

Sustainable Choice of Mutual Aid Service Model

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Abstract: With the development of economy, China has officially entered the age of aging, which means that it will face serious population aging problems. With the weakening of the family pension model, it is urgent to develop a new pension model, and the research topic of mutual aid pension model emerges at the historic moment. The purpose of this article is to study the sustainable choice of mutual aid service models. Based on the background of population aging, this article introduces core concepts such as mutual assistance and elderly care services, time banking, and uses the theory of welfare pluralism, supply-side theory, and demand theory as the theoretical basis. An investigation and research on the status of "time bank" mutual aid elderly care service will be conducted, and the research results will provide ideas for the development of "time bank" mutual aid elderly care service. By investigating the views of senior citizens on Time Bank, this article has obtained 68%, 20%, and 12% of the three situations that are very satisfied, need improvement, and are very dissatisfied. It can be seen from this that the mutual assistance pension model has broad application prospects.

1. Introduction

Since 2000, China has officially entered an aging society, and the degree of population aging has continued to deepen [1]. According to the 2016 Statistical Bulletin on Social Service Development, as of the end of 2016, the number of elderly people aged 60 and above reached 231 million, accounting for 16.7% of the total population, of which 150 million were 65 years and over, accounting for the total population 10.8% [2]. Against the background of the aging population, the society "ages before getting rich" and "ages before getting ready" are facing an increasingly heavy burden of old-age care [3]. With the gradual aging of the population, the number of empty-nest elderly, elderly and disabled elderly in China is also increasing [4]. According to the China Family Development Report (2015) released by the National Health and Family Planning Commission,

empty nesters have accounted for half of the total number of urban and rural elderly people; in the country, the size of elderly people has continued to expand. The rate of 1 million people is increasing; at the same time, the proportion of disabled elderly people is gradually increasing. According to the "Achievements of the Fourth Sampling Survey on the Living Conditions of the Urban and Rural Elderly in China" issued by the National Aging Office, 18.3% of the elderly in China are Disabled and semi-disabled, with a total of 40.63 million people [5]. In general, the number of elderly people in the empty nest, the elderly, and the disabled are significantly higher than in previous years, and the traditional pension model has weakened [6]. Based on national conditions, China's traditional pension model is family pension, but in recent years, the size of the family has gradually shown changes such as miniaturization, core, and empty nesting. From the fourth census to the sixth census, China's average household population the number is continuously falling [7]. Such changes have caused the traditional family pension model function to be severely weakened, placing tremendous pressure on pensions [8]. Secondly, the development of institutional pensions is also relatively lagging behind. Restricted by economic conditions, many elderly people find it difficult to afford the cost of institutional pensions, and institutional pensions also have problems such as backward facilities, low service levels, and insufficient service resources [9].

At the theoretical level, the mutual assistance pension model has a deep historical foundation and cultural accumulation, and research on the mutual assistance pension model has important academic value [10]. In ancient times, based on the support of the culture of filial piety and mutual assistance, the mutual assistance pension model has always been an important source of social security for farmers, and the Yizhuang in the Song Dynasty developed this model to the peak, which has a huge impact on rural mutual assistance in the future[11]. In modern times, the mutual aid pension model still has strong cultural adaptability and a solid social foundation [12]. Analyze the operation mechanism of the mutual aid pension model, and study the sustainable development of the mutual aid pension model in combination with sustainable development, supply-side reform and other theoretical perspectives adapted to the development of the times, which can further fill and enrich the theoretical research of the mutual aid pension model [13]. At the practical level, China is currently in a period of social transformation and is facing the challenge of population aging, with the increasing miniaturization, core and empty nesting of families, the family pensions that once occupied the most important position of pension security are also declining. [14]. Faced with the growing problem of aging, it is imminent to develop a new pension model [15]. The mutual assistance pension model has a deep historical foundation, is in line with the elderly's "care for the elderly", has sufficient practical feasibility, and taking the road of sustainable development is an inevitable trend of social development [16]. Therefore, researching the sustainable development of the pension model is in line with social reality and also meets the policy direction of the country's vigorous development of the pension cause, it can open up more diversified pension service channels for the elderly and has important social significance [17].

Kurihashi and his team believe that many safety assistance systems for automobiles have recently been proposed. Most systems, such as the Adaptive Cruise Control (ACC), try to help improve the driving safety of a single driver. They focused on a new type of safety assistance system that allows drivers to help each other based on a "mutual assistance" paradigm. Their previous study used a driving simulator to check the effectiveness of the mutual assistance system from the perspective of the beneficiary and assistant. They will check the effectiveness of the mutual aid system through a more detailed analysis. They found that the warning from the mutual assistance system statistically reduced the risk of collisions by increasing the margin to avoid collisions. The mutual aid system has brought positive attitude changes and enhanced self-efficacy, especially through some voluntary actions. Their proposed system is expected to contribute to a safer driving environment by reducing the target risk level [18]. Asongu and his team reviewed

more than 200 papers, arguing that in order to achieve sustainable and inclusive development, foreign aid should not be guided by Kuznets, but should be used by Piketty to guide the industrialization of developing countries. Abandoning the former view that inequality will decline with the development of industrialization, and more emphasis on inequality in foreign aid policies will lead to more sustainable development results. Among other things: reducing short-term poverty; addressing concerns about rapid population growth; training inclusive development of recipient governments; combating corruption and poor management; avoiding the shortcomings of the famous Kuznets conjecture. They discussed how to address post-2015 development challenges and provided foreign aid policy tools that could achieve the goals discussed. In short, they provide useful policy measures to avoid past pitfalls [19]. Kaiyi and his team aimed to track the time-varying path of the risk sensitivity of bank stock returns over the period 1990-2014, which covered one of the worst financial crises in American history. They used free statistical calculations and graphics software to program the flexible least squares (FLS) method (Kalaba and Testfatsion, 1988, 1989, and 1990) to estimate He and his three-factor model. Reichert (2003) studied the risk sensitivity changes of bank stocks to the stock market, bond market and real estate market. Both FLS and Ordinary Least Squares (OLS) results show that the bond market (interest rate) sensitivity of bank stock returns has changed dramatically. Prior to the 2006 subprime mortgage crisis (November 1990 to May 2006), this indicator was significantly positive, having fallen to insignificant in the short term from November 2006 to October 2008, and in 2008 November-November 2014. In addition, they found that between November 1990 and January 1994, bank stocks reacted negatively to changes in house prices, after which sensitivity became significantly positive. The significant changes in the risk sensitivity of bank stock returns are consistent with changes in long-term interest rates and monetary policy, especially the highly stimulating monetary policy implemented after the 2008 financial crisis. They programmed the FLS method with and using FLS. The FLS method demonstrates the time-varying path of the risk sensitivity of bank stocks over a period of the 2008 financial crisis [20].

The innovation point of this article may lie in the research on the sustainable development of mutual aid pension model from the perspective of supply and demand. In the empirical analysis, a questionnaire is designed from both the supply and demand sides, and the elderly are used as the survey objects to obtain relevant information on the operation of the mutual aid pension model. From the three levels of supply, demand and supply-demand relationship, put forward specific and operable suggestions for the sustainable development of mutual assistance and pension model.

2. Proposed Method

2.1. Mutual Assistance Pension Model

2.1.1. Pension Model

The concept of mode refers to the standard style of things, so the old-age care model is a model of old-age care that is inherited and retained for a long time. The pension model contains four basic elements, namely service subject, service form, service content, and service object. Among them, service subject, service form, and service content belong to the supply element, and service object belongs to the demand element. Nowadays, the mainstream pension models in China mainly include family pension models, institutional pension models and community pension models. The family pension model refers to a pension model combining "at home pension" and "child support", in which family members provide resources such as places for care, services, and funds. The institutional pension model uses social pension institutions (including welfare homes, nursing homes, nursing homes) as pension places, and relies on state funding, relatives' support, or

self-provided old people to obtain financial resources [21]. Elderly care services to protect the elderly in their old age. The community pension model is a community-based pension model that integrates the internal and external resources of the community to meet the diverse needs of the elderly. The mutual aid pension model discussed in this article is a new type of community pension model.

2.1.2. Mutual Assistance Pension Model

At this stage, the majority of domestic elderly are mainly family pensions, but due to the shortage of family pension resources, the family pension function is weakening, and there are many disadvantages and problems in social pensions. The construction of the pension service system is incomplete, and innovative pensions are urgently needed. The service mode promotes the supply of new types of elderly care services. Mutual assistance pension service emerged at the historic moment, it is a new type of pension mode between socialized pension and home-based pension. It is mostly combined with home-based pension. The service development depends on the community. Community managers organize and encourage residents to help and mobilize. The idle and scattered elderly human resources between the neighborhoods allow the neighbors to voluntarily associate and take care of each other, provide each other with elderly care services such as living care, spiritual comfort, social interaction, with the spontaneity, flexibility and convenience of service methods, and the diversity of the service content Characteristics such as sexuality, continuity, you can enjoy comfortable, comfortable and rich old life without leaving home. The mutual aid pension model has "time bank" model, "village model", and community-based mutual help pension model in foreign countries. It is manifested in the domestic community as "time bank" model and "happy courtyard" mutual help model.

2.1.3. Time Bank

"Time Bank" itself refers to a voluntary service model, in which volunteers provide services to others voluntarily and accumulate service time. When I encounter difficulties or need to receive services, I can extract the volunteer time I saved previously for an equal amount of exchange. Receive equal services from others. However, the "time bank" mutual assistance pension service researched in this article is an innovative development of the new age pension service method. The "time bank" and the mutual assistance pension are organically combined to delay the payment of labor results in the form of "time currency". Specifically, it is based on the community, and takes the community's younger and healthy elderly as the main body of service. It quantifies the service time, provides daily home care services for the elderly in the community, and accumulates hours of service, in exchange for a new generation of younger elderly volunteer mutual aid service model. Its essence is a cross-temporal cross-exchange of old-age services, that is, using the "time bank" as an intermediary to quantify service time, integrate community resources, and form a set of low-age old-age cycle retirement models to achieve mutual assistance in the community.

2.2. Sustainable Development of Mutual Assistance Model

2.2.1. Sustainable Development

The theory of sustainable development states that to meet the basic needs of all contemporary people and give them the opportunity to meet their desire to live a good life, not only to achieve fairness among contemporary people, but also to achieve the contemporary and future generations. Fair because human beings have limited natural resources for their survival and development. There

are two basic elements in the theoretical connotation of sustainable development, namely "need" and "restriction" to need [22]. On the one hand, sustainable development pursues the satisfaction of demand; on the other hand, sustainable development emphasizes that the need to meet needs is controlled under the reasonable limits of existing resources, so the essence of sustainable development is the supply-demand relationship in pursuit of benign development. It is a long-term structural balance of supply and demand that pursues social development within reasonable limits. Therefore, when pursuing the goal of social sustainable development, it is necessary to adjust the structure of supply and demand and make them adapt to each other. To develop a mutual aid pension model and explore a sustainable development path, we must start with the supply and demand relationship, analyze and evaluate the supply and demand in the development and operation of the mutual aid pension model, study the structural relationship between supply and demand, and then propose corresponding strategies.

2.2.2. Sustainable Development of Mutual Aid Pension Model

The study of sustainable development is a concept in economics, which is widely used in various disciplines. Economics, ecology and other disciplines often use quantitative indicators such as "GDP", "development index", "environment, resource carrying capacity" to measure sustainable development. In the field of management, the indicators of sustainable development pay more attention to the significance of management. Fairness, efficiency, and people-oriented are the three core elements of the sustainable development of the new cooperative medical system. The sustainable development of social security is based on the long-term effective supply of social security resources, social justice, and the active participation of the people, and is compatible with the development of society [23]. Because the sustainable development of the mutual assistance pension model is difficult to measure with economic and ecological indicators and the sustainable development of the mutual assistance pension model actually belongs to the category of sustainable development of social security, it can be obtained that the sustainable development of the mutual assistance pension model is practical three basic conditions are needed, one is the effective long-term supply of resources, the other is the active participation of the elderly, and the third is the dynamic and balanced matching of supply and demand. Based on this, the definition of sustainable development of the mutual assistance pension model in this article is that the sustainable development of the mutual assistance pension model is to meet the dynamic and growing needs of the elderly under the premise of ensuring the long-term effective supply of service resources to achieve the realization of a development of dynamic equilibrium matching between supply and demand.

2.2.3. Supply Side Management

Supply-side management refers to production (supply) to create demand. People have infinite desires, but desires are not all needs. Only by raising the level of production can we create value for exchange with others. Regarding the role of the supply side, the development and evolution of productivity and the production relations that are basically determined by it, actually occur on the supply side, can lead and create demand.

2.2.4. Demand

The hierarchy of needs theory is the most widely used classical theory among the needs theory. The theory believes that there are five human needs, from low to high: survival needs, safety needs, belonging needs, respect needs, and self-actualization needs. The five needs can be divided into two

levels, of which physical needs, safety needs, and emotional needs are lower-level needs; while the need for respect and self-actualization are high-level needs, and one respects And the need for self-actualization is endless. Everyone has their own specific needs, but the requirements will change regularly in different periods. When the lower-level needs are met, people will tend to pursue higher needs. Yes, they are interdependent and overlapping. When high-level needs develop, low-level needs still exist, but their influence on individual behavior is relatively reduced [24]. The hierarchy of the needs of most people in a country is directly related to the country's level of economic development, science and technology development, culture and the education of the people. At present, the main contradictions in our society have been transformed into the contradictions between the people's increasing needs for a better life and unbalanced and inadequate development. Under the current national conditions in our country, the needs of the elderly in addition to production, safety, belonging, and respect In addition to self-actualization, there is a need for a better life.

2.2.5. Welfare Pluralism

Welfare pluralism is also called mixed welfare economy, that is, the supply of welfare resources takes the whole society including the government, enterprises, non-governmental organizations, and communities as the plural subjects. The establishment and operation of the "time bank" model cannot be separated from the guidance of the welfare pluralism theory. At present, there is a contradiction between the strong demand for old age and insufficient supply in the aging society. The government, society, and family have various disadvantages and defects in the supply of old age services. The supply subjects and supply methods need to be diversified and decentralized, and reasonable resource allocation and resource integration should be performed. In order to meet the elderly's growing demand for elderly care services, the government should take the lead and effectively expand non-governmental public organizations, enterprises, and communities Relying on the influence of the community and other families, it is based on the community, absorbs and integrates the resources of various subjects, and invests in the supply of mutual assistance and pension services.

2.3. Dilemma in the Development of "Time Bank" Mutual Aid Pension Services

2.3.1. Lag of Policy Support and Low Management Efficiency

Due to the status of "township regulations and civil covenants", time banks are promoted by non-governmental organizations, but the strength of non-governmental organizations is not enough. At present, most of "time banks" are operated by social organizations and community neighborhood committees. Without such capabilities, there is no credit guarantee. By looking up the "time bank" related policies and systems in recent years, the relevant policies and regulations regarding the "time bank" implementation methods, management systems, and reward mechanisms have not been covered. In recent years, the "Time Bank" has further developed, but this new mutual aid development model has not received much attention from the government, so the driving force is obviously insufficient.

2.3.2. Difficulties in Deposit and Withdrawal, Imbalance between Supply and Demand

Because the "time bank" model is a form of home care, it needs to rely on the community to provide services. The storage of "time currency" can only be limited to the community or service agency it serves. The community or institution withdraws the "time currency" and accepts the

elderly services arranged by the "time bank" of the community; at the same time, over time, the previously stored "time currency" may not be withdrawn in the future, and due to the service project's With different needs, individual service items cannot be obtained in time from time to time, so that "time currency" cannot achieve "general deposit and exchange" across regions and time zones at any time. In addition, as far as the specific operation of China 's "time bank" is concerned, the supply and demand relationship between the deposit and withdrawal of mutual assistance services is unbalanced. The "time" is rigid. When accumulated to a high degree, service members are continuously reduced, and mutual assistance and pension reserve power is lacking, there will be hidden dangers of "unpaid income". If the agglomeration of "time currency" in a certain period of time withdraws heavily, "time bank" will appear "time bad debt", facing collapse and bankruptcy.

2.3.3. Time Value is Unclear and Service Quality is Not High

"Time Bank" is not only the result of quantifying and materializing time, but also the result of quantifying and secularizing love services. The "time currency" stored by the laborer through labor has value attributes, but the "time currency" earned by different labor intensity and labor technology content has no value difference. The acquisition amount of "time currency" is only related to labor time and will destroy basic principles of service exchange. As a carrier of exchange, "time bank" should have fairness. Scientific measurement and fair exchange of different types of services are the key to ensure its sustainable operation. In addition, because the service targets are mostly elderly people in the community who are in need of long-term care, such as disability, disability, they often have illnesses, and they are older. In the face of such high-risk groups, it is necessary to have the professional knowledge and skills of elderly care to provide safe, reliable, timely and thoughtful services for the elderly. It is difficult to guarantee the quality of services only with good willingness to serve, and even irreversible harm to the elderly due to improper service. "Time Bank" volunteers are mostly young healthy elderly in the community. Due to the lack of necessary elderly care expertise and skills, the existing projects for the elderly are mostly simple safety care, daily care, domestic services and spiritual comfort Provide more shallow care and help, deep-seated, higher-skilled and professionally required nursing service items of low quality or difficult to achieve.

2.4. Path Choice for Sustainable Development of "Time Bank"

2.4.1. National Level: Actively Leading, Top-level Design

Establish the concept of state-led and policy-first. The government should play a leading role and formulate relevant policies and systems, rely on the administrative power of the country to maintain its positive and healthy development, make some top-level policy designs for its organizational legitimacy and responsibilities, model operation mechanism and management system, and services for the rights and obligations of both parties. The establishment of legitimacy is the basis for an organization to exercise its powers and obligations. A unified operating model is convenient for management and is beneficial to the cooperation between "time banks" in different regions. The high-risk group such as the assisted elderly is more likely to have accidents. The government should make clear regulations on dispute settlement and liability determination procedures in the process of mutual assistance pension mode. In addition, social participation is the basic force of social construction. We must strengthen the promotion and guidance of pension mutual assistance services at the government level, increase public awareness and acceptance, and encourage public participation to lay the foundation for its sustainable development.

2.4.2. Social Power Level: Diversified Participation to Achieve a Win-win Situation

The participation of social forces in the provision of public services will undoubtedly play a role in boosting the development of mutual assistance and elderly care services, and provide diversified support in the supply of funds and human resources. By attracting and uniting the third party's social subjects --- enterprises, social welfare organizations and individuals to support these "time banks" that depend on the community, they provide funding guarantees for the development of this model. At the same time, for an enterprise, image is an intangible asset of an enterprise and an important factor for the success or failure of an enterprise. Enterprise support and the construction of the community's "time bank" is also a process of image upgrade. It virtually establishes a "benefit for the people" signboard and is a valuable intangible asset for the enterprise. In addition, stars and successful people who have a certain social influence participate in mutual assistance services in various ways. While achieving their own value, the star effect produced also enhances the influence of the "time bank" and achieves a win-win effect.

2.4.3. Service Market Level: Intelligent Management, Strengthening the Team

The main management staff of the "Time Bank" should tailor and elaborate in detail the rules and regulations of the "Time Bank" that are in line with the characteristics of the region, maintain work order, improve work efficiency, and clarify powers and responsibilities to meet the diversity of different elderly To change the needs, so that the elderly have a greater sense of gain. The original intention of "Time Bank" is the exchange and circulation of resources. Nowadays, the development of computer-specific cloud technology will greatly promote the information construction of "Time Bank", make its operations more intelligent, and promote networking and information between regions. shared. With the help of the "Time Bank" information system service and interactive platform, and the use of the elderly call system mobile client and the love assistance call platform, the optimal combination of service supply and service demand can be realized. Through the cooperative networking system, the communication between the "time banks" of various communities can be realized, and the cooperation of cross-region mutual assistance and elderly care services can be promoted. At the same time, it is necessary to formulate time value measurement standards and time currency deposit and exchange methods, scientifically measure the value of different project services and different types of services, and ensure the fairness of mutual assistance service exchange. After the service is completed, the service items and service hours are comprehensively evaluated, and different points are used to accumulate the time currency and points of the volunteers, which are then entered into the network management system.

3. Experiments

3.1. Data Collection

In this paper, 400 elderly people over the age of 60 in a certain community are used as a survey object, using questionnaire sampling surveys and interviews. A questionnaire survey is carried out on the elderly over 60 years old in the community. "Time Bank" staff conducted interviews with elderly community participants in order to understand the demand and supply status of the "Time Bank" at the current stage, identify problems, and provide data support for the problems.

3.2. Questionnaire Design

This article starts from three basic aspects of personal situation, the demand side of "time bank"

and the supply side of "time bank" to compile the questionnaire. These three points can be used as first-level indicators, and three second-level indicators can be divided into three first-level indicators. And subdivided into several three-level indicators, the corresponding questionnaire design.

The first part is the basic situation of the individual. It mainly involves demographic variables such as gender, age, marital status, professional identity, education level, monthly income, and health status; this article intends to understand the current elderly's willingness to care for the elderly and explores whether to worry about old age before exploring the status of demand and supply. Two evaluation variables: lifestyle and tendency to support the elderly.

The second part is the demand side of "time bank". First of all, understand the elderly's recognition of the service model, and investigate the necessity and location of the service. At the same time, the strength of the elderly's demand is the core issue of the demand side. This article starts with the expected frequency of service, the population and the content of the service. Start, investigate and understand how often the elderly expect to receive services, preferences for service staff of elderly volunteers, community nurses, college student volunteers, and other volunteers, and preferences for services such as life care, companionship services, and medical and health services. And understand the tendency of older people to promote this model.

The third part is the "time bank" supply side. The questionnaire starts with the elderly's understanding of the "Time Bank" and the ways to understand it, in order to understand the current level of publicity and promotion of the "Time Bank"; and to understand the participation level and factors of the elderly from the question of whether to participate and the reasons for participation, Explore the endogenous motivation for the elderly to participate in the Time Bank.

4. Discussion

4.1. Analysis of Survey Results of Pension Intention and Demand

4.1.1. Analysis of the Investigation Results of Pension Concerns

"Are you worried about your life in old age? This is a problem that concerns 300 older adults, 75% of the sample; There were 100 elderly people who were not worried, accounting for 25% of the total number of samples. It can be seen that the majority of elderly people were worried about their unknown life in old age. Among them, there are 150 elderly people concern themselves will drag on illness and old age children, 75 old people concern themselves cannot provide for oneself when nobody care, 60 old people worry no money treatment when I was sick, nine after the old man worried his old children not filial piety, six elder seniors worry he after living expenses, pension concerns cause investigation result is shown in figure 1.

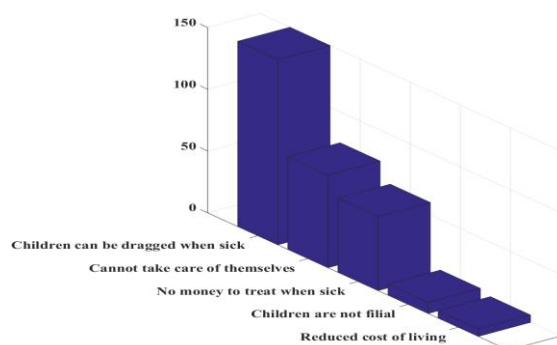


Figure 1. Investigation results of endowment concern

4.1.2. Results of Survey on Willingness to Provide for the Aged

Regarding the question, "Which type of pension do you prefer to choose based on the current reality and the specific situation of the family?" There are 315 seniors who choose to live at home, accounting for 79% of the total sample; 85 seniors choose institutions elderly care, which accounts for 21% of the total sample, there is no doubt that home care is still the first choice for the elderly. The results of the survey on willingness to provide for the aged are shown in Figure 2.

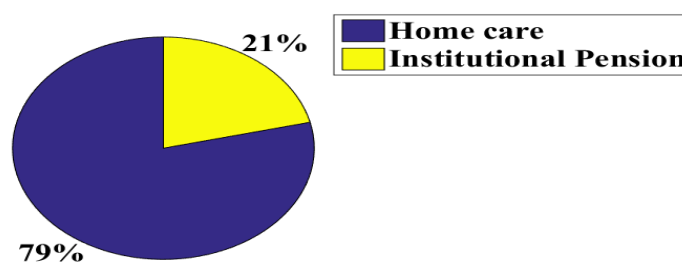


Figure 2. Survey results of pension intention

4.2. Analysis of Demand Side and Supply Side Survey Results of Time Bank

4.2.1. Survey on the Supply Side of "Time Bank"

For the "time bank" survey, the elderly who know most through community propaganda organizations, the elderly who know through family, neighbors, friends, television broadcasts, newspapers, and magazines are the second, and the respondents who obtain information through the Internet are the least. The results of the "Time Bank" understanding approach survey are shown in Figure 3.

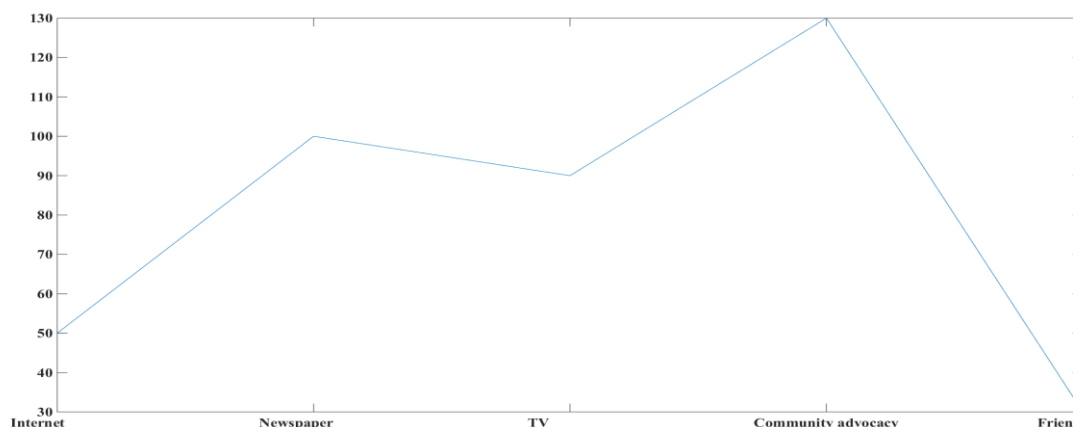


Figure 3. "Time Bank" understanding approach

4.2.2. Survey of demand side of "Time Bank"

The "Time Bank" is facing various needs. At present, 270 elderly people are very optimistic about this model in terms of their development prospects; 80 elderly people think that this model needs improvement measures to improve it. In addition, 50 Old people think that the development prospects of "Time Bank" are not objective. It can be seen that the majority of elderly people think that the "time bank" model has certain feasibility and high acceptance and expectation of mutual assistance elderly care services. The analysis of the views of the elderly on the "time bank" is

shown in Table 1 and Figure 4.

Table 1. Seniors' views on the "Time Bank"

Very bullish		Needs improvement		Not optimistic	
people	proportion	people	proportion	people	proportion
270	68%	80	20%	50	12%

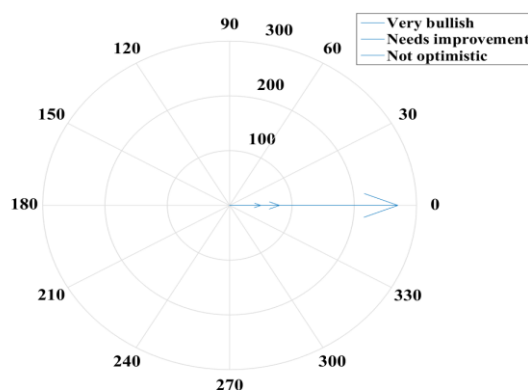


Figure 4. Seniors' views on the "Time Bank"

5. Conclusion

(1) Based on the status quo of the mutual aid pension model, this article proposes ways to optimize the "time bank" mutual aid service: clear government responsibility and implement policy funding; carry out extensive publicity to achieve awareness improvement; promote regional construction and construction Localization mechanism; optimizing service quality and strengthening professional training; introducing network platforms to implement information management; integrating social resources to achieve diversified supply.

(2) This paper investigates the development status and supply and demand situation of "time bank" mutual assistance elderly care services, and finds that the actual demand for "time bank" mutual assistance elderly care services is far greater than the supply capacity. The urgent needs of the elderly may have an imbalance between supply and demand in the future development process.

(3) Through the investigation and research on the elderly in a certain community, this study finds that there is a difference in the level of mutual support for the "time bank", and that the local governments will pay different attention to it. Difficulties, and development difficulties in various aspects at this stage will severely restrict the sustainable development of community "time bank" mutual assistance elderly care services.

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Data Availability

Data sharing is not applicable to this article as no new data were created or analysed in this study.

Conflict of Interest

The author states that this article has no conflict of interest.

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