

A Study on the Aging of Population and the Pension Security in Rural Areas

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Abstract: The aging of population is an important embodiment of progressive civilization, an important trend in the process of domestic economic and social development, and one of the basic national conditions that must be faced in the future. In the situation of vast rural areas and unbalanced regional development, rural old-age security is facing many problems. Therefore, it is necessary to analyze many factors that affect the rural old-age security. On this basis, all aspects should adhere to the people-centered idea of the development of old-age undertakings, take active action to optimize the supply of old-age security, improve the environment of old-age services, improve the service level, actively meet the needs of the rural people for the old-age, steadily promote the sustainable development of old-age security undertakings, and better maintain the good situation of social harmony and stability.

1. Introduction

2019 The medium and long term plan of actively coping with population aging (hereinafter referred to as the plan) issued by the Party Central Committee and the State Council in November, pointed out that the trend of China's aging continued to increase, reaching 249 million people aged 60 and over, increasing the burden of social and family pension, increasing the pressure of national social security, and facing more prominent contradiction between supply and demand of health and pension services. Moreover, the domestic population base is huge, and the number of elderly people is large. At the end of 2017, there were more than 155000 different types of pension infrastructure implemented in China, with 7.45 million pension beds. However, the total population of the elderly greatly exceeded the total supply of pension services, and the service quality varied. Some private pension service institutions with higher allocation charge more, and some private pension institutions with lower allocation face greater survival pressure. Therefore, relevant parties must take active actions to meet the needs of pension security services, build a pension and health service mechanism, form a multi-level and sustainable social security system, and meet the increasing needs of the people for pension services.

2. Analysis of the main factors affecting the rural endowment insurance

2.1. Lack of sufficient capital investment

The state's financial funds invested in the field of rural pension services are obviously less than those in urban areas. The rural people can not get good medical and health services, the income level is low, the aging rate is relatively fast, the aging level is higher. However, the rural areas can not get the same financial investment in the elderly care, and can not effectively build the elderly care service projects and facilities, resulting in the dual level of elderly care service in urban and rural areas.

2.2. Lack of perfect pension security system

There are few funds for the old-age security of the rural people, and there are some obstacles in the system level, which can not fully meet their needs for the old-age security. Although the economy continues to develop forward and the living standards steadily improve, the social security system has made remarkable progress. However, there is no systematic income guarantee mechanism for the elderly in China, and the medical insurance system is not perfect. Many rural people are frugal, only

to be able to provide for the aged better in the future. The imperfect old-age security system, to a certain extent, increases the difficulty of rural mutual support for the elderly, and can not provide a strong guarantee for the rural elderly.

2.3. Serious hollowing out in rural areas

Many young people in rural areas go out to make a living or work. The number of left behind elderly in rural areas continues to increase, and there is a serious problem of empty nest elderly. They lack effective economic supply, food and clothing security and daily care. Life security is facing many problems. This situation can't make them feel at ease, can't get more spiritual comfort, and many of the government's pension policies and policies can't be effectively implemented in rural areas, which seriously hinders the construction of the rural social pension service system.

2.4. The rural areas failed to establish a professional pension service team

Many rural areas lack of pension management team, management personnel and pension services are not fully recognized, lack of strong professional ability, unable to provide diversified nursing services, mainly focusing on domestic life, catering services, lack of entertainment, convalescence and rehabilitation services. It also can not effectively develop the volunteer service of rural elderly groups, which affects the enhancement of rural medical service ability, the professional development of management team and pension service.

3. Suggestions on actively responding to the needs of rural old-age security

3.1. Vigorously integrate rural endowment security resources

Integrate all kinds of social organizations for the aged in rural areas, township nursing homes, actively build regional service centers for the aged, effectively coordinate and reasonably integrate community service institutions for the aged, public welfare homes, nursing homes, nursing homes, and profitable social organizations for the aged. Under the condition of ensuring and steadily improving the quality and level of elderly care services, we should increase the number of beds for elderly care and strengthen the construction of medical rehabilitation infrastructure. We should make full use of the idle resources such as all kinds of abandoned factories and school buildings in rural areas, actively build and reconstruct comprehensive and regional service centers for the aged, so that the majority of the elderly in rural areas can get good services for the aged nearby. Adopt flexible pension mode, such as "scattered living at night, unified care during the day", to meet their psychological needs of "staying in the village, staying away from their neighbors" in the process of pension as much as possible.

3.2. Strengthen the guidance and publicity of pension security

In order to better implement the mutual support model in rural areas, the elderly and related families should take active action. We should gradually change their concept of pension security, and gradually promote the implementation and implementation of the mutual pension mechanism. The old people should change the traditional idea of supporting the children and preventing the aged, gradually accept the idea of independence and mutual support for the aged, and actively participate in the activities of mutual support for the aged in their villages. Family children should gradually participate in the activities of rural mutual pension services, provide assistance and support to the elderly in need of pension services, record the time, content and quality of participating in mutual pension services, and relevant management institutions implement systematic filing management, so that when their parents need pension assistance, they can withdraw the stored pension security in a logical way Time.

3.3. Design a standardized and reasonable evaluation and supervision mechanism to increase the capacity of elderly care services

In order to improve the quality and level of elderly care services, relevant departments should

formulate targeted and efficient supervision and evaluation mechanism for elderly care services, and strengthen the sense of security and trust of elderly care groups. First of all, we should formulate a targeted evaluation mechanism for the quality of pension services, measure the quality, level and degree of pension services provided by pension institutions under certain environment, conditions and resources, timely feedback and measure the achievement efficiency and degree of pension services, and gradually increase the level of pension services. Secondly, the rural areas can also implement the mutual aid pension model, integrate the pension service information of relevant personnel into the credit evaluation mechanism, supervise the quality and level of pension services they provide, and complete the number of tasks, so as to effectively and positively play the role of mutual aid pension, and achieve the money needed for pension.

3.4. The government plays a leading role in providing for the aged

In order to effectively promote the sustainable development of rural elderly care services, state organs at all levels should strengthen macro management, and introduce and implement relevant systems and policies of elderly care services. We should adhere to the principle of combining mutual assistance and self-help for the aged, continue to call on the majority of young and middle-aged groups and the young elderly groups to participate in the elderly care service, strengthen the independent ability of the elderly groups, and enhance the awareness of intergenerational mutual assistance. In the process of implementation, local governments should take measures according to local conditions, build various elderly activity centers, recuperation and rehabilitation institutions, and carry out many cultural entertainment and sports suitable for the elderly. In this way, we can continuously strengthen the physical quality of the elderly. And now the problem of the elderly group suffering from fraud is increasingly serious. We should effectively protect the legitimate rights and interests of the elderly group, provide them with judicial assistance, so that they can live in peace, comfort and comfort.

3.5. Guarantee rural endowment fund

We should raise funds for the aged in rural areas through various channels,. Properly dealing with the pension of agricultural population is conducive to building a moderately prosperous society in an all-round way and realizing the great Chinese dream. Therefore, the state should effectively reduce the burden of farmers & apos; pension, strengthen the financial security of farmers' pension, and achieve the goal of providing for the aged. We should ensure and improve people's livelihood in the development, and highlight the welfare and sociality of rural pension security. The state finance should expand the scope of support, expand the strength of support, increase the share of collective and government funds in the collection of pension funds, and improve the initiative of rural people in payment. In addition, we should vigorously mobilize the participation of enterprises, social capital, public welfare organizations, insurance companies and other institutions. Economically developed regions should provide strong assistance to economically backward regions.

4. Conclusion

To sum up, the promulgation and implementation of the plan fully shows that the party and the government attach great importance to the development trend of China's aging population, and actively take effective measures to steadily respond to the changes and development of aging society. At the same time, the situation of rural old-age security is special, and there are many difficulties. We must deeply grasp the difficulties faced by the current rural old-age security, deal with the problem of old-age security under the unbalanced regional development, and take effective measures to actively deal with the problem of aging from many aspects, so as to provide effective old-age services and product supply for the rural elderly. Only in this way, can we gradually promote the development of rural old-age security, strengthen the farmers' awareness of old-age, the government provides various public services, strengthen the farmers' awareness of participating in the insurance, and gradually promote the sustainable development of rural old-age security.

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