

A Study on Payment Willingness and Influencing Factors of Elderly People under the Home Community Elderly Care Model

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Abstract: *The aging situation in our country is severe, and the aging process is accelerating. It is expected that by 2040, the proportion of elderly people aged 65 and above will reach 20% of the total population in the country. The number of elderly people is growing at a rate of 5% every year, and the proportion of elderly care will reach about 28%. The pressure of elderly care is heavy. And with the change of Chinese people's health concepts, the social family model is increasingly inclined towards miniaturization, and the living standards are constantly improving, which has put forward more diverse demands for the functions and operation of the new elderly care service model. This article takes elderly people aged 60 and above as the research object, adopts field research method, starts from the willingness of elderly people to pay for home-based community elderly care services, further understands the current situation of home-based community elderly care service models, and finally analyzes the questionnaire results and interview content, discusses the factors affecting the overall willingness to pay of elderly people, hoping to provide scientific basis for the pricing of current home-based community elderly care service projects.*

Keywords: Home based community elderly care; Elderly people; Payment willingness.

1. RESEARCH BACKGROUND

The current situation of population aging is very severe, and the aging process in China is constantly accelerating. Especially since the 1990s, the number of elderly people aged 65 and above has increased from 62.99 million in the 1990s to 88.11 million in the 1920s, accounting for 6.96% of the total population in China. It is expected that by 2040, the proportion of elderly people aged 65 and above will exceed 20% of the total population in China, indicating that China has entered an elderly oriented society [1]. At the same time, the number of elderly people aged 80 and above is increasing at a rate of 5% annually, and it is expected that the number will increase to over 78 million by 2040. The trend of aging growth in China's elderly population is becoming increasingly evident [2].

In the current social situation, the home-based community elderly care model is currently the most suitable new type of elderly care model to meet the needs of the elderly in society. It can not only allow the elderly to care at home, but also make reasonable use of social elderly care resources and improve the social elderly care system [3]. In addition, with the transformation of social elderly care models and modern health concepts, local governments at all levels should combine the actual situation of each region, make overall arrangements, scientifically formulate home community elderly care service plans, and incorporate them into the overall planning of local economic and social development, in order to orderly promote the healthy development of home community elderly care service models [4]. With more and more family lifestyles becoming increasingly miniaturized and people's living standards continuously improving, there is a diverse demand for the functions and service items of home-based community elderly care services. Communities are constantly becoming the basis for home-based community elderly care. For every additional elderly care bed in social welfare institutions, the government generally needs to invest 40000 to 160000 RMB, especially in urban areas. If the government wants to increase the number of elderly care beds in social welfare institutions by 20000 to 30000 RMB per year, the cost of investment will exceed 3.5 billion RMB. With a large population and a growing elderly population in China, achieving sufficient elderly care beds in every region is currently a huge pressure that cannot be borne. Therefore, it is necessary to meet the basic needs of the elderly in China's society according to the actual situation of economic and social development, and take a new path of elderly care with Chinese characteristics [7].

Home based community elderly care services are a new model that can currently solve the pressure of community elderly care in various regions. Starting from the actual needs of elderly people in the local community, they

generally include elderly care services such as meal delivery, lectures, household chores, and daily care. They also provide professional medical services for special elderly groups such as disabled and critically ill individuals. Each elderly person can purchase different elderly care services according to their own needs, and the prices are reasonable. Importantly, the service personnel in the current home-based community elderly care service team have undergone professional training, including professionals from various fields such as doctors, housekeeping, and maintenance technicians. Professionals from different fields work together to form a professional team for home-based community elderly care services, providing physical examinations, hygiene promotion, health knowledge lectures, and more for elderly people in need [8]. Therefore, under the home-based community elderly care service model, the willingness to pay of the elderly has become a hot topic of social concern. Understanding the elderly's elderly care needs, overall willingness to pay, and its influencing factors will be beneficial for saving social elderly care resources, reducing the huge elderly care pressure on social elderly care institutions, and striving to achieve the expected goals of less government investment, low cost, high quality, and wide service. It will lead to a new type of elderly care path with Chinese characteristics and combined with the actual situation in various regions [9].

2. METHOD

2.1 Sampling and Participants

Whether home-based community elderly care services can meet the needs of residents has become an important aspect of promoting harmonious urban development. This article randomly selects elderly people aged 60 and above from three communities as the research objects, understands and analyzes the willingness to pay and influencing factors of elderly people under the home-based community elderly care model, and proposes corresponding measures for the existing problems. This article will use field research, combined with questionnaire surveys and interviews with local elderly people, to understand the current situation of the local home-based community elderly care model, analyze the willingness of elderly people to pay and influencing factors, and ultimately provide scientific basis for the pricing of home-based community elderly care services, so as to better provide home-based community elderly care services for the elderly.

2.2 Tools

This survey questionnaire was designed based on the research purpose, with reference to relevant literature and supplemented by domestic research results. After obtaining the consent of the community and elderly people in the community, a questionnaire will be randomly distributed to the community, which mainly includes two parts: the first part is to understand the basic information of the respondents, including gender, age, residential status, marital status, pre retirement work status, self-care ability, number of children, etc; The second part is to explore the willingness of respondents to pay for community-based elderly care services at home, as well as the influencing and constraining factors, including monthly living expenses, cultural level, and children's opinions. A total of 250 questionnaires were distributed this time, of which 227 were collected. After subtracting 19 invalid questionnaires, 208 valid questionnaires were obtained, with an effective rate of 91.6% in this survey.

However, considering the poor physical conditions of some elderly people, such as poor eyesight and hearing loss, the author also adopts the method of conversation communication to collect relevant information and data based on the conversation with the elderly.

3. RESULTS

3.1 willingness of elderly people to pay for community-based elderly care services at home

This survey shows that the majority of respondents have used home-based community elderly care services. Among 208 respondents, 82.69% of the elderly reported using home-based community elderly care services in the past month, while only 17.31% of the elderly reported not purchasing such services in the past month. The acceptable consumption range for most elderly people is approximately 500-1000 yuan.

Among the elderly people surveyed in this survey, the majority of them rated themselves as generally healthy, and even many of them had poor physical conditions and were basically suffering from chronic diseases. Therefore, the most purchased items were healthcare projects, such as community health lectures and free clinics; Next are life

care projects, such as home services; Then comes the category of spiritual comfort, such as psychological counseling and counseling; The least purchased project is legal consulting.

3.2 Factors influencing willingness to pay for home-based community elderly care services

(1) Age has a significant impact on the willingness of elderly people to pay, with older adults having a greater demand for home-based community elderly care services than younger adults.

(2) Elderly people with different levels of self-care ability have different willingness to pay for home-based community elderly care services. The healthier the elderly are and the less they need care from others, the less demand they have for home-based community elderly care services.

(3) The cultural level of the elderly has a significant impact on their willingness to pay for home-based community elderly care services. The higher their knowledge level, the higher their acceptance of home-based community elderly care services.

(4) The willingness of elderly people with high monthly living expenses to pay for community-based elderly care services at home is significantly higher than that of elderly people with lower living expenses.

4. DISCUSSION

The influencing factors of elderly people's willingness to pay for home-based community elderly care services cover a wide range, including both objective and subjective factors; It will be influenced by both the personal preferences of the respondents and the economic development of various regions [10]. The higher the income of elderly people, the stronger their willingness to pay, because willingness to pay is directly related to their ability to pay, and the size of their ability to pay depends on their income level. Therefore, willingness to pay varies with changes in income level. In addition, age is also an important factor affecting the willingness of caregivers to pay, with a higher number of people aged 60-70 and below willing to pay. This may be due to the relatively good physical condition, high self-care ability, and relatively low demand for community-based elderly care services, resulting in lower willingness to pay; Older elderly people, due to their poor physical health and insufficient physical energy, have a greater willingness to pay for home-based community elderly care services [11]. Another more important influencing factor is cultural level. Elderly people with higher education levels have a better understanding of home-based community elderly care services and the benefits of the home-based community elderly care service model. They will purchase the services they need more directly and have a higher willingness to pay [12].

The current social pension security system in China is not very sound, and the aging trend in China and many developed countries is also different. The existing pension security system in China is far from meeting the growing elderly care needs, and there are relatively few elderly service institutions, which require the development of the related pension service industry. "Empty nest" elderly people are very common. Due to traditional beliefs and economic capabilities, many elderly people are more willing to stay at home and are generally unwilling to go to nursing homes to enjoy elderly care services. However, many empty nest elderly people may develop psychological disorders and exhibit self blame or blaming their children [13].

In the vast urban areas and even some townships and rural areas of our country, due to reasons such as children going out to work, study, or get married outside, it becomes difficult to guard and take care of the elderly in their later years. In the traditional family elderly care model, due to the fact that the main body responsible for elderly care is children, not only does it lack professional training, but elderly people find it difficult to receive professional and meticulous care [14]. Home community elderly care services can also provide timely, professional, convenient, and reasonable elderly care services for the elderly. The modern model of home community elderly care services for the elderly can greatly solve the problem of their children not being around or busy with work and unable to take care of the elderly at home.

The home-based community elderly care service model is currently the most advantageous component of the new social elderly care system. Its purpose is to serve the elderly in the whole society, with a wide range of service targets, multiple service projects, rich content, high quality, and a combination of professionalism, socialization, and marketization as a new type of elderly care service [15]. Including elderly medical care, rehabilitation training, cultural and entertainment, psychological counseling, health education and other service projects, building a

community-based elderly care service network, providing a comprehensive and convenient variety of service projects to meet the daily needs of elderly people in the community, including clothing, food, housing, and transportation [16]. The home-based community elderly care service model is becoming increasingly popular, as it can meet the needs of elderly people in the community to enjoy professional services at home, fulfill their desire for home-based elderly care, and solve the problem of many elderly children not being able to fully care for their parents [17].

In the future, society should increase research on cost accounting and benefit analysis of home-based community elderly care services, providing reference for formulating more reasonable charging standards for home-based community elderly care services, and transforming the service needs of community elderly people into accessible specific project standards, so as to better promote the sustainable and healthy development of China's home-based community elderly care service model [18].

5. SUGGESTIONS

5.1 Creating a Good Social Environment and Promoting the Construction of Home Community Elderly Care Models

Firstly, government departments should create a favorable legal and policy environment for the development of home-based community elderly care models, and formulate actionable and guiding laws and regulations. At the same time, health, civil affairs and other departments in various regions should fully communicate and coordinate to achieve information sharing, break the traditional situation of conflicting data and inconsistent charging standards, and promote the construction of a platform for consulting services within the charging price range. Finally, it is necessary to establish a scientific, comprehensive, and actionable set of standards for the home-based community elderly care industry, such as fee standards, evaluation standards, service quality standards, etc. Local governments can also develop their own local regulations under the national macro standard policy system based on actual situations.

5.2 The government introduces preferential policies to promote the sustainable development of home-based community elderly care services

The government should increase support policies from relevant parties, actively guide social forces or private capital to participate in the construction of home-based community elderly care models, such as issuing consumption vouchers, providing more public welfare elderly care services, etc., so that elderly groups with low monthly living expenses are also willing to purchase elderly care services. At the same time, gradually explore home-based community elderly care service projects that combine the government, families, and enterprises to promote the sustainable development of home-based community elderly care models.

5.3 Pay attention to the elderly care needs of elderly people at different levels

We should fully understand the needs and characteristics of the elderly, conduct sufficient exploration and research, promote the integration of online and offline services, and avoid resource waste and idleness [19]. Classify and study the needs of elderly people, provide diversified services according to different levels and categories of elderly people, and increase publicity efforts to make elderly people deeply feel the convenience brought by the home-based community elderly care model and improve their willingness to pay.

5.4 Improve the professionalism of the home-based community elderly care service team

At present, many communities lack professional medical and health service personnel, including general practitioners and professional caregivers, and grassroots medical institutions lack implementation efforts. They can only carry out routine projects such as regular physical examinations and health lectures for the elderly, but strong professional services such as home visits, rehabilitation nursing, and emergency assistance cannot be provided. So we need to improve the professionalism of the team, ensure the service quality of home-based community elderly care projects, and ensure that elderly people with low self-care abilities can receive professional care services [20].

6. SHORTCOMINGS

There are still many shortcomings in this study. A cross-sectional study was used, which is essentially observational, so this study cannot claim a causal relationship. The effective sample size obtained this time is only 208, which cannot fully represent the willingness of elderly people nationwide to pay for community-based elderly care services. The author will further expand the scope of empirical research in subsequent studies to improve sample representativeness.

Due to the different cultural levels of the elderly, misunderstandings about questionnaire information may arise during the research process, leading to sample invalidity. For groups with weaker cultural levels and communication abilities, one-on-one research or interviews should be conducted to ensure the accuracy of the information collection process.

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