

Research on the Problems and Optimization Path of Rural Wisdom Pension Service in China

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Abstract

In recent years, the problem of rural aging in China is obvious. In order to meet the needs of the rural elderly and inject new impetus into the pension industry, some rural areas in China have adopted the intelligent pension model. Based on the analysis of the current situation of the development of rural old-age care, this paper explores the problems existing in the practical application of wisdom pension model in rural areas in China, and puts forward the corresponding optimization path to improve the efficiency of old-age care services.

Keywords

Rural old-age care; Wisdom pension; Optimization path.

1. Introduction

Rural aging is becoming more and more serious, and the proportion of rural elderly people is increasing. Although in recent years, the form of rural old-age care has been transiting to the mode of wisdom pension, the development of intelligent old-age care in rural areas is slow due to the backwardness of rural public infrastructure, insufficient government investment, low social participation, low level of service personnel and the ideological gap of the elderly themselves. This paper aims to analyze the development status of rural old-age care, summarize the main forms of rural old-age care, and further explore the problems in the implementation of intelligent old-age care so as to put forward the optimization path. Through the implementation of corresponding measures, rural old-age care can realize wisdom and modernization, and the level of rural old-age care service can be improved, so that the rural elderly can really enjoy the new development results of old-age care service in the intelligent era.

Under the background of aging society, it has become an increasingly important and urgent issue of providing for the aged. Our country has the largest elderly population and the fastest aging rate in the world. At the same time, China's pension resources, especially medical resources, are limited and unevenly distributed. With the reform of social economy and technology and the introduction of big data and artificial intelligence technology, the elderly care environment is bound to change due to these information technologies. At present, the smart elderly care industry in China has attracted numerous investors' attention, but the smart elderly care industry in China is still at the beginning stage. Compared with urban areas, the number of elderly people in rural areas is huge covering social security system and infrastructure construction relatively lagging behind, which has become a difficulty in solving the problem of elderly care. Therefore, we can bridge the gap between urban and rural areas, break the urban-rural dual structure, and encourage cities and villages to share the benefits of reform and development. Innovating the traditional community elderly care service model is

conducive to fully integrating elderly care resources and improving the quality of elderly care services. Also, the frequently mentioned challenges behind opportunities are intelligent products not being able to solve the just-needed, user-consumption concept and the ability to pay, which is the most frequently mentioned challenge. Although China has initially established the legal system of old-age security, there are still some problems, such as insufficient consideration of rural reality. Some results show that the New Rural Pension Scheme only has a significant effect on the poor elderly.

2. Status of Rural Pension Development

2.1. The number of empty nesters in rural areas continues to increase

The proportion of the elderly population aged 60 and above, 65 and above in the total rural population is 23.81% and 17.72 %, respectively, which is 7.99 percentage points and 6.61 percentage points higher than that of the elderly population aged 60 and above, 65 and above in the total urban population. According to China's seventh national census data, as of November 1, 2020, there are 2640.2 million people aged 60 years and above, accounting for 18.70% of the total population. There are 19.64 million people over 65 years old, accounting for 13.50 % of the total population. That is to say, the proportion of rural elderly people aged 60 and above and aged 65 and above in the total rural population is 5.11 percentage points and 4.22 percentage points higher than the national average respectively.

Compared with the city, rural areas are less developed. With the advancement of urbanization, more and more young labors in rural areas are transferred to cities and towns. The elderly in rural areas themselves are left behind in rural areas for various reasons. The selective transfer of population leads to a large gap between urban and rural development. In addition, the change of rural social structure and family structure leads to the aging of rural areas far beyond the city, and will continue to increase in the future. Due to the relatively backward rural local economy and the weakening collective economy, it is urgent to solve the problem of rural old-age care. Correctly handling the problem of rural old-age care can not only effectively protect and improve the basic life of the rural elderly, but also help consolidate the current achievements of poverty alleviation in China and promote rural revitalization.

The rural livelihood problems can be solved, so as to stabilize social order and improve the reputation of the government. At the same time, rural economic development improves the attractiveness of rural areas to young labor force and alleviates the problem of insufficient labor force. Therefore, how to keep up with the development of the times to carry out wisdom pension in rural areas quickly and effectively has become a problem to be solved.

2.2. Government policies support the development of wisdom pensions

China's government has always attached importance to the problem of population aging. In recent years, a series of policy documents have been issued for the development of wisdom pension, and continue to contribute to alleviate the serious problem of rural aging, as shown in table 1.

Table 1. Introduction of Chinese Government's Related Pension Service Policy

Policy release time	Content introduction
July 2015	Accelerate the development of Internet-based medical, health, pension and other emerging services and adopt Innovative Government Service Model.
December 2016	Comprehensive service facilities in rural communities expand the function of pension services and improve the ability and level of rural pension services.

March 2017	The government should support social forces to establish pension institutions, and accelerate the reform of “deregulation and service” of the pension service industry to achieve scale, chain and brand operation.
December 2020	We should cultivate new forms of intelligent care for the aged and innovate ‘Internet + pension services’ when considering the use feelings of the elderly.
February 2022	The government should broaden the methods of talent training and cultivate professional talents in the field of smart elderly care

Source : Website of the Central People 's Government of China

The strategy of rural revitalization is the inevitable requirement to solve the main social contradictions in the new era and realize the two hundred-year goals and the great rejuvenation of the Chinese nation, which has great practical significance and far-reaching historical significance. Governments all over our country attach great importance to the work of agriculture, rural areas and farmers, insist on solving the problems of agriculture, rural areas and farmers as the top priority of all work, and solidly promote agricultural modernization and agricultural supply-side structural reform. The development of agriculture and rural areas has achieved historic achievements. In the strategic planning of rural revitalization, the issue of rural old-age care has been mentioned many times. Among them, the integration of rural industries, the supply of rural services and the citizenization of agricultural transfer population have all mentioned the issue of rural old-age care. It can be seen that the issue of rural old-age care is closely related to the strategic planning of rural revitalization.

2.3. The smart elderly care industry continues to develop

In recent years, the smart pension industry has gradually entered the public view. As a new type of smart pension model, the smart pension model uses Internet +, the Internet of Things, big data and so on to continuously make suggestions to meet the needs of the elderly and inject new vitality into the pension industry. The concept of "smart pension" was first proposed by British scholars to provide intelligent pension services for the elderly through Internet of Things platforms such as governments, communities and medical institutions. The use of intelligent pension mode can optimize the allocation of existing information in rural areas, which means that this pension mode can improve the service level of rural pension more than most rural elderly home care or family pension. The smart elderly care industry system will combine the new generation of information technologies and products such as the Internet of Things, cloud computing, big data, and intelligent hardware, so as to make it possible to effectively connect and optimize the allocation of individuals, families, communities, institutions and healthy elderly care resources. It is expected that in the near future, China will basically form an industrial system covering the whole life cycle, and will also establish many demonstration bases for smart health care applications. Due to the cultivation of a number of leading companies with demonstration and leading roles in the future, the industrial environment will continue to improve.

With the development of science and technology informatization, the role of intelligent products such as modern communication technology and network technology in the aging service industry will be more obvious. Especially in the aspects of telemedicine, health management and home care service information platform, the trend of intelligence and informatization will be more obvious. Undoubtedly, compared with traditional pension, wisdom pension greatly expands the scope of demand response by means of information technology, enriches the breadth and depth of service, and injects fresh blood into the entire pension industry.

3. The Current Form of Old-age Care in Rural Areas

3.1. Family pension

Family pension is a kind of old-age care model relying on blood relationship. In the family pension model, although the elderly are older, they are dominant in the family. It is a pension model that integrates the support of the elderly and the daily life of children. It is the highest proportion and the most stable form of rural pension in the current rural pension model. It is also the most inclined choice of rural elderly themselves. Family pension can give the elderly a sense of belonging, emotional comfort from their children.

However, due to the rapid increase of '4-2-1' families, Dink families, lost their only child and empty nesters, the traditional family size and structure have been affected, and the family's pension function has been continuously weakened. The family pension model is facing challenges from family structure, population and cultural concepts.

3.2. Elderly home care

Home-based self-care is self-sufficient personal pension, which obtains the income necessary for life through personal labor and other incomes. There are some groups in the rural elderly that choose this way. Because their family concept is profound and have a certain ability to work, they are not willing to live in pension institutions. These elderly take the income from personal farming and the living expenses given by their children and government subsidies as the sources of living economy and live in their own homes for self-care. In general, this way of home care can not be long-term, only a temporary choice for rural elderly. When their physical function become poor and they suffer from disease or even lost the self-care ability, they will turn to family pension.

3.3. Collective pension

This is a kind of rural collective economy of rescue care. Because some farmers in our country don't pay old-age insurance and can't enjoy retirement treatment, the rural government will provide social relief for the elderly through the establishment of nursing homes or centralized support for five guarantee households in order to ensure the normal life of the rural elderly. The elderly in this institution are usually semi-self-care or completely incapable of self-care. However, at present, the rural collective economic pension is affected by regional rural economic development, and there are differences in the level of rural collective economic pension among different rural areas. Moreover, due to the lack of funds in this part, the rural elderly have a low level of assistance.

3.4. Mutual pension

Rural mutual pension model is generally based on the village committee as the organization center, covering the whole new rural community. Through various ways such as government support and social force participation, the village committee adopts different modes to build mutual support platform for the elderly according to their actual situation, so as to realize the mutual benefit and mutual assistance of rural elderly groups in daily life. It can play a good care role for those elderly groups with good physical condition. This rural mutual aid model is a pension model that is suitable for rural reality, low cost and high efficiency. The mechanism is flexible and easy to operate, which can fully mobilize the existing pension service resources and maximize the efficiency of resource utilization. In the past, rural resources had the shortcomings of insufficient resource mobility and high idle rate. However, this way can effectively improve the quality of life of the elderly, so that the elderly can take care of each other in life, care for each other psychologically, and get cultural guidance in spirit, so as to achieve rich and colorful life in their later years.

4. Analysis of the Current Rural Wisdom Pension Problem

4.1. Backward rural infrastructure conditions

At present, China has increased the construction of rural pension infrastructure year by year, but the construction of rural pension infrastructure is lagging behind. Because the proportion of the elderly is large, and the capital investment in rural pension infrastructure is limited. Although the development investment of wisdom pension in rural areas can provide a more convenient and innovative pension model than the traditional pension model in the past, it needs more matching scientific and technological infrastructure to play all the effects. Therefore, its adaptability in rural areas with low overall construction and development level is not high. The lag of rural economic development will delay the advancement of intelligent pension service. The lack of rural material data restricts the service quality of township governments and pension institutions. In economically backward rural areas, because most rural residents build their own houses and live in scattered places, it is difficult to match the elderly's pension needs and service supply. The unbalanced rural development means that the information construction in some regions is not perfect and the intelligent products for the elder cannot play a full role. Moreover, the investment of intelligent pension products is not much and the utilization rate is low, which is difficult to meet the fragmented service requirements of the elderly.

4.2. Insufficient input from rural government

The state has successively issued a series of policies on the development of the pension industry, but most of the policy contents are guiding suggestions. The lack of supporting statutory standards or implementation norms leads to the difficulty of policy implementation, and there is no relatively perfect legal provisions and regulatory system. Many wisdom pension service supply system construction is still in its infancy, lack of top-level design and overall rules. The intelligent pension industry in rural areas does not trace back to the upstream and downstream of the industry, so that it cannot form a cluster development of intelligent pension industry, which means it is difficult to meet the diversified realistic needs of the rural elderly population. Government support for rural community pension services is not enough, such as the cultivation of non-profit social organizations is not in place and there is no effective integration of pension resources. These factors will lead to the slow development of pension.

The publicity of endowment insurance system is not enough and coverage is narrow. On the one hand, the elderly over 60 were born in the 1950s and 1960s, when the rural education level was low. Because of the old people's deep-rooted saving ideas and lack of health awareness, many of them are not enthusiastic about pension insurance. On the other hand, the rural elderly and even some rural household registration groups have low incomes and unstable economic sources. Moreover, because the rural elderly often work in agricultural work and other physical labor, they become weak and sick with age, and the expenditure on medical expenses increases. It is difficult to take into account their own pension problems. So the rural endowment insurance system still needs to be improved.

4.3. Low social participation and low level of pension service personnel

Social forces have limited participation in rural old-age care, and the service quality is low. Although the government has successively introduced relevant preferential policies to encourage social forces to actively participate in rural old-age care services, many social organizations are deterred by the relatively closed rural market environment, coupled with the limited government subsidies, large industry investment, long cycle and low returns, wisdom pension services require the cooperation of many subjects such as township governments, service personnel, and rural elderly, but it is difficult to coordinate the communication between various subjects, especially the external communication of the elderly themselves. Due to the

lack of intergenerational communication, many empty nesters are difficult to actively talk, which is difficult to meet the needs of the elderly and the service efficiency is low.

Since the workplaces are concentrated in rural areas, which are relatively economically backward areas, the work content is cumbersome, the promotion space is small, and people's employment willingness is low, especially for young people. And the recruitment requirements of front-line assistants in many wisdom pension institutions are generally low. The first-line assistants are mainly rural middle-aged women with primary or secondary education. They have less employment experience before working as assistants, and most of them are engaged in such work for the first time. The staff of rural wisdom pension service institutions is difficult to meet the standards of cultural knowledge and professional skills, and at the same time their ability to use smart products is also uneven. The team of service personnel is unstable and difficult to recruit and stay, so there is often a lack of personnel. The training system is too simple and technical expertise is not strong enough. And some staff engaged in this industry only for pay, so it is difficult to combine with the actual needs.

4.4. The ideological gap of the elderly in rural areas

First of all, the rural elderly do not want to contact the smart pension products. It is difficult for the rural elderly to continue socialization. Constrained by the original traditional concept and low education, the rural elderly are tough to adapt to new products, especially electronic products. They are not familiar with the concept of intelligent technology, so they will have a certain resistance.

Secondly, with the increase of age, the cognitive learning ability of the elderly decreases, and the learning initiative is gradually less than in the past. Even if the elderly are willing to accept the use of smart products, it is still difficult for them to start. In order to seek refined services, some of the technology products that the elderly come into contact with have complicated operation procedures, but for the elderly, the speed of mastering is slow, and the long learning time may even make the elderly have disgust emotion.

5. Rural Wisdom Pension Optimization Path

5.1. Strengthen top-level design and increase capital investment

First of all, a strong subject, namely the government, is needed to formulate a unified wisdom pension standard system, so as to regulate the work of all parties in society and pension institutions. Local governments can formulate corresponding pension policies based on the local actual situation to meet the diversified actual needs of the elderly. The government should clarify its responsibilities in the supervision and management of the wisdom pension service system, and actively integrate the fragmented functions of various departments.

Secondly, the government can increase capital investment and develop rural economy. Economic level is an important factor restricting the development of rural intelligent pension industry. Rural economic growth improves the attractiveness of rural areas, stimulates the vitality of rural industries, and fully taps the potential resources of rural areas, so as to attract more conditional young groups to return. We can improve the level of rural economy while taking into account the rural elderly pension issues. The development of rural economy from inside to outside can better provide material conditions for wisdom pension services.

The funds invested by the government can be used to support the development of intelligent facilities for the aged from many aspects of human, financial and material resources. Government funding is always limited. At present, the government investment is far from enough, so we can refer to the experience of developed countries, the introduction of market mechanism to attract enterprises to participate in the construction of intelligent pension

investment. Through market competition, the Internet enterprises will be promoted to actively develop and produce smart pension service products.

5.2. Need demand-oriented integration of social resources

We can use social forces to enter the free space of rural old-age care and give full play to the important responsibility of society in rural old-age care services in the new era. Opening up the rural pension service market in an all-round way is also a way to inject vitality, because it can not only play a key role in the allocation and coordination of various types of pension service resources, but also strengthen the function of maintaining the benign operation of the rural pension service market. The government should also strengthen the supervision of the operation of the rural pension service market to avoid the irregular behavior of the market.

We should start from the actual needs of the elderly to avoid passive service. The rural government attaches great importance to the balanced development of online, offline, and establishes their own rural pension service database, so as to realize the linkage between the upper and lower levels and information exchange. Rural development can also be driven by the radiation of urban elderly care industry resources, and at the same time, by encouraging urban elderly care service enterprises to take the lead in going to the countryside, we can give full play to the professional advantages accumulated previously and enrich rural elderly care resources. Manufacturers of smart elderly care products can think about problems from the perspective of users, namely the elderly in rural areas, and reduce the difficulty of getting started with products, thereby supporting the construction of intelligent elderly care facilities.

5.3. Improve the quality of service training and strengthen the service team

Aged-aid institutions should make full use of modern intelligent technology to optimize the training system of elderly assistants. First of all, there are certain criteria for the selection of assistants, such as the need for love, patience, seriousness and diligence in terms of values, as well as the need for learning ability and education, to ensure that employees can use the high-tech products provided by the company and implement advanced service concepts. The government can make medium and long-term talent planning. At the same time, we must also attach importance to the training of elderly care service capabilities, and we can use the method of setting grade certificates to improve the ability of elderly care services to work. To improve the incentive plan, we can dynamically improve the salary and treatment of elderly service talents by referring to the work content of front-line assistance to the elderly, and provide supporting preferential policies to improve the enthusiasm of the staff and their sense of professional achievement.

We can use social resources to expand the service team. On the one hand, local township governments can establish cooperative relations with universities and some public welfare organizations. Support for rural older persons can be provided through ongoing volunteering activities. On the other hand, we can also strengthen the training of local talents and increase more pension service posts, by making full use of rural idle human resources.

5.4. Strengthen propaganda and eliminate the ideological gap

We should strengthen the legal publicity of pension issues and popularize relevant laws in order to guide the rural elderly to establish a modern concept of pension. The government should also improve the rural endowment insurance mechanism and increase the willingness of the rural elderly to participate in insurance.

Rural smart old-age care is not only to provide services for the elderly, but also to let them form a sense of being served by active acceptance and active demand, so that the rural elderly can actively participate in and truly experience the innovation of elderly care services in the age of intelligence. We can increase the publicity of wisdom pension among the elderly and increase more contact opportunities to improve the confidence of the elderly in the wisdom pension

industry. We can take advantage of the existing elderly care service institutions to provide the elderly with training on the use of smart products from time to time, and call on children to strengthen intergenerational communication with the elderly, so that they can form a positive concept of elderly care. Through the methods mentioned above, the interest and recognition of the rural elderly in smart elderly care services can be enhanced.

6. Conclusion

China's rural aging has intensified, especially the large number of rural elderly groups. To solve the problem of rural pension has become a top priority. The service system of intelligent old-age care in rural areas is still insufficient. The government, market and society should actively promote the improvement and innovation of rural wisdom pension mode, continuously improve service ability and eliminate the ideological gap of rural elderly groups to meet the needs of multi-level pension.

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