

## Article

# Research on Construction Suggestions of China's Endowment Service Supply Model from the Perspective of Welfare Pluralism

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**Abstract:** Under the background of an accelerating population aging process, China is facing the issues of a weakening household pension function and an insufficient social pension service supply. It is urgent to establish a perfect diversified pension service supply model. The theory of welfare pluralism advocates the participation of multiple subjects in social old-age services and emphasizes that social organizations play an important role in the provision of old-age services. This paper, under the perspective of welfare pluralism, discusses the problems and reasons existing in the endowment service supply in our country, and on the basis of the advanced international experience, it puts forward a new mode for resolving the problems in the endowment service supply, namely the "116 endowment service supply model". This mode advocates that a top-level design at the national level is necessary, together with cooperation among the community, family, workplace, folk society, market and school in the national endowment service information platform, aiming at building a unified, coordinated and complementary model of diversified elderly care service supply.

**Keywords:** welfare pluralism; endowment service; 116 endowment service supply model



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## 1. Introduction

According to the results of the seventh national census, on 11 May 2021, the number of people aged 60 and over has reached 264 million in China, accounting for 18.70 percent of the total population, among which 190 million were aged 65 and over, accounting for 13.5 percent of the total population. In order to effectively address this issue, endowment service departments in China have arranged a total investment of 13.4 billion CNY within the central budget during the 13th Five-Year Plan period, providing more than 7.61 million nursing beds for the elderly. The state-led multi-level endowment service supply model, based on households, supported by communities and supplemented by institutions, has begun to take shape. At present, there are more than 34,000 endowment institutions in China, among which those funded by social capital account for more than 50 percent of the total and even account for more than 80 percent in Beijing, Shanghai and other places [1]. Numerically, social forces are relatively high. However, in fact, social organizations in China are generally weak, and their participation in elderly care services is quite finite in depth and breadth [2]. From the perspective of welfare pluralism, social organizations should play an important role in the whole endowment service supply model. Nevertheless, due to the insufficiency of a systematic overall plan from a macro perspective, social organizations have suffered from issues such as overlapping functions, unclear tasks, low efficiency and so on. Therefore, under the guidance of welfare pluralism theory, it is very necessary to form a well-structured and clearly divided old-age service supply model. The main purpose of this study is to put forward suggestions for solving the problem of the lack of overall planning in the supply mode of China's current endowment service system, to give better play to the power of social organizations and to help China's endowment service achieve better development. Therefore, the main research question in this paper, based on a reference to the advanced experience of Western countries, is to establish a model of

endowment service supply, which is not only with perfect structure and clear division but also suitable for China's national conditions.

## 2. Literature Review

### 2.1. *Spiritual and Family Support*

In recent years, many scholars have focused on the spiritual and family support aspects of the endowment service supply and explored how to improve the facilities for the elderly in their twilight years or at the end of life at the spiritual level. Evandrou and Glaser proposed that the Employer Expansion Scheme can contribute to the balance between paid work and family responsibilities, better engagement of caregivers in service work and motivating low-income caregivers by extending the secondary endowment deduction to caregivers who work more than 16 h per week and earn less than the minimum [3]. Meredith suggested that the Health Promotion Programme plays a vital role in improving the health and quality of life among elderly people in nursing homes. By developing an alternative nursing home placement program for frail elderly people, they can access better services in a favorable environment [4]. Ervin and Cross pointed out that for the elderly with dementia-related cognitive deficits, the participation of nursing home staff and family members in the elderly life-storytelling process can enable the elderly to obtain positive experiences, which is conducive to the alleviation of symptoms [5]. Bjrk et al. discussed the impact of environmental factors on the health and well-being of the elderly. Environmental variables are most strongly correlated with the health and felicity of the elderly, and a positive social and psychological environment seems to play an important role in promoting the health and longevity of the elderly [6]. Thimm et al. pointed out that it is difficult for the elderly with intellectual disability to benefit from ordinary supportive residential life. Therefore, nursing institutions should provide diversified services and accommodation arrangements according to the demands of the elderly with dementia rather than merely a place to spend the whole senectitude [7]. Hunt et al. pointed out that "when asked where they would prefer to meet with their death, no one said they would like to die in a nursing home, whereas, many people, in reality, would rather spend their last moments there". Palliative therapy would be a nice choice to improve the quality of life of the elderly at the end of life in a nursing home [8]. Frewer and Susanne's survey pointed out that palliative therapy aims at aiding sufferers with fatal diseases to achieve the highest quality of life, and this study explored how to alter the concept and capacity of hospice care in nursing homes through cooperation with the outpatient hospice department [9]. In addition, Arensberg and Beth pointed out that a healthy aging process requires national actions and policy formulation. Simultaneously, governments should consider involving enterprises in the formulation of sustainable policies and the provision of old-age products for the elderly [10].

### 2.2. *Diverse Endowment Modes*

Huang pointed out that the top-level system design should be strengthened for home-based care services, and multiple forces should be actively mobilized to participate in home-based care services, so as to build a home-based care service system with multi-agent participation [11]. Wang et al. proposed that the elderly themselves should be involved in the endowment service system and the concepts of "mutual endowment" and "mutual service" should be implemented, which can provide a new mentality for perfecting the diversified providers of an endowment service [12,13]. Chen et al. proposed that in order to further innovate the endowment service supply mode, a new mode with a "combination of medical care and nursing care" should be introduced based on institutional endowment, which solves the efficiency dilemma and legitimacy crisis to some extent [14]. Xu et al. surveyed 210 aged citizens in Guangdong Province. Guo and Hao carried out a study depending on the statistics of the same batch of urban elderly from a follow-up survey on influencing factors of health among the elderly in 2005, 2008 and 2011. According to the survey results, they pointed out that the significant elements affecting aging people to favor a home endowment service consist of personal care capacity, community service

delivery and insurance ability. Apparently, it is necessary to concentrate on setting up a home care needs assessment and to establish long-term care insurance and to adjust community service delivery [15,16].

### 2.3. Social Forces' Engagement in Endowment Service

Sheng emphasized that exploring the public–private partnership (PPP) model, simplifying administrative procedures and establishing a “green channel” are required with the purpose of attracting social capital into the endowment service industry [17]. Ling and Song pointed out that the government should create a fair, open and equal competitive environment and strengthen the dominant position of social organizations in the provision of old-age services through government support and strengthening publicity [18]. Zhong and Zhang proposed that the ways for social organizations to participate in endowment services include raising funds, offering diversified endowment services and participating in the formulation of endowment policies [19]. Kang and Lu pointed out that there are three ways to introduce social capital into endowment services, including a voucher purchase service (aiming at a certain category of person), government allocation or subsidy, public–private cooperation and public–private operation [20]. Although these measures can expand the scale of endowment service supply to a certain extent, there still exists numerous problems, which can be alleviated by drawing on the experience of foreign endowment services. Li pointed out that more than 80 percent of home care services in Japan are provided by various social organizations, and developed countries provide an impartial market atmosphere, sufficient government funds, scientific evaluation system and perfect talent training mechanism for social organizations to participate in home care services [21]. The Australian government has ripe experience in encouraging social enterprises to undertake government-outsourced endowment services. Although the government implements strict qualification examination procedures for social enterprises to participate in endowment service supply, it vigorously supports social enterprises to participate in endowment services through active actions and incentive policies [22]. Cao introduced the multi-organization linkage system of the third sector community endowment service in Scotland. In order to satisfy the personalized needs of the elderly, the Scottish government advocates the model of providing the elderly service through multi-agent cooperation, realizing the cooperation between the government and the third sector through community empowerment and the decentralization of delegation, giving full play to the role of the platform and truly realizing the elderly as the center of the elderly service supply [23].

### 2.4. Literature Commentary

By and large, the supply model of elderly care service is a pattern that takes home care as the foundation, community service as the core, institutional care as the supplement and medical care as the combination, but there are still many problems in the specific implementation. It is reasonable and applicable to study the supply mode of old-age services from the perspective of welfare pluralism. From the dual welfare to the ternary welfare, and now to the relatively popular quaternary welfare (namely state, family, society and market), China's endowment service supply model has been improved to a certain extent. However, when it comes to the social main bodies, the lack of further subdivision is apparent in the previous studies, although the great role communities, agencies, nongovernmental organizations and schools should play in old-age services is mentioned [24]. Therefore, the positioning and role of each party in the endowment service supply model can be clarified by subdividing social subjects. Since Premier Li Keqiang mentioned the “Internet +” action plan in his government work report in 2015, the concept of “Internet + endowment” has also emerged and the development of endowment services with the help of intelligent technology has entered people's vision. At present, most research focuses on the micro field, while research on the supply mode of an old-age service from the macro perspective, involving the state, society, market, folk society, community, family, school and intelligent technology, are limited. Issues such as what is the role of the state in this model, what are

the main tasks of the family and the support available, and what are the roles of the market, civil society, community and school in this system need to be studied further.

### **3. Development Process and Current Situation of China's Endowment Service Supply**

#### *3.1. Development Process of China's Endowment Service Supply*

The development of China's endowment service has experienced roughly three stages. The first stage (1949–1979) is the welfare endowment stage. In the era of the planned economy, endowment services were mainly provided by households, and merely a handful of urban and rural elderly residents could be included in welfare endowment. The second stage (1980–2010) is termed the community service stage. Since the reform and opening up, people have gone out for non-farming work, weakening family functions. In 1985, the elderly service system was reformed, and community services were piloted. In 1997, the concept of an "aging industry" was first proposed, accelerating the development of elderly care services. The third stage (from 2011 to present) is the industrialization stage. The state has accelerated the reform of the endowment service industry, and after nearly 10 years of practice, the endowment service system has been unceasingly improved [25].

#### *3.2. Current Situation of China's Endowment Service Supply*

##### **3.2.1. Main Categories of Endowment Service**

Family endowment refers to the mode in which the family members shoulder all the responsibilities of caring for the elderly, with the family as the carrier of the natural realization of the endowment process. People rely on the kinship and the traditional Chinese custom of the "filial piety first" concept to complete the family transmission between generations. Community-home care is a kind of endowment mode between family care and institution care, and it is an important supplement to the endowment service supply mode. Community-home care considers community as the platform, integrates all types of resources and affords additional services for the elderly. This model can effectively address the practical problems in the process of endowment and also cater to the objective needs of the aging society [26]. Institutional endowment refers to the way the elderly are provided with paid or free life care and spiritual consolation by specialized endowment institutions, including welfare homes, retirement homes and nursing homes, etc. With the advent of the age of sub-replacement fertility and the improvement of people's economic level, the institutional endowment model has gradually turned into a crucial part of China's endowment service system.

##### **3.2.2. Development Goal of Endowment Service Supply**

Currently, China's endowment service supply has set a development goal, namely to form a "9073" or "9064" structure. The former structure means that 90 percent of the elderly in the whole society take care of themselves in their families, 7 percent of them receive community home care services and 3 percent live in professional endowment institutions. The latter one means that 90 percent of the elderly in the whole society live in families, 6 percent receive community endowment services and only 4 percent live in professional endowment institutions. In fact, these figures and proportions are not absolute, but they depend on the actual situations in different provinces, cities and regions. At present, an average of 5 to 15 percent of the elderly in Western developed countries choose institutional endowment, and this figure is roughly 5 to 12 percent in Northern Europe, 10 percent in Britain and 20 percent in the United States, while the proportion in China is lower than the average [27].

#### *3.3. Problems Existing in the Supply of Endowment Services in China*

##### **3.3.1. Gradual Weakening of the Family Endowment Function**

First of all, family size has been miniaturized. Under the influence of the family planning policy, China has entered the era of fewer children. Meanwhile, the birth rate and the natural growth rate of the population have decreased significantly, and the family size shows a trend of miniaturization. The main family members not only have to bear the

responsibility of raising their children and supporting their parents but are also busy with and struggle for life, so it is common for them to neglect their parents' spiritual life. In this case, it is obviously difficult to satisfy the actual needs of the elderly by completely relying on family endowment [28]. Secondly, the inter-generational relationship has been diluted. In order to tackle the pressure of the survival competition, young people are devoted to work or leave their native places. In fact, they pay less and less attention to and care for the elderly, leading to an increasingly weakening relationship between generations. Finally, the family endowment function has been weakened. In order not to burden their children, many elderly people choose to live alone or enter nursing institutions. From this point of view, although family endowment should become the most important provider of the endowment service supply mode, it is also facing the problem of a gradually weakening endowment function.

### 3.3.2. Insufficiently Conducted Role of the Endowment Subjects

First of all, the services provided by the community are insufficient. At the present stage, community should have been regarded as an important force in the main supply subjects. However, the fact shows that the services provided by the community are very limited, just including the basic old-age services, such as assisted meals, assisted baths and cleaning. It is difficult to meet the deep needs of the elderly for psychological counseling, spiritual comfort and companionship. Therefore, these needs are not fully reflected in the elderly care services provided by the community. Secondly, institutional endowment receives low social recognition. At present, people's family endowment concept still occupies the mainstream, for institutional endowment is more repellent. The elderly feel they are not well cared for in an endowment institution and even fear abuse there. At the same time, there is plenty of negative news about China's endowment institutions. The occasional news of "elder abuse" stirs people's sensitive nerves. Some endowment institutions are also reluctant to accept some disabled and mentally disabled old people. These problems lead to their low social recognition [25]. Finally, the foundation of home care is feeble. As family members lack professional knowledge and are vulnerable to negative emotions, it is difficult to exercise the responsibility of caring for the elderly, which is very detrimental to the physical and mental health of both parties. When the family is unable to complete the care tasks, it is necessary to seek the help of part-time caregivers. However, the high incidence of falls and health emergencies among the elderly, coupled with inadequate government protection policies for practitioners, means that few people are willing to take up the job of caring for patients at their end of life. As a result, the number of part-time care practitioners is seriously insufficient to meet the market demand, which hinders the development of the home-based care model.

### 3.3.3. Restricted Employment of Younger, Healthy Senior Citizens

In the first place, enterprises hold the idea of drawing on advantages and avoiding disadvantages. Due to the risks existing in the employment of the elderly and the lack of relevant preferential policies at the national level, there is little incentive for enterprises to recruit the elderly. In the second place, supporting the laws and regulations concerned is in deficiency. The state's age requirement for nursing staff in endowment institutions is between 18 and 60 years old, and there are no relevant legal provisions for healthy elderly people over 60 years old to participate in endowment services [13]. Although many healthy elderly people have the ability to take care of their offspring, institutions are discouraged to employ them as a result of a lack of regulatory support. In the end, the elderly lack hedonism consciousness. Currently, aging senior citizens have all gone through the most severe period in China. They are thrifty and do not have a high sense of enjoyment. They are seldom willing or active to pay for endowment services, which also affects the employment of healthy, younger elderly people.



#### 3.3.4. Scarcity in Professionals

First of all, the professionalism of the nursing staff is insufficient. The state stipulates that professional and technical personnel in endowment institutions are required to take part in skill training and take appointment with certification. However, the current population engaged in elderly care services is at a low educational level, and many service personnel have not been trained professionally, so it is difficult to guarantee their professionalism. Secondly, the discipline construction of university personnel training is immature. As a sunrise industry, the elderly care industry has an urgent need for talents. However, due to the late construction of related majors, an immature discipline system, less qualified teachers and inconsistent curriculum standards, there is a problem of disequilibrium of supply and demand. Finally, the social recognition of endowment service employees is low. Pension service workers are considered as employees at the ground level of society, who are vulnerable to discrimination and underpaid, with dirty workplaces and unclear promotion channels, all of which make such operating posts less attractive [29].

#### 3.3.5. Unsound Relevant Systems and Mechanisms

First of all, the government supervision mechanism is mismatched. The state plays a dual role, which means that it is not only the executor and supervisor of the system but also the direct provider of old-age care services [30]. Excessive administrative intervention has seriously crowded out the space for participation of social organizations, and the development of private institutions has been restricted [19]. Secondly, it is difficult to obtain funds for endowment services. Owing to the government's imperfect fund support policies, private endowment institutions have difficulty in obtaining funds [31], which greatly discourages the enthusiasm of social forces to participate in endowment services. Finally, the evaluation and supervision mechanisms are not in place. There are problems such as poor information communication, inadequate cooperation and an inadequate application of information technology. Simultaneously, the evaluation and supervision indicators of elderly care services issued by some departments are too extensive and lack scientific basis. Due to this fact, the service quality of social endowment institutions is uneven, and the standardization of the industry is poor.

### 3.4. Analysis of the Causes for the Issues Existing in China's Endowment Services Supply

#### 3.4.1. Inadequate Top-Level Design

First of all, relevant laws and regulations need to be improved. Due to the backward establishment of endowment service regulations, the vital interests of the elderly, organizations and personnel engaged in the endowment service industry are difficult to be guaranteed, leading to the lack of enthusiasm for participation of all parties. Consequently, the development of the endowment service industry is struggling [24]. Secondly, elderly care services' propaganda is insufficient. Inadequate efforts are imposed on creating a cultural atmosphere filled with respect for the elderly and filial piety. Also, the formal and legal publicity to institutional care and community home care is not in place. Finally, the integration of multisectoral policies is at a low level. The improvement of China's elderly care service requires the joint efforts of multiple departments to achieve the precious effect. Although various departments have jointly issued documents to promote the development of elderly care services, information asymmetry leads to poor information compatibility and integration among departments, and there still exists problems such as interactive management and a vague definition of rights and responsibilities. With such issues remaining unsolved, it is an embarrassing dilemma that departments pass the buck to each other, and the more parts participate, the worse the governance effect that can be witnessed.

#### 3.4.2. Unfulfillment in Resource Integration

First of all, a unified information service platform for the elderly has not yet been established socially. At present, the "National Business Management System for Pension Institutions" has been established at the national level, mainly for the management of

endowment institutions [32]. However, in addition to endowment institutions, families, workplaces, communities, folk society, schools and other subjects also play an important role in the supply of endowment services. As a unified information service platform has not yet been established, coordination among various regions and subjects is not in place, which restricts the healthy and sustainable development of China's elderly care services. Secondly, it is urgent to optimize and upgrade the endowment service industry cluster. The distribution of China's endowment service industry shows the characteristics of fragmentation. It is difficult to form a joint force resulting from the lack of systematization, the dispersiveness of all kinds of endowment resources. The whole industrial cluster of old-age services has not really formed, and the industries for old age, such as products, tourism, education and entertainment, are in a state of fragmentation. Thirdly, the positioning of social organizations in elderly services needs to be adjusted. In order to meet the government's requirements on work tasks and goals, social organizations tend to position themselves as job holders rather than service providers in the process of providing elderly care services. Finally, social organizations lack their own capacity. Social organizations engaging in elderly care services are in the growing stage in which they are incompetent in independent operation, weak in ability to raise and organize social resources, imperfect in internal management mechanisms and financial systems, in great need of professional service personnel, indifferent to the elderly in need of services and have difficulty guaranteeing the quality of public service supply [33].

#### **4. Experience and Inspirations from International Endowment Service Supply**

##### *4.1. Experience from International Endowment Service Supply*

Service Supply South Korea is abundant in products with excellent performance for the elderly, such as elderly safety handrails, wheelchairs, rehabilitation equipment, thermal appliances, pharmaceuticals, cosmetics and other products. The value of products, such as alarms for the elderly and health monitors, increased from 1.7 trillion in 2012 to 2.3 trillion in 2020. The development of a food market for the elderly in South Korea is also closely following that of Japan. Care food for the elderly with low salt, low sugar and low calories has appeared in specialty stores and convenience stores in South Korea [34]. South Korea's endowment security system presents multiple pillars. In 1988, South Korea began to launch the enterprise annuity plan, which not only strengthened the social endowment insurance but also emphasized the role played by enterprises and individuals in the endowment security system and established the basic framework of the multi-pillar endowment security system. South Korea has taken measures such as delaying retirement and deferring endowment to reduce the pressure of national endowment payments. To be specific, enterprises have implemented a salary offset system to mitigate the adverse effects of delayed retirement. For the government, it has promoted the diversification of retirement annuity investment and strengthened supervision [35]. In addition, living facilities for the elderly in South Korea are relatively complete, including elderly halls, welfare centers, classrooms for the elderly and so on. The hall provides a place for spontaneous gatherings, fun activities and other communication activities. The Welfare Center provides information on education, hobbies and social activities for the elderly, as well as disease prevention services. The senior classroom can provide learning programs associating with avocations and health maintenance for the elderly.

Japan's endowment service policy is perfect because of the promulgation of a series of laws and regulations, such as The Law on Welfare for the Elderly in 1963, The Law on Health Care for the Elderly in 1982, The Law on Social Welfare and Nursing Welfare in 1987, The 10-year Strategy to Promote Health care and Welfare for the Elderly in 1989, and the Law on Nursing Insurance in 1997, officially implementing the nursing insurance system in 2000. Finally, in 2006, Japan entered the phase of service standardization and normalization. In addition, Japanese nongovernmental organizations are flourishing, and community elderly care facilities are basically established with the support of residents. In Japan, there are a large number of active, grass-roots non-profit organizations, such as Shuaiquan. They can quickly pick up on needs that the government may not be aware of, but that the public

desperately wants, and come up with solutions in the first place. The point is that such NGOs can serve as a bridge of communication. In Japan, the elderly-oriented housing and welfare facilities include service-providing housing for the elderly, fee-paying homes for the elderly, special-care-providing homes for the elderly, and economically affordable homes for the elderly. The home-based services advocated by the government include home-based assistance, short-term accommodation, day care services, living support homes, the payment of daily necessities for the elderly, etc. Japan has made great efforts to develop community home care, mainly including two modes: one is to provide on-site services by professionals and the other is to establish day care centers for the elderly in the community.

The elderly care industry in Sweden is well-developed, where the government mainly implements the elderly apartments, home service centers and day care centers, etc. Meanwhile, Sweden's smart elderly care industry is very well-equipped, and there are cognitive disorders-oriented apartments for the elderly to satisfy the personalized demand of the elderly. At present, Sweden's main endowment service supply mode includes home-based care, apartments for the elderly and nursing homes. In order to guarantee the "integration of medical care and nursing services for the elderly" at home, the government provides a series of convenient measures for the elderly at home, among which the most critical one is the establishment of a fully functional household service system [36]. Domestic service companies provide 24 h services for all elderly people who are taken care of at home, including basic living care and spiritual comfort services, such as accompanying people for walks and recreational sports. In Sweden, endowment service projects are contracted out to private enterprises through competitive bidding, accompanied by a strict regulatory system, which effectively ensures the quality and efficiency of endowment service projects. The design of elderly care facilities in Sweden emphasizes the principle of quality and respect for the elderly, and meticulous consideration is given to layout, space, material selection, color, identification and privacy protection of the elderly [37].

#### *4.2. Inspirations from International Endowment Service Supply*

##### *4.2.1. People-Oriented Principle That Is a Must-Be-Obeyed Principle in the Process of Improving the Pension Service Supply Model*

The construction of the old-age service supply model has no choice but to adhere to the principle of being people-oriented, closely being around the elderly to carry out relevant work. In industrial development, service supply, product design and other aspects, it embodies the operation concept of the "elderly as the center". The construction of the supply mode should be all-round, containing the whole factor and whole chain to meet the needs of the elderly. In the industrial development, in addition to conventional endowment institutions, special endowment institutions for the elderly with special diseases should be set up to provide diversified endowment services for the elderly at all levels. In terms of infrastructure design, it is necessary to focus on the actual needs and characteristics of the elderly and comprehensively consider how to make the elderly live a better life in the institution. For the elderly who need home care, they should be supported in policy and guaranteed in infrastructure. Diversified forces should be mobilized, with the active participation of the government, enterprises, communities, schools and other organizations, to completely fulfill the physiological and psychological needs of the elderly.

##### *4.2.2. Policy Improvement as the Fundamental Driving Force to Promote the Construction of Old-Age Service Supply Model*

A perfect policy is an important basis to ensure the healthy development of the supply model of old-age services and is the fundamental driving force to promote the construction of the supply model. The construction and development of the old-age service supply mode need the guidance and support of national policies. Merely under the guidance of sound policies, the healthy development of the elderly care industry can be guaranteed, the welfare facilities for the elderly are constantly improved and various measures to support the elderly are put in place. The pension service policy is a significant means of government regulation and market management, which can ensure that all work in accordance with the



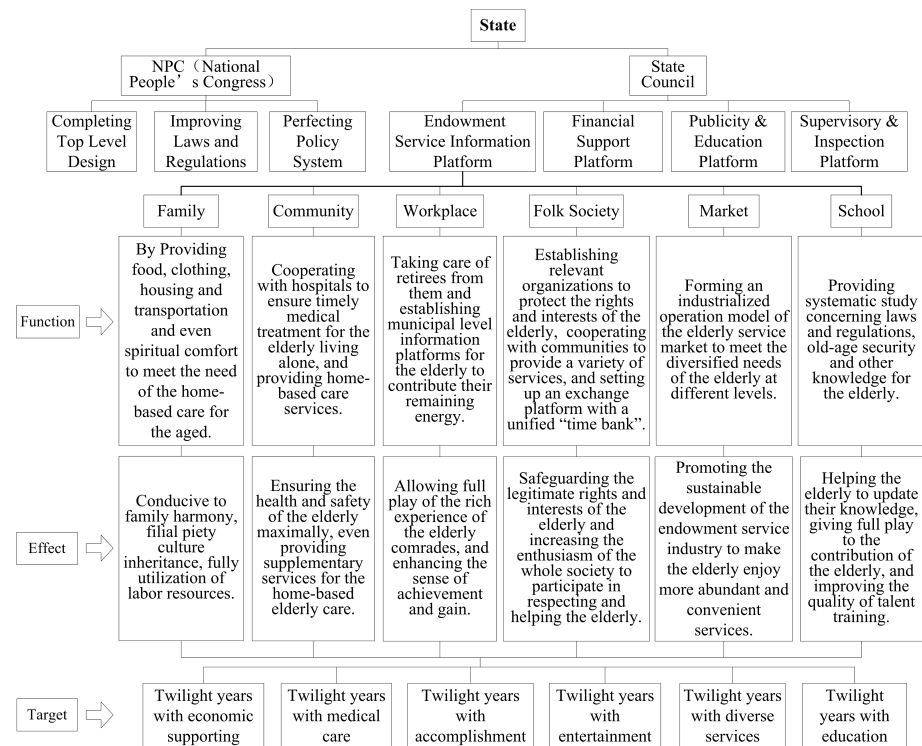
direction of government planning and development. Supportive policies and regulations are the foundations on which the development of old-age services can be based, thus promoting the development of various undertakings. In the process of constructing the supply mode of the elderly care service, the state needs to formulate reasonable laws and regulations from the perspective of a top-level design to regulate the behaviors of various subjects and introduce incentive policies to guide the market operation.

#### 4.2.3. Developed Industry—The Core of Improving Old-Age Services Supply

If a long-term development needs to be accomplished in the elderly care service, an advanced industrial chain is an essential core part. When facing such a huge demand group, whether the industry is sound and developed is directly related to the healthy operation of the whole model. The establishment of a developed endowment industry can assure that all aspects of the needs of the elderly can be met, the burden of the aging population on society is alleviated and, at the same time, the happiness of the elderly can be improved, all of which together results in the promotion of social and economic development. In the development of the endowment industry, a perfect endowment chain, sound endowment facilities, plentiful endowment services, a fully functional service system and various peripheral products are all important components of the endowment service supply model. Therefore, in order to improve the supply model of old-age services, industrial development is the core section.

### 5. A New Model to Tackle the Issues in China's Endowment Service Supply

Under the view of welfare pluralism, it is not realistic to rely on a single subject to provide old-age services, so multi-forces have to be taken advantage of to accomplish this task. According to the quadrilateral welfare theory, the social dimension involves multi-actors, among which the folk society, workplaces, schools and other organizations have played an irreplaceable role in the practice of the old-aged services at home and abroad. Therefore, in view of the existing problems in China's current endowment service supply, based on the multiple theories of welfare and previous research results, the paper proposes to build the "116 endowment service supply model", namely one policy subject, one leading subject and six implementation subjects. The policy subject is the National People's Congress, responsible for establishing and improving the system of laws, regulations and policies. The leading subject is the Government of the State Council, which is responsible for education and publicity, funding, information services and supervision and inspection. The implementation subjects include families, communities, workplaces, folk society, markets and schools, responsible for the implementation of specific tasks according to the division of labor. The National People's Congress (NPC) and the government play the role of ensuring the bottom line, top-level design and resource integration, and the six suppliers provide corresponding services according to their own characteristics. Based on the unified national endowment service platform established by the government, all parties will realize intelligent management, integrate various forces, jointly promote the improvement of endowment service supply mode and solve the dilemma in the current endowment service. See Figure 1 for the specific model.



**Figure 1.** The 116 endowment service supply model.

### 5.1. The National People's Congress (NPC)

The National People's Congress is the organ of power in China and exercises the legislative power of the state. The NPC is mainly responsible for formulating and revising basic laws and reviewing and formulating relevant policies. Therefore, in the "116 endowment service supply model", the National People's Congress is responsible for the top-level design and the improvement of relevant laws, regulations and policy systems. A standardized legal system is conducive to the unification of service standards of the elderly care industry, to the establishment of fair and open market access principles and unified industry standards, which can fully mobilize the enthusiasm of social forces to participate in the elderly care service, increase the dimension of participation and safeguard the legitimate rights and interests of institutions and the elderly [38]. Therefore, it is necessary to regulate the rights and obligations of each subject in the endowment service system at the legislative level. At present, there are many problems in the endowment services, such as an unclear border of responsibility among the government, society, market and family, an under-supply of services, a low level of services, insufficiency in service facilities, institutions, personnel and financial, unbalanced regional development, and inconsistent service standards. Therefore, it is necessary to improve an effective and successful experience with legal provisions. Legal provisions should be used to regulate and safeguard related common problems. The elderly care services should be brought into a legal system to promote the high-quality and balanced development of elderly care services across the country, reflect fairness in the treatment of elderly care services, improve the quality of life of the elderly and enhance the sense of gain of the masses.

### 5.2. The State Council

First of all, a unified national information platform for elderly care services should be established to achieve classified and hierarchical supervision and standardize the management of nongovernmental organizations, colleges and universities, communities, schools, markets and work agencies. Each service subject enters the platform through registration. According to the requirements of the demand side, the platform can match the corresponding service subjects. The conditions of the old-age service provided by each subject can

be supervised by adopting a hierarchical management mode on the information platform. Medical supply and old-age care supply are managed by provincial health departments and municipal civil affairs departments, respectively. Each service subject uploads the service content, and the elderly or their family members upload the service demand, which is supervised by higher, competent authorities. Secondly, a publicity and education platform should be established to actively publicize the normality of social forces' participation in old-age services. A good atmosphere should be created by public service video, documentary, community publicity and other approaches to enhance people's recognition of private endowment institutions. Through the media's propaganda on advanced models, the State Council can create a good atmosphere of public opinion, publicize and guide the masses to fulfill the responsibilities and obligations of elderly care and improve the whole society's awareness of respecting and loving the elderly [18]. Thirdly, a fund support platform should be established to improve the income of private endowment institutions through financial subsidies and the government purchase of services, to encourage commercial banks to provide them with special loans and to actively promote social donations to expand funding sources. The requirements for applying for old-age services should be lowered moderately to encourage nongovernmental capital to enter this sector. At the same time, the government should introduce a personal endowment system and improve the endowment insurance system so that the elderly can increase their endowment income and receive better endowment services after retirement. Finally, a supervision and inspection platform should be established to realize the transformation of government departments from "endowment service providers" to "endowment service supervisors". On the one hand, the authority of elderly care services will be delegated to local governments. Specific action plans and policies will be formulated at the municipal level, and the central government will exercise supervision power. On the other hand, a diversified evaluation mechanism for elderly care services should be established, and the evaluation subjects should include service buyers (government departments), service providers (professional elderly care service institutions), service objects and third-party institutions [39].

### 5.3. The Family Level

First, a harmonious and healthy family living environment should be created to make the elderly live a happier life. At the family level, multi-generations living together can be advocated to create a happy family life for the elderly. A warm and comfortable family environment is more conducive to the well-being and longevity of the elderly. The government may give preferential treatment in social security contributions to relevant families to encourage the creation of a good family living environment. Secondly, the concept of filial piety culture should be preserved and a living atmosphere to support the elderly should be formed. Family endowment not only meets the actual needs in China at the present stage but also meets the psychological needs of the elderly to spend their old age at home. Each family member should consciously complete the inheritance and practice of filial piety culture, so that the excellent traditional culture can be continued, conducive to social stability and harmony. The government should intensify propaganda and encouragement for the inheritance of excellent examples of filial piety culture. Thirdly, seasoned families actively cooperate with the community and share their experiences with others to help them adapt to their new social roles and maintain a good mental state. In addition, for some family members with extra energy, they can provide paid meals and temporary care services for the elderly in the community, which can not only relieve their own family burden but also help other families or full-time staff to relieve the care pressure. Finally, it is feasible to encourage "group endowment", forming an endowment group model associated with kinship and friendship and taking the elderly as the core. This endowment model can effectively solve the problem of loneliness among the elderly. Living in groups can enrich the inner world of the elderly and the joy of life. In addition, the model containing living nearby, taking care of each other and entertainment together can take full advantage of social resources, reducing the burden of children, which is a win-win-win endowment model.

#### 5.4. The Community Level

First, communities and hospitals should build a “new medical alliance”. From one side, such a combination can carry out health lectures providing health knowledge on health care, daily diet and setting-up exercise, together with a detailed explanation over the group matters needing attention of chronic diseases, such as diabetes and heart attack. In addition, in order to further satisfy the urgent health needs of the elderly, some common diseases prevention programs should be provided at the same time, and Chinese medical specialists should be invited to explain the method of meridian and daily massage. The second point is to coordinate hospitals for regular community elderly physical examination. Some basic physical examination items such as blood pressure and electrocardiograms should be provided free of charge, while CT (Computed Tomography), nuclear magnetic resonance and other selected items should be paid by medical insurance or at their own expenses. Then, timely referral and telemedicine should be coordinated effectively. For emergent diseases, community hospitals should be responsible for the timely transfer of patients to superior hospitals and the patients’ treatment should be given priority so that they can receive the fastest treatment. For common diseases, remote diagnosis and treatment can be realized through video connection, reducing the number of hospital visits for minor diseases. Second, communities should provide day care, full care and rehabilitation services for the elderly. Day care services provide professional day care for the elderly and half-day travel activities for the elderly who can withstand short-distance travel should be offered as well, so as to enrich the lives of the elderly [40]. Full care services are mainly for the elderly who are disabled, have a mental disability or are seriously ill, and they should be provided by community institutions around the clock. Rehabilitation services for the elderly are mainly provided for the elderly with rehabilitation needs to help them recover. Finally, assistance is given to family aged-care workers. One is to provide training and education. Occupational personnel should be hired to perform training on the nursing knowledge of the elderly, and volunteers with professional or medical experience should be invited to train and share professional nursing knowledge for family members. The second point is to provide psychological counseling. In order to relieve the depression caused by long-term family nursing, psychological counseling should be carried out for family nursing staff to help them to relieve their emotions and pressure. The third point is to provide respite services. Methods such as short-term allowance and community care should be taken to provide temporary welfare-type alternative care assistance to the family members of the disabled and mentally disabled elderly, aiming at relieving the physical and psychological pressure of family members and make them get temporary rest and respite.

#### 5.5. The Workplace Level

First of all, work units can establish an “extra energy platform for the elderly” to involve retired employees and present their expertise and outstanding contributions in the form of news. For young people with internal skills upgrading needs, they can apply for a master through the platform, and the corresponding elderly people can obtain certain economic subsidies and contribution certificates, so as to maximize the valuable experience of the elderly and enhance their sense of existence and value. Secondly, during the holidays, the workplaces can, through the labor union, form a condolence group to pass their care and sympathy to the retired old employees, helping solve the difficulties of life, highlighting the attention the unit pays to the staff and showing humanistic feelings. At the same time, we can also hold various age-appropriate activities so that retired workers can get more care. Finally, enterprises with conditions are encouraged to build their own endowment institutions, and their retired employees are given priority to move in. The similar working experience can help them build rapport more quickly. At the same time, nursing homes run by enterprises can also be open to the society, developing nursing homes into one of the main businesses and achieve diversification. People working in the workplace can also solve the future endowment problem. This is also a virtuous circle.

### 5.6. The Folk Society Level

Firstly, rights and interests protection organizations for the elderly should be established. These can provide legal support for the elderly and safeguard the legitimate rights and interests of the elderly by the establishment of individual rights and interests protection organizations. Further, setting up the group rights and interests maintenance organization to provide policy advice and other services for the elderly, to report the actual demands of the elderly and to connect the elderly with government and service supports establishes a channel for the elderly to obtain knowledge of the endowment policy. In this way, the elderly people can have access to gain service benefits, improve the quality of life and provide feedback. Secondly, spiritual comfort for the elderly is needed: To link nongovernmental voluntary organizations with communities to organize recreational and sports activities to enrich the daily life of the elderly, such as singing and dancing performances, leisure sports, calligraphy classes, painting classes, dance classes, chess classes, etc. To connect nongovernmental organizations with communities to provide one-to-one companionship services for the elderly who live alone. Personalized companionship services can also be carried out according to the specific demands of the elderly, so as to improve the quality of life of the elderly in their later years and relieve loneliness. To provide precise services for some elderly people suffering from special diseases from the perspective of nongovernmental voluntary organizations. For example, for patients with Alzheimer's disease, the desire of the elderly can be satisfied through role playing to improve their happiness. To provide medical care and nursing services for the elderly, such as providing services such as measuring blood pressure, heart rate, blood sugar, massage and other medical care to provide nursing assistance for families with nursing difficulties. To provide "hospice care" services to further enrich the content of China's elderly care services, so that the elderly at the end of life will have more quality and dignity [41]. Thirdly, the national universal "Time bank" exchange platform should be established. The concept of the "time bank" was first put forward by American Professor Edgar Kahn in 1980. In this concept, unpaid volunteer service is compensated and equivalent "time" is used as a service reward. What the "bank" here stores is not money but time. It takes "service time" as the unit of storage. People volunteer for the elderly when they are young, saving "time" that can be used in exchange for services when they are old. China's "time bank" was established late, small in size and scattered [42]. In order to deeply promote the development of the "Time bank" and arouse people's enthusiasm for participation, the establishment of a nationwide "Time bank" exchange platform should be taken into consideration. Finally, the elderly service volunteer team should be improved to grant legal social status to voluntary organizations in terms of policies to attract more people to participate in voluntary elderly service; to zealously promote the establishment of various volunteer organizations, including nursing, hospice care, personalized services and so on; and to provide professional training for volunteer services, providing uniforms and standardized vocational skill certificates to qualified personnel to motivate them.

### 5.7. The Market Level

Firstly, the integration of the endowment industry cluster service should be finished. It includes five aspects: To centralize the market-based endowment institutions to make them an important part of the endowment industry cluster, which will contribute to saving land resources, the realization of the standardized construction of the endowment service facilities, strengthening benign competition among enterprises and facilitating communication among the elderly. To put the endowment service supplies enterprises into the endowment service industry cluster, which is convenient for the procurement of endowment service institutions and saves time and transportation costs. At the same time, the agglomeration of endowment service products with scale effect will also attract more endowment service institutions to create centralized procurement and accelerate the development and profit improvement of endowment service products enterprises. To provide market-oriented education products for the elderly, such as flute, painting, singing, dancing, bowling and



other training courses to enrich the life of the elderly in endowment institutions on the basis of enriching the internal structure of the endowment industry cluster. The professional psychological consulting companies should be introduced to provide psychological counseling services for the elderly and their employees in the endowment institutions in the industrial park so as to relieve the mental pressure of employees and solve the psychological problems of the elderly. Law firms should be set up to provide legal aid services for the elderly and safeguard their legitimate rights and interests. Secondly, personalized and accurate services in paid form should be advocated. Compared with the free services provided by nongovernmental voluntary organizations, the paid personalized services in the market are more accurate and have wider coverage. According to the specific needs of the elderly, the elderly can be provided with personalized services, such as purchasing on behalf of the elderly, a 24-hour personal butler and the realization of old people's dreams. Finally, high-end aging services are necessary for the elderly and consist of three aspects: to establish high-end elderly care complexes equipped with functions such as entertainment, relaxation, health maintenance, culture and endowment and providing a one-stop service for high-end elderly care needs; to strengthen the research and development of high-quality endowment products, including health care products, clothing for the elderly, auxiliary equipment for the elderly, tourism brands for the elderly, etc., to meet high-end endowment needs; and to establish a market-oriented high-end education brand for the elderly to provide literature, sports and other high-end learning content for the elderly.

#### 5.8. The School Level

First, the popularization of universities and the model of "lifetime learning" for the elderly should be encouraged. Patterson pointed out that life subjective satisfaction, degree of participation in social life and maintenance of cognitive ability all determine the quality of life of the elderly [43]. As the carrier of "lifetime learning", universities for the elderly can effectively improve the subjective satisfaction of the elderly and enable them to actively participate in the social life. Colleges and universities can utilize the existing infrastructure and educational resources to carry out university education for the elderly, such as the establishment of elderly models and elderly folk art majors, etc., to meet the continuous learning needs of the elderly. Secondly, the old-age service industry should be integrated with education to achieve "order-type" endowment talent training. Schools have to actively promote the application and construction of endowment-related majors, such as geriatric medicine, health science, nursing, health services and management, traditional Chinese medicine, psychology of aging, medium armor, endowment and other professional services management, to actively dock the actual demands of senior citizens, implementing the "2 + 2" talent cultivation, namely two years of learning basic professional knowledge at school and two years of practical learning in endowment service institutions. Simultaneously, for students majoring in old-age care, tuition fees will be reduced or exempted according to the training method of normal university students so as to further promote the construction of old-age service personnel training and improve the social status and recognition of old-age service professionals. Third, to absorb retired professionals, activity rooms focusing on retired professional resources development and utilization of extra energy should be established. For the retired professionals who want to make some contributions in one's remaining time, they can sign up to attend activity rooms as "practitioners and experts", giving full play to the practical experience and ability and acquiring certain economic reward. Fourth, endowment service association should be set up to implement the "Sunset Talent Project". Schools can establish a school-level endowment service association to attract student volunteers, digging out professional talents in various fields and forming a professional endowment service team composed of "students + retired professionals". Finally, a research group on "think tank development" for retired professionals should be formed to promote the sound operation and development of think tanks. Meanwhile, retired professionals will be compiled into the list of think tank talents to provide suggestions for the development of schools and ideas for local economic and social development.

## 6. Policy Suggestions on Accelerating the New Mode of Endowment Service Supply in China

The “116 endowment service supply model” includes national laws, regulations and policy systems, a unified national endowment service information platform and a reasonable division for each subject of endowment service. This new service model can not only realize the intelligent management of elderly care services but also integrate various forces to promote the perfection of China’s elderly care service industry and solve the current problem of insufficient participation of social organizations. In order to promote the new model of endowment service supply, the Chinese government should undertake the following work.

### 6.1. Formulating a National Strategy for Developing the Endowment Service System

At the national level, the people-centered development philosophy should be insisted, planning of the elderly service system be promoted, macro strategic research be strengthened, professional platforms be built, service standardization construction be intensified and the high-quality development of the elderly service industry be boosted. First of all, research on endowment service policies should be strengthened to improve the supply of endowment services, to clarify the responsibilities of all parties involved in endowment services, to study and formulate relevant policies and measures for social forces to participate in endowment services and to guide social forces to actively participate in and support endowment services. Secondly, the standards of old-age services should be perfected to promote the internationalization of standards in the field of old-age service, to strengthen the training of standardized talents for old-age service and to guide the innovation of old-age service standards. Finally, scientific and technological innovation should be actively promoted to lead the elderly service, to promote the “intelligent” development of elderly service information, to establish a national basic information database for the elderly and to promote the interconnection and sharing of elderly service information. The government should look at the endowment from the perspective of development, empower the endowment industry with scientific and technological innovation and plan the development of the endowment service from a higher starting point and a higher position.

### 6.2. Improving the Construction of Policy Documents on Endowment Service System

First, laws and policies related to the supply of old-age services should be improved. From the perspective of legislation, all subjects’ behavior should be regulated to clarify rights and obligations to protect the legitimate rights and interests of service subjects and the elderly and to ensure the sound and orderly development of the elderly service market. Second, while promoting the participation of multiple subjects in old-age care services, a list of basic old-age care services should be established, and unified evaluation criteria for the old people’s self-care ability and nursing needs should be improved, so as to establish a nationwide supply model of basic old-age care services that is compatible with the level of social and economic development. Thirdly, taking problems as the orientation, the government should actively promote the smooth implementation of various endowment service policies, and strengthen the interim and postsupervision of various types of endowment service providers, to ensure the legal and orderly progress of all work. Finally, the government should improve various security policies on construction land, special subsidies, credit support and government procurement, stimulate social forces to participate in the supply of old-age services and encourage social organizations and individuals to support old-age services.

### 6.3. Creating an Endowment Service Atmosphere Participated in by Multiple Subjects

First of all, public service advertisements should be broadcast through TV and online media to publicize the significance of diversified participation in elderly care services to guide families, communities, enterprises, units, schools and other subjects to actively participate in elderly care services and to create a good atmosphere of respect, love and support of the elderly in the whole society. Secondly, it is feasible to broadcast propaganda documentaries to popularize typical cases of social forces participating in old-age care services, promote the excellent practices of individual provinces and cities to the whole country,

conduct in-depth reports on typical events, investigate and visit excellent social old-age care service enterprises and introduce advanced experience. Third, the government should not only select meritorious deeds of endowment service but also select the outstanding communities, units, social groups, enterprises, universities and individuals at the national, provincial and municipal levels so that people realize the significance of endowment service work, guiding the whole society to actively participate in endowment service. Finally, an incentive mechanism should be set up to encourage social organizations and individuals who actively participate in old-age care services to support the development of old-age care services through time banks, special rewards, tax relief and other ways.

#### 6.4. Standardizing the Participation of Multiple Subjects in Endowment Services

First of all, professional endowment service institutions should be required to improve their internal management system, strengthen safety management, clarify the entity responsibility, eliminate service safety risks from the source and avoid disputes as much as possible. Secondly, a service supervision mechanism should be established, and the competent government departments should be responsible for the supervision of the elderly service behaviors within the jurisdiction. The elderly service institutions with poor service quality, numerous complaints and reports and an adverse social impact should be ordered to rectify these issues and be punished seriously. Thirdly, actions such as standardizing the behavior of the elderly service subjects and judging the disputes between institutions and service objects according to the law should be taken in order to not only safeguard the legitimate rights and interests of the elderly but also avoid disputes affecting the enthusiasm of multiple subjects to participate in the elderly service. Finally, relevant illegal and criminal acts shall be cracked down on according to laws, and criminal acts that disrupt normal order and infringe on the legitimate rights and interests of the elderly shall be severely cracked down on. The Supreme People's Court of the State shall issue corresponding rules and regulations to protect the legitimate rights and interests of the elderly and regulate the service behavior of endowment institutions.

## 7. Conclusions

In this study, how to construct a model of old-age service supply suitable for China's national conditions from the perspective of welfare pluralism was discussed. This study mainly adopted a literature research method to analyze the domestic and foreign research status and summarize international advanced experience, and it also adopted a comprehensive analysis method to analyze the current situation regarding China's endowment service supply. The main problems facing China's endowment service supply include the gradual weakening of the family endowment function, the insufficient role of the endowment supply main body, the limited employment of the young elderly, the lack of endowment service professionals, the imperfect system, etc. In order to solve these problems, on the basis of summarizing previous experience, this study proposed a new model of China's endowment service supply, namely the "116 endowment service supply model". The theory of welfare pluralism requires multiple subjects to participate in old-age services. This new model advocates the top-level design at the national level and the construction of a national endowment service platform so that community, family, workplace, folk society, market and school have a clear division and cooperation with each other to jointly form China's endowment service supply system. This new endowment service model is suitable for China's national conditions and will also effectively promote the healthy development of China's old-age service cause, helping cope with a series of social problems brought by China's aging population.

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