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Problems Existing in The Construction of Bengbu Pension Service System and Measures to Solve It

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Abstract: With the continuous growth of the number of the elderly population in China, to effectively deal with the problems brought by the aging of the population, the construction of the elderly service system has gradually become the focus and research hotspot of the government, society and academic circles. As a prefecture-level city in Anhui Province, Bengbu city was GDP208273 billion yuan in 2020, with a total registered population of 3.863 million, and a permanent resident population of 3.2964 million. The population aged 60 and above accounted for 18.03%, and the population aged 65 and above accounted for 14.40%. From 2010 to 2020, the proportion of the population aged 65 and above increased by 3.78 percentage points, compared with the previous decade, the increase of the population aged 65 and above increased by 6.5 percentage points, and the degree of aging accelerated significantly in the past decade. The annual per capita disposable income of all residents was 39,116 yuan, which has a typical feature of getting old before getting rich. In the process of coping with the aging of the population, Bengbu city has made a series of explorations, but there are still many obstacles in the construction of the current old-age service system in Bengbu. To study the current situation and problems of the construction of pension service system in Bengbu, analyze the existing problems and reasons, and put forward targeted countermeasures and suggestions, which can provide reference for the construction of pension service system in Bengbu and other cities.

Keywords: Pension, Pension service system, Aging population.

1. Research Background

With the continuous change in the number and structure of the global population, all country in the world will face the challenge of population aging and aging for some time in the future. Due to the large population base in our country, at the same time in the 1970s and implement the family planning policy, under the policy effect, since the 20th century 90 China formally entered the aging society, the elderly population and aging rate rapid growth, aging of all kinds of economic and social problems gradually increased, how to be under the existing economic and social development level effectively cope with the aging problem become a topic of social concern. Especially in recent years, the demand for personalized and group elderly care services for the elderly in China has been increasing, and various demands for elderly care have gradually emerged and open, showing a series of characteristics such as diversification, hierarchical and personalized, which leads to the continuous improvement of the evaluation standards and requirements for the construction of old-age service system. At present, as the family care function gradually weakened and social endowment service development is not enough, this problem makes how to build and perfect a more fair, efficient and sustainable modern pension service system, gradually become the focus of government, society and academia and hot spots, to carry out the corresponding research has important theoretical significance and practical significance.

According to the results of the seventh National census, China's population reached 1.4117 billion, and the number of people aged 60 and above was 264 million, accounting for 18.70%. Compared with 2010, the proportion of the population aged 60 and above increased by 5.44 percentage points. China has far exceeded the standard of 7% aging society and 14% deep aging defined by the United Nations, reaching the level of deep aging society. Current our country aging shows the elderly population total, aging, dependency ratio, "old before rich" and a series of characteristics and problems, the pension service system construction put forward greater challenges and higher requirements, since the third plenary session of the 18, the central conference of pension service system construction directly or indirectly job requirements.

As a prefecture-level city in Anhui Province, Bengbu had GDP208273 billion yuan in 2020. The total registered population was 3.863 million, and the permanent resident population was 3.2964 million. The population aged 60 and above accounted for 18.03%, and the population aged 65 and above accounted for 14.40%. From 2010 to 2020, the proportion of the population aged 65 and above increased by 3.78 percentage points. Compared with the previous decade, the increase of the population aged 65 and above increased by 6.5 percentage points, and the degree of aging accelerated significantly in the past decade. The annual per capita disposable income of all residents is 39,116 yuan, which has a typical feature of getting old before getting rich. Bengbu has successively carried out the national pilot of home-based care reform, the regional quality improvement of elderly care and the pilot of combining medical care, and carried out a series of beneficial explorations in the construction of elderly care system. However, there are still a series of explicit and hidden problems and challenges in the construction of the elderly care service system in Bengbu, such as the mismatch between demand and supply, lagging planning and single service content, This requires a comprehensive use of various methods to analyze the reality, Accurately find out the shortcomings and reasons for the construction of the elderly service system in Bengbu, Further put forward countermeasures and suggestions based on the actual pertinence, To further promote the construction of a more comprehensive and perfect elderly care service system, Constantly meet the needs of the elderly group for elderly care

services, improve the level of security, expand the coverage, To truly realize the elderly to be supported, depend on and enjoy, This is also a very urgent problem that Bengbu city urgently needs to solve at present.

2. Basic Situation of The Construction of The Elderly Care Service System in Bengbu City

2.1. Participants of elderly care services in Bengbu city

2.1.1. The government should play a leading role

The construction of the pension system is a huge and systematic project. Under the current level of economic and social development, how the role of the government in the construction of the old-age service system determines the construction and perfection of the old-age service system to a large extent. In this survey, for the government should play the most role, 53.69% of respondents think is dominant, 19.85% of respondents think regulators, 13.1% of respondents think is specification, 8.4% of respondents think supporters, 3.69% of respondents think participants, 1.27% of respondents think is other roles, shows that the current people still expect the government play a leading role in the pension service system construction

2.1.2. Family power to play a fundamental role

Family is the basis of the development of social old-age services. In the Law of the People's Republic of China on the Protection of the Rights and Interests of the Elderly, it is clearly proposed that family members should assume the obligation of supporting the elderly, actively care for and care for the elderly, meet the needs of the elderly, and ensure that families always play an extremely important role in old-age service. According to the 2020 Global New Economic Business Information data analysis report, the family pension model of the elderly in China accounts for 90%, the institutional pension model accounts for 7%, and the community pension only accounts for 3%. In this survey, when the respondents were asked which pension model they would choose now or in the future, 76.46% of the respondents chose family pension, 14.74% of the respondents chose institutional pension, 6.35% chose community pension, 2.41% of the respondents chose self-care and other ways

2.1.3. The participation of social capital in elderly care was accelerated

Social capital mainly refers to the enterprises and units that participate in elderly care services through marketization, and mainly refers to private enterprises, private elderly care institutions, consulting institutions, etc. Survey, when respondents were asked whether need social capital to participate in pension services, 92.11% of respondents think it is necessary, 5.85% of respondents think it is not necessary, dispensable, 2.04% of respondents think completely unnecessary, suggests that guide social capital to participate in endowment to a certain extent has become a broad consensus of society

2.1.4. The participation level of social organizations and volunteers in elderly care services is relatively low

Social organizations and voluntary services are very important third sector of society, and a force that cannot be ignored in the construction of old-age service system. Survey, when respondents were asked whether need social organizations and volunteers to participate in pension services, 95.93% of respondents think it is necessary, social need more this kind of behavior, 3.31% of respondents think nothing unnecessary, 0.76% of respondents think completely unnecessary, shows that social organizations, volunteer service in the service field is widely accepted consciousness is stronger, recognition is higher.

2.2. Elderly care services in Bengbu city

2.2.1. Agility situation is serious

In 2020, the results of the seventh national census show that among the permanent population of Bengbu, the population aged 60 and above accounted for 18.03%, and the population aged 65 and above accounted for 14.40%. The proportion of the population aged 65 and above has exceeded the internationally recognized standard starting line of 14% deep aging, which indicates that Bengbu is entering an aging society.

Characteristics of population aging in Bengbu city: First, the aging process is accelerated. In 2020, the population aged 60 and above in Bengbu accounted for 18.03%, and the population aged 65 and above accounted for 14.40%. From 2010 to 2020, the proportion of the population aged 65 and above increased by 3.78 percentage points. Compared with the previous decade, the increase of the population aged 65 and above increased by 6.5 percentage points, and the degree of aging accelerated significantly in the past decade. Second, the size of the elderly population has been expanded. In 2020, the population of Bengbu aged 60 and above was close to 600,000, reaching 594,200. Compared with 2010, an increase of 124,700, and an average annual increase of 12,500, an increase of 26.6%. Among them, the population aged 65 and above reached 474,600, an increase of 138,700, or 41.3 percent. Third, the degree of aging is deepening. The elderly population tends to be older, and the number of the elderly aged 70 and above increased from 215,100 in 2010 to 302,800 in 2020, with an increase of 40.8%, accounting for the elderly population from 45.81% to 50.96%; the number of the elderly aged 80 and above increased from 64,700 in 2010 to 100,100 in 2020, an increase of 54.7% of the elderly population from 13.77% to 16.85%, which is much faster than the overall growth rate of the elderly population. The number of people aged 100 years or above increased from 114 in 2010 to 320 in 2020.

2.2.2. The elderly group with difficulties is larger

At present, there are 25,300 elderly people in Bengbu, including 1,800 in urban areas and 23,500 in rural areas. At the same time, there are 160,900 elderly people with other special difficulties in Bengbu, Among them, 49,300 elderly people are living on subsistence allowances, Registered, 63,900 elderly people, 24,800 elderly people left behind (empty nest) and living alone, 8,900 elderly people with special family planning difficulties, 59,400 elderly people, The number of the above disadvantaged groups reached 186,200, Accounting for 19.72% of the elderly population, The elderly population has large disadvantaged groups, low income or no income, In the pension mainly rely on the government to support or support, There is great pressure to ensure those needs

2.3. Supply mode of elderly care services in Bengbu city

The service supply mode of the elderly care service system refers to the carrier and support system for the elderly to enjoy the elderly care service, mainly including home care services,

institutional care, community care and other modes. In the survey, as mentioned above, 76.46% of respondents chose family pension, 14.74% of respondents chose institutional pension, 6.35% of respondents chose community pension, 2.41% of respondents choose self-care and other methods. In the survey, 19.72% of the respondents said that the pension model they choose now or in the future has changed compared with the previous ideas, and 80.28% said that there is no change, indicating that the pension model chosen by the respondents is not unchanged and is affected by the changes of certain factors.

When respondents were asked what were the main factors to consider, 55.85% of the respondents needed to consider their health status, 73.41% of their family members and children, 43.38% of service level, 86.26% of personal income, 90.59% of family commitment, 5.74% of the choice of surrounding people and other factors. Therefore, people mainly consider the economic situation and the opinions of family members, which is consistent with the characteristics of "getting old before getting rich" in Bengbu.

3. The Construction of Elderly Service System in Bengbu

3.1. System planning and construction is relatively backward

3.1.1. Unbalanced supply and demand development within the system

Bengbu promote pension system "9073" construction, namely (90% of the elderly choose home endowment, 7% of the elderly relying on community endowment, 3% of the elderly rely on institutional pension), but in the actual research 76.46% of respondents choose family pension, 14.74% of respondents choose institutional pension, 6.35% of respondents choose community pension, 2.41% of respondents choose self-care and other ways, institutional pension and community endowment a large gap between supply and the actual preference, the institutional pension gap reached 11.74%.

3.1.2. Uncoordinated development of the external sectors of the system

The structure of the elderly care service system includes three systems of home, community and institutional elderly care service, and the construction of the system needs the overall promotion of three sectors. However, in the current work promotion, the concept and function of community pension service are relatively weak. In practical work, both home and institutional pension are more emphasized, while the community pension is neglected. The integrated development of home, community and institutional old-age care is not enough, and there is a tendency of the three to operate independently. The integrated development is still in the preliminary exploration stage, the integration of medical and nursing care is still in the initial stage, and its supplementary and auxiliary role is not obvious.

3.1.3. The system hardware construction lags behind

At present, the hardware configuration of the overall elderly care service system in Bengbu city is still lagging behind. One is in the home-based care aspect. Home endowment on the basis of the status is not fully play, home endowment service facilities configuration is still insufficient, about 80% of the city's community especially old community has not PeiJian home endowment service facilities, service content is single, professional level is not high, also not good meet the elderly diversified, multi-level pension service demand. Second, in the institutional pension aspect. By 2020, the 110 nursing institutions in Bengbu have a total of more than 15,000 beds, with less than 20 beds per 1,000 elderly people, which is not only far lower than the national level of 30.5 beds for every 1,000 elderly people in 2019, but also lower than the level of 27.9 beds for every 1,000 elderly people in Anhui Province in 2019.

3.2. The enthusiasm of the participants is not high

3.2.1. Lack of internal motivation for government participation

For a long time, the government has played a major role in the construction of the pension system. Most of the pension institutions and community Rizhao centers are self-built and self-run by the government, with great management and operation pressure, high financial input costs, but low social benefits.

3.2.2. Family pension faces both internal and external challenges

Under the background of the family planning policy implemented in China in the 1980s, with the rapid development of economy and society and the rapid expansion of the scale of population mobility, the emergence of a large number of "4-2-1" families, empty nesters, disabled elderly, the elderly who have lost their only child, makes the traditional way of relying on family pension face great pressure. According to preliminary statistics, Bengbu empty nesters accounted for about 40% of the total population of the elderly living alone accounted for nearly 10%, especially in rural areas with higher proportion, with the passage of time and the deepening of aging degree, need more care services of the elderly number and the proportion will be higher and higher, it will further increase the burden of family members, family pension pressure will be more and more big.

3.2.3. The level of social capital participation in pension care is relatively low

The participation of social capital in elderly care mainly refers to the provision of various services closely related to the elderly care, including daily care, medical care, psychological counseling and other services for the elderly, as well as the provision of elderly care rehabilitation and other devices related to elderly care services. Bengbu although established private pension agency operating subsidy system and liability insurance system, but the subsidy level is still low, not enough to offset the social capital into the pension market risk, some of the policies in the actual implementation process still exist a certain difficulty, especially in the tax breaks, land policy key problems still not overcome, social capital lack of confidence in the pension market, the initiative to the establishment of pension institutions enthusiasm is not high.

3.3. The service content is relatively single

3.3.1. Single supply of service content

Combined with maslow demand level theory, due to the needs of the elderly with hierarchical, found in the survey, the current Bengbu elderly demand supply still stay at a lower level, mainly stay in the needs of physiology, security level, including part of the life care, professional care, health care, in the needs of belonging and love, respect, self-realization service level, including psychological counseling, health

guidance, social communication, training, hospice service supply is relatively less, especially the hospice care almost in the supply blank, supply a single content, less type. According to the field visits, in the family pension, the elderly mainly obtain economic support, nursing care, spiritual care and other support from their children, and there is almost no other higher-level service supply. At the same time, there are differences in rural and urban demand for elderly care services, but the difference and focus are not fully reflected in the supply of service content. There is still much room for improvement in the supply of rural elderly care services, and the shortage of high-level supply of urban elderly care services is gradually emerging.

3.3.2. Low quality of service content

Through interviews and surveys, it is found that the current cultural entertainment methods of the elderly in Bengbu are mainly watching TV, square dancing, helping children take care of their children at home, etc., while the rural elderly mainly watch TV, go to the market, visit to chat, and help their children take care of their children. In general, the leisure and entertainment modes of the elderly in Bengbu are relatively single and casual, and their social circle is relatively small. At present, both institutional pension and community pension are generally in the stage of increasing the supply, and the quality requirements are not high. Especially after the cancellation of the license for the establishment of pension institutions in 2019, China's pension market has realized a comprehensive release, and the "entry" threshold of entering the pension market has been lowered. However, because the industry standards are not perfect and perfect, the degree of industry specialization and standardization is not high enough, and this short board needs to be repaired.

4. Countermeasures and Suggestions for The Construction of The Elderly Care Service System in Bengbu City

4.1. Strengthening scientific guidance and norms

To pension service system construction as an important gripper to cope with an aging population, set up the "party committee leadership, government leading, social participation, universal action" work concept, scientific establishment of Bengbu endowment service system construction "difference" planning and annual advance plan, strengthen cultural edification and thought lead, actively build respect for the elderly, filial piety, respect for the social and cultural environment and social atmosphere. To use the vision of development and contradiction of pension problems, set up the pension is the point of development, clearly realize that pays special attention to the pension system construction is to carry out "jiangshan is the people, the people is the jiangshan" need, is to maintain social stability, promote social development, is the need of ensuring social harmony and stability, and further change endowment is the concept of "relief" "relief". It is necessary to further increase the proportion of the old-age service system in the government target performance assessment, increase the weight of the assessment, give full play to the role of the pension assessment, and further mobilize the internal enthusiasm and initiative of all counties, districts and municipal departments to participate in the construction of the old-age service system. Should pay attention to play to the pension system construction for expanding employment, stimulating domestic demand, the pension system construction and development of "silver industry", pay attention to promote the industrialization of pension service, strengthen endowment service industry investment promotion and capital introduction, through cooperation with related enterprises, social organizations and social capital, accelerate the industrialization of pension services, enhance the internal power of pays special attention to the construction of endowment service system.

4.2. Formulate effective systems

Constantly optimize the institutional and ecological environment for the construction of the elderly care service system. First, we will strengthen the construction of the legal system and relevant rules and regulations. To fill the gaps in elderly care legislation, improve the standardization of elderly care services, ensure that there are laws to follow and rules to follow, and protect the rights and interests of multiple subjects in elderly care services. Second, realize the integration of emergency and long-term institutional arrangements. At present, there is a certain degree of structural division in China's pension service system. Among them, the institutional pension with limited service content and low service price has the function of emergency. This is because, under the background of rapid social changes, the family structure is broken, and the aging and rapid aging form urgent needs for elderly care services, which need to be met quickly. However, the home care service system that needs many engineering support is obviously difficult to play its pension function in a short time. It is very important to make clear the main status and phased construction goal of home care. Third, we will promote the development of supporting systems. We will step up institutional coordination and linkage mechanisms to promote the sound and orderly development of the old-age service system.

4.3. Innovation to promote the development of smart elderly care

We will speed up the construction of an information platform integrating big data analysis, telemedicine, and smart services, further expand its coverage in rural areas, and ensure full coverage in urban communities. We will further implement information projects to benefit the people, explore the establishment of a mechanism for sharing information and data and information construction among departments, and promote the sharing and exchange of information related to the elderly, so as to form a joint force. Relying on the smart civil affairs information platform, we will summarize, analyze and use information about the elderly, and encourage and accelerate the pilot trial of emerging information technologies and intelligent hardware devices such as the Internet, big data, artificial intelligence and 5G technology in various application scenarios such as families, communities, elderly care institutions, and integration of medical and nursing care

4.4. Carry out excellent policy practice

The development of precise, refined, professional, scientific and humanized elderly care service is the embodiment of modern civilization and the ultimate assessment index for the establishment of a modern elderly care service system. In terms of the precision of policy practice, a database of elderly needs is established, and

scientific analysis and classification are carried out to form an institutionalized demand module for the elderly. At the same time, the Internet information technology is used to collect the physical and psychological data of the elderly to expand the data basis for the accurate construction of the needs of the elderly. In terms of the refinement of policy practice, after the precise construction of the needs of the elderly, all resources are integrated to form personalized elderly care service plans and realize the accurate matching between service resources and service objects. In terms of promoting the specialization of policy practice, a complete professional service supply process is formed. Strengthen the training of professionals at different levels, form a social identification mechanism for the elderly service profession, reform the salary system, and implement the standardization of the elderly service assessment, according to local conditions and dynamic. In the aspect of scientific policy practice, strengthen the theoretical research of elderly care service, combine foreign advanced ideas with China's local pension culture and national psychology, and formulate the process and standards of elderly care service for reference.

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