

## Research on Population Aging and Social Security System Construction

Le Deng<sup>1</sup>, Jianbao Chang<sup>2</sup>

<sup>1</sup>Department of Humanities Education, Nanchang Institute of Technology, Nanchang, 330014, China

<sup>2</sup>Department of Business Management, Nanchang Institute of Technology, Nanchang, 330014, China

**Keywords:** Aging population; Development of old age; Social security system

**Abstract:** In view of the challenges brought about by the aging of China's population, this paper actively explores the impact of population aging on China's social security, analyzes various influencing factors, seeks solutions, methods for transforming, decomposing and effectively controlling key influencing factors, and provides social security for China. Long-term sustainable development provides new ideas and recommendations.

### 1. Introduction

China has entered an ageing society and aging is accelerating. At the end of 2018, the total population of China's mainland has reached 1.395 billion people. According to the prediction of the Population and Labor Green Paper: China's Population and Labor Issues, published by the Institute of Population and Labor Economics of the Chinese Academy of Social Sciences in early January 2019, China's population will reach a peak of 1.442 billion in 2029, from 2030. It began to enter a sustained negative growth, which was reduced to 1.364 billion in 2050 and reduced to 1.248 billion in 2065. At the same time that the contradiction of the total population of China will gradually ease after the next 10 years, the contradiction of population structure will become more and more prominent.

At the end of 2018, there were 249 million people aged 60 and over in mainland China, accounting for 17.9% of the total population; among them, 167 million people aged 65 and over, accounting for 11.9% of the total population. According to forecasts, by 2023, China's elderly population aged 65 and over will exceed 200 million; it is expected that by the 1930s, China will enter the peak of population aging. The aging of the population will lead to an increase in the dependency ratio of the elderly, and the ratio of incumbents to retirees will continue to decline, and the burden of old-age security and medical security will become heavier. Especially with the continuous improvement of the pension level, the income and expenditure of pension insurance is getting bigger and bigger, more and more people paying more, and more and more people are receiving. This problem of imbalance in income and expenditure will become more and more serious. protruding. In terms of medical insurance, the medical expenses of the elderly are several times the cost of young adults. Therefore, the situation facing the aging of China's population is very serious.

Development opportunities brought about by the aging of the population. The aging of the population is the result of the progress of social civilization, reflecting the continuous improvement of people's living standards and medical security. On the one hand, the aging of the population poses severe challenges to social and economic development. On the other hand, it also brings new opportunities for development. With the increasing number of elderly people, the social demand for the elderly consumer market and the elderly service industry has grown rapidly. The arrival of an aging society will also benefit economic development in certain areas and levels. At present, the development of China's aged service industry is entering a golden period, and the development of the elderly consumer market is broad. In many places, the construction of community pension and medical service institutions is in short supply, and the development of various old-age service industries is in the ascendant, showing huge development space. The rapid rise of the elderly service industry is conducive to the development of the national economy.

## **2. The main countermeasures for China's response to population aging**

### **2.1 Formulating the Law of the Elderly**

In order to protect the legitimate rights and interests of the elderly in accordance with the law, China formulated and implemented the Law of the People's Republic of China on the Protection of the Rights and Interests of the Elderly in 1996. This is based on China's fundamental law, the Constitution, and is the first special law in China that protects the legitimate rights and interests of the elderly and develops the cause of aging.

### **2.2 Establishing a national coordination system for aging work**

In the reform of government institutions in China in 2018, the daily work of the Office of the National Working Committee on Aging was transferred to the National Health and Health Commission. Under the organization and coordination of the National Working Committee on Ageing, government departments at all levels and relevant agencies have taken corresponding policies and measures to actively respond to the problems and challenges caused by the aging of the population.

### **2.3 Formulating national aging career development and pension system construction plan**

In the current implementation of the “13th Five-Year Plan” period, the national old-age career development and pension system construction plan proposes that by 2020, the overall level of China's aging career development will be significantly improved, the pension system will be more complete and perfect, and the social foundation for responding to an aging population will be stronger. Mainly reflected in the following four aspects: First, the full coverage, multi-level, more fair and sustainable social security system is more perfect; Second, the home-based, community-based, institutional-based, medical and nursing services The system is more robust and provides the elderly with health care services in the treatment period, hospitalization, rehabilitation care, stable life care, and hospice care integration. Third, the social environment that supports the development of the elderly and the construction of the pension system is more improved. Fourth, the institutional system that is conducive to the full play of the government and the market is more complete.

### **2.4 Appropriate adjustment of population birth policy**

In 1982, the Chinese government began to implement the family planning policy as a basic national policy and included it in the constitution. Since the implementation of the family planning policy, it has effectively controlled the excessive growth of China's total population, but it also laid a hidden danger for the accelerated development of China's population aging in the future, which has an adverse impact on the coordinated development of population, economy and society.

By the beginning of this century, some local governments began to gradually relax their implementation of family planning policies. In 2015, the Chinese government decided to make major adjustments to the family planning policy and decided to implement a policy of two couples for two children in urban areas, so as to increase the number of newborn babies, promote balanced development of the population structure, and slow down the aging of the population to a certain extent. process.

### **2.5 Carrying forward our traditional family pension culture**

Family pension refers to the old-age care and pension system provided by family members for the care of the elderly. Family pension is a traditional ethical culture that has lasted for thousands of years in China. It has enabled families to support the elderly and played a very important role in providing life support for the elderly. The Constitution of our country stipulates: “Parents have the obligation to raise and educate their children. Adult children have the obligation to support their parents.” Therefore, family pensions are regulated and protected by law, and adult children must bear the legal responsibilities and obligations of supporting parents. In our traditional society, it is a common social phenomenon for three generations to live together in the same family. With the

development of society, the family structure has gradually become more and more centralized, and most elderly people no longer live with their adult children. Nevertheless, under the constraints of national laws and social ethics, family pension is still an important way of providing for the elderly in China, and plays an important role.

### **3. Social security system to deal with population aging**

At present, China has established a fair and sustainable social security system covering the whole people, basically integrating the elderly population into the social security system, realizing the old age, relying on the disease, ensuring life, and enjoying social security in accordance with the law. Based on social insurance, social assistance and social welfare, China's social security system focuses on basic endowment insurance, basic medical insurance, and minimum living security system, supplemented by charity and commercial insurance.

In terms of old-age security, China has established a basic endowment insurance system for urban workers covering workers of various types of enterprises, staff of government agencies and institutions, urban individual industrial and commercial households, and informal employment. China has also established a basic old-age insurance system covering urban and rural residents. In terms of supplementary pension insurance, China has established an enterprise annuity system and an occupational annuity system.

In terms of medical security, China has established basic medical insurance for urban workers covering all types of employees in urban areas, and established a basic medical insurance system for urban and rural residents. It has also established supplementary medical insurance such as major illness insurance to basically achieve universal medical insurance.

In terms of social assistance, China has established a minimum living security system for urban and rural residents, providing necessary living security for the urban and rural poor, especially the elderly, and fulfilling the insurance.

### **4. Social assistance and social welfare for the elderly**

In China, a large number of institutions for social welfare institutions and service facilities for the elderly have also been established in terms of social assistance and social welfare. From the overall situation, these institutions have now covered China's cities and villages, providing the basic social services and corresponding guarantees for the elderly in this area. At present, China is gradually implementing the policy of transferring some state-owned capital to enrich the national social security fund, supported by large-scale state-owned capital. It is expected that the national social security fund will continue to grow bigger and stronger in the future, and the fund accumulation scale will also increase rapidly. Provide a strong fund reserve to respond to the aging of the population.

### **5. Conclusion**

China is the country with the most elderly population in the world, and it is also the stage of aging, which is accelerating its development. There are many challenges and problems. The Chinese government attaches great importance to the issue of population aging and is adopting a series of positive social policies to deal with the aging of the population. From the perspective of future development, China has the ability and confidence to face the challenges brought about by the aging of the population, to provide basic living security for the elderly, and to enable the elderly to enjoy a happy old age.

### **Acknowledgement**

In this paper, the research was sponsored by Key Projects of the 13th Five-Year Plan for Scientific Research in Chinese Socialist Literature and Art Education: Research on the Path of Red

## References

- [1] Yuan Zhigang, Song Wei. Population age structure, pension insurance system and optimal savings rate [J]. Economic Research. 2000: 24-32.
- [2] Zheng Gongcheng. China's social security for 30 years [M]. People's Publishing House, 2008.12.
- [3] Zhou Hong. International Comparison of Social Security System [M]. China Labor and Social Security Publishing House, 2010.11.
- [4] Dong Hongya. Research on the Construction of Social Pension Service System in China[M]. China Social Sciences Press, 2011.
- [5] Zheng Bingwen. China Pension Development Report [M]. Economic Management Press, 2011.
- [6] Huang Yaoming. Research on population aging and institutional pension model [M]. Jilin University Press, 2011.