

# Comparative Research on the Elderly Community

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## **Abstract**

*Population aging is a realistic and irreversible problem that the world has to face. With the advent of this process, all aspects of the economy and society will be profoundly affected by population aging. At present, various elderly care services are gradually relying on and relying on the development of the community. The emergence of retirement communities is a product of the development of an aging society. It is from the family pension to the social pension, which has epoch-making significance. As we all know, the mature development of American senior care communities has important references and enlightenment for the construction of global senior care communities. China is a developing country and is in a period of rapid development. This article selects American retirement communities and Chinese retirement communities as two types of research objects, starting from population, economy, retirement model, cultural values, and comparing development and operation, service concepts, service content, legal policies, and talent supply. Analyze the differences in the operating models of the elderly care communities in China and the United States, and compare the human resources of the elderly care communities in China and the United States in terms of the supply and demand of nursing staff, qualifications, and volunteer teams. Provide experience and reference for the construction of global elderly care communities.*

**Keywords:** *Population aging, Retirement community, Community construction*

## **1. Introduction**

With economic development, life expectancy has increased in all countries. The elderly are now relatively heavily influenced by the traditional concept of family care. Except for some welfare institutions, there are not many other options. Various social organizations should create a variety of living environments for the elderly to meet the diverse living needs of the elderly. The current aging of various countries has not adapted to the actual demographic structure and has affected the realization of family pensions. The emergence of the retirement community has just solved the dilemma faced by families in providing for the elderly. The American senior care community has a long history of development, and some new types of senior care communities have emerged in China. This article selects two elderly care communities in China and the United States to study how to improve the problems of elderly care communities in the new situation to provide a reference for the development of elderly care communities in various countries. To solve the social problems in modern society, especially in the era when the elderly community is extremely scarce.

MetschLR [1] believes that the problems caused by the aging of the American population in the 1950s brought new opportunities for the development of senior care communities.

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SchwartzAF [2] advocated protecting elderly care communities in the 1960s. PacioneM [3] believes that in the 1960s and 1970s, the businessman DelWebb conformed to the development of the times and built a standard elderly care community, forming a mature development concept. Katya [4] comprehensively introduced five types of senior care communities in the United States, providing leisure life and medical services respectively. Glass [5] and Skinner divide the retirement community into different types of communities according to vertical or horizontal. Sarah Stevenson believes that a homogenous "Niche Retirement Communities" has emerged in the United States. However, most of them are based on the five types of Hunt [6] and others to summarize and supplement the pension community from different perspectives.

Zhang Weiguo [7] believes that senior care communities are the product of population aging, and economic prosperity also provides a material foundation for senior care communities. Wang Chenghui [8] American professional medical and elderly care institutions have become a financial burden, and the government also hopes to develop a community service system for the elderly. Yang Yunfan [9] believes that Sun City is a residential development, relying on rental and related supporting facilities for income. Liu Wenyan [10] believes that the site selection, planning, and design of Sun City are relatively successful, and they can move in with bags. Xu Ruifeng [11] believes that the market demand of the Sun City elderly care community is large and the customer target positioning is accurate. Ma Lin [12] advocated promoting the development of elderly care communities and improve the construction of a socialized elderly care service system. Yin Jie and Peng Zhongren [13] believe that some residential areas in the city should be renovated to build communities of the type of "retirement and vacation". Liu Dan [14] advocated that ecological factors should be taken into consideration when selecting the location of elderly care communities to create a healthy living atmosphere. Wang Zhenpo, Chen Songhu, and Wang Liyan [15] believe that senior care communities should develop in a high-quality direction to meet the multi-level needs of the elderly.

At present, the problem of population aging has become a major strategic issue of the country. Traditional family care for the elderly can no longer meet the needs of the elderly, and the emergence of elderly care communities is the general trend. This article draws lessons and enlightenments for building elderly care communities through a comprehensive comparative study of typical elderly care communities in the United States and China.

## **2. Theoretical basis of elderly care community**

### **2.1. Relevant concepts of elderly care community**

Community refers to the general term for a social relationship and group between people living in a certain range. Europe is the birthplace of senior care communities. Initially, the purpose of establishing a retirement community was for the retired Roman soldiers, and vigorously implemented a housing plan, so that the elderly can get shelter while enjoying care. Since the beginning of the 20th century, the United States has spread the concept of retirement communities and has also developed rapidly. At present, developers, scholars, and government agencies do not have a unified definition of the retirement community, and the scope of connotation is not the same. But there is consistency in that the retirement community is specifically designed for the elderly. The geographical boundaries within the community are very clear. All the life needs of the elderly can be met in the community. The community has three obvious characteristics: all residents living in the community are in a

fully or semi-retired state; strict age restrictions are implemented; some services and facilities are provided by the community.

Community elderly care is based on the community as the standard and the family as the core. The content provided for the elderly is mainly to provide some nursing and care in life, as well as housekeeping services and spiritual comfort. The main forms adopted are door-to-door service and community daycare. In the system of old-age care services, the old-age care institution adopts home care. Although the service objects of community pension and pension community are all elderly, they are also different. The retirement community is an independently developed space with clear geographic boundaries and equipped with all the conditions needed to meet the needs of the elderly. In terms of hardware facilities, the retirement community pays more attention to the mental and physical characteristics of the elderly to meet the needs of the elderly. In the software service to meet the needs of the elderly in life and entertainment. Community elderly care is more open and relies more on the care of elderly families, and the living environment is more dependent on the original residence of the residents. Institutional elderly care is the process of receiving professional elderly care services from elderly people in elderly care service institutions. The subject of the establishment of an institution can be a country, an individual, an enterprise, etc. as prescribed by law. The nature of this type of old-age care service is gratuitous and free, and nurseries and nursing homes are its typical representatives. There are several service facilities in the nursery, including culture and entertainment, living and elderly care, medical care, etc. It is a community old-age service place that receives care services for the elderly in the short term.

## **2.2. Related theoretical basis**

In Maslow's hierarchy of needs theory, the first thing that needs to be met is people's physiological needs, especially when various material life resources are scarce and economic construction stagnates. After the most basic physiological needs are met, people begin to pursue safety, hoping to be healthy and free from diseases. After the physiological and safety needs are met, people begin to pursue higher-level, spiritual pursuits. The desire to communicate with others for spiritual satisfaction can reduce loneliness. Secondly, I also hope to gain respect and self-realization. I hope I can contribute my strength to society and others. To get respect and recognition, and get spiritual satisfaction. Maslow's hierarchy of needs theory laid a theoretical foundation for elderly care services. Satisfying people's multi-level theoretical needs, achieving "self-realization", and obtaining a perfect personality are the core of Maslow's level theory.

The community is an important medium for communication between residents and the government and plays an important role in uploading and distributing between the two. For the government, the community will pass the government's policies, measures, and guidelines to the residents and assume the role of spokesperson. For the residents, the residents convey their suggestions, needs, and opinions upward to the government, playing the role of spokesperson. In this way, a circular communication system is formed between residents, communities, and the government, which greatly promotes information dissemination. The development of the community represents the level of modernization and civilization of the city. As the basis for the survival of the city, it is an important part of the city. The community has multiple functions, such as politics, culture, economy, service, security, etc. The important way to realize these functions is community service. Therefore, the most important and basic function of the community is the service function.

The community occupies an important position in the city, and the residents live in the community, so the community becomes an important carrier connecting the residents and the government. The community mainly provides two types of services. The first type of service is mainly within the community, providing residents with and realizing the benign interaction of community residents. The other is that the community, under the macro guidance of the government, uses the community as an intermediary to provide services to the residents in the form of planning and investment. Improving the quality of life and happiness index of residents is the purpose of community service. The community covers all aspects of residents' lives, and the service function of the elderly community also plays an important role in relieving family pressure. The elderly care community provides various types of elderly care services. For example, community restaurant service, home door-to-door service, community cultural and sports service, mental health consultation, etc. Elderly care services cover all the daily lives of the elderly, fully guarantee the lives of the elderly, and promote the elderly to achieve a dignified and quality old age life.

### 3. Case study of Sun City senior care community in the United States

#### 3.1. The social background of the American pension problem

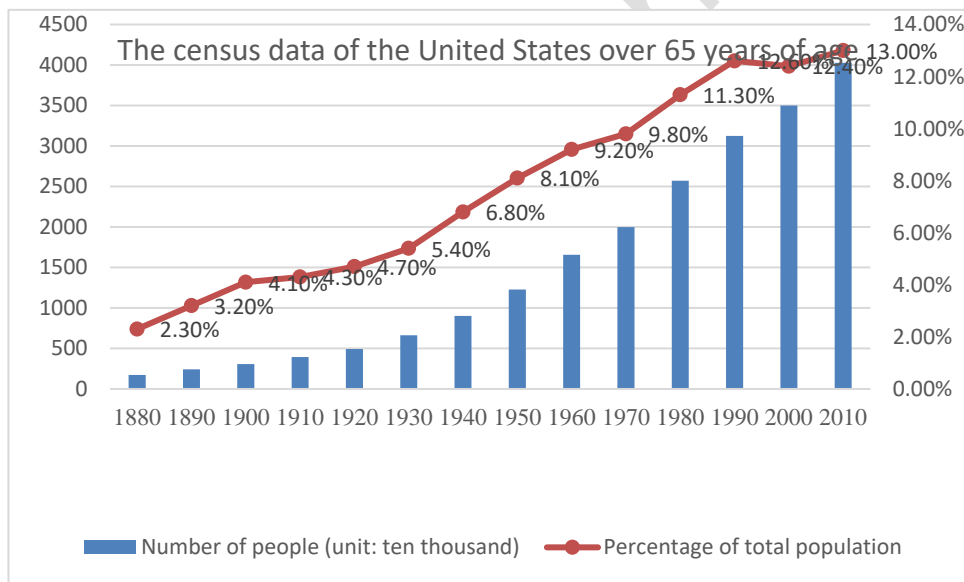


Figure 1. The census data of the United States over 65 years of age

Due to the improvement of the economic development level in the United States, as well as the advancement in medical and health care, apart from the large number of young laborers who immigrated to the United States, the elderly population accounted for less than 5% of the total population before the 1930s. 1945 was a crucial year for the elderly population in the United States. For the first time, it accounted for 7% of the total population, and it was also the first time that it surpassed the 10,000-population mark. In terms of relative proportion and absolute quantity, the problem of aging has already appeared in the United States. The "baby boom" era in the 1940s was the cause of the aging problem in the United States. In the next 19 years, the number of elderly Americans reaching 65 years old will increase by 10,000

every day. The large increase in the elderly population will cause a series of social problems, the most important of which is housing. According to statistics in 1960, about one-quarter of the elderly have no shelter. They live in pension institutions, relatives' homes, or rented houses. Therefore, housing for the elderly is a new opportunity for the development of elderly communities. Figure 1 shows the census data of the United States over 65 years of age.

The United States is a highly urbanized country, coupled with the impact of the Industrial Revolution, urban development has entered a period of stable development. According to official statistics, the federal government began paying pensions in the 1940s. Expenditure that year increased from 35 million U.S. dollars to 247.8 billion in the 1990s. In 2004, with strong financial resources as a guarantee, the social security payment has reached 492 billion US dollars. After more than half a century of development, American society has accumulated a lot of wealth. Elderly people with a financial foundation can purchase elderly care services, and the land promotes the professional development of elderly care communities. The elderly in the United States pay more attention to their spiritual life. Some take the initiative to volunteer to contribute to others, some participate in interest classes to learn, and some travel around the world.

The issue of aging for the first time was held in the White House in 1961, which meant that the issue of pensions rose to an important height. In the same year, the Senior Citizens Housing Act (Senior Citizens Housing Act of 1962) also had provisions on loans for the elderly, that is, low-interest loans can be provided directly. Non-profit organizations, public institutions, and rural aging housing loans have all increased at the same time. The government has strong economic strength and has greatly promoted the development of social welfare through funding various social security projects. According to the President's Economic Report in 1967, it provided nearly 7 billion U.S. dollars in expenses for the poor. There were also relatively large expenditures for the elderly survivors' welfare and disability insurance benefits. Supported by the government's strong financial resources as the material foundation, the retirement community has brought new development opportunities. In 1965, various financial assistance was provided for housing construction for the elderly, which greatly promoted the development of senior housing projects.

### **3.2. The formation and development of Sun City senior care community**

The Sun City retirement community was first used for agricultural land, and farmers mainly planted cotton according to local conditions. Due to the high temperature here, the merchant Del Webb plans to buy land and buildings here, build a holiday area, and provide a place for people living in cold areas to spend their holidays and leisure in a migratory bird style. When they opened, they were all elderly people. Del Webb feels that the climate here is very suitable, especially suitable for the elderly to take vacations and leisure, so they decided to build this place into a residential area for the elderly. The community has established a commercial plaza, recuperation facilities, medical treatment and golf courses, etc., which can provide independent facilities for the elderly. Services in life. When the retirement community opened in 1960, it greatly exceeded the expected number of people. It attracted 100,000 people to visit and sold a large number of houses in a short period. Arizona is very attractive to the elderly, the price is low, and the climate is more suitable. In the later stage, the elderly care community gradually expanded to form a new city dedicated to the elderly. The area is gradually expanding, and the construction of housing and supporting facilities is also high-end and complete.

Construction of Sun City Center (Florida) began in the second half of the 1990s. It is located on the west coast of Florida in the United States, south of Hillsborough County, Florida, and within a few minutes, you can reach West Bay Beach. Its center area is 32.37 square kilometers, and the community is divided into 6 major sections in the structure, namely "Lake Towers", "Kings Point", "Courtyards", "Aston Gardens", "Sun City Center", "Freedom Plaza". [Figure 2] shows the internal organization of the Sun City retirement community.

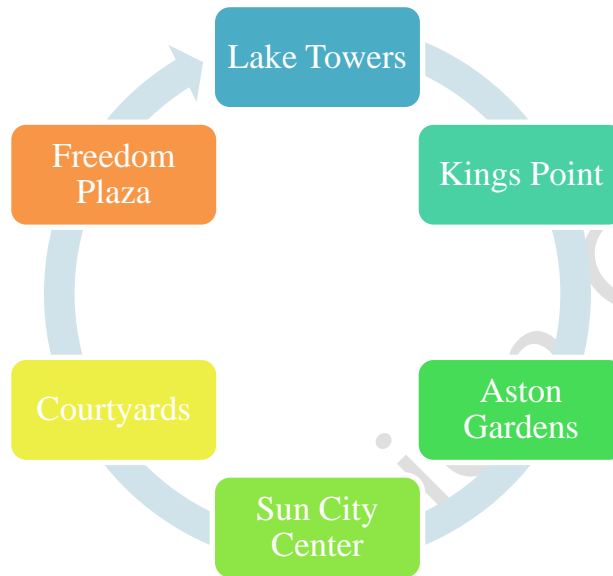


Figure 2. The internal organization of the Sun City retirement community

Sun City is built in a beautiful suburb with a good surrounding environment and a large area. It is surrounded by a commercial center dedicated to community service. The development and construction of elderly care communities are centered on the elderly. Safety, convenience, and barrier-free are the ultimate goals of architectural design. In terms of the architectural characteristics of houses, houses are generally low. The high and low buttons that are convenient for the elderly are set on the main action areas of the elderly. The space design is very oriented, mainly to cope with the decline of the memory of the elderly: to implement the diversion of people and vehicles on the road, to improve the sense of road safety, orientation, and accessibility. To facilitate the travel of the elderly, while considering their own physiological needs, golf carts are the most important means of transportation. Golf carts are very suitable for the elderly in terms of speed; to meet the health and spiritual needs of the elderly, the community has built various facilities. For example, there are libraries for the elderly to read and study, exchange halls for enriching spiritual life, and geriatric hospitals for health.

Since the establishment of the elderly care community in 1961, the goal has been to establish the highest quality elderly care community in the United States, so that the elderly are physically happy, spiritually satisfied, and enjoy a warm, mutually-helpful, and happy elderly life. Initially, the developer was responsible for the operation of all aspects of the retirement community. Over time, it caused great pressure on the developer. Later, a community committee for the elderly was established. The source of profit was the

membership fees paid by the elderly and the annual fee. The committee is responsible for the organization and operation of community activities.

Suncity provides a series of services such as medical and health, sports and entertainment, learning exchanges, and voluntary activities for the elderly. The city has a general hospital with more than 300 beds. The hospital has many surgical experts to meet the various needs of the elderly. There are general hospitals dedicated to the elderly in the urban area, and there are psychological treatments, heart centers, dentists, small clinics, and physical examination centers on the streets and alleys. Sports and entertainment facilities in the retirement community have distinct characteristics. The scale of the golf course is very large, more than 1,200 mu. Indoor and outdoor facilities are also quite complete, including bowling alleys, tennis courts, swimming pools, gyms, etc. The elderly community has arranged a variety of courses for the elderly to meet the spiritual and cultural needs of the elderly. For example, the clubs spontaneously established by the proprietors offer a variety of activities and courses, such as business radio, computers, dance classes, and flower arrangement classes.

Sun city also provides rich and colorful cultural services. Sun City is equipped with cultural clubs, such as a woodworking workshop, tailoring workshop, training class, library, art room, and exchange center. The volunteer project is an important activity for the residents of the old-age community in Sun City. Most of the residents here devote their time and energy to the community. Residents participate in volunteer activities by participating in various services in the community. Residents can realize their value in the activities, at the same time, they can also save management costs and create a strong community atmosphere.

## **4. China Taikang home elderly care community**

### **4.1. The social background of China's elderly care**

As China's population aging continues to accelerate, all sectors of a society attach great importance to the issue of elderly care. In 2017, China proposed to create a new type of social elderly care service mechanism, but in the implementation process, home care did not have the desired effect; community elderly care coverage is limited; therefore, the potential of institutional elderly care should be stimulated. With the development of the times, the future development trend should be the integration of multiple industries. In this general environment, the Taikang Home Elderly Community came into being and became a model for the domestic elderly community.

China's current population aging has become increasingly severe and its development speed is rapid. From 2001 to 2018, the birth rate of the Chinese population dropped from 13.38‰ to 10.94‰, and the natural growth rate also dropped from 6.95‰ to 3.81‰. In the same period, the average life expectancy has also risen from 71.4 years to 76.34 years, and the average life expectancy of women has reached 79.43 years. The number of elderly people has grown very rapidly. In 2001, the total number of elderly people over 65 years old in China was 90.62 million, accounting for 7.1% of the total population at that time. In the later period, this proportion increased year by year. The elderly population has reached 113 million in 2009, accounting for 8.5% of the total population. In 2018, the elderly population further increased to about 167 million, accounting for 11.9%. Figure 3 shows the changes in the birth rate, death rate, and natural growth rate of China's population from 2001 to 2019.

China is the largest developing country in the world, and at the same time, the elderly population also ranks first. Now the proportion of 80-year-old high-collared elderly has

reached 18%. Seniors over 60 years old. It will account for 1/3 of the total population in 2050, that is, China will be an elderly century for the next 100 years.

The traditional Chinese pension model is a family pension, but under the conditions of rapid economic development and the continuous improvement of people's living standards, major changes have begun to take place in the elderly's pension mode. In cities with strong economic strength, the elderly are more open-minded, and are no longer limited to traditional family care for the elderly, and can accept and choose new types of care for the elderly. For example, elderly care communities can realize elderly care, which is the general trend.

The Chinese family pension is affected by many factors. For example, the current family pension function is weakening, the economic income of the elderly is increasing, the concept of pension is changing, the emergence of multiple pension models, the imbalance between the supply and demand of institutional pension, etc. China's family planning policy has resulted in some families having only one child. Therefore, young people are under greater economic pressure. While supporting the children, it is also necessary to support the elderly. The needs of the elderly cannot be met under the family pension model. In the past, elderly people were admitted to nursing homes because of special circumstances or their children's unwillingness to support them. However, with the development of modern society, services and facilities related to the elderly are improving. The elderly are already willing to accept the elderly care provided by the elderly care institutions, which can meet the various needs of the elderly. There is not only physical but also psychological satisfaction. In the past when economic conditions were poor, the elderly mainly depended on their sons to take care of their old age. Most elderly people have their savings. Some elderly people have pensions and retirement funds as a source of income, supported by the support of their children. Ordinary nursing homes can no longer meet their needs, and they have good medical conditions and a comfortable living environment. New expectations.

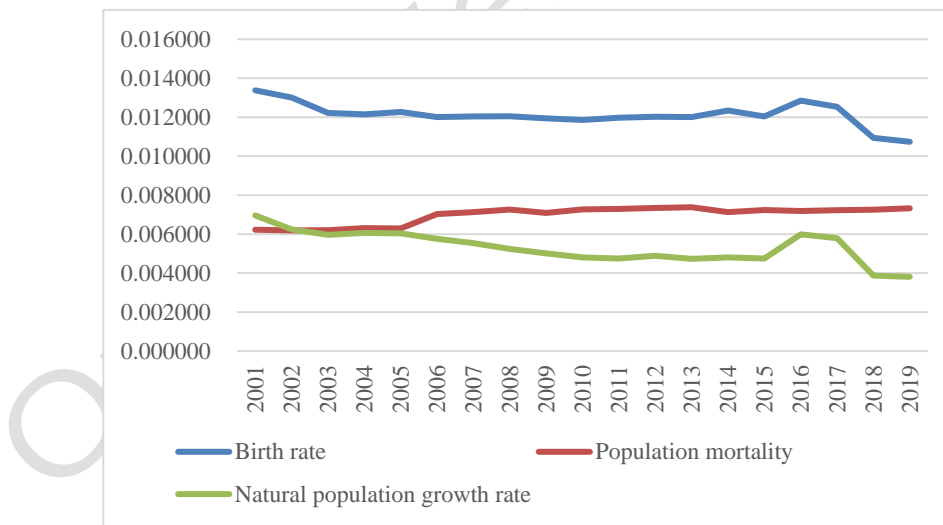


Figure 3. The changes in the birth rate, death rate, and natural growth rate of China's population from 2001 to 2019

#### 4.2. Taikang home elderly community

The parent company of the Taikang Home Elderly Community is Taikang Life Insurance. It was established in the early stage of population positioning, mainly for retirees, and is a



community of vitality for medical care. The community fully integrates the entire life cycle of the elderly to create a professional brand. It is operated as an old-age rehabilitation entity to build a society to connect with insurance products. Take health care as the core, build a super-platform for health services, and take the lead in leading changes in the Chinese lifestyle and the concept of healthy elderly care.

Taikang House adopts the concept of CCRC's care model introduced from the United States and provides residents with four life service areas, namely assistance, independent living, memory care, and professional care. The purpose of implementing the four care models is to meet the needs of elderly people with different physical conditions and to provide an integrated solution for their retirement life. CCRC (Continuing Care Retirement Community) refers to the Continuing Care Retirement Community. It uses apartments, nursing units, medical and entertainment facilities for the elderly as important carriers, and provides a one-stop-shop for healthy elderly, nursing elderly, and nursing elderly. A composite elderly community with sustainable care services.

After 10 years of development in 2019, Taikang has realized the layout of 15 core city rehabilitation hospitals and large chain elderly care communities, namely Guangzhou, Wuhan, Zhengzhou, Nanchang, Chengdu, Nanning, Hefei, Shanghai, etc. These senior care communities are large in scale and can provide more than 5,000 rehabilitation and nursing capacity, as well as independent living unit areas for 20,000 households. The total construction area can reach 2.5 million square meters, which can provide accommodation for about 37,000 elderly people. For example, the Pearl River Delta, Northeast China, Yangtze River Delta, Beijing-Tianjin-Hebei, and other regions are currently some of the largest high-end chain pension groups in the country. Chain operation has been realized in Guangzhou, Beijing, Shanghai, Chengdu, and other places. In the next 5-10 years, Taikang intends to form multiple elderly care communities across the country and build a national chain operation layout.

### 4.3. Analysis of the operation mode of Taikang Home elderly care community

By combining payment and services through communities and hospitals, it provides closed-loop services for high-end customers. In terms of operation, the model of "insurance, medical care, and asset management" is implemented. Taikang has achieved a cross-border development strategy in the elderly care industry. Taikang combines medical and pension resources to realize the combination of actual medical care, pension, and virtual insurance to achieve long-term development.

Taikang Home Elderly Community has a full range of services and functions, including sports and fitness, medical care, home life, food and catering, and other functions to meet the needs of elderly people for medical care, culture, entertainment, food, spirituality, residence, financial security, etc... The standard configuration established by Taikang Home Elderly Community is one community and one hospital. The community provides a series of solutions for the retirement of the elderly. With the purpose of vigorous pension and cultural pension, the establishment of Loctite College, Loctite Club, Vitality Center, Time Bank, etc. will truly achieve learning and enjoyment for the elderly. As shown in [Table 1] Taikang Living Service Area Classification

Table 1. Classification of Taikang living service area

Community classification	Service Content
Separate living area	Three meals a day, 24-hour water and electricity grid, 24-hour security and

	emergency rescue, home appliance repair, household cleaning and cleaning, community shuttle, swimming pool, gym, theater, annual regular physical examination, and personal health management, history and art and other senior college lectures, Resident gatherings, outing visits, religious activities, and life matters agency.
Dependent living area (assisted living area, memory care area, professional care area)	Sensory training, memory training, sports rehabilitation, sleep testing, drug injection, daily assistance, spiritual care, chronic disease management, etc.

The community catering service team takes nutrition, health, deliciousness, and diversity as its purpose. A professional chef team prepares daily food. The community clubhouse has a cafeteria, a la carte restaurant, a multi-function hall, VIP rooms, and a tea room. In terms of daily life care services, housekeeping and social work services cover all community residents and provide various care services. At the same time, social workers establish a unique community service file for each resident and maintain timely evaluation and update, so that residents and their families feel connected, support each other, and exchange information. Establish a close cooperative relationship between residents, their families, and the community to create a better life for the elderly.

Taikang House builds a comprehensive professional care team. The elderly care community is assisted by the main community leader and N care team members, including case management, clinical pharmacists, nursing, rehabilitation medicine, geriatric physicians, logistics support, nutrition and catering, entertainment, and other teams to work together. The information system and service system of Taikang Home are very complete, mainly supported by a complete operation management system, so the operating system is continuously optimized. At the same time, regular inspections of customer satisfaction provide a solid guarantee system. At the same time, to establish a platform for the autonomous construction of the community and the residents, the Loctite Council was established to listen to the voices of the residents, while respecting the opinions of the residents, to encourage them to fully participate in the development and improvement of community operations.

Taikang House adopts the long-term holding profit model of “insurance policy bundled deposit”. A one-time deposit can quickly withdraw funds, and monthly fees, nursing fees, and meals are used to maintain daily operations. As shown in [Figure 4] below:

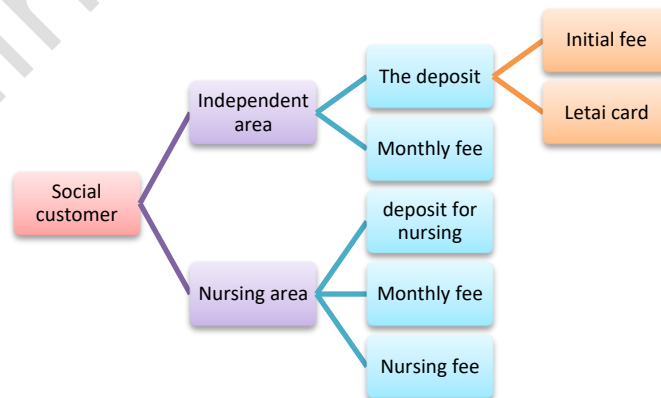


Figure 4. Taikang house profit model

Pension plan insurance products the pension community was jointly established by Taikang Life and Taikang Home in 2014. It is the first comprehensive pension plan in China. Mainly to solve the customer's financial planning and retirement living arrangements. An insurance product specially designated by Taikang Life and Taikang Home-Happiness has an appointment. At present, Taikang Xinfu Annuity Insurance is the main representative. Xinfu Annuity Insurance provides three different types of insurance funds for the insured, which can meet the needs of different customers' pension financial planning. If you pay more than 2 million, you can get old-age security and the right to move in. After the customers move into the retirement community, they can pay for the retirement community through insurance, so that the problem of the cost of the retirement community service can be solved.

## 5. Comparative analysis of Senior Care Communities in China and America

### 5.1. Comparison of China and the U.S. National Conditions

The U.S. economy is now in a stable state of development, and pension-related policies are relatively mature. Legal guarantees and pensions provide adequate financial guarantees for the elderly to meet the needs of independent living. In 1965, the government paid for the medical expenses of the elderly. At the same time, the government and charity organizations also established diversified elderly care institutions. For example, elderly colleges, canteens, rehabilitation, nursing care, and other services can provide diversified choices for the elderly. China has entered the age of aging in the 21st century. According to the national census, the number of people aged 65 and over was 118,831,709 million, accounting for 8.87% of the total population. The high birth rate in our country was concentrated in the 1940s and late 1960s and was stable at over 30%. The proportion of the elderly population in the United States at this stage is 12%, while that in China is 17.9%. By 2030, the proportion of the elderly population in the United States will reach 18%, and China will reach 16%. Since people born between the late 1940s and the late 1960s in my country are getting older, they are the users of the retirement community.

The elderly in the United States is highly independent and rely on pensions to pay for their pensions after retirement, not dependent on their children. At the same time, the perfect old-age security system guarantees the retirement life of the elderly, and the elderly who have the conditions can choose the old-age community with good conditions. China's ancient concept has been "raising children to protect against old age". The main choice for the elderly in China is to provide for the aged at home, and to go to an institution to provide for the aged is also the choice when forced to do so. In China, the elderly whose children do not support themselves will receive severe condemnation. Nowadays, community care for the elderly is more easily accepted by American seniors, while only a few people in China can accept it. [Table 2] shows the comparison of pension models between China and the United States.

Table 2. Shows the comparison of pension models between China and the United States

Contrast content	United States	China
Traditional social concepts	Emphasize independence, not drag each other	Respect and support the elderly
The concept of the elderly	Live by yourself in old age	Support children for old age, rely on children in old age
The concept of children	No obligation to support the elderly	Supporting the elderly is one's duty

Savings deposits per senior	Higher than the per capita savings deposit level in the United States	Lower than China's per capita savings deposit level
Type of residence for the elderly	Parents do not live with their children	Parents and children live together
Pension mode	Live independently or choose a retirement community, elderly care center	Home care for the elderly, supplemented by elderly care institutions
Choose the community for the aged	There are nearly 2,000 senior care communities in the U.S. There are many people in various cities and towns in the U.S. who choose senior care communities	Only a few major Chinese cities such as Beijing and Shanghai have retirement communities, and fewer people choose retirement communities

## 5.2. Comparative analysis of the operating modes of the Chinese and American retirement communities

Selling houses and residences to obtain profits, do not set up medical and estimated supporting services, and reduce input costs. Private and government investment are the main sources of medical institutions. The mode of operation is in the form of commercialization. There are three main entities: developers, investors, and operators. At the same time, various funds have also begun to enter the pension market. The development theme of Sun City is private investment in nature, and the professional division of labor in each link can achieve efficient and low-risk operations.

The Taikang Home pension community uses a wholly-owned model of development. Operators, developers, and investors are a trinity, and the perfect connection between the pension community and pension insurance is achieved through chain operation. Customers purchase endowment insurance to solve the problem of high prices in the community. The cost of care for the elderly living in the pension community can be solved with annuity dividends and endowment insurance.

In terms of service concept, the goal is the same whether it is the Taikang Home retirement community or the Suncity retirement community. In addition to meeting material needs, it also meets spiritual needs. Taikang Home provides services for the elderly based on the five-in-one concept, meeting the seven major life needs of the elderly, making parents happy, and reassuring their children is the service tenet of the elderly community.

## 5.3. Chinese and American senior citizens

The Suncity Elderly Community considers the physical conditions of the elderly at different stages, provides services for the elderly, and provides customers with stable, limited, and reasonable investment plans. In terms of medical services, the retirement community of Sun City mainly relies on the municipal nursing and medical services provided by the town where it is located. There is no hospital built inside, and no corresponding facilities have been built in the community. The biggest feature of the Taikang Home Elderly Community is that medical services are embedded in each community and a secondary rehabilitation hospital is also built. This is the biggest difference from the Sun City Elderly Community in the United States. Taikang Home has built a "one community, one hospital" structure in all senior care communities across the country, forming a sound and healthy management service system, achieving the goal of Omni-directional, whole-process, and whole-person health, and providing the elderly with peace of mind and security.

The adequate supply of professional nursing talents in the Sun City elderly care community in the United States is mainly due to the comprehensive nursing education system

in the United States. Sufficient nursing talents can meet the nursing needs of the elderly. The United States has distinct levels of nursing education. There are 6 types from elementary to advanced, namely, registered occupation, registration, junior college, undergraduate, master's degree, and doctorate nursing education. There are more than four million nursing practitioners in the United States today. At the same time, a senior education center will be established in the university, funded by the government, and fund projects will fund the establishment of the senior nursing research institute to improve the quality of senior practice.

The "China's Aging Industry Development Report" pointed out that between 2022 and 2030, my country's elders over 60 will grow from 250 million to 370 million. "Empty-nest elderly" account for nearly 50% of the elderly population, and the proportion of disabled and semi-disabled elderly 18.3%. In the face of huge demand, nursing tasks face a huge gap. Nursing staff in my country are mainly engaged in medical services in medical institutions, and some of them are engaged in community nursing services at the grassroots level. Nursing talents working in elderly care institutions and elderly care institutions account for only a small portion. At present, there are almost no qualified professionals or quasi-professionals, such as professional rehabilitation physicians for geriatric diseases, who should provide services in the elderly community.

The development of vocational education and training in the United States is relatively mature, with systematic training, and only after passing the grades can they become professional nursing staff. Otherwise, they cannot engage in the nursing profession, which can greatly improve the quality of nursing staff. In the Sun City retirement community, nursing staff must not only have professional knowledge and skills but also have non-professional knowledge, personality qualities, and other abilities, so that they can provide diversified medical and health services for the elderly.

The source of Chinese elderly care workers is relatively low in overall cultural quality, with a college degree or below accounting for the majority, and some are even illiterate. Under the restriction of cultural level, the elderly care workers in our country can only perform manual labor, and the elderly care is limited to housekeeping services. For example, buying daily necessities and cleaning for the elderly. In this situation, the quality of nursing staff in Taikang Home's elderly care community is low and cannot meet the various needs of the elderly.

#### **5.4. Implications for senior care communities in various countries**

Increase the promotion of volunteers in the elderly community to form a voluntary culture promotion. Due to insufficient publicity and relatively simple methods, there are fewer volunteers in retirement communities in various countries, and public awareness is insufficient. The publicity and education of volunteer services in the retirement community should be increased so that they have a clear understanding of the volunteers in the retirement community. Only by raising public awareness can we win respect and recognition for volunteer work in the elderly community. Also, it can enhance volunteers' sense of identity and increase the stickiness of volunteer behavior.

Improve the mechanism for the introduction and training of rehabilitation talents, promote the rational flow of talents through the multi-point practice of doctors and improve the doctor-based training system, and quickly promote the construction of a team of rehabilitation professionals, encourage qualified doctors to transform into rehabilitation physicians, and rehabilitate physicians Include training programs for talents in short supply. Let the value, treatment, and social status of the rehabilitation therapist get social recognition.

## 6. Conclusion

This article compares the development background, project development, and operation, service concept, service content, community planning, legal policy, talent supply, etc. of the senior care community from the case analysis of China and the United States. Enlightenment from the development and construction of global elderly care communities. Through the collection and analysis of official data such as the China Aging Demographic Yearbook and the US Sun City official website, the analysis data is used to interpret the achievements and problems of the Chinese and American elderly care communities, and the data is used to make the problems more convincing.

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