The Mode and Dilemma of Mutual Support for the Aged in Rural Areas —Take the Happy Apartment in Yuejia Village, Rizhao City as an Example

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Abstract. With the advent of an aging society, the problem of providing for the aged has increasingly become a problem to be solved. The proportion of the population aged 60 and above in the total population of a place reaches 10%, or the proportion of the population aged 65 and above in the total population reaches 7%, which is regarded as the standard for entering an aging society internationally. This paper takes the Happy Apartment in Yuejia Village, Rizhao City as an example to study the model and dilemma of mutual support in rural areas. Through the method of qualitative research, the author actually investigated the Happy Apartment in Yuejia Village. Empirical research shows that the happy apartment pension model has effectively improved the elderly's pension environment and is widely popular. The elderly can also further realize their own values. In addition, this pension model also faces challenges. It needs to further improve the elderly's understanding of mutual support for the elderly, and needs the strong support of social organizations.

Keywords: Mutual pension; Rural mutual pension model; Population aging.

1. Introduction

According to the data of the seventh national population census, the total number of elderly people aged 60 and over in China is 264 million, accounting for 18.7% of the total population. Since China entered the aging society, the proportion of the elderly population has increased by nearly 8.4 percentage points. Compared with the sixth census, it increased by 5.44 percentage points. When the proportion of the population aged 60 and above in the total population of a place reaches 10%, or the proportion of the population aged 65 and above in the total population reaches 7%, the international community will regard it as the standard for entering an aging society. The China Development Report 2020 points out that China's aging degree is deepening continuously and will reach its peak in 2050 [1]. In addition, with the continuous development of urbanization and industrialization, in order to seek a better future, young people from rural areas have flocked to cities and the number of young people in the village has gradually decreased, and the family pension function has become more weakened. At the same time, the rural conditions are backward, and the endowment funds are scarce, and the rural left-behind elderly are facing the problems of insufficient living care, inadequate economic support, and poor health.

At present, there are two traditional ways of providing for the aged in China. One is to provide for the aged at home; the second is an institutional pension. However, there are still some problems in these two ways, which cannot fully meet the needs of the elderly. In 2008, Qiantun Village, Feixiang County, Handan City, Hebei Province, established the first rural community mutual care home, exploring the path of rural mutual care. Three years later, the State Council issued China's first plan for the construction of a social pension service system, namely, *The Plan for the Construction of the Social Pension Service System (2011-2015).* The plan pointed out that the social pension service system should be established as soon as possible to adapt to the process of population aging and coordinate with the level of economic development. Strengthening the construction of the social pension service system is the only way to adapt to the transformation of the traditional pension model and meet the needs of the people's pension service.

Mutual support can not only break the old people's closed life circle, but also create a good community mutual assistance network for them and link more social support [2]. By participating in mutual assistance activities, the elderly can maintain contact with society, still, exert their residual heat and build confidence, so that they have more control over life, and the learned sense of helplessness in life will gradually weaken or even disappear. Mutual support for the elderly can not only help the elderly to establish a positive outlook on aging, but also enable the elderly to meet their diversified needs for the elderly in mutual assistance and enrich their life. Jin Yuyao and Liu Yi believe that the mutual pension model can promote the establishment of a win-win situation for individuals, families, governments and society through social mutual pension, and combine the advantages of traditional and modern pensions, creating a harmonious and friendly mutual aid community for the elderly [3]. Greenfield and Mauldin believe that participating in community mutual assistance activities can realize the self-worth of the elderly and give full play to their residual heat. It can not only create a sense of belonging for the elderly in the community, and develop a harmonious community by using their advantages and potentials, but also facilitate communication between the elderly, expand the life communication circle, and establish life confidence [4].

At present, there are several difficulties in providing for the aged at home in the community. For example, investment in funds is limited, and the majority of rural elderly people have no pension. Only relying on the village collective or community, the funds are far from enough; social recognition is not high, and most people, including the elderly and their children, do not know much about home-based elderly care services; the elderly care staff is insufficient and the level is not high. The community and village residents are very short of staff, and the division of labor is difficult to operate. The study also found that many mutual-aid nursing homes have many unexpected policy consequences, and their healthy operation is restricted by many factors, For example, the high quality of pension services it provides will inevitably lead to high operating costs. Limited by its coverage, it is more suitable for promotion in county and township governments and village collective areas that can provide strong financial support [5].

However, Rizhao Yuejia Village has gone from the former "poor village" to the present national civilized village and the national model village of respecting the elderly, and has become the first successful pilot village of mutual assistance and pension-happy apartment in Ju County, which has also been unanimously recognized by the people of Ju County. This paper takes the mutual support apartment of Yuejia Village in Rizhao as an example to explore its main operation status and study the specific process of its mutual support model. Through this study, the author hopes to explore the advantages of its pension model and provide some reference for the implementation of mutual pensions in other regions.

2. Mutual Pension Models

With regard to the mutual pension model, there are four main studies in the past.

The first is Japan's "neighborhood mutual assistance". Because the phenomenon of empty-nest elderly in Japan is relatively serious, most elderly people are still unwilling to leave their familiar places of residence to go to nursing homes, and they prefer to support each other in the neighborhood. This neighborhood mutual-aid elderly care model mainly provides elderly care services to the elderly who are widowed, living alone or unable to take care of themselves. In the process of providing services, the elderly can communicate with each other, accompany each other, and relieve loneliness, so as to achieve the goal of mutual assistance [6].

The second is Germany's "multigenerational" full-age mutual pension. In order to actively deal with the problem of population aging, Germany has explored three modes of mutual pension, namely, college students helping each other, life mutual assistance between the elderly of the same age, and "three generations living together" with single-parent families [7]. This mutual pension model is different from the traditional neighborhood relationship in Germany [8].

The third is the happy hospital-type mutual support pension, which is mainly transformed from the local old school buildings. The operating expenses are mainly borne by the collective, the district finance gives appropriate subsidies, and other expenses are borne by the children. In this way, the elderly can stay in the countryside, live together and take care of each other, which not only reduces the economic pressure on the elderly, improves their willingness to stay, but also eliminates the discomfort of the elderly with strange environments and strangers. The elderly has a strong sense of attachment and high satisfaction, and also provides convenience for their children to visit their parents [9].

The fourth is the "time bank" type of mutual support for the elderly. In terms of the current domestic practice, "time bank" is a voluntary service for the elderly to help the elderly provide for the elderly, to make up for the lack of care resources for the rural empty-nest elderly, disabled and semi-disabled elderly, and to form a pension service model combining mutual assistance and "relay". "Time Bank" also emphasizes the delayed feedback of neighborhood mutual assistance, saving "time money" through the intergenerational relay, and cashing it in the future when people need pension services. The implementation of this mutual-aid pension mode has the advantage of two-way reciprocity, which can solve the weakening problem of home-based pension for the elderly; for the young elderly, they can play their residual heat and realize their own value improvement [9].

3. Analysis on the Mutual Pension Model of Yuejia Village

3.1. Introduction to Yuejia Village and Happy Apartment

Yuejia Village, Ju County, Rizhao City, Shandong Province, is located on the west bank of Shuhe River in the east of Ju County. There are 790 households, 2,196 people and 67 party members in the village. In Yuejia Village, the village-level collective economy is booming, building economy, hotels, education, medical care, elderly care, cultural tourism and other sectors are going hand in hand to realize the "living water" of collective income. By 2022, the village has achieved fixed assets of 1 billion yuan, the collective income of 48 million yuan and per capita disposable income of 325 million yuan. It has built "Gongxin Square", "Gongxin Pavilion" and other public cultural infrastructure. More than 31.9 million yuan has been invested to build a high-standard elderly happy apartment that integrates living, dining, leisure and exercise, to realize centralized support, free accommodation, and more than 1000 yuan of endowment insurance per month for the elderly aged over 60 in the village. The apartment is equipped with a comprehensive meeting room, sports room, health cabin, fitness square, etc., which can accommodate more than 100 people. The first phase of the project, with a total investment of 31.9 million yuan, was completed and put into operation in 2014. The average household area is 86 square meters, with two rooms, one kitchen and one bathroom.

3.2. Operation Mode of Happy Apartment

Since 2008, Yuejia Village has established the Happy Apartment to provide centralized support for the elderly over 60 years old. Up to now, 368 elderly people have been provided in apartment for the elderly. Their daily food and accommodation are free in the Happy Apartment. At the same time, in order to make the elderly eat well, the Happy Apartment not only invites professionals to develop standard recipes for the elderly with meat and vegetables, but also actively solicits the opinions and suggestions of the elderly to provide free meals for the elderly. "Three meals a day are not duplicate, and the nutrition balance is in line with the appetite of the elderly". Because some elderly people cannot take care of themselves or are too old to eat directly in the restaurant, the head of the apartment will be obligated to deliver meals to the elderly, no matter how cloudy or rainy, no matter how busy the work is, they must first deliver meals. A 72-year-old aunt the author interviewed said: "I have lived here for more than six years, and there is no need to worry about everything. The Happy Apartment has really become my home! I don't want to cook by myself, and I can eat hot food in the restaurant of Happy Apartment with a few steps. If I need help, I can call the village... I never expected that my old life would be so happy and beautiful."

While the elderly enjoy the service, Yuejia Village has also lived in spacious and bright buildings, realizing centralized heating and water supply, enabling every household to watch digital TV and access the Internet. They truly live the same life as the urban people, and the people's happiness index has been rising.

In addition, the Happy Apartment provides the elderly with interactive leisure and entertainment venues such as a chess and card room, people's stage, fitness plaza, etc. It enables the elderly to solve their own pension problems in the process of mutual care and companionship, realize mutual assistance and increase energy for the elderly, meet the different pension needs of the elderly, and not only improve the quality of life of the elderly in their later years. At the same time, it has greatly improved the happiness and satisfaction of rural elderly in their later years.

Not only that, in order to ensure the health of the elderly, Yuejia Village Happiness Apartment has reached a cooperation with the local Chinese medicine hospital and organized a team of free clinic experts every month to go into Yuejia Village Community Happiness Apartment and provide 368 elderly people with physical examination, on-site diagnosis and health guidance.

From the beginning of the 21st century, Yuejia Village has vigorously developed the "building economy" by taking advantage of urbanization construction. It has successively built many real estate projects, such as Juxian No. 6 Middle School, Juzhou Wenjie, New Century Blue Bay Shopping Center, medical and nursing complex, Yuetai Hotel, etc., to realize the "living water flowing" of collective income by collecting rent. All expenses of the Happy Home are deducted from the rent collected.

3.3. SWOT Analysis of Mutual Pension in Happy Apartments

3.3.1 Strength

At present, the advantage of the mutual aid pension mode of the happy apartment is to meet the psychological needs of the rural elderly. The happy apartment "never leaves the village". The elderly live in their own familiar environment and live with familiar people and have common topics, which greatly improves their happiness of the elderly. The mutual-aid happy apartment is affectionately known as "the nursing home at home". At the same time, the elderly can also continue to play a role. In the happy apartment, young and healthy elderly are encouraged to take care of the elderly. They play their respective advantages and help each other. The elderly can participate in the management of happy apartments, participate in services and realize their own value.

3.3.2 Weaknesses

But there are also certain disadvantages, including blind conformity. Because of the preferential treatment of Happy Apartment, young people will send the elderly to the apartment for retirement, and then ignore the real feelings of the elderly. In addition, rural happy apartments lack professional services, and mutual assistance is limited to simple care among the elderly.

3.3.3 Opportunity

Of course, there are many opportunities for this pension model. First, National support for pension policy. *The Fifth Plenary Session of the 19th Central Committee of the Communist Party of China* has made it a national strategy to actively respond to the rise of population aging, and has clearly pointed out that people should fully tap the human resources of the elderly, support family pension, and develop mutual assistance pension. In 2018, the Hebei Provincial Department of Civil Affairs issued the *Notice on the Administrative Measures of Hebei Province's Rural Mutual Pension and Happiness Homes (for Trial Implementation),* which provided guidance for the operation of rural happiness homes [10]. Second, the increase of rural elderly has expanded the demand for old-age care. On the one hand, the trend of population aging and aging has become increasingly serious. In addition, with the deepening of urbanization, the rural labor force has entered the city to work, and the number of empty-nest elderly people has gradually increased, and the demand for mutual assistance and happiness homes and other forms of old-age care has increased. Third, the concept of providing for the aged in rural areas has begun to change. With the vigorous promotion of mutual

support for the aged, many rural elderly people have learned about mutual support for the aged, and many villagers have begun to accept the form of mutual support for the aged ideologically.

3.3.4 Threat

At the same time, the happy apartment pension model is also facing challenges, and its service quality is difficult to meet the needs of the elderly. Most of the service personnel are the young elderly and women in the village, and lack the knowledge and skills of elderly care services. At the same time, there is a lack of participation in non-profit organizations and insufficient social support.

4. Conclusion

The elderly care mode of the happy home is a popular mutual support mode at present. Yuejia Village has explored the elderly care mode of the happy apartment with local characteristics according to its own actual situation, which provides all-around services for the elderly over 60 years old.

In terms of the living environment, the mutual-aid pension model of the happy apartment is based on the original land of the elderly, which is essentially different from the traditional pension model of the elderly home. The elderly have a sense of belonging in the happy apartment, and the happy apartment has children's entertainment facilities, which can create family time for the elderly and meet the desire of "looking after grandchildren" in the traditional concept. In terms of health services, the Happy Apartment is equipped with professional medical equipment and cooperates with local medical institutions to regularly go to the apartment for physical examination of the elderly. In addition, there is also a health room in the apartment, which effectively ensures the physical health of the elderly. In terms of leisure and entertainment, the Happy Apartment has provided the elderly with interactive leisure and entertainment venues such as chess and card rooms, people's stage, fitness plaza, etc., which makes the elderly solve their own pension problems in the process of mutual communication and companionship, and greatly improves the happiness and satisfaction of the elderly in rural areas in their later years. However, this pension model is not universal. It does not apply to all villages, but only to villages supported by the village collective economy.

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