

## The Dynamic Differentiation of Enigmatic Silver Market in Ageing Japan Good Quality of (Whose) Life with Silver-to-Black Consumption?

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This paper (analytical than the presentation which is more about elderly lifestyle) attempts to reveal part of the enigma and myths, with a specification of the contradictory dynamics in the socialized (the partially de-commodified) “market” and specific reference to the aged (or ageing) cohorts – our observation so far is that Japanese “Silver Market” is more social than (neoliberal) economic sense and business financing per se. In particular for ageing-aged Japan society, the Japanese terms for “economics” embraces socio-economic benefits for common good: 經世濟民. Historically, the term “economics” is derived from Greek *oikonomia*, managing a household, but the term in Chinese is borrowed from Japanese Kanji, 經世濟民, at the end of 19th Century (the term was originally from traditional Chinese classic text (ca. 317 A.D. yet was exported to Japan thousand years ago). Will our discussion on silver consumption (use money, time and other resources during aged life course) enshrine the essence of such cross-cultural learning for the search for happiness and wellbeing (cf. CMEPSG 2009)?

*What You See is Not What it is in Japan!* This question was my Japanese colleagues and informants confronting me when I was in fieldwork observation, and I concur with them as I completing this brief deliberation of Japanese ageing society, deriving from my decade-long academic and news readings (*Asahi Shimbun*, *NHK News*, *The Japan Times*) and fieldwork in Japan... This synopsis attempts to realize the limited understanding of we have on Japanese society (despite frequent travels of Hong Kong tourists and information exchange in the mobile-Internet age), particularly the enigma about Japanese society’s traditionalism embedded into its supra-modernization trajectories of socio-economic development since 1868 and after the II World War economic miracles.

**Key Words :** Ageing Society, End-of-Life, Japan, Silver Hair Market, Social Policy

### 1. Japanese Society (Silver Market?): Exceptionalism in Socio-Economic Sense?

Compared with the Euro zone crisis (led by Greek’s problematic state finance, followed by Spain of the PIGS), juxtaposing the success of China (+9% GDP growth) economic development since its Open Door Policy in late 1970s and Hong Kong’s incredible public finance conditions (say the least: having billions of foreign reserved and frequent public budgetary surplus), Japan is not a

“functional” economy in neoliberal economic terms: after its economic bubble burst in 1990s, it has been in some form of recession after recession with some limited (GDP 1-2%) growth throughout the last three decades. Perhaps more problematic is the public financing of Japanese national (much worse even for 34 regional and over a thousand municipalities) government: in 2012, its national debts are more than 200% of GDP! For the 2012-13 national government budget; 30% of its expenditure is for debts-interest repayments and over 30% of the government revenue

is debt-financing (*Asahi Shimbun, NHK News*).

In contrast, Hong Kong is a neoliberal economic paradise! Men live longer (life expectancy of age 80) than Japanese counterparts (79.5) – top the global survival rate! Hong Kong women also rank top (85) in 2012, ahead of the Japanese age 85.6! Hong Kong's superb economic power and dynamics have been praised not just by the late Nobel Laureate Milton Friedman, but ranks top frequently say, the IMD's World Competitiveness Rankings (2011-12) but Japan is at 25+ position. Furthermore, its civil society is vibrant with daily protests and NGOs (or NPOs) per capita is definitely more active in Hong Kong than Japan.... *Isn't Hong Kong better than ageing-aged Japanese society?* And the question is: If Japan is such a weak position in both neoliberal economic and public finance terms (measured against Hong Kong and China bench-marking of success), why should we still study this problematic debt-financing, aged (silver) society's market activities? Or, anything we can (un-)learn from these enigmatic islands-society with such a seemingly high quality of life as seen from outside – the reason for so many middle class people from Hong Kong choose Japan as the admirable destination for overseas travel?

Japan is an advanced aged society, with over 23% of its population aged 65 or above, which deserves some attention (see Fig.1 and Fig.2). But the socio-cultural foundation of the economics of ageing society in Japan should be stressed here, which is very different from, if not the anti-thesis of, the one prescribed by neoliberal economics on supply, demand and price with a dynamic equilibrium occurs at the market per se. The unique developmental trajectories of Japanese (exceptionalism) society since Meiji Restoration (1868- onwards) and post WWII has been instrumental in defining socio-economic and policy response to ageing society. An indicative but not exclusive snapshot of the uniqueness is as follows (Aspalter & Lai 2003; Kingston 2004; Lai 2001, 2007, 2008; NIPSSR 2011):

Evolutionary Social (In-)Security System (Insider-Outsider Difference):

- Universal pension (PAYG) system, universal health insurance, and long term care insurance (LTCI, Hirano, et al. 2010; MHLW 2012) within a wider framework of occupational welfare model (say, family wage).
- Post WWII new model for gender division of labours for a job-place-time differentiation with “salaryman” at work place and housewife's home caring tasks.
- Slow ageing process throughout 40 years with

planned policy evolutionary changes within a closed population system; contrasting other East Asian economies' hyper-modernization-driven ageing.

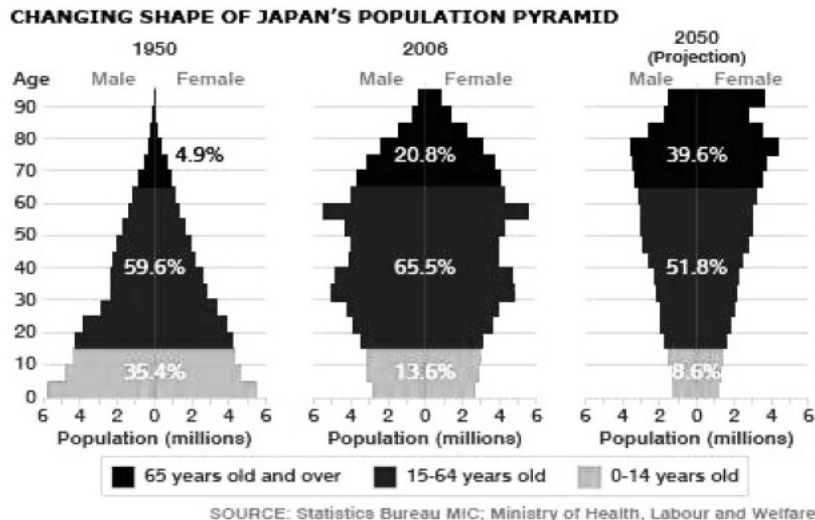
- Evolutionary detailed specification and sophisticated supplies to meet articulated needs-cum-tastes, in French sociologist Pierre Bourdieu (1984) sense, for silver (niche) consumption provided by civic, public and market forces.
- Public and institutional sponsored regime of (grey and silver but not black) procurement for, and elderly's needs and necessity-based, consumption of health (nursing) care product and services (Lai 2001, 2007, 2008; Thang 2002; Wu 2004).
- Silver consumption is (once) phenomenal at the historical conjuncture for one cohort (surviving 1950s cohort) of ageing; future ageing cohorts (1970s) are unlikely to be so positive.
- Paradise for whom (Outsider vs. Insider of the Occupational Welfare) between “heaven for users” versus “hell for suppliers” (insecurity vs. security), in comparative sense (Kwon, Ed. 2005; Lai 2007, 2008).

**Figure 1: Asia Ageing Societies 2012**

(% of Population aged 65 or above)

<b>Japan</b>	<b>23%</b>
<b>Hong Kong</b>	<b>13%</b>
<b>Taiwan</b>	<b>12%</b>
<b>South Korea</b>	<b>12%</b>
<b>China</b>	<b>11%</b>
<b>Singapore</b>	<b>9.5%</b>

Figure 2: Japan Demographic Transitions



For individual and family adaption to demographic transitions towards advanced ageing, there are some characteristics (Goodman 2002; MHLW 2012; Ornatowski 1996; Thang 2002):

- Well developed, experienced and smart consumption embedded in detailed family budgeting- accounting (family account book-keeping) and socio-familial reciprocities (exchange-registration) system – these are the basic tasks for house-keeping by housewife!
- Living is expensive and life is hard for many Japanese: hard working of men at work and housewife at family; but sense of security is ensured when you are employed – *Occupational Welfare Model* (for insiders vs. outsiders; permanent tenure vs. temporary PT contract).
- Life is even harder for those not fit into either work or family (as housewife, son or daughter) protection; say part-time or short-contracted workers.
- Change of lifestyle: silver consumption is mostly driven by ageing needs and necessities;
- Sophisticated consumption (function +beauty+timing) as a result of planned-budgetary calculation.
- Spending spree follow socio-family timing: university students (forever!) and newly retirees!
- Budgeting of all kinds; though somewhat relaxing at certain period, 1-5 years after good retirement = but the budgeting exercise continues as “austerity” measure given.

- Differential stratification within a high cost-high quality of lifestyle society without much choice within the given socio-economic strata or within a particular locality or network...
- Middle-class driven consumption: the missing of under-priced or low-quality (even 2nd hand) goods and services
- High costing of living for ageing-aged group; in spite over-supplies of good but shortage of services.
- Full commercialization and industrialization of traditionalism of rituals during and post-EOL; funeral rituals and faith related worship after one’s life are high cost (e.g. TEARS web: <http://www.tear.co.jp/>).

In addition there is structural relationship with clientele and socio-cultural embeddings for doing business:

- Derived from locality-based SME business ethos, business relationship is more social than financial.
- Products and (User-)Services are mostly structurally packaged and loop-cycled by Suppliers.
- Precautionary measure to achieve no-complaint or flaw; and post-defect astronomical remedies.
- High intensity and deep embeddedness of Clientele Relationship (not just customer-relationship-management, CRM, per se).
- B2B and B2C relationship are structurally coupled and bound with long term relationship, for good and bad economic time.

- Labour process has been corporatist but more moving towards “free market” recently; but still the ethos for good employment is the norm (Wage [Price] is the least to consider).
- Silver consumption is a highly differentiated (sometime fragmented) one with niches of specifications (supplier-customer relationship is more or less one-to-one or one-to-few) beyond outsider’s comprehension.

But there are unresolved social problems for ageing in hyper-urbanized spaces

- Prolong (2-decade) economic recession – still surviving but for how long (another decade)?
- Lost of socio-familial contacts for solo redundant aged workers in metropolitan areas.
- “Lost of (permanent) job” means loses of everything, as shown by the homeless problems (with no place to return) in cities
- High costing burden for some elderly’s unemployment and/or homeless.
- Pre-retirement (50s and 60s) suicide (national total: over 30,000 p.a.) is not uncommon
- Solo death (though uncommon dying process) is more obviously these days.
- All the above test the limits of municipality administrative-framed social security provisions.

Obviously, there has been, and still, euphoria from outside (more than the insiders) about Japanese ageing-aged society, the business-oriented worldview on the energetic “Silver Market” (Kohlbacher & Herstatt, Eds., 2010) – embracing, grey (ageing), silver and gold (those rich ageing-aged consumers) and the black market (funeral and faith-related familial rituals) is questionably non-debatable (not

many interested?) in Japan (Suzuki 2000)! For instance, one key Taiwanese business magazine (using *Nikkei* information) claimed that, thanks to accumulated wealth and more leisure time for the aged, there has been, and will be continuing, booming of the Silver Market...: *isn't it ironic, another joke or economic bubble?* My Japanese colleague questioned when I show her (working professional -cum- housewife) the news-clippings (*Asahi Shinbun Daily, NHK News*)....

Along the same line of sanguinity, visitors in Japan must be surprised by not just the scale, scope and volume of nursing care product and services for the ageing-aged, but also by the detailed sophistication, tailor-made services in the silver consumption. All these are a representation of Japanese socio-cultural differential sophistication on lifestyle(s), integrating function and beauty with specific season-timing – but they are almost common to other age cohorts and locally produced goods and services as well.

Catalogues of elderly care products and services are not uncommonly with over 150 pages (see Fig.3); with introductory chapter on policy brief on nursing care, health insurance, LTCI and consumers’ rights... the purchase of anything is usually come after detail-lengthy consultations with user’s family members, LTCI nursing care manager and suppliers. But all these fancy and well-prepared information have been partially “blinding” our visions and exploration to the dynamics and under-current of Japanese aged (still ageing) society with 23% of its total population aged 65 or above – it is just the beginning of the supra-aged society; silver consumption will prevail for long but socio-economic conditions are changing (uncertainty) as well....

Fig.3: Silver Consumption in Ageing Society: New Market?



## 2. Silver Consumption as Differentiated-Extended Lifestyle in Family Life-Course

Japan is not a neoliberal economic paradise for the fact that there are less than 2,000 imported labours for nursing care! Not as “liberalized” and “free” for foreign labours to serve as domestic or nursing care worker or home helper as the case in Hong Kong (ca. 280,000), Taiwan (ca. 180,000) and Singapore (ca.170,000), Japanese Silver Market is totally failed (in neoliberal economic bench-marking) for flexible labour market! Its human power for aged society is by its under-developed labour volume, greying, ageing and aged local (mostly part-time female) workforce. Experimental pilot scheme for importing foreigners to cope with aged population is absolutely nano-minimal: through Free Trade Agreements with Indonesia, there are now less than 1,000 foreign trained nursing (trainee-) workers undergoing four-year on-job training to meet Japanese qualification by state examination. In this year, only 38% of the first cohort has passed the state (professional and Japanese cultural linguistic) examination; the scheme is more or less fail totally by design: the scale of imported foreign labours has, and will have, no contribution to the overall human resources shortage of (estimated 200,000 for) nursing care workers and home helper (estimated 500,000) in the coming decade! In this regards, Hong Kong and other nursing care worker importing societies should be thankful for those guest-worker working 7-24 to solve family’s time-bomb of the urbanization-mode rnization driven demand for caring the aged (mostly by women again)!

Without foreign (lady) workers for domestic and nursing care, Japanese elderly care is somewhat as a normal (traditional) society which female members, mostly daughter-in-law, have to take an expected gender role to caring for the aged and children, as well as the breadwinner – but this has strong ramification when the salaryman completed his mission and retiring back home after 60+ age. How to settle the “veteran” has been a critical problem (say, retirement-triggered marital/familial stress, ending up with divorce) for baby-boomers’ retirement. Without this settlement problem resolved, it is unlikely any good ageing for the family system as a whole.

Indeed, surviving one’s life for ageing must continue.... There are four major distinct but inter-related arenas (as some form of classification scheme to understand silver-to-black [end-of-life, EOL] consumption) where old people focus on their

socio-economic activities, with respect to social and policy differentiation of silver consumption in Japanese ageing-aged society:

- New free (leisure) time and availability of pension for pursuing new, experimental lifestyle at the beginning of (the preparation for) retirement.
- The policy-driven, but needs-assessment-based, products and services availability.
- Re-engaging breadwinners back into family life and retiring couples’ community participation.
- Socio-cultural defined rituals for ageing, aged and EOL process (Izumi 2010; Suzuki 2000; cf. Kong 2011; Lai 2012; Lee 2003).

What we have observed so far is that there is a trilogy of, the adaptation phases to, retirement life for solo and coupled family alike: stress upon retirement, followed by re-learning process with spending spree and subsequently family re-union (or *de facto* separated autonomy or divorce) with community participation.

### 2.1 New Free Time and Spare Money for Experience New Lifestyle (for a while!)

The offering of more free time is a new gift; offered by retirement benefits of pension and others, for most salaryman. Obvious, this is more or less like a paradise for the wealth-off, who have spent over three decades to accumulate the wealth (though a significant portion has been spent on younger generation’s education and up-bringing) – and it is now the time to be free with spending spree.

Given the deferred (30 something years) gratification-calling (endured by both the retiree and his/her spouse), the newly available free time and some extra spare money are obviously exploited by business enterprises, with the provision of all kinds of new, sometime exotic, consumption experience with new products and services. But the spending spree is based upon a somewhat resolved crisis on the prolonged gender-divided life for the spouses, to be re-union under the same roof of the family again.

In actuality, the most visible part of the so-called Silver Market is the new wave of consumerism and its temptation, targeting to those salarymen (and their housewives) who are from occupational (domestic) imprisonment serving for societal common good with Japanese puritan ethics in both work and family arena! For instances, we have all kinds of age 50+, 55+, 60+, 65+ and 70+ discounts and benefits from suppliers of goods and services – obviously there is an ecstatic optimism for ageing-aged population to

kick-up the recessionary-prone Japanese economy. But how can this dynamism evolves is quite contingent-uncertainty; yet different empirical studies have contradictory findings.

Free from work-and-family constraints, some retirees and their spouses have been the driving forces for alternative, green and eco-friendly activities in community: new ideas for sustainability hence become part of the Silver Market. Green consumption and the related procurements have been mooted as future lifestyle for health and sustainable (LOHAS) for saving the Earth; and becoming global movement – perhaps this “back-tracking” from mass consumerism is new for new cohorts of ageing retirees now and for future. But if conservation and Reduce+Reuse+Recycle become the norms for now and future cohorts of ageing-aged group, the neoclassical optimism for spending-spree driven demand for the market will be evaporated sooner than expected – consume less is the virtue!

In addition to Japanese ageing society’s moving toward smart green consumption, there is rejuvenation for the development of non-market (governmental and NGOs, public, societal and community and civic) alternatives for consumption based upon social reciprocities, like some local exchange and time-bank experimental projects for revitalizing neighbourhoodness, and community patrols for security of school kids...

## 2.2 Policy-driven, need-(necessity)-based new production and consumption for Aged Society

Health services re-orientation towards aged population is obvious: more and more of private medical clinics and hospitals turn into long term care rehabilitation centres or community service hub – this trend becomes a permanent institutional framework within LTCI community care. Yet, it should be stressed that new development is still within the state sponsored universal health insurance and LTCI, which enable elderly to use the services within the accredited (2+5) levels of coverage for goods, services and small scale house renovation for universal designs; but most of these services are not very generous (to enhance substantial quality of life) and somewhat for maintenance of the existing quality of life.

Historically, public and private sectors in Japan take a long term and engaging perspective for ageing society (e.g., new privately funded projects for health and welfare professional training in the midst of recessions). Corporate, governmental and communal bodies have been embracing ageing population, beyond profit-making consideration per se, with many initiatives for promoting the needs -and- necessity based new products and services – e.g., railway companies extend their services from transportation to the logistics for long term care services (day and “shuttle” care alike). Obviously, many new services are developing in response to ageing needs; e.g., Ben-to on the Wheel and new serviced housing (see, Fig.4, Fig.5 and Fig.6).

Fig.4: Meals on Wheel – Ben-to on the Move

The advertisement is split into two parts. On the left is a menu for '食事配達サービス' (Meal Delivery Service). It features the text '体にやさしいお弁当' (Gentle on the body bento) and '栄養と食材バランスを栄養士さんが毎日考えています' (Nutritionists think about nutrition and ingredient balance every day). The menu lists two options: 'フジヤマのお弁当' (Fujiyama Bento) with '普通食あかず' (Regular food, no rice) for 550 yen (tax included) and '普通食 ご飯付' (Regular food with rice) for 600 yen (tax included). Delivery is free ('配達料無料'). On the right is a photograph of a white delivery van with '123' branding and text: '年中無休・宅配無料!' (Year-round no holidays, home delivery free!), '高齢者専門' (Specialized for the elderly), '宅配弁当' (Home delivery bento), and '025-752-3952'.

Fig.5: Service Housing for the Ageing and Aged



Fig.6: New Services (quasi-Market) funded by Health Insurance & LTCI



Policy-driven and socialized Silver Market with traditions -and needs based consumption (say, assistive devices for *tatami* 畳 -ridden frail aged and mobile “*ofuro*” お風呂 -spa bath), within a specific established or newly invested network of supplies chain. New initiatives are taken up also by those non-age group specific enterprises, like railway companies: *Hankyu* and *Hanshin* alike are now developing LTC nursing care services for those within their catchment, taking advantages of their logistics support and the location-advantage of railway (and department store) networks. Obviously, more and more suppliers are born due to a positive, supportive and stable policy environment and societal consensus.

“Silver procurement” has vital important for sustainable development of Silver Market: the upgrading (in Japanese: the “reforming”) of public and private spaces towards universal designs, barriers-free access and participation. These initiatives have been consolidated and formalized in both policy (regulations, laws and service standards) and actual evolutionary [research and development based] practices (of goods-and-service providers); and the quality enhancement therefore is a natural organic outcome of the policy framework and social innovations.

In other words, the Silver procurement regime for expansionary nursing care services and productions is instrumental for better consumption options. Thanks to the revitalization of public and social care within LTCI and universal health initiatives, new regulatory framework promotes supply-side dynamism (MHLW 2012). Hence, three most important factors for an extension of offerings, from ageing to aged society, are the long term policy perspective, social consensus and socio-techno innovations to promote new products and services (usually with financial loss at the beginning and medium phases of such initiative). Given a mature market operation, diversified and differentiated evolutions for elderly specific goods and services have been taking a stable course of development with new ideas driven, feedback-and research development-based, innovations.

### 2.3 Re-Engaging back into Family and Community Life

Compared to other sphere of silver consumption, the family (in its community) arena is the most uncertain and contesting one, particularly the breadwinner’s re-union with the spouse (housewife) and how to spend time as a permanent family (community) member in physical presence!

Due to the decades-long functional “exit” from familial time and (community) spaces, the return of salaryman has been a headache for most, if not all, housewives who have been preoccupied by all domestic affairs by default. Misunderstanding and conflicts over trivial domestic matters are not uncommon during the first phase of the retiree’s return, as the following notes are representative for many housewives:

“My salaryman husband knows nothing about life other than his company work for long.... not even knowing their own size for clothing and shoe.... I have to educate him (too old to learn anything new at home!) everything how to live again in my home! I have done this for twenty something years for my kid now grown up, but from now on, I have to repeat the same again to bring-up an aged salaryman ... it makes me very tired!... If possible I would like to spend the time outside my home to enjoy life [for travelling and visits], at least I don’t have to teach him everything... just follow somebody’s [tour] guiding ...” (quoted from a case interview).

Given the difficulty to re-union new, normal, family life after retirement at the very beginning and juxtaposing the euphoria for retirement life, going-out for spending spree therefore is not uncommon to sort out the re-adjustment process....

Relatively speaking, it is easier for ex-breadwinners to be outside family and find something engaging outside familial sphere as if they were still employed and going-out during working hours. Or some men join community group and back to their own community (say, passively going for library-reading) – this certainly fits or continues their 30-year habits for working life (working for money is not their major concern anymore) outside the home (“bed-place”) where they have been not-belonging for decades.

Retirement is a new career for individual and family life course, having more (free) time to be engaging in different ways of social and community participation is the norms in Japan – this is somewhat an extension of the (not-in-labour market) women specific “free time”: as an experienced users of public and private services, they are just extending, and sometime instrumental helping their retired spouses, to re-engaging in individual (hobbies) and community group activities.

Activating community participation is a social consensus: facilitating retirees’ active participation in community is one of the active



ageing policy initiatives in Japan; say the *Silver Human Resource* movement (シルバー人材センター; <http://www.zsjc.or.jp/>), aiming to have one million members to engage in community-level labour market, and for community development as well. For this, municipalities in Japan have been actively to providing public spaces for their community-returnees (retirees) and mobilizing them work part-time with the existing or re-trained skills.

Having extra time and spare resources are the basic advantages for re-engaging back into community life. Group activities (self-help and mutual help in particular) in Japan are more or less self-financing and self-sufficient, subsidised from (mostly local) government are just in terms of spatial (venues) and in kind (within a larger framework of festival and events promotion) within the municipality. This is juxtaposing the blossom of NGOs (NPOs as called in Japan) activities, which have been belatedly developing in Japan, mostly after the Hanshin-Awaji Earthquake on 17 January 1995. Since then, NPOs movement has gain more momentum with more recognition and repercussions – NPOs become, juxtaposing various community groups, for experimenting new social re-engagements of Japanese. Hence, women and the retired (men) are key activists for the liberalization of public sphere's activities.

Overall speaking, the retirees' emphasis is non-profit, or the less-than-profit-maximization, targeting for community and business engagement, as many of the retirees have been secured by pension and universal insurances of health and long term care. Thanks to the new bloods of those ageing-aged, there is a booming of alternative community life experimental projects, like time-bank and local exchange trading system for inter-generational dynamics promotion, within the movement of self-help and mutual-help community activities. The seemingly meaningful social participation of the ageing-aged population, in variety ways, is attributed to the fundamentals of the society, sense of security and consensus derived from pension system and universal health (including long term care) insurance. Obviously, the socio-economic contribution of Japanese social security (pensions and universal health policy) is instrumental for silver consumption - smartly for greater benefits of the commons, but that usually is undervalued by predominant neoliberal economic discourse on/for the Silver Market!

#### 2.4 Socio-Cultural-Economic Differentiation of the Ending-of-Life (EOL) in Advanced Capitalism

Social rituals perform functional continuation of human society at large, shaping the vitality and resilience of socio-family system in particular. Among all rituals, those attached to funeral and ancestor-worship are the most instrumental ones, as they provides both epistemological and ontological anchorage and linkage for inter-generational succession: past, present and future! Japanese EOL rituals are the most imperative and precious (for social values and monetary terms) which deserve our special attention. Obviously, a demonstrative part of it should show the extent of the sophistication of the Silver-turned-Black (EOL) market.

The most important market for aged business is the so-called “black” (not the romantic and positive silver or golden aged) business of funeral rituals and post-EOL (Buddhist variations of longevity and for eternity, with memorial services after decades)... All these are related to funeral industry and the faith-related business for the after-human life (Suzuki 2000). Funeral business has been industrialized for long, and more recently funeral supplies have been extended to logistics hub. For instance, more funeral homes are sited near railway station or transport transits, e.g. the “TEARS” (<http://www.tear.co.jp/>) has one of its funeral home locates next to the Nankai railway station at Kishiwada (see Fig.7).

Obviously, their business-logistics sense to cater the needs of the EOL and those surviving is more than business as usual!

**Figure 7: Funeral Home TEAR next to Railway Station**



In Japan, to respect and high value someone's death is a norm with many sophisticated rituals – and the industrializing of funeral and its follow up faith-based activities. For its superb ontological appeal (for Asian belief that life can be in existence though in different form, “life after one's life” so to speak), Buddhist practice of rituals for one's death

is always preferred (over 80%): funeral activities and the follow up faith-based practices. But it is highly competitive (market?) with high price for these ritual-practices in Japan: each item of the funeral is counted and priced; more even so for those post-funeral praying-worship follow-ups and the decades-long faith-based worshipping contribution....

Unlike Christianity's naming of the newly born with Christian name, in Japan, to differentiate and make a distinction between the life-and-death, the posthumous (after-life) name of the deceased is normally granted to a new one by (quasi-) religious agent of a faith-based organization, according to one's affiliation to the branch/school of Buddhism. For instance, the fee for (Buddhist) posthumous name 戒名 (*Kaimyo*; 法号 / 法名) -- given to a dead person as recognition by Buddhist-sect monk that the deceased become a disciple of Buddha [e.g., for a famous, four-decade Showa Period (1925-1989), enka queen-singer Misora Hibari (美空ひばり) is 慈唱院美空日和清大姉]... is obviously high-priced [estimated over ¥500,000. contribution 布施] for having such an ordination by Buddhist agency for new identity after-life....

The contribution-cost 布施 (ranging from ¥200,000 to ¥1,000,000.) for *Kaimyo* is becoming at issue (not normally raised in the public arena) that whether *Kaimyo* should be given out for free. Accordingly, *The Asahi-Shimbun* (27.July 2011) interviewed some chief Buddhist priests in the 2011.3.11 Tohoku disasters region and discovered that though some chief priests gave out *Kaimyo* for the death free, some also had secured financing for the Buddhist temple:

"In these two months, I have earned amounts that are equivalent to what I obtained in the past three or four years," one chief priest said.

But there are different, if not opposite, views on the pricing of *Kaimyo*

"It is a matter of course to lower *Kaimyo* fees in affected areas....But temples are supported by offerings from parishioners. If the move of giving *Kaimyo* free of charge spreads, some temples could not survive. It is important to establish trusts with parishioners and convey the meanings of *Kaimyo* and funerals to them properly."

Funeral (much like wedding) practice in Japan is always limited in terms of participants, unless you are so wealth-off to accept any un-solicited / not-invited guest: the number of participants determines how much the funeral cost (the per-head costing is a norm for accounting-budgeting purpose –

it is somewhat a business like, but the choreography for EOL is more than business, as the surviving ones have to taken into account of the family register (socio-familial reciprocity account-book) for who is in ,or out of, the invited list (Suzuki 2000).

Recently, there are also controversies around the standardization of the cost for funeral, and its follow up memorial services which can last for several decades-long with specific rituals practice. One of the conflicts is the once standard funeral cost agreement by the Aeon (credit) card, in May 2010, with 600 temples from eight major Buddhist branches, with a preferred standard cost for its members. But it attracted protests against the standard cost, particularly from those non-involving faith-based groups which alleged the agreement as an intrusion against faith-based (religious autonomy) activities by commercial interests. After some unsuccessful negotiations, the agreement was cancelled in September 2010. Nowadays, the funeral market is back to the "free to price" regime again!

The EOL process is indicative for silver-to-black consumption in Japan as a whole (Suzuki 2000; cf. Lai 2012); there are two contesting forces in operation, shaping the course of the development of the Silver Market (as business sector understands), socio-economic dynamics and their dynamism for social security versus the competitive war-of-position to secure business and financial gains from EOL to ancestor-worship for decades.

One last question for our readers here: isn't funeral costing a part of the so-called Silver Market logics-driven business and financing, and if yes, how should it be priced? Hence, the obvious challenge for us is how to achieve a better ageing-aged life and beyond (for the surviving and deceased alike), given the socio-economic differentiation of socio-cultural virtues, customs and rituals-driven social practice -- in advanced capitalism which is uneasily coupling with the for-profit business (and financial leverage of the social) operation from the silver-to-black consumption?

### 3. The Differential Japanese Ageing-Aged Consumption

To live in a modernizing society, Japanese ageing lifestyle though follows much traditions and rituals with adjustments, reflecting a variety of differences across socio-economic, gender and spatial conditions; consumption pattern and purchasing power (as represented in the so-called market forces of demands and supplies with time specific pricing) are somewhat the derivatives of socio-familial

endowments, within a wider context of socio-cultural changes and demographic transitions.

This has been shown in our end of life (EOL) study above. EOL is an inescapable part of human existence and extinction. Anything can be saved for ageing process but the cost of EOL and its aftermath (funeral and a series of ritual practices can take decades to accomplish). This is the ethos of humanity in socio-cultural and historical essence! But the ethos is actualizing within certain socio-economic parameters of urban life. In Asia's highly urbanized spaces like city states of Singapore and Hong Kong, the presence of the dead limited the growth of those surviving. For saving precious of urban spaces for economic development (money-making in property market for capital accumulation), there is a shift of the rituals from burying the death to cremation practice (all that is solid cremates into ashes!), and then the columbaria turns to new on-line and mobile-phone memorial service (Kong 2011). Japanese are no exception following urbanizing way of living, though with their idiosyncratic adaption for traditionalism in modern society.

### **3.1 Enigma of Japanese Silver (Gray -to- Black) Consumption: Budgeted Functionality in Beauty!**

In ageing society, the development of silver consumption and business practice to cater it is a natural learning process what business does. The organic evolutionary process though is phenomenal in Japan; it should not be viewed as a categorically new consumption (production and exchange) pattern. With societal sense and responsibility, growing old with their clientele is the key consideration and integral part of business learning. For cultural industries, entertainment business like theme parks, cinema and theatres offer discounts for those aged 50+, 60+ and 70+ groups to enjoy their services; this is in line with the age-(and gender) specific offerings from the public sector, e.g., municipalities to add-on new services above the standardized provision of universal health and long term care.

But from socio-economic perspective, Japanese (way of) consumption reciprocities are characterized by the accounting-budgeting framework, experience-assessed and need- based rational consumption, juxtaposing social reference group experiential assessment. With a limited family budget, Japanese is highly strategic, rational and calculative (for family members, housewives in particular) to choose certain products and services with a specific timing (no wastage or

spending spree in all phases of family cycle) and from certain trustworthy suppliers, with specific reference to family member's developmental needs, past using experience-assessment, family accounting-budgeting, the relative-friends reciprocity registration. In addition, words of mouth "WOM" and in-group communication about consumption are important dynamics to challenge all aspects of branding and marketing practices: it is more than price per se; more or less like a socializing-identification process for specific product or service.

Within the breadwinners' salary- based budget, ensuring to meet family developmental needs throughout one's family-cycle is an important goal and challenge for housewife (more than full time, 7-24, domestic work) with daily, weekly, monthly and annual accounting and budgeting exercise.... And the result is obvious that: saving hard (what you don't see) and spending on good quality product and services (what you witness in public spaces), particularly for twice in a year "thank-giving" gifts purchase for (distributing to) the closed (with the family's register) friends and relatives. Obviously, the visible and public performance of the purchases makes us to believe, if not being misled, that Japanese have an exceptional high quality of life-style and much disposal income to be ready for open-ended (wasteful) consumerism as if in the US credits-debts-funded spending spree! Japanese family budgeting is stringent!

In comparative cultural terms, the significance of *La Distinction* (the differentiated consumption pattern specific to taste, feeling and symbolic interactionism) as coined by French sociologist Pierre Bourdieu (1984) can only partially address to the complex-sophistication of Japanese ethos and consumption; not least are the embrace-integrating for the trilogy of function, beauty and social timing (seasonal and nocturnal variation!) changes: the Kyoto-lifestyle represents such endeavour!

Experienced and sophisticated (somewhat spoiled) consumers are always testing the limits or niches of the suppliers; this poses challenge for good customer relationship management (CRM) for long term producer-clientele relationship. There is always a higher degree of sense of involvement (confidence and trust) by both parties over many years of consumption experience (not unusually as part of family heritage). Hence, the consumption norms for the ageing-aged ones are deriving from two arenas of consideration:

- Rational and experiential based consumption (limited scope, niche) of goods and services

- Culture -and- traditions defined needs-driven demand and super-modern sophisticated supplies of goods and services (with high quality and detailed specification).

The modus operandi for smart consumption (-cum- everlasting social relationship) is highly differentiated with detailed (hidden) specifications, which has been posing challenges for suppliers to offer only the best possible product and services for specific consumer, shaping the niche regime of production for a small clientele by Japanese craftsmanship (職人) or small-and-medium enterprises (SMEs). Given the optimum-smallness, or compact, of the nice regime of production-consumption, both functional enhancement and aesthetic en-culturalization for products and services are intertwined – this is the enigma of Japanese “market” in general and more specifically for ageing-aged consumption.

But the close and considerate consumer – producer relationship is not totally risk free. The case of nursing bed accident-led casualties should remind us the risk in the Silver Market: there were 28 dead and 59 seriously injured due to poor design and usage of nursing bed during the period 2007-2011 (see Fig.8); and the ministerial reviews have prompted the Japan Industrial Standards (JIS) Review (1/2008) to examine the issues with subsequent new standards (March 2009) for Electrically Operated Adjustable Bed for Home Use (在宅用電動介護用ベッド): JIS T9254:2009.

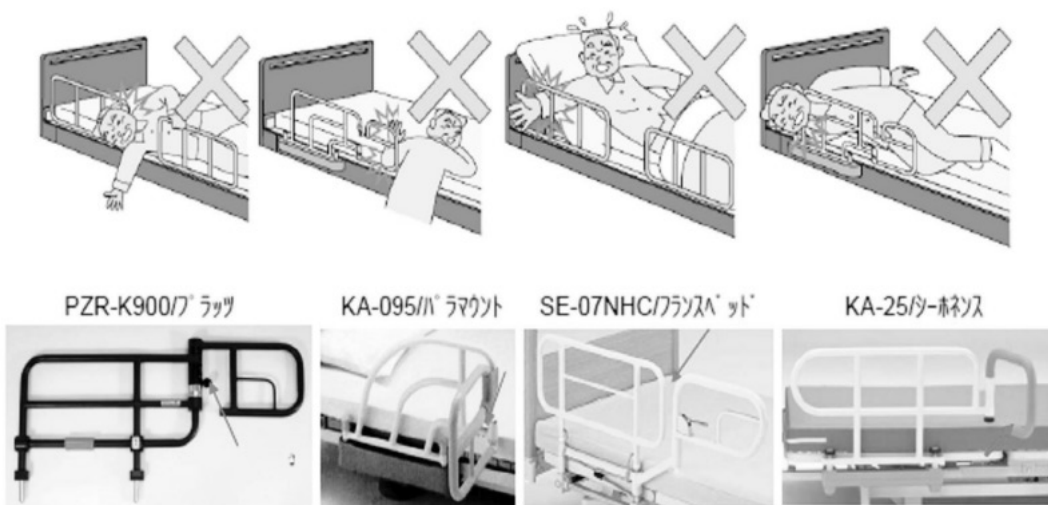
Overall speaking, silver consumption is more for socio-cultural needs than the neoliberal economics’ prescription of supply-demand and price (with the invisible hand in the market?). Both functional (to address the necessity and need-driven consumption) and detailed sophistication (beauty and sense of aesthetics) are the key goal for Japanese product and service development, for ageing-aged society in particular. These functionalities, deriving from long term commitment (not much following the cost-benefit analysis within a short time frame, nor short term investment), have been serving the post-WWII baby-boomers generation quite well for the last two decades. Socio-cultural consensus also enables the efforts for better quality of life first – to rejuvenate and revitalize social virtues for caring the aged, ageing and every member of the society at large; and business consideration come the second - cost-benefits analysis plays only a marginal role!

### 3.2 Positioning Silver-Consumerism in its Developmental Context

Cultural -cum- functional niche consumption (highly differentiated, small [vs. mass] and micro [vs. macro] market), coupled with seasonal variation and temporal diversity, is the essence of Japan lifestyle. This unique consumption modus operandi has not been altered much in spite of almost two-decade recession-prone economy with GDP growth of 0-1.5 per annum since 1990.

Japanese are following need and life-course

Fig.8: Risky Silver Consumption – New (JIS) Safety Standard Review



(events and experience) based consumption. Thanks to the uninterrupted social policy and health care development, especially during the post WWII era of economic miracle, enhancing high quality of service for ageing-aged group is an agreed consensus. And this consensus is anchored upon Japanese family-kinship structure to preserve and strengthen family-kinship functioning (sometimes adopting adult-outsider with the change of family register *koseki* [ 戸籍 ] to keep family (business) alive.

Thanks to universal education for several decades, aged consumers hence are particularly demanding, though not explicitly or seen from the face (-saver) of Japanese etiquette. The hospitality and nursing care services demonstrate such a search for excellence.... Similarly, overseas travel of aged group highlights their organic attachment to Japanese tour operators' (meticulously) selection of Japanese lifestyle-compatible hotels, toilet-ware and room amenities in particular. In contrast, the opposite side of the consumption is: the over-training for perfection is somewhat a burden for service providers, particular those at the frontline ends. I don't think anyone except those committed service providers with value-endowment to be surviving in such demanding serving industry. Yet, there is a highly differentiated and self-selective process for those Japanese entering, and staying, in the services for the elderly, though without very high social status (not as privileged as those in Hong Kong; or well recognized by society at large) and substantial monetary gain.

In other words, caring of the elderly in ageing-aged society is predominately a gendered one, a mirror-image of gendered life-course based production and consumption pattern. Services for the elderly are cultural value-embedded, which require a specific type of people characters and personality which is far from professional training on knowledge and skills per se - it is more than a job and profession! Undoubtedly, if and when they are working in nursing care, their good service is important but societal recognition is far from explicit and is seldom displayed to enhance its social status and recognition – perhaps, this is another enigma of Japanese silver service reciprocity!

As gender division in occupational realm is structural, social participation in community is also along the gender line: women in hobbies and community groups, and men in post-occupational related groups.

Most of the aged (1950s born cohort) population, women in particular, have been participating in social (not-profit) groups, for hobbies and community

activities. This positive engagement beyond familial network is a good asset for continuing active ageing as they are more free time after retirement.

In short, silver consumption is a historic-developmental-adaptive “re-learning” process as new phase of family cycle embarks: for senior couples to adapt to new freedom (from occupational and nurturing-children tasks), supported by three-decade plus earning and earned (monetary, property and wealth) social security.

### 3.3 Transnational Dynamics of Silver Consumption for Better Life

Confronting the ageing challenges, there are many ways to enhance senior adults' quality of life; they can be highlighted as follows: fostering out-migration of the aged for better life, importing guest workers, promote policy and practice learning with cross-cultural, cross-borders exchanges, for best/model projects.

Searching for better life is the pull factor for out-migration: Japanese first official migration overseas for Hawaii (1885-1904) and later Brazil (1908-1950s) .... But there is differential logic for senior adults moving overseas after the post-WWII economic miracle: wealth-off Japanese moved to Australia in 1980s (and more recently Taiwan) were for new life; comparatively very different from those elderly of Taiwan and Hong Kong returning to mainland China who search for nostalgic sense of (lowering cost for financial) security after life-long diasporas.

For Japanese 1980s move down-under, we witness the scale and volume of post-retirement (first few years) expenditure spree is (somewhat like Chinese tourists around the world these days) the main factor, coupling with the phenomenal 1980s resort-town building in Australia Gold Coast by Japanese firms (following their lifestyle's specification). But the once phenomenal 1980s travels will not repeat as the 1950s born cohort now mostly retiring in Japan. The future ageing and aged population is less likely (even to dream of) having such a temporary spending spree and migration mobility – but the imminent question is: how the newly frail aged can be cared and serviced as local labour supply for nursing care is in huge shortage now and future!

Care services for elderly (who are ageing-in-place) in East Asia (against Japanese exceptionalism) are partially taken up by guest workers, juxtaposing the feminization of labour force (shortage) and the cross-borders know-how transfer.

There is not just a mainstreaming of transnational movement of labour, but also an emerging knowledge transfer, regime for the silver consumption: Japanese nursing care agencies provide consulting services and some franchising service model to China, especially for the upper classes aged in Beijing and Shanghai. And the question is how far (and effective) this sort of business goes – will the existing guest-worker importing societies also taking in more technological and know-how transfer to cope with their ageing population?

The trend for transnational movement of silver consumption is an evolutionary innovation; that is, and will be, the *modus operandi* for coping with global ageing-in-place. But there is no short-cut to, borrowing or learning from the more experience and advanced ageing countries like Japan in Asia and the Scandinavian countries in Europe without a full recognition of one's own (*vis-à-vis* the other's) culture and heritages. What Japanese have done is to work with their own problematique (*Karma?*) everyday, by different sectors of the society – some attempts are failed but what we usually only see are the successful few!

Indeed, cross-cultural policy-cum-practice learning is daunting task: simple daily routines with *tatami* (-ridden versus bed-ridden) and “*ofuro*” (お風呂 bath-tube) are already very socio-cultural and habitat-specific which are difficult, if not impossible, for any learning-transfer!

#### **4. Back to Whose Future: Sustainable Ageing-Aged Society?**

Thanks to its early modernization (1868-) and prudent evolutionary development to take the social serious (particularly in the post WWII era), the Japanese case presents four distinct features of societal and policy development, beneficial for the growth of supplies of need and necessity-based products and services for ageing-and-aged society. Yet, they are far from, or perhaps never can operate in, large scale mass production to capture the “market”; nor the unique *modus operandi* for the need-fulfilment can be “exported” to, or “learned” by other emerging, hyper-modernizing economies in Asia.

##### **4.1 Japanese Idiosyncrasy of Organic Coupling of Modernization with Traditionalism**

First, family wealth accumulation (for instance, through disciplined hard saving by housewife, typical

middle class' household cash-saving accounts for over 50% of the total annual income) over the best second half of Showa period (1950s-1980s) is the asset base for the aged to spend extra during a new phase of retirement with more free time available – to experiment or accomplish something that they could not do when they either as salaryman and housewife. Furthermore, it should be stressed that, since domestic “capital” investment like housing and durable household goods have been mostly completed before retirement, most of the new consumption are somewhat a shift from the existing one (from private property to new serviced housing, for example), or a short experimentation of new lifestyle (say, overseas travel) at the short but beginning of retirement phase only. Once the aged confront with the inevitability of high-costing for advanced ageing and the coming of EOL, consumption pattern tends to be normalized, if not reduced, within the given conservative parameter. Hence, phenomenal spending spree (as seen by visitors and observers) is only short-lived – though there are newly aged to demonstrate such spending spree as ageing momentum continues.

Second, policy evolutions from basic pension, universal health insurance and LTCI represent not just a political-policy commitment with societal consensus, but these provides a new source of funding and the shopping “basket” for relevant silver goods and services consumption. LTCI though is somewhat belated started in early 2000 (partially following the German model despite years of policy discussions back to 1970s; Lai 2001, 2007), after the pension and universal health insurance had been introduced timely to capture economic growth, set a good course for future with social security for the post WWI baby boomers. Hence, Japanese universal and collective social security (though its financial sustainability is in doubt given more and more neoliberal economic attack and the loosing of its membership) enables and guides the aged population to purchase new nursing care goods and services; even including the individual's home renovation for good access and living. In short, the enhanced quality production and consumption for ageing population (the silver market at large) is anchored upon good foundation of social security and timely pro-active policy innovations.

Third, Japanese always keep a good (re-)learning. The re-learning of traditional wisdom with new knowledge accumulation has been throughout the state's modernization projects undertaken in different eras (Meiji 1868-1912, Taisho 1912-1926, Showa 1926-1989 and Heisei 1989-); even the newly built *Tokyo Skytree* (634m) derives its structural design

from learning ancient Buddhist temple pagoda. This modus operandi has been instrumental in shaping production-consumption relationships and networks (traditional craftsmanship and apprenticeship go along with the modernization project – more or less like the Germanic, Swiss and Nordic case). Modernization with export of various high-tech gadgets from automobiles to the space satellites parts is structurally coupling with the craftsmanship-based SMEs: they are still the dominant providers of the bolts-and-nuts for flamboyant modern industries. And for aged society, SMEs offer tailor-made provision for the needs and necessity-based consumption as evolution goes. By the same token, the system of Japanese craftsmanship (職人) maintains not just a production matrix of minimal supply chains for eventual final product and service, but also provides a close and long term relationship with users, benefiting product-and-service improvement and upgrading (up-skilling). This resembles the close social (production-consumption) network in (ancient and modern) Kyoto (Model), where the niches of each products and services are so specific that they could rarely brand as a market (less than a few hundreds, in terms of size and volume of goods exchanged and services) – it is more about the specificity for high quality assurance and innovation.

Last but not least, socio-cultural heritages and their specificities not just define the (socially preferred) course of ageing life, but also are structurally coupled with the legal (taxation, pension, universal health insurance, LTCI and other social transfers) and institutional (household registration at the local municipality to define family members) framework: preserving the functions of family, kinship and lineage - say, the principal carer for the aged parents normally is the eldest son (and mostly his wife!). Furthermore, group and community life is also an integrated part of the ethos of Showa period (1926-1989)! Being born and brought-up in the post WWII good era, community networks have been more stable and secure, which in turns provide social cohesiveness and sense of belongs, and promote a variety of group activities at the local-community for hobbies and interests, as well as old-boys (OB) and old-girls (OG) from schooling and occupational settings. All these functional forces (the social capital built-up over many years) are instrumental to enhance the quality of community life and to energize the silver market (though is just a small part of social development).

#### 4.2 Questioning Policy Learning and Praxis Transfer from the Islands State

The Japanese 1868 modernization embarked Asiatic euphoric-renaissance of learning from the Western developed, powerful nations, while keeping-and-nurturing its own socio-cultural idiosyncrasies and traditionalism with a rocky learning trajectory once broken by WWII. Perhaps it's the inorganic inter-twining between the West and being Japanese is gifted by its geo-politics (of being the islands state) at the far end of Northeast Asia. Obviously, the Japanese lesson has informed us the idiosyncrasy of:

- The early modernization based accumulation of wealth at social and household domains
- Long term stable policy innovation for universal health and social security development
- Slow-planned demographic transitions over the last 50 years in a closed population system
- Perseverance for good quality of products and services (sometimes not for profit making per se) while respecting traditional values and practice – revitalizing traditionalism with modernization
- Occupational-based welfare and its highly questionable gender division of labours for salary-earning and household maintenance (within a broad Japanese, non-Westernized, framework of the work-family life balancing)
- Re-Socializing public sphere (the market?) with socio-cultural ethos, heritages, values of traditionalism

But for future, it is less likely the past, successful experience of Japanese ageing-aged society can be continuing for long, given the uncertain economic conditions: presently, younger cohorts have difficulties to get the first job (in 2011: 150 young university graduates committed suicide due to prolonged unemployment!), juxtaposing the rise of non-regular (part-time or contractual) employment terms from 15% in 1980s to over 40% in 2012 in the labour market, and the sliding of the average median salary income from ¥4.19 million p.a. (in 1990s) to ¥3.55 million p.a. (in 2010).

*Anything we can learn from Japan (?)* is the question for many learners for comparative policy studies. The answers from what we have discussed above are clear: the historical endowments in Japan are almost impossible for any countries to learn from – policy and praxis learning, without taking into the specific historical, temporal and spatial aspects of social development; say, the locality-based

municipalities- guidance for elderly (nursing) care. Obviously, the essence of Japanese society, with socio-economic dynamics for positively contributing good ageing, is more about the social ethos for long term shared social (development) vision with benefits-sharing for most, if not all, people - thanks to its earlier endowments and evolution socio-economic development throughout the last 150 years.

To recapitulate, Japanese policy-practice for ageing-aged society has taught us the concern of, and empowerment for, the people's life. This is far more important than mathematical calculation of business-financial interests (as shown in global economic crises) per se; it is not the demand (from those [1%] having money- purchasing power, vis-à-vis, the have-nots [99%]) and supply conditions of the so-called (invisible) market, but the vibrant-diversity of human communities. More importantly, social reciprocities count for meaningful (and good quality) life during at the last (ending) phase of one's physical existence. All these are related to the ethos -cum- ethics of the people: Japanese society demonstrates obviously something more than, or alternative to, the neoliberal economics approach (with various problematic public policy formulation based upon governmental cost-benefit analysis and business-for-profit paradigm) for ageing society. This peculiar-specific (exceptionalism) case of Japanese(ness) social development has been challenging East Asia's newly industrializing economies' hyper -cum- compressed modernization under neoliberal economics hegemony! Obviously, Japanese policy-practice cannot be transferred but the attempt for critical, self-reflecting learning-based social innovation is still possible.

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