

Comparison of Japanese and American University Students' Views on Aging Societies

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Abstract

The issue of an aging society is becoming a big problem in both Japan and the U.S. This is because the length of life expectancy is increasing in recent years, and that is causing the aging societies' progression to accelerate. Moreover, the problem of poverty and long term care on an aging society are becoming serious. In order to understand more about the knowledge of university students on this issue, we conducted a survey. From the survey results, we learned that both Japanese and American students are concerned if elderly poverty will become more severe in the future, and they are anxious about if they will have enough money for retirement. In addition, the students in either country have the view that this problem will not be solved until they become 65 years old. Interestingly, American students want to be taken care of by their families in their old age more than Japanese students. Japanese students want to lead independent lives after retirement, but if that is not possible, they would hope to receive help from their children, while American students want to prepare so they will not have to rely on their families in the future.

Introduction

The average life expectancy has been increasing in recent years in Japan and the United States, so the aging society is accelerating. For that reason, various social problems related to aging have come up in both countries. The poverty problem of the elderly is particularly mentioned as an example. In other words, it is difficult to live by pension alone, and long-term medical expenses are also expensive, so it is a challenge for elderly people to cope with poverty in today's society, which is increasingly aging. Through this research I would like to explore how Japanese and American students view the aging society problem, especially on poverty and long-term care.

1. Significance of the Study

The reason why we chose this research theme is that for us in the middle-aged generation, this problem is serious and because of that, we wanted to know what knowledge Japanese and American university students' have and what they think on how to deal with this problem. It is because of these, we wanted to investigate.

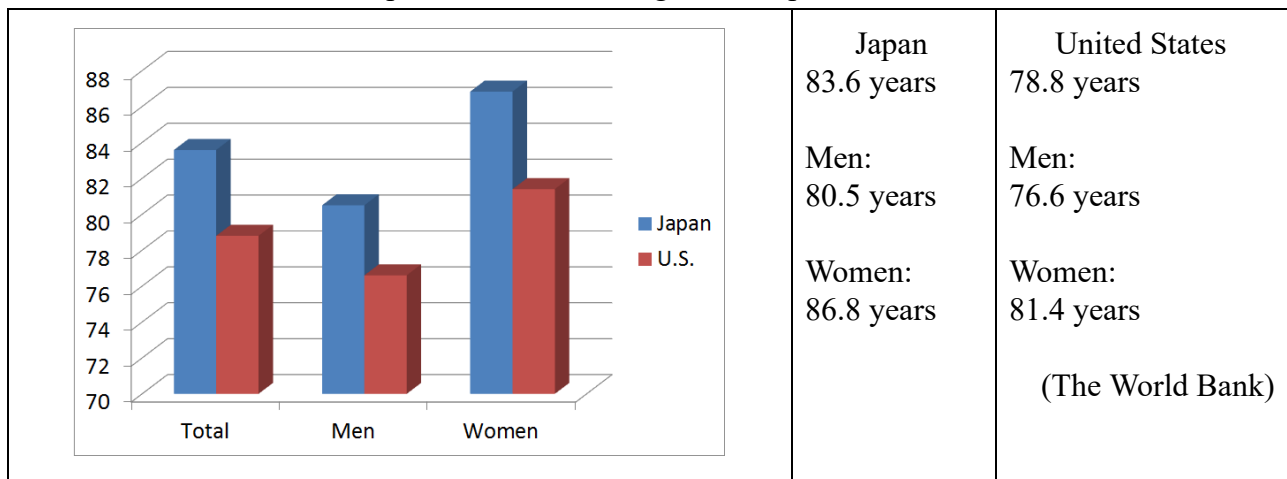
2. Research Questions

1. What are the perceptions of Japanese and American university students on aging population's effects on poverty?
2. What are the perceptions of Japanese and American university students on aging population's effects on long-term care?

3. Research Background

3.1. National Average Life Expectancies

Graph 1: National Average Life Expectancies

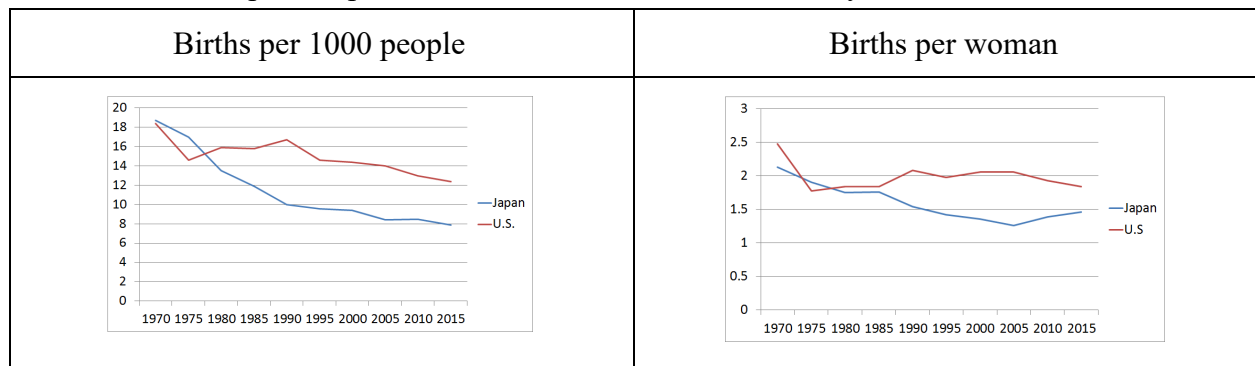


First, let's look at the national average life expectancy of Japan and the United States. As can be seen from Figure 1, the rise in life expectancy in both countries is causing aging society. The average life expectancy in Japan is higher than the United States.

3.2. National Average Birth and Fertility Rates

From the Japanese and American average birthrates (Graph 2), it is clear that the combination of Japan’s drastically declining birthrate and it’s increasing life expectancy is causing the progression of an aging society.

Graph 2: Japanese and American Birth and Fertility Rates

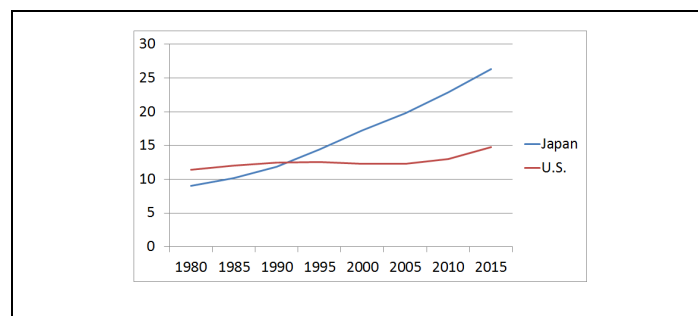


(The World Bank)

3.3. Aging Societies

As can be seen from Graph 3, the proportion of the population aged 65 and older in Japan is significantly increasing. Because there are fewer young workers to support the growing elderly population, how the increasing number of elderly people can continue to be supported by the young people through public health insurance, care programs, national pension and public assistance that the young people support is becoming a problem.

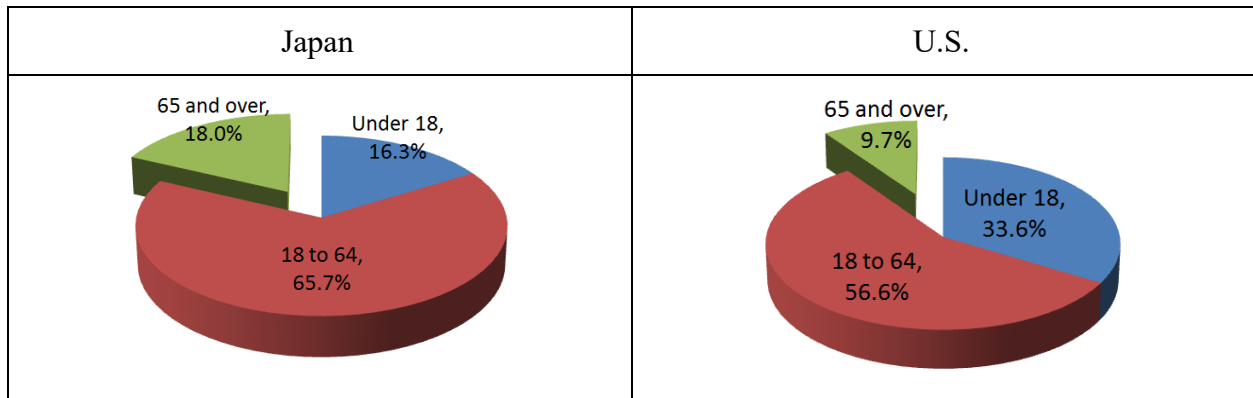
Graph 3: Percentage of population 65 and over



3.4. Poverty Percentages

As indicated in Graph 4 below, in both Japan and the U.S., the largest age group in poverty is in the 18 to 64 years old range, but as for the elderly people aged 65 years and over, in the U.S. it is around 9.7 percent while in Japan it is almost twice as much at around 18 percent of the population.

Graph 4: Poverty Percentages by Age Range



3.5. Pensions and Savings

Chart 1: Pensions, Savings and Cost of Living

Japan	United States
<ul style="list-style-type: none"> ● Full annual national pension divided monthly is \$566.37 (日本年金機構 2016) ● Average monthly living costs are \$2,477 ● Average person needs in savings \$928,495 (大沼 2016) 	<ul style="list-style-type: none"> ● Average monthly Social Security check is \$1,341. (Campbell 2016) ● Average monthly living costs are \$2,474 (U.S. Bureau of Labor Statistics) ● Worker with annual salary needs in savings \$1,180,000 (O'Hara 2015)

According to Chart 1, it can be understood that pensions and retirement income do not meet half of the amount required for daily life expenses in Japan and the U.S. Therefore, how to increase the amount of savings becomes important.

3.6. Types of Long-Term Care in Japan and US

Due to the increase in the aging society, there are various types of long-term medical care, and it is very similar between Japan and the U.S. For example, day care services, home nursing care, assisted living, nursing care facilities, hospice care and the like are available.

3.7. Long-Term Care Costs

Chart 2: Monthly Long-Term Care Costs

	Japan	United States
In-Home Care:	\$447 - \$2,240/month	\$3,861/month
Nursing Home Care:	\$1,075 - \$3,584/month (みんなの介護)	\$6,843 - \$7,698/month (Bergal, 2016)

As can be understood from Chart 2, when the monthly costs of in-home and nursing care is compared between Japan and the U.S., the long-term care costs in the U.S. is by far more expense than in Japan.

3.8 Long-Term Care Issues

The problems concerning long-term differs depending on the country. For Japan, nursing care workers and nursing care facilities are lacking (Oki, 2011), and because of that, family members become primary caretakers. Due to that, many caretakers put off getting married and starting their own families (Oi, 2016). As for the U.S., the federal insurance programs Medicare and Medicaid only pays around 52% of the cost of nursing care. Also, only around 16% of Americans 65 and over have private long-term care insurance (Bergal, 2016). Therefore, it can be understood that many cannot really deal with long-term health care. For that reason, it has

become a huge burden on families (O'Donnell, 2016).

3.9. Aging Society Solutions

There have been various solutions thought of to the dealing with the aging societies in both Japan and the U.S. For both countries, promoting savings for retirement and creating work environments for people to continue working after retirement are some that are being looked at. In Japan, it is promoting independent living, preventative care, to accept immigration in order have more medical care workers and other things. Also in Japan, the development of robots to help with the care of elderly people are being conducted.

4. The Study

4.1 Demographics

The demographics of the participants of the survey consisted of 30 Japanese students and 29 American students for a total of 59 students.

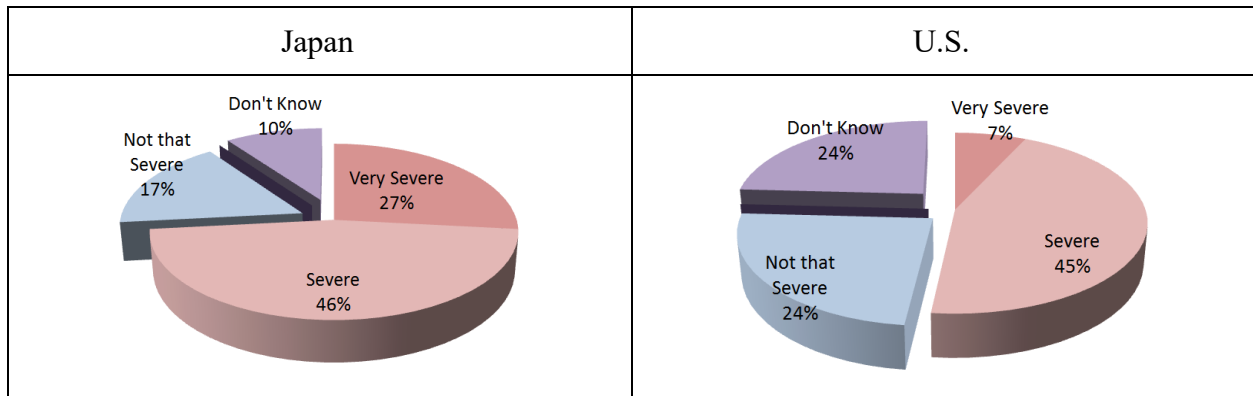
4.2 Research Method

For the surveys, a Japanese survey and an English survey was created online through the use of Google Forms.

5. Research Findings

5.1 Research Question 1: What are the perceptions of Japanese and American university students on aging population's effects on poverty? In this section we asked several questions all of which were related to our research question.

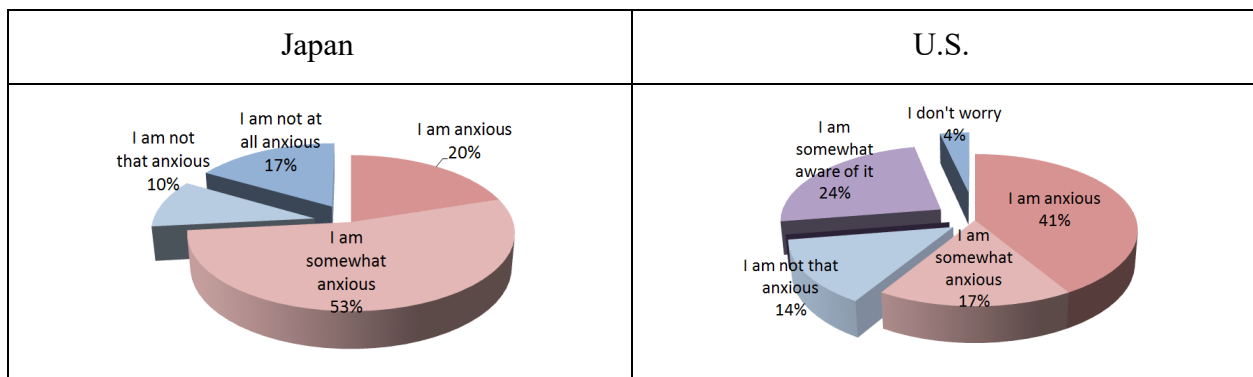
Graph 5: “How severe do you believe the issue of elderly poverty is in the U.S./Japan?”



First, as for relating to the question of how severe is the problem of elderly poverty, a great majority of Japanese students and a majority of American students think that the problem is severe (Graph 5).

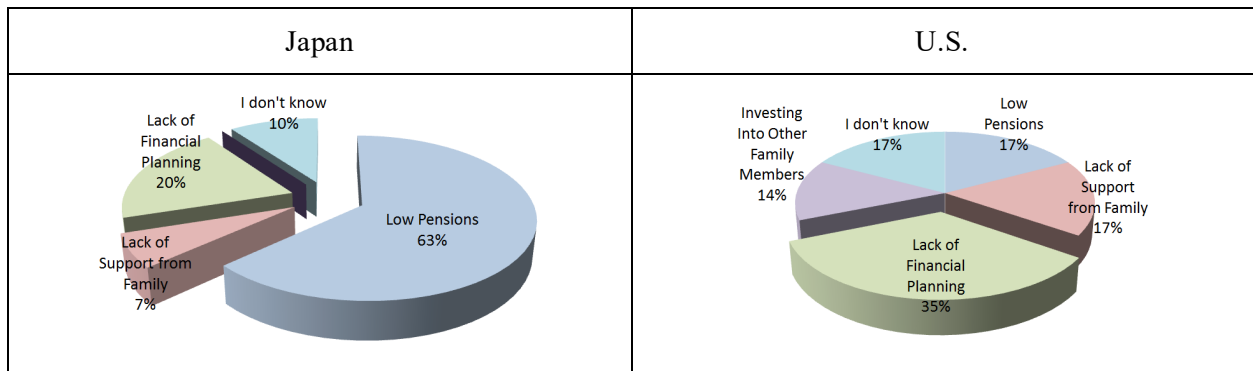
As pertaining to the question to if they are worried about the amount of money that they should save for their retirement years, more than 70% of Japanese students are worried, but 58% of American student are too (Graph 6).

Graph 6: “Are you worried about the amount of money you need to save in order to live comfortably after you retire?”



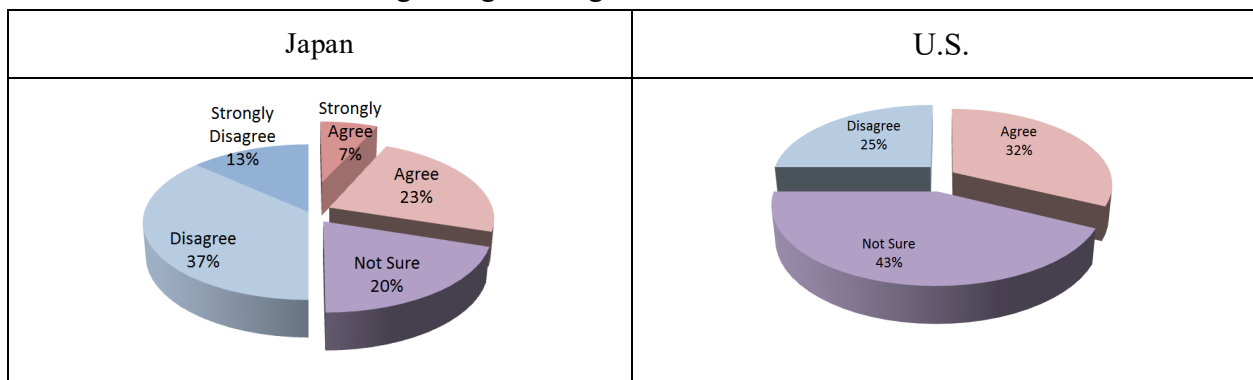
Next, pertaining to the question of what is the major reason of poverty that many elderly people suffer from, about 60% of Japanese students seem to think that low pension is the cause of poverty. Also, in the case of American students, it is divided amongst the various answers, but the most frequent answer is the lack of financial planning at 35% (Graph 7).

Graph 7: “What is the major reason of poverty that many elderly people suffer from?”



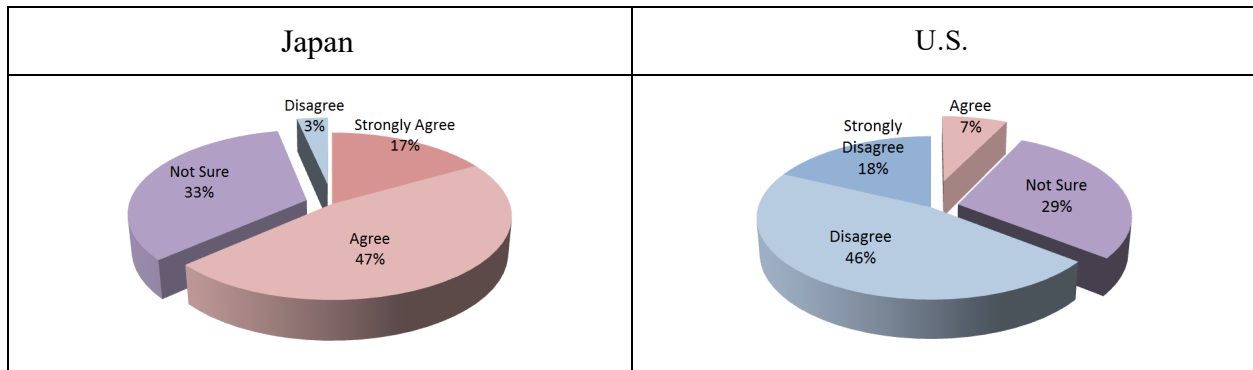
Then, concerning as to whether or not increasing foreign immigration to maintain the workforce would solve the effects of poverty in an aging society, 50% of Japanese students do not agree that increasing immigration is a solution. On the other hand, 25% of American students did not agree, but 43% of the students were not sure (Graph 8).

Graph 8: The solution for solving the effects of poverty on an aging society is...
“Increasing foreign immigration to maintain workforce.”



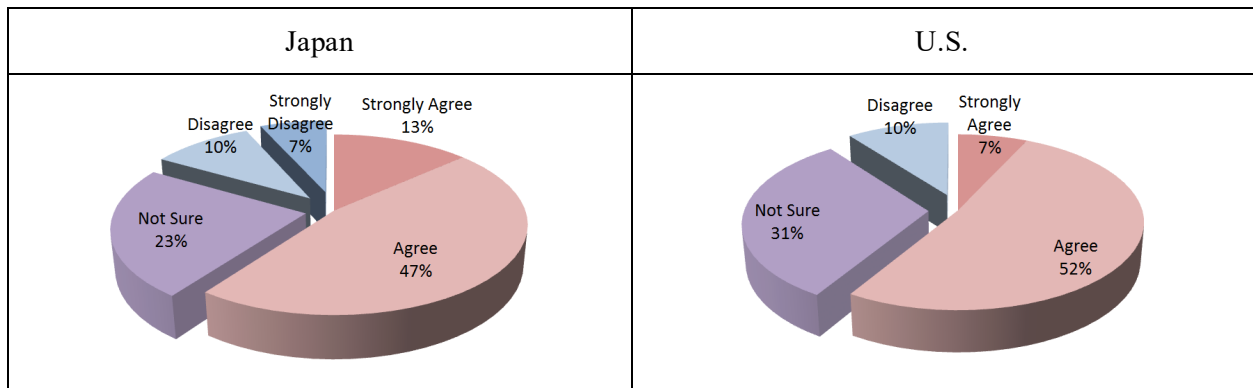
Next, as to the opinion that increasing the number of children per family is a solution to poverty's influence on an aging society, the result was that 64% of Japanese students agreed, but 64% of American students disagreed (Graph 9).

Graph 9: The solution for solving the effects of poverty on an aging society is...
"Having more children per family."



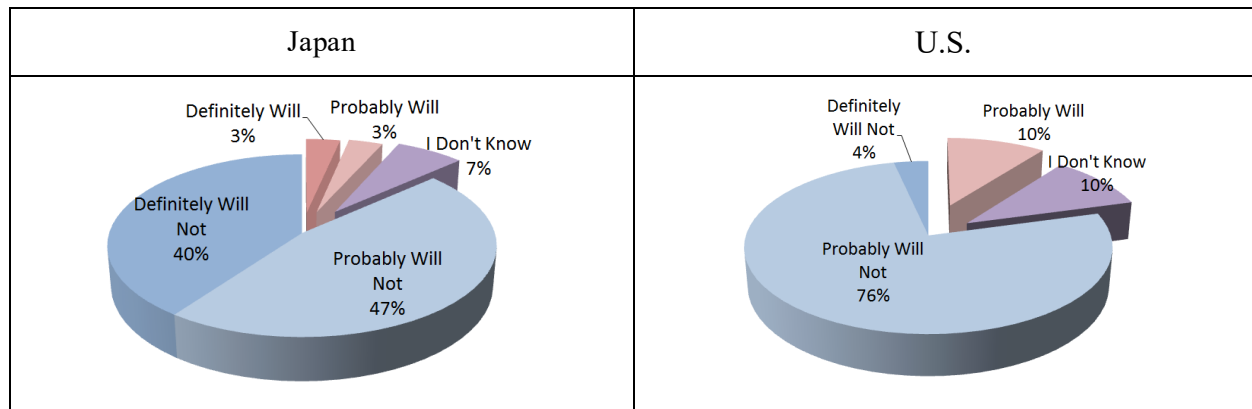
Then, as for the idea of promoting part-time jobs for elderly people to solve the effects of poverty on an aging society, approximately 60% of Japanese and American students agreed with increasing part-time jobs for elderly people (Graph 10).

Graph 10: "The solution for solving the effects of poverty on an aging society is promoting part-time jobs for older people."



Then, as for the question relating to whether students think that the problem of poverty in an aging society will be solved before they turn 65 years old, over 80 percent of both Japanese and American students answered that it will probably not be solved before they turn 65 years old (Graph 11).

Graph 11: “What do you think about the statement below? ‘The problem of poverty caused by an aging society will be solved before I turn 65 years old.’”



5.2 Summary of Findings for Research Question 1

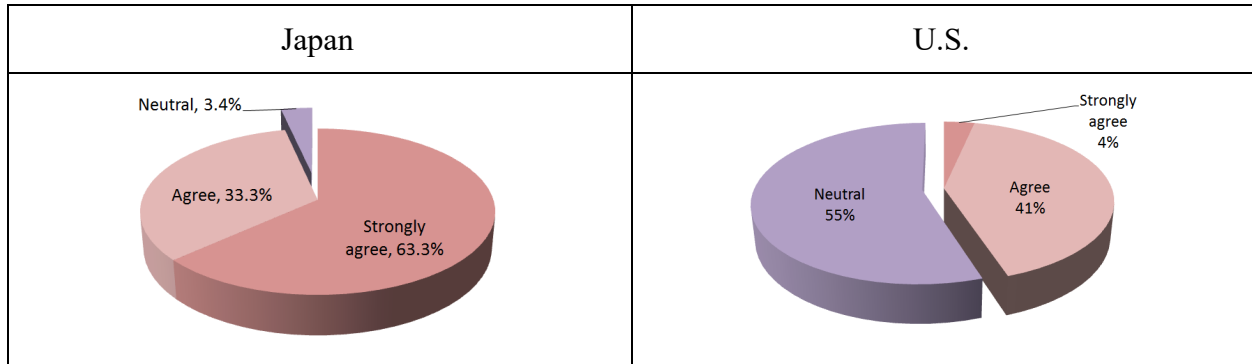
Japanese and American students have the perception that the issue of elderly poverty in an aging society is a severe problem. The cost for long-term nursing care takes a lot of money, but it overlaps with the problem of the increasing elderly population’s poverty, and Japanese students think that the big cause is the low amount of pension received, while on the other hand, American students think it is due to the lack of financial planning for their old age. Students from both countries believe that the problem of elderly poverty will not be solved when they turn 65 year old or older.

5.3 Research Question 2: “What are the perceptions of Japanese and American university students on aging population’s effects on long-term care?”

For this research question, we asked a few questions. First, inquiring into how much the aging population will negatively affect their retirement government pension in the future, almost

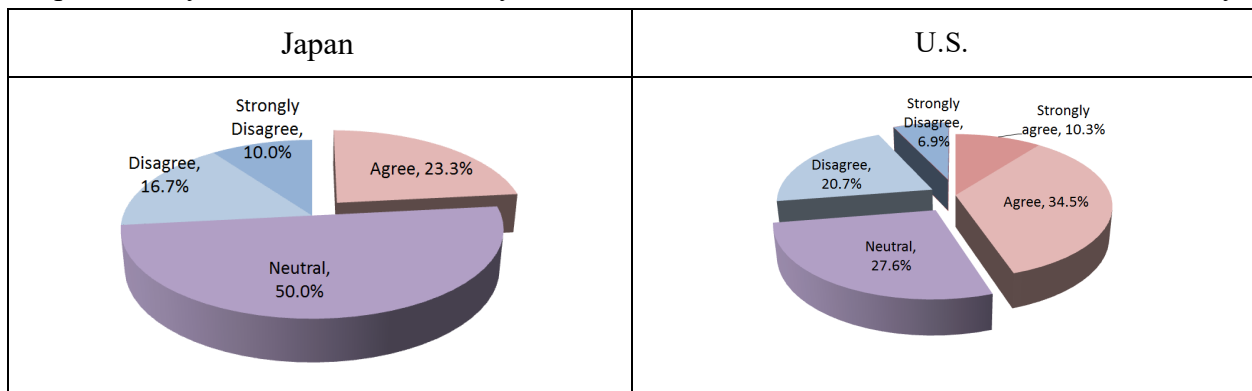
all Japanese students agreed that it would be affected. In contrast, only half that amount of American students answered that way. More than half of the American students had no opinion, but for Japanese students it was only 3.4 % (Graph 12).

Graph 12: “The growing elderly population will negatively affect the amount of government pension that I will be able to receive in the future”



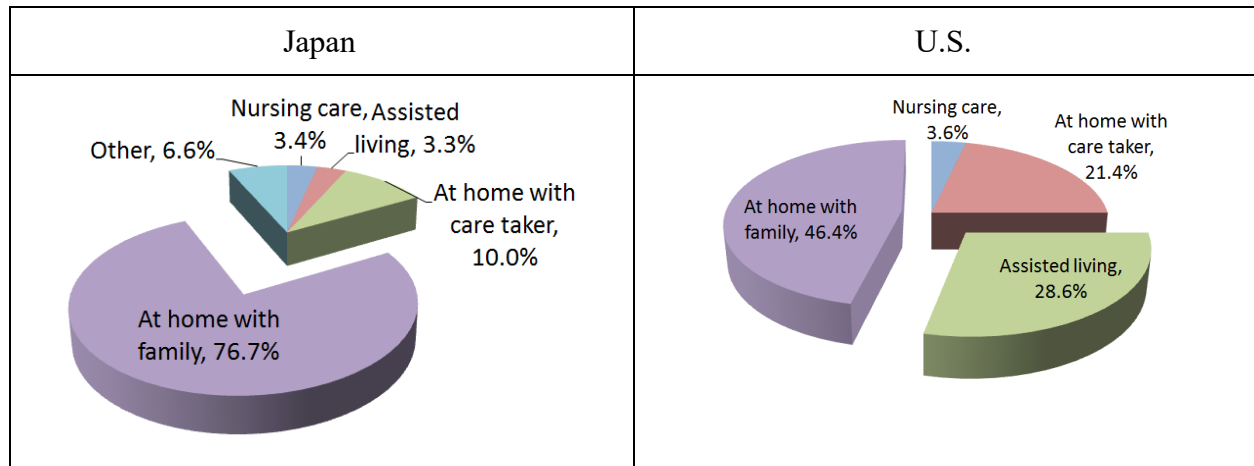
Next, as for the statement that their children or family should take care of them in their old age, around 45% of American students want to be taken cared of by their families. Surprisingly, that is about twice the number of the Japanese students that agreed (Graph 13).

Graph 13: “My children or close family members should take care of me when I become elderly”



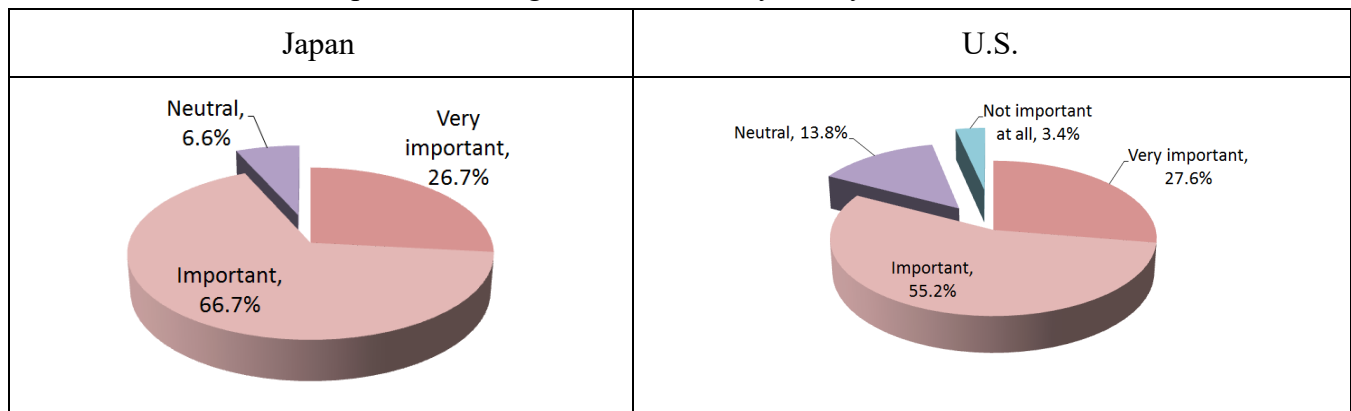
Then, concerning the place that students think is best for the elderly parents to live, as indicated in Graph 14, approximately 77% of Japanese students believed that it should be with their families. In contrast, a little less than 50% of American students agreed. Accordingly, about 30% think that assisted living is a good selection.

Graph 14: "I believe the best place for my elderly parents to live is..."



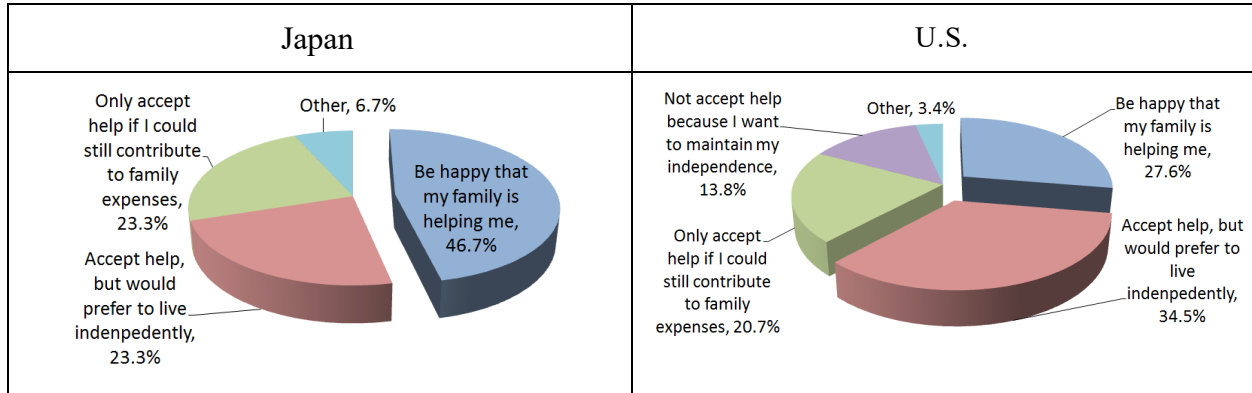
Then, in relation to completing the statement about taking care of an elderly family member, 90% of Japanese and 80% of American students think that it is important (Graph 15). It can be understood from this fact that students from both countries think it is important to take care of elderly family members.

Graph 15: "Taking care of an elderly family member is..."



As it concerns to what you would wish for if you had to be taken cared of by your family in the your old age, around half of the Japanese students would gladly accept it if it was offered. On the other hand, 28% of American students would also be happy and accept the help, but 35% would prefer to remain independent (Graph 16).

Graph 16: “If I had to be taken care of by family in my old age, I would...”



5.4 Summary of Findings for Research Question 2

Japanese students more than American students think that their future government pensions are insufficient for their lives after retiring in particular for long-term care. Also, students from both countries feel that taking care of their elderly family members is important. Japanese students are not expecting help from their families in their old age, but believe that the best place for them to live in their old age is with their families. Also, Japanese students more than American students would like to receive care from their families when they get old, but American students would rather remain living as independently as possible.

6. Conclusion

First, Japanese and American students agree with that the problem of elderly poverty is severe, that this issue will probably not be solved by the time they turn 65 years old, and that taking care of the elderly is important. In addition, both groups of students think that it is important to have working environments where elderly people can work after retirement, and students of both countries want to lead independent lives after retirement and not have to depend on their families, but if they no longer could, they would like to be taken cared of by their

families. Also, as for the cause of elderly poverty, Japanese students believe it to be the low amount of government pensions, while American students believe it is the lack of financial planning. As for a solution to the aging society problem, Japanese students say that increasing the number of children per family is a solution.

From the research, we learned that each country's culture and sense of values reflected the points of view on the aging society problem. In Japan's group society, it is the viewpoint that the society as a whole has responsibility, while on the other hand, in the U.S. it is the perception that the responsibility is on the individual to have to plan for their old age. Before we did our research, we guessed that students from both countries were not thinking that much about the aging society issue, but from the results we learned that they are seriously thinking about this issue. As for the solution to this problem, it varies depending on the country, but it is important for the individual as to what is needed to be planned for the future.

7. Limitation of the Study and Future Studies

7.1. Limitation of the Study

As for the limitations of the study, the number of students that participated in the survey was small. Therefore, the results can not be generalized. Also, because the American students that participated were only from California State University, Monterey Bay, the students' opinions from other universities were not reflected.

7.2. Future Studies

As relating to future research, we would like to survey the university students of both countries after graduating, because we are interested in seeing how people's opinions change after graduation. In addition, we want to ask how much money Japanese and American people normally save and how much money they would like to save.

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