

Section 3

Consciousness Concerning Preparations for Old Age

As of 2012, the average life expectancy in our country is 79.94 years for males and 86.41 years for females. It is estimated that in the future the average life expectancy will become longer for both groups. In 2060, male average life expectancy is estimated to be 84.19 years and female average life expectancy is estimated to be 90.93 years. While we are becoming a society with greater longevity, preparations for life in one's 90s are becoming necessary.

In this Section, we will look at the consciousness of preparations for old age concerning assets, work, social participation, health and housing.

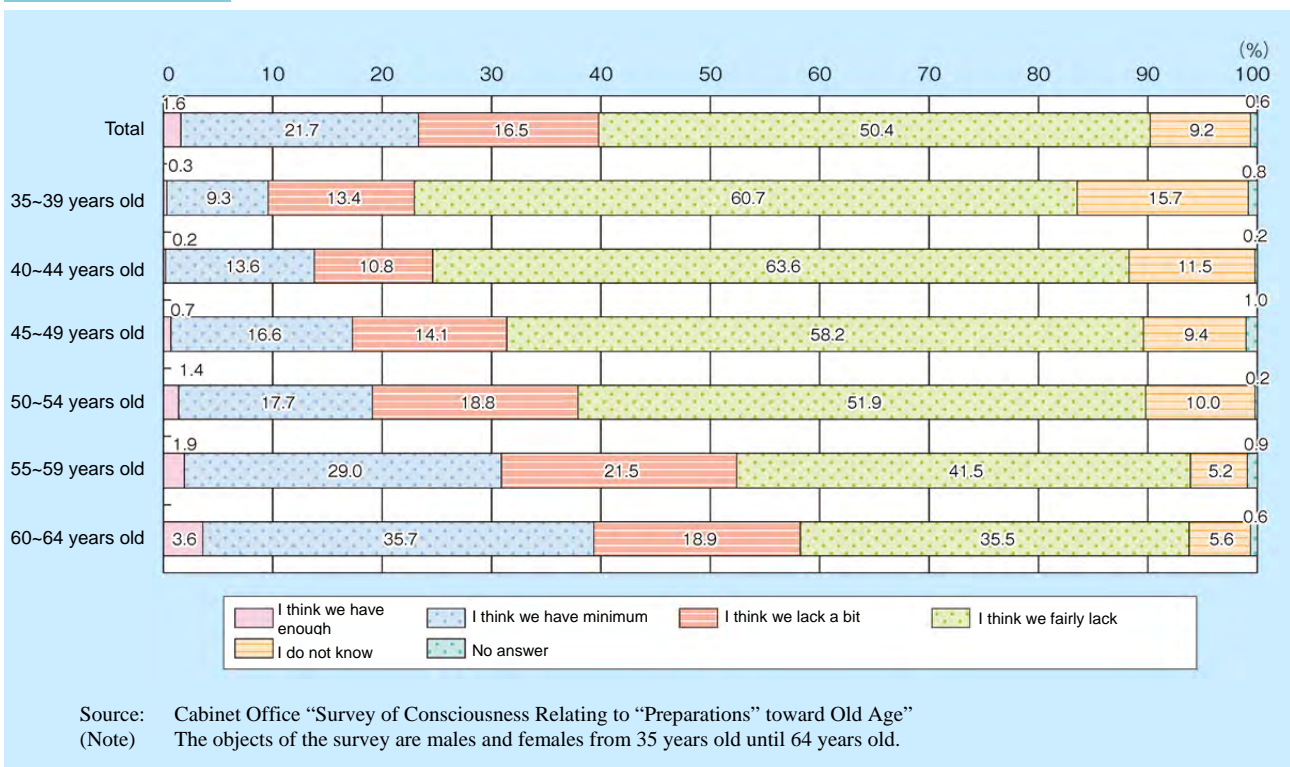
1 Economic Preparation

○ About 20% of the elderly are feeling that they are economically prepared for the aging of their household.

Looking at the degrees of economic preparedness for old age in households, the ratio of those who are prepared is 23.3%, composed of those responding “I think we have enough” (1.6%) and “I think we have minimum” (21.7%), and the ratio of those who think preparations are insufficient is 66.9%, composed of those responding “I think we lack a bit” (16.5%) and “I think we fairly lack” (50.4%) (Chart 1-3-1).

In addition, among the younger population, the ratio of those who think that they lack is higher.

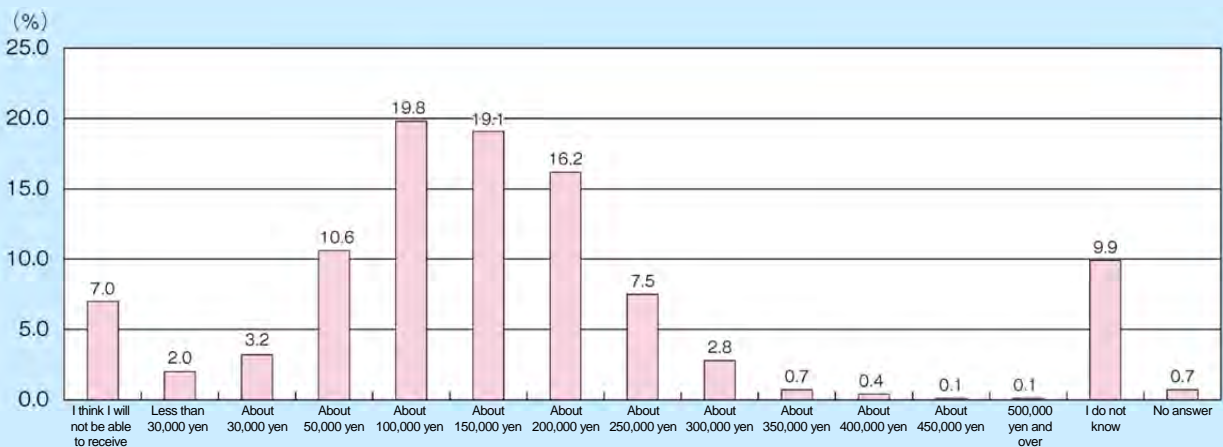
Chart 1-3-1 Economic Preparations for Old Age in Households



○ **The monthly pension amount a household can receive is generally 100,000-200,000 yen .**

When asked about the monthly pension amount a household can receive in its old age, those who answered “about 100,000 yen” come first at 19.8%, followed by “about 150,000 yen” at 19.1%, “about 200,000 yen” at 16.2% and “about 50,000 yen” at 10.6%. On the other hand, 7.0% of the respondents said they “think [they] will not be able to receive” any amount, and 9.9% said they “do not know” (Chart 1-3-2).

Chart 1-3-2 Expected Pension Amount in Old Age per Household

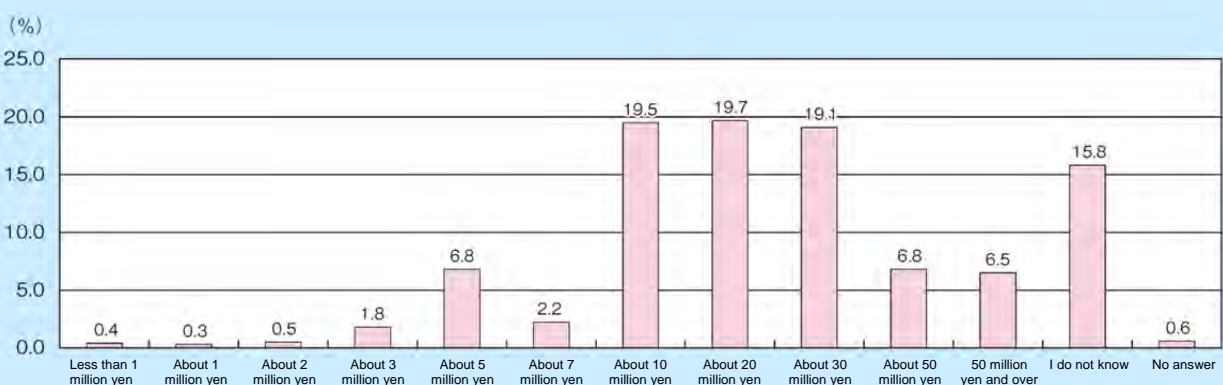


Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The respondents to the survey are males and females from 35 years old until 64 years old.

○ **Savings amounts considered necessary to prepare for old age are mostly 10-30 million yen.**

With regards to the savings amount thought to be required to prepare for the old age of a household, 19.7% of respondents replied “about 20 million yen,” 19.5% “about 10 million yen” and 19.1% about “30 million yen,” each with almost the same percent, while 15.8% of respondents replied they “do not know” (Chart 1-3-3).

Chart 1-3-3 Savings Amounts Considered Necessary to Prepare for Old Age in a Household

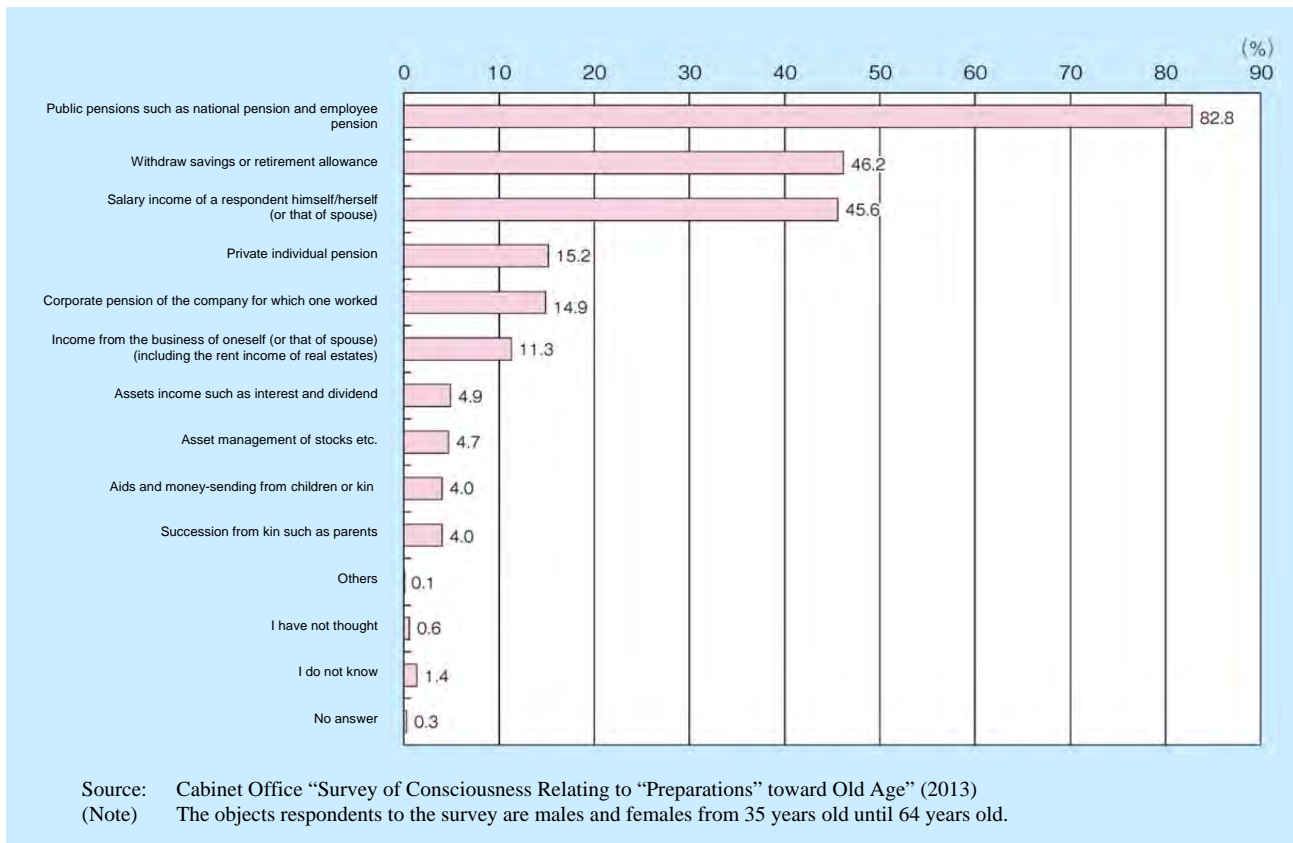


Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The respondents to the survey are males and females from 35 years old until 64 years old.

○ **About 80% of people plan to support their livelihood in old age with public pensions.**

Looking at the income sources of households who want to support their livelihood in old age, the greatest number of respondents (82.8%) replied “public pensions such as national pension and employee pension,” followed by 46.2% who replied “withdraw savings or retirement allowance,” 45.6% who replied “salary income of a respondent himself/herself (or that of spouse)” and 15.2% who replied “private individual pension” (Chart 1-3-4).

Chart 1-3-4 Income Sources of Households Supporting their Livelihood in Old Age (multiple answers possible: up to 3)



While many people think of public pensions and the withdrawal of savings or retirement allowances as the main source of income to support livelihood in old age, there are a certain number of people who do not know the pension amounts they can receive or the required saving amounts. Therefore, we should supply people with economic information for old age, starting with information on the pension system.

2 Work Preparation

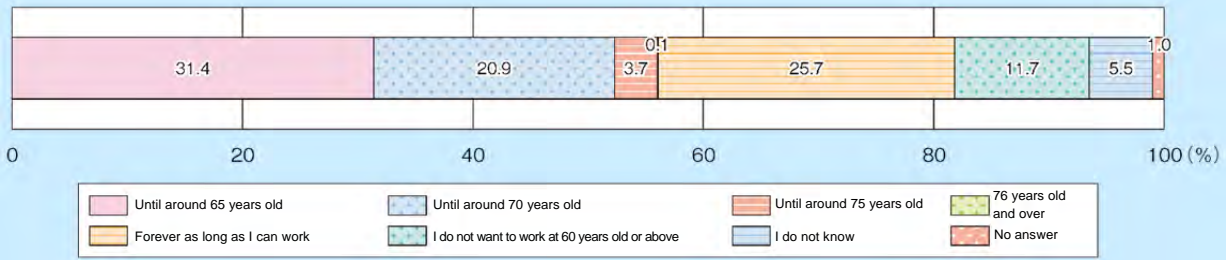
○ **About half of people want to continue working past 65 years old.**

Looking at the intent of the elderly people to work to provide income at 60 years old and later, as well as their desired retirement age, the most common reply was “until around 65 years old” at 31.4%, followed by “forever as long as I can work” at 25.7% and “until around 70 years old” at 20.9%.

50.4% of people wish to work past 65 years old (the total of those wishing to work “until around 70 years old,” “until around 75 years old,” “until 76 years old and over” and “forever as long as I can work”) (Chart 1-3-5).

Chart 1-3-5

Intent to Work to Provide Income at 60 Years and Over and Desired Retirement Age



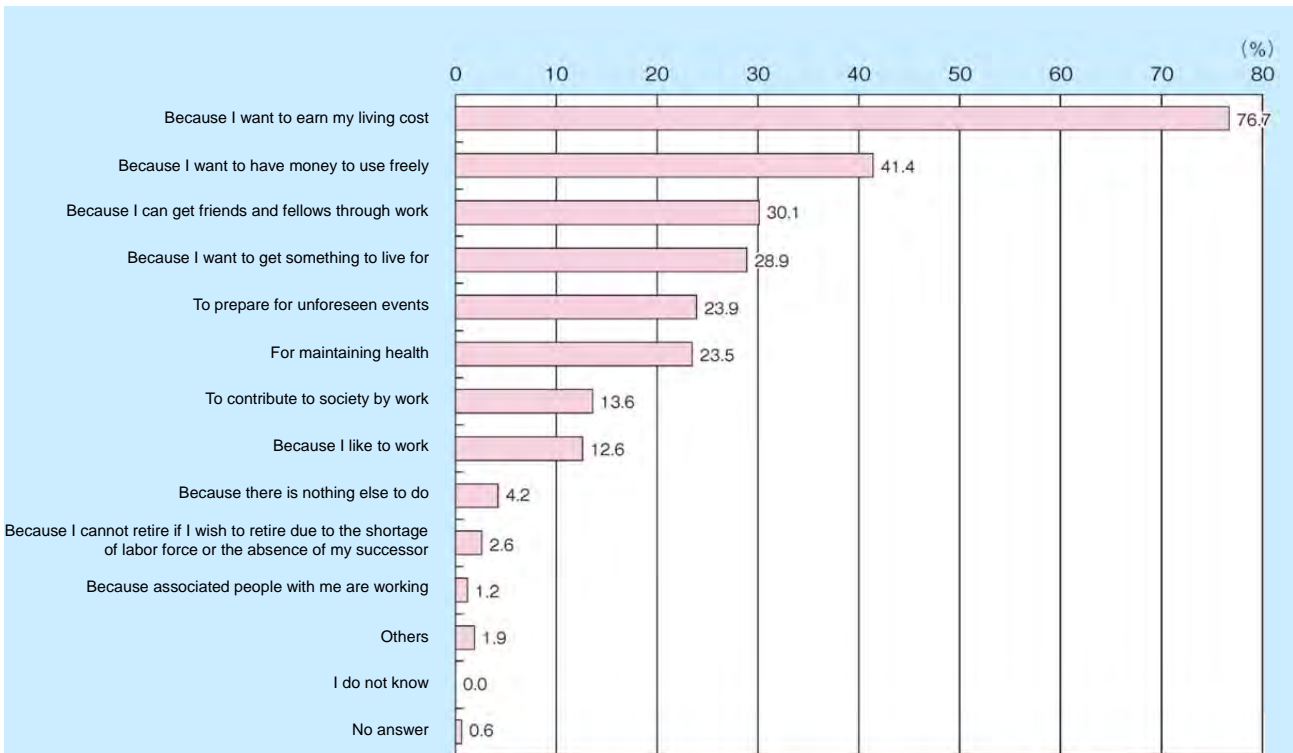
Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The objects of the survey are males and females from 35 years old until 64 years old.

○ **The main reason behind wishing to work is to earn living expenses.**

As for the reasons for wishing to work at 60 years and beyond, the most respondents, at 76.7%, replied “because I want to earn my living cost,” followed by “because I want to have money to use freely” at 41.4%, “because I can get friends and fellows through work” at 30.1%, and “because I want to get something to live for” at 28.9% (Chart 1-3-6).

Chart 1-3-6

Reasons for Wishing to Work at 60 Years and Beyond (multiple answers possible: up to 3)

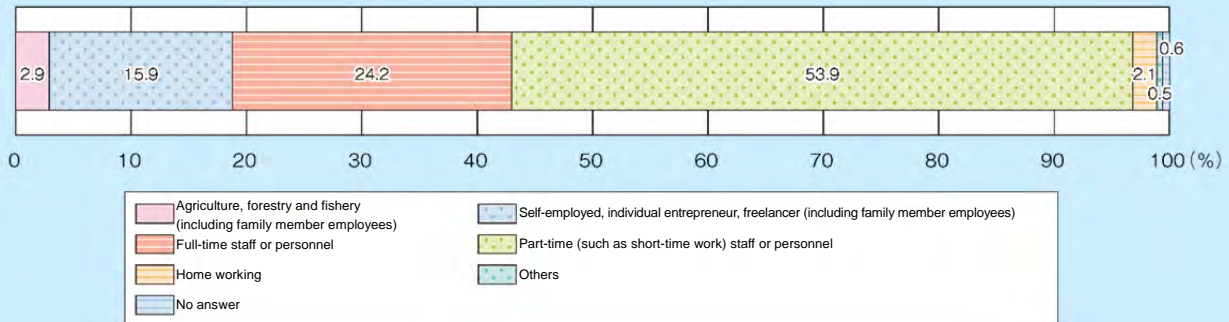


Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The respondents to the survey are males and females from 35 years old until 64 years old who intend to work at 60 years old and beyond in order to earn income.

○ **Many elderly people aged 60 years and over hope to work as part-timers.**

Regarding the preferred form of employment among elderly people aged 60 years and over, the most common answer was “part-time (such as short-time work) staff or personnel” at 53.9%, followed by “full-time staff or personnel” at 24.2% and “self-employed, individual entrepreneur, freelancer (including family member employees)” at 15.9% (Chart 1-3-7).

Chart 1-3-7 Preferred Form of Employment Among the Elderly Aged 60 Years and Over

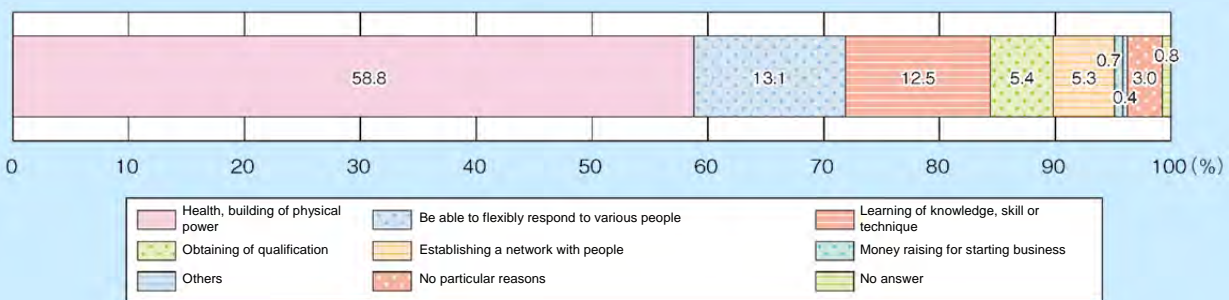


Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The objects of the survey are males and females from 35 years old until 64 years old who intend to work at 60 years old and beyond in order to earn income..

○ **Thought to be most necessary in old age is health and building of physical power.**

As for what was thought to be most necessary in old age, the most common response was “health and building of physical power” at 58.8%, followed by the ability “be able to flexibly respond to various people” at 13.1% and the “learning of knowledge, skill or technique” at 12.5% (Chart 1-3-8).

Chart 1-3-8 Matters Thought to be Most Necessary for Employment of the Elderly



Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The respondents to the survey are males and females from 35 years old until 64 years old who have intend to work at 60 years old and beyond in order to earn income.

As we reach the era of life in one’s 90s, there are many elderly people aged 60 years and over who want to work to support their livelihood. Amidst longer careers and greater versatility in forms of employment, in order to exert one’s ability throughout one’s professional life and the gradual development and advancement of professional abilities are necessary. It is difficult to acquire a new skill suddenly when one is aged. Preparations such as knowledge and skill development and qualification acquisition are required so that lack of preparations by the working generations do not narrow their alternatives when they become older. It is necessary

for middle-aged workers to personally make arrangements conducive to the development of professional abilities in preparation for their old age.

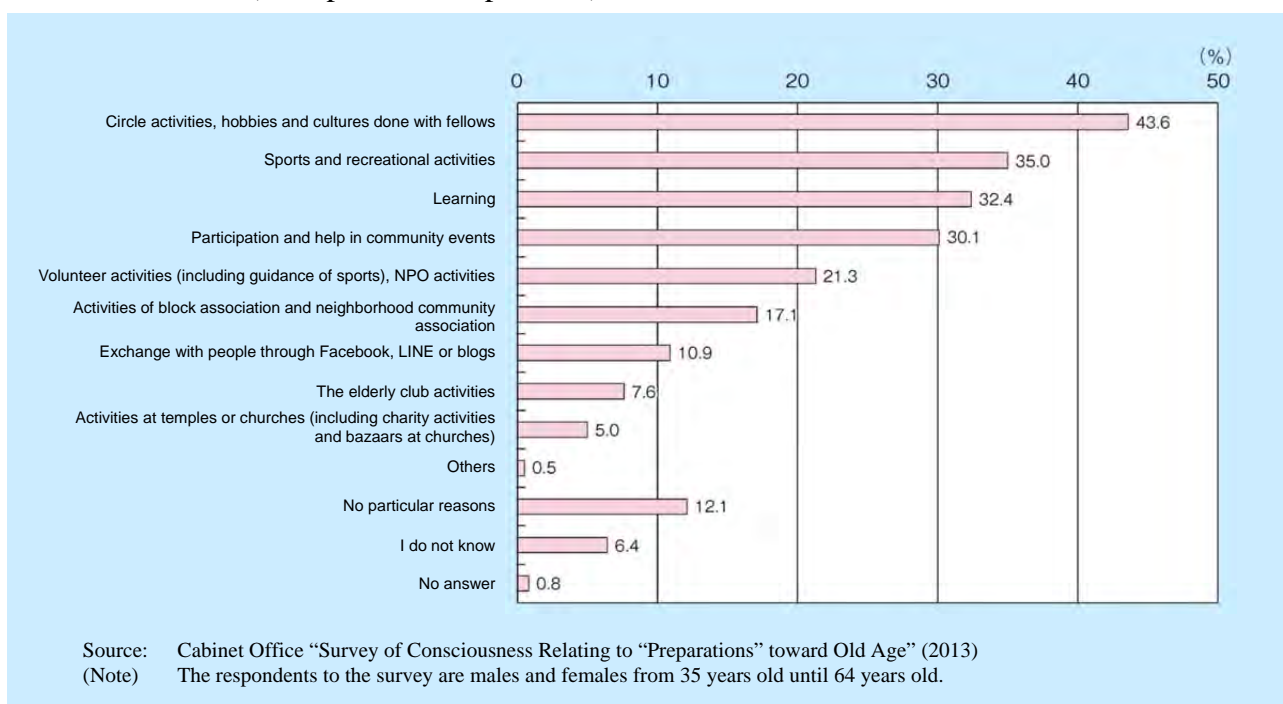
In addition, about 60% of respondents think that health and physical power are most important for work in old age. It is important to promote health and prevent diseases by tackling the improvement of life habits in younger days, and it is necessary for us to support the young generations in actively improving health habits from their youth.

3 Social Participation Preparations

○ Circle activities, hobbies and cultures done with fellows are the most popular social participation activities in one’s old age.

Looking at the social participation activities in which survey respondents want to take part in old age, the most common answer was “circle activities, hobbies and cultures done with fellows,” at 43.6%, followed by “sports and recreational activities” at 35.0%, “learning” at 32.4% and “participation and help in community events” at 30.1%, with “no particular reasons” at 12.1% (Chart 1-3-9).

Chart 1-3-9 Preferred Social Participation Activities in One’s Old Age (multiple answers possible)



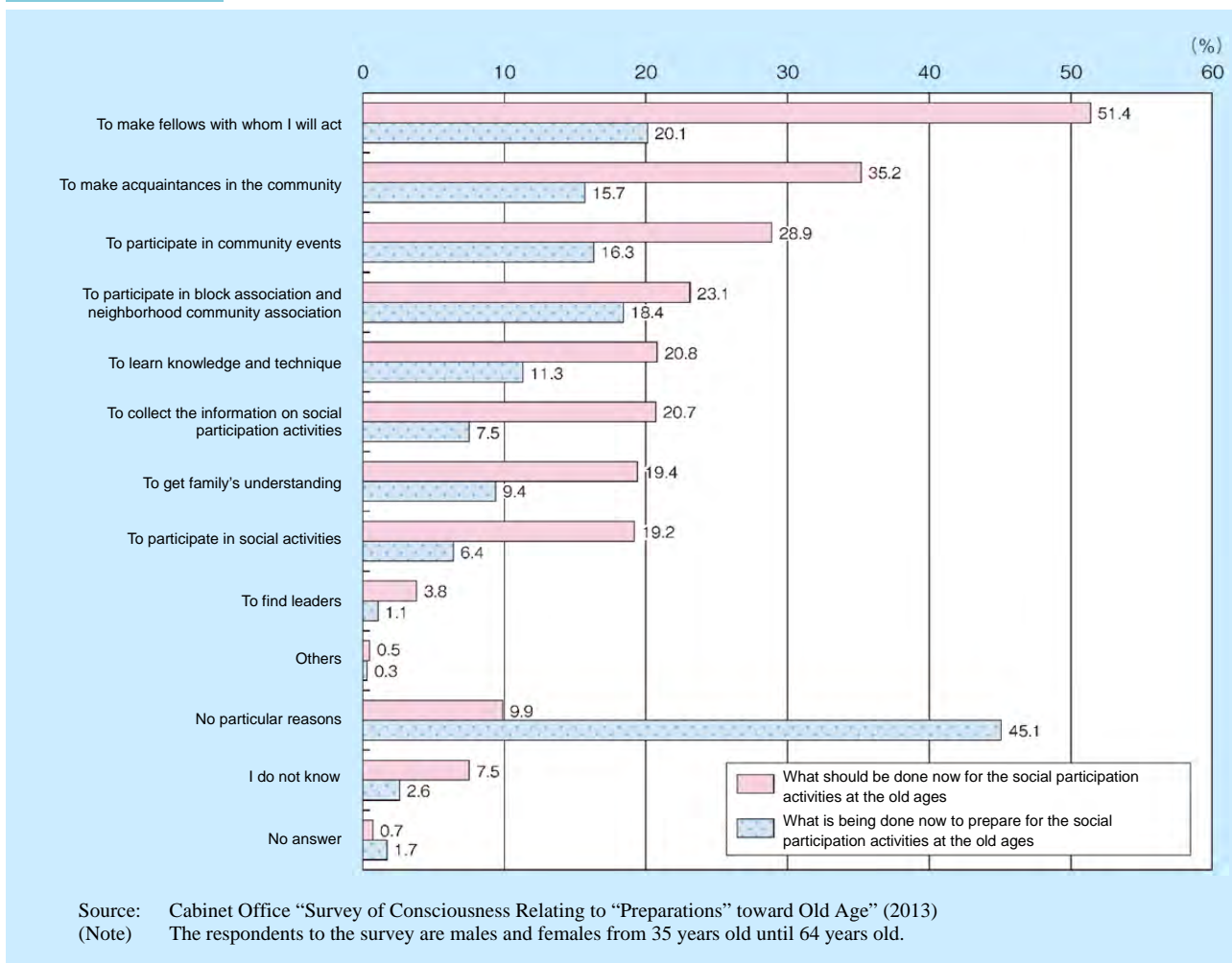
○ Many people think that making friends is necessary to prepare for social participation activities in old age.

Looking at what should be done now to participate in social activities in old age, the most common reply was “to make fellows with whom I will act,” at 51.4%, followed by “to make acquaintances in the community” at 35.2%, “to participate in community events” at 28.9%, and “to participate in block association and neighborhood community association” at 23.1%.

Looking at what is actually currently being done to prepare for social activities in old age, 20.1% of the respondents replied “to make fellows with whom I will act” and 18.4% replied “to participate in block association and neighborhood community association,” but the number of respondents who replied “no particular reasons” was greatest at 45.1% (Chart 1-3-10).

Chart 1-3-10

Preparations for Social Activities in Old Age (multiple answers possible)



It is important for the formation of a vigorous community that the elderly participate in community events and groups and perform social participation activities with other generations. Even when one spends life mainly in work during the productive years, one spends more time gradually in community when one is old. Although there are many elderly persons who wish to participate in social activities, there are not so many people who undergo preparations such as making friends and participating in events and groups during their working years. Social activities are important for living an active life in old age, and it is necessary for individuals in their younger days to take action. One goal is to enlighten and supply information to the working generations about the importance of social activities in old age and the necessary preparations, and to create links to concrete activities.

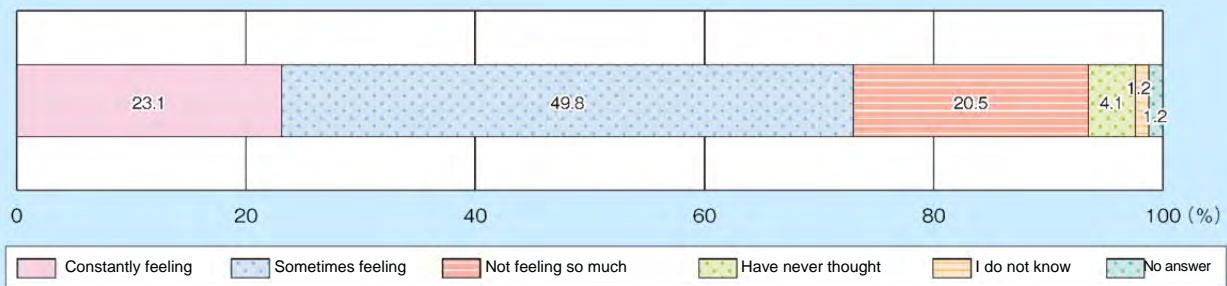
4 Health Preparations

○ 70% or more of the respondents are feeling anxiety about health in old age.

Looking at the degree of anxiety concerning health in old age, the most common answer was that respondents “sometimes feel” anxiety, comprising 49.8% of the total.

72.9% of respondents replied that they “feel anxiety,” a combination of those “constantly feeling” (23.1%) and “sometimes feeling” (49.8%) anxiety. 24.6% replied with opposite feelings, a combination of those “not feeling so much” (20.5%) and those who “have never thought” about anxiety (4.1%) (Chart 1-3-11).

Chart 1-3-11 Degrees of Anxiety Concerning Health in Old Age



Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The respondents to the survey are males and females from 35 years old until 64 years old.

○ About half of all people are getting enough rest and sleep.

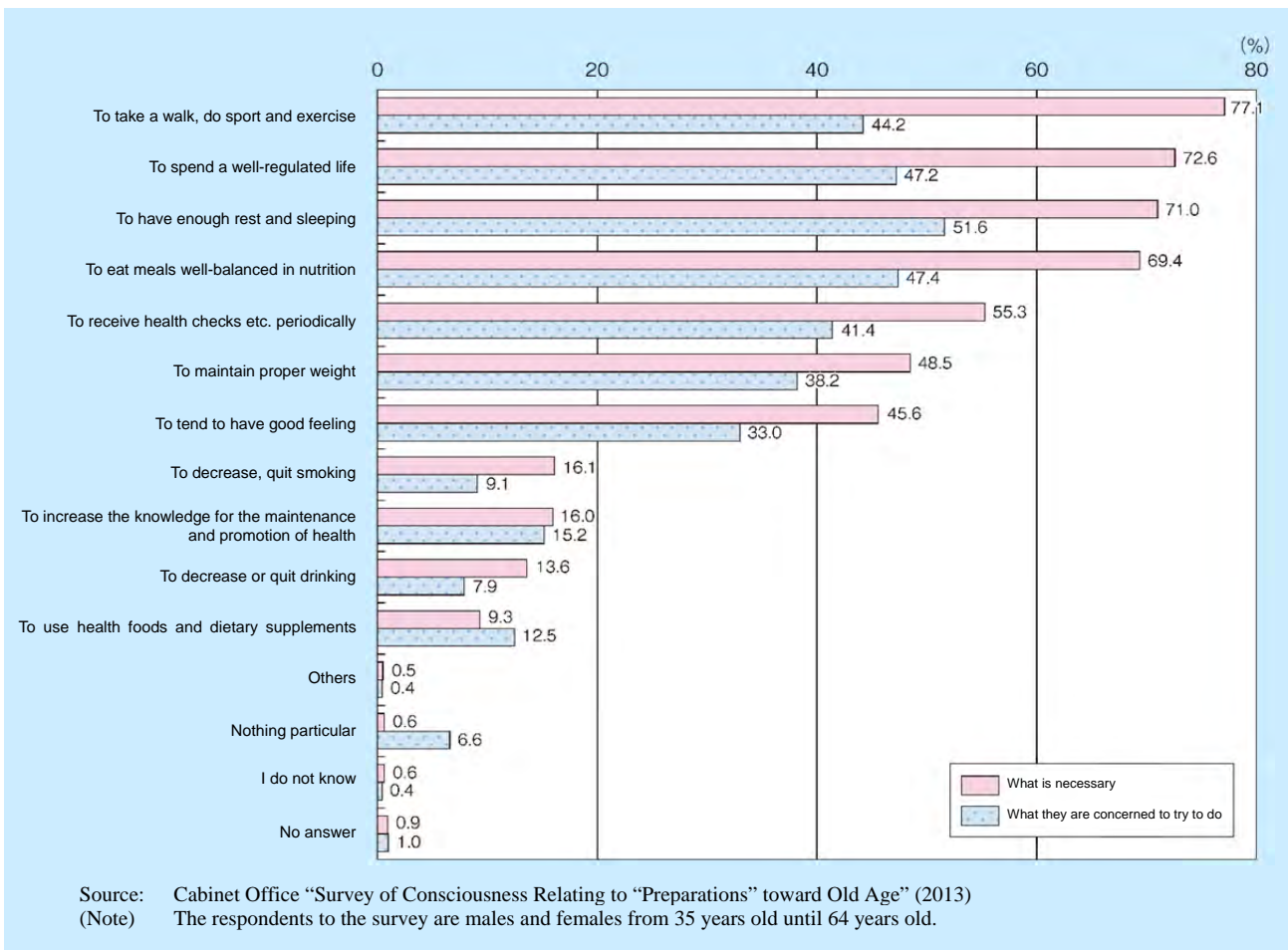
Looking at what is necessary for the maintenance and promotion of health in old age, the most common reply was “to take a walk, to do sport and exercise” at 77.1%, followed by “to spend a well-regulated life” at 72.6%, “to have enough rest and sleeping” at 71.0% and “to eat meals well-balanced in nutrition” at 69.4%.

On the other hand, looking at what is actually currently attempted for the maintenance and promotion of health, the most common reply was “to have enough rest and sleeping” at 51.6%, followed by “to eat meals well-balanced in nutrition” at 47.4%, “to spend a well-regulated life” at 47.2% and “to take a walk, to do sport and exercise” at 44.2%.

In addition, as for the top four things thought to be necessary, about 70% of people think them necessary, but among the top four things that are actually attempted, only about 40-50% of people replied that they are trying to do them. Therefore, a gap is seen between what is thought to be necessary and what is actually carried out (Chart 1-3-12).

Chart 1-3-12

Things Attempted v. Those Necessary for the Maintenance and Promotion of Health Preparing for Old Age (multiple answers possible)



○ **Anxiety in preparing for maintenance and promotion of health in old age.**

Looking at the anxiety in preparing for maintenance and promotion of health in old age, the most common response is that “I do not know how much medical expenses will cost” at 25.3%, followed by “I am too busy for work (housekeeping), so I cannot have enough rest and sleeping time” at 23.5%, “though I need to change daily habit, I cannot change it” at 22.4% and “I am too busy for work (housekeeping), so I cannot exercise” at 21.3% (Chart 1-3-13).

Chart 1-3-13

Anxiety in Preparing for Maintenance and Promotion of Health in Old Age
(multiple answers possible)



Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)

(Note) The respondents to the survey are males and females from 35 years old until 64 years old.

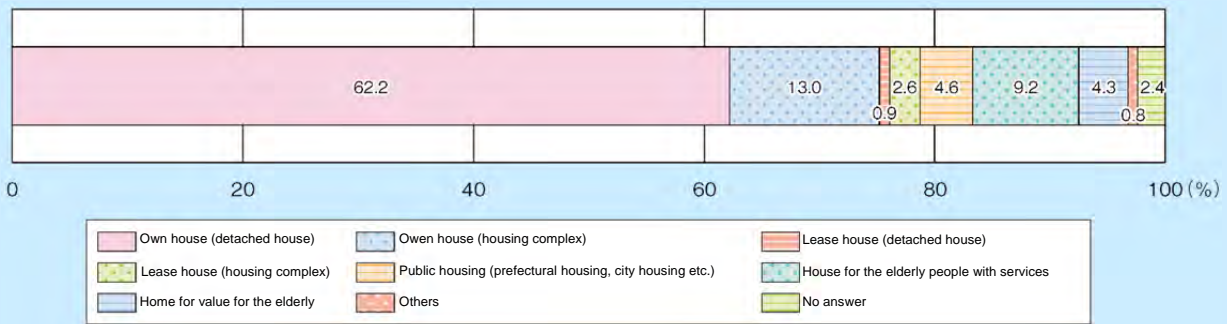
Although many people feel anxiety about their health in old age, there are a number of people who realize that the maintenance and promotion of health in old age are necessary, but cannot actually attempt them. As for the reasons given, many people make excuses related to their work. On the other hand, the number of people who think that health and building physical power are necessary to work in old age is greater than any other factor. It is important that people aim for balance in work and private lives from a younger age, and prepare to continue working healthfully in their advanced age.

5 Housing Preparations

○ Many people want to live in their own houses in their advanced age.

Looking at the forms of housing in which the elderly want to live, the most common reply was in their “own house (detached house)” at 62.2%, followed by their “own house (housing complex)” at 13.0%; thus the “own house” categories occupy 75.2%. “Houses for the elderly people with services” comprises 9.2% of responses (Chart 1-3-14).

Chart 1-3-14 Forms of Residence in Which the Elderly Want to Live

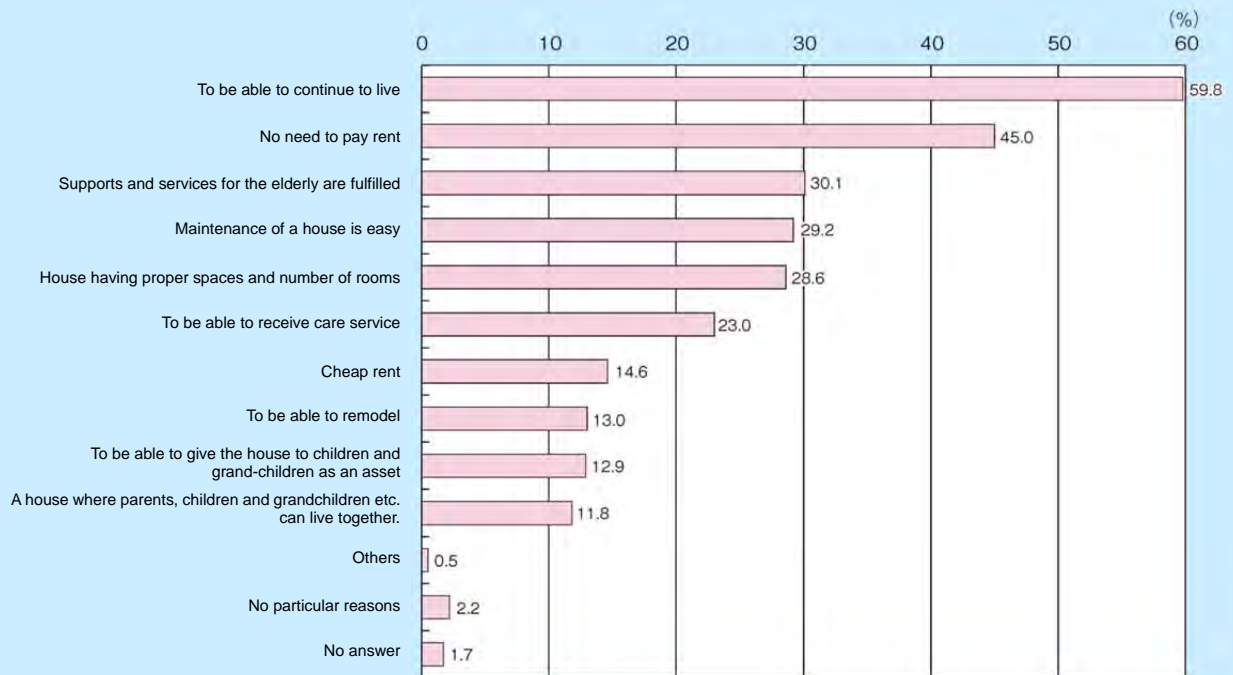


Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The respondents to the survey are males and females from 35 years old until 64 years old.

○ **Condition when selecting a house in which to be able to continue living in old age.**

Looking at the conditions prioritized when selecting a house in old age, the most common reply is “to be able to continue to live” at 59.8%, followed by “no need to pay rent” at 45.0% and “supports and services for the elderly are fulfilled” at 30.1% (Chart 1-3-15).

Chart 1-3-15 Conditions Prioritized when Selecting a House in Which to Live in Old Age (multiple answers possible)

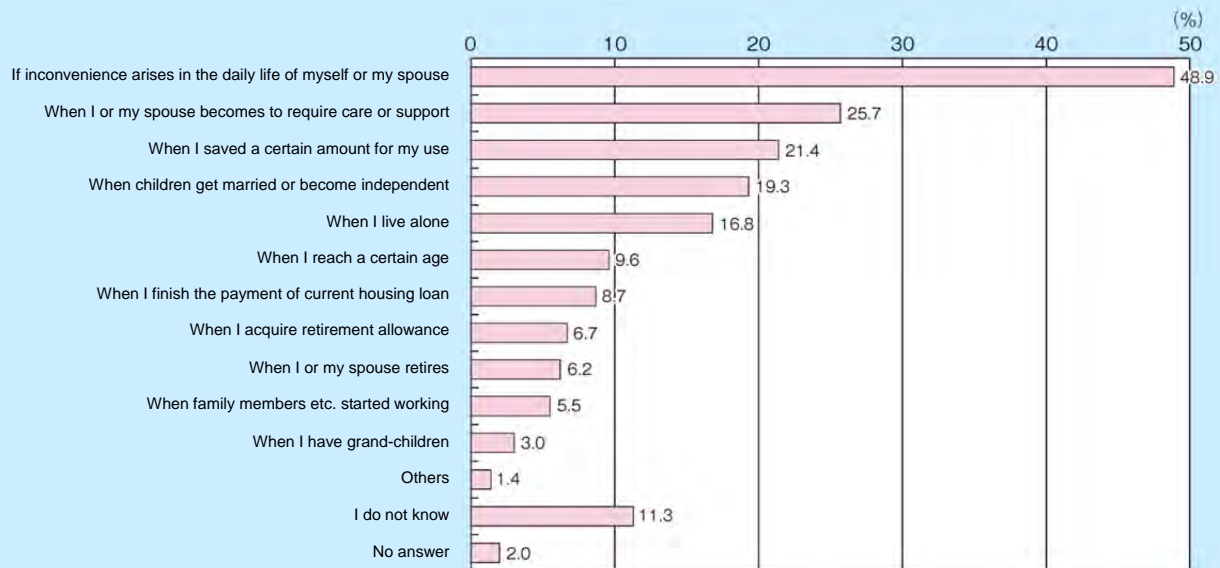


Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The respondents to the survey are males and females from 35 years old until 64 years old.

○ **Rebuilding, remodeling, and moving in preparation for old age are carried out when inconveniences arise in daily life.**

Looking at the timing of house replacement, remodeling and moving in preparation for old age, the most common response was “if inconvenience arises in the daily life of myself or my spouse” at 48.9%, followed by “when I or my spouse becomes to require care or support” at 25.7%, both of which are driven by the needs arising in daily life (Chart 1-3-16).

Chart 1-3-16 Timing of Rebuilding, Remodeling and Moving in Preparation for Old Age (multiple answers possible)



Source: Cabinet Office “Survey of Consciousness Relating to “Preparations” toward Old Age” (2013)
 (Note) The respondents to the survey are males and females from 35 years old until 64 years old.

Many people list their own house as the form of residence in which they want to live in their old age. Many people, however, need a system of support and services at their residences, and support for them to properly select quality housing other than their own house will be important in the future.

Column 3: Listening to the Voices of the Afflicted People Activities of Iwaki Listening Volunteer “Mimi”

- Listening volunteers are expected to heal the minds of victims, make them feel a sense of safety, and improve their enthusiasm for life by listening to the stories of the victims and understanding them receptively and with sympathy.
- In places affected by the Great East Japan Earthquake, listening volunteers are not only voluntarily responding to those who receive care at the request of medical doctors and social welfare councils, but also providing care to the minds of people who are living in evacuation shelters and temporary housing.
- Listening Volunteer Mimi listens to the voices of the affected people living in evacuation sites and temporary housing in Iwaki City, Fukushima Prefecture, and hopes to relieve the anxiety and worries of the evacuated people in whatever way possible.
- Because they listen to the victims closely, Mimi members think it is important that those affected be able to trust the members; therefore they have frequented evacuation sites such as gymnasiums and the community hall, hoping that the victims will remember their faces.
- Ms. Takako Ajima, representative of Mimi, reflects on those days saying, “Each time we visited them, they began to open their minds little by little and started to talk, and their faces brightened.”
- Mimi members are conducting listening activities by participating in salon activities held at temporary housing gathering places twice per month. At the salon, aside from people living in temporary housing, the number of participants who are living in neighborhood housing borrowed by the city has also increased. Many people who are living in housing borrowed by the city feel a sense of solitude because they are living in an unfamiliar district with no acquaintances nearby.
- Ms. Ajima states, “We will continue listening to the stories of evacuees and conducting our salon activities so that they may smile again.”

Column 4: Regional Currency Initiatives in Restoration Support Areas Deepen Bonds and Restoring Energy in Affected Areas through Cooperation!

- Regional currencies in Japan are being managed in a system where (1) neighborhood community associations, associations in shopping malls and civic groups, etc. issue currencies, (2) areas are specified, and (3) people can exchange the currencies for goods and services.
- Regional currencies promoting mutual help draw out a community’s potential capabilities and energy and put them to use in the regions by giving shape to volunteer and regional activities whose values are hard to express in traditional currency.
- Some regions affected by the Great East Japan Earthquake are working towards setting up restoration support regional currencies (hereafter “restoration currencies”) with the main purposes of fostering community cooperation and revitalizing regional economies.
- In Tokura District of Minamisanriku-cho, restoration currency unit was named “Shou” (lit. “smile”), and has been in trial use since December 2013. The number of members who use the currency (disaster victims, in general) is 525, and eight shops also handle the currency. The monthly distribution volume of this restoration currency has reached upward of 1,700 pieces (equivalent to 850,000 yen).
- Shou are used for a wide variety of mutual aid services, including conversation partner services, help with shopping, transportation services, and baby-sitting and childcare. Users have said that the currency makes it easier for them to ask others for help, and has improved interpersonal relations.
- In an aged society, it is necessary to make use of individuals’ abilities and to stimulate cooperation among people in a particular region to help and support each other. Since regional currencies give shape to feelings of appreciation, they are considered effective starting tools for the promotion and deepening of interpersonal relationships.

Column 5: Tackling the “New Tohoku”

Leading Model for the Aged Society in the Tohoku Region

- In the Tohoku region, the goal of restoration is not only to return to the area’s original state, but also to create a “New Tohoku” as a model in Japan and the world to overcome challenges and to serve as a leading business model to accelerate pioneering initiatives.
- In Ishinomaki City in Miyagi Prefecture, medical professions, municipal officers, and NPOs, etc. are collaborating to promote "next-generation model of integrated community care system" by providing home medical, nursing and long-term care with 24-hour compliance, etc.
- Aside from implementing seminars to improve understanding of the establishment of a regional comprehensive care system for citizens, initiatives aiming to nourish regional communities after citizens have moved away from temporary housing have been advanced not only by professionals but also by citizens.
- At Iwate Prefectural Takada Hospital, the Hamarassen Farm Project was created after the earthquake; farms were established with a view to prevent inactivity illnesses among the elderly living in temporary housing.
- With the implementation of Hamarassen Kitchen, a cooking class and formal dinners using the foods of the region, such as vegetables picked at the farms, the Hospital hoped to urge the activities of those who were unwilling to carry out farming activities. Work towards the promotion of health of the community as a whole has been advanced.
- In Otsuchi Town in Iwate Prefecture, initiatives are being taken to support the “Community Support Center” model. The Center promotes the community’s cooperation via the social participation of the local elderly people, and gives counselling and helps in creating voluntary community activities.
- After conducting a survey of community activity needs and a trial management of the Community Support Center, the Center establishment operation manual was prepared; in the future they expect to implement activities utilizing this know-how.