

## The realistic dilemma and path choice of rural old-age care under the background of rural revitalization strategy

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**Abstract:** Faced with the ever-changing social economy and population growth, China's old-age security system is still in constant exploration and adjustment. The population aging problem in China has become an irreversible social problem due to the combined effect of the declining birth rate brought about by the national policy of family planning, the improvement of medical and health service level and the increase of life expectancy brought about by economic development. This paper probes into the path of rural old-age security system with China characteristics under the background of overall planning of urban and rural areas, and puts forward that rural old-age security with China characteristics should be an effective combination of family old-age security, land security and social old-age security. This paper expounds the characteristics of the construction of the rural elderly care system, analyzes the problems existing in the current rural elderly care system, such as the imperfect planning and system design of the rural elderly care service system, the imbalance between the effective supply and demand of the rural elderly care service industry, and the insufficient payment capacity of the elderly for social elderly care, and puts forward that services should integrate resources, promote the establishment of the service system, and rely on rural revitalization Building a rural old-age system and other development strategies to build a rural old-age system to enable rural revitalization.

### 1. Introduction

By the end of 2014, China's elderly population over 60 years old had reached 212 million, accounting for 15.5%. The China Pension Finance Development Report (2016) predicted that in 2055, the number of elderly people will reach a peak of 400 million, accounting for 27.2%, and the proportion of female elderly people will be higher. At that time, the proportion of the elderly population in China will greatly exceed the aging standard defined by the United Nations by 10%, and the aging of the population has become an irreversible fact [1]. Influenced by the uneven social process and economic development factors, the pension system in China shows a trend of uneven development in the east and west regions, and unbalanced distribution and regulation between urban and rural areas [2]. Urban and rural residents in developed areas enjoy more favorable pension benefits, and urban residents in the same region enjoy significantly higher pension services and resources provided by the state than rural residents [3]. With the acceleration of the aging process of the population in China, the rural elderly care problem has become a prominent social problem, which is related to social harmony and stability. However, from the current operation of China's rural social endowment insurance system, it is obvious that it has been unable to bear the requirements of the new era. The contradiction between demand and supply reflects the deep-seated internal defects of the rural social endowment insurance system [4].

During the industrialization process, a large number of agricultural personnel and funds poured into the industry, and agriculture could not be developed, resulting in a serious phenomenon of heavy industry neglecting agriculture. A large number of rural population moved to cities and towns, forming many hollow villages, and many rural decay scenes such as those described in "Doctor's Homecoming" appeared [5]. When young and middle-aged laborers enter the cities, most of them stay in the countryside are old people, women and children who have no ability to work, especially the elderly, which leads to the aging phenomenon of farmers who farm and cultivate land [6].

Compared with the young and the old, the middle-aged farmers will soon face the problem of providing for the aged, and they will have enough time to make different adjustments to their old-age planning and choose different old-age models according to their own old-age needs and preferences, which is a very sensitive group to the problem of providing for the aged. Therefore, it is of practical significance to focus on the middle-aged groups and explore the micro-factors of middle-aged farmers' pension mode choice [7]. This will help the government to establish a multi-level old-age security system from the perspective of policy orientation, provide a variety of possibilities for the elderly care planning of middle-aged farmers, and thus break through the plight of rural elderly care. Based on this, in February 2014, the State Council issued a document formally merging the new rural social security system and the urban social security system, which is collectively referred to as the "urban and rural social security system". As the name implies, the urban and rural social security system considers both the majority of the rural population and the particularity of the urban population, and gradually adapts to the full coverage requirements of urban and rural development. By reviewing the relevant literature on pension mode selection and social support, it can be found that individual, family and village characteristics will not only affect the selection of pension mode, but also affect the access to social support, and social support will also affect the selection of pension mode [8].

In view of this, this paper attempts to incorporate the four dimensions of individual, family and village characteristics and informal social support into the structural equation model of middle-aged farmers' willingness to choose an old-age pension model, quantitatively investigate the internal relationship between the above four factors and the willingness of middle-aged farmers to choose an old-age pension model, and the intermediary role of informal social support in the influencing path, trying to find out the evolution path of farmers' informal social support and choice of old-age pension model, and trying to provide a useful reference for perfecting farmers' old-age security system.

## **2. Research on the Theoretical Basis and Model of Social Endowment Insurance System**

### **2.1. The realistic dilemma faced by rural old-age security**

Since the implementation of old-age security policies such as new rural cooperative medical care and old-age insurance, old-age security has mainly highlighted four characteristics. (1) Farmers' awareness of participating in insurance is generally not strong. To some extent, the new rural cooperative medical insurance has eased the situation that farmers are expensive to see a doctor. However, in the early stage of policy implementation, due to the lack of effective publicity and explanation for farmers, especially poor areas, farmers will have resistance when the village committee collects fees [9]. (2) First of all, authoritative laws and regulations have not been issued in China to support the operation of the rural old-age security mechanism. The relevant old-age security policies in Jiangxi Province and its urban areas are mainly modified and improved with reference to other places or other documents. Therefore, the current old-age security lacks certain legal support, which will further affect the stability, security, fairness and timeliness of the rural old-age security funds in terms of source, management, operation and use. (3) For a long time, farmers mainly rely on land for material information and economic sources, and a large part of farmers' income mainly comes from land cultivation. However, on the one hand, with the acceleration of urbanization in our province, the continuous reduction of rural land area, rising planting costs and squeezing profit margins, individual farmers will give up farming and the land will be abandoned, thus curbing the small-scale farmers to realize large-scale operation [10]. On the other hand, with the completion of land ownership confirmation and the transfer of farmers' land at a low price, farmers can only receive a small amount of land rent every year, which reduces farmers' income to a certain extent and can not meet their basic living needs, especially for the elderly who want to rely on one mu of land for retirement. (4) With the continuous expansion and promotion of the pilot project, the management level will be gradually improved. It can be seen from this that there are certain risks in the standardization and efficiency of fund management.

Relevant departments often occupy, misappropriate, withdraw and falsely report pensions, which seriously endanger the stability and safe operation of pensions. In addition, according to the fund management regulations, the fund cannot participate in investments in stocks, funds and bonds with relatively high risks. With the increasing downward pressure on interest rates and high inflation in China, the actual face value of the fund has shrunk seriously, and the pension gap may continue to expand.

Returning to the development of urban-rural integration in China, agricultural development is still a basic national condition in China, and the role of modern rural construction and farmers' living security in China's overall economic development can not be ignored. Basic public services are considered to be directly related to people's livelihood issues. Its equalization is manifested in two aspects: First, equal opportunities. It means that everyone has the right to social security, which reflects the full coverage function of social security. Second, the results are equal. It means that everyone is free from regional restrictions, differences in economic development and identity constraints, and should enjoy equal treatment for basic public services of social security. From the perspective of implementation mode, social old-age security can be divided into three types: pay-as-you-go type, partial accumulation type and complete accumulation type. Among them, the pay-as-you-go model reflects the intergenerational transfer of funds, while the complete accumulation model reflects the self-accumulation of funds, and the partial accumulation model plays a role between them, taking the way of reconciliation and buffering.

## **2.2. Analysis of rural pension system**

Promoting the further development of rural old-age care industry is the fundamental link to implement the rural revitalization strategy, and it is also the inevitable choice to fill the shortcomings of rural people's livelihood, achieve high-level development and achieve the beautiful goal of a well-off society in an all-round way. At present, the rural old-age service facilities system with distinct levels, clear positioning and coordinated development has been formed in many areas. In view of the rural old-age service industry, all localities have introduced policies and systems from the aspects of premium collection, evaluation and evaluation of old-age service, payment standard of old-age service, supervision and management, etc., and promoted the rapid development of rural old-age service from the aspects of social insurance, assistance and social welfare. Build a community for the elderly and promote embedded services for the aged. At present, in order to improve the rural old-age service system, all localities have set up social service complexes, such as rural standardized regional old-age service centers, mutual-aid old-age service stations and village-level community home-based old-age services. The establishment and induction of geriatric medical institutions into local health development plans, strengthening the establishment of geriatric departments in general hospitals, and the construction of geriatric rehabilitation centers and geriatric hospitals, so as to make every effort to establish geriatric departments in general hospitals above level 3. Encourage old-age care service institutions and day care centers to establish nursing stations according to standards, establish a service mode of combining medical care, health care, old-age care and hospice care services, and implement simple docking between medical and health institutions and old-age care institutions. Develop the function of medical and health institutions to provide services for the elderly, promote family doctors' contracted services and on-site services in primary medical institutions to help the elderly groups with mobility disabilities, provide free health check-ups to the elderly groups, and establish health check-up reports for the elderly groups.

At present, compared with institutional pension, home-based pension is more popular among residents. The government has introduced new rural endowment insurance in the city, focusing on family security. At present, rural endowment insurance is in a state of coexistence of various forms, which not only conforms to the current development reality, but also reduces the burden for the society. First of all, for some of the "three no" elderly who have no economic source, no children and can not pay for the elderly care service industry, the payment of elderly care service products is a big problem. Secondly, for some elderly people who have certain economic sources but have low or unstable income levels, with the upgrading of products, the scope of elderly care services

continues to expand and the internal community continues to upgrade, and their income is difficult to pay high fees for elderly care services. Finally, due to inadequate publicity, almost 80% of families are not clear about the pension subsidy policy and the charging standard of pension institutions, and dare not easily choose pension service institutions.

### 3. Analysis on the Implementation Effect of Urban and Rural Residential Security System

#### 3.1. Questionnaire analysis

Since 2014, rural areas have carried out the establishment and implementation of the urban and rural residential security system within their jurisdiction, actively encouraging and guiding the majority of urban and rural residents to participate in insurance and receive treatment according to conditions. The response has been enthusiastic, and the support rate and recognition rate have been continuously improved. However, at the same time, it can be seen that the obstacles and constraints can't be ignored, and there are still difficulties and problems to be solved that hinder the full implementation of this system, which is not conducive to reflecting the original intention of the system implementation. The main contents of this questionnaire are divided into four parts, one is to grasp the basic situation, the other is to analyze awareness and attention, the third is to analyze participation and the fourth is to analyze satisfaction. The questionnaire design meets the research needs of this paper, conforms to the actual system, meets the logical requirements of answering questions, and strictly follows the principles of rationality, generality and non-inducement. In terms of gender, there are 305 respondents, including 176 males and 129 females, accounting for 57.7% and 42.3% of the total samples, respectively, which meet the logical requirements of the survey. According to statistics, 31-50 years old is the largest contributor group. As the main reference age group, 188 respondents, accounting for 61.6%. The specific proportion of people in each age group from high to low is: 97 people aged 31-40, accounting for 31.8%; 91 people aged 41-50, accounting for 29.8%; 56 people aged 16-30, accounting for 18.3%; 48 people aged 51-60, accounting for 15.7%; 13 people aged 61 and above, accounting for 4.2%. According to the current occupations of the respondents, the questionnaire has set up 7 occupational categories. According to statistics, farmers account for the majority of the respondents, with fewer retirees and others. Among them, most of the regular employees are village (neighborhood) committee cadres, most of the contract workers and temporary workers are urban migrant workers, most of the flexible employees are self-employed, most of the retirees are over 65 years old and have no ability to work, and most of the others are unemployed. As shown in Table 1.

Table 1 Household type and occupation of the respondents

Variable	Category	Frequency	Percentage (%)
Account type	Rural household registration	236	77.3
	Non rural household registration	23	7.5
	Urban hukou	46	15.2
	Non-urban hukou	0	0
Occupation	Formal employee	36	11.8
	Contract worker	28	9.2
	Temporary workers	40	13.1
	Flexible employment	42	13.8
	Retired personnel	21	6.9
	Farmer	115	37.7
	Other	23	7.5

The above data shows that farmers, temporary workers, self-employed persons and flexible employees are the main occupational types in rural areas, and they are the main insured service targets of rural urban and rural residential insurance.

The urban and rural housing security system has been continuously improved and developed from the "new rural insurance" system to the "urban housing security" system and now to the "urban and rural housing security" system. From 2009 to 2016, it has basically achieved full

coverage among eligible people in rural areas. However, the results of the questionnaire survey on policy awareness are not optimistic. According to the survey results, among the 305 respondents, only 7 people think that they know the system well, accounting for 2.1%. Most of the 138 people don't know much about it, accounting for 45.4%, almost half of them. The rest of the insured people wavered between basic understanding and half understanding based on their own understanding, with a total of 133 people, accounting for 43.6% of the total. As shown in Figure 1.

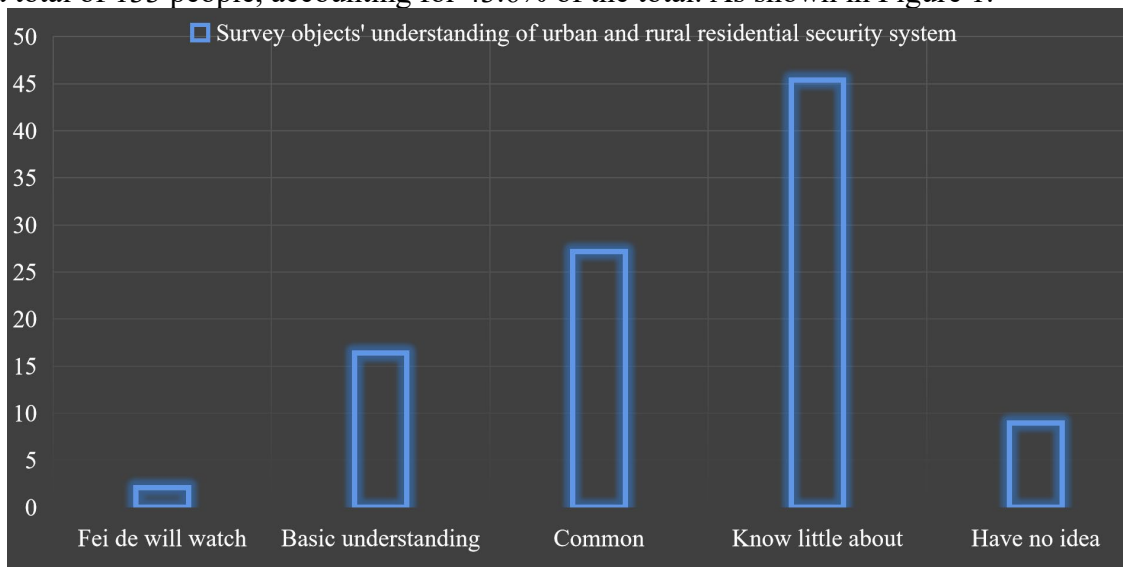


Figure 1 Survey respondents' understanding of urban and rural residential security system

By making a cross analysis table to distinguish the understanding of different age groups of respondents on the policy, and setting the cognitive frequency and percentage, it can be clearly seen that the cognition of different age groups shows a large gap type difference. The details are as follows: the vast majority of young and middle-aged people aged 16-30 said they had little or no knowledge of the policy; The proportion of people who know or basically understand the basic endowment insurance policies of urban and rural residents in the total sample is very small; The 31-50 year old people are close to the time of receiving treatment, the labor force is declining, the social competitiveness is weakened, and they are more dependent on the urban and rural housing security system, so they show greater concern and participation.

### 3.2. Optimization path of rural old-age security

The government or family alone cannot solve the problem of old-age security in rural areas. Only the government, society and family and other powerful forces can jointly deal with the dilemma of old-age security faced by rural areas. Based on the family, led by the government, supplemented by social organizations, give play to their own advantages and work together to solve the problem. Based on family, children are required to treat their parents well and give the elderly material and spiritual care. Gradually transform the way of family pension, take the road of combining family pension with social pension, and help each other among villagers and villages to jointly improve the level of rural pension security. Social organizations can be regarded as a good helper of the government. They can play their own advantages, effectively share the government's pension pressure, and help the government solve problems within its power. All forces should be pooled to jointly promote the rural old-age security cause to achieve a qualitative leap in the new era, so that the satisfaction and happiness of the elderly can be improved. As the fundamental law of our country, the Constitution has the highest authority, legal effect and binding force, and is the strongest backing to protect citizens' pension security rights. We will further improve the social insurance law so that everyone has the right to social security.

Safeguard farmers' right to participate in politics, public opinion expression and democratic decision-making, and broaden farmers' political participation channels; Improve the petition mechanism to ensure that farmers' petitions are not blocked and the problems can be solved

satisfactorily; Pay attention to public opinion, support public opinion, conform to public opinion and serve the people wholeheartedly. To vigorously develop rural economy in the new era, we should comprehensively use "internet plus resources", actively adjust the industrial structure, develop agriculture with modern characteristics, and realize green and environmental economic growth. At the same time, we should further enhance the vitality and competitiveness of rural collective economy, use modern technical means, management methods and management methods, gradually realize large-scale agricultural production, let agricultural products go to the market, go out of China, better increase farmers' income, and then enhance farmers' ability to participate in old-age security. We should ensure its fair starting point, fair process and fair result. We can set up specialized consultation and supervision institutions for the old-age security, ensure the stable operation of the relevant departments for the old-age security, establish a public opinion survey system, listen to the real demands of farmers, investigate the real situation of the old-age security of farmers on the spot, and work out the old-age security policies that can conform to the public opinion and meet the demands of farmers. Through various forms of publicity, people's cultural level of filial piety will be further improved, and people will deeply understand the inherent value of the word "filial piety" and its effect on families and society. Filial piety culture can promote family harmony and intergenerational harmony, ensure that the elderly enjoy a happy pension security, and promote social harmony, stability, fairness and justice. Therefore, it is a great project to actively carry forward and inherit the excellent traditional filial piety culture, and it is also a key step to solve the problem of old-age security. Further use media and other means to publicize and spread advanced deeds and moral models of respecting the elderly, filial piety to parents, caring for and caring for the elderly, and create a harmonious, stable, fair and just cultural atmosphere for the whole society. Through the effective management and guidance of specialized agencies on farmers' old-age security behavior, we will shape the formation of villagers' moral concepts such as respecting the elderly and filial piety, and attaching importance to family ethics, thus promoting the rural old-age security to a higher level.

#### **4. Conclusions**

Self-support for the aged is the most important mode in rural areas of China, which can not only give full play to the waste heat of the elderly, realize self-worth, but also relieve the pressure of social support for the aged. Through the research on the implementation effect of urban and rural residential security system, it mainly includes: summarizing and comparing the advanced theoretical basis and practical experience of other countries in the world; The main contents, reform process and development trend of urban and rural residential security system are compared vertically and horizontally. Under the background of rural revitalization strategy, according to the central policies and measures, we should create conditions for realizing the sustainability of the self-care model, so that "a sense of worthiness for the elderly" can provide a guarantee for "a sense of security for the elderly" and become the mainstream values of society. Use modern science and technology to integrate resources, bring new opportunities for the development of rural social elderly care, improve the construction of the rural elderly care service system, and make every effort to achieve no differentiation between urban and rural elderly care. In view of the deficiencies and difficulties in the implementation of the investigation and analysis system, this paper puts forward the corresponding countermeasures and suggestions: establish the local economic development model, promote the construction of economic circles such as rural ecotourism and organic agriculture, improve the income of residents, and establish a mechanism of paying more and paying more; Enrich the publicity methods and improve the publicity effect. The policy can serve the grassroots only when it goes to the grassroots.

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