**Redefining the 'elderly' age**

**Japan Times**

Jan 10, 2017

As the rapid graying of Japan’s population continues, a proposal has been made to redefine the “elderly” age to be in line with people’s changing perceptions as to when their golden years begin. In the face of mushrooming social security costs in an aging society, the government plans to start making elderly people with incomes above certain levels shoulder a greater burden of their medical and nursing-care expenses. These moves may indeed reflect the improved health and changing lifestyles of today’s senior citizens. But they also need to be accompanied by greater efforts to secure job opportunities and other services for people who can and are willing to remain active in their advanced years.

This year, the youngest members of the nation’s postwar baby boomers will turn 70. People 65 or older — commonly defined as the elderly in Japan for more than five decades based on United Nations documents — now account for more than a quarter of the population. At the current pace of the aging of the population, it is estimated that 1 out of 3 people in this country will be in this age bracket in 2035 — and 1 out of 2.5 in 2060, at which point, according to another projection, 1 out of 4 people is forecast to be 75 or older.

With the fertility rate not significantly rising from its historic low, the working-age population between the ages of 15 and 64 is likely to continue falling, which coupled with the rising elderly population puts the sustainability of the social security system in doubt. Today, one elderly retiree is being supported by 2.1 working-age people — compared with the past when the social security expenses of one retiree was covered by 10 working-age people.

Beginning in fiscal 2017, the government will require elderly people with certain levels of income to pay for more of their own medical and nursing-care costs. The idea is to get more senior citizens to support the social security system if they can afford to. Such reforms will be inevitable — and may be practical if more and more people can stay fit in their advanced years and can continue to work. A Cabinet Office survey of some 2,000 people aged 60 or older showed that nearly 70 percent of respondents are willing to keep working past the age of 65. In fiscal 2015, the number of people 65 or older who work rose for the 12th year in a row to hit a record 7.3 million, accounting for 11.4 percent of the labor force. Those not self-employed numbered 3.6 million, with 74 percent of them engaged in irregular work such as part-time jobs.

Against this backdrop, a group of academic societies last week proposed redefining the “elderly” age as 75 or older — and those people 65 to 74 as “semi-elderly” who can still actively engage in social activities, including work. The proposal by a group including the Japan Gerontological Society and the Japan Geriatrics Society, which the scholars say was made purely on medical grounds such as the rapid improvement in the health of senior citizens, may influence public discussions on the future of social security and employment systems, which are generally designed to classify those 65 or older as social welfare beneficiaries. According to the proposed definition, the ratio of elderly people in the population will be reduced to about 13 percent, compared with the current ratio of 26.7 percent. Last year, a group of Liberal Democratic Party lawmakers also proposed reviewing the definition of the elderly age and abolishing the mandatory retirement system at firms in an effort to sustain social security finances.

The definition of the elderly as those 65 or older does indeed appear to be increasingly out of sync with popular perceptions. A Health, Labor and Welfare Ministry report cited a survey of 3,000 people age 40 or older showing that the largest group of respondents — or 41.1 percent of the total — think that old age begins at 70, while 16 percent said they consider 75 as the “elderly” threshold — as opposed to 20 percent who believe they will be elderly once they turn 65.

In 2013, the healthy life expectancy — the average period in people’s life when they can live their lives without habitually relying on medical and nursing care help — hit 71.2 for men and 74.2 for women. In a Cabinet Office survey, 87 percent of respondents between 65 and 69, and 82 percent of those from 70 to 74, said they have no health problems affecting their everyday life. The scholars who proposed redefining the elderly age point out that advances in medical technology and living conditions now compared with a decade ago are making people five to 10 years younger in terms of their physical and intellectual abilities.

These are indeed welcome developments. The question is whether the changes will be matched by systematic reforms to enable those elderly people who are willing to continue working to do so, including employment practices of companies such as an extension of the mandatory retirement age. It also needs to be considered that not all elderly people will be in the average health condition and fit to work.

Many Japanese companies are indeed turning to elderly workers to make up for the decline in the size of the younger-generation workforce. In the face of a growing manpower shortage, some major firms are moving to extend their employees’ retirement age from 60 to 65. According to a labor ministry survey, 74.1 percent of some 153,000 firms hiring more than 30 workers have a system enabling all of their employees to keep working at least until they turn 65 if they wish to. But the ratio of firms that employ workers through the age of 70 is just 21.2 percent.

The fact that more people are staying healthy in their advanced age is a good thing. Redefining the “elderly” age — if it is to entail changing the way people work and receive social security benefits — needs further public discussions.