

Differential Choice of Rural Pension Models under Economic Constraints ——Based on Exploratory Double-Case Study

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Abstract— With the deepening of aging in China, scholars have strengthened their research on the problem of old-age care. However, due to the difference of regional development, the pension model and the realization method are different between regions. This paper uses a double-case study of rural areas in Jiangsu and Tibetan pastoral areas in Qinghai to explore the differences in pension models between economically developed and underdeveloped areas, as well as the resulting differences in resource allocation, pension needs, policy measures and other aspects. Different levels of economic development provide suggestions for the choice of rural pension models in China.

Keywords— Aging; rural pension; pension model; case analysis.

I. RESEARCH BACKGROUND

The aging of the population has become a global population development trend, and it is also one of the most difficult population problems in the world. Internationally, the proportion of the population aged 60 and above to the total population is usually 10%, or the proportion of the population aged 65 and above to the total population is 7%, which is used as the standard for a country or region to enter an aging society. China officially announced its entry into an aging society in 1999. According to the data jointly provided by the National Bureau of Statistics and the Ministry of Civil Affairs, in 2018, China's population of 60 years and over reached 250 million people, accounting for 17.9% of the total population. Among them, the population aged 65 and over accounted for 11.9% of the total population, of which 120 million were rural elderly population; and in 2017, the rural population over 65 years old accounted for 13.22% of the rural population (about to reach 14 % Of the deep aging standard), the rural elderly population accounts for 56.1% of the national population over 65 years old. It is estimated that by 2025, China's population over 60 years old will exceed 300 million, accounting for more than 21% of the total population. At that time, our country will formally enter a deeply aging society, and the aging of the population will get deeper and deeper which has become a social problem that needs to be solved urgently in our country.

In 2019, the "Strategic Plan for Rural Revitalization (2018-2022)" issued by the Central Committee of the Communist Party of China and the State Council pointed out that it is necessary to adapt to the intensified aging of the rural population and accelerate the establishment of multilevel rural areas based on homes, supported by communities and supplemented by institutions. The system proposes to strengthen the construction of the rural social security system, improve rural elderly care service capabilities, rural elderly care plans and other rural elderly care measures; in 2019, the State Council issued the "Opinions on Promoting elderly care services" including setting up elderly care institutions,

reducing taxes on elderly care services, and improving rural elderly care measures such as the elderly service system. Both the country and the society have paid attention to the issue of rural elderly care. However, due to the different geographical and cultural environments of various rural areas in our country, there are certain differences in the choice of pension models. So how to choose a suitable pension model in a region? In response to this problem, this article will take the "Leave Home without Leaving Village" project in Shengtai Village, Jiangsu Province, and the "Replacement support" service in Qinghai Tibetan Autonomous Prefecture as examples. And then analyze the differences between the two pension models and their applicability, in order to provide reference for the selection of elderly care models in other regions and alleviate the current heavy pressure on elderly care in rural areas.

II. LITERATURE REVIEW

According to United Nations statistics, by 2050, the world's population will reach 9-10 billion, of which the population over 60 will reach 2 billion, and the population over 65 will reach 1.5 billion, which will soon exceed the number of children under 5 years of age. On the other hand, with the advancement of science and technology and the improvement of medical standards, the average life expectancy of the world's population continues to increase. Under this situation, it is urgent to control population growth, and the aging problem is the most prominent problem in the population problem. Another problem brought about by the aging of the population is how to solve the problem of providing for the elderly and how to provide for the elderly. Facing the increasingly complex and complex changes, scholars such as Yu Changyong (2017) concluded through empirical research that the function of the rural family for providing has been fully weakened, the most serious in terms of spiritual comfort. That is, traditional family care for the elderly has been unable to support the elderly's needs for the elderly. Based on this situation, scholars at home and abroad have conducted research on new models. As early as 2000,

foreign scholars believed that the community should be a reliable place to provide support and security when the family structure is no longer adequate for the care of the elderly. The domestic scholar Zhou Min (2015) pointed out through research that the rational positioning of the functions of the government, households and the market is the key to the development of community home care. The community home care model mainly means that the elderly still live in the family, but the community provides the elderly with some necessary living care, which reduces the pressure on the family to provide for the elderly to a considerable extent. While developing community care for the elderly, the development of the institutional care model has also been favored by many people. The institutional care model means that the elderly live in an elderly care institution and the elderly care staff provide elderly care services. The elderly care institutions include nursing homes and elderly apartments. , Retirement community, etc. Zhu Ya et al. (2018) believe that institutional elderly care can promote healthy elderly care, and the integration of medical and elderly care resources can achieve the functions of medical rehabilitation and daily care. On the basis of the basically formed community pension and institutional pension, in the face of the increasing degree of aging, foreign scholar Valek discussed the diversified pension model of "time bank" (this concept was first developed by Edgar S in the 1980s). Cahn proposed), he believes that time bank is mainly for the sharing of intangible resources between users. The basis of its operation is the sharing of pension resources at misplaced time points between service providers and service seekers. Through the optimal allocation of pension resources, Provide more choices for service demanders and improve the efficiency of resource use. Tucnik et al. (2016) simply described its principle as using time as a "currency" to recognize and reward people's contributions to others.

In summary, we can conclude that there are several old-age care models such as family care, community care, institutional care, and diversified care. However, the application of each mode has its own special conditions, and the specific choice and application still need to be "adjusted to local conditions".

III. RESEARCH METHODS

This article adopts an exploratory double-case comparison research method, mainly based on the following reasons:(1)This article uses exploratory logic, trying to summarize through case analysis and comparison, It does not need to collect data to verify existing assumptions, and is more suitable for case studies. (2)Using double-case comparative study can better reflect the factors and influences than single-case study considered when choosing pension models in rural areas with different economic development levels, which can support the analysis and conclusions more effectively;(3) Comparative case studies can effectively avoid the adverse effects of selected cases that are not typical enough or due to individualized factors of the case.

IV. CASE SELECTION AND INTRODUCTION

This article selects Shengtai Village in Jiangsu Province and Qinghai Tibetan Autonomous Prefecture as comparative cases, mainly for the following considerations: (1) Responsible subjects are different: Shengtai Village's "Leave Home Without Leaving Village" project is mainly led by individuals and supported by the government, while the Replacement support services in Qinghai are led by the government and supported by individuals; (2) Different economic conditions: Shengtai Village is located in the Yangtze River Delta region in the east of our country, and the overall economic conditions are good, which is conducive to the development of the elderly care industry, while the Tibetan Autonomous Prefecture of Qinghai Province is located in the western region of our country. Development has caused a certain amount of pressure; (3) The degree of population density is different: Shengtai Village is located in Suzhou, Jiangsu, where the population is densely populated, which is convenient for centralized management of the population, while the Replacement support service mainly serves the people in the pastoral area. The population is highly mobile and the residence is scattered, which is not convenient for centralized management of the population. The two areas are located in the east and west of China, and there are big differences in economic development, and the choice of pension models is also different, which is highly consistent with the problems studied in this article; the pension models adopted by the two places have their own local characteristics , Which can well represent the development of elderly care models in the east and west.

4.1 "Leave Home and Never Leave the Village" Project in Shengtai Village, Jiangsu Province

Jiangsu Province is located in the Yangtze River Delta in eastern China, with high economic aggregates, superior natural conditions, and relatively complete infrastructure. Shengtai Village belongs to Dianshanhu Town, Kunshan City, a county-level city under the jurisdiction of Suzhou City, Jiangsu Province, and is located in the southeast area of Dianshanhu Town, adjacent to Qingpu District, Shanghai. There are 11 natural villages and 26 production groups in the district with 693 residents. As of the end of 2018, the total registered population is 2413, of which 752 are 60 years old and above, accounting for 31.16% of its total population. In order to serve the elderly in the village and enable them to have a sense of security and support for the elderly, under the leadership of the village cadre Zhang Yongyuan, Shengtai Village initiated the "Leave Home Without Leaving the Village" elderly care project and established a full coverage of home elderly care In the service circle, a new pattern of elderly care services is initially formed, in which home care is the mainstay, institutional care is the supplement, care facilities are the base, and service innovation is the foundation. In order to facilitate readers' understanding, this article will introduce the "Leave Home and Village" project from three aspects: elderly care needs, service targets and content, and elderly care resources.

4.1.1 Pension needs

According to the 2010 survey data from the fixed rural observation point of the Ministry of Agriculture, the education level of the rural elderly population in our country is generally low, but the situation in the eastern region is better than that in the central and western regions. 74.24% is lower than 81.19% in the central part and 82.12% in the west. Due to the major changes in the family structure and the increasingly serious empty nesting phenomenon caused by the atomization of the family, the elderly's needs for the elderly are also changing. Compared with basic living care, the elderly need more spiritual of solace. Old people have been satisfied in life, but they always feel a little lack of spirituality. The elderly have been satisfied in life, but they always feel a little lack of spirituality. In the economically developed southern Jiangsu region (which belongs to the eastern region), the education level of the people is relatively high, and the education level of the elderly is also significantly higher than that of the central region. Therefore, the demand for the elderly in this region is not limited to traditional survival—the type of old-age care level is to satisfy the food and clothing in life, but to pursue the life-type or even the development type of old-age care level, and enjoy spiritual entertainment and development. Therefore, the elderly care needs of this part of the elderly cover many aspects such as daily care, spiritual comfort (entertainment) and psychotherapy.

4.1.2 Service object and service content

The management and service work of the "Leave Home and Never Leave the Village" project adopts a model with professional social organizations as the main operating body and the assistance of the village committees. It adheres to the principle of living in the elderly and is 80 years old (including 80 years old).), and provide elderly care services for the elderly who have the ability to take care of themselves. If there are elderly people under the age of 80 who are in need, such as widows and empty nests, they can also move in after passing the check-in conditions.

The project mainly provides services such as daily life care, spiritual comfort and psychological counseling for the elderly, specifically including weekly laundry, bathing, weekly hygiene, monthly hygiene, seasonal hygiene services, birthday activities, and tourism activities for the elderly. Volunteers will chat and talk with the elderly. At the same time, the project will invite the town's cultural and entertainment team to perform programs for the elderly to enrich their spiritual and cultural life.

4.1.3 Pension resources

With the economic and social transformation, the number of micro-family and empty-nest families has continued to increase, and the original pension model has become increasingly unable to meet the needs of modern elderly people. Under this circumstances, Shengtai Village has established a new rural pension model of "never leave the village" with a variety of pension resources. The main components of its pension resources are shown in the following table:

TABLE 1:

| Project | specific contents |
|---------------------|---|
| Natural resources | 1. Land: Old people in rural areas own land; 2.Natural scenery: nearby tourist attractions such as Zhouzhuang Ancient Town, Jinxi Ancient Town, Qiandeng Ancient Town, Tinglin Garden, Zhouzhuang and Shen Wansan's Former Residence |
| Financial resources | 3. Pension insurance; in rural areas, elderly farmers who are 60 years old for men and 55 years old for women can get pension subsidies of more than 100 yuan per month without paying pension insurance premiums; 4. Household deposits |
| Material resources | 5. Idle rural resources |
| Human resources | 6.“Of course” volunteers, “responsible” volunteers, “social” volunteers |

Natural Resources. (1) Land: For farmers, land is both a means of production and a means of living. Especially after the implementation of the household contract responsibility system, rural elderly can rely on land income to solve part of their source of livelihood. It can be said that land is their most stable and last old-age security safety net. (2)Natural scenery: Shengtai Village is located in southern Jiangsu, with a pleasant overall environment, and nearby tourist attractions such as Zhouzhuang Ancient Town, Jinxi Ancient Town, Qiandeng Ancient Town, Tinglin Garden, Zhouzhuang and Shenwansan's Former Residence, in this natural environment,the development of the elderly care industry can provide an ecologically pleasant environment for the elderly and promote the development of tourism in the area.

Financial Resources. (1) Pension insurance: First of all, the per capital disposable income of farmers in Suzhou City, Jiangsu Province in 2019 is 35,152 Yuan, much higher than the national average of 30,733 Yuan. Secondly, Suzhou City first introduced rural social endowment insurance in the country. Elderly farmers in rural areas over 60 years old for men and 55 years old for women can get pension subsidies of more than 100 Yuan per month without paying pension insurance premiums. (2) Family savings: In the traditional Chinese concept, people save themselves some pension money when they are young, which can not only meet the needs of elderly life but also reduce the pressure of their children in the elderly; secondly, their children will also give the elderly a certain amount of living expenses to maintain their basic lives.

Material Resources. The nursing center of the "Leave Home Without Leaving Village" project is mainly to build an embedded elderly care facility through government, collective, social and individual funding methods for idle resources such as idle factories, vacant schools, and private residences with good basic conditions. Through the reconstruction and expansion of idle houses, not only the idle resources in the countryside are well utilized, but also the creation cost of the project is saved.

Human Resources. Except for the fixed service staff, most of the service work in the project of "Leaving Home Without Leaving the Village" is completed by a team of recruited volunteers. The volunteer team of the project is mainly composed of three parts: First, “of course volunteers” refer to the children of the elderly. Children who require the elder's families to be able to work must become members of the

volunteer team. Children need to go to this place of residence to volunteer for 3 hours about every half month. The main task is to clean up and help the elderly organize things; second, "responsible volunteers" mainly refer to the service staff of the organization; third, "Social Volunteers", mainly composed of caring companies and social individuals. The composition of the volunteer team not only reduced the service cost for the project, but also reminded the family members of the elderly and the general public of their obligation to support, thus inheriting the beauty of "filial piety" in the Chinese cultural tradition.

Since the project of "Leaving Home Without Leaving the Village" was put into use in 2015, it has not only solved the problem of elderly care difficulties, but also promoted the development of the village's collective economy. The smooth development of the project is inseparable from the support of government policies. The Seventh Plenary Session of the 13th Kunshan City pointed out that it is necessary to provide high-quality public services, accelerate the improvement of the elderly care service system, and promote the standardization of municipal nursing homes, regional elderly care institutions, and rural areas. Construction of community service facilities for the elderly. In the implementation of the "Leave Home and Never Leave the Village" project, the government has paid for the renovation cost of the elderly care center and provided daily allowances for the elderly. At the same time, the government has also vigorously promoted the new type of elderly care model of "Leave Home and Never Leave the Village", calling for more Of the elderly accept this model and call for more people to participate in the promotion of this new model.

4.2" Substitute Care" Service in Qinghai Tibetan Autonomous Prefecture

Qinghai Province is located in the western part of my country. The total economic output of the province is low, natural conditions are poor, and infrastructure is weak. In particular, herdsmen in the six prefectures are highly dispersed, the elderly have insufficient spending power, and are restricted by traditional ideas and are unwilling to move in. The occupancy rate of pension institutions is low. In 2009, the population over 60 years old in Qinghai Province exceeded 10% for the first time, marking the beginning of the province's entry into an aging society. The aging of Qinghai Province presents three characteristics. First, the size of the elderly population continues to expand, and the problem of social elderly care is becoming increasingly prominent. Second, the proportion of elderly people in need of daily care continues to rise. Third, the elderly population is unevenly distributed, with an elderly population of 56.5 % are concentrated in rural, agricultural and pastoral areas. In order to properly solve the problem of elderly care for the elderly in agricultural and pastoral areas, the Qinghai Provincial Department of Civil Affairs issued on July 7, 2015 the "Pilot Work Plan for Substitute Care Services for the Elderly in Difficulties in Agricultural and Pastoral Areas in Qinghai Province". The starting point is to meet the needs of the elderly in rural and pastoral areas for home care services, adopt the form of

government purchases of elderly care services, further increase support for elderly care services in agricultural and pastoral areas, and actively explore An effective model to solve the economic difficulties and the highly dispersed housing for the elderly.

4.2.1 Pension needs

There is a certain gap in the public service infrastructure conditions in pastoral areas than in rural areas and towns. Pastoral areas are scattered and it is not easy to form villages. Although there are guarantees such as subsistence allowances and five guarantees, issues such as day care are prominent, and the elderly in pastoral areas are worthy of attention. Compared with the elderly in southern Jiangsu, the education level of the elderly in the pastoral area is relatively low, and the economic level is relatively backward. For these elderly people, the need for survival and life-type elderly care is more obvious, and the demand for developmental elderly care lower.

4.2.2 Service object and service content

Substitute care services refer to the home care services provided by the civil affairs departments of the county-level people's governments and the township people's governments through the purchase of old-age services from social forces and entrust a third party to provide home-based care services for the elderly in difficulties in farming and pastoral areas. Regarding substitute support services, the substitute support services in the agricultural and pastoral areas of Qinghai Province clarify that the service objects should have the following conditions: the five guarantees and "three nos" elderly who have the provincial household registration, have not moved into the institution and live in the agricultural and pastoral areas for a long time; 60 years old The above-mentioned five guarantees and the "three nos" elders; empty nests and elderly people living alone who are included in the rural minimum insurance coverage; empty nests and elderly people who live alone and key preferential treatment targets in rural and pastoral areas, such as those in rural and pastoral areas. The service methods of substitute care services are mainly divided into five categories: the first category is meal assistance services, which mainly include helping the elderly to eat or buy meals on their behalf; the second category is medical assistance services, which mainly include seeking medical advice, etc. ; The third category is cleaning services, mainly including laundry, bathing, cleaning, etc.; the fourth category is agency services, which mainly include purchasing daily necessities and handling general affairs on behalf of others; the fifth category is security services, mainly Including spiritual comfort, security guards, etc. The scope of services covers all aspects of the life of the elderly and can meet the service needs of the elderly in daily care.

4.2.3 Pension resources

For the service of replacement care, there are the following main resources for the elderly:

TABLE 2:

| Project | specific contents |
|---------------------|--|
| Financial resources | (1) Pension insurance; (2) Family deposits; |
| Human resources | Provide 800 yuan or 500 yuan for Replacement care service staff to obtain services |

Financial Resources. (1) Endowment insurance: The rural social endowment insurance in Qinghai Province began in 1995. At the end of 1998, the rural social endowment insurance was in a state of suspension. The number of participants reached 120,000. The province only accumulated more than 8 million Yuan in endowment insurance. As of the end of 2008, the total population of farmers and herdsmen in Qinghai Province was 3.716 million, of which 410,000 were people over 60 years old, accounting for 11% of the total population of farmers and herdsmen. The population structure of rural and pastoral areas has entered an aging population. Although Qinghai Province launched a pilot project for a new type of social endowment insurance in rural and pastoral areas in November 2009, a total of 602,000 people participated in the new type of social endowment insurance in rural and pastoral areas, accounting for only 16.2% of the total population of farmers and herdsmen in the province. The basic livelihoods of some rural elderly herdsmen cannot be guaranteed. (2) Family deposits: The income of farmers in pastoral areas mainly comes from animal husbandry. Breeding is greatly affected by the natural environment and economic sources are unstable. However, traditional concepts will encourage the elderly to reserve a certain amount of pension for themselves.

Human Resources. In replacement care service, the government grants 800 Yuan (full care) and 500 Yuan (day care) to substitute care workers each month to allow the elderly to obtain the services they provide. And these substitute waiters can be their relatives, friends, or neighbors, and there is a big lack of volunteer services.

Since the "replacement Service" has been in operation for more than 4 years, more than 4000 elderly people in difficulties in farming and pastoral areas have enjoyed the services, and they have used relatives, friends and neighbors to solve the problem of replacement support, so that the elderly can live without leaving their homes. The soil is filled with a strong human touch in the elderly care environment. The province's government's policy of purchasing accident insurance for the elderly from social forces has made Qinghai the first province in China to comprehensively establish the two systems of accident insurance for the elderly and comprehensive liability insurance for elderly care institutions. The development of the service industry is of great significance. At the same time, in recent years, Qinghai Province has successively introduced more than 30 policies and measures related to the management of elderly care institutions, the government's purchase of elderly care services, and the integration of medical and elderly care. In particular, policies and measures such as the government's purchase of elderly care services, old-age allowances, the government's purchase of elderly accidental injury insurance and comprehensive liability insurance for elderly care

institutions, proxy support services in agricultural and pastoral areas, and full liberalization of the elderly care service market to improve the quality of elderly care services have been introduced to a large extent. The above has promoted the healthy development and promotion of "replacement care services", and also further promoted the development of the elderly care service industry in Qinghai Province.

V. CASE ANALYSIS

5.1 Resource Allocation Drives the Choice of Differentiated Pension Models

The Shengtai Village "Leave Home Without Leaving the Village" project and the replacement care service in Qinghai Tibetan areas are both new rural elderly care models that have emerged for the elderly. However, the measures taken by each are different. The "Leave Home without Leaving Village" project established elderly care apartments to bring the elderly together to provide elderly care services, integrating the factors of the institutional elderly care and home care services; the replacement care service is developed on the basis of home care, with relatives and friends take care. The difference between the two models is mainly due to the different allocation of resources. Judging from the above case introduction, the "Leave Home without Leaving Village" project has abundant resources for the elderly and has obvious advantages, and it is supported and guided by individuals, organizations and the government. Established under the management, the overall operation is more stable. Compared with the project of "Leave the Home without Leaving the Village", there is a big gap in the natural resources, material resources, and human resources of the substitute nursing service. The government is still the main input body in the fund operation of the Replacement nursing service, which has increased the pressure on the government and the society and society. The participation of various organizations is lacking. Based on this, we believe that the allocation of pension resources has a greater impact on the choice of pension models.

5.2 Educational Level has led to Different Needs for Elderly Care Services

The two cases selected in this article are quite different in terms of regions. Not only is there a big difference in economic level, but there is also a big gap in the education level of the people. Due to factors such as the level of economic development and history, the level of educational development in Qinghai Tibetan areas is relatively low, especially in poor areas where basic education is backward. Firstly, the people's education level is low, the illiterate and semi-illiterate population is large, and the Chinese language penetration rate and usage rate are not high. Taking Yushu Prefecture as an example, in 2019, the illiterate and semi-illiterate population reached 80%; Secondly, the old-age care concept is relatively backward, and the traditional family old-age care is still the mainstay. Due to the relatively low level of education, the elderly in Tibetan areas do not have a high demand for elderly care. According to our understanding, replacement care services are divided into day care and full

care. The replacement care workers only need to provide the elderly with basic diet. There is no need to provide higher-level services nor the ability to provide higher-level services. Elderly people in the economically developed Yangtze River Delta region are more educated, their needs for old-age care have surpassed basic living care, and they have high spiritual or cultural requirements. Therefore, they are also included in the "Leave Home and Never Leave the Village" project. Reflects the ability to serve in this area. Faced with elderly groups with different needs, the old-age care models in the two places can be said to be completely different, but they both conform to the needs of the elderly. Therefore, we believe that the choice of pension model should meet the needs of the elderly.

5.3 Different Government Strategies and Policies Have Affected the Development of Pension Models

The development of any industry is inseparable from the help of the government, as is the pension industry. In welfare pluralism, it is believed that the government, society, and individuals should jointly undertake the obligations to society. At present, elderly care for the elderly has become a socialized problem, which cannot be completely solved by the government alone. From the "Leave Home Without Leaving the Village" project, it is understood that the project was mainly set up under the leadership of the village committee cadre Guyongyuan, and its funding sources were mainly undertaken by village committee organizations, individuals, the government and other social organizations. In the development of the "Leave Home and Never Leave the Village" project, the government paid for the renovation cost of the elderly care center and provided daily cost subsidies for the elderly. At the same time, the government also vigorously promoted the new type of elderly care model of "Leave the village without leaving home". More elderly people accept this model and call for more people to participate in the promotion of this new model.

In Tibetan areas, the natural conditions are poor, infrastructure, and people's residences are scattered. The elderly have insufficient spending power and are restricted by traditional ideas and are unwilling to leave their homes to live in institutions. The Qinghai government has to adopt new styles based on the local economic and social environment. Old-age care model-substitute care service. Replacement care services mainly take the form of government purchases of services, and continue to increase support for grassroots and rural and pastoral areas for elderly care services. Among them, the government also encourages the development of "one helping one, one helping many" paired assistance services. At the same time, in recent years, Qinghai Province has successively introduced more than 30 policies and measures related to the management of elderly care institutions, the government's purchase of elderly care services, and the integration of medical and elderly care. In particular, policies and measures such as the government's purchase of elderly care services, old-age allowances, the government's purchase of elderly accidental injury insurance and comprehensive liability insurance for elderly care institutions, proxy support

services in agricultural and pastoral areas, and full liberalization of the elderly care service market to improve the quality of elderly care services have been introduced to a large extent. The above has promoted the healthy development and promotion of "Replacement care service", and also further promoted the development of the elderly care service industry in Qinghai Province. From the above analysis, we can see that the government's different policies and strategies for the elderly will also promote the emergence of different pension models.

VI. SUGGESTIONS ON THE CHOICE OF RURAL PENSION MODELS IN OUR COUNTRY

Based on the above analysis, we find that resource allocation, elderly care needs, and government strategic policies all have an impact on the choice of elderly care models. If resource allocation and elderly care needs play an important role, then government strategic policies play a decisive role. Based on this, this article makes the following suggestions:

6.1 Improve the Allocation of Rural Elderly Care Resources and Call on More People to Actively Participate in Elderly Care Services

In the comparison of the two cases, we found that there is a big difference between resources, especially in the underdeveloped western regions, where the elderly have limited resources, especially in terms of material resources, the government and all sectors of society can extend a helping hand to provide more elderly care supplies for the elderly; in terms of human resources, we should call on caring people in society to actively participate in elderly care services, and at the same time encourage the elderly to take care of each other, the government should actively guide the elderly with a high degree of self-care to drive the rest of the elderly, which not only reduces management costs, but also allows the elderly to realize their self-worth and gain self-satisfaction in helping others.

6.2 Based on the Needs of the Elderly, Choose and Develop an Old-Age Care Model "In Accordance With Local Conditions"

Adhere to the "people-oriented" principle, fully understand the service needs of the elderly in the area, and cover the needs of the elderly as comprehensively as possible. The so-called "as much as possible" here refers to meeting the needs of most of the elderly, rather than satisfying a small part of the requirements. For example, 85% of the elderly in a certain area have a higher demand for basic survival and life styles, but only 15% or less of people pursue development-oriented pensions. Under such circumstances, we should think about the resources available in the region and give priority to the resources we have for the survival and life-based pensions, while temporarily disregarding the development-oriented pursuits. This will not only solve the problem of pensions. The problem can save resources and better serve the elderly.

6.3 The Government Increases Its Support for the New Pension Model to Promote Industrial Development

Whether it is "leave home without leaving the village" or Replacement care services, it is an innovation of traditional old-age care models. These innovative old-age care models are created based on local characteristics. The emergence of the new model requires government policy or financial support. The development of "Stay from Home" is mainly based on the village collective owner and the government as a supplement, while the operation of the substitute care service can only be implemented smoothly if the government is the leading role. In a vast territory like our country that is composed of multiple ethnic groups, due to differences in ethnic and cultural concepts, more new models of elderly care will emerge in the future (especially in minority areas). The model has its own special features and development direction. In this process, local governments should take the initiative to guide them and actively call on local enterprises to join the operation of the pension model, so as to promote the healthy development of other industries while developing the pension industry.

VII. CONCLUSION

In this unprecedented "aging" problem in human history, China ranks among the top in the world in terms of the degree

of aging and the size of the elderly population. Moreover, in terms of urban and rural distribution, the aging degree in rural areas is always higher than that in urban areas. It is estimated that the aging level of the rural population will reach 30.5% by 2028, and our country's rural areas will enter a stage of severe aging. Therefore, all rural areas should actively choose suitable old-age care models, actively improve rural old-age care service models, and rationally allocate rural old-age care resources to effectively cope with the trend of population aging, so that every elderly person can enjoy his old age.

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