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Government Policies and Programs for Rapid Ageing in China: Review of Recent Developments in System Integration and Digital Services

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ABSTRACT

Background: China is facing the challenge of an increasingly ageing population. The proportion of people aged 60 and above increased from 10% to 21.1% between 1999 and 2023 and is projected to reach 28% by 2040. In response to this demographic shift, the Chinese central government has implemented a series of policies that have evolved over time. The rapid advancement of information technology and science has accelerated these changes. However, there is still a research gap in understanding the digital service policies for elderly care.

Methodology: Based on research literature and policy texts, this study specifically focuses on policy development between January 2019 and January 2024. Seventy traceable national policy texts were categorized and analyzed, gathered from the State Council's policy document database and the official websites of national ministries.

Result: The 70 policies were interpreted and categorized into three major aspects. Firstly, the policies on the improvement of traditional elderly care aimed to meet diverse needs by focusing on health and medical care, the management and standards of serving institutions, service improvements and standardization, and the development of the service workforce. Secondly, the policies on system integration between elderly care and other industries included the integration of finance and elderly care, the construction of the insurance system, long-term care institutions and insurance, hospice care, and the silver economy. Thirdly, the policies on digital services comprised the smart healthcare industry, information accessibility, elderly-friendly digital technology and empowerment, and the creation of elderly-friendly communities and societies.

Conclusion: The development concepts and contents of China's elderly care policy have evolved. The acceleration of transformation and promotion of the silver economy has become a new comprehensive and universal measure. Despite recent policy developments indicating a growing trend towards integration, there remains considerable room for improvement in actual implementation. This should focus on the uneven development of the "three pillars" of the pension system, insufficient innovation in financial products, and inadequate industry financing channels. It is important to be alert to the persistent problems and obstacles, which widen the gap in elderly welfare, create new forms of social inequality and exclusion, and hinder the development of a friendly information society.

Keywords: elderly care, policies and programs, system integration, digital services, China

1. Introduction

In 1999, China's elderly population aged 60 and above reached 132 million, comprising over 10% of the total population, marking the country's formal entry into an ageing society. From 2012 to 2022, the proportion of those aged 60 and above, and 65 and above, increased from 14.3% and 9.4% to 19.8% and 14.9%, respectively.¹ By the end of 2023, the elderly population aged 60 and above in China had reached 296.97 million, accounting for 21.1% of the total population, while the population aged 65 and above was 216.76 million, accounting for 15.4% of the total population.² Due to increases in life expectancy and reductions in mortality rates, the World Health Organization predicts that by 2040, the proportion of China's population aged 60 and above will reach 28% (420 million).³

With the acceleration of population ageing, Chinese government has formulated and implemented a series of relevant policies to actively respond to the challenges of ageing and meet the needs of the elderly population. These policies aim to plan and deploy the development of ageing-related initiatives and the construction of the elderly care system.

The Third Plenary Session of the Eleventh Central Committee in 1978 is widely regarded as the starting point of China's economic reform and opening up. Since then, the development stages of elderly care policy can be roughly divided into three periods: initial establishment (1978-1989), adjustment and progress (1990-1999), and rapid development (2000-present).⁴ Through a detailed analysis of 653 central-level elderly care policies issued from 1980 to 2022, researchers have found that prioritizing the economic aspects of elderly care and reforming elderly care insurance and pension systems have consistently been the main focus of elderly care policy development.⁵ The evolution of elderly care policies can be divided into four stages: the stage of reform and exploration (1980-1994), the stage of continuous advancement (1995-2012), the stage of vigorous development (2013-2019), and the stage of temporary slowdown (2020-2022).⁵

Consistent with the findings of the above study, some research suggests that 2012 was a turning point in China's elderly care policy supply.⁶ In 2013, the number of national elderly care policy documents exceeded 20, reaching a historical peak in the field of elderly care policy in 2014, with 36 documents issued.⁶ Researchers attribute this to the government's attention to elderly care needs and its emphasis on livelihood issues. The basic structure of

China's elderly care policy can be summarized as government guarantee and service as the core pillar, market-oriented elderly service as the structural highlight, and community service and self-service as complementary forces.⁶

Based on the analysis of China elderly care policies from 1994 to 2020, researchers have identified seven strategic steps to contend with the ageing challenge: heavily invested in the construction of elderly care institutions, the new model of elderly care (home care as the cornerstone, community care as the backing and institutional care as the supplement), the strengthening of informal care, focuses on the paradigms of active and healthy ageing, marketization, integrating high-tech in elderly care and introduction of Long-Term Care Insurance.⁷

Regarding the changes in elderly care policy, specifically in terms of policy content, it has shifted from social relief to services. The main implementers of the policy have transitioned from a "single financial security mode" to a "socially diverse service mode." The target group of elderly care policy has shifted from "caring for the special groups of vulnerable elderly" to "serving the general elderly population".⁴

Over time, the content of elderly care policy has become increasingly varied and comprehensive, leading to a greater number of multi-dimensional and diversified issues and objectives in elderly care policy.^{5,8} Furthermore, with the advancement of information technology and science, changes in elderly care policy are reflected in the continual enhancement of personalized elderly care services through big data approach, the development of virtual elderly care systems, and the growing trend of Internet-based elderly care services.⁶

In formulating elderly care policies, the main body responsible for this task has shifted from individual agency to joint government departments, due to the increasing complexity of social development and governance challenges. This shift has been particularly notable since the Eighteenth National Congress of the Communist Party of China in 2012, with a rapid increase in the number of joint national elderly care policy documents, which has now become a regular institutional practice. The collaborative nature of elderly care policy, characterized by cooperation among multiple departments, with the State Council at the core, and involving the National Development and Reform Commission, the Ministry of Civil Affairs, the Ministry of Finance, the Ministry of Human Resources and

Social Security, and other functional departments as the main elderly care policy makers, has become increasingly evident. Cooperation among central government departments in elderly care has gradually deepened, reflecting a trend towards collaborative governance.⁸

The World Health Organization views multi-sectoral collaboration and engagement as crucial strategies for achieving healthy ageing.⁹ Some studies suggest that while multi-sectoral collaboration has become a trend in formulating elderly care policies in China, coordination among top-level departments remains relatively limited, typically confined to a few select departments.¹⁰

Moreover, from the standpoint of policy implementation, the development and issuance of elderly care policies do not mark the culmination of the process. The effective implementation of these policies and the enhancement of elderly care services rely on policy execution, feedback, resource allocation throughout the policy implementation process, and subsequent policy coordination. The research on age-friendly environment policy found that policies formally established and documented don't ensure effective implementation and some factors (resource allocation, policy monitoring and evaluation, capacity of local institution, etc.) influence the connection between policy formulation and implementation.¹¹

This paper aims to analyze the developments, changes, and challenges of government aging policies and programs in China since 2019. Additionally, the study provides valuable insights for healthcare practitioners, helping them understand policy developments and effectively integrate aging considerations into medical services.

2. Methods

2.1 DATA SOURCE AND STUDY SCOPE

The analysis of China's elderly care policies is a focal point for researchers, with some studies tracing the origins of these policies back to the year 1980. This study, based on research literature and policy trends, specifically focuses on policy development in and after 2019, the year marking 20 years since China officially entered an ageing society. Given the current lack of research on digital services, this study includes them in its research scope. The data collection deadline for this study was January 31, 2024.

The research methodology is based on the analysis of policy texts. Data were collected from various

sources including the State Council's policy document database, official websites of national ministries closely related to elderly care (such as the Ministry of Civil Affairs, the National Health Commission, the National Working Committee on Ageing, the Ministry of Finance, the Ministry of Industry and Information Technology, etc.), resulting in a final set of 70 policy texts.

2.2 DATA ANALYSIS

We thoroughly analyzed all relevant policy texts and categorized them based on their contents and themes. Policies with direct correlations or strong associations were grouped together. Subsequently, based on discussions and consensus among research members and experts, the collected policies were further analyzed and classified. Ultimately, the policy texts were organized into three domains: improvement of traditional/original elderly care, system integration between elderly care and other industries, and digital services.

The policy domain of improvement of traditional/original elderly care includes policies related to health and medical care, elderly care institutions, standardization of elder care services, and the development of the workforce in elderly care services. The policy domain of system integration between elderly care and other industries includes areas such as the integration of finance and elderly care, long-term care insurance, hospice care, and the silver economy. The digital service policies include four categories: the smart healthcare industry for the elderly, development of information accessibility, digital technology suitable for the elderly, digital empowerment, creation of elderly-friendly communities and societies.

3. Results

3.1 IMPROVEMENT OF TRADITIONAL/ORIGINAL ELDERLY CARE

As ageing rapidly develops and deepens, the ongoing enhancement of existing policies related to elderly care services has provided crucial assurances to meet the diverse needs of the elderly.

3.1.1 Health and Medical Care

To establish a senior health service system that fits China's national conditions, in October 2019, the National Health Commission and eight other departments issued the "Guiding Opinions on Establishing and Improving the Elderly Health Service System".¹² By enhancing health education, preventive care, disease diagnosis and treatment, rehabilitation and nursing services, long-term care services, and hospice care services, the issues of an incomplete elderly health service system, insufficient

effective supply, and unbalanced and inadequate development will be tackled. By 2022, A comprehensive and continuous elderly health service system covering both urban and rural areas will be established, meeting the basic health service needs of the elderly.

To accelerate the development of elderly medical and nursing care services, the National Health Commission issued the "Notice on Carrying Out Pilot Work on Elderly Medical and Nursing Care Services" in November 2021 and April 2022 respectively¹³ and National Nursing Career Development Plan (2021-2025),¹⁴ with the aim to meet the increasing health needs of the population and the new requirements for the development of the nursing industry brought about by economic and social development.

In December 2021, to continuously increase the supply of elderly health services and effectively improve the quality of elderly health services, the National Health Commission and two other departments issued the "Notice on Comprehensive Strengthening of Elderly Health Services".¹⁵ To comprehensively strengthen elderly health services, the notice requires enhancing awareness of elderly health services, ensuring the provision of elderly health services, and strengthening organizational support for elderly health services.

3.1.2 Management and Standards of Elderly Care Institutions

In September 2020, the Ministry of Civil Affairs established the "Management Measures for Elderly Care Institutions"¹⁶ to regulate the management of these institutions. These measures outline patient record management, service standards, operational management, supervision and inspection, legal responsibilities to enhance the protection of the elderly's rights and interests and to lay a foundation for a high-quality, healthy, and orderly development of the elderly care service industry. Additionally, in December of the same year, the General Office of the State Council issued the "Opinions on Establishing and Improving a Comprehensive Supervision System for Elderly Care Services to Promote High-Quality Development".¹⁷ These opinions further refine the supervision system, focusing on regulatory priorities, responsibilities, and methods to guide and incentivize institutions to enhance services.

In order to strengthen the management of fire safety in elderly care institutions and promptly eliminate major accident hazards, the Ministry of Civil Affairs and other departments formulated the

"Regulations on Fire Safety Management of Elderly Care Institutions"¹⁸ and the "Criteria for Determining Major Accident Hazards in Elderly Care Institutions"¹⁹ in June and November 2023 respectively, to reduce major accident hazards in these institutions.

3.1.3 Improvement and Standardization of Elder Care Service

In order to further promote the development of home and community-based elderly care services and establish a resilient system for their high-quality development, the Ministry of Civil Affairs and the Ministry of Finance issued the "Notice on Organizing and Implementing the 2021 Home and Community Basic Elderly Care Service Improvement Action Project"²⁰ in October 2021 and the "Notice on Organizing and Implementing the 2022 Home and Community Basic Elderly Care Service Improvement Action Project"²¹ in September 2022. These projects, funded by central special lottery public welfare funds, aim to establish home care beds for economically disadvantaged elderly individuals aged 60 and above with disabilities or partial disabilities, and provide home-based elderly care services. The objective is to create effective models for home and community-based elderly care services that can be replicated and scaled up.

To further enhance the basic elderly care service system, the General Office of the Communist Party of China Central Committee and the General Office of the State Council issued the "Opinions on Promoting the Construction of the Basic Elderly Care Service System"²² in May 2023. This document sets out key tasks, including implementing a list of basic elderly care services, establishing a mechanism for targeted service response, improving the guarantee mechanism for basic elderly care services, enhancing the supply capacity and improving the accessibility and convenience of basic elderly care services. These efforts aim to accelerate the establishment of a basic elderly care service system that covers all elderly people.

3.1.4 Development of Workforce in Elderly Care Services

In April 2019, the General Office of the State Council issued the "Opinions on Promoting the Development of Elderly Care Services",²³ which called for the creation and enhancement of a system for certifying professional skills and providing education and training for elderly care nurses. The document also proposed policies such as subsidies for training and professional skills appraisal for elderly care practitioners. To implement these opinions and standardize the professional behavior of elderly care nurses, the

Ministry of Human Resources and Social Security and the Ministry of Civil Affairs jointly issued the "National Occupational Skill Standards for Elderly Care Nurses (2019 Edition)"²⁴ in October 2019. This edition increased skill requirements for elderly care nurses, relaxed entry conditions (removing the educational requirement of junior high school graduation), expanded career development opportunities, and shortened the time required for skill level promotion.

In November 2021, the Communist Party of China Central Committee and the State Council issued the "Opinions on Strengthening Elderly Work in the New Era,"²⁵ emphasizing the need to strengthen the construction of talent teams. Employers were urged to guarantee the salaries and treatment of elderly care service personnel, establish a wage distribution mechanism based on job value, ability quality, and performance contribution, and enhance the attractiveness of elderly care service positions. Additionally, there was a call to develop relevant vocational education and conduct training for elderly care and nursing personnel. In February 2022, the State Council issued the "14th Five-Year Plan for the Development of the National Elderly Care Cause and the Elderly Care Service System,"²⁶ which aimed to improve talent incentive policies and broaden talent training channels.

To strengthen the construction of the elderly care service workforce, in December 2023, the Ministry of Civil Affairs and twelve other departments jointly issued the first comprehensive document on developing human resources in ageing care, titled "Opinions on Strengthening the Construction of the Elderly Care Service Human Resources".²⁷ The document proposes systematic policy measures focusing on key aspects such as the sources of elderly care service labor force, the improvement of their quality and abilities, evaluation mechanisms, utilization and management, and guarantee and incentive measures.

3.2 SYSTEM INTEGRATION BETWEEN ELDERLY CARE AND OTHER INDUSTRIES

In response to the new challenges and varied demands of ageing, the ongoing integration of elderly care with finance, medical care, and the economy has emerged as a focal point and a new trend in elderly care policy. The implementation of relevant policies has become a crucial institutional framework for actively addressing ageing and meeting diverse needs.

3.2.1 Integration of finance and elderly care and Construction of the Elderly Care Insurance System

In response to the economic pressure of meeting elderly care needs, the continuous enrichment of pension financial products, wealth management products, and the ongoing improvement of the pension insurance system resulting from the integration of elderly care with finance have provided strong support for pension security.

To further capitalize on the financial management businesses and promote the diversified development of pension financial products, the Chinese Banking and Insurance Regulatory Commission issued the "Notice on Conducting Pilot Projects for Pension Financial Products"²⁸ in August 2021. This notice specifies the pilot content, requirements, and supervision of pension financial products. In February and July 2022, the Chinese Banking and Insurance Regulatory Commission, along with other departments, respectively issued the "Notice on Expanding the Scope of Pension Financial Product Pilot Projects"²⁹ and the "Notice on Conducting Pilot Projects for Specific Pension Savings",³⁰ which increased the supply of pension financial products, enriched commercial pension financial products, and played a positive role in meeting the diverse pension needs of the people.

To promote the construction of a multi-tiered and multi-pillar pension insurance system, the General Office of the State Council issued the "Opinions on Promoting the Development of Individual Pension Plans"³¹ in April 2022. This document provides guidance on the scope of participation, institutional models, investment, payment levels, withdrawal, tax policies, information platforms, operation, and supervision of individual pension plans. Subsequently, the Chinese Banking and Insurance Regulatory Commission issued the "Notice on Standardizing and Promoting the Development of Commercial Pension Financial Services",³² which sets out standardized requirements for banking and insurance institutions to participate in pension financial services.

3.2.2 Long-term Care Institutions and Long-Term Care Insurance

To address the care needs of elderly with disabilities and cognitive impairments and to alleviate the economic pressure of caregiving services, the development of long-term care services and long-term care insurance has become a policy focus.

In November 2021, the Central Committee of the Communist Party of China and the State Council issued the "Opinions on Strengthening Elderly Work in the New Era",²⁵ proposing a cautious promotion of the pilot implementation of the long-term care insurance system. The focus is on further clarifying the scope of coverage and protection, continuously improving the diversified financing mechanism, refining the scientific and reasonable treatment policies, enhancing the relevant standards and management methods for treatment payment, and innovating management and service mechanisms.

In February 2022, the State Council issued the "14th Five-Year Plan for the Development of the National Elderly Care Cause and the Elderly Care Service System",²⁶ proposing a steady establishment of a long-term care insurance system. The plan includes constructing a policy framework for the long-term care insurance system, building a long-term care service system, focusing on meeting the basic nursing needs of severely disabled individuals, exploring the establishment of a multi-channel financing mechanism, and a fair and moderate treatment guarantee mechanism. It also involves formulating a national unified standard for the assessment of long-term care insurance disability levels, establishing and improving standards and management methods for the recognition of long-term care insurance needs and disability levels, improving the long-term care insurance service system, and coordinating with various subsidy policies for the elderly. As of February 2024, long-term care insurance has been implemented in 49 pilot cities nationwide, covering approximately 180 million people. Over 2.35 million people have received benefits, with total fund expenditures exceeding 72 billion yuan. Approximately 8,000 designated nursing institutions provide services, with nearly 300,000 nursing staff.³³

In March 2021, the "14th Five-Year Plan for National Economic and Social Development and the Outline of Long-Term Goals for 2035"³⁴ emphasized the need to expand the availability of nursing care beds in elderly care facilities, and increase the proportion of nursing care beds in these facilities to 55%. In February 2022, the State Council issued the "14th Five-Year Plan for the Development of the National Elderly Care Cause and the Elderly Care Service System",²⁶ which proposed the establishment of specialized elderly care institutions to cater to the specific needs of elderly individuals with dementia. The plan also includes provisions for key investments from the central budget to support the construction of new nursing care facilities and the enhancement of care

service capabilities. Additionally, it encourages local governments to offer differentiated subsidies for regular beds and nursing care beds in these institutions.

3.2.3 Hospice Care

As the ageing population continues to grow, there is a growing concern for quality of life. Palliative care services have become an important social and policy concern. To explore and study policies and working mechanisms related to hospice care, the Office of the National Health Commission decided to expand the pilot scope of hospice care based on the initial pilot work in October 2017. In May 2019, the office issued the "Notice on Carrying Out the Second Batch of Pilot Work on Hospice Care",³⁵ Shanghai Municipality was designated as the second batch of national pilot provinces (cities) for hospice care, and 71 cities (districts) including Xicheng District in Beijing were designated as pilot cities (districts) for hospice care. In October 2019, the National Health Commission issued the "Guiding Opinions on Establishing and Improving the Elderly Health Service System".³⁶

The "Guiding Opinions" propose to "strengthen hospice care services," recognizing hospice care as a crucial component of the elderly health service system. The document aims to expedite the standardization and regularization of hospice care institutions, explore the referral system for hospice care across institutions, communities, and home settings, develop guidelines for hospice care admission and medication, and offer direction on service offerings and fee standards for hospice care institutions.

In November 2019, the steady expansion of hospice care pilot programs and the provision of integrated hospice care services for the elderly were included in the "14th Five-Year Plan for National Health".³⁷ Hospice care has transitioned from being advocated to being standardized and institutionalized. As of the end of 2022, there were 4,259 medical and health institutions in China with departments dedicated to end-of-life care (hospice care).³⁸

To further expand the pilot of hospice care, the Office of the National Health Commission issued the "Notice on Carrying Out the Third Batch of Pilot Work on Hospice Care" in April 2023,³⁹ The pilot tasks include constructing a service system (by 2025, establishing at least one hospice care ward in each national hospice care pilot city (district) and each county (city, district), and setting up hospice care beds in community health service centers and township health centers where conditions permit),

improving support policies (price system, payment system, referral mechanism, standards and specifications, and drug allocation), strengthening the service team, and conducting publicity and education. As of April 2023, the three batches of national hospice care pilot projects have covered 185 cities (districts) nationwide.

3.2.4 Silver Economy

It is believed that while the ageing population in China has posed many challenges to its economy and society, it has also brought new opportunities for economic development. In order to implement the national strategy for actively responding to population ageing, the Central Committee of the Communist Party of China and the State Council issued the "Opinions on Strengthening Elderly Work in the New Era" in November 2021.²⁵ By enhancing planning guidance and fostering elderly-friendly industries, China actively promotes the development of the silver economy. To facilitate the coordinated development of the elderly care sector and industry, and to establish and enhance a comprehensive, inclusive, and diversified elderly care service system, the State Council issued the "14th Five-Year Plan for the Development of the National Elderly Care Cause and the Elderly Care Service System"²⁶ in February 2022. The "Plan" emphasizes the need to develop and strengthen the elderly products industry, promote the technological and intelligent upgrading of such products, and orderly develop universal financial services for the elderly. These efforts aim to vigorously develop the silver economy and plan and designate several key development areas for it, including the Beijing-Tianjin-Hebei region, the Yangtze River Delta region, the Guangdong-Hong Kong-Macao Greater Bay Area, and the Chengdu-Chongqing region.

In January 2024, the State Council released the "Opinions on Developing the Silver Economy to Improve the Well-being of the Elderly",⁴⁰ outlining plans for the continued development of the silver economy through the development of livelihood projects, expanding product supply, cultivating potential industries, and optimizing the development environment.

3.3 DIGITAL SERVICES

China's rapid ageing is occurring concurrently with the swift development of digitization and information technology. In this era where ageing and information technology are intertwined, it is crucial to establish a digitally equitable, shared, and friendly society. This will promote the digital empowerment of the elderly, enabling them to fully benefit from the convenience brought by

information and intelligent services.⁴¹

3.3.1 Smart Health Care Industry for the Elderly

China has successively formulated the 2020 version of the "Catalogue for the Promotion of Smart Health and Elderly Care Products and Services (2020 Edition)"⁴² and the 2022 version of the "Catalogue for the Promotion of Smart Health and Elderly Care Products and Services (2020 Edition)" in 2020 and 2022 respectively.⁴³ Through these policies, China aims to promote the innovative application of new elderly care models through the integrated application of information technology, promote the promotion and application of typical smart health and elderly care products and services, and promote the development of the smart health and elderly care industry.

3.3.2 Information Accessibility

The Ministry of Industry and Information Technology and other departments issued the "Guiding Opinions on Promoting Information Accessibility"⁴⁴ and the "Special Action Plan for Internet Application Ageing and Accessibility Transformation"⁴⁵ in September and December 2020, respectively. These initiatives aimed to strengthen the regulations, systems, and standards for information accessibility and to promote the accessibility of websites and mobile internet applications (APPS). The "Accessibility Environment Construction Law",⁴⁶ implemented in September 2023, provided strong legal protection for promoting the digital technology for the aged. As of October 2023, 1,924 commonly used websites and apps for the elderly and over 140 million smartphones and smart TVs in China have completed ageing transformation upgrades.⁴⁷

3.3.3 Digital Technology Suitable for the Elderly and Digital Empowerment

To further address the challenges faced by elderly individuals in their daily lives in adopting smart technology, which encompasses devices, systems, and/or environments that incorporate advanced computational and communication capabilities to improve their functionality, efficiency, and user experience. Smart devices are often connected to the internet or other devices, allowing for remote monitoring, control, and automation. The General Office of the State Council issued the "Notice on Effectively Solving the Difficulties of the Elderly in Using Smart Technology"⁴⁸ in November 2020. This directive mandated that all regions and departments promote innovation in both traditional service methods and intelligent services, ensuring service provision for the elderly in emergency situations. Subsequently, various departments,

including the Ministry of Culture and Tourism,⁴⁹ the State Administration of Cultural Heritage, the Ministry of Human Resources and Social Security,⁵⁰ the Ministry of Civil Affairs,⁵¹ the Ministry of Transport, and others,⁵² along with the China Banking and Insurance Regulatory Commission⁵³ implemented targeted plans to alleviate the challenges faced by the elderly in using smart technology, according to their respective responsibilities.

In February 2021 and December 2023, the Ministry of Industry and Information Technology issued the "Notice on Effectively Solving the Difficulties of the Elderly in Using Smart Technology and Facilitating the Use of Smart Products and Services by the Elderly"⁵⁴ and the "Action Plan for Promoting the High-Quality Development of Digital Technology Ageing",⁵⁵ respectively. These initiatives aimed to facilitate the use of smart products and services by the elderly, addressing the challenges they encounter in using smart technology. These measures have propelled the advancement of digital technology in the industry and information technology sector, ensuring the safe use of smart products and services by the elderly. As of January 2024, 2,577 websites and apps have undergone ageing and accessibility transformations, benefiting over 300 million elderly users who have utilized the "one-click call to human customer service".⁵⁶

With the integration of the digital economy and the real economy, the Ministry of Commerce and twelve other departments issued the "Guiding Opinions on Accelerating the Digital Empowerment of Life Services"⁵⁷ in December 2023 to promote the transformation and upgrading of the service industry through digital empowerment. The document highlights the improvement of digital applications and services for the elderly, the promotion of ageing-friendly transformations, and the construction of information accessibility for smart rehabilitation aids. It also emphasizes the development of smart terminal products suitable for the elderly and the enhancement of mobile application transformations for high-frequency services closely related to the lives of the elderly and disabled individuals.

3.3.4 Creation of Elderly-Friendly Communities and Societies.

In December 2020, the National Health Commission issued the "Notice to Establish Exemplary National Elderly-friendly Communities",⁵⁸ aiming to "enhance the technological level of services for the elderly." This initiative primarily focuses on the digitalization of community elderly services, the

development of age-friendly health and elderly care terminal equipment, and the provision of remote services and auxiliary technological support for the elderly.

In November 2021, the Communist Party of China Central Committee and the State Council released Opinions on Strengthening Elderly Work in the New Era.²⁵ They explicitly emphasized the importance of building an elderly-friendly society, promoting the age-friendly transformation of commonly used internet applications and mobile terminals for the elderly, enhancing digital skills education, and training for the elderly, and improving their digital literacy.

In February 2022, the State Council issued the "14th Five-Year Plan for the Development of the National Elderly Care Cause and the Elderly Care Service System".²⁶ The notice proposed creating an elderly-friendly social environment, making the social environment more suitable and livable for the elderly, effectively addressing the challenges the elderly face in using smart technology, and helping them better adapt to and integrate into the smart society.

4. Conclusion

In response to the challenges brought by ageing, a series of related policies aim to establish a comprehensive service system to address the various needs of the elderly. The development concept of China's elderly care policy has evolved from emphasizing family and individual responsibilities to emphasizing the shared responsibilities of multiple entities. It has also shifted from focusing on single-policy development to emphasizing the construction of a comprehensive policy system, and from emphasizing macro reforms to pursuing refined development processes.⁵⁹

Facing the new requirements of economic development and the new situation of population development, promoting the high-quality development of the silver economy has become a major issue in addressing the new requirements of the economy and the new situation of the population.⁶⁰ The silver economy refers to the sum of economic activities that provide products or services to the elderly, as well as preparations for the elderly stage, involving a wide range of areas, a long industrial chain, diverse formats, and enormous potential.⁶¹ The silver economy is not an isolated new industry, but a universal industrial transformation involving adaptive upgrades in multiple fields such as elderly products, smart health

care for the elderly, financial products, and tourism real estate.

While recent developments in elderly care policies indicate a growing trend towards integration, there remains considerable room for improvement in the actual implementation of these integrative measures. Despite the government's efforts to promote the integration of elderly care with finance and new technologies through various policies, numerous challenges persist in practice. Besides the "three pillars" of the pension system, referring the public pension system, voluntary enterprise or occupational annuities and supplementary private retirement savings with government tax benefits. The Challenges also include insufficient innovation in financial products for elderly care services, inadequate financing channels for the elderly care industry, multiple regulatory bodies overseeing elderly care finance, distorted information disclosure, insufficient awareness of elderly care finance, and a low level of product suitability for the elderly.⁶²

Due to various factors such as technology, capabilities, and perceptions, the integration between internet technology and elderly care services, there are inevitably many problems and

obstacles, such as uneven technological development and penetration, widening the gap in elderly welfare, leading to new forms of social inequality and exclusion. The information society is not yet friendly to the elderly; there is a lack of a social atmosphere encouraging and supporting the elderly to learn and use new technologies, limited social support, and formalization of information platforms.⁶³

Conflicts of Interest Statement

No conflicts of interest

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