

# Modern Mutual Aid for The Aged Reunderstanding: From Exchange to Trade Organization

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**Abstract:** As an important form to relieve the pressure of the present pension, the development of mutual support for the aged shows a trend of organization. Based on the theory of social exchange and the perspective of economics, mutual pension organizations are divided into four modes according to the media between participants' service payment and service acquisition in the organizational process, as well as the way of obtaining pension services. Through the horizontal comparison of the four mutual endowment organization modes, we find that the modern mutual endowment mode is not completely created out of nothing, but embedded in the original social system. The sustainable operation of the mutual support pension model requires not only the system design that converges the gap between participant's pay and reward, but also similar behavioral habitus, and the greater the gap between pay and reward, the higher the dependence on behavioral habitus.

**Keywords:** Mutual support for the aged, Exchange, Transaction, Organization.

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## 1. Introduction

The aging of rural population and "hollowing out" make the elderly in rural China face severe challenges [1]. For the characteristics of rural aging such as "fewer children" and "empty-nest" [2], some scholars believe that the traditional family pension function is constantly weakened due to the flow of rural young and middle-aged population [3], resulting in a blank area for rural pension [4]. However, there are also many problems in the actual development of institutional pension, which cannot meet the basic needs of the elderly [5]. Since the successful establishment of Hebei Feixiang Mutual assistance and Happiness Hospital in 2008, rural mutual assistance for the aged has gradually entered the public's vision, and caused concern from all walks of life. Hu Yaguang believes that the cost of mutual support for the elderly is low [6] and can alleviate the shortage of rural endowment resources, which is in line with the traditional culture of mutual help in rural areas [7], and He Xuefeng even regards the development of mutual support for the elderly as the key to solve the problem of rural endowment [8]. In 2019, the Opinions of The General Office of the State Council on Promoting the Development of Elderly Care Services proposed to vigorously develop rural happiness homes and other mutual care facilities for the elderly that are affordable to the government, affordable to the village, and useful to farmers with sustainable services.

However, under the background that the central government is paying more attention to it and experts and scholars all believe that mutual aid for the aged is promising, mutual aid happiness homes begin to have unsatisfactory operation conditions in some areas, and quite a few happiness homes have the phenomenon that they are in vain, rebuilt and neglected, and even no one lives in them [9]. The actual implementation of rural mutual aged care is not optimistic.

## 2. Literature Review

Why the traditional culture supported by the mutual support for the elderly under the policy advocacy did not achieve "natural" success? Some scholars believe that the

failure of mutual care for the elderly is caused by government governance failure and absence, which is manifested in the following three aspects: First, the nature of the pension system of mutual care and happiness home has not been clearly defined, and whether mutual care and happiness home is a welfare institution under the government or a non-governmental charity institution remains to be further discussed [10]. Second, the lack of relevant laws and regulations makes the operation process of mutual assistance and happiness home lack of responsibility division, risk prevention and other aspects [11], and policies and regulations are an important guarantee for the sustainable development of rural mutual assistance for the elderly. Third, excessive government responsibility. The government's GDP orientation, emphasis on facilities rather than services, and greater autonomy of government policies all lead to the lack of sustainability of mutual assistance happiness homes [12].

Some scholars think about the root of the problem from the level of community embedding. The first is the facility embedment. Although the hardware facilities of Happiness Hospital are well built under the support of government funds in the early stage of construction [13], the service supporting facilities of Mutual Aid Happiness Hospital need to be improved [14]. In addition, the construction of hardware facilities of happiness hospitals in many areas completely copies the construction standards of happiness hospitals in other regions, and few happiness hospitals consider the construction of software facilities needed by local villagers according to local conditions [15]. Second is requirement embedding. The service content of mutual assistance happiness home does not fully consider the needs of villagers, which makes some happiness homes less attractive to local villagers, resulting in a small number of residents [16]. The third is cultural embeddedness. The traditional concept of filial piety in rural areas has a strong moral regulation effect on people's pension behavior [17]. Although the traditional filial piety cultural concept in rural areas has been weakened [18] and the tradition of mutual assistance exists in rural areas [19], the traditional idea of family support is still more popular. As a result, some elderly people in rural areas feel that entering happiness hospital is an unfilial idea for their

children, and they reject happiness Hospital [20]. Finally, institutional embedment. On the one hand, there is no connection between rural mutual care for the aged and pension institutions [21]; on the other hand, there is no connection between rural mutual care for the aged and community home care system [22].

There is an important blind spot in this research: ignoring the role of the market in mutual care for the elderly. Mutual pension is often regarded as the inherent field of charity, in the background of our "big government" accept government intervention, but subconsciously reject the market. The rapid development of the American village model suggests that the market can also play a fundamental role, and mutual care can be traded like any other type of commodity. To ignore the market is essentially to deny the essential difference between the tradition of mutual care and the modern age. The biggest difference in the external form of the two lies in the "organization", the traditional mutual pension presents individual and occasional state, while the modern mutual pension shows a very high level of organization. Organized mutual support for the aged has been "out of the circle" from the traditional mutual support for the aged acquaintance society, and its members have a significant tendency of "economic rational person". The logic of mutual aid behavior changes from "face" and "human" exchange to rational market transactions. The support provided by "tradition" to modern mutual aid for the aged is more reflected in "path dependence" or potential supply. Solidarity and mutual assistance is not a traditional characteristic. Market and organization are closely linked, which together promote Durkheim's organic solidarity.

This study attempts to combine social exchange theory and economic perspective to re-understand the traditional behavior of mutual care for the elderly, expand the explanatory framework of exchange changes from small groups to large complex social groups, and replace power-led unequal exchange with equal market transactions. By comparing the organization mode of mutual care for the elderly horizontally, the paper further explains the market trading rules, and finally answers the question of how the organization operation of mutual care for the elderly in China's rural areas is possible.

### **3. The Underlying Logic of Traditional Mutual Aid for The Aged: An Exchange Behavior**

Mutual assistance is a social exchange activity of human beings and the most common cultural phenomenon in real life [23]. Rural mutual assistance is a form and content of mutual assistance and exchange of needed goods spontaneously formed by people in rural social life due to the needs of life and production within a certain range of social relations. From the perspective of the types and contents of rural mutual assistance in traditional times, rural mutual assistance is based on the social relations of villagers, which is formed by childbirth and in-laws. Wang Mingming defines this network as "social circle". He believes that in this social circle, the concept of human relations is the main reason for the interaction and reciprocity between individuals or families[24].

Rural mutual aid is formed in the self-contained small-scale peasant economic environment. In the era when "land" is the main or even the only means of livelihood, mutual aid is the

way of survival for individual villagers. At this time, mutual aid ethics should maintain an exchange relationship between human beings, things and labor in terms of moral responsibility, that is to say, mutual aid in rural areas is emotional and moral mutual aid based on ethical obligations. Therefore, blood ties and geographical "human relations" are the basis of all cooperation. This kind of mutual assistance is a social exchange based on mutual benefit and human relations as the cultural basis. It is a tool of interest exchange [25]. Therefore, the mutual assistance behavior in the countryside is exchangeable to a large extent, and pay and return has become an established mode of interpersonal mutual assistance and the consensus of the rural society. However, this kind of exchange is different from the direct barter exchange and the spot exchange in the commodity market, but shows a kind of time lag. It is precisely because of the time lag of returns that the exchange characteristics of rural social mutual assistance behavior are covered up, the traditional mutual assistance for the aged shows the characteristics of futures trading.

However, this kind of futures trading is not complete. Compared with the modern standardized futures trading, it presents three characteristics of uncertainty: the future delivery time is uncertain, the deliverer is uncertain, even the delivery product or service is uncertain. First of all, the exchange in the acquaintance society is usually manifested as a kind of delayed return exchange, because there is no specific rule to determine the time of return by the repayer. When a person gets help or something from others, he usually does not express gratitude to the other person immediately, but waits for a period of time. The length of this waiting time is completely determined by the repayer himself [26]. Second, the giver gives back to someone who has helped him or her, to his or her family, or even to someone related to him or her in some cases. Thirdly, the specific content of the repayer is also uncertain. When the repayer gets help, the helper does not ask for anything in return. Similarly, there is no specific provision for the content of the return, so the specific content of the return is decided by the repayer himself, which can be goods or a specific transaction help [27].

### **4. Organized Operation of Mutual Aid for The Aged: From Exchange to Transaction**

In ancient society, due to the restriction of the level of productivity and the tradition of rural culture, people depended on each other more strongly, so the idea of mutual assistance came into being. However, with the development of society, people gradually change from an acquaintance society to a semi-acquaintance society or even a stranger society, and the exchange parties change from familiar to unfamiliar and unknown. Unlike the acquaintance society, the exchange in a semi-acquaintance society and a stranger society is its ultimate goal, and both sides get what they need from each other. Therefore, in order to ensure the successful realization of the final exchange purpose, there must be clear provisions to clarify the time, place, content and other information exchanged between the two parties, then human will no longer be the medium of exchange, instead of a contract. The word "Contract" originates from Latin, meaning a joint transaction, emphasizing two or more parties to the transaction, which means that both parties are the initiators in the exchange mediated by contract. In this exchange process,

people come together to sign contracts, perform contracts, and reciprocate based on their own needs. In this process, with the end of exchange, the social relations formed between them also end accordingly. Therefore, the exchange mediated by contract is essentially a transaction behavior.

When the essence of exchange becomes transaction, its organization mode also changes from informal group to formal organization. In this process, independent individuals begin to turn to traditional association mode to fight against emerging social risks. The new social mutual assistance organizations not only require participants to form corresponding values, institutional arrangements, organizational systems and behavioral norms based on the same needs to make the organization continue to operate, but also more or less rely on interests to maintain the organization's operation. In this process, the same values are the premise for the formation of the new mutual aid organization. Since the members of the organization are not familiar with each other before, the common values are the bond connecting each other. The institutional arrangement, organizational system and behavioral norms ensure that the members of the organization can meet their own needs under the corresponding rules and conditions to make the organization run. At the same time, a certain interest drive can make up for the psychological gap and profit loss of some people in the organization. Modern mutual-aid social old-age care is a social old-age care model that organizes and standardizes mutual aid behaviors such as funds, goods, services and culture among individuals through the establishment of modern mutual aid organizations and mutual aid mechanisms, and manages them in areas where conditions permit to achieve the purpose of sustainable operation.

Further, we believe that there are three reasons for the organization of modern mutual care for the aged: First, it comes from the endogenous needs of the elderly [28]. Due to the social development, the mobility of individuals begins to increase, and the function of family pension formed in the traditional small-scale peasant economy begins to be weakened. The elderly's needs for pension cannot be expressed and satisfied because their children are not around, but the fact that the elderly need pension services still exists objectively. Therefore, the mutual pension behavior derived from the traditional idea of mutual assistance between neighbors begins to appear. However, the mutual assistance between individual elderly people still cannot meet each other's needs, so the scope expands and begins to show the trend of organizational development. Second, organized mutual support pension is a derivative of other pension modes [29]. After the function of family pension is weakened, people begin to explore new pension modes, among which community pension, institutional pension and financial mechanism pension are the most representative and all have good development. The organized mutual support pension model not only absorbs the advantages of the above several pension models, but also retains the kernel of family pension thought, which is another innovation and development in the current pension model. Third, it is the result of a collision of forces. The organizational development of mutual support for the aged cannot be separated from the joint action of the government, market, community, social organizations and the elderly[30].

As mentioned above, modern mutual aid organizations rely on transactions to operate, and mutual aid organizations for the aged in different countries or regions show different

transaction characteristics. In the "village" model of the United States, for the professional service needs of the elderly, the demander can directly purchase the service from the outside professional institutions through monetary payment, and their needs can be met immediately, while the organization will reduce the purchase cost of members through the member group purchase mechanism. In the time banking model, the time banking organization stores the participant's service time in the form of money and grants them the same amount of service time when they need the service in the future. In the multi-generation house model, the government takes the lead and uses social system and space to create a living scene similar to traditional family and community, connecting the old and the young together, while meeting the needs of the elderly and young people to take care of their children. The Mutual Assistance and happiness home gathers the elderly together and satisfies the needs of the elderly residents by taking care of the elderly and caring for the semi-self-care elderly by the young and the elderly. The essence is to maintain the continuous operation of the Mutual assistance and happiness home organization by relying on the invisible promise brought by the government authority. Therefore, according to the media between the participants' service payment and service acquisition and the way to obtain the service in modern mutual care organizations, we divided mutual care organizations into the following four types: the American "village" model of spot currency transaction, the time bank model of long-term service transaction, the multi-generation house model of simulated exchange, and the mutual happiness house model of long-term service implicit commitment.

## **5. Organization Mechanism of Mutual Aid Pension Model**

### **5.1. American "Village": spot currency transactions**

The American "Village" was born in 2001. It mainly collects membership dues in the form of non-profit membership system to maintain the operation of the organization. The members of "Village" adopt the service mode of "self-help + mutual assistance" -- that is, members act as managers and volunteers at the same time, and volunteers provide mutual services to meet the needs of members for the aged[31]. "Village mode" provides members with professional services with preferential prices. It not only keeps the elderly from leaving the community they are familiar with, but also aims to provide more professional services for the elderly to meet their various needs, so it is very popular among the elderly. In the village mode, when the elderly need professional services for the aged, they buy the corresponding services with money. Therefore, we believe that the village mode is essentially a spot currency transaction.

In the village mode, the demand for transactions is to obtain cost-effective professional services through currency purchase, and there are two very important mechanisms to meet this transaction demand: member group purchase and self-management. First of all, the member group-buying mechanism means that for the professional services that cannot be provided by the volunteer members of the "village", the "village manager" is responsible for selecting the list of external service providers with high quality and low price to meet the needs of the members, and then the "village" acts as the subject of collective bargaining. Finally, the members who

need the corresponding services purchase the service by themselves at a low price. In the specific operation process, the village committee learns about the elderly care needs of members and the services that member volunteers can provide by means of interviews and questionnaires. For the services that volunteers cannot provide, the committee will summarize them, and then audit the external service providers that can provide corresponding services one by one in accordance with the concept of "low cost and excellent service". After sorting the list of service providers according to the comprehensive factors such as consumer evaluation and negotiated service price, the service demanders can pay the group purchase price separately according to their own service needs. In this process, the pension cost of members is not only reduced, but also the external service quality is improved.

Secondly, the self-management mechanism refers to that on the one hand, the village members need to elect the village council or committee by voting to supervise and manage the normal operation of the village organization; on the other hand, the members need to serve as volunteers to provide services within their capacity for other members. The reasons for the smooth operation of the autonomous management mechanism in the village mode are summarized in the following three aspects. First, local old-age care can achieve cultural identity and reduce the transaction costs for the elderly to reach service agreement or agreement. Most of the members of the village organization come from nearby communities and have a desire to care for the elderly at home. Second, membership acts as a filter, bringing together older people who identify with self-management and communal living. The core concept of the village is autonomy and self-support, and only social members who agree with this view will have the willingness to join the village. In the village, members are not only the service users, but also the service providers. Thirdly, the membership system plays the role of sunk cost, stimulating the initiative of members to participate in management and reducing the risk of cost loss. Because villages receive little government support, membership fees are key to the organization's health, which in part makes membership prohibitively expensive. Since members also have to participate in the management of the village, in order to make their dues play a bigger role as much as possible, members will be more responsible for dealing with various affairs in the village.

The rapid development of the "village model" is inseparable from the American tradition of association. In his book *On American Democracy*, Tocqueville once mentioned that Americans, no matter what age, status or intelligence level, are constantly organizing various associations to publicize an idea or deepen an emotion through demonstration methods, with the purpose of uniting people with the same goal as much as possible to solve various social problems [32]. Therefore, in the areas where the village model was implemented smoothly, there were already various organizations providing elderly care services spontaneously based on the concept of mutual care for the elderly, such as ShareCare Leelanau, founded in 1993 in Michigan. The core concept of this organization is to provide affordable comprehensive home care services for local residents in the form of membership. The American village model belongs to the "local" pension model, which is completely embedded in the original system and cultural system. It is not the creation of a new system, but a combination of existing systems. Therefore, the village model is the transplantation of

membership system in the field of mutual care for the elderly and has a low system supply cost when it is implemented.

## **5.2. Time banking: forward service transactions**

The idea of time banking first came from Ms. Mizushima Teruko in Japan, but it was American economist Edgar Kahn who popularized this model to the world [33]. In response to the high unemployment rate in the United States in the 1980s, he encouraged people to become active in public service by temporarily saving their hours like money so that they could withdraw them when they needed to be served. It is used to obtain the same amount of service hours. Therefore, the time bank connects the young volunteers and the elderly groups together. By allowing the young groups to realize their own social value in the volunteer service, the elderly people can receive certain care and nursing. In this process, the two groups not only do not separate from their families, but also keep the elderly connected to external social networks. Therefore, time banking is a kind of long-term service transaction between generations.

However, the transaction is not completely equivalent for the service provider [34], who is not compensated for delayed returns. Unlike the delayed returns of traditional mutual care, the deal is recurring. So how to ensure the continuous supply of services becomes the primary problem of the success of this model.

Time banking solves the sustainability problem of the service transaction provider through a system and an initiative. One system is that promised returns can be met at any time. The German government issued a policy stipulating that citizens over the age of 18 should use their vacation days to provide pension services for the elderly, and launched a special network management system to record the service duration. In addition, it stipulates that when service providers need help in their later life, they can obtain corresponding help by withdrawing time, that is, they do not need to withdraw time for pension needs after old age. This effectively solves the risk caused by too long expected time to obtain services [35]. One measure is to embed the service supply system of time bank into the original voluntary service system, turn the voluntary service free of charge into a long-term return, and take time bank as a reward system, so that the increase of the comparative income can play a good incentive role. The essence of service volunteers in the time bank model is mutual support for the aged, which is a kind of free service behavior. It requires high moral quality and ideological quality of volunteers, and is related to the enthusiasm of participants, so it is difficult to achieve good sustainable development. Therefore, the time bank introduces a paid incentive mechanism and regards the service time as a valuable currency, which the service provider can first store and then withdraw and exchange into the service with a corresponding duration when necessary. To some extent, it makes up for the low enthusiasm of participants in the traditional mode of mutual support for the elderly, and better mobilizes the enthusiasm of the elderly, so it is more operable.

In order to make the transaction successful, the time bank sets up the service matching function, the credit guarantee function and the standardized transaction tools in the organization. The specific performance of service matching is that European and American countries generally adopt network system to manage and control the service process. The time banking system not only records the service time

and project of the service provider, but also matches the service required by the service object with the service provider who can provide these services. Credit guarantee refers to the establishment of an external guarantee mechanism, defining the time bank through a clear legal system, endowing it with legal status, guiding and regulating the mutual assistance behavior, so that it is no longer a spontaneous behavior of residents, but more reflects the residents' autonomous organization with legal protection. Standardized trading instruments equal time. The Time bank advocates that all volunteer services are based on the love, responsibility and personal ability of volunteers, and there is no difference in service content. Therefore, no matter what kind of services are accepted or provided, they are only differentiated according to the service duration, which is measured by hour, namely, 1h = 1 time currency [36].

### **5.3. Multigenerational house: Analog switching**

In order to meet the needs of the elderly in Germany who have gradually weakened intergenerational ties with their children but remain high at home, the German government launched the residential multi-generation house project and proposed to promote intergenerational communication by constructing public places where unrelated multi-generation residents live, coupled with the external driving system of multi-party cooperation. Let the elderly actively participate in social activities to realize the needs of pension and self-realization. The participants of multi-generation housing include government organizations, living groups of multi-generation homes, enterprises and social organizations.

The core idea of multi-generation houses is mutual help and getting what everyone needs [37]. The core idea is to help each other with non-blood related social forces [38]. Specifically, cross-generation people from different regions, ages and genders live together in the same house. Each person has a separate room and shares the kitchen, living room and other public areas. In daily life, the young can help the old to buy things, accompany the doctor, chat and relieve boredom, and the old can help the young to take care of the children. Therefore, the multi-generation house model is actually to create family living space and atmosphere through home-style living arrangements, and artificially construct a living scene similar to traditional families and communities through social system support and space creation, connecting the needs of young families to take care of children and the needs of the elderly to take care of daily life. Therefore, we believe that the multi-generation house model is essentially a simulation exchange. Compared with the first two organizational models, the value of the return of services received by the multi-generation housing participants is uncertain. There is no standardized measurement tool for transactions, no village model monetization, and no time currency for time banks. Due to the lack of transaction measurement tools, there may be a big difference between the expectation of cost and benefit in advance and the estimated value of actual compensation after joining the multi-house. Therefore, the transaction risk derived from the uncertainty of income becomes the first problem to be overcome in the sustainable operation of the multi-generation housing model.

The organization of this model designs three systems to solve the transaction risk, including service standardization, income compensation, two-way free choice. Firstly, in terms of service standardization, according to the diversified and demand-oriented characteristics of multi-generation housing

services, the services provided by multi-generation housing can be roughly divided into the following categories: first, open meeting places, including meeting, making friends, chatting and leisure; The second is child care, including parenting counseling, child care and activities; The third is elderly care, including the provision of life counseling and partial care work for the elderly. Secondly, in terms of income compensation, the government usually implements various preferences for the participants of multi-generation housing. The design of multi-generation housing will fully take into account the different needs of residents, and encourage different forms of participation of residents in the construction of multi-generation housing apartments from the design planning in the early stage, to the concrete construction in the middle stage, and then to the daily management in the later stage. This not only satisfies the individual needs of different groups to the greatest extent, but also organically integrates the different needs of each other. It ensures the sustainability of the mode. In addition, the government encourages public welfare organizations to enter the multi-generation rooms, such as setting up free literacy classes and free dance classes. Finally, on the one hand, the residents in the multi-generation apartment can voluntarily choose to continue to participate in the project or quit the project after the project expires. On the other hand, the occupants of the apartment have the right to approve and disapprove of the new members. Usually, when new residents apply, the residents committee of the multi-generation house will know the living habits, values and enthusiasm of the applicants in advance, and then through a series of processes such as community visits and face-to-face meetings, finally select co-residents with similar values and greatly reduce the running-in cost between members. Through community construction, the multi-generation housing project fully mobilizes the government, residents, enterprises and social organizations, forming the core of a diversified and multi-level community network and guaranteeing the healthy development of the multi-generation housing project.

### **5.4. Mutual aid Happiness Hospital: long-term service implicit promise**

The rural mutual care home for the elderly was first established in Feixiang County, Hebei Province in 2008. The operation mode of this model is "collective hospital building, centralized residence, self-security and mutual assistance service" [39]. Mutual aid happiness hospital is usually organized and constructed by the village committee. Taking into account the operation and construction costs, the village committee generally transforms the idle factory or other public assets into a happiness hospital in accordance with the original room structure, and usually does not have service personnel. It is mainly based on mutual help between the elderly living together, and the place is adapted to local conditions. Management adhere to the principle of voluntariness, autonomy and self-preservation. Governments at all levels support the construction, operation and subsidy policies of rural mutual aid happiness homes. For example, the municipal and county civil affairs departments are responsible for the business guidance of Happiness Yuan; Civil affairs, finance, auditing and discipline inspection departments at all levels shall be responsible for regular supervision, inspection and management of the construction, operation and use of subsidy funds of the Mutual Aid and Happiness Institute; Township governments are responsible

for the supervision and management of local happiness centers; Governments at all levels should attach importance to preferential policies, raising operation subsidy standards, increasing investment in infrastructure and providing public welfare posts[40]. In the construction period of fertilizer township mutual aid happiness hospital, the county finance will give one-time supporting funds of 25,000 yuan, in order to configure living necessities such as sleeping utensils and cooking utensils, and usually give operation subsidies, the standard is to give 5,000 yuan subsidies per 20 people per year, and 1000 yuan per more than 10 people. At the same time, it attracts extensive participation from the society, which is manifested in that villagers, volunteers and migrant workers provide help and services in the form of love fund, donation of daily necessities, donation of recreational tools, free cultural activities and so on.

From the form of mutual happiness house is village self-management + time bank intergenerational service. On the one hand, for the elderly residents, they become a part of the happiness hospital and participate in the management of the happiness hospital. On the other hand, the mutual help in Happiness House mainly relies on the young elderly to provide services to the elderly within their capacity, and then the younger elderly to provide services to them when they are old. This is similar to the time bank to some extent, but different from the time bank, which is a long-term service transaction between generations. The mutual assistance behavior in the mutual assistance and happiness home does not depend on the specific transaction behavior, but depends on the commitment and guarantee of the organization manager at the time of check-in, so the operation of the mutual assistance and happiness home is essentially a long-term service invisible commitment. Therefore, it can be considered that Happiness House is in essence another type of charity village or good hall[41]. Happiness House emphasizes the individual responsibility of its members. Although there are different forms of rural mutual happiness houses at present, self-service and self-management are mainly carried out by the elderly in order to save operating costs, and there is a lack of professional service and management personnel. Therefore, its service quality, service content and service level are limited. In this process, the government and the collective are usually in a supporting position.

There are three problems we need to pay attention to in the development of the Mutual happiness home. The first is the intergenerational compensation mechanism and screening mechanism. As mentioned above, the operation of Happiness House mainly depends on the mutual assistance of the elderly in the hospital, so the physical condition of the elderly is a very important reference factor. Therefore, the subjects taken into consideration in the screening of the elderly are basically the elderly who can take care of themselves and the semi-self-care elderly. The second is the complementary function of services. Since most of the elderly left behind in rural areas have children working in other places and only go home to visit them during the holidays, some functions of traditional family sanatoria are gradually weakened, such as emotional companionship between relatives. In a happy hospital, elderly people can have chatting companions, which can also relieve loneliness. In addition, the home can also provide elderly people with some elderly care services that cannot be met by living at home, such as regular physical examination and the convenience of seeing a doctor. Finally, the extension and

interference of traditional thought and system. The extension of the system is manifested in the following two aspects. First, the happiness hospital is a supplement to the family pension. Most of the elderly people in rural areas are more reluctant to leave their living environment when they get older, and the mutual assistance and happiness home away from the village can meet their requirements. Second, to a certain extent, Happiness House is an expansion of Yizhuang and rural centralized support system. The targets of Yizhuang and rural centralized support system are usually the elderly who have no one to support them or who cannot meet their own requirements for old-age care, while the targets of Happiness House are more extensive, and elderly people with children can also apply for residence. The interference of system tradition lies in the cultural tradition and concept of old-age care formed in rural areas for thousands of years. Although the new pension concept is gradually understood and accepted by people in recent years, the behavior of sending parents to a happy home for the aged is still easy to be regarded as unfilial, and the concept of raising children for the elderly in rural areas is still very restrictive [42].

Therefore, mutual assistance and happiness home is not a cheap pension model for the government and village collectives. It needs to meet the service needs that families cannot replace, rather than simply eating, compensating stigmatization with high investment and cultivating mutual assistance habits. It should be a moderately inclusive pension welfare for village collectives with conditions.

## 6. Conclusion and Suggestion

First, mutual support for the elderly is a form of compensation for family support function, which should meet the needs of families that are difficult to achieve. Under the background of weakened family pension security function, mutual pension exists together with institutional pension as an auxiliary way of pension [43], which can make up for the deficiency of family pension at the present stage. In traditional rural families, based on the concept of filial piety, family members provide elderly care services and care for their elders. However, with the large transfer of rural labor force to cities and the development trend of small and core families, the number of rural empty-nesters begins to increase, so the traditional family pension gradually cannot meet the needs of rural elderly. As an auxiliary pension method, mutual pension is based on the traditional family pension, and the existing community public facilities are used as the carrier to organize and integrate the resonance brought by the similarities between the left-behind elderly groups. After gaining the recognition of the elderly, the potential of the elderly to support themselves is fully tapped to meet the needs of the elderly groups. And make up for the lack of family pension. The original intention of Mutual Help and Happiness Home is to enable the elderly without their children to enjoy nursing services, but the service content of Mutual help and happiness home has not been continuously innovated and developed. In more areas, the service content of mutual help and happiness home will focus more on the simple care such as three meals a day. It does not include the arrangement of medical services and recreational activities needed by the elderly due to the lack of family support. Therefore, it is necessary to improve the service supply content of the Mutual aid happiness home, make reasonable use of the existing resources and actively attract the participation of other service providers, and improve the service content provided by the

mutual aid happiness home according to the actual needs of the elderly in the home. For the urgent medical needs of the elderly, the Happiness House can cooperate with village clinics or nearby medical institutions. If the resources are sufficient, a clinic can be set up in the hospital according to the concept of combining medical and nursing care to meet some basic daily medical needs of the elderly. At the same time, we can cooperate with professional medical institutions to carry out regular physical examination for the elderly in the hospital and teach them some disease prevention knowledge, so that the elderly can have a general understanding of their own physical conditions and be more aware of their needs for pension.

Second, the modern mutual aid pension model is not completely created out of thin air, but embedded in the original social system, or even the grafting and transplantation of the original system, reducing the cost of system supply. At the same time, it also partially inherited the cultural heritage of the original system, followed the habitus of similar fields, and improved the recognition and compliance of the specific behaviors of organized mutual support for the aged. In the American village model, before the formation of "village", organized neighborhood-assisted nursing in different forms had already existed in the local area. These include non-membership volunteer organizations that work with hospitals and community volunteer organizations to provide services to the elderly in their area, as well as service organizations in the form of "time banks," so the idea of mutual help is already well established in the area. Coupled with the American tradition of association, the "village model" is an evolution of an existing system. Similarly, before the time bank model was founded in Japan and Northern Europe, volunteer labor bank and volunteer organization were used as the basis for development respectively, while the German multi-generation housing model originated from multi-generation housing and was a further development of multi-generation co-housing model. Even in Feixiang, where the mutual Aid and Happiness home was first established, only six elderly people moved in at the beginning after the village committee actively visited, publicized and mobilized them. Therefore, we should integrate and innovate the tradition of mutual help, collectivism spirit and mutual help for the aged. First, the government should introduce corresponding policies and regulations. Under the policies and regulations, the local government can reasonably formulate the implementation rules of mutual support for the elderly according to the local actual situation according to the superior government documents, and carry out a series of standardized operations on the service process of Happiness Hospital, such as service content, service supply and feedback, so as to better supervise and track the service in the hospital, so as to maximize the service effect in the hospital. Secondly, the government should vigorously promote the active integration of traditional culture into modern mutual aid organizations, and make villagers clear about the role and specific participation process of Happiness House through visiting propaganda and the use of information media. At present, on the one hand, the traditional idea of family support still occupies the mainstream of rural elderly people. They are not able to accept their own retirement in an environment similar to the nursing home, for fear that their children will be blamed for unfilial piety. On the other hand, the traditional idea of mutual assistance has gradually weakened with the social development of urbanization. Therefore, it is necessary

to actively promote the tradition and cultural concept of mutual assistance such as neighborly assistance, so that the elderly can gradually accept the mutual happiness home for the aged.

Third, modern organized mutual support for the aged is still not a completely equivalent transaction. From the discussion of the existing mature organized mode, it can be found that the sustainable operation of the mode requires not only the institutional design to narrow the gap between the participants' pay and reward, but also similar behavioral habits. The greater the gap between effort and reward, the higher the dependence on behavioral habitus. In the village model, although the professional elderly care services are purchased directly from the outside through the use of real money in the case of clearly priced services, the management, organizational operation and non-professional elderly care services within the village are completed by the members of the organization, and it is difficult to say that the service pay and return in this process are completely equivalent. In the time banking model, there is an obvious time risk factor cost between the service provider's labor effort and expected return, and because of the delay of return, the longer the time, the greater the risk of service provider getting service return. It is also difficult to quantify the intergenerational service contribution of the multi-generation house. The elderly meet their needs for home care by living in the multi-generation house, while the young can entrust their children to the elderly and have more time to spend outside, among which it is difficult to quantify who pays more. After analyzing and comparing several modes of mutual support for the aged, it is not difficult to find that in the modern organized mutual support for the aged, which is still unable to achieve complete equality, reasonable institutional arrangements must be made to guarantee the payers' returns, otherwise it can only rely on the compulsory requirements of traditional behavior habits for participants. At the present stage, there is no relevant institutional arrangement to reduce the risk of service providers getting service returns. In other words, it now relies on the authority of the state to make elderly people in hospitals believe that they are providing services now and that they will get them in return when they need them. However, if there is no new young elderly residents or the number of older elderly residents increases, then blindly relying on the authority of the government cannot maintain the virtuous cycle of efforts and returns for the elderly in the hospital. Therefore, institutional arrangements must be made to enable the elderly in the hospital to obtain certain returns when providing services, which can offset part of their service. Second, to a certain extent, let the elderly feel the value of their services. In the specific operation process, some institutional arrangements can be introduced to provide certain material compensation for the elderly who provide services after the end of the service or to provide them with additional physical care or examination after a certain number of accumulated days. In short, it is necessary to have a reasonable institutional arrangement to guarantee the payers' returns and benefits, so as to make the Happy House maintain a healthy operation in service supply and access.

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