

An Exploration on the Scope of the Subject Responsibility of Rural Old-age Security in China

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ABSTRACT

In our country, the aging of rural population, economic development, urbanization rate and population flow, the miniaturization of rural families has become a general trend, and the traditional family pension mode no longer ADAPTS to the rural pension security, the government and the market intervention is the inevitable choice facing the grim situation of rural aging. As the main responsibility of rural old-age security, the government, families, individuals and the market play a vital role in jointly guaranteeing the life of farmers for the aged. Making clear the responsibility scope of government, family, individual and market in rural old-age security can maximize rural old-age welfare to the greatest extent.

KEYWORDS

Farmers; Old-age Security; Subject of Responsibility; Scope of Liability; Marxism.

1. INTRODUCTION

In recent years, the aging form in the rural areas of our country has become more and more serious, and the traditional family pension mode has been difficult to meet the high level and diversified needs of rural residents for pension. Families and individuals should combine the needs of retirees to meet the individual needs of old-age security; The market plays its "complementary role" to meet the diversified needs of rural elderly care.

2. MARX AND ENGELS' DISCUSSION ON THE LIVING SECURITY OF THE ELDERLY

2.1. The Elderly are Included in Social Security Targets

Engels pointed out that old age is a natural stage that one must pass through in life: "Plants, animals, every cell... - embryonic life, adolescence, sexual maturity, reproductive process, old age, death." [1] In order to maintain the normal life of old age, the elderly "must pay more medical bills than a young and able-bodied person." [2] And the elderly cannot obtain a source of livelihood through labor, they should be included in the object of social security. Marx divided the bottom of the relative surplus population into three categories, one of which was "the decayed, the street, the incapable of working." Fall into this category, mainly... There are also people who are beyond the normal age of the workers, "[3] Among them, those who are beyond the normal age of the workers are the elderly who have lost the ability to work, and this part of the people should enjoy social security.

2.2. Social Security Payments Come from Surplus Value

Social security payments (including pension payments) are created by workers' labor and are part of the surplus value. "Part of the excess profits obtained by capitalists are used as social insurance funds, and this profit is actually part of the surplus value created by workers." [4] Marx clearly pointed out that before the distribution of the total social product, it is necessary to deduct the funds for the "fund for the disabled" [5], and this part of the funds is mainly used to ensure the basic life of the disabled (including the elderly). Therefore, it is not difficult to determine that "Marx's social insurance funds (including social pension insurance funds) are mainly derived from the surplus value of working workers, that is, from the surplus labor of current working workers, which is actually embodied in the intergenerational transfer and income redistribution between working workers and contemporary elderly people as material materials (income)." [6]

2.3. The Responsibility of the Government and the Family for the Security of the Elderly in a Communist Society

In the communist society, the function of the modern state has been transformed from "state rule" to "social management". As a social manager, the government's function is mainly to maintain social stability, safeguard and improve the quality of life of social members (including the elderly). As in "The establishment of state workshops, the state guarantees the subsistence of all workers and takes care of those who have no Labour." [7] The family would consciously fulfil its duty of care for the elderly, and "there would be no destitute people, because the communist family economy and the clans knew their duty towards the elderly, the sick and the war maimed." [8]

3. RESPONSIBLE SUBJECT AND SCOPE OF RURAL OLD-AGE SECURITY

3.1. Government - Meet the Basic Needs of Rural Old-age Security

As the representative and executor of public interests, the government should escort the rural residents' old age life, and effectively ensure the basic and bottom line. The scope of responsibility of the government in rural old-age security is as follows:

Provide funds for old-age security in rural areas. In order to guarantee the elderly life of rural residents, it is necessary to increase the pension funds of these two parts. Compared with the personal account pension, improving the basic pension provided by the government will have a more obvious effect on improving the level of pension insurance. Governments at all levels should include rural pensions in the public financial budget, allocate special funds for rural pensions, and effectively guarantee the old-age life of rural residents. While ensuring investment in rural pension funds, the government should also pay attention to the sustainability of capital investment and expand the source of fiscal revenue.

We will promote the construction of infrastructure for elderly care in rural areas. Rural elderly care infrastructure is an important support and carrier to achieve rural elderly care, such as medical care room for the elderly, elderly canteens and so on. In China, due to the imbalance of economic development and other reasons, the construction of rural pension infrastructure lags behind the construction of urban pension infrastructure, which is reflected in hardware facilities and software facilities. Therefore, the government should step up the construction of rural old-age infrastructure to improve and enrich the life of the rural elderly. First, increase the financial investment in the construction of rural old-age infrastructure; Secondly, the construction of infrastructure through social investment and other ways.

We will standardize the elderly care market and strengthen supervision. The government should formulate relevant laws and regulations to clarify the rights and obligations of market pension institutions, strictly examine the qualifications of employees who enter the market pension institutions, and severely punish fake pension institutions that seek excessive profits through pension. At the same time, a fair and just market environment is created to ensure fair competition and benign operation among various pension institutions, so that the market pension can truly benefit the elderly population.

3.2. Families and Individuals -- Meet the Individualized Needs of Rural Old-age Security

First, the family in the rural old-age security responsibility range

To undertake the responsibility of caring for rural residents. First, family members should provide a place for the elderly, that is, provide a place for the elderly to live; Secondly, with the increase of the age of the elderly, their physical functions decline, the elderly may appear sick and other conditions, at this time, they need not only the physical care of family members, but also the economic support and spiritual comfort from family members. Finally, the daily care of the elderly, such as the daily supply of daily necessities, laundry and cooking.

Bear the responsibility of spiritual comfort of rural residents. With the growth of age and the change of social roles, the elderly's physical and mental bearing function is gradually weakened, and more spiritual needs will be generated. Family members should always pay attention to the spiritual changes of the elderly and give spiritual care to the elderly in time. Although many young people in rural families choose to work in cities, or leave the elderly alone in the countryside due to economic pressure and child rearing pressures, these young people should pay attention to the material life and spiritual development of the elderly, make reasonable arrangements for work and care for the elderly, and often call to care about the elderly or visit the elderly often.

Second, the scope of individual responsibility in rural old-age security

Reasonable arrangement and planning of labor income centered on individuals, and use part of labor income for long-term storage or purchase of social insurance according to future expected income; Establish a correct concept of supporting the elderly. Individuals should clearly understand that the government and the family are only one of the responsible subjects of old-age security, but not all of them, especially the government, which can only meet the basic life of the rural elderly from a macro level, and cannot fully assume the old-age security. Individuals should strengthen their awareness as responsible subjects and establish a correct concept of old-age security.

3.3. Market -- to Meet the Diversified Needs of Rural Old-age Security

With the increase of rural residents' income, the improvement of living standards and the serious trend of aging, the family is no longer the main carrier of rural old-age care, and the commercial old-age care model will gradually develop and expand in rural areas. The "Several Opinions of The General Office of the State Council on Comprehensively Opening up the Elderly Care Service Market and Improving the Quality of elderly care Services" issued on December 23, 2016 clearly points out that social capital should be actively guided to enter the elderly care service industry and establish for-profit elderly care institutions: "Deepen reform and open up the market." We will further lower the entry threshold, create a level playing field, actively guide social capital to enter the elderly care service industry, promote the reform of public elderly care institutions, and fully stimulate the vitality of various market players." [9] In view of the severe aging situation in China's rural areas, the increase of empty nesters and the lack of life care, the government encourages elderly care institutions to enter rural areas to make up for and meet the needs of rural residents for elderly care.

4. COMBINE THE RESPONSIBILITIES OF THE RESPONSIBLE SUBJECTS REASONABLY TO OPTIMIZE THE INTERESTS OF RURAL OLD-AGE CARE

4.1. Clarify the Leading Role of the Government to Ensure the "Fairness" of Old-age Care

Because of the public welfare and welfare of the rural old-age security, the family and individual in the rural old-age security of the limitation of responsibility, which determines the government in the rural old-age security of the leading role. The government should clearly understand and give full play to its leading role in rural old-age security, and ensure the elderly life of rural residents from the macro system, such as increasing financial support and raising the basic pension for rural elderly people. The goal pursued by the government in the rural old-age security system is to achieve "fairness", that is, the responsibility of the government should be oriented to assume the basic responsibility of rural residents' old-age security, mainly to provide basic policy design and basic fund security, which is the natural advantage of the government's legitimacy, content and form of government responsibility in providing basic old-age security. It is also a matter of political, social and economic fairness." [10]

4.2. Encourage the Initiative of Families and Individuals to Promote the "Efficiency" of Old-age Care

Our government undertakes the basic responsibility of supporting rural residents, which provides a reason for the partial lack of family and individual supporting. Families and individuals should understand the important role they play in ensuring the life of rural residents in old age. The government, especially the grass-roots staff in rural areas, should strengthen publicity and education, so that families and individuals can understand their role and status from the outside in, stimulate the initiative of families and individuals in old-age care, so as to promote the collection and management of old-age care resources at the individual level, and meet the individual needs of different individuals for old-age care.

4.3. Encourage the Initiative of Families and Individuals to Promote the "Efficiency" of Old-age Care

Market intervention in the field of rural pension of our country is the inevitable choice under the trend of rural aging and population flow, especially the large number of rural aging population, the improvement of rural residents' income, and the realistic demand of rural old-age service industry. The government and families cannot meet the diversified needs of rural residents due to their own limitations in rural old-age security, and the market is the best way to solve this problem. However, the basic position and supporting role of the government and family in rural old-age security cannot be replaced by the market. The market can only play a "complementary" role when the government and families meet the diversified needs of rural residents after the basic needs and individual needs of the elderly.

4.4. Reasonable Combination of Responsibilities of Each Responsible Subject

After the government achieves its "backstop responsibility" of rural old-age security, that is, the goal of meeting the minimum level of rural residents' old-age security, families and individuals should actively participate in the process of old-age security, and meet the individual needs of different retirees on the basis of the basic life satisfied by the government, which constitutes a high-level goal. After both the minimum level and the higher level goals are met, the market should play its "supplementary" role to meet the more diversified needs of some rural residents for the elderly, which

constitutes a high-level goal. Therefore, the responsibility combination of government, family, individual and market should be a gradient combination, that is, the government is at the bottom of the responsibility combination, to meet the most basic life of rural residents; Families and individuals are located in the middle to meet the individual needs of different retirees; The market is at the top, meeting the diverse needs of some retirees. Only on the basis of the gradient combination of each responsible subject's responsibility, each responsible subject actively performs its responsibility, can it realize the optimization of rural residents' pension welfare.

5. CONCLUSION

As an important social phenomenon, the aging of rural population is the inevitable result of China's population transformation. Clarifying the boundary and scope of responsibility of the government, family, individual and market as the responsible subjects of rural old-age security can reduce the occurrence of under-management, leakage or even neglect caused by unclear responsibility. On the basis of clarifying the responsibility boundary of each responsible subject, the responsibility of each responsible subject is rationally combined, and the gradient combination of government "backstop", family and individual "support" and market "supplement" is realized to realize the optimization of rural old-age security welfare.

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