

Research on the inheritance, development and innovation of Chinese pension mode under the background of "Internet +"

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Abstract: *In modern China, with the perfect market economy system, social welfare undertakings have also made great development, promote the socialization of the social welfare policy, the original endowment service mode for survival in constant change, at the same time, all kinds of new endowment service form has sprung up, such as home endowment, embedded endowment, migratory endowment, rural endowment way, and so on. The pension problem involves all aspects of the society, inherits the culture of respecting the elderly, comparing and analyzing the problems existing in the current pension mode, and puts forward innovative suggestions for the future pension mode, and improving the pension system is of great significance to the modern society.*

Keywords: *Provide for the aged; Internet +; Development and innovation*

1. Introduction

Pension, originally for an ancient ritual system, choose the old and virtuous people, on time to provide wine and food, and to respect. The second meaning is the old age at home recuperation, the current pension policy is mostly this meaning. The third means is to support people who are old and not narcissistic. Pension problem has been an important social problem since ancient times. Throughout the whole ancient society in China, with family endowment as the main line, family XiaoQin, society and the state of the three elders endowment forms in parallel, complement each other, each other build each transverse section in the ancient Chinese elders pension system, and longitudinal through Confucianism, Buddha, tao three elders endowment concept, reflect each other, cultivate the Chinese traditional culture extremely profound aged respected endowment culture soil, is a very important part of the fine tradition of the Chinese nation.

2. The history of China's pension mode explores initially

2.1 Set up full-time officials in charge of pension affairs

The pension system in the pre-Qin period had a preliminary framework, because the pension thought had already been started, and because the pre-Qin period was specially responsible for the pension, so that the pension had an organizational guarantee. As can be seen from the Rites of Zhou, the pension-related official positions include the following types. One is "Taizai", whose responsibility is to manage the national affairs, "to produce all people". The second is "big itu", its duty is "to keep interest, six thousand people, one, tender children, two, pension, three, poor, four, poor, five, wide disease, six, rich". The third is "township doctor", specifically responsible for the registration of "exemption" and other matters. Although there was no special pension institution set up at that time, it can still be seen that the state attached great importance to the pension affairs at that time.

2.2 Special care for the widowers

It is an important part of the pension system in the pre-Qin period to support all the widowers. According to King Hui of Mencius Liang, "old without wife is widower, old but no man is widowed, old without son is alone, young without father is lonely", "These four, the poor people of the world but no people." The special care for these people mainly includes the following points.

Regular relief. The historical records of the policy of regular relief for the widowers are not detailed,

but through the monthly Order and the King System, we can still have some understanding of the Xia and Shang dynasties. According to the Book of Rites, during the Xia and Shang dynasties, the government regularly distributed widowers to widowers, mainly food, and according to the month order, the dates were mainly in the middle of spring and Mengdong.

Protection and care of personal rights. The care of the widowed and lonely people by the government of the Xia, Shang and Zhou dynasties is also reflected in the protection of their personal rights. The king of Shang warned his subjects not to bully the widowers; the Duke of Zhou, while telling them not to bully the widowers, had to care for them like King Zu of Yin and King Wen of Zhou. This is not only responsible for full-time government officials, but also for specific sources of funding. The aforementioned "big itu" whose duty is "poor" is to help the widowers and lonely. According to the Rites of Zhou, the savings, aside from the maintenance of the elderly and children, and the confiscation of the common items of "nonpeople" were used to support the parents and children who died for the country.

Ask the disease. Asking questions is to ask the condition of widowers, which was an important part of the "disease maintenance government" in the Zhou Dynasty. According to Guan Guan, the work of the Spring and Autumn Period and the Warring States Period was responsible for the post of "charge". Public officials are ill, "sick" in the name of the king to sympathize. Over 70 years old, 3 days, over 80 years old, 2 days; over 90 years old, to ask once a day. Civilians are ill, "palm sick" 5 days to ask sick once. For the disease is particularly serious, "palm disease" to report to the king, the king personally visit. But these welfare policies for the widowers were already politically difficult to implement by the Warring States Period.

2.3 Set up residential institutions to support widowers and orphans

The residential institution was specialized in adopting the elderly and the poor, and was first established in the Han Dynasty. In 521, Emperor Wudi of the Liang Dynasty issued an imperial edict to establish a "lonely old courtyard" in the capital, in order to "let the lonely young return, and China hair do not want". The Sui, Tang and Five Dynasties also continued to set up such institutions, and sent officials to take charge of related matters. In the Yuan Dynasty, there was a support house, which adopted "the widowers, old, infirm, and poor". The Ming and Qing dynasties even formulated clear laws and regulations to strengthen the management of such institutions.

2.4 Give them titles, official titles, and make their status prominent

The title here refers to the non-quality official title, and the official title is mostly honorary. Emperor Xiaowen was extremely devout in respecting the elderly. He not only respected the "three more people" and the "five old people", but also gave them many titles to the common people and the old people. For example, in the 18th year of Taihe (44 AD 494), "the people of more than 100 years assumed to county magistrate, more than 90 granted level 3, more than 80 granted level 2, more than 70 granted level 1". And Emperor Xiaoming of the Northern Wei Dynasty also ordered that "more than 100 years to the big county board, more than 90 to the small county board, more than 80 to the big county board, more than 70 to the small county board. Zhucheng people more than 100 years old to the small Shao board, more than 90 to the county board, more than 80 to the county board". In the first year of Duangong (988 AD), Emperor Taizong of the Song Dynasty ordered: "In the civil year, over 70 was granted a jue level." In the 19th year of Hongwu (1386 AD), the Ming Taizu ordered: "It should day, Fengyang three fu, enrich the people over 80, give Sir Alex, over 90, all with the county officials, and avoid miscellaneous service, the official year, for the order."^[1]

2.5 Reward material things to improve the living conditions of the elderly

From the Qin and Han Dynasties to the late Qing Dynasty, the most important thing for the emperor to raise the old people in the world was material gifts. Emperor Wen of the Han Dynasty made the custom of ordinary people over 80 years old, giving one stone of rice, twenty jin of meat and five jin of wine every month; for those over 90 years old, each person gave two pieces of silk and three jin of catkins. Emperor Gaozong of the Tang Dynasty also issued a decree to give the centenarians felt, quilt, millet, silk, and later expanded the scope of the reward to "ordinary people over 80 years old". In the 19th year of Hongwu, Emperor Taizu of the Ming Dynasty ordered: "The elderly are not excellent, 80,90 neighbors called good, prepare their years, real, smell. More than 80 poor people, each rice per month.

Meat five jin, three pieces of wine; more than 90, added to a silk, catkins five jin, although there are land production, only from the Shan, give wine, meat and silk."It can be seen that the elderly have become a priority of the government when many populations are in urgent need of relief.

2.6 Implement the system of "serving the people" and give preferential care to the elderly

"Serving" was a preferential treatment system for "serving the elderly" in the Tang Dynasty. Tang order stipulates: " You years eighty and edict disease, serve one; ninety, two; one hundred years, five." The person who serves is called waiters, as waiters, to" first do their descendants, listen to close relatives, all first light color. No close to the white ding, people inside the man and listen." In addition, the "Tang Law" pointed out: "the service, according to the" order" free from service, only lose transfer and rent." In the first year of Tianbao (742), Tang Xuanzong said in the reform yuan" Amnesty Wen ":" serve the elderly; than the king government rong, reasonable, and the officials do not follow the order, more servants. Since the order, not more." Visible, the waiters enjoy the treatment of exemption from service. In order to serve the elderly, the prisoners in their relatives can also be entitled to serve. According to the regulations of the Tang Dynasty, in addition to the "ten evil", the family has over 80 years old and relatives, should report to the Ministry of Punishment. After the first anniversary of the death, the exile.

2.7 Rural drinking ceremony, in the order of Ming long and young

Township drinking ceremony, that is, the ceremony of drinking by rural people, is a folk ceremony popular in the society since the pre-Qin Dynasty. It is presided over by the government, and it is the most important to encourage people to respect elders. According to the "Book, Rites and Music of the New Tang Dynasty", during the period of Emperor Taizong of the Tang Dynasty, the state tribute and Ming classics, scholars, Jinshi and Jing filial piety must hold the township drinking ceremony. In the month of the winter, the line is mainly by the county magistrate, the elderly of the township more than 60 years for virtue, the second for the intermediary, the three guests, guests, and the trip township drinking ceremony. County and township drinking is focused on respecting the elderly, that is, "filial son and the meaning of the group". The Ming Dynasty paid more attention to the rural drinking ceremony than the past, and made it clear to "renew the young, on the virtuous, don't naughty, evil", "between the table, the top, with the second seat teeth". However, the most distinctive township drinking ceremony of the Ming Dynasty was the township drinking ceremony held in the Li Society. In the "every year Spring and Autumn Society Festival will drink" when the township drinking ceremony, "the wine and dishes in 100 for", "within 100, except for beggars, the rest but the old man, although the poor; although the young rich, will sit down, not mixed, offenders to violate the theory". This rural drinking ceremony was not abolished until the reign of Emperor Guangxu of the Qing Dynasty.

2.8 The implementation of criminal law excellent exemption, to the elderly forgive treatment

The preferential exemption of criminal law for the elderly is mainly reflected in the sentencing guidelines. That is, in the face of the same criminal facts, the elderly people, especially the particularly advanced elderly, are mitigated or exempted from the sentencing punishment. Emperor Hui of the Han Dynasty ascended the throne on the decree: more than 70 years broke the law, without meat punishment. In the fourth year of Yuan Kang (62 BC), Emperor Xuan of the Han Dynasty also ordered that: over 80 years, if not guilty of the crime of false accusation or murder, it will not be prosecuted. During the period of Emperor Cheng of the Han Dynasty, the age of the elderly forgiveness treatment has been reduced to more than 70 years old, and the provisions of only personally kill people are investigated for legal responsibility. Tang law provisions: over 70, under 79, commit a crime, atonement; over 80, under 89, commit rebellion, great rebellion, murder when the dead, need to report the emperor, commit other crimes are not investigated; over 90 years, no matter what crime are forgiven. The same is true of the Song Law. The law stipulates: over 70 years, if committed the crime of death, can be reduced for the full army; exile above punishment, receive redemption.

3. The Enlightenment of Ancient Chinese Pension Mode to Modern Pension Mode

Ideologically, we should adhere to carry forward the traditional virtues of loving and respecting the elderly. On the one hand, the rural elderly will be respected and given great spiritual comfort, which needs to be paid attention to in the rural pension problem in China. On the other hand, promoting the

ideological virtue of caring for and respecting the elderly is conducive to the formation of a good atmosphere in today's society, and is more conducive to the construction of a harmonious socialist society. Promoting the virtue of loving and respecting the elderly can be included in the Chinese or ideological and moral textbooks of primary and secondary schools, and assessed on schedule, or can be easily accepted by the general public in the bus, subway or other public places, so as to promote the traditional virtues of loving and respecting the elderly.

The system should achieve the combination of macro and micro, history and reality. The imperfection of the rural pension system is fundamentally because China's economy is relatively backward. Only by improving China's economic strength from a macro perspective can we deal with the economic problems existing in rural areas, and pension will not be a problem. We will actively develop rural natural resources to accumulate rural pension funds, encourage some high-income farmers to participate in commercial old-age insurance, and set up standards different from those in rural areas to reduce the pressure on purchasing old-age insurance in rural areas. Rural areas can develop local characteristics, and rely on sustainable resources and characteristic culture to develop the tourism industry. Under the premise of maintaining the ecological environment, to maximize the use of rural and local natural resources and human resources. Relevant departments should constantly improve the supervision system for rural elderly care, and formulate laws to safeguard the rights of the elderly. Follow the example of ancient times to set up regional medical groups and regularly inspect the elderly over a certain age on a district.^[2]

Diversified allocation of pension subjects. Family has been the basic unit of the society since ancient times, so the family is the most important unit among all the pension subjects. In ancient times, advocating "filial piety" was to provide an important guarantee for family pension. Without "filial piety", children cannot realize the normalization of pension without devoting their best to support the elderly, which will directly shake the values of "loyalty and filial piety" of the ruling class and affect the interests of the ruling class. From the past countries to provide money, food, wine, the construction of nursing homes, the country is also an important subject of pension. Driven by the value of "filial piety", the country provides material conditions to guarantee the basic life of the elderly by formulating legal provisions, and tries to treat the elderly at the spiritual level, such as giving the elderly an official, giving a symbol of privilege ruler, and forgive the elderly crimes in law. In the Ming and Qing Dynasties, with the increasing number of social population, it was impossible to rely solely on the construction of nursing homes. In addition, capitalism had sprouted at that time, and in addition to both the family and the country, and the private pension institutions appeared. The great development of private pension institutions has greatly expanded the scope of benefits and made up for the human and financial deficiencies of family and national pension, which is worth learning from.

Combine material support and spiritual care. Family pension and national pension measures on "body", namely the elderly body support, such as requiring children cannot "don't have different money", to ensure that the control of the old man of money, state reward rice, wine, food, meat, etc., establish a hospital, hospital, huimin medicine administration are focused on the "body" of the elderly. At the same time, the past dynasties also attached great importance to the "color care", that is, the care of the spiritual home of the elderly.^[3] Although "color care" means to support the elderly to be gentle, but from a higher level, it is obviously more than that. For example, the system of giving "dove staff" from the Zhou Dynasty, the system of drinking gifts, the system of rewarding the number of officials, and the system all focused on the psychological needs of the elderly, so that they could get good physical "physical care" and spiritual satisfaction. Therefore, considering both physical and mental support for the elderly, it is also worth our reference and learning.

4. The characteristics and existing problems of the pension mode in China

After the previous investigation and research and data access found that the three kinds of pension mode and the existing problems: first, family pension mode, China is a country advocating Confucian culture, for a long time formed the traditional mode of "family pension", aging, parents' dominance, several generations of traditional ideas of deeply rooted. The pension model of family pension has a strong vitality. Until today, most of the elderly in China still choose the family pension model. People who choose family pension feel "familiar" and "free" when living in family China, and they are also economically more cost-effective. From the perspective of society, the cost of social hardware facilities for family pension is almost zero. And the biggest benefit is that family pension can make the elderly and their families enjoy the happiness of family and filial piety.

But family pension in the new era, the new situation of vulnerability shows its historical limitations, the traditional family endowment insufficiency: the old man in China generally difficult to get professional meticulous care, health care and spiritual and cultural services, and in the urbanization today, with the aggravation of life burden, family members and children cannot have enough energy to take care of the home to the old man, family pension faces severe challenges. The traditional family pension model is becoming more and more difficult to maintain and play its social function and role.

Second, the social institution pension model, the social institution pension is characterized by centralized pension, its advantage is the professional service, namely meticulous and professional life care and medical care, good living environment, barrier-free design; leisure time, collective life can relieve loneliness, reduce the burden of children; meet the elderly independent life sense of dignity and even the needs of remarried life. The disadvantage of institutional pension is that social pension requires the elderly to adapt to the environment and rebuild interpersonal relationships, easy to conflict with others (the elderly living together); high living costs and additional payment for the rental of basic living facilities; and lack of family spiritual comfort. From the perspective of social development, family pension is a pension model that adapts to the low productivity level and backward production mode.^[4]

However, there are the following deficiencies in the current social institutions:

Social costs are huge. Hardware facilities such as nursing homes and elderly apartments, including living, dining, living and activities, are essential and require huge infrastructure investment; social pension not only requires huge investment in hardware facilities, but also has corresponding full-time maintenance personnel and supporting pension service management system. The level of specialization is relatively high, which will increase the burden of urban construction and social resources.

The waste of existing resources. The elderly used to have their own residence and perfect living facilities, but after the elderly go into the nursing home, these will be idle, and the nursing home has to reoccupy the land resources and water and electricity resources, resulting in waste.

Nursing home fees are relatively high, and not that most families can afford them, and the growing elderly population is also difficult for nursing homes to accommodate.

Crucially, the vast majority of elderly people are not currently willing to go to nursing homes. The old man left his familiar family environment, came to a relatively unfamiliar place, and got along with the original unfamiliar people day and night, which will increase their sense of loss.

Third, the community home establish endowment mode, community home endowment mode is the rise in recent years, its basic practice is: the community in urban communities, by the community endowment service center of professional endowment nurse for community home endowment elderly provide door-to-door cooking, care and care pension housekeeping, medical care and psychological counseling services. Home care in dormitory area is an organic combination of family care and social institution care. It has the advantages of both and avoids the shortcomings of both. It is an ideal care model to foster strengths and circumvent weaknesses. However, China's community pension has just started, and there are still many problems: Community home care service facilities are not perfect, and the hardware facilities cannot meet the various needs of the elderly; The professional level of community pension service is low, and the service content is too simple; Funds are limited, and the follow-up services are restricted; The concept of home care is backward, and the service force is relatively weak.

5. Innovative development strategy of pension mode under the background of Internet +

Based on the history of the elderly pension, summarizes the social security system development in Chinese feudal period succession law, study its historical value and historical driving role, clear the ancient Chinese pension way can inherit part, and through the "Internet +" technology, the pension service inheritance and innovation into the Internet.

Build an Internet platform, integrate China's pension database resources, and carry out digital statistics and management. Through the existing Internet technology, build China endowment database resources, facilitate the specific situation of statistical pension personnel, miscellaneous data digital management, for universal and special problem solving digital source and basis, more targeted to pension way innovative thinking, at the same time, for the future related research to provide a large number of real-time data.

Put forward the concept of "pension city", to create a system of one-stop pension service. "Pension city" is different from today's nursing homes and other services, but on the basis of medical combination, the formation of modern pension area, as far as possible to consider the real life needs of the elderly, to provide relevant services, namely under the condition of shortening the journey time-consuming, to provide the elderly with medical treatment, entertainment, consultation and other professional services. At the same time, we will make full use of modern scientific and technological means to build an intelligent "pension city" service system to ensure the lives of the elderly and promote the construction of China's a multi-level social security system.

We will promote the "5G" medical treatment model. Since 2019, 5G communication system launched and applied to many fields, through the "5G + medical pilot", proved that 5G in the medical industry has large development space, especially for limited action of the elderly and medical and health and other public resources are not rich, 5G remote mode through big screen diagnosis guidance, in remote and remote surgery security greatly improve consultation efficiency, and "5G" mode combined with "pension", to a greater extent to provide technical support and security.

The "time bank" pension model and the "voluntary exchange" system are used to promote the realization of self-pension in the future in the way of voluntary service. "Time bank" is the recent scholars put forward a new concept, "time bank" combined with pension is no retirees in conditional volunteer service, participate in the nature of social volunteer groups to contribute to social construction, with the support of national policy, volunteers earn volunteer service and volunteer time in exchange for my retirement pension benefits and benefits. Under the "time bank" mode, mutual pension can make full use of the surplus time of the elderly, which not only helps others, but also accumulates "wealth" for themselves. It promotes the unretirees to realize self-pension in the way of voluntary service, which is conducive to the national and social development and creates an atmosphere of social volunteer service.

Because today volunteer groups volunteer service time for collective input, for the number of more volunteer group individual volunteer time statistics is not very accurate, "volunteer" better solve this problem, through volunteer time statistics software can volunteer anytime and anywhere time and project statistics, "time bank" and "volunteer" common use, promote the "time bank" pension model to further perfect.

Through TikTok, weibo, WeChat public, new popular way of communication, the "pension" series of activities, through the form of diversified publicity of "Internet +" pension way, enhance the understanding of it, with quality service system and improve the advantages of pension way, promote the elderly thought gradually combined with modernization and the new era.

6. Conclusions

In modern China, with the continuous improvement of the market economic system, social welfare undertakings have also made great progress, the whole country has promoted the socialization of social welfare policy, the original pension service model in the continuous change of survival, at the same time, various new forms of pension service have mushroomed. The pension problem involves all aspects of the society, inherits the culture of respecting the elderly, comparing and analyzing the problems existing in the current pension mode, and puts forward innovative suggestions for the future pension mode, and improving the pension system is of great significance to the modern society.

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