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Study on the Dilemma and Suggestions of Rural Pension Model in China

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Abstract

With the situation of population aging at home becoming more and more serious, the pension problem has become one of the social problems that need to be properly solved. Compared with urban areas, the number of elderly people in rural areas is huge covering social security system and infrastructure construction relatively lagging behind, which has become a difficulty in solving the problem of elderly care. The paper takes Jiande City for example, and examines the actual situation of various pension models in rural areas through field research. The research found that there are problems and dilemmas in various pension models in rural areas, and put forward some suggestions.

Keywords

Aging population; Rural area; Pension model; Dilemma.

1. INTRODUCTION

The seventh national census date in May 2021 shows that the number of people aged 60 and above in my country is 264,018,766, accounting for 18.70% of the country's total population, of which 190,635,280 people are 65 years old and above, accounting for 13.50% of the country's total population. Compared with the sixth national census date in 2010, the proportion of population aged 60 and above increased by 5.44 %, and the proportion of the population aged 65 and above increased by 4.63 %. The situation of population aging is becoming more and more severe, especially in rural areas. Compared with urban areas, the social security system and public service facilities in rural areas are not perfect, covering the weak economic foundation, the low level of old-age care, and the huge number of elderly people, which has become the difficulty and weak link in solving the problem of old-age care in China. It has become one of the social problems that how to properly and effectively solve the rural pension problem in China.

2. THE MODEL OF RURAL PENSION

Up to now, there are three main types of elderly care service models in China, namely Family Elderly Care (FEC), Community Elderly Care (CEC) and Institutional Elderly Care (IEC) : FEC is the most traditional pension model in China, referring to the elderly relying on family members living together to provide life care for the elderly; CEC is an elderly care service system that relies on the community, provides day care, life care, housekeeping services and spiritual comfort for the elderly, and provides services in the form of door-to-door services and community day care; IEC refers to an old-age care model in which specialized old-age institutions, such as welfare homes, nursing homes, and nursing homes, providing living care and spiritual comfort for the elderly in a unified manner, so as to ensure the elderly enjoy their old life. The three pension models with characteristics constitute the current pension service system in China. In recent years, the disadvantages of the three pension models in rural areas have become increasingly prominent with the continuous increase of the elderly population in

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rural areas: FEC has gradually disappeared, CEC has faced difficulties, and IEC has been neglected, which have affected the healthy development of Chinese pension. It has become the key to ensuring the stable development of old age care to effectively and effectively solve these problems. Taking Jiande City, (located in Hangzhou, Zhejiang, China) as an example, this paper investigates the development status of the three pension models analyzes existing problems and difficulties, and put forward countermeasures on this topic.

3. THE DILEMMA OF RURAL PENSION

3.1. The Dilemma of Traditional FEC

FEC is the most traditional pension with a certain social and cultural factors in China, which was also the only popular pension in ancient China. For one reason, FEC is in line with the characteristics of Chinese traditional filial piety culture, and was accepted and respected by the ancient society. In China, it has always attached great importance to the inheritance of the culture of filial piety. During the feudal period, the ruling class used etiquette to promote the culture of filial piety, severely punished those who did not care for the elderly, insulted the elderly, and abandoned the elderly, and praised those who respected, respected, and loved the elderly, and made those who were light-hearted. Officials and titles will be awarded to those who are praised . For another reason, it has paid attention to the inheritance of agricultural knowledge because of farming culture for thousands of years in China. In historical time, it can provide technical guidance for agricultural production by the rich agricultural production knowledge, production skills and production experience of the elderly. Therefore, the elderly enjoyed high family and social status during the farming civilization period for their valuable assets for agricultural development. These factors make FEC gradually develop into the most respected pension model in rural areas in ancient China. With the gradual decline of farming civilization and the development of industrialization and modernization, the family members and material supply conditions of FEC are constantly changing on account of the phenomenon of "hollowing out" in rural areas for the rural young and middle-aged labor force is pouring into urban areas. Nowadays, most of the elderly living in rural areas with long-term agricultural labor and lack of urban living skills can only stay in Elderly Care in rural areas because most young people in rural areas live in cities with the high cost of living resulted in greater economic pressure and the burden of old-age care in rural areas. Especially, limited by distance, time, economy and other conditions, children cannot take care of the elderly at any time. These factors have brought various difficulties to FEC.

According to the seventh census data released by Jiande City in November 2020, the total population of Jiande City is 442,709, with an average annual growth rate of only 0.27%. The average population of every family of Jiande is 2.44, which is 0.20 less than the 2.64 in the sixth census date in 2010. Among the resident population of of Jiande, 124,648 people are 60 years old and above, accounting for 28.15%, of which 90,317 people are 65 years old and above, accounting for 20.4%. Compared with the sixth census date in 2010, the proportion of the population aged 15-59 decreased by 8.48 percentage points, the proportion of the population aged 60 and above increased by 8.67 percentage points, and the proportion of the population aged 65 and above increased by 7.02 percentage points. From data analysis, it is clear that the proportion of the young population in Jiande City has dropped significantly, and the proportion of the elderly population aged 60 and over has increased rapidly, indicating that the young labor force in Jiande City is constantly losing out, and the situation of the elderly staying in the countryside is becoming more and more prominent. It is precisely because of the loss of the care of young family members that the function of FEC gradually weakens. The elderly in rural areas generally live a life of living alone and self-care. Due to the lack of life care and spiritual comfort, the quality of life is worrying.

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3.2. The Dilemma of CEC

While FEC is gradually weakening, CEC also feces with difficulties. In order to cope with the increasingly serious social pension problem, the government in rural areas in China has begun to build pension service facilities and vigorously advocate CEC. CEC mainly relies on community institutions to provide elderly services such as life care and spiritual comfort, the most representative of which are the construction of rural elderly canteens and community elderly care centers. Although every rural community in Jiande City has a canteen for the elderly, the standards for the construction of canteens for the elderly are different. For example, some rural communities do not pay attention to the construction of canteens and the service quality is not high for the elderly. The elderly canteen is located in a remote location, which is inconvenient for the elderly to eat. What affects the elderly canteen elderly service the most is the shortage of funds. A stable source of funds is the key to ensuring the stable operation of elderly service institutions. Many villages have built elderly canteens and closed up in the later period because of the lack of operating funds.

Taking elderly canteen in Mache Village, Dayang Town, Jiande City as an example, the elderly canteen has been completed and put into use since October 2020, covering an area of 200 square meters and with complete equipment and facilities. It cost more than RMB 60,000. However, elderly canteen was shut down after only operating for more than 3 months after its completion for the epidemic and the shortage of funds. It is understood that the total population of the village exceeds 3,700, and there are 153 elderly people over the age of 80 in the village, of which more than 80% are lonely and widowed. The elderly canteen provides a daily meal service for the elderly over 80 years old in the village. The average number of diners reaches 90 per day, and the canteen does not charge the elderly for meals. There are 3 employees in the canteen with RMB 5,400 for the total monthly salary, and the monthly expenses for grocery shopping are more than RMB 30,000. From October 2020 to January 2021, villagers donated 20,000 yuan, and most of the expenses were borne by the village joint-stock economic cooperative. The village's joint-stock economic cooperative has an annual income of nearly RMB 1,000,000, and the annual cost of the old canteen is expected to reach more than RMB 300,000 yuan.

3.3. The Dilemma of IEC

Compared with the "popularity" of IEC in urban areas, IEC in rural areas is frequently "in the cold". On the one hand, the vast majority of the elderly are reluctant to choose IEC for pension due to the influence of traditional concepts of "preventing old age" in rural areas. On the other hand, the high occupancy costs of IEC have also discouraged the elderly in rural areas with relatively weak economic foundations. Hangzhou Huanting Health Pension Service Co., Ltd. is the only IEC in Dayang Town, Jiande City. Compared with IEC in urban areas, there are many difficulties in the operation of Hangzhou Huanting Health Pension Service Co., Ltd., the most direct manifestation of which is the few elderly and many vacant beds . The elderly in rural areas are not very accepting of IEC, and they generally want to choose FEC. The elderly in urban areas have a high degree of recognition of institutional pensions, but considering that the surrounding medical facilities in rural areas are not as advanced as those in urban areas, even if the environment in rural areas is better, they are reluctant to choose rural elderly care institutions for the elderly. Due to the small number of elderly people living in, the operating funds are very tight. Although there are not many elderly people, the facilities in IEC are complete, and the operating cost has not been reduced at all. The elderly in the city are reluctant to come, and the elderly in the countryside cannot afford it. The high cost of living in IEC is also an important reason why the elderly in rural areas are reluctant to choose for the elderly. Compared with urban areas, most of the elderly in rural areas have low educational level, and economic income mainly depends on agricultural production, child support, and receiving assistance. Their

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meager income cannot afford the high expenses of IEC. In addition, the elderly living in rural areas are more frugal, and even if they have good economic conditions, they are reluctant to spend a lot of savings in IEC. The Yikang Nursing Home in Jiande City, which is more than 20 kilometers away from Hangzhou Huanting Health Care Service Co., Ltd., has advanced facilities and equipment and shut down with 1year with the high cost especially the cheapest one is more than RMB 6,000.

4. SUGGESTIONS

It has formed a diversified pension form with FEC as the main method, CEC, IEC and other pension methods as supplements in China, broking the status of relying solely on FEC.

4.1. Improve the Basic Security of Rural Pension

The supply of resources needs to meet the needs of rural pension, so that the rural elderly can obtain the necessary care resources and basic protection, and realize a comfortable life .On the one hand, it is necessary to increase investment in the construction of CEC, strengthen the basic service support ability, improve the construction subsidy standard of rural IEC, and provide corresponding financial subsidies combined with the actual situation of the elderly population and the proportion of the elderly population in village. The standard system of rural IEC such as elderly canteens should be established, the hardware facilities and equipment should be improved, the service ability of rural old-age canteens and other public welfare old-age service institutions should be improved, and the operation norms and service ability training of service personnel should be carried out to gradually improve the level of IEC and ensure its standardized and safe operation. On the other hand, by vigorously developing the rural economy, the economic foundation for the elderly in rural areas is established. The government should advocate village to carry forward local folk style, tap cultural resources, combine their own characteristics, and develop rural service industry according to local conditions, such as accommodation, catering, orchard picking, tourism and other leisure and entertainment industries, so as to improve the collective income of the village, provide financial support for the operation of CEC such as rural elderly canteens, and advocate the provision of free public welfare services for the poor, subsistence and orphaned elderly. The government should encourage young migrant workers to return village and start a business, provide jobs for villagers, increase rural residents ’ income, make villagers benefit from rural revitalization and beautiful rural development, and solve the problem of restricting the elderly in rural areas to receive better pension services due to economic problems.

4.2. Promoting Filial Piety Culture and Renovating the Concept of Rural Pension

The concept of ' raising children and preventing the elderly ' in rural areas deviates from the current situation of ' hollowing out ' in rural areas, resulting in the emptiness of the spiritual level of the rural elderly. At present, the lack of spiritual comfort of the rural elderly needs the attention of the elderly family and society. The concern of the children of the elderly and the community can, to some extent, make up for the spiritual loss of the elderly caused by the lack of family support. Therefore, the government should carry out various forms of publicity activities, vigorously carry forward the traditional culture of filial piety in China, and advocate the construction of a social atmosphere of respecting, respecting and loving the elderly. Children as migrant workers should pay more attention to the elderly at home. In addition to material care, they should give more spiritual comfort and companionship in life, to take the initiative to strengthen interpersonal communication and face the elderly life with an optimistic attitude. Every village can organize activities such as “I have a holiday with my parents” 'to strengthen the children ’s care and love for their parents on Spring Festival, the Double Ninth Festival , Mother’ s Day and Father’s Day. Medical institutions and schools can organize free voluntary

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clinics, holiday care and other public services to give spiritual comfort to the elderly in activities to meet the needs of the elderly whose children cannot take care of. The government should actively guide the elderly in rural areas to gradually change the ideological concept of "raising children to supply old age", innovate the concept of rural pension, and promote the old people's thinking and concept to be in line with the times, and guide them to transition from the traditional rural pension to the modern one. Let them voluntarily accept CEC, IEC and other pension models, make up for the weakening family pension model in rural areas, and allow the elderly to enjoy their old age in rural areas.

4.3. Establishment of Rural Pension Institutions

Pension institutions encounter difficulties in rural areas. The fundamental reason is that the service of pension institutions does not adapt to the actual situation in rural areas, which leads to the shortage of funds and low housing rate. As is known to all, they are different from those in urban areas with the level of economic development, infrastructure construction, cultural concepts and other aspects in rural areas. Simply copying the operation mode of pension institutions with good operation in urban areas to rural areas, it is bound to bring some problems without considering the reality of pension in rural areas. Only the establishment of pension institutions in rural areas, and actively explore the actual pension service model in rural areas, so that it can adapt to the actual development of rural areas and is the fundamental measure to solve the operational difficulties of pension institutions in rural areas. Social organizations or enterprises can revitalize idle rural houses, transform them into pension institutions, and formulate pension service fee standards that meet the consumption level of rural areas. The source of funds is mainly borne by the elderly, supplemented by village collective subsidies, so as to build and operate pension institutions, so as to ensure the quality of life of the elderly in rural areas. All sectors of society should participate widely, construct a policy system of active aging, improve the infrastructure construction of rural society, improve medical and health conditions, expand the function of rural pension institutions, so that the elderly can actively participate in social and cultural life, improve the quality of life, and be fully protected in accordance with their wishes, hobbies and abilities, so that the elderly can meet the elderly life with a positive and optimistic attitude, and create a harmonious and warm social atmosphere for the elderly.

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