



“Time Bank” Diversified Mutual Assistance Urban Pension New Form Take Taoyuanju Community in Jianye District, Nanjing as an Example

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Abstract. China is faced with a surge in the elderly population, an insufficient supply of the elderly, and an imperfect pension system. Taking the “time bank” model of community mutual support for the elderly as the litmus test and by following per under the principle of “the elderly can not only contribute to the community, but also be taken care of”, the new urban pension service model of actively developing the human capital of the elderly is a new idea of comprehensively tapping the talent dividend, and at the same time implementing the national active aging strategy. This study on the welfare pluralism theory, empowerment theory, and social exchange theory as the foundation, from two dimensions of supply and demand, by using the method of case analysis and in-depth interviews to investigate the current situation of the “time bank” pension mutual assistance model in Taoyuanju community, Jianye District, Nanjing. Also, this article analyzes the advantages and disadvantages, opportunities, and challenges for this model. To conclude, the “time bank” pension model makes up for the shortcomings of China’s traditional pension model.

Keywords: Time bank · Mutual pension service · Community

1 Introduction

According to the data of the seventh national census, as of 2020, there are 190 million elderly people over the age of 65 in China, accounting for 13.5% of the total population, marking that China is about to enter a deeply aging society (the population over the age of 65 accounts for more than 14%). Based on the existing pattern of old-age care services in China, more than 95% of the elderly will be at home in the community in the future, and with a large number of parents of the first generation of only children entering

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the elderly, it is difficult to assume the responsibility for the care of the elderly in the elderly by relying on family strength alone, and it is urgent to strengthen the community's support for family pensions. For a long time, China has mainly had three models: family pension, institutional pension, and community home pension [1]. Influenced by China's traditional culture, family pension is still the preferred way of providing for the elderly in many people, enjoying their old age with their relatives in a familiar environment. However, with the deepening of reform and opening, the implementation of family planning policies, China's economy in the rapid development of the same time, the social outlook has also undergone tremendous changes, the traditional family structure continues to shrink, the number of empty-nest elderly continues to increase, the pressure of the elderly has become unprecedentedly heavy, the traditional home care model has been unable to meet the basic needs of the elderly daily pension. The limitations of home care make some families begin to choose to send the elderly to pension institutions for care, but there are also many defects in the institutional pension, on one hand, many elderly people are subjectively unwilling to provide for the elderly in an unfamiliar environment, on the other hand, the economic cost of the institutional pension is high, many families are difficult to afford, and the service quality provided by the institutional pension is uneven, the aging of the institutional equipment, and the low professionalism of the staff are also the problems that many pension institutions have appeared. China's old-age security system is fraught with problems, and the traditional old-age care model has been challenged as never before. According to the 2018 survey data of the "China People's Livelihood Survey" research group of the Development Research Center of the State Council, nearly 70% of residents expressed concern about the source of pension funds [2]. So, how to solve the problem of old-age care in China's future society? How to establish and improve the community pension service system? Therefore, this paper combines the problems existing in the current Chinese pension model and focuses on exploring the urban community mutual assistance pension service model based on the time bank, to open up new thinking and directions for cracking the pension problem of the aging group.

On the other hand, this paper has important theoretical and practical significance for the study of the "time bank" pension model in Taoyuanju Community in Jianye District, Nanjing. Based on the theory of empowerment and the theory of welfare pluralism, this paper explores the community pension service model for the elderly, which helps to enrich the relevant theoretical connotation of pension services. First of all, the "time bank" community mutual assistance pension volunteer service model is a new type of pension method to deal with the problem of "decline in power" of the elderly, which is in line with the core viewpoint of empowerment theory and expands the scope of application of the theory. Secondly, in the "Time Bank" community mutual assistance pension volunteer service supply optimization path research, the correct introduction of welfare pluralism theory can add rationality to the multi-subject supply of such mutual aid pension volunteer service model and help to improve its system standardization in the operation process. At the same time, the "time bank" community mutual assistance pension volunteer service model has important practical significance, first of all, at the individual level of the elderly in the community, the complete "time bank" volunteer service supply mechanism is conducive to absorbing more healthy and active social

willingness of the elderly to participate in neighborhoods mutual assistance activities, actively participate in volunteer service, improve the personal social value and enhance the sense of social responsibility, while eliminating the elderly’s irrational cognition of themselves. The establishment and optimization of the point deposit and exchange mechanism in the time bank effectively meets the psychological needs and spiritual comfort needs of the elderly. Secondly, at the community level, the continuous operation of the “time bank” community mutual assistance pension volunteer service model is conducive to creating a social harmony atmosphere of mutual help and neighborhood care, breaking the “stranger society” in the urban community, accumulating rich social capital in the community, and maximizing the integration and utilization of surplus pension resources within the community to form an important social spillover effect. Finally, at the social level, by implementing and optimizing the “time bank” community mutual assistance pension service model and making the full use of the demographic dividend of the aged, it is conducive to create an atmosphere for the mutual assistance between them. At the same time, it can help reduce the burden of the social pension, improve the social welfare and people’s livelihood. At the same time, it provides a policy basis and references opinions for the follow-up government, community, social organizations, etc. to better carry out relevant services.

2 Literature Review

With the sharp increase of the global aging population, China has already entered an aging society in 1999 [3]. According to the statistics, by the end of 2017, the number of elderly people in China exceeded 10 million for the first time, and the number of elderly people over 60 years old was 241million, accounting for 17.3% of the national population. It is estimated that by 2050, the total number of elderly people in china will reach 487 million, accounting for about 34.8% of the Chinese total population [4]. Therefore, the aging population has become one of the most important social problems in china. With the global aging population problem becoming increasingly prominent, countries also pay more attention to it. Home care services in the community are a traditional way for most families to solve the supporting issues. Zhao believed that the urban community pension services can not only help the elderly and solve their problem in time but also relieve young people’s supporting burdens and enhance the sense of security of young people and the elderly [5]. Gong thought that community home care service is the most suitable way for Chinese urban residents because it can not only retain the original social network of the elderly but also help busy children reduce the pension burden [6]. Moreover, he and Chen pointed out that long-term nursing services in the community can effectively reduce the waste of medical and human resources [7]. In addition, community home care is also conducive to the physical and mental health of the elderly which can significantly improve the quality of their life.

However, though community home care services are supported by many policies, there are still many constraints of it. Ding and li stated that home care services only stayed at the level of daily life care, it can not meet the needs of the elderly and can not improve the quality of life and happiness degree of the elderly due to the traditional concept of raising children to support their old age [8]. Furthermore, the government’s

support policies are not sound and the lack of planning and support for the macro policy of community home-based care service, leads to the ineffective connection between community home-based care service and the service market.

In recent years, community pension is playing an increasingly important role in china and there are also more and more studies on community elderly care services in china. “time bank” is a typical example of a novel mode of Chinese community elderly care services in recent years. In this paper, we will focus on analyzing the basic conditions, the strengths and weaknesses of “time bank” in the Nanjing Taoyuan community.

In 1980, American scholar Edgar Kahn firstly proposed the concept of “time bank”. “time bank” mutual care for the elderly people in the Chinese urban community encourages volunteers especially healthy elderly volunteers participate in assisting other elderly people who need care in society and the volunteer hours will be accumulated in their “account”. When the volunteers face some difficulties and desired assistance, they can use their storage time to exchange for services of other “time bank” volunteers. This kind of elderly care model is based on community old-age care services that can effectively improve the quality of elderly services. This elderly care mode fully harnesses the social resources and greatly reduce governments’ expenditure pressure on pension infrastructure, service, and funds, which will cover the shortage of the traditional elderly care in society [9]. Therefore, the “time bank” mutual aid pension mode encourages everyone to take part in, and fully integrate social power, which will benefit for forming a harmonious and virtuous society.

3 Case Analysis

3.1 Introduction to Taoyuan Ju Community, Jianye District, Nanjing City

According to the statistics of the Nanjing government, there are 1.343,000 people over the age of 60 in Nanjing, accounting for 20.1% of the registered population, and there are 195,000 disabled and semi-disabled elderly people. In addition, to the “Yao Fang men Time Bank”, there are now 38-time banks for the people who are retired in Nanjing, with more than 5000 volunteers [10]. In addition, the participation of social forces solves the problem of insufficient manpower for home care, greatly alleviates the financial pressure of the government to purchase services, and ensures the sustainable development of community home care services.

Taoyuanju community “Fuhui Time bank” is operated by the Wei Ai Taoyuan Voluntary cultivation Society. “Fuhui Time Bank” has 14 service teams for the elderly, including helping teams, cooking teams, laundry rooms, etc. Dozens of elderly people participate in each team, and healthy elderly people help the elderly in need. Time bank is a financial service of social value. In the past, the biggest problem was that many volunteers seemed to participate in the activities. However, most people left after counting the roll or getting the prize, which violated the original purpose of volunteer service. Yikang community standardizes the volunteer behavior, recruitment system, training system, management structure, post responsibilities, daily management, reward mechanism, exit mechanism, and other 9 contents by formulating the volunteer service specification manual. Also, it puts forward the concept of equal value between storage

service and service value. For example, when visiting the elderly, 1 point is accumulated for every three households; accumulate 1 point each time when repairing small household appliances; free legal aid 5 points each time; assist the community to carry out cultural and sports services, score 1 point each time, and actively plan community cultural and sports activities, score 2 points each time. The stored services are not based on time, only related to value, and can be redeemed only when the points exceed 5 points. Yikang community also relies on the “Jianye community” public account to establish the “time bank” online service platform. Volunteers can check the service duration, points, and other information and receive orders through the demand orders issued by the platform. The points are counted automatically by the platform, and volunteers can check them at any time and exchange them for goods and services. Meanwhile, they are also used as the evaluation standard for star-rated volunteers in cities and communities. The establishment of the platform also integrates previously unavailable and difficult-to-find resources into the “time bank”. For example, there may be few repairmen in the past, but now all repairmen in the community can be recruited through the “time bank”. Residents can directly select volunteers with high scores and good evaluations by releasing information. Volunteers can choose orders according to their own development needs. Communities can also calculate the ranking of people’s needs through the needs released by residents and formulate the direction of community development according to the needs of residents. It is like the volunteers are listed companies. They can list the services they can provide on the platform, and community residents can buy the services of listed companies through the “time bank”.

3.2 The Development of Time Bank in Nanjing City

Based on the bulletin of the seventh national population census in Jiangsu Province, the proportion of people aged 65 and above in Nanjing’s total population has reached 13.7%, 0.2 percentage points higher than the national figure. In order to meet the growing demand for pension services and improve the quality of life of the elderly, Nanjing started to implement the “time bank” pension mode in Zhaoyuan community, Jianye District in 2005. In 2019, Nanjing Municipal Government issued the Implementation Plan of Nanjing Pension Service Time Bank (Trial), which defined “time bank” for the government to formulate relevant policies to encourage volunteers who can participate to provide help for the elderly with service needs and record the service hours of volunteers according to the formulated rules. Then, volunteers can exchange their accumulated time for corresponding service hours when they need it in the future. The Implementation Plan of Nanjing Pension Service Time Bank (Trial) clearly defines the service standards and management rules of “Time bank”, as well as the registration, withdrawal, service standards of volunteers, reward, and punishment methods, to ensure the operation of “Time bank”. The release of “Nanjing Pension Service Time Bank Implementation Plan (Trial)” promoted the launch of “time bank” pension mode in various communities. The first batch of trials in the city included 12 districts, 24 streets, and 247 communities. In October 2020, Nanjing comprehensively promoted the “time bank” pension model. After that, the number of new volunteers applying for registration in Nanjing reached 18,224, 1.63 times that of the whole year during the pilot phase. The cumulative number of service objects is 14,611, 1.84 times that of the whole year during the pilot period.

A total of 68,106 service orders were completed, 2.9 times that of the whole year when the pilot was launched. At the same time, Nanjing Municipal Government has built a four-level management system from city to district to street to community to ensure the comprehensive coverage of policies and departments at all levels perform their respective duties. In addition, in terms of information collection, on the “my Nanjing” app, there is a “time bank” part in the public welfare section, which can use the big data platform to analyze all data in Nanjing and compared data in the system to provide faster and intelligent services for the elderly. Moreover, in order to enhance the professional level of volunteers, “time bank” trained 10,586 people and more than 3000 people respectively through offline meetings and online training. According to the statistics of Nanjing Civil Affairs Bureau, as of February 2021, Nanjing has set up more than 1200 “time bank” service points in the city, about 45,500 volunteers have been recruited online, more than 34,800 service objects, 107,141 orders have been completed, and the cumulative service time has reached 53,790.25 h.

3.3 Relevant Policy and Technical Support of Nanjing City

As one of the earliest cities with an aging population in China, Nanjing began experimenting with a “time bank” pension system in 2012 to solve the problem of insufficient pension service providers. In July 2019, Nanjing Municipal Pension Service Time Bank Implementation Plan (Trial) made it clear that the tender and development of time bank management information system should be completed before the end of October 2019. Before December 2019, each district should select one street for the pilot; By September 2020, based on the pilot program, all districts will be promoted to realize the citywide universal deposit and exchange. Therefore, Nanjing city adopts Alipay blockchain technology to ensure that the storage and exchange of “time” is open and transparent, permanent, and prevents loss or tampering, as well as cross-institutional and cross-regional exchanges. Alipay revealed that there will be more “time banks” transferred to blockchain in the future.

SWOT analysis method, also known as situation analysis method or advantage and disadvantage analysis method, is a method to analyze the internal and external environment of the system to obtain strategic decision-making. This study uses the SWOT analysis method to analyze the advantages and disadvantages of the “time bank” pension model in Taoyuanju community, Jianye District, Nanjing. Combined with the opportunities and challenges of the social environment to the community’s “time bank”, and based on the interview with Ms. Yang, a social worker, this study puts forward some suggestions for the sustainable development of the “time bank” pension model in Taoyuanju community.

4 Strengths

4.1 The Good Foundation of Volunteers Training and the Training Supporting Facilities

Before the formal development of the “time bank” pension model of the Taoyuanju community, there were a group of “Wei Ai Taoyuan” volunteers composed of community

service activists, Party members, and retired residents in the community to provide community residents with one yuan breakfast production and distribution, purchasing, cleaning, and other volunteer services. At the same time, from the offline training once every six months to the unified online training now, this change ensures all volunteers who participate in have sufficient basic literacy. The community has also equipped each residential building with a building superintendent who is responsible for timely feedback and solving residents’ living problems to ensure the development of relevant voluntary services.

4.2 Established Information Platform and Standardized Operation

At present, the duration record of the “time bank” elderly care service has been unified in Nanjing. Each service for the elderly has its corresponding duration record. Through the “my Nanjing” app, the elderly can upload orders with their needs and wait for volunteers to receive them. The elderly who don’t know how to use smartphones can send a telegram to the community, empowering the community on behalf of themselves to upload the orders. Meanwhile, People can register “time bank” elderly care volunteers through the app, receiving orders according to their own ability, providing corresponding services, and recording the service duration. The community plays a coordinating role in this process. Through the records of volunteers receiving orders, the corresponding orders are allocated regularly to improve service efficiency.

4.3 Relieve the Pressure on the Elderly, Carry Forward the Tradition of Mutual Assistance, and Promote Social Harmony

The “Time bank” pension model is based on the fine tradition of neighborhood mutual aid in China. It provides an opportunity for neighbors to help each other and strangers to communicate with each other. According to the “social exchange theory”, human behavior is dominated by the exchange behavior of external rewards and remunerations, which is the result of rational choice. The flexibility and liquidity of “time currency” encourage the volunteers to continue to serve, while the establishment of mutual relations would help residents promote the construction of community identity and a sense of belonging. These will all help promote social harmony.

4.4 Diversified Content and Measurable Value of Voluntary Service Subjects

Through the “time bank” pension model, volunteers are not only service providers, but also beneficiaries of voluntary service. Volunteers could obtain services duration for their own elderly care and enjoy the same services in the future through offering voluntary services. This greatly ensures the enthusiasm of the service providers. At the same time, with the continuous development of this model, the service items are not limited to cleaning or washing clothes. Volunteers can also provide different services for the elderly in combination with their own professional skills and talents. Compared with the gratuitous nature of traditional voluntary service, the service mode of “time bank” is closer to “mutual assistance” and “exchange”, and the equivalent “time currency” is obtained through voluntary service, which makes voluntary service measurable.

4.5 Policy Supporting

In July 2019, the general office of the municipal government issued the notice on printing and distributing the implementation plan of Nanjing pension service time bank (for Trial Implementation). The general requirement is to adhere to the principles of public welfare, mutual assistance, incentive, and sustainability, and build a time bank operation mechanism of “government-led, universal deposit and withdrawal and unified authority” by 2020. Actively explore and improve the operation mechanism of time bank pension service, strengthen standardized management, and improve the preciseness and operability of policies. Formulate standardization implementation steps and establish an information management system.

5 Weaknesses

5.1 Lack of Young People’s Participation and Insufficient Professional Knowledge and Skills

The “time bank” pension model is mainly operated in the community. Its service providers are mostly the relatively young elderly in the community while students and other young groups hardly participate. The elderly with special needs, such as the advanced age and the disabled, often lack professional skills. At the same time, volunteers often need to face the situation of serving multiple elderly people. The quality of volunteers themselves determines whether they can withstand high-intensity and professional services. At present, the community lacks relevant training on the professional skills of volunteers, which determines that the vast majority of volunteers can only meet the needs of the elderly who need simple life care, and can not guarantee the needs of other service objects.

5.2 Small Publicity and Low Social Awareness

Although the concept of “time bank” was put forward as early as the last century, its development in China has only improved slightly in recent years. There is a problem that people do not understand the concept of “time bank”. The publicity of this pension model is mostly undertaken by volunteers, subdistrict offices, and communities. Its small publicity scope, fixed groups, and single publicity form lead to low social awareness of “time bank”. According to Ms. Yang’s feedback, the elderly in the community only know that they can get relevant help at community activity points, but do not know or care about the concept of “time bank”, while most of their children do not know either.

5.3 The Policy Guarantee Isn’t Meticulous and the Authority Guarantee Is Insufficient

Through the interview, the “time bank” is almost piloted in the subdistrict office or community, sometimes the masses organize the work spontaneously. That means it lacks attention to the corresponding right subjects, insufficient protection of legislation and authority, and lack of specific division and provisions on the distribution of rights and

responsibilities and functions; In addition, the lack of regulations of function distribution and coordination, plus relevant organizations’ credibilities are weak, which hinders the long term operation and generalization of this pension model.

5.4 The Form of Voluntary Service Is Single and the Record Is Modeled

At present, almost all the volunteer service projects on the “my Nanjing” app are to meet the daily life needs of the elderly, which cannot meet the spiritual pursuit of the elderly. According to the interview feedback, it is the community that undertakes the responsibility to hold cultural and recreational activities, which fills the lack of types of voluntary services for the elderly. At the same time, each service item on the platform has a stationary duration bonus which means no matter the service time is insufficient or the service is overtime, it cannot be changed. This may breed moral hazard and lead to the consequence of “bad money drives out good money out of circulation”; Meanwhile, it will also attack the enthusiasm of volunteers and make it difficult to achieve sustainable development.

5.5 Lack of Material Incentives, Difficult to Lasting

According to the interview feedback, compared with Qixia District in Nanjing, the Taoyuanju community in Jianye District lacks material incentives for volunteers, so it is unable to attract volunteers to serve for a long time or stimulate their enthusiasm. Meanwhile, if the length of volunteer service exceeds 1500 h, the excess time is calculated as the length of public service, which is not included in the volunteer’s personal “time account” and cannot be exchanged in other places outside Nanjing. This may cause a certain impact on volunteers’ participation in the elderly care service. As the profit of “time bank” itself has the characteristics of delay, volunteers can not ensure whether the “time bank” pension model exists and whether their efforts will be rewarded after several years, which has also become an obstacle for people to participate in this pension model.

6 Opportunities

6.1 It Is Conducive to Improving China’s Old-Age Security System

At present, with the increasingly prominent disadvantages of the traditional pension model, coupled with the increasing downward pressure on the economy under the epidemic and other factors, the traditional pension model has not adapted to China’s national conditions and people’s needs. The “time bank” mutual aid pension model has well filled the deficiencies of some traditional pension models. By building a multi-level pension system, innovating the currency storage incentive model, and jointly assuming pension responsibilities, it is conducive to promoting the diversification of pension models and improving China’s pension system.

6.2 Multi Resource Integration

“Time bank” operates by relying on the community, which can integrate more social resources, dispatch idle labor, and cooperate with a third organization to prepare materials. At the same time, the community can also use its geographical relationship to obtain social capital support. With the combination of some regions and blockchain technology, more resources will be utilized, and the mutual assistance function of the “time bank” will gradually increase.

7 Challenges

7.1 Enrich Incentive Mechanism and Improve Policy Guarantee

According to the survey feedback, most of the volunteers in the Taoyuanju community, Jianye District, Nanjing are relatively young retirees at present. The lack the participation of young people, material incentives, and delayed access make it difficult for volunteers to continue volunteering. Plus, the “time bank” pension model lacks a relevant policy guarantee, the time and energy invested by volunteers cannot be promised to return in the future. This will affect the quality of voluntary services, the number of participants, and whether the “time bank” pension service model can develop continuously.

7.2 Try Out Unified Provincial and Interprovincial Records and Encourage Young People to Participate

Right now, the “time bank” pension service mode is mostly carried out in the community. For groups who do not live locally and want to participate in volunteering, it is often difficult to integrate into the community, plus, the time accumulated by volunteering cannot be exchanged in other places, which makes it difficult to attract young groups such as college students or office workers to participate. At the same time, today’s youth groups are under great economic pressure. How to develop relevant policy incentive mechanisms linking volunteer time points with settlement and house purchase needs to be constantly tried and explored.

7.3 Humanization of Volunteer Service Duration Record and Standardization of Quality Evaluation

The platform sets a fixed length on each kind of volunteer service, which is often inconsistent with the actual length of volunteer service. The most important thing is to guarantee the quality of pension service to truly achieve the original intention of serving the elderly, caring for the elderly, and self-benefit. It needs the joint efforts of the community and relevant government departments’ power to introduce the quality survey of voluntary service and improve the accuracy of volunteer time records.

8 Conclusion and Suggestions

Through the interview, summary, and analysis, the “time bank” pension model in Jianye District, Nanjing has both advantages and disadvantages, opportunities and threats. At the same time, it also reflects the common problems of the pilot of the “time bank” pension model in other communities in China. As an old-age model to adapt to the new situation of old-age care in China, the development of the “time bank” model is blocked and ranks among the top. In order to realize the sustainable development of the “time bank” pension model and protect the rights and interests of the elderly and volunteers, we first need to establish and improve policy guarantee, that is, optimize the external development environment. The government needs to implement the policy formulation of detailed distribution of rights and responsibilities, actively support the community, maintain long-term contact, and provide economic and material support when necessary. At the level of laws and regulations, establish and improve corresponding laws and regulations, and ensure the legitimacy and standardization of the pension model by strengthening the top-level design, to reassure the elderly and volunteers. To realize the sustainable and stable development of the “time bank” pension model, we also need to stimulate its internal vitality and use its internal advantages to promote the operation of the pension model. Give play to the fine tradition of neighborhood mutual assistance, call on Party members to drive the masses, actively publicize, and encourage more people, especially young people, to understand and participate through material incentives, to cultivate young people’s sense of service. At the same time, the community should actively organize and cooperate, make scientific planning, improve the distribution of human, material, and financial resources in the community, maximize the utilization of resources, actively carry out training and improve the serviceability of volunteers; Give full play to the bridge role of the community, effectively find, reflect and solve problems, actively build a harmonious community and improve people’s life satisfaction and happiness.

In addition, all localities should also actively break down barriers between communities, build a “time currency” universal deposit and exchange mechanism, actively connect local volunteers, realize the circulation of volunteers and maximize the use of volunteer time. From the perspective of the whole society, the time bank saves social wealth at this stage and invests more resources into the expanded reproduction of society, which is conducive to improving the potential of future economic and social development and the bearing capacity to deal with population aging [11].

To sum up, the significance of this study is that the “Time Bank” pension model, as a breakthrough in the development of China’s pension model, makes up for the shortcomings of the traditional pension model. Through the research and analysis of this model, we can understand the operation status of this model, find out the advantages and disadvantages, opportunities and challenges of the “time bank” pension model, then optimize it and finally achieve universal promotion and operation. At the same time, we will refine new ideas for the development of pension model under the new situation and help solve the pension problem in China.

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