

Potential Problems and Strategies of Pension Model in "Huitian District" under the Trend of Population Aging

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Abstract: Population aging will bring about real problems such as labor shortage, impact on China's economic development, and pension shortage. Therefore, it is especially important to actively address the challenges of population aging, reduce the differences between regions, and promote coordinated economic development. This study identifies the existing problems of the "Huitian District" elderly care model based on the allocation standards of public services in Beijing and similar experiences and practices in suburban areas of large cities at home and abroad, and uses questionnaires and interviews to propose a targeted study on the "Huitian District" elderly care model in Changping District, Beijing. The study proposes to improve the efficiency of social development through government support, social undertaking and institutional innovation; to enhance the international radiation function of senior care organizations through integrating resources and building a platform; to establish a joint management mechanism through governmental guidance, social cooperation and third-party supervision; and to promote standardization through detailed services and orientation training. It is expected to provide references for China's future response to population aging and exploration of elderly care model.

Keywords: Population aging; Huitian district; Elderly care model.

1. Introduction

Due to the increasing speed of global aging, many countries are facing a series of problems arising from an aging society. Compared with other countries, the impact of population aging in China on economic development and social development is not only general but also specific. With the rising level of economic development in China, the standard of living of the residents and the rising level of medical and health care have increased the life expectancy in China to a certain extent. Coupled with the implementation of family planning policies in China, the population growth rate has been controlled to a certain extent, leading to the emergence of the problem of population aging. According to the actual survey, we know that the proportion of elderly people over 65 years old in China has reached 7%. The large elderly population highlights the remarkable improvement of China's medical level, health care, and economic development in many aspects, but at the same time, it also brings many other urgent social problems, such as declining labor force and aging before wealth.

The most widespread interpretation of the concept of population aging is that the declining number of young people and the increasing number of older people in the total population of society. This results from the decreasing fertility rate and increasing life expectancy per capita, and led to the growth of the proportion of older people. Some researchers also point out in the study of population aging that population aging is a process in which the number of elderly people is increasing as a proportion of the total population. Internationally, it is usually considered that a country or region is in an aging society when the number of elderly people over 60 years of age accounts for 10% of the total population of the society, or when the number of elderly people over 65 years of age accounts for 7% of the total population of the society. In summary, this study considers that "population aging" means that the elderly population accounts for more than 10% of the total social population, and the proportion of the elderly population is still increasing.

In recent years, researchers have elaborated from different perspectives of population aging and made analysis and research on aging models from different aspects. For example, Yan and Li explored the inner logical connection between healthy aging and active aging and proposed options and

strategies to promote healthy aging ; Gao proposed the main ideas and policy recommendations to cope with the aging of rural population . In the foreign studies, Lee, HH and Shin, K studied that population aging hinders economic growth, especially in countries with high levels of population aging. In fact, the current studies, both domestic and foreign, are with scattered perspectives and a lack of uniformity in the focus on results, without reaching a consensus on the elaboration and development of population aging and aging patterns in the "Huitian district".

This study focuses on the current situation of population aging in China, the aging model in Changping District of Beijing, the current situation of Beidianjiayuan community in the "Huitian area", and the strategy of gradually expanding from an elderly care institution to a community-wide elderly care institution. This study summarizes the differences between the current elderly care model in the "Huitian area" of Changping District, Beijing and previous research studies in the light of the irreversible trend of population aging, and provides suggestions and ideas for the elderly, the community, and the government in order to promote the development of elderly care in China.

2. Characterization of the Current Domestic Social Elderly Care Model

2.1 The demand for social elderly is expanding, and the elderly care center cannot meet the demand

In recent years, the senior care centers in many regions have adapted to local conditions. In the fields of management mode, value connotation and operation mode, there are further innovations in the mode of "community elderly care service by elderly institutions". However, through field visits and surveys, it was found that the elderly institutions are still only on the periphery of the service system or carry out some non-core business activities that are not targeted, not easily understood by the public and have a low socio-economic burden, and can easily obtain the active participation of a significant proportion of the public, such as cultural and educational activities, voluntary educational activities, sympathy performances, book reading, chess and card leisure, elderly schools, etc. The public is basically unfamiliar with from these organizations, so aging in place is still the choice of the vast majority of people at present. Community elderly care is still in the implantation development stage, and in order to guide the institutions to be able to actively move towards serving the society, it is necessary to absorb social forces into or set up elderly care service organizations through government policy support, improvement of facility protection and subsidy support measures, etc.

2.2 Increasing institutionalization of social elderly care

"Institutionalization of social elderly care" refers to the integration, expansion and radiation of social life in the form of social organizations as the main body. Its function is not only to provide internal services for the elderly residents, but also to expand its business to the society, larger areas and life, so as to achieve group and social interaction. The advantage of this is the availability of specialized personnel and business supply. In addition to basic life tasks such as day care and bed care, senior care service groups actively create conditions to develop extended businesses by integrating functions such as food supply, daily life care, cultural comfort, affectionate companionship, medical care, health management, cultural exchange, community interaction and spiritual growth with the resources gathered by human resources. In the field of daily life care, senior service groups can provide home delivery of food services, home services, companionship, meal assistance, bathing assistance, emergency assistance, shopping assistance, and walking assistance, as well as medical service programs, such as volunteer medical programs, health care files, medical assistance, medical delivery, psychological counseling, and physical therapy services .

2.3 Integration of aging-in-place and other institutional aging business

This is mainly reflected in the expansion of the aging business of some of the original financial institutions into the field of home care for the elderly, which mainly includes comprehensive business such as day care (short boarding), meal preparation, home care for visiting medical services and

voluntary medical consultation. Health management institutions whose services are targeted at 0.5 self-care, disabled and demented elders are more inclined to expand the home elderly business. Smaller senior care service management organizations located in urban residential areas are becoming the mainstay of business integration. The small social elderly service centers with less than fifty beds combine unit health and home care services in one, with small volume and many service recipients, and can address the needs of the elderly living in the local area. The social-centered chassis to achieve the integration of family and unit elderly care has become an inevitable trend in the development of the current community elderly care business in China, and the small living complexes in the society will gradually surpass the single family elderly care facilities in the future and become the current dominant way of community elderly care in China .

To sum up, there are still problems in the current domestic social elderly care model. Under the long-term development trend of social elderly care, it is necessary to pay attention to the need for specialized elderly care management services for the disabled, demented elderly and semi-self-care elderly in the family elderly, and seek to address the rigid needs of this type of elderly from a social perspective by adopting specialized organizations radiating to the family. Efforts should be made to promote small and medium-sized elderly service consortia embedded in society, and to guide individuals, private enterprises and community institutions to jointly build social-type elderly service consortia from the perspectives of elderly land and tax exemptions, in order to integrate in family elderly care and social institutions to solve the real needs of the elderly living in place. We should vigorously promote the innovation of the management mode of integrating the elderly at home and social institutions, and guide the elderly management agencies with profitable, professional and comprehensive thinking to provide professional elderly services for the majority of the elderly at home.

3. The Special Features of the Aging Model Carried out in Beijing Changping District

Beijing Changping District has fully launched the construction of public service post projects for the aging. At present, twenty-five key projects have been launched, and the social elderly service projects have been actively promoted by the elderly institutions, and eleven major items such as medical follow-up, spiritual care and education training have been implemented, and more than 50,000 times of consultation services have been accumulated for the elderly. At the same time, with the integration of "home, society and government agencies", Beijing Changping District has developed "Tourism Aging", "Healthy Aging" and "Intelligent Aging" and other "Aging+" service models have also emerged, through initiatives such as improving the service level of homes for the elderly and promoting the vigorous development of the elderly service industry. Since 2018, the two rounds of the Huitian Action Plan have implemented 20 medical elderly care projects, increasing the number of beds by 1,000 and improving the convenience of medical facilities by 12%, providing a stronger protection for the elderly to live happily .

In addition to daily life care, the elderly service stations also offer various training courses such as knitting, painting, dancing and other cultural activities to enrich the spiritual life of the elderly. The development of service stations, "quarter-hour living service circle", cultural and sports activities for the elderly, and the purchase of social services by the government has enhanced the sense of well-being of the elderly in the "Huitian area" .

The reasons for the above-mentioned services in Changping District, Beijing, which are different from other regions are as follows.

3.1 High population density

The unique functional positioning and location advantages of Changping District in Beijing have attracted a large number of people, and the regional population density is 8.6 times compared with that of Changping District and 10 times compared with that of Beijing. The existing resident

population size and basic public services are out of balance, resulting in serious traffic congestion, large gaps and debts in education, medical, pension, cultural and sports services, and so on, and there is an urgent need to make up for the shortcomings of people's livelihood. The area has a large residential population and was once called a "sleepy city" because of its imperfect urban functions.

(2) Large number of elderly people

According to the data, there are 315 streets in the city where the proportion of elderly people over 60 years old exceeds 10%, and only 13 streets have a proportion of less than 10%. The proportion of elderly people in Huilongguan Street in Changping District is 50.3%, which is the highest level in the region .

3.2 Imbalance between work and residence

According to the data, as of the end of December 2021, a total of 15,500 urban registered unemployed people were mapped in Changping District throughout the year . Since the construction of large housing projects in the area was started around 1998, the imbalance between jobs and housing has gradually become a painful point affecting the development of the area, along with the rapid urbanization process and the rapid concentration of population in the "Huitian area". The current employment situation of the labor force in the "Huitian area" is an important factor affecting the balance of jobs and residences in the area. The research and analysis of the employment status of the labor force in the "Huitian area", especially the household registration labor force, is important to promote the community-based entrepreneurship and employment in the Huitian area. It is also an important reference for solving the urban disease in the Huitian area. The study shows that the number of unemployed people in Changping District, is large, and the implementation of the initiative on the elderly care will help the elderly population to retire and improve the unemployment situation in Changping District .

3.3 Large available space

One of the characteristics of Changping District is its large population, but at the same time, there is a lot of available space in Changping District. For example, in order to contribute to the balance of jobs and housing in the "Huitian area", Changping Development Company leases land from collective enterprises in Changping District and builds or transforms it into science and innovation space. This is a great way to develop the economy of Changping and generate income for local farmers.

4. The Current Situation of the Senior Care Model of Beidianjiayuan Community in Huitian Area

This study uses questionnaire method and interview method to get an in-depth understanding of the elderly care model. The questionnaire method was designed with 15 questions, including the basic information of the respondents, their understanding of the elderly care model, the existing community elderly care services, the construction and development of elderly care services, and the views on institutional elderly care. By using the above two research methods and combining them with field visits to the Beidianjiayuan community in the "Huitian area" of Changping District, Beijing, the existing problems of its elderly care model were identified. This study also analyzes the current situation of the Beidianjiayuan community's elderly care model by studying the basic living services provided by the community, the current situation of institutionalized elderly care, and the choice of elderly care model by the elderly in the community.

4.1 Provision of basic living services in Beidianjiayuan community

Most elderly people are satisfied with the community environment, health and safety measures of Beidianjiayuan community. The results of the research (see Table 1) show that the community is clean and tidy, and the various supporting services and facilities around the community are perfect, so the daily needs of the elderly can be basically met. However, the community of Beidianjiayuan

lacks professional senior care institutions and senior care professionals, there are relatively few caregivers, and the community does not organize regular medical checkups for the elderly or hold cultural lectures.

Table 1. The results of the research

Community facilities for the elderly	Possession	Question
Disabled access	Yes	None
Exercise facilities	Yes	Not enough, not suitable for the elderly
Elevator	No	Inconvenient for the elderly to go up and down the stairs
Medical facilities	No	Not convenient for the elderly to have medical checkups and see a doctor

In conclusion, the number of services provided by the community for the elderly need to be increased. The business personnel of the social "aging-in-place" service organizations are basically government workers who are older, less educated and less experienced, and their business contents are limited to daily life care and housekeeping services, and their overall quality needs to be further improved.

4.2 Problems of institutional elderly care in Beidianjiayuan community

The cost is high and most of the elderly cannot afford it. The research results show (see Table 2) that 68.5% of the elderly whose pensions and retirement benefits are 5,000 yuan and below, 21.7% from 5,000 yuan to 10,000 yuan (including 10,000 yuan), and 9.8% above 10,000 yuan. Nearly 70% of seniors' retirement salary is not enough to pay for a nursing home with good services and a good environment. At the same time, it was found in the survey that institutional retirement does not match with the traditional concept of Chinese people, and institutions cannot provide personalized services for the elderly, so institutional retirement can only be used as a supplement.

Table 2. The research results

Retirement and pensions	Percentage
5000 yuan and below	68.5%
5000 yuan -10,000 yuan (including 10,000 yuan)	21.7%
above 10000 yuan	9.8%

In summary, community aging is particularly important, as the elderly can continue to receive care from their children at home, while professional care is left to the community, which meets the individual needs of the elderly .

4.3 The choice of elderly people in the Beidianjiayuan community regarding the way of aging and family companionship

According to the results of the study (see Table 3), 89.4% of the elderly in Beidianjiayuan community prefer to spend their old age in their familiar homes and enjoy the atmosphere of life with children and grandchildren; only 10.6% of the elderly prefer to go to nursing homes and other institutions. There are many factors that affect the choice of the elderly, including the high housing price in Beijing, the lack of nursing homes in the surrounding area, and the deep-rooted traditional mentality of aging at home, all of which have a certain influence on the final choice of the elderly.

Table 3. Results of the study

Senior living style	Percentage
Traditional (children living together)	89.4%
Living on their own	0%
Nursing home	10.6%

To sum up, the development of "community-based" family lifestyle is in line with the current economic and social characteristics of "aging before getting rich" in China, a real demand in line with the development process of aging, a necessary supplement to build a sound community retirement protection system, and a practical way to further improve It is a practical need to further improve the

living standard of China's elderly society and promote the creation of socialist spiritual civilization, as well as a practical way to reduce official financial pressure and maintain social stability. In the case of the Beidianjiayuan District in the Huitian area of Changping District, the government needs to increase the guidance to encourage more market players to enter the senior care industry, so that more funds can be invested in the creation of the senior care industry and create a social life stage for them where they can have "a little support, a little nurturing and a little happiness in their old age". "To create a stage of social life for them, and effectively improve the happiness and sense of attainment of the elderly population .

5. Strategies for Gradually Expanding from Elderly Care Institutions to the Whole Society

5.1 "Government support + social undertaking + institutional innovation" to improve the efficiency of social development

First, introduce corresponding incentives according to the dominant policy position. A number of initiatives have been taken to expand the entry conditions of community embedded senior care enterprises, shorten the government review process, clarify tax and fee incentives and multiple compensation methods, etc., to truly give full play to the government's policy support role .

Secondly, institutions innovate business methods and enhance market undertaking capacity. The active introduction of the market can not only reduce the cost of government elderly services, but also alleviate the problem of social personnel to settle down nearby. To this end, the market is introduced in the form of public construction and private ownership, private assistance, and entrusted management, and social organizations are guided to establish community-based embedded elderly care organizations.

Finally, the government supports the development of senior care enterprise management and advocates chain management. By guiding the existing embedded senior care organizations to gradually increase the number of embedded senior care organizations based on active exploration and summing up experience, in order to jointly promote the standardized chain management of senior care organizations, thus promoting the flourishing development of senior care business.

5.2 "Integrate resources + build a platform" to enhance the international radiation function of senior care organizations

On the one hand, the social elderly service business should integrate various social public resources, including various elderly service facilities, social voluntary service organizations, and social elderly institutions procured by the government, in order to establish a cooperative development mechanism of government guidance, institutional coordination, community participation, and market competition, and to promote the marketization of the activities of social elderly institutions .

On the other hand, senior care business management agencies will take the initiative to interface and cooperate with local government departments in order to expand the funding sources for intra-city home care business and to establish diversified social financing mechanisms. For example, the government may give different social service compensation to senior care centers leased by social forces or operated with their own houses according to regional classification, or it may adopt the way of purchasing social public service products in order to attract eligible social forces to join and establish social embedded consortia, centers, and small and micro institutions in order to promote the rational layout of social senior care service organizations.

In addition, elderly care institutions embedded in society to develop community and home-based elderly care business must, in addition to making full use of the public and supporting service facilities in the community, create an elderly care network platform, and gradually expand their coverage by introducing community forces and specialized operation teams, docking service resources such as elderly care and medical care, and establishing elderly care service stations embedded in society to

provide basic life support services for the elderly . At the same time, senior care institutions can also give full play to their existing resources to extend their service operations such as day care, meal assistance, bathing assistance, and health care to the whole society and nearby elderly people, while radiating their senior care operations to the whole society and other elder groups in need, thus further enhancing the social radiating power of the institutions .

5.3 "Government guidance + social cooperation + third-party supervision", the establishment of joint management mechanism

We clarify the position of the functions of each responsible body, introduce third-party participation in evaluation, and establish a joint model of government guidance, social cooperation, company operation and third-party supervision.

Firstly, local government departments only perform the function of policy guidance, and restrain each responsible body in the operation of the community embedded elderly care model at the local government level to ensure the smooth operation of this elderly care model.

Secondly, the community plays the role of a link to ensure the smooth transmission of information among all relevant units by means of implementing government policies, transmitting the dynamics of socially embedded senior care institutions, and immediately understanding the needs of the elderly in society, so as to effectively solve the problems of confusion and lack of communication in the operation of socially embedded senior care services.

Thirdly, the government introduced a third-party professional evaluation organization to evaluate the health services and connotations provided by socially embedded elderly service organizations by constructing a scientific comprehensive evaluation system , which is used as a guideline for socially embedded elderly service organizations to achieve healthy development in the future, so as to effectively guide socially embedded elderly service organizations to continuously improve the quality and management of elderly care.

5.4 "Refined services + directed training" to promote standardization

Promoting the establishment of standardized community-based implantable medical organizations and effectively improving the service level of elderly institutions are key measures to achieve the continued healthy development of social implantable medical models. Specifically, first, according to the development of graded service programs to meet the service needs of various groups of elderly people within the community, and according to the specific service standards to develop a reasonable price, it is worth noting that the reasonable price standard must be lower than the market price, in order to obvious welfare characteristics, second, according to do a good job on the training of professionals and service quality management personnel team, the use of targeted training programs in universities, health service industry Technical training institutions and other multiple ways to improve the health service industry technical staff reserves, and to determine the provisions of licensed employment, strict control of health service practitioner qualifications, and to effectively strengthen the health service industry talent training professionalism.

The 2019 Report on the Work of the Government states that by allowing them to obtain a good old age, later people will have a promising future. In March of the same year, the Ministry of Human Resources and Social Security and Dazang State jointly issued a document that in 2019, they would continue to coordinate the upward adjustment of the basic pensions of retired employees in enterprises and institutions, increasing the total amount by up to five percent. This adjustment is the 15th consecutive year since 2005 that the state has adjusted the basic pension for corporate retirees, with 118 million retirees benefiting. In 2019, as an important part of the people's livelihood to make up for the shortcomings, more "hard initiatives" to support the healthy development of the health industry are in place.

The national government has introduced the elderly care policy according to the time. One of them is to guarantee the old-age pension. China's old-age pension system is the general guarantee for hundreds of millions of workers in China for their retirement life. The pension will be paid in time

and the social pension insurance system will be established and improved to ensure that they can "support their old age" and "get old age". Second, make up for the shortcomings of the elderly facilities. We need to improve the equipment for the elderly, the elderly institutions and the medical service system for the elderly, to meet their diversified and multi-level needs of the elderly, so that the sense of well-being and security of the elderly has improved, while creating a new industry, a new direction of development. Third, regulate the elderly institutions. Realize the standardization and standardization of policies in terms of grassroots social relief and livelihood security, and improve the modern health services based on home, community, institutional, and medical care, which will better adapt to the needs of healthy living of the elderly and focus on the disabled elderly. Fourth, advocate a new type of elderly care. Promote the construction of "Internet + elderly care", open the intelligent nursing homes, and promote information technology and intelligent technology to guarantee medical care for each elderly person .

6. Conclusion

The aging population will bring challenges to the country's political and economic development, as well as problems such as labor shortage, and these problems and difficulties need to be actively confronted and faced. How to actively respond to the real problems brought by the aging population is what China needs to address and consider in the future development process. The response to population aging needs to be based on the overall development law of the society and the real needs of the aging society to solve. At the same time, we should also focus on the relevant system and social spirit cultivation after the normalization of the aging society in the future. Both the government, society, enterprises and individuals need to make their own contributions to the mega trend of population aging.

Looking into the future trend of population aging in China, emphasis should be placed on the support of various disciplines and research tools for population aging, combining various professional theories with the actual situation of aging in China, and the union of theory and practice can enhance the controllability of the development of population aging.

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