

## **Research on the Countermeasures Analysis of Problem in Social Support for the Aged in the Aging Background**

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### **Abstract**

In the modern society, with the rapid development of the overall environment, aging has become an inevitable phenomenon, and at some extent it represents the progress of human civilization, so it is the overall trend of the population structure. In the context of aging, Chinese social pension problem has become increasingly prominent and it has a certain impact on the construction of modern harmonious society. Overall, although the degree of aging in the world is not very serious, it is the fastest in developing countries, and Chinese population base is larger, so the problem of social pension is increasingly severe. This paper analyzes the problem of social old - age in the process of modernization in China based on the background of aging, and puts forward a practical and feasible solution to raise the public's sense of happiness and promote the construction of socialist modernization under the premise of coping with the great pressure of the old - age security.

*Keywords: aging; social pension; problem; countermeasure analysis*

### **1 Introduction**

Since the reform and opening up, China is still in the primary stage of socialism, which has a certain relationship with Chinese great population, which hinders social and economic development and affects the people's living standard. In recent years, with the deepening of modern civilization and social development and progress, Chinese population structure is also undergoing significant changes, including the aging of the problem is serious, the development of the socialist

market economy plays a certain impact, The process needs to face up to the problems and challenges, and with innovative and modern perspective to explore the opportunities during the difficult analysis and address the aging of the social pension under the background of the existing problems and create a good social life And development environment [1].

## **2 The Chinese social pension problem analysis in the aging context**

Since the reform and opening up, Chinese socialist market economy has developed rapidly, and the level of health care and overall technology has improved significantly, and people's living standards improved environment, making people's average life expectancy increased significantly, the phenomenon of serious population aging . In this context, the social old-age care for the purpose of providing a good living environment and social support, enhance the sense of well-being for the elderly has been paid attention to, but due to the aging of the phenomenon of significant and related pension system is not perfect, The following issues related to specific analysis.

### **2.1 The reduction of the number of labour, the contradiction between supply and demand was significantly deepened**

The decrease of labour force is one of the significant features in the background of aging, and for our country, the speed of population replenishment of the younger population is obviously slower in the overall environment of deepening of aging and the decline of social population resources by family planning, which makes the background of aging Of the problem of labour shortage has become increasingly significant [2]. In addition, with the development of social economy and the gradual demise and disappearance of Chinese demographic dividend, the contradiction between supply and demand will be deepened and intensified in the environment of decreasing labour force.

### **2.2 The disabled, empty nest elderly pension problem are prominent, social pension burden is increasing**

Under the background of aging and the family planning policy implemented since the reform and opening-up, the phenomenon of "less-child-oriented" is obvious, leading to the aging of the population has a certain degree of particularity and complexity, with significant of the aging, disability, empty nest and sickness and other characteristics. In addition, the socio-economic development, a large number of young and middle-aged people away from home to study, work, employment, business, etc., making the elderly empty nest serious social phenomenon, the elderly living life has not been fully taken care of, and the spirit of continuous demand is difficult to extend satisfied. In addition, the children around the elderly, due to the role of social pressure and Chinese pension system

are not perfect and the basic status of the only child, making the pension burden has also increased.

### **2.3 The social security system is not perfect, the service is not in place**

Chinese social security system is relatively late and not perfect, and the pension insurance model from pay-as-you-go system to the social integration and individual accounts of the mixed pension system in the process of conversion costs without a clear commitment and implementation agencies. In addition, the pension replacement rate is too high in the social pension insurance and the phenomenon of narrow coverage is extremely significant, leading to personal account funds were misappropriated, book management chaos and other conditions frequent, and in the actual nursing service process, the professionalism of nurses But also the relatively low occupancy rate of private pension institutions, reflecting the lack of social and government support for the strong support of the elderly pension system in the public pension system, Under the slow development. This shows that Chinese social pension system is not perfect, the overall relatively weak, it is difficult to fully and effectively meet the aging background of the basic pension needs.

## **3 The analysis of social and economic development opportunities under the aging background**

### **3.1 The elderly consumer demand stimulating the market economy**

Population demand is a prerequisite to stimulate market space, the aging context is bound to increase the consumption of related products for the elderly, such as the market for the elderly in recent years by the development of insurance and financial insurance products, multifunctional crutches, hearing aids, Elderly mobile phones, etc., have achieved relatively good sales performance. At this stage is in the rapid development of Chinese aging stage, and with the improvement of social life and the development of medical science and technology, this trend will be protected in the future environment, and further promote the elderly market demand, promote the relevant economic development.

### **3.2 The elderly tourism market has great potential**

Tourism projects in the elderly increased significantly in recent years, tourism enterprises have also launched a theme of the elderly tourism activities. However, due to the particularity of the physical condition of the elderly and other higher requirements, making tourism enterprises in this area has a larger space for development, relevant survey data show that Chinese elderly tourism market has great potential for development, but the overall development is still In a relatively backward stage, so, from a multi-angle of the elderly tourism needs of market research, to provide them with better service [4].

### **3.3 Scientific and technological innovation make up for the phenomenon of labour shortage**

The decline in the working age population is one of the significant problems in the context of aging, which will, to a certain extent, seriously hamper socioeconomic development and, if no substitutes are found, the labour shortage will be relatively obvious. In the socialist modernization environment, science and technology as the primary productive force, in the internal demand and the contradictions of the environment will continue to intensify to stimulate scientific and technological innovation. In specific social activities, scientific and technological innovation has two main aspects of performance, first, related enterprises to seize the elderly market space, will be the basic needs of the elderly as the basic starting point for self-innovation; Second, based on high-tech fully automated Production lines and robots will emerge as products of the times, using advanced science and technology to make up for the shortage of labour.

## **4 The countermeasure analysis to solve the Chinese social pension problems under the aging context**

### **4.1 Flexibility to improve the retirement age of some industries, cushioning labour pressure**

With the continuous improvement of social economy and people's living standard, the average life expectancy of the population has been extended, and the definition of the aged age has also changed obviously. Many countries will adopt the method of raising the retirement age when solving the problems of social security and employment. , Which is in the context of aging to solve the problem of social old age has a significant reference [5]. At present, Chinese retirement age stipulated in the general industry is 60 years for male workers and 50 for women workers. In the environment where the life expectancy is significantly longer, the flexibility to improve the retirement age of some industries has significant promotion significance, socially, Alleviate the pressure caused by the decline in the labour force, and can also effectively compensate for the pension payment gap for the optimization of social security measures to provide more time. The relevant analysis shows that the retirement age of workers is delayed by one year.

### **4.2 Encourage enterprises to upgrade and cope with the shortage of labour**

Under the background of aging, with the market competition intensified, some enterprises will be eliminated in the course of social development, so as to promote the healthy and sustainable development of society and economy. In this process, the government should take effective measures according to the actual development of enterprises in market economy. To cope with the gradual reduction of labour force phenomenon. First of all, the need to introduce the

relevant policies to encourage and support key industries to encourage scientific and technological innovation, based on social needs and economic development and help enterprises to guide the transformation and optimization and upgrading to encourage the development of the third service industry; Second, as Chinese economic development. The government must give a certain degree of tax optimization or reduction policy, and relatively low modern development of enterprises to help policy and technical guidance to support; once again clear that entrepreneurship can lead to employment and employment to solve the dual advantages of employment, plus Related support, such as for entrepreneurs, by the social or government start-up fund in the start-up capital to support such as start-up and tax concessions and convenient services.

#### **4.3 Encourage and promote the development of related industries, strict supervision and protection of quality and quantity**

The development of relevant old-age industry under the background of aging must be the government's regulatory management and strong support, but because of the current difficulties in Chinese relevant pension institutions, in its development and construction of national policies in support of social pension agencies to encourage and increase financial to maximize the help of difficult families and widows and orphans, disability, empty nesters, play social functions. In addition, can fully encourage and actively attract private capital to participate in social pension undertakings, increase support, based on a variety of convenient services, preferential policies and related technical guidance, in order to fully alleviate the pressure of social pension workers, rationalize our private old-age industry development.

#### **4.4 Improve the basic pension insurance system**

In Chinese social security, the old-age insurance is a very important part of the social and economic development play a decisive role, and because of Chinese relatively large number of labour, occupational categories, the quality requirements for workers there are significant differences so in the design of endowment insurance can be based on the different needs of different occupations and characteristics of the design of different rates and the corresponding retirement pension system, in full and reasonable to promote the development of social old-age security career sound development, effectively meet the elderly People for differentiated retirement needs, enhance the sense of well-being of life.

### **5. Conclusion**

In summary, with the rapid social and economic development and the establishment and implementation of the population system, making China complete a demographic transition process in a relatively short period of time, making the continuous and rapid increase in the level of population aging. In this

context and the economic environment, the rapid increase in the proportion of the elderly population bring serious challenges for Chinese social development and construction, but also needs a reasonable understanding of its role, and can not be regarded as the burden hindering the economic growth. We should clarify the opportunities and challenges brought by the aging background and take active and effective measures to improve, make the aging promotion as a help to achieve healthy and sustainable of social and economic development.

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