

Research on the Problem of Old-Age Care in China From the Perspective of Ethics

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Abstract

The elders are an important driving force for economic development, social progress and national prosperity. The care of the elderly, as a universal world problem, is related to their dignity, human rights and social stability. Since 2000, China has stepped into the threshold of an aging society. With the increasing aging population and the influence of population, economy, culture, politics and other uniquely national conditions, the conflicts and problems over providing for the aged are more complicated and severe. It has become an urgent issue in China how to solve a series of ethical dilemmas of providing for the aged caused by the aging population. Firstly, we use the data of the 2018 Chinese Longitudinal Healthy Longevity Survey (CLHLS) for positivist research, and then adopt the ordered Probit regression model for analysis. Secondly, we present and discuss the existing ethical problems of providing for the aged in society: firstly, the unfairness of allocation of resources in the society for providing for the aged; secondly, the

dilution of concept of filial piety in family; thirdly, the weakening of the trend of respecting the elderly in society; last but not least, the lack of good in old-age security system. In view of the above-mentioned ethical problems of providing for the aged in China, we propose some solutions, namely, fairly distributing old-age resources in society; promoting the cultural tradition of filial piety; improving the system of endowment policy. Focusing on the ethical issues of old-age care, this paper provides some ethical thoughts for the solution of them.

Key words: China; Old-age care; Ethical issues; Aging; Elderly health

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1. INTRODUCTION

As members of the society, the elderly acquire value because of their human nature, and it has moral value to think about the problems of providing for the aged. Providing for the aged is related to the health, dignity and human rights of the elderly, along with their pleasant life. The significance of ethics in providing for the aged is to improve the nursing level of the elderly, distribute medical resources fairly, ensure that the elderly have more opportunities to participate in social life, promote the social environment in which the elderly live, and enhance their profound understanding of life. The study on the problem of providing for the aged from the perspective of ethics is beneficial to social stability and economic development. The problem of providing for the aged has been an important issue in practical philosophy for more than two thousand years, and it is also a major theoretical and practical topic in the contemporary world.

With the deepening of the aging problem, it is more important to study the ethics of providing for the aged. The aging of individuals is a natural phenomenon that is difficult to defy. The rapid aging has become the most serious challenge for China's long-term development. As a result, providing for the aged has become one of the three most worrying issues in China. Moreover, the aging population in China will continue to be exacerbated, and the number of elderly people over 60 years old increases by around 8 million per year. Governments at all levels will face problems such as old-age pension, medical care for the aged and declining labor force. The results of the seventh national census in 2021 show that the population aged 60 and above in China accounts for over 18%, which is 5.44 percentage points higher than that in 2010. The aging degree of population is further deepened by 5%, which makes the problem for the aged appear before us more serious.

Providing for the aged needs the joint efforts of individuals, families, society, and authorities. The solution of the pension problem is not only related to the interests of individuals, but also related to the unity of families, social harmony, and national stability. Under the background of population aging, it is the original intention of this paper to examine how the elderly group, which accounts for more than 10% of the total population should be provided for, and how to solve the ethical problems in providing for the aged from the perspective of China's national conditions, so that the elderly generation can better complete the last journey of their lives and more actively respond to the challenges of aging.

2. CORRELATION STUDIES

The discussion of providing for the aged from the perspective of ethics is helpful to safeguard the personality, dignity, rights and existence value of the elderly. Li Yongfen believes that although the virtue of respecting the elderly has a long history in China, and the concept and practice of respecting the elderly and honoring the elders have been deeply rooted as daily ethics, people's values have changed significantly due to the vigorous development of socialist commodity economy. Emphasis should be placed on respecting the elderly when providing for the aged, so that they can establish self-confidence in their value. Respecting for the elderly is a moral requirement to support and respect the elders in the family and the elderly in the society, and it is a tribute to life to respect for the existence value and personal dignity of the elderly. Hanni Lakule (Hanne Laceulle) affirms the positive development of old people's life on the one hand; on the other hand, she acknowledges the vulnerability of the elderly. She pointed out that ethical research plays an important role in coping with the problem of providing for the aged. Ethics should not

be mainly about universal rules and principles, but should guide us to live a better life with others. We must bravely accept the inevitable human reality that human existence is fragile and limited. Aging well means that we should learn to live a limited life.

The discussion of providing for the aged from the perspective of ethics is conducive to actively responding to the challenge of population aging and promoting the orderly development of society. Based on the ethical discussion of the aging society, this paper puts forward three basic principles for the optimization and development of global aging ethics, namely, the principle of humanism based on the elderly subject, the principle of global justice based on the theory of the rights of the elderly, and the principle of international good governance based on the theory of the survival of the elderly, so as to provide effective social ethics programs and promote the orderly development of society. Because the dignity of the elderly is often ignored, DL Christie pointed out that the elderly needs more care. Based on efficiency and cost-effectiveness, the modern nursing model for the elderly will weaken human dignity, and the elderly will be forced to give up their autonomy and dignity. These factors altogether show increasingly serious moral problems. Florence Hogan and Adrian Ahern pointed out that with the gradual deepening of aging, the demand for old-age services increased, and there was an imbalance between supply and demand. Although the elderly can decide whether to stay at home or stay in institutions according to their own preferences, some people stay at home because of the lack of social support. According to the Irish Nursing Union, an additional 4 million hours of home care is needed to cope with the aging population, and the cost is 110 million euros. Palgrave's Handbook of Aging Philosophy points out that the most controversial point of the research on the ethical issues of providing for the aged is that rights involve intergenerational rights and obligations, and the rights and obligations of young people and old people to them as old people are studied. For example, why should we reduce the quality of life of young people through taxation to accommodate those elderly people who may not make full contributions to society? Pamela B Teaster and Arnetzberger discussed the vulnerability of the elderly and related principles of moral theory, and pointed out that autonomy, kindness and justice are of positive significance for solving the ethical problems of providing for the aged. DL Christie believes that caring for the elderly is the responsibility of the whole society, including cultivating the awareness of respecting the elderly, encouraging the elderly to continue to participate in life, and the government allocating public resources fairly. She emphasized that Drange learned from the requirements of the Bible, and pointed out that as human beings, we must first have self-love, especially the love

for the aging body of our own , and we must never avoid the future self. JoelMichaelReynolds thinks that caring for the elderly is very important for actively coping with the problem of providing for the aged. If a person lives in a just and caring society with caring people, with family and friends present, the life experience of aging and being supported will develop in a positive direction more possibly.

The original intention of this paper is to analyze the problem of providing for the aged in China from the perspective of ethics based on empirical analysis. Under the background of population aging, it is necessary to examine how the elderly group with more than 10% of the total population be provided for and how to solve the ethical problems of providing for the aged from the perspective of China’s national conditions, so that the older generation can better complete the last journey of life and more actively respond to the challenges of aging.

3. RESEARCH DESIGN OF EMPIRICAL ANALYSIS ON THE PROBLEM OF PROVIDING FOR THE AGED IN CHINA

3.1 Data Sources of Empirical Analysis

To make an ethical analysis of the problem of providing for the aged, it is necessary to make an empirical investigation on the actual situation of the elderly. We use the latest survey data supported by the National Social Science Gene Project of China, which is the follow-up survey of health and old-age care in China based on 2018 (CLHLS) .The following will be directly expressed by CLHLS2018.The survey, based on 23 provinces, centrally administered municipalities and autonomous areas in China, refers to the elderly aged 65 and over and adult offspring aged 35-64, covering the basic situation of the elderly, intergenerational relations, social participation, mental health, care needs, etc., which can meet the basic data needs of multidisciplinary research on old-age care. This paper uses CLHLS2018 baseline survey data in 2018, which generally represents the elderly population in China, ensuring the reliability of the samples. After sorting out the data, after excluding the samples with unknown answers and missing values, the remaining sample number is 6511.

3.2 Variable Selection and Descriptive Analysis

In this paper, the ethical issues of old-age care involve four aspects: individual, family, society and country. Therefore, the ethical issues will be explored from the perspective of selecting social participation to represent individuals, intergenerational interaction (economic support, care time) to represent families, medical resources to represent society, and endowment policy (medical insurance for urban workers/residents, new rural cooperative medical insurance and commercial medical insurance) to represent the government.

The choice of dependent variables: The empirical analysis part of this paper mainly talks about the life satisfaction of the elderly as an explained variable. In the CLHLS2018 database, the corresponding question: What do you think of your life now? “1= very good; 2= good; 3= average; 4= not good; 5= very bad.

Table 1
Descriptive analysis of variables is shown

Category	Variable analysis	Average	Standard deviation
Explained variable	Life satisfaction	2.141	0.799
	Endowment insurance	1.621	0.485
	Social participation	1.957	1.554
	Financial support	2794.635	5785.636
	Care time	25.332	53.103
Core explanatory variable	Medical resources	1.634	0.482
	Gender	1.6	0.49
	Age	85.769	11.819
	Years of education	2.594	4.591
	Marital status	2.829	1.458
Control variable	Family income	3.806	3.556
	State of health	2.594	0.909

Choice of core explanatory variables: This paper will study the influence of social participation, intergenerational interaction (economic support, care time), medical resources and endowment insurance (medical insurance for urban workers/residents, new rural cooperative medical insurance and commercial medical insurance) on the life satisfaction of the elderly respectively based on four aspects: individual, family, society and country. Among them, firstly, social participation corresponds to the question “Are you engaged in/participating in the following activities now?” It mainly includes the participation frequency of outdoor activities and other social activities, 1= Almost every day; 2= Not every day, but at least once a week; 3= Not weekly, but at least once a month; 4= Not every month, but sometimes; 5= Not participating. Secondly, intergenerational interaction mainly refers to the interaction between the elderly and their children, which is divided into two dimensions: economic support and care time, respectively, and corresponds to the question: “How much did your children (including all grandchildren and their spouses who live together and live in different places) give you in cash (including goods in value) in the past year?” And “How many hours have your children/grandchildren and other relatives provided you with daily care and help in the past week?” Thirdly, the corresponding question of medical resources: “Does your community provide on-site medical treatment and drug delivery services”, 1= Yes; 2= No. Fourth, the corresponding question of endowment policy “Do

you participate in endowment policy” 1= Yes; 2= No. Selection of control variables: Control variables include age and gender (1= male; 2= female), years of education, marital status (1= married and living with spouse; 2= Married, but not living with spouse; 3= divorced; 4= widowed; 5= never married), total family income in the past year (10,000 yuan), health status (1= very good; 2= good; 3= average; 4= not good; 5= very bad).

3.3 Model Setting

This paper adopts the ordered Probit model, which is a common method to deal with multi-category discrete data in recent years. It is a linear model and obeys the normal distribution. When analyzing the data of the questionnaire, it is found that the life satisfaction of the elderly belongs to an orderly discrete variable, so the orderly Probit model can be used for regression. In this study, stata15.1 is used, and the model is set as follows:

$$\text{satisfaction}_i = a_0 + a_1 \text{factor}_i + \dots + a_s \text{factor}_i + yx_i + \varepsilon_i \quad (1)$$

In formula (2), $\text{satisfaction}_{i^*}$ represents the life satisfaction of the elderly. Factor represents five core explanatory variables respectively, x_i represents control variable, α_1 - α_s and γ is the coefficient to be estimated, ε_i is error term.

Because the ordered Probit model regards the dependent variable as an ordered variable, it is necessary to use latent variables to derive MLE (maximum likelihood estimation). The rules are as follows:

$$\text{satisfaction}_i = \begin{cases} 1, \text{satisfaction}_{i^*} \leq C_1 \\ 2, C_1 < \text{satisfaction}_{i^*} \leq C_2 \\ \dots \dots \\ 5, C_4 < \text{satisfaction}_{i^*} \end{cases} \quad (2)$$

Among them, $\text{satisfaction}_{i^*}$ is a latent variable. When it is below the critical point C_1 , the elderly feel very satisfied with their lives ($\text{satisfaction}_i=1$), higher than C_1 but less than C_2 , satisfied ($\text{satisfaction}_i=2$), and so on, when it is greater than C_4 , residents feel very dissatisfied ($\text{satisfaction}_i=5$).

4. AN EMPIRICAL ANALYSIS OF THE PROBLEM OF OLD-AGE CARE IN CHINA

Ordered Probit regression analysis regression results

Table 2
Ordered Probit Regression Results

Region	(1) city	(2) village	(3) city	(4) village	(5) city	(6) village	(7) city	(8) village	(9) city	(10) village
Endowment insurance	0.115* (1.692)	0.093*** (2.890)								
Social participate			0.076*** (3.147)	0.025*** (2.258)						
Financial support					-0.006 (-0.677)	-0.007 (-1.581)				
Care time							-0.002*** (-3.126)	-0.001*** (-3.451)		
Medical resources									-0.045 (-0.636)	0.132*** (4.177)
Gender	-0.094 (-1.231)	-0.107*** (-3.028)	-0.112 (-1.454)	-0.111*** (-3.153)	-0.087 (-1.138)	-0.103*** (-2.925)	-0.083 (-1.080)	-0.100*** (-2.846)	-0.088 (-1.150)	-0.107*** (-3.030)
Age	-0.004 (-1.088)	-0.005*** (-3.111)	-0.006* (-1.078)	-0.006*** (-3.583)	-0.003 (-0.878)	-0.005*** (-3.024)	-0.000 (-0.051)	-0.003* (-1.952)	-0.003 (-0.878)	-0.005*** (-2.817)
Years of education	-0.008 (-1.272)	-0.008 (-1.486)	-0.007 (-1.077)	-0.009 (-1.584)	-0.008 (-1.302)	-0.009 (-1.617)	-0.008 (-1.386)	-0.009 (-1.601)	-0.008 (-1.229)	-0.009 (-1.581)
Marital status	0.032 (1.040)	0.031** (2.374)	0.031 (1.026)	0.030** (2.292)	0.030 (0.978)	0.030** (2.301)	0.035 (1.139)	0.032** (2.437)	0.031 (1.010)	0.030* (2.274)
Family income	-0.049*** (-5.125)	-0.048*** (-10.094)	-0.048*** (-5.056)	-0.048*** (-10.126)	-0.050*** (-5.208)	-0.048*** (-10.113)	-0.050*** (-5.193)	-0.048*** (-10.192)	0.050*** (5.200)	0.048*** (-10.155)
State of health	0.709*** (16.056)	0.687*** (31.144)	0.703*** (15.902)	0.683*** (30.846)	0.712*** (16.130)	0.688*** (31.136)	0.712*** (16.155)	0.691*** (31.249)	0.711*** (16.131)	0.688*** (31.164)
Observations	1.163	5.348	1.163	5.348	1.163	5.348	1.163	5.348	1.163	5.348

Note: pouring: ***, **, * representing the significant level of 1%, 5%, 10%, and in brackets is Heteroskedasticity-Robust-Standard-Error

The core explanatory variables such as endowment insurance, social participation, economic support, care

time, medical resources and gender, old age, years of education, marital status, family income and health status are all independent variables of the regression model. Among the explanatory variables, endowment insurance,

social participation, economic support, care time and medical resources are all the independent variables that this paper focuses on, and they are the variables that focus on the influence on the life satisfaction of the elderly as dependent variables. Control variable is a research variable that has nothing to do with life satisfaction, but it will affect the research results and need to be taken into account, so it is calculated in the analysis and regression model. The reason why we put them into the regression model is mainly to control the missing factors that have an influence on the explained variables, to avoid the deviation caused by the missing variables, and to make the obtained model analysis results more rigorous, which is hereby explained.

4.1 The Influence of Endowment Insurance on Life Satisfaction

Model (1) and model (2) respectively demonstrate the influence of whether the elderly in urban areas and rural areas participate in endowment insurance on life satisfaction. Among them, for the elderly in urban areas, participating in endowment insurance can improve their life satisfaction by about 11.5%, and it is significant at the level of 10%. For the elderly in rural areas, participating in endowment insurance can improve their life satisfaction by about 9.3%, which is significant at the level of 1%. The reason may be that the elderly in urban areas enjoy better pension benefits and receive more pensions, so the elderly in urban areas are happier.

In addition, urban areas are rich in social endowment resources, including community endowment and door-to-door service. Urban elderly people can rely on pensions to buy the services they need, which can improve their life satisfaction more remarkably than money. However, under the combined effect of low pension insurance benefits and imperfect pension resources, the life satisfaction of the elderly in rural areas is lower than that of the urban elderly.

4.2 The Influence of Social Participation on Life Satisfaction

Model (3) and model (4) respectively represent the influence of whether the elderly from urban areas and rural areas participate in social activities on life satisfaction. Participating in social activities can improve the life satisfaction of the elderly, but it is not significant enough. The reasons for that may be that social activities are not attractive enough to the elderly and the accessibility of social activities to the elderly needs to be improved. The elderly have less social participation, and there is room for improvement in the types of social activities, suitability for the elderly and tolerance of activities.

4.3 The Influence of Intergenerational Interaction on Life Satisfaction

Model (5) and model (6) represent the intergenerational interaction of the elderly in urban and rural areas respectively, and make in-depth analysis from the financial

support and care time of the children respectively. The financial support of the children for the elderly in urban and rural areas is not obvious to their life satisfaction, and the influence of the financial support of the children for the elderly in urban areas is not as obvious as that perceived by the elderly in rural areas. The reason may be that the level of economic development in urban areas is high, and the living material level enjoyed by the elderly is superior. On the premise of good basic conditions, the financial support of children has a low impact on their life satisfaction. Apart from economic support, they may need spiritual comfort more. By contrast, the economic level in rural areas is low, and children's financial support can improve their life satisfaction to some extent. From model(7)and model(8), it can be seen that the influence of children's care on the life satisfaction of the elderly in urban and rural areas is significant at 1%, and the elderly in urban areas will feel more satisfied because of children's care. Influenced by the long-term culture of raising children to care for the elderly, the elderly in China yearn greatly their children's spiritual comfort and care. With the increasingly severe aging problem, the accelerated urbanization process and the increasing number of empty nesters, the loneliness and spiritual needs of the elderly deserve more attention.

4.4 Influence of Medical Resources on Life Satisfaction

According to model (9) and model (10), the life satisfaction of the urban elderly is not significantly affected by medical resources, but the possession of medical resources has a positive impact on the life satisfaction of the rural elderly, with an influence coefficient of about 13%, and it is significant at the level of 10%. According to the analysis, it is easy to obtain medical resources in cities, and the similarity of the difficulty of obtaining resources is significant, so the perception is not obvious. The access to medical resources of the rural elderly is more difficult than that of the urban elderly, and the demand for medical services is greater. Compared with the urban elderly, the rural elderly have great differences and obvious perceptions. This data can explain the uneven distribution of medical resources in urban and rural areas.

5. AN ETHICAL ANALYSIS OF CHINA'S OLD-AGE CARE PROBLEM

5.1 The Distribution of Social Resources for the Aged in China Is Unfair

With the age increasing, the elderly people's body is becoming weak and their physical functions are getting worse. The elderly people have more demands for medical services than other age groups. At the same time, the economic income of the elderly people is not quite

optimistic. For the individuals, it is always impossible to afford the medical service expenses beyond the personal economic ability, while the old-age care function in a family is weakening. At the same time, there are differences between urban and rural areas in the provision of medical services, from which it can be concluded that the allocation of social resources for the aged in China is unfair.

Since 1978, the social stratification structure in China has taken on a new look, and the economic interests among social groups has readjusted, making the conflicts between different groups stand out. The income level of the elderly can also directly reflect the unfair distribution of social resources, from the perspective of absolute income and income distribution. According to the data of resident income and consumption expenditure released by the National Bureau of Statistics in 2022, the per capita disposable income of residents in 2022 was 36,883 yuan, a nominal growth of 5.1% over 2021, and a real growth of 2.9% after deducting price factors. Of this total, the per capita disposable income of urban residents was 49,283 yuan, an increase of 3.5 percent over 2021 in nominal terms and 1.9 percent in real terms after deducting price factors. The income of rural residents was 20,133 yuan, a nominal increase of 6.3 percent over 2021, or 4.2 percent in real terms after deducting price factors. The per capita disposable income of residents has increased, but it is obvious that the income of rural residents is generally lower than that of urban residents.

From the above empirical analysis, the unfair distribution of old-age care resources remarkably suggested by medical resources can reflect the unfair distribution of social resources. The elderly in rural areas have a great demand for medical resources, and their perception is obvious, and the distribution of medical resources between urban and rural areas is unfair. In addition, according to the data in the series of theme press conference of "China in This Decade" held by the Publicly Department of the CPC on the morning of September 8, 2022, by the first quarter of 2022, there were 360,000 institutions and facilities for the aged in China, with a total of 8.126 million beds for the aged, nearly twice the number in 2012. Despite the evidently increasing number of beds for the aged, according to international standards, every 100 elderly people need 5 beds, so China needs to provide more than 10 million beds for the aged. The supply of beds for the aged is far less than the demand, and the contradiction between supply and demand is still very obvious. At present, there are more than 2 million elderly people living in nursing homes all over the country. Considering the 8.12 million beds in existing nursing homes, the occupancy rate of national nursing homes is relatively low, which is actually the consequence of a mismatch of old-age resources. After in-depth and extensive search

for information, it may be concluded that many profit-oriented nursing homes target high-end elderly people, and the just-needed people represented by the elderly with disabilities have not been really taken seriously.

Apart from the uneven distribution of endowment resources in China, another problem is that there is a great demand for daily endowment services and medical care services, with the number of endowment professionals and nursing workers in China is seriously scarce and a talent training and certification system absent. It is particularly important and urgent to establish corresponding standards for building facilities, staffing, classified management, safety and health of old-age care institutions, to speed up the establishment of grading evaluation system for old-age care institutions and quality evaluation system for old-age care services, to establish the system of qualification access and certificates for nursing staff in old-age care institutions, to promote the healthy development of old-age care institutions by laws and regulations, to improve the professional quality of their employees, and to promote the sustainable development of old-age care industry in society.

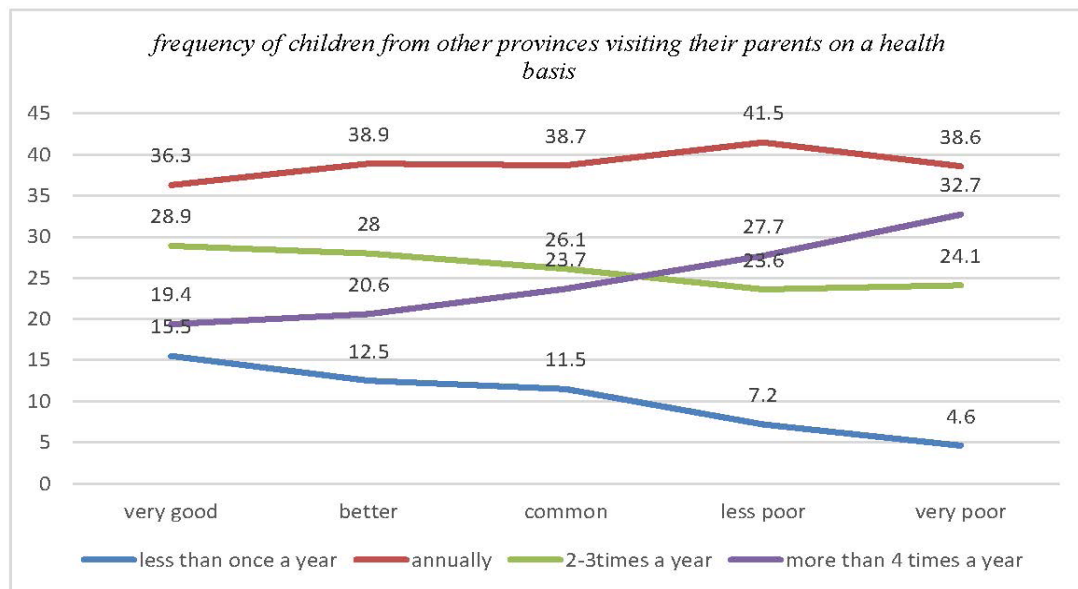
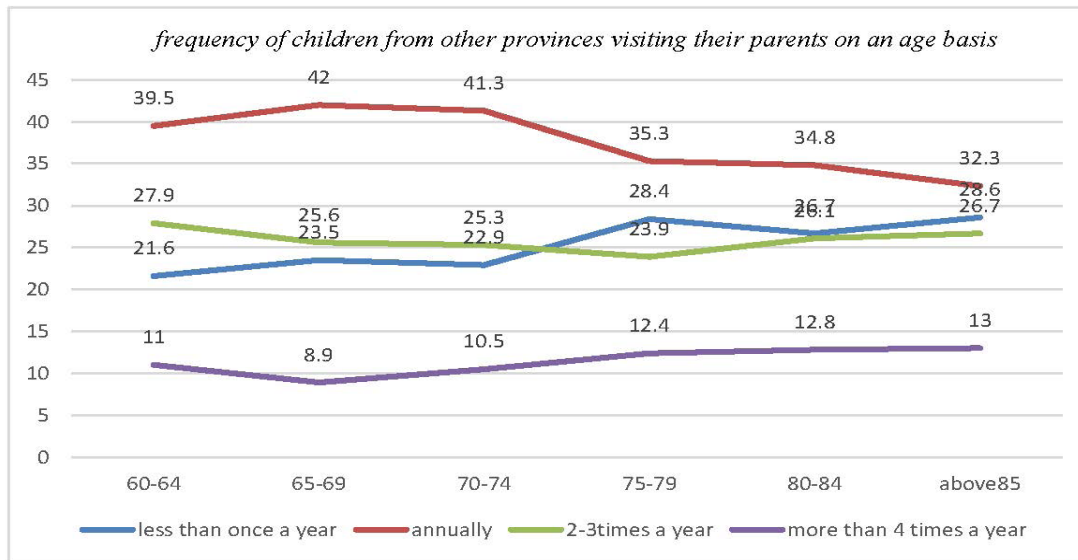
5.2 The Concept of Family Filial Piety Has Faded

After the elderly parents withdrew from the workplace and the participation of social activities, and their social relations shrank to the point of exhaustion, they still spared no effort to help their children. According to the statistics of the fourth sample survey on the living conditions of the elderly in urban and rural China, 34.7% of the elderly provide financial support to their children, and 65% provide assistance to their children. In terms of parents' support for their children, as the age increases and the health condition declines, the proportion of elderly people who provide support to their children decreases. However, 25.8% of the elderly aged 80-84 years or older give financial support to their children, 41.8% provide assistance; 24.2% of the elderly aged 85 years or older provide financial support to their children, and 32.4% offered life support. Even when the physical condition of the elderly is declining, they will still provide financial and life support for their children. There are 28.4% of the elderly in poor health provide financial support for their children, and 60.2% provide life assistance, 20.6% of the elderly in very poor health provide financial support to their children, and 41% provide life assistance.

The data comes from the total data set of the fourth sampling survey on the living conditions of the elderly in the urban and rural areas of China.

Different from the elderly who do their best to provide material support and life help for their children, children seldom visit the elderly, which shows that young people lack spiritual support for the elderly. According to statistics, as their age increases, the frequency of children

from other provinces visiting their parents is basically the same. Only 10.9 percent visited their parents more than four times a year, and most children (39.1 percent) visited their parents only once a year. The change in the health status of the elderly did not trigger the increase in visits by their children from other provinces, and even the frequency of visits by their children from other provinces of the elderly with very poor health decreased, from 15.5% to 4.6%.



Due to the influence of marketization on people's values, the erosion of people's thoughts by egoism and hedonism, and the migration of population, the reduction of family size and the change of living will, the traditional family concept is gradually declining, and the family-oriented standard gives way to the individual-oriented standard, and the traditional filial piety conflicts with modern values. As a result, many people don't know enough about spiritual support. Some people think that supporting the elderly is to ensure material support, so they only provide financial security for their parents and don't go home to accompany the elderly for a long time. Other people are subjectively willing to go home

to visit their parents, but they have a lot of work and it is difficult to find time to carry out their wishes. Providing for the aged in a complete sense includes both material security and spiritual support. However, children's lack of companionship with their parents, lack of spiritual support, unbalanced intergenerational interaction, and the decline of the principle of filial piety make it urgent to build a new filial piety and family concept.

5.3 The Fashion of Supporting the Elderly and Respecting the Elderly in Society Has Weakened

The above is a widespread lack of ethics in the old-age care. From the moral point of view, the support for

the elderly includes both family morality and social morality. According to the above empirical analysis, social participation has an impact on the life satisfaction of the elderly, but the impact is small, presumably because of fewer types of activities, lower participation, and marginalization of the elderly. Most of the time, it is not that the elderly are unwilling to participate in social activities, but that some people discriminate against the elderly, thinking that the elderly are slow to respond, and thereby rejecting the elderly to some extent, which makes it difficult for the elderly to integrate and participate. Even if they participate, their happiness will be reduced in participating because they are ignored and not affirmed. According to the data of the fourth sampling survey on the living conditions of the elderly in urban and rural areas of China, it can be reflected from the extent to which the elderly are asked for opinions and to make suggestions to the community. There are 39.6% of the elderly people saying that they had been consulted when the community was making huge decisions. This shows that the community, as a grass-roots organization unit, attaches importance to the rights and interests of the elderly and actively conforms to the national policy on the elderly, but more than half of the communities have not consulted the elderly regarding community affairs, which shows that they have some discrimination against the elderly, ignore their ideas and marginalize them. There are 21.4% of the elderly who have made suggestions to the community, indicating that some elderly people actively participate in community construction, hoping to better integrate into society, but their social participation is not enough.

5.4 Lack of Goodness in the Old-Age Security System

According to the empirical analysis, we can know that the national security system represented by endowment insurance has a significant impact on the life satisfaction of the elderly. Endowment insurance, medical insurance and long-term care insurance are three institutional arrangements to ensure the quality of life of the elderly. At present, there are problems of lack of good substance and good procedure in the old-age security system in China.

In terms of the lack of essential goodness of the old-age security system, it means that the old-age security system itself is not perfect. On the one hand, the coverage of endowment insurance is not complete, for the difference between urban and rural areas is great, and the capability of risk resistance and mutual assistance in the system are poor. At present, China's social endowment insurance system is divided into three parts: urban enterprise employees' endowment insurance, government institutions' endowment insurance and rural endowment insurance, and the types of participation have a great relationship with professional status. According to the statistics of human resources and social security in Ministry of Human Resources and Social Security of the

People's Republic of China (January-December 2022). In 2022, the total number of employed people in China was 774.71 million, and among them, 502.54 million people participated in the endowment insurance for urban workers, 547.7 million people participated in the basic endowment insurance for urban and rural residents, so the former accounts for only about 64% of the total number of employed people in China, and the number of the latter was 1.09 times that of it. Generally speaking, nearly half of the employed people do not have what we usually call "insurance and housing fund", and there is a big gap between the two kinds of endowment insurance benefits. China has established an employee endowment insurance system that can operate in a normative way within the scope of urban working population, but there is still a lack of institutional goodness in non-employee and rural endowment insurance systems. The dual-structure system of urban and rural areas limits the ownership of social resources and the development of means of production, and the polarization between urban and rural areas is obvious, which violates social equity and is easy to arouse discord.

On the other hand, the construction of the old-age security mechanism is not suitable for the sharp increase of the old-age burden. In 1997, the government of China decided to transform the long-standing pay-as-you-go endowment insurance system into a new insurance system combining social pooling and individual accounts. The new old-age insurance system has made considerable achievements after more than ten years of reform and construction, but facing the historical debt left over from the system transition, it has some invisible debt problems. Some people have not accumulated any or enough money in their transitional pension accounts, but they are receiving pensions according to the new system. The rapid aging in China has increased the proportion of support, and there is great pressure on future expenses payment. The old-age security system, which is mainly based on basic endowment insurance, have to constantly raise the level of fundraising if it wants to maintain the original level of security, because if the level of fundraising remains unchanged, it can only lower the level of security if it wants to maintain the balance of the fund in the current year. AakiraYakita, a Japanese scholar, applied the generation overlapping model, with the balanced growth path, found that the deepening of aging and the overall labor force of society decreased led to the slow accumulation of social capital and the increase of public expenditure. This shows that the contradiction between social capital and public expenditure needs to be reconciled, and goodness in the national security system is lacking.

Judging from the lack of good procedures in the old-age security system, the government's investment in public finance for the old-age care should be mainly used to support the overall development of the old-age

care industry, and public nursing homes should ensure the bottom-level elderly people's care services and meet the rigid needs of the disabled and demented elderly. However, it is hard to find a bed in public nursing homes, while the vacancy rate of beds in private pension institutions is high, the crowding-out effect of public-private old-age care investment is obvious, and public welfare fails. A member of the National Committee of the Chinese People's Political Consultative Conference said in the proposal of "On the Reform of the System of the Old-age Service Industry: "It is very difficult to invest private capital in the old-age service industry at present. These service institutions invested by private capital actually undertake many government public service functions to a great extent, and many private old-age service institutions are in a state of mere balance of income and expenditure." According to "China Aging Industry Development Report", less than 10% of for-profit old-age service institutions are profitable. For such institutions, on the one hand, the government has not given enough preferential treatment and support; on the other hand, it is difficult to achieve the procedural perfection of the government's old-age security system due to multi-sectoral supervision, unclear powers and responsibilities, fragmented governing, lack of joint efforts.

6. SOLUTIONS TO ETHICAL PROBLEMS OF OLD-AGE CARE IN CHINA

6.1 Equitable Distribution of Social Endowment Resources

Firstly, develop old-age care institutions and facilities distribution with various regions and city-countryside coordinated. With the continuous increase of the elderly population, the pressure of providing for the aged in society is also increasing. The occupancy rate of urban old-age care institutions is not high, and there are not sufficient and perfect old-age care institutions in rural areas. At the national level, the old-age care institutions should be encouraged and guided to realize the potential of the rural old-age care market, and incentive measures should be introduced to encourage all kinds of old-age care institutions to develop in rural areas to fully ensure the old people's security.

Secondly, medical resources should be dedicated to relatively underdeveloped areas more. With the growth of age, the physical quality of the elderly is getting worse, and the demand for medical services is more than that of other social groups, but there are significant differences in not only medical service areas but also urban and rural areas. Therefore, the state should tilt medical resources to the countryside, and establish medical institutions in provinces, cities, counties, towns and townships to ensure that the elders are properly treated. It is necessary to increase financial support for local medical institutions

to ensure that the elderly can acquire treatment if they are sick. It is necessary to regularly send expert medical teams to conduct technical exchanges with local medical institutions to ensure that the elders are unafraid to seek medical treatment when they are sick.

Thirdly, rationally cultivate and allocate old-care service professionals and caregivers. The main reason for it is the serious shortage of professionals and nurses for the aged. The relevant state departments should revise the educational purpose of the school to some extent. After students have completed the study of basic scientific knowledge, some students should be encouraged to develop into the profession of serving the aged, and the connection between social needs and the output of the school should be made well, which will not only help to alleviate the current situation of the shortage of professionals and nurses for the aged, but also help to alleviate the employment pressure of students, so as to make the best use of everything and people.

Absolutely, the fair distribution of China's old-age resources also needs the improvement in the acceptance of disabled and demented old people by old-care service institutions, the difference of benefits respectively acquired by various classes and fields from the social old-age security system, and the large gap between urban and rural residents' pensions. Since those problems are related too many aspects and the time for improvement will be very long, we just talk about it briefly.

6.2 Carry Forward the Traditional Culture of Filial Piety

Firstly, families should improve the educational methods of promoting filial piety.

It is the traditional virtue of the Chinese nation to love the old and promote filial piety. In family education, parents should be strict with themselves to set an example for their children. First of all, as parents, they should respect and honor their parents, plant the concept of "filial piety is the most important of all virtues" in their children's hearts, help them establish a good concept of filial piety and develop their good moral cultivation. Secondly, we should turn the concept of filial piety in children's minds into practical actions, taking children to participate in social practice activities of respecting and loving the elderly, such as helping the elderly with mobility difficulties to buy life materials, accompanying lonely elderly people to reduce their loneliness, and offering charitable volunteer service in nursing homes, so as to enrich their emotional experience of filial piety in practical actions.

Secondly, the school should strengthen students' moral education of respecting the elderly. School education not only teaches students scientific and cultural knowledge, but also is an effective way to carry out moral education for students. First of all, when teaching moral courses and other subjects, schools should not only teach scientific

and cultural knowledge, but also infiltrate the teaching of filial piety, and unify the scientific and ideological nature of teaching, so that students can be influenced by both the scientific spirit and social humanistic spirit, thus forming good moral character in them. Secondly, the school should organize students to participate more in meaningful labor and social practice activities, and stimulate students' moral feelings of respecting and loving the elderly in the process of those activities, thus forming students' good quality of respecting the elderly. Finally, the work of the head teacher should play an important role in moral education for young students. The head teacher should infiltrate the education of filial piety when holding class meetings and educate students to be grateful for their parents' parenting.

Thirdly, the society should strengthen the propaganda and guidance education of filial piety. Social publicity and education also play an important role in the inheritance of filial piety. The society can strengthen filial piety education for young people through the publicity of public service advertisements, remind young people not to forget filial piety at any time, and form a good atmosphere of advocating filial piety in the social environment. At the same time, it is necessary for all kinds of mass media in society to play an exemplary role by broadcasting TV series on the theme of filial piety and actively promoting the positive deeds of respecting the elderly, so that young people can be encouraged by these deeds and apply what they have learned to the practice of filial piety, so as to realize the ideological guidance and actual practice of filial piety.

6.3 Improve the old-age security system

Firstly, improve the old-age security system under the guidance of the idea of "people-oriented" and "people first" and implement comprehensive coverage of endowment insurance, so that rural endowment insurance, endowment insurance for government agencies and institutions and endowment insurance for employees of urban enterprises can be covered in all aspects, and the old-age security can be fully ensured. This requires the cooperation of the government, enterprises and citizens. The government should formulate policies rooted in the level of social and economic development and the times, and actively publicizes and undertakes the obligations as one of the subjects of citizens' endowment insurance. Enterprises have the courage to actively undertake the social responsibility of providing for aged employees and actively pay the endowment insurance for employees. Individuals should recognize and bear their own responsibility for providing for the aged, cherish their old age and actively participate in endowment insurance; we should make the old-age insurance system benefit the whole people.

Secondly, improve the old-age security system under the guidance of the concept of "sharing" and coordinate the integration of the pension security system. With

reference to the portable pension model of the European Union, a portable and inclusive pension model should be established among provinces and cities. For example, if the endowment insurance is paid in X city for one year, the citizen will receive the corresponding pension from X city when he retires." Incorporate the annuity system with fair rules into the sharing category of old-age security". In view of the great difference between urban and rural areas in old-age security, in addition to the local government's efforts to develop the economy and increase regional pension subsidies, the central government should also increase the intensity of old-age security, improve the old-age security in relatively weak underdeveloped areas, and increase pension subsidies in underdeveloped areas. Optimize the pension management mechanism, and improve the benefit of pension management based on the principle of separation of collection, management and use introduced by the international mainstream.

7. CONCLUSIONS

It has great theoretical significance and practical value to think about China's problem of old-age care from the perspective of ethics. 1. Ethical thinking on the issue of providing for the aged is helpful to safeguard the personality, dignity, rights and existence value of the elderly. On the basis of empirical analysis, the ethical thinking on the problem of providing for the aged and debate on corresponding ethical governance will help the elderly to enhance their life value and confidence, safeguard their rights and dignity, and improve their happiness. 2. Ethical thinking on the issue of providing for the aged is conducive to actively responding to the challenge of population aging and promoting the orderly development of society. The problem of old-age care under the aging population is a double-edged sword. On the one hand, we should try our best to alleviate this dilemma. On the other hand, we can't simply regard it as a dilemma, but as a cultural form and a civilized form, and actively respond to the challenges triggered by aging population.

From the perspective of ethics, this paper thinks deeply about the problem of providing for the aged in China, mainly studies the empirical analysis of the problem of providing for the aged on the basis of empirical analysis and puts forward the ethical scheme to solve it. Based on the data of the most comprehensive and authoritative follow-up survey on health factors of the elderly in China in 2018 in China, this paper analyzes the effects of pension insurance, social participation, intergenerational interaction and medical resources on life satisfaction in China. An ethical analysis is made: the unfair distribution of social resources for the elderly in China, the weakening of family filial piety, the weakening of social respect for the elderly and the lack of goodness in the old-age care

system. It also provides solutions to the ethical problems of providing for the aged in China. Firstly, the social resources for providing for the aged should be distributed fairly, the institutions and facilities for providing for the aged should be developed in a coordinated way between various regions and areas, and the medical resources should be tilted towards underdeveloped areas, and the professionals and caregivers for the aged should be cultivated and distributed reasonably. Secondly, we need carry forward the cultural tradition of filial piety, improve the educational methods of carrying forward filial piety in families, strengthen the moral education of respecting the elderly in schools, and strengthen the publicity and guiding education of filial piety in society. Thirdly, the government should improve the old-age security system, with the idea of “people-oriented” and “people first” as the guidance, implement the comprehensive coverage of endowment insurance and improve the integration of old-age security system and pension security system with the idea of “sharing” as the guidance. To some extent, it will alleviate the problem of providing for the aged in China and promote the healthy and orderly development of Chinese society.

At present, although the solving of China’s pension problem and its ethical governance have achieved certain results, it is still necessary to stand at the forefront of China’s old-age care situation and base on the situation in various places, actively formulate ethical governance policies, and actively help the elderly in China to live a better life in their later years and promote the harmonious development in society.

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