

Rural Residents' Endowment Willingness and Its Influencing Factors in Jilin Province

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Abstract. The progress of human civilization, the development of economy, the improvement of medical technology and the follow-up effect of the family planning policy lead to the gradual increase of the endowment pressure in our country. In this paper, through the investigation of rural residents in three cities of Jilin Province in the form of a questionnaire, the current situation of their endowment willingness will be analyzed. In order to have a more thorough understanding of the influencing factors of the rural residents' endowment willingness choices, this paper adopts the binary logistic regression analysis, starting from the individual characteristics, family structure, social characteristics and so on, studies on the influences of these factors on their endowment willingness. Logistic model showed that gender and family structure have no significant influence on rural residents' endowment willingness; while age has significant effect on rural residents choosing government-endowment and self-endowment; in addition, profession also has very significant effect on the choice of self-endowment.

1. Introduction

The population structure of our country is undergoing a great change and the aging rate is much faster than that originally predicated. The aging problem has become a new problem that needs to be solved immediately. Nowadays, every day, there are 25,000 old people entering into the elder, and since the reform and opening up, there is a transition in the continuous declining trend of social burden coefficient. Population aging proposes a severe challenge of Chinese endowment security system. Handling the contradiction between rigid growth of endowment security level and economic development cycle fluctuations well has become an important challenge for China to deal with in the development [1]. In our country, in the elder population that has exceeded 200 million, there are more than 60% living in rural areas. In the trend of family miniaturization and surplus labor flow between rural and urban areas, the security function of family endowment mode is gradually weakened; self-endowment mode is struggling on the population aging and the aging; the community endowment model in economically developed areas does not have universal significance; rural social endowment insurance becomes stagnant because of historical and institutional reasons. Therefore, it is important to explore the influencing factors for rural residents' endowment willingness.

2. Literature Review

In foreign countries, the research on endowment willingness laid more emphasis on the analysis of the differences of the choice of residence places, and most of them will select factors for influencing endowment willingness from the social science and demography to analyze the differences. At present, the research on endowment willingness done by domestic scholars is mainly reflected in the groups that have different characteristics, such as: the elderly population, urban and rural residents, floating population, women groups and so on. Among them, the researches on the endowment willingness of the rural residents and the elderly population are relatively large, but the studies on the endowment willingness of the young people is quite few. Song Baoan did research on endowment willingness of elderly population, and he believed that the physical condition, place of residence, profession, education level and family harmony degree have certain influence on the endowment

willingness of the old and define the endowment willingness into three kinds of endowment modes, namely living together mode, living alone and welfare mode [2].

3. Survey on Rural Residents' Willingness to Care for the Elderly in Jilin Province

3.1 Data Sources and Sample Composition

(1)Data Sources

The data comes from the survey of three cities in Jilin province. In order to make the data more scientific and reasonable, in the survey, three representative cities in Jilin Province are selected: the capital Changchun City, provincial city in Jilin City and key county-level city Dunhua City, and survey is done to the three cities. In the selection of the object, the survey, through the centralized payment and direct fill in the two ways, investigate of 19-60 years of rural residents in Jilin Province [3]. The survey issued a total of 451 questionnaires, and the effective recovery is 451 copies, thus the effective rate was 100%.

(2)Sample Composition

From the perspective of gender, the number of men participating in the survey accounted for 44.8% of the total number and the number of women accounted for 55.2% of the total. The gender distribution is comparatively balanced.

In terms of age composition, people at 19-30 years of age accounted for 15.1% of the total; people at 31-40 years of age accounted for 20.4% of the total, people at 41-50 years of age accounted for 33.5% of the total number, and people at 51-60 age of 31% of the total number.

From the point of view of family structure, the backbone family of the three generation accounted for 22.6%; core family of three people accounted for 56.8%; joint family of a few generations accounted for 8.4%; single parent family accounted for 5.8%; one-man family accounted for 6.4%.

Table 1 Investigation sample

Variables		Categories	Frequency(N)	Percentage(%)
Effective	Gender	Male	202	44.8
		Female	249	55.2
		The total	451	100
Effective	Age	19-30 age	68	15.1%
		31-40 age	92	20.4%
		41-50 age	151	33.5%
		51-60 age	140	31%
		The total	451	100
Effective	Family structure	Backbone family of the three generation	102	22.6%
		Core family of three people	256	56.8%
		Joint family of a few generations	38	8.4%
		Single parent family	26	5.8%
		One-man family	29	6.4%
		The total	451	100
Effective	Professionals	Students	53	11.8%
		Government-affiliated institutions staffs	13	2.9%
		enterprise staffs	182	40.3%
		agricultural labor	83	18.4%
		Others	57	12.6%
		Unemployed persons	63	14%
		The total	451	100

3.2 Current Situation of Endowment Insurance in Jilin Province

In February 2004, the general office of the State Council issued the Notice of Improving the Urban Social Security System Pilot Work in Jilin and Heilongjiang, and then Jilin Province has entered the old-age insurance pilot phase and the operation of the old-age insurance system for urban workers has embarked on a standardized track. After exploration and reform for ten years, urban workers' endowment insurance has achieved good results in coverage scope and income and expenditure. On January 1st, 2010, the promulgation of The Guiding Suggestion for Carrying out New Rural Social Endowment Insurance Pilot by the State Council presents the beginning of the new rural social endowment insurance pilot work in Jilin province [4].

By the end of 2013, the new agricultural insurance pilot and city home insurance pilot have been fully launched and achieved full coverage of the system. In July 2014, the 12th Communist Party of Jilin Provincial Committee passed the Implementing Suggestion on the Establishment of a Unified Basic Old-age Insurance System for Urban and Rural Residents, Notice of Farmers Settled in the City Participate in Town Worker Basic Endowment Insurance Relevant Issues, and The Urban and Rural Old-age Insurance System of Jilin Province Convergence Approach (Provisional) three rural endowment insurance system ways, and fully implemented urban and rural old-age insurance system reform.

Table 2 Status of endowment insurance in Jilin Province from 2011 to 2013

		2011	2012	2013
Population(ten thousand)	Urban workers	617.5	632.2	655.2
	Urban and rural residents	389.5(New agricultural insurance)	561.3	643.1
	The total	1007	1193.5	1298.3
Fund income(a hundred million)	Urban workers	350.4	390.6	462.8
	Urban and rural residents	10.2(New agricultural insurance)	24.3	24.4
	The total	360.6	414.9	487.2
Fund expenditure(a hundred million)	Urban workers	308.1	377.6	448.2
	Urban and rural residents	6.1(New agricultural insurance)	12.5	15
	The total	314.2	390.1	463.2
Accumulated balance(a hundred million)	Urban workers	394.1	407.1	421.6
	Urban and rural residents	5.6(New agricultural insurance)	20.6	30.1
	The total	399.7	427.7	451.7

4. Analysis on the Influencing Factors for Rural Residents' Endowment Willingness

There are many factors that affect the willingness of young people to care for the elderly, including individual characteristics, family factors, policy factors and so on. In order to fully grasp and explain the impact degree and direction of different factors, this article will analyze from the four aspects gender, age, and profession.

4.1 Gender

From the results of the regression, gender has no significant influence on the rural residents' willingness to care for the elderly, that is, the choice of the main body of the responsibility ($P > 0.05$). Whether choose government ($P = 0.817$), themselves ($P = 0.051$), children ($P = 0.176$), endowment institutions ($= 0.293$ respectively), relatives and neighbors $P = 0.335$ or community ($P = 0.583$), gender has no significant effect on endowment willingness [5]. Additionally, due to the influence of social environment, living environment and so on, among contemporary youths, life outlook and value outlook of men and women are comparatively similar, and for young people, endowment for them is a distant thing that most people are not going to consider this issue.

Table 3 Influence of gender on endowment willingness

endowment willingness		Gender
Government	B	0.044
	Sig.	0.817
	Exp(B)	1.045
Themselves (including the spouse)	B	0.386
	Sig.	0.051
	Exp(B)	1.47
Children	B	-0.272
	Sig.	0.176
	Exp(B)	0.762
Professional endowment institutions	B	0.216
	Sig.	0.293
	Exp(B)	1.241
friends and relatives	B	-0.629
	Sig.	0.335
	Exp(B)	0.533
All social sectors	B	-0.222
	Sig.	0.583
	Exp(B)	0.801

Table 4 Influence of age on endowment willingness

endowment willingness		Age
Government	B	-0.051
	Sig.	0.021
	Exp(B)	0.95
Themselves (including the spouse)	B	0.105
	Sig.	0
	Exp(B)	1.111
Children	B	0.038
	Sig.	0.103
	Exp(B)	1.039
Professional endowment institutions	B	-0.018
	Sig.	0.442
	Exp(B)	0.982
Friends and relatives	B	-0.067
	Sig.	0.359
	Exp(B)	0.935
All social sectors	B	-0.013
	Sig.	0.786
	Exp(B)	0.987

4.2 Age

Regression results show that age has significant effect on the choice of relying on government and themselves for endowment (including the spouse) ($P < 0.05$), while the effect is not significant on the choice of the children, professional endowment institutions, friends and relatives and all social sectors for endowment. And from the B value, age is negatively related to the choice of government endowment, which represents that the older people are not willing to rely on the government to guarantee their elderly life [6]. Their careers and families has been basically stable and they have a certain economic strength, so they whose living standards is relative higher will not choose to depend on the government to guarantee their elder life. Significance of age on the selection of

self-endowment is 0, which shows that age has extremely significant influence on the choice of self-endowment.

4.3 Profession

Profession only has a significant impact on self-endowment willingness, and P value is 0.001, which shows that the impact is very significant, while the influence is not significant on the choice of government, children, professional endowment institutions and other endowment willingness. The author believes that this is mainly because in this investigation, the rural residents who are above 30 years old are more than 50% [7]. That is to say, more than half of the people already participate in the work and the people who have work will have certain economic income, and currently most working institutions in our country will pay endowment insurance for employees. Under the guarantee function of the certain economic basis and basic endowment insurance, they are more willing to choose self-endowment.

Table 5 Influence of profession on endowment willingness

endowment willingness		Profession
Government	B	-0.03
	Sig.	0.184
	Exp(B)	0.97
Themselves (including the spouse)	B	0.078
	Sig.	0.001
	Exp(B)	1.081
Children	B	0.019
	Sig.	0.441
	Exp(B)	1.019
Professional endowment institutions	B	0.012
	Sig.	0.625
	Exp(B)	1.102
Friends and relatives	B	-0.017
	Sig.	0.822
	Exp(B)	0.983
All social sectors	B	-0.027
	Sig.	0.58
	Exp(B)	0.973

5. Conclusion

Most of the rural residents belong to the self-endowment, and the second is the social-endowment, and the least is the type of children-endowment. It can be seen that the old-age support of rural residents mainly relies on themselves and their spouses, and even living with their children, the vast majority of them still rely on themselves in the economy [8].

From the overall analysis of the results, only age and profession these two factors have a significant impact on the endowment willingness of rural residents. While gender and family structure have no significant impact on the endowment willingness. In addition, in the choice of endowment willingness, more rural residents hope to guarantee their old life through themselves (including the spouse). This fully shows that the concept of "Raise children to prevent from old age" has been gradually out of retirement concept, and at the same time it also reflects the differences with previous generations of contemporary people in the values, life style and behavior. It can be predicted that in the background of a large number of young rural labors transferring to urban, family living alone endowment model has been accepted by more and more rural residents.

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