

Research on the Development of Healthy Pension Industry in Anyang City

Haoran Fu^{1, a, *}, Mengru Yang^{1, b}

¹School of Economics, Anyang Normal University, Anyang, China.

^ahao3681@foxmail.com, ^b798818768@qq.com

Abstract

At present, the population structure of Anyang city is unreasonable, and the aging trend is serious. Moreover, the existing economic conditions of Anyang people can not fully meet the needs of the elderly population to optimize the old-age care. The phenomena of getting old before getting rich, aging at the top, and the discrepancy between population structure and economic level are the difficult problems that Anyang needs to overcome in recent stage. First of all, by analyzing the statistical data of Anyang City in 2019, we can understand the current situation of the development of the healthy old-age industry in Anyang City, and find that there are many problems in the process of the transformation and development of the healthy old-age industry, such as the contradiction between supply and demand of the old-age professional nursing staff, and the small scale of development. Therefore, it is necessary to integrate social forces, vigorously develop the healthy old-age care industry, give full play to the guiding role of the government, fully promote the transformation and upgrading of the old-age care industry, strengthen the innovation drive of the old-age care industry, do a good job in market demand research, and realize the effective supply of the old-age care industry.

Keywords

Aging; Healthy pension industry; Social forces.

1. RESEARCH BACKGROUND AND SIGNIFICANCE

1.1. Research Background

Judging from the distribution of China's population structure, China is already in the aging stage. Since 2010, the number of elderly people has increased. Most of our children are working outside or busy, unable to take care of their parents and the elderly, so more elderly people are living alone, empty nest and disabled. Therefore, how to provide health care for the elderly and adequate medical care is an urgent problem to be solved in China.

The report of the 19th National Congress of the Communist Party of China pointed out that socialism has entered a new era, and the contradiction between people's growing needs for a better life and unbalanced development is the new major contradiction in our society. In order to meet the people's needs and pursuit of a happy life, it is necessary to further strengthen the construction of regional social security system and implement the strategic layout of a healthy China. It is even more necessary for local governments at all levels to combine medical care with nursing care, build a policy system and social environment for raising children, filial piety and respecting the elderly, and accelerate the development of aging cause and industry. The phenomenon of aging society is highlighted, which is bound to be accompanied by the further improvement of people's demand for health care services for the aged.

1.2. Research Significance

Healthy old-age industry refers to an industry that fully integrates the concept of health into the old-age service, strengthens the support of medical and health services, and aims to maintain and promote the physical and mental health of the elderly, extend the self-care life of the elderly, improve the life meaning and quality of the elderly in their later years, and enhance the happiness index of the elderly. It provides products and services integrating old-age care, medical care, security and day care for the elderly in all directions. It is not only a livelihood cause, but also a new industry with great market potential. If fully constructed and developed, it can not only solve people's livelihood problems, but also drive some jobs. The industry covers many fields of production and service, which are closely related to human health, such as medical treatment, health consultation, health management, health insurance, etc. It is a large collection of many fields. Industry radiates a wide area and drives a large number of employed people, so it can stimulate domestic demand and protect people's livelihood.

The Sixth Plenary Session of the Tenth CPC Central Committee of Henan Province pointed out that to promote high-quality economic development, it is necessary to accelerate the adjustment of industrial structure and promote the conversion of kinetic energy. Accelerating the transformation and development of healthy old-age care industry and cultivating the pillar industries of modern service industry are conducive to optimizing the product supply structure, improving the quality of industrial development and core competitiveness. At the same time, it is of great significance to meet the diversified needs of healthy old-age care and practice the development concept of "people-centered".

On November 6, 2017, Anyang Municipal People's Government issued the Action Plan for Promoting the Transformation and Development of Healthy Pension Industry in Anyang City. The development goal of the plan is to basically form a health care service system based on home, supported by community, supplemented by institutions, combined with medical care, multi-participation, perfect functions and excellent services by 2020, build a batch of health care industrial bases with outstanding characteristics and obvious advantages, and cultivate a batch of backbone enterprises with high service quality and strong driving force, so that the overall development level of the health care industry is in the forefront of the province. At present, by analyzing the present situation of the development of healthy old-age care industry in our city in recent two years, this paper finds out the problems in the development of healthy old-age care industry, further considers how to integrate social forces in various directions, vigorously promotes the development of healthy old-age care industry in our city, and puts forward improvement measures, which is conducive to the implementation of the action plan for the transformation and development of healthy old-age care industry in our city and the realization of development goals.

2. PRESENT SITUATION, CHARACTERISTICS AND INFLUENCE OF POPULATION AGING IN ANYANG CITY

2.1. Present Situation and Characteristics of Population Aging

It can be seen from the demographic statistics in Table 1 that the total population of Anyang reached 5,947,900 in 2019, and the total population is constantly increasing. The birth population and its proportion decreased, while the death population and its proportion increased in 2017 and decreased in a small range after 2017. The net increase of population shows a downward trend, and the natural growth rate of population is generally declining. The elderly population is 693,000, accounting for 15.4%, and it is still growing every year, with a growth rate of 3%. In order to protect family income, young adults choose to go out to work, and a large number of labor services are exported, which leads to a substantial increase in the

proportion of left-behind elderly people in rural areas and empty nesters in urban areas, and the phenomenon of urban and rural aging, aging and empty nesting is prominent. The situation of aging population is becoming more and more serious. If we do not take effective measures to accelerate the development of aged care services and do a good job in aging, it will lead to a series of social problems, which will affect the successful completion of the city's decisive battle to get rid of poverty and overcome difficulties.

Table 1. Population statistics of anyang city from 2015 to 2019

	Unit	2015	2016	2017	2018	2019
Inhabitant	Ten thousand people	512	513	513	517.6	519.22
Year-end total population	Ten thousand people	582	586	589	592.27	594.79
Birth population	Ten thousand people	6.55	6.93	7.34	6.58	6.36
Birth rate	‰	11.28	11.87	12.46	11.13	10.7
Death population	Ten thousand people	3.5	3.7	4.2	3.7	3.8
Mortality rate	‰	6	6.29	7.1	6.2	6.46
Net increase in population	Ten thousand people	3.1	3.3	3.2	2.9	2.5
natural population growth rate	‰	5.28	5.58	6.12	4.93	4.24

The data comes from Anyang Municipal Bureau of Statistics

Anyang has gradually entered an aging society in early 1990, showing the characteristics of "five highs":

First, a high base. By the end of 2018, the number of elderly people over 60 years old in Anyang has reached 693,000, accounting for 15.4%. It shows that the elderly have a large population and a large base.

Second, high growth rate. The aging population is growing at a high speed with an average annual growth rate of about 3%, which is slightly lower than the natural population growth rate in the same period. The natural population growth rate is obviously decreasing year by year, while the aging growth rate is increasing, which obviously shows that the aging society is intensifying.

Third, aging. It can be seen from the results of the sample population survey in Table 2 that there are more people over 80 years old, accounting for 13.05% of the total population aged 65 and above, and the aging phenomenon is prominent.

Table 2. Calculation results of population sampling survey in Anyang city

Time	60 years old and above		65 years old and above		Over 80 years old	
	Number of people (ten thousand)	Proportion	Number of people (ten thousand)	Proportion	Number of people (ten thousand)	Proportion
2018	91.9	17.8%	59.1	11.4 %	7.71	1.49%

The data comes from Anyang Municipal Bureau of Statistics

Fourth, high demand. In recent years, with the rapid development of China's economy, the quality of life has also been improved, so the needs of the elderly in various aspects are more abundant. Its needs include material, spiritual and social. They not only need adequate material care, but also pursue colorful spiritual life and social activities.

Fifth, high burden. "Raising children for the elderly" is a traditional Chinese family thought, so most Chinese elderly people prefer to choose the family pension mode and live with their children, rather than choose a nursing home. However, the current economic consumption level

is increasing, and the children's economic income level is limited. The problem of providing for the aged in rural families is more serious. The relevant departments of Anyang have made 300 random sample surveys on rural families in four counties and two districts, and the results show that the burden of providing for the aged for children is gradually increasing. Some children are affected by their work, and their energy and time to take care of the elderly are limited. This part of the family accounts for 37.3%. The other part of children have lower income and are unable to take care of the elderly, accounting for 34.6%. The urbanization of Anyang City is constantly improving, which increases the population mobility and aggravates the empty nest of families, which further increases the burden of family pension.

2.2. The Main Impact of Population Aging

2.2.1 The tendency of consumption path changes due to aging

The three main stages of life include: children, young and middle-aged, and old age. Children and adolescents without income belong to the pure consumption stage; The main income stage is the young and middle-aged period, but they bear all the expenditure burden of the family, and there are old and small, but they will control their own consumption and increase their savings; When people reach old age, they are frail and sick, so they begin to consume the savings they saved when they were young and middle-aged and the alimony provided by their children. It can be seen from Figure 1 that the birth rate and death rate of Anyang's population are decreasing year by year. From this point of view, children and the elderly will determine the total social consumption tendency. The figure shows that although the birth rate and death rate are declining year by year, the birth rate is still higher than the death rate, so the overall consumption ratio will rise under other conditions unchanged, otherwise, the consumption ratio will fall, which will be unfavorable to economic consumption. Chinese elderly people have their own traditional thoughts and habits. When they enter the old age, they will spend less and less except medical care, leaving their assets to their children. This phenomenon is even worse in poor areas, and the phenomenon of insufficient consumption is even more serious.

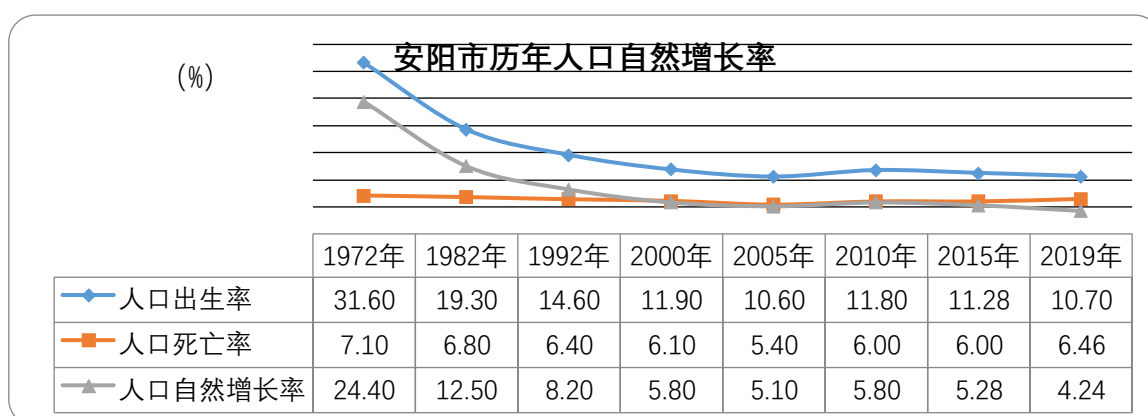


Figure 1. Natural population growth rate in Anyang over the years

Economic output is affected by aging in the following areas:

(1) Because of the aging of the population, its labor force is declining, which leads to the decline of total output and consumption.

(2) The proportion of the elderly population is increasing year by year. In order to ensure their normal quality of life, the government may increase welfare expenditure for the elderly population. In order to balance the budget revenue and expenditure, it may increase the taxes of workers, but it will affect the income and consumption level of middle-aged people. For a long time, economic development will be affected.

(3) Life expectancy will directly affect total savings and consumption. Barro&Sala.i.Martin found that the extension of life expectancy promotes investment and economic growth, because skilled work skills can promote economic growth, thus affecting income and indirectly affecting consumption.

2.2.2 The aging of the population affects the development of employment

The working-age population directly affects the market labor supply, and the employment development situation is affected by the balance of labor supply and demand. Labor supply exceeds demand and oversupply is unfavorable to the development of employment; Labor supply is less than demand, which leads to the shortage of labor and is not conducive to the development of economic production. Only when the proportion of working-age population is balanced and the supply and demand of labor force are coordinated can the employment situation develop. If the proportion of the elderly population increases and the overall population size remains basically unchanged, the working-age population will decrease, thus affecting the labor supply. If Anyang's population continues to age, it will seriously affect the development of employment situation.

3. ANALYSIS ON THE PRESENT SITUATION OF HEALTHY PENSION INDUSTRY DEVELOPMENT IN ANYANG CITY

3.1. Gradually Implement the Transformation of the Healthy Old-Age Care Industry in This City

Anyang has successively issued a series of pension policy documents, such as "Opinions of Anyang Municipal People's Government on Further Promoting the Development of Pension Service Industry", "Implementation Opinions on Supporting Private Capital to Participate in the Development of Pension Service Industry", "Notice on Adjusting the Payment Standard of Elderly Allowance in Anyang City" and "Thirteenth Five-Year Plan for the Development of Aging Cause in Anyang City". In order to meet the multi-level and diversified health care service needs of the elderly, we strive to build the city's health care industry into a new driving force, new advantage and new growth point for the city's economic transformation, structural adjustment and steady growth. This requires a lot of support from government policies and sufficient talents as support; It is necessary to integrate medical care with nursing care, give full play to the potential of home-based community pension services, cultivate new formats of healthy pension bases and build a new model of healthy pension industry.

Anyang plans to build a brand-new health care service system by 2020, which will be based on home, supported by community, supplemented by institutions, combined with medical care, with multi-participation, more perfect functions and better services. We will build a number of health care industry bases with outstanding characteristics and advantages, and cultivate a number of backbone enterprises with high quality services and strong driving force. The overall development level of health care industry is at the forefront of the province.

3.2. Steadily Promote the Establishment of Medical and Nursing Integration Service Institutions

In order to build a comprehensive medical and nursing integration service network with complete functions, high efficiency, convenience and proper scale, every county (city, district) will build more than one medical and nursing integration service organization by 2020. In 2016, Anyang City has built tangyin county into a provincial-level medical and nursing combination pilot. In 2017, Beiguan District, Yindu District, Long 'an District and Neihuang County were identified as four municipal-level pilot projects, with 50% of the pilot counties and districts in the city. At the same time, Anyang Zhongzhou Rehabilitation Hospital, Jiefang Road Community Health Service Center and Chongyang Yueshe Pension Apartment were established as three

pilot units combining medical care and nursing. In 2018, the pilot program of medical and nursing integration will be launched in an all-round way, and all counties (cities, districts), high-tech zones and urban-rural integration demonstration zones in the city will be popularized. From 2019 to 2020, its service network has been basically completed and covers both urban and rural areas.

3.3. Continuously Strengthen the Construction of Old-Age Service Facilities in Home Communities

Home care service institutions can receive government subsidies, including construction subsidies and operating subsidies. In July, 2018, Anyang Municipal Finance Bureau issued corresponding construction subsidies (50,000 yuan) and operating subsidies (10 yuan per square meter/month) to 45 home care service institutions that passed the acceptance criteria. This policy subsidy promotes the construction of old-age service facilities in home communities. There are 156 home-based aged care services in urban areas, with a coverage rate of 70%, and 1 461 home-based aged care services in rural areas, with a coverage rate of 56%.

4. PROBLEMS IN THE TRANSFORMATION AND DEVELOPMENT OF HEALTHY PENSION INDUSTRY IN ANYANG CITY

4.1. Backward Thinking, Lack of Awareness of Healthy Old-Age Care Industry

With the rapid development of social economy, the improvement of consumption level and the diversification of income sources, people's lifestyle has changed greatly. More children choose to work in economically developed areas. Especially in rural areas, most children go to work in other places, and the phenomenon of empty nesters is becoming more and more serious. Children do not have the conditions and energy to take care of the elderly, but most people still choose to support the elderly at home. There are two reasons: First, children's traditional thought holds that it is unfilial to send old parents to old-age care institutions, which will be pressured by public opinion from neighbors; Second, the elderly themselves are not willing to go to old-age care institutions because of the influence of traditional ideas.

In June, 2019, the relevant departments of Anyang City conducted a sample survey on rural old-age care in four counties and two districts of Anyang City, with 200 questionnaires for those under 60 years old and 100 questionnaires for those over 60 years old respectively. The survey results are shown in Figure 2: Younger people are more receptive to new ideas, and more people are willing to accept nursing homes for the elderly. Accepting old-age care institutions for the elderly is to accept and adapt to the modern social old-age care model ideologically.

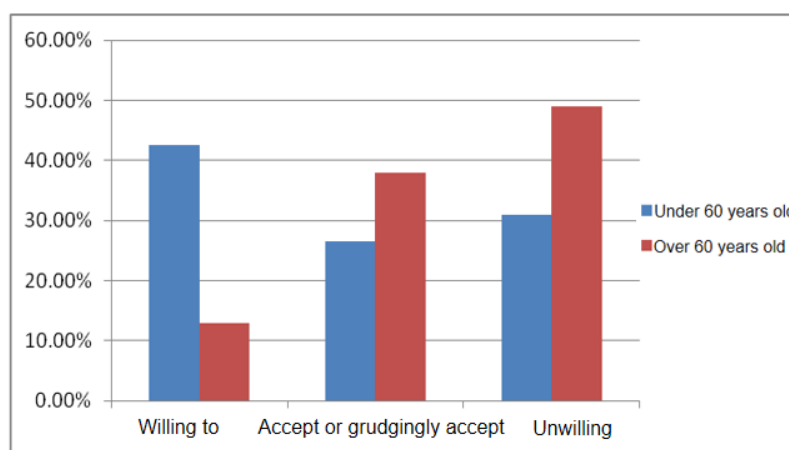


Figure 2. Are you willing to support the elderly in a nursing home

4.2. The Contradiction Between Supply and Demand of Pension Industry Is Prominent

Anyang old-age care institutions show that 50,000 beds are needed for healthy old-age care in urban areas, while only 20,000 beds are available in old-age care institutions, which is obviously insufficient in supply and demand. At present, the healthy old-age care industry in Anyang has not yet formed a formal scale, but its aging population is growing rapidly, which is much faster than the construction speed of old-age care institutions. Therefore, the supply and demand of pension industry is unbalanced.

4.3. Insufficient Supply of Professional Nursing Staff for the Aged

In developed countries, the ratio of the elderly to the nursing staff is 3: 1. According to the survey of relevant departments in Anyang, the ratio in Anyang is 10: 1, which is far lower than that in developed countries. If we want to reach the situation of developed countries, there is a serious shortage of professional nursing staff for the aged in Anyang, so we need to cultivate more professional nursing staff for the aged.

4.4. The Pension Industry Has A Weak Foundation and A Small Scale of Development

Providing high-level health care services for the aged, with sufficient material needs, rich and colorful activities for the elderly, establishing a healthy lifestyle, etc., requires professional medical and professional nursing staff, and such an old-age care institution has high operating costs. At present, the old-age care institutions in Anyang can't bear such high costs, so the industrialization development is still in a single state, which is basically small and medium-sized old-age care institutions.

4.5. Private Capital Investment in the Aged Care Service Industry Is Weak

Influenced by China's pension policy and basic national conditions, its civil affairs department has always been the main body of investment in China's pension institutions. Judging from the current growth rate of the elderly population, it is far from enough to build a systematic health care institution only by government investment, and introducing private investment can fully alleviate its financial pressure.

5. MEASURES TO VIGOROUSLY DEVELOP HEALTHY OLD-AGE CARE INDUSTRY

5.1. Give Full Play to the Guiding Role of the Government

China's pension industry is non-profit, and the market can't give full play to its role. The guiding role of the government's policy and financial support is very important. The government can rely on its own advantages to help and expand its investment channels, vigorously develop the old-age industry in the city, innovate the old-age industry model and improve the old-age industry chain. The transformation and upgrading of the old-age care industry should be adapted to local conditions, and the government can formulate relevant policies and regulations to create a favorable development environment for its industry. The government can also make every effort to promote the transformation and upgrading of the pension industry from a macro perspective, combined with the supply-side structural reform ideas.

5.2. Strengthen the Innovation Drive of the Pension Industry

The pension industry in Anyang is still in the primary stage, which is characterized by imbalance between supply and demand and slow development. The core force of supply-side reform is innovation-driven. According to the principle that supply innovation drives consumption demand, innovative old-age products drive consumption demand of elderly

groups. More consumption needs of the elderly can further promote the development of pension industry.

5.3. Do A Good Job in Market Demand Research and Realize the Effective Supply of Pension Industry

Balance between supply and demand can make the market operate well. With the rapid development of China's economy, people's living standards have also been improved, and at the same time, people's consumption concepts have been changed. In order to realize the effective supply of the old-age care industry, it is necessary to master the needs of the elderly for the old-age care products and services, provide high-quality products and services according to needs, and achieve a balance between supply and demand. Therefore, first of all, we should do a good job of market demand research, accurately grasp the market information, take the market as the guide, provide high-quality products and services, and enhance the competitiveness of the pension industry.

5.4. Attach Importance to The Training of Professional Talents

In order to ensure the construction and rapid development of the health care industry, Anyang needs professional talents, so relevant departments should pay attention to the cultivation of high-level and compound professional service talents. For example, personnel training can cooperate with vocational education, undergraduate education, medical specialty, etc., and cultivate high-quality health care talents who understand medical knowledge.

6. SUMMARY

With the deepening of aging, people yearn for a better life, and the demand for healthy old-age care is becoming more and more urgent. Anyang's healthy old-age care industry is still in its primary stage, and has broad prospects for development. The government should strengthen the investment in the health care industry, play a guiding role, guide commercial financing, and expand the financing channels of the health care industry. Strengthen the propaganda of the concept of healthy old-age care, gradually change the concept of old-age care, improve the development needs of healthy old-age care, increase the development of healthy old-age care industry, attach importance to the training of professional health care service talents, and promote the rapid development of healthy old-age care industry.

REFERENCES

- [1] Qin Changjiang. Research on the innovation and development of Henan's health and elderly care industry in the new era[J]. Innovation Science and Technology, 2018, 18(12): 28-31.
- [2] Chen Dianlu. Research on the development of the elderly care industry in Yunnan Province under the background of supply-side structural reforms [D]. Yunnan University of Finance and Economics, 2018.
- [3] Huang Liu. Research on promoting the development of Hunan's health and elderly care industry based on supply-side structural reforms[J]. Journal of Hunan School of Administration, 2018(03): 16-21.
- [4] Wang Jia. Research on the development countermeasures of the elderly service industry under the background of population aging[D]. Wuhan University of Science and Technology, 2011.
- [5] Hua Ziqian, Zhao Dongxia. Research on the feasibility of the development of the health and elderly care industry-Taking Dalian as an example[J]. Reform and Opening, 2018 (08): 9-12.

- [6] Cheng Jie. Research on the development of the county-level health and elderly care industry: Taking Penglai City, Shandong Province as an example[J]. Journal of Shandong Administration Institute, 2018(02): 91-95+43.
- [7] Wang Jing. Research on the Development Path of the Elderly Care Industry from the Perspective of the Industrial Chain——Taking Huzhou, the "Health Valley" in the Yangtze River Delta as an example, and its enlightenment to the Taihu Lake area[J]. Journal of Huzhou Vocational and Technical College, 2018, 16(02):91-94.
- [8] Cheng Chengping, Wu Chen. Reference Study on the Development of the Elderly Health Industry in Developed Countries under the Health Strategy——Taking the United States, Germany, and Japan as Examples [J]. Contemporary Economic Management, 2018, 40(03): 83-88.