

Comparative Study on Pension Mode in China

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ABSTRACT: *United Nations pension report predicted that with the deepening degree of China's aging, by 2020, Chinese people over 65 years old will account for one-fourth global aging of the population. Facing the growing pressure of supporting, the party and the State through a series of policies and regulations, gradually build up which is suitable for China's national conditions, and socio-economic level to match the social security system. Along with the changes in family structure, socio-economic development of the people for old-age security pension model choices are undergoing new changes. At present, the common mode there are three main types: family support, community and institutional support. However, due to China's regulations on pension system is not perfect, and relevant departments to monitor management and emerging model at the exploratory stage, so current retirement patterns in the development process, there are many problems. Based on comparative analysis, by supporting model mature the United States, Japan, Singapore's experience on the management, comparative analysis of current situation of development of endowment pattern in China. Conclusion: 1. poor rural old-age status of the population as a whole, but cover a wide range, 2. pension level of urban population differentiation is obvious; 3. for some time to come, China still will remain at home, community and institutional endowment as supplementary pension model of development pattern does not change.*

Keywords: *pension model ; China ; home, community and institutional endowment*

I. INTRODUCTION

Pension issues and became a focus of national attention in the world people's livelihood, many scholars Endowment pattern study results achieved at home and abroad. MA Schoyen, F Stamati says United States supporting model studies, pointed out that the Community model is more in line with United States social and pension systems. And stresses in the community process, should pay attention to the model's participation. Through volunteering, public interest organizations, in coordination with community mode, to enhance the level of service to a large extent. Meanwhile, can also reduce the burden on national finances. Recommends that States should encourage policies and tax economic concessions, so as to further promote the broad participation of pension model.[1] LU Jie-Hua, QX Miaowith practice cases, analyze the current mode of development, points out that in the development process at the national social security system, elderly group in the internal hierarchy, depending only on a single model cannot meet their needs. Advocated by combining the actual situation of the State, through a combination of various pension models, to achieve optimal allocation of resources.[2] JL Hao through comparing Japan several different model results, consider family supporting more humane care. Through family can strengthen the relationship between the elderly and their families to meet their spiritual needs.[3] F Wu, C Wang proposals that the emphasis on human capital of older people, pay attention to their old lives, through the establishment of old mutual, the elderly the value itself. While old-age security, relying only on State finance, will definitely become heavier burden on countries, also advocated the adoption of model of participation, increasing pension pressures. by United States community and family support mode of inquiry, advocated the creation of a hybrid pension between modes. Mainly through the family pension for the elderly, but can share to community resources and services. Meanwhile, the elderly should be with relatives of phase separation, loneliness and frustration, improve the quality of their retirement life. [4] LI Qiao, P Liu by comparing the community models and agencies supporting model features, community model is superior to the agency model.[5] In the pension process, with the mode of community improvement and development, and level of service provided by its institutional pension. Meanwhile, more life, family-oriented community, which was welcomed by the elderly.

J Chen, LI Danof marketization in current China Endowment pattern emerging. In this process there are related laws and regulations are not perfect, supervision and lack of local government administration and the service levels of randomly and so on. [6] ZN Chen by analyzing present difficulties faced in the development of endowment pattern in China, pointed out that their own economic situation of older persons; elderly mobility as well as traditional ideas change and other factors, affect sustainable pension model choices and pension levels. [7] HU Ming-Yu from the investigations into the economic status of the elderly after their retirement, think pension model choices, mainly economic factors. But the overall lower level of retirement benefits for the elderly and "getting old before getting rich" is a common phenomenon. [8] Q Liu emphasis on current

development of old-age security in China, have to rely on joint efforts between and among State, society and families, improving the economic status of the elderly, this is the address the causes of current in our new model will not promote.[9] Y Zhang, Y Chengin the present development of old-age security in China, faced major difficulties in the three aspects, first of all, population aging faster than social security coverage, resulting in low levels of social endowment and limited coverage; traditional culture, conflict between family and modern changes in family structure; the current pension services and huge demand for the slow development. [10]To solve these problems, and points out that China's social and cultural background, current in the Endowment pattern in China should adhere to the family model, and accelerate the construction and improvement of old-age support security measures.

China's old-age security faces huge financial burdens, pension gap is getting greater and disappear as the demographic dividend, facing a heavy pressure of supporting the one-child families; old-age industry due to the lack of regulation of service guide, the management of process and service quality is relatively backward. due to the influence of traditional culture, China's old age concept is still the family as the core. This is not conducive to social pension. And noted that the current pension institutions, mostly in unsaturated operation condition, these are not good for China's pension reform and the pension industry. China's old-age care institutions to profit in terms of scale and quality are only at a preliminary stage, stressed the significant role of the Government in the construction of old-age security, through the implementation of preferential tax policies and encouraged to participate in the construction of old-age security pension mode.

Problems existing in current Endowment pattern in China, scholars from a variety of perspectives, foreign pension model exploration experience, proposes a series of improvements to the current predicament of the Endowment model development suggestions. China's old-age care institutions there were some events that damage the interests of the elderly, this is partly due to poor awareness of its own rights of older persons, but even more important is derived from the relevant laws and regulations of the imperfections caused by the lack of supervision and administration of local authorities. Advocates should be combined with pension institutions sector own characteristics as soon as possible, the behavior of old-age care institutions develop a set of industry standards, promote the healthy and sustainable development of endowment. focus mode to discuss emerging issues in the city, pointed out that attention should be a Community model in improving the living standards of older persons, important role of attracting resources. Proposed Community active in urban areas, in meeting pension, family, society and the balance of interests and responsibilities between the three. overseas-related experience of the aged with housing, against the relevant regulations, by first promoting the model after the pilot, the new way to explore mode. is the current old-age groups in China, most of which still lies in the rural area. Faced with this reality, the current family support model will become the mainstream of endowment pattern in China for some time in the future. It also stressed, in conjunction with local characteristic advantages and explore the establishment of a family-oriented, multiple mode with the new pension system. current pension industry development, and not just rely on the promotion of the State administration, more should be local and fend for, and seek balance. Changing the traditional patterns of family support model for social support, introduced in the supporting model of social capital through market-oriented operation, improve the quality of service.

It should be noted that foreign build Endowment model of process, due to the socio-economic level between national policies and regulations, as well as different cultural customs, the pension model used by each have their own characteristics. But in this process, there are some similarities, should pay more attention to the elderly themselves demand, maintaining the dignity of older persons; emphasize community participation, encourage the creation of a non-profit organization management. On mode exploration of theory and practice, for the current optimization of endowment pattern in China is of great reference value. But see, in foreign advanced experiences for reference at the same time, they must follow our basic national conditions, innovation absorption, with a view to further promoting China's social security system into a new level.

Comparative analysis of the pension mode in foreign countries

(1) The United States pension mode comparison

United States establishment of a more perfect the social security system, based on its good community service and health insurance system, its implementation is a community-oriented model of multi-level old-age. United States and Sweden the same in law also stipulates that the child has no support obligations, but stressed that the responsibility for pensions of State and society in the process. United States because of its cultural tradition in the pursuit of freedom and independence, which advocates the establishment of a number of community service by the Government institution, realization of old people at home will be able to enjoy a range of social security services, establish a process of self-service pension. Through these service agencies, on the one hand to meet the needs of elderly pension, such as the establishment of day care centres, medical-site services; the other hand, it allows elderly people to continue to participate in the work of the remaining forces, such as aged care and companionship of paid services for handicapped children, or provide some service jobs to low-income senior

citizens. Meanwhile, in the United States in the old-age service system, the role of community groups and non-profit organizations is huge. These community groups and non-profit organizations through the provision of community services or to provide financial support to improve the pension situation of poverty. Should be seen in the United States in the development community, mainly thanks to its perfect social security system and in the process of old-age security, for old-age care institutions and nonprofit organizations to provide tax concessions. United States Community model can be seen as a home-community model. More encouraged at home and enjoy old-age services for older persons, stressed in the pension process, the independence of the elderly. Meanwhile, United States with State formulate preferential policies to encourage pension and non-profit organizations involved in the pension business. On the current development of endowment pattern in China, the next period of time, due to the socio-economic situation and the level of old-age security restrictions, family support mode will still be our mainstream pension model. But in family pension mode in the process of development, can learn from the United States in community old-age related experience, by providing on-site service and multi-level old-age insurance, and meet the needs of different people. Meanwhile, attention to model and impact of nonprofit organizations, by establishing patterns of old-age security, relieve the pension burden faced by our Government.

(2) Japan pension mode comparison

Japan pension model in the process of development, is also similar with Singapore's system of preferential policies, such as preferential taxation for the granting of old-age families; purchase and loan process, and live with priority or preferential treatment for the elderly; three generations under one roof family, enjoy free onsite services such as medical personnel. Through the above measures, making Japan the family supporting continued operation mode can be. But as Japan ages aggravation of, as well as the socio-economic changes, the traditional patterns of family support and sustain. Due to demographic changes, the pension greater burdens to be borne by the younger generation, and enormous pressure of supporting squeeze on State of the use of public resources. In response to the changing domestic situation, Japan launched the community and family support mode of coordination, establishment of family support for community based support models. Mainly through the introduction of on-site medical services and family difficulties of implementation to help establish solidarity institutions for the elderly to encourage community mutual help between; encourage the participation of mode, pay attention to non-profit organizations in supporting model role in the operation; establish a diversified private pension institutions to meet the needs of different groups. In Japan the traditional model in the process of transition to a modern social model, it should be noted as Japan family pension mode is more mature, has a good reform. And perfect laws and regulations Guide, as well as the active participation of the Government, Japan has achieved in the Endowment model better results.

(3) The Singapore pension mode comparison

Singapore's social culture and similar, is also based on the Confucian culture in mainstream culture. Stressed the importance of family relationships for people affected. The notion paid more attention, Singapore advocates the implementation of three generations of family patterns. This will help consolidate the relationship between cultural heritage and family members. In terms of endowment, also want the Endowment model into the family, and so vigorously promoting family support model. Meanwhile in related regulations and preferential policies, guide and encourage the development of family support model. In Singapore, three generations of family structure, whether in housing, health, education or personal taxes, will get some discount. As in Office and home buying process, if a single young people live with parents, can enjoy the right of priority or tax breaks. Children live with their parents, if three generations under one roof, the children's education and medical insurance for family members, personal taxes have access to certain concessions or subsidies from the Government. Through decades of development, the Singapore family pension has been advocated by more mature. By building a family pension, on the one hand countries through education, advocacy, policy preferences, as well as tax incentives to promote family support model development, can alleviate the pressure of supporting the Government. The other hand, through the establishment of family support mode of, allowing members of the intergenerational culture can be passed to construct harmonious relationship between family members. Meanwhile, the Government introduced a series of preferential measures, reducing family stress process stress. Singapore belongs to China under Confucian culture, exploring the model build process should learn from Singapore's experience.

Comparative analysis on the development of pension mode in China

(1) The development situation of Chinese pension mode

The rural population accounted for more than 50% of the total population, development of rural old-age security of older persons, the relationship between the development of rural society and the rural society and people's livelihood. Old man is with the social and economic development, more and more rural labor force transfer to the city, and settled in the city, the old man was not transferred together with urban life, but remained in the rural areas. Lost my old man refers to the old man lost a spouse to live alone. Current lost in rural areas was mainly for the elderly woman, which is mainly caused due to the length of life of the elderly men and women different. Lost old man refers to the land or land acquisition led to the loss of land, this has reduced the financial sources of the elderly. Skipped-generation households of elderly people mainly refer to the families of young people are out of work or other reasons, the elderly live with their grandchildren. In this process, not only to take care of themselves but also for the elderly to take care of their grandchildren, which aggravated their economic burden to a certain extent. Lost alone refers to the loss of their children to live alone for the elderly man. Through the analysis of the rural elderly, you can see that because of its relatively low level of economic, and most older people have not lived together with their children, daily living care difficulties, responsibilities to care for their grandchildren, in terms of economic support and spiritual care are not met. Meanwhile, urban and rural differences, overall medical care and public facilities in rural areas is relatively backward, rural is also compared to the concept of family, this community and institutions supporting model difficult to implement. For some time to come, China's rural areas will still be dominated by family pension mode.

Elderly people in urban areas have good sources, but due to the influence of traditional family values and culture, most of the elderly tend to choose to live together with their children. Through family support, on the one hand to protect the elderly's daily life care also can strengthen the relationship between the family members, meet the needs of their spiritual care. Especially for home care to meet, this is the other pension could not provide. Along with the economic and social development, China's pension model in urban areas began to change. Community and institutional pension model is on the rise. This is mainly due to the change of population structure, a lot of one-child families, young aged pressure. Also, since most young people usually go to work not at home, which makes old family company is missing in people's daily lives, spiritual care were not met. Many towns were also faced with the plight of rural elderly, increasing degree of empty nest. Should see along with the improvement of the medical insurance system in urban areas, as well as the continuous urban elderly services, in the course of future development, the traditional family model constantly under attack, rising development of community and institutional pension model. But in the course of current community and institutional endowment, also exposed a number of problems, such as poor service quality, lack of professional staff and higher pension costs.

(2) The development of pension process in China

Family process, most elderly people's living expenses, medical expenses, and other expenses are borne by the family. This income for families in General, could become a heavy burden. Also, if the parties have only one child, four parents both of their parents, this only adds to the family's financial burden. Meanwhile, migrant children and work, home alone most of the time, empty-nest phenomenon. Along with lifestyle changes, young people tend to live alone, the traditional family model have received shocks.

Agency endowment with professionalism. Family process, faced no better care for the elderly companionship and loneliness strong agency model will be able to compensate for this. On the institutional endowment, the elders are peers, able to communicate between company and meet the needs of its spiritual care, reduce their sense of loneliness. Meanwhile, old-age care institutions can also provide good medical services, health protection for the elderly. Pension and State institutions has introduced preferential policies and tax breaks, to encourage its development mode and non-profit organizations were also involved in the institutional endowment-building process, to promote its development and improvement.

Community is a model number between family support and institutional support. In the community, mainly living in the home for the elderly, through the realization of daily living care and home health care services and meet the needs of the elderly. This one meets the spiritual needs of the elderly and their loved ones together, but also to protect the elderly enjoy better pension services. On the current situation of our community development, there are many constraints. Concept of family support has severely limited the choices for the elderly in rural areas, it is difficult to scale to carry out community service; the current services are provided by a single Community model, cannot meet the needs of elderly multiple levels.

Taken together, the three model has its own characteristics. Current situation of the development of old-age care. Should be seen in the rural areas of the country, and restrictions due to the level of economic development and the restraints of traditional families, in the coming period, family pension mode as the main model. In urban areas, due to changes in life and pension resources improved, can provide support to community and institutional endowment. So it should be noted that current pension model choices, simply a pension model is not able to meet the overall pension claims. Only in combination with economic development and the needs of different age groups, the rational allocation of resources, achieve a variety of complementary pension mode in

order to further enhance the level of old-age service.

(3) The problems in the development of pension mode in China

In recent years, the service industry attention, State and local governments have formulated and promulgated to encourage the development of relevant laws and regulations of the pension services, and enable the development of endowment pattern in the pension services to better, but still there is a principled, imperfect system ineffective, insufficient funds, and the difficulty to implement and macro-command, and so on. National pension services project subsidy of the Government to invest more on fewer or even no pension model of investment subsidies subsidies issue double taxes on business and investor links, tilt and preferential policies for State-owned institutions. Addition subsidies project only on pension institutions in the of bed for subsidies, other domestic, and tourism, project fundamental not involved; on service enterprise of main business income by VAT and enterprise income tax levy, on personal income by personal income tax levy, no implemented tax relief; in hydropower, costs Shang implementation commercial with price; the administrative career sex charges with other enterprise standard as, not made corresponding offers policy.

Pension mode of access threshold and administrative registration requirements relative high, on enterprise or organization participation pension service of funds and facilities conditions requirements high, on same industry implemented industry same standard, but different income of area is also of standard, missing differences of of policy, administrative approval program more, and efficiency low, part pension mode input small of pension services project especially rural grass-roots pension institutions cannot reached standard requirements on cannot registration registered, serious hinder has pension mode in pension services of investment. Set up retirement services require a certain amount of construction sites, and locations, but in recent years, with State-owned construction land exercise tight control, management of construction land tends to be strict, and large local land value increases, pension real estate developers and other big companies because of their strong capital and strong strength gain easier for construction land, while SMEs are relatively more difficult to ... It would appear that the pension model in land-use problems, part of the landless or use of short duration, the State pension is not facilitating the supply of services in the construction land, pension services is not required for construction land use planning in the urban and rural construction, make pension does not equal participation in land allocation, auction and use.

General lack of social awareness of the Endowment model involved in the pension services mainly in two aspects, one is awareness of older persons to social pension, on the other hand is a model investor awareness of pension services limited. Chinese parents think their children are the done thing, and sons living with grandchildren is happiness, think aged pension is a shameful thing. About pension issues, more or less, there are some limitations, only material satisfaction, but neglects spiritual fulfillment, not only in itself but also of older persons reflected on the development of endowment pattern. Child prevention in China since ancient times, deeply rooted traditional concept, within a short time of older persons receive socialized pattern is not the real thing, and views of the outside world directly affects older people's choice. Some seniors have social security, believe that their retirement income can be self-sufficient and does not need to rely on their children, from another angle, material needs solved, how can spiritual needs met? it is this deep-rooted idea that those institutions interested, low occupancy rates, seriously hampering the development of pension services, there is no market demand, capital would not choose this field. There is economic incentive for support, engagement model in old-age care becomes more difficult.

In the development of endowment pattern in the retirement services industry, will affect investment due to a wait-and-see attitude to the old market enthusiasm. Prevention is always the cultural basis of family continuity since, in family-oriented reality, investors in the market uncertainty would not expand the investment. In the material and spiritual services, and more inclined to the material, that spiritual development services will lag as the concept of pension. Investment philosophy will affect capital flows, hampering the development of pension services.

Promoting the development of pension mode in China recommended

(1) Promoting the participation of pension model, improve the social service system

At present, China's pension gap is still large, Government-built nursing homes and elderly welfare organizations, often are the construction and operation of the Government management, which provides pension services or products tend to be single, not able to meet the current elderly population growing diverse needs. Because of its operational management is financed mainly by the Government, the lack of effective internal incentive mechanism, which also makes its operational efficiency is not high. Participating just to make up for the inadequacy of the Endowment model, it will not only provide more specialization and diversification of services and products. But also more efficient use of resources, reduce the cost of operation and management of the organization. Pension model in the provision of elderly services should also see the current levels of the older structure in China is more diverse, different age groups, vary in the services it needs. Pension model

involved in the service process, which is a complement to government security services and rich, it should focus on diversifying its pension services.

To achieve the diversification of services, should be based on the needs of old age-oriented, implementation of customized service provided. For the current age, fewer disabled elderly nursing homes for the elderly, pension model you can build some elderly rehabilitation institution or Fraternity House daycare center hits established in community or day-care centres to meet the basic needs of the elderly. Meanwhile, read with the increase of age, the elderly people's bodily functions were gradually reduced, for health-care products, as well as ancillary equipment have greater needs, model can also attend to this demand into human and material resources to provide pension for old age group products. Our elderly population living in cities, most of them belonging to 80 years of age young aged. The body relatively healthy, but its life was relatively dull, sense of self-worth and identity is not high. This part of the older age groups, which focuses on improving the quality of life, meeting their spiritual and cultural demands. You can build up an old Entertainment Center, Open University of the third age, organize tourism and other ways to meet their cultural needs, improve the quality of their old lives.

(2) Government for supporting to pension mode and inputs more

Compared to direct government provision of pension services or products may give rise to public investment and administration pressure on old-age care, and directly involved in the development of pension problems that may arise. Government purchase public service to third parties, which can greatly improve the efficiency of resource use. The current strong demand for China's old-age, different age groups, due to its own economic condition, education, child widows and other circumstances, which makes different demands of aging for older persons presents a diverse range of needs. Government provides old-age public service to the community, should be combined with the nature of the service, features, demand-oriented, providing targeted care, medical care and cultural entertainment, and service needs. Government in the purchase of old-age service needs, you can target different types of old-age group, focus on the following three aspects determine the service purchased. For the "three noes" elderly and disabled elderly in financial difficulty should focus on buying mode in the basic old-age pension supplies and nursing services. Elderly people have developed their own, improve self-worth of the elderly, can be purchased through job training, vocational education and continuing education with the education and training services. Pension model to assess service quality, by professional assessment institution to a third party to buy old-age needs assessments and services, so as to ensure the impartiality and objectivity of the assessment results.

The current deepening degree of China's aging, retirement pressures will grow in the future. Facing China's huge elderly population, Government alone is unable to fully solve the problems in the construction of old-age service. Only by building their country, pension model, family pension of the tripartite coordination system in order to achieve sustainable development of old-age service. In order to encourage the participation of model service in the cause, Central and local government issued a series of policies and measures and tax incentives, thus creating good external policy environment for their development. Water electrical standards and population in the pension received by charging the same price, for private non-enterprise units set up social service institutions for telephone communication cost-free basis. But the implementation of preferential policies unsatisfactory, some pension they do not enjoy the preferential policies, not even clear these preferential policies. This makes Governments on promoting the participation of endowment pattern specified by the pension service preferential policies has become a dead letter. For this kind of phenomenon is first in policy formulation is given to its viability and continuity, implement preferential policies for each specific implementation measures and procedures. Second, strengthen publicity of the subjects involved in the pension service, enable it to know the specific content of the preferential policies, such as eligibility criteria and the application process. Safeguard mode using the State preferential policies. While publicity preferential tax policies on old-age patterns and an increase in the interests of individual employees.

(3) Improvement on the construction of pension mode laws

Current laws and regulations on supporting model, just from the great principles to guide the Endowment model specification. And the lack of specific legal regimes for model building. For institutional pension levels of classification, the relevant social service practitioners define standards, construction of old-age service facilities, as well as volunteer service rules for the specific measures for the administration. Should see the problems in China's current pension services industry, partly because pension industry in its early days, inevitably there is local. Also want to see the emergence of such problems, mainly because the country lacks specific regulations to constrain and guide. As regards old-age service system in China, the State should establish detailed guidance and regulations, defining role in the pension service between different groups orientation, set service standards and specifications, supervision of the pension service management, establish the evaluation criteria and the reward and punishment mechanism, standardized service industry development.

(4) focus on the development of old-age home pension mode

In old-age groups in China, quite a number of good physical condition, are younger, they partly as objects of the pension service, but they also have the ability to help others, and providing services for other older people in need. Through the establishment of social service institutions for mutual assistance, implementation services-for-service approach, on the one hand to reduce the pension service inputs, the elderly the value itself; the other by implementing a service Exchange, it can also be a certain return, improve their economic situation. Governments should encourage the establishment of this type of social organization. Through the establishment of various elderly organizations, encourage more elderly people to participate in community activities, to enrich lives of older persons, also the impact of the older organization, allowing more participation of older persons to meet their different needs. By building Endowment organization, has not only made "a sense", in helping each other to achieve the "old" and "happy". In other countries, its community-building process, have established similar old-age assistance agencies, such as United States communities exist in the "neighbourhood", the Japan pension service in "neighbours". Old people in such mutual assistance organizations, achieving daily living care, and recreational activities. At present, there is no similar old-age assistance mechanisms with foreign national unity, but in some places and communities and begin to explore, more gratifying achievements had also been made in some areas. Old mutual organization building, can optimize the service resources, alleviate the current lack of old-age talents, making it in helping others at the same time can also get help in time of need.

(5) The elderly construct good social environment

Model plays an important role in the construction of old-age service system, is a supplement to national pension. Role of the Government should focus on supporting model, through multiple channels, implement pension services in the process of the interaction between them. Plan on model laws and determine personnel and administrative independence, protect their position in the service. Government through the outsourcing of public services, some pension services to the market, competitive under the optimal allocation of resources, while reducing administrative costs. Also can learn from foreign experience on development of endowment pattern, establish a platform for Exchange of information with the Government, administrative interaction model management can be achieved on the one hand, while also strengthening its coordination. Secondly, the Government should encourage public participation in social service. Should advocate volunteer pension activities, enhance the level of volunteers in society as a whole. Through the promotion of voluntary service or volunteer involvement can provide pension services, not missing part of supplementary old-age insurance system, to create a good morality. Young is a traditional Chinese virtue, we should advocate service in the new period. While the State may also give volunteers some material benefits or social organizations or spiritual reward, sure its good behavior for the whole society establish a voluntary model. After volunteers help people in, and gradually formed a sense of volunteerism, and create a "old love" good social habits, leading to more personal or more social organizations to participate in the pension service.

II. CONCLUSION

Foreign pension model exploration and the construction of old-age service has accumulated a wealth of experience, combined with our country, building suitable for development of endowment pattern in China and realize socialized targets, are of great significance. At present, China is in a crucial period of socio-economic change, urban-rural dualistic gap narrowing, pension services face a variety of difficulties. Based on this situation, the most important thing is to rely on old-age service system regulations in; in diversity mode should be encouraged to participate in the pension service, changed its previous state "the whole nation system". While expanding the pension funding to encourage non-profit organizations and volunteers involved in the pension service in establishing old-age assistance organization, realize the social value of the elderly themselves. Current pension model choices, simply a pension model is not able to meet the overall pension claims. Only in combination with economic development and the needs of different age groups, the rational allocation of resources, achieve a variety of complementary pension mode in order to further enhance the level of old-age service.

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