

# **The Research on Government Responsibilities under Multiple Pension Service System**

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**Abstract:** As China has gradually entered a deep aging society, factors such as the improvement of people's quality of life, the increase in per capita consumption capacity, and the improvement of the government's welfare guarantee system have effectively promoted the process of China's diversified pension industry. This paper analyzes the background, development form of the diversified old-age industry and the current shortcomings of the Chinese old-age industry, studies the government responsibilities under the multiple old-age service system, and provides constructive development countermeasures for creating an innovative old-age industry chain with Chinese characteristics.

## **1. Introduction**

Statistics from the National Aging Office show that at the end of 2017, over 60 years of age elderly population reached 241 million in China, that is about 17.3% of the total population, a net increasing 10.04 million seniors from the previous year, and currently more than 200 million seniors in China. Nearly half of them live alone or in empty nests. The sixth census data shows that the total number of elderly people has reached 21 million, it is 31.5% over 65 year's old population [1]. Therefore, the problem of the elderly is something that deserves our attention and in-depth consideration.

The phenomenon of a large number of empty-nest elderly people in China at this stage is called "Chinese-style pension pain". Old empty nests are also common abroad, but because the level and concept of welfare guarantees are very different from that of China, old foreigners do not rely on "raising children and preventing old age".

The main body of the old-age service is the old-age service provider or the undertaker of the old-age function. The supply entity needs to comprehensively consider the service content, service method, service location, and source of funds, and participate in service plan formulation, service content provision, service project transmission, and service result feedback. The main subjects of community home care services include government, market, community, family, and social organization [1]. With the rise of pluralism after World War II, there are multiple interest groups in society. The role of multiple checks and balances is conducive to the improvement of service efficiency. It requires the government and all parties in the society to play a role together.

## **2. Current Problems in Chinese-Style Pension Industry Development**

### **2.1 The Relevant Policies Are Unsound and Lack Supervision**

The government's policy orientation is particularly important for the development of every industry, and China lacks policy guidance and support, and some policies have not been implemented and it is difficult to land [2]. In some areas, government support efforts, inadequate social investment, and high fees and arbitrary charges in pension institutions have not been implemented.

### **2.2 The Uneven Development of the Pension Industry between Regions**

Because China is "being old before getting rich, not getting ready before getting old", the ageing of the population is deepening, and there is a shortage of supply in the old-age industry [2]. The development is uneven, and the rational allocation of resources cannot be optimized.

### **2.3 The Combination of Medical and Nursing Care is out of Touch and the Service Level is Low**

The Chinese government pointed out in its work report that it is necessary to comprehensively deepen the combination reform of medical and nursing care, work hard to eliminate the shortcomings of the system and mechanism, establish a unified basic pension and medical insurance system for urban and rural residents, and realize the integration of the government and public institutions and enterprise pension insurance systems [3]. Failure to implement this has led to an obvious disconnect between the medical integration and nursing care, that is the lack of resources for medical combining and nursing care, the difficulty in reimbursing the elderly for medical treatment, and the lack of service and execution of medical personnel.

### **2.4 Lack of Service and Quality of Old-Age Products**

At present, China's old-age care services are mainly housekeeping services, and the supply of old-age products is seriously insufficient. Both the market and the old-age community are seriously lacking products designed for the spiritual and psychological needs of the old people. The development of the Internet has brought about senior doctors and nurses with online appointments and tried them out in first-tier cities [3]. However, these emerging pension services are immature and there are many problems.

## **3. The Concept of a Diversified Pension Industry**

Diversification refers to unrelated, cross-industry, multi-category object combinations. The diversified old-age care industry is a comprehensive home-based care manifestation, institutional old-age care, community old-age care, and smart old-age care. It mainly targets different elderly groups and different needs in China, and provides various industrial combinations in combination with new forms of government guidance, business entities, and market-oriented operations, Resource mix, demand design, and comprehensive services for forecast preparation, in order to explore and innovate the Chinese-style urban pension model [3].

## **4. The Necessity of Developing Diversified Pension Industry**

With the rapid development of social productive forces, the economy and science technology of developed regions have developed by leaps and bounds, which has led to problems such as obvious regional imbalances, economic underdevelopment in remote and backward regions, and unreasonable distribution of social resources. The traditional single pension industry cannot match the demand of the current society. Faced with the needs of pension in different regions and at different levels, although diversified pensions have become the trend of the pension industry development, the pension industry has become an inevitable industry for social development [4].

### **4.1 Helps Improve Service Efficiency and Meet Elderly Diverse Needs**

Old people are also different from urban empty nest old people. The first is the elderly, which accounts for a large proportion of the elderly in the empty nest, and the service demand is large. The second is that the elderly do not have a stable income, the economic level is generally low, and there is no retirement salary income [3]. Third, compared with urban life, the elderly are relatively simple and boring, with few cultural activities and facilities, poor communication channels for information, and other inconveniences in life.

The multi-subject supply service model can better meet the diverse needs of the elderly population, provide a variety of diverse services, increase the vitality of the elderly service supply, and realize the optimal allocation of resources. There is a lot of room for development in the elderly service in China. Strong necessity and urgency.

### **4.2 Relying on Policies, in Line with Future Development Trends**

Improve the old-age service system should be established on the basis of that occupy the home, community based and supplement with institutional multiple level endowment service system.

Multivariate main body participation service supply to achieve the construction of a multi-level old-age service system. The elderly life care, health care and spiritual consolation service requirement need to continuously strengthen. In the report refers to actively cope with an aging population, build and filial to respect, the old policy system and social environment, promote the medical combination, accelerate the aging and industry development [1].

#### **4.3 Facilitate the Transformation of Government Functions and Build a Service-Oriented Government**

The community is responsible for ensuring people's livelihood, promoting social progress, and developing public services. It is a grassroots autonomous organization in China to improve its social governance system. To do a good job of grass-roots autonomy and co-governance, the participation of multiple subjects in the provision of services needs to rely on the community to gradually improve the quality of life of the elderly [4]. This is also a requirement to promote the transformation of government functions and build a new service-oriented government, and at the same time contribute to rural revitalization.

### **5. Research on Government Responsibility under the Multiple Pension Service System**

#### **5.1 The Government Wants to Change the Original Way of Thinking**

Promoting the development of the elderly care service industry, the elderly care service industry has changed from the original single social welfare undertaking to the attributes of both public welfare and the market. Adapting to actual needs and promoting economic transformation are also important functions of the industry.

In terms of industry supervision, we must change the way we like to use administrative orders in the past, and adopt more standardized and regulatory things. It is necessary to pay attention to the guidance of concepts, including the traditional consumption concepts of the elderly and the traditional concepts of various government departments. In terms of coordinating resources, it is necessary to do a good job of informatization, and only informatization can connect scattered various resources into a whole in a virtual way [5]. In terms of empirical effects, the government should grasp the zero starting point and use it as a coordinate to examine the actual effect of the implementation of the measures.

#### **5.2 The Government Designs the Management System**

In management terms system, the government should design the specific responsibilities of the civil affairs, health planning, human society, finance and other departments, and clarify which department will take the lead. In the management system, there must be a basic old-age service system, and it is necessary to clarify the target and content of the government's guarantee [3]. As a public service, old-age services should be open to all elderly people in need, especially the elderly, disabled and demented elderly, rather than simple of income levels.

#### **5.3 Government Regulates Pension Services**

It is necessary to standardize the assessment standards for the needs of old-age care services, and gradually build a national basic information system for the elderly. Long-term care and training of old-age talents must rely on this information system [5].

#### **5.4 The Government Guides Resources**

Use resources or government subsidies as a lever to guide through direct allocation of funds, or around the direction and quality of services. The government should clearly encourage the objects and methods of encouragement, so that all parties involved have a good expectation.

#### **5.5 The Government Coordinates Resources**

It is necessary to coordinate government resources and social resources, and especially pay attention to giving play to the power of the people to jointly invest in old-age care.

## **5.6 Government Empirical Effect**

The government needs to establish a policy effect evaluation mechanism that constitutes a complete link from top-level design to effect review to further promote development.

## **6. Proposals to Promote the Development of Multiple Pensions**

### **6.1 Opening up Cooperation between Domestic and Foreign Pension Industry**

The foreign pension industry is mature for the development of life care, material support, psychological support, and overall care for the elderly. In China it is necessary to learn the experience of from foreign pension industry development and develop an innovative pension industry chain based on China's actual national conditions [6]. At the same time, with the deepening of China's old-age care and the marketization of the old-age care industry, foreign old-age investment sees the prospects of old-age care industry market. China should develop the international market and integrate the old-age care industry into the international industrial stage, which can broaden the old-age industry financing the source can also absorb the experience of foreign advanced pension industry.

### **6.2 Keeping Up with Policy Guidance, the Government Plays a Leading Role**

The introduction of new policies, new norms, and new standards regulates the future development focus and direction of the pension service industry, and the pension industry must closely follow the policy guidance. At the meantime, government should strengthen communication with pension companies, understand the difficulties of pension companies, increase guidance and support for kimono, and provide policy subsidies for pension companies and institutions to encourage diversified and innovative development of the pension industry [5]. Additional, we must strengthen the supervision of the pension industry, and various government departments should communicate with each other to clarify the responsibilities of each department. Give full play to the government leading role, to solve the problem of population aging problem.

### **6.3 Cultivate the Old-Age Consumer Market and Build an Integrated Old-Age Industrial Chain**

The pension industry is hailed as the gold industry in the 21st century. According to data, the pension industry will replace the real estate industry in the future and become China's largest industry. It can be seen that the development breadth of the pension market is wide, so it is necessary to enrich the products of China's pension industry, combine big data, artificial intelligence, Internet, etc., and constantly innovate the form of pension services, diversify the content of pension services, build a new model of pension, and build the orientation of the pension industry chain is integrated to achieve the purpose of cultivating the pension consumption market and promoting China's pension industry on the road to marketization and industrialization [6].

## **7. Summary**

Demand for the pension industry and services is strong, the market scale growth rate is developing rapidly, and the process of marketization and industrialization is gradually accelerating. This shows that China's diversified pension industry has huge market space. With the implementation of the government's guidance and policy guidance, communication and cooperation between the government and enterprises, and between enterprises, and the integration of advanced technologies and experience at home and abroad, it has prompted the accelerated construction of an integrated diversified pension industry chain with Chinese characteristics. Under the trend of the old-age pension industry in the new era, the prospects for China's diversified pension industry are broad.

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