable in the areas where knowledge is missing. It guided the data collection as well as data analysis. In addition, some other important considerations are discussed in this chapter. These considerations include access and recruitment, sample, research ethics, quality of the research, and data analysis.

Chapter Four to chapter Six are the findings of this research programme. Also, they are the products of the data collection and data analysis processes. Chapter Four examines the opinions of the research participants on the current pension regime. The views of the citizens in contemporary China are divided. A focus of the citizens is the (un)fairness of the pension arrangements. Some informants expressed a strong critique of the fragmentation of pension systems as well as the inequality caused by this fragmentation. However, many ordinary citizens tend to defend the arrangements of the establishment. Their opinions are primarily shaped by their positions as well as ideologies. Also, some other concerns are expressed by the respondents. There is an

interaction between the present-day context and the perspectives of the ordinary people. How the Chinese context affects the ideas of citizens is discussed in this chapter.

Chapter Five examines the transitions to retirement. Notwithstanding the relatively rigid retirement policy in contemporary China, the actual retirement ages of interviewees are set to be diverse, which pertains to the characteristics of a postmodern society. It illustrates the transformation of Chinese society to postmodernism, at least in the urban areas. In terms of the work/retirement choices of mature workers, both early retirement and working beyond retirement exist in present-day China. Some workers claim retirement under 50 years old and enjoy their retirement lives in their 50s. On the other hand, some workers choose to work although they have already reached their retirement ages. In addition, some people are not affected by the retirement ages, such as the self-employed. These phenomena illustrated the leeway between the retirement ages regulated by the governmental policy and the actual retirement ages of the individuals in a postmodern society. Some factors are related to the choices of individuals on work/retirement, such as one's preference for work or leisure, adequacy of retirement incomes as well as other resources, commitment to previous working units, and family obligations.

Chapter Six interrogates the intergenerational relationships of the middle-aged citizens in contemporary China in relation to retirement (plans). Historically, Confucianism was the official ideology in traditional China, and filial piety was a primary factor of Confucianism. However, with the modernisation process of China,

the conventional norms have to cope with modernity. The pensioners are supporting the young people in terms of financial transfers and childcare at present. However, there are also some participants rejecting this model. These phenomena reflect the conflict between the traditional norms of filial piety and the actual needs of the young people and the conflict between family obligations and freedom of individuals.

After displaying the findings, the last chapter of this thesis is the conclusions. The findings chapters interrogate the aspects of policy, work/retirement, and family relations respectively. The conclusions chapter examines the interconnections of these three dimensions, and also their relationships with broader context. A postmodern retirement in contemporary China, inequality in later lives within present-day context, and the trade-off between family relations and choices on work/retirement are discussed. At last, this chapter concludes with how these phenomena form a part of the postmodern society in contemporary urban China.

Chapter Two: Literature Review

2.1 A brief introduction of this chapter

This literature review is going to interrogate generational relationships of older people in contemporary China as well as the transitions to retirement. Concerning the generational relationships, this literature review is going to examine the research on the traditional family culture, which put an emphasis on filial piety, and also its situation in the present-day context. Besides, the research on other aspects of generational relationships, including intergenerational financial transfers, co-residence, and childcare activities will be interrogated in this chapter. In addition to generational relationships, the work/retirement of the older citizens, as well as the factors that influence their decisions, will also be examined in this chapter. All this is in connection with retirement planning or decisions.

Also, this literature review is going to focus on the pension reforms of China and the experiences of other countries. Through reviewing current literature that is related to the pension reforms in China, this literature review can form an understanding of the situation of current pension systems, the problems that are still to be solved, relevant international experiences that may contribute to solving the problems, the pathway to reform of current pension schemes, and the interactions between the individuals and policymakers who are in charge of the pension policy. An understanding of these questions will be helpful in refining the current pension systems and improving the

welfare of current senior citizens as well as future pensioners, and also positioning this piece of research in current literature.

2.2 Search strategy

To identify the studies about the pension reforms and retirement lives in China, search engines such as the Trinity College library Stella search, Google Scholar, Microsoft Academic and Oscobo were used. Databases were also used to search relevant literature. These databases include PubMed, Mednar, Cochrane, ERIC, PsychInfo, Sociological Abstracts, Social Services Abstracts, Econlit, Campbell and Web of Science. The search items included "China", "pension", "pension reform", "retirement", "ageing", "individual", "response", "opinion", "perspective", "opposition", "transition", "family", "grandparenting", and "filial piety".

Among the existing literature that has been identified by the search strategy, the studies that are relevant to the pension arrangements and pension reforms in China after the economic reform in 1978 are included in this literature review. This type of literature includes not only academic research but also policy reports of international organisations such as the World Bank and the ILO, which can provide another perspective for this literature review. In addition, relevant studies that are about international experiences on pension reforms which may contribute to understanding the pension reforms in China are also included. Furthermore, the studies that focused on individuals' opinions, reactions, or oppositions on pension reforms are incorporated in this literature review. Moreover, the literature that is about the

work/retirement, family relations, and wellbeing of senior citizens is included in this literature review. The studies that are about the senior workers' choices on work/retirement, and those studies that help to understand the contemporary family relations in China are included. Also, the studies in light of family relations in other countries that can help understand the Chinese family relations are included, especially the comparison studies between China and other countries. The studies that focused on other regions, and not relevant to the research on China are excluded from this literature review.

The literature review in GT is a somewhat different process than in many other methodologies. I began with a relatively light review that sensitised me to the field and then revisited the literature review after I had a good idea of the emergent concepts and categories. The more family centred literature was the step I took after conducting a lot of fieldwork, to help me make sense of what I was discovering about the interconnectedness of retirement, family relations, and policies.

The number of pieces of literature that are listed below includes the literature that was incorporated in this literature review chapter. These pieces of literature include the research which helped inform the direction of fieldwork, and also the research that helped understand the findings. Some literature on the topics which may be related to the categories below is irrelevant with this research project. These studies are not included in this chapter. Also, the literature which was published in languages other than English or Chinese cannot be understood by myself. Thus, they are not included in this literature review either.

Number of pieces of literature consulted

- About current pension systems and recent pension reforms in China: 33
- Relevant international experiences on pension reforms: 35
- Policy reports on pension reforms in China: 10
- Later lives of citizens and opinions of individuals: 32
- Work/retirement and family relationships: 28
- Total: 138

Notably, the literature on China has emerged quite recently. Yet, it is still a bit limited compared with the literature on Europe and the US, especially in the light of the application of qualitative research methods in the areas of sociology and social policy. Even among the studies that are selected above, the number of qualitative studies is extremely low. By applying qualitative interviews in China, this research contributes to the research on China methodologically. It is contributing to qualitative research on China, which has a low base but is developing at present.

2.3 The continuity and changes of traditional family values in contemporary

China

2.3.1 Filial piety and patrilineality

In China, the notion of filial piety is not disappearing. On the contrary, Chinese parents are becoming more interested in the Chinese tradition (Goossaert and Palmer, 2011).

To be specific, the bonds between generations in contemporary China are still strong in terms of emotional involvement as well as mutual support between generations (Jankowiak and Moore, 2017). According to Emery et al. (2019), intergenerational support in China is still strong in terms of financial transfers, child care, and housework. Also, senior parents with a higher income are more likely to be involved in this intergenerational exchange (Emery et al., 2019). Furthermore, traditional ideologies are still popular in present-day China, especially filial piety (Hu and Scott, 2016). The popularity of filial piety is not challenged despite the changes in other aspects, such as the traditional gender ideology (Hu and Scott, 2016). These studies are consistent in the strong resilience of filial piety in contemporary China.

This phenomenon is a challenge to the modernisation theory. The modernisation theory postulates that the development of the economy, as well as the increase in retirement incomes, would decrease intergenerational solidarity and weaken older adults' position in society (Emery et al., 2019). However, the resilience of filial piety in contemporary China has already challenged the modernisation theory (Hu and Scott, 2016). To be specific, as for the attitudes of the adult children on taking care of their senior parents, nearly all the participants in a mixed-methods study believed that they have some degree of responsibility on the care of their parents (Warmenhoven et al., 2018). This willingness to take care of their parents does not vary with gender, the place of birth, and whether the participant is the only child of the family (Warmenhoven et al., 2018). Yet, the attitudes towards the future care of parents-in-law are quite different between men and women. Men are less likely to accept the responsibility of taking care of the parents-in-law (Warmenhoven et al., 2018). The

attitudes towards parents and parents-in-law may illustrate the resilience of filial piety, and also some impact of the patrilineal convention.

After discussing the resilience of filial piety in China, the next paragraphs will shed light on how the notion of filial piety changes to acclimatise itself to the contemporary Chinese context. Although the notion of filial piety is still prevalent in contemporary China, it is already different at present. According to Jankowiak and Moore (2017), the unconditional filial piety has disappeared, and the ethical constraints have been replaced by emotional bonds. At present, the emotional bonds between senior parents and adult children are the foundation of filial piety (Jankowiak and Moore, 2017). The weakening of moral constraints has made filial piety become informal, which is now primarily based on good personal relationships as well as intentions to support each other (Jankowiak and Moore, 2017). To be specific, parents may pay for the education, housing, and marriage of the adult children while the adult children take care of the later lives of their parents. Also, the only recourse of the parents to obtain filial piety is the emotional ties between them and their adult children (Jankowiak and Moore, 2017). This phenomenon makes the emotional ties more important at present. The research of Emery et al. also endorses this. Emotional closeness and intergenerational support interact with and strengthen each other in present-day China (Emery et al., 2019).

In addition to the significance of emotional ties in intergenerational responsibilities mentioned above, the separation of values and practices in contemporary China should also be noticed. According to Eklund (2018), the values and norms have been

separated from the practices of Chinese families at present. In other words, what people believe or expect might be distant from reality. The intergenerational responsibilities have been more diverse and flexible among Chinese families. To be specific, how to undertake the obligations towards parents have to depend on the future spouse as well as working opportunities of the adult children (Eklund, 2018). For instance, although some older parents may wish their adult children to live with them, their adult children may need to consider other factors such as the willingness of their spouses and potential working opportunities. Therefore, they may not be able to fulfil their older parents' wishes.

After discussing the continuity and changes of filial piety, the following paragraphs will shed light on how the ideology of patrilineality which is another aspect of the traditional culture changes in present-day China. Among the changes in Chinese traditions, the requirement of patrilineality has decreased dramatically. According to Jankowiak and Moore (2017), patrilineality has lost the power to control the lifestyles of individuals. Especially, the influence of patrilineality has decreased greatly among the younger generation, which was born after the implementation of the one-child policy (Jankowiak and Moore, 2017). Hu and Scott (2016) also argue that traditional gender opinions have decreased dramatically, especially in urban areas and in the Eastern part of China.

Following the downward trend of patrilineality, the preferences of parents for daughters are growing in China (Jankowiak and Moore, 2017). This phenomenon is totally different, even opposite to the patrilineal tradition. A reason for this

phenomenon is that daughters appear to be more filial than sons (Jankowiak and Moore, 2017). Xie and Zhu (2009) argue that adult daughters give more money to their parents compared to adult sons in urban China. Also, women have larger social kinship networks, and also provide more caregiving to the senior parents (Xie and Zhu, 2009). As a result, sons are not the centre of intergenerational obligations anymore (Eklund, 2018). The filial obligations that used to be undertaken by sons have been shared greatly by daughters. In fact, as the literature above suggested, the obligations towards older parents shared by daughters might have exceeded the obligations shared by sons. As a result of this change, Zeng et al. (2016) argue that having a daughter is more beneficial than having a son in present-day China. Their study focused on the health status of senior citizens in China. According to their findings, those having daughter(s) have better cognitive abilities as well as lower mortality risks compared with those having son(s). This effect is even stronger among the oldest, who is over 80 years old, and in rural areas (Zeng et al., 2016).

Despite the downward trend of patrilineality, the patrilineal tradition has not totally disappeared in contemporary China. The notion of continuing the family line still exists in China at present (Eklund, 2018). Besides, although filial daughters may wish to live with their parents, daughters' parents usually do not expect to live with their daughters, influenced by the patrilineal tradition (Eklund, 2018). In addition, some daughters' parents may wish to facilitate their social movement through their daughters' marriages while sons' parents usually do not have such expectation (Eklund, 2018). In other words, some daughters' parents in China wish their daughters to marry those with higher social and economic positions in order to improve the

situations of their own families. The findings above may reflect the different attitudes of parents on sons and daughters in contemporary China, notwithstanding the decrease of patrilineality in daily lives. After discussing the continuity and changes of filial piety and patrilineality, the next part will focus on intergenerational financial transfers in present-day China.

2.3.2 Intergenerational financial transfers

In terms of intergenerational inter vivos financial transfers, the number of transfers upward to parents surpasses the transfers downward to adult children in China, Korea and Taiwan (Tsai and Wang, 2019). The study of Wu et al. (2018) also supports the finding of Tsai and Wang. According to Wu et al. (2018), financial transfers to senior parents are still the biggest part of inter vivos financial transfers. Although such data may change fast in the current Chinese context, it can still illustrate the resilience of filial piety from another aspect. In addition, with the introduction of the new rural pension scheme, the financial transfers within families changed very little (Chen et al., 2017). In other words, although the rural older people started to receive pensions, the adult children still transfer money to their senior parents.

Additionally, the provision of pensions seems to have little influence on decreasing intergenerational solidarity. The research of Shi (2008) focused on the interactions of the provision of pensions and the relations of families. The research showed that the delivery of pensions did not result in a decrease of generational solidarity (Shi, 2008).

"Even if parents chose not to live with their children, the interaction between family

members remained intensive, centring on emotional support and daily care" (Shi, 2008: 339). Also, the pensions that were received by the older adults are seen as the assets of the families instead of the incomes of the older adults themselves. So, older adults can also provide financial support for their children if their children are suffering from poverty. Therefore, pensions are very useful in maintaining a balanced relationship between the working population and older adults, according to Shi (2008).

On the other hand, some scholars argue that the importance of financial transfers to senior parents is decreasing with the development of social security. Xie and Zhu (2009) conclude the financial transfers to the parents to be symbolic transfers. It means that the financial transfers to parents are only a symbol of filial piety, and they are not as important as before (Xie and Zhu, 2009). Liu et al. (2014) argue that, in rural areas of China, the senior parents contribute more to their adult children than they can get in return, and they are now in a weaker economic situation than their adult children. The intergenerational obligations of adult children have partly been replaced by the social insurance system, and the support from adult children has become weak (Liu et al., 2014).

Not only the intergenerational inter vivos transfers, but the bequest plans of the elders at present also reflect the changes of filial piety. According to Jiang et al. (2015), older people in rural China are more likely to give their bequest to the children who live with them. It is because the children who live with them usually provide them with instrumental support (Jiang et al., 2015). In fact, it is an exchange between the financial resources of the elders and filial piety of adult children. It supports the

assertion of Jankowiak and Moore (2017) that filial piety has not been unconditional in contemporary China. Another phenomenon regarding intergenerational transfers in rural China is that there is a "competition" for financial resources of the middle-aged workers between grandparents and grandchildren (Cong and Silverstein, 2017). In other words, the middle-aged workers have to decide who can share more of their financial resources. In this "competition", the grandparents usually support financial transfers to their grandchildren instead of themselves (Cong and Silverstein, 2017). This finding illustrates the altruistic motives of the seniors, and also the changes in tradition (Cong and Silverstein, 2017).

The intergenerational financial transfers are still influenced by the patrilineal tradition in contemporary China. The senior parents in China still contribute more to their sons than daughters at present. It may illustrate that the tradition of patrilineality still has some degree of influence on the daily lives at present. According to Deng et al. (2018), men receive more financial support from their parents than women in China. A primary reason for this phenomenon is that men are responsible for purchasing an apartment when getting married in present-day China, and their parents are expected to help with this (Deng et al., 2018). "Families with only daughter tend not to plan for their child's future home, as they consider it the responsibility of her future husband's family" (Deng et al., 2018: 10). In other words, the intergenerational financial transfers are still affected by the traditional family values in present-day China.

2.3.3 Co-residence and grandparenting

In addition to the intergenerational financial transfers discussed in the previous part, another change of filial piety in contemporary China is the decrease of multigenerational co-residence. In China, only a third of the families have three or more generations living together, and 43% of senior citizens live with their adult children (Raymo et al., 2015). It means that the majority of Chinese older people do not co-reside with their adult children anymore, and the tradition of co-residence only applies to a minority of Chinese elders. Especially, those elders who received higher education, with fewer families and friends, and close to medical centres are less likely to co-reside (Liu et al., 2016). Among the oldest old (over 80), co-residing with adult children is still the most prevalent choice in terms of the living arrangement (Wang et al., 2014). However, the married ones are more likely to live with their spouses only, and the proportion of this type increased dramatically between 1982 and 2000 (Wang et al., 2014). It shows that the living arrangements of the Chinese elders are getting westernised (Wang et al., 2014). Chen et al. (2017) argued that the provision of pensions may have influenced multigenerational co-residence in China. According to Chen et al. (2017), the new rural pension scheme has dramatically decreased the co-residence of different generations, especially between older people and adult sons. The decrease of multigenerational co-residence in China may partly support the modernisation theory mentioned above.

Also, a large number of grandparents live with their grandchildren while their adult children are not present, which is quite different from the co-resident tradition (Chen et al., 2011). Around five per cent of Chinese households are "skipped generation" families in which grandparents live with young grandchildren, but adult children do not live with them (Chen et al., 2011). It is probably because the grandparents are taking care of the grandchildren while the adults are working in other cities.

Nevertheless, notwithstanding the data above, the resilience of filial piety may exist in other forms. 31% of senior citizens live in the same neighbourhood with children, and 13% of them live in the same county with children but not the same neighbourhood (Raymo et al., 2015). Thus, only a small percentage of elders live in different counties from their children. This might mean that the tradition of co-residence may be less influential on individuals but still exists in another form, that living in the same neighbourhood or the same county is desired.

The attitudes on multigenerational co-residence may also illustrate the decrease of patrilineality in contemporary China. Contrary to the tradition of adult sons living with senior parents, adult women, as well as rural young people, are more reluctant in living with another generation (Warmenhoven et al., 2018). It means that the co-resident tradition may be more challenged among women and among rural residents. Additionally, intergenerational co-residence is related to women's decision-making in China. In nuclear families, women with higher education would have more speaking rights in decision making of the family (Cheng, 2019). However, the effect of education on women's decision making does not apply to multigenerational families (Cheng, 2019). Besides, when deciding their living arrangements, the senior citizens in China

still prefer to live with sons than daughters (Raymo et al., 2015). In sum, patrilineality and multigenerational co-residence still exist in contemporary China while changing with the rapid changes in society.

Some comparison studies on co-residence between China and other East Asian countries can help to understand the co-resident situations in China better. According to Jung and Kim (2017), the tradition of co-residence has decreased in present-day China, and it does not affect the subjective wellbeing of Chinese senior citizens anymore. "The traditional Confucian belief that living arrangements are an essential condition for subjective wellbeing of older parents is not supported by the Chinese case, but partially supported by the Korean case" (Jung and Kim, 2017: 1). In Korea, the wellbeing of elders is influenced by co-residence and satisfaction with the supports as well as filial piety of adult children, while this influence does not appear in contemporary China (Jung and Kim, 2017). The research of Jung and Kim indicates that China may be less influenced by the co-resident tradition compared with South Korea. Although the research design of the study may have had some effects on the findings, it can still more or less reflect a part of the situation in China. Moreover, in terms of co-residence, Taiwanese parents prefer to live with their sons, while Chinese parents are more likely to live with daughters compared with Taiwanese parents (Chu et al., 2011). It also illustrates that traditional ideology is weaker in mainland China than in Taiwan (Chu et al., 2011). These comparison studies also support the argument that the co-resident tradition has decreased dramatically in contemporary China, and this decrease in China might be more significant than other East Asian countries with

higher development stages which are opposite with the postulation of the modernisation theory.

Another aspect that marks the changes in traditional values in China is grandparenting activities. According to the research of Jonsen et al. (2014), connection with others as well as the link between generation is a source to generate a sense of meaning in lives in addition to work. Therefore, childcare activities may facilitate older people in generating a sense of meaning in their later lives. Nevertheless, making the grandparents look after the grandchildren is contradict to the traditional notion of filial piety. It is because the notion of filial piety requires the adult children to take care of the older people while the older people have no obligation in taking care of the grandchildren (Chen et al., 2011). According to Ko and Hank (2013), grandparenting activities are very popular in China. The proportion of grandparents who are involved in childcare activities is much higher in China (58%) than in South Korea (6%) (Ko and Hank, 2013). The popularity of grandparenting activities indicates the changes in filial piety.

Goh (2009) focused on the case of Xiamen, which is a coastal city in Southeast China. According to Goh (2009), grandparents have become a significant part in raising a child. However, they are suffering from some problems, such as lack of social network and social activities, physical exhaustion, and no financial rewards (Goh, 2009). Also, their lives are centred on their grandchildren, and they have to balance between retirement choices, personal hobbies, and looking after their grandchildren (Goh, 2009). Chen et al. (2011) also assert that the time spent by grandparents who provide

childcare is high in China, especially for grandmothers who spend nearly as much time as mothers in childcare. They look after the grandchildren in order to adapt to family needs, and the childcare burden can be extensive (Chen et al., 2011).

Focusing on the perceptions of grandmothers, Goh and Wang (2019) did a comparison study between Singapore and Fuzhou which is a city in South-eastern China. Goh and Wang (2019) argue that the grandparents in present-day China are facing strong cultural expectations to be involved in childcare activities. Also, they have less cultural resources to express their own willingness and ambivalence. As a result, most of the grandmothers who provide childcare in Fuzhou deem the childcare provision to be natural. Even for the grandmothers who do not provide childcare, the primary reason is that other grandparents are looking after the grandchild, and they normally contribute to grandchildren financially (Goh and Wang, 2019). Instead of choosing not to provide childcare, they were not given the opportunities to get involved (Goh and Wang, 2019). Meanwhile, most of the Chinese grandmothers in their qualitative research disagree with the notion of intergenerational reciprocity. The wishes to be independent, the plans to look after themselves, and the increasing acceptance of nursing homes are new trends in the old-age care in present-day China (Goh and Wang, 2019).

After reviewing the literature in the light of family relationships, especially the continuity and changes of filial piety in contemporary China, the next section will discuss the literature on work/retirement of the ageing workforces, and the factors that affect decisions on these.

2.4 Work/retirement at older ages

There are some studies regarding the transitions of workers to retirement. Although most of these studies are about other countries, they can still provide some references with this research from different sides. It is noteworthy that, for the individuals who face the transition to retirement, work/retirement and family relationships are not entirely separate issues. Instead, these two angles are related to each other. The life-course perspective, which is applied in the research across the life span contributed to the research on this connection. "The life course perspective directs attention to the connection between individual's lives and the historical and socio-economic context within which these lives unfold" (Pierce and Timonen, 2010: 15). Instructed by this theory, Bovenberg (2008) interrogated the two ambitions of people that are investing more in their families and also pursuing a successful career which they can keep learning from. Having a longer and more flexible working life, they can combine these two ambitions better. However, it would be necessary for the policymakers to provide them with more flexibility regarding their work, and also prolong the working lives if necessary (Bovenberg, 2008). This piece of research illustrates the connection between the life-course perspective and social policy. Also, the balance between work and family not only includes child care as well as parental leave but also relates to the entire life course (Bovenberg, 2008). In China, the retirement ages are rather low, especially for women. Thus, a longer and more flexible working life might help older workers to combine their family obligations and longer working lives.

Compared with relatively young workers, older workers have their advantages. The study of Johnson et al. (2017) illustrated that older workers are more engaged than young workers, using emotional regulation skills. Also, older workers have fewer burnouts compared with the young ones (Johnson et al., 2017). De Wind et al. researched the phenomenon of working beyond retirement in the Netherlands. They found that "the motivation to work, physical health and the financial situation were the most relevant aspects with regard to working beyond retirement" (de Wind et al., 2016: 1). This finding in their quantitative research programme can also help to understand the workers who work beyond retirement in China. In fact, contemporary Chinese workers may also be affected by these factors when deciding whether to continue working after reaching their retirement ages.

Tarkar et al. (2017) found a link between the intention of working after retirement and workers' satisfaction in their current jobs. The willingness to continue working post-retirement is primarily related to workers' satisfaction with their positions, and also their passions, commitment, as well as personal relationships with their colleagues (Tarkar et al., 2017). The systematic review conducted by Browne et al. (2018) supported this statement. Browne et al. (2018) found strong evidence that job satisfaction is related to the willingness to work beyond retirement. Moreover, higher job resources (including job control and opportunities to develop one's career) encourage workers to postpone retirement (Browne et al., 2018). It means that the more satisfied with her/his work, the more working resources she/he has, the more

likely the worker is to postpone retirement. This finding may also apply to contemporary China.

In addition to the findings above, Sulander et al. (2016) argue that organisational justice (whether the organisation treats the workers justly), as well as job involvement, are also significant factors which influence workers' work/retirement intentions.

Similarly, Oakman and Wells (2015) conclude that the person-environment relationship is an essential factor in the plans to work/retire. These findings illustrated the importance of working units on the decisions to work/retire. Hence, creating a suitable working environment for the workers is essential if the policymakers or enterprises would like to prolong working lives.

After discussing the factors regarding prolonging working lives, the following paragraphs will review the literature concerning the early retirement of workers. In light of early retirement, Schreurs et al. (2011) argue that both job demands and job resources can affect working intentions. Recovery needs refer to the needs of individuals to take a break from their working settings (Sonnentag and Zijlstra, 2006). While recovery needs are not associated with early retirement intention, job demands and job resources can both influence work enjoyment, hence affect the early retirement intention (Schreurs et al., 2011). However, according to the systematic review of Browne et al. (2018), the evidence to illustrate the association between job demands as well as retirement intentions is limited and not consistent. Also, Bennett and Mohring (2014) claimed that workers who have consistent careers are more likely to retire early. However, this phenomenon can only happen in nations where early

retirement incomes are generous (Bennett and Mohring, 2014). In China, retirement incomes, including the early retirement benefits, can be highly uneven among individuals. Also, some workers did retire very early and obtained generous early retirement pension entitlements. So, the finding of Bennett and Mohring (2014) may be able to be applied in China.

Concerning the early retirement of the working population, Visser et al. (2016) focus on the influence of education on retirement. In the Netherlands, those with lower education are more likely to retire before 65 years old (Visser et al., 2016). Also, older workers with less education or low working skills may not be able to prolong their working lives. This problem may deepen inequality among older adults (Visser et al., 2016). This finding may also be applied to other countries such as China. Gommans et al. (2017) contend that workers with low skills suffer from the danger of losing their jobs. However, low skills are not related to the intention of retiring early (Gommans et al., 2017). Although inadequate skills may be a challenge for some workers to prolong their working lives, this problem does not discourage their willingness to work. In fact, the retirement intentions and retirement decisions are not always aligned. The decisions of some workers on work/retirement are not entirely based on their preferences. Solem et al. (2014) discovered that poor health status and low education are the factors that result in early retirement. Also, blue-collar workers often retire earlier than they planned (Solem et al., 2014).

Following the discussions on retirement above, a question that needs to be addressed is, what does retirement mean to workers. According to Jonsen et al. (2014), the sense

of meaning in later lives is primarily related to missions. In other words, having a mission to carry out is an essential way to generate a sense of meaning, and retirement may make the older people lose this leverage. In addition, focusing on retirement experiences, Bradford (1979) concluded that one would lose acceptance and socialisation after leaving one's working position. One can also lose goals, achievements, and affirmation. Besides, for some workers who were in powerful positions, they would also lose power and influence (Bradford, 1979). The factors concluded by Bradford formed the grounds that some workers do not wish to retire, or choose to pursue other work after reaching retirement ages. These factors would be constructive in understanding the choices of some workers who work beyond retirement. By choosing to continue in or go back to their previous working positions, or pursuing a new job, they may be able to regain the factors that they have lost or would lose due to retirement. Wasylenki (1978) also pointed out that, workers whose work provides them with a sense of identity are likely to face difficulties after retirement, whereas those who have diverse sources of satisfaction are more likely to have a smooth transition to retirement (Wasylenki, 1978). Understanding this principle would help to interrogate the reasons why some workers would like to prolong their working lives in contemporary China.

In sum, this part has reviewed the literature on the factors that affect the willingness of the workers to prolong their working lives or have an early retirement. Also, the influences of retirement and powerlessness on later lives are discussed in this part. Although many of the studies are on other regions, the factors interrogated above probably can also be applied in China.

Since the economic reform in China in 1978 to change the rigid communist economic system, there has been an enormous amount of literature focusing on the reform of China's pension systems. This type of study has mentioned the major reforms within these years, the current pension systems in China, the weaknesses of these pension schemes, and some future directions or strategies for further reforms. I will now turn to discussing the literature on pension reforms in China.

2.5 The literature on pension reforms in China

2.5.1 Current challenges for the pension systems

In the existing literature, some problems of the current pension schemes have been identified. Due to the ageing of the population as well as plenty of transitional costs, the pension systems will be facing huge deficits in the future (Zhang, 2007). In the process of transition, the current working population not only need to pay for the pensions of current retirees who were in the old PAYG system but also need to pay for their pensions which will be in their individual accounts. The transition of pension systems also poses a challenge to the public administration of relevant departments that need to manage a different pension system. The potential deficits constitute a significant threat to the sustainability of the pension systems in China. Thus, many studies focus on this problem and provide suggestions from the perspective of finance and sustainability such as the studies of Zeng and Yu (2015), Zeng (2011), and Grewal et al. (2015).

Another important issue that has been addressed by existing literature is the fragmentation of pension provision. Fragmentation exists among not only different types of pension systems but also the management of pension funds between provinces and within provinces (Chen and Turner, 2015). The fragmentation of pension systems constrained the mobility of labour and created unfairness between different groups of pensioners (Wu, 2013). Economically, the fragmentation of pension systems constrained the free movement of labour and commercial activities. The employees and enterprises face the difficulties of the transformation of pensions when moving to a new place (Wu, 2013). Also, the fragmentation of pension systems shows the unfairness of the welfare system in China where the people in cities enjoy better welfare than the residents in the countryside and the citizens in the developed provinces receive better welfare than those in the less developed governorates. Politically, the fragmentation is a reflection of the prolonging game between the central government and the provincial governments (Wu, 2013). It shows that the central government may not have the ability to centralise the welfare systems at present.

Combined with cumulative (dis)advantages, the fragmentation of pension schemes might magnify the inequality in later lives in contemporary China. The cumulative (dis)advantage theory also contributed to the research on pension and retirement. In fact, the cumulative (dis)advantage hypothesis is being applied within life-course research which has been mentioned above (O'Rand, 1996). Advantages or disadvantages evolve over the life courses of individuals. So, there is an overlap

between the life-course theory and cumulative (dis)advantage theory. In terms of pensions, O'Rand (1996) found that early and sustained participation in a job provides workers with a cumulative advantage in pension entitlements. Also, a defined benefit pension involvement is considered to be a cumulative advantage (O'Rand, 1996). On the contrary, late or mobile careers would be a cumulative disadvantage in one's life course (O'Rand, 1996). This cumulative (dis)advantage may have a significant influence on one's retirement incomes and retirement life, and hence amplify the inequality between individuals in later lives. Combined with the fragmentation of pension provisions, the inequality in retirement incomes may be intensified.

Another challenge for the pension systems in China is the inefficiency of investment. According to Cai and Cheng (2014), due to the immature nature of China's financial market, the investment of pension funds may result in low benefit and high risk. Although the Chinese government has approved to expand the investment routes instead of only permitting the pension funds to be put into bank deposit, the real effect remains uncertain. Also, some problems are related to the old pension systems. For instance, some current pension funds which are contributed by the young workers have to be taken to pay the pensions of the current pensioners who did not contribute to the pension funds. Thus, many personal accounts become empty (Farid and Cozzarin, 2008). Besides, due to the fragmentation of public administration, the local authorities usually have a strong influence on the implementation of policies. Therefore, the implementation of pension policies is generally problematic (Hao, 2008).

The study of Li (2014) identified the problems in the effort of trying to integrate the different pension systems and solving the problem of fragmentation. According to Li (2014), although a unified system is suitable for economic freedom and social integration, the process of unification is not unproblematic. Different types of jobs have different characters. Thus, they may have different needs upon pensions. A unified pension system may not be able to fulfil the requirements of various groups of people. Besides, a unified pension system is a challenge to the ability of administrative management and the cooperation of local governments. Also, a higher level of unification on pension systems would result in the expansion of central government which might lead to the decrease of competitiveness among provinces since the officials may lose the motivation of improving the performance of pension schemes in order to get promotions.

2.5.2 Recommendations on the pension reform in China

Focusing on the current pension systems in China, there have been many recommendations proposed by scholars. For example, Wang (2006) attacked the current "identity" system. Under the current identity system, each Chinese citizen is allocated an identity based on the place of birth. This identity is divided into provinces. Meanwhile, rural areas have different identity systems from urban areas. It means that citizens receive various welfare based on their places of birth. The division of pension systems and the management of pension funds build on this identity policy. Thus, Wang (2006) argued to abolish this identity policy to reform the pension systems fully. Ito et al. (2015) contended that China must construct a democratic political system before building a real protection system for Chinese people. Both studies

suggest further reform beyond the current pension systems in China. However, their suggestions are not realistic in the present-day context of China. For instance, Ito et al. (2015) suggested a democratic political system. Yet, their study failed to identify the pathway to democracy. The abolition of the identity system which aims to protect the privileges will not be achieved without democracy. Thus, it is of vital importance to discuss the pathways to reform the current pension systems in China under the circumstance of authoritarianism. The fact that the willingness of the governments to provide real social protection can be limited in the context of authoritarianism has to be noticed when analysing the reform of pension systems.

Hu (2013) argued that the stock market usually has a higher upward trend than economic growth and bank deposit. The pension funds in the stock market may be risky in the short term. However, it will be more efficient in the long term. So, the proportion of pension funds that are allowed to be put into the stock market should be higher to improve the efficiency and sustainability of the pension systems (Hu, 2013). Zeng and Yu (2015) recommended increasing the retirement ages to deal with the deficits of the pension systems. The retirement ages are relatively low in China, with men currently being allowed to retire at 60 and women at 50 or 55. Moreover, early retirement is common to yield more positions for young people.

The phenomenon of early retirement started around 1978 after the “Cultural Revolution”. In the Cultural Revolution, young people were sent to the countryside while some older adults who had passed the retirement ages had to continue working. So, after the Cultural Revolution, many workers were encouraged to retire so that the

young people who were sent to the countryside could go back to work (Zhang, 2009). Therefore, early retirement became a tradition in many enterprises. With the increase in average life expectancy, the retirement ages have been problematic, and they resulted in the waste of human resources. Also, with the development of the economy, whether early retirement can contribute to the employment of young people has been doubted. Thus, it has been argued that retirement ages should be raised to increase contributions and decrease expenditures (Zeng and Yu, 2015). In an undemocratic society, such a policy can easily be implemented because the government does not have the pressure from the voters. The policy implications on later lives of the older adults are evident.

Ling and Chi (2008) conducted research on the willingness of older adults to work. They found that assets and receipt of pensions are negatively correlated to older adults' desire to work. Thus, the improvement of pension systems tends to discourage older adults from working longer (Ling and Chi, 2008). Similarly, the research of Arkani and Gough (2006) may be useful to the pension reform in China which identified the impact of occupational pensions on retirement ages. The occupational pensions have an adverse impact on the willingness to work for older adults, especially the defined benefit pensions, which are largely disconnected from the pension contributions (Arkani and Gough, 2006). When seeking to increase the retirement ages, the relevant policymakers have to take this factor into consideration.

Zeng and Yu (2015) recommended encouraging the second child. They argued that the two-child policy would be helpful in improving the sustainability of the pension

systems. However, Coeurdacier et al. (2014) suggested that two-child policy may be not useful to improve the pension schemes in China. Considering the fertility willingness and the costs of raising a second child, the real effect of the second-child policy is problematic. Besides, they also argued that the improvement of the pension system would have an adverse influence on the fertility willingness of the people. The willingness of giving birth to a second child will decrease with the development of the social security system (Coeurdacier et al., 2014). This is because people will see the pension, not the children, as a source of security in old age. Hence, many people do not feel that they need to have (more) children in order to ensure their later lives' security.

Zheng et al. (2009) argued that the percentage of individual accounts in the pension systems should be enlarged in China because this can improve the compliance of the citizens in the Chinese context. If the contribution of the employers which is 20 per cent of the payroll could be put into the individual accounts, the compliance of the pension systems could be higher, and the coverage of the pension could be further enlarged in China. Zheng et al. (2009) argued that the pension system in China is actually a Notional Defined Contribution system because most of the pension funds in the individual accounts have been used to pay the current retirees and there are only some electronic records in the individual accounts. Also, another unique phenomenon in China which is different from the West and the rest of the world is the culture of saving (Zheng et al., 2009). In China, most people have a strong preference for saving money for the future. This tradition is quite different from the preference for consumption in some countries in the West and Latin America. This tradition also

makes the Defined Contribution system rational in China because the Defined Contribution system perfectly suits the preference of Chinese citizens for saving for the future (Zheng et al., 2009). In other words, the Defined Contribution system is easy to be accepted by Chinese nationals because Chinese people have got used to saving in the individual accounts for the future.

The study of Li and Wu (2011) argued that the contribution rate of the enterprises, which is 20% of the payrolls may be so high that it has caused heavy burdens to the enterprises. Also, it resulted in the decrease in the real wages of workers in the enterprises. To increase competitiveness and increase the actual payroll of workers, the contribution rate of enterprises should be decreased, and the contribution rate of working staff should be higher (Li and Wu, 2011). Cai (2008) suggested paying attention to the continuity of the reforms. His study showed that reform cannot be stopped no matter how successful the current pension system is. The Chilean model was thought to be successful by many scholars and politicians. However, it was also reformed in recent years (Cai, 2008). Farid and Cozzarin (2008) suggested that the pension systems in China should be reformed as quickly as possible. With the ageing of the society, the slower the reforms go, the harder it will be because fewer people would be able to contribute to the new pension systems (Farid and Cozzarin, 2008). Additionally, with the slowdown and uncertainty of China's economic growth, the financial ability of the government may be more limited in the future.

Regarding the management of pension funds, Yang (2014) contended that the pension funds and public rental housing should be able to finance each other. The housing

situation in China is unique compared to other countries. With the urbanisation and the growth of urban population, there are an increasing number of migrants from the countryside in cities. So, the needs for housing are extremely high. However, the estates in urban areas are too expensive to the rural migrants. There is great potential for the further development of public rental housing. The pension funds that are put into the scheme of public rental housing are expected to have very high benefits at the same time to solve the housing issues of the new rural migrants (Yang, 2014). Sun and Suo (2007) suggested that the government should encourage the foundation of specialised pension fund investment companies. Then the public sector would be able to cooperate with the private sector just like pension fund investment companies and insurance companies (Sun and Suo, 2007). Similarly, Leckie and Pai (2005) also identified the potential of fund management enterprises. Pitsilis et al. (2002) identified a way to deal with the deficits of China's pension systems. They recommended selling the shares of state-owned enterprises. State-owned enterprises occupy a significant amount of wealth in China. By selling the shares of state-owned enterprises, the gap of the pension systems will be easy to fill (Pitsilis et al., 2002).

Zhang (2007) contented to revise the object of constructing a fully funded system because the contributions of current workers have to be taken to pay the pensions of current retirees. Thus, the phenomenon of empty individual accounts has been common. Under this circumstance, a notional defined contribution system may be better to suit the situations of empty accounts. This means that part of the contributions of current workers will be used to pay the pensions of old workers in the new system (Zhang, 2007). In other words, the empty accounts would be legitimised

and become no longer a “problem” that needs to be dealt with. What Zhang (2007) suggested was to give up the aim to construct a fully funded system and partly restore the old PAYG system. On the other hand, however, Zhao and Xu (2002) argued that the pensions of current pensioners should be financed separately because if the funds of individual accounts were taken to pay for the current pensioners, the reforms to construct individual accounts would be meaningless. Besides, it will also discourage the willingness of the new employees to join the new system because it is unfair to the current workers (Zhao and Xu, 2002).

The section above pointed out the primary problems of the current pension schemes in China. These problems include huge deficits in pension funds, fragmentation of pension systems, unfairness between pension groups, and inefficiency in pension management. Many scholars have given their advice on these problems as discussed above. Also, consulting the successful experiences of pension reforms in other countries is of relevance for the pension reform in China.

2.5.3 International experiences of pension reforms

There is a significant amount of literature introducing the relevant international experiences, especially comparative studies. For example, the comparative study of Yu (2007) focused on mainland China and Hong Kong. Shi and Mok (2012) compared the privatisation pathways of mainland China, Hong Kong, and Taiwan. The comparative study of Ang (2009) researched household saving behaviours of China and India.

Williamson et al. (2011) compared the pension policies of China, Singapore and South Korea. Song (2009) conducted a comparative study between the pension systems and reforms in China and Russia. In addition to these comparative studies, some studies focused on the social security system from an Asian perspective, such as the study of Ito et al. (2015) and Chomik and Piggott (2015). This kind of studies made some meaningful comparisons between China and the countries nearby. They also identified some similarities and differences among the pension systems of these countries. However, lacking the relevant discussions about the context of these countries, this type of knowledge is hard to transfer to appropriate policy recommendations.

In addition to the comparison studies mentioned above, some literature discussed the reform experiences of other countries. These discussions may be relevant to the pension reform in China. Although the contexts of pension reforms are different in each country, some mechanisms of pension reforms are similar. Therefore, the discussions on international experiences are meaningful for the research on pensions in contemporary China. Yet, Cai (2008) challenged the relevance of international experiences and claimed that international experiences, especially Western experiences, do not fit China in many aspects. This study asserted that due to the differences in regimes as well as development stages, China should learn from the experiences but pay attention to the differences between contexts when learning from international experiences.

The research on international experiences or the weaknesses of some pension systems in other countries may be useful to the reform of China's pension regime. When

revising China's pension schemes, some existing problems of foreign pension plans may be avoided if the research on western experiences was analysed in advance. Taylor-Gooby (2016) identified the weakness of social policy in the Western welfare states. This study argued that the social policy that aimed to provide integration may result in the division between pensioners and young people because the older adults have benefited more from some social policies. This finding can also be applied in China for when conducting reforms and proposing new pension policies, that is, the fairness between generations should be considered.

In China, intergenerational issues may be different from the West. Before the introduction of the pension system for rural residents, most of the rural older adults had to rely on the incomes of their children. The children also have legal and moral responsibilities to take care of their parents (Goossaert and Palmer, 2011). In contrast to the confidence in law and institutions in western countries, families are the most important social units in China (Calvo and Williamson, 2008). The principle of "family" is of vital importance in the traditional culture of China. Based on this culture of "family", the transfer of wealth within families is a significant phenomenon in China. Compared to contributing to social security, the parents in China prefer to invest in the education of their children and in property (real estate) (Zheng et al., 2009). So, when considering the fairness between generations, cultural issues should be taken into account. Benefiting from the development of the economy in recent years as well as the huge investment of their parents, it may be reasonable for the current working population to contribute more to the pension systems compared to their parents.

Through comparing the pension policies of the UK and Germany, Casey and Dostal (2013) concluded that the means-tested programme (whether an individual is eligible for welfare is tested) is not in harmony with the principle of self-responsibility. This study also suggested that a minimum pension may be the best which many countries can achieve, and the improvement of public pensions is a precondition for the success of the reform of pensions. In China, the coverage of the pension systems had been enlarged greatly in recent years. The pension systems for rural residents and unemployed urban residents who were not included in the pension systems are similar to the function of the minimum pension. Nonetheless, the amount of the pension for rural residents and the urban unemployed citizens is insufficient to fulfil the minimum living standard. Therefore, it is important to improve the generosity of the pensions for those who cannot maintain the basic living standard.

The study of Johansson and Cheng (2016) raised the question of whether China can learn from the universal pension scheme from Sweden. A primary difference between China and Sweden is the timing and speed of population ageing. Different from the slow and long-term population ageing in Sweden, the ageing process in China is rapid (Johansson and Cheng, 2016). This situation makes the pension reform more challenging for China. However, they provide some experiences for China. "Increased financial autonomy does not release families from caring obligations and a universal pension system is vulnerable in an ageing society" (Johansson and Cheng, 2016: 932). For China, it is necessary to encourage more senior citizens to participate in the labour market (Johansson and Cheng, 2016).

Concerning the social context, China is quite different from the west. However, China does share some similarities with Latin America. Calvo and Williamson (2008) concluded the similarities between China and Latin America to be strong traditional cultures and less developed economies. Zheng et al. further analysed the similarities and differences between Latin America and China. Firstly, most western countries had finished the modernisation of culture and economy when facing the ageing of the population while China and Latin America are facing modernisation and ageing of the population at the same time (Zheng et al., 2009). Secondly, China and Latin America share the problem of the relatively low willingness of participation in pension systems (Zheng et al., 2009). In China, the pension participation rate of the rural migrant workers in cities is rather low. This situation is similar to Latin America, where people with flexible jobs have a low participation rate (Zheng et al., 2009). Thirdly, both China and Latin America have the problem of low transparency and high corruption. This phenomenon will decrease the trust of the public in the pension systems and reduce the participation rate of the working population. Finally, both China and Latin America need to balance between the development of the economy and the elimination of poverty when facing the transitional costs from a PAYG system to an entirely different pension scheme (Zheng et al., 2009). Latin America succeeded in dealing with transitional costs but failed to maintain the development of the economy and decrease poverty. On the contrary, China succeeded in the elaboration of the economy and the high increase in commercial revenue. However, China failed in dealing with the transitional costs, and the problem of empty individual accounts is very significant (Zheng et al., 2009).

Regarding international experiences, a relevant theory is the political economy of ageing. It focuses on "the relative power of the state, business, labour and other social groups and the role of the economy and polity" (Pierce and Timonen, 2010: 15).

Walker (2005) applied the political economy of ageing at a global level. He argues that social policies that are related to the welfare of senior citizens are dominated by neo-liberal ideologies in all the countries around the world. International organisations such as the IMF and the World Bank play a significant part in spreading the neo-liberal ideas within the process of globalisation. Walker argues that "it is time for social gerontology to take centre stage in the argument against neo-liberal globalisation" (Walker, 2015: 835). Also, more attention should be paid to ageing in developing countries (Walker, 2015). These arguments can also be applied in China, which has already been affected by neo-liberalism (Hu,2012). More attention should be paid towards the influences of neo-liberalism on the pension reform in contemporary China.

In general, the existing literature on international experiences has provided many interesting studies among Asian countries, Western countries and Latin America. Some have indirectly contributed to the research on the pension reforms in China through proposing policy recommendations. Other studies analysed the significances, weaknesses, differences, and changes from different aspects that can also contribute to the research on China.

2.5.4 Documents of the international organisations

Another type of literature that has a significant impact on this study is the relevant policy reports of international organisations such as the World Bank, the ILO, and the OECD. The 2007 report by the OECD systematically reviewed the three-pillar model of China which consists of social pooling and individual accounts as the first pillar, enterprise annuity as the second pillar and individual savings as the third pillar. It identified the problem of high contribution rate and low retirement age. Also, it stressed the issue of portability of the pension systems in China. The workers who would like to change jobs are largely facing the problem of the changes in pensions due to the division of management (OECD, 2007). In the same year, Hu et al. (2007) published their research on the second pillar of China's pension system. Based on the fact that only one per cent of small enterprises provide enterprise annuity (EA), Hu et al. (2007) proposed a plan that aimed to unite some businesses and found Collective Pension Funds that can support to solve the problem of coverage of enterprise annuity. "Collective pension funds (CPFs) are independent entities containing the pool of assets acquired for the exclusive purpose of financing pension plan benefits of employees which are not from the same company or holding group of companies" (Hu et al., 2007: 4). This study proposed two pathways to construct the CPFs in China. One is through the pooling of certain industries via the industry funds or local EA administration centres. The other one is through external professional organisations which can boost the market of the management of the EA funds (Hu et al., 2007).

Other international organisations that have an impact on the pensions reforms in China are the World Bank and the ILO, especially the World Bank in recent years. In 2013, the World Bank published a report that systematically and comprehensively reviewed the current pension systems as well as the relevant context including the legacy costs, the ageing of Chinese society, the labour market, and saving arrangements of the citizens. It also proposed the pathway of the pension reform in China. In conclusion, this study is a milestone for research on China's pension policies. It is a historical achievement that seeks to provide direction to the pension reform of China in the future. The three-pillar model was recommended by the World Bank based on the situation of the pension systems in China. A basic benefit pillar should be introduced to provide basic income support for those who cannot maintain basic living standards. This pillar should be non-contributory and rely on general revenues. The pension systems for rural residents and unemployed urban residents nowadays are similar to the basic pension pillar that is recommended by the World Bank. Nevertheless, these two pension schemes are contributory, and the amount is too small to meet the basic needs of older adults.

The contributory pillar consists of two main parts. The first one is the Mandatory Occupational Retirement Insurance Scheme (MORIS). It will apply to all workers, including civil servants. It is designed as a Notional Defined Contribution system. The contribution is mandatory and related to the salary of workers which is around 16 per cent of the payroll. It is predicted that about 45 per cent of the pre-retirement income can be provided in the form of pension entitlements after retirement. In other words, the replacement rate would be 45%. There are three preconditions for this part.

Firstly, the retirement age has to be raised to 65. Secondly, the benefits must be indexed with the increase in wages and prices. Thirdly, the legacy costs should be financed by the revenues that are outside the pension systems (World Bank, 2013).

The Chinese government has made some progress towards this model. The integration of the pension scheme for workers and pension schemes for civil servants and members of public institutions is a major step towards this plan which requires the inclusion of all the employed workers. Another part of this pillar should be the Voluntary Individual Retirement Insurance Scheme (VIRIS). This scheme should apply to all the other residents that are not included in other pension schemes such as the self-employed and those without stable jobs. This system should be defined contribution and fully funded. A governmental subsidy would also be matched in this voluntary pension system (World Bank, 2013). This system has some advantages. The contribution design is simple, and the matching subsidy will encourage the input of residents. The defined contribution design can also improve the balance between different pension systems (World Bank, 2013). The last pillar is the Supplementary Savings Pillar. This pillar may be developed from the current enterprise annuity scheme. Nonetheless, reforms are needed, such as the cutting of taxes and the assessment of the potential conflicts of interests (World Bank, 2013).

The ILO (2015) praised the progress of the Chinese government on the coverage of pensions after the introduction of the pension systems for rural residents and urban residents who were not included in the previous pension systems. It also identified the directions of the further reforms under three main considerations. Firstly, although

the coverage of pension systems has been expanded dramatically, the benefits are still very low. So, the generosity of the pensions needs to be improved, in particular for the two new systems that were mentioned above. Secondly, the question of sustainability needs the particular attention of the Chinese government. Measures such as increasing the retirement ages should be considered. At last, the question of equity must be tackled. The benefits of pension systems for the working staff in the public sector are nearly twice of those for the workers in enterprises (ILO, 2015).

These documents have shown the significant influence of international organisations on the formation of pension policies. The efforts of international organisations have had variable influences on the pension reforms of China and contributed to the formation of pension policies. Also, they provide researchers with some support by giving the understandings and recommendations of relevant professionals who have experiences on pension policies. So, this type of policy reports has the significance that cannot be replaced by other studies. After examining the literature on the policy level, the research on individual levels will be discussed next.

2.6 Opinions of the individuals on pensions

There have been some studies on individuals' expectations, reactions, opinions or oppositions to pensions, although few of these studies pertain to the Chinese context. This type of studies can have a significant contribution to the research on individuals in China. "Public attitudes toward pension provisions and a country's pension system

play a major role in the political debate on pensions and retirement and the willingness to accept the necessary reforms” (Bresser and Soest, 2015: 137). The most important three aspects that can decide the attitudes of the public are replacement rate, retirement age and the insight into own entitlements (Bresser and Soest, 2015). It is also evident that the expected replacement rate and a retirement age that is no more than 65 are of vital importance to the satisfaction of the people to the pension systems (Bresser and Soest, 2015).

Melo (2004) noted that in the process of pension reforms, domestic factors are more important than the factors from outside of the country such as the policy recommendations proposed by international or regional organisations and international experiences of other nations. By giving the example of Poland, Armeanu (2010) contended that the external forces might not be helpful in the process of pension reform. On the contrary, the pressure from external forces may encourage nationalism and populism. This finding may also apply to contemporary China.

An important aspect that is related to the satisfaction of older adults with pension systems is the retirement age. The retirement ages in China are 60 for men and 55 or 50 for women. These retirement ages are expected to change, and other forms of retirement, such as gradual retirement might be considered in the future. The research of Calvo et al. (2009) showed that although the idea of gradual retirement seems exciting, it has little influence on the wellbeing of the senior adults. However, control over aspects of their retirement can largely improve the satisfaction of the retired. It is important that older adults feel that they have some control over their

retirement instead of being forced to retire (Calvo et al., 2009). Calvo and Natalia (2011) further concluded the factors that are related to the satisfaction on retirement. The factors include the speed of retirement, whether the retirement is forced or voluntary, whether the retirement is expected, the timing of retirement, and whether it overlaps with other changes in the life course (Calvo and Natalia, 2011). To improve the satisfaction of the relevant older population, the employees should be able to decide their retirement ages and the retirement should be flexible. Also, tax incentives should be used to incentivise employees who are willing to have longer working lives (Calvo and Natalia, 2011). These experiences will be informative if China is going to change the retirement system.

As for the countries in which the workers already have some control over their retirement ages, they can adjust their retirement ages to respond to other forms of pension reforms. For example, the pension system in Sweden is transforming from a defined benefit PAYG system to a notional defined contribution PAYG system (Laun and Wallenius, 2015). The model of Laun and Wallenius predicts the average retirement age would change from 62.1 to 64.6 due to the changes in the pension scheme (Laun and Wallenius, 2015). Yet, their model did not specify the time period of this change. It shows that the individuals normally prefer to delay their retirement if the pension system changes from defined benefit to notional defined contribution. Borella and Moscarola (2010) also supported this finding. They find the transformation of DB to the NDC system encourages the workers to postpone retirement, especially for men. However, this change makes the self-employed suffer from loss of welfare (Borella and Moscarola, 2010).

The case of Germany is also a good example to analyse the expectations of individuals. In 2007, the reform in Germany increased the retirement age from 65 to 67 (Coppola and Wilke, 2014). After this reform, the individuals with lower education failed to adjust their expectations according to the changes in retirement age. "As these individuals usually acquire both lower pension claims and lower private savings, the fact that they have been slower in updating their retirement expectations causes concern regarding their income security after retirement" (Coppola and Wilke, 2014: 166). This finding showed that different groups in society would have different reactions on pension reforms which are widely influenced by their knowledge and ideas upon the pension reforms instead of the contents of the pension reforms per se. When proposing reforms, the policymakers have to make sure the stakeholders of important reforms are fully informed of the contents so that the reform can achieve adequate effects.

Indeed, the knowledge of the individuals on their pensions may be limited, and they may be unclear about their contributions and potential benefits of their pensions. The research of Dushi and Honig (2015) showed that although most of the respondents know that their pension is on the defined contribution basis, they usually overstated the amount they had contributed. This means that they may receive pensions lower than they expected after they retire. This is a serious problem that cannot be ignored. It shows a gap between the expectations of the working people and reality. However, the individuals do have some reactions to the changes in pension policy. For example, in Italy, in response to the cuts in pension benefits, people increased their assets in

estates. This reaction is even more significant among those who can have a better estimation of their retirement incomes (Bottazzi et al., 2011). It is calculated that the average increase in the assets in estates can replace 40 per cent of the decrease in pension benefits (Bottazzi et al., 2011). In response to the postponement of retirement, some older women in Italy would increase sick leave, especially the grandmothers who live in the communities with relatively poor childcare services (Coda Moscarola et al., 2016). This illustrates the interaction between pension reforms and the broader context of individuals' lives.

Another type of interaction that is common among the countries with a democratic political system is the opposition among the people and the activities of the trade unions and opposition parties. The main motivation of the individuals to oppose the pension reforms is to maintain the old PAYG pension system. Also, a pension reform may lead to biased responses of the people (Scheubel et al., 2013). In other words, the opposition of the individuals to a pension reform may not derive from the actual expectations or preferences of the individuals, but from the biases or emotions. To raise the awareness of the working people, policymakers have to communicate the rationale of pension reforms fully. Also, policymakers have to be cautious when interpreting the contents of pension reforms. The study of Boeri and Tabellini (2012) suggests that when the pension reform is going to raise the retirement age and cut down the pension benefits, the individuals will be more willing to accept the reform if they are fully informed. Additionally, Heinemann et al. (2013) found that work motivation is related to pension reforms. If workers have strong work motivation that is not related to their salaries, pension reform to postpone retirement is more likely to

succeed. However, if there is no strong intrinsic work motivation or the work is deemed to be annoying, working people will probably reject the pension reform (Heinemann et al., 2013).

By conducting research on the reforms in Argentina and Brazil, Niedzwiecki (2014) concluded that the effect of reforms would decrease if the opposition of the trade unions is drastic. Also, if the opposition of trade unions is gentle, more progressive pension reforms are more likely to be achieved (Niedzwiecki, 2014). Anria and Niedzwiecki (2016) further concluded that the two most important factors that will contribute to blocking the neoliberal social policy reforms are popular mobilisation and a powerful left-wing party. In China, without the opposition of independent trade unions and left-wing parties, the neo-liberal pension reform may be more likely to be achieved.

As for the introduction of pension reforms which may suffer from radical opposition or resistance, Alexiadou (2013) contended that compared with single majority governments, the minority governments or large coalition governments usually are in a better position to push through controversial pension reform. This finding is particularly suitable for countries where trade unions are militant. This is because pension reforms need cooperation among the governments, opposition parties, and the trade unions. Under a majority government, the opposition party usually prefers to tend to the trade unions for support (Alexiadou, 2013). However, under a minority or coalition government, the opposition party will be easier to be brought in the policymaking process. Thus, if agreements can be made between the governments

and the opposition parties, the trade unions will be isolated (Alexiadou, 2013). It should also be noted that the opposition of the pension reforms does not necessarily come from the liberal parties or trade unions, it may originate from the privileged groups that are benefiting from current pension systems (Armeanu, 2010). For instance, if the pension reform is aiming at cutting the pension benefits of civil servants, it may be resisted by the civil servants who will suffer welfare losses from the pension reform. So, the interactions between pension reforms and public opinions are evident. On the one hand, the views of the people will have an influence on the success of pension reforms. On the other hand, the opinions of the public are also a product of the pension reforms (O'Donnell and Tinios, 2003). Some barriers will prevent dynamic interactions between public views and pension reforms. A major problem in this process is that the public is not well informed about the budget of pension systems and a large number of citizens fail to realise the link between the contribution and pension entitlements (O'Donnell and Tinios, 2003). In China, this problem may be much more severe due to the low transparency of pension schemes.

2.7 Conclusions

A type of literature that is developing at present is the studies on Chinese family traditions, especially filial piety. The traditional family notions are becoming very popular in contemporary China. For example, the concept of filial piety is supported by the government as well as a large number of citizens. However, filial piety is more and more based on emotional bonds in contemporary China. Also, the patrilineal tradition has decreased dramatically in China with the process of modernisation. In addition,

the literature on the choices of workers on work/retirement was discussed in this chapter. Many factors would contribute to the willingness of workers to prolong working lives, such as work satisfaction and work resources. Also, retirement may result in the powerlessness of the elders. Although some of the studies focused on other regions, their conclusions may also be applicable to China.

Hailing originally from an imitation of the Soviet pension system, the Chinese pension system has experienced great changes over the decades after the foundation of the PRC in 1949. Despite the achievements in the coverage and integration of pensions, the pension system in China is still in the transition process. Many problems are still to be solved, such as the fiscal sustainability of the pension systems, the generosity of pensions, the investment of pension funds, and the empty individual accounts. More importantly, the future direction of the pension reform is still to be identified. To illuminate these problems, international experiences were reviewed. In the process of the pension reforms, the international organisations have a persistent influence on the reform agenda, among which the most important are the World Bank, the ILO and the OECD.

Among the existing literature, there is little research on the opinions, expectations and oppositions of the individuals in the pension reform in China. Although there has been some research on the later lives of pensioners in China, the research on the expectations of the public is primarily focused on the West. In other words, the ideas of the ordinary people have been largely ignored, and the expectations of the ordinary

people on pension reforms do not get enough attention from the policymakers and scholars.

Current literature on Chinese family relations mainly focuses on traditional values such as filial piety as well as patrilineality and mutual support between family members.

While such topics are reviewed and discussed in this study, this thesis also interrogates the influence of context on family relations. Especially, this thesis adds up to current literature by shedding light on the effects of generational inequality on the formation of family solidarity at present. Furthermore, this piece of research also contributes to the literature by interrogating the interconnectedness between family relations and transition pathways to retirement.

In sum, this thesis not only adds up to the literature on the topics above separately but also forms the connections between the three areas above. Concerning the current literature, notwithstanding the existence of studies on separate topics above, the efforts to probe into the linkages of these arenas are totally absent. This thesis will not only contribute to the research on these separate aspects but also contribute to the current literature by constructing a link between these three important areas.

Chapter Three: Research methodology and methods

Following the previous discussion on the existing literature in light of the research questions, this chapter is going to introduce the methodology and methods of this research project. Starting with an explanation on why a qualitative methodology has been used in this research, this chapter is going to introduce what research method was used, how did I sample and recruit participants, what ethical issues occurred in this research programme, what were the main considerations regarding the quality of the research, and how the data collected were analysed. In addition, the weaknesses of this methodology are interrogated at the end of this chapter. In short, this chapter is going to introduce how a methodology and a set of methods were chosen, and how these offer the best fit for the research questions.

3.1 Grounded Theory and its application in this project

Grounded Theory is a qualitative research method. Initially, this approach was developed by two American scholars, Glaser and Strauss in the 1960s (Goulding, 1999). However, there are different interpretations and understandings on Grounded Theory. A unified version of Grounded Theory that can be accepted by all the scholars does not exist. Even the two scholars who created the Grounded Theory - Glaser and Strauss - debated about the development of Grounded Theory (Goulding, 1999). Notably, the contribution of Charmaz on the invention of constructivist Grounded Theory considerably changed the landscape of Grounded Theory.

Charmaz (2014) views research as co-constructed by the researcher and the research participants. Therefore, it is necessary for the researcher to be reflexive about his/her own standing as well as the research process (Charmaz, 2014). Despite the versions of Grounded Theory, a GT study does not have to pertain to a single version or model rigidly. "Constructivist grounded theory highlights the flexibility of the method and resists mechanical applications of it" (Charmaz, 2014: 13). Oktay (2012) argues for an agnostic position. According to Oktay (2012), overreliance on a single model or version may make Grounded Theory lose its character. Instead of being instructed by a single model, a GT study can be mixed or hybrid (Oktay, 2012).

Grounded Theory excels at generating new knowledge which has not been discovered yet (Goulding, 1999). It is particularly suitable when knowledge is missing in some area (Flick, 2018). However, it is not necessary to ignore the existing literature before entering the research field. As a matter of fact, only through reviewing relevant literature, the researcher can identify the position and innovation of the research among the existing knowledge (Timmermans and Tavory, 2012). In other words, reviewing relevant literature would assist the GT study in achieving its purpose. Also, it would be practical to review relevant literature in order to fulfil the requirements of academic institutions, such as the ethical committee.

In terms of how to conduct a GT study, Birks and Mills (2017) conclude a standard set of procedures. Their procedures include "initial coding and categorisation of data, concurrent data generation or collection and analysis, writing memos, theoretical

sampling, constant comparative analysis, theoretical sensitivity, intermediate coding, identifying a core category, advanced coding and theoretical integration, and generating theory" (Birks and Mills, 2017: 10). Among this set of procedures, theoretical sampling plays an integral part in a GT study. Timonen et al. (2018) consider theoretical sampling as one of the core principles for GT studies. According to Emmel (2013), theories instruct the sampling strategies in any type of research. For the Grounded Theory, theoretical sampling should be the "gold standard" in order to generate theory (Timonen et al., 2018). Timmermans and Tavory (2012) argue for the importance of abduction in the Grounded Theory. However, according to Foley and Timonen (2014), despite the relevance of deduction and abduction, a GT study should be primarily inductive.

As in many other GT studies, semi-structured interviews were applied in this research programme. Semi-structured interviews have become the most commonly used research method in qualitative research, although not the only one. This type of interview can provide researchers with some restrictions so that researchers would not ignore the research focus and end up with a discussion of irrelevant topics. In addition, when the respondents talk about some other issues that may be irrelevant or distant from the research foci, the questions in the interview guide can be helpful to bring them back to the research questions. Meanwhile, it can also provide the researcher with some flexibility to adjust the ways of conducting the research when facing unexpected situations and probing further into emergent concepts, and this is essential for one of the key tenets of GT, namely theoretical sampling (as explained below). "Researchers are indeed the 'instruments' in qualitative interview research.

After all, it is through the investigator's facilitative interaction that a conversational space is created where respondents share rich information about their lives" (Pezalla et al., 2012: 182). Regarding the fact that the researcher is actually an instrument in a qualitative interview, the quality of a research programme not only depends on the research design and the questions proposed before but also on the knowledge, communication skills, personal characteristics, charisma and personal experiences of the researcher.

3.2 Sampling

As explained in Chapter One, the middle-aged population was targeted. According to the Oxford English Dictionary, "middle age is the period between early adulthood and old age, usually considered as the years from about 45 to 65" (Oxford English Dictionary, 2017). However, considering the retirement ages in China, which are 60 for men and 55 or 50 for women, 45 to 65 would be rather high in the Chinese context. So, the respondents were sampled from the people who are to face the transitions from employment to retirement at present or in the near future. Most of the participants were expected to be between 40 and 60 years old at the time of the interview (see table below for final sample composition).

Regarding the differences between men and women, middle class and working class, and the eastern and western part of China, these factors were considered when sampling, in that the initial sampling was oriented by seeking a degree of

heterogeneity among the participants. Additionally, the types of employment were another important element considered when choosing individuals to be interviewed. The inequalities between men and women have been widely noticed, not only because of the gender stereotypes and the socially constructed differences in men' and women's lives, but also the rise of feminism. Although China is on its way to a postmodern society, it is still marked by the influence of the traditional East Asian culture, which assigns males and females with different social roles and obligations. Thus, it is interesting to discover the similarities and differences between men and women in family relations and the transitions to retirement in a context that is different from the West. The differences between various parts of China reflect mainly the economic development stage and social policy. The research participants of this research project were recruited from cities and regions that share a commonality in that they are predominantly urban and around the average or somewhat above average in terms of the level of economic development.

As the literature review chapter stated, pension policy differs between cities and the countryside in China, and the gaps in pension entitlements are evident. Considering the huge gap between urban and rural areas in economic development stages as well as pension arrangements, I decided to focus on urban areas. Urban areas are closer to a postmodern society while the countryside is more traditional. Furthermore, the pension entitlements for rural residents are very modest. This issue makes the research questions less relevant to the rural residents as they are not very likely to live on pensions alone and have to rely on other resources.

Initially, I focused on two types of employment, including the employees of private companies and the working staff of the higher education who are members of the public institutions. These considerations were the starting point of the data collection process. As the data began to emerge, the sampling process became more guided by theoretical sampling principles, as per the Grounded Theory method. In other words, additional participants were chosen on the basis of their potential contribution to the development of theoretical constructs. Further information is discussed below (section 3.4).

3.3 Access and recruitment

Access to potential participants is of central importance. A research project can fail because of the lack of an adequate number or variety of respondents (in particular, the inability to reach saturation). So, the issues of access to participants deserved further consideration before rushing to the interviewing process.

As for the recruitment of the participants, it is important to balance between the recruitment process that has been permitted by the relevant organisations and the special conditions that may occur in the recruitment process. McCormack et al. (2012) researched the experiences of bisexual men who were living in urban areas. In the course of recruiting respondents, they found that they were not able to get enough interviewees. So, they changed the recruitment strategies and looked for suitable participants in their communities, at street level. They argued that “it is important to

maintain flexibility when conducting research: that rigidly sticking to a predetermined methodological procedure approved by funding bodies and ethical review panels can hinder the quality of data collected, and stultify the innovation of methods” (McCormack et al., 2012: 228).

In addition to the importance of being flexible in this process, the process of access and recruitment can also reflect the context in which the research was undertaken. As Bondy argues, "access, as a continually negotiated process, reflects localised socially embedded conditions and practices" (Bondy, 2012: 578). In other words, the process of getting access to participants is a process of being social in the context of a particular culture. Thus, the context of the potential respondents that is linked to a local culture should be discussed before the research and reflected on after the research.

A significant issue that was related to this research is the problem of trust in Chinese society. It is challenging for the people to trust a person they do not know in the contemporary Chinese context. As Li (2010) states, contrary to the strong reliance on the families and friends they are familiar with, people have a strong distrust of the people they do not know. Meanwhile, unlike their confidence in personal relations, they do not believe in laws and rules, unless there is a strong power to back up the rules (Li, 2010). This phenomenon may be attributed to many reasons, including the influence of the traditional culture and the bureaucratic system in China nowadays. Considering this phenomenon and the context that breeds this phenomenon, it became clear that it is important to get access to the participants via somebody they

are familiar with. Only through the persons they know, I was more likely to obtain the consent of the respondents to take part in the research and get rich information through interviews. Thus, it was necessary to apply snowballing strategy in this research. The process of accessing the participants was also a process of exploring the context in which the middle-aged Chinese citizens are living. What is the practical way to get access to the participants and to obtain consent, and what are the characteristics of the middle-aged people in China who are amenable to consent taking part in interviews in the current Chinese context were also interrogated in this process.

Several techniques and strategies were necessary to get access to potential participants. The information sheet was crucial to the advertising of this research project. Some participants contacted me after seeing the research project as well as my contact information on the information sheet. Also, in the contemporary Chinese context, social contacts were of vital importance in getting access to the respondents. Starting from the social connections of mine and other people I know, I accessed some first participants as a starting point. After that, the snowballing strategy was applied, and the participants helped with advertising the research project and spreading the information sheet.

The information of this research project was posted in some Wechat groups and some other websites. A participant was recruited directly from the Internet. The support of the Internet was very limited when seeking cooperation. Few interviewees came to this study because of the information spread through the Internet. Yet, the support

from social contacts contributed significantly to the fieldwork. The effects of various ways of seeking access reflect the discussion of social context above. Trust was a significant issue in this process. In order to obtain the consent of the potential participants, it was essential to get some degree of trust. In the current Chinese context, some degree of social contacts would be ideal when seeking support. So, the efforts to ask for cooperation could go smoothly when the potential participants knew me or those who were doing the advertising, including the previous interviewees who had already taken part in the research. At least, the potential participants usually needed to see and talk to me before consenting to take part, if they had no social contacts with those who helped to disseminate information about the research. After talking to me face to face, the potential respondent could develop some trust in me and be more likely to consent taking part. This necessary and pragmatic use of snowball sampling was concurrent with theoretical sampling as I sought to recruit, through the previous interviewees, other members of their social networks who had characteristics and circumstances relevant for the developing concepts in this research. However, not all recruitment was based on snowballing, as some people did respond to the invitation to participate in the research independent of a prior direct or indirect connection to me.

3.4 Sample

The table below shows the basic characteristics of the interviewees who participated in this research project.

Table 3.1: Sample composition and characteristics

interview number	gender	place of residence	employment status	age	interview setting
1	F	Hebei	teacher in primary school	50	my living room
2	F	Hebei	teacher in college	55	my living room
3	F	Hebei	teacher in college	55	my living room
4	F	Hebei	retired enterprise worker	48	my living room
5	F	Hebei	teacher in college	53	my living room
6	F	Hebei	manager in medical enterprise	38	meeting room of the enterprise
7	M	Hebei	shop owner	43	shop (quiet, no customers)
8	M	Hebei	doctor	53	participant's living room
9	M	Hebei	public official (retired but went back to work)	63	office of the governmental building
10	M	Hebei	public official (retired but went back to work)	64	office of the governmental building
11	M	Hebei	public official (retired but went back to work)	64	office of the governmental building
12	M	Shanghai	retired enterprise worker	55	Starbucks
13	F	Jiangsu	administrative worker of a hospital	54	café
14	M	Jiangsu	professor	48	audio talk online
15	M	Hubei	security staff (coming back to work)	65	office
16	M	Hubei	security staff	58	home of the participant
17	F	Hebei	shop owner	47	café
18	M	Shandong	manager of an enterprise	49	a personal house
19	M	Shandong	manager of an enterprise	45	a personal house
20	F	Hebei	shop owner	53	café
21	F	Hebei	retired enterprise worker	63	neighbourhood garden
22	F	Hebei	retired teacher	63	neighbourhood garden
23	M	Hebei	baker	50	road, under a tree
24	M	Hebei	safety supervision	58	neighbourhood garden
25	F	Hebei	housewife	53	participant's living room
26	M	Hebei	driver	60	office
27	M	Hebei	warehouse keeper	68	warehouse
28	F	Hebei	shop owner	40	tea shop
29	F	Hebei	chef	44	café
30	see 17				café
31	see 23				café
32	M	Hebei	cleaner	63	empty dance studio
33	M	Sichuan	teacher in secondary school	51	participant's living room
34	F	Sichuan	statistician	40	participant's living room
35	F	Sichuan	housewife	50	participant's living room
36	F	Sichuan	retired factory worker	53	tea room

Thirty-four participants were interviewed altogether (and two were interviewed twice). Thirty-five interviews were conducted face-to-face, and one was conducted online through audio talk (because the informant contacted me after I left that city). That interview was also recorded and transcribed. Among the participants, there were 17 men and 17 women, representing even distribution by gender. Constrained by the inconvenience of doing fieldwork outside of my hometown which includes the expenses of travel and accommodation, poor social contacts, and difficulty of communication due to dialects, most interviews were conducted in Langfang, Hebei province. However, some participants were sampled from other provinces in order to obtain diverse information and to probe whether findings might differ significantly by region (this does not appear to be the case, but would of course warrant further research). Shanghai, Jiangsu, and Shandong are in East China. Hubei is a province in the Central South, and Sichuan lies in Southwestern China. Different from the main fieldwork site, which is in the east and north part of China, the other research sites cover the southern provinces and also western China. Also, although some participants are currently living or working in Hebei, they came from other regions.

Aiming to interrogate the retirement plans and decisions of the middle-aged citizens in China, this study has mix of retired and working people in the sample, which helps to understand the work/retirement choices of the middle-aged. The employment status of the interviewees ranged from public sector jobs to private sector roles and included middle-class workers as well as people from the working class. Their opinions encapsulate the various attitudes towards the current Chinese pension arrangements.

As outlined in Chapters 1 and 2, this study focuses on the adult population who are facing the transition to later lives and retirement. So, most of the respondents are aged between 40 and 60. However, due to the limit of actual situations and the loss of information in the process of advertising this research project, some participants were slightly younger or older than this. Some older workers were interviewed for this research project in order to obtain the experiences of continuing working after reaching the official retirement ages. These workers were aged between 60 and 65, with the exception of a warehouse keeper who was 68. In sum, the youngest participant was 38, and the oldest was 68 at the time of the interview.

It was a challenge to find suitable locations to interview the respondents. For those who had some degree of social connection with the people who helped to do the advertising or me, they were usually willing to come to my home which was a quiet and suitable place for interviews. However, for those participants who were sampled through snowballing strategy or those who volunteered to take part after seeing the information sheet, it was generally more challenging to find a suitable research setting. Participants' home or working place was the first choice for the interviews. Alternatively, cafes were considered to be a good option which were usually quiet and suitable for meetings. Yet, a few conversations happened in a neighbourhood or the seat under a tree which were noisy, and the participants could not focus on speaking due to the limitation of the environment. It is a disadvantage of interviewing the strangers that I did not have enough leverages to choose the interview setting. The interview had to happen immediately, or it would never have happened. As the number of interviews increased, I learned my lesson and was able to balance the need

to interview more participants and the need to find a setting that was conducive to uninterrupted discussion.

The first tranche of interviews started in January 2018 and ended in August 2018, i.e. this first phase of data collection lasted around eight months. During and immediately following this period, early drafts of the findings chapters were produced. There were two significant steps in this process. The first step was trying to achieve a degree of heterogeneity in the sample. So, the sample varies between different employment statuses, different regions and different life experiences. After the first step, the data were analysed, and of the first drafts of the findings chapters were produced. Concepts emerged after completing the data analysis and the writing of some findings. Based on these emerging concepts, the following interviews were more targeted.

One important group for theoretical sampling in the second stage of the first phase (from May to August 2018) was the individuals who do not have a definite retirement date such as shop owners. Considering that most of the previous interviewees were either already retired or had a specific retirement age, more people without definite retirement plans were targeted. Most of these respondents were people who have their own businesses. Based on the existing data collected, the information provided by those who do not have a specific retirement timetable contributed to the research. Such information was a necessary supplementation to the stories of the previous informants, and a comparison between the information provided by the previous interviewees and new interviewees was interesting.

Also, the issue of grandparenting occurred frequently in the dialogues of some early participants which seemed to be a significant concern of the middle-aged or a common task for the retired, in other words, something that was impacting on retirement planning and experience. Yet, no grandparents with direct experiences of grandparenting had been included in the sample up to that point. Therefore, the grandparents with the backgrounds of looking after their grandchildren were targeted as the sampling proceeded. The relationships between grandparents, grandchildren and adult children were further interrogated as they impinge on retirement planning and the retirement experience. These issues include incomes of the retired and intergenerational equality, the nature of the relationship between parents and adult children, and the influence of tradition on current family relations. So, due to the lack of information in such areas, the contributions from 'active' grandparents were significant.

Also, most of the respondents from earlier fieldwork stages were middle-class, including teachers, managers, shop owners, and so on. These participants were either covered by the pension scheme for public institutions with relatively adequate pension entitlements, or they were in decent enterprises which can guarantee sufficient incomes for the employees. Thus, at the first stage of fieldwork, there was an insufficient insight into the experiences of working-class participants or those with low incomes. So, the working class with lower incomes was targeted at the second stage of sampling. Understanding their plans, whether they plan to keep working after retirement, and what is the effect of poverty on their retirement decisions contributed to the study.

In terms of the perspectives of the ordinary people on pensions, the desire for equality had been acknowledged in the findings based on the accounts of many participants. However, criticism of those who criticise the administrative arrangements also occurred in some interviewees' conversation. This phenomenon was fascinating. So, in the next step, I tried to discover whether there were some others who shared this opinion or was it only an isolated or rare sentiment instead of a more widespread perception. Also, the views over a market-oriented pension reform still needed more response. Some participants partly agreed with it while some had concerns over the process of privatising the pension schemes. So, more data regarding this issue was collected in the second stage. This stage of theoretical sampling was challenging because it was not possible to know persons' opinions towards pensions before interviewing them. However, more targeted questions were asked during this stage. For instance, the views or phenomena that had already occurred in the previous dialogues were cited in the questions posed during the interviews so that I could get more targeted answers.

The second tranche of interviews started from January 2019 and ended in March 2019. It was a continuation of the theoretical sampling process. After the first round of interviews, three broad topic areas emerged throughout the interviews, which were policy, retirement, and families. In order to look for the link between these three areas and produce a conclusion chapter for this thesis, the second tranche of interviews sought to gain a better understanding of the interconnectedness between these domains. A unique phenomenon in this round was that two follow-up interviews

happened in order to further interrogate the relationships between the topics in previous interviews.

3.5 Research ethics

Targeting the middle-aged employed or formerly employed urban population in China, there were no obvious marginalised populations among the participants of this research programme in the areas and groups that were targeted (if the sampling had included impoverished rural populations or highly insecure internal migrants, this would, of course, have been different). However, there were some ethical considerations which are outlined next. As stated above, ethical approval for this research was obtained from the Research Ethics Approval Committee of the School of Social Work and Social Policy, Trinity College Dublin.

Regarding the welfare of the participants, questions about the transition to retirement might result in anxiety in some participants. It can be unpleasant or worrying for some respondents to think that they are going to get old and retire in the future, especially for those who are in a higher social or economic position. This is because retirement will mean that they are going to lose status and leave the people they were working with. Also, retirement will be a great change for them in their life courses and the changes brought up by retirement may be equal to uncertainty. The uncertainty about the future may also raise the anxiety of the respondents. In order to deal with this potential problem, the contents of this project were mentioned in the information sheet (see Appendix A). In addition, the participants were notified that they are free to

withdraw from the study at any time without any reason so that they can quit the interview if they feel anxiety or other types of discomfort in this process, or indeed on any grounds, without having to explain why.

Other standard ethical considerations include “anonymity, confidentiality, informed consent, researchers’ potential impact on the participants and vice versa” (Sanjari et al., 2014: 14). In order to obtain the permission of the participants, participants were requested to read the information sheet and sign a consent form before taking part in the interview. The decisions of the participants to take part in this research were voluntary. To protect the confidentiality of the interviewees, their real names are not displayed in the thesis. "Typically anonymity is provided through the use of pseudonyms" (Halai, 2006: 6). So, pseudonyms are utilised in the thesis to replace the real names of the participants. In order to protect the privacy of the interviewees, all the records are stored in a password-protected computer. Only the researcher and the supervisor can have access to the data when necessary. When the research is finished, and the thesis has passed, the anonymised transcripts will be kept for possible future use while the audios of the interviews will be destroyed.

As the literature review chapter indicated, this research is path-breaking, in the Chinese context, in applying qualitative research methods to understand the transition experiences of the middle-aged population to retirement and their expectations regarding retirement. When recruiting the interviewees, the academic significance and participants' contributions to the research were made clear. The principle of reciprocity requires the researcher to think of ways to compensate for the

contributions of the participants to the research (Halai, 2006). In this research, the compensations were applied in exchange for the time of the interviewees. Some gifts prepared by me were given to some participants. The gifts included fruits, boxes of drinks, coffee/tea, and food. However, the compensation did not apply to every interviewee. This is because I did not have the chance to prepare gifts in advance sometimes, or some participants refused the gift. Some participants even bought food or drink for me. The gift-giving not only assisted the access and recruitment but more importantly signalled appreciation for the participation of the interviewees and their contributions to the completion of the research.

The requirements of the ethical committee had some effects on the fieldwork, especially when I was seeking the consent of potential participants to take part. A problem occurred so far is that the requirement to sign a consent form made the research look too “formal” for some interviewees. I could feel that some participants were hesitant when being asked to sign the consent form. This requirement discouraged the intentions of some potential participants to take part in an interview and increased the difficulty of obtaining consents. Also, some participants felt stressed or under pressure when they realised that being interviewed was a formal task. This made the respondents less likely to speak freely as they talk when they are fully relaxed.

3.6 Quality of the research

There are many factors regarding the quality of research, and different criteria have been proposed. For instance, Tracy (2010) lists eight factors including “(a) worthy topic, (b) rich rigor, (c) sincerity, (d) credibility, (e) resonance, (f) significant contribution, (g) ethics, and (h) meaningful coherence” (Tracy, 2010: 837). Meyrick (2006) pointed out that transparency and systematicity are the most significant factors that influence the quality of a study. However, according to Barbour, “None of these ‘technical fixes’ in itself confers rigour; they can strengthen the rigour of qualitative research only if embedded in a broader understanding of qualitative research design and data analysis” (Barbour, 2001: 1115). In addition, Foley and Timonen (2014) pointed out some criteria, including “validity, reliability, credibility, trustworthiness, sensitivity and variation”. Especially, Foley and Timonen (2014) argued that the quality of a Grounded Theory study also depends on how the data has been contextualised and “saturated” for variation. Moreover, some scholars also discussed the generalisability of the research findings, such as Polit and Beck (2010), Larsson (2009), and Payne and Williams (2005).

In order to improve the quality of this study, I listed the aims and research questions clearly in the introduction chapter. Besides, I chose a GT approach in order to interrogate the research questions, and the reasons why such a choice was made were explained. Also, in the process, I applied a flexible interview guide which set out some important interview questions but also gave enough opportunities for the participants to express what they considered to be crucial for their lives. In addition, I stayed interactive with interviewees when conducting interviews. Instead of solely relying on the interview guide, I remained responsive when necessary in order to facilitate the

interview process. Also, the interview processes did not terminate until data saturation was achieved. More importantly, the processes of fieldwork were under supervision. Major progresses achieved were reported to the supervisor, and guidance on further steps to be taken was received and followed.

In terms of the presentation of research findings, I presented relevant information about the informants when displaying their dialogues. I also tried to include as many interviewees as possible in the findings, although the lengths of interviews were uneven. Though some participants preferred to give brief answers, I tried to give them voices in the findings. The findings generated some categories that can be further explored with other individuals. Nevertheless, the interviewees whose situations did not pertain to the categories were also reported in the findings chapters. Also, in terms of research ethics, I obtained ethical approval from the Research Ethics Approval Committee of the School of Social Work and Social Policy, Trinity College Dublin. I attended modules on qualitative research methods on MA and PhD level, and I had the experiences of conducting interviews when writing my MA dissertation. The previous knowledge, training, and experiences supported improving the quality of this study. Moreover, staying reflexive about myself, the potential biases were addressed.

3.7 Weaknesses of this research

Limited by my ability to conduct fieldwork outside my hometown, most interviews took place in Langfang, Hebei province, although some respondents were interviewed

in other regions. Though generalisability may be claimed through context similarity, this research project is confined to the context where the interviews took place.

The process of seeking for cooperation was not easy and straightforward. Sometimes, the participant had given voluntary informed consent verbally. However, they felt hesitant about filling in a paper form (reminiscent of bureaucracy for them) before they had established the connection with me through spending time in the course of the interview. Here I picked a paragraph from a research memo:

"Another phenomenon is that when I asked her to sign a consent form, she was "frightened". I suppose she thinks the consent form may have potential legal harm to her. So I interviewed her, and she signed the consent form AFTER doing the interview (when we have already had some trust). This reminds me of another interview with a security staff. He was hesitating whether to sign the consent form, so the result was that we did the interview first, and after that, he signed the consent form."

Some thoughts of (potential) participants frequently occurred in the process of fieldwork, such as "I am not well educated/I am not a scholar, how can I contribute to a study?", "you should find somebody, he/she is more educated than I am", "since we are in an interview, I don't think it's proper to speak this issue now" etc. It showed that the qualitative interview was rather strange to the respondents in the Chinese context, and they were very unfamiliar with it. So, they could easily feel insecure and not suited to be interviewed, especially for those who considered themselves to be "uneducated". This obstacle made my task more difficult to obtain adequate

information compared to conducting fieldwork in a context in which qualitative interviews had been commonly used for decades. Due to the path-breaking nature of this research project, it was more challenging to interact with potential participants through an activity which they were unfamiliar with.

Another challenge occurred so far was the interaction with the working class or the “uneducated”. Due to my family background and my experiences in higher education, I was more familiar with the language and thoughts of middle-class citizens. However, I lacked the experiences of communicating with the working class. It resulted in some weakness. Firstly, the interest of the working class to take part in the research project generally was not strong compared to the middle class.

Secondly, the information provided by the working-class interviewees was not in each case very substantial. This made the lengths of interviews quite uneven which ranged from 20 to 70 minutes. A few conversations were brief, and many yes/no answers occurred in these dialogues. This means that some of the participants were unable to provide adequate and substantial information on the interview questions. It may be because of the personal reasons of some participants. These reasons may include that, the respondent may have been very shy and did not enjoy speaking in their daily lives, the respondent may have felt nervous when being asked to take part in a formal interview, the respondent may have thought that some opinions or dialogues were not suitable to be mentioned in a meeting or did not wish their voices to be recorded. More importantly, the respondents may have been for the first time involved in an interview. Those participants were not very familiar with academic research, and they

were not familiar with answering interview questions. So, being interviewed was a strange thing for them, and they were not used to being interviewed. Another potential issue is that the whole interview process, including the interview questions, may have been too "formal" to the working class. This process contained the requirements of reading an information sheet, signing consent forms, and taking part in a formal interview which was expected to last for longer than half an hour. These bureaucratic procedures made it more difficult to interview the respondents in a relaxing situation.

3.8 Data analysis

Among the existing theories, the significance of Grounded Theory in constructing the researcher's own theory has been commonly acknowledged in qualitative research. Considering the fact that little has been known in this research area and this research was a first foray into the feelings and experiences of the individuals with respect to a particular aspect of their existence in China, Grounded Theory provides important methodological guidance on the proceeding of this research.

As Rubin and Rubin (2005) state, data analysis is a process of moving from interviews to interpretations. In other words, "the researcher has to make sense of the data by sifting and interpreting them" (Pope et al., 2000: 114). In this research, the data analysis proceeded in tandem with the data collection process. The interviews were transcribed, coded, and selectively translated shortly after completion. This provided the researcher with ideas to refine the interview questions and also the way to

conduct interviews (Pope et al., 2000). Also, it assisted the theoretical sampling with more targeted questions and respondents.

During the data analysis process, the Grounded Theory coding strategy was applied. Grounded Theory has its coding strategies (Timonen et al., 2018). Open coding was implemented first. In this period, the data was broken down, and open coding took place, with the help of using the gerund forms of relevant verbs, driven by the constant asking of: What is going on here? What is the participant relaying? What kinds of actions and experiences is the participant conveying? What is this data doing in relation to this enquiry? Axial coding followed the open coding. "Axial coding involves re-building the data (fractured through open coding) in new ways by establishing relationships between categories and their subcategories" (Lawrence and Tar, 2013: 32). At last, selective coding was used in order to build a conceptual and theoretical framework. In short, categories, concepts, and theory were generated step by step through the data analysis. "All coding procedures in GT fundamentally share a common process that results in categories and concepts, and which in turn drives sampling in pursuit of theory" (Timonen et al., 2018: 7).

The example below shows the process of open coding.

Table 3.2: Example of open coding

<p>Why the pensions are in debt in China? At first, the massive public officials army, isn't it? The massive altogether more than 20 million public officials... They used to receive the so called relatively low payrolls in the past, the salaries of the public officials are indeed not high. Afterwards, the state would be responsible for their retirement security. But when it is time for the state to pay for their later lives, the state eats its words. Making them receive from the pension funds. So, the people who did not contribute, they still get high salaries [pensions], right? Many people, such as a secretary general of a city government or some other officials, it is common that they get ten or eight thousand, right? They nearly have never handed in, but receive the pensions higher than all the people. Well, the enterprise workers hand in, but receive very low, don't they? Many staff, the ordinary workers, he handed in for more than 20 years, at last he may only get 1800 or 2000 per month. Ah, the senior leaders of the governments, there are many of them receiving five or six thousand, seven or eight thousand, how do you say that? This is a thing, unreasonable in terms of policy design.</p>	<p>Complaining about too many public officials</p> <p>Admitting the low payrolls of them</p> <p>Complaining about the state that eats its words</p> <p>Giving the example of an official</p> <p>Stating that the enterprise workers have low pension entitlements</p> <p>Expressing his dissatisfactions on pension arrangements</p>
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In the next three chapters, the findings of this thesis will be presented. Middle-aged citizens' perspectives on the pension regime, work/retirement planning and choices, and family relations in relation to work/retirement will be discussed respectively.

The interviews were recorded by an App named VoiceRecorder on my cell phone. All interviews were recorded and stored on my cell phone. However, one record was missing due to a technical problem. These audio records were then transferred to my laptop shortly after the interviews finished. All audio recordings were transcribed. I manually transcribed five audio records at first. However, I found it overly time-consuming in that way. Therefore, I used a tool named Xunfei to support transcribing audio records. I chose machine transfer which was 0.33 yuan/minute. Yet, the transcriptions were not always accurate, and I did a lot of manually corrections based on them.

Due to my own experiences, I did not use data analysis tools to support analysing my data. I tried NVivo when I was writing my MA thesis, and I did not find it very helpful. Therefore, I did not use such tools to analyse my data. Instead, I coded the data on Microsoft Word. Each document contained a transcript, and these transcripts were in the same file. As displayed above, I did open coding on the transcripts. After the open coding process, I reviewed these transcripts as well as codes and had some ideas on some similarities and differences between interviews regarding issues that occurred a few times in these dialogues. Then, I went back to each transcript and made notes of the codes that I considered to be important and could be used to build up patterns. Such notes were handwritten on some pieces of paper, and only essential codes that potentially could build up categories were written down so that it was handy to compare the codes of each interview. Through comparing the codes I chose, I built up categories (such as critics of the pension regime, early retirement, work beyond retirement and so on). Based on these categories, I rearranged the codes and put the selected codes under these categories. Therefore, the categories were linked to the codes as well as dialogues. When writing my drafts, I could easily trace back to the related conversations based on my notes. When necessary, I picked informative talks that contain rich information and translated them into English and presented them in the findings chapters.

The generation of findings chapters went along with the data analysis process. I started to write some parts of the findings chapters immediately after the data analysis of a few interviews. Afterwards, I received some feedback based on the initial draft. Therefore, I could make some adjustments on sampling, the way of conducting

interviews, and data analysis. Each time after every round of data collection as well as data analysis, the findings chapters were updated or revised. New categories occurred were added to the findings chapters, and the categories that occurred before were compared with the latest data.

After finishing the first tranche of data collection (29 interviews), coding, and categorising essential codes, I started to target the generation of theories. The generation of theories went along with the writing of conclusions parts of findings chapters as well as the conclusions chapter of this thesis. Through reviewing the categories or themes I created, I compared the differences as well as the interconnectedness between them. Based on the comparisons between categories, I generated an initial draft of conclusions for the findings chapters, which was my first attempt to build theories. The second tranche of interviews (7 interviews) took place in order to interrogate the differences and interconnectedness between categories further, and fully construct theories based on the categories that emerged before. After completing all the data collection, I refined existing categories and finalised the findings chapters. Based on the conclusions parts of findings chapters, I fully developed theories in Chapter Seven. Therefore, categories and themes finally developed into theories (reflected in Chapter Seven), and theories were grounded in the data and categories (presented in the findings chapters).

Chapter Four: Perspectives on the pensions regime in China

4.1 Introduction

This chapter will interrogate the opinions of the middle-aged on the current pension arrangements in China. It will include whether the middle-aged workers are content with the pension arrangements or not at present. Also, while some workers protest against the establishment, some people criticise the protesting workers based on nationalist grounds. Besides, a left-wing populist idea occurs in the public. These perspectives will be displayed in this chapter.

There are three sections in this chapter. Regarding the problem of the unfairness of the current pension arrangements which has been discussed in the literature review chapter, the first part focuses on the opinions of the participants who are unsatisfied with the issue of inequality in the current pension arrangements. These participants are mainly enterprise workers as well as those who do not benefit from current pension policy. In contrast, the employees of the public sector tend to defend current pension arrangements and criticise the arguments of those who oppose such reality. Their perspectives and the reasons behind this are discussed in the second section. While many people focus on the fairness of pension policy, some other informants have realised other issues which may be more significant than the problem of inequality such as the deficits in pension funds, the fragmentation of pension

management, and the link between pensions and the contemporary Chinese regime. These issues are discussed in the last section.

4.2 Perceptions of unfairness in the pensions system

In line with the discussion on the inequality between different pension schemes in contemporary China in the literature review, interviewees benefiting from different pension systems expressed various opinions. The enterprise workers who receive relatively modest pension entitlements are normally unsatisfied with current pension policy. They tend to think the pension policy in China is rather unfair and produced privileges. For instance, the opinion of Qinghong is a reflection of the inequality between enterprise workers and the working staff of public institutions. The inequality between different groups of workers and the relatively low pension entitlements boost the anger of the enterprise workers. It chimes with the discussion of Wu (2013) on the unfairness between pension schemes for different groups:

The lowest type of pension for the enterprise workers, it is rather difficult to maintain the living situation. For now, where to find such low incomes, very few. So the workers in our enterprise are all emotional on this issue. The enterprises are not happy with it.

Qinghong, female, 48, retired enterprise worker

As an enterprise worker, Wengui also expressed his opinion on the unfairness in pension arrangements, although he has a relatively high income. He contrasts the level of pension payments for retired high-ranking officials whom he sees as low

contributors, to the meagre pensions of the enterprise workers who have a long history of contributing the scheme:

Why the pensions are in debt in China? At first, the massive public officials army, isn't it? The massive altogether more than 20 million public officials... They used to receive the so called relatively low payrolls in the past, the salaries of the public officials are indeed not high. Afterwards, the state would be responsible for their retirement security. But when it is time for the state to pay for their later lives, the state eats its words. Making them receive from the pension funds. So, the people who did not contribute, they still get high salaries [pensions], right? Many people, such as a secretary general of a city government or some other officials, it is common that they get ten or eight thousand, right? They nearly have never handed in, but receive the pensions higher than all the people. Well, the enterprise workers hand in, but receive very low, don't they? Many staff, the ordinary workers, he handed in for more than 20 years, at last he may only get 1800 or 2000 per month. Ah, the senior leaders of the governments, there are many of them receiving five or six thousand, seven or eight thousand, how do you say that? This is a thing, unreasonable in terms of policy design.

Wengui, male, 49, manager of an enterprise

Suffering from low pension entitlements, some of the enterprise workers can hardly fully rely on the pensions to maintain a decent living standard. It would be necessary for them to seek other ways to increase their incomes after retirement. Therefore, it becomes another reason for some pensioners to continue working. The statement of Qinghong reflected the difficulty of the current enterprise workers:

You see, the normal retired, like my colleague, retired after working for more than 30 years, he only got 2600 to 2700 yuan [about 330 euros every month]. You see the normal retired reaching normal retirement age still got low pension. What can you do with the money in our country? Perhaps only eating, not eating anything good. You cannot have something else. If you are going to do some other things, or some emergent issue happens at home, that will be absolutely not enough. That is why we are so unsatisfied with it.

Xueyan was also an enterprise worker before leaving her working unit. She supposed that her pension would be around 3000 yuan [around 375 euros] every month. Her pension would not be enough for her living expenses in urban areas, especially if care needs arise, and this prospect was clearly a source of concern for her:

...Do not speak of the future, for now, 3000 yuan will not be enough. I suppose, how to say, I will have to see in the future, right? So why I would purchase some commercial insurances when I can, I would save as much money as possible when I still have the ability to do so. If you only rely on the pension, which is 3000 yuan, that will definitely be not enough. For now, the most basic, for instance, if [the adult child] does not have time to look after you, does not have the ability to pay for part of the money for a maid, if you are to enter a normal nursing home, then how much money would be for a month...

Xueyan, female, 40, shop owner

The inequality between pension schemes and the low expectations of enterprise workers give more pressure for the enterprise workers in increasing their incomes.

They have to find other ways to improve their economic security after retirement. For instance, Qinghong looked for other work after getting retired, and Xueyan focused on saving more money for her retirement life as well as purchasing commercial insurances. Besides, even some other participants who are not suffering from inequality, such as shop owners, argue that the state ought to pay more attention to low-income citizens. Having sympathy for low-income citizens, they believe that the policy should prioritise improvements for them. In other words, economic equality needs to be promoted in contemporary China in their view:

(Researcher: Do you expect higher pensions for the self-employed?)

My requirement, my thought is that to deal with the bottom of the society, how should the state plan their pension as a whole. It is because at last what makes the later lives a social problem? It should be the ones with relatively low incomes. It is because, for example, Li Jiacheng [a famous billionaire in Hong Kong] maybe he doesn't have any social security, he will be okay, isn't he?

(Researcher: So, you hope the state can increase social relief?)

No, not a kind of social relief. This should be formed up to national policy. For those issues, there should be a specific national policy, for those with low incomes, what kind of security should you provide, how to say, how should the state invest on something like policy, there should be not only relief. There is usually something that relief is not enough, and also the regime of the society, when this issue has something to be referred to, something to be followed, it will be the best. A society needs well-organised policy, it may be unable to look after everyone, but the national policy refers to everyone, should design some policy that suits the low-income

citizens, yeah, the insurance, especially insurance, because it refers to the whole society.

Chunxian, male, 43, shop owner

Under the circumstance that the transition from the planned economy to a quasi-market economy happened in China during the life courses of many currently middle-aged citizens, some participants were affected greatly by this transition:

In fact, when we attended the work. The effectiveness of our working unit was very good. We got millions of pure incomes. Then, when the working units had incomes, they had to hand in to the state, the workers could not get it. Then it was not good, and we were jobless. The state ignored you. Really, then after we get retired, the difference in pension provisions is big. At that time, those who were sent to the enterprise, there were many college students. It was not called the enterprise then; it was called the factory. Our factory used to have more than 170 or 180 college students. You say, those people who were sent to the state-owned enterprises, and those who were sent to the governmental units. They had the same education, the same ability, the same working loads, the same efforts. Then they retired, the gap is so big, really...

Jiangyan, female, 53, retired

The term of the planned economy has been very distant from the daily lives at present, especially for the young people who were born after the 1990s like me. However, it had great influences on the life courses of some middle-aged citizens. The time period of the planned economy normally refers to the period before the 1980s. However, with the implementation of economic reforms, a large number of factories

were reformed, and their workers became unemployed. These reform actions threatened the interests of the workers in state-owned factories. As a result, some people attribute their miserable lives to economic reforms. They deem themselves to be sacrificed due to the reform needs of the state. When talking about the topic of pension and retirement, Jiangyan mentioned a lot about her experiences of becoming unemployed from state-owned enterprises. She deemed it to be a vital change in her life course, which affects her life even until now:

There are some jokes on the Internet. For example, we were friends since we were young. Perhaps, I went to a university or a college. Then I was sent to a state-owned enterprise. Then I became unemployed after working. For example, if you were a friend of mine, you were not admitted to a college, the marks were low. After graduating from secondary school, you attended the exam for public servants. There were exams for public servants; you could only attend it after finishing secondary school. When they were recruiting public servants, they may have got a position. It was not called public servants then; it was called "the people related to the public". Then, we were the same, and perhaps your certificate was lower than mine. But I was sent to the enterprise, and you went to the exam and became a public official of the government. Then when we retire, our pensions differ in thousands. You say the workers retiring from enterprises will definitely feel unfair. Then before, to be frank, those who became unemployed from state-owned enterprises, they have already suffered great losses. To be very frank, this is, this is something without solutions. The nations have to develop as a whole. So, some of the people would be sacrificed. But really, those who were sacrificed like us, we sacrificed a lot. I can only say that those who became unemployed, they tried some other things, and they became

rich later. There was this type of people. But not every unemployed lived well. There were some who struggled.

It should be noticed that the inequality in pension arrangements and the unemployment of some state-owned enterprise workers are two different things. In fact, even without the problem of unemployment, the inequality of pension provisions still exists. She might not be able to claim the pension entitlement, which is equivalent to that of the public officials even if she did not become unemployed from the state-owned enterprise. However, she appears to mix up these two events. Or, more precisely, some important changes in the life course such as becoming unemployed, in addition to the unfairness in pension arrangements add up to the unhappiness of some participants. This unfairness not only affects the enterprise workers but also those in public sectors. Realising that they are benefiting from this unfairness in pension entitlements, they may feel unnatural and even avoid the topics about pensions when chatting with their friends who are not in the public sector. The distinction in pension provisions might have torn the society apart in some way. Yongqing confided in me about the huge disparity that she sees between her own and her local acquaintances' pensions, a topic that she steadfastly avoids discussing with them, as it would prove too upsetting and divisive:

I get more than 7000 yuan [nearly 1000 euros] every month. There are three parts altogether; another one is performance. In addition to the fire fee. I can get 120 thousand yuan [around 15 thousand euros] one year. You say, on what grounds am I still unsatisfied? Four people in our family are in the establishment. My husband is in the industrial and commercial bureau; he is

a public official as well. I was a teacher in school. The pensions of the older women nearby rise, I just smiled in front of them. I am afraid that my situation may make them upset. But you are in such kind of society, what can you do under such circumstance? They are in their positions. Some of them are enterprise workers; the enterprises were bankrupted and did not hand in pension for them. The policy of the state is that you can get more if you hand in more. The working unit handed in more for me, I get my pension entitlement now. There are no solutions for unfairness. But the older women nearby are not happy. They are disappointed in this. Normally, I try to be silent. I did not tell them my pension. It would give pressure on them. I say this only when talking to you. I meet these older women every day. There are a lot of them, more than ten. We sit here together in the evening; I seldom talk about work with them.

Yongqing, female, 63, retired

Some participants also mentioned the phenomenon that the government is making use of misleading communications to mask this pension inequality. In Wenhua's opinion, the media attention to paltry increases in enterprise workers' pensions was a deliberate attempt to misinform the public:

...You see, every year, when they increased the pensions, all kinds of newspapers are publicising. Increasing tens of yuan, even a hundred yuan when it is highest, the news and the Internet are all publicising. But when they increase the salaries [pensions] of public institutions employees, have you seen them disseminating? They after retirement can get... We can only get more than a thousand after retirement. They can get three or four thousand when they just retire. Have you seen them advertising? Very rare! I mean the little people... When the enterprise workers get extra tens of

yuan, they can publicise around the whole country. But when they really raise the pensions dramatically for some people [employees in public sectors], they have never publicised...

Wenhua, female, 53, shop owner

In a country without freedom of the press, all the media is manipulated by the government. So, when the authority is using the media to publicise the growth of the enterprise workers' pensions and conceal the retirement income gap between the enterprise workers and public institution employees, it means that the establishment is trying to use its media to defend the current pension arrangements and the inequality between pension schemes. In other words, as working staff of the public sector, the willingness of the policymakers to reform current pension policy and achieve equality cannot be overstated. Such reforms are highly likely to harm their interests and stop them from benefiting from current pension policy.

Realising the unfairness of pensions, Qinghong mentioned the reaction of the enterprise workers in response to this unfairness. It does not stop at the complaint. Instead, some of them put their anger in public actions, such as marching in front of governmental buildings. In the current Chinese context, proposing such opposition activities may bring great danger to the activists. However, despite the danger to themselves, some enterprise workers still protested against the current pension policy. This phenomenon illustrates the anger of some enterprise workers towards the pension arrangements has been strong enough for them to overcome their dread. Nevertheless, notwithstanding the existence of discriminative pension policy, the protests of enterprise workers remain at local levels. There are not national-level

protests in contemporary China. In order to maintain stability, the government might repress the workers who have intentions of getting organised. Under the current political climate, the willingness and capacity of enterprise workers to organise a national-level protest are limited, and local-level protests can hardly have any influences on the pension policy:

Have you heard that the enterprise workers, the retired, had a big movement in Shanghai? They went to sit outside the governmental buildings, marching. They sent a lot of videos in the Wechat group. There were also movements in Tianjin, the retired enterprise workers when the salaries [pensions] rose, they protested. Once they heard the news on the rise of salaries [pensions], they proposed larger movements. It is because the extents of growth were different. How much will the public institutions rise and how much will the enterprises rise. Then you... The income gap was very big, and it rises every year. So the income gap is getting larger and larger. So we are all very angry...

.... I had seen a video where many cops went to maintain the order when the people were marching in Shanghai. It was very crowded. Like us, we also marched before. There were colleagues in our enterprise who have been to Zhongnanhai [office of the president of China].

Qinghong

Some other participants support the arguments and actions of the enterprise workers, such as Wenhua who is now a shop owner:

From my own point of view, this [protesting against the pension arrangements] should be done. They should do this. The enterprise workers

did not work less [compared with public institution employees]. They did not contribute less to the country. They also worked for their entire lives, also worked when they were teenagers, worked when they were eighteen or nineteen. They also worked for more than half of their lives. Their retirement pensions are so little. Anyway, the enterprise workers made their efforts as the public institution employees did. Why are their pensions high but ours [theirs] are low? To be very frank, I am with them.

In contrast to those who protest, some participants have realised the link between the national pension arrangements and the retirement insecurity in the future. For instance, as an enterprise manager, Shuzhi expressed her concern over her economic security in the future. For her, benefiting from the enterprise pension scheme, the pension entitlements she will receive in the future is only insurance of a basic living standard. To have a decent retirement life, solely relying on public pensions will not be enough. So, for her, the significant function of private commercial insurances in her later life is obvious. Interestingly, she was rather cautious when being interviewed. However, she criticized the current pension and medical policy arrangements after the interview was finished. This means that she did not want her criticism of the policy arrangements to be recorded, which might be a danger to her career as a manager. Also, similarly, some other participants were likely to have concealed some opinions which may be politically incorrect or may bring potential danger to them. So, considering the persecution on those with different opinions on the national policy, it would be reasonable to assume that the actual opinions of the ordinary people may be more negative than they expressed in the interviews:

For now, I just feel that the retirement security mechanism [is problematic]. Although we are handing in the pension contributions and other stuff, finally what we can get in our hands, actually will be only some basic living insurance. If you would like to ensure a decent life after retirement further, it cannot only rely on public pensions. So, like the private insurance sector is also doing marketing. But, private insurance cannot be accepted by a lot of people. In fact, if a big group [enterprise] is doing this [marketing], spreading the consciences of security after retirement to the whole population, this should be done. The old people... I feel that nowadays, the middle-aged may be easier to accept, the old people certainly cannot accept. For our age group, if it is after 40 years old, perhaps the retirement security afterwards, if some people are managing it collectively, handing in some amount of money every year, then I could get an amount of money which would be higher than the interest. I feel that actually, I can consider this.

Shuzhi, female, 38, manager of a medical enterprise

The dialogue of Shuzhi showed the diversity of opinions among enterprise workers, Different from the reactions of some enterprise workers who protested in front of governmental buildings, Shuzhi found her own way to promote her economic security after retirement which is separate from the public route. For her, the investment in private commercial insurances is a way to compensate the insufficiency of her public pension. After realising that they cannot fully rely on pensions after retirement, and they cannot organise to affect the pension policy either, many enterprise workers tend to manoeuvre their own behaviours to the extent that they can secure their retirement lives. This phenomenon poses another burden on enterprise workers. They have to make preparations for their retirement security in their early and middle

careers, or they may have to face insecurity after retirement. Such a dilemma does not happen to the employees of the public sector in present-day China. In other words, in order to counter the negative effects of unequal pension policy, many enterprise workers bring economic pressure forward to their early and middle lives.

She also expressed concerns over the number of pension contributions which are very rare among the participants. As this research and other literature found out, most people failed to realise the link between pension contributions and pension entitlements. Therefore, ordinary people can expect low or no pension contributions as well as high pension entitlements at the same time. However, as a manager, Shuzhi showed her knowledge of this issue which is very unusual among ordinary people in China. Instead of merely arguing an adequate pension entitlement, she contends to increase the amount of contribution. As one of the few persons who realise the importance of pension contributions in a sustainable pension system, she would like the state to increase the pension contributions of the individuals. This idea rarely occurred in the conversation of the ordinary people because it would increase the expenses and cause the income losses of workers at present. However, some participants with commercial thoughts and experiences of management have realised the significance of pension contributions to their later lives:

The current pension systems, actually I feel that the state should increase a little bit, then at least when working, the working units bear a part, and the individuals bear a part, even bearing a big part would be ok. At first, collecting the money in the hands of the state, then when getting retired, at least having basic insurance. It can be improved a bit. The pensions as

well as the mechanism nowadays or a lot of years ago do not match... I think do not match the consumer perspectives of the people already. The pension contributions we hand in are really very very little. Now we hand in little and receive little... Such as the pension contributions we hand in, as well as the aspects like pensions after retirement should be more... At least we can make the pressure come early [contribute more when they are young]. After all, we have more passions when we are young, right? If we want to find out the solutions when we are already old, that will not be possible.

Shuzhi

Having discussed the views of those who express discontent about the current pensions arrangements, this thesis will now turn to examine the view of those who defend the status quo. However, as can be seen below, the division in opinions is not always very distinct; individuals can express empathy with those with lower pensions entitlements while feeling strongly about defending their own superior entitlements, and hence the current policy.

4.3 Views defending the status quo and public institution pensions

Divided by the pension schemes, the workers benefiting from other pension systems have different opinions on this issue. For instance, when talking about the pension reform, Shuli mentioned that she would like her pensions to remain unchanged and she would be unhappy if the pension reform decreased her retirement incomes.

However, she also mentioned the pension gaps between different groups. So, although the expectations on the pension reform are diverse, it has been commonly acknowledged that the inequality between different social groups in pensions has been a significant social problem as the literature contended:

I think I should be able to enjoy the relatively good policy now. For now, of course, the income gap between enterprise workers and us public institutions are relatively significant. Currently, we can enjoy the good aspect. As for whether all the citizens can be the same, I think for China with such a huge population; it may not change in the future. But because of so many people, many things in China cannot be achieved in one step. It should be better if everyone received more. But if my income decreased, I would certainly be unhappy, wouldn't I?

(Researcher: do you have any expectations on the pension reforms that may occur in the future?)

I don't have any expectations on the pension reform. I think they'd better not have any impact on me. Maintaining the current system would be good. Yes, this thing, the current is fine. I think we don't receive the highest pension, but what we get will satisfy my demands, isn't it? I don't have too high expectations; I think the current system, I am relatively content.

Shuli, female, 54, administrative worker of a hospital

As a member of the public institutions, the opinion of Shuli stands in contrast to that of the enterprise workers such as Qinghong. Benefiting from relatively generous pension entitlements, she can receive an adequate pension after retiring. Also, realising the inequality between different groups, she knows that she has a vested interest in the current system. In other words, she realises that she is benefiting from

an unfair pension system. This fact makes her unwilling to accept major changes to current pension arrangements, especially when the changes may threaten her vested interest via decreasing her pension entitlements.

The voice of Guofeng is a contrast to that of Qinghong. Contrary to the anger of Qinghong towards the current pension schemes, Guofeng criticised the actions of those who protested for equality. Based on a nationalist ideology, he thought that the interests of the state are higher than the interests of individuals, and the individuals should contribute to the state. Also, the anti-American ideology made him think that the state should spend more money on military forces which make social welfare such as pensions less important. The opinion of Guofeng illustrates the impact of nationalism on the pension reform. Nationalism drove some middle-aged workers to underestimate the importance of pension entitlements to the retired and made them despise those who protest against the authorities. In other words, nationalism decreased the motivation of some workers to reform the current pension arrangements. This nationalist ideology in China supports the discussion of Armeanu (2010) on nationalism and the loathing upon external forces. The discourse of Guofeng below supports this statement:

For the people at my level, we are not like some other levels [people with lower incomes]. Of course, I am not discriminating against them. I mean, we cannot only care about ourselves and ignore others. You need to consider when you are living happily; you should consider the state...

... Now we have defence forces; the Yankees still provoke us regularly. If our national defence declined, we may be like a century ago, aren't we? So for the nationals, I will obey the regulations of the government, I will accept how much they give me. I will certainly not follow some people. Now we are facing the situation that we current employees receive high salaries, the retired increased less than others, so they protested in front of the government. I will certainly not take part. I may also do some propaganda for the government. Perhaps my voice is relatively weak, but my voice represents positive energy.

Guofeng, male, 53, doctor

When discussing pension reforms, Armeanu (2010) concluded that the resistance to pension reforms may come from those who are benefiting from current pension schemes instead of the left-wing political parties or trade unions. The attitudes of Shuli and Guofeng support this point. Considering the inequality between pension schemes in contemporary China, the working staff of public institutions (and public officials) are normally considered to benefit from current pension arrangements. So, the opinions of Shuli and Guofeng are a reflection of those who might be unwilling to see the potential pension reforms, especially any reforms that might decrease their pensions in the future.

A similar idea occurs in the talk of some other participants such as Huibo. However, different from other public institution employees who benefit from current pension arrangements, Huibo is not covered by the urban pension schemes. Huibo planned to go back to the countryside to enjoy his later life. So, although he is not benefiting from the present-day pension schemes and he will get even less than ordinary enterprise

workers, he will not have to experience the inequality between enterprise workers and public institution employees in the area of pension. He is going to have an entirely different context to spend his time after retirement. So, he does not have to bother with the issue of pensions:

For this phenomenon [inequality in pension entitlements], I understand their [enterprise workers] emotion, but I don't support their behaviour. They still do not put something into effect [I suppose he means those who protest ignored the responsibilities that they are supposed to carry on]. They do not consider the aspect of the state, always thinking of relying on something, enjoying something, they never think what they themselves have contributed. So, it is not right. I think they ought to think more about the position of the state, right? For individuals, they are responsible for themselves. The personal affairs, if it should be solved by yourself, you have to deal with it yourself. Then the problems of the country would be easily solved. So the country has a huge population, this problem [pensions] is indeed a big issue. The Chinese people do not have the same mind; every person has his or her own thoughts. In addition, the people's personal economic circles and interest circles are very small; they can only see their own bits, they cannot consider much more. So, they feel unfair, and they have such a phenomenon like some people gathered and protested, such kind of thing will happen. In fact, it would be natural that... After all, I believe that the quality of Chinese populations will be better and better.

Huibo, male, 50, baker

Huibo thinks that the reason for the protests against current pension arrangements ought to be attributed to the low quality of Chinese people. His opinion is very similar

to that of Guofeng on “other levels” who “do not consider on behalf of the state”. He also expressed his opinion on the quality of Chinese nationals as below:

...So, as a phenomenon in China, these a hundred years, we don't have the education of traditional culture, no. So, in the society, people's national quality are all very low. Not only the Chinese nationals know this aspect, all the world knows that China has too many people, the national education is rotten, the quality is too low...

Huibo

From the conversations above, it can be concluded that a main reason that some participants attack the enterprise workers who protest for equality is that they think the enterprise workers only consider their own interests instead of caring for the interests of the state. It can be related to the perceptions of the “low quality” of Chinese nationals. Therefore, in their minds, a primary standard to judge a person's quality is whether the individual cares about the interests of the state. In fact, this corresponds to the requirement of loyalty on the ordinary people in the traditional culture, which has been mentioned by Huibo. Similar to the requirement of loyalty to the king or the nobles in the feudal times, some participants such as Guofeng and Huibo think that the ordinary people should stay loyal to the state. They tend to judge other workers' arguments as well as behaviours by this requirement.

The traditional culture and current communist culture both praise collectivism and demoralise individualism. At present, feudalism, nationalism, and communist ideologies exist in China at the same time. However, nearly all popular ideologies tend to

denigrate the value and rights of individuals. With the arrival of capitalism, the individuals in China had to cooperate with some features of capitalism. For instance, Huibo says: individuals are responsible for themselves. Such arguments did not mention the responsibility of the state to take care of the individuals, especially those who are not in working positions. For those defending the status quo, they prefer to stress the rights of the state and the responsibilities or obligations of the individuals to the state. The ideology behind those ideas is that the state is more important compared to the individuals. However, this ideology can reflect in different forms, either a socialist form which argues for constructing a big state or the capitalist form that individuals need to work for a better future. That is the main reason for the attack over the protesting enterprise workers.

In fact, some participants have a strong belief in the CCP such as Zedong. His loyalty to the CCP made him respond to the summon of the CCP when his manager asked him to remain in the working position after retirement. The case of Zedong illustrates that a belief does not have to be religious:

As for the work I am doing now, I do not consider the salary they paid for me. Even though they do not give me money, I am still willing to do the work... I mean I can do; if the Party [Chinese Communist Party] let me do, I will obey. But I do not want to, do not want to be this secretary [the chief leader of the Party's local organisation]. Do you know that? It is because since I joined the army and the Party, it has been decades since I joined the army. I always grew under the red flag [a signal of the Party] of the Party; I could always experience the greatness of the Party. I followed the

Party for decades since the first day until the last day. I believed in nothing but the Party. I believe in nothing else. I firmly believe the Party; I firmly believe that the Party can give us happiness. The Chinese Communist Party can provide the 1.3 billion Chinese people with happiness, including the retired such as us. So I contribute what I have. It is likely that the Party tells me to go home and retire tomorrow. I would go home and relax happily.

Zedong, male, 64, retired public official (still working)

Similar belief occurs in the dialogue of Huibo. For some middle-aged people such as Zedong and Huibo, they have a strong belief in the CCP, which is very similar to a religious belief. For them, the CCP is like the Messiah to those of deep Christian faith. In other words, they have a belief that the CCP is capable of anything:

I believe in the Chinese Communist Party [CCP], the CCP will not make the people starve to death. There must be a solution to this issue. China has gone through so many big events. As for the issue of pension and retirement security, it is a big problem as well, but I believe there must be rational policy to be made. There must be retirement security for the old man.

Huibo

The dialogue of Huibo showed his confidence in the CCP. He simply believed that the CCP could not make the people starve to death. However, this statement is not really true. In fact, from 1958 to 1962, more than 45 million people starved to death in China under the leadership of the CCP (Dikötter, 2010). So, some middle-aged people such as Huibo may have some misunderstandings on the CCP. However, it does not obstruct them from believing in the capability of the CCP as the Christians do not challenge the

authority of God and Jesus Christ. This belief drives them to support the current government as well as the pension policy at present.

As mentioned above, for the inequality between different pension schemes, people covered by different systems showed diverse opinions. Perhaps unsurprisingly, working in public institutions and receiving high pensions, Shuli and Guofeng both support current pension arrangements and do not expect changes in their pensions. However, their opinions towards the emotions of those who are unsatisfied with current pension policy are quite different. Shuli mentioned the problem of inequality and wished that they could receive high pensions as well. Yet, Guofeng defended the arrangements of the state and criticised the people who protested. So, even within the working staff of public institutions, they have different opinions on the same phenomenon.

Similar to Guofeng, some other participants who are benefiting from this pension inequality also gave their opinions on this issue. They not only defend current pension policy but also express further thoughts on it. As Yongqing said below:

If my interests do not suffer from loss, it would be okay to raise more [pension entitlements] for them. If you say, we could have earned so much, suddenly it dropped down, and the pension entitlements became all the same. This, I think, would be unfair. Why? They all, some of them have not even been to a secondary school. We have received higher education, haven't we? I spent many years in normal university... We have three years cultivated by the state; we did not spend a penny piece. After that we

went to teach, how can we compare with each other? You said you get so little, the scientist, the satellite went to the sky, you compare with those making satellites, can you compare with that?

The statement of Yongqing reflects the opinion of some seniors with higher pension entitlements. They do not agree with the point that the pension entitlements should be (more) equal. Instead, they contend that one should not compare one's retirement income with others. So, according to this opinion, the problem of inequality does not actually exist since comparing one's own income with others' incomes would be unnecessary due to the differences in contributions. In other words, Yongqing is putting forward the case for what she believes to be a meritocratic system where those who have contributed more skills and innovations benefit from higher pensions in their retirement.

In response to the critics on the protests of enterprise workers, some interviewees think that the criticisms put forward by public institution workers are not reasonable. Wenhua's statement is a direct response to the views of (most) public institution employees:

Oh, those who are full cannot know the feeling of those in hunger. Their pensions, if our pensions exchange with each other, if the pensions of enterprise workers are higher than the salaries [pensions] of public institutions employees, you see whether they are anxious? Humans should think of others, but they always feel that since they started to work, they went to a better working unit, so they feel themselves higher than others. But when they are retired, they are still higher than others. So, for them,

really, they don't want to be the same with enterprise workers. It is because, if we exchange with each other, they get the pensions of enterprise workers, we enterprises get the pensions of public institutions. You see whether he is anxious. So, when it is not related to their own interest, all the people can speak something good. Who cannot say that...

Wenhua

According to Wenhua, the criticism of protesting enterprise workers is not based on concerns over public interests, but on more privileged people's need to defend their privileges. In saying so, she rejected the arguments of some workers in the public sector like Guofeng. Interestingly, although with entirely opposite opinions, both Guofeng and Wenhua claimed that people should try to understand the standpoints of others. Differently, Wenhua tended to consider the interests of enterprise workers who are suffering from unfairness while Guofeng tended to think on behalf of the state, which might represent the whole nation. It should be noticed that the experience and opinion of Yongqing above are reflected in the conversation of Wenhua. She attacked people like Yongqing to be superior who think themselves higher than others and would like to have some privileges even after retirement. It appears that when the society is torn apart by the separation in pension arrangements, it would be difficult for different interest groups to have effective conversations, especially in a context without the freedom of speech. Hence, they can hardly understand the standpoints of each other. For instance, some participants may defend the policy issued by the state on the grounds of patriotism such as Guofeng:

I am not talking bullshit. Why? It is because only if the state is powerful, our lives can be rich and we can live with dignity. As a citizen, everyone realises this, and the state can be really powerful. I will give a simple example; there are many aspects that need the state to spend money, infrastructure needs money, including we going out. These include our high-speed rails, our aeroplanes, isn't it? Our science and research need money, isn't it so? Also, we need powerful armies, without powerful armies, we will be bullied by others.

Guofeng

The problem of inequality in pensions is also a part of the larger social and economic context. It reflects the income gap and inequality in contemporary China. The data of the World Bank showed that the Gini index of China was 42.2 in 2012 (Data.worldbank.org, 2018). According to the data of the Central Intelligence Agency (CIA), the Gini index of China was 46.5 in 2016 (Cia.gov, 2018). This means that the degree of inequality has been considered to be high. Remaining a socialist regime, China failed to solve the problem of inequality while maintaining high-speed economic growth. The different standards in pension schemes are a reflection of inequality in China. Also, the pension policy further fuels and replicates the economic inequality among the working-age population.

Within the contemporary Chinese context, some participants in this research defended the current pension arrangements and also the economic inequality in present-day China:

The people at present, they always say that this society is unfair, the society is unfair, it has different classes. I am not afraid of offending other people. I just tell you, it has to have different classes. I am not sure whether you agree with my opinion or not. You say, the scientists making aircraft carrier, making satellites on the sky, how can they compare with those repairing the bikes. What do you say? The contributions are different; the wealth you created for the country is different. You say I graduated from normal university; I have been educating the students for more than 30 years. I have more than 40 [students] every year. The students I educated... They are everywhere. One of them is vice president of the Beijing ...'s Publishing House, deputy editor at the publishing house. The children I educated... They work at the Tianjin Broadcasting Institute, TV station, at the Beijing TV Station. I educated the children. What have you fostered?

Yongqing

This opinion in contemporary China may be considered to be politically incorrect and accused to be elitism by a large number of people, especially in the Western context. Nonetheless, in the current Chinese context, many people accepted this point. This means that a socialist regime does not always facilitate equality. On the contrary, economic inequality is rather high measuring with the Gini index. In addition, some people consider economic equality to be a pseudo concept and think that this notion should not be promoted. The rejection of equality in pension entitlements is a reflection of the dilemma that economic equality cannot be achieved in a socialist nation.

According to O'Donnell and Tinios (2003), the pension reform and the opinions of the public have influences upon each other. This fact has been reflected in this study. For instance, due to the separated pension schemes, the enterprise workers have to suffer from inequality compared to the decent pension entitlements of public institutions. Therefore, the anger of the enterprise workers has been triggered by the discriminative pension policy, as Qinghong stated above. However, the public institution workers are relatively content with current pension policy which is a product of the contemporary pension arrangements. In addition, affected by the nationalist, socialist and anti-American propaganda, Guofeng has a loathing upon the existence of the US and implied that individuals should contribute to the state and should not protest in order to keep China strong. However, the impact of public opinion on the pension policy and pension reform is not very clear in the current Chinese context. It is hard to interrogate to what degree the public opinion can influence the public policy in an undemocratic regime. This influence will rely on deeper research on the public policy process in contemporary China. However, this research topic is sensitive and requires more data from relevant governmental departments.

The interviews also revealed that some public institution employees are not entirely satisfied with current pension arrangements. They expressed their concerns over their pension entitlements in the future:

I am always unsure and feel uncertain about stuff like policy or institutions in our country. It is a huge government, but it cannot achieve what you said, I

feel. So, why the thoughts of people are uncertain in the recent two years. When they require to implement according to the standard of September 2014 [the rises of pension entitlements afterwards will not be applicable], many people do not retire. But I think of a problem, what if the state turns its back to us then and ignore it. These people may be abandoned when they retire. Or only give you a rather low amount, it is possible. Nobody can assure this. They used to say that only giving birth to one kid is good, and the state will be in charge of later lives. Later they said that we couldn't let the government afford on its own. Then finally you don't know whether the government will ignore you...

Zuying, female, 53, professor

Zuying questioned the credibility of the Chinese government. Based on the history of Chinese authority that it failed to keep their promises to the public in many ways, some informants have concerns over their future pension entitlements. The deception of the government is also a reason for the dissatisfaction of the people on pensions.

Having displayed the opinions of those who tend to defend the current pension arrangements, this thesis is going to shed light on the ideas of individuals on other important aspects of the pension arrangements which have been displayed in the literature review chapter. How those aspects affected their lives and what are their expectations on the pension reform in the future will be interrogated in the next part.

4.4 Concerns and expectations of the individuals on the pension regime

A significant phenomenon occurred so far is that when being asked about the opinions on the current pension arrangements in China, most interviewees focus on the issues about pension entitlements while few people mentioned the link between the pension contributions and pension delivery. Also, although some participants identified the problem of inequality and the difficulty of individuals in poverty, few people paid attention to the deficit of the current pension systems which may be the most dangerous problem that has potential to cause the bankruptcy of the entire pension systems.

This phenomenon supports the finding of O'Donnell and Tinios (2003), a significant problem is that the public fails to realise the importance of the budget and the fact that the pension contribution is an important precondition for a generous pension delivery. In China, this problem is more apparent but less important. In an undemocratic regime, the opinions of the public are partly blocked away from the public policy process. This raised a problem that the public and the government does not have enough communications with each other. Feeling the incapability to change the social policy, the public would be less concerned with public issues. However, in the current Chinese context, this problem will not result in severe consequences at present. It is because the policy design and policy implementation are dominated by the bureaucratic system, and the weaknesses of the public cannot affect the pension policy.

Another problem discovered in the literature review is the fragmentation of pension management between provinces (Chen and Turner, 2015). This problem is also

reflected in the conversations of the interviewees, although only some workers will face this challenge. Qinghong gave a clear picture of how the fragmentation of pension management will have an impact on the lives of ordinary people:

...You see for now, just like us here, my husband has done his work for such a long time, a state-owned enterprise. Then later the state-owned enterprise was not ok, bankrupted, we were bought out, laid off. Then after the bankruptcy, he found a job in an enterprise in our hometown. His working unit provided social security. Then the social security could not link to the other side...

...But if two sides cannot connect to each other, it will be a great problem when he retires. He will suffer, this side more than 20 years, the other side more than ten years, isn't it? Where to retire, he will cut down half of his working ages; he is going to lose a lot. This problem, if he cannot connect the welfare, it will be troublesome. Besides, this situation is not a minority. Because now, people move frequently. Many people will have such kind of problems. If you work in a city, then to another city, you cannot connect two sides. So the previous social welfare savings will be wasted, more than 20 years. Your money is wasted, of course, you will be unwilling...

She also talked about the specific situation when she sought the help of the bureaucratic organisation. The working staff there replied that currently there is no policy for the problem of transferring between provinces. Yet, they were confident that the state would issue such a policy to solve their problem. So, currently, the people who have such difficulty can do nothing but wait. The voice of the ordinary people on the problem of unification is the other side of the story. It supports the

research of scholars and contributes to their discussions. The problem of pension unification is a real difficulty that ordinary people face in their daily lives.

As the literature review of this thesis stated before, the state faced the huge deficit of the pension systems and the inequality between different pension groups at the same time. So, it is highly challenging for the state to deal with these two problems properly at the same time. For the state and even the ordinary people, the problem of the deficit is obviously more serious than the problem of inequality. It is because the bankruptcy of the pension schemes will not only be a disaster to the rich but also to those enterprise workers who are suffering from inequality at present.

Understandably, most ordinary people paid much more attention to the problem of inequality, and they were ignorant about the deficit of the pension schemes. Also, despite the fact that the deficit of pensions has been severe, there are still voices to improve the welfare system, which will certainly increase public expenditure. Here is the opinion of Chunxian:

.....Ah, what I mean is the retirement security of the ones with low income, only they will face this problem. If they have billions of money, it would not be a matter whether they have a pension, aren't they? So, the households without savings are the most desperate, because it needs to seize, the state failed to seize those who really need reimbursement. For those like vendors or packmen, as well as those in the countryside, those stuff [he probably means policy to support the poor] are the most desperate for social security. But mostly you find some white-collars to provide insurance, yeah, their salary is hundreds of thousands every month, [their salary is hundreds

of thousands every year], ten or twenty thousand every month, even without insurance, their later lives would also be very happy, because they have an abundant economic foundation. The most useful insurance will be for those who do not have money. For this, I think the state doesn't have stuff [policy for the poor] in this aspect.....

With a kind purpose to support the poor, the suggestion of citizens like Chunxian might pose some pressure for the government to increase public expenditure.

Different from the suggestions for a market-oriented reform, the opinion of citizens like Chunxian is politically correct in a socialist nation. Therefore, these voices might be likely to affect the policymakers when they are popular enough, and the authority will be less likely to shut down these voices constrained by the socialist political correctness. Nevertheless, these left-wing ideas are criticised by some individuals like Guofeng who argued to “think on behalf of the state”.

The conversation of Caihou below can explain the reason why most people care more about the problem of unfairness instead of the deficit of the pension schemes. A reason which is understandable is that the deficit of pensions cannot be felt by the individuals directly. In other words, it does not have direct influences on the individuals' feelings, although it has long-term effects on the pensioners eventually. Another reason mentioned by Caihou below is that the government will be in charge of the deficit, or at least some participants believe so. Therefore, the individuals do not need to be concerned with this issue according to this argument:

When the aspect of pensions has too much deficit, it will certainly have some effect on our income. The state will certainly issue some policy to adjust, right? Will certainly decrease the incomes of every aspect, cutting down the high and filling in the low. Something adjusting will be done, right? But I... I think this way. If the government is no problem, the pension, it will not have a very big problem. It will not bankrupt as well. It will not bankrupt in terms of economy. At last, the government will pay for the mess through financial subsidy. Anyway, the government will pay at last. If the regime is here, the government will be in charge of it at last, won't it?

Caihou, male, 45, manager in an enterprise

Caihou believed that the authority would solve this crisis through financial subsidy. Nevertheless, there are still two barriers from this belief to the real situation in the future. At first, whether the policymakers are willing to spend substantial financial subsidy to remedy the deficit in the pension systems will be uncertain. There may be other things the government chooses to spend on, such as the nationalist propaganda and the military forces as Guofeng suggested. In fact, some participants have raised concern over the reputation of the Chinese authorities. This concern over the government has increased their anxiety and the motivation to make more money in order to have a safer retirement life. This phenomenon will be discussed in the next chapter. In addition to other aspects which will require financial subsidy, the ability of the government to provide subsidy may be decreasing in the future. It is commonly believed that the economic growth of China is declining. The trade war between China and the US may further endanger the Chinese economy. Therefore, it is highly likely that the ability of the Chinese government to subsidise the pension deficit will decrease in the future.

Following the challenges to the pension systems, it is urgent and important for the policymakers to find a way to solve the current problems. However, the interactions mode between the government and the public do not have positive effects on pension reform. On the one hand, the governmental propaganda has brainwashed the public, and the nationalist and socialist ideologies are dominating the society. The propaganda in China "continues to serve a political power that is hostile to democracy and spares no effort to control information, conceal its real purpose, brainwash the population, and manipulate public opinion" (Xu, 2009: 50). The diverse opinions in an open society do not occur in contemporary China. The effect of this phenomenon on the pension reform will be negative, especially the popularity of socialist ideology which will make the problem of deficit much worse. In the current rigid regime, such a dilemma is hard to be solved in China. On the other hand, the public opinions which have been twisted by the propaganda will hinder the efforts of some professionals to lead the pension reform in China to a decent direction.

As a leverage that may be implemented by the authority in order to solve the pension crisis, the postponement of retirement is also questioned by some participants such as Zuying:

The postponement of retirement is for the state to reduce its burden. Actually, it cannot afford the pensions and starts to do that. I think it cannot thoroughly solve this problem. Cannot solve it thoroughly. I consider this issue from the health status of the individuals. I wonder whether they are still able to do their duty on the positions. The state would do this is to reduce its

own burden. I wonder this action; I think it cannot solve the root of this problem. Solely relying on postponing retirement, young people cannot come in. I wonder how many positions in China now need workers. For example, with the development of science and technology, there is less and less work that needs pure labour forces. There are still young people looking for jobs but cannot get one. Do not let those people retire; it would not be good. The old people cannot move, have a bad health status, but young people cannot get in.

Zuying, female, 53, professor

Zuying is not in favour of the postponement of retirement. She concluded that the unified postponement of retirement ages did not take into account the health status of the older workers, and also challenges the employment of the young people who are looking for jobs. The opposition from the working population is understandable and predictable. As a matter of fact, the postponement of retirement will decrease the welfare of the working population. The decrease in welfare forms the grounds of the opposition of workers. Also, the concern for the employment and promotion of young workers is also a reason for the opposition. Nonetheless, the necessity of postponing retirement has been widely addressed in the literature as the literature review chapter discussed. Besides, the retirement ages in China are much lower than those of the Western democratic countries. Hence, notwithstanding the negative effects on welfare and the opposition of the working population, the rise of retirement ages appears to be a likely future trend. As for the employment of young people, consulting the situations in Western countries, with higher retirement ages and more developed degree of industrialisation, the concern of Zuying seems not come into reality.

The policy of postponing retirement illustrates the gap between the state and the individuals. On the one hand, the urgency and necessity to raise retirement ages are real. On the other hand, this policy will decrease the welfare of the workers, which is already low compared with Western welfare states. The working loads of the working population in China are rather heavy without the protection of independent trade unions as well as a democratic regime. Therefore, with low workers' rights, the decrease in welfare will worsen the lives of the unsatisfactory workers. It makes this policy less popular. Furthermore, the unified rise in retirement ages cannot satisfy the diverse needs of the individuals. For instance, some participants would like to contribute more to the family after reaching retirement ages (an issue that is further discussed in Chapter Six):

Actually, retiring at 55 may be ideal. Because after reaching 55, perhaps this child [her child] might need you. He may need you in taking care in some aspects and devoting the energy. If we retire at 60, then for the child, for the family, there would be no contribution. How would you make the child contribute for you? It is my personal thought.

Shuzhi, female, 38, manager

Some participants realise that there is some loophole in the pension schemes. As a matter of fact, although those residents without working units are covered by the pension arrangements, the effects of pension entitlements on their later lives can be ignored. In other words, they are only included in the pension systems in name. Such

policy arrangements have very limited functions in improving the economic situations of those residents:

There is a bug of the pension policy in the individual operation. It is in the aspect of individual operation; a large number of people do not have the state's plan as a whole in pensions. This can take a large proportion of citizens. The state tried very hard to require all the people to hand in social security. But the state is not able to manage this aspect. It required that way, but for instance, those with part-time jobs, and those from the countryside, they occupy a large percentage of the Chinese population. But those people only have some social security from the neighbourhood. They may be given tens of yuan [several euros] every month. You know the tens of yuan; it cannot give any guarantee to the lives. You say, tens of yuan, even you buy nothing, only eating will not be possible. They do not have social security; there are lots of people like those. It is not what we can influence.

Chunxian

Interestingly, some participants argued for fairer pension reform but also raised the difference between China and Western democratic countries. Ironically, some participants, such as Caihou consider the Western capitalist welfare systems to be fairer and more equal while the Chinese socialist system produces too many privileges. It seems that capitalism is more equal than socialism in some participants' eyes which is intriguing. In addition, Caihou mentioned the reform should lead to a more democratic system in a context in which democracy has been demoralised to be a problematic regime by the authority. By making the comments below, Caihou may

imply that Western capitalism and democracy is the rightful way to reform the welfare system fundamentally. However, mentioning the advantages of capitalism and democracy is politically incorrect in present-day China:

The reform in the future ought to imitate the solutions of the developed countries, more equal and fairer. Nowadays, you know there are too many privileges in China, right? The people who hand in little can enjoy the majority. You see the medical insurance; we have the wards specifically for leaders. Every leader can live up to a hundred or eighty years old. Why? It is because their health care level is higher. Then, everything of them is paid by the state. The farmers do not have a penny piece [he means social welfare here], right? So the proposal of the reform, I wish that it can be fairer. All the people in the country have a unified standard. Besides, the management of this thing should be more scientific, more democratic, and more transparent, right?

Caihou

The current pension arrangements are not only criticised by those who are in favour of Western capitalism, but also those who hold egalitarian ideas and argue to increase the welfare for low-income citizens:

Actually, there are some good enterprises who can hand in more for the workers. The most important is those who are at the bottom of society. Those who have a high income do not care, right? Handing in some pension funds, handing in more than 10000 yuan would be ok. Those who are at the bottom, their incomes are not high. They may only get two or three thousand yuan [about 250 to 400 euros]. But handing in the pension

contributions would be a heavy burden for the families. I think the state should do more on social welfare and pension provisions. It is because the welfare in our country, I don't have access to the pension systems in foreign countries. But I have heard some Western and some developed countries; their retirement arrangements are much more relaxing than the people in China. You see, what I mentioned most is the issue of money. But in many Western countries, if you have worked for many years, your retirement life would have a good guarantee, such as health care and financial support, they have a good guarantee. But in China, this aspect does not have a decent guarantee. So, you have to make enough money in order to maintain your retirement life.

Chunxian

Although some participants defend the pension arrangements issued by the state, no one believes that the pension provisions are equal among individuals. Socialism failed to provide people with equality in present-day China. Hence, such pension arrangements are criticised both by those who may be considered to be "right-wing" in Western context who are in favour of a free market, and also those with "left-wing" or egalitarian ideas who contend to increase public welfare. The differences in ideas on pension policy in present-day China do not resemble the debates between the left and the right in democratic countries. The conflict between the interests of the individuals and the interests of the state might be more precise in describing the debates in public opinions. Sometimes, the preference for defending the current regime and the preference for pension policy are twisted together. For instance, some participants did seem keen on a pensions system that is quite stratified, i.e. reflects different levels of skill and contribution to the economy, whereas others advocated

more egalitarian solutions. The workers who defend the current pension arrangements are likely to support the state since they are the ones who benefit from the current social context in which the pension arrangements are a part of it. In contrast, those who protest against current pension policy are likely to hold the egalitarian ideology which they could use as leverage to demand their rights in retirement security.

The findings so far showed the lifestyles of the middle-aged at present and their attitudes on pensions in a postmodern society. They illustrated the fact that the individualisation of the people in a postmodern society has cracked down the collective pathway to retirement. Also, the state has been powerless to control the individual choices of working and retirement. So, although still being influenced by the pension and retirement policy from the state, individuals can exercise varying degree of choice over their own pathways towards retirement lives based on their own conditions and preferences (as discussed in greater detail in Chapter Five of this thesis).

In a socialist nation, the perspectives of the ordinary people are affected by both socialism and nationalism that are supported by the state. Thus, the voices of improving the social welfare and avoiding making a fuss to the state exist at the same time. These voices showed that although urban China has stepped into a postmodern society, it is still distant from the open society defined by Karl Popper (2011). Lacking support of the public to the market-oriented reform, it is still challenging for China to lead the pension reform to a decent direction as Chile did in the 1980s. This showed

that the pre-condition to promote a market-oriented reform would be liberating the thoughts of the ordinary people. Yet, democracy, as well as an open society, would be necessary for this tough process.

In comparison to most of the participants who do not have the intention or preference on market-oriented pension reform, some participants with the experiences of living in Western countries have some more liberal ideas that are for a market economy. For example, Wengui, who used to work in Italy and Germany, mentioned the advantages of the market system. According to him, the pension arrangements in China should be more liberal and make the pressure from the market improve the welfare of the workers:

So, the state ought to adjust the major direction now, from when the worker started working the first day, right? Should be the same to the US, imitating the Western countries. Setting up the pension account from the first day to work. You can donate, recommend you to donate. This is I give the account of the country... For example, I may hand in 5000 yuan a month, but if I am happy, I can put more money in my account, right? The state runs it. Besides, decrease the coordination. What's the point of coordination? Decreasing the coordination would mean that giving pressure to those who contribute less [making people more motivated to contribute to the pension funds]. Then, the result would be, if the firm does not hand in the pension for me, only hand in several hundred yuan a month; I will not go to your firm. Do you understand it? That is, people will choose only good firms. I have studied so many years, but went to a bad firm which does not contribute to my pension, what can I do after getting

old? I will have to go to good firms. Then the rubbish companies that do not pay the wages or delay paying the wages will die out. The bosses will be forced to have no other options. If you want people to come, you have to take care of them, right? Or you have to hire fewer people.

Wengui

The dialogue of Wengui pointed out a possible way to reform the pension system and the whole economic system as well. Indeed, the market is an efficient way to distribute limited resources. Relying on the market system to adjust the economy and the incomes of the ordinary people can maximise the wellbeing of the public whilst the planned economy of the Soviet Union proved to be a failure. As Wengui said, the market system not only gives pressure to the workers but also to the enterprises.

Under this pressure, the enterprises will have to improve the wellbeing of the workers in order to compete with other companies in human resources. Therefore, the welfare of workers will be improved in a market economy by achieving adequate competition.

Based on left-wing ideologies, the abuse of state interventions has made the people of China suffer from the loss in their social welfare, including pensions. Being distant from a capitalist market economy, the Chinese authority has imposed heavy burdens on Chinese enterprises (Li and Wu, 2011). This made the enterprises have no ability to improve the wellbeing or even fully contribute to the pension funds of the employees.

At last, the pension crisis may be able to reflect a bigger problem in the present-day Chinese context, such as Caihou said. In fact, despite the prosperity of the Chinese economy in recent years, the debt problem of China is getting more and more severe. In other words, the development of the Chinese economy is based on the expansion of

liabilities. The pension crisis is a part of the large debt crisis which is likely to emerge in the future:

I suppose nowadays, the debt ratio in China is too high. Every department and every aspect is in debt. A thing is the inflation in China, the pension contribution people handed in before was very low, now they retired, starting to get money according to the level now...

...But maybe the level of handing in, not as the level of inflation... Or nowadays, especially when the population has been ageing. The income has too much pressure, and our country should have a pension crisis. In addition, nowadays, our country not only had the pension crisis, in fact, including our governments and the firms, most of them are running in debt, right? All of them are running in debt. So, this should be a big systemic crisis in society, not only the problem of pensions per se. I suppose it [the problem of liabilities] is related to the development stage of society. For example, now they invest in improving the basic infrastructure, don't they? Investing through consuming the resources, developing the economy through decreasing the incomes of the ordinary people. I think it may be related to the stage of our country at present.

Caihou

4.5 Conclusions

Starting from the inequality between enterprise workers and public sector employees, this chapter examined the perspectives of the ordinary people on current pension

arrangements. The opinions of the participants on pensions are also a reflection of the ideas towards the regime and the establishment. Some interviewees strongly criticised the current pension arrangements as well as the present-day establishment. On the contrary, some other participants with more nationalist ideas defended the establishment and criticised those who argued for equality or protested against the pension policy.

Lacking the freedom of the press, China is still distant from the open society described by Karl Popper. When the anti-socialist ideas, as well as social media such as Facebook, Twitter, and YouTube, are banned, the ordinary people in China do not have the opportunity to get access to diverse voices. From the conversations of the participants, it is reasonable to assert that the majority of middle-aged people in China are more or less influenced by the nationalist and socialist propaganda. The loyalty to the current regime also shaped their ideas on pension arrangements. The recognition on the current regime led them to support current pension policy, and further shaped their preference on pension arrangements. Even those who disagree with the current pension policy are still affected by the concept of equality of the socialist ideology. However, there are still a few participants admiring the Western capitalist pension arrangements.

Different from the debates of the left and the right in most democratic countries, the main controversy concerning the pension policy in contemporary China illustrates the division between two dominant ideologies, which are nationalism and socialism. These two ideologies cannot cooperate with each other in the area of pensions. Divided by

the discriminative pension policy, the enterprise workers strongly criticise current pension policy on the grounds of economic equality which is one of the primary aims of socialism. At the same time, based on a nationalist ideology, the employees of the public sector consider enterprise workers to be "selfish and do not consider for the state". Therefore, the divisive pension policy catalyses the division between socialism and nationalism. Different groups of workers and retirees turn to different ideologies to strive for their interests.

This chapter is an addition to the existing literature from the perspective of individuals in China. On the one hand, it outlined how ordinary people in urban areas consider the existing pension arrangements. Naturally, many of them mentioned the opinions towards the contemporary establishment. On the other hand, it found out the influence of current pension arrangements upon the individuals in urban areas. A link was found between the current regime and the ordinary middle-aged workers via pension policy. In the next chapter, this thesis will look into the daily lives of the middle-aged working population. The effects of the pension arrangements on ordinary middle-aged people will be further explored, especially the aspect of retirement. The effects of pensions as well as other factors on the retirement of urban workers, the expectations of the middle-aged on their later lives, and the factors that will affect the happiness of their later lives will be interrogated.

Chapter Five: The retirement experiences and pathways in China

5.1 Introduction

In this thesis, the retirement plans and pathways of middle-aged Chinese citizens, as well as time use, is an interesting topic to discover. This chapter is going to discover the modes of the elders in making use of their time before and after retirement. Furthermore, it is going to interrogate the diverse pathways to retirement and what are the lives of these participants like in these periods.

There are three main parts in this chapter. Regarding the topic of retirement, this chapter will outline the modes of different participants in their pathways to retirement. First, this chapter interrogates the phenomenon of early retirement, which is not an unusual arrangement for many middle-aged workers, and also the pathways of those who retire on time. Second, this chapter outlines how a large number of mature workers choose to remain in their working positions or seek other jobs after reaching their official retirement ages. Third, some workers who do not have fixed retirement ages told their stories of their experiences and expectations for the future.

5.2 Early retirement and on-time retirement

A significant phenomenon in China is the early retirement of the middle-aged population. As this thesis mentioned in the literature review, despite the variety of

retirement ages in different working units, the common retirement ages are 60 to men and 55 or 50 to women before the forthcoming reform. Interestingly, this thesis found that the phenomenon of early retirement is not rare in the current context. Due to the inertia of the planned economy and the social and economic situations of the past few decades, the actual retirement could be quite early for some employees in the past, and it is not revised at present. The early retirement can happen in different situations whereas the retirement ages may be low for some special workers with heavy labour and/or the enterprises provided some workers with an early retirement although they have not reached their official retirement ages.

The early retirement can have different impacts on the welfare of the employees. It improved the welfare of some workers dramatically while it can also increase the uncertainty of some workers at the same time. For some participants, receiving adequate incomes, the early retirement gave them massive leisure time and the opportunities to spend time with families and friends. For example, enjoying the time of being retired, Liangyu spent most of his time at home:

In 2007, the old enterprise was to transform, so I was moved to a liquid crystal company. The enterprise was transformed to make liquid crystal. So I had to work at night. I did not go to work since then. So, in other words, after 2008, I kept staying at home until retirement. It has been ten years. So then I retired in October 2017. Now it is 2018, I have just retired for four or five months. That is it. Do you know that?

Liangyu, male, 55, retired

Retired at 45, which is a very young age compared with the official retirement ages, Liangyu spent a rather long time at home before 60, which is a common retirement age for most of the Chinese men. Being happy with his early retired life, he spent a large amount of his time in housework and caring for family members since he was free from the pressure of his work:

.....I was unhealthy, so I kept staying at home, taking care of my wife and my child. Also, my mum... my mum was more than 80 years old; she is 91 this year. She was already 81 when I went back [from his working unit]. At home, there is nothing important to do, in fact. There is an advantage for people from Shanghai, that is doing housework at home. Buying vegetables and cooking, that is what I do. It is because in Shanghai, normally the men do the housework at home. I don't know where are you from? (Researcher: Hebei). Hebei, so maybe the men do not do much housework, usually work outside. (Researcher: yes) In Shanghai, men do more at home; this may be a character of Shanghai.....

For those who are early retired, there should be two preconditions for them to have a decent early retirement life. Changing from working to retirement, they will have a dramatic increase in free time for which they can make their own arrangements. This can be a challenge for some people because too much free time might make their lives empty, especially for those who have got used to busy work. So the ability to enjoy the free time, or to make use of it, becomes paramount – an ability that not everyone has. In other words, only when they prefer leisure to their previous work can early

retirement improve their wellbeing. Otherwise, they may not be able to benefit from early retirement.

There have been some studies regarding the quality of life of those who retire early. Health and working skills are two significant factors related to the wellbeing of early retired workers (Cliff, 1991). The healthy ones with preferable working skills find it easier to negotiate a flexible working style after early retirement, whilst the ones with bad health or without desirable working skills would struggle (Cliff, 1991). Also, "the most important factor in the quality of life of early retirees was the matching of expectations of further work at the point of decision" (Maule et al., 1996: 177).

However, the studies above did not take into account the importance of financial recourses. Although the expectations on working style are important, an adequate income is also crucial for the wellbeing of the early retirees. For many workers, they do not really love their jobs, and the primary reason for them to work is to obtain adequate financial recourses so that they can make a living. So, for those who can get an early retirement as well as adequate incomes, they are probably willing to retire early happily. For instance, Liangyu mentioned that his enterprise used to promise that their quality of life would not decrease because of retirement. Also, he is not worrying about money although he retired at 45. When doing the interview, he rejected the offer of coffee and paid for a cup of coffee for me which is relatively expensive in China. For him, money is not an issue to worry about.

In contrast to those who are happy with their early retirement at present, more people are not fully satisfied with their current situations after early retirement. This

thesis discovered two reasons for this to happen. Contrary to the mode mentioned above, some people do not think too much free time is an improvement of wellbeing, and they have to find other ways to make use of free time. Another challenge is the low level of some pensions. These two factors influence whether early retirement is an improvement of wellbeing. The case of Liyuan showed the situation that too much free time after early retirement pushed her to engage in other work:

My age that is recorded in the archives is older than my real age. Actually, I was born in 1971, so if I retire now I cannot have nothing to do. I always would like to find something to do. I am only in my 40s.

(Researcher: why the age recorded is older than your real age?)

The age recorded in the archives, when I went to work I was too young, might be. It was because my families filled in some form or certificate; I cannot remember what it was. Now the working loads in a bank are relatively heavy, lots of pressure. For me, when the working loads get heavy, I do not want to, to be frank, I never want to be constrained by the job which requires me to work from 9 am to 5 pm regularly every day. I do not want to live that kind of life. So when I got the opportunity, I retired early...
... My character is that I can't stay relaxed and do nothing. If you have nothing to do, it will be too boring to stay at home every day...

Liyuan, female, 47, shop owner

Being active people, some participants such as Liyuan cannot bear the lifestyle which requires them to work fixed hours or that they have to stay at home every day. More excitement is needed in their lives. For Liyuan, she is eager to be free from the 9-5 job even though her actual age does not meet the official retirement age. So, empty lives

or too much leisure time cannot improve their wellbeing. After early retirement, an option for them is that they engage in other work so that they can avoid the emptiness which comes along with the retirement in their 40s. This will be discussed in more depth below.

Whether middle-aged citizens can get adequate incomes is another factor that will decide whether they are content with their early retirement lives. For some early retired citizens, they may have to face a significant drop in incomes due to their relatively short working lives. Facing a decrease in incomes, they suffer from relative poverty compared with the incomes before they retired. In these cases, their quality of life dramatically decreased due to their early retirement. So, it is a reasonable choice for these people to look for other jobs in their 40s. In addition to their pensions, it is likely that they can receive higher income if they find decent jobs which are properly paid. Yet, this early retirement increased the uncertainty of their lives. This is illustrated by the case of Qinghong. She was an enterprise worker and retired at 45. Due to the current Chinese pension policy, she receives relatively low pension entitlements. So after she retired, she needed to look for other jobs:

I was looking for jobs before a year or two; it was like something such as temporary workers. Temporary workers cannot last very long because if you have some problems, you have to ask for leave. After a short period of time, I resigned and went back to my hometown [Jiangxi province]. I stayed in my hometown for a year. Then I kept, for so many years, I kept dealing with emerald, dealing with emerald by wholesale. Then the time, sometimes busy and sometimes not. Most of my time is relaxing.

Qinghong, female, 48, retired enterprise worker

Hoping to have an early or on-time retirement, many middle-aged workers do not wish to work in old age. These workers usually feel safe about their retirement incomes and do not have a strong passion for their jobs. On the one hand, either having adequate pensions or savings and estates, they do not have to struggle to make a living. On the other hand, they do not consider their current job is a pleasant thing for themselves or contributive to the working units or society. Thus, they do not think the work valuable to others and to themselves. This makes them not wish to continue working after they reach their retirement ages.

Facing the forthcoming retirement, Zilin concluded that an unpleasant working environment and inability to conduct decent research are the two primary reasons that she is not willing to keep working. Apparently, a limited working environment constrained her ability to achieve beneficial and influential work results. This decreased her passion for her work. Also, as a professor, she is covered by the pension system for members of public institutions. So adequate pensions and other resources will probably protect her from poverty:

...I think you ask different people, they will have different feelings. For example, my schoolmates, they are professors in some famous universities. For them, how did they say, they have good teaching and other environments. They are happy with their work. Besides, they have done some research which can be beneficial. They can have their influences, I mean they can take full advantage of their talent, then they are willing to

work more years. So they will think that early retirement is a waste of human resources. You see for us, local college. Although we are professors, we call ourselves "little professors". So if you want to do some research, there will be no such environments and opportunities. So compared to muddling through like now, I would rather retire as soon as possible, leaving this establishment. Then live a comfortable life which will be better.

Zilin, female, 55, professor

The opinion of Zilin corresponds to the finding of Heinemann et al. (2013). The passion and working motivation have a strong influence on the willingness of workers to postpone their retirement. Zilin has a negative attitude towards her work and her college; she is not willing to work longer and wishes to retire as early as possible. Thus, the efforts to put off her retirement will face strong resistance and dissatisfaction. So, if the work is deemed to be annoying by the workers, they will be very likely to reject the pension reform (Heinemann et al., 2013). For the participants who do not wish to work any longer, such as Zilin, they feel that they are "forced" by the state to postpone their retirement through economic tricks. They are now worried about their economic security for the reason that they will not receive adequate pension entitlements if they do not postpone their retirement. It is another form of "working beyond retirement" which is pushed by economic pressure:

If their retirement policy is reasonable, for example, this year... What I mean, according to the retirement policy nowadays, that is what level for what type of pension. If you retire normally, then we have some of the people who would like to retire as early as possible. They don't want to do this work at this working unit. It is because they have too many private difficulties that they don't want to say...

... I think [the most significant challenge after retirement] may be economic security for my life. For example, if I would like to reach the situation I said, going to a place where the mountain is blue, and the water is green, at first you have to have adequate insurance for your material life. Because only if you reach this, having adequate insurance for your material life, then you have the mood and you have the interest to do your work. If you do not have such guarantee, then other things will have no need to speak of [other things will be meaningless].

Zilin

From cases above, it can be suggested that as a social phenomenon in contemporary China, early and on time retirement can be an improvement of the quality of life for some middle-aged citizens but not all of them. This depends on the preferences of the middle-aged citizens on lifestyles and also on the provision of retirement incomes. The preference for the relaxing lifestyle as well as adequate retirement incomes are the key to the wellbeing of the early and on time retired workers.

Concerning the phenomenon of working beyond retirement, some citizens refuse to engage in working in their later lives and make some comments on this phenomenon. In other words, for some participants, the idea of working beyond official retirement is objectionable. The opinion of Wengui can represent this voice:

...This I think is that we should do what we ought to do at what age. So I will definitely not go back to work after I retire. This is, you have worked for decades until you retire, you have made kind of enough money, how much do you still want to earn? You say I would like to earn a million more,

what can you do with the additional million? What exactly do you want to do? Climbing the highest mountain in the world or something? So once I reach 60, I will be well-behaved and retire, enjoy the retired life, right? When you are young, you should get married and have children; you need to work hard then. Having a decent marriage, having a child, then live your life, that is perfect, isn't it? Well, when it's time to marry someone, they do not get married and have the problem of lifestyle. When it's time to retire, they think of working and going back to look for jobs. Then find a place and become this and that. You say what the point of that is? So I am highly opposed to this...

Wengui, male, 49, enterprise worker (manager)

From the dialogue of Wengui, it can be analysed that his opinion on retirement is in harmony with his ideas on what kind of life a man should live. In his opinion, a man should have a life that pertains to the mainstream mode. He thinks only that kind of life can be "perfect". Challenging the separation of official retirement and actual retirement, he deemed the behaviour of working after retirement to be pointless and "off-time" in that it is out of step with a normative life course.

The opinion of Wengui reflects the attitudes of a large number of citizens. Being a manager of a big enterprise, he has travelled to many countries, and his mind is relatively open compared to many Chinese people of his age. Apparently, he is a very active person and cannot be considered to be backward or conservative in the contemporary Chinese context. Yet, he still thinks that there should be a "normal" or "common" lifestyle and retirement mode. This shows that even in a postmodern society where people's life courses have been largely individualised, the necessity of

being "normal" still exists in many people's minds. Unlike the society which has been postmodern, people's perspectives still need time to catch up with the development of society.

Interestingly, the phenomenon of early retirement responded to the research finding of Ling and Chi (2008). According to them, the assets and delivery of pensions decreased the worker's willingness to work (Ling and Chi, 2008). The cases above support this point. Receiving adequate pensions and maintaining a decent living standard, Liangyu started to stay at home since he was 45. Living happily with the pensions he got, he does not have a strong intention to seek for other work. In contrast, for those who got relatively low pensions such as Qinghong, they had to keep looking for new jobs being pushed by the needs to make more money. So, it can indicate that higher pensions have a negative influence on the working willingness of the retired. This statement can be supported by the study of Arkani and Gough (2006). The pensions have an effect on the retirement age. The DB pension arrangement would encourage the workers to retire early while the DC pension systems have the opposite effect (Arkani and Gough, 2006). Similarly, a stable and substantial pension entitlement will make the workers feel that they have more guarantee on their retirement lives so that they would have stronger intentions to have a relatively early retirement.

In conclusion, the workers who would like to retire early or on time normally have two characters. At first, they normally have adequate savings, pension entitlements, or other financial resources to guarantee financial security in their later lives. This is the

precondition for them to enjoy their retirement lives. It should be noted that financial resources, such as savings do not necessarily belong to themselves. The retired workers can also rely on their family members such as their spouses. Some participants remained working after retirement ages while their wives do the housework which has been widely criticised by the feminists. The second character of the early and on time retired workers is that they usually do not have strong passions in their previous work. Or, they prefer the housework at home than the work arranged by the working units. Their preference drove them to retire so that they can leave their previous working positions. These two characters may make them satisfied with their retirement lives. Otherwise, they are likely to return to work even though they already had an early retirement, either to make more money for later lives security or to keep themselves occupied by their working positions.

5.3 Work beyond retirement

The previous section mentioned that some middle-aged workers decided to look for another job after obtaining an early retirement. This action illustrates the disharmony between the individuals' working behaviours and the pension and retirement policy of the establishment. In fact, not only the early retired, those who have already reached the official retirement ages could also choose to remain working. Different reasons may contribute to the phenomenon of working after retirement, such as the special character of some jobs, the request from their colleagues, their passion for their job, and the needs for income to avoid poverty. These reasons will be discovered and discussed in the next few cases.

An important reason for some workers to remain working after reaching their retirement age is that the head or director of the department would like them to stay. Compared to the young employees, the senior workers may be relatively weak in physical strength. Yet, they can have advantages in many aspects, such as expertise in professional knowledge, more working experiences, familiarity with the working team and working circumstance, and better ability of cooperation with various groups of people. Their advantages in work make them valuable in their working positions. As has been argued by Johnson and colleagues (2017), work engagement would increase, and exhaustion and cynicism would decrease with the increase in workers' ages (Johnson et al., 2017). So, for them, on the one hand, their working units or colleagues may not wish them to leave their working positions. On the other hand, they may wish to keep taking advantage of their careers. The case of Qinglin showed this situation. As a public official, he retired at 60 and remained at his working position for three years after his official retirement. Working for the public sector, his pension belongs to the urban pension system for public officials though he works in a town:

Actually, I retired... March 2014. For now, I was requested to come back to work. Anyway, my main work is to remain the stability of Complaint Letter and Visit [an office that receives and deals with letters of complaint from the public]. Currently, we have a few old guys, including me. We have four old workers in charge of the reception of complaint letter and visit. This town is a big town; the conflicts of people and lands are significant. So the damned problem of complaint letter and visit is relatively severe. So, we old workers, I retired in 2014, our director did not let us go. I did not expect that

in 2015, this town established a reception centre of complaint letter and visit. The reception centre arranged this job for us, old guys. We are now in charge of receiving the complaints. A consideration is that from the perspective of our manager, we are older and more experienced. So it is not very likely that we have conflicts with the coming people. So they arrange us all to be in our positions. From the perspective of individuals, establishing this reception, I think it is very important, isn't it? Additionally, the citizens are normally content with us, aren't they? Anyway, they come to us after arriving, at least, someone can receive them, someone is in charge of their problems. So, they generally recognise us.

Qinglin, male, 63, public official

Qinglin's case illustrates how the ability of some senior workers to engage in work that demands social skills and experiences in dealing with difficult situations and conflicts can be desirable for some positions. Decades of working experiences and the abilities nurtured in this process provide them with the grounds to continue working in their later lives. Also, the abilities of the seniors make their work matter to the working units, and their retirement might be a loss to their departments. Similar to Qinglin, Guofeng's case also proved that senior workers could be highly valuable to the working units:

According to the official retirement age, I should retire at 60. However, for now, it is said that retirement may be postponed. Increasing the retirement age, according to the policy of the state, I will retire when they ask me to retire. But if they ask me to retire at 60, we are in a special career; we do not retire, we do not have real retirement. In terms of my previous director, also those in the charge of me but older than me, after retirement, they

continued to be engaged in our professional work. Our director has retired for ten years; in these ten years, he is now dealing with diagnosis and management in a county hospital. He himself asked for retirement, but his working unit did not wish him to retire. I think that it is probable that I will go in the same way later, which means that after passing the retirement age of the state, but I will keep on working, keep on this career.

(Researcher: not be forced to do so?)

Not be forced.

Guofeng, male, 53, doctor (director)

As Guofeng mentioned above, the senior workers who intend to work after getting retired are not forced or bullied to do so. In fact, the working units do not have the power to force the workers to postpone their retirement through administrative leverages in contemporary China. The retirement cannot be stopped by the working units when the workers have already reached the official retirement ages and have strong intentions to retire. Instead, the postponement of retirement is more or less based on the workers' own conscientiousness and wishes. The doctors such as Guofeng as well as his colleagues decided to come back to work after retiring mainly because of their bonds with the previous working units and the responsibilities or obligations to support the missions of the working units. The reasons for them to stay working or return to work even beyond their official retirement ages can be concluded as the commitment to the previous working unit. The dialogue of Geng below also supports this statement:

Returning to work would be for the good of the school. After all, you have stayed in school for so many years. There would be some feelings. As a

matter of fact, at least half of the teachers, even if they don't think highly of the headmaster, would have a commitment to the school. They don't want the school to be bankrupt. For example, I have worked at my school for more than 20 years. The school, it grew up from an ordinary school, then the key secondary school in the province, then the key secondary school in the nation, now the first-class model school in Sichuan province. We have experienced all the processes. Our students, some of them are now teachers in this secondary school; there are even their students who work in here. There are definitely some bonds. As I had some bonds to the previous school. After leaving there, if I meet someone from there, I would pay them a meal. After all, I worked there for ten years. What's more, I was Secretary of Youth League Committee, director of the student union at that school.

Geng, male, 51, teacher

The work beyond retirement is also related to the careers of workers. For the jobs where much heavy labour is required, it is highly unlikely for the workers to engage in working when they have already retired. Nonetheless, for the positions that require technical experiences or the ability to deal with conflicts or interpersonal relationships, senior workers will be desirable. For these positions, the more experiences they have, the older workers become more desirable. Thus, returning to work can help enterprises or organisations to improve their effectiveness and make use of human resources more efficiently. Therefore, it can be the demands of the working units that make the mature workers decide to remain in previous working positions:

[When to retire] they did not say it clearly. This is mainly... in terms of the leaders [managers], I mean there have been two or three generations of leaders, they all did not want me to retire. They said I'd better stay here and help. After all, we still lack good people like you. They required me to stay here according to the situations of health. If the health situation was ok, and the department had the demands. Then, after all, I was a member of the CCP, right? You need to obey the demand of the organisation, right?

Baocai, male, 63, public official (returned to work after retirement)

Interestingly, Baocai specifically mentioned that a reason for him to remain working was his identity as a member of the CCP. This phenomenon is unique in communist countries such as China and the Soviet Union. In a socialist/communist nation, it is important for the members of the communist parties to remain loyal to their organisations as well as socialist careers. Therefore, many members of the CCP would be willing to respond to the demands of the Party when being summoned. This phenomenon occurs among some public officials, which is easy to be understood. In the feudal times, the vassals had the obligations to obey the kings when being summoned. In present-day China, the CCP still has some influence on the decisions of some mature workers on working beyond their official retirement. This impact of the political party on one's transition to retirement is not usual around the world. For instance, under a capitalist regime, workers are not very likely to postpone their retirement in order to respond to the request from some political parties.

Another significant reason for some workers to remain working after retirement is the intention to occupy themselves as Baocai stated below:

...I think this way. If they need me, I would still help. When the working unit needs me, I will help; when some individual needs me as well. After all, if the health condition is allowable, staying under will not be fun. Staying at home after getting retired... if you have something to do in the society... you say you have nothing to do, only playing majiang [a popular Chinese board game] or playing something else will not be fun, right? Still, having something to do would be good. After all, at first, these things [probably mean his work] will not be abandoned. Secondly, you still have some degree of economic incomes afterwards. You do others some favours; you sell your labours, they will give you rewards. Nobody does not pay you. I think still, have something to do [will be better]. The point is no matter whether you are old, your health condition [is okay], have no major disease. What's the fun of staying at home? Not fun. Doing something meaningful [will be better].

Baocai

An obvious reason for many mature workers to return to work after retirement is their intention to occupy themselves. As Baocai said, “what’s the fun in staying at home?”. For many senior participants, they prefer to be occupied by some work. Having nothing to do will be tedious for these pensioners. In fact, working is not only a way to make money or to serve others, but also a way to deal with individuals’ own time. In other words, working is also an interaction between individuals and time. For those who choose to work after official retirement, the motivation to work can be based on the demands from others such as the managers of the working units or the pressure to

make more money in order to improve their financial situations. Yet, it can also be based on the individual's own preferences regarding time use.

For these senior workers who would like to extend their working lives, they prefer the lifestyle of working. They tend to think that working is better than being retired and staying at home:

...The life as well as the habits of living... Working in the government, life would be relatively regular, isn't it? Starting to work at half past eight, having breakfast at eight. Having lunch at 12 pm. Life is regular. One of my biggest problem after retirement is that life may be not regular...

Qinglin

Similar ideas and preferences occurred in the dialogue of Rui. She does not like the lifestyle after retirement. The life after full retirement would not be a salvation for her because it does not fit with her character:

I think I still need to work. Then, I can have a lot of friends around me. I can get access to many new things. Being with young people will not make you become old too fast. Getting retired, perhaps, for many people, they will have an entirely different life after retirement. But I have discussed this question with my friends. I think it may be only changing a place to work. 'Tis not... for example, because of your working reasons now, the reasons for work, there is a holiday with a salary every year, a so-called public holiday. Then, we have ten days every year for getting out to travel. Then, getting retired may only mean that we change a working environment. I may

spend more time in travelling, making myself walk more and see more. Then, the rest of the working time would be more flexible. Should not be working regularly like now, I will choose to work more flexibly. Having more time for me to walk outside and look around. I haven't thought about absolutely not working. I think it would be when I cannot move. Or the health status cannot support it. I think, in fact, it will have to depend on how you think of work. If you really think the work is very tiring, you may think the time is very long. But you may see the work as a way to spend your time. Anyway, making myself have too much free time, I think it does not match my nature. I think people ought to make themselves more active. Then, spend more time being active. Don't enjoy the so-called old people lifestyle in advance, like dancing to music in a square, fishing, staying together to buy vegetables and cook, chatting together about something in this family and some other things in that family. 'Tis not what I want. I don't like this way.

Rui, female, 40, statistician

A question occurred so far is: what does retirement really mean? To answer this question, this thesis argues that there are two dimensions when people talk about retirement in contemporary China. The first dimension is the official retirement age of the enterprises or working units. Normally, the transitions in the first dimension have meaningful influences upon the working population via payrolls. When people reach the official retirement age or the retirement age of the working unit, they do not receive salaries as when they were workers. Instead, they are going to receive pensions. The transition of this dimension may bring significant changes to some of

the citizens, such as the enterprise workers who may suffer a great loss of income after they retire.

However, the influence of another dimension upon individuals also exists, namely the transition from working to staying at home and enjoying their later lives. Different from the first one, this dimension is decided by the individuals themselves instead of the working units or the establishment. Independent from the policy made by the establishment, this dimension is dictated by the working people. They can choose whether to look for new jobs and when to stop working regardless of the retirement ages. At present, the pension systems and the salaries for the older workers are independent of each other. In other words, older people can still have normal pensions, although they may have already got other jobs. The independence of the incomes from pensions make these two dimensions of retirement more separated and encouraged some senior citizens to look for other jobs to some degree. Also, some older workers can have generous pensions and salaries at the same time, which further sharpens the disparity of retirement incomes.

From the cases above, this thesis also found that these two dimensions are coincident for some informants. They kept working until they retired and enjoyed their later lives after reaching the official retirement ages. The conditions of working and retiring are clear for these respondents. For some other participants, however, the transitions of these two dimensions happen at different times. Some of them returned home from working positions in their 40s such as Liangyu who retired rather early. In contrast, some interviewees remained working in their 60s after reaching their retirement ages

just like Qinglin and Guofeng. Also, there is an overlap between these two phenomena. Liyuan is a case which can represent this type. Being not entirely happy with the lifestyle to stay at home, she sought for other work after she got an early retirement. In doing so, she has both the experiences of early retirement and working beyond retirement:

I always think that the social security now, it is not as good as people think. You see I have many people nearby, they are sick or something else, that is when you spend all your savings on it, it may still not be enough. So now I feel that if I do not have the money to be old, to be sick, to seek for medical support, it is like I cannot feel relieved to live out my life in retirement. I am now worrying, this because you see the tuition fees of the child are rather high, if the seniors are sick, the expenses would also be high. This aspect makes me unable to imagine that one day how can I survive if I am not able to work or have no income. I cannot imagine this situation. So by now, I always think that how can I do some work, have a stable income, maybe can afford my life afterwards.

Liyuan

The case of Liyuan may speak for the middle or upper class who do not have to worry about how to make a living. In addition to her cake shop, she has some other business. She does not have concerns over the daily expenses or the prices of goods in the shopping centre. However, she still has concerns over expenses that may occur in the future, especially medical expenses. On the one hand, an early retirement provides her with more free time and the opportunities to engage in her own business. On the other hand, however, the early retirement also increased the uncertainty of her life,

which means that she has to keep pursuing new careers in her 40s and 50s. As a matter of fact, young adults might not be able to look after the old in the future. This phenomenon will be discussed in the next chapter.

Similarly, Longping also plans to work post-retirement. Although Liyuan got an early retirement, unlike Longping, who is a security staff, they both share the anxiety about money. For Longping who struggles to live for his family, he has no choice but to keep on working as long as he is still able to do so. His ability to deal with potential risks such as severe sickness is also much lower than Liyuan. However, they both have the motivation to work in order to increase their incomes. So, the motivation to work for money after retirement is the same to some middle-aged citizens, regardless of whether the retirement is early or not. This phenomenon illustrates the insecurity that people experience in contemporary China:

It is a society of money now. Without any money would not be ok. You have to buy everything. It is not like before; if I did not have money, I could plant grains myself, could plant vegetables to eat. Now you have to buy, right?

Longping, male, 58, security staff

Another issue occurred so far is the impact of pension policy changes upon the willingness of the senior workers to retire. It has been discovered that mature workers tend to postpone retirement if the pension system transformed from DB to NDC systems (Laun and Wallenius, 2015). There is no such kind of transformation in

contemporary China. However, the recent changes in pension policy drove some workers to put off their retirement:

...But for now, how to say, according to the policy, I could have applied for retirement this year. But the pension policy provided by the state is not very appropriate. So it forced us to not retire after reaching 55. It is because they are going to give me the pension according to the standard in 2014 [if she retired at 55]. So the salary in 2014 was rather low if we retired now the pensions would be much less. So being guided by the pension policy, so like the people at my age, which means having professional qualifications, females, we can retire at 55 or wait until 60. But most of us have not retired, which means postpone to 60. That is what I mean. So their pension policy, I think it is not reasonable now...

Zilin, female, 55, professor

Zuying stated the same dilemma that may force her to postpone her retirement due to the cut in her pension:

There are two possibilities. The first will be I can retire at 55, but according to the salary standards at present, the standard of retirement salaries [she means pensions here] is too low which was the standard of September 2014. So, in recent years, the teachers do not retire after reaching retirement ages. I don't know whether to retire then. If I do not retire, I have to wait until 60. Only these two possibilities. I am still not sure... If you retire, you will have a lot of losses; the problem is [the pension] will decrease several grand. If you retire now, the pension will be four or five thousand yuan less than those who don't retire now... It is because according to the

standards of September 2014, the increase in the recent one or two years,

we will not have it.

Zuying, female, 53, professor

In the current Chinese context, limited by its development stage, the regulations and policy implementations lack standardisation. Local policy can be introduced in different cities or even working units. However, although the case of Zilin may be the result of local policy, it is a trend of the state to encourage retirement postponement. Therefore, the pension policy has been a tool of the government to achieve its target. The reasons for the mature workers to put off retirement are similar to the situation when a DB system is transformed to an NDC system, which is, the retired will receive different pension entitlements based on their working ages and the contributions to the pension systems. In contemporary China, the intention of some policymakers is having its effect when some workers choose a later retirement timing for higher pension entitlements.

In China, having a rigid retirement policy, the middle-aged workers generally know when they can officially retire. As Zuying mentioned below, being "half-retired" with less workload, she is already partly experiencing the later life after retirement. In other words, she has already got some of the experiences of getting retired. So, when the retirement comes to the workers, it will not be a sudden or unexpected accident which may surprise them. For the function of the gradual retirement as a transition period so that the workers can get used to the retired lives, it has been partly replaced

when the workers pass their middle-ages, and the working units decrease their expectations on them, as Zuying said below:

I think we are already "half-retired". In a year's time, I am nearly free in half of the year, more than half a year. You see a week, if four classes, I go to college twice a week, which means five days at home. I stay at home for five days in seven days. You say compared to the retired... So, it is not very clear, in holiday, retired or not retired, I think the concepts are not clear. Perhaps, psychologically, if I really finished the retirement process, I would think I left this working unit which I worked for the whole life, maybe a bit of difference psychologically. But not to my life, I have had this feeling of retirement in my mind.

Zuying

Also, for the wellbeing of the retired, it would be important that they have a feeling of being in charge of their own retirement (Calvo et al., 2009). Feeling that they can have some control over their retirement can greatly increase the wellbeing of the seniors. With a rigid retirement policy, the retirement of the workers is largely structured by the state. Therefore, it cannot consider the specific conditions of each and every individual. Especially for women, they might have to work when they are going through menopause, as Zuying said below:

...50s is exactly the period for women; there is time very tough in change, which is the changes emotionally and in the body. I think the state should give us a few years when we are in change. I mean we can also apply for this, in those years we do not have to work, and we can travel around. Then

we adjust our conditions. I said the state should give us 100,000 yuan to play, and we can come back to work after three or five years. You see the retired; I think many of them are in very good conditions, they are very energetic. They would not be problematic if they went to work. So I think we should have some control flexibly [over retirement]...

Considering the situation of menopause, Zuying gave her voice that the workers should have some control over retirement and the retirement policy should be flexible. This suggestion would also increase the wellbeing of the men. In an individualised society, every individual has different situations and difficulties. A flexible retirement policy can give individuals more freedom to deal with their problems and adjust their retirement to their own situations.

Another factor which may affect the intention of the middle-aged to retire is the balance of workload between the middle-aged workers who are going to retire in the future and the younger generation. Many middle-aged participants think that they ought to retire early so that young people can have more working positions. The voice of Yeping reflected this type of thought:

It [retirement postponement] does not really matter. I just feel that many young people nowadays, we should let them enter working positions in time. It is because, at present, we, who are nearly retired are still in charge of the majority of the work, we are still working, should be doing as much as the young people. They are now issuing the authorised qualification via testing, cannot give you directly. It is said that next year, the qualification for primary school teachers require that the teachers are capable of

everything. Music, physical education, and arts like that will be tested. The teacher's qualification now... It used to be issuing the teacher's qualifications from normal colleges directly. Afterwards, they test things like senior high school Chinese, like junior high school maths, primary school maths. They test many subjects separately. So, many things are the problems of national policy.

Yeping, female, 50, teacher in primary school

The dialogue of Shuzhi below concludes the belief of many participants on the intentions of different groups on retirement postponement. They believe that social class is a primary reason for the intention to postpone retirement. It is believed that the upper class would like to retire later because they contribute little but still are able to enjoy the privileges while the ordinary people with fewer advantages in their work would like to end their careers early. However, as this chapter discussed above, the real situation is much more complex than the conclusion of some participants like Shuzhi. The preferences, as well as intentions of the middle-aged workers, have become more individualised in an urban and postmodern context:

The people who do not wish to retire, perhaps they are closer to the middle or upper class. Middle or upper class, no matter what careers they are in, in their positions, the efforts they are supposed to contribute are relatively little, no matter physically or mentally, both are relatively little. It is because they belong to a class of management. But for the people who are below the middle class, I think they will not think like that [postpone their retirement]. Perhaps, when they are fifty or sixty, they do not have the energy to work even if they would like to work. It would be pointless if you require them to be in those positions.

Shuzhi, female, 38, manager in medical enterprise

Wengui also expressed ideas similar to Shuzhi's. He thought that the political leaders would like to work as long as possible while the ordinary workers tend to have a relatively early retirement if available. It explained the gap in ideas between the elites and the public:

Postponing the retirement time has both positive and negative sides, do you know it? It has no good to do with ordinary people but is good for high-level leaders. This is my understanding, maybe a little bit extreme. Suppose you are now the leader of a department, let alone the president of China. He would wish to work for a hundred years. He enjoys the privileges, enjoys high welfare as well as high income, right? Free of charge for everything, be arranged with the guards. He would rather work for a hundred years. This has benefits for him. But for us, the ordinary people, we would like to enjoy the retirement life earlier for a few years, and receive the money, right? This does not have any good for the little people, really.

Wengui, male, 49, manager of enterprise

Notwithstanding the willingness of the senior workers to make their own choices on work/retirement, this free willingness is based on the condition that they are able to support themselves. In other words, they have to possess enough money or other financial resources in order to guarantee economic security in their later lives, as Liyuan stated below:

No matter the money is much or little, if you want to make money, you have to see whether you can make money. You can make money if you

are able to. Don't do that if you are not. Like me, I thought this shop was easy to run; I thought this thing was like joining the chain hotel. I join it and do not do anything. But this, it will not do if you do not manage even for a day. So I see I cannot do it. So even though I have to lose money, I don't do this. You have to give up if you cannot do it. If I were 20 years younger, I would absolutely run this business, because I had the energy and the strength, that would be no problem. So I do not do it; it is a problem of energy, energy and physical labour. Also, to be frank, it is also a problem of mood. If I really count on this shop to feed myself, I definitely have to do it. Then I have to work harder, more diligent. That would do. But now, even I do not have this shop; I still have the money to feed myself, then I do not do this. It still has a condition; I still have to guarantee that I have no problem with buying food.

Liyuan

The cases that are discussed above illustrate the relative freedom of some citizens to choose whether to work or to retire. Nonetheless, their freedom is constrained in two dimensions. Under the regulation of the retirement policy, the individuals in China are affected by the decisions of the government. For instance, although many people stay in their previous working units or find other jobs after retirement, they have to follow the retirement procedures. An individual does not have the freedom to choose which year to retire, considering their health status, working motivations, family situations, and so on. This dilemma results in the gap between the official retirement ages regulated by the policymakers and the real work/retirement choices of the individuals, which can reflect their own needs. Also, without a democratic system, individuals cannot vote to change the retirement policy. This issue is not beneficial to the

understanding of the public on governmental policy. As a result, some participants think that the intention of the policymakers to postpone retirement ages is to solve the problems of the government itself instead of the people. What's more, some workers even protest against the pension policy at present suffering from the possibility of being repressed. It has negative influences on the stability of society. With a democratic system, the people might find it easier to accept a range of retirement ages which are based on public agreements.

In addition to the regulation of retirement policy, the significance of financial recourses on later lives security is another dimension that constrains the liberty of the elders, as Liyuan mentioned above. Sadly, in a socialist/communist country, many middle-aged citizens have concerns over their financial security in later lives. This problem of socialist insecurity illustrated that socialism does not always provide equality and economic security to ordinary people. The rigid pension arrangements in present-day China created obvious inequality between groups which causes division and resentment.

It should be noted that, when analysing the reasons for the older people to remain working, the senior workers are likely to have more than one reasons. Therefore, I am very cautious about labelling or categorising the participants because such categorising might over-simplify the views of the informants and neglect the stories behind these. For example, Guofeng decided to remain working after reaching his retirement age based on thorough consideration on his life-course and even his life

purpose. His views bear a strong resemblance to ideas of active and successful ageing, as advocated widely by policymakers in aged societies:

I think personally I understand it; I don't know how others will see this. From my own understanding, that means that when we are going to understand a question, we need to analyse from several perspectives. Firstly, what is the use for society? Secondly, what is the use for the family? Thirdly, what... what... what is the use for myself? For this society, we currently have many years of accumulation of experiences, have rich experiences, especially we, as the leader of this subject as well as the leader of management, my knowledge keeps refreshing, always been the most advanced in this society. So, it is very necessary for us to make use of our value in society to benefit society. This is the first point. Secondly, for my family, after I retire, I will get a pension, but when I keep working, I will have a rich income, no less than my pension or even higher than my pension, this will also be a contribution to the family. This is the second point. Thirdly for myself, at first, when people get older, the most significant problem will be health. People cannot make themselves stop, once stop, it will be like a knife, stop sharpening the knife, it will gather rust. People are the same; when people stop, every organ atrophies, atrophy means slow suicide. Especially, especially, especially now you see many people retire, the mental outlooks become different immediately. After that, some of them get cerebral atrophy. The most difficult disease to be cured now is senile dementia. I always stay in the working position; I can make my brain completely excited; staying at this status will not happen such a thing. This will be a decent thing for me. In addition, the things good for me are also good for my family and the burden of society. So I am very willing to do this thing.

Guofeng

This section discussed the phenomenon of working beyond the official retirement ages in contemporary China. With the advantages of mature workers, many people chose to seek other jobs or postpone their retirement. Some reasons can contribute to this phenomenon, such as the need for making money, loyalty to the previous working units, and making use of the retirement time. Generally speaking, the mature workers who postpone their retirement can be concluded as those who choose to work and those who have to work. For those who have to work, suffering from low pension entitlements or inadequate financial resources to cope with their later lives, they have to work in order to improve the quality of later lives. In comparison, those with choices are luckier. Either with passions in working or with the commitment to the working units, they choose to work so that they can have a happier later life. For them, work is more like entertainment or at least an occupation which is a measure to satisfy themselves. There may be overlaps between reasons to work. One or multiple reasons can be applied to those who chose to work beyond retirement. Due to different reasons for their choices on working and retirement, they were involved in working in their later lives, either because of their own willingness or being pushed to do so.

5.4 Careers that do not have fixed retirement ages

For the individuals who have been or are currently in working positions, the transitions in the second dimension would happen eventually. However, retirement in the first dimension may never happen to some people. This type includes the employer, the

shop owners, the self-employed, and so on. Chunxian is the owner of a jade shop. He can work until he does not want to. In that way, there is no real retirement for him. Covered by the urban resident pension system, he will get a small amount of pension monthly when he comes to the age to receive the pension. However, the pension he may get in the future will have little or no influence on his quality of life:

My job does not have the limitations on ages; I can do some work in this career as long as my body is still able to move. Maybe when I become 80, if my body is still very well, I can still do some things etc. So economically, I may mainly focus on leisure and not put so many efforts into the operation of this shop. But in this aspect, I can still see some profits. As other people said, the later lives require some money. This thing still should have some via incomes. So running this shop, why I chose to do this in my middle age, this career, because this career does not have limitations on ages for me, unlike the jobs that require heavy labour, if I was really old, definitely I cannot do those kinds of work. This job requires judgements and experiences, so when I get older, I will get more experiences and better judgement. Also, the older I get, the more advantages I get. It will be, some things, the things that matter will be different. It is because this time... You run this shop, you focus on finance, making money sometimes. It is because this thing has to make money to feed the families. When I get older, without these economic burdens, the point will be satisfying myself. In addition to some small incomes, it will be all right.

Chunxian, male, 43, shop owner

As a shop owner, he can choose his own steps to retirement freely. He does not need to face the first dimension of retirement. Although he will receive some pensions in

the future, it will not be a significant influence on his life. As for when will he stop running his jade shop, he has got his own plan which will be a kind of gradual retirement. Since his pension will be small, his pace of life will be largely based on his own willingness. In addition to pensions, another factor that will constrain the ability of the middle-aged to decide the retirement ages is family obligations. As Chunxian mentioned at the end of the quote above, free from the obligation to make money for the family, he can have more control over his retirement based on his own willingness. Besides, having no plan on getting involved in grandparenting activities, he can have more freedom to decide whether to retire or not. Therefore, the family obligation is also an important factor which can influence the retirement of those without a fixed retirement age, such as shop owners like Chunxian.

Similar experiences and expectations occurred in the dialogues of other participants who do not have fixed retirement timetable such as Xueyan. People in this category could choose their own retirement time based on their own situation, and they are free from the unified retirement ages regulated by the state. However, their retirement may be gradual, and they do not need to face a sudden transition from employment to retirement, which can be a dramatic change in their lives:

Tired, I am so tired, so I'd better retire early so that I can relax. I still have something else I would like to do, but I don't have time to do that... the primary problem is being tired, and also it [the work] takes up the time for other things. I think when it is early... it is not actually called early retirement. I think reaching 50 years old would be ok. It is because our place, generally speaking, women retire at 50 is ok; it is also a normal retirement age. So, it is

pretty normal. After getting retired, we would go around the whole country, not necessarily for pure amusement; after all, we are doing this career. Perhaps, we may have further and deeper development in this career, looking for some good things, increasing our cultural knowledge... Because we can travel three times every year, China is too big, then I think I don't have time now, I can't afford to hire waitresses either, and my business is not very good.....

Xueyan, female, 40, shop owner

An interesting phenomenon occurred so far is that although some people are now running their own business without a retirement timetable, they can have some connections with the previous working units. For instance, Wenhua used to work for a working unit and started working for herself recently. However, she used to remain in the working unit in name but did not work for it:

...Because I was "leave without pay "at my working unit, which means that I remained in position but did not work. I handed in pension contributions myself. When I reached the retirement, the working unit did retirement formalities for me. (Researcher: you mean you only stayed in the working unit in name but did not work anymore?) Yes, no work to do, nothing to work on. (Researcher: only stayed in contact with the working unit in terms of pensions or social security). Yeah, only left a pension and social security.

Wenhua, female, 53, shop owner

Interestingly, those without official retirement timetables do not only include the people who have their own business, but also the workers who do not work at a

normal enterprise. In fact, some workers who work at tiny firms or work for individuals do not have social security, including pensions. So, without the rigid retirement age regulated by the social security bureaucratic departments, they can freely choose their retirement ages by negotiating with their employers or managers. Thus, these participants are considered to be without fixed retirement timetables and listed in this section.

Huibo is a baker in a cake shop, noticing that he is now middle-aged and has the potential to become a research participant, I started trying to approach him. After having some brief talks several times, we built some trust before asking him to take part in the interview. At least, I was not a stranger any more before making the request which was of vital importance to obtain the consent to take part. He agreed to take part in the interview after finishing his work. So, we did this interview outside on the footpath under a tree because he felt uncomfortable to be interviewed in his working setting. The circumstance was not perfect because the summer in China was rather hot, and I sweated a lot in the process of interviewing him. However, it was a relatively quiet place, and there were no strong noises or interruptions in the process. He talked about his plan to go back to the countryside to do some work on Chinese medicine:

I will go back to my hometown, definitely go back to my hometown. It is because I was born there, given birth to life in there. After leaving my hometown, I struggled in society for so many years. It would be better for me to go back to my hometown. The falling leaf needs to go back to its root. I have this thinking as well... I would say I will do something that I still

can. You, for example, I have done my research in Chinese medicine. I cannot say I have done the research, which is... I know some basic knowledge on the health... knowledge on the medicine. So I am able to help more friends around me, the same age to me or those who are older than me. I am able to help them to solve the problems of the body, make their bodies, at least avoid being not able to take care of themselves, ah, at least can be looked after.

Huibo, male, 50, baker

As an employee at a shop, Huibo is not covered by any pension schemes for workers. Normally, a shop is not a formal enterprise, and its employees are not covered by the social security for workers. In terms of the pensions in the countryside, only a tiny amount of money will be issued to the rural residents, which can be ignored. So, he stated that he would not receive adequate pensions after leaving his working position at present though he will receive no more than a hundred yuan every month from his village after he is 60. However, coming from the countryside and planning to go back after getting retired, he did not worry about income after going back to his hometown. According to him, the living expenses in rural areas are rather low:

...in the countryside, 2000 yuan [around 250 euros] a month would be enough. The living expenses in a month without large spending...

Huibo

The reality that the living expenses in rural areas are rather low is one of the reasons that Huibo will not focus on making money when he gets retired and goes back to his hometown. Although he still plans to work as a rural alternative medicine doctor, the

main purpose will not be making money. This phenomenon reflected the concerns over retirement insecurity does not necessarily depend on the economic statuses. Compared to Wenhua, Huibo is more disadvantaged in the aspect of the economic situation. However, Huibo is more optimistic and does not have too much concern over the future, which is unlike Wenhua. Despite the fact that Huibo is an optimistic person, the low living expenses are also a significant factor that contributes to this phenomenon. So, the urban middle-class citizens may have more concerns over their retirement compared to a labourer who is from the rural areas considering the differences in living expenses:

I don't have too much desire to make more money because it will be all right if the money is enough for me to make a living. What is most important is that when you are old, you have something to support you, which means that enriching myself in terms of psychology. This can truly help with others, making other people as healthy as I am, isn't it? Don't need to worry about their lives...

... Actually, the income is not very important; I do not see the income as a priority. Ah, the main purpose is to make the older people have some comforts in their hearts. Ah, make them feel released psychologically. It is because they are old; the most significant concern is their own bodies. It is indeed an essential thing of vital importance.

Huibo

As a baker who is originally from the countryside, Huibo is very optimistic about his future in the hometown because of the low living expenses of the country. The conversation of Wenhua below also expressed a similar opinion:

...you say, attending work before, when we were attending work, the majority of people were working on agriculture, they were all working in the field... Indeed, we felt very proud if we had a non-agricultural identity [the identity system in China separates the people to be agricultural and non-agricultural, based on a person's place of birth]. For now, it's not like that... now they are all developing towards the countryside. At least, when they [the peasants] were desperate, they could feed themselves, they would have something to eat. If you have a non-agricultural identity, on the one hand, you do not have any lands, while on the other hand, you have less support from the state. To be very frank, they are really worse off than the people in the countryside...

Wenhua

The preference for the lifestyle of the countryside occurred in the dialogues of other participants. Although working in the urban area, Caihou purchased a house in the suburb. This interview took place at his personal house in the outskirts. His house was in decoration when we were doing the interview. The place of the interview was quite different from the town centres in which most of the interviews took place. Like Huibo and Wenhua, he also expressed his preference for the lifestyle of the outskirts or countryside:

For me, after getting retired, the most important is to keep healthy, then I want to play and avoid working, try not to work. What's the point of making so much money, isn't it? Ah, this is my ideal life, having a house in Shandong, and play like that, that is my ideal situation. I don't want to be in charge of something after retirement or do some work, that is not my

ambition. (Researcher: what do you plan to do then?) Ah, for example, travel, right? Reading would be enough, right? Then the most important will be that do not be in the cities. I don't like the life in the city. The life in Shandong, I have a decent land, right? I can pick flowers and plant grass, commune with nature, listening to the sounds of the birds is really good, watch the flowers grow. Ah, this would be my ambition in life.

Caihou

The dialogues above reflect the huge gap between urban and rural areas in terms of lifestyles. The lives in rural areas are much more conventional than those in urban areas. So, it would not be accurate to view the rural areas of present-day China as a postmodern society. Compared to the low living expenses and relatively isolated lives in the country, the lives in cities are much more diverse. However, urban citizens have to suffer from the high expenses and relatively fierce competition. In addition to the disadvantages of living in a city, the bond between the cities and the countryside cannot be ignored. Many middle-aged people or senior pensioners are originally from rural areas, although they are now working or living in a different place. This bond also makes some middle-aged workers want to enjoy their later lives in the countryside.

Similar to Huibo, Lizhi is also a worker who is not covered by the urban pension schemes. He stated that his job at present is not a formal job. For him, a significant purpose is to make money. In addition, he would like to avoid the grandparenting activities which he thinks to be the most tiring. Women tend to do more grandparenting than men. This phenomenon has been acknowledged in Western literature. For instance, grandmothers devoted more time than grandfathers in each

form of grandparent care (physical, accompany, talk, and minding) in Italy, Korea, Australia, and France (Craig et al., 2019). It also occurs in China, which has an even stronger traditional culture which encourages people to think that grandparenting activities are not manly work:

I suppose when my body is all right, for now, it does not have any problem; I just stay here to do my work. When I am not okay, we... Naturally, I will retire, won't I? Wait until when my body is not ok, then ah...

Anyway, how to say, for one thing, I would like to make some money. In addition, one person, after going home [getting retired]... staying at home would not be interesting, would it? Right? If you go home and focus on taking care of the kid, it would be more tiring. I am being frank, right? It is, I mean looking after the kids is the most tiring work, isn't it?

Lizhi, male, 60, driver

In addition to making money, occupying himself, and avoiding grandparenting activities, a primary reason that Lizhi is still able to do his work is that he is healthy at present. In fact, many interviewees mentioned the importance of health in later lives. The health status of a pensioner is of vital importance to the wellbeing as well as one's decision on returning to work, but a fuller exploration of this aspect is outside the scope of this thesis.

Another factor that will have an impact on the working intention of a mature worker without fixed retirement ages is the working circumstance. A happy and friendly

working environment can contribute to the intention of some workers to remain in their current working positions. Without a fixed retirement age, Zemin, who was already 68 when being interviewed, was still working as a warehouse keeper. He mentioned the significance of a harmonious personal relationship with his manager, which is a part of the working circumstance:

The leader [manager] is very nice, being very kind to you [the participant] in every aspect. Indeed, my life is still relatively happy...

What is important is that the leader supports me in every way. We just use emotion to express, I mean you have to deserve the care from the leader.

The leader of an enterprise, he is unlike the common local leaders; he is not like other leaders who treat other employees in an unequal way; he takes care of every aspect well. That means your heart has been constrained; you would like to serve him, heart and soul...

Zemin, male, 68, warehouse keeper

5.5 Conclusions

This part of the dissertation discussed how people make use of their time before and after retirement and also their main motivations to do so. In sum, this part is about when people got their retirement as well as the reasons behind it. It reveals the diverse retirement options and pathways in a postmodern society. Due to the retirement policy in present-day China, some middle-aged informants retired rather early and enjoyed their retirement time at a relatively young age. In contrast, driven by some pressure or motivations, some people chose to work beyond their retirement

ages. Also, without an official retirement age, some workers such as the self-employed can be rather flexible in their working and retirement. There is not a unified retirement pathway for all or even the majority of the citizens in present-day urban China, which is already a postmodern society.

Notwithstanding the postmodern retirement mode in contemporary China, there are some structural factors regarding individuals' freedom on deciding their own retirement ages. The economic situation is an essential factor in influencing the freedom of individuals in making decisions on their retirement timings. In contemporary China, it is reflected as the difference between enterprises and the public sector. Having different scenarios of pension contributions and pension entitlements, the working staff of public institutions and public officials have obvious and direct advantages over enterprise workers concerning the economic situations after retirement. Therefore, having a better economic situation, the staff of the public sector have more freedom in their retirement lives. In other words, policies oriented the economic status of individuals, and therefore influence the freedom of individuals on work/retirement, which is a direct consequence of the problem (unequal pension policy) mentioned in the literature review chapter and Chapter Four.

To be specific, for the employees of the public sector, although the economic situations vary among individuals, this study does not find any of them who are under poverty. Although some public sector employees chose to work beyond retirement, non-financial factors such as commitment and bonds with the working units are the primary reason for the postponement of retirement. Nevertheless, free from financial

pressure, some staff of public institutions expressed willingness to retire early.

Constrained by the fixed official retirement ages, the employees of public institutions cannot decide to retire early even if they have strong preferences for retirement. For them, the fixed retirement ages are the most significant factor in affecting their freedom of retirement. Different from the public sector, the freedom of enterprise workers is more affected by their financial situations. Economic inequality exists not only between the public sector and the private sector but also within enterprise workers. Unlike public institutions employees, financial situations vary significantly among enterprise workers. For enterprise workers, although their work/retirement is influenced by the retirement policy, financial situations appear to be the primary factor in affecting their freedom. It is because their work/retirement is more negotiable with their managers or employers, and their pension entitlements are relatively modest, and therefore have less influence on their choices on work/retirement.

Having stepped into a postmodern epoch, the rigidly fixed retirement policy has become more and more unable to serve the diverse and individualised needs of urban workers in contemporary China. Perhaps, the rigidly fixed retirement policy may have been suitable in an old context. Nonetheless, the postmodern context of urban China requires a more flexible retirement policy which would be able to cooperate with individualised needs of middle-aged and older workers and retirees. A governance system which is able to fit in a postmodern context would also be needed in the future.

Chapter Six: Work, retirement and family relations in China

6.1 Introduction

Following the discussion on how senior citizens make choices regarding their retirement time, this part of the thesis will discuss the family relations in the process of transition to retirement. It will include taking care of the parents of the middle-aged as well as expectations on their adult children and grandchildren in their later lives.

The issues of family relations have strong influences on the lives of people, including the pensioners. Following the topic above on how to make use of the retirement time, this thesis finds out that a large number of senior citizens spend most of their time looking after their grandchildren. So, as an important activity for some elders, there might be a link between looking after the family members and other activities such as looking for jobs. This link will be discussed in this part. Also, affected by the traditional culture that adult sons have an obligation to look after their parents, the support of adult children was a vital aspect of ensuring the economic security of the seniors. Yet, the situation seems to be different now. With the establishment of the pension systems and the development of economy, the reliance of the older citizens on their adult children decreased dramatically, which frequently shows in the dialogues of the participants. As a merit of the pension schemes, this phenomenon will also be discussed below.

6.2 Traditional norms, modernity and parent-adult child relationships

As the literature review chapter discussed, the traditional culture of China gives adult sons the obligation of taking care of their ageing parents. As Jialing stated below, the traditional Chinese families normally raise sons in order to ensure their security in later lives:

The tradition of Chinese people is that we raise a son to avoid poverty when people get old. I wish that at first, he can have a stable position in this society. After getting a position, he can get a decent development. He should have a good career in his 30s. This is the expectation of our generation on our children. Mainly wish him to have a successful career, the success of children per se is great support for the parents psychologically, isn't it? Once I thought that the child did well in his career, I would be joyful. Being happy and without burden, this is a necessary condition to enjoy the later life. Also, wish that for example, they can provide some improvement in the economic condition for the parents, that will be rather good. I used to make a joke; I said after I retire, you buy me a car which costs 200 or 300 thousand and a house in a place with picturesque scenery and charming climate. I cannot drive, and you will hire a chauffeur for me. That will be enough. I made a joke. What does this mean? Although it is a joke, I still have some expectations for him financially.

Jialing, female, 55, teacher in a local college

Affected by the conventional East Asian culture that emphasises family duties, the dialogue of Guofeng illustrates that the traditional ideologies still have some influence on the people in contemporary China, especially the older generation. They would like to spread their ideologies to their children. For instance, Guofeng would like his son to remember his “responsibility for the family”. His child has to have the “intention” to look after the family:

I don't have too many requirements for the work of my child. Why? It is because the key to a person is himself. At first, does he have the ability. Also, can others provide you with a platform so that you can bring your ability to play. I think for himself if he can find a platform to develop his ability through his own efforts, he can go anywhere. Why? I did not stay working in the same place. I have worked in Shijiazhuang, worked in Shanxi, and worked in Langfang as well. Every job was different from the previous one. Changing a job means you will get a time to exercise; it is also an opportunity to improve your ability. So he will have his own choice. For me, when he is creating his platform, I may be able to provide him with some help within my ability. As a doctor, he may find it difficult to take care of the family. I think he should focus on his career first. Then he should take responsibility for the family. But the important thing is that he must have the intention to take care of the family. Why? You will be the only man in the family, taking responsibility for the family, and the small family you will create in the future, this will be something that has to be done.

Guofeng, male, 53, doctor

Nonetheless, with the modernisation of China and the changes in Chinese society, the role of children in supporting the elders has become weaker. From the interviews, it

can be surmised that although the parents and children may need each other sometimes, an independent relationship between older parents and adult children is favoured by a large number of middle-aged people who are going to retire. The reasons for this phenomenon may be multiple. In addition to the weak trend of the traditional culture in a postmodern society, the unbalanced demographic structure may also be a significant factor. After the implementation of the one-child policy, the problem of taking care of parents has been a severe problem for the one-child families. It is a great challenge for the only child of the family to look after the parents and grandparents possibly, as Shuli states:

I know that my child... We usually talked about this question when we talked to each other at our age. We have been the last generation to have the moral obligation of looking after the parents. We cannot get filial piety of our children from our generation. Perhaps this assertion is relatively ambiguous and one-sided. But the young generations afterwards, one aspect is that the lives of them, which is the working loads, will be relatively heavy. If we entirely expect them to treat us like we treated our parents, they cannot endure so much pressure.

Shuli, female, 54, administrative worker in a hospital

Similar concerns not only occurred in the dialogues of Shuli but also some other participants such as Wenhua, that it has been unrealistic for the older people to fully rely on the younger generation at present. In addition to the 4-2-1 family structure caused by the one-child policy, the expenses of children are also an important reasons:

You see my daughter; she has two children. The first child is attending kindergarten in Beijing. The tuition fee was 4300 yuan in the beginning. This year they raised to 5500 yuan. They don't care whether you can afford. You have no choice. That kindergarten is the cheap one; some kindergartens charge seven or eight thousand. Only the kindergarten, one child spends 5500, it is only the cheapest. Two children will be 11000. How much money will be enough? So I think young people have too much pressure. You think, if we old people gave them more pressure, they could not live...

...I really cannot count on them [to take care of me]. You think she herself has two kids; she has to struggle to make money, the kids will go to school, she has to think about the tuition fees of the two kids. She has to make money. You say, when we really get old and expect them to take care, that will be absolutely impossible. There will be many seniors [to take care of]. Only the generation of parents will have four old people, sometimes include grandmothers and grandfathers. Only two young people... In addition to two kids, there are ten people altogether. How can the two adults suffer this?

Wenhua, female, 53, shop owner

Xueyan also expressed a similar situation. When they are getting old, their children may not be able to look after them. These views represent a fundamental transformation in the norms underpinning generational relationships from the solidarity that flows predominantly upward towards older generations. There is a shift towards appreciating the need for support for the younger generations (downward solidarity). As a result, as Xie and Zhu (2009) argued, the upward financial transfers are not important anymore, and serve as a symbol of filial piety. In addition to the change of demographic structure due to the one-child policy and greater longevity, the

pressure on the young people results in the downward trend of conventional filial piety. In other words, although the participants did not mention the concept of generational equality explicitly, they appreciate the grim situation of the younger generation in contemporary China. This phenomenon in contemporary China supports the argument of Timonen et al. (2013). Family members observe each other's situations and adjust their expectations on them (Timonen et al., 2013). In contemporary China, the expectations of parents on offspring decrease according to the changes of context as well as the situations of the younger generation:

The main challenge after retirement may be that I cannot make so much money. Isn't it a practical issue? You say the son and daughter may be kind. In the future, he has a child; then one child is the majority, isn't it? The people of our age should all have a child, then two children [the young couple], in addition to their own kid, in addition to basically two old people in each family, let alone grandparents, right? Then at least four people [to take care of], would be five if they have a kid. Then even though he is very nice to you, he has the intention but not the ability. He wouldn't have time, right? Doesn't he work? Doesn't he need to make a living? Even though he would like to take care of you, he cannot. For example, for now, our second grandfather and second grandmother [father's uncle and aunt]. They stayed in the hospital at the same time; they both couldn't take care of themselves. Then their family had four adult children, two daughters and two sons; two people took care of one. Even that, they could not handle the situation, they had to hire a nursemaid...

Xueyan, female, 40, shop owner

Interestingly, Xueyan concluded the problem as "money". Although she mentioned a similar concern as Wenhua and Shuli, she thinks that the real issue behind this phenomenon is money. For her, the real challenge is that she may not be able to make enough money for later life. Here we can see the link between careers and family relations. The medium between these two aspects is often seen to be money. For some participants, money is so important that it can influence both the choice of careers of a middle-aged person and the family relations of a family. For many middle-aged workers, the intention of making money is a significant motivation for them to remain in a working position even though they have reached their official retirement ages. It can also affect the family relations since the rich citizens could afford to hire housemaids to take care of the children, the pensioners, the patients, or the disabled. For some participants such as Xueyan, the functions of money are massive and various:

No matter how kind you are, when the old man is sick, he wishes you to visit him on your own. No matter how rich you are, you hire ten maids; he may not be satisfied. That is in terms of psychology. But in practical issues, if you have money, you will definitely [be better]... So, the money will absolutely have some influence upon later lives. You, for example, an old man with cancer, whether you have money, his living time will be different, right? He... in the process of chemical treatment, the quality of medicine he used, the harm that will have on his body, or the degree of pains or sufferings he will feel, that will definitely have some changes.

Xueyan

The uncertainty of later lives security was also mentioned by other participants.

However, it is stated from another perspective:

For retirement and pension, I feel that at present, the generation of us, what is the issue that concerns us the most? The retirement and pension of the parents of the only child. The burden will be relatively heavy if they only rely on the only child to suffer the burden. I beg society to play a part. Besides, when we were young, they said that only giving birth to one child would be good, and the society would be in charge of the retirement lives. For now, we gave birth to a kid; the retirement life will face the problem that the kid has a relatively busy lifestyle; the burden is also relatively heavy. The people at our age, perhaps the pensions will be combined socially [the pension of public sectors will be closer to enterprise workers], perhaps for maintaining the retirement lives in the future, for the couples who are both workers, may have some degree of difficulty.

Zilin, female, 55, professor

Zilin linked this dilemma of the one-child families to the broader social and historical context. In fact, this problem has resulted from the imbalance of demographic structure which was caused by the dramatic change of demographic policy issued by the CCP. The causal relation between the false demographic policy and the dilemma of the middle-aged people at present is obvious. The CCP encouraged the growth of the Chinese population in order to create more manpower in Mao's era (Clarke, 2020). Then, they imposed the one-child policy on the Chinese people. When issuing the one-child policy, they cheated the Chinese people that the state would be responsible for their economic security when they retire. However, this myth is proved to be a lie, and this "socialist significance" does not come to reality when the senior citizens who

obeyed their one-child policy need support from the state. Unfortunately, the state never admitted their policy failure and no one declared to be responsible for this dilemma. The middle-aged workers, as well as the young people at present, have to suffer the consequences mentioned above, which is created by the policymakers.

This dilemma is also a reflection of a larger debate. In fact, the one-child policy of the CCP might have been an inheritance of eugenics as well as Social Darwinism, and also a reflection of the planned economy ideology in the field of demography. Generally speaking, the believers of the market economy, especially the neo-liberals, believe that the market is the best route to allot resources. However, some left-wing elites are ambitious, and they would like to design a system to control the distribution of resources. The efforts of the CCP to "control" demography are a reflection of this left-wing ideology which is keen to have more state control over everything. As a result, this belief of some policymakers created the demographic crisis in present-day China. The family planning policy resulted in the ageing of the Chinese population as well as the labour shortages, which further endanger the Chinese economy in the future (Howden and Zhou, 2014). The difficulty and concerns of the participants above are a reflection of this crisis in the daily lives of the ordinary people.

Also, without work experiences and employment histories, young adults usually have low social and economic status. In that way, a large number of young people are suffering from underemployment and poverty if their parents do not support them economically. For instance, the opinion of Shuli on this issue reflects the difficulty of the young generation. It is a reflection of the embarrassment of the young adults in

the social and economic situation in contemporary China. The high workloads in the current economic situation make the young adults struggle for their careers and unable to take care of other affairs such as filial piety. In addition, the soaring of the prices with the development of the economy increased the pressure on the young. The potential expenses in housing, health, and education facilitated the anxiety of the whole society. The anxiety of Wenhua on the expenses on children supported this fact. With the strong preference of Chinese parents for investing in the education of their children, the education expenses of young children are very high in present-day China. This problem increased the burden of young adults, especially those with more than one child, such as Wenhua's daughter. This issue also identified the negative effect of the abolishment of the one-child policy. When some of the young people choose to have two children, their intention and ability to look after their senior parents are more distracted by the children. In fact, the abolition of the one-child policy may increase the problem of retirement insecurity in the short term.

In fact, the burden of young adults can also be reflected in the issues of money. Most of the concerns of the young people that have been mentioned above can be related to money. Relatively low economic position or the lack of adequate capital is the main reason for the majority of young people's incapability of taking care of their extended families in present-day China. A phenomenon in the Western context is that those adult children who do not work or have the lowest (potential) earnings end up becoming the carers of their parents because the opportunity cost of their care is lower than for a high-earner. Yet, this phenomenon is not identified in this study. Except for the scale of this study, a possible reason is that the one-child policy and

one-child family structure limited this possibility. Also, admitting that one does not have a job can be hurting one's dignity in the current Chinese context. Unemployment might be harder to be accepted in China than some developed welfare states in which unemployed citizens can rely on social welfare.

The findings of this thesis also corresponded the research findings of Shi (2008), which were outlined in the literature review. According to Shi (2008), the moral responsibility of the young adults to provide their senior parents financial support has been partly replaced by the current pension schemes. This fact has been reflected in the interviews. Receiving pensions and other types of retirement incomes, most of the respondents of this research do not expect the financial support from their children anymore, as Yeping says below. This shows that the transition from relying on children to pensions or other resources is happening in contemporary urban China:

...I don't think I will need my son in my life in the future. I mean we should try not to seek help from each other. But if something happens to my child, I will definitely support him. That is, if he is going to get married, I will tell him that you were a child before getting married, but you will have to consider many things. I do not need you to do something for me, but I do not want to be a burden to you. This will be my rule...

Yeping, female, 50, teacher in primary school

Shi (2008) also discovered that the retirement income was considered to be the assets of the family and parents will provide financial support for adult children who are

suffering from poverty. This phenomenon is also detected in this research, as Yeping says:

For other things, if, but after all, we are the closest people. If some emergency happens, certainly I will talk to my son first. If he has something, he will talk to me first. That it is. That is the principle. But if something urgent really happens, we do not tell which one is yours and which one is mine, should be [view the assets as jointly owned].

Also, another participant Longping has to provide some money for his son and grandson since his son is disabled. It is his main motivation for looking for work after retirement. This phenomenon reflects the changes in intergenerational relations in China as well. Since the income is considered to belong to the whole family, the transition from traditional filial piety mode to the current situation that the urban senior citizens do not need financial support from children anymore reflects that the economic situation of the elders has greatly improved while that of the youth decreased relatively. This raises new concern over the generational equality in the current context.

Some participants expressed their opinions on this issue. They contended that the younger generation at present is much better off than several decades ago. Considering the fact that the economy of China was developing in the last few decades, they think that the living situation of young people is definitely better than the Mao's era. They tend to focus on the economic development of the country and criticize the "problem" of the younger generation. For some middle-aged participants,

the state and their generation have created a decent living environment for young people at present. However, young people are becoming weaker than them, which is problematic. The voice of Xu below reflects this thought. This interview took place in a neighbourhood. He was with his grandchild when being interviewed. At first, the interview was going well. However, the baby started to cry in the process. So, he may not have had the opportunity to express himself fully:

Compared to our generation, they are relatively lucky. It is because they have not experienced a tough environment as we did. It is because people like me were born in 1960, the Great Chinese Famine, we just caught up with the "natural disasters". China, the country was relatively poor, we used to suffer the miserable lives... So, until today, they [the young people at present] certainly have not suffered from that. They have some pressure relatively... which means that their abilities to suffer from difficulties are relatively weak...

Xu, male, 58, safety supervision

Xu expressed some facts as well as some personal ideas. The fact is that the economic situation of the society has greatly improved compared to several decades ago. So, the younger generation is benefiting from this economic development in some ways, and they are the lucky generation in the eyes of many middle-aged people. However, this fact does not necessarily lead to the conclusion that the younger generation has less pressure or they are happier than young people a few decades ago. The dialogue of Xu below further explained his opinion on why the younger generation at present has less pressure:

They have some pressure, but compared to us, their pressure is relatively smaller. Their flats are all purchased by us, aren't they? In comparison, their pressure to make a living, all the aspects... It will depend on what is your requirement for your life, isn't it? If your requirement is high... Saying that, the flats now are relatively expensive, we have to buy for them, right? They all have flats; I have to arrange everything for him. Both of the parents [young husband's parents and young wife's parents] have cars. Relatively speaking, they have some pressure to suffer; the next generation will need them to take care of, right? They will have pressure if they have high requirements over themselves...

Similar complaints occurred in the dialogue of Wengui. According to them, the young people at present can obtain more support from their parents which did not occur when they were young:

...The young people at present who were born after 1980, They were born rich. If they open their mouth, their parents can buy them a flat, two flats. After all, we could not escape from it. The time of us [when they were young] did not have this concept, solely relying on the personal struggle. It was impossible that the parents could do you a favour when they were already 80 years old. It should be good if your parents had good health and you [they] did not need you to do something for them; I think you would have to worship [the parents], right? So I think we have differences between generations, at least have a difference with you lot. Many understandings and consuming are different...

Xueyan also mentioned the situation that the young people at present are being supported by their middle-aged parents. In saying so, she seems to be very confident with the economic situations of young people as well as their own generation in the future. For many middle-aged families in urban areas, having already purchased two flats, the economic pressure of the whole family has been very small. This phenomenon supports the finding of Deng et al. (2018), many parents in present-day China purchase flats for their sons:

...The price of housing is 20000 yuan [around 2500 euros] per square metre [in Langfang]. When you kids need to get married and buy flats, perhaps the price would be more than 40000 [around 5000 euros] per square metre. So, in comparison, the pressure you are suffering will be sure. But the issue of the flat is only on those who do not have flats. But, perhaps afterwards, like your generation, don't talk about other places, I do not know their situations. The area around Langfang, they should have no need to buy flats, at most change their flats to other places. For now, which household does not have more than two flats? In the future, if your children would like to use, at most make some exchanges, that pressure will be much smaller...

Xueyan

In Mao's time, China closed its border to the capitalist world. However, following the death of Mao, China got an opportunity to partly open its door to the Western countries and develop its economy. Therefore, the lives of ordinary people changed greatly in these years. Many ordinary people did not have to suffer from poverty anymore. Instead, the poverty of Chinese people is replaced by a more advanced,

more individualised, and more uneven society at present. So, in the 1970s and early 1980s, when most of the ordinary people were suffering from poverty, they were unable to provide extra assistance to their children. Nevertheless, with the development of the economy, some people improved their economic conditions. Thus, a large number of middle-aged citizens have the ability to support their children further. Therefore, present-day young people seem to have more support from their senior parents. However, what is not mentioned above is that not all senior parents have the ability to support adult children. Under this circumstance, some young people still have to fully rely on themselves if their parents are unable to help. The actual situations are more individualised than the participants state above.

Baocai expressed the similar difficulty of the younger generation. He concluded the primary pressure to be the price of housing and the education of the children. A closer family relationship contributed to this phenomenon. The preference of Chinese parents on the investment of children's education increased the price of education and other products and services for children in the market. Therefore, the young parents have to suffer from this pressure which is caused by the special culture in East Asia as well as the market system. Nevertheless, in the contemporary Chinese urban context, young parents lack the capital to afford this burden. As a result, senior parents with adequate capitals have to subsidise their adult children. Therefore, the special East Asian culture, which contributes to a closer family relationship in addition to the contemporary Chinese context with some of the market system characters created this situation. Under this situation, the young parents spend a large amount of money on their children whilst their senior parents have to subsidise their adult

children to remedy the burden of young adults. This situation corresponded to the culture that views the family as a whole and prefers to invest in the future instead of the present:

...In terms of the education of the kids, though the society has developed, but for the ordinary families, the investment on the kids is still too big. You see the households; two breadwinners are making money, they save money from eating and other things. Except for the housing issue, it would be the issue of kids. The efforts of the people, no matter making how much money, you need to purchase estates. This is a burden. Another one is the kids. A kid in the kindergarten will need the expense of 2000 yuan every month [about 250 euros]. The burden is too heavy. An adult earns five or six thousand, but the kid will spend more than 2000. This is the biggest burden.

Baocai, male, 63, public official

According to Xu (male, 58), young people at present are more reliant on their parents. In other words, young people have to rely on their parents so that they can have a decent life in contemporary Chinese society which is quite different from the time when Xu was young. Nonetheless, when this phenomenon is becoming prevalent, it might indicate that the young people have lost the conditions to be independent of their parents economically. For instance, Xu mentioned that most of the young people's flats in urban areas are purchased by their parents. This phenomenon is also mentioned by Xueyan that she thinks most households have at least two flats. So, some middle-class young people at present do not need to afford their flats. On the other hand, however, this can indicate that the housing prices have been too high to the younger generation at present without enough savings. The phenomenon is that

young people are getting more reliant on their parents compared to decades ago. Yet, it can have various interpretations or explanations for this phenomenon. For instance, Geng thinks that young people at present are suffering from more pressure than their parents. Among the pressures at present, the investment in education on children is a large part:

At present, young people like you lot, young people should be tougher than us, right? In the coming twenty or thirty years, your generation, I would say that young people are even tougher than us. Your generation, it would be better if you live in a second-class or third-class city. If you live in the first-class city [the largest cities, including Beijing, Shanghai, Guangzhou, and Shenzhen], some men may have more pressure, like the housing and the education of children. So, there is a very big problem in China which is the investment of the parents in education. It may cost over 40% of the families' incomes in some places.

Geng, male, 51, teacher

Nevertheless, some participants expressed divergent views. Jialing thinks that the young people at present are living in a "good era" in which they can choose where to work freely. So, young people have a better ability to make money than middle-aged:

I think the time before, I supported him [adult son] more. But afterwards, he should be supporting me more. It is because my payroll is only several thousand yuan a month. I won't have too much space to support him even though I would like to. But after he starts working, he should be able to make more money than us. Also, they are in a good era; our level of salary

is also increasing. In addition, young people are catching... what I mean is you can choose the working unit based on your own intention, you can also change the working unit. Having such a good environment, so the ability to make money should be better than us.

Jialing

The opinions of some middle-aged people are understandable. Being born in the 1960s, they experienced the Mao's era, which was grim for the people then. Having had no chance to get access to the ideologies of an open society, their habits and perspectives have been largely institutionalised in Mao's time. For them, it would be natural to consider Mao's time as a normal paradigm. Some basic human rights which are thought to be natural in contemporary societies might be a grace of this era or context for them, such as the freedom to choose working units which are mentioned by Jialing above. So, they usually focus on the improvement of the economy, which is attributed to some economic reforms as well as the interactions with Western countries. However, despite the fact that the economy of China has developed in recent decades, it does not necessarily mean that the context at present is becoming more friendly with the young generation. A causal relationship between the development of the economy and a context that is easy for young people to make a living cannot be found.

The finding of this study also supports another assertion of Shi (2008). According to Shi (2008), the pension entitlements did not weaken the generational solidarity in contemporary China, and it can be reflected as emotional support or daily care in the

current Chinese context. This argument can be reflected in the interviews, as Liyuan states:

Me and my daughter, we communicate with each other, like communicating with friends. My daughter is also very proud of this. Every time we go out together, she said that she didn't expect her mother is so open-minded because normally people go out with friends while she is willing to bring me outside.

Liyuan, female, 47, shop owner

From the dialogue above, it can be observed that she seems to be hinting at a family relationship evolving towards something that is more akin to friendship, which reflects the breaking down of formal and traditional filial norms. In addition to the situation that the young people normally receive more support from the seniors, it can be concluded that the traditional form of interactions between senior parents and the young adults is changing in an urban and postmodern context, at least in some families.

Also, as middle-aged citizens, they wish to live close to their families and have more communications with them which are meaningful for many in their later lives. The desire of Wengui below supports this fact. Nevertheless, nobody mentioned that s/he would like to live in the same flat with the adult children, which is normally considered to be a traditional norm. This reflects a new norm in generational relations that living in the same city or province (but not in the same household) would be desired. Some older people moved to cities for their adult children. For instance, Lizhi moved to Langfang because his child found a job there. Also, Chaoting mentioned that he came

here to "work for his son". His wife minds the grandchild on behalf of his son while he found a job as a cleaner in the city. For the middle-aged citizens, they would like to retain the family bond by staying close to their adult children though this wish cannot always be fulfilled. It means that the form of interactions is changing more in the direction of 'intimacy at a distance', but the family bonds are not decreasing with the changes:

I think he [her son] can live his life first. Then, if he has time, like some settled time, for instance, the weekends or having dinner with the old people every day like us, I think it would be good. I mean we both have pensions, do not need them to have some additional financial burdens. I only hope that he could spend more time with us, to be in company with us. Then, having a meal together on the weekend, or the evening. It is because we live in a small county town [county-level city]. If we could have dinner at home every day, I think it would be nice. If not in Guanghan, meeting several times a year would be ok. He can come back to visit me; I can go to him either. No special requirements for him.

Rui, female, 40, statistician

The idea of Wengui also supports this assertion:

...My expectation is that, in the future, as my current idea, where my child stays, I will follow him. I think families should not separate. This means that we live close to each other. As for us, we do not lack the money; at least we can finance ourselves. For instance, if you [his son] are in Shanghai, then the whole family will go to live in Shanghai. If you [his son] are going to the US, then we all go to the US...

...It is better to stay together, and it is important that we have family bonds. I cannot suffer, three people in the family... my son in the US, my wife in

England, myself in Rongcheng, we cannot see each other once or twice every year. It is because we experience the process, don't we? What is the point if you see each other when we are 80 years old? So I think it will be better to live together...

Wengui

The plan of Wengui showed that the desire for family bonds does not decrease, even in relatively rich families. In fact, family bonds may have been strengthened with the improvement of economic status. Free from poverty, the middle-aged and senior citizens do not have to struggle for money. This makes them have more freedom to enjoy family relationships. As social welfare, the pension delivery helped improve the economic conditions of many citizens, which would decrease the concern of them over money. In that way, the pension entitlements would contribute to the family bonds, although the adult children may not need to provide their senior parents with financial support anymore.

The bonds between family members can also have significant influences on the lives of the older people as well as the youth. Although the pension provisions did not result in the decrease of family bonds as this thesis suggested above, it would need expenses in maintaining the family bonds. An obvious obstacle to keep family members close is the movement of population in contemporary China. In order to maintain family bonds, some middle-aged citizens do not wish their children to stay too far away from them in the future:

He'd better stay in Sichuan province, but not necessary Guangan because this small county town is not suitable for the young people who have their own targets. Not suitable for the youths. But if he is going out of

Sichuan, I think it is hard for our generation to accept. I have some friends whose children stay in Beijing, Shanghai, or Guangzhou, some of whom went abroad. Then a colleague in our working unit, she could not see her daughter even before death, because her daughter was in the US. So, it was really a pity. Perhaps also a pity for the children, and a pity for her as well. So, I do not wish the child to go too far.

Rui

Understandably, the parents would like to stay close to their children, especially if they have only one child. However, the expenses might be massive for some of the young people. For young people, they may have to make a choice between the wishes of the parents and their personal freedom. For them, the dilemma would be that, whether they deny the wish of their parents and weaken the family bonds by choosing to live elsewhere from hometown, or they have to stay close to their parents which might mean that they have to sacrifice their happiness and liberty in order to satisfy their parents. This problem echoes with the argument of Eklund (2018) that the norm of filial piety and reality has been separated in present-day China. How to undertake filial piety varies with working opportunities and willingness of spouses (Eklund, 2018). As an example, if I chose to stay in my hometown, which is a medium-sized city, I might lose many decent working opportunities which may be harmful to my career development.

The same dilemma may apply to other young people. Hence, the family bonds have posed a threat to the freedom of individuals. The liberty of individuals is being constrained by family bonds. The effect is not only on young people but

also the older people themselves. In a postmodern society, although the wishes of parents have some influence on their adult children, the movement of the population has been inevitable as Rui suggested above. When the adult children of older people choose to live somewhere else, especially somewhere distant from their parents, older people have to make a choice on whether to move to their children's city. Hence, the changes of society and the migratory movement of population formed another challenge to the young generation as well as their senior parents.

6.3 Friends as a source of informal support

In addition to the family relations discussed above, social relations outside of the family are also a factor that will have an impact on the later lives of the middle-aged. As many citizens do not expect adult children to provide later lives security, friendships have become important when some middle-aged citizens are thinking about their later lives. The case of Liyuan below illustrates the importance of friends when the middle-aged prepare for their lives after retirement. Choosing the place to enjoy life after retirement also means choosing friends. Living together with the friends who can get along with would be an ideal lifestyle desired by many citizens. Staying together and taking care of each other is also an old-age security model which provides the senior citizens with older age security as well as colourful social lives:

.....So after I bought an apartment in Langfang, I talked to others [her friends], they all bought apartments here. By now, you see, I have got used to the life here myself. I never cooked. Why? We are all together, if we do not go to this home, we can go to that home. So I think we are together, sisters stay together, or some very good friends stay together, enjoying our later lives as a group is very nice. Because in the future, I have only one child, only one child, she does not have the energy to take care of us. Only if we stay together, we can help each other. So we stayed in Langfang, Langfang is very close to Beijing, and it is very convenient to visit my child. In addition, we live in the same neighbourhood in Langfang, no matter who comes to visit, we are all together, they are free from worry. So I bought the apartment in Langfang.

Liyuan

Wengui also expressed the importance of friends in later lives by giving examples of himself and his father. According to him, he is lucky to have friends nearby who can play together while his father feels lonely for living alone in the US:

So we need to have a group of... what is it called? Friends who can play together or something else... It would be better a group of... For example, I like playing badminton. It would be better having a group of people who are all fond of playing badminton. Similar to my age, when I ring them up and summon them, they all come. Playing together is also very happy. Also, some people like the Peking Opera. It is also a kind. The point is you are not too lonely. After going inside it, though living in the neighbourhood, if you know nobody inside, in fact, it will be not fun, dull, right? For my dad, though he feels good living in the US, but he tells me sometimes that... He said, at first he does not understand the language of the Americans. Ah,

when going outside, he often goes to Harvard University in the US. He went to the entrance of Harvard University. The campus is very big and very beautiful, but no people [no friends]. It is impossible for him to find a student to talk. You think the students are from all over the world, impossible to speak Chinese. I mean he is lonely without a group of friends, without a group of fellows. To be frank, this is very important.

Despite the importance of social relations to the wellbeing of the elders, this thesis would suggest that social relations are a secondary consideration for the seniors when making important decisions. In fact, the case of Liyuan is not very usual in this study. More commonly, the middle-aged citizens are constrained by their work, and their careers or their families are their primary concern at present. When making a decision on where to enjoy their later lives, the importance of friends is weaker than that of the families. As Wengui states:

...Generally speaking, the social circle will definitely change. But when you lose something, you can get something else. If you would like to follow the families, we would have families. The friends are temporary. We all have friends, don't we? Either they kick the bucket one by one with the growth of ages, or they go somewhere else with their children. In the future, you will find the people in your circle are getting fewer and fewer. Besides, once we are getting mature, it is very difficult for us to make real friends...

Geng also expressed a similar idea on major concerns after retirement. Evidently, families are the most important for them. Considering that the parents would

probably be dead when most of the people retired, children would be the main focus of their lives:

Possibly, what I really concern contains only two things. The first is the children, isn't it? Then, my own health. Only these two things are the primary concerns. Like us, when we are retired, most of us, the parents would be already gone. The real concern would actually be the next generation, perhaps the further generations, right? Like your parents may be the same.

Geng, male, 51, teacher

The dialogue of Geng raised the topic of caring for the parents. This issue is important for many middle-aged workers, but it is not the main focus of this piece of research. A significant reason is that, for many of the participants in this research, their parents have already passed away. Hence, this issue does not apply to them. Also, for the majority of the respondents, they appear to be more interested in talking about their children. Coming as a result, this issue becomes distant from the core research questions. It needs to be noticed that, although there is some leeway from this description, the majority of the informants can be described as “young old” citizens. None of them is vulnerable in terms of health status. They do not need to be specially taken care of by their relatives.

The section above discussed the issues around family relations as well as other social relations in the current Chinese context. Due to the change of demographic structure and the declining tendency of the conventional culture in a postmodern society, most of the middle-aged urban parents do not expect their adult children to support them financially when they grow old. A more independent family relationship is formulating

in present-day urban China. Also, many middle-aged parents support their adult children in different forms, including the purchase of estates as well as getting involved in grandparenting activities which will be discussed below. In addition to the family relations, other social relationships such as friends were also discussed in this section which are also important in the quality of later lives. Nevertheless, this study suggests that such relations are a secondary consideration compared to employment and family.

6.4 Generational issues

Coming to terms of generations, some middle-aged informants like Liyuan believe in the independence of individuals, which has already been entirely different from the East Asian mode with strong family bonds, which could blur the boundaries between individuals within families in assets and responsibilities. By returning the obligations to individuals, the middle-aged such as Liyuan could get their lives back after getting retired. Also, Liyuan attacked the younger generation. According to her, as a "selfish generation", the young people receive support from their parents for looking after the children:

I think now the children only live for themselves. They can live comfortably but ignore old people. The old man was not easy to raise you up; why make them look after the other generation? I disagree with it, anyway. I told my daughter that you could have a kid if you can look after. Don't have one if you cannot take care of it. You mind your own affairs. Also, you need to take care of us.

However, the younger generation may have other opinions on this issue. As a matter of fact, the younger generation can easily challenge this assertion. Benefiting from the transition from a planned economy to a quasi-market economy in the 1980s and 1990s, the older generation witnessed the growth of the Chinese economy from poverty to a relatively adequate level. As the main labour forces in that time period, they could easily change their destiny through their own efforts because the Chinese economy was growing rapidly then, especially in the 1990s. In other words, their "achievements" were based on economic growth and the development of the whole society. While at present, on the one hand, the young generation is suffering from the slowing down of economic growth; on the other hand, the majority of decent working opportunities has been occupied by the older generation. Constrained by the bigger picture, the younger generation is weaker than their parents in incomes. In other words, decent positions and opportunities have been occupied by the older and middle-aged workers due to structural factors.

The problem of generational inequality forms the grounds of intergenerational support. Being deprived of sufficient opportunities, young people cannot have a decent life without support from their parents. They have no choice but living under the shadow of the older generation. The support from parents partly counteracts the intergenerational inequality. Furthermore, the older generation accuses the youth of being "selfish" and "incapable" in the meantime of occupying their opportunities. Thus, without generational equality, young people are deprived of opportunities as well as dignity at the same time. However, it is not considered to be a problem in the

Chinese discourse system, which was never complimentary about the young since the Confucian time.

For instance, in order to be polite in the Chinese context, I, as a young man, had to stay humble and lowly in front of the participants whose ages may have been higher than my parents. In the Chinese language, there are even different words in meaning "you". When speaking to each other, the older one and the younger one use different language system. It would be easy to tell which person is older or in a higher position and which person is younger or in a lower position when listening to the dialogues of two people. As a young man, talking equally with the participants (like speaking with people of the same age) may be deemed to be impolite in Chinese context because it does not indicate respect for the elders. Inequality between the old and the young exists not only economically but also culturally. The old men are superior, and the young men are lowly in traditional Chinese culture, instead of being equal. As Jankowiak and Moore (2017) argued, deference to elders is a crucial part of the traditional Chinese culture.

In addition to the critic on the younger generation, some participants believe that personal ability is the most important factor in one's destiny:

I think this should be the society develops until now, it is a common phenomenon for China [the old supports the adult children]. There are problems in the health care system and the huge gap between the rich and the poor etc.... I think the development of the young people, what is important is the eyesight of the individuals. You need to have the ability to

find opportunities. It is because, many things, you realise that after some others find it. You realise that it can be handled that way. For example, the Didi taxi app [the replica of Uber in China], because we specially do the management of taxis, we did not think of it before. I mean, there can be a platform, then it can increase the convenience of the citizens' transportation. After this platform appeared, the people started to realise that it can be handled this way. It can be convenient for all and link those who supply it and demand it. So, it does not lack opportunities, but people lack the eyes to find opportunities.

Rui

In the dialogue above, Rui mentioned the example of a taxi App in China named Didi. Though her idea is reasonable, the example given by her cannot speak for the majority of the Chinese young people. The reason is that only a small number of people can have such an achievement. For instance, it is not scientific to use the example of Bill Gates as a standard to measure the achievements of other Americans. A special case which can only represent the top elites cannot be applied to most of the citizens. As a matter of fact, the case of Didi cannot mark any achievement or originality. The main reason for the success of Didi is that the Chinese market is not open to Western enterprises. Such areas in the Chinese market are being manipulated by authority. There are many Apps which can be used in most of the countries in the world, such as Uber, Amber, and Mytaxi. However, this type of taxi Apps cannot be applied in contemporary China.

In contrast with those who think badly of the younger generation, Geng below showed an understanding of the younger generation at present:

The young people at present do not necessarily like the old people to take care of their children for them. They are not willing to rely on them if they are able to [look after the children]. They do not have the conditions, and they have to [rely on the old] depending on their living conditions. If their income cannot support their lives, they have to rely on their old men, right? There are a lot of such situations at our school. For example, the young man lives in Shenzhen, buying a flat and raising a child still needs to rely on their parents. He ranked the first in the county in the College Entrance Examination [similar to the SAT] and graduated from Beijing University. He works in a law office. His mother retired early and went to support him in taking care of the child. It is because hiring a maid would cost more than 10,000 yuan [more than 1200 euros] in Shenzhen...

Geng, male, 51, teacher

As Geng stated, notwithstanding the fact that young people rely on their parents in purchasing apartments and minding the children, they have no other choice. It is, in fact, a structural problem in contemporary China. In other words, the reliance of the young people on their parents is not based on their laziness or incapability, but economic inequality. Without support from their parents, the majority of young people are not able to have a decent living standard. As Geng mentioned above, even a young person graduated from one of the best universities in China and working as a solicitor cannot fully rely on himself, let alone others at his age. This phenomenon, along with the reliance on parents, was not widespread in the 1980s and 1990s. Also,

this problem is not so popular in democratic nations. Under a democratic regime, young adults are able to vote and protest for their own rights. In addition, trade unions could contribute to safeguarding the rights of workers. As a result, there can be a relatively balanced interest allocation which can be endorsed by the majority of people. While in China, young people do not have such a route to defend their rights as a group. The consequence of this problem is that the parents support young people as compensation for their difficulties in finding well-paid work and affordable housing and childcare.

6.5 Grandparenting

6.5.1 Popularity of grandparenting activities

Following the discussion of retirement above, this thesis found that some participants chose to work after passing their official retirement ages. However, for those who do follow the official retirement procedures or even those who got an early retirement, it is an issue for them to decide on how to make use of their retirement time if they are not occupied by work. In that condition, many senior citizens choose to look after their grandchildren as their main activity after retirement. When talking about grandparenting, Shuli, who is now working at a hospital, mentioned the popularity of grandparents looking after the babies:

If the young adults are going to look after their own children without the help of their parents, I don't see any people nearby do this. You see the young people nearby, or in our enterprise, nearly all the young people

need the help of their parents to look after their children which is different from us before. It is because I raised up my own child at my age. I think I will not say no if she [her daughter] asks for help. As far as I know, she will not rely on me too much.

We all love kids in our family. I think we are all willing to look after the baby, which will not be a problem; we all like children.

Shuli

This phenomenon seems to be a common mode for most of the families in the current context. It is also a reflection of the relationship between senior parents and their children. When it is general for the young adults to invite their parents to look after their children, their parents are providing them with functional support. They may not support young adults by providing them with money. However, the ageing parents do contribute their time and energy in this affair. This phenomenon means that when the intergenerational inequality came into reality, and the young adults have been fully occupied by their careers, the ageing parents have to contribute their time to amend the consequences of intergenerational inequality which is a product of contemporary Chinese society.

The popularity of grandparenting activities even facilitated domestic migration in contemporary China. The childcare activities are a significant reason for some older people to migrate to other cities or even other provinces in their later lives. For instance, Xu (58 years old) plans to move to Langfang to look after his grandson after his retirement, which will happen in two years. Similarly, Bojun came to the city from the country to look after her grandchild. Wanying from Shandong province also

expressed the prevalence of grandparents migrating to other cities to mind the grandchildren:

I came here after I had a grandchild. After having this grandchild, I came here to help bring up this kid...

...I say, we [the older people nearby] all came for kids, from east to west, from south to north. You see, there are many accents, all came for the kids.

Without the kids, we could not have met. This neighbourhood is pretty interesting. Those from the south and from the north are all for the kids.

Otherwise, we could not stay together [in this neighbourhood].

Wanying, female, 63, retired

6.5.2 (Un)willingness to look after grandchildren

Obviously, the grandparenting activities occupy a large amount of time of the pensioners. It may take the opportunities of some senior citizens in achieving other ambitions or spending time on other hobbies. The dialogue of Jialing reflects her concern over this issue:

[The most significant challenge] will depend on the workload of the housework. For example, if my son has a kid, you have to look after, right? Then my life will be mainly constrained by the housework. Then many of the ideal things will not have time to be arranged, that may be the case. In addition, I still have my parents who are alive. Their health status is now both very good; if they need me to take care of them, then I definitely have to take their needs as a priority.

Jialing

Also, as Goh (2009) argued, the grandparenting activities are tiring but not rewarding for the senior citizens. It means that the old people have to sacrifice their time and labour forces to support the younger generation. That devotion also stops some middle-aged population from getting involved in these activities. Furthermore, some old people do not have to do the grandparenting for their adult children. Instead, they expect others to have this “burden”, such as their relatives by marriage. As Jinya said below:

I don't want to [take care of grandchildren]. I don't like bringing up the kids. It is tiring to be with the kids. Also, people are easy to get old. I am not willing to. Perhaps, asking his [her son] wife's mother to do this. Ha-ha, I used to tell him to marry someone whose parents are healthy... Anyway, I am not going to do this. Bringing up children is pretty tiring. Rather disturbing, the kids.

Jinya, female, 50, housewife

Notwithstanding the fact that grandparenting activities are time-consuming and tiring for many pensioners, the one-child policy, as well as the family structure in contemporary China, also contribute to the unwillingness of some middle-aged citizens to look after the grandchildren. Suffering from the one-child policy, most of the urban families have only one child in China at present. Despite the potential threats of the 4-2-1 family structure on the pension schemes, it contributes to the childcare in some way. While the younger generation is facing the pressure of taking care of many old people, there are more elders who are available to take care of their

grandchildren. With the young adults giving birth to a child, there would be six adults who might be able to look after it (two parents and four grandparents). From the standpoint of the elders, they are very likely to have only one grandchild to tend to. As a consequence, the obligation of raising up the child may be split among the parents as well as grandparents. Under this circumstance, some grandparents think that they do not have to look after the grandchild since their relatives by marriage may be able to do it.

The story of Chaoting can also explain why some elders are not willing to look after their grandchildren. Having one son and three daughters, he and his wife have some grandchildren to look after. However, they spend most of their time on their son's child. When being asked about his daughters' children, he mentioned that they have their paternal grandmothers to take care of them. Also, he thinks that the grandchildren by son and grandchildren by daughter are different:

The other families [his relatives by marriage], if they have sons, their mother would mainly look after their son's children. I think people mind their own affairs. You see, the grandfather and grandmother on father's side to look after, and the grandfather and grandmother on mother's side to look after, they are different modes in my hometown [the countryside], right? So, one is from the other family. How to say... According to the old tradition, I usually feel that my daughter's children are different from my son's children. That is what I mean.

Researcher: feeling that your daughters' children are under others' surnames?

Precisely.

Chaoting, male, 63, cleaner

There are some linguistic differences between English and Chinese language. Expressed in different words, it is easy and simple to distinguish the relatives on different sides. For example, in the Chinese language, the words describing grandparents are different depending on whether they are on father's or mother's side. Similarly, different and unique words will apply when referring to the son's and daughter's children in the Chinese language. This phenomenon can be dated back to ancient times. It is rooted in the traditional Chinese culture, which still has some influences upon the people in contemporary China, especially those who spend most of their lives in rural areas such as Chaoting.

The idea of Chaoting is not very popular among the participants of this study, most of whom are middle-aged urban workers. Most of the informants, aged in their 40s and 50s, have not expressed such feeling having spent much time in cities. For instance, although having a son, Jinya expects her relatives by marriage could take care of her grandchildren in the future as she said above. The idea of Chaoting may be popular among rural residents who are more affected by the traditional Chinese culture instead of modern civilisation. In fact, I could not find the different treatments on sons and daughters among the majority of the participants.

One reason is that urban areas are less affected by conventional ideologies. Another reason may be the wide application of the one-child policy in urban areas. Having only one child, most of the middle-aged workers do not have a choice on whose children to

take care of. The implementation of one-child policy does not give parents any choice on preferring one child instead of others. Therefore, the one-child policy might have contributed to constructing a more equal society in China, especially between men and women (Fong, 2002). In addition to the fading of Chinese conventional culture in the cities, the local culture also adds to the distinction between men and women. For instance, Liangyu mentioned that the housework is normally done by men in Shanghai which is quite different from the situation in the North.

My own experiences may partly reflect this issue. Culturally, grandsons (only agnate) have different "rights" from other grandchildren (son's daughters as well as daughter's children). For example, when discussing the legacy of my agnate grandmother (who lives in the country), the arrangement was that the legacy would be separated among my uncle, my father, and myself. My aunt and other cousins would not inherit from my grandmother in the future. Also, when hearing that my uncle did not get a boy, my grandmother was very disappointed while she did not have expectations on her daughter to give birth to a boy because it would be less relevant to her. This thought was very similar to the idea of Chaoting above influenced by the conventional culture. Nevertheless, such an idea is far less popular in an urban context.

Travelling to the south of China, the situation would be much rarer, even totally opposite. When I went to visit my girlfriend in Chengdu (a city in the southwest part of China), I was told that the situation there was opposite from the North. The people there teased about the problem of looking up to men but down on women in the North, and claimed that men were responsible for the housework at home in the

South and the positions of women were higher than men there. This statement supports the declaration of Liangyu. The situation which is popular in the South is reverse discrimination. Although it takes alternate forms, inequality between men and women is prevalent in both the North and the South. The concept of hierarchy still overcomes equality in contemporary China.

In addition to the unwillingness to suffer from the burden of grandparenting and the consideration that the relatives by marriage are likely to look after the grandchildren, some participants would like their adult children to do that based on the grounds that it is the obligation of their next generation. Liyuan below believes that it would be unfair for their generation if they are looking after the grandchildren on behalf of their adult children who “ought to” do that:

This thing I still advise that you do your own business. I was working when I was raising the child. My husband was a soldier. I raised the child alone. I found a child around ten years old to help me. I just raised this way. But for something, it forced you this way; you had to do it.

In addition to the reasons above, the belief of some participants on education is also a reason for why they prefer not to become very involved in grandparenting activities. Although they would like to support their children on this issue at some point, they believe that it would be better for the children to stay with their parents:

When my son is very busy, the workload is relatively heavy; I can give him a hand. But in terms of raising the children, I think they should carry the

children on their own... Because I think kids should spend more time with their parents. So, minding the child, I can give a hand, but will not be the one who has the main responsibility. I can only support.

Rui

Despite the fact that this type of support is based on the demands of the young adults, it may be a choice for the pensioners to spend their time after retirement with their grandchildren. For some participants, to be with grandchildren can make them happy.

As Wanying comments:

Bringing up a child has its fun in it. Ah, when I see the child grows up day after day, I feel that... I don't mean that I have to do it. I just feel that when I get old, I can stay with the child, I am very happy in terms of mood... If he [her son] could bring up his child himself, we could arrange our daily lives. If he could take care of the kid, we could go out to play, to exercise together [with her husband]... But I will still come to visit my grandchildren regularly. But when the kid grows up, the aspect of education will have to rely on young people. The old people, the old people, cannot help with it. It is because the old type of education cannot keep up with it. The old type will make the education worse...

Similar experiences of both tiring and happy occurred in the conversations of other participants such as Bojun:

...but sometimes, when I look at the kid, I have a rather good mood. every day... She grows up day by day; I am very happy. Which means that although I am very tired, my mood is still good...

...[the quality of life] has been improved, the emotion is also becoming better. I am very happy looking at the kid...

...Although it can sometimes be tiring, when you see the child, you smile and laugh, have a good mood. Being tired would not be a big problem.

Bojun, female, 53, housewife

Bojun also complained about the workload of looking after the grandchildren. She would rather not do this heavy work if the child was not her own grandchild. However, since the demand to look after the grandchildren is from her own daughter, she has little choice in this. As a housewife who has never worked outside the home in her lifetime, she is in charge of the housework of the family. For her, taking care of the grandchild is no doubt a part of the housework she is in charge of. In the contemporary Chinese context, without a job, she might be considered to be the most appropriate candidate for looking after the baby since she has more free time compared with the working people. Also, she could enjoy the family bonds in this process:

I will not take care of other people's kids, even though other people told me to look after the kid for them. In fact, looking after the kid does not give you the time to rest... If you do some other work, when it is finished, it's done, I can get myself relaxed. The kid, when you finish your work, if he is awake, you have to mind the kid. Taking care of the kid is tiring work. The child of my child, you have no solution, right? Although it is tiring, so be it.

Bojun

Another participant expressed similar feelings. Yongqing also concluded her feeling to be "tired but happy". So, grandparenting behaviours can bring both pleasant and unpleasant feelings. Considering the statement that the grandparenting activities are tiring and time-consuming, taking care of the grandchildren can be a major activity that may occupy most of the free time of the senior citizens. Getting involved in grandparenting activities, most of the participants expressed some degree of pleasure or satisfaction through it.

This feeling of the grandparents corresponds to the concept of ambivalence in family relations. Normally, ambivalence in family relations refers to the conflicting expectations of senior parents on their offspring. Older parents can have expectations on generational solidarity as well as the independence of their adult children at the same time (Birditt et al., 2010). Although the concept of ambivalence is different from generational conflict, it is usually related to negative aspects of their offspring. For instance, older parents have lower ambivalent feelings on adult children who are married, better educated, or who hold similar values with them (Pillemer et al., 2012). Also, ambivalence is related to poorer physical health and psychological wellbeing (Fingerman et al., 2008). Nonetheless, although Chinese grandparents hold ambivalent feelings on childcare, they report a positive effect on their subjective wellbeing. It shows that the opportunity to be with the grandchildren can bring about an improvement of wellbeing.

However, it does not necessarily mean that grandparents themselves choose to become involved in these activities as a result of their own preferences or their own

choices. Most participants who are looking after the grandchildren are somehow "forced" or at least being needed by their adult children to do this. This finding supports the argument of Goh and Wang (2019) that the grandparents in contemporary China are facing strong cultural expectations for them to be involved in childcare. Some participants have no choice since their families cannot find others to look after the children. Some other participants, although they can afford babysitters, consider it more reasonable to do this work themselves, which illustrates the influence of the cultural expectation, as Yongqing stated:

...I don't wish to bring up the child very much, this is all forced to, I don't have other solutions. If you are really heartless, I could refuse to take care of him. The economic situation of our family, we can afford to send him out [hire a babysitter to look after the kid]. But I feel that it may be a little bit unreasonable. I think that way... If I were really unhealthy, I would not do it. However, the essence is that I can do some. Let me tell you a thing. It is that my feeling now is that I am tired but happy. Although it is tiring, I am very happy. Bringing up a kid is really fun, but I am tired. Sometimes I really grit [put a lot of effort into this]. Taking care of the kid consumes a lot of physical strength, running everywhere with the kid... This generation of kids, they are not like the generation of kids of ours who was easy to bring up. The generation of my son, the generation of the only child was pretty hard to bring up, but this generation is even more difficult to take care of...

Yongqing, female, 63, retired

Although the mode of grandparental involvement in childcare has been widely accepted by many families, some individuals still struggle against this future. They do

not wish their later lives to be fully occupied by their grandchildren which is a normal desire in a postmodern society:

When my body is healthy, I will try not to make them [his children] take care of me. It is because in my 60s, if my body is still very nice, as long as I can take care of myself. I absolutely do not need them to take care of me. For their support, it will depend then. I don't want to bear too much burden for them, because there is something they have to take in hand. Economically, I will definitely make them independent. I will not give consideration to them financially, will not look after them. The rest may be looking after the children. Maybe a little bit, but not too much. It is because it will be impossible to devote myself to them entirely after retirement. Or I can say I don't want to do this.

Chunxian

Hoping to have his own free time in his later life, Chunxian expects his children to be independent, at least financially. As for looking after the grandchildren, it can be expected that it will be a tiring thing which may decrease the wellbeing of some grandparents. Activities will be a significant factor to affect the senior citizens' wellbeing. Considering the preferences of the elders, looking after the grandchildren can be of benefit for some older citizens who are in favour of children and a burden to some others.

Liyuan also expressed her unwillingness to be occupied by childcare. It is a resistance of the individuals towards the cultural mode in a postmodern society. A postmodern context provides individuals with the opportunities to pursue their own lifestyles

which can be different from others. However, it is still early to say whether they can insist on their own preference when their children request them to mind the grandchildren. The actual situation in the future may not be what is expected. It can be concluded that although the collective identities are collapsing in contemporary China, some collective characters of the retired may still exist. For those who are used to collective lifestyles and would like to share their time with families, they are usually happy to accept taking care of their grandchildren. However, those who prefer personal freedom to family activities are very likely to reject the mode of grandparental involvement in childcare:

My character is that I can't stay relaxed and do nothing. If you have nothing to do, it will be too boring to stay at home every day. But now I have seen, you see what the retirees in this neighbourhood do? They help look after the kids for their children. They are too busy to have any free time, aren't they? All the people are looking after the kids. The people around me, especially this neighbourhood, you can have a look, all of them are grandfathers or grandmothers. But I asked them later, do you do this every day? They said, "what can I do? They [their adult children] are too busy to take care of everything." So they gave all their lives after retirement to the children. Now I think this thing is very horrible. You can barely have your own life.

Liyuan

Similar to Liyuan, Huibo also expressed the opinion that he is not willing to get very involved in grandparenting activities:

I'd better not help them [his daughters] to bring up the grandchildren. It is because in the aspect of education, in this time... We are not the same generation; the kids will definitely be influenced. Of course, when the children [his daughters] have sudden needs, ah, for a short period, perhaps ten days or eight days, which is a very short time, I can help as well. But when the time is long, I don't have the plan to help her; she will have to do that on her own.

Huibo

It is worth noting that both Chunxian and Liyuan are shop owners. Free from the orders of the enterprises or the establishment, they can be in charge of their own time. There may be a connection between the preferences on more personal freedom and the rejection of involving in grandparenting activities. A possible explanation is that, as the "pioneer" of the postmodern society, those without fixed retirement ages such as shop owners are much less constrained by collective norms or modes compared with those who are constrained by the working units. Working in an organisation, workers are likely to accept a collective identity and further endorse the collective norms that are prevalent in their circles. However, without a working unit, the shop owners are much less influenced by the collectivity. Therefore, they are less likely to suffer from collective norms that are popular in society, and they can have more independent and individualised opinions. Due to the scale and qualitative nature of this study, this finding should be put into test through further research in the future.

6.5.3 Work/retirement and grandparenting activities

In addition to the findings above, there is a trade-off between working beyond retirement and the grandparenting activities. Generally speaking, the older citizens who choose to work after retirement cannot take care of their grandchildren. It can be reflected in the cases. For instance, as Guofeng says:

...I don't have such orientation [taking care of grandchildren], but his mother [wife of the respondent] has such an orientation. It is because his mother has already retired and she has the energy and ability now...

According to Guofeng, he has not considered taking care of grandchildren in the future and would like his wife to do this. The main reason is that having enjoyed the retired life, his wife would have time and energy to look after the grandchildren when applicable. On the contrary, constrained by his job, it might be less likely for Guofeng to look after the grandchildren himself. The same situation occurs to Longping, although Longping's family is relatively poor compared to other respondents:

...My wife she raises the kids, looking after the grandchildren, she cannot leave home. For now, she mainly does some housework, housework and cooking...

Longping, male, 58, security staff

Longping, who is a security staff in a primary school stated his situation. Suffering from poverty, his son and daughter-in-law are disabled and do not have the ability to work, which makes him struggle for money. His wife is in charge of taking care of the family, so he has to make money for the whole family, including his grandchildren.

Considering the fact that his pension will be rather low as security staff, he had no

choice but to continue working. This case reflects those who struggle to make a living in contemporary China:

The life after retirement...you mean retirement, if I can do some work in addition to the pension I feel it will be alright, isn't it? So if you do not work, relying on such a little pension, it will not be enough. Like us, we have a lot of kids, three grandsons; my eldest son cannot work. There is also something wrong with the brain of my daughter-in-law. So the kids have to rely on me for things such as powdered milk and baby diapers. I plan to wait until he [grandson] becomes one year old and he can eat, I will write a thing and apply for a basic living allowance for him.

Longping

Similarly, Wengui also plans to let his wife look after the grandchildren in the future:

...My wife is fond of the kids. I have said that I think if the parents are staying with the son or daughter in the same place, taking care of the kids will not be avoided, isn't it? I just said that my idea is actually to be with the families. It seems that every day is busy; actually, it is also very happy. Taking care of the grandchild, I don't have such a plan. But my wife, she... if there is [a grandchild] in the future, then my wife will certainly be in charge. I don't have any objection on this. Taking care of the kids is rather fun. I actually rather like the kids, a little one growing bigger and bigger gradually...

Wengui

It can be suggested that senior citizens can hardly engage in working and grandparenting at the same time. Having two time-consuming activities every day can be rather challenging for the elders whose passion and energy may not be as much as young adults. Interestingly, compared to men, women are more likely to be involved in

grandparenting activities, as Chen et al. (2011) argued. Influenced by the Chinese conventional culture, men have an obligation to make money while women ought to take care of family affairs. It has been partly reflected in the dialogues of the interviewees. For instance, both Guofeng and Longping's wives are in charge of the family affairs, which may be a reason for them to be free from looking after the grandchildren and keep working in their later ages. Also, as a full-time housewife, Bojun is in charge of the family affairs, including looking after the grandchild. The gendered division of labour around grandchild care is still obvious at present. As in the Western countries, women are more involved in the grandparenting activities in present-day China.

The case of Wanying also supports the statement above. In her family, her husband does cleaning every day while she has to cook and take care of the grandchild. This makes the housework distributed unevenly. She does more work than her husband every day, and that is why her husband has time to do some exercise each morning and every afternoon:

He [her husband] was working at the bank. He has activities every day. Every day, he exercises in the morning, plays table tennis in the afternoon, he needs to play... play table tennis. Also jogging or walking... We both did housework... I am in charge of taking care of the child... He does things such as cleaning...

Wanying

6.6 Conclusions

This chapter has identified a relatively independent relationship between older parents and their offspring. Also, some participants even developed a relationship similar to friendship with their adult children. Besides, there is a transformation towards the direction of downward solidarity in contemporary urban China. For example, many senior parents are involved in childcare and purchasing flats for adult children, which illustrates the financial and functional support towards the younger generation. Such changes in the family relationships illustrate the changes in traditional norms. This finding is consistent with relevant studies discussed in the literature review chapter. Intergenerational responsibilities have become more flexible and diverse in present-day China (Eklund, 2018). Although the concept of filial piety is not disappearing, traditional norms have already changed to fit in the postmodern urban context in contemporary China. The shift towards downward solidarity also illustrates the problem of generational inequality in contemporary China which has been realised by some middle-aged and older citizens. The problem of generational inequality facilitated the transformation to downward solidarity. In other words, downward intergenerational support successfully hedged the negative influence of generational inequality. Meanwhile, as an effect of this transformation, many middle-aged and older citizens turn to friends as a source of informal support. Realising that fully relying on adult children has become unrealistic, they have plans to spend their retirement lives with their friends.

Following the discussion on the family relations above, this section further explored the grandparenting activities which repeatedly occurred in the talk of informants. For those who are now taking care of their grandchildren, "tiring and happy" is their

general description of their grandparenting experiences, which is a positive ambivalent feeling. However, some participants expressed their unwillingness to get involved in these activities, which means that they have to sacrifice personal freedom. Also, they think taking care of the children is the obligation of the young parents. Yet, although they prefer not to get involved in these affairs, it is still uncertain whether they can stick to their preference when their adult children request them to do this. The section of grandparenting activities serves as an important part of the chapter. As a part of the family relations of the middle-aged and senior citizens, grandparenting activities have been so prevalent that even those who do not want to take part in them have to consider this issue. Getting involved in grandparenting activities is a popular choice regarding retirement lives. However, it is usually not applicable to those who choose to work beyond retirement.

Chapter Seven: Conclusions

7.1 Introduction

Following the three findings chapters, this chapter is going to present a summative synthesis arising from the findings. Starting with the transitions from employment to retirement, this chapter is going to explain how the pathways to retirement have become quite splintered in line with the move towards postmodernity in contemporary urban China. Next, this chapter is going to analyse the inequalities and unfairness in the Chinese pensions system, and more broadly, the mechanisms that support the maintenance of inequality. Finally, this chapter will account for the role of family relations, because in many ways, this influences how individuals can negotiate their retirement pathways within the macro level system.

Regarding the transition pathways to the retirement of current middle-aged workers, this thesis found that the state has lost the power to control the withdrawal of workers totally. In other words, the rigidly fixed retirement ages fail to direct the timing of individuals' retirement. The phenomena of early retirement, work beyond retirement, and work without fixed retirement ages are common in present-day China. Based on these phenomena, this thesis argues that we are now witnessing a “postmodern retirement” mode in contemporary urban China, and the disparity between fixed retirement ages and actual work/retirement choices of individuals

illustrate a gap between the old retirement policy and the postmodern context. Such arguments will be further elaborated in the second part of this chapter.

In terms of the pension regime, this thesis found that, although there are many problems in the current pension arrangements, the ordinary people tend to focus on the inequality of pension entitlements and unfairness between different worker/pensioner groups. Suffering from the injustice of pension arrangements, the enterprise workers commonly oppose the pension policy at present whilst the workers in the public sector tend to defend the contemporary pension regime. Nevertheless, the disputes between pension groups do not resemble the controversy between the left and the right in most of the Western countries. Instead, they can reflect the arguments between nationalism/collectivism and individualism. The controversy is that, whether to emphasize national interests or personal interests. Different answers to this question lead to different perceptions on the current pension regime. Yet, despite the existence of discriminative pension policy and inequality in retirement incomes, how such inequality was preserved and enlarged in present-day Chinese context had not been interrogated in the findings chapters above. Such mechanisms will be analysed in the third part of this chapter.

Concerning the relationships of the middle-aged and the young-old with their kin, Chapter Six has identified an independent generational relationship in urban China. The traditional norm of adult children supporting older parents is decreasing dramatically in urban areas. The middle-aged and older citizens support adult children in purchasing estates as well as with childcare activities. This transformation implies a

new generational relationship in contemporary China, whereby many young people have to – and can - rely on financial and functional support from their older parents. At the same time, the traditional norms are still co-existing alongside the greater downward solidarity towards the young. The old and new norms exist at the same time. Also, the family relations are connected to choices on work/retirement and also the inequality in contemporary China. Such connections will be interrogated in the fourth part of this chapter.

7.2 Pathways to retirement: movement towards a postmodern retirement in China

The citizens in contemporary China are less and less constrained by the official retirement ages of the state. Instead, the lives of citizens are more and more diverse based on their personal situations as well as their own willingness to work/retire. The existence of this phenomenon suggests that the urban areas of contemporary China may have stepped into a postmodern society. In a postmodern society, life-course transitions become individualised (Deleuze, 1992). The present-day modes of transitions to retirement correspond to this character of the postmodern society.

This study points to a significant leeway between the official retirement ages, which are regulated by the government and the actual retirement ages of individuals.

Although the retirement ages in present-day China are relatively low, there are still many workers who retire much earlier than the official retirement ages, through negotiations with their working units. Meanwhile, many workers chose to continue

working in the previous working units, or even look for other jobs after reaching their official retirement ages. In addition, without a working unit, many citizens do not have a fixed retirement age, and their pathways to retirement are not regulated by the government. All these pathways illustrate the disparity between the government policy as well as the behaviours of individuals. Also, the transitions to retirement have become individualised instead of collective or unified. Such a phenomenon is decided by the interactions between individuals, working units, as well as the postmodern urban context in present-day China.

Retiring in their 40s or 50s, some workers enjoy their retired lives whilst the early retirement can also be unsatisfactory for some other workers. As Chapter Five argued, adequate pension entitlements, as well as the preference for retirement, are the key factors that contribute to a contented early retirement. Those who retire early with abundant retirement incomes, can have a flexible lifestyle without the constraints from working units which echoes with the argument of Ling and Chi (2008) that decent pensions may decrease the likelihood of working longer. Especially, as argued by Oakman and Wells (2015), those who do not have a suitable working environment are eager to leave their working units and become pensioners, such as some professors of local colleges who call themselves “little professors”. However, without sufficient pension entitlements, many enterprise workers have to struggle with poverty if they retire early. Besides, having got used to working lives, some workers are not satisfied with a retirement lifestyle. Therefore, many workers pursue other jobs after taking early retirement.

The phenomenon of working beyond retirement is also noteworthy. Unable to get used to retirement lives, many older workers seek to work beyond retirement in order to occupy themselves. In addition, as Chapter Five displayed, due to the commitment to their working units, some senior workers decide to remain working beyond official retirement ages under the requests of their managers, reflecting the argument of Tarkar et al. (2017) that commitment to organisations and personal relationships with colleagues contribute to the willingness of working post-retirement. Besides, poverty is also a significant reason for this phenomenon. Suffering from poverty, some older workers are under pressure of maintaining an acceptable living standard for themselves as well as their families, as presented in Chapter Five. In sum, the leeway between the fixed retirement ages as well as the choices of individuals illustrates that unified and fixed retirement ages have been less and less able to influence the behaviours of individuals in an urban postmodern context at present. Based on the individualised situations and preferences, workers have to make their own choices regarding their actual retirement timing.

In addition to the phenomena mentioned above, the existence of workers who do not have fixed retirement plans (mostly owners and employees of shops or small businesses) also corresponds to the character of a postmodern society. For the workers with fixed retirement ages, although their choices can vary with their situations, they are more or less affected by the pension and retirement policy. In contrast, for the workers without fixed retirement ages, the pension or retirement policy has little or even no influence on their lives. Although these workers can obtain very low pension entitlements, the influence of pension policy on their decision

making is negligible. For them, the timing and processes of retirement are independent of the retirement policy or regulations from the establishment. In other words, their decisions concerning retirement are wholly controlled by themselves whilst the policymakers have lost leverages to manipulate or influence them. This illustrates the absence of government's influence in this area, and also the trend of individualisation of retirement in a postmodern context.

The postmodern retirement mode is also a reflection of the inequality in later lives in present-day China. While the collective and fixed transitions to retirement have weakened in postmodern urban areas of contemporary China, the disparity in later lives is related to this transformation of society. In other words, the inequality in later lives contributes to the diversity of transitions to retirement. To be specific, the disparity between workers/pensioners under different pension systems and the variation within workers/pensioners under the same pension systems both add to the variety of retirement modes. Driven by the discriminative pension policy, those inside the establishment and those outside the establishment have totally different situations and considerations regarding their transitions to retirement.

For instance, although many workers in the public sector also intend to work beyond retirement, most of them are not under pressure to make more money. Occupying themselves, as well as the commitment to the working units, are the primary motivations for them to continue working beyond official retirement. They choose to work because they are willing to instead of having to. For the relatively well-off workers with adequate retirement incomes, early retirement can also be a release.

According to Bennett and Mohring (2014), an early retirement is an attractive and feasible option for those with an excellent and consistent working history. It is because those with good jobs are more likely to accumulate enough retirement incomes and consider early retirement as a release (Bennett and Mohring, 2014). This argument is also supported by this piece of research. Some people are satisfied to be less occupied by their jobs due to generous pension entitlements or other forms of accumulated savings or assets. Other older workers who are in a worse economic situation, instead, have to look for other jobs after retirement.

7.3 Inequalities and unfairness in the pensions system

As the literature review chapter outlined, the cumulative (dis)advantage theory postulates that the choices made in early or middle age can significantly affect people's wellbeing during later lives. Therefore, inequality can be generated through the cumulative (dis)advantages of individuals. The cumulative (dis)advantage theory also helps to illuminate developments in contemporary China. Moreover, it is sharpened by the contemporary Chinese context. Through interacting with the economic system, pension and retirement policy, the political regime, and ideologies of individuals, the inequality in later lives in contemporary China has been greatly magnified.

The pension and retirement policy is the most significant reason for the inequality in later lives in contemporary China. By setting different criteria of pension contributions and pension entitlements between enterprise workers and public sector employees,

the pension policy in China created significant inequality between different groups. Similarly, setting fixed and uneven retirement ages between men and women also created problems regarding gender equality. As Chapter Four argued, the discriminative policy arrangements are the direct reason for the inequality in retirement incomes. Combined with the cumulative (dis)advantages of the individuals, the discriminative policy arrangements make the disparity in later lives inevitable. To be specific, to work as an employee of a public institution is an advantage compared with those who work in enterprises. In terms of incomes, this advantage is not very obvious before retirement. However, the advantages of working in the public sector are magnified after retirement. In other words, the benefit of public sector employees increases along with the life course, and the inequality in later lives becomes distinctive.

Under the current quasi-market economic regime, the individuals in China have to suffer from the inequality created by the market, and also the disparity created by the state. After the abolition of the planned economy, the enterprise workers, especially those who worked in private enterprises, had to face the competition in the free market. Due to the disparities of personal abilities, social resources, and career opportunities, workers' incomes are unequal. At the same time, the pension contribution rate of enterprises (20% of workers' payrolls) is high which resulted in the decrease in workers' incomes (Li and Wu, 2011). Therefore, enterprises do not have enough financial resources to contribute to the welfare of the workers, and further decreased the pensions of many enterprise workers. In addition to the discriminative pension policy, the big state and the burdens on enterprises might also be a reason for

the inequality in retirement incomes. Enterprises and their workers do not receive adequate protection from the state. Taxpayers have to contribute to the welfare of the employees of the public sector. It is also a crucial reason for the inequality of enterprise workers. In sum, the enterprise workers have to suffer from double inequality from the market and also the state under the economic regime in contemporary China.

The economic regime in contemporary China, which produces inequality is backed up by the political system. In other words, the current political environment in China supports the economic regime in deepening the inequality in later lives. In most democratic nations, the individuals have some leverage to decrease unfairness and promote equality, such as by voting for or against certain policy directions. In addition, the existence of independent trade unions and multi-party systems also work to facilitate balance. When some groups are not satisfied with some plans or phenomena that are related to their interests, or even some events that are irrelevant with their lives, they may go to protest against the policy or happenings on the street. However, such leverages are not applicable to individuals in China.

As discussed above, the inequality in later lives is created by the discriminative policy as well as cumulative (dis)advantages, and further deepened by the economic regime. Individuals cannot alter inequality when they are alone without uniting together and forming powerful groups, such as trade unions and political parties or protest movements. Nonetheless, the political environment in contemporary China does not provide individuals with such opportunities in developing groups that may influence

policy. To maintain stability, the government is likely to repress those workers who try to organise and defend their rights. In other words, the current political environment has resulted in the atomisation of individuals. As Chapter Four of this thesis argued, instead of trying to form groups to protect their interests and affect the policymaking process, individuals tend to modify their own behaviours to the extent that they can operate and manoeuvre within the system. For instance, despite the existence of discriminative pension policy, there are not millions of enterprise workers protesting on the streets in contemporary China. Even for those who protested in front of the government, were trying to raise the attention of the authority. In other words, their actions were more like petitions instead of protests.

For the majority of individuals, although they are suffering from inequality, they do not seek to alter the inequality in Chinese society. Instead, they tend to take advantage of inequality, or at least hedge the negative influences of inequality.

Therefore, although complaining about the disparity of pension arrangements, many enterprise workers regret not working in the public sector when they chose their early careers. In addition, those who do not work in the public sector tend to identify other ways of maintaining the economic security in their later lives, such as working beyond retirement, as discussed in Chapter Five. In sum, focusing on hedging the effects of inequality, the individuals in contemporary China are not keen to get involved in the policymaking process that directly influences their interests.

Another area that helps maintain inequality in later lives is self-interest and beliefs held by individuals. For those working in the public sector who can receive relatively

high pension entitlements, their stances make them defend their privileges in pension entitlements. This phenomenon echoes with the finding of Armeanu (2010) that opposition to pension reform can come from the privileged groups who are benefiting from current pension arrangements. Although most of them may have realised the inequality in retirement incomes, they would not like their benefits to be reduced. Moreover, as exhibited in Chapter Four, their stances nurtured the ideas that defend inequality which resonates the argument of O' Donnell (2003), that public opinion reflect the pension system. As a result, different worker/pensioner groups can criticise each other. Notably, some employees in public institutions criticise those who protest against inequality which also partly explains the rarity of protests in China at present. In addition to the political environment, many people in contemporary China do not support the actions that aim to alter the governmental policy.

The Confucian welfare state also plays a part in the maintenance of inequality in later lives. According to the typology of Jones (1993), East Asian welfare systems are categorised as Confucian welfare states. China also shares similar characteristics (Abrahamson, 2017). Influenced by the Confucian tradition, families play an essential part in providing financial support and daily care for older people when necessary. This Confucian tradition makes families bear responsibilities of taking care of older people, therefore, reduced the grounds for state intervention as well as the expansion of welfare provisions. Although China believes itself to be a socialist country and proposed the target to build a harmonious socialist society, this target is grounded in Confucianism. The effects of Confucianism and socialism can both be reflected in this objective. Also, as argued above, despite the socialist nature of China, the problem of

inequality in later lives is significant. As employees of the public sector, policymakers may have low willingness to solve inequality and construct a universal welfare regime that is similar to Social Democratic welfare states. For instance, the Chinese government does not even publish the details of some fiscal expenditures, such as the spending on pensions. The lack of transparency illustrates the reluctance of the policymakers to improve social welfare, which might be partly attributed to the influence of Confucian welfare state since the family can share this responsibility with the state.

To conclude the points made above, the economic regime of contemporary China amplified the inequality in retirement incomes which is primarily generated by the discriminative pension policy and cumulative (dis)advantages. In addition, the political environment, as well as the dominant perceptions in contemporary China, fail to decrease inequality. The current political climate does not provide individuals with opportunities to form groups and participate in the policymaking process. Nationalist ideology does not appreciate the efforts to argue for personal interests, and therefore does not provide grounds for changing the economic inequality. As inequality is a product of the economic regime, the political context, as well as the ideological system, inequality in later lives has become a phenomenon that can hardly be changed in contemporary China.

7.4 Generational relationships in the context of pensions

As Chapter Six displayed, this thesis also identified that family bonds are strong in contemporary China regarding financial transfers and childcare, which resonates the argument of Emery et al. (2019). Although the financial transfers within families can reduce poverty, families do not contribute to the equality of society. On the one hand, when individuals can rely on families when suffering from inequality, their motivations to strive for their personal interests might reduce. Therefore, the policymakers cannot feel enough pressure from society in altering inequality. For instance, although the younger generation at present is suffering from generational inequality, many of them can obtain financial transfers from their senior parents, and hence have no motivation to strive for generational equality. As Chapter Six argued, realising the phenomenon of generational inequality and relative weak economic status of the young people, the middle-aged at present contribute more to their adult children in terms of financial transfers and childcare. The transformation towards downward solidarity partly hedged the negative influence of generational inequality as contended in Chapter Six. On the other hand, as a resource of individuals, the support of other family members is unequal among individuals. For instance, Chapter Six mentioned that many urban parents purchased one or two flats for their adult children, while many families are not able to afford this. Therefore, individuals can obtain different and unequal family support as resources. In sum, although families help to reduce extreme poverty of individuals, it has negative effects on magnifying inequality.

There is an active link between the family situations of the middle-aged as well as their personal choices on work/retirement. Grandparents who face the transition to retirement have to balance between work/retirement choices and family needs, as

Goh (2009) argued. The needs of families are an essential factor that can influence the decisions of the middle-aged citizens on when to retire and whether to continue working. Families can be a reason for middle-aged citizens to choose retirement. With the parents of many middle-aged workers still alive, they have expressed the concerns over the health status of their parents.

The choice of the middle-aged on work/retirement can lead to their contributions to the families in different forms. As breadwinners, those who choose to work beyond retirement can contribute their incomes to other family members. Although the elders could have stayed at home and enjoyed later lives, some of them choose to work. One of the considerations to make such a choice is to increase the incomes of the family. Or, at least, their work beyond retirement would increase the income or reduce their financial burdens to the family as a result. This finding resonates with that of Bovenberg (2008), who argues that longer working lives can provide mature workers with the chance to support their children and also fulfil their ambitions on careers. As an alternative, retiring early or on time can provide middle-aged citizens with the opportunities to spend more time at home. Without the burdens from operating units, the middle-aged citizens can have much more time in dealing with family affairs, especially for those with substantial retirement incomes who do not need to be concerned about money.

Yet, these potential benefits of early and on-time retirement are not absolute, but rather depend on the personal situations of middle-aged citizens. With their own specific plans, some older workers consider their retirement to be a chance to get

their lives back. In these cases, they may not be able to contribute to their families if they follow their own plans after retirement. For instance, as displayed in Chapter Six, some middle-aged workers strongly disagree with involvement in the care of their grandchildren in the future. This finding is a supplement to the argument of Goh and Wang (2019) that Chinese grandparents lack the cultural resources to refuse to provide childcare for their adult children. With the arrival of a postmodern epoch as well as the rise of individualism, the middle-aged population in urban China has obtained more cultural resources in refusing to respond to family needs. For instance, work beyond retirement, having contributed enough to adult children, and having one's life back can become reasons for refusing to become involved in childcare.

7.5 Concluding thoughts

The three parts of this chapter above have discussed the transitions to retirement, inequality and unfairness in pension schemes, and generational relationships respectively. All three areas are closely related to the later lives of older people. Therefore, they have become the central aspects of the middle-aged and young-old citizens. Having stepped into a postmodern epoch, the life-course transitions and lifestyles of urban citizens have become increasingly diverse and individualised. Nevertheless, postmodernity failed to provide fairness and equality in the contemporary Chinese context. Due to the special pension arrangements, economic and political regime, privileges and perceptions of individuals, and family bonds, inequality has become prominent in Chinese society. Individuals, while enjoying the

growth of the economy and the greater liberties brought by postmodernity, have to face growing inequality and the decrease of collective identities and life-course transitions. In addition to the divisive pension policy and undemocratic political regime, the discrepancy of individuals becomes more salient, which makes the postmodern character of the life-course transitions even more conspicuous.

Under this context, the generational relationships are also influenced by imparity, reflected as generational inequality and the movement towards downward solidarity. Due to the strong family bonds, having to compensate the younger generation, the middle-aged and older people are also influenced by generational inequality. Because of the diversity in capacities and the willingness to support other family members, the financial and functional support between family members also contributes to the inequality of individuals, hence forming a part of the postmodern context in contemporary urban China.

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Appendix A: Information sheet

Pension Reform and Transitions from Employment to Retirement in Postmodern China

I would like to invite you to take part in a research study. Before you decide you need to understand why the research is being done and what it would involve for you. Please take time to read the following information carefully. Ask questions if anything you read is not clear or if you would like more information. Take time to decide whether or not to take part.

WHO I AM AND WHAT THIS STUDY IS ABOUT?

I am a PhD student at Trinity College Dublin, Ireland. This interview is a part of my PhD project. On successful completion of this study, a PhD degree is expected to be awarded by Trinity College Dublin. This research project aims to explore the experiences of Chinese middle-aged people in preparing for their transitions to retirement and the respondents' expectations for their lives after retirement and the relationships with their families.

WHAT WILL TAKING PART INVOLVE?

Taking part in the research will involve an interview which will last for around an hour. The topics of this interview will be about the experiences of preparing for retirement, the expectations on later lives, and the opinions on the pension systems. It will happen at a time and a location that is convenient to you. The interview will be recorded after obtaining your permission.

WHY HAVE YOU BEEN INVITED TO TAKE PART?

The middle-aged population is targeted in this research project, because they can best convey their expectations of future retirement. The selection of participants is based on their potential contributions to this research project.

DO YOU HAVE TO TAKE PART?

Participation is completely voluntary, and you have the right to refuse participation, refuse any question and withdraw at any time without any consequence.

WHAT ARE THE POSSIBLE RISKS AND BENEFITS OF TAKING PART?

Taking part in this study will contribute to the research on the experiences of the middle-aged population on the transitions to their retirement. There are no obvious

risks regarding taking part in this study. If you wish, you can request a short summary of the main findings to be sent to you after the completion of the work (for this, you need to provide your email address).

WILL TAKING PART BE CONFIDENTIAL?

Non-anonymised data in the form of signed consent forms and audio recordings are collected and retained as part of the research process. The personal data will be anonymised when transcribing the recordings.

HOW WILL INFORMATION YOU PROVIDE BE RECORDED, STORED AND PROTECTED?

Signed consent forms and original audio recordings will be retained by the researcher himself only until after his degree has been conferred. A transcript of interviews in which all identifying information has been removed will be retained for a further two years after this, for the purposes of being able to use this data in the preparation of publications and presentations. Under Irish freedom of information legislation, you are entitled to access the information you have provided at any time.

WHAT WILL HAPPEN TO THE RESULTS OF THE STUDY?

This data will be used in writing the PhD thesis of the researcher. The data will also be used for publications and presentations, but always in a fully anonymised form.

WHO SHOULD YOU CONTACT FOR FURTHER INFORMATION?

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THANK YOU

养老金改革以及从工作到退休的转变在后现代中国

我希望邀请您参加此研究项目。在您决定参加此项目之前，您需要了解本次研究的目的是以及您需要做什么。请花时间仔细阅读以下信息。如果您不理解本页提供信息或希望了解更多有关此研究项目的相关信息，欢迎向研究者提问。请花时间决定是否参与本次研究项目。

研究人员是谁以及研究项目内容？

我是都柏林圣三一学院的博士生，本次访谈是我博士学习的一部分。成功完成学业后，本人将被都柏林圣三一学院授予博士学位。本研究项目旨在探索中国的中年人在退休前对于退休生活的准备，对退休后生活的期待以及同家人的家庭关系。

参加此研究项目将包含什么内容？

参加此研究项目将包括一个长约一小时的访谈。访谈的话题将关于对退休后生活的准备，对养老金系统的看法，以及对退休生活的预期。访谈将在您方便的时间和地点进行。在获得您的许可后，访谈将被录音。您有权拒绝参加此项目，拒绝回答任何问题，以及在任何时间退出此研究项目。

为什么您受邀参与？

中年人是本次研究的目标人群，因为他们可以最好的表述对未来退休生活的预期。对于参与者的选择是依据他们对于本次研究的潜在贡献。

您是否必须参加？

参加是完全自愿的，您有权拒绝参加或拒绝回答任何问题或者任何时间退出而不需要承担任何后果。

参加此研究项目的潜在风险与收益是什么？

参加此研究项目将贡献到对中年人口向退休生活转型的研究。参加此研究项目没有明显风险。如果您希望，在研究结束之后，您可以要求研究者将此研究的主要研究成果发送给您（为此，您将需要提供邮箱地址）。

参加是否保密？

您的数据将会以签名的同意表和录音的形式被收集并储存作为此研究项目的一

部分。当整理您的数据时，研究者将对您的数据进行匿名处理以保护您的个人隐私。

您提供的信息将怎样被记录与储存

签名的同意书与录音将只被研究者本人保存直到研究者的学位被授予。访谈的录音将被研究者转录成文字。在转录过程中，所有与受访者身份有关的信息将被移除。转录的抄本将在学位授予仪式后被保存两年以用于进一步的出版及演讲。在爱尔兰信息自由法的保护下，您在任何时候都有权浏览您所提供的任何信息。

访谈结果将被如何使用？

访谈内容将被用于研究者博士论文的创作，也可能被用于出版与演讲。所有的数据都将以匿名的形式被使用。

您应该联系谁寻求进一步的信息？

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谢谢参与

Appendix B: Consent form

Consent to take part in research

- I..... voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I understand that I can withdraw permission to use data from my interview within two weeks after the interview, in which case the material will be deleted.
- I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that participation involves an interview which will last around an hour.
- I understand that I will not benefit directly from participating in this research.
- I agree to my interview being audio-recorded.
- I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.
- I understand that disguised extracts from my interview may be quoted in the dissertation. I understand that original audio recordings will be retained in a data-protected computer until the exam board confirms the result of the dissertation.
- I understand that a transcript of my interview in which all identifying information has been removed will be retained for two years from the date of the exam board.
- I understand that under freedom of information legislation I am entitled to access the information I have provided at any time while it is in storage as specified above.
- I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

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Signature of participant

Date

Signature of researcher

Date

同意参加此研究项目

- 我…………… 同意参加此研究项目
- 我了解我可以在任何时间退出此研究项目或拒绝回答任何问题即使同意参加此研究项目
- 我了解我可以在访谈后的两周内撤回访谈内容，在该情况下材料将被删除
- 我已经阅读了研究目的，并有机会询问相关问题
- 我了解参与该项目将包含大约一小时的访谈
- 我了解我将不会直接从该研究项目中获益
- 我同意我的访谈被录音
- 我了解在任何与此研究相关的报告中，我的身份将以匿名的形式出现。这将包括提供化名以及删改任何可以揭露我或我提到人物身份的信息
- 我了解我的访谈中的部分内容将会以匿名的形式被引入毕业论文
- 我了解匿名的访谈内容将被引用到毕业论文中，原始的录音将被保存在研究者的电脑中直到毕业论文的结果被确认
- 我了解我的访谈将被转录成文字，在转录过程中所有涉及身份的信息将被移除。转录的文字版将在毕业论文通过后被保存两年
- 我了解我在任何时间都有权查看我所提供的任何信息
- 我了解我有权联系研究者及其监督人以寻求相关信息及进一步的解释

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参与者

研究者

日期

日期

Appendix C: Interview guide

Note: The guide will be used flexibly whereby the main thematic areas will be covered in each interview, but in a manner that leaves scope for probing, and where the sequence of questions may vary

Opening question

Tell me a little about your current employment? For instance, what kind of work you do, how long you have been with current employer?

Preparation of the transition to retirement

What, if anything, have you done in preparation for retirement?
What, if anything, do you plan to do in preparation for retirement?
To what extent do you think these preparations will contribute to your transition to retirement?
How do you feel in this process of preparing for retirement?
What, if any, difficulties are you facing in preparing for retirement?

Expectations on the life after retirement

In general terms, what is your ideal life like after retirement?
Do you think this ideal life can be achieved after retirement?
If not, what do you think will make this lifestyle unachievable?
What do you think will be the major challenges after retirement?
What are your central expectations regarding your children when you are retired?
What do you think of the phenomenon of grandparents looking after the grandchildren?
Do you have plans for getting involved in childcare of your grandchildren in the future?

Expectations on the pension entitlements

How do you think of your contribution to the pension system?
What is your expectation on your pension entitlements?
In what degree do you think the pension entitlements can fulfil your need for income?
What is your opinion on the retirement age in China nowadays?
What are your views on any proposed changes to the retirement age?
In what degree do you think the pension entitlements will influence the quality of life after retirement?

Opinions on the current pension system and the pension reform

What do you think about the pension systems in China generally?
What are your expectations on the pension systems and the pension reform?
What do you think is right in the current pension systems and what can be improved?

What is your opinion on the relationship between the pension system and the economy?

What is your opinion on the unification of the pension systems?

Closing questions

Is there something you would like to say that was not mentioned above?

Do you have any questions for me?

[Where snowball sampling may be relevant]

Do you know anyone who may be interested in taking part in this interview?

访谈大纲

开场问题

跟我说一说您当前的工作？比如，您做什么工作？您为现在的老板工作多久了？

对退休生活的准备

您对退休做过什么准备？
您计划在退休前几年为退休生活做什么准备？
您认为这些准备对您的退休有什么贡献？
在准备退休的这段时间里有什么感觉？
在这段时间里有没有困难？有什么困难？

对退休以后生活的期待

总体来说，退休后的理想生活是什么样的？
这种理想生活实现的可能性多大？
如果不能，实现这种生活的主要障碍是什么？
您认为退休以后主要的挑战是什么？
您退休以后在养老方面对孩子的主要期待是什么？
您怎么看待祖父母带孩子的现象？
您有没有以后带孩子的计划？

对养老金收入的预期

您对您的养老金上缴有什么看法？
您预计退休以后的退休金有多少？
您认为退休金在多大程度上能满足退休后基本需求？
您对当前退休年龄有什么看法？
您对延迟退休的提议有什么看法？
您认为养老金对退休后的生活质量有多大影响？

对当前的养老金系统和养老金改革的观点

您对当前的养老金系统总体上有什么看法？
您对养老金系统和养老金改革有什么期待？
您认为当前的养老金系统中哪些是合理的？那些可以被提升？
您对于养老金系统与经济发展的关系有什么看法？
您对养老金系统的统一有什么看法？

结束问题

有没有您想说但是没有被问题及的问题？

您有没有问题要问我？

您认不认识谁有可能有兴趣参加这个访谈？

Appendix D: Example of a part of transcript

Q Do you have any plan for retirement recently?

In fact, it can be called retirement as well. I said today that... my plan for this year is that when we met. I said the first thing would be to close the door. This place would be closed. The second thing is that all the people enter the retirement lives, then enjoy ourselves, then find something for do for ourselves. I said... if only you are without any illness, you are making money. You take good care of your health would be ok. You say, you go out again, like our age, going out to work hard will be not ok. Making large amount of money will depend on the situation and opportunity, making small amount will depend on efforts. You say, like us, no matter how hard-working and diligent you are, you cannot make it. So, the small amount of money cannot be made. The large amount will depend on the situation, the capital, depend on the platform. I say we cannot rely on it either. So be it. Nothing to think about. Just take care of our health would be ok.

Q so it is not really management you will be doing?

Our club is not really management. It is actually a place to have tea and chat. Perhaps some products there, if they have demands when having tea and chatting, they take away. It is this kind of club. Besides, we often organise some people to have some activities in the club, they can attend. Like flower arts and tea art, we have them every week. If you like flowers, you can come here to play. We have tea also, you can come if you like it. It is this way. Organise people so that people are not idle. What will you

do if you are idle at home. You can learn some small techniques to arrange your home.

You can improve your home, would be good, innit? We mainly do this thing.

Q how long will you be doing this?

Only this thing left when getting old. You see, we do not call it working. Actually it is staying together to play. People are happy to be together. People are together, like making some handcrafts, learning the dressing stuff, learning the home cleaning issue.

Or we have a theme today, I mean that if today is snowy, we may go to have some snowy pictures, then dress ourselves beautifully. Or we find another theme and organise others to play around. You don't have my Wechat. A few days ago, they organised a trip about photograph to the countryside, some people went there, took some good photos.

Q so it is mainly to entertain yourself and also make some profit?

It cannot last without profit. It has many costs, at least the place, it has costs. Coming to have some fruits and having some tea will also have expenses. No profit will not be ok.

Q sounds that you don't have much demand on money, right?

Not for money. No matter the money is much or little, if you want to make money, you have to see whether you can make money. You can make money if you are able to. Don't do that if you are not. Like me, I thought this shop is easy to run, I thought this thing is like joining the chain hotel. I join it and do not do anything. But this, it will not do if you do not manage even for a day. So I see I cannot do it. So even though I

have to lose money, I don't do this. You have to give up if you cannot do it. If I was 20 years younger, I would absolutely run this business, because I have the energy and the strength, that would be no problem. So I do not do it, it is a problem of energy, energy and physical labour. Also, to be frank, it is also a problem of mood. If I really count on this shop to feed myself, I definitely have to do it. Then I have to work harder, more diligent. That would do. But now, even I do not have this shop, I still have the money to feed myself, then I do not do this. It still has a condition, I still have to guarantee that I have no problem in buying food.

Q what would be your plan if your daughter stays in Australia in the future?

Anyway, I can stay anywhere. I can get used to everywhere. I stayed in her place then. I felt that I was there, from the morning to the evening, I felt good myself. I could do what I wanted to do. That is not a problem. But the English, I learned a sentence and said it. If I went out, I used Baidu. Now Baidu is convenient. I translated from Baidu. I said what was needed. Then told them my demands. What they said I might understand. I translated from Baidu if I did not. It is this way. Nothing in rush.

Q do you plan to go to Australia or otherwise?

I do not wish to get her back, not plan to live there either. This will have to see. Things change very fast. I am not sure. Because China has developed well too, really. I am concerned that if she come back, actually it will be easy to find a job. I said that you take your certificate back, it is not hard to find a job, but I am afraid that she may not get used to it. The country there, I always think that something really can be copied.

Like the education of the kids. I just talked about this with my cousin today. She is in Jinan, Shandong province. The kid has to study every day. She said that, I have to buy classes for the kid, one to one classes. I said even in the holiday, the kids cannot rest, study study study every day. I said the kids in China have high IQ, but the education makes them cannot be creative, only focus on the book. They do what the book told them to do. They are not creative. I always think, why the people are good at imitating but lack of creation. It is largely related to our education. You say, is the IQ of Chinese people low? The IQ of Chinese is the highest. But the way of education destroyed the nature of the kids. They only know study and the marks, only this way. Anyway, I was not very strict with my daughter. I did not focus on her marks. I said that if you could have some basement, you can do whatever you like. So my daughter had good spare time, always rich spare time. So, she is very used to the life aboard. Because now, there are many people they know nothing except study, they don't know personal relationships, don't know the manners. It has been this situation which is really worrying.

Q does she have a boyfriend?

No

Q what do you plan on this issue?

Not thought before. But I still wish her to find a Chinese, because after all, the cultural difference caused the thoughts and ideas different. Chinese one will be ok. After all, he has some Chinese tradition. Still has something different with the foreign ones. But this issue, what I said doesn't count. I will try to guide her.

Q do you wish him to be born in China or born abroad with Chinese parents?

Now I think that it will do as long as he is Chinese. After all, he has something rooted in him. The culture and history of 5000 years will not be doomed if you stay abroad in a few years. I think it is impossible.

Q they may have child after getting married, do you plan to help take care of?

This thing I still advise that you do your own business. I was working when I was raising the child. My husband was a soldier. I raised the children alone. I found a child around ten years old to help me. I just raised this way. But for something, it forced you this way, you have to do it. I think now the children only live for themselves. They can live comfortably but ignore the old people. The old man is not easy to raise you up, why make them look after the other generation? I disagree with it anyway. I told my daughter that you can have a kid if you can look after. Don't have one if you cannot take care of it. You mind your own affairs. Also you need to take care of us.

最近有退休打算嘛？

其实已经叫退休了吧，现在我今天说我今年我今年的计划就是嗯 31 号的时候，我们聚会的时候，我就说第一件事，关门大吉。这个地方关门了；第二件事就所有人进入退休生活，然后自娱自乐，然后给自己找点事干。你只要现在，我就说了，只要你身体没病，你就赚钱了。是这样的。你把自己身体保养好了就 OK 了。你说再出去，像我们这个年纪再出去拼搏肯定不行了。你说赚大钱吧你是要靠形势靠机遇，赚小钱吧你是靠辛苦，勤奋。我说你像咱们这个再辛苦再勤奋，可能是就干不了了，所以说小钱赚不到。大钱吧我是靠形势，靠资金，我是靠平台，我说咱们也靠不上。所以说就算了吧，啥也别想了，管好自己身体就 OK 了。

那实际上对会所也不算是个经营了？

我们会所其实也不是一个经营，我们会所就是一个什么呀聊天喝茶的地方，可能有一部分产品在这里边，在喝茶聊天的时候呢大家有需求，那你就拿走。就是这样一个会所。而且呢我们会经常组织一些人在这个会所里边一些活动，你们去参与。你像插花呀茶艺呀，我们是每周都举办的。你过来你喜欢插花，那好，我们就教你插花。反正我们这有茶叶，你来喜欢的话你就过来。她是这样的。就组织大家不闲着嘛，你还闲着在家干嘛，你学一点就是说咱们家居的一些一些小技巧啊，那你把你家里收拾收拾不挺好的嘛，对吧？我们主要是干这一块。

准备干到什么时候？

哎，到老呗就这点事了。然后你看我们这个也不叫干了，其实就是聚在一起玩。大家在一起挺开心的。大家在一起，比如说做个小手工，学一个学穿衣打扮呀是吧？学收拾家呀，或者是大家说好今天咱们做个节，就是说看看今天下雪了，嗯

能下雪了，那我们就下雪呗，下雪咱们去拍个雪景啊，然后把自己都美美的，或者是只要找到一个主题，我们就组织大家一块出去玩。你没有我的微信哈，前两天她们组织了一个就是去农村拍摄，我们就是有几个过去的，拍的也挺好的。她记录一下，自己也开心一下。

主要是为了自己开心，然后顺便还有点盈利？

你没有盈利，你会所走不下去的，它有很多费用的，你最起码有场地，你有费用吧；你这个天天过来水果呀喝这个什么茶水啊之类的，你都得有费用。你不盈利肯定不行。

感觉现在你现在对钱就没什么要求了，应该吧？

不是说对钱，甭管钱多钱少。第一你要是想赚钱的话，你首先你看看你自身能不能去赚钱，你能去赚钱你去赚，你不能去赚钱，你就别再赚。你就像这个当时我以为很省心，我以为这个东西加盟就和加盟那个快捷酒店一样，我加盟了所有的东西我就不管了。但是这个不是那你不哪个哪天不盯着都不行。所以说我一看干不了了，干不了，那你赔也好干嘛也好，那你就别干了。你干不了你就别干了。你要说这个要是说我再年轻 20 岁，这个生意我绝对要干的。因为我有那个精力也有那个体，这是没有问题的。所以这个不干了，业主经历问题，精力和体力的。而且说白了吧也还是也是心态的问题。你要我现在真的一真的就指着这个店吃饭的话，我绝对还要干下去，那我就辛苦一点，勤奋一点。那也可以，但现在呢就是说我不开这个店，我也能吃饭的情况下，那我不开。她还是还是有一个有一个条件在这。还是得保证吃饭没问题。

您女儿如果留在澳大利亚您怎么打算？

我在哪都适应。我前段时间不上她那待一段时间，我觉得我自己在那，早上起来一直到晚上，我自己在那还挺好的。我自己想干点啥干点啥。这点倒是没事。不过英语是学一句说一句。我这一出门的话，我先从百度上现在这么方便，我就在百度上翻译。我需要说什么话我就说了。然后我把我的诉求说出来，然后你说的话我能听懂就听懂，听不懂我就我就在翻译。就这样。又没有啥着急的事。

您是去澳洲还是？

没想到她把她弄回来，也没想到我要去。这个这个到时候再说吧瞬息万变的事，也不一定。因为你现在咱中国这发展的也很好，真的。我现在就是害怕她来了以后，其实来找工作也好，你就把那几个证拿过来的话，找工作也好找，但是就怕她不适应。你像人家那边国家，我老是觉得倒是真的是有些东西真的可以借鉴一下。就包括孩子教育。今天我正好和那个我一个小表妹在说这事。她她是在济南嘛，山东济南。唉呀天天让孩子，她说我这不行了，我又得开始给孩子报班了。一对一的班，我说你就是放假，孩子也休息不上，天天学学学学学。我说咱中国的孩子智商都挺高，但是被这种教育搞得吧孩子自己没有一点发挥，就是照本宣科的那样，就是你让我干啥书本上干啥我干啥，她没有自己一点的创造力。我老觉得为什么中国这个模仿能力强，创造能力差，其实与咱们这个教育有相当大的关系。你说咱中国人智商低吗？中国人智商是最高的，但是就是这个教育的方式把孩子有些天性给磨灭了，就知道天天天知道学习学习学习分分分，就光这样了。反正我是唉呀我姑娘我姑娘我是散养的，我没着重她的分数，我说你只要是考到什么程度以后，你爱干啥干啥。所以说我姑娘的业余生活一直很好，就一直很丰富，也导致她出去以后特别适应的缘故，可能是。因为现在我好多人，我就

看着好多的孩子出了，唉呀除了学习啥也不会，啥也不懂，人际关系也不懂，礼貌都不懂。都到了这个地步了。其实真的很堪忧。

她现在有男朋友吗？

没有。

以后有什么打算？

没考虑，但是我还是希望找个中国的。因为毕竟文化差异导致两个人的思维观念是不同的，还是中国的吧，毕竟它有些中国的传统。从小就是说你和人家国外的还是不一样。但这东西是咱说了也不算哈，尽量地诱导她。

是中国出生的还是找那些比如说外国出生的华裔啊？

唉呀我现在是觉得你只要是中国人吧，他毕竟他有一些东西是根深蒂固的。他5000年的文化历史，它不是说说你就在国外待几年你就能磨灭的，我觉得不可能。

那以后要是结了婚以后，可能会有孩子，准备帮她带孩子嘛？

没考虑。这东西我还是建议我一直在说哈自己的事情自己做。我当时带孩子的时候我是上着班的，我老公当兵，我自己带着孩子，找了一个十来岁的小孩帮我看孩子，我就这样一路带下来的。但是你有些东西就是你逼到这个地方，你就得这样做。你说你现在哈，我现在就是觉得孩子现在的孩子们哈，就是为了自己，自己能舒服一点，不管老人。老人把你拉扯大就不容易了，你干嘛非得再让老人看下一代？反正是我不赞同，我跟我姑娘说看得起就要，看看不起，就不要。就这么简单。自己的事情自己管。还得要赡养我们！