

Feasibility Study on the Implementation of the "Time Bank" Elderly Care Model

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Abstract: Originating in Western countries, the "Time Bank" typically refers to a mutual elderly care model where younger elderly individuals assist older elderly individuals. Relevant institutions record the volunteer service time, and when the younger elderly individuals require assistance in the future, they receive help from other younger volunteers. A decade ago, this model was believed to enable deferred payment for labor outcomes, reduce the societal burden of elderly care, and adapt to the reality of an aging population in our country. However, since the end of the 20th century, after pilot trials in major cities in our country and over a decade of development, this model has not been widely promoted nationwide. In fact, the "Time Bank" in some regions has already ceased to exist. Based on research conducted at the Chaoyang District Social Volunteer Public Welfare Savings Center, the difficulty in promoting this model is due to the lack of strong guarantees for "withdrawals" of time, akin to a "bounced check." The government should reposition the nature and role of the "Time Bank," viewing it as an effective means to incentivize volunteer services and promote mutual elderly care.

1. Introduction

Currently, the issue of population aging in our country is prominent. A significant portion of the elderly population aged 55 to 65 in our cities are physically healthy and idle at home. On one hand, there is a vast demand for elderly care in society, and on the other hand, there is a large group of younger elderly individuals. If society provides a mechanism to connect healthy younger elderly individuals with older elderly individuals in need of services, it will reduce the societal cost of elderly care. The "Time Bank" can be a low-cost strategy to address population aging.

The emergence of the "Time Bank" offers a new approach to expanding elderly care methods. By having younger elderly individuals assist older ones, and when these younger elderly individuals become older in the future, they receive help from the newly emerged younger elderly individuals. This creates a deferred payment for labor outcomes, forming a virtuous cycle, reducing the cost and burden of elderly care for families and society. This model has attracted attention from various parties, but after nearly two decades of development, its implementation has not been ideal, with some "Time Banks" being abandoned midway.

It is evident that the feasibility of promoting the "Time Bank" in our country needs further exploration. This paper aims to thoroughly describe its operational mechanism through literature research and field investigations, identify the limitations of promoting the "Time Bank", analyze whether it is worth developing, and if so, in which direction it should develop, and finally propose policy recommendations.

2. Literature Review

Chinese scholars have been researching the "Time Bank" for nearly two decades. Ten years ago, this method of younger elderly individuals assisting older ones was termed "Time Savings." Scholars were dedicated to introducing foreign construction experiences, discussing the definition of "Time Savings," and understanding how to correctly perceive it. They also explored the operational mechanism of the "Time Bank," its existing issues, and directions for development.

A deeper understanding of "Time Savings" is that it is just one form of social exchange behavior,

a simple principle but a complex operation of social redistribution[1]. The main issues faced by "Time Savings" at that time included low identification among participants, management loopholes, unclear roles and functions of the government, lack of institutionalized guarantees for operations, inadequate risk prevention, issues with deposits and transfers, and specific issues in elderly services. These problems not only involve individuals, groups, and communities but also different areas of policy systems, values, and material conditions.

Regarding the positioning of "Time Savings," some scholars are optimistic, believing that despite its imperfections, its revealed or potential value can have a positive impact on our country's social welfare, social security, and even social development. However, some scholars are skeptical about the promotion of "Time Savings." For instance, scholars like Chen Gong, Du Peng, and Chen Yi believe that the current status and numerous issues of "Time Savings" in our country indicate that the conditions for its implementation and promotion are not yet mature. It requires further theoretical verification and a longer period of pilot testing before drawing conclusions[2,3].

The "Time Bank" from over a decade ago mainly relied on communities and was essentially a "savings" of voluntary services out of love. After more than a decade of small-scale development in our country, this form of assistance evolved from "Time Savings" to "Time Bank," emphasizing both the "savings" and "withdrawal" of love. The mutual elderly care aspect became more evident. After being dormant for five to six years, the "Time Bank" once again attracted the attention of scholars and the public.

As its operational mechanism continues to improve, scholars' research has deepened. In the past decade, they mainly explored the participants, service content, operational process, institutional guarantees, and existing issues of the "Time Bank."

In terms of participants, the service targets of community "Time Banks" are older elderly individuals (empty nesters and those living alone), minors, laid-off workers, disabled individuals, and low-income families[4]. The current volunteer groups mainly consist of physically healthy retirees (younger elderly) and students. The service targets of elderly care institution "Time Banks" include both older and younger elderly individuals, and the volunteer groups cover kind-hearted individuals from all walks of life and student volunteers from universities and colleges.

Regarding service content, community "Time Banks" cover a wide range of services, including chatting, grocery shopping, cooking, repairing household appliances, teaching courses, providing legal and educational consultation, etc. The aim is to facilitate daily life, foster relationships, reduce elderly care stress, and promote harmonious community development. The "Time Bank" in elderly care institutions mainly aims to enhance the quality of spiritual life for older elderly individuals and promote happiness and health in their later years.

Operational Process. Currently, the operational process of the Time Bank is divided into manual operation and electronic operation. Manual operation refers to the bank issuing a volunteer service card to the account holder, which includes the name, date of birth, card number, issuance date, unit, person in charge, community (or elderly care institution) contact number, service time, service content, and entries for time deposits and withdrawals. All these are recorded by hand and need to be cross-referenced with the stubs and ledgers of the community (or elderly care institution) when checked. Electronic recording means that community or elderly care institution managers input the files of volunteers and those being served into a computer (for volunteers, recording their basic information as well as profession, expertise, and available services; for those being served, recording their basic information and required services), implementing unified allocation management, and arranging for administrators and telephone operators to operate.

Some scholars believe that when storing time, one should not simply record the service time. Different labor intensities should have different weights to avoid volunteers choosing services based on ease. Designing a unified service time conversion standard according to service categories can better motivate service providers. For example, all service needs can be divided into five major categories: daily care, rehabilitation nursing, emotional comfort, social interaction, and end-of-life care. Each category can be further subdivided into several specific items, with mutual conversions between them[5].

Institutional Guarantee. Scholars generally believe that there should be an operational mechanism, as well as supervisory and reward mechanisms. The supervisory mechanism can allow management personnel to visit volunteers and service recipients regularly, promptly identify problems, and discuss solutions. The reward mechanism can involve "star ratings" for volunteers within the community and elderly care institutions, expand publicity, and provide appropriate material rewards to outstanding volunteers[6,7].

Existing Problems. The biggest issue is that volunteers worry that their contributions will not be recognized and rewarded by society. Liang Lijuan and Li Feifei also believe that the current Time Bank has problems such as irregular top-level design and a lack of professional management talent[8].

Research on the Time Bank is roughly concentrated in the above two periods. The research in the earlier period is more macroscopic, focusing more on introducing the project, analyzing existing problems, and proposing policy suggestions, addressing the "ought-to-be" issues. The research in the later stage is more microscopic, delving into the specific details of the operational process and proposing improvement suggestions for existing problems[9,10].

3. Research Method

In the early stage of the research, the literature research method was used. The literature from the past fifteen years was sorted out to understand the communities and elderly care institutions that have operated or are currently operating the "Time Bank" project. During the preliminary research, the author contacted the person in charge of the Chaoyang District Social Volunteer Public Welfare Savings Center and conducted two in-depth interviews, obtaining first-hand information on the operation of the elderly care institution's "Time Bank." After the preliminary research, the interview outline was revised. During the formal research, a semi-structured interview method was used to discuss with them again, understanding the general situation, achievements, and existing problems of the government-led "Time Bank" operation.

4. Research Findings

The Chaoyang District Social Volunteer Public Welfare Savings Center (hereinafter referred to as the Public Welfare Savings Center) was established on August 11, 2010. It was initiated by the Chaoyang District Social Work Committee and the District Social Office. The aim was to innovate social management methods, provide a platform for volunteer file information management, volunteer service supply-demand matching, and volunteer service project expansion, and promote the rapid development of social volunteer services in Chaoyang District.

Building on the original official website functions, the center created the country's first online volunteer service platform based on the "social networking" model. Each volunteer registers their expertise on the center's website, and the website classifies volunteers into corresponding social volunteer teams based on their professional expertise. As of today, the Public Welfare Savings Center website has a total of 331,180 registered volunteers; 126 member units; a total volunteer savings time of 3,928,589 hours; a total of 6,247 activity announcements; and a total participation of 185,486 people.

4.1. Operational Mechanism

Registered social volunteers, caring enterprises, beneficiaries, and beneficiary communities in Chaoyang District have seamlessly connected supply and demand during the resource docking phase. Registered volunteers can post volunteer service information in the "Volunteer Service" section of the Public Welfare Savings Center website. Service seekers, after registering on the website, can post volunteer service request information in the "Assistance Application" section, and the website will automatically match them.

Time recording has been digitized. When volunteers participate in volunteer service activities, the event organizer contacts the affiliated street sub-center or workstation for verification, and then

records it in the online volunteer personal service information database. For spontaneous volunteer activities, after the volunteer service is completed, volunteers can fill out a service verification application form on the Public Welfare Savings Center website. After verification by the administrator, it is recorded in the volunteer's personal service information database.

4.2. Reward Mechanism

(1) Honorary Recognition

Through the verification of volunteer hours and the inspection of service quality, star-level volunteers, top ten volunteer stars, outstanding caring units, and outstanding volunteer teams are recognized annually. Star-level volunteers are divided into five stars based on duration, motivating volunteers. For example, in Bajiaozhuang Street, volunteers who accumulate volunteer service times of 100 hours, 300 hours, 600 hours, 1,000 hours, and 1,500 hours can be rated as one-star, two-star, three-star, four-star, and the highest five-star volunteers, respectively.

(2) Project Services

The Savings Center regularly organizes entertainment activities for volunteers to enrich their leisure time. The center also provides special services for volunteers. For instance, when a volunteer urgently needs help, the Savings Center will prioritize their needs.

(3) Material Feedback

The Savings Center collaborates with caring units to provide discount coupons and cards. For example, some caring units in the jurisdiction of the sub-center provide restaurant coupons. The Savings Center also collaborates with performance institutions, such as the Hip-Hop Comedy Club, which provides discounted tickets as feedback to volunteers.

4.3. Existing Issues

(1) Inaccurate Volunteer Hours

Although digitization has improved the efficiency and accuracy of volunteer hour verification, residents' volunteer hours in the community are reported by the residents themselves to the Savings Center. Although verification by the neighborhood committee is still required, the accuracy of the verification cannot be guaranteed. The person in charge stated that there might be cases of over-reporting volunteer service hours.

(2) Inability to Withdraw "Time" for Volunteers in a Timely Manner

Since all volunteer activities need to be announced on the website, some urgent volunteer activities cannot be supported. For example, if a volunteer suddenly cannot pick up and drop off their child, they can only rely on themselves to solve the problem. In the long run, this may reduce the enthusiasm of volunteers.

(3) Incomplete Feedback Mechanism

The person in charge stated that in terms of material feedback, the Savings Center is indeed not doing well enough. The material rewards cannot meet the real needs of the volunteers. The main reason is the uniformity of the rewards, such as offering opera tickets. Some volunteers are not interested in it, so the incentive effect is not obvious.

5. Conclusion and Discussion

Through literature review and field research, this paper objectively evaluates the positive and negative roles of the "Time Bank". On the one hand, it breaks the directional nature of gratitude and return, can improve the efficiency of volunteer services, quantify volunteer services, and encourage altruistic dedication. On the other hand, the "withdrawal" of the "Time Bank" cannot be implemented, which dampens the enthusiasm of volunteers. The "Time Bank" should serve as an incentive mechanism to encourage volunteer services and promote altruistic dedication. The "Utopian" precise "storage" and "acceptance" are difficult to achieve.

Based on the above analysis, we believe that the civil affairs department should lead the establishment of time-saving elderly care services that are different from general volunteer services. On the one hand, the two should be explained separately in aging policy documents, especially the

need to explain and regulate time-saving elderly care services separately. On the other hand, a time-saving elderly care service leadership group led by the aging department should be established, and it should be distinguished from the volunteer services under the Volunteer Federation organization. From an administrative management perspective, city-level, district-level, and street-level working groups should be established (which can be concurrently held by aging staff). The clear feedback mechanism will further mobilize the enthusiasm of members of society, especially the younger elderly group, to participate in public welfare services for the elderly.

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