

The Path of Social Security in Promoting Common Prosperity for Low-Income Elderly Groups in Rural Areas of the Western Region

Meizhi Duan*

School of Finance and Taxation, Inner Mongolia University of Finance and Economics, Hohhot, 010070, China

**Corresponding author: dmz0909@163.com*

Abstract: *Common prosperity is an essential requirement of socialism, and a sound social security system is an important institutional guarantee for achieving common prosperity. In the process of advancing towards common prosperity, low-income elderly groups in rural areas of China's western regions face practical difficulties such as insufficient pension income, poor health conditions, and limited accessibility to elderly health services. These groups are the key objects that need focused assistance and protection. By innovating social security policies, such as enhancing the "land-based pension" system, increasing pension levels, expanding the scope of assistance, and strengthening the supply of elderly care services for those in difficult circumstances, the aim is to promote the realization of common prosperity for low-income elderly groups in rural areas of the western regions.*

Keywords: *Common Prosperity; Elderly Security; Western Rural Areas; Low-Income Elderly Population*

Introduction

Eliminating poverty and achieving common prosperity is an essential requirement of socialism and a significant aspect of Chinese-style modernization. Old age is the final stage of the life cycle, facing the decline of physiological functions and an increased risk of disease. At the same time, labor capacity gradually declines, and income from wages and business activities sharply decreases, making the elderly a group highly vulnerable to low income. This is a common global issue. China, as the country with the largest elderly population in the world, is facing the basic national condition of population aging for a long period to come. The elderly's entry into common prosperity plays a crucial role in achieving common prosperity for all people. In western rural areas of China, due to factors such as historical and natural environment influences, the level of economic and social development has generally lagged behind. After losing their labor ability, the elderly in these areas are at risk of falling into low-income situations. Moreover, most of these rural areas are located in regions with fewer resources, poor infrastructure, limited local fiscal income, and insufficient public resource supply. Combined with the large-scale outflow of young and middle-aged laborers to work elsewhere, the family care function for the elderly is weakened. As a result, the economic, service, and spiritual security of the elderly population is largely unmet. Therefore, optimizing the elderly security system is a fundamental institutional guarantee for realizing common prosperity for low-income elderly groups in rural areas of the western regions.

1. Definition of Low-Income Elderly Population in Rural Areas of the Western Region

Internationally, the concept of low income is closely linked to poverty, and low-income groups are often the primary targets of poverty relief. Specifically, low-income populations refer to those whose income is at a relatively low level compared to the majority of society at that time and place. Currently, China has not yet established a national standard for rural low-income groups, but rural households with per capita income 1.2 times (or 1.5 times) the local minimum living standard are included in the rural poverty monitoring range. The low-income elderly population in rural areas of the western region in this study refers to those who meet three conditions. The first condition is that they are residents aged 60 and above, with rural household registration, and living in rural areas. The second condition is income. According to the "Opinions on Effectively Linking the Consolidation and Expansion of

Poverty Alleviation Achievements with Rural Revitalization," five groups are classified as low-income rural populations, including those receiving rural minimum living allowances, those on the edge of receiving such allowances, those in extreme hardship, those at risk of falling back into poverty, and those facing severe difficulties due to large expenditures caused by illness, disaster, or accidents. The third condition is the geographical scope of the western region. Given the similarities in economic development levels and elderly population characteristics, this study defines the western region as including Inner Mongolia, Xinjiang, Ningxia, Guangxi, Tibet, Yunnan, Guizhou, and Qinghai.

2. Characteristics of the Low-Income Elderly Population in Rural Areas of the Western Region

Due to historical and natural reasons, the western rural areas have slow economic development, with a large number of low-income elderly populations, including not only elderly in extreme hardship and those receiving minimum living allowances, but also many elderly on the edge of such allowances and those at risk of falling into poverty. Low-income elderly people not only suffer from insufficient income but also face poor health and a shortage of elderly care services.

2.1 Low Education Level

A prominent feature of the low-income elderly population in the western region is their low educational attainment and short years of schooling. On one hand, this is due to the low literacy rate in rural areas from the founding of the People's Republic of China to the 1970s. On the other hand, rural parents did not prioritize education for their children. According to the "China Health and Retirement Longitudinal Study" (2018 survey), a total of 1,206 valid samples were analyzed. The data revealed that 45.1% of the low-income elderly in rural western regions are illiterate, 44.9% have a primary school education or less, 8.3% have a junior high school education, and only 1.7% have a high school education or above. If we apply the United Nations' definition of illiteracy (which includes those who cannot read and write, as well as those unable to recognize modern societal symbols or use computers for learning, communication, and management), the illiteracy rate among the elderly in rural western areas is at least 90%. The overall low education level of the low-income elderly population in rural western regions directly leads to a limited grasp of scientific knowledge, a widespread digital divide, and a resistance to new ideas. Older elderly individuals, in particular, tend to stick to traditional views, even adhering to superstitions.

2.2 Poor Health Conditions

Health is one of the most important indicators of a happy life. As the saying goes, "Health is 1, everything else is 0. Without 1, no matter how many 0s there are, they are meaningless." Factors such as the shortage of public healthcare resources, imbalanced nutrition, and poor health awareness in rural areas of western China severely affect the health conditions of the elderly. After sorting and analyzing the relevant data from the "China Health and Retirement Longitudinal Study" (2018 survey), we obtained the health status of the low-income elderly population in rural western regions. Among the sample, 26.22% of the elderly had physical disabilities (including 5.15% with physical disabilities, 3.94% with intellectual disabilities, 6.69% with blindness, 9.67% with deafness, and 0.77% with speech impediments); 24.46% suffered from hypertension; 16.64% had arthritis or rheumatic diseases; 11.56% had digestive system diseases such as gastritis; 8.25% had chronic respiratory diseases; 6.16% had kidney diseases; and 6.80% had heart disease. Poor health conditions result in increased medical expenses and a higher risk of poverty due to medical costs.

2.3 Income Reliant on Social Security Benefits

The economic income of the low-income elderly population in the western region mainly comes from current labor income, income from family members' transfers, government agricultural subsidies, social security income (mainly including basic pensions, senior subsidies, minimum living allowances, special hardship assistance, nursing subsidies, emergency assistance, etc.), and land income (land lease or transfer income, land compensation, etc.). However, the vast majority of low-income elderly people in the western region have little personal savings for retirement. Middle-aged and elderly individuals, especially the elderly over 80, have little or almost no income from business or wages. Property income, primarily from land leasing or transfer, is also unstable. Moreover, intergenerational economic support from families for the elderly has weakened. Social security income has become the primary source of

income for low-income elderly people. For middle-aged and elderly individuals, social security income accounts for more than 60% of their total income.

3. Main Issues in Elderly Protection in Rural Areas of the Western Region under the Perspective of Common Prosperity

Common prosperity not only means the improvement of the material living standards of all members of society, but also includes spiritual fulfillment. For the elderly, it is about achieving the goals of “living with dignity in old age, receiving medical care, receiving education, contributing to society, learning, and enjoying life.” Since the reform and opening up, China’s elderly protection system has developed rapidly, playing a significant role in ensuring the basic living needs of the elderly. However, under the lens of common prosperity, there are still some issues within the elderly protection system that need continuous improvement and refinement.

3.1 Low Pension Benefits

In 2012, China’s new rural basic pension insurance system achieved full coverage, playing an important role in ensuring the basic living standards of rural elderly populations and promoting social equity. The new rural pension system adopts a “combined pension” financial model, with pension benefits coming from both the basic pension and the personal account pension. The basic pension is funded by the government, while the personal account pension is derived from the accumulation in individual accounts (funded by individual contributions, collective subsidies, and local government subsidies), with the principle of “the more you contribute, the more you receive.” Pensions have become the most important economic source for the majority of rural elderly individuals, providing stability. However, due to low individual contribution levels, weak collective economies, and limited local government revenue in rural areas of the western region, the actual pension benefits received by the elderly are generally very low, with most elderly farmers receiving monthly pensions around 200-300 yuan. In cases where personal savings are limited, family subsidies are minimal, and labor capacity is lost, relying solely on pensions is insufficient to improve the living standards of elderly populations in rural western areas.

3.2 Poor Accessibility to Elderly Health Services

Elderly health services primarily include health education, preventive care, disease diagnosis and treatment, rehabilitation care, long-term care, and palliative care. In the western rural areas, the supply of elderly health and care services is inadequate, leading to unmet demands for health services, which significantly affects the health of the elderly population. Currently, in rural western areas, the elderly have low levels of education, inadequate access to health education, weak awareness of preventive care, and long-term care and palliative care are still in pilot stages with limited coverage. The vast majority of elderly populations in the western region have low incomes and mainly rely on free or low-cost health services provided by the government. Paid health services offered by the market are less accessible to the elderly. Additionally, rural areas in the western region are sparsely populated, and most villages are far from central towns, which leads to poor geographical accessibility to medical services, especially for elderly individuals with mobility issues. Unless assisted by others with transportation, it is unlikely for them to visit township health centers or county hospitals for outpatient services.

3.3 Insufficient Spiritual Support for the Elderly

Spiritual support for the elderly refers to the comprehensive methods through which the state, society, and families provide material and emotional comfort to meet the legitimate spiritual needs of the elderly, helping them maintain positive emotional experiences and a proactive mental state (Zheng Gongcheng, 2000). Spiritual support for the elderly and material support are interdependent yet distinct. Material support is essential to meet the basic survival needs of the elderly and ensure their “living with dignity,” while spiritual support is crucial to improving their quality of life and achieving the goal of “enjoying life in old age.” Whether the spiritual needs of the elderly are met directly affects their quality of life and happiness. In rural areas of the western region, families often place insufficient emphasis on the spiritual support of the elderly, believing that providing food, clothing, and shelter is sufficient for a happy old age. With the development of industrialization and urbanization, it has

become common for young and middle-aged laborers in rural areas to work outside, leading to an increasing number of elderly individuals becoming “empty-nest” seniors. These elderly individuals experience a reduction in emotional support from their families, and their spiritual and cultural lives are often monotonous and dull.

4. Optimization Paths for the Elderly Protection System under the Goal of Common Prosperity

Elderly protection is a fundamental way for the entire elderly population to share the fruits of social development and plays a foundational role in achieving common prosperity for the elderly population. Based on the current situation of elderly care and the existing system in rural areas of the western region, the following suggestions are proposed to optimize and promote the realization of common prosperity.

4.1 Innovating the "Land-Based Pension" Function

The realization of common prosperity needs to be problem-oriented, with different response strategies for different groups. For the elderly population, common prosperity means addressing the pension issue. Land is an important resource for the retirement of farmers. Chinese farmers have stable land contracting rights, and farming land provides essential material resources and a continuous income source. With the development of industrialization and urbanization, many young rural laborers have migrated for employment, and the main operators of land are gradually becoming middle-aged and elderly people. However, when rural elderly individuals lose their labor ability, many farmlands are left fallow, and the income derived from land management gradually decreases. With the deepening of government trials for compensated withdrawal of land contracting rights, low-income elderly individuals can be encouraged to relinquish their land contracting rights in exchange for subsidies or higher pension benefits. This not only increases the income of low-income elderly people but also revitalizes the land and provides conditions for professional farmers to expand their economic scale.

4.2 Raising the Basic Pension Level

Social security is an important institutional support for achieving common prosperity. Pensions are an important policy to ensure the income security of low-income elderly groups and reduce the risk of elderly poverty. It is also an effective way to promote social equity. Under the goal of common prosperity, raising the basic pension is particularly necessary, especially for low-income elderly populations, for whom basic pensions are the primary source of income. There are three ways to improve public pensions. First, reform the current rural residents' social pension insurance system by establishing the basic pension as a universal national basic pension system, funded by both central and local governments. This will allow all elderly individuals to enjoy a reasonably balanced statutory pension under a unified national regulation at the provincial level. Second, establish an automatic adjustment mechanism for basic pension benefits. By enacting laws and regulations, an automatic adjustment mechanism for the basic pension can be set up, determining adjustment parameters, frequency, and scope, making it more scientific and avoiding arbitrary government adjustments.

4.3 Increase Public Pension Services for Elderly People in Difficulties

Achieving common prosperity means protecting the safety and health of people's lives to a greater extent. Generally, the healthier (both physically and mentally) and wealthier elderly individuals face fewer pension-related problems, and their pension service needs are easier to meet. However, elderly individuals with diseases, disabilities, loss of ability to work, or dementia, as well as those with low incomes, face more pension problems. These individuals are unable to obtain pension services through the market, so the government needs to increase the supply of public pension services for them. First, provide care services for empty-nest elderly individuals. With the development of industrialization and urbanization, the number of empty-nest elderly people in rural western areas is growing, and their mental health problems cannot be overlooked. In addition to family members frequently staying in contact with empty-nest elderly individuals, more care from the whole society, communities, social workers, and volunteers is needed. Second, for elderly individuals with disabilities, the long-term care insurance system should be rapidly expanded. This system can help alleviate the caregiving burden on families and also enhance the dignity of disabled elderly individuals' lives.

4.4 Developing Centralized Care and Mutual Assistance Elderly Care Based on Local Conditions

In response to the scattered living conditions, remote locations, inconvenient transportation, and poor accessibility to medical resources in rural and pastoral areas of the western region, the government should lead the development of centralized care and mutual assistance elderly care according to local conditions. Currently, elderly individuals facing extreme poverty in rural areas of the western region are largely supported by the social assistance system under the Ministry of Civil Affairs, living in elderly homes or public nursing homes, where their basic needs for food, shelter, and medical care are met. However, for low-income, elderly people living alone, empty-nest elderly, or bedridden elderly, their pension needs remain unresolved. Although rural mutual assistance happy homes have been established in western rural areas at the township level, due to a lack of continuous funding, the original intent of mutual assistance homes has not been fully realized. It is recommended to establish a counterpart assistance mechanism, where economically developed regions assist economically underdeveloped regions, ensuring the proper management of rural centralized care and mutual assistance nursing homes. At the same time, encourage local elites to contribute to their hometowns, supporting the development and improvement of mutual assistance nursing homes and integrating this with rural governance.

4.5 Increase Assistance Levels and Expand Assistance Coverage

Social assistance is the last safety net for people's livelihood protection, playing a crucial role in maintaining social stability and ensuring the minimum living standards of impoverished populations. Under the strategic goal of achieving common prosperity, all low-income elderly individuals in rural areas of the western region should be included in the assistance program, with no one left behind. Assistance standards should gradually be raised, and the scope of assistance expanded. Policies should be developed to address major diseases for the elderly, outpatient reimbursement systems for chronic diseases at designated medical institutions, as well as subsidies and care allowances for low-income disabled elderly individuals, to prevent falling back into poverty due to illness. These measures will effectively improve the elderly population's sense of happiness, gain, and security.

Conclusion

Achieving common prosperity is a core feature of Chinese-style modernization, which requires multiple pathways, such as economic development and institutional innovation, to be realized. In the process of achieving common prosperity in China, it coincides with the challenge of addressing aging. Aging is one of China's fundamental national conditions in the 21st century, and rural areas in the western region are experiencing aging at a deeper, faster rate, with more difficult responses. At the same time, rural areas in the western region are home to a large population of low-income elderly individuals. Optimizing the social security system is the preferred institutional arrangement to help low-income elderly groups achieve common prosperity, and it is also the essential path to solve the problem of "elderly people having a secure livelihood and support" in rural western areas. The optimization of rural elderly protection systems needs to focus on three dimensions: economic security, service security, and spiritual security. It should comprehensively meet both the material and spiritual needs of low-income elderly individuals in rural areas of the western region, enhancing their sense of happiness, satisfaction, and security.

Fund Project

Inner Mongolia Directly Affiliated University Basic Scientific Research Business Fee Project (NCYWT23048)、Horizontal project (RH2400002471)

References

- [1] Zheng Gongcheng, *Building a High-Quality Social Security System to Provide Institutional Protection for Achieving Common Prosperity* [N], Guangming Daily, June 25, 2021.
- [2] Lin Mingang, *A Framework for Promoting Low-Income Groups Toward Common Prosperity* [J], Governance Research, 2022 (05): 4-11.
- [3] Ye Chusheng, et al., *Frontiers of Dynamic Poverty Research* [J], Economic Dynamics, 2013 (4):

120-122.

[4] Duan Meizhi, *The Elderly Care Dilemma of Low-Income Populations in Rural and Pastoral Areas and Solutions [J]*, Journal of Inner Mongolia University of Finance and Economics, 2017 (1): 67-69.

[5] Duan Meizhi, *Research on the Reform of Elderly Protection System in Rural Western Areas under the Goal of Targeted Poverty Alleviation [M]*, China Business Press, 2022.