

INDIVIDUALISED RETIREMENT PATHWAYS AND PENSION REFORM IN POSTMODERN URBAN CHINA: A GROUNDED THEORY STUDY

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Abstract: Focusing on urban areas of contemporary China, this paper 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.

Keywords: Retirement; Pension; Postmodern; China

1 INTRODUCTION

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. Working units contributed 3 per cent of the payroll, but this form of welfare only covered a few sectors [1]. In the "Cultural Revolution" between 1966 and 1976, this pension policy was interrupted. Finally, the Soviet trial proved to be failed, and the economic reform began under that context. 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 [2]. 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 [3]. 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. 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 [3]. 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). 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 [4].

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 authorities while members of the public institutions refer to those who work for the establishment but not the parts of the authority 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 [4]. 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.

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 [5]. 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. 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. 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 [5].

The box below contains a timeline of the most important reforms of pensions in China since 1978 (Table 1).

Table 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)

Esping-Andersen examined the welfare systems of 18 OECD countries and outlined his typology of welfare states. Based on the principles of de-commodification, social stratification, and private-public mix, categorising the 18 welfare states into three campuses, 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 [6]. Although the typology of Esping-Andersen is influential, it has been challenged by many scholars [7]. 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 proposed the notion of 'Confucian welfare state' to describe East Asian welfare states which include South Korea, Hong Kong, Taiwan, and Singapore [8]. According to Abrahamson, 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 [9].

The main character of the Confucian welfare state is the vital importance of family in providing social care, and the low level of policy involvement in welfare provision [7]. 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 [10]. 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 [11]. Also, Abrahamson suggested that there is a revival of Confucianism in East Asia. For example, Based on Confucianism, the Chinese authority proposed the target to construct a harmonious socialist society in 2006 when making the 11th 5-year plan. The harmonious socialist society aims to expand welfare policies [12]. This plan illustrated the intention of the Chinese authority to construct a universal welfare state, although the implementations are to be improved [9]. 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. Eldercare in Korea predominantly relies on the family; therefore, funding from the authority is very limited since the family plays a major part in elder care [13]. Also, Confucianism puts an emphasis on the responsibilities and interdependence of human beings, especially family members, which may decrease the liberal view individualism. 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. Meanwhile, Confucianism and the responsibilities of family members give grounds for the lack of state intervention [14].

Instead of the notion of 'Confucian welfare state', there are some alternative descriptions of East Asian welfare states. For instance, Holiday focused on the productivist character of the East Asian welfare regime [15], and Kwon proposed the description of 'developmental welfare state' [16]. Both studies argue that social welfare serves the purpose of economic development, therefore results in the relatively modest welfare provision in East Asian countries [9]. In addition, Fisher et al. disagree with the Confucian model. Fisher et al. 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 [17]. Also, some literature noticed the changes of familism in East Asia in recent years. For instance, Lee 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 [18].

In terms of the pension regime of China, it is hard to classify and position it among pension regimes in the world. OECD outlined the major characters of the pension regime in China. According to OECD, 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. 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 [19].

2 LITERATURE REVIEW

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" [20]. Instructed by this theory, Bovenberg 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. 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 [21] [22]. In China, the retirement ages are still 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. 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 [23]. 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" [24]. 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. 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 [25]. The systematic review conducted by Browne et al. supported this statement [26]. Browne et al. 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 [26]. 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. 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 [27]. Similarly, Oakman and Wells conclude that the person-environment relationship is an essential factor in the plans to work/retire [28]. 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.

There has also been some literature concerning the early retirement of workers. For instance, Schreurs et al. argue that both job demands and job resources can affect working intentions [29]. 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 [29]. However, according to the systematic review of Browne et al., the evidence to illustrate the association between job demands as well as retirement intentions is limited and not consistent [26]. Also, Bennett and Mohring 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 [30]. 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 may be able to be applied in China. Concerning the early retirement of the working population, Visser et al. focus on the influence of education on retirement. In the Netherlands, those with lower education are more likely to retire before 65 years old. 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 [31].

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. 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.

3 RESEARCH METHOD

Grounded Theory is a qualitative research method. Initially, this approach was developed by two American scholars, Glaser and Strauss in the 1960s. Notably, the contribution of Charmaz on the invention of constructivist Grounded Theory considerably changed the landscape of Grounded Theory. Instructed by the constructivist Grounded Theory, semi-structured interviews were applied in this research programme. Considering the retirement ages in China, 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's 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.

Also, 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. The table below shows the basic characteristics of the interviewees who participated in this research project (Table 2).

Table 2 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
10	M	Hebei	public official (retired but went back to work)	64	office
11	M	Hebei	public official (retired but went back to work)	64	office
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

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 issues such as anonymity, confidentiality, and informed consent, which were taken into consideration. Ethical approval for this research was obtained from the Research Ethics Approval Committee of [anonymised for review].

During the data analysis process, the Grounded Theory (GT) coding strategy was employed. Grounded Theory encompasses distinct coding strategies [32]. The first stage involved open coding, during which the data was broken down into smaller parts. Open coding was carried out using the gerund forms of relevant verbs and guided by constant questioning, such as: What is happening here? What is the participant communicating? What actions and experiences is the participant describing? How does this data relate to the central inquiry? The next step was axial coding, which involves reorganizing the data, previously broken down during open coding, by identifying and establishing connections between categories and their subcategories. Finally, selective coding was used to construct a conceptual and theoretical framework. In summary, categories, concepts, and theory were developed incrementally throughout the data analysis process. "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" [32].

The example below shows the process of open coding (Table 3).

Table 3 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-level work unit 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 authorities, 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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4 FINDINGS

A significant phenomenon in China is the early retirement of the middle-aged population. Interestingly, this paper 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. 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, Lianyu 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 2017I 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.

4.1 Lianyu, Male, 55, Retired

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

4.2 Liyan, Female, 47, Shop Owner

It is evident 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.

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, work engagement would increase, and exhaustion and cynicism would decrease with the increase in workers' ages [23]. 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.

4.3 Qinglin, Male, 63, Public Official

For the individuals who have been or are currently in working positions, the transitions from a pension contributor to a pensioner would happen eventually. However, retirement (quitting job) may never happen to some people. This type includes the employer, the shop owners, the self-employed, and so on. Xian 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.

4.4 Xian, 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 Xian 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 Xian.

In sum, this part 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 of unequal pension policy.

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.

5 DISCUSSION AND CONCLUSION

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. 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 authority 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 authority. All these pathways illustrate the disparity between the public 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 displayed in the findings, 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. Especially, as argued by Oakman and Wells, 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" [28]. 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 the data shows, 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. 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 [25]. Suffering from poverty, some older workers are under pressure of maintaining an acceptable living standard for themselves as well as their families. 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 authority'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, 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 [30]. 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.

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.

COMPETING INTERESTS

The authors have no relevant financial or non-financial interests to disclose.

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