

Japan's Aging Society: A Cloud with a Silver Lining

By Justin McCurry

IT is fitting that, as I sit down to write this article, the people who inspired it are just a few yards away. The normally quiet park behind my house reverberates to the cries of my neighbors as they admonish themselves for momentary losses of concentration and occasionally curse one another for alleged transgressions of the rules of the game they love: gateball.

By all accounts the early-morning contest – it is still before 9 a.m. – should be a genteel affair. The participants, five women and four men, are all well past retirement age. The stakes are modest: winning is a matter of simple pride and, perhaps, the right to gloat a little over post-match tea and rice balls.

That said, it is no surprise that these aging amateur athletes take their morning workout so seriously. They may have stopped working and raising children years ago, but, like millions of their peers, are not quite ready to spend their twilight years knitting scarves or catnapping in front of the television.

And they are not alone. In fact if Japan's demographers have got their sums right, park space for aging gateballers will soon be at a premium.

Demographic Time Bomb

According to the 2005 national census, 20.1% of the Japanese population is aged 65 or over. In seven years' time, one in four people will fall into that age bracket.

For an idea of the speed at which Japan is turning gray – or to put it more diplomatically, silver – consider this: it took the elderly population of France about 100 years to grow from 7% to 14% of the total; Japan achieved the same feat in a quarter of the time.

The reasons are clear. Japan's life expectancy, at 79 for men and 85 for women, is the highest in the world, the

result of rapid postwar economic development that brought higher wages, better housing and diet, and improvements in health and welfare services. By 2030, Japanese women will live an average of 88.5 years, according to a World Trade Organization estimate.

Rapid population decline provides the backdrop to this seemingly unstoppable trend. In 1947 Japanese women each gave birth to an average of 4.5 children. Sixty years later, the fertility rate has plummeted to just 1.26 children, one of the lowest in the world.

If the shrinkage continues at current rates, Japan's population will decline to about 100 million by 2050 and to just 64 million – half the current total – by the end of the century. While the statistics are intended as a warning of economic and social meltdown to come, the rise of the "silver generation" has spawned opportunities as well as policy headaches.

Courting the 'Silver Yen'

Few areas of Japanese life have escaped untouched. Schools and colleges now offer myriad courses tailored to retirees, complete with lower tuition fees and unusually flexible admission requirements.

Restaurants serve smaller portions for older diners with modest appetites; sports equipment makers produce golf clubs with larger faces for *salarymen* hoping to spend their retirement on the links; newspapers have introduced bigger print for readers whose eyesight isn't what it used to be.

Internet broadband providers and stock brokerages offer special discounts for the elderly, while the country's ubiquitous convenience stores are learning that dependence on their traditional customer base of working men and young people is no longer a guarantor of

healthy profits.

Many of those stores now sell low-calorie ready-to-eat meals with the older customer in mind. Price tags are written in bigger print, the shelves are lower, and



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some have introduced shopping trolleys and benches where customers can take the weight off their feet and catch up with the neighborhood gossip.

Another chain delivers prepared meals to the homes of elderly people and reports back on their health to their relatives via the Internet.

Most significant of all, perhaps, is the sight of older faces on the other side of the register. Walk into a suburban fast-food joint these days and the chances are that you will see a retired *salaryman* working alongside part-time college students.

2007: Problem or Opportunity?

That is just one of the ways businesses are trying to tap into the skills and experience of older workers as Japan prepares to confront its "2007 problem" – the retirement, starting this spring, of an estimated 7 million "baby boomers" born between 1947 and 1949.

Experts warned a while ago that the baby boomer generation's departure from the job market would hasten the pensions squeeze, and risked condemning millions of retirees to lower standards of living than they have come to expect as citizens of the world's second-biggest economy.

There are currently three Japanese of

working age for every pensioner, but by the time today's 20-year-olds reach 40, the ratio will be three to two.

The government has made a half-hearted attempt to address the problem through the Retirement Extension Act, which requires firms with 30 or more employees to allow staff to work an additional five years until they are 65, when they will be eligible for pension benefits.

It is an imperfect compromise and will do nothing to address the structural problem of falling fertility rates and political resistance to relaxing immigration laws – two issues that will determine whether Japan retains its current prosperity levels or settles for life on a less exalted economic plane.

For the time being, though, we should be thankful that Japan's baby boomers are far more willing than their counterparts in other countries to continue working beyond 60.

As Seike Atsushi, a professor of labor economics at Keio University, says: "If baby boomers can lead the way and become models for a system that caters to elderly workers who are willing to keep using their skills, historians may look back and call it not the 2007 problem, but the 2007 opportunity."

Tales of Neglect

While some elderly people are making the most of retirements that can last well over 20 years, others find themselves isolated in their communities and let down by politicians.

Services such as home delivery are more than a mere marketing gimmick. Around 3.8 million elderly Japanese live alone, and the number is expected to rise to 6.3 million in the next 35 years, according to estimates.

Earlier this year I spent an afternoon talking to residents at Tokiwadaira *Danchi*, a sprawling, well-worn apart-



ment complex in the northern Tokyo suburbs where almost a third of the 5,360 residents are elderly. Many of them live – and die – alone.

"This isn't just our problem. The same thing is about to happen all over Japan," Nakazawa Takumi, head of the local residents' association, told me as he explained how the community had come together to ensure that old and frail neighbors do not see out their final days cut off from family and friends.

Over the past few months, several foreign correspondents have written about the plight of Yubari, a town in Hokkaido that was once known for its international film festival and expensive muskmelons. But fame was followed by infamy when the town's government declared bankruptcy with debts of half a billion dollars.

Years of wasteful spending and political incompetence aside, some of Yubari's problems can be blamed on its skewed demography. With so many of its young residents having moved away, 40% of Yubari's population is 65 or older, twice the national average. Unless it undergoes an extraordinary economic revival, by 2023 the town will be home to just 7,000 people compared to 120,000 in the 1960s.

Yet politicians appear unwilling – or

unable – to address the causes of structural population decline or tackle the inevitable rise in the cost of healthcare and welfare. The current administration seems to be more interested in constitutional reform and patriotic education than in the bread-and-butter issues facing Japan's elderly population.

Members of the silver generation, meanwhile, will continue to confound our expectations. They include Saito Koji, a Nagano man in his 80s who rides his motorbike up the hill every morning to tend his rice paddies. Or my own in-laws, both retirees in their early 70s, who find time to travel, perform volunteer work and spend time with their grandchildren. Their energy and enthusiasm for life often leave me feeling inadequate.

I should also mention, of course, the hardy souls who brought my local park to life this morning, and who, I'm sure, will be there again at exactly the same time tomorrow preparing for another round of gateball. In fact, I'd bet my pension on it. **J.S.**

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