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A Welfare Economics Perspective on the High-Quality Development of the Elderly Care Service System during the 15th Five-Year Plan Period

XiaoYun Guo
School of Management, Hebei University, Baoding City, Hebei Province, China

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Abstract

During the 15th Five-Year Plan period, China's elderly care system is required to shift from scale expansion to high-quality development. From a welfare economics perspective, this paper identifies three major imbalances in the current system: efficiency (resource misallocation and low productivity), equity (Matthew effects and digital exclusion), and incentives (misaligned goals among stakeholders). To address these imbalances, the paper proposes a triple transition—toward allocative and innovation efficiency, developmental universalism, and diverse inclusive incentives. Key policy pathways include establishing a national big-data platform, implementing performance-based payment, integrating medical and elderly care systems, launching an AI+elderly care plan, legalizing the basic service list, creating graduated personal care accounts, promoting digital inclusion, adopting smart government purchasing, utilizing financial tools for the silver economy, and compensating family caregivers. These integrated strategies aim to build an incentive-compatible ecosystem that enhances the well-being and dignity of all elderly people.

Keywords

15th Five-Year Plan; elderly care service system; high-quality development; welfare economics; incentive compatibility

1. Introduction

The 15th Five-Year Plan period marks a crucial phase in China's transition from moderate to profound aging, during which elderly care services will evolve from ensuring basic support to providing quality care. Yushao Wu, Deputy Director of the Institute of Aging Studies at Fudan University and President of the China Social Welfare and Elderly Care Services Association, highlighted six strategic transformations in elderly care services during this period: shifting from prioritizing key areas to ensuring fundamental needs, from addressing supply gaps to meeting

demand, from providing basic care to fostering meaningful engagement, from extensive approaches to precise and targeted solutions, from informatization to intelligent systems, and from traditional care to developing a "silver economy." To promote high-quality development of elderly care services during the 15th Five-Year Plan period, it is essential to build upon existing transformation foundations, align short-term demand responses with long-term strategic planning, scientifically assess demographic trends and formulate development strategies, foster integrated growth of diverse care models, develop context-specific services, strengthen multi-faceted safeguards for high-quality development, and accelerate the empowerment of new productive forces to drive service sector upgrades — achieving comprehensive progress across multiple dimensions.How can we ensure that the commitment to "basic needs" translates into equitable welfare distribution? How can public resources be allocated precisely and efficiently during demand fulfillment? And how can we stimulate the vitality of various stakeholders behind the "silver economy" and "meaningful engagement for seniors," creating a sustainable ecosystem with aligned incentives? Addressing these questions requires an analytical framework that balances efficiency, equity, and developmental momentum. Welfare economics provides a powerful theoretical framework for this purpose, focusing on maximizing social welfare under conditions of scarce resources. Its core principles of efficiency, equity, and incentive compatibility align closely with the inherent requirements of the aforementioned six strategic transformations.

Therefore, the central research question of this paper is: within the macro-level context of these six strategic transformations during the 15th Five-Year Plan period, how can the principles of welfare economics be applied to identify key issues regarding the current elderly care service system in terms of efficiency, equity, and incentives, and to develop a targeted policy approach that effectively promotes high-quality development of the system?

2. The Triple "Welfare Imbalance" from a Perspective View

During the 14th Five-Year Plan period, China entered the phase of establishing a fundamental elderly care service system, achieving significant progress in ensuring coverage, providing a safety net, meeting adequacy requirements, enhancing accessibility, improving safety standards, expanding service options, fulfilling functional needs, and advancing smart technologies. However, the transition to a new stage of high-quality development under the 15th Five-Year Plan still faces numerous challenges. Accelerating population aging poses challenges to the maturity of the elderly care service system; insufficient service supply coexists with structural mismatches; uneven development levels persist between regions and urban-rural areas; weak resource allocation supports conflict with sustainability risks; and ambiguous responsibilities coupled with inadequate coordination

characterize the management framework. From a welfare economics perspective, these contradictions manifest as three major "welfare imbalances": inefficiencies in resource allocation, disparities in welfare access equity, and insufficient incentives for multi-stakeholder collaboration. This chapter systematically examines how these imbalances hinder the maximization of social welfare through concrete data and real-world case studies.

2.1. Efficiency Imbalance of Distorted Resource Allocation and Low Service Output

An ideal elderly care service system should maximize service output at minimal cost. However, current practice reveals a coexistence of resource misallocation and service inefficiency, resulting in significant net losses to social welfare. Structural mismatches lead to both underutilization and shortages of resources, while the spatial and functional distribution of elderly care facilities fails to accurately meet actual demands, exhibiting pronounced tidal-like fluctuations.

According to the "2024 National Aging Society Development Report" released by the Ministry of Civil Affairs, by the end of 2024, China had a total of 406,000 elderly care institutions and facilities, with combined elderly care beds numbering 7.993 million. Among these, there were 40,000 registered elderly care institutions (a decrease of 1.2% year-on-year), providing 5.077 million beds and serving 2.307 million elderly individuals; while community-based elderly care service institutions numbered 366,000, offering 2.915 million beds. The vacancy rate for registered elderly care beds nationwide reached as high as 54.56%. Since occupancy data for community-based elderly care facilities have not been publicly disclosed, the overall bed vacancy rate cannot be precisely calculated. However, considering the historical average bed utilization rate of approximately 50%, the current vacancy rate remains elevated. This surplus is not absolute but rather a result of structural mismatch. By the end of 2024, over 85,000 partnerships had been established between medical institutions and elderly care providers nationwide, with more than 8,400 integrated medical-elderly care facilities. Nevertheless, this formal integration has not fully translated into substantive service convergence or enhanced service capabilities. Although statistics indicate that over 90% of elderly care institutions provide healthcare services in various forms, an in-depth analysis reveals that among these 8,400 integrated facilities, only a limited proportion genuinely possess medical institution qualifications, offer designated medical insurance settlement services, and deliver seamless long-term care services through deep integration—of which fewer than 3,600 are healthcare institutions registered under elderly care facilities, while approximately 4,800 elderly care facilities operate within healthcare institutions. This current situation of "signing contracts without formal agreements" and "entering into partnerships without genuine collaboration" results in ineffective synergy between medical and elderly care resources due to fragmented systems in

standards, payment mechanisms, and management. Behind the substantial number of signed contracts lies a bottleneck in resource coordination and service delivery efficiency.

According to the survey report data, current human resource allocation in elderly care institutions exhibits a prominent contradiction between "structural imbalance" and "insufficient digital empowerment," severely hindering the effective transformation of professional services into high-quality outcomes. There is a notable tendency toward prioritizing foundational skills over specialized expertise in staffing. Although the staffing rates for nurses (68.6%) and social workers (70.1%) are relatively high, meeting basic care and daily activity needs, there is a significant shortage of core professional personnel critical to proactive health management, functional rehabilitation, and psychological support for seniors: fewer than half of institutions employ health managers or psychological counselors, while the staffing levels for rehabilitation therapists and nutritionists barely exceed 50%. This staffing structure confines service delivery to a passive, reactive level of daily care, making it difficult to systematically implement preventive health interventions, personalized rehabilitation plans, or psychological support — high-value-added services — that would enhance professional value and welfare outcomes. Consequently, human resources remain "locked at a low level," limiting the professional value and welfare improvement potential of services.

2.2. Equity Imbalance of Disparities and Exclusion in Welfare Access

Welfare economics focuses not only on the total welfare level but also on its distribution.A high-quality service system must promote social equity. However, the current system exhibits a "Matthew effect" in welfare distribution across multiple dimensions, subjecting vulnerable elderly populations to institutional exclusion and exacerbating social inequality. The spatiotemporal disparities in basic elderly care services reveal a pronounced pattern of imbalance and entrenchment. Regionally, significant gradient differences exist between urban and rural areas as well as among eastern, central, and western regions: developed coastal areas particularly the Yangtze River Delta urban cluster demonstrate superior service standards, while northeastern and western regions lag behind, creating an overall "east-high-west-low" disparity. The urban-rural gap is particularly stark, with cities enjoying clear advantages in fiscal investment and facility coverage, whereas rural areas face dual challenges of resource scarcity and inadequate infrastructure. Spatially, these disparities are not random but exhibit distinct clustering patterns: provinces with high service levels form geographically concentrated "high-density clusters," while those with low levels create contiguous "low-density clusters." This indicates that regional elderly care development is not isolated but rather interconnected through spatial interactions and synergies.

This pattern of regional differentiation results from the complex interplay of

multiple factors, including local resource endowments, pension burdens, and particularly central government fiscal transfer payments and policy orientations. It reflects profound disparities among regions in terms of financial capacity, policy implementation effectiveness, and developmental stages.

2.3. Incentive Imbalance of Misaligned Goals and Actions

The current fiscal subsidy structure is severely imbalanced, prioritizing hardware infrastructure development (accounting for 68%) while neglecting operational and personnel investments (only 22%). This supplier-oriented approach distorts market incentives, hinders the effective provision of inclusive services, and coupled with regulatory gaps, results in inconsistent service quality that undermines market confidence and consumer rights. This highlights the dual dysfunction of the government's role in both incentive guidance and quality regulation.

Given the characteristics of the elderly care industry including long investment cycles, low profit margins, and high risks—combined with the current policy environment's failure to provide market participants with stable, predictable return mechanisms, the market swings between "public welfare" and "profit-seeking," resulting in a severe shortage of effective supply. The substantial disparity in returns inevitably creates a stark contrast in market supply: there is an oversupply and intense competition for high-end senior living communities, while inclusive and nursing-oriented beds targeting the broader middle-income elderly population are severely scarce.

However, the contributions of family caregivers have long been regarded as a "private domain responsibility" and thus overlooked by policies. Due to their prolonged caregiving duties, family caregivers bear substantial opportunity costs and financial losses. Yet professional community services capable of providing "respite services," skills training, or psychological support to these families account for less than 10% of the total available services. This model of "taking without compensating" family caregivers not only violates the fundamental principle of "internalizing externalities" in welfare economics but also renders this traditional pillar increasingly fragile and unsustainable amid trends of declining birth rates and the prevalence of nuclear families.

3. Welfare Economics Connotation for High-Quality Development in the 15th Five-Year Plan Period

After accurately identifying the three major "welfare imbalances" within the current system, it is essential to clarify the fundamental direction and core objectives for high-quality development of elderly care services during the 15th Five-Year Plan period. This serves not only as a guide for policy implementation but also represents a concrete application of welfare economics theory in public policy. Its core essence lies in achieving a fundamental shift in development logic — from pursuing

expansion metrics such as bed capacity and facility coverage rates—to adopting an intensive development approach aimed at enhancing overall social welfare levels.

3.1. Fundamental Objective from Scale Expansion to Overall Welfare Maximization

During the 14th Five-Year Plan period and earlier phases, the primary task in China's elderly care service system development was to rapidly address historical deficiencies and expand service capacity. The "number of nursing home beds per thousand elderly residents" became a key indicator for measuring progress. This "scale expansion" model demonstrated historical validity in its initial stage, swiftly establishing the framework of the service network. However, mere scale expansion has encountered diminishing marginal returns: high bed vacancy rates, severe resource misallocation, and insufficient satisfaction among certain population groups. Research has identified structural issues in China's elderly care system — including overemphasis on institutional care at the expense of home and community-based services, prioritization of hardware infrastructure over software support, and urban-centric approaches neglecting rural areas. One root cause lies in excessive focus on quantitative growth while overlooking improvements in systemic efficiency and equity. During the 15th Five-Year Plan period, facing the severe challenges of deepening aging society and the demands of high-quality development, the fundamental objectives of elderly care services must undergo strategic elevation. This requires applying core principles of welfare economics to anchor the ultimate goal of development as "maximizing overall social welfare."

There is a need to shift from a "supply-side dominance" mindset to a "demand-side-driven" approach. Welfare economics posits that welfare stems from the fulfillment of individual needs. Therefore, an effective service system must begin with accurately identifying and addressing the diverse and evolving needs of the elderly. In her article, Lu Wang emphasizes that fulfilling the commitment during the 15th Five-Year Plan period to provide basic elderly care services "to all seniors" essentially means ensuring every senior receives equitable access to services tailored to their specific needs, rather than simply providing uniform beds or facilities. This implies that policy focus should shift from "what we have built" to "what seniors actually gain and how they perceive it." Demand-oriented resource allocation can prevent waste, transform limited public resources into tangible improvements in welfare for the elderly, and achieve a Pareto improvement.

It requires balancing the two dimensions of "efficiency" and "fairness" to achieve net growth in social welfare. Classic welfare economics theory reveals that efficiency concerns the size of the "cake," while fairness pertains to its distribution. High-quality development should not solely pursue economic efficiency or egalitarianism. Scholars such as Weitao Zhang, Guanting Mo, and Lihong Cheng have advocated establishing a basic pension service system that is "fairly accessible and

universally beneficial" — a concrete manifestation of this balanced approach. The principle of "maximizing overall welfare" means that during the15th Five-Year Plan period, continuous improvements in resource allocation and service delivery efficiency must be achieved through refined management and technological empowerment (e.g, smart elderly care systems). While expanding the welfare "cake," efforts should strengthen the government's fundamental responsibility, innovate subsidy mechanisms (by shifting support from providers to recipients), and implement inclusive designs (such as bridging the digital divide) to ensure fairer distribution of welfare benefits — particularly favoring vulnerable elderly groups like low-income individuals, those with disabilities, and rural residents. This approach reduces welfare losses and elevates the overall level of social welfare.

Finally, it calls for establishing a long-term sustainable "incentive-compatible" mechanism to ensure the enduring momentum for welfare growth. In his article, Sifeng Zhang thoroughly examines the effective boundaries and collaborative mechanisms between government and market in elderly care services. Achieving "maximum overall welfare" requires establishing clear rules during the 15th Five-Year Plan period, enabling the goals and behaviors of multiple stakeholders — including the government, market entities, social organizations, families, and the elderly themselves—to generate a positive synergy under the joint regulation of the "invisible hand" and the "visible hand." For example, the government guides the market to provide high-quality, inclusive services through procurement and scientific oversight; the market receives reasonable returns and development space under well-defined rules; family caregivers gain social support and recognition of their contributions.

Accordingly, the fundamental goal of high-quality development in elderly care services during the 15th Five-Year Plan period is to move away from extensive, outward-looking scale-driven competition and embrace a profound "welfare revolution" centered on enhancing the quality of life and dignity of all elderly people, promoting social harmony and equity, and achieving sustainable resource utilization. This positioning not only embodies the practice of the "people-centered" development philosophy but also represents a contemporary expression of welfare economics' pursuit of the optimal social state.

3.2. Fairness Objective from Selective Equity to Development-Oriented Inclusiveness

Equity stands as the core value dimension of welfare economics and serves as the key criterion for evaluating the social desirability of elderly care systems. Under traditional models, constrained by total resource limitations, China's equity practices in elderly care primarily manifest as "selective equity" policies prioritizing the most vulnerable groups(such as those in extreme poverty, low-income individuals, or severely disabled seniors)aiming to achieve the

"maximization of welfare for the most disadvantaged," as emphasized by Rawls' social welfare function. This approach played a historic role in initially addressing the most urgent challenges. However, with the full fulfillment of the national commitment to "ensuring basic living standards" during the 15th Five-Year Plan period and evolving demographic trends characterized by an aging population, it faces two major limitations: First, its "gap-filling" nature tends to create a "cliff effect" both above and below the welfare threshold, excluding numerous marginal elderly populations who are near but not yet eligible for benefits, thereby generating new inequalities; second, its focus on maintaining basic survival fails to meet the widespread expectations of older adults for richer, more dignified, and developmental later life experiences.The equity goal for elderly care services during the 15th Five-Year Plan period must undergo a strategic upgrade, evolving toward a "development-oriented universal benefit" model. This objective integrates the utilitarian concern for "the greatest happiness for the greatest number" with the capacity equality theory's pursuit of "substantive freedom." Its core essence lies in ensuring, through systematic and institutional arrangements, that all elderly individuals not only receive equitable access to basic subsistence welfare but also universally enjoy development opportunities that foster social participation and realize personal value.

"The Development-Oriented Inclusive Model" calls for establishing a comprehensive basic service network with clear rights and responsibilities that covers all citizens, achieving universal "minimum fairness" a institutionalized shift from prioritizing key groups to safeguarding fundamental needs. The core lies in elevating basic elderly care services from a targeted welfare program to a universal social right for all citizens. The principle of "fair accessibility and universal enjoyment" proposed by Weitao Zhang et al. precisely embodies this vision. During the 15th Five-Year Plan period, dynamic adjustments and strict enforcement of the National Basic Elderly Care Service List must clarify the government's non-discriminatory responsibility to provide services across all regions and for all seniors. Fairness manifests not only in the inclusion or exclusion of service items but also in equitable service quality, requiring efforts to bridge service gaps caused by regional disparities and urban-rural divides. This necessitates public fiscal investments establishing a stable mechanism tied to the permanent elderly population, ensuring equal access to basic services regardless of residence or financial capacity— thereby laying the most solid foundation for social equity.

"Development-oriented inclusiveness" emphasizes promoting "opportunity equity" and "capacity equity" through targeted empowerment and support, moving beyond static resource allocation to focus on dynamic welfare creation capabilities. "Having basic sustenance" constitutes only the foundation; "having meaningful engagement" represents a higher level of fairness, requiring systems not merely to provide care but also to create enabling environments, establish platforms, and remove

barriers— helping younger, healthy seniors transform their experiences and skills into social value, achieving "active aging." For instance, institutional recognition and flexible incentives like time banks encourage seniors to participate in community governance, mutual assistance programs, and knowledge-sharing activities, transforming them from passive service recipients into active welfare creators and contributors. Meanwhile, addressing emerging forms of exclusion such as the digital divide necessitates proactive "digital inclusion" initiatives, leveraging universal training and age-friendly adaptations to empower all seniors to equally benefit from technological advancements while preventing technological progress from exacerbating intergroup capacity disparities.

The "development-oriented inclusive approach" requires a system capable of driving. "inclusive development" that is, expanding the provision of high-quality, accessible services through the activation of market and social forces. Equity does not equate to low-level uniformity; rather, it ensures that elderly individuals with varying financial capacities and needs can access affordable, quality options within the market — a key consideration in understanding government-market dynamics. While maintaining fundamental safeguards, governments should employ policy tools such as strategic planning, standard-setting, tax incentives, and financing support to fully stimulate the intrinsic motivation of markets and social organizations to deliver multi-tiered, diverse inclusive services. The goal is to establish a pyramid-shaped supply structure: at the apex lies the government-backed safety net, the base represents a competitive, vibrant market layer, and the middle tier constitutes an inclusive sector thriving through policy incentives, catering to the core needs of the majority of middle-income seniors. This framework enables maximized growth of total social welfare while ensuring fairness.

The equity objectives during the 15th Five-Year Plan period have shifted from the relatively narrow concept of "selective equity," which focused on basic survival needs, to a "development-oriented inclusive equity" that balances survival and development while emphasizing equal rights and opportunities. This approach requires systems to build upon the foundation of non-discriminatory "basic equity," strive to expand inclusive "opportunity equity," and ultimately achieve sustainable "development equity" by stimulating inclusive market and social vitality. This goal represents not only a strategic response to the challenges of population aging but also a concrete implementation and contemporary innovation of the ideal of social equity in welfare economics within China's elderly care service system.

3.3. Efficiency Shift from Scale to Configuration and Innovation

In the initial phase of establishing the elderly care service system, efficiency targets were primarily focused on "scale efficiency" —that is, rapidly expanding the overall service supply by quickly increasing factors such as nursing home beds and service

institutions to meet sharply growing basic demands. This approach resembles infrastructure development, emphasizing the questions of "availability" and "abundance." However, as data from Chapter One reveal, when the total number of beds exceeded 7.99 million yet the vacancy rate reached 50%, relying solely on factor accumulation for "scale efficiency" led to diminishing marginal returns and even severe resource wastage due to misallocation. Issues highlighted by Yanzhong Wang et al. — such as prioritizing institutional construction over service operations—are quintessential products of this extensive efficiency paradigm.For this reason, the efficiency objective for high-quality development of elderly care services during the 15th Five-Year Plan period must undergo a profound transformation from extensive "scale efficiency" to endogenous "allocation and innovation efficiency." The core of this transformation lies in shifting focus from the "quantity" on the input side to the "quality" and "precision" on the output side, aiming to achieve a fundamental improvement in the total factor productivity of elderly care services through optimized resource allocation and the introduction of technological and managerial innovations. This requires not only expanding the overall scale of services but also employing smarter approaches to deliver them, ensuring that every resource generates maximum social welfare returns.

"Allocation efficiency" emphasizes the dynamic and precise matching of resources with demands, striving for a Pareto optimal state. In welfare economics, Pareto efficiency refers to improving at least one individual's situation without worsening anyone else's. The current mismatch in elderly care resources across urban-rural areas, regions, and demographic groups exemplifies a deviation from this ideal. Enhancing allocation efficiency requires two key approaches: First, shifting policies from blanket subsidies ("flood irrigation") to targeted support ("drip irrigation"). This involves replacing uniform funding allocations with big data-driven evaluations to direct fiscal resources, nursing personnel, and facilities directly to seniors most in need and service-deficient sectors. For instance, transitioning subsidy mechanisms from provider-focused (to institutions) to demand-oriented (for seniors), aligning funding with population mobility to incentivize service providers to improve quality and meet needs proactively. Second, breaking down institutional and resource barriers between medical care, elderly care, rehabilitation, and nursing services to achieve true integration. Tang Lijian's research on integrated healthcare and elderly care systems addresses this critical challenge in cross-sectoral resource allocation. Standardized assessment criteria, coordinated payment policies (e.g., linking long-term care insurance with health insurance), and shared information platforms enable seamless service transitions among different settings, avoiding redundant investments, service gaps, and resource stagnation caused by fragmented systems.

"Innovation efficiency" focuses on reshaping service production functions through technological and managerial reforms to transcend the efficiency limitations of traditional models. This represents the core strategy for addressing labor shortages

and enhancing service quality during the 15th Five-Year Plan period. It encompasses two dimensions: First, technology-driven process innovation and service upgrades. The shift from informatization to intelligence means that "AI plus elderly care" should no longer be limited to information recording and remote viewing, but should be deeply integrated into the full processes of assessment, care, risk warning, and rehabilitation training. For example, artificial intelligence and Internet of Things technologies can be used to automatically identify and warn of abnormal behaviors among disabled older people, greatly reducing the labor cost and safety risks of night patrols. Rehabilitation robots can assist training, extending the coverage of one-on-one services while maintaining standardization. These applications directly improve the service output and safety of each unit of human capital and are typical efficiency improvements. The second dimension is the improvement of system effectiveness through managerial and model innovation. Developing "central-kitchen" community meal services, promoting "family elderly care beds" to extend professional institutional services into home settings, and cultivating professional elderly care service operators for chain-based and intensive management all use organizational and managerial changes to achieve economies of scale and scope, reduce average service costs, and improve overall resource utilization.

"Configuration efficiency" and "innovation efficiency" complement each other, forming the two facets of the new efficiency concept under the 15th Five-Year Plan. Precise resource allocation guides efforts toward technological innovation and management model innovation, ensuring that innovation is truly effective; meanwhile, technological innovation particularly digital technology enables more refined and dynamic resource allocation, allowing for city-wide elderly care service resources to be dispatched with a single click and demands to be intelligently prioritized through smart platforms. The "ecological framework" proposed by Wei Qiu, Rongrong Zhang, Pan Zhou, and others to bridge the digital divide ultimately aims to ensure all seniors fairly benefit from the efficiency gains brought by technological innovation, while preventing improved efficiency from exacerbating inequalities in the digital age.6

3.4. Incentive Shift from Administrative to Diverse Complementary Incentives

For a long time, China's elderly care service system has exhibited a pronounced "administrative-led" characteristic, with the government vigorously driving its development through policy formulation, fiscal investment, and direct establishment of institutions. While this model proved effective during its initial launch and rapid expansion phases, its limitations have become increasingly apparent as the system grew more complex and demands diversified. The government's limited resources, information access, and capabilities make it

difficult to precisely meet all differentiated needs, while excessive administrative intervention stifles market and social vitality, resulting in a homogeneous supply structure, insufficient innovation, and even fostering a dependency mentality of "waiting, relying, and demanding." Sifeng Zhang's analysis of the government-market relationship and Guiyun Wang's advocacy for a diversified system both highlight the necessity to move beyond this singular dominant model. Therefore, the incentive objectives for high-quality elderly care development during the 15th Five-Year Plan period must undergo a systemic shift from "administrative dominance" to "multi-stakeholder compatible incentives." This goal stems from the "incentive compatibility" principle and "welfare pluralism" theory in welfare economics, aiming to establish an ecosystem through sophisticated rule design and institutional arrangements that harmonizes and stimulates the intrinsic motivations of multiple stakeholders — including the government, markets, civil society organizations, families, and seniors themselves. Within this system, the spontaneous actions of each stakeholder—as they pursue their legitimate interests (e.g., the government's pursuit of public welfare and policy effectiveness, businesses seeking reasonable profits, families striving for well-being and reduced burdens, and seniors pursuing autonomy and dignity)—will naturally align with and reinforce rather than conflict with the overarching societal goal of high-quality elderly care development.

For governments, "inclusive incentives" signify a deeper transition from being mere "paddlers" to serving as "steersmen" and "rule-makers." The core incentive for governments lies in leveraging societal resources through more scientific top-level design, effective regulation, and targeted procurement of services. Governments should establish clear, stable, and predictable industry standards, quality benchmarks, and pricing guidelines to reduce market uncertainties and provide consistent operational frameworks for all stakeholders. This shift involves moving from subsidizing infrastructure to purchasing high-quality service outcomes, incentivizing service providers to continuously improve quality and efficiency through performance contracts and competitive bidding mechanisms. Directly managed resources should be concentrated on addressing the most challenging areas of "market failure".such as care for disabled individuals, cognitively impaired seniors, and isolated elderly populations — to uphold the fundamental principle of social equity. Government performance evaluations must evolve from focusing solely on "the number of beds constructed" to measuring "the improvement in elderly living quality and the mobilization of social capital."

For market and social forces, the core of "compatible incentives" is to create space for "profitable inclusiveness" and "valuable social innovation." Incentive goals must use policy packages to make the provision of inclusive and high-quality services an attractive business. This includes "cost-sharing" incentives that substantially reduce operating costs and entry barriers for inclusive elderly care services through preferential policies on land, taxes, fees, and financing; "demand aggregation"

incentives that effectively improve the overall payment capacity and purchase willingness of older people through measures such as long-term care insurance and elderly care service vouchers, thereby creating real and scalable effective demand for the market; and "innovation-return" incentives that provide R&D subsidies, patent protection, priority procurement, and other rewards to innovative actors that produce significant social benefits in smart elderly care, age-friendly products, and new service models, stimulating the innovative vitality of the silver economy.

The family is the first pillar of elderly care, and older people themselves are the subjects of active aging. The incentive goal should focus on "externality compensation." Policies such as care leave, care allowances, respite services, and tax deductions should be explored to provide social recognition and substantive compensation for the substantial economic costs, opportunity costs, and emotional labor borne by family caregivers. This internalizes the positive externalities of family care and stabilizes this basic supply. The incentive for "opportunities to contribute," as advocated in policy documents, should be realized by building platforms, providing convenience, granting honors, or establishing flexible return mechanisms such as time banks, encouraging younger and healthier older people to participate in community services, mutual elderly care, and knowledge sharing. This helps them shift partly from "welfare consumers" to "welfare producers," unifying personal value and social value, and directly connecting with the transition from "being cared for" to "having opportunities to contribute."

"Diverse and Complementary Incentives" establish a positive feedback loop within an "elderly care ecosystem." Within this framework, effective government regulations and purchasing mechanisms foster stable markets, while high-quality, inclusive services meet family needs and alleviate caregiving pressures. Family support and active elderly participation further reduce overall societal elderly care costs and enhance collective welfare, enabling the government to focus more effectively on optimizing policies and ensuring basic safeguards. The incentive objectives during the 15th Five-Year Plan period aim to transition from the "command-control" model reliant on singular administrative authority to a "coexistence-symbiosis" model that leverages institutional design to mobilize societal synergy. This requires governments to operate with greater wisdom, aligning market interests with social responsibilities, empowering families and individuals, and providing appropriate incentives accordingly.

4. Path Construction for High-Quality Service via Precise Strategies

4.1. Equity Pathways via Government Responsibility and Inclusive Design

In response to the current "imbalance in fairness" — particularly the disparities in welfare access between urban and rural areas and among different groups, as well

as issues of digital exclusion— from the perspective of welfare economics, it implies that governments must strengthen their core responsibilities as resource redistributors and rule-makers.

Through systematic and inclusive institutional design, they should rectify the injustices inherent in market-based distribution mechanisms, ensuring that all elderly individuals, especially vulnerable groups, can fairly enjoy fundamental rights and development opportunities. This ultimately represents a substantive shift from "selective equity" to "development-oriented inclusiveness."

The primary pathway is to legalize the basic elderly care service list and equalize fiscal guarantees, thereby consolidating the "bottom-line equity" of social welfare. Because the "selective equity" model has limited coverage and uneven standards, it is difficult to meet the commitment to "cover all older people" during the 15th Five-Year Plan period. Rawls's principle of justice in welfare economics holds that social institutions should be most advantageous to the least advantaged members. Therefore, basic elderly care services must be upgraded from a policy to a legal right. In the early stage of the 15th Five-Year Plan period, China should initiate and strive to complete the legislative process for the Basic Elderly Care Service Promotion Law. The law should codify the national basic service list and clarify its items, standards, quality requirements, and expenditure responsibilities at all levels of government. It should also authorize a dynamic adjustment mechanism for the list, allowing regular scientific updates based on the price index and demographic changes, so that the level of protection keeps pace with social development. In fiscal terms, the transfer payment system must be reformed. A factor-based allocation model should be established according to the size of the resident older population, aging rate, fiscal capacity, and service cost differences across regions, and it should compulsorily narrow year by year the interprovincial gap in per capita fiscal expenditure on basic elderly care services, ensuring equalized fiscal support for the promise of "ensuring basic services" nationwide.

The core approach involves establishing and promoting a "graduated, empowerment-oriented personal elderly care service account" to achieve precise demand-side subsidies and empower consumers with autonomy in their spending choices. Shifting focus from subsidizing providers to supporting beneficiaries is crucial for promoting equitable distribution, though simple cash transfers cannot ensure funds are used for effective services or reflect principles of differential justice. Welfare economics posits that the most effective redistribution should directly improve recipients 'welfare conditions and incentivize rational decision-making. Therefore, a pilot program should be launched to gradually establish a "personal elderly care service account" system. Funds for this account will come from consolidated senior living allowances and nursing subsidies, supplemented by additional resources based on government financial capacity. The key innovation lies in its "graduated empowerment" design: tailored government

subsidy amounts are determined through assessments of seniors' economic status (e.g., pension income, assets) and disability levels, then deposited into accounts. Seniors can freely use these funds to purchase government-certified elderly care services at various price points. This framework achieves three levels of fairness: First, graduated subsidies enable targeted allocation of fiscal resources to impoverished and disabled seniors in greatest need, enhancing their financial capacity and prioritizing support for the most vulnerable; Second, it grants all seniors equal consumption choice rights, encouraging market-driven provision of diverse, high-quality, and affordable services through "voting with their feet," thereby improving subsidy efficiency and recipients' subjective well-being; Third, the accumulative and flexible nature of account balances motivates proactive retirement planning, embodying the empowering philosophy of "development-oriented inclusivity." This profoundly embodies the policy shift from addressing supply shortfalls to meeting demand' and from extensive approaches to refined, precise strategies.

The key pathway involves implementing a national-level "Digital Inclusion" initiative to proactively bridge the new opportunities gap in the intelligent era. Technology empowerment without inclusive design will exacerbate the "digital divide," creating institutional exclusion for elderly individuals less adept at technology usage—a violation of welfare economics 'fundamental principle of equal opportunity. Amartya Sen's theory of capability equality posits that true freedom depends on individuals' "capacities" to realize their value functions; thus, during the 15th Five-Year Plan period, a coordinated public capacity-building campaign must be launched. The Ministry of Industry and Information Technology, the Ministry of Civil Affairs, and the Ministry of Education should jointly initiate the "National Digital Literacy and Skills Inclusive Enhancement Program for the Elderly." This program should encompass three pillars: first, establishing regular, free digital skills courses across all urban and rural communities, senior universities, and nursing homes, focusing on practical skills such as smartphone fundamentals, fraud prevention, and online government services and medical appointments; second, fully implementing and mandating certification under the "Information Accessibility Standards," requiring all government-funded or public-service websites, apps, and smart devices to undergo age-friendly adaptations; third, adopting the ecological approach of the "Wenjiang Model" to cultivate grassroots "digital assistance volunteers" and community support networks, providing sustained human assistance for elderly and solitary seniors.

Through the tripartite approach of "legal framework as the foundation, account-based empowerment, and inclusive leapfrog development," the advancement of fairness in elderly care services during the 15th Five-Year Plan period can systematically transition from the previous fragmented and patchwork "selective equity" to a "development-oriented inclusiveness" characterized by

statutory rights, equal opportunities, and shared development. This is not only a social policy addressing the challenges of aging but also a profound application and innovation of the theory of fairness and justice in welfare economics within China's practice, aiming to build an age-friendly society that is both efficient and vibrant while embodying a sense of fairness.

4.2. Efficiency Path via Institutional and Tech Innovation for Pareto Improvement

From the perspective of welfare economics, enhancing efficiency hinges on correcting market failures through sophisticated institutional design and reshaping the service production function via technological innovation, thereby approaching the Pareto optimal state under strict resource constraints. To address the pressing need for transitioning from "scale expansion" to "allocation and innovation efficiency" during the 15th Five-Year Plan period, the following quantifiable and assessable precision pathways must be implemented.

The primary task is to establish a big data-driven national intelligent allocation platform for elderly care resources, addressing the fundamental market failure of information asymmetry. Welfare economics emphasizes that complete information is essential for effective market operations. Therefore, developing a nationwide, authoritative information infrastructure for elderly care services should be prioritized during the 15th Five-Year Plan period. Specifically, the Ministry of Civil Affairs, in collaboration with the National Data Administration and the National Health Commission, must complete Phase I of the "National Comprehensive Management Platform for Elderly Care Resources and Demand" by the endof 2026.

The platform must systematically integrate and dynamically update two core datasets: first, demand-side data— by fully implementing the "Elderly Capacity Assessment Standards," standardized evaluations and database entries for at least 50 million key elderly individuals (aged 80+ with low income or limited mobility) should be completed by 2027, creating precise demand profiles; second, supply-side data including real-time public disclosures of bed availability, service offerings, pricing, and quality ratings from all registered elderly care institutions and community facilities nationwide. The platform will employ intelligent matching algorithms to provide personalized service recommendations for seniors and deliver regional resource alerts along with decision-support tools for policymakers. This initiative aims to create a transparent, efficient "digital marketplace" that significantly reduces transaction costs, directs capital and human resources toward high-demand areas and underserved regions, and serves as critical infrastructure for achieving cross-regional Pareto improvement in resource allocation.It is imperative to fully implement the "performance-based payment model tied to service outcomes," fundamentally restructuring the incentive framework of fiscal subsidies. According to the principal-agent theory in welfare economics, payments

must be closely linked to observable and verifiable results to guide service providers toward aligning their actions with public welfare objectives. During the 15th Five-Year Plan period, the Ministry of Finance and the Ministry of Civil Affairs should jointly reform payment policies, mandating that by 2027 at least 40% of total central and local fiscal operational subsidies and long-term care insurance payments be linked to objective performance metrics. These metrics should abandon subjective evaluations and adopt professional indicators such as "rate of maintenance or improvement in elderly daily living activities" and "new incidence rate of moderate-to-severe pressure ulcers." Drawing on international experience, a refined point-based payment system should be established to provide higher payments for services effectively preventing disability progression and enhancing elderly self-reliance. This initiative establishes incentive-compatible contractual relationships, compelling service providers to shift their resource allocation focus from scale expansion to care quality and rehabilitation outcomes — a fundamental correction of efficiency distortions on the supply side. By 2030, this model is projected to increase the average improvement rate of elderly capabilities among participating institutions by 15 percentage points and enhance the efficiency of fiscal fund utilization by 20%.

The key lies in breaking down payment and data barriers within the "medical care, elderly care, rehabilitation, and nursing" system to achieve efficient cross-departmental resource coordination. During the 15th Five-Year Plan period, the National Healthcare Security Administration, the National Health Commission, and the Ministry of Civil Affairs should lead the implementation of a "Pilot Reform for Integrated Payment Systems for Medical, Elderly Care, Rehabilitation, and Nursing Services" in 10–15 cities with high aging populations. The core initiative involves facilitating secure sharing of health records, electronic medical records, and nursing assessment information among authorized institutions, while piloting an "Integrated Care Payment Package" that consolidates medical, rehabilitation, nursing, and long-term care services provided by institutions, with prepayments made proportionally by healthcare insurance and long-term care insurance funds. This institutional innovation aims to significantly reduce transaction costs associated with resource integration by establishing an internalized collaborative production "market," while internalizing the long-term benefits derived from prevention and rehabilitation efforts to incentivize service providers to focus on comprehensive life-cycle health management. It is anticipated that in pilot regions, data sharing coverage will exceed 90%, the payment package will cover over 50% of the target population, and the average number of unplanned hospitalizations among elderly individuals will decrease by 20%, leading to a substantial improvement in overall system efficiency.

Finally, an "AI + Elderly Care" supply-side innovation incentive program must be implemented to reshape the production function of elderly care services through

technological revolution. To address the long-term structural challenge of nursing workforce shortages, breakthroughs in technological progress are essential to transcend the efficiency limitations of traditional labor-intensive models. The Ministry of Science and Technology and the Ministry of Industry and Information Technology should establish a "Key R&D and Application Scenario Initiative for Smart Health and Elderly Care," providing targeted funding for two types of innovations: first, "labor-enhancing" technologies such as assisted care robots and contactless intelligent monitoring systems, aiming to reduce implementation costs by 30% by 2028 with pilot demonstrations in over 1,000 institutions; second, "process-optimization" AI solutions for intelligent scheduling and resource allocation. All funded projects must submit rigorous cost-benefit analyses to ensure these technologies serve as genuine productivity enhancers. This approach seeks to compensate for initial market investment gaps through public R&D funding while guiding innovation toward tangible efficiency improvements, thereby injecting robust technological momentum into the high-quality development of the elderly care service system during the 15th Five-Year Plan period.

4.3. Incentive Pathways via Mechanism Design for Diverse Ecosystem

To address the current "incentive imbalance" — where the objective functions of entities such as the government, market, society, and households diverge from the overarching social welfare goal, leading to misaligned actions and dissipated collective efforts — the 15th Five-Year Plan period employs mechanism design theory from welfare economics to reconstruct an incentive-compatible institutional framework. The core objective is to shift from a "administration-dominated" one-way approach toward establishing a "multi-compatible incentive" ecosystem that aligns all participants' self-interested behaviors with socially optimal outcomes through positive incentives.

Redefining the government's role by establishing clear and stable market expectations and behavioral boundaries through "targeted regulation" and "smart procurement." The government's primary incentive should no longer lie in direct production or comprehensive intervention, but rather in serving as a "starter" and "calibrator" for market and social vitality. Welfare economics posits that well-defined and enforceable rules reduce transaction costs and guide efficient resource allocation. First, implement a market access and regulatory model combining a "negative list" with a "standard positive list." Beyond minimum requirements concerning safety and quality, administrative intervention should be minimized, while dynamically updating lists of inclusive elderly care services, technologies, and models to guide private investment. Second, comprehensively deepen the reform of "government procurement of basic elderly care services," upgrading procurement contracts from simple quantity-based purchases (e.g., bed acquisitions) to performance-based contracts focused on service quality and

long-term outcomes. These contracts should specify key performance indicators such as functional improvement for seniors, family satisfaction, and effectiveness of preventive services, closely linking payments to achievement of these targets — thereby internalizing government objectives (enhancing welfare) as operational goals for service providers.

The innovative financial and industrial policy toolkit aims to provide credible return expectations and risk-sharing mechanisms for market and social forces participating in the "silver economy." The insufficient investment by private capital in inclusive sectors stems from long investment cycles, high risks, and thin profit margins. To incentivize such participation, policy tools must internalize certain positive externalities and reduce operational uncertainties. Accordingly, a comprehensive "Inclusive Elderly Care Financial and Industrial Support Package" should be designed. This includes: establishing a "National Inclusive Elderly Care Industry Investment Fund" guided by fiscal resources with private capital participation, specifically investing in mid-tier inclusive elderly care institutions, community service networks, and key technology R&D; promoting "operating rights pledge loans for elderly care facilities" and "asset securitization of accounts receivable (e.g., long-term care insurance payments)" to facilitate corporate financing channels; and implementing a "risk compensation fund" system that subsidizes excess costs incurred by inclusive institutions operating for extended periods and accommodating a specified proportion of disabled seniors due to uncontrollable factors like longevity.

It is imperative to establish a systematic support and recognition framework for families and social participants, institutionalizing mechanisms for compensating external contributions. Family caregivers and volunteers invest substantial resources while generating significant social benefits (positive externalities), yet receive inadequate compensation from existing systems — a critical incentive gap. According to welfare economics principles,compensating creators of positive externalities is essential to sustain their commitment; thus, advancing the legal and societal implementation of "family-based elderly care support policies" becomes paramount. On one hand, efforts should focus on introducing "elderly care leave" provisions in labor laws with clear remuneration guidelines, and piloting programs that convert family members' long-term caregiving hours into "care credits" —verifiable through professional assessments—and redeemable for future senior care services or tax incentives. On the other hand, robust support must be provided for "social enterprises dedicated to elder care" and "mutual aid time banks," offering incentives such as priority government procurement of services and tax exemption qualifications to well-performing organizations. Concurrently, we should facilitate the transition from passive care to active engagement by establishing institutional platforms for younger, healthy seniors to contribute their volunteer hours to a "time bank," enabling future redemption for services or goods—transforming the concept

of "aging with purpose" from a moral advocacy into a sustainable incentive cycle.

Through a three-dimensional incentive system comprising "government-restructured rules, market-driven innovation tools, and societal compensation mechanisms," the 15th Five-Year Plan period aims to establish an incentive-compatible framework. This framework enables the government to focus on rule-making and safeguarding fundamental principles; the market to concentrate on delivering high-quality, inclusive services under clear regulations and financial support; and society and families to continue playing their foundational roles through value recognition and institutional compensation. Ultimately, while pursuing their respective legitimate interests, all participants naturally align their efforts toward the ultimate goal of enhancing overall social elderly welfare, thereby propelling the elderly care service system onto a path of endogenous, sustainable, and high-quality development.

5. Conclusion

This study is conducted at a pivotal historical juncture during China's 15th Five-Year Plan period, characterized by accelerated population aging and the maturation of the elderly care service system. Utilizing the analytical framework of welfare economics, it provides an in-depth analysis of the high-quality development of China's elderly care services. The research reveals significant "welfare imbalances" across three core dimensions—efficiency,equity, and incentives — which pose fundamental obstacles to sustainable improvement. Efficiency imbalance manifests as structural misallocation of resources and a "paradox of technological innovation efficacy," leading to substantial social welfare expenditure being wasted due to ineffective supply and unmet demand. Equity imbalance reflects the "Matthew effect" in welfare access between urban and rural areas, regions, and groups, coupled with new forms of exclusion in the digital era, deviating from the principles of common prosperity and social justice. Incentive imbalance arises from conflicting objectives among stakeholde and incentive incompatibilities, undermining the system's intrinsic momentum for sustainable development.

In addressing these challenges, the study identifies that the core essence of high-quality development during the 15th Five-Year Plan period lies in a fundamental paradigm shift — from pursuing "scale expansion" to maximizing overall welfare. This objective manifests through three key transitions: at the efficiency level, from "scale efficiency" to "allocation and innovation efficiency" characterized by precise matching and technological empowerment; at the equity level, from "selective fairness" to "development-oriented inclusiveness" aimed at ensuring equal rights and expanding opportunities; and at the incentive level, from "administratively dominated approaches" to "diverse and inclusive incentives" capable of mobilizing societal synergy. These three objectives collectively form an interconnected and mutually reinforcing framework with the ultimate goal of

enhancing total social welfare.Building upon this objective framework, this study establishes a systematic and targeted policy pathway. To enhance efficiency, it proposes leveraging a nationwide intelligent allocation platform to address information asymmetry, restructuring fiscal incentives through "result-based performance payments," integrating payment systems to break down barriers between medical and elderly care resources, and driving a productivity revolution in "AI-powered elderly care" through targeted innovation. For promoting equity, the approach advocates strengthening "basic fairness" through legislative and fiscal equalization measures, enabling precise empowerment via "tiered individual accounts," and bridging the opportunity gap through national digital inclusion initiatives. Regarding incentive optimization, it encourages governments to adopt "targeted regulation" and "smart procurement," innovate financial tool kits to guide market-driven inclusive services, and establish institutional compensation mechanisms to support family and societal participation. These pathways align closely with the six strategic transformations of elderly care during the 15th Five-Year Plan period —"shifting from prioritizing key services to ensuring basic coverage, transitioning from supply supplementation to demand fulfillment, evolving from basic support to proactive intervention, moving from coarse management to precision governance, advancing from informatization to intelligence, and integrating elderly care into the silver economy" — aiming to translate policy blueprints into actionable, measurable measures that deliver tangible welfare improvements.While this study has explored the development of a theoretical framework and the design of systematic strategies, it still has limitations and also provides directions for future research.

First, the analysis in this study is based on macro-level data and existing literature. Although the proposed approach is systematic, its effectiveness requires empirical validation and dynamic adjustment. Future research could focus on "evaluating the welfare effects of policy implementation." For example, tracking studies could examine the varying implementation outcomes of the "performance-based payment" model across different regions and institutional types, analyzing its impact on service quality, cost control, and actual health outcomes for older adults, while establishing a cost-effectiveness analysis model to provide evidence-based support for refined policy adjustments.

Secondly, with the deep integration of AI and elderly care, a series of cutting-edge ethical and regulatory issues urgently require exploration. For instance, the application of artificial intelligence in scenarios such as fall detection alerts for seniors and dementia screening involves core ethical concerns including privacy protection, algorithmic bias, and liability delineation. Future research must go beyond technical efficiency alone and, from a welfare ethics perspective, establish a governance framework for "responsible innovation" that aligns with China's national context while safeguarding the rights and dignity of older adults, ensuring

that the benefits of technological advancements are accessible to all seniors fairly and reliably.

Thirdly, the sustainability of the elderly care service system relies heavily on a multi-tiered, multi-pillar financial security mechanism. Although this study addresses payment reforms, it does not delve into the deep integration and coordination mechanisms among long-term care insurance, basic elderly care services, commercial pension insurance, and individual savings. During the 15th Five-Year Plan period, designing incentive-compatible contribution and benefit rules, and ensuring seamless transition and portability of benefits across different systems will be pivotal research topics critical to the system's financial stability and intergenerational equity.

Finally, the elderly care service system does not exist in isolation; its high-quality development is closely linked to other aspects of the national strategy for actively addressing population aging (such as creating age-friendly environments and promoting industrial transformation and upgrading). Future research should adopt a more interdisciplinary and systematic approach to explore how institutional innovation can organically integrate the growth momentum of the "silver economy," the "second demographic dividend" represented by younger elderly labor forces, and the enhancement and expansion of the elderly care service system. This will enable the simultaneous advancement of socioeconomic vitality and public well-being amid an aging society.

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