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Model Design and Practical Path of Mutual Elderly Care

-- Perspectives on the comparison of Germany, the United States and Japan

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Abstract: In the context of population aging and family miniaturisation, mutual aid for the elderly has attracted much attention as an important mode to meet diversified needs for the elderly, and has formed mutual aid systems and practice mechanisms with different socio-economic characteristics in the course of long-term development. The article selects three representative international mutual-help elderly care models, namely, German "multi-generational residence", American "village" and Japanese "neighbourhood mutual-help network", and examines the social background, coverage, connotation, nature, leading force and the role of mutual-help elderly care in the context of the development of mutual-help elderly care in Japan. By comparing the social background, coverage, connotation, essence, dominant force and financing channels, the article provides experience for the scientific design of mutual care model and the continuity of the practice path in China.

Keywords: Mutual Retirement; Comparison; Enlightenment.

1. Foreword

With economic development and changes in social structure, countries around the world have entered the era of population ageing. As a bottom-up model of ageing, mutual assistance in old age has received the attention and promotion of many Governments because of its advantages of being local, low-cost and integrating informal resources. Generally speaking, the essence of different models of mutual care is similar, that is, older people can achieve self-management and self-service in the grassroots community based on the basic principles of love, mutual assistance and mutual trust. However, due to a number of factors, including the political system and economic level, Germany, the United States, Japan and other countries have developed their own distinctive models of mutual care and practical experience.

At present, the problem of population ageing in China has been highlighted, with the weakening of the family's function in old-age care and the lack of formal resources for old-age care. From the perspective of international comparison, we select "multi-generation residence" in Germany, "village" in the United States and "neighbourhood mutual aid network" in Japan as the objects of analysis, and study the model design and practice path of mutual aid for the elderly from three dimensions, namely, social background and promotional mechanism, coverage and financing channels, government support and actual effectiveness. We study the design and practice path of the mutual care model from three dimensions: social background and promotion mechanism, coverage and financing channels, government support and actual effectiveness, and draw on the lessons learned from the typical mutual care models in foreign countries in order to provide advice and suggestions for realising the diversified needs of the elderly groups in their old age.

2. Introduction to the Mutual Aid Model for the Elderly in Germany, the United States and Japan

2.1. The German Model of "Multigenerational Living"

2.1.1. Social Context

The German model of "multigenerational housing", which started out as a self-organised civil society, originated as a spontaneous congregation based on religious beliefs, where single women's organisations, the Beguine, brought together groups of women of different ages to live together, under the moral constraints of Christianity's "love, compassion and co-operation", not in response to the problems of an ageing society. It was not a response to the ageing of society. It was not until the 20th century, when for the first time more than 20 per cent of the population was over the age of 60, that multigenerational communities for the ageing emerged, initially with private investment, and with barriers to entry for construction investment. In the 20th century - 21st century, the government is less involved, for diverse groups of residents, has gradually appeared civil community alliance, the formation of bottom-up creation, the residents of the whole process of participation, community self-governance type of residential multi-generational mutual support for the elderly community model. It was not until the 21st century, when the average growth rate of Germany's elderly population reached 15.7% in 10 years, that the government intervened with a series of incentives such as the Action Plan for Multi-Generational Housing (2006-2016), formally elevating the model of "multi-generational living" to the national agenda, targeting specific groups such as For specific groups, such as Alzheimer's patients and refugees, voluntary activities operated on a large scale have been introduced, forming a voluntary multigenerational mutual-help retirement community model with external assistance for shared governance and government-led interaction.

2.1.2. Specifics

The German model of "multigenerational living" is

different from both the traditional family model of old-age care by blood ties and the conventional socialised old-age care institutions; instead, it breaks down the traditional blood ties and combines the living together of needy families in the community. These can be roughly divided into three forms: first, single-parent families living with the elderly, with the elderly living alone helping the single-parent family to take care of their children, and the single-parent family accompanying and caring for the elderly living alone; second, university students living with the elderly, with the elderly living alone in a vacant house, using the accompanying and caring for the elderly and living together as the rent, and renting the apartment for free to the university students who have difficulty in paying the high rent; third, the elderly living with the elderly; third, the elderly living with the elderly. Thirdly, the elderly live together with the elderly, whereby elderly people living in the same neighbourhood live together in groups and help each other.

After a certain period of development, Germany's "multi-generational living" has formed a multi-party collaboration platform among the government, social organisations, real estate companies and residents, and can be broadly classified into two forms according to the degree of government investment: first, residential multi-generational mutual-help retirement communities are mainly run by residents' self-governance, with the assistance of the government and other main bodies in their operation; and second, voluntary multi-generational mutual-help retirement communities are mainly run by the government for specific groups, with investment, legislation and other coordinated operations. Secondly, voluntary multi-generational mutual-help retirement communities are mainly operated by the government in the form of investment, legislation and other co-ordinated efforts to help specific groups.

2.1.3. Practical Results

Germany's "multigenerational housing" model is clearly characterised by joint participation, and the Government, through the Multigenerational Housing Action Plan and other housing incentives, has called for the construction of a multigenerational community network covering the whole of Germany, so as to effectively alleviate socially derived problems such as the high proportion of single-generation dwellings among the population. Between 2000 and 2011, 106 new community projects were added, with an average annual growth rate of about 6.5 per cent, and they have covered most regions of Germany. However, there are certain efficiency deficiencies in its operation, such as: multigenerational houses in different regions are operated by different organisations, and there is less coordination and communication among communities, resulting in a high frequency of homogeneous projects; insufficient government co-ordination has led to differences in the level of participation and development of the elderly communities, and the utilisation of the elderly resources has yet to be improved.

2.2. The American "Village" Model

2.2.1. Social Context

The "mutual aid" concept of the American "village" model was incubated in rural areas early on, with ShareCare Leelanau, a membership-based organisation that provides affordable and comprehensive in-home care to residents of its county, and ECHHO, a non-membership volunteer organisation that works in partnership with community volunteer organisations to serve older people in the county, as early incubators. ShareCare Leelanau, which provides affordable, comprehensive home care services to residents of their county on a membership basis, and ECHHO, a non-membership volunteer organisation that works with community volunteer organisations to provide services to older people in their county, were early incubators. It was not until 2001 that middle-class Boston seniors spontaneously formed the Beacon Hill Village, a non-profit membership-based volunteer support organisation that operates primarily on membership dues, i.e., members act as both managers and volunteers, and the Village enables members to purchase professional services at a low cost. The Village purchases professional services at a low cost so that members can age in a familiar place. In response to the demand for aging in place, "villages" have exploded into a "village movement" in several states, and the VtV network, a national platform serving "villages," officially opened in 2010, further advancing the "village" movement. The VtV network, a national platform for villages, came into operation in 2010, giving further impetus to the operation of villages. By the first half of 2015, 170 Villages were serving nearly 30,000 older people in more than 40 states, with another 160 Villages in the pipeline.

2.2.2. Specifics

"The Village is mainly for the elderly, based on the concept of helping members who are ageing in place to improve their self-care ability in a timely manner through cost-effective neighbourhood mutual assistance and the services of external service providers, so that they can live independently, safely and comfortably in their own homes or familiar communities for as long as possible, and controlling the quality of elderly care services by means of the "membership capacity". This is to control the quality of elderly care services through "membership capacity". In addition, in view of the financial constraints, the employees of the "Village" give priority to its members, and the professional services that it cannot provide are then selected by the neighbourhood of the community (or recommended by the members), so that the service gap can be made up by the external service providers who provide quality and inexpensive services.

The U.S. Village model is funded primarily by dues and donations, and currently receives no government support. The level of dues varies depending on the Village and the type of membership, and most of the groups targeted can afford their dues, but for families in need, some Villages offer different levels of dues reductions and exemptions. The average membership renewal rate in 2015 was 94 per cent, and most withdrawals were due to force majeure, such as moving house or death.

2.2.3. Practical Results

The American "village" model places emphasis on self-care of chronic diseases in old age, preventing health problems of old age at the population level, improving the ability to "age in place" by improving the physical and social environment, and delaying the process of admission to skilled nursing facilities. However, more than half of the "villages" in the U.S. model agree that one of the current difficulties is the lack of employees with certain skills and trained members. At the same time, a shortage of volunteers and long queues for members, given the proportional membership thresholds, have also had an impact on the effectiveness and sustainability of the Villages.

2.3. The Japanese "Neighbourhood Mutual Aid Network" Model

2.3.1. Social Context

In Japan, the model of "neighbourhood mutual aid network" was gradually promoted after the social transformation. On the subjective level, due to the disintegration of the family and the phenomenon of paedophilia, the elderly has the conflicting mentality and living conditions of wanting to be at home and being afraid of being at home at the same time; on the objective level, due to the decrease of commonality and increase of heterogeneity among communities, the demand for building a communal community life has become more urgent. On the objective level, as the commonality between communities decreases and heterogeneity increases, the need to build a communal community life becomes increasingly urgent. With the help of traditional geo-organisations, such as town hall associations and self-governing associations, local middle-aged and elderly residents, especially housewives and retirees, actively participate and take the initiative to cooperate as volunteers, and with the support of the government, stable associations are formed to carry out a wide range of activities through the redeployment of human resources networks.

2.3.2. Specifics

Japan's "Neighbourhood Mutual Aid Network" model is aimed at elderly people over the age of 65 who are widowed, living alone, or have lost the ability to take care of themselves, and through quarterly or more neighbourhood gatherings and community exchanges that incorporate themes of care such as medical care, life precautions, and practical assistance, and that begin with relaxing forms such as tea, chatting, and barrier-free tours, organizers and leaders record various information brought up during the gatherings, and privately exchange information on issues that are difficult to talk about. In addition, the organisers and people in charge of the meetings record the information brought up at the meetings and communicate privately on issues that are not easy to talk about, so as to provide the elderly with channels for sharing fun and interpersonal communication, and at the same time, to understand the interpersonal relationships and practical needs of the community residents, and to provide services within the scope of the abilities of the elderly people from the government and the voluntary associations.

The "village" model in the United States has diversified funding channels, with the main ones being activity subsidies for volunteer centres, government funds for purchasing and running activities, and micro-payments by activity participants, etc., and the organizers are regularly rotated and supported by funds, so that the pressure on the funds to carry out the activities is spread out by multiple funding sources.

2.3.3. Practical Results

The Japanese model of "neighbourhood mutual aid networks" is characterised by a return to ritual communities, the construction of sparse interpersonal relationships in the community, and the continuous inclusion of participants. For example, the number of places where the Diamond Club is held increased from 5 in 2004 to 18 in 2007, and the number of participants ranges from 5 to 6 to 15 to 20. As of 2006, there have been more than 600 participants, and they are gradually being equipped with professional knowledge and technical advisory liaison. However, when capturing information, some of the elderly individuals in need are reluctant to disclose their needs, and the degree of fulfilment of those needs remains to be improved due to insufficient coordination by civil associations.

3. Comparison of the Mutual Aid Model for the Elderly in Germany, the United States and Japan

3.1. Common Features

German "multigenerational residence", American "village", Japanese "neighbourhood mutual aid network" are all in the aging of the population, the existing pension system lack of protection of the times, based on geographic They have been formally established and matured through the participation of multiple parties, nurtured from the bottom up and supported from the top down, based on the concepts of morality of relief and mutual assistance, and are still playing a positive role in alleviating the burden of the State on the elderly and encouraging citizens' participation and intergenerational exchanges.

3.2. Personality Differences

At the same time, the typical mutual care models of the three countries have their own characteristics, which will be discussed below in terms of the differences in social backgrounds, coverage targets, connotations, dominant forces, financing channels, and other major aspects.

In terms of social background, Germany and the United States have an early origin. The former is the prototype of "multi-generational living", i.e., the objective basis of spontaneous settlement, and the form of multi-generational settlement is gradually bred under the social background of religion, while the latter is the conceptual appeal of "village" mode, i.e. the subjective conditions of "aging in place", and the subjective need for "village" is called for in the trend of the times, such as the local movement. The latter is the subjective condition of the "aging in place" model, i.e., the subjective need for "villages" called for by the local movement and other currents of the times, whereas mutual aid for the elderly in Japan was conceived under the impact of subjective and objective factors in the modern era, i.e., the social consensus that the elderly should not cause trouble for their children, and the cultivation time was shorter.

In terms of who is covered, Germany covers the entire age range, with the main residence pattern including both young groups of university students and young groups of single-parent families, while the United States and Japan are mainly orientated towards the older age groups, with a small number of other age groups included, where the main group in Japan is even more limited in terms of the physical condition and residence status of older persons, i.e. older persons over 65 years of age who are widowed, live alone or have lost the ability to take care of themselves.

In terms of the nature of connotation, Germany is intergenerational complementarity of needs, where older people realise their value through non-material forms, the United States is low-cost paid mutual aid, where older people exchange material forms for needs, and Japan is intergenerational help, where older people express their needs through salon activities but are only partially involved in need satisfaction and value realisation.

In terms of leading forces, Germany is government-led, i.e., the government plays a key role in the cultivation of "multigenerational housing" by introducing relevant guiding policies and enacting financial support programmes, the

United States is group-participation, i.e., the people are the mainstay of the emergence and operation of "villages", with full autonomy and self-governance, while Japan is driven by capable people. In the United States, it is the group participation type, in which the people are the main actors in the establishment and operation of the "villages", with full autonomy and self-governance, while in Japan, it is the "driven by capable people" type, in which housewives, represented by Keiko Suzuki, take the initiative to organise cross-community gatherings as the leaders, and go deeper into the elderly to capture the actual needs.

In terms of funding channels, the German government's financial support is the strongest, followed by social organisations, while the United States mainly comes from fixed membership dues and a small portion of social donations, and Japan is mostly a volunteer association subsidy with small out-of-pocket expenses for the main body.

Table 1. Three model comparing

overall character	Zeitgeist	Increasing population ageing and lack of protection in the existing pension system		
	the essence of what we are talking about	Mutual help based on geography		
	Pathways to Practice	Conceived from the bottom up and promoted from the top down		
	social value	Reducing the financial burden of the State on pensions, encouraging civic participation and intergenerational exchange		
characterisation	National models	The German model of "multigenerational living"	The American "village" model	The Japanese "Neighbourhood Mutual Aid Network" model
	social background	Objective spontaneous clustering (long)	Subjective in situ retirement (medium)	Subjective and objective shocks (short)
	Covered objects	All-age groups (large)	Mainly for older age groups (medium)	Mainly for the elderly living alone, disabled (small)
	the essence of what we are talking about	Complementary needs	mutual assistance in kind (e.g., insurance against loss)	Intergenerational help
	dominant force	Government-led	participatory	Personnel-driven
	Funding channels	Finance + social organisations	Membership fees + social donations	Association subsidy + small out-of-pocket expenses for the subject

4. Lessons Learnt and Insights Gained from the Experience of Mutual Care in Old Age in Various Countries

4.1. Context: Shifting from "Childcare for Old Age" to "Active Ageing"

With modern urbanisation and the miniaturisation of families, the spatial fragmentation of the "separation of people and households" has impacted on the patriarchal concept of blood ties and the traditional idea of "raising children for the sake of old age" in China. The model of mutual care for the elderly is not only in line with China's traditional virtue of "taking care of one's own aged parents" and the socialist core value of "friendliness", but also adapts to China's social foundations of the clan tradition of blood relations and the mutual care of industrial and commercial guilds, so that "old age care for the elderly" can be integrated with "old age care". The effective combination of "Care for the Elderly" and "Care for the Elderly" is in keeping with social traditions and the orientations of the times, and has the basic conditions for practical implementation and promotion.

4.2. Content: Clarifying Practical Positioning and Implementing Practical Effectiveness

Firstly, the development of mutual aid in old age requires clarification of the concept of mutual aid, the subject of supervision and responsibility, and so on. Firstly, mutual aid is different from aid and volunteer, mutual aid in old age is a form of "mutual aid - self-help", emphasising the group reciprocity and sense of belonging of the two parties involved, and the person who is being cared for is not an object of relief with weak value of his/her own, and the person who is going to care for is not a free contribution with pure value recognition. The person being cared for is not an object of relief with little value of his own, and the person going to the carer is not a gratuitous contribution with pure value recognition, but both sides are giving and benefiting at the same time. Secondly, the responsibility of mutual care in China is still unclear, not completely separated from neighbourhood committees, village committees, and pension institutions, and it is not clear whether the existence of the form of government welfare institutions or private charities, which may give rise to the lack of supervision of the quality of service, and the confusion of the rights and responsibilities of the responsible accidents, which is a challenge for the promotion of a wider scope.

Secondly, the practical effectiveness of mutual care for the elderly needs to be put into practice. First, social forces should be introduced to expand age coverage, thereby easing the pressure on supply and strengthening the vigour of participation, in the form of broadening funding channels and increasing service content. Secondly, to be demand-oriented, the effectiveness of mutual aid for the elderly should take the differences in the needs of the elderly for elderly services as

the starting and ending point, and seize the key needs of the key groups, such as spiritual comfort for the healthy elderly and care services for the disabled elderly. Thirdly, encourage the coexistence of various forms of mutual assistance, due to the economic level and folk customs in various regions of China vary greatly, should be carried out according to local conditions in the form of coexistence of multiple modes, such as in the more economically developed regions to learn from Germany "multi-generational residence" to ease the housing pressure on young people, in the less economically developed regions to learn from the United States " In less economically developed regions, the "village model" of the United States and the "neighbourhood mutual aid network" of Japan should be used to promote low-cost peer support for the elderly.

4.3. Effectiveness: Improving Policy Orientation and Strengthening Macro-Controls

In the process of fostering the mutual-help elderly care model in the three countries, the governments have all played a guiding role in providing financial support or policy backing. First, the formulation of relevant laws and regulations, from the legal level of positioning and constraints, clear supervision, division of responsibility, quality assessment and other functions belonging to the policy inclination to call for the participation of multi-party main body, for the elderly groups to provide diversified, multi-level elderly services. Secondly, cultivate professional service talents, the mutual care model of the elderly in all countries are facing the challenge of the degree of professionalism, can learn from the United States "villages" low-cost purchase of professional services, Japan's "neighbourhood mutual aid network" to improve the basic medical knowledge of the elderly, and other characteristics of the practice, in order to macro-control to improve the quality of elderly services. Macro-control to improve the quality of elderly care services.

5. Conclusion

At present, the degree of aging in China is deepening, and as the contradiction between the supply and demand of elderly services for the elderly continues to be highlighted, it is of profound significance to explore the institutional design and implementation effectiveness of the new model of mutual care for the elderly. In this paper, we analyse the German "multigenerational living" model of non-bloodline intergenerational cooperative living, the American "village" model of membership-based grassroots organisations, the Japanese "neighbourhood mutual aid network" model of reconfiguring the organisation of interpersonal associations, and the "labour and work network" model of restructuring the organisation of interpersonal associations, from the perspective of background, content and effectiveness. Neighbourhood Mutual Aid Network" model in Japan, and "Time Bank" model in the United Kingdom, which is a deferred payment model for the fruits of labour. Taking into account the social background of our country, we will put forward suggestions for the development and promotion of mutual aid for the elderly in our country, and make proposals for the promotion of the development of the cause of the elderly and the improvement of the elderly service system. The next stage will be based on this paper, combined with the specific implementation of mutual care in different regions of China and the personalised needs of the elderly groups, to explore the localized implementation mechanism of the mutual care model, so as to provide a specialised Chinese path for actively responding to the challenges of ageing.

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