

The problem and effective measure of Pension agencies' development in Chengdu

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Abstract: Pension agencies of Chengdu have a great development in 2014, in this context, can the number of existing institutions and the type of institution meet the needs of the aged? this study aimed to know the situation of pension agencies, find problems and put forward policy recommendations, at the same time, this study can provide a scientific basis to formulate policies for the government pension. At last, this study has a great importance to promote the construction and enhance the pension agency improve their service levels too.

Keywords: pension agencies, the aged, Chengdu, institution, mechanism, establish

Introduction

Our country has come into the population aging society Since 1999, the process of population aging continues Accelerating and we have entered the depth of the aging society[1]. To Chengdu, the data shows that there are 2027900 people in Chengdu at the end of 2010 and it counts 17.65% of the total population of Chengdu, higher than the national average of 13.26% 4.39 percentage points in the national capital city ranked forefront, just below Shanghai (23.4%), Tianjin (17.91%) and other cities. At the same time, under the influence of economic development, social transformation, changing family structures and attitudes change, and many other factors, the gradual weakening of family support function leads to the need accelerating of social pension services, pension service has become a major livelihood issues and it is highly valued by the Party Central Committee and the State Council[2].

The status and problems of the pension agency in Chengdu

Number of beds of the pension agency cannot meet the needs of the aged, according to the Chengdu City Bureau of Civil Affairs statistics, at present, there are 196 various types of pension institutions in Chengdu, the total number of beds is 38548. Per thousand 60 years old have a number of beds in the aged about 21 (2.1 per cent), there is a considerable gap from the Ministry of Civil Affairs requirements that per one hundred elderly people should have 3 beds, and there is still exist a greater gap from the developed countries that per one hundred elderly people should have 5-7 beds. According to the practical needs and the anticipated objectives and tasks, the pressure of building the city's old-age beds is very large[3].

The type of pension agency is single, there is a structural contradiction

The lack of high-end pension institutions. At present, Chengdu pension. institutions can be divided into two grades, one is rural homes for the elderly, district (county) welfare and community care service stations, facilities such these institutions is relatively simple, low charges and belong to the low level of the pension agency; other one is the Office of the State and private pension institutions in general, the average fee is about 1400 yuan per month, the main facilities is to meet the basic needs of the elderly and they belong to a medium grade of fee-based pension institutions. Due to the lack of enjoyment pension agency in Chengdu, so there are some older people with strong economic strength and a higher quality of life for the pension requirements cannot choose the pension agency satisfied them.

The lack of professional pension institutions. According to Ministry of Civil Affairs of the Elderly Welfare Organization classification, the pension agency can be divided into nursing homes, homes for the aged, nursing homes, apartments for the elderly, hospice-type pension institutions five types. Specialized distinction is in favor of the integrating the pension resources and medical resources to meet the different needs of different groups of elderly. At present, Chengdu's pension agencies did not do professional distinction and are not conducive to the special requirements of the elderly special care.

The distribution of the pension agencies is unbalanced, the number of urban is more than the number of rural areas

Chengdu's geographical distribution of the pension agency shows the following characteristics: First, from the overall point of view, 70 % or more of pension institutions of Chengdu located in rural towns, and the

urban areas is relatively less. Second, the district (city) County Office of the State welfare centers mostly located in the township, located less district (city) County city; Third, nearly 80% of private pension institutions located in urban areas. Since the city has a natural endowment advantages, convenient transportation, improve medical facilities and it is also convenient for children to visit the elderly, therefore, most of the elderly select to live in the city pension.

The infrastructure of pension agencies is unbalanced

In addition to a handful of countries with better conditions, the services of private pension institutions and nursing home are more monotonous, generally limited to meet the elderly to eat, shelter and other basic needs of life, the supply of physical rehabilitation, spiritual support, social participation and so on is deficiency. Most of the elderly living in nursing homes are only waiting for three meals a day and lack of communication with the outside world, which is the major reason of older people do not want to live in the pension agency.

The development trend and Suggestions of Chengdu pension agencies

Strengthen planning and guidance, establish the service system of multi-level and diversified

At present, Chengdu Office of the State to give full play to the orphanage, the different roles of city and county welfare district centers and rural homes for the elderly[4]. We should lead to the Office of the state pension institutions normal, their role in the city pension services should be a leading role model. besides, we need to promote rural pension agencies upgrading and transforming. At last, we need to promote urban community pension services full coverage to provide the basis for home care support for the aged[5].

Promote the normal development of pension agencies

We need to develop and improve the service management system to promote standardization of the city's pension agency in accordance with the relevant provisions of the Ministry of Civil Affairs of the pension agency and according to and development needs of the pension institutions in Chengdu

Establish the Welfare Association and promote industry self-management

With the increasing development of industry standards and the needs of pension institutions, we need to accelerate the establishment of industry associations and make it an assistant bridge between government and pension agencies. Industry associations should fulfill various responsibilities, comprising: first,

Formulate the industry standards and normal the provisions of the scope of services and service standards, and implement the guiding member; the second is to launch assessment activities and the "star" management to improve the sense of competition mechanism; third, we need to conduct training activities in the industry, particularly in the training of care workers to improve the overall level of service industry; Fourth, we need to research industry trends and conduct industry research to provide reference for government decision-making[6].

Establish the entry and exit mechanisms of pension agencies

In order to strengthen the management and supervision of the pension agencies, we need to publish the regulation *Chengdu Pension Agency Management Approach*, clear the access and exit mechanisms that regulating the establishment of standard and program of the pension agencies[7]. Besides, we need to punish illegal behavior of the pension agencies, ordered within a certain period of rectification due to compliance unit does not have the basic conditions for the occurrence of major accidents, if unqualified, cancel its institutional status[8].

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