

The Way to Support the Aged in Rust Belt of China

A Study of Jinzhou City in Northeast China

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Abstract—The quantity of China's aging population kept rising in past decade. It has become a serious problem and is threatening the pension services system, which is particularly prominent in Northeast China. This article made an investigation in Jinzhou, a medium-sized city in northeastern China. It studied the current situation of population aging, the situation of pension institutions and facilities and the problems of social pension in Jinzhou. Based on the view of the problems found in the investigation, the article finally tries to give policy recommendations to solve the problems.

Keywords—aging population; pension institutions; northeast China; aging society; one-child policy

I. INTRODUCTION

With the continuous development of society, China has gradually entered into aging society, and the degree of aging is becoming more and more serious. China's average life expectancy (over 73 years old), the one-child policy and the decline in the current birth rate have objectively accelerated the process of China's entry into an aging society. By the middle of this century, China will have a population of more than 400 million people aged 60 and over, and its proportion will be as high as 30%. It is one of the countries with the largest and fastest population aging in the world. Jinzhou is also facing the same situation, with the increasing number of the elderly population, family planning leading to the increase of only-child, more and more families in the "4-2-1" model, resulting in many old-age problems in terms of economy and society, which have greatly affected the adjustment of consumption structure and industrial structure. The social burden is increasing, and the process of aging is accompanied by family miniaturization and empty nesting. Social security resources are facing tremendous pressure, which puts forward new requirements for social management, public services and finance.

Against the background of changing population structure and increasing pressure from aging, Jinzhou, like other provinces and municipalities, tries to solve the old-age problem through the transition of the old-age security system. Due to the reasons of system design and practical operation, the results are not satisfactory, and many problems have arisen. Therefore, there is an urgent need to explore new pension strategies and reasonable pension methods in order

to better solve the problem of old-age pension in an aging society.

II. BASIC STATUS OF OLD-AGE CARE IN JINZHOU CITY

A. Current Situation of Population Aging in Jinzhou City

Generally speaking, when a country or region accounts for 10% of the total population aged over 60, or 7% of the total population aged over 65, it means that the population of the country or region is in an aging society.

According to the statistics published by Zhiyan Consulting and Research Report on the Current Situation of China's Old-age Industry and Investment Strategies in 2017-2022, the population aged 60 years and over reached 222 million in 2015, accounting for 16.15% of the total population. The aging degree of China's population is accelerating. In 2017, 240 million people aged 60 years and over, accounting for 17.3% of the total population, it is estimated that by 2020, the elderly population will reach 248 million. It will account for 17.8% of the total population. In 2025, the population over 60 will reach 300 million, and China will become a super-aged country.

Jinzhou (excluding Binhai New Area and Songshan National High-tech Zone) has a total population of 738849 by the end of 2017, with 206243 elderly people aged 60 and over, accounting for 27.91% of the total population, nearly 10 percentage points higher than the national average. This shows that the problem of population aging in Jinzhou City is quite serious.

B. Basic Situation of Old-age Pension Mode

Through questionnaires sent out to students, employees of government institutions, state-owned enterprises, private enterprises and workers of different working natures aged 20 to 60, 59% of the respondents would choose to live with their parents or their parents in the vicinity so as to facilitate personal care, 26% of them reflected their parents' self-esteem, and their children would provide support. Fees, and regular or occasional visits, while only 15% of respondents would choose to send their parents to nursing homes or rely on community care. At the same time, 82% of the respondents will choose the family pension mode, 14% will choose the old-age pension mode in old-age institutions, and 3% will choose the community pension mode. It can be

inferred that Jinzhou pension model is relatively single, people still pay attention to the traditional family pension, and have little knowledge of other pension model choices.

C. Basic Situation of Pension Institutions

There are 17 old-age institutions in Guta District, Linghe District and Taihe District of Jinzhou City, with 1206 beds, including 8 old-age institutions and 680 beds in Guta District, 5 old-age institutions and 266 beds in Linghe District, and 4 old-age institutions and 260 beds in Taihe District. There are 300 beds, 14 private pension institutions and 906 beds in the three districts. Jinzhou Comprehensive Service Center for the Aged is a first-class large-scale public pension institution with 500 beds in the province. Due to waiting for the acceptance results, it has not been recorded in the pension information network for the time being. However, according to telephone survey and field visits, the center belongs to Jinzhou direct pension institution.

According to the health status of the elderly, the old-age care institutions in Guta District, Linghe District and Taihe District of Jinzhou City divide the nursing level of the elderly into four levels: self-care, half-care, full-care and special-care. The average fee of Jinzhou's pension institutions is between 686 and 1506 yuan, that of private pension institutions is between 713 and 1593 yuan, and that of the state's old nutrition institutions is between 485 and 855 yuan. Although the state collects and exempts tax, business income tax, water, electricity and electricity for the construction and operation of private institutions according to the civil users, the construction land is charged according to the law. Many encouraging policies, such as state-owned control and allocation, make it difficult for private pension institutions to operate.

The monthly operating expenses of private pension institutions are basically maintained by the living expenses paid by the elderly. According to a director of a nursing home, the rent of the house rented by the nursing home is 20,000 yuan per month. Ten staff members, such as medical staff, cooks and nurses, are calculated at 3,000 yuan per person per month. They pay 30,000 yuan per month. They pay 2,000 yuan per month for natural gas, 1,500 yuan for water, 3,000 yuan for electricity and 20,000 yuan for food and materials. Every month, the basic operating expenses of nursing homes are nearly 60,000 yuan. There are 42 elderly people living in the nursing home. According to the average monthly maintenance fee of 1500 yuan per elderly, the monthly income of the nursing home is 63,000 yuan, which is in a slight profit state.

III. THE PROBLEMS OF OLD-AGE CARE IN JINZHOU CITY

A. The Pressure of Providing for the Aged Is Great

The problem of population aging is serious. In recent years, the speed of population aging has accelerated. The proportion of the elderly aged 60 years and over in Guta, Linghe, Taihe and Sanhe districts of Jinzhou has reached 27.91% of the total population, nearly 10 percentage points higher than the national average. This shows that the

problem of population aging in Jinzhou City is quite serious. The serious problem of ageing has resulted in a great pressure on young and middle-aged people who have a small proportion of the population due to the amount of supply expenditure of the elderly. At present, Jinzhou's family structure model is mostly for the traditional "4-2-1" family, that is, four old people, husband and wife, and one child, which means that a couple should bear the responsibility of supporting four old people, which virtually adds to the burden of providing for the aged of family members.

The traditional concept is bound and the pension model is single. Influenced by such traditional concepts as "raising children and preventing old age", "giving priority to filial piety" and "respecting the elderly", most of the elderly and their children think that providing for the aged is the obligation of their children. Nearly 90% of the respondents will choose family pension, while the family pension model will weaken and gradually expose its drawbacks, which is reflected in the quickening pace of modern life and the increasing pressure of people's life, leading to the retirement from taking care of the aged as the duty of their children. In the past, the "heart" gradually changed to the "money" mode, and the traditional family concept of supporting parents gradually changed to the idea of providing for the elderly with material and money. Due to the pressure of public opinion, the responsibility of support and the children's insecurity in caring for the elderly in the existing pension institutions, even if it is difficult to care for the elderly, they dare not send the elderly to the pension institutions. Although some elderly people have the willingness to go to the old-age care institutions, due to the traditional concept has not changed, coupled with the lack of positive knowledge of the old-age institutions, it is also difficult to convince people, determined to choose institutions for old-age care.

B. Institutional Endowment Is Not Prominent

Institutional endowment propaganda is inadequate. Through the survey, most of the elderly and their children have little or no knowledge of the situation of the old-age institutions, and even do not know the advantages of the old-age institutions compared with other ways of providing for the aged. They pay much attention to the spiritual aspects of the old people's ideological entertainment and cultural activities, but do not pay enough attention to the development trend of the gradual increase of the future semi-self-care or non-self-care elderly, and the positive propaganda of the old-age institutions is not in place.

Institutional endowment capacity is insufficient. In terms of the number of old-age institutions and beds in Jinzhou, serious aging problems can not share the pressure. For example, it shows that every hundred elderly people have 0.58 beds. Even if Jinzhou Comprehensive Service Center for the Aged will be put into use in the future, 500 beds will be added, and every hundred elderly people will have 0.83 beds, which is much lower than the national average of every hundred elderly people in 2014: 2.7 seats. There is a serious shortage of old-age institutions and beds.

The expansion of institutional pension is limited. The current pension situation in Jinzhou City is still dominated by family pension, and the development of institutional pension is lagging behind. Jinzhou pension institutions are mostly private institutions. Because of the lack of strong policies and strong financial support, the pension institutions have not formed a diversified investment body, and because of the factors such as high risk, low return and difficulty in providing land, the enthusiasm of social capital to participate in the construction of pension institutions has been affected. Most of the old institutions of folk nutrition are more difficult to operate. A small number of old nutrition institutions in China are facing difficulties in maintaining the status quo, let alone developing, due to the unchanged service prices, low fees, insufficient government subsidies and the rapid rise in prices.

C. Insufficient Supervision of Pension Undertakings

The supervision of the old-age service is weak. At present, Jinzhou pension business is mainly managed by the civil affairs department. Because there are many departments involved and only a part of the whole civil affairs work, the civil affairs department is short of manpower and weak in coordination management. Effective coordination and communication between the old-related departments are not enough, and there is no real synergy.

The old-age service management system is not perfect enough. At present, there is not yet a set of perfect quality assessment standards for the pension industry, access, withdrawal and incentive mechanism of the pension institutions, evaluation system for the elderly living in the pension institutions, complaint mechanism for the quality of the pension services, standardization and information construction of the pension services are relatively lagging behind, and extensive management of some pension institutions, all of which affect the healthy and rapid development of the pension cause.

The implementation of support policies is not in place. In recent years, the central and provincial and municipal governments have promulgated many preferential supporting policies on land, tax, water, electricity and gas. However, due to insufficient supervision and insufficient attention paid by some places and units to pension undertakings, many supporting policies have not been well implemented in some places, especially in construction land, and some pension institutions have not been able to implement them.

IV. SOLUTIONS AND SUGGESTIONS TO THE OLD-AGE PROBLEM IN JINZHOU CITY

With the aggravation of population aging and the aggravation of burden, the weakening of family endowment function, the increasing problem of empty nest families, and the increasing demand for specialized endowment institutions, how to face the new situation put up new requirements for endowment services, face up to the problems and difficulties of endowment in Jinzhou, actively take effective measures, and strive to build a process that is compatible with the aging process of Jinzhou population.

The pension system that coordinates the level of economic and social development and meets the growing needs of the people for the aged is a major livelihood issue facing us urgently. To this end, the following suggestions are put forward to promote the development of Jinzhou's pension services:

A. Strengthening the Government's Responsibilities and Improve the Efficiency of Supervision

First, it's needed to further enhance ideological understanding of the importance and necessity of the construction of the old-age pension system. Social pension service involves many government departments, such as civil affairs, development and reform, finance, planning, land, health, people's society and so on. Great importance should be attached to it, as well as clarify its objectives, implement its responsibilities, strengthen cooperation, and effectively form a joint force to consolidate the pension cause of "government-led, civil affairs-led, department cooperation and social participation". Second, it's needed to further clarify the key points of the construction of the old-age pension system and conscientiously grasp a variety of old-age pension modes. Jinzhou's pension system still needs to be improved, and a single model should be broadened. It should be based on home, community and institution, and focus on the elderly with low income, empty nest and disability. Third, it's needed to further improve the policy and financial security mechanism. According to the financial level of Jinzhou, it's needed to increase the special funds for the construction of the old-age pension system, and according to the requirements of the Law on the Protection of the Rights and Interests of the Elderly, it's needed to include the old-age business expenses in the financial budget, comprehensively establish a subsidy system for the construction and operation of private pension institutions and community home-based pension service facilities, a land security system for the construction of pension institutions, standardize the charging methods for pension institutions, and explore the establishment of a charitable donation mechanism for pension undertakings.

B. Strengthening Support and Speeding up the Development of Institutional Pension Model

Firstly, it's needed to strengthen the construction of old nutrition institutions in China. Focus on the development of nursing care institutions for the aged, gradually increase the proportion of nursing care beds, further improve the total supply of nursing beds, and effectively alleviate the contradiction of "one bed is hard to find". At the same time, government departments can draw lessons from the concept of guaranteed housing and build an inclusive nutrition institution to solve the problem that some elderly people cannot afford to live because of economic difficulties. Second, it's needed to vigorously develop private pension institutions. Government departments should play the basic role of market in resource allocation, break industry boundaries, open the social pension service market, encourage large enterprises to set up large-scale and chain-like pension institutions, and make every effort to promote the diversification of investment subjects in pension

institutions. It's needed to adopt a variety of modes, such as public private construction, private public subsidies, preferential land use for construction, fund subsidies, tax and fee relief, and purchasing services, to guide and support social organizations and private capital to set up various kinds of old-age service facilities. Third, it's needed to intensify financial services for the elderly. Some banks can choose to carry out pilot projects. They can use project mortgage and equity pledge as loan guarantees for old-age industry projects with self-owned funds in line with the requirements and market operation. The government gives financial discounts to the loans of old-age institutions and actively creates favorable conditions for the development of private old-age institutions.

C. *Actively Carrying out Research and Propaganda Activities to Change the Old-age Concept*

Firstly, it's needed to strengthen the research on the situation of old-age care, especially focusing on and publicizing private institutions with a certain scale, new system and living mechanism. At the same time, it's needed to go deep into the community, carry out joint construction, give full play to the function of the community, and carry out extensive publicity and education activities on the service of the old-age institutions. Second, it's needed to organize regular visits to nursing homes and experience activities, open a multichannel hotline of consulting services, such as Internet and electronic communication, to provide consulting services for the elderly and their children who are expected to live in nursing homes, so as to fully demonstrate the advantages of "special care, complete facilities, easy communication and burden reduction" in nursing institutions. It's needed to gradually change traditional thinking, strengthen the sense of endowment and the sense of recognition and trust for the aged in institutions, and consciously choose and accept services. Thirdly, it's needed to strengthen the publicity and education of pension services, vigorously promote the "filial piety" culture, and actively advocate the traditional virtues of respecting, loving and helping the elderly. Through the guidance of public opinion, efforts should be made to create an atmosphere in which everyone cares about the cause of providing for the aged and the elderly.

V. CONCLUSION

Jinzhou used to solve the old-age problem through the transition of the old-age security system, but the results are not satisfactory, and many problems have arisen. Therefore, it is necessary to explore new pension strategies and reasonable pension methods to better solve the problem of old-age pension in an aging society.

The article gave some suggestions to promote the development of Jinzhou's pension services, such as: strengthening the government's responsibilities and improving the efficiency of supervision; strengthening support and speeding up the development of institutional pension model; actively carrying out research and propaganda activities to change the old-age concept and so on.

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