Analysis on the Feasibility and Consciousness of the Community in Social Pension

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Abstract. Social pension is a new supporting method for the elderly from family to society. Its solutions integrate many kinds of social services in the community and the surrounding areas, which can effectively make up for the deficiencies of various existing pension models. Although the exploration of the community pension model has been continuously deepened, the problem of population aging is becoming increasingly intractable. There are also some problems in the community socialized pension, causing a vigorous discussion on its feasibility and consciousness. In this context, this work investigated the feasibility and consciousness of community social endowment. Based on the discussion of community pension consciousness, the feasibility and effective way of community endowment were analyzed, which can promote the construction of social pension service system and provide corresponding theoretical and practical guidance for social pension practice.

Keywords: Community pension; Social pension; Feasibility; Consciousness.

1. Introduction

Based on the severe situation of social pension, it is very necessary to actively explore the effective path of community socialized pension. Community pension is as important as family pension, and it is also the result of the continuous and in-depth practice of social pension. Building a new pattern of social pension with the coordination of community pension and family pension, will alleviate the current social pension pressure and solve the prominent contradictions in pension. The social pension with the community as the main body is often manifested in the pension mode paid by the beneficiaries [1]. The community plays an intermediary role, responsible for the communication and coordination between the pension claimants and social service organizations in the community, and providing life care and spiritual comfort to the elderly group. There are some achievements in the test but also have some problems. The analysis of the feasibility and consciousness of community pension is of positive significance for the improvement and promotion of community pension model.

2. Social pension background

As economic development and the improvement of medical living standards, people's life expectancy has been prolonged year by year. Coupled with the combined effect of the fertility peak in the 1950s, 1960s and family planning since the 1970s, China has accelerated into an aging society. When they are young, the elderly have fulfilled their due responsibilities and made great contributions to social progress and economic development, and should enjoy their old age. China is accelerating into an aging society. It is predicted that the 20 years from now to 2035 will become the rapid development stage of China's population aging. China's elderly population will increase from 212 million to 418 million, with an average annual growth of 10 million; the proportion of the elderly population will increase from 15.5% to 28.7%. China's population aging has the characteristics of large base, rapid development, unbalanced urban-rural and regional development, and the concurrence of "four characteristics" (aging, disability, empty nest and fewer children), which makes the problem of Chinese pension more serious. It is an inevitable requirement of social development to actively explore various pension models, analyze their advantages and disadvantages, seek advantages and avoid disadvantages, and solve the urgent pension demands of the society [2].

3. Definition of community pension

Community pension refers to a way for the elderly to live in their own home at night and receive community care during the day. This concept is easily confused with home-based pension, but their essential difference lies in the different places of pension. Home-based pension refers to the elderly receiving community care in their own home, yet community-based pension refers to the elderly going out of their home to the community's special pension institutions to receive community care. From the perspective of service providers, community pension service are provided by the staff of the community where the elderly live, including volunteers outside the community. From the perspective of service content, community pension service include entertainment and leisure, physical fitness, health care, psychological counseling, daily life nursing and so on. From the source of service funds, the funds for community pension service are mainly paid by the government, society and families. Its emergence adapts to the trend of population aging in China, and is worthy of vigorous promotion and improvement.

4. Community consciousness in social pension

At present, affected by many factors, the performance of the community in the social pension is not ideal. These practical obstacles once reduced the consciousness of the community to participate in the social pension. In a large number of studies, it is found that the factors affecting the consciousness of community socialized pension mainly correspond to capital, community service ability and service team.

4.1 Insufficient capital investment

China's community pension service is developed by relying on government guidance and funding. The single mode of relying mainly on government's funds and government funding alone is unable to meet the growing demand for community services. It lead to the community pension service in a predicament of shortage of funds. In the funds required for the development of community service, the government funding of developed countries generally accounts for more than 50% of the service fund composition, while the government funding in China currently accounts for up to 30%. Due to the lack of funds, community pension service is unable to expand places and add new facilities, resulting in insufficient supply and cannot serve more elderly people [3]. In addition, in view of the existence of "government failure" in the government's direct provision of services to the elderly, the government that plays a catalytic role should correspondingly separate policy-making from service provision. Therefore, the government should change the form of welfare support from direct welfare provider to welfare buyer.

4.2 Insufficient attention to the demands of pension service

The services provided by community health institutions are not comprehensive. According to the requirements of community health service function, prevention and health care function should be highlighted. However, the actual situation is that most community medical institutions provide medical services, mainly because fee based services are concentrated in medical services, while other services such as prevention, health care, rehabilitation and health education are almost free. Driven by interests, some community health service centers put the development of medical services in an important position, while ignoring other services. Most community health service personnel are clinicians, rarely engaged in community medicine, preventive medicine and rehabilitation medicine, so the content of service focuses on clinic. This makes the community pension service pay insufficient attention to the elderly service demands of the elderly group, the satisfaction of the served is not high, and even there is service resistance, which also affects the enthusiasm of community pension service.

4.3 Low degree of specialization of service team

At present, the community pension service team is mainly composed of unemployed workers and rural migrant workers. The service content is limited to meeting the basic daily life care needs of the elderly. For the elderly who are paralyzed in bed or suffering from chronic diseases, or who need spiritual comfort and psychological guidance, it is required to be taken care of by long-term and professional rehabilitation nurses. Community service center lacks such professionals. Lack of professional and professional training is also an important reason for the low degree of specialization of community pension service team. In addition, volunteer activities have played a positive role in addressing the needs of community residents, especially the elderly. However, one disadvantage of the volunteer service team is that their services are random and non-standard, so they can only be used as a supplement to social mobilization and community professional services [4].

5. Feasible path of community in social pension

Based on the constraints faced by the community in the social pension, it must explore the effective path of community participation in the social pension. In the discussion of feasibility path, it should combine the existing problems to realize the matching of countermeasures and problems. Therefore, in the analysis of the feasibility path of community socialized pension, capital, community construction and personnel construction should be started with mainly.

5.1 Funding support for community pension

On the one hand, the government funding should be increased. Within the scope of public financial resources, the government's funding in community pension should increase with the development of economy and society. The proportion of social welfare expenses in GDP should be increased, and it should strive to include the funds for community pension service as special funds in the financial budgets of governments at all levels. In addition to directly increasing capital funds, the government should also raise funds through multiple channels. For example, raising funds by issuing lottery tickets, establishing a certain interest mechanism for community participation, improving the participation of community units in community construction and increasing funds. Funds can also be raised from society, which requires the government to create a good public welfare environment and charity atmosphere, so that people in the whole society can pay attention to the elderly care. The other is to cultivate and develop non-profit organizations. Nonprofit organizations have the characteristics of independence, non-profit, voluntary and public welfare. These characteristics determine that non-profit organizations have the advantages of easier access to service objects and flexible response to the needs of service objects, so as to improve the service effect and reduce the burden and pressure of community pension.

5.2 Focus on the development of community elderly medical and health care service

In the community, the main provider of medical and health services is the community health service center, so a clear positioning for the role of community health service organizations should be possessed. Prevention and health care should be regarded as the main tasks of community health service institutions. Hospitals are responsible for the treatment of diseases of the elderly, and the rehabilitation of the elderly can be completed in community health service institutions or at home. This is mainly to make full use of the advantages that community service institutions are based locally and can provide daily care and door-to-door service nearby. Community medical and health institutions should vigorously develop home sickbeds, home care and other door-to-door services. At the same time, the community health service institutions should also undertake the prevention of the disease of the elderly [5]. They should give guidance on diet, sports and spirit in peacetime, regularly visit the elderly for health examination, and carry out personalized services for patients with chronic diseases such as hypertension, diabetes, hyperlipidemia and obesity, so as to keep abreast of their health and do a good job in medical prevention.

5.3 Strengthen the construction of community pension service team

For a complete and substantial community pension service system, the personnel arrangement should be reasonably matched by formal caregivers and informal caregivers. It should vigorously develop social work education and cultivate a professional community service team with modern community pension service concepts, knowledge, methods and skills. The excellent talents from professional social workers to lead the community pension service should be selected, and the training of pension service workers and volunteers should be strengthened.

6. Conclusion

From the perspective of the future trend of pension in China, it will develop in the direction of social pension, and there are also positive attempts for social pension in some large cities. By giving full play to the social pension role of the community, gradually realizing the transformation from family pension to community-based social pension, and truly mobilizing social forces to participate in the pension work, the pension problem can be better solved. On the other hand, the community should maintain the consciousness of social pension, actively explore the feasible path of social pension, and constantly improve and adjust, so as to promote the socialized and all-round development of China's pension industry.

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