

Research on the Community Pension Model

—Based on the Survey in Wuhan City

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Abstract—Nowadays the aging of population is a worldwide problem. With the increasing aging in China, our country must set up the old-age service system as soon as possible, which is based on family, supported by the community, supplemented by the institution, and combined with the medical and nursing care. Therefore, the community pension model plays an extremely important role in the whole pension system. Based on extensive reference to relevant literatures, this paper conducted a filed survey on four “community pension service centers” in Wuhan, and learned about the current situation and existing practical problems of the community pension model in Hubei province. Combined with the survey, this paper is aimed at probing into the intelligent pension model of “family support, community care and professional personnel service,” and improving the community pension service system in Hubei province.

Keywords—Hubei province; Community pension; Population aging; Problems; Suggestions

I. INTRODUCTION

Community pension is called community care service in foreign countries. It originated from the United Kingdom and was initially adopted by the British government as a policy measure to encourage the aged to stay in the community to spend their remaining years.

The developed countries were the first to face the problem of aging. Since France became the first aging country in 1865, a great deal of studies has been conducted in the theoretical and practical circles abroad. In general, the foreign scholars' researches on community care services mainly focus on the definition and service mode; While in practice, countries have adopted different pension models to deal with the problem of aging, for example, community pension has been a focus issue in the UK and the United States[1], while Japan has formed a unique pension model on the basis of absorbing western experience and according to the health status and service needs of the aged[2].

The research on community pension in China was first seen in Hong Kong, which first introduced the concept of community pension in the UK in the early 1970s. Over the past 40 years and more, as China's aging population and urbanization continue to worsen, the problem of aging in China has become more and more serious, which has attracted much

attention from the academic circles. The existing literatures mainly focused on the model and the local practical of community pension for the aged, and the research fields involved economics, sociology, nursing science, ethics, etc.

Through literature review at home and abroad, we find that scholars have done more quantitative and qualitative research on community pension model from different perspectives and aspects. The scholars also discussed the necessity and feasibility of community pension service in the background of aging, and finally, they unanimously decide to build the diversified pension service system. However, there are few researches on how to integrate various social resources and how to develop specialized service teams. By means of investigation this paper studies the present situation of the development pension service in Hubei province under the background of aging, analyzes some existing problems and puts forward some suggestions on the community pension model.

II. THE PRESENT SITUATION OF THE COMMUNITY PENSION FOR THE AGED IN WUHAN CITY

According to the data provided by Wuhan public security bureau, the city's aging population continues to increase and is during a period of rapid aging development. By the end of 2017, there were already 1.79 million elderly people over the age of 60, which accounting for 20.95 percent of the total population. There are nine districts that have more than 100 thousand elderly people: Wuchang district, Huangpi district, Jiangan district, Xinzhou district, Qiaokou district, Jiangnan district, Qingshan district, Hanyang district and Hongshan district, among which the largest number of elderly people are 230 thousand in Wuchang district.

In this context, the Wuhan city has deeply realized the importance of accelerating pension service and already put the aging services work on the agenda. It focuses on community and family pension, and leads the communities to integrate community resources and social resources such as family, community, neighborhood community, volunteers, service enterprise, etc. And now Wuhan is exploring a diversified model of community-led care to meet the different needs of the aged.

This work was supported by the grants from Youth Foundation WuHan Donghu University (2017dhsK007)

A. Strengthened the infrastructure

Through field surveys, the community cadres have gained an in-depth understanding of the actual needs of the aging in the community, and considered the different situations in each community. We carried out targeted infrastructure construction, and strengthen the constrain of "community pension service centers" and "daytime care centers" to form a full covered network for the aged. According to Wuhan Municipal Civil Affairs Bureau, Wuhan has started to build community elderly services centers, community nursing home, rural elderly mutual assistance care centers and mutual assistance care services centers in urban and rural since 2010. According to the goal of the 13th five-year plan, by 2020, community home-based care facilities will cover all urban communities in the city, more than 90 percent of towns and villages will built comprehensive service facilities, more than 60 percent of rural communities will have elderly care service stations. And more than half of the communities in the city will meet the standard of elderly livable communities [3].

B. Enriched the community service content

First, the city vigorously developed meal assistance services to help the aged. In practice, many communities set up multi-level service for elderly meal assistance, such as "Central canteens" and "senior canteens". Second, the city promoted the integration of medical treatment and pension care to solve the problem of the elderly's difficulty in seeing a doctor. In practice, many communities strengthened the health management of the aged through the establishment of health archives, regular physical experience, health consultation and on-site free clinic, so as to realize the sharing of medical and health resources. Third, the city expanded the service content from basic services such as life care and meal assistance to the projects of "bath, medical assistance, emergency assistance, cleaning assistance", so as to solve the life problem. For example, Wuhan airport-port community introduces Shanghai "love-care service" model, which provides door-to-door services such as food delivery, nursing and clearing services in the community [4]. The two communities in Jinyin Lake not only provide psychological counseling, children's classes, psychological knowledge lectures and other services, but also broadcast red films, read classics and news for the aged.

C. Explored the intelligent pension model for the aged

Since 2017, Wuhan has been promoting the "Internet + family pension" model as a pilot project and established 50 pension service outlet and 28 "happy canteens" to provide meals, medical assistances and long-distance services for the elderly. It has also built 300 new livable communities for the elderly to promote the diversification of old community facilities, professionalization of services and intelligent model.

At the same time, Wuhan will build a "pension cloud platform" to integrate all kinds of pension information system, and establish an information database for the elderly and pension service providers, so as to achieve information interconnection between the government, the market and the residents.

III. THE CURRENT PROBLEMS OF COMMUNITY PENSION MODEL IN WUHAN

Until the end of 2015, there are already 918 pension facilities of all kinds in Wuhan among which there exist 512 community pension service centers and stations. In order to understand the difficulties in the community pension model of Wuhan, our research group selected four "community pension service centers" as the research object. We conducted the central visits, interviews and questionnaire surveys respectively. A total of 200 questionnaires were issued, and 176 valid questionnaires were recovered, with an effective rate of 88 percent. From the analysis of the questionnaire survey results, as follows are current problems existing in community pension model in Wuhan:

A. The elderly's recognition of the community pension model remains to be improved

Community pension is a model in line with China's national conditions. However, in the top-down promotion process dominated by the government, the publicity and guidance for the aged have been ignored to some extent, resulting in a situation of "three-low" ---the low awareness, low recognition and low participation [5].

TABLE I. THE STATISTICAL TABLE OF THE SURVEYED ELDERLY'S CONDITION IN COMMUNITY

Age	Age Structure Proportion	Divorce or Spouses loss Proportion	Chronic Disease Condition	Life Self-care Condition
60-69	31%	5%	23%	36%
70-79	45%	10%	26%	28%
80 above	24%	18%	31%	24%

According to the questionnaire survey, 80% of the elderly in the communities surveyed are diagnosed with chronic diseases and need to use drugs for a long time to maintain their physical condition. About 88% of the elderly can live on their own, among which 36 percent are aged from 60 to 69, 28 percent are aged from 70 to 79, and 24 percent are aged over 80. Investigating the recognition problems of community pension model, there are still 23 percent of the elderly not knowing the community pension concept, and 49.5 percent of the elderly have heard of but with vaguely knowing, especially they aren't aware of the concept of community pension, the policy, the content and the achieving approach of door-to-door service, day care services and so on. In this case, some aged would rather choose family pension that is taken care of by their children than accept some fee-paying service projects which they even collide with. After all, the concept of community pension model for the aged is not well recognized and needs to be refreshed in renovation.

B. The service content provided by the community do not match with the needs of the aged

In the survey, our research group found that the community service buyers in Wuhan are mainly those who are in venerable

age, living alone, empty nesters and lack being attended on or even unable to take care of themselves. This kind of aged accounts for only around 12 percent. Therefore, there are about 88 percent of the aged in the community who have different service requirements, as shown in the table below. It's a huge demand over the health maintenance, cultural entertainment, food and other aspects.

TABLE II. THE STATISTICS OF DEMAND AND SUPPLY IN COMMUNITY SERVICES

Items	Community Service Requirements Frequency
Household service	40%
Purchase and maintenance	13%
Health care	80%
Culture and entertainment	79%
Expenditure payment	12%
Meal assistance	61%
Others	40%

At the same time, there is a certain gap in community pension service, among which the gap in health care is the largest one (up to 52 percent). During the survey, it was found that the community pension services in Wuhan mostly provided simple services such as meal assistance, physical examination and entertainment, which basically failed to meet the multi-level and high-quality health care needs of the elderly with their increasingly diversified demands.

C. *The social service personnel is not professional*

Through the survey, we found that the staff in the community pension service center has very high work intensity because they have to look after 6 to 10 elderly people at average each day. Meanwhile, it's the low salary, narrow career development and low social recognition that make the pension service work less attractive. At the same time, most of the elderly service personnel have not received systematic professional training, who lack professional knowledge and skills in nursing technology, social work for the aged, psychological care and other aspects, leading to the failure of meeting the ever-changing high-quality demands of the elderly service, such as the transformation of the pension service mode and the psychological care of the aged.

The data shows that among the staff of the four community pension service centers, the number of people below technical secondary school accounted for 58 percent, junior college accounted for 33 percent, while the number of people with bachelor's degree only accounted for 9 percent. In addition, 67 percent of its staff's middle-aged, most of the service staff is older and only 33 percent is young people. Among the four service centers, the proportion of staff who has never participated in training occupies in 50 percent. Most of the workers have little work experience. According to the statistics, the workers below 2 years working experience accounts for 58.3 percent.

D. *The volunteer service is insufficient*

In the survey of four pension service centers, only half of them mentioned the volunteer service. Moreover, it was found that the number of pension service volunteers was very small and their role in the actual service was limited.

The reasons are mainly as follows: First, there is a lack of effective volunteer management mechanism. The truth is that few social organizations provide services for the elderly. Even if they have the will to volunteer or plan the direction of activity, they are also short of a smooth channel to hold events. Second, the level of volunteers is limited, most of them are lack of basic training, knowledge and professional skills for elderly care services. Therefore, it causes unprofessional services and low availability.

For instance, the "love warm empty nest service team" in Wuhan Baibu Pavilion Community gives the full role of volunteers, calling on the city's 670,000 community volunteers to be paired with empty nesters and to bring home-based care and love to the elderly in a way filled with spiritual consolation and caring. However, there still exist some problems of different levels of volunteers. It's the mobility of the volunteer group that makes it difficult to guarantee the long-term and stable continuation of the pairing project.

IV. SUGGESTIONS FOR FURTHER PROMOTING COMMUNITY PENSION SERVICES

A. *Strengthening publicity and advocating the concept of pension care service combining self-help with mutual assistance*

On the one hand, the publicity of family pension concept should be strengthened. The government should reinforce the policy guidance and provide the elderly families with corresponding welfare support, such as paid leave, breathing care and so on, to offer certain basic support for family pension. In the meantime, we should pay more attention to family ethics education and urge families to fulfill relevant obligations, such as financial support, life care and spiritual consolation. Besides we should provide service skills training for family members and elderly care service personnel, encourage small families to participate in social elderly care services, and form a good atmosphere of respecting, loving and helping the aged [6].

On the other hand, the government, as the advocate and guide of the community pension model, they're supposed to use various media for publicity, actively leading the elderly to transfer their concepts, understand and accept the community pension mode. It's the duty of the government to make the mass realize that the construction of community pension model is related to everyone's interests which can relieve the burden. Through such publicity and guidance, it's a fantastic choice to mobilize the public's enthusiasm, to create a good community endowment environment, to improve the public's awareness and participation in community endowment, and to realize its sustainable development.

B. Improving the level and content of community pension services by combining social forces

On the one hand, in terms of problem of funds shortage, following actions are necessary: expanding the channels of raising funds on the basis of government subsidies; prompting social organization and people to get involved in the community pension services through publicity; attracting more institutions, charitable agencies, private organizations to participate in community service. Therefore, the government should integrate and apply the social resources to build a good community pension system.

On the other hand, stratified supply is implemented for the actual demand of the elderly population. We should promote the diversified and in-depth development of community pension services in accordance with the diversified needs and the bearing capacity of the aged. So far as basic public welfare services, they are provided by social organizations through government purchase, public construction and private assistance. For high-level or special pension services, it's better to take measures to introduce market mechanism to expand the market of old-age services vigorously and encourage social organizations to join in community pension services projects to provide professional charges services such as rehabilitation nursing, psychological counseling, spiritual consolation and legal services according to the idea of industrial development.

C. Enhancing professional training to cultivate relevant professional and volunteer teams

Firstly, it's proper to promote the construction of education system related to pension services and guide universities and vocational colleges to cultivate talents such as nursing, geriatrics, health management and elderly care social workers. Then it benefits a lot to encourage colleges and universities to positively develop education in graduate students of pension services, so as to bring in business backbone and high-level research talents for pension institutions.

Secondly, it's proper to encourage school-enterprise cooperation mode and guide enterprises to establish training bases for elderly nursing staff. By providing training to the staff, they can realize the importance of professional knowledge, master relevant skills, and therefore improve the quality of community pension service.

Thirdly, it's indispensable to establish and improve the volunteer service system and form a relatively stable professional service team. We can take the following measures: Rating and training the volunteer service level; recruiting community students to join the volunteer team especially middle school and college students; and establishing a "labor saving" system [7].

D. Developing the "Internet +" pension project and setting up an online and offline service mode

Firstly, the information database of the aged need be constructed, after which the information data is going to be

classified, sorted out and uploaded to the cloud that is updated in real time and will dynamically analyze the physical quality, mental state and psychological appeal of the aged to provide targeted service content.

Secondly, based on the construction of "intelligent community", a comprehensive service platform for community pension must be built to offer personalized and humanized services according to the different characteristics of the aged. For example, utilization of virtual pension services is designed to provide remote health management, emergency rescue, spiritual consolation, home security, purchase of goods and other application services. Meanwhile the aged was cultivated on smart phones, and the "one-click" collection bundled with the information service platform to realize the wish of "staying at home, serving at home"[8].

V. CONCLUSION

In recent years, with the aggravation of China's aging population, community pension model has been paid more and more attention. Not only does the model bear the pension burden, but also fully mobilizes the human, material and financial resources, and reduces the cost of social endowment, which totally conforms to our national conditions. As is known to all, the construction of community pension system is a systematic project. Ultimately, it's destined to make further progress with the joint efforts of government, community, enterprise, social organization and personage.

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