

Songyuan City Rural Elderly Pension Problem Research

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Abstract: "The implementation of the national strategy of actively responding to the aging of the population, the development of the pension industry and the pension industry, the optimization of services for the elderly and widows, and the promotion of the realization of all the elderly to enjoy basic pension services". This major deployment has clarified the direction for the development of China's pension services. China has entered a highly aging society, it has a huge population base, its development speed is very fast, and along with it comes more and more problems. The rural area of Songyuan City, Jilin Province, located in northeast China, is also facing a pension crisis. This paper takes Songyuan City as the research object, finds out the problems in rural pension according to the current situation of rural pension, and gives corresponding countermeasures, which provides some reference value for further alleviate the rural pension and other related problems in the new era.

Keywords: Rural; Old People; Pension

1. Introduction

With the continuous development of social economy and the continuous innovation of medical technology, people's quality of life is getting higher and higher, and life expectancy is getting longer and longer, and China has entered an aging society. The aging situation in Jilin Province is more serious than the national average, especially Jilin Province is a large agricultural province, the economic development is relatively backward, and the rural population is old before getting rich, so the problem of pension is particularly important.

2. Songyuan City Rural Elderly Pension Status Quo

2.1 Basic Situation of the Rural Elderly in Songyuan City

By the end of 2022, the total population of Songyuan City was 2,160,700, with 484,500 elderly people, accounting for 21.5% of the total population. Among these people, The permanent urban population of 1,035,600, The proportion of the total population (the urbanization rate of the permanent resident population) is 47.93%, That was up 0.25 percent, The rural population of 1,125,100, Accounting for 52.07% of the total population, That was up 0.25 percent, The annual population of births was 10,700, 0.0,700 fewer people than at the end of the previous year, The birth rate was 4.91 per thousand, Year-on-year decline of 0.23 ‰; The dead population was 12,600, 45 million less from the end of the previous year, The mortality rate was 5.79 per thousand, It was 1.92 ‰ lower than that at the end of the previous year; The natural growth rate was -0.87 ‰, It's 1.7 ‰ higher than at the end of last year. Among them, the urban elderly population is 187,600, accounting for 38.72% of the total elderly population; the rural elderly population is 266,900, accounting for 61.28% of the total elderly population.

2.2 Pension Mode for the Rural Elderly in Songyuan City

2.2.1 Family pension

In rural areas, family pension is the most familiar and traditional pension model, which is also the most recognized by people. A rural old man in Songyuan thought he would rather be in the "nest" where he had fought for his life than go for trouble elsewhere. This is their home, where they feel most deeply connected. They have a single understanding of their pension way, most of the elderly rely on the state and the government at home.

2.2.2 Institutional pension

There are 227 pension institutions in Songyuan

City, including 5 urban public pension institutions with 1060 beds and 557 elderly residents; 29 township welfare service centers with 1,467 beds and 704 elderly residents; 158 private pension institutions with 7,268 beds and 4,097 elderly residents. There are 35 rural care centers with a total of 798 beds and 488 elderly residents. There are 110 community day care centers and 870 rural nursing homes for the aged. The elderly need to combine their own living habits, economic conditions, physical conditions and other factors to make reasonable arrangements. [1]

3. Supply and Demand Analysis of Rural Elderly Pension Security in Songyuan City

3.1 Analysis of the Pension Security Needs of the Rural Elderly in Songyuan City

3.1.1 Economic security needs

In rural areas, economic income is a key factor to solve the survival problem of the elderly left-behind in rural areas. The elderly in rural areas are older because they are not as strong as before, so they cannot obtain a stable income. Living expenses, medical expenses and other expenses have become an invisible pressure of the life of the elderly, so they are very eager to have an income that can meet the basic living needs.

3.1.2 Medical security needs

Rural elderly people have a high rate of physical illness, so the requirement for health insurance is also very high. The health of the elderly is not only related to their daily production and life, but also has a great impact on whether their children can go out to work, which will cause direct economic pressure on their families. Older people with better health often support their children at work, some who take care of their grandchildren, and those with poor health struggle to take care of themselves, let alone help their children. Therefore, for the rural elderly, the biggest worry is the physical illness. They are afraid that no one can take care of them after their illness, and none of them can accompany them to see a doctor.

3.1.3 Life care guarantee needs

With the growth of age, due to reduced metabolism, low immunity, physical function, cognitive function and other reasons, so daily life needs someone to take care of. When their children work outside, the biggest problem for the elderly is that they cannot rely on their

children to take care of their daily lives. Most of the elderly people in the countryside can not bear their farmland idle, and still continue to cultivate the land. Some even shoulder the responsibility of taking care of their grandchildren, which will make them have a strong care demand for life.

3.1.4 Demand for spiritual life security

The spiritual life needs of the elderly are a basic requirement of the elderly for their retirement. Pay attention to the psychological and spiritual needs of the elderly, as far as possible to provide them with comfort and satisfaction, so that they have a happy state of mind, spiritual pleasure. Compared with material needs, the lack of satisfying spiritual needs is more negative for the elderly. Some old people in the countryside have clearly said that they can live a poor life, but they can not bear to miss their children away for a long time. [2]

3.2 Analysis of the Influencing Factors of the Rural Elderly Pension Demand in Songyuan City

3.2.1 Economic factors

Economic factors are an important factor affecting the elderly to choose pension methods and pension services. The economic conditions of the rural elderly in Songyuan area are generally poor, and one of the main reasons for choosing family pension is the lack of economic ability. On the other hand, the cost of high-quality pension service has also become an important factor restricting the elderly pension. [3]

3.2.2 Social factors

Social factors mainly refer to social culture, social support, laws and regulations and other factors. In the rural social and cultural tradition of Songyuan city, the elderly pay more attention to the traditional family concept, while the modern pension concept is still relatively unfamiliar. In addition, the construction of social support and pension service network also has an important impact on the choice of the elderly.

3.2.3 Personal factors

Personal factors mainly refer to the elderly's own physical conditions, behavioral preferences, living habits and other factors. The physical condition of the elderly has a decisive influence on the choice of pension methods and pension services. In addition, the

behavioral preferences and lifestyle habits of the elderly also determine their needs and choices for pension services.

3.3 Analysis of Pension Security Supply in Songyuan City

First of all, in China, the family-based social security system is the most important part of China's rural social security system. In China, the traditional family pension model belongs to the "back feeding" type, in which parents raise their children and children support their parents when they grow adults, which is a common social phenomenon. This traditional home care model continues to today, and is still the main form of rural social pension in China. However, due to the development of China's economy and society, the importance of families in China's rural old-age security system is gradually being weakened.

The supply of rural old-age services is mainly social organizations, which are divided into non-profit social organizations and market-oriented old-age service enterprises. Non-profit social organizations are usually composed of social workers and volunteers, and they also include rural mutual assistance, such as pairing, stronghold mutual assistance, and neighborhood mutual assistance. According to the principle of "cost-benefit", the market-oriented pension institutions use professional concepts and methods to provide care services for the rural elderly. At present, China's rural economic and social development is still relatively backward, and non-profit social groups are mainly distributed in cities. At present, China's rural economic and social development is still relatively backward, and non-profit social groups are mainly distributed in cities.

Thirdly, the government is also an important main body of rural old-age service supply. In addition to providing the poor groups for the rural elderly people, such as five guarantees, empty nest, disability and loss of only child, the government also guarantees the old-age service services for other groups from the aspects of funds and policies. [4]

4. Songyuan City Rural Elderly Pension Problems

4.1 Economic Supply is Insufficient

One is their own salary income. The

countryside of Songyuan city make a living from traditional farming, and despite an income, it alone is not enough to support their livelihood. The second is the income provided by the children. This income is the main source of income, but most young people living in the countryside do not have a stable job or a fixed financial income, so the living expenses of the elderly are not stable. [5]

4.2 The Construction of Rural Elderly Care Service Infrastructure Lags Behind

There are some problems, such as insufficient supply and insufficient development and construction of rural pension service facilities in Songyuan city. Although local governments at all levels have introduced various supporting measures to improve infrastructure construction, the corresponding supporting policies have just been implemented and the results are not obvious. Funds, venues and human resources are short, and healthcare facilities are relatively backward to meet the needs of development. Especially in some relatively underdeveloped villages, because their own economic strength is very weak, so it is difficult for the village collective to afford a set of costs, only relying on the support of the state and the government, there will inevitably be insufficient funds, which leads to the relatively backward development of infrastructure. [6]

4.3 The Quality of the Rural Community Service Teams is Relatively Low

Songyuan home pension industry service personnel mainly for local women, most service workers without special training, only to solve the problems of daily life, and many chronic elderly need more medical services, and they have no related skills, once ill, will because of the lack of professional operation and delay the development of the disease. In addition, the service personnel age more than 40 years old, for many advanced equipment learning ability is poor, so they will encounter a lot of trouble, which leads to the high-tech equipment in the community idle state, not fully provide services for the old man, led to the waste of resources, and makes the old people's satisfaction falling.

4.4 The Differentiated Needs of the Rural Elderly are Difficult to Meet

Due to their different physical and psychological characteristics, the rural elderly have different requirements for elderly care services. However, the survey found that many community services have a "one-pot" situation, which does not fully take into account the real needs of the served objects. As a result, the content of elderly care services is not targeted, and the utilization efficiency of resources is also low. Due to the relatively narrow service area, it is difficult for many elderly people in urgent need to get the corresponding services. Some projects are not demanding and will still be carried out blindly, which not only causes unreasonable services, but also leads to the waste of resources.

4.5 Insufficient Government Attention and Support

The construction of system and mechanism is an important guarantee for the development of elderly care services. It can not only provide guidance for the relevant departments of the municipal government to carry out home elderly care services, but also put forward clear requirements for the actual operation of grass-roots units. According to the actual situation of Songyuan City, a perfect rural community pension service system has not been established, which restricts the development of rural community pension service in Songyuan City to a certain extent. For example, there is a lack of institutional provisions on the establishment of service objects and service personnel files, the evaluation standards of service guarantee, the reward and punishment mechanism of management effect, the working capital raising mechanism and other aspects of the system. [7]

4.6 Backward Concept of Pension

The idea of rural pension still stays at the level of "raising children for old age", and the elderly living in nursing homes is often regarded as an unfilial performance of their children. Therefore, on the one hand, the elderly are reluctant to live in the nursing home; on the other hand, the children will stay at home even if they do not have enough time and energy to take care of them. In addition, the large number of children also affects the elderly to choose to go to nursing homes for retirement. Influenced by the birth policy policies in the 1940s and 1950s, the elderly in

rural areas mostly have more children, so they choose their children to take care of the elderly in turn.

5. Improve the Songyuan City Rural Elderly Pension Countermeasures

5.1 Increase the Economic Income of the Elderly

First of all, children should increase the economic support for the elderly, consciously fulfill the obligation of supporting the elderly, to ensure the basic living needs of the elderly. Secondly, the government can set up a special fund to provide financial subsidies for the eligible rural elderly, and provide economic subsidies for the life of the rural elderly. Finally, the elderly are encouraged to engage in their own work, such as planting industry, handicraft and other industries, to obtain a certain income, which can not only improve the living standard of the rural elderly, but also enhance their sense of self-worth and life satisfaction.

5.2 Improve the Infrastructure of Rural Elderly Care Services

In the process of developing rural old-age care services, infrastructure construction is very important, and many services rely on corresponding equipment. Therefore, local communities should effectively develop resources according to their actual situation, so that they can achieve the maximum service. With the continuous increase of the number of migrant workers, the number of left-behind elderly people in rural areas is becoming more and more large, and their demand for elderly care services is also increasing. How to effectively use these pension resources is an urgent problem to be solved at present.

5.3 Improve the Quality of the Rural Elderly Care Service Team

First, bring in excellent talents, through cooperation with other hospitals, bring experienced medical staff to the community and improve health conditions to better meet the needs of the elderly. Second, give full play to social forces and set up a service team under the organization of the village committee. Because the villagers are familiar with each other, they can improve the efficiency of work and provide more humanized services

according to the specific conditions of the elderly. Third, improve the professional quality of the service team. Regular training is provided for service personnel. [8]

5.4 Strengthen Demand-oriented and Differentiated Services

First of all, we provide care services for daily life. As some rural elderly people are older and their self-care ability is weak, in order to improve their living conditions, staff should be regularly arranged to understand their living conditions, so as to provide more targeted and timely services. The second is to provide psychological comfort services, such as carrying out various spiritual comfort services to meet the psychological needs of the rural elderly, encourage the elderly to go out of the house, participate in outdoor or collective activities, increase the communication and contact with the outside world.

5.5 Improve the Old-age Pension Security System and Expand the Content of the Government's Old-age Pension Supply

Local governments should improve pension-related policies and overall pension planning. The local government should clearly and in detail propose the contents and objectives of the construction of the rural elderly care service system, and the steps and methods to realize the service system, so as to make up for the gaps in the relevant system. In the formulation of relevant plans, we should take the needs of the rural elderly as the guidance. Whether it is the determination of the pension subject or the raising of pension funds, it should reflect the response to the needs of the rural elderly. Secondly, the government should give support to all the suppliers in the planning process. For example, the support policies for family supply members, the subsidy policies for poor families, the investment policies for community pension services and the preferential policies for institutions, to the supply subject, so that they play a supply role by policy. It also indicates the status of each subject in the law, and divides the responsibilities and obligations of supervision and evaluation between the subjects. [9]

The government participates in the pension supply of the elderly through the purchase of public services. Some social service engineering, not directly borne by the

government, and adopted a method of public bidding, through the relevant organization on social bidding, and then based on the qualifications of these organizations, the bidding organization service quality evaluation, select the right service organization, and pay for it, so as to provide related services for the public. At present, such buying behavior is relatively rare in rural areas.

5.6 Strengthen the Publicity of Pension Services, and Change the Thinking of Rural Elderly Care

First, strengthen the publicity of pension services, to rely on the enthusiasm of the main supply body. The supply subject can change the original ideas of the rural elderly by publicizing the content of the elderly care service in the rural areas, and eliminate the bias of the rural elderly to the elderly care services provided by other subjects. Second, to change the rural elderly pension thought, to change the rural old people have the old thought. As the recipient of elderly care services, the rural elderly are in a passive position. Rural elderly people should strengthen their own awareness of pension, timely communication with family members of the illness.[10] Government health departments can also regularly conduct health care lectures for the rural elderly or their families, face to face communication, so that they have a clear understanding of their own physical health status. The community can also carry out old-age education activities to change the old ideas of the rural elderly and enhance their pension awareness.

6. Conclusion

At present, the problem of rural pension has become an urgent problem to be solved in front of social development, so it is necessary to make efforts according to the country and social families to solve the later life problems of the rural elderly. In relatively advanced cities, there have been many APPs developed on the market to provide customers with a variety of door-to-door services for family doctors and nurses, such as blood pressure measurement, medicine delivery, injections, pressure ulcer care, nasal feeding oxygen therapy, etc., providing greater convenience for the elderly, which is almost unattainable. In the face of such a large gap, the rural elderly

life urgently needs to get the attention of all walks of life, through various efforts, explore a variety of new pension service mode, in order to truly achieve "the old care, the old have happiness, the old have safety"

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