

Study on the Development Dilemma and Countermeasures of the "Time Bank" Mutual-aid Elderly Care Model-Urumqi as an example

Yuting Shao, A bu lai zi -Tu er sun a yi , Chenxin Ding, Ai hai ti -Zu bai da

Institute of Finance and Public Management, Anhui University of Finance & Economics,
Bengbu Anhui 233030, China.

Abstract

As the aging of the population continues to deepen, it is difficult for the traditional model of elderly care services to meet people's needs. The "time bank" mutual support for the elderly has become a new type of elderly care model and has been piloted nationwide. This project utilizes the multi-source flow theory and questionnaire survey to analyze and study the implementation of Urumqi's "time bank" mutual support for the elderly as the main object of investigation and research, and obtains first-hand information and data through questionnaires and interviews, to explore the main problems of its poor operation, and to put forward optimization countermeasures and suggestions for improvement. The study also proposes optimization measures and improvement suggestions. The study also proposes optimization measures and suggestions for improvement, with a view to promoting the promotion and implementation of time banking in Urumqi.

Keywords

Time banking, mutual care, population aging, elderly services, development dilemma, countermeasures.

1. Introduction

1.1. Background of the study

Population aging is one of the major social problems that China is currently facing. "During the 14th Five-Year Plan period, China will enter the stage of moderate aging, and around 2035 it will enter the stage of severe aging^[5]. In order to actively respond to the increasingly serious phenomenon of population aging, as well as the increasingly diversified needs of the elderly, China in recent years has been constantly exploring and innovating, "time bank" based on the concept of mutual assistance has gradually become a new model of old age^[1]. November 3, 2020, "The Central Committee of the Communist Party of China on the formulation of the National Economic and Social Development Plan of the 14th Five-Year Plan and the National Economic and Social Development Plan of the 2nd Five-Year Plan". On November 3, 2020, the "Proposal of the Central Committee of the Communist Party of China on the Formulation of the Fourteenth Five-Year Plan for National Economic and Social Development and the Vision and Goals for the 23rd Five-Year Plan" explicitly pointed out that it is necessary to promote the development of the pension business, but also to pay attention to the development of the pension industry, and to further develop mutual-help type of pension services, so as to better improve the pension service system^[6].

Since 2017, Urumqi Economic and Technological Development Zone has implemented the first "time bank", which is a government-purchased service that promotes volunteer services and neighborhood mutual aid services, and has taken the lead in the localized exploration of time bank mutual aid services for the elderly, but it is also facing many difficulties while achieving

certain results. Therefore, in order to better solve the problem of the elderly in old age, it is necessary to explore the reasons for its ineffective operation and optimize and improve it.

1.2. Significance of the study

The "time bank" mutual support for the elderly satisfies the psychological demands of the elderly for "love of home" and "love of land", realizes the combination of the formal and informal pension system, and expands the social support network of the elderly from friends and relatives to strangers. The social support network of the elderly has been expanded from friends and relatives to strangers, and the elderly of low age and high age, as well as the healthy elderly and the sick elderly, have gained energy in the process, which provides a variety of modes for the construction of the community-based mutual aid service system for the elderly in the new era^[7]. Therefore, the research of this project is not only conducive to the development of low-age elderly manpower resources, to promote the elderly in the new era to better realize their self-worth, improve the quality of life, and achieve the strategic goal of active aging; but also able to alleviate the current society's heavy old-age pressure, and alleviate the contradiction between the supply of old-age services and the demand for old-age services.

2. Theoretical basis of the "time bank" model of mutual support for the elderly

2.1. Growing acuteness of the "problematic stream" of old age issues

According to the 2023 National Bulletin on the Development of the Elderly Program, as of the end of 2023, there were 296.97 million elderly people aged 60 years and above, accounting for 21.1% of the total population; and there were 216.76 million elderly people aged 65 years and above, accounting for 15.4% of the total population. The dependency ratio of the elderly population aged 65 and above is 22.5%. It is expected that by 2035, China will enter a stage of heavy ageing, facing serious challenges such as increased complexity^[4].

As living standards continue to rise, the elderly have an increasing need for life care, medical care, spiritual comfort and so on, but China's traditional model of elderly care services is difficult to meet these needs. The function of family old-age care continues to weaken, and the size of the family is gradually shrinking, with the family structure of "4-2-1" or even "8-4-2-1-0" becoming more and more obvious. As far as institutional care is concerned, although the number of institutions in China has increased in recent years, there are still many problems. For example, the uneven quality of services provided by elderly care institutions, the shortage of professional caregivers, high costs and uneven distribution make it difficult for the elderly to obtain high-quality care services. Community-based elderly care services are facing a number of challenges, although the types of services are changing. For example, the level of professionalism in elderly care services needs to be raised, and there is a shortage of professional service providers and managers.

Under these circumstances, there is an urgent need to find a new model to alleviate the problems of supply and demand for the elderly. The "time bank" model of mutual support for the elderly, as a new model for the elderly, has the advantages of integrating social resources, promoting mutual assistance among neighbors and lowering the cost of old-age care, thus providing a new way of thinking for easing the pressure on the elderly.

2.2. "Policy streams" driven by policy entrepreneurs and local governments

Political entrepreneurs and governments have played a decisive role in developing the "time bank" model of mutual support for the elderly. Many scholars, experts and social organizations have become active supporters of this model. They have analyzed the feasibility and value of the model from a theoretical perspective, providing solid theoretical support for its

development^[2]. At the same time, local governments have actively responded to the national policy of coping with the aging of the population by incorporating the "time bank" mutual support model into the local pension system construction plan and issuing a series of relevant policy documents to provide strong political support and institutional guarantee for the development of this model.

For example, Shanghai, as the economic and trade center of China, is a leader in exploring and practicing the "time bank" model of mutual care for the elderly. In 2018, Shanghai issued the Notice on Comprehensively Promoting Shanghai's Comprehensive Elderly Allowance System, in which the "time bank" implementation plan was explicitly proposed. The implementation program of "mutual care for the elderly" is clearly proposed in the Notice. Beijing, as the political center of China, also attaches great importance to the development of the "time bank" model of mutual support for the elderly. In 2020, Beijing released the "Implementation Plan of Beijing's Time Bank for Elderly Services (for Trial Implementation)", which provides detailed information on the operation and management of the "time bank", the content of the service, and the incentive mechanism. The program makes detailed provisions on the operation and management of the time bank, service content, and incentive mechanism. The program clearly stipulates that volunteers can deposit and withdraw their service hours in the city's Time Bank, providing greater convenience for volunteers. The introduction of these policies and the implementation of pilot work have provided a good policy environment and practical experience for the development of the "time bank" model of mutual support for the elderly, and have made a positive contribution to solving the problem of population ageing.

2.3. The "political stream" concept of governmental governance

The "time bank" model of mutual support for the elderly has attracted great attention and strong support from the Government because of its innovative concept and potential benefits, and it meets the Government's urgent need to solve the problem of the elderly. The people-centered development concept is an important manifestation of the Government's philosophy. The model integrates social resources to provide a wide range of services for the elderly so that they can enjoy high-quality elderly care and share the benefits of the people's development. In the field of elderly services, the traditional model of elderly care has problems such as uneven distribution of resources and limited service coverage. The "time bank" model of mutual assistance in old-age care, on the other hand, can transform unused human resources into resources for old-age services through the mechanism of time savings and exchange, thus realizing the optimal allocation of resources and making a positive contribution to the building of a harmonious society.

3. Analysis of the current situation of the "time bank" model of mutual support for the elderly

3.1. Current status of the development of "time banks" for mutual assistance in old-age care

The "Mutual Aid Model of Elderly Care" is an organized management of services for daily care, financial support, psychological care, etc., in an individual or collective manner through the community. It is a universal model of ageing in which older people support each other or young people take care of older people^[2].

A "time bank" is a time-oriented organizational structure. Time coins are intermediaries and units of service costs^[2]. As a service platform, the time bank is able to create an effective link between volunteers and those in need of service.

The combination of "time banking" and "mutual aid" for the elderly has emerged from abroad and flowed into China, whereby the elderly are helped by the under-aged to help the elderly

and the healthy to help the sick, so that "mutual aid" from within the elderly reaches "self-help" for the group. This model not only satisfies the needs of the elderly, but also helps them to "help each other". This model not only satisfies the psychological aspirations of the elderly to be "home-loving" and "earth-loving", but also realizes the combination of the formal and informal pension systems of society, and to a certain extent alleviates the problems of the unsustainable development of pension services and the mismatch between supply and demand.

"Time banking was introduced into China in the late 1990s, and has been applied and improved to some extent in China since 1998, when it was first piloted in Shanghai, and then extended to Jiangsu, Zhejiang, Hubei and other provinces (autonomous regions) of Xinjiang. Later, its influence was extended to Jiangsu, Zhejiang, Hubei, Xinjiang and other provinces (autonomous regions).

Urumqi city's first "time bank" was established in 2017, the "time bank" relying on Tianshan Green Valley Social Work Service Center to carry out the work of young people and the elderly as the main object of service, through different types of services to mobilize the residents to actively participate in the form. The time for residents to participate in volunteer services is utilized by the service center. The time spent by residents on volunteer services is recorded and stored in the "Time Bank". At the same time, in order to further promote the development of the "Time Bank" model of mutual support for the elderly, in 2020, the Urumqi Charity Federation and the Bank of China Urumqi Branch held the launch ceremony of the "Time Bank" program. The launch of the mutual support platform aims to record time coins with the help of the blockchain technology developed by the Bank of China, and to realize the nationwide exchange of time coins, which facilitates the cross-regional development of senior care services. As the first service provider, Bank of China Urumqi Branch actively organized all the bank's employees to provide volunteer services on the platform, and the volunteers organized and carried out activities such as "Hands-On Music" and "Reading Competition" in a timely manner, which enriched the spiritual and cultural life of the elderly and further motivated the volunteers to participate in the project. The volunteers organize and carry out activities that are popular among the elderly, such as "Hands-On Music" and "Reading Contest", which enrich the spiritual and cultural life of the elderly and further motivate the volunteers to participate in the pension services.

3.2. Analysis of the existing difficulties of "time banking" in Urumqi City

3.2.1. Insufficient public awareness

Although the city of Urumqi is actively promoting the development of the "time bank" model of mutual support for the elderly, public awareness of this model still needs to be improved. The questionnaire shows that only 11.5% of the residents understand the "time bank", most of the residents are in the general understanding and do not know much about it and in this part of the middle-aged and young people, and even 13.5% of the residents said that they do not understand the "time bank" at all. The Mutual Elderly Care model is adopted. These data show that the majority of residents are still unaware of and do not understand the "time bank" model of mutual assistance in old age.

3.2.2. Lack of harmonization of measurement standards

The lack of uniform measurement standards is an important issue in the implementation of the "time bank" model of mutual support for the elderly. There are variations in the measurement of service hours among different time-banking programs or facilities. For example, some programs set a uniform volunteer time of two hours, while others record service time based on actual service hours. In addition, there is a lack of uniform criteria for assessing the value of service content, which may vary from program to program, leading to unequal exchange of service time.

3.2.3. Constraints on sustainable development and inter-regional convertibility

From the perspective of sustainable development, the instability of funding sources is a key issue. At present, the financial support for the "time bank" model of mutual support for the elderly in Uruqi City relies mainly on government finances and social interest organizations with a variety of funding channels. If the government's investment is reduced or interrupted, the operation of the "time bank" will face difficulties. The professional capacity of volunteers also needs to be improved. Many volunteers only volunteer enthusiastically without long-term planning, leading to a high turnover of volunteers, which further affects the continuity and stability of the "time bank" service.

With regard to cross-region exchange, although the "Time Bank" public welfare mutual-aid pension platform has realized nationwide exchange, in practice, due to the differences between different regions in terms of management systems, service standards, measurement methods and so on, there are still many obstacles to cross-region exchange, resulting in lower service efficiency and poor user experience.

3.2.4. Linguistic barriers with ethnic minorities

Urumqi is a multi-ethnic city with a large proportion of ethnic minorities in Xinjiang. In implementing the model, many volunteers do not speak minority languages, making it difficult for them to communicate and interact effectively with older ethnic minorities when providing services, and to some extent affecting the quality and effectiveness of services. The language barrier not only affects the promotion and application of the "Time Bank" model of mutual support among ethnic minorities, but also hinders the promotion of communication and integration among different ethnic groups. In order to better serve older persons from ethnic minorities, it is necessary to take measures to solve the language communication problem so that the model can bring more benefits to older persons.

4. Research on the willingness of time banks to participate

4.1. Purpose of the study

The purpose of this survey is to explore in depth the current situation and problems in the development of the "time bank" model of mutual support for the elderly in Urumqi, and to lay the foundation for the long-term promotion and application of this model in Urumqi. In addition, through data analysis of residents' willingness to participate in the model and its influencing factors, the survey will accurately capture the needs of the elderly, improve the attractiveness and feasibility of the model, and optimize the design and operation of the "time bank" model of mutual support for the elderly, as well as provide scientific advice.

4.2. Research methodology

4.2.1. Method of investigation

This project utilizes a variety of survey methods to explore the issues related to the "time bank" model of mutual support for the elderly in Urumqi City. Through the literature review, the direction and purpose of the research are clarified, which provides a theoretical foundation for this study; through the co-occurrence analysis method, the core research content can be extracted from the massive literature, and the research dynamics in this field can be grasped, which provides a reference for the design of the questionnaire.

4.2.2. Methods of analysis

A total of 200 valid questionnaires were collected, and the data were analyzed to visualize the general situation of Urumqi residents' knowledge, attitude and willingness to participate in the "Time Bank" mutual care model, as well as to understand the current situation of the model's development.

4.3. Results

4.3.1. Co-word analysis method of analysis

First of all, the extraction of keywords for the journal paper, after deleting the unstandardized journal paper a total of 1815 keywords were output, due to the existence of synonymous or irregular phenomenon between these keywords, it is necessary to standardize some of the keywords and summarize them to obtain a total of 34 high-frequency keywords greater than or equal to 13 (see Table 1)^[3]

Table 1: High-frequency keywords

serial number	byword	frequency	serial number	byword	frequency
C1	time bank	429	C18	Family pension	39
C2	mutual assistance in old age	361	C19	Willingness to participate	39
C3	Rural Mutual Aid for the Elderly	265	C20	volunteerism	37
C4	Pension model	209	C21	nursing homes	32
C5	Elderly services	156	C22	Elderly population	29
C6	older people	139	C23	home of respect for aged	29
C7	Context of ageing	103	C24	Community Mutual Aid for the Elderly	26
C8	Rural pension	91	C25	Willingness to retire	25
C9	demand for old age	67	C26	urban community	24
C10	Mutual Help Happy Home	66	C27	Institutional Retirement	21
C11	living at home in one's old age	63	C28	Social work interventions	19
C12	community care	60	C29	social security	17
C13	Elderly service system	55	C30	old people left behind	16
C14	Rural revitalization	55	C31	social security (pensions, medical insurance)	15
C15	a person who has moved out of one's home and become an old person	51	C32	social work	15
C16	Active ageing	51	C33	plight of the elderly	13
C17	Factors affecting the study	39	C34	an old person who has lost one's job	13

The high-frequency keywords were analyzed by the software system to obtain the relevant spectrum map (see Figure 1), and the data were clustered to clustered to six categories (see Table 2).

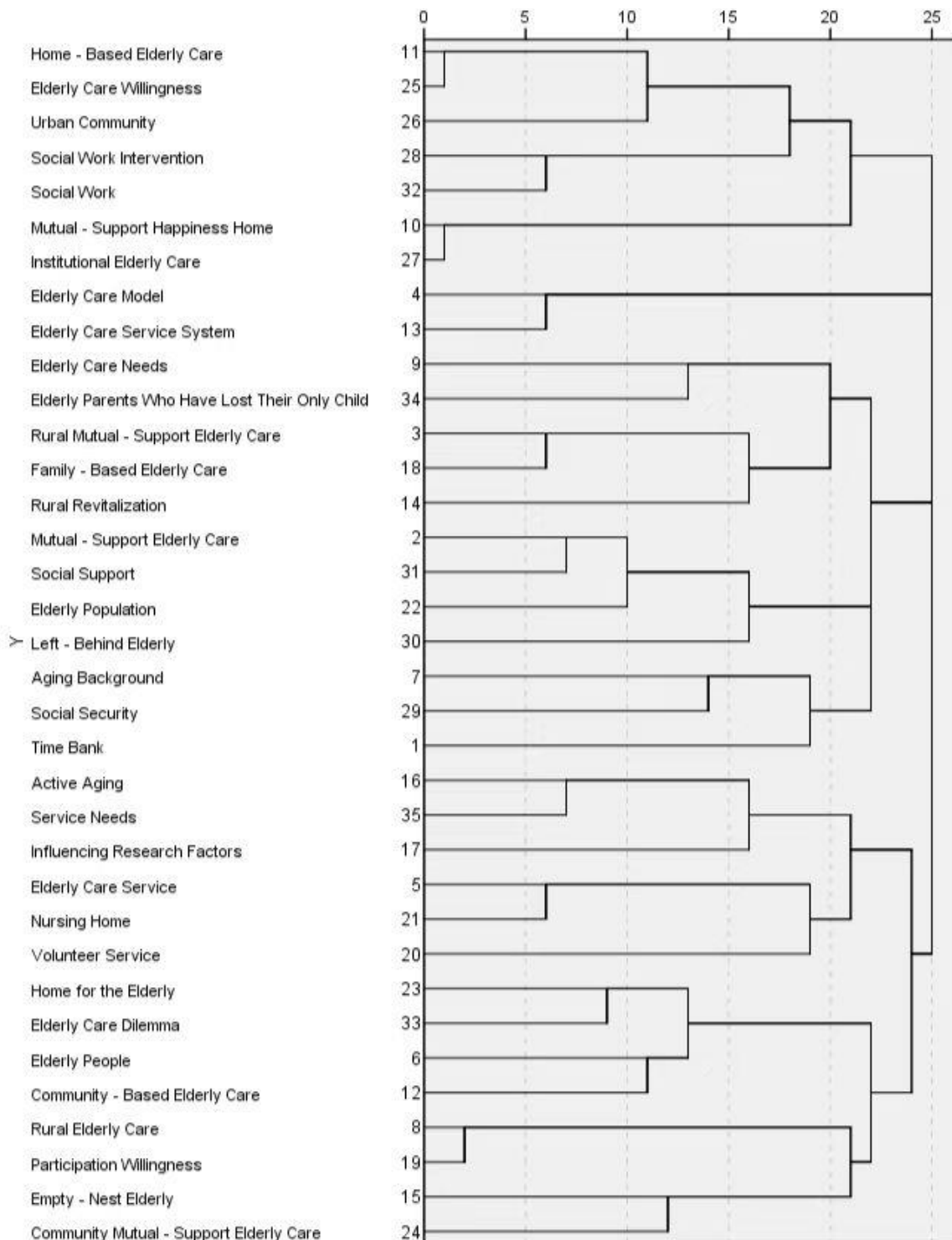


Figure 1: Dendrogram for clustering of high-frequency keywords (spectrogram)

Category I: mainly the elderly living and living dependency mode, is the basic bearing form of old age. The keywords of this category are mainly home care, institutional care and family care. Category II: focuses mainly on the subjective expectations and objective needs of the elderly, reflecting their expectations and demands for all aspects of their old-age life. The keywords for this category are mainly willingness to age in place, demand for ageing in place, willingness to participate, and so on.

Table 2: Keyword analysis results

Category I	Home care, institutional care, family care, community care, rural mutual care, community mutual care, mutual welfare homes
Category II	Willingness to age, demand for old age, willingness to participate
Category III	Elderly service system, elderly services, volunteerism
Category IV	Elderly people who have lost their independence, elderly people left behind in rural areas, and elderly people with empty nests
Category V	Social work interventions, social support, social security, time banking
Category VI	Ageing background, rural revitalization, aging dilemma, active aging

Category 3: Focuses on specific service content and system construction for the elderly. The keywords for this category are mainly elderly service system, elderly service, volunteer service, etc.

Category IV: focuses on groups of older persons with special circumstances, for which targeted policy and service measures are developed to meet unique needs and problems. Keywords for this category include the elderly without parents, the elderly left behind in rural areas, and the empty nesters.

Category 5: Mainly external support in terms of resources, services and security for the elderly. Keywords for this category are mainly social work interventions, social support, social security, time banking, etc.

Category 6: Reflects the social context, challenges and development concepts of old age at the macro level. Keywords in this category include the context of ageing, rural revitalization, the plight of the elderly, and active ageing.

In addition, the distance of the research objects in the multidimensional scaling diagram shows how closely they are related to each other. From the figure, it can be seen that the 34 keywords are distributed in all four quadrants, which indicates that the six research categories have a strong intersection to some extent^[3]. For example, both quadrants one and two dealt with the impact of social level factors on old age; both quadrants two and three were related to rural old age and were elaborated from the perspective of social support and model in relation to rural development, etc. respectively. They are interrelated and complementary to each other, fully demonstrating the complex relationships in the field of old age.

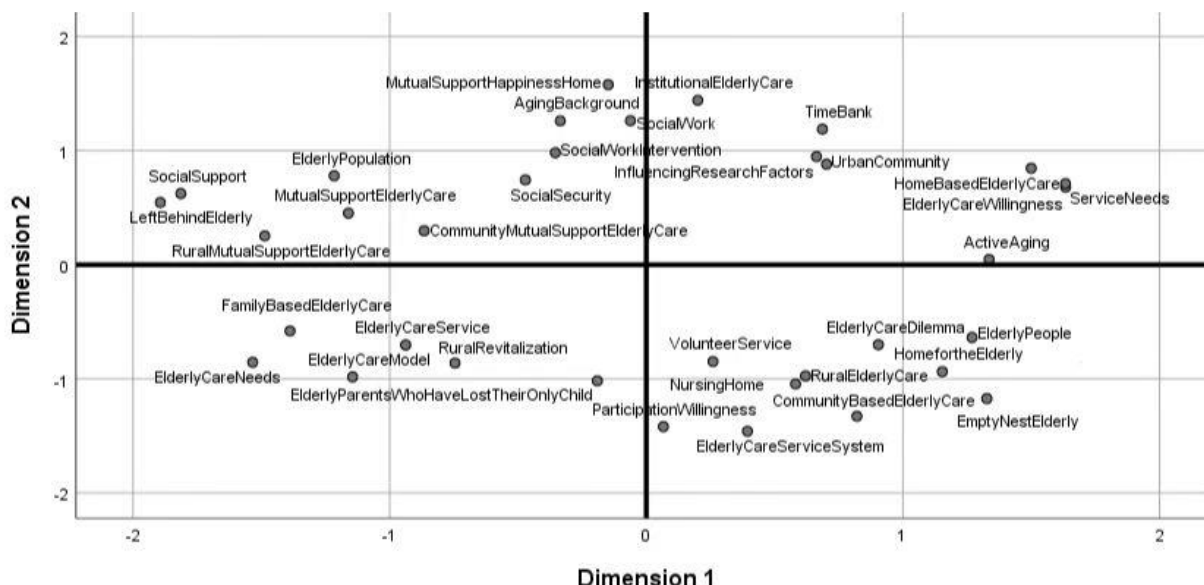


Figure 2: Multi-dimensional scale analysis diagram of keywords

4.3.2. Descriptive method of analysis

In terms of the use of questionnaires, a total of 200 questionnaires were validly collected.

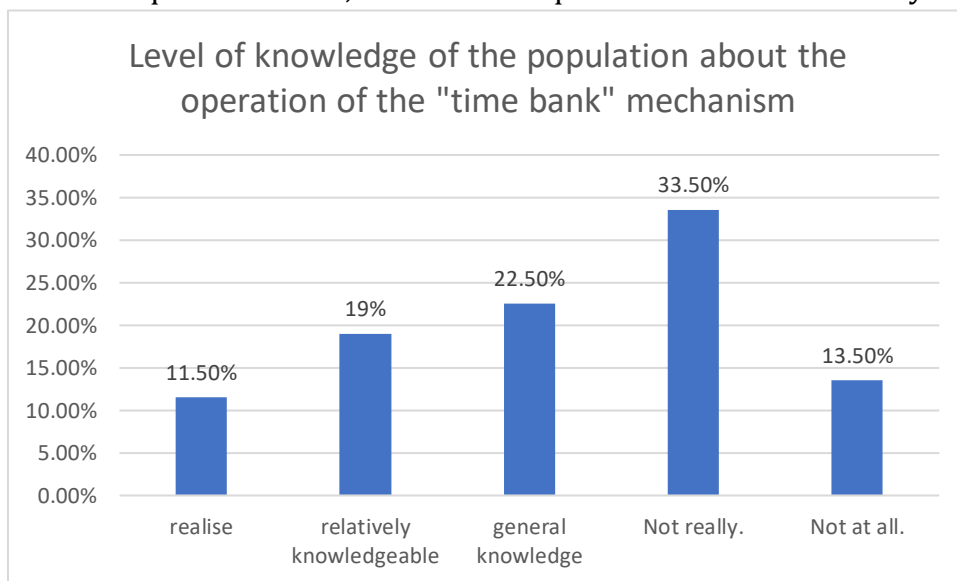


Figure 3: Level of understanding of the operation mechanism of the "Time Bank" by residents According to the questionnaire data (see Figure 3), Urumqi residents do not have a high level of knowledge of the "time bank" mutual support for the elderly and the overall understanding of the operation mechanism, only 11.5% of the residents understand the "time bank", and the majority of the residents are in the general understanding and less understanding and in this part, mostly middle-aged people. Only 11.5% of the residents know about "time banking", and most of the residents are in the general understanding and less understanding category, and most of them are middle-aged and young people, and even 13.5% of the residents said that they do not know about the "time banking" model of mutual support for the elderly at all.

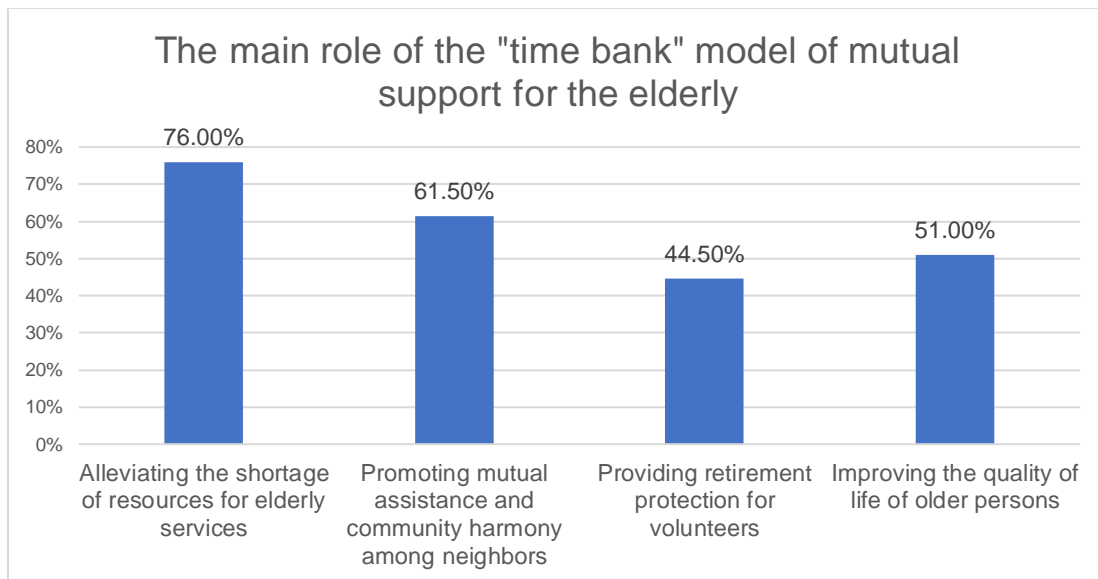


Figure 4: Key roles of the "time bank" model of mutual support for the elderly

In terms of the main functions of the "Time Bank" mutual-help elderly care model (see Figure 4), 76% of the residents believed that "alleviating the shortage of resources for elderly care services" ranked first, while 61.5% of the residents believed that the model could promote mutual assistance among neighbors and community harmony, ranking second, while "providing quality of life for the elderly" and "providing retirement protection for volunteers" ranked third and fourth. At the same time, 61.5% of the residents believed that the model could promote mutual help among neighbors and community harmony, while "providing quality of life for the elderly" and "providing retirement protection for volunteers" ranked third and fourth.

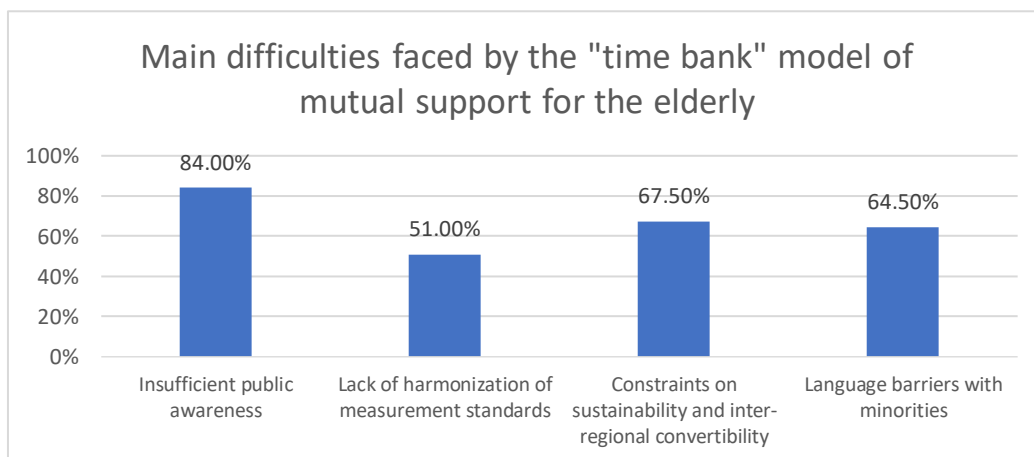


Figure 5: Major difficulties faced by the "time bank" model of mutual support for the elderly

In terms of the main difficulties faced by the "Time Bank" mutual care model (see Figure 5), 84% of the residents believe that "insufficient public awareness" ranks first, while 67.5% of the residents believe that the main difficulties faced are "Restrictions on sustainable development and inter-regional exchange" ranked second, while "language barriers with ethnic minorities" and "inconsistent measurement standards" ranked third and fourth.

5. Optimization Strategy of Urumqi's "Time Bank" Mutual-help Elderly Care Model

5.1. Strengthening publicity and promotion to enhance awareness and participation

First, the communication advantages of new media platforms can be fully utilized to produce interesting and easy-to-understand promotional videos to introduce the concept, operation, advantages and examples of the "time bank" mutual-help elderly care model to the residents, so as to attract the attention and sharing of more users. Secondly, special programmes and interviews can be organized in cooperation with local television stations, inviting experts, volunteers and elderly groups to share their experiences and lessons learned, so as to enhance public perception of and confidence in the model. Finally, relevant organizations can organize sharing activities, inviting experts and scholars to explain the current situation of the aging population and the importance and feasibility of the "time bank" model of mutual support for the elderly in layman's terms to community residents, so as to raise residents' awareness of the model and review it, and at the same time, inviting professionals to teach volunteers to raise their professional knowledge and improve their professionalism and service level, so as to provide a better service for the elderly. At the same time, professionals were invited to teach the volunteers to improve their professional knowledge and service level, so as to provide better services for the elderly.

5.2. Improvement of operational management to ensure service quality and efficiency

First, a coordination and management committee for the "time bank" model of mutual assistance for the elderly should be established, with the participation of various ministries, community organizations, social organizations, financial institutions and so on, so as to clearly define the responsibilities and division of labour of each main body. For example, the Government formulates policies and regulations, provides financial support and macroeconomic guidance, and the community organizes "time bank" activities, recruits and manages volunteers, understands the needs of older persons and provides timely feedback. Social organizations play a professional role in providing support for retirement service training, project planning and operation, and financial institutions are responsible for managing and operating the funds of the "time banks" to ensure the safety and added value of the funds.

Secondly, the service evaluation system should be improved by introducing different evaluation bodies to conduct a comprehensive and objective assessment of service quality through a combination of quantitative and qualitative evaluation methods. The results of the service evaluation are combined with the volunteer incentive mechanism to motivate volunteers to improve the quality of their services.

5.3. Sound institutional safeguards to ensure the healthy and sustainable development of the model

It is recommended that the national regulatory authorities take the lead in formulating legal provisions on the "time bank" model of mutual assistance for the elderly, clarifying the model's legal status, nature and operating principles, and ensuring that its operating entities have the skills and conditions necessary to carry out time-banking activities. The rights and obligations of volunteers, older persons, operating organizations and other parties are clarified, and the legitimate rights and interests of all parties are protected. Volunteers have the right to receive training, recognition and rewards, and are obliged to provide services in accordance with service standards; older persons have the right to receive high-quality services and are obliged

to provide honest feedback on service conditions; and operating organizations are obliged to standardize their management and ensure the quality of their services, and have the right to charge a reasonable fee when necessary and to receive government support.

In addition, first, clearly define the key aspects of measurement, storage, and service time exchange, and establish unified standards and processes; second, clarify the calculation method of service time and quantify it scientifically and reasonably according to the type, difficulty, and duration of the service; third, standardize the way of storing the service time to ensure the security and reliability of the data; and fourth, explain in detail the rules of the exchange of the service time including the exchange conditions, Fourth, explain in detail the rules of service time exchange, including exchange conditions, rates, etc., to avoid exchange disputes. Fourth, the rules of service time exchange should be explained in detail, including exchange conditions and ratios, so as to avoid exchange disputes, and to maintain the normal order of the "time bank" model of mutual support.

6. Conclusions and outlook

6.1. Summary of findings

At present, Urumqi City is actively exploring the "time bank" mutual support model for the elderly. 2020 Urumqi Charity Corporation and the Bank of China Urumqi Branch to establish a "time bank" mutual support platform, to realize the national access, and widely recruit volunteers to participate in elderly services. Volunteers are also widely recruited to participate in elderly care services. However, this model still faces many challenges in the process of development. Therefore, this project focuses on Urumqi's "Time Bank" model of mutual support for the elderly, and reveals its current situation, development dilemmas, and countermeasures through theoretical and empirical analyses.

Through this study, it is hoped that it will provide a useful reference for the sustainable and healthy development of the "Time Bank" mutual-help elderly care model in Urumqi City, and promote the model to play a greater role in solving elderly care problems and promoting the harmonious development of society.

6.2. Research shortcomings and prospects

Although this study has achieved some results, there are still limitations. The sample was selected mainly in Urumqi city, with limited representation from other regions, making it difficult to reflect the development of the "time bank" model of mutual care in the whole of Xinjiang. For future research, the sample could be expanded to cover different regions to improve the generalizability of the results. The research on the cultural adaptability of the "time bank" model is incomplete. Urumqi, as a multi-ethnic city, may have differences in acceptance and participation patterns according to ethnic cultures, which were not further explored in this study. Follow-up studies could analyze in depth the impact of different ethnic cultures on the mutual "time bank" model from the sociological perspective of culture, thereby facilitating the effective promotion of the model in a multicultural environment.

Acknowledgements

This work is supported by Innovation and Entrepreneurship Training Project for College Students of Anhui University of Finance and Economics in 2024, Project number: S202410378498.

References

- [1] LI Chuanxin, CHEN Shengwei. Research on "Time Bank" Mutual-aid Elderly Care Model under the Perspective of Multiple Synergies[J]. Journal of Weifang College, 2024, 24(06):45-51.
- [2] PENG Tao, CAO Xiaomin, YANG Yimeng, et al. Research on the Problems and Countermeasures of Time Bank Mutual Elderly Demand[J]. Shanghai Quality, 2024, (12):48-52.
- [3] ZHANG Yunying, HAN Nanan. Analysis of Hot Spots of Service Quality Research in Domestic Elderly Institutions-Based on Co-occurrence Analysis[J]. Social Welfare (Theoretical Edition), 2018, (06):13-18+39.
- [4] Long Xingyuan. Research on the Problems of Intelligent Home Nursing Service under the Perspective of Supply and Demand [D]. Shandong Normal University, 2024.
- [5] Wang Hongxuan. Study on the Maternity Insurance Rights of Non-marital Women [D]. Guizhou University, 2022.
- [6] Shen Guanghua. Research on the Application of Financial Technology in Hebei Bank [D]. Hebei University of Economics and Trade, 2021.
- [7] Zhang Yu. Research on Mutual Aid Elderly Services in Urumqi Urban Community [D]. Xinjiang University, 2020.