Housing Policies for an Aged Society in Japan

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Photo Y.Ikejima
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1. The Situation of Aged Society in Japan
Dankaisedai* becomes older than 65 years old in 2015

*Dankaisedai is baby boomers in Japan born during from 1947 to 1949

Rate of aging increases rapidly - 17% in 2000, 26% in 2015, 36% in 2050. Especially the percentage of elderly over 75 will become even larger.
Speed of aging in Japan is faster than that in western countries.
Aging is advancing rapidly in South Korea and Singapore among Asian countries.

Changes in the Percentage of Elderly Worldwide

1. Western countries

2. Asian countries

Sources:
1) United Nations, World Population Prospects: The 2004 Revision
Note: Regarding Okinawa in 1655, the population of persons 75+, 33,328, was divided into the age groups 70-74 and 75 or older, based on the ratio of the population 75+ to the population 70+ in the former and later years.

Note: Advanced regions are defined as North America, Japan, Europe, Australia and New Zealand, while developing regions refer to Africa, Asia (other than Japan), South and Central America, Melanesia, Micronesia, and Polynesia.
Living Conditions Of The Elderly

The ratio of working people of male aged 60-64, 65-69 are about 70%, about 50%, respectively. Housing and residential land assets are more valuable than a financial assets of the elderly.
It was often that the elderly live together with their children before. The number of the Elderly who want to live together with children is decreasing recently.

Source: Ministry of Land, Infrastructure and Transport, "The 2003 Survey of Housing Demand"
2. Housing Conditions of the Elderly in JAPAN
High ratio of households with the elderly have their own houses. (The ratio of owned houses for main households with the elderly: 84%)

Source: Ministry of Internal Affairs and Communications, "Housing and Land Survey," 2003

Note: When a single household lives in a residence, the household shall be regarded as a "main household." When more than one household live in a residence, the household that includes the home owner or lessee shall be regarded as the main household.

In this survey,
1. refer to husband-and-wife households comprising a couple either or both of whom are 65 or older
2. refer to single main households comprising a person aged 65 or older.
3. refer to the households with a person (persons) aged 85 or older.
Many aged people claim "My home is old and worn out" and "The structure and design are not for Elderly" as problems with homes. Many aged people in rented houses claim "It is not easy to use a bathroom or a restroom" as problems with layout and facilities.

### Problems with Homes (Multiple Responses)

<table>
<thead>
<tr>
<th>Problem</th>
<th>Total</th>
<th>Owned houses</th>
<th>Rented houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is old and worn out</td>
<td>15.3</td>
<td>10.8</td>
<td>22.5</td>
</tr>
<tr>
<td>The structure and design are not for Elderly</td>
<td>9.9</td>
<td>4.1</td>
<td>17.8</td>
</tr>
<tr>
<td>It does not get plenty of sunlight and natural ventilation friendly</td>
<td>9.1</td>
<td>5.9</td>
<td>14.1</td>
</tr>
<tr>
<td>Facilities like kitchen, toilet, and bathroom are not easy to use</td>
<td>14.7</td>
<td>9.4</td>
<td>19.1</td>
</tr>
<tr>
<td>It is too large to maintain</td>
<td>8.5</td>
<td>5.0</td>
<td>13.1</td>
</tr>
<tr>
<td>It does not have enough rooms</td>
<td>4.7</td>
<td>3.5</td>
<td>5.9</td>
</tr>
<tr>
<td>Economic burden related to housing such as rent or tax, is too heavy</td>
<td>3.5</td>
<td>2.0</td>
<td>5.5</td>
</tr>
<tr>
<td>I fear that I might be urged to move out</td>
<td>3.3</td>
<td>2.0</td>
<td>4.5</td>
</tr>
<tr>
<td>There is no problem</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>No answer</td>
<td>58.4</td>
<td>44.4</td>
<td>67.6</td>
</tr>
</tbody>
</table>

Note: Respondents were men and women aged 60 and older across the country.

### Problems with Layout and Facilities in Homes (Multiple Responses)

<table>
<thead>
<tr>
<th>Problem</th>
<th>Total</th>
<th>Owned houses</th>
<th>Rented houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is too much noise</td>
<td>14.4</td>
<td>9.4</td>
<td>19.1</td>
</tr>
<tr>
<td>There is too much light</td>
<td>6.6</td>
<td>4.1</td>
<td>9.9</td>
</tr>
<tr>
<td>There is too much dust</td>
<td>5.7</td>
<td>3.5</td>
<td>8.5</td>
</tr>
<tr>
<td>There is too much heat</td>
<td>5.7</td>
<td>3.5</td>
<td>8.5</td>
</tr>
<tr>
<td>The bathroom environment is not good</td>
<td>3.2</td>
<td>2.0</td>
<td>4.5</td>
</tr>
<tr>
<td>The climate is too humid or too dry</td>
<td>2.6</td>
<td>1.5</td>
<td>3.9</td>
</tr>
<tr>
<td>The temperature is too high or too low</td>
<td>2.4</td>
<td>1.5</td>
<td>3.9</td>
</tr>
<tr>
<td>The environment is not safe</td>
<td>2.4</td>
<td>1.5</td>
<td>3.9</td>
</tr>
<tr>
<td>There are not enough places to hang up the clothes</td>
<td>2.4</td>
<td>1.5</td>
<td>3.9</td>
</tr>
<tr>
<td>There is no change in habits</td>
<td>2.4</td>
<td>1.5</td>
<td>3.9</td>
</tr>
<tr>
<td>There is no change in the layout of living room</td>
<td>2.4</td>
<td>1.5</td>
<td>3.9</td>
</tr>
</tbody>
</table>

Source: Cabinet Office, "International Study on Living and Consciousness of Senior Citizens," 2006
Note: Respondents were men and women aged 60 and older across the country.
The most preference is "Want to continue to live in my own home." But in Japan there are not a few people of "Want to be admitted to the hospital."
Homes where barrier-free modifications have been implemented account for around 3% of all homes. Barrier-free ratio of rental homes is less than that of own homes.

![States of Barrier-Free Homes]

<table>
<thead>
<tr>
<th></th>
<th>All measures taken</th>
<th>One measure taken</th>
<th>Facilities for the elderly</th>
<th>No measures taken</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Handrails (two or more sites)</td>
<td>Indoor area with same-level flooring</td>
</tr>
<tr>
<td>1998</td>
<td></td>
<td></td>
<td>12.4%</td>
<td>11.8%</td>
</tr>
<tr>
<td>2003</td>
<td></td>
<td></td>
<td>16.2%</td>
<td>15.0%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>14.2%</td>
<td>11.8%</td>
</tr>
<tr>
<td>Own home</td>
<td></td>
<td></td>
<td>21.1%</td>
<td>17.6%</td>
</tr>
<tr>
<td>Rental home</td>
<td></td>
<td></td>
<td>5.4%</td>
<td>9.3%</td>
</tr>
</tbody>
</table>

* Note: A straight comparison is not applicable due to differences in the wording of choices provided in the 1998 and 2003 surveys.

Source: 2003 Survey of Demand for Housing (Ministry of Land, Infrastructure and Transport)
3. The Outline of Housing Policies for an Elderly in Japan
Housing Policy Targets for the Aging Society in Japan

- Main policy target related to an anti-aging measure in the national housing program (2006-2015)

  - Ratio of universal design (barrier-free) of public areas of apartment housing unit stock
    - [10% (2003) ☐ 25% (2015)]

  - Rate of housing not meeting minimum living floor space standard
    - [4.2% (2003) ☐ to be resolved as soon as possible]

  - Rate of barrier-free housing for household with elderly
    - [6.7% (2003) ☐ 25% (2015)]
The Concepts of Housing Policy for the Aging Society in Japan

- Promotion of barrier-free environments
  - The floors in the house be even and flat
  - Handrails be provided in the hallways and on the stairs
  - Hallways be wide enough to accommodate a wheelchair
  - Assistance, Financing and Taxation system

- Collaboration with welfare policies
  - Proximity and Juxtaposition of apartment housing units and welfare facilities
  - Cooperation with medical and nursing care services

- Affordable Housing for elderly
  - Public housing for low-income people
  - Utilization of housing assets (A reverse mortgage loan, Move to a livable house)
An action in a public housing

- A public housing as a general rule barrier-free
- Incorporation of social welfare facilities in public housing complexes
- Promotion of Silver Housing Project (Life Support Adviser is located in a public housing with barrier-free)
- A public housing inflects in communal care (group home)
Housing Policy Measures for the Aging Society

- An action in a privately owned rental housing
  - Promotion of quality rental housing for the elderly through the efforts of the private sector
    (Subsidy for construction, renovation and for a reduction of a rent costs)
  - Registration and access to information on rental housing easily accessed by the elderly
  - System for guaranteeing rent arrears
Housing Policy Measures for the Aging Society

- Barrier free of a private house
  - Preferential Japan Housing Finance Agency loans
    - Implementation of preferential interest rates for loans from Japan Housing Finance Agency
  - A loan for renovation to pay back the total amount at the time of the death
  - Support by a regional housing grant
  - The taxation system to push forward barrier-free (Income tax and Property tax)
4. Examples of measures
To make Public Housing Barrier Free and Juxtaposition of Welfare Facilities

- Making barrier-free specifications standard for newly built public housing*
- Improvements are to be promoted to make existing housing barrier-free

<table>
<thead>
<tr>
<th>The improvement unit results</th>
<th>The situation of barrier free</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Improvement Unit Results" /></td>
<td><img src="image" alt="Situation of Barrier Free" /></td>
</tr>
</tbody>
</table>

- Promotion of **Silver Housing Project**
  (Life Support Adviser is located in a public barrier-free housing)
- Incorporating social welfare facilities when rebuilding public housing

- A house local public entity gets a public housing ready by assistance of the government for the low-income people with a low rent. [Resident units managed as of end of March 2005: about 2,200,000 units]
Actions in a Private Rental House

- The needs of a measure
  - It is not rare that the elderly are refused to move in a private rental house
  - There are few barrier-free rental houses
  - Needs to the house where care can be given for the elderly

- A system of a measure

  - Proximity of a hospital and welfare facilities
  - Cooperation with social welfare corporation and NPO
  - System for guaranteeing rent arrears
A system of a Quality Rental Housing for the Elderly

Results 23,045 residence (From 2001 to the end of March, 2006 )

An example of a Quality Rental Housing

Uozu Tulip Gardens
(Uozu City, Toyama Prefecture )

The construction and management :
Social welfare corporation

The number of supplied houses:
36 residence

Based on a group home, each unit comprises nine residences
Registration and access to rental housing information easily accessed by the elderly. Results: 81,071 residences (From 2001 to the end of March, 2006.)

Provision of assistance to allow the elderly easy access to housing through the system to provide information on registered rental housing that accepts the elderly and which is readily accessible.

System for guaranteeing rent arrears

In order that housing owners can willingly accept elderly as tenants by being certainly paid rent, Elderly Housing Support Centers guarantee rent arrears for registered housing.
Aid Package in Own Houses

- Preferential Japan Housing Finance Agency loans
  - By utilizing a framework based on a securitized support scheme, housing with a high level of barrier-free amenities will be eligible for reduction in interest rates.
  - A loan to pay back the total amount at the time of the death
    (This is to provide special loans for barrier-free renovations, under which only interest on the loan is to be paid during the person's lifetime, with lump-sum repayment of the loan upon his or her death from the proceeds of that person's property assets, etc.)

- The taxation deduction system to push forward barrier-free (From 2007)
  - It discounts the amount of income tax depending on an amount of money that is borrowed to perform renovation work to make it barrier-free
  - Property tax is discounted about the person who performed renovation work to make it barrier-free
Support System for Rehousing the Elderly

This system facilitates the rental of large houses owned by the elderly to households with children and others who require a larger house. It therefore encourages the elderly to relocate to housing that is better suited to their advanced years. (From October, 2006 )

1 Under the contract of rental houses with the fixed term, lessee bodies can continue the agreement until the senior dies.

2 The scale of funds will be revised according to actual achievements. These funds will be used with those for guaranteeing liabilities for senior citizens’ rent and specific loans including the one for altering houses for barrier-free.
5. A Direction of Housing Policies for the Advanced Aging of Dankaisedai

Rapid increase of the number of elderly households - Expansion of measure required

- To realize an energetic society with the elderly
  - Suitable structure and facilities for the elderly to live with healthy mind and body for a long term
    - The house where the elderly can live conveniently and safely
  - To make the house able to spend at home till the end
    - The house with the environment where the elderly can be nursingly and medically cared at home
  - To make the scheme that enable to realize of various lifestyles
    - The house corresponding to characteristic or inclination of every senior household