

Research on the Multi-Subject Participation Mechanism of Community Pension—Take Guangde City, Anhui Province as an Example

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Abstract: Since the 21st century, the problem of China's population aging has become increasingly apparent. In the face of increasing pressure on pension, accelerating the construction of community pension system has become one of the important measures. Each participant undertakes its respective functions. This paper analyzes the current situation of community elderly care service in Guangde city, Anhui Province in recent years, and conducts a questionnaire survey on the local elderly care service demand. From the perspective of government, non-profit organizations, social capital and other participants, the multi-subject participation mechanism is explored. It provides ideas and policy suggestions for the development of community home care services in small cities.

1. Introduction

The aging problem of the population has become the basic national condition of China in the 21st century. The aging problem has an important impact on China's economic and social development, social structure changes and other aspects. How to do a good job of the elderly, to solve the imminent social pension problem, it's a need to face up to and overcome the difficulty. Community home care takes the society as the network platform, integrates various public service information resources in the society, and carries out services such as helping meals, cleaning, bath and medicine for the elderly.”[1]Community pension” has been widely explored and applied around the world due to its low cost, good economic benefits and its benefit to the active society. At present, almost all community pension in China are undertaken by the government, just a few market forces in, and the participation of non-profit organizations is also very low. It is obviously difficult for the government to undertake the task of community aging simply to deal with the growing trend of population aging. [2]Guangde city in Anhui Province is located at the junction of Anhui, Zhejiang and Jiangsu provinces. According to the 7th national census report of Guangde city, the total resident population of the city is 499,132, and the total population aged 60 and above is 104,038, accounting for 20.84 percent, of which the total population aged 65 and above is 81,329, accounting for 16.29 percent. Which is more than the city's average proportion, far higher than the international standard of the aging proportion. At the same time, Guangde, as a county-level city with relatively general economic development, lags behind in its urbanization level. Among the

permanent resident population of the city, the urban population is 314,649, accounting for 63.04%, and the total population living in rural areas is 184,483, accounting for 36.96%. The aging level of rural population exceeds that of urban areas, and the problem of rural aging is even more serious.

In fact, due to young outflow, Small and medium-sized cities face more severe pension pressure, and there exist the lack of pension service system construction, low social security level, a large number of farmers don't have endowment insurance, their meager income is unable to maintain basic life after their 60's. Therefore, the research subject diversification participate in community endowment service is of great significance.

2. Materials and Methods

This paper takes the development of community pension in Guangde City, Anhui Province as the research object. By the end of 2021, Guangde has built one county, nine villages, and 16 social home care service stations. More than 20 urban care institutions have 2,575 beds and more than 1,200 elderly people.

During the 13th Five-Year Plan period, Guangde City issued an operating subsidy of 9.095,600 yuan and one-time construction subsidy of 15.19 billion yuan; urban and rural pension three-level pension centers cost 27.78 million yuan and other operating subsidy of 3.22 million yuan. In addition, the scope of financial purchase of home care services has been gradually expanded, expanding the scope of home care services over 80 years old in the original urban areas to rural subsistence allowances over 70 years old, extremely poor and semi-disabled elderly. In the first three quarters of 2021, the municipal government has purchased 3,543 people with home care services, providing 63,742.5 working hours, and paid 1,593, 53 million yuan. A total of 200,000 yuan was invested in aging renovation projects for 67 households, and 4.84 million yuan was granted.

This paper uses the questionnaire survey to conduct the survey. Taking the elderly over 60 years old in Guangyang New Village and Nantang New Village of Guangde Economic Development Zone as the respondents, the survey involved the basic information of the respondents, health status, family situation, pension model preference, literature and needs. A total of 50 elderly people were issued with questionnaires.

This survey object consists of 28 men and 22 women. 27 people aged 60-69, about 54% of the total, 18 people aged 70-79, about 36% of the total, and 5 people over 80, about 10% of the total.

For housing conditions, 14 people live alone, about 28% of the total; 21 live with partner, about 42% of all; 10 live with children, about 20% of all; and 5 live with other relatives, about 10% of the total. In terms of economy, 11 people work for life, about 22% of the total; 16 rely on pension, about 32% of all; 8 with children, about 16%; 15 don't have income or only have rural insurance, about 30% of the total. Because these two communities are resettlement communities, a lot of old people are farmer registered permanent residence without worker endowment insurance, their economic income is lower.

In the choice of the pension model, thirty-one persons for 62 percent of the total population; seven for 14 percent of the total population, three for community pension; and nine elsewhere, 18 percent of the total population. It can be learned from the survey that most of the elderly people hope to take in their own support, and few elderly people want to go to pension institutions, for community pension, almost all the respondents do not understand and have not contact with the service, the government also needs to strengthen the promotion efforts.

On the demand of pension service, accompany is on the first, the vast majority of surveyed elderly's children have married, meet with children on average about once a week, many of their children work outside, just get back during New Year, the old man's active range is generally

limited to the community, their most time is in the idle state. The housework is the second, including the replacement of consumables household appliances such as electric lamp, the physical quality of the elderly declines year by year, their energetic gets slowly, the service demand to manual labor goes to higher.

In terms of healthcare needs, the elderly have a high demand for various medical services. Especially in disease prevention, emergency assistance, physical examination. It is worth mentioning that the vast majority of respondents do not have the habit of regular physical examination, they don't know their exactly conditions.

In terms of recreational activities, the most important recreational activities for the elderly are playing mobile phones, watching TV, playing cards, playing mahjong, and the main exercise is walking. In terms of literature and demand, most respondents hope that activity areas for the elderly can be established in the community, so that the elderly can watch TV and play together, which is also the vast majority of commercial communities and resettlement communities do not have.

3. Results & Discussion

3.1 The Participation Degree of Multiple Subjects

The government does almost all things, with too little involvement of other subjects. At present, because the social pension model has soon started in China, the current development is not very perfect. However, after research, it is found that at the present stage, in the major cities of implementing the social pension system in China, the government almost all undertake the implementation of this model, and too many subjects are involved, [3] which leads to the market forces cannot enter this area, which makes the non-profit institutions have less motivated to invest in the pension. In this way, the service subject of urban social pension is relatively single, and the benefit is not high. In addition, the power of government departments is limited, and the social care services that can be provided are also limited, resulting in the shortage of social care services. In addition, with the rapid development of social economy and the increasing improvement of people's living standards, the requirements of the elderly in the city have gradually shown a development trend of diversification and quality, but at present, all kinds of medical, health, leisure and other service facilities for the elderly in the city are not complete. All kinds of pension problems are gradually becoming prominent, which also poses a great challenge to the current urban social life.

3.2 The Conflict between Multiple Subjects

3.2.1 The Conflict between the Government and the Market Forces

Because the local government is at the dominant position in the whole city social pension operation. In the process of the participation of market economy forces, due to the large degree of supervision and interference of government departments, the ability of market economy is too much constrained. In order to encourage the market forces to join the social pension, the government departments usually give preferential tax policies and corresponding financial subsidies to such companies. However, because the support force is too small, many companies cannot make profits, which reduces the enthusiasm of the market forces as the main body for investment.

3.2.2 Conflicts between the Government and the Nonprofits

The number of staff in non-profit institutions is considerable, but there is also a big gap in the professional quality of the members. In addition, there is no special business instructor, resulting in more difficulties in this subject in participating in urban social pension services, which leads to a

certain extent to the dissatisfaction of government departments. The support of government departments for nonprofit agencies is small and small. At the same time, it has failed to introduce corresponding measures to carry out necessary training and guidance, so that the effect of non-profit institutions to participate in social pension is not very ideal.

3.2.3 Conflict between the Government and the Elderly

To many extent, government departments can only provide the most basic pension services for the elderly. With the improvement of living development level, the needs of the elderly appear high-level and diversified. Government departments cannot accurately communicate with them, and lack a full awareness of their needs. Because at that time, the legislative system in the urban social pension work was not perfect enough. In addition, the elderly do not have the corresponding sense of rights protection. When the government departments cannot meet their requirements, they often have no way to help, or only passively endure, or complain that the government departments can do nothing, which aggravates the conflict between the two questions.

4. Conclusions

The main purpose of social pension is to realize the happiness of the elderly group, and to promote the elderly to obtain a higher quality of life from the material and spiritual aspects. The elderly group is the common service object of various social public service providers. To build a low-cost, efficient, stable and sustainable social pension model for the society, I put forward the following countermeasures:

4.1 Give Full Play to the Leading Position of the Government

At first, we will strengthen the top-level planning of government departments and further improve the role of government departments. We should give full play to the role of local government departments in the construction of the elderly care service system, establish and improve the linkage mechanism of various departments conducive to the expansion of private elderly care organizations. The policies and measures for the development of private social pension institutions have been raised to the legal level, and the policies of the social pension service work and the functions of the social market have been further clarified at the legislative level. It has further accelerated the reform of the elderly service industry and service, fully mobilized the enthusiasm of social forces in the reform and development of private pension institutions, guided and helped various social markets as the main body to expand the supply of elderly service facilities, and further driven the development of private elderly service centers.

Secondly, fully establish the credit system, use the support of capital and government security, guide non-profit institutions to actively participate in social pension, and enhance the confidence of social capital to enter such markets.

4.2 Cultivate and Encourage Non-Profit Organizations to Enter

Enhance the organizational type and initiative of non-profit institutions, implement reasonable recruitment and training, improve the overall quality of organizational personnel, and improve the elderly care services. As an important part of urban social elderly care services, non-profit institutions must give full play to their own resource advantages, train enough technical personnel for the social elderly care service industry, and carry out consulting services including medical care, maintenance and health management. At the same time, attention should also be paid to the effect and service quality of elderly service projects, to carry out necessary technical training and

guidance for participants.

Establish long-term cooperative relations with nursing schools and other nursing institutions. The volunteer service team of Guangde Municipal Health Commission, social civilization construction volunteer service team and women's action volunteer service team are the main teams of work, organizing these organizations to provide food, cleaning and medical services for the elderly with mobility difficulties in the community.

Through the continuous promotion of work activities, the influence of community elderly care volunteer service has been expanded. Through the continuous fermentation of services, the activity scope of non-profit organizations will be covered to the whole city, and many non-profit organizations with a certain scale of volunteers, stable funding sources and professional pension services will be cultivated. [5]

4.3 Give the Green Light to Social Capital to Enter the Market

All the elderly in Guangde have huge differences between the needs of pension services and the pension supply created by the local government. It is far from enough to rely only on the social funds of the local government, but also needs the support of the government to mobilize funds from all sectors of society.

Promote the integration of medical care and nursing care. Guangde City should encourage social capital to develop the elderly care industry integrating medical care, and support qualified private pension institutions to set up medical branches while opening up private medical institutions.

Explore new development models. When social capital enters the community pension, it will face the problems of large early investment, distrust of the community people, and uncertain expectation of investment return. Therefore, the channel for social capital to enter the service market can be opened through public construction and private construction, private construction and PPP cooperation. At the same time, at the same time, the operation quality of social capital operation can be supervised through the establishment of performance appraisal, and third-party evaluation can be introduced to form constraints on enterprise behavior. [4]

Enrich the industrial chain of the elderly care service industry. Elderly care services can no longer be limited to traditional care, but with the improvement of people's living standards, the needs of the elderly are increasingly rich, and their purchasing power is also greatly increased compared with the past. Pension business has been combined with travel, culture, catering industry, health care, entertainment and other fields, and the development has become the current development trend. The government can also introduce insurance companies, banks, catering industry, the Internet and other private enterprises to further expand the development of the large health industry chain and cultivate new economic growth points. The community pension is not a helpless place for the elderly to take care of themselves, but a professional institution for caring for the elderly and providing diversified and high-quality services for the elderly.

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