

Research on the Rural Mutual Aid Elderly Care Model of “Time Bank”

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Abstract: *This paper elaborated on the concept of “Time Bank” and mutual support pension, introduced its development at home and abroad, and analyzed the possibility and necessity of implementing this model in rural areas of China. During the operation of the “Time Bank” mutual support pension model, there were problems such as a lack of publicity and participation, incomplete legal system, low risk resistance, and limited sustainable development due to insufficient investment. It is suggested that the promotion of “Time Bank” mutual support pension in rural areas should focus on improving publicity channels, enhancing mutual aid awareness, improving the legal system to enhance risk management ability, and raising funds through multiple channels to ensure sustainable development by combining multiple models.*

Keywords: *Time Bank, Mutual aid Elderly Care, Rural Areas*

1. Introduction

According to the results of the seventh national population census, the population aged 60 and above is about 264.02 million, accounting for 18.70% of China’s total population^[1]. This number is far greater than the standard for entering an aging society set by the United Nations in the “Population Aging and Its Socio-economic Consequences” published in 1956, which stipulated that the population aged 65 and above accounted for more than 7%^[2]. The increasingly severe problem of population aging has brought huge pressure to China's economic and social development. In addition, the outflow rate of young and middle-aged people in rural areas is high, which caused serious the rural “hollowing-out” problem. In recent years, the demand for social elderly care services for rural elderly people has continued to increase, while the function of family elderly care in rural areas has been greatly weakened, and the effective supply of market-based elderly care is insufficient^[3]. Therefore, it is necessary to find new model that is suitable for rural elderly care needs. In 2020, 133,000 mutual elderly care service facilities were built in rural areas in China, while only 15,000 in urban areas. It revealed that mutual elderly care in rural communities is a practical approach that is in line with the actual situation of rural elderly care. However, this practice also faces many problems in its development process.

2. Relevant Concepts

2.1 Mutual aid Elderly Care

Mutual aid elderly care is a positive and correct way of elderly care that emphasizes “happiness and engagement in old age.” It takes the community or village as a unit and integrates the concept of “positive aging view and healthy aging” into the whole process of economic and social development. Through self-management and voluntary activities of mutual aid, it enables the elderly to share the achievements of reform and development, providing them with spiritual comfort, daily living assistance, social network support, and action assistance^[4] and realizes that every elderly person can have a happy and fulfilling old age through self-help and mutual aid in elderly care.

2.2 Time Bank

“Time bank” combines “time” and “public welfare” and advocates that community members actively use their free time to help those in need. The “time bank” stores the helping time contributed by participants, which can be withdrawn when needed^[5]. Currently, “time bank”, as a new type of elderly

care innovation that combines mutual aid and care, has become the one of the ways for China to explore new elderly care models and actively respond to population aging.

3. Experiences based on “time bank” model

In the United States, the Older Volunteer Service Bank mainly provides short-term care for the elderly in the community by recruiting retired people as volunteer^[6]. In the UK, the “time bank” model focuses on medical mutual aid services and encourages participants to discover their own value to the community through mutual aid with others, to improve self-satisfaction, and promote the recovery of patients^[7]. In Japan, the elderly who are deeply trapped in an aging society have tried to transform from being cared to caregivers and have launched a series of public welfare elderly care models represented by “time bank”. Compared with European and American countries, Japan's time bank not only emphasizes the cultivation of organizational culture^[8] but also develops a variety of activities based on the needs of the elderly, making community life meet the various needs of different elderly people and thereby improving their quality of life.

In China, the “time bank” model is still in its early stage and mainly implemented in large cities. For example, in Nanjing, Jiangsu Province, the Qixia District has launched a “time bank” project relying on the cooperation of street committees and CITIC Bank to issue co-branded cards. This project adopts a commercial operation model, where virtual time banks and physical currency banks are integrated. Each member can earn time credits by providing volunteer services to the community and store them in their time savings cards, which can be used like ordinary savings cards to deposit and withdraw time credits and real currency. The entire project adopts the “721” model for volunteer benefits exchange. This means that when the accumulated volunteer service hours reach 20 hours, 70% of the time deposit can be exchanged for the corresponding service time, 20% can be exchanged for corresponding living items, and the rest 10% can be exchanged for service remuneration. In other words, each hour of the service time is equivalent to about 12 CNY^[9]. In Shenzhen, the “community mutual assistant elderly time bank” was established relying on the Elderly Association. It has established a “membership system + time bank” community mutual aid elderly care model, with the civil affairs bureau as the government credit guarantee, the elderly volunteer service organization as the carrier, the membership system as the form of management, and the elderly people in the community and social forces as the main body. After a long period of development, the content and form of community mutual aid elderly care services have become increasingly diverse, integrating housekeeping, cleaning, laundry, meal assistance, maintenance, education, and spiritual comfort, etc.

4. The Possibility and Necessity of Implementing “Time Banking” Elderly Care Model in Rural Areas

4.1 Possibility

Firstly, there is a large population of elderly people in rural areas in China with significant difference in the aging levels between urban and rural areas. There are relatively more young elderly people (below 65 years old) in rural areas. Most of the low-age elderly people in rural areas have limited entertainment activities, abundant leisure time, good physical condition, and a great potential to contribute, which provides a human resource for the implementation of “time banking” mutual aid elderly care in rural areas.

Secondly, the government is actively exploring multiple channels and modes of elderly care, increasing the effective supply of home and community-based elderly care services, and encouraging the development of mutual aid elderly care services based on village-level neighbor assistance centers, rural happy homes, and other models^[10]. Both the “Twelfth Five-Year Plan” and the “Fourteenth Five-Year Plan” government report in 2020 explicitly stated that the development of rural mutual aid elderly care should be promoted to actively respond to population aging, which provides policy support for the promotion of mutual aid elderly care in rural areas.

In addition, the awareness of elderly volunteer services is increasing, and many retired elderly people hope to contribute and fully realize their self-worth through volunteer services. Their enthusiasm for volunteer services is quite high. Furthermore, in recent years, the results of spiritual civilization construction have been remarkable, traditional Chinese culture has gradually revived, and neighborly culture has returned. All of phenomenon laid a solid foundation for the promotion of mutual

aid elderly care in rural areas from an ideological perspective.

Finally, the living habits and characteristics of rural elderly people provide a guarantee for the implementation of mutual aid elderly care in rural areas. The mobility of rural elderly people is low, and many of them live in the same place year after year, which is conducive to the operation of “time banking,” and easy for service time exchange and recording.

4.2 Necessity

Firstly, According to the seventh national census data, the traditional “three-person family” structure, which used to be the norm for Chinese families, has now been broken. The average family size in China is now less than three people, with an average household size of only 2.62. As China's population aging, the continued trend of smaller family sizes and weakened family care giving functions is eroding the foundation of family care for the elderly. The significant number of rural children who migrate to work in cities has led to serious “empty-nest” phenomenon in rural areas, and the shortage of social elder care services and infrastructure in rural areas puts enormous pressure on rural elder care. As predicted, by 2030 the average family size in China will drop to 2.61, and the traditional family care-giving model may no longer be sustainable. Relying solely on government elder care support and family care giving may no longer be enough to address China's aging population problem. The “time bank” mutual elder care model facilitates elder care services between elderly people, which can alleviate the care-giving burden on their children. Rural elderly people have lower incomes, and there are fewer of them living in nursing homes.

Secondly, Compared to urban areas, rural areas have poorer infrastructure and are geographically isolated, making it difficult to share urban elder care resources. Elder care issues for rural elderly people are difficult, and it is unrealistic to rely on limited government resources to address their elder care needs due to the large population. The “time bank” mutual elder care model is an innovative operating model that combines volunteer activities for younger elderly people with care giving for older elderly people. Through mutual aid activities among elderly people, this model not only effectively alleviates the pressure on government resources but also utilizes the low-cost, diverse, and flexible characteristics of mutual elder care. It can also reduce the financial burden on local governments and promote the use of the “time bank” mutual elder care model at the grassroots level to address the inadequate supply of elder care services in rural areas, effectively saving elder care costs.

5. Difficulties in implementing the “time bank” mutual-aid elderly care model in rural areas

5.1 Lack of publicity and insufficient participation

The traditional concept of “raising children to support oneself in old age” still prevails in rural areas. Although the governments at all levels have been promoting the concept of mutual-aid elderly care and addressing the urgent needs of the elderly in terms of care, health, and social participation, there is insufficient publicity and attention to changing the elderly care concept, especially among the rural elderly people. As a new form of elderly care model in China, the “time bank” mutual-aid elderly care is still in its ear stage and is not yet fully developed. It is mainly concentrated in urban communities, and there are only scattered trial spots in rural areas. What is more, the government's policy support is insufficient, which leads to many uncertainties in promoting the “time bank” mutual-aid elderly care model in rural areas. For example, many elderly mutual-aid groups have not developed effective long-term planning, making it difficult to gain recognition among villagers.

5.2 Inadequate legal system and low risk resistance

In China, the development of “time banks” has been fast-paced, with an increasing number of institutions and participants, and is gradually realizing national information interconnection. However, China's “time bank” model has not yet formed a sound legal framework to ensure its legal operation. During the operation of the “time bank” mutual aid elderly care model, many problems emerge, such as “devalued” volunteer time and “bad debts”. What is worse, if the model ceases to operate, many volunteers who have donated their time but are unable to enjoy subsequent service, which greatly dampens their enthusiasm. In addition, in most rural areas, the rural infrastructure is incomplete, and villagers, especially the elderly, live in poor conditions with low risk-resistance ability. If the “time bank” mutual aid elderly care model encounters the above difficulties during its operation but without

the relevant legal system protection, it will be difficult for the local government to carry out effective countermeasures.

5.3 Lack of funding hinders sustainable development

The widespread promotion of the “time bank” mutual-aid elderly care model in rural areas requires sufficient operating funds. Otherwise, it is difficult to guarantee the sustained and stable promotion of the “time bank” mutual-aid elderly care model. Currently, existing time banks generally rely on community and village collectives for development, with a single and unstable source of funding that is limited to infrastructure construction. The lack of self-reliance makes it difficult to respond to emergencies and affects its sustainable development. Some villages just have weak economic foundations and substandard infrastructure. The strict and complex financial approval process for establishing a “time bank” often lengthens the application periods and influence the subsequent construction funds allocation. In addition, the underdeveloped state of social organizations in China and the lack of attention to rural elderly care issues combined with the public's blurry recognition and trust in social charity organizations makes it difficult to sustain public donations and puts the funding chain at risk of disruption due to unforeseen market changes^[1]. Therefore, the lack of funds directly restricts the sustainable development “time bank” mutual-aid elderly care in rural areas.

6. Implementation path of “Time Bank” mutual-aid elderly care in rural areas

6.1 Improve the publicity channels and increase the awareness of mutual-aid participation

On the one hand, we need to vigorously promote China's traditional culture of respecting and caring for the elderly, and spread the culture of neighborly mutual aid in rural areas, creating a good cultural environment for the promotion of mutual-aid elderly care. On the other hand, we need to be creative at finding the publicity channels and carrying out localized publicity work in rural areas to encourage the younger elderly to continue to shine and improving the understanding and awareness of mutual-aid elderly care among villagers, integrating the concepts of “doing something for the elderly” and “caring for the elderly”. Firstly, we can propagandizing the new concept of “Time Bank” actively through advertisements and slogans at bus stops and village public bulletin boards at places with dense population to create a good cultural environment, gradually making the early retired people aware that they can realize their life value through this mutual-aid platform. Secondly, we need to do a good job of ideological guidance, popularize the knowledge of mutual-aid elderly care model through lectures, exhibitions, and other forms of promotion, help rural elderly people adjust their own mentality, and emphasize that the elderly can still create greater self-worth and social value.

6.2 Improving the legal and regulatory system to enhance risk management capabilities

Governments at different levels have attached great importance to the issue of rural elderly care and have made a series of top-level plan. Based on the actual situation and resource endowment advantages of rural areas, mutual-aid elderly care in rural areas has become an important content of actively implementing the national strategy to cope with population aging problem. However, to promote and develop the “time bank” mutual-aid elderly care model in rural areas across the country, it still needs the government to increase support and publicity. To solve this difficult problem, we need to promote the development of “time bank” in coordination with social elderly care and innovative community mutual-aid elderly care, and ensure the legitimate rights and interests of “time bank” institutions and participants. Besides, the government should play a leading role and formulate relevant policies and systems, make provisions for the legitimacy of time bank organizations, the funding guarantee mechanism during model operation, the rights and obligations of service providers and service recipients, dispute resolution procedures, and so on. As a credit institution with a longer exchange cycle, the “time bank” needs to improve its relevant systems and supporting infrastructure, and enhance its risk management capabilities. People can obtain corresponding returns by providing volunteer services through the “time bank” based on trust. Therefore, to ensure the smooth operation, a credit guarantee mechanism should be established, and a top-down management system should be constructed, such as making the government or insurance companies as the third party to guarantee and enhance its credibility, thereby increasing people's trust.

6.3 Relying solely on time banking for self-sustaining operation is clearly not feasible

A stable credit and financial support, diverse sources of funding and sufficient material guarantees are important guarantees for the sustainable development of “time bank” mutual aid for the elderly care. It is required to enhance the external empowerment of time banking development and form a diversified capital input mechanism that is characterized by government-led, market-coordinated and socially participated. On the government side, they need to allocate special funds for subsidies, increase financial investment, and assist in the construction and operation of rural “time bank” mutual aid for the elderly. Fiscal and tax policies will be a good method to attract private capital, encouraging private enterprises to establish “time bank” to assist in rural elderly care. On the market side, related industries need to follow up the “silver economy” trend actively by combining rural “time bank” construction with health, medical care, artificial intelligence, and barrier-free product development. From the social aspect, social organizations should play a leading role in guiding college students to root in rural areas, actively participating in rural elderly care volunteer service activities, attracting young people to join the “time bank”, and promoting the joint construction and governance evolving both the young and the elderly.

7. Conclusion

The rapid aging of the population has led to an increasing demand for social elderly care services. The “time bank” mutual aid elderly care model is an effective expansion of mutual aid elderly care and can help to integrate and mobilize the social resources. Faced with the increasingly elderly care demand in rural China, promoting the “time bank” mutual aid elderly care model will not only effectively alleviate rural elderly care problems and provide a feasible solution to China's aging population but also is of great significance for improving China's elderly care system.

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