

Under the Background of Aging, the Financial Policy Research of Promoting the Development of Elderly Care Services

-- Take Bengbu City as an Example

Dingfeng Hu

School Of Anhui University of Finance and Economics, Bengbu, China

Abstract

With the deepening of the trend of population aging, ' Old have a sense of support, old have to rely on. ' has gradually become the focus of attention of the whole society. Since the 18 th National Congress of the Communist Party of China, the issue of pension services has been attached great importance to, and a series of pension service policies have been introduced, which have achieved certain results in various places. However, problems such as insufficient effective supply of pension services still exist. The fiscal policy has adopted different means to support the development of pension services, resulting in the imbalance in the development of pension services in various regions. This article takes Bengbu City, Anhui Province as an example, focusing on the development status of Bengbu City 's pension services and the impact of its fiscal policy on pension services the old-age service. Through the analysis of the financial problems existing in the development of Bengbu City 's old-age service, this paper discusses the financial difficulties and solutions that are common in the development of old-age service in second and third tier cities, and promotes the development level of China 's overall old-age service.

Keywords

Pension Service; Fiscal Policy; An Aging Population; Bengbu City.

1. Bengbu City Pension Services and Fiscal Policy Status Quo

1.1. The Facilities of Pension Institutions are Aging and Backward, and the Number of Professionals is Insufficient

The various types of pension institutions in the urban area of Bengbu City are relatively complete in the installation of infrastructure such as air conditioning and television, and there are few instruments for the health care and health care of the elderly. However, health care and safety equipment such as massage chairs and pagers play a very important role in improving the quality of life of the elderly in the process of old-age care. At the same time, according to the data, Bengbu City is currently a serious shortage of professional talents in pension institutions, and due to the low wage level of pension institutions, the intensity of work is high, so it is often difficult to attract nursing staff with professional knowledge, and in the existing nursing staff The age is generally older than 40 years old, and the number of women is far more than that of men, which confirms the inability of pension institutions to introduce talents, especially those with university and above. For the current nursing staff in the pension institutions to investigate we can find that the overall quality of the level of care workers is not high, with the number of professional nursing qualification certificate is scarce, which directly led to the pension institutions in the elderly by the low level of service, and in the daily care can not accept the professional guidance, so that the elderly to the pension institutions are not satisfied with the increasing mood. At the same time, the shortage of targeted financial funds makes nursing

workers unable to participate in professional training. On the one hand, the cultural level of nursing staff is low, lack of active training to improve self-awareness, and poor learning ability. Can not be systematic learning.

1.2. There are Few Pension Institutions and Insufficient Publicity of Pension Services

According to the survey statistics, China is accelerating into the aging society. With the increasing number of elderly people, the number of pension institutions has not changed significantly. Taking Bengbu City as an example, the total number of beds in all pension institutions is 2138, but compared with the tens of thousands of elderly people in Bengbu City, these numbers are far from enough. At the same time, due to the elderly 's lack of understanding of pension institutions and the weak publicity of institutions, the occupancy rate of pension institutions is still low even if the elderly population continues to increase. According to statistics, the average occupancy rate of pension institutions in Bengbu City is about 50 % ~ 60 %. In terms of institutional publicity, the survey results show that the elderly group has a low level of awareness and interest in pension institutions. Some elderly people understand the mode of old-age care through TV news and community promotion, but such publicity channels are too single, which is not conducive to the promotion to the entire elderly group, resulting in a deviation in the understanding of institutional old-age care for most elderly people, so they do not want to enter institutional old-age care.

At the same time, the main service group of institutional pension is the disabled elderly. The children of this group often do not have enough time and energy to take care of the elderly. In this regard, institutional old-age care can be used as a bright spot to solve the contradiction between supply and demand, which can effectively solve the problem of old-age care services for the disabled and demented elderly, thus promoting the high-quality development of old-age care services in China. On the one hand, in the context of increasing aging, the demand for long-term care for the elderly is increasing ; on the other hand, in the face of this growing group, various social funds also extend various corresponding goods and services around their needs. However, at present, the investment of social capital in pension services is mainly concentrated in the high-end market and some high-cost pension service institutions, and the investment in some small and medium-sized cities is not significant. In the absence of strong fiscal policy support, the enthusiasm of social capital is not high, and it is difficult to form a sustainable management situation.

1.3. The Current Situation of Fiscal Policy in Bengbu Pension Service

The development of elderly care services in Bengbu is relatively backward and slow, and there is a big gap compared with the first-tier cities in the country. After the field investigation of the existing old-age service institutions and relevant government departments in Bengbu City, it is found that there are three kinds of old-age service modes in Bengbu City, namely, institutional old-age care, home-based old-age care and community old-age care. Bengbu City has adopted different fiscal policies to subsidize the above three pension methods.

The subsidy policy for pension institutions, in accordance with the requirements of the institutions in accordance with the financial policy of Bengbu City pension services, since this year every new bed will receive subsidies and the subsidy is a one-time subsidy, that is, since this year for the institutions of the new beds, each additional bed to give a fixed subsidy 2000 yuan. At the same time, the performance evaluation mechanism is adopted for each pension institution, and the standard of fixed subsidy for pension institutions rated as provincial demonstration is raised by 30 %. In the process of operation, the pension institutions will also be subsidized by the municipal government. The standard is 200 yuan per month for each elderly person. At the same time, the monthly subsidy standard for the disabled and dementia

elderly is increased by 50 %, 100 % and 200 % respectively according to their severity (mild, moderate and severe). At the same time, the loan interest of pension institutions is subsidized, and the standard is 30 % of the benchmark interest rate.

The subsidy policy for the community pension service is also subsidized by the Bengbu municipal government for each pension service community that meets the standards, and the district and county finances are the main targets. The specific subsidy method is similar to the form of institutional subsidy, that is, each new bed is paid a one-time subsidy of 1,000 yuan by the finance, and the daily operating finance also gives a subsidy standard of 120 yuan per month per elderly person. However, unlike the operating subsidy of institutional pension, the community daily subsidy is finally distributed to each community by means of government procurement and goods or services. Different from the direct financial subsidy of institutions, this indirect financial subsidy means.

The subsidy policy for home-based care for the elderly in Bengbu City is lagging behind in the development of fiscal policy for home-based care for the elderly. At present, only the elderly over 80 years old or the elderly over 70 years old who enjoy government policies such as subsistence allowances can receive subsidies, and the level of subsidies is significantly lower than the first two. The specific standard is 360 yuan per person per year for the elderly aged 80 and over, that is, 30 yuan per person per month, and 100 yuan per person per month for the widowed elderly who enjoy various national support policies.

Class of service	Scope of subsidy	Financial input content	Source of funds
institutional pension service	All kinds of pension institutions that meet the subsidy standards of Bengbu City	A one-time subsidy is given for the additional beds, and a partial subsidy is given for the daily operation of the institution, which is paid in cash.	Urban areas bear 50 % each.
community pension service	Home care community in line with Bengbu City pension service standards	A one-time subsidy is given for the additional beds, and a partial subsidy is given for the daily operation of the institution. This subsidy is paid in the form of government purchases, that is, in the form of goods and services.	by the county, district finance
home care service	The elderly over 80 years old and the elderly over 70 years old with financial difficulties	Each person over 80 years old is 360 yuan per year, each person over 100 years old is 600 yuan per month, and each person over 70 years old is 100 yuan per month.	One is borne by the city and district finance (3 : 7). Second, extracted from the municipal welfare lottery public welfare fund Third, the county finance to pay

Figure 1. The subsidy scope, specific content and source of funds of the fiscal policy of pension service in Bengbu City

2. The Financial Problems Existing in the Pension Service in Bengbu City

2.1. Financial Coverage is Narrow, and Policy Fragmentation is Serious

Fiscal policy plays an important role in the establishment of the pension system, but the fiscal policy on pension is very fragmented. Major policies have been involved but have not formed an independent system. Based on Bengbu City, the relevant pension policies are problem-oriented, aiming at solving problems, without deep analysis of the reasons behind the

phenomenon, resulting in imperfect problem solving or repeated problems. For this reason, the government has continuously introduced new policies, which has made policy fragmentation more serious. At the same time, the problem of narrow financial coverage has become increasingly prominent. Taking the most targeted community pension subsidy as an example, the object of subsidy is only housekeeping and food delivery services. The demand for health care for the elderly has not been involved, which is contradictory to the increasingly severe nursing needs of the elderly in life. If you want to participate in long-term care policies, you cannot enjoy various financial subsidies for community care services. This 'policy two choose one' model seriously violates the original intention of various pension policies, and also makes the elderly confused between various policies and unable to make a choice.

2.2. The Financial Subsidy Mechanism is not Perfect, and the Subsidy Policy is Abused

Financial subsidies have played an important role in the development and improvement of pension institutions, and also provided better facilities and services for the elderly population of institutions. However, the imperfect financial subsidies have led to better development of pension services in the direction of perfect financial subsidies, and poor or even no development in places where financial subsidies are weak or scarce. In the process of promoting the development of local pension services, local governments often use specific indicators as the benchmark for assessment, but most of these indicators are set up around financial subsidies, and pension institutions will also be more inclined to give priority to the development of indicators in order to obtain financial support. In this way, it is easy to lead to the decoupling of development goals from the actual needs of the elderly, which leads to the increase of institutions, while the living standards of the elderly have not been substantially improved. This is the negative effect of financial subsidies and financial subsidy system is not perfect strong proof. On the one hand, China 's pension service system is in the early stages of development requires a lot of financial subsidies, on the other hand, the imperfect financial system will lead to the alienation of the pension system, thereby reducing the efficiency of the use of funds and affecting the actual experience of the elderly.

Another specific manifestation of the abuse of pension subsidies is that financial funds are more inclined to public pension institutions, while private institutions are often at a disadvantage in terms of subsidy amount and approval time. The profitability of pension services is not high and the pension institutions in the third and fourth tier cities are basically inclusive, that is, the fees charged can only (sometimes not enough) maintain the normal operation of the whole institution, so financial subsidies are an important source of income. Guiding social capital investment and developing China 's old-age service is the fundamental purpose of financial subsidies. Imperfect subsidy policies, unfair subsidy methods, and low-profit and public welfare of old-age services will make this purpose go to the opposite extreme, which will not only promote market investment, but will limit the development of old-age services.

2.3. The Aging Process is Accelerating and the Financial Investment is Weak

At present, the financial investment in pension services in major cities is increasing continuously, but the process of population aging is accelerating, which makes the investment of financial funds increasingly weak. The public infrastructure of pension institutions cannot meet the needs of more and more elderly people, especially for the elderly who cannot take care of themselves completely. The demand for medical care and health care is increasing, and the pension institutions have a long way to go. Taking Bengbu City as an example, the current pension service system and financial investment system are still in the early stage of development, and the total amount of funds is limited, but the number of people in need of pension services is increasing. Therefore, how to make the limited funds play a greater role as much as possible is a problem that the government needs to think about. At the same time, how

to change the operation mode of pension institutions so as to introduce the inflow of social capital is an area that needs to be focused on by finance. By transforming consumption expenditure into development expenditure, the investment of social funds in the field of pension will be increased by taking financial funds as the guide.

Guiding market funds to participate in the construction of pension services in China is the fundamental goal of various financial measures. Under the premise of deepening aging, it is one-sided and impractical to rely solely on financial funds to support the development of pension services. However, according to the relevant pension service policies issued by Bengbu City, financial funds are still the main force of pension services. Various financial measures and tax incentives are less incentive for social funds, and there are serious limitations in guiding the construction and development of various social funds. Specifically, in terms of the distribution of financial funds for pension institutions and various incentives, financial measures often have a greater tilt towards public institutions, which is not conducive to the participation of social funds in the development of the pension service industry. In addition, the construction of the pension system is also in the early stage of development, some institutions are difficult to grasp the trend of policy and the law of development, the scale of development and the direction of development are different, fiscal policy and financial funds are difficult to provide corresponding help in all aspects, and the continuity of policy is poor.

3. Suggestions on Improving Policy Support in Pension Services

3.1. Eliminate Policy Fragmentation and Improve the Fiscal Policy System

In view of the current widespread fragmentation of pension policies, we should speed up the improvement of the financial policy system. Based on the development status of Bengbu related pension services, the relevant policies are optimized and adjusted accordingly. In the process of development, the measures with poor effect are removed, and the policies with good effect are selected and retained. Through the screening of effective policies, it is helpful to provide help to institutions in the early stage of the development of pension services, reduce the pressure of pension institutions on policies, guide institutions through policies, and guide the inflow of social capital after the development of institutions is relatively perfect, so as to reduce the financial pressure and realize the construction of China's pension service system. Through in-depth analysis of the problems encountered by institutions in pension services, the financial transformation and system construction can be completed more quickly and efficiently. At the same time, a sound financial system is more conducive to the continuous investment of social funds in pension services. On the one hand, fiscal policy can promote more and more excellent service talents to participate in the trend of pension services, on the other hand, the inflow of social funds can also better provide the medical facilities needed for pension.

3.2. Optimize the Structure of Fiscal Expenditure, Strengthen the Incentive Policy

Funds are the basis of old-age care services and the guarantee of institutional infrastructure. However, the total amount of funds is limited, so it is necessary to continuously optimize the investment structure of funds. On the one hand, funds should be invested in aspects related to the living standards of the elderly and old-age care services. On the other hand, funds should be targeted to the elderly who have difficulties and do need protection. Therefore, we should change the original idea of financial investment, and gradually change the structure of financial investment from the vision of the previous government to the actual needs of the elderly. Financial investment is not only invested in institutions, but also in every elderly person, so as to gradually achieve the basic old-age service coverage to all the elderly. This change can well improve the differences between institutional pensions or community pensions. Resources are

no longer like going to the community or institutions, but directly affect the entire elderly group. Therefore, both in institutions and in the community, they can be better supported.

In view of the weak willingness of market funds to invest in pension services, fiscal policy is needed to encourage them. Subsidies and tax incentives for pension institutions should be tilted from public to private, and market funds should be encouraged to participate in the construction of the pension service industry. Through fiscal policy and financial funds, social funds should be leveraged to realize the gradual transition from financial funds as the main construction force to the new development pattern of the pension service industry dominated by market funds. Specifically, we should break the boundary between public and private, unify various financial measures and preferential policies, and treat all pension service institutions objectively and equally. Secondly, improve the performance appraisal standards for pension service institutions and organizations, and provide more financial support for leading enterprises and high-quality institutions in the pension service industry, so as to quickly improve the level and quality of services and promote the high-quality development of the pension service industry. Third, establish a special industry support fund. The pension service industry has the characteristics of public welfare and low profit. The establishment of the help fund is conducive to attracting more enterprises to participate in the construction of the pension service industry and promoting the market-oriented reform of the pension service industry.

3.3. Give Full Play to the Positive Effect of Finance and Guide the Participation of Social Funds

The full play of fiscal policy lies not only in its own investment, but more importantly, it should guide the participation of social funds. However, in this process, we should deal with the relationship between the government and the market, give full play to the role of fiscal guidance, and minimize the negative impact of fiscal expenditure on the market in the case of market regulation as the main body, so as to achieve the optimal allocation of resources. At the same time, the pension service industry is an industry that needs long-term financial support. Therefore, it is far from enough to rely solely on government investment. It is necessary to introduce social capital in order to solve the funding gap. At present, China's capital market has been developed to a certain extent. It plays an increasingly important role in more and more aspects of social development. Therefore, multi-agent participation in pension can better develop the pension field.

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