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# Study on the Construction of Community Endowment Service System Based on SEM

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**Abstract:** By the middle of this century, the scale of China's elderly population will account for 1/3 of the total population of about. The elderly pension problem increasingly prominent, the traditional family endowment is insufficient to meet the growing demand from an aging population, so to develop community service pension service. This paper mainly focuses on the demand for pension services, pension service system of community and old people contact, relationship between influence namely endowment service needs of community pension service level and demand and its influencing factors.

**Keywords:** Community Service Pension demand

#### 1. COMMUNITY ENDOWMENT SERVICE STATUS

"Community service system planning and construction in 2011 -2015 year" in the construction of community service system in China is still in the initial stage, there are some difficulties and problems. Inadequate total supply of community service facilities, community service facilities gap reaches 49.19%. Community service project is less, the level is not high, the supply mode is single. Community service personnel shortage, low quality, structure need to be optimized. Community service system is not smooth, the lack of unified planning, support capability is not strong, social participation mechanism need to be perfected.

Qi Feng [1] (2010) of the "city community service for the aged characteristics and role in" by defining the concept of city community service, discusses the city community service pension system, analyzes the characteristics and functions of city community service, puts forward some countermeasures for perfecting the community service. Mu Guangzong [2] for the needs of the elderly and puts forward five levels of analysis angle, think survival needs, emotional needs, development needs, value demand and need for affiliation, correspondingly, community service should include material life security services, cultural activities and entertainment services, health care and medical nursing service, family affairs, to service guide service, emotional adjustment, consulting services, security services, the basic rights and interests of the elderly marriage service, housing replacement services, hospice care service in ten aspects.

Huang Liruolian, Zhang Shifei [3] (2006) considers the needs of the elderly including financial security, life care and family comfort, therefore, economic assistance service, life care and spiritual consolation service service should become the main content of endowment service. Chen Lihang [4] (2007) considered the needs of older people is divided into six aspects, including the material life, spiritual and cultural life, quality of life, their own quality, rights and powers, the living environment. Wang Yanfang [5] (2009) analysis in the influence factors on the demand and supply

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of community endowment pointed out, urban old-age home demand is mainly reflected in the economic demand, health needs, spiritual and cultural life needs. Liu Xinping [6] (2009) pointed out that the elderly old-age home mainly has three aspects of demand, namely the daily life care, medical and nursing care, social activities and spiritual comfort. Zhang Jing [7] (2010) according to the Maslow theory of demand will be the demand of the elderly are classified as physiological needs, safety needs, belongingness and love needs, esteem needs and self actualization needs these five kinds of demand.

The investigation of Shanghai region concentrated in 2013 March, a total of 1200 questionnaires, 1166 questionnaires were returned, the effective recovery rate of 97%, the survey results of ideal. In the endowment service needs questionnaire, in which 1166 questionnaires are willing to consider community home care of the elderly 941 people, accounted for 80.7%, would not have 225 people, accounting for 19.3%; this shows that community home endowment is the first choice for old people. Willing to consider community care people have 811 people, accounted for 69.6%, would not have 355 people, accounted for 30.4%. Combined with our questionnaire, refines the community home care service personnel, service to the community home endowment cost, community care needs of content and services community home endowment supply four modules: community family endowment service personnel including the door to door service time (X1) accompanying the length of time (X2), the door to the time length (X3), the door to frequency (X4); community home endowment service fee including home pension costs (X5), community care costs (X6) and pension agency cost (X7); community care needs including The reason why go to community care (X8), the content of the service community care personnel and (X9), the mode of community care the distance (X10); the nature of community home care service supply including old-age home service conditions (X11) ,service personnel requirements (X12) , service staff (X13) and service personnel (X14).

## 2. CONSTRUCTS THE PENSION COMMUNITY SERVICE SYSTEM MODEL

## 2.1 Confirmatory Factor Analysis

**Table2-1.** Estimate of Variance of Optimal Model

	Estimate	S.E.	C.R.	P
community home care service personnel	325.420	24.825	13.109	***
service to the community home endowment cost	706.746	123.102	5.741	***
community care needs of content	321.404	41.241	7.793	***
services community home endowment supply	373.819	47.485	7.872	***
e3	269.340	15.742	17.110	***
e2	185.686	14.710	12.623	***
e1	571.555	32.462	17.607	***
е6	546.870	111.468	4.906	***
e5	335.937	105.625	3.180	.001
e10	610.389	39.536	15.439	***
e9	564.558	36.330	15.540	***

	Estimate	S.E.	C.R.	P
e8	610.944	36.639	16.675	***
e13	805.492	50.240	16.033	***
e12	698.115	38.657	18.059	***
e15	793.393	44.165	17.964	***

Take the data into the structural equation model of confirmatory factor analysis, draw the following path diagram.

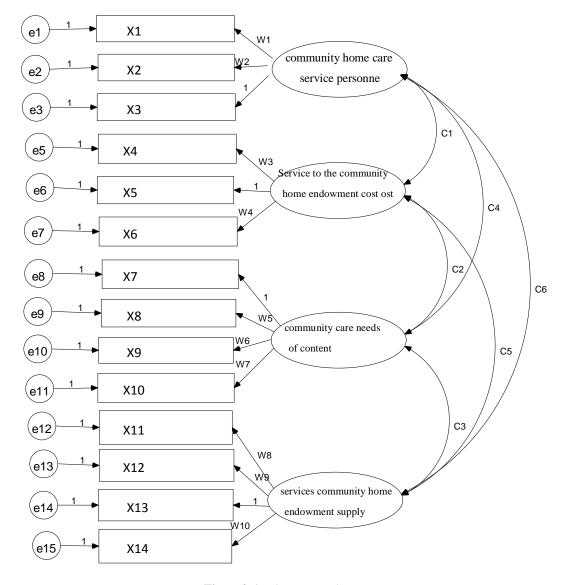


Figure 2-1. The CFA Path Diagram

 Table 2-3. Covariance of Latent Variables

			Estimate	S.E.	C.R.	P
community home care service personnel	<>	service to the community home endowment cost	88.674	19.088	4.646	***
service to the community home endowment cost	<>	community care needs of content	87.211	28.050	3.109	.002
community care needs of	<>	services community home	126.040	21.800	5.782	***

			Estimate	S.E.	C.R.	P
content		endowment supply				
community home care service personnel	<>	community care needs of content	105.976	15.180	6.981	***
community home care service personnel	<>	services community home endowment supply	204.316	20.831	9.808	***
service to the community home endowment cost	<>	services community home endowment supply	139.832	25.733	5.434	***

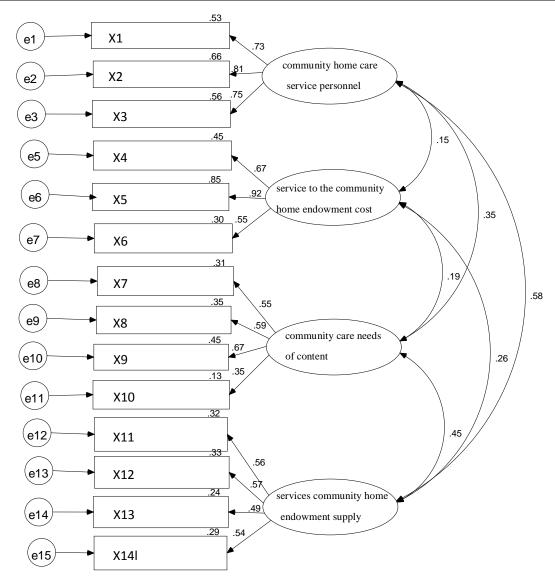


Figure 2-2. The Standardized CFA Path Diagram

Standard output results of the confirmatory factor analysis, as shown in figure 2-2. Among them, there are multiple correlation coefficient square 8 variables to values less than 0.5 are more; the factor loading value of 10 variables on the relative importance of potential variables is relatively small, standardized coefficient does not reach the general standard of 0.71 - 0.975 between; the number of phase relations between latent variables not negative. Therefore, considering the model correction.

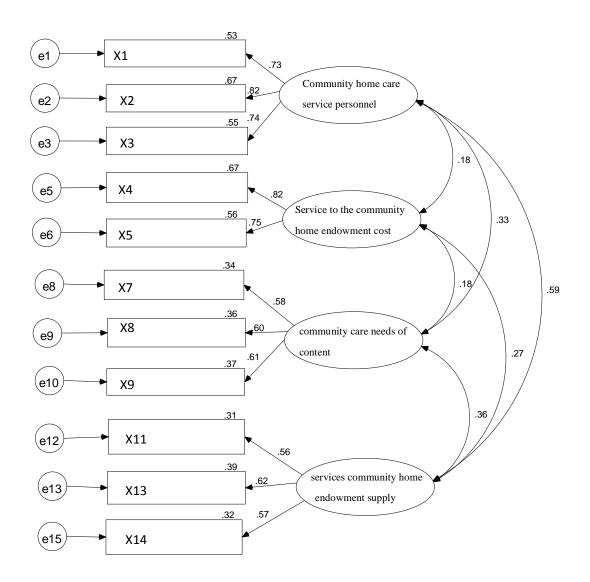


Figure 2-3. The Standardized CFA Path Diagram of the Optimal Model

Parameter estimation of factors differentiate shown in table 2-2, wherein, the covariance between latent variables significantly not equal to 0, basically meet the significant level of 0.05, says there is a significant relationship between latent variables covary.

Table 2-3 is the correlation coefficient of community home-based care services personnel, service community home endowment cost, community care demand content and service to the community home endowment supply four latent variables. In general, the correlation coefficient between the latent variables is better between 0.30-0.75, if in the 0.30, the degree of correlation between factors is relatively low; if greater than 0.75, indicating the relevant degree between factors is too high, there may be another common factors of higher order. From the table, in addition to the correlation coefficient of community home-based care services personnel and service community home endowment cost and expense community home-based care services and community care needs of content less than 0.3, between community home-based care services fees and service the community home endowment supply to 0.272, almost 0.3, others are higher than 0.3.

Table 2-4. Correlations

			Estimate
community home care service personnel	<>	service to the community home endowment cost	.185
service to the community home endowment cost	<>	community care needs of content	.183
community care needs of content	<>	services community home endowment supply	.364
community home care service personnel	<>	community care needs of content	.328
community home care service personnel	<>	services community home endowment supply	.586
service to the community home endowment cost	<>	services community home endowment supply	.272

Parameter estimation of adaptation and the corresponding standard value, as shown in the following table. In 4 key evaluation parameters fit test, there are 3 good standard, there are 1 basic standards, and 4 auxiliary reference parameters are 1 good standard. The 3 are similar to the standard. Therefore, multiple parameters reach or achieve basic adaptable standard, indicating that the theoretical model and actual data fit better, test model is basically acceptable.

Table 2-5. Parameter Estimation on Measurement Model Goodness-of-fit

Index	CMIN/DF	RMSEA	FMIN	NCP	NFI	GFI	PGFI
Standard	<5.0	<0.5	=0	=0	>.90	>.90	>.50
Model	2.011	0.029	0.066	38.4	0.928	0.988	0.607

## 2.2 Path Analysis of the Causal Model and Path

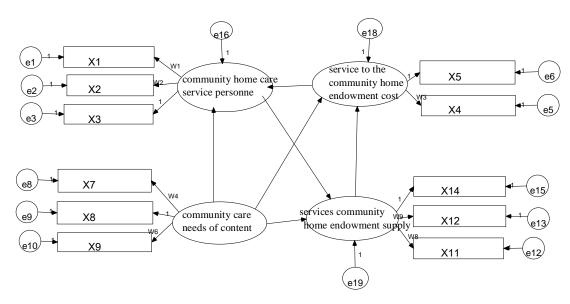


Figure 2-4. The SEM Path Diagram

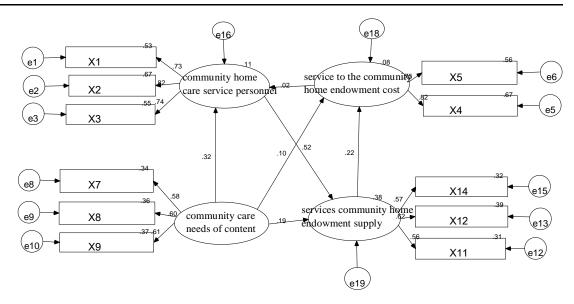


Figure 2-5. Standardized Path Diagram of Structural Model

Import data into the model, using the generalized least square method. Running the model, draw the standard model path diagram. Through path analysis and running results of the model, the model revealed the existence of the need to debug the place, one is the path coefficients between latent variables is too small, which, between the community home care costs and service of community home endowment supply path coefficient is 0.14; the two is based on the revised index value, added the covariant relations between variables, it is considered that when the the revised index is greater than 3.84, necessary amendments. In the model of adjustment, the path coefficients of the minimum, mainly adopts the method of path exclusions.

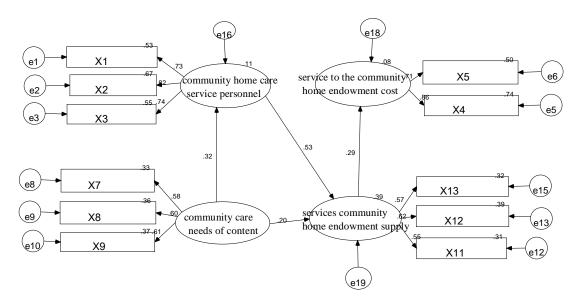


Figure 2-6. Standardized Path Diagram of Optimized Structural Model

In the service of accompanying frequency, community care costs door-to-door in table 2-6. Numerical not standardized regression coefficient properties of community care personnel service contents and service personnel are set as a fixed parameter is 1, so the three parameters do not need to undertake significant path coefficient test, the standard error (S.E.), critical ratio (C.R.) and significant P values were empty white. While the critical than other observed variables (critical ratio) - critical ratio is equal to the parameter estimates and the estimated standard error (Emtimate)

values (the standard error of estimate) ratio, equivalent to the t test value. Significant probability value if less than 0.001, then the value for P column will be "\* \* \*" said, so in the following table scalar meet observation.

Table 2-6. Regression Weight

			Estimate	S.E.	C.R.	P
community home care service personnel	<	community care needs of content	.329	.049	6.681	***
services community home endowment supply	<	community home care service personnel	.566	.059	9.584	***
services community home endowment supply	<	community care needs of content	.219	.055	4.005	***
service to the community home endowment cost	<	services community home endowment supply	.369	.076	4.855	***
X3	<	community home care service personnel	1.000			
X2	<	community home care service personnel	1.087	.047	22.914	***
X1	<	community home care service personnel	1.408	.066	21.318	***
X5	<	service to the community home endowment cost	1.000			
X4	<	service to the community home endowment cost	1.101	.174	6.314	***
X9	<	community care needs of content	1.055	.101	10.477	***
X8	<	community care needs of content	1.000			
X7	<	community care needs of content	.985	.094	10.498	***
X12	<	services community home endowment supply	1.159	.094	12.355	***
X11	<	services community home endowment supply	.909	.087	10.482	***
X14	<	services community home endowment supply	1.000			

In addition to the factors in Table 2-7, "Community Services for the Aged care needs  $\leftarrow$  Community Content", "community home-based care services to take care of the needs of the supply  $\leftarrow$  Community Content" and "community home-based care service fees  $\leftarrow$  community home care service delivery," the magnitude of the load to 0.325,0.201 and 0.287, the other is between 0.50 to 0.95, indicating that the basic adaptation of the model is good, indicator variables can effectively reflect its constructs to the measured characteristics. While Table 4-22 covariance satisfy P <0.01.

**Table 2-7.** Standardized regression coefficients in

			Estimate
community home care service personnel	<	community care needs of content	.325
services community home endowment supply	<	community home care service personnel	.527
services community home endowment supply	<	community care needs of content	.201
service to the community home endowment cost	<	services community home endowment supply	.287
X3	<	community home care service personnel	.740
X2	<	community home care service personnel	.821
X1	<	community home care service personnel	.728
X5	<	service to the community home endowment cost	.709
X4	<	service to the community home endowment cost	.861
X9	<	community care needs of content	.605
X8	<	community care needs of content	.600
X7	<	community care needs of content	.578
X12	<	services community home endowment supply	.621
X11	<	services community home endowment supply	.553
X14	<	services community home endowment supply	.567

Table 2-8. Covariances

			Estimate	S.E.	C.R.	P
community home care service personnel	<>	service to the community home endowment cost	88.674	19.088	4.646	***
service to the community home endowment cost	<>	community care needs of content	87.211	28.050	3.109	.002
community care needs of content	<>	services community home endowment supply	126.040	21.800	5.782	***
community home care service personnel	<>	community care needs of content	105.976	15.180	6.981	***
community home care service personnel	<>	services community home endowment supply	204.316	20.831	9.808	***
service to the community home endowment cost	<>	services community home endowment supply	139.832	25.733	5.434	***

The variance of the estimates were significant at the 0.05 level, in the following parameters of evaluation and the corresponding standard value basically meet. The structure model of the model fit in, the indicators have reached the standard, through the internal quality inspection, is explained by structural stability model adjusted better, higher reliability, theoretical model and real data fit better.

**Table 2-9.** The Fitting Summary of CFA Model Degree

Index	CMIN/DF	RMSEA	FMIN	NCP	NFI	GFI	PGFI
Standard	<5.0	<0.5	=0	=0	>.90	>.90	>.50
Model	1.997	0.029	0.066	39	0.925	0.988	0.607

Analysis of 2.3 old-age service system structure relationship

Influence of endowment service personnel of the 2.3.1 community care needs of community content. Community care needs of community home endowment content service personnel is positive, the direct effect of 0.32, the overall effect of 0.426. Each standard deviation of community care needs content unit, the same direction of community home-based care services personnel directly variation 0.32, indirect variation 0.106, the overall effect of 0.426.

When the old man was thinking of going to a community care, community care if the way is simpler, community care personnel work content more diversification, optional choose sex of old people, naturally, in the community in home-based care services staff expectations will be more high. But the current domestic community care not fully to cover, some remote areas don't even understand community care, but also the lack of a system of community care agencies and complete specification.

Analysis on the effect of 2.3.2 content of community care needs home pension service supply to the community

Community care demand content has a positive impact on the community home care service supply, and this is consistent with this hypothesis. The direct effect of 0.20, indirect effect 0.1696, the overall effect of 0.3696. The degree of influence is relatively low. This is due to the effect of the current domestic community between old-age service system not perfect down to a certain extent, of the two. Under certain economic conditions, when the old man willing to enjoy the community care services, their higher requirements on community care, community home care service supply will as the expectation value becomes higher and more improve.

The 2.3.3 community home endowment service supply analysis of influence on community home care service fee

Community home care service supply impact on the community home care service expenses for the 0.29 direct effect, indirect effect 0.1527, the overall effect of 0.4437. In this thesis, community home care service fee selected community care costs and home pension costs of the two observed variables.

In the community home care service supply, property service personnel have simple community volunteers to the system of professional personnel, domestic companies and the age of the volunteer network, and personnel requirements are also from the original charges as little as possible to present the old people expect services professional strong, project, number and personnel a fixed look, obvious community home care service costs will also rise, but also because of some old people their own economic situation can be, there is the old people in the intention will be most

willing to take out their savings to enjoy professional community service for the aged.

Analysis of the 2.3.4 community home endowment service personnel home pension service supply to the community

Community home care service personnel also has a positive impact on the community home care service supply, influence of the highest degree, the direct effect is 0.53, indirect effect 0.064, the overall effect of 0.594.

Now the old man when considering whether to enjoy community service of aged care at home, they will make all kinds of expectations on the community home endowment door-to-door service personnel, so the on-site service personnel need to meet only with the daily life simple household chores and purchasing items, more will focus to chatting with the spirit level and the old people increasingly pay attention to the nursing care above, and in personnel requirements is no longer economical but professional. Due to the increased level of old people, the relative demand, in the community home care service supply point of simple reactive system trained service personnel is unable to meet the old people's needs, need to provide professional population. 2.4 countermeasures and suggestions

### 2.4.1 has specific laws and regulations construction of service system for the elderly in community

Improve the old-age service system of community, the first to have the legal basis of authority, this is conducive to the construction of old-age service system of community standardization, is of great significance to the long-term development of community service. Everywhere have a legal basis in the process of community service pension development, can the specific characteristics in the legal range combined with the development, with local characteristics of the community service for the aged, the law has the stability, interference in the development and need not worry about the related policy changes bring endowment service development. According to the "Regulations of the revised edition", the state to further improve the service system for the elderly community, should be on the development of community home care and pension institutions have different focus. How each kind of pension service mode of the proportion of grasp the specific operation, such as the proportion of matching service personnel, facilities, all need to have the relevant responsible departments expressly.

## 2.4.2 shall bear the expenses standard

Because of the development level of social endowment service around the different, the establishment of a unified personal expenses at the national level at present is not realistic to assume the standard. Therefore, from the actual situation around the start, according to different levels of around the city economic development level, the pension service provided by individuals shall bear the expenses will be divided into basic file, ordinary file, high-grade and high-grade four levels in the pension services, pension service content of each level corresponding to different water level. The old man according to their own situation to choose suitable for their own conditions of the grade, receive the appropriate service.

Governments at all levels will community endowment service into its fiscal budget, provide reliable financial guarantee for the development of community endowment service, ensure "dedicated", and should be based on guaranteeing the existing investment, according to the developing situation of the national economy, has increased year by year. In the cost of subsidies for the first poor economic conditions of the elderly and the elderly, the establishment of the basic cost of subsidies and countervailing measures.

#### 2.4.3 has established a pension service personnel service standards

We should be more stations in the needs of elderly point of view we should provide what kind of services and how to provide services, especially to provide service to the community home endowment for the elderly people, the service level and quality directly affect the endowment service needs of the elderly can be satisfied. In the choice of service for the elderly people, we can carry out a diverse network of service personnel, such as some old man he need spiritual care more, we can choose the younger, body Hale retired for the older people services, and establish files, not only to meet the spiritual needs of the elderly, free pension service but also for the younger man reserve he can enjoy, it formed a complete system, but also for our community to solve part of the demand of the aged can also save a group of young productivity as the productivity of our market.

The construction of 2.4.4 specification of pension service facilities

Specification of community pension service facilities construction standards. On what scale small supporting many elderly activity room, community care centers, home care service station, was expressly. At present, the provisions of the town of less than 60000 people aged Street set up a comprehensive welfare services and facilities, the urban population of more than 60000 people aged Street added a comprehensive welfare service facilities. The actual situation of this standard has been unable to meet the development of the elderly in china. Should be based on the development of the proportion of elderly people, make corresponding adjustment. In the establishment of community care center also should be taken into account throughout each race the customs, such as the Hui people don't eat pork, whether it should be the establishment of a special community care Hui characteristics more in some area of Hui people. To increase the number of community elderly cafeteria, provide maximum convenience for the old life.

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