

The Research on Urban Pension Problems

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Abstract: The pension problem as the people's livelihood, whether to solve or not is related to the people's happy life. In the study, it was found that all cities actively explore the construction of high-quality elderly care service system, and constantly promote the coordinated development of home-based care, community care and institutions, but there are also problems such as the decline of the basic status of home-based care, the lack of development of community care from the perspective of the combination of medical and nursing care, and the lack of participation in institutional care. Based on the analysis of the current situation of old-age care, this paper puts forward three suggestions: attaching importance to the construction of family old-age support system, effectively developing community home-based old-age care, and increasing social forces to participate in old-age service. To build a perfect old-age service system to meet the needs of a happy life.

Keywords: City; Pension Service System System; Pension Problems

1. Remarkable achievements of urban pension

Faced with the severe trend of population aging, the city has made great efforts to build a home-based care system coordinated by community institutions, and achieved remarkable results in three ways of home-based care, community care and institutional care. In recent years, cities have made clear the basic status of home-based care and actively promoted it from three aspects.

1.1 Home-based care

Home-based care refers to the elderly receiving care from formal and informal caregivers in their own homes. Caregivers conduct a scientific assessment of the elderly's health care needs and provide them with medical assistance, health management, personal care, spiritual comfort, prevention and other care services based on the assessment results. The basic status of home-based care has been further clarified: First, to promote age-appropriate transformation, and encourage urban districts to gradually expand the radiation population of age-appropriate transformation based on the actual situation. Second, technology enables home-based care. Taking advantage of the convenience and timeliness of the Internet, the home-based elderly can make use of the intelligent old-age service platform to fully meet their old-age needs. Third, policy support to expand home-based care services. We will further raise the standards for the payment of the elder allowance for the elderly, and pay the elder allowance progressively by age group for the elderly over 80.

1.2 Community pension

Community pension is a kind of pension method that takes family as the core, community as the support, and relies on professional teams to carry out services. Community endowment plays an important role in the Chinese endowment service system, and the embedded community endowment service has also made remarkable achievements: First, the assisted meal service center is embedded in the community for convenience and benefits. Some urban communities and communities take the lead in setting up assisted meals. The elderly in the community can walk two or three minutes to the assisted meals. The elderly rely on the community platform, at a low price to eat affordable meals, during the meal can also communicate with other elderly, psychological filled with the taste of happiness. Second, it is convenient and effective for small pension institutions to embed into communities. Small old-age care

institutions embedded in the community to provide professional health care services and psychological care for the elderly, effectively let the community of the elderly life colorful. Third, Internet + embedded community is scientific and efficient. Some cities are actively piloting smart old-age online service systems. Pilot areas in many cities have successively installed door sensors, 4G gateway system and SOS one-touch call system. Once the elderly are not feeling well, one-touch call can be enabled, and children and community grid workers can know it quickly. Moreover, service information, equipment information and health information of the elderly will be updated on the screen of the community service center in real time.

1.3 Institutional pension

Institutional old-age care is to provide medical, nursing, rehabilitation and daily life care services for the elderly in special places and in a professional way. In old-age care institutions, professionals will provide professional and institutionalized old-age care services to meet the elderly's needs as much as possible.

In the construction of a perfect old-age service system, give full play to the exemplary and leading role of institutions for old-age care. First, multiple subjects jointly participate in the construction of old-age care institutions. While giving full play to the public, it also does not forget the direction of marketization, and actively introduces social forces to jointly build pension institutions. Second, the service coverage of old-age care institutions has been further improved. Model urban social welfare homes and nursing homes combining medical care and nursing care are gradually covering all areas of the city. Third, promote the coordinated development of urban and rural pension institutions. For the development and upgrading of rural regional pension service centers, relevant departments have gradually and orderly promoted.

2. Problems existing in urban pension

While the solution of the pension problem has achieved remarkable results, there are still many problems in home care, community care and institutional care, which affect the actual construction and development of the pension service system.

2.1 The basic status of home-based care has declined

In ancient China, home care was often associated with the traditional Chinese "filial piety" culture. The quality of home-based care service is an important criterion to evaluate whether family children are filial to the elderly. Compared with the past, the basic status of home-based care has decreased. First, the responsibilities of informal caregivers (namely children and relatives of the elderly) need to be strengthened. With the strengthening of population mobility, many young people do not live with the elderly at home because of study, work and other reasons, lack of care for the elderly. Second, the coverage of home-based care needs to be further expanded. With a large aging population, the existing age-appropriate transformation still cannot fully meet the needs. Third, there is a lack of targeted local regulations to consolidate the foundation of home-based care.

2.2 Insufficient development of community pension

Community pension plays an important role of "relying" in the pension service system. At this stage, there are still many problems: first, the combination of medical and nursing resources needs to be further optimized. The elderly in the urban districts cannot ensure to enjoy the top medical resources radiation because of the region. Second, there is a shortage of nursing and rehabilitation professionals. For the community old-age care under the perspective of the combination of medical care and nursing, the main needs are life nursing, medical care, psychological counseling and other old-age care needs. This means that under the current medical structure, the gap of elderly care workers is still quite large.

2.3 Institutional pension participation is insufficient

In the development and perfection of the old-age service system, institutional old-age service plays an important complementary role. However, since the old-age industry and old-age care are still in the process of exploration and improvement, the strength of institutional participation is slightly insufficient. First, the intensity of multi-subject participation in institutional pension needs to be

improved. At the present stage, most of the institutions for the aged are still public and lack the participation of social forces. Second, the industry chain of pension products needs to be further improved. In the production or sales of elderly care services, most of them still stay in auxiliary services or sales of service derivatives. Third, lack of non-profit organizations to carry out old-age services. Some organizations mainly focus on rehabilitation, while others focus on spiritual enjoyment such as artistic performances, which cannot form a joint force to improve the quality of elderly care services.

3. Exploration and suggestions to solve the problem of urban pension

At present, the solution of the pension problem is still under exploration. In view of the problems existing in home care, community care and institutional care, the following suggestions are put forward to improve and solve these problems.

3.1 Attaching importance to the construction of a home-based old-age support system

To pay attention to the construction of home care support system, it is necessary to carry forward the culture of filial piety, adhere to traditional ethics, explore local regulations, and create a healthy and livable family residence.

First, we need to promote the culture of filial piety. Actively promote the traditional Chinese "filial piety" culture by holding activities. For example, during the Dragon Boat Festival, while attaching importance to the traditional customs such as dragon boat racing and eating zongzi, activities such as "I do practical things for parents" can also be held to encourage more young people to accompany their parents. Second, local regulations should be actively explored. Pilot projects will be carried out in areas where conditions permit. According to the size of the family, formulate a step-based payment system. For "large families" living with their parents, tax subsidies are given in response to the amount of excess space in the property. Third, it is better to create healthy and livable family homes. On the one hand, we should promote the retrofit of community public facilities for aging. In the process of transformation, personalized transformation options should be provided as far as possible to meet the needs of the elderly, such as day care and emergency assistance. On the other hand, for the newly opened residential projects, it is necessary to do a good job in the overall planning of the family pension, and build a good barrier-free environment.

3.2 Develop community old-age care effectively

From the perspective of the combination of medical and nursing care, the following suggestions are mainly provided to develop community home-based care. First, it is necessary to strengthen the integration of community elderly service resources. Taking the community as the information center, it is necessary to build a smart elderly care service platform to integrate medical resources with community service resources. Second, we must strengthen the construction of community old-age service personnel. Strengthen professional skills training at the same time, gradually improve the treatment of community old-age service personnel.

3.3 Increase the participation of institutions in elderly care services

The development of old-age service system needs the active participation of social forces. First, we should coordinate the cooperation between pension institutions and enterprises. To help social forces willing to enter the old-age service industry to purchase at a lower price, saving social profit institutions, non-profit institutions to buy old-age beds, old-age service equipment and other necessary equipment costs. Second, to better assist organizations in formulating scientific and effective development strategies. At present, institutions' fees for elderly care services have not fully covered all income groups, and institutions should make it clear that their main service targets are the elderly in the middle and upper income groups. Third, it is better to strengthen cooperation between pension institutions. There are a large number of professional talents in profit institutions and non-profit organizations, with a wide distribution and outstanding skills. Cooperation between them should be strengthened to make pension institutions "work together".

References

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