



# Ageing Societies in Europe and Japan

**Active and Healthy Ageing  
– Social and Economic Challenges**



***EUIJ-Kansai* International Workshop**

***11 October 2012 Kansai Gakuin University***



EU Institute in Japan, Kansai (EUIJ-Kansai)

International Workshop

# Ageing Societies in Europe and Japan

Active and Healthy Ageing - Social and Economic Challenges

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EUIJ-Kansai International Workshop  
Ageing Societies in Europe and Japan  
Active and Healthy Ageing - Social and Economic Challenges

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Dates 11<sup>th</sup> October 2012  
Venue The Library Hall, Kwansai Gakuin University  
Organizer EU Institute in Japan, Kansai (EUIJ, Kansai)  
Co-host European Economic and Social Committee (EESC)  
Institute for Industrial Research, Kwansai Gakuin University

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The Report on EUIJ-Kansai International Workshop  
“Ageing Societies in Europe and Japan  
Active and Healthy Ageing - Social and Economic Challenges”

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28<sup>th</sup> February 2013

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## Forward

Currently, the world is facing a rapidly ageing population at an unprecedented speed in the history of mankind. While the EU has a growing older population, Asian countries are also rapidly ageing with fewer children with Japan at the top in that respect. Population ageing in Japan is faster than those of other developed countries with 65 years old and above accounting for 23% and 75 years old and above, or so-called “the old-old,” for 11% of the country’s total population in 2011, and by 2013, Japan expects a quarter of the population to be 65 years old and above, according to the Ministry of Internal Affairs and Communications.

Since population ageing with declining birth rates result in depopulation, the EU nations and Japan are paying more attention to issues such as pension, medical benefits, and social welfare services. Furthermore, while the sustainability of the social security system is tested, serious attention is paid to problems like the economic gap between generations, employment of older adults, and increasing fear of financial security among the young has furthered the non-payment of pension contributions and childlessness of younger couples.

However, population ageing, decreasing birth rates, and depopulation are phenomena which do not occur by surprise. Rather, it was a foreseeable future arising from an analysis of the present demographic structure. Having the correct interpretation of the present, the future, and the impact of population ageing, it is possible for us to not only come up with a pessimistic observation but also see a brighter future. Based on these understandings, the members of the EESC and the researchers from Japan have come together to share the present situations of the EU and Japan and discuss what the future holds in this respect.

In Session 1: “Potential Opportunities and Possibilities of an Ageing Society,” presenters shared their analyses of the population ageing in the EU and Japan and its impact on the society and the individuals are presented. In Session 2: “Pension System in the EU and Japan,” highlight the pressing pension issues in the respective countries. In Session 3: “Employment and Social Participation of Older Adults,” presenters reported the role of information and computer technology (ICT) in filling the gap between the generations in the EU and the employment and social participation of older Japanese. In the panel discussion which followed the above, lively discussions on the future prospects of the ageing society took place, and new ideas and knowledge were shared. As a member of the organizing committee, I hope this workshop will help clear the path to a brighter future for the EU and Japan.

Finally, I would like to extend my great appreciation to the members of the EESC participants and the Japanese researchers, and also to many individuals who supported the event.

Takayuki Yamaguchi,  
Vice-President EU Institute in Japan, Kansai  
Professor, School of Business Administration,  
Kwansei Gakuin University

**EUIJ-Kansai International Workshop**  
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**Contents**

**Opening Remarks**

Takayuki Yamaguchi

Vice-President EU Institute in Japan, Kansai

Professor, School of Business Administration, Kwansei Gakuin University..... p.6

**Session 1: Potential Opportunities and Possibilities of an Ageing Society**

Eve Päärendson

President of the Japan Contact Group, European Economic and Social Committee

*Ageing Societies in Europe and Japan: Active and Healthy Ageing – Social and Economic Challenges*..... p.7

Ayako Fujita

Professor, Dean of Psychology, Koshien University

Professor Emeritus, Osaka University

*Beyond Asism to Productive Ageing in Super Aging Society Japan*..... p.12

**Session 2: Pension System in the EU and Japan**

Krzysztof Pater

Member of the Japan Contact Group, European Economic and Social Committee

*Challenges Facing European Pension Systems*..... p.17

Toshikatsu Oda

Professor, Graduate School of Human Development and Environment, Kobe University

*Challenges facing Japanese Pension Systems*..... p.23

**Session 3: Employment and Social Participation of Older Adults**

Laure Batut

Member of the Japan Contact Group, European Economic and Social Committee

*ICT and Active Ageing: Continuing True Life by Working, Connecting, Helping*..... p.28

Kohki Harada

Associate Professor, College of Community and Human Services, Rikkyo University

*The Systemic and Social Requirements of Social Enterprise's Role in Supporting New*

*Possibilities for Mutual Support in an Ageing Society*..... p.32

**Panel Discussion**

Chair: Li-Mei Chen

Associate Professor, School of Human Welfare Studies, Kwansai Gakuin University... p.37

**Closing Remarks**

Akira Ichikawa

Associate Professor , Institute for Industrial Research, Kwansai Gakuin University... p.48

**Appendix** : Power Point Presentations..... p.49

**Lecturers' Profiles**..... p.75

## Opening Remarks

Takayuki Yamaguchi

Vice-President EU Institute in Japan, Kansai

Professor, School of Business Administration, Kwansai Gakuin University

Good afternoon ladies and gentlemen, I'm the Vice President of EUIJ-Kansai and Professor at Kwansai Gakuin University. My name is Yamaguchi and please allow me to give you a few words on the opening of this workshop. Today, I would like to thank the members of the European Economic and Social Committee and the scholars who specialize in this field for becoming the panelists. I extend my gratitude. As a member of the EUIJ-Kansai and also as a member of Kwansai Gakuin University I'm greatly honoured to have you here. Also, I would like to extend my thanks to the audience gathered here today. EUIJ-Kansai, which stands for EU Institute-Kansai, was established in April 1, 2005, with the financial support from the European Commission as a consortium between Kobe University, Osaka University, and Kwansai Gakuin University.

The mission of EUIJ-Kansai in one word is to strengthen the ties between Japan and the EU through promotion and public relation activities concerning the EU in education and academic research, and it is made up of three major pillars.

The first pillar is the activity to become an EU educational and academic centre. We, for example, promote the exchanges with the EU academic institutions, promote scholarships to students, and invite visiting professors. The second pillar is to collect and also provide information regarding the EU. Therefore, with the work that we jointly do with the representatives of the EU in Japan, we collect information regarding the EU and through our web sites, we provide information not only to universities but to high schools, junior high schools, and elementary schools and also to the regional communities. The third mission is our activities as the information centre for the EU. One part of this activity is to collect basic information about the EU, for example, on the history of the EU integration, the system of the EU; and the economy, society and culture of the member states. Based on that, we also provide public and business seminars with awareness in active ageing society. Together with the EESC, we have asked the scholars who specialize in this field to have a discussion, especially on ageing; and in the industrialized nations, low birth rate is a phenomenon that we cannot avoid passing for people like us who live in this present society. This is an urgent issue for us; I hope that the discussion today will help make a brighter future, and also hope that it will help future activities and policies.

Last but not least, I would like to extend my thanks to all the members here today who have also cooperated to help realize this seminar. Thank you so much.

## Session 1: Potential Opportunities and Possibilities of an Ageing Society

### *Ageing Societies in Europe and Japan: Active and Healthy Ageing – Social and Economic Challenges*

Eve Päärendson

President of the Japan Contact Group, European Economic and Social Committee

Vice President Yamaguchi, dear colleagues, dear students, distinguished guests, it's a great pleasure to be back here again, and on behalf of our small contact group let me thank you so much for helping us organize today's workshop. Few words also about our Committee. Our Committee is one of the oldest institutions in the EU, it's more than 50 years old. It brings together to Brussels 344 members coming from 27 member states, from business organisations, trade unions, and many other important civil society organisations such as universities, farmers, consumer organisations etc. The EESC is an official advisory body of the EU and participates actively in the forming of the EU policies and legislation. Today, we are here to talk about ageing and challenges arising from the ageing society.

As we all know, declining fertility rates combined with increased life expectancy, all these leads us to an ageing population. If we are having a look at the demographic situation in the EU, then we can see that in the year '27, there will be no more than 1.6 children for each woman in the population. So the fertility rate for the EU, it's only 1.6. For Japan it's even lower, it's 1.3, and we can also see that this figure is well below the rate of replacing each generation. We can find the highest fertility rates in Ireland and in France, the lowest in Latvia, Portugal, Hungary, but also one of the biggest member countries, Germany, has quite low fertility birth rate.

With the current economic crisis that hit young people particularly hard, it also means bigger economic insecurity for them and it also means that lots of young people can't find jobs and they postpone starting a family. So, it means that they will postpone also having children, and all this is speeding even more demographic ageing in the EU.

Usually, women as we know live longer compared to men, but of course this gender gap is shrinking. If we compare the gender gap in healthy life years, then we can see that this difference is quite marginal, because women live longer but they spend 65% of their expected lifespan healthy and quality of life without any limitations, but for men this figure is even higher, for men it's 5% higher. So, men live a shorter life but the quality is better.

If we are having a look at the importance of older persons, meaning the persons aged 65 and plus in



our population, then we can see that the best percentage of this group in the EU is around 17.4%. And, in Japan, it's even higher, it's around 24%. But, clearly, we can see from this slide that ageing is a serious issue for the EU and Japan.

Also, our median age is increasing and is expected to increase. The old age dependency ratios are increasing as well, and are worsening quite rapidly. As we can see, by 2060 there will be – the share of 65 plus to the working age population, which will reach 53.5%. What does this mean? It means basically that in the EU there will be lesser than 2 persons of working age for each person aged 65 plus.

Of course these are serious trends; first of all, it means increase of social expenditures. It is a danger to our sustainability of pension systems, healthcare, and institutional care. We can also see the rapid growth of the persons aged 80 plus years. Actually, it is projected even to triple by 2060. All these leads us to quite an unknown area because it means that the older age groups will become larger than the younger ones, and we have no historical experience how to deal with this.

What does this mean? As we know that the baby boom generation is retiring soon, some of them they have already retired. So, it means that we need to find ways on how to encourage them to stay longer in the labour market. We also need to involve more migrant workers. If we are looking at the statistics from 2008, immigration trends are declining, so the EU is no longer the number 1 destination for migrants. Of course, it might change again after the Arab Spring and others.

We also can see that due to the economic crisis, as I mentioned earlier, the economic crisis was particularly a huge impact to young people, we can see that several persons are moving out from Greece, Ireland, Portugal, and Spain, but also from Baltic countries. Where did they go? Some of them, they completely left Europe, but some of them had simply gone to other countries where more jobs are available. So this is like the emigration flow from job poor countries to job rich countries. But this is internal pre-movement of labour and this is something what the EU usually encourages. But of course we are talking today about ageing, so this is not good for these countries who are losing their young generation. Even they go to other member countries, but still...

As I mentioned, our old age dependency ratios are going to worsen quite rapidly. If there is only Germany and Italy where old age dependency ratio is higher than 30%, as you might remember for EU, in general it was 25%, Germany and Italy this is even higher. But in 2030, all member states except Ireland, old age dependency ratio will be more than 30%, so it's quite a rapid development.

If we are having to look at age groups, what age groups are growing and what age groups are

particularly in the workforce are growing, then we can see that the only age groups of the workforce that are getting bigger are those of ages 50 plus.

Talking about employment, then we can say of course it's logical and natural that the highest employment rate is for the prime age workforce. But, we also can see that the employment level, employment rate for the older persons – meaning ages 55 to 64 –, it's higher than younger persons. The situation of young generation in the EU is really serious because the average unemployment for young people is more than 20%, 22% is the actual average, and in some countries it's more than 50%. But, as we emphasize in the EU we should find an inter-generational approach. Whenever we talk about ageing society, we should also think in parallel about young people. Because after all, if we lose this one generation of young people that means also that who is going to pay the support to the pension systems for another generation.

Employment rate - the situation in terms of employment rate varies a lot country by country. As we can see employment rate in Sweden for instance is more than 70%, and it's much lower in some other countries, so differences are huge, but also this creates situation where we can learn from the experiences of other member states. The EU with its EU2020 strategy sets a target to achieve 75% employment rate for people in ages 20 to 64 years old and equal employment rate for men and women.

But of course now the average is still lower. But as much as I know, Japan has been even more ambitious and you have set your employment target to be at age 80, so it's even much higher.

As I mentioned, one of the ways on how to solve the situation is to attract older people to remain longer in the labour market. For this, of course we need to train them and re-train them, and we need to invest in lifelong learning, mainly because innovation and technological change simply takes place, and if we are looking how quickly and rapidly ICT is developing – it's the easiest example that everything is developing and you need to upgrade your skills in order to be competitive and employable, simple as that.

Usually, the older you get, the less opportunities or offers exist to participate in training. If we are having a look at the figures, then older workers comparing to their younger colleagues in 2009 the age group – generally the age group 25 to 64, 9.2% of them participated in education and training. But if you are looking at this older age group, 55 to 64, and then only 4.6% of those people participated in training, so it's quite a low figure.

But of course, also here, the situation is different, and we can see that in the Nordic countries, but also the UK for instance can be categorized as countries with high participation rates in continuing

training, and in these countries, more than 20% of population aged 25 to 64 participated in education and training.

But when it comes to training, women for instance, they are more active in participating in training. But, since businesses will face challenges to find skilled workers, so businesses increasingly develop their own human capital reserves, so they train their people and invest also in older workers. The training usually takes place in companies but also it can take place outside of the companies, and what is also an important element here is that very often our schools and universities, they are neither ready yet to host older people who would like to come to have training there.

If we compare our scenarios for the working age population, then we can see that the working age population of the EU, comparing to other main economic blocks, is decreasing. These trends raise several sensitive questions, how to attract investment, remain competitive and foster economic growth with an ageing and shrinking working age population.

Of course, it's a huge challenge for our pension systems, healthcare, and other services for increasing number of older people, and how to enable older people to remain independent and active citizens. So, these are the main questions that are relevant. But, as always, we shouldn't look at ageing not only as a problem but also to find ways on how to transform all these challenges related to the ageing population into opportunities.

Talking about businesses, the main challenges, which will come to the businesses, are definitely the shortage of labour and skills, and regarding products and service development. Several surveys carried out in the EU show that even despite of this, businesses are saying that ageing is a serious issue in society, they haven't adopted yet to their, for instance, market strategies accordingly, taking into account the demographic change. So they need to update, invent new services, products targeted to older people and also renew their marketing strategies in order to be capable to sell more to this consumer group.

Labour shortage, of course, if we compare small enterprises and big enterprises, then it's much more a bigger problem for SMEs in the future to find workers.

Opportunities - of course, there are lots of opportunities in terms of the Silver Economy, but I won't explain more because I know that my colleague Laure will explain some new opportunities related to ICT development.

The main challenges coming from the demographic change are increasing imbalance between the working population and the retired ones. This means that the average age of the workforce will

increase, which means for companies, their teams will have fewer young people and more migrant workers in the future. This means that all teams in offices and in plants will be much more diversified.

Talking about numbers, our shortfall of workers will be 50 million by 2060, and there will be a huge lack of skills in the future. I won't repeat the numbers, you can read all these, and we already have lack of skills. But in the future it's really difficult to find math teachers or doctors or energy experts. Therefore, we need to increase productivity, we need to increase investments in innovation and new technologies, and for companies it means that they need to adopt their human resource policies accordingly to ageing workforce, and also think how to better their products and services.

I have failed - I can see my time is up - I have covered the majority of things so I will just only see what I did - maybe it's worth from this slide - to emphasize that we need to review our tax and benefit systems, because very often these systems doesn't support, neither employers to hire older people, neither - it's not encouraging for employees to stay in labour market much longer. So, these policies should be reviewed.

More investments in research and development to compensate the shortage of labour and also training for companies are needed because it's a new situation for companies. They need to be trained on age management issues in order to help them to cope better with new situation. And employment is not the only way to keep older people active; promoting entrepreneurship among old people is also one way on having them remain active.

Thank you very much for your attention here. You can find the list of new opportunities. This year in the European Union it's the year for active ageing and solidarity between generations, and we promote active ageing in employment, active participation in society by encouraging people to remain active as citizens, as volunteers and becoming more independent.

Thank you very much and I'm so sorry that I took at least two more minutes more than estimated for me. *Domo arigato gozaimasu.*

## *Beyond Ageism to Productive Ageing in Super Aging Society Japan*

Ayako Fujita

Professor, Dean of Psychology, Koshien University

Professor Emeritus, Osaka University

My name is Fujita from Koshien University. Today, I'm very honoured to have this opportunity to present at this EUIJ-Kansai International Workshop. Today, the subject that I would like to talk about is from ageism to productive ageing in the super ageing society in Japan. I will talk about ageism in Japan, and then about productive ageing. I would also like to talk about the research activities that I'm doing. First, about ageism towards Japanese older adults. I think in general, people consider that when you become aged you will quit your job and that it is quite natural that you will then be supported by your family and society.

Because of this image, ideas toward older persons are negative, which then causes the phenomena of ageism. Ageism in our country is symbolized by the mandatory retirement system in Japan. Companies with more than 30 employees, 93.5% of the companies have this system. Among the companies of larger size – for more than 1000 employees – this system is employed for 99.8% of those companies, and 90% of them set age 60 to be the retirement age. But this year in August, the government made a law that mandates companies to make employees work until 65 by the year 2025 to link with the pension system. But still, they do have this age limit of 65, which means that they would like to abolish every worker at the age of 65 without exceptions.

Then, you might question whether there are any older persons working in the labour market in Japan? When we compare it with other countries, people working at ages 65 and older, 29% of the males and 16% of the females are working. So it seems that the number is quite high among the industrialized nations. However, the reason why they are working, are mostly due to economic reasons, so you can see that in the background, it's really a social security issue.

But when we ask whether they want to have the mandatory retirement system abolished, only 17.6% of them would like to have it abolished. That means that the age limit system is quite natural among the Japanese people's mind. So, what I'm trying to say it's not that the age limit should be extended, that is not the point. I would like to change the idea that when people reach a certain age they should be excluded from the labour market.

As for ageism, I would like to introduce a study that I'm doing using the ageing quiz by Palmore to measure the scale of ageism, a survey done with elementary school, high school, junior high school, and university students. For example, it asks the question of whether they agree that older people

are being isolated, and if they say “yes” that means negative. If they agree that most of older people have lots of savings, which is not correct, a point is added on the score of ageism.

This shows that if they answer incorrectly, which gives them a score, it indicates prejudice. Results show that ageism rises as the grade levels become higher. School is a place that provides the education on the right ideas to prevent discrimination, but in reality, it goes the other way. So, then I analysed the textbooks used in Japanese schools.

In Japanese elementary schools to high schools, they are using a text approved by the Ministry of Education. In their textbooks, older people are portrayed as people who are vulnerable and in need for help. And, as they get older they are repeatedly being taught at schools that people will become weaker as they get older. So, I think that this creates a sense of discrimination among younger people.

But look at this chart; when we compare the skills of the young and old in the labour market. Older people who are very good or excellent are about 20% and good 50% and moderate 30%, and poor performance is 10% or less. Moreover, there is no difference between young people and older people.

Also, for the health status, 80% of older people consider that they are better than average, they don't have any problems in their daily life, and they don't need support from others. In order to abolish ageism, it is very important to change people's idea just like to end the discrimination on women. It is the same thing with ageing.

The US gerontologist Butler said in 1985 that to end ageism the concept of productive ageing creates value in labour, in caregiving, and in social contribution activities that will make the life of older people happy. This concept applies to today's Japan where we are having a super ageing society with 23% of the population belonging to the older group. This is something that we can use as a goal beyond active ageing society – to become the society of productive ageing.

The reason is because in 2060, 40% of the population will be ages 65 and over. It will become clear that older people can contribute in a way that can create value in society, and as a result we can get rid of ageism. So, today, I am talking about this topic on older adult's labour, caregiving, and social contribution raised by Mr. Butler, particularly on social contribution activities.

In Japan, there has been a rise in volunteer activities as a social contribution activity in 1995 when there was earthquake in Kobe. Then, there was an earthquake and tsunami in Tohoku area of eastern Japan, and many people participated as volunteers. If we look at older people over the age of 60, they made up over 50% of the volunteers, so their existence in volunteerism is very important

in Japan.

If we look at older people ages 65 and older, 24% are sick, 23% are working, and 10% are involved in volunteer activities and the remaining 43% are doing activities such as hobby or health maintenance. Therefore, older people with productive ageing activities are about 33% of the older population. However, when we say they are working, this is work after retirement age. Those who contribute socially the average is about two or three times a month – about 10 hours. In order to promote productive ageing, we have to create a better society for the 33%, and to spread productive ageing for the remaining 43%.

An example of productive activities that has become very good for individuals and also for society, and was made into a movie and a book – maybe you already have heard – is a case in Kamikatsu town in Tokushima Prefecture of Shikoku Island, where 47% of the population were older people. Older people were excluded from roles in society, so they had so much time and were drinking, and became home-bound when they became sick. Consequently, the medical fee was becoming a financial burden for this town.

Then Mr. Yokoi became the agricultural director for this town and he came up with an idea of picking the leaves and selling them to Japanese restaurant. Four women started this activity and together they made big sales much more than they expected. Those people who started this leaf picking business made wages, and now the business is computerized and they started to see more business partners. Today they have become a stock company. So these older people at Kamikatsu-cho, they not only get an income but also they became very healthy because they work in the mountains to gather leaves and talk with their friends. By doing that, their medical fee per person decreased to ¥200,000 or less (approximately 1640 Euros) each year which helped the financial status of the town. This is what is now known as the “Leaf Business.”

In Japan, it is quite natural to have the retirement age system in the labour market, but also people have the wrong concept that older people are weak and need help. In order to get rid of these ideas, it is necessary to change people’s awareness. So opportunities to educate older people are provided by local authorities, NPOs, and private groups. I would like to give you an example case of a college for the third age.

The Osaka Koreisha Dakigakko has a 30-year history of providing life-long learning for older people. But it became difficult for the local government to continue providing financial support to the college for economic reasons, so the local government decided to close down this college. Then, older people themselves turned the college into a not-for profit organisation in order to continue this college. These people - Nagai-san and Sato-san who are here today, are the ones who became the

leaders to make this college for the third age continue to this day.

Now, they have a one-year course with 1500 people attending lectures on about 30 or more subjects. I have been involved in research studies about them for more than 30 years, and I can see that there has been a lot of change, historically. In the beginning, the local government was putting in ¥100 million (0.8 million Euros) but older people themselves formed an NPO to continue the college and are now in charge of organizing the college. I think this is one of the examples of productive ageing as recommended by Butler.

As we can see in this chart, we see 90% of the older people in this study are willing to have a positive outlook on life. They do have a strong sense that they want to have a positive outlook on life. But they don't know what specifically they should do in order to have a positive life. These are the people who have come to this college of the third age.

In the US, Seligman, a psychologist, said that self-satisfaction would easily disappear but satisfaction gained by contributing to others lasts longer. So, the awareness of productive ageing is important. What should be done is that the people who attend this college know what to do, and that they are given a new sense of value.

So I made this scale to see the tendency of productive ageing. At one end, the scale shows personal satisfaction and the other end shows social contribution. By looking at this scale, the ranking of productive ageing can be divided into five levels. The results verify that people can be very optimistic by engaging in activities which give them a sense of contribution to society.

When they just entered the college, older adult participants in my study whom I labelled as "innovators" were only about 1.1% of the group. But at the time they graduated, the "innovators" group increased to 10.4% and the "early adaptors" group was originally 8.4% but this group also grew to 15.7%. The group of older adults who was labelled as "early majorities" was 25.2%, and later they grew to 28.8%.

In total, the increase was from 33.6% up to 54.9%, so the increase in positive awareness was seen for about 20%. In the overall region, we see that about 50% were at the beginning stages, in other words, the majority of those people who enter the college for the third age initially has a lower tendency about the productive ageing.

They come here searching for something but mainly, they are initially here for their own personal satisfaction. But through the 1-year study, they create a new sense of value. Since the college is being managed by the older adults themselves, the organizers become a model for other students



who come here and thus encourage them, too, to adopt a new sense of value.

This is a newspaper article from last month's Yomiuri Newspaper. You can see that this article talks about the productive tendency of older people. It says how much they are in demand and by engaging in productive activities they can gain a healthier mind and body. Through these results, I believe that ageism can disappear. This concludes my presentation. Thank you very much.

## Session 2: Pension System in the EU and Japan

### *Challenges Facing European Pension Systems*

Krzysztof Pater

Member of the Japan Contact Group, European Economic and Social Committee

Good afternoon ladies and gentlemen. I would like to present to you some challenges facing European pension systems. First of all I will present some demographic facts as it's important to have in mind how it is structured. Next, a few words about the two documents presented by the European Commission regarding the pensions in Europe, so-called Green Paper and White Paper on pensions, and finally main trends existing in pension reforms.

First of all, let's have a look at the European Union labour market. The problem of so-called exit age when really people are leaving the labour market.

On this screen you can see how many differences exist in European Union. Generally speaking we can observe the growing tendency between 2001 and 2008. However, still there are significant differences between some member states. At the moment, we can see that the highest rank is in the Netherlands and Sweden and lowest are even in the countries which are not presented in this screen. The average for the European Union you have on this screen is presented.

The number of tendencies which can be observed in the labour market is the problem of the employment of people, so-called older people from 55 up to 64 age group. On one hand, we have Sweden where the employment rate of this age group is above 70%. On the other hand, we have Malta with slightly above 30% and Poland with 34% and many countries between. So we see on one hand reserves existing in the European Union and on the other hand it shows the real problems in this system.

The problem of unemployment rate is also in this old age group between 55 up to 64. On this screen, you can see the tendency for some European Union member states. This green line shows Germany, a country where we can observe a significant decrease of unemployment level in this old age group. On the other hand, the blue colour shows the average for the European Union, and the increase which we can observe in many member states since 2008 as the crisis started at this time.

Another problem is the problem of unemployment rates in the European Union among young people. In this field, we observe really significant differences between various member states. On one hand, we have so-called crisis countries as Spain or Greece where unemployment level among young

people achieves almost 50%. On the other hand, we have very stable countries such as the Netherlands, Austria or Germany, where unemployment level among young people comes to around 10%. So, again, significant differences exist and, of course, we know that young people are paying contributions when they are employed. So it has an impact on the total situation of the pension system.

Let's have a look at how the demographic balance will appear comparing with the year 2008 showing old age dependency ratio - the relation between the number of population over 65 to number of people in so-called productive age between 15 and 64. On this screen, we can see how the situation is changing since 1991 up to 2010. We see the growing dependency ratio in all member states on one hand, on the other hand the differences which were shown also previously by Ms. Eve Päärendson.

Median age again shows – I will show you in other chart presenting the differences, current differences. If you have a look at this chart you can see that on one hand Ireland, the median age is slightly below 35 and on the other hand, Germany around 10 years higher. Again, the European Union cannot be treated as a kind of unity when we talk about demographic situation and pension systems because we have many real trend differences among the member states.

Now have a look on demographic balance - 2008 and 2060. A projection on what will happen. On one hand, we have two examples, Germany and Poland. You can see that because of low fertility rate, low number of births, increasing number of deaths, and small migration, the total population in this country will significantly drop down. On the other hand, because of, let's say not so bad at least or positive fertility rate, we can expect the increased number of population in such countries as France and the United Kingdom. Let's have a look also on the third group, Italy and Spain. This country will be able to keep the current population number only because of high immigration rate.

Life expectancy is changing, and generally speaking, life expectancy is growing. We can expect that now the life expectancy for men as an average in European Union is 75. In 2060, we can expect 84. For women, now it's 81.5. In 2060, we can expect 89, very high life expectancy. Of course, there are differences between member states which we can see on this chart.

Let's have a look at some demographic trends, what we can observe? First of all, baby boomers are in their 60s; they are people born after the Second World War. Now, the number of people over 60 is rising by 2 million every year in the total European Union. Population aged from 20 to 59 starts shrinking and what can be observed also on the previous chart, life expectancy gap between men and women is getting smaller.

Now please have a look on the overview of European population. In 2008, this is typical structure of the society. But what will happen in 2060? A different situation. We will not observe a typical pyramid, as it was 20 or 30 years ago. Step by step everything is changing and the red colour shows the most frequent cohorts. You can see the most frequent cohort for women will be from 70 to 74 years old in 2060.

As I have mentioned, the European Commission started to think about pensions. In July 2010, the Green Paper document presenting some ideas, some concepts was published by the European Commission. After getting opinions from various institution member states, civil society organisations, so-called White Paper was published in February of 2012.

Generally speaking, pension systems are the responsibility of the member states. The European Commission can only point out some tendencies, problems, and propose solutions but have no decision power.

I would like to present to you some comments which were adopted in my Committee as representing the society – people living in the European Union – towards these proposals. It's important that beyond various interests existing in our Committee, we managed to adopt this opinion by the great majority giving consensus.

First, I underline that pension system reforms is a matter decided at national level. No specific type of reform should be promoted or penalized by the European Union regulations. Despite the diversity of systems pay-as-you-go system, pay-as-you-go mandatory schemes must continue to play a fundamental role. Pay-as-you-go system is the system when you pay the current contributions to pay current pensions.

Also, to raise the effective retirement age up to the existing legal retirement age is a priority. We observe the difference between a real retirement age and the legal retirement age, so this gap should be reduced. Bonus systems encouraging workers to continue working beyond the legal retirement age has to be introduced.

Finally, a directive model for a flexible transition from work to retirement must be developed. Some people won't or many people don't want to change their life immediately on one day full time employment, on the next day nothing. They just want to have flexible way to full retirement and such a way should be provided. Merely raising the legal retirement age will not solve the problem as I would like to refer to this chart presenting the employment level in the group 55 to 64, average is around 50% in the EU, it's not the solution only to increase the retirement age. It's necessary to have a package of tools.

Retirement age, lower wages, longer parental breaks, higher risk of long term unemployment put women at higher risk of poverty as value of future pension depends on the whole life working activity. Of course, pensions are not a reward but rather a form of different versions of our savings. We also underline that European citizen's level of financial literacy with regard to pension products or widely understood financial products should be raised by offering education to all age groups, not only in the school level, and, of course, EU methodology on pension statistics needs to be developed.

Pension reforms are challenging. We know about it. Why? First of all, I can say that citizens don't accept or fully understand changes. People don't want to listen about not so good prospects. They believe that their life, if it's going to change will be changed in the positive way. If somebody tells them about these numbers, even if they understand that the future would not be so good they internally don't accept it. On the other hand, we have also a bad tendency among politicians to postpone a reform, to leave problems for the next government, governments for the next generations. All the time politicians are before an election, if not to the parliament, then presidential election, local authorities election and don't want to take risky measures. Suddenly it happens to be too late.

Key questions which should be taken into account when talking about pension reforms. First, how to divide up increases in longevity between working period and leisure time or pension time? How to share the costs of longer lives between and within generations? To assure that each generation is honest towards each other, and to achieve a balance between the number of working and retirement years. If we talk about the European Union pension systems, we can distinguish the following main objectives:

First of all, systems have to provide adequate retirement incomes. Systems must provide financial sustainability. People at retirement age have no option. If their pensions are decreased, they have no option. They cannot earn more money because their ability to work is significantly decreased.

Reforms must be based if it is only possible on the basis of social consensus, and of course, transparency must be provided; transparency during implementation of reforms as well as the operation of a system. We can observe the following major trends in the reforms.

First, hybrid designs or mixture of methods of financing. The sole methodology, pay-as-you-go system is in many countries is not the only one solution. The funded components are added and self-balancing mechanism between liabilities and revenues is often implemented.

What are the most popular changes in the pension systems? First of all, when calculating pension,

having in mind contribution period, instead of a concept of best years taking into account to calculate the future pension, the whole working period is taken into account.

Next, there is extended qualifying period for getting a minimum pension. So, higher requirements to get minimum pension in the system are implemented.

Equal pension age for women and men. Some member states have still differences. So this is something what ought to be provided equally. Of course increased pensionable age and strengthening bonus-malus system aimed at prolonging working activity, too, if it is only possible.

Pre-funding as a policy response to the demographic challenge is the tool often used. New defined contribution schemes, either mandatory or voluntary are sometimes offered by companies. Expansion of existing occupational schemes is the tool in many member states and creation of reserve funds to reduce the impact of the flow of level between various cohorts on the financial sustainability of pension systems.

On this chart, I would like to show you the increasing role of funded schemes in the European Union. The blue point shows the situation in 2006. As you can see, zero level in many member states. But what will happen in 2046? Significant increase in the share of funded schemes in the future pensions. That's very important tendency.

Coming almost to the end, the pension system can observe two periods: Period when the contributions are paid and finally the period when the benefits are paid. Of course, in both periods it's necessary to keep the real value of money when contributions are paid, but of course having in mind that they are paid during long term whereas in average 40 or more years. Various systems are used to keeping their real value. Either wages index, price index or a mixture, partly share of wages index, or partly share of prices index.

In the case of indexation of pensions, to keep their value during the period when they are paid, wages index is used but it's almost closed because of demographic tendencies it's not possible to keep it any longer, sometimes mixed prices and wages index, sometimes prices, sometimes discretionary which does not provide stability for pensioners and sometimes progressive providing higher increase of pensions for those who get smaller pensions.

On this chart, you can see one thing. Having in mind this tendency, the short periods, 1, 2, or 3 years of lack of activity on the labour market will influence the value of future pensions in various member states.

My final slide is conclusions. Of course, further pensions are needed in member states. I can say in the majority of the European Union member states. In some member states it's an urgent matter, in some member states it's worth to implement them to provide – to be honest to our society – sooner than later. Lessons learned from the crisis, of course, have to be taken into account, and finally, pension systems must be based on synergies between various policies. Thank you very much for your attention.

## *Challenges facing Japanese Pension Systems*

Toshikatsu Oda

Professor, Graduate School of Human Development and Environment, Kobe University

Thank you for the introduction. I think people are now willing to have a break but please endure with me while I make my presentation. I would like to talk about the challenges facing Japanese pension system. Professor Pater has just given us the idea about the EU. So I would like to talk about the Japanese system.

Since the time is limited I will start by saying the conclusion. I can say that it's very difficult situation for the Japanese pension system. There are no bright prospects. I don't know where to start, but since we have young people in the audience here, I would like to start talking about the Japanese pension system. All the members of Japan have compulsory universal coverage. That is the Japanese system from 1961 up to today. The system is pay-as-you-go scheme, so the people's payment – from those who are working – is used for the current older people and it is made up of three tier system.

On the very bottom, we have the basic pension and then we have the employee's pension, and the mutual aid association pension. And on top of that, there are the corporate employees' funds and others. Japan has adopted this system quite early and at the beginning it was okay until we had the issue of the AIJ's pension fund. This was a recent scandal involving an alleged fraud involving the loss of the pension fund entrusted to the firm, AIJ. Now, this three-tier system is being endangered.

The time necessary to receive the pension is for 25 years. I think, compared to other countries, that the number of pension years for eligibility is quite a long time. Next, the pensionable age for basic pension is at the age of 65. The employee's pension currently can be provided at age 60, but this up to the year 2025. This will gradually be moved up to age 65. So that means that most of the people have no choice but will have to work until the age of 65. As for the premium of the basic pension per person is, f¥14,980 per month but after the year 2017, this will be raised up to ¥16,900 (147 Euros) in employees' pension. This is taken from the salary, currently at 15.7%, but after the year 2017, this will be 18.3%. Since they are shared equally by the employee and the employer, it's about 10% and the employees will have to pay out of their salaries. And employee's pension are being shared between the employees and employers but for the basic pension is not shared. So, half of the basic pension is being paid by the government which is becoming a huge amount these days.



Then the benefit, in regards to how much can be expected from the basic pension. For 40 years, it's ¥65,541 (570 Euros) per month and, of course, if the years contributed are less, the benefit will also decrease. For example, I have paid for only 36 years, so I am ineligible to receive this maximum amount that the average salaried workers can receive in benefits. For a couple, it is about ¥230,900 (2011 Euros) per month. This is the amount that is paid right now for a couple. And the total amount of pension paid in Japan is ¥51.13 trillion (420 billion Euros).

If you look at this chart, this is quite a busy chart. But on the left, you will see in pink colour: by age, population, and household – the percentage of the pension comprising income of older adults is about 70%. On the right hand chart, the colour pink shows the ratio of the older population who is dependent *only* on the pension benefit. More than 70% are in these households. We can see that the pension system itself is really becoming important since the majority of the older population cannot maintain their life without the pension. They ought to think about the future and how to support their life, since more than 70% are to be dependent on the public pension.

After the age of 40, people's expectations become higher than the people in the younger generation group. So that means the public pension system is viewed as a system indispensable to support older people. But this is not only important for the older population, it benefits the younger generation, too. For example, because of the pension system, the working population is freed from the duty of supporting their parents. When the parents get older, and if there is no pension system, they will have to rely on the children. But having this system frees them from this duty. For the companies, this system enables employees to concentrate on their work. Companies which don't have this system, and even for the public officers they will need to do a second job as a part time job. Sometimes they can make more money by doing that work. So they may be more likely to look for other jobs on the side.

But with this pension system, the employees don't have to worry about having a second job. This also supports the consumption of older people, because if they have enough money to spend, they will spend the money. So many products are purchased by older adults. The other important thing is that this ensures stability of society and economy. The pension system is very important, of course, not only to support the older generation but also to stabilize the society as a whole.

But there are many challenges facing this system. One is the low birth rate and the consequential population decrease. This means that the balance is changing between those who pay the premium and those who get the benefits. In other words, this means that the working population will have more burden to pay the pension premiums and this is already evident in the population trends. The colour green shows that there were more pension benefits for ages 65 and older and the orange are the working-age people who will be getting less. As you can see here, the burden is

becoming heavier, putting more weight on the working age population, and the younger the population gets, the benefits become smaller and smaller in ratio.

This shows the trend of the total population in Japan. Right now we are at the peak. Now there are 128 million. I think it's quite populated now but in 2060 this will be much less, about 86.74 million. In 100 years, in 2110 there will be only 42.86 million. I think this will be fewer than the population in today's Germany or France. If this continues, by 1500 years later there will be only one population in Japan. That means that Japan will no longer exist.

As we see, the increase of old age and the decrease of the labour population are significant. It took me a long time to make this slide. I think this is a major part of today's session. Please remember this part very well.

In the left picture, many people were supporting one older person. But right now or in the near future, three people will have to support one person, which is called a "cavalry" type in Japan. It will happen in 2050, this is not too far away in the future. One person will have to support 1.2 people and it's like Saori Yoshida's style, the gold medallist in wrestling at the Olympic Games who carried her coach alone on her shoulders. Maybe she is capable of carrying three people because she has much power, but you can see how this is changing in Japan.

This was the idea of young government officials in Japan. This picture explains how difficult it is going to be.

Another point is the recession of the economy. Deflation is continuing for a long time and thus the income is decreasing. We were also struck by the earthquake in 2011. In order to sustain the post-earthquake economy, there was an idea that the government workers' salary should be reduced. Since I also work for a national university my salary was reduced by 7.8%, and prior to that I already taken a reduction in my salary.

Looking back in the past 10 years, my salary has always been going down, and based on that salary, the pension is calculated. So when people my age retire and start receiving pension, I think the benefits are in a miserable state. This is also the cause of the problem of the working poor as the fund decreases for the pension. There are about ¥100 trillion (822 billion Euros) of the base pension fund but managing the reserve has not been well. And thus, the pension funds reserve itself is decreasing.

Also because of the economic recession, the payment rate of insurance premium is decreasing. For example, in 2011, only half of the people were paying the premium for the basic pension. But the

government says that having a low percentage of payment is not going to be a problem, since we don't have to pay the benefit for those people who are not paying the insurance. But in the future there will be people, who will not be able to receive the benefit. So this will be a big issue in the future.

For the people who are working right now, the reliability on the basic pension is decreasing. People are feeling a sense of uneasiness about the future. When we look at the system, you can see that about 70% of the working population is saying that they are not sure whether the public pension benefit will be enough for them at old age.

Also, there is a generation equity debate. This is showing the ratio between the amount that people pay for the pension and the amount that they receive. There is a difference by generations. For those who are currently receiving, the amount they paid compared to the benefits they receive is about five or six times more the amount they paid as a premium. But for the future generation, for those who paid, the amount of benefit they receive will be even less but this is for the couples.

But if we look at each individual, this is the result of the research for those people in the 1950s that the amount they will receive in the lifetime will be more than the amount they pay as a premium. But the generation after that, the amount they pay will be much more than the amount they receive as a benefit.

This is the net benefit. As you could see in this chart, the net benefit rates are all minuses. This is an issue involving different generations. There are many issues here and so this led to what is now being talked a lot about – the comprehensive reform in the social security and taxation system.

There are four points I would like to talk on the pension reform. We have to make a new system. I have underlined here about having a single system because now there are different categories within the system. This ought to be made into one, and it also needs to raise the starting age when people can receive pension benefits. These are being considered right now. But simultaneously, operations must be rationalized to solve and to prevent the problems caused by careless operations by the social insurance agencies.

Next, where are the revenue resources for the reform coming from? On the left bar chart, you can see the amount of premium. The revenues in premiums are limited but the expenditures and the government debt continue to grow. There is an idea to increase the current 5% consumption tax. Since my time is limited right now, I would ask you to please read the leaflet circulated to you. There are people who still say it is not enough even if the consumption tax rate is raised from 5% up to 10%. Maybe we need to raise this up to 20%. The expected influence of rise in consumption tax

on households is estimated by the government. This slide is showing the relationship between people's income and how much they will have to pay more if the consumption tax was to be raised.

The reform is asking for the burden by every single person and there should be conditions or presuppositions to make this system work. I have listed here eight of those presuppositions or conditions. For example, the pension contributions are absolutely fewer than the recipients. The current conditions were not expected as what was planned in the beginning because of the change in the population, the economic depression, and the low fertility rate. In return of the affluent lifestyle we have today, this is the consequence we have gained. This is something that we cannot avoid.

If we are to continue this affluent lifestyle, this problem is unavoidable with depopulation. As for the economic activities, we cannot expect the big growth that we had in the past to happen again. So it is very difficult to find the basic or drastic way to solve this problem and shown by the measures that were taken up to now – for example, raising the age to receive the benefit and so on – even a child could come up with those ideas.

I have also given a challenging idea in my research which was funded by the Ministry of Education in Japan. Normally in Japan, the universities are 4 years. You have many days off and also it's easy to get the credits. I made a challenging suggestion of how this can be changed to benefit the tax and the premium revenues. ¥40 million or 30 million (0.2~0.3 million Euros) a year can be contributed for example by reducing the year attended at the university. The parent's economic burden will be lessened and students can participate in the labour market earlier. I don't think many people were impressed by this idea, but this is a suggestion. So, now we have some questions.

When we make a reform on the pension system there is a question; how long can we or must we work? There were many discussions on that. Well, as long as you can work maybe you would prefer to work. And as long as you are healthy enough and have a capacity and skills to do that, maybe you can continue working or else, you won't be able to enjoy the late life that you can enjoy in affluence.

If we are to continue with the measures taken right now, we will have to consider how we should use the financial budget by the government. We have to think of how we ought to allocate the budget. And if we just try to change the pension system, it alone does not solve any problem for the pension. So what we have to think right now is to consider maintaining the peace and safety of the world. Without having peace and safety, the pension reform cannot move forward. Thank you so much.

### Session 3: Employment and Social Participation of Older Adults

#### *ICT and Active Ageing: Continuing True Life by Working, Connecting, Helping*

Laure Batut

Member of the Japan Contact Group, European Economic and Social Committee

Thank you. Distinguished guests, ladies and gentlemen, I'm very pleased to come to you this year and as my two colleagues have very well set up the scheme for the EU countries, I would like to come up to a special point of view as it has been said on the role of the ICT and the active ageing.

Talking about employment, the OECD established that the main reasons of the rising inequalities in the EU come from ICT. ICT benefits mainly the majority of high skilled workers and indeed after retirement inequalities remain.

The purpose is to see how to make age a chance rather than a burden in a win-win context for all and not winners take all. In the newest way of life we live now, I mean in an ICT society, it could contribute for employment for creation of wealth, and for well-being under certain conditions. I would like to notice that the Japanese version will be available as a digital version and begin with my slides to show you that if you just think a minute, to live is just to grow older, the only difference is that there are different needs between youngest and oldest. That means ageing is a global challenge – it's not only about a category of people, it's a global challenge.

The challenge of ageing obviously has been more lightened by the crisis, and we have to ask ourselves not to young people and separately to old people, but if older people could be a chance, we need to ask ourselves how we can re-orient our whole economy from this starting point.

A holistic approach should not be defined only by salaried work; it should primarily enable people to achieve empowerment, well-being, and involvement in society. We have here, but my colleagues as well have spoken about that, the increase in number of old workers in the EU in few years will be from 15% now to 23%, and this is it's only about workers. So society has to adjust itself.

We know that both the supply of jobs for older workers should increase for a lot of reasons, but also for the demand of jobs. Not only because people will choose to remain at work, but obviously because of the pressure, pension cuts, increasing precarity and poverty. That means they will be compelled to stay at work if they could have jobs.

What could help in such society? We had reflections in our Committee on the role of ICT. You

know that now ICT are everywhere, maybe more in Japan than in Europe, and it could be a tool for change to bring jobs, security and healthcare for people.

But older workers face obstacles in ICT, because of working conditions, age discrimination, and training is not so easy. Universities in Europe are becoming more and more expensive especially for women because they face a higher rate of unemployment and poverty. In Europe, when we talk about poverty, it is first about poverty among women. Public budgets also in all of our countries are under pressure and specific barriers to ICT compel people to make their own “revolution.” They haven’t been taught on digital literacy, they need to be secured to use internet, and to have adapted hard and software.

Despite the fact that there are, as older people, a resource of macro-economic demand, a resource of knowledge, a resource of employment, a resource for social economy sector, that means in European NGOs more or less. For instance in your country the Farmers’ Cooperative, in Europe it is called Social Economy Sector. Despite the fact that ICT could facilitate their life, they face obstacles and can’t enter the ICT society.

If we could tackle these barriers, it will boost employment and growth.

We have three main topics on which to act. Infrastructure; in Europe, broadband high-speed and wi-fi are not well-distributed. We remain with islands of no distribution. We have to facilitate accessibility to hard and software, older people have never – some of them have never touched any computer, they don’t know how to use it. As you know, a lot of commands are in English, so we need to facilitate their entering. What is very important for us in Europe is building the trust in themselves; in the use of ICT, we have, for instance, e-signature, e-commerce, and e-dispute which secure rights for internet users, to guarantee privacy and data protection. They are very important for us.

The last point, universal access to inclusive e-education. We are aware that we have to begin now for the next generation. The Committee estimates that it begins too late in several of our countries.

Technologies and education, as you can see, the blue line on the slide shows how many people in different stages of education are using ICT, from the elementary level on the top to the university level at the bottom. Obviously, more well-educated you are, the more you will use the ICT.

For one, ICT could empower active seniors who want to continue working. They can use it if they are trained to look for jobs in teleworking. It allows them to do their jobs more outside the familiar

office. Teleworking may alleviate physical and mental constraints associated with working in an office because it allows workers to reconcile work and family life. But we must bear in mind that bridging the gaps in the lack of basic digital literacy, as I said, is needed to achieve full use of an ICT learning environment, especially after retirement.

In occupation, you always can see in the blue line in the slide, that the percentage of people using ICT – meaning from low skilled manual to high skilled clerical –it’s quite the same for education. The need for skills and qualification is always there during working life and after working life, too. It’s really a pre-requisite for inclusion and for well-being.

The ICT in the whole society is an opportunity for transfer of knowledge and to make inter-generational exchange. It could be in companies and in private life as well, a communication from old to young and young to old people. Of course, it will be easier if old workers themselves or old citizens themselves are able to use digital technology. So, lifelong learning and e-skills are acknowledged to be essential for survival, helping people to remain at work, to find other jobs, and to develop solidarity between generations.

Second point, ICT could help inactive older people remain included. As I said at the beginning, we would like to have a holistic approach. Silver Economy could be enhanced by the internet, and automated payments. It requires digital skills for the older adults. There needs to be trust in dematerialised transaction. And as I quoted, ICT is also important for inactive older people. It is an important tool to keep in touch with family and friends, as soon as you are less and less mobile, ICT could help you to maintain contact.

The third point ICT can help is at the end of your life when you enter dependent old age on one hand, and on the other hand, for the carers, it could be an opportunity to create jobs.

We saw yesterday in another workshop a lot of your high level professors and representatives of scientific universities have a lot of solutions about that, which obviously have also created employment for people and other ways to help.

The opportunity for action could be enormous, if well managed, old age could be a gold mine for job creation, growth, and also opportunities for business and workers, but it has to be well-managed.

It could enhance national GDP and help older people for their purchase power, the sustainability for social security system and insurances, and it would be a reorientation of economy. But that means we need political trends and political will to reorient the economy in that way, and that’s not done in Europe. We try to have strong action for the EU Commission, and we had lots of opinions voted by

our Committee going in that way –to make a win-win situation. We are aware of that; if not, inequalities should dramatically increase in Europe.

We have, as you may know, a strong European Trade Union Confederation and I have put in the file the position, as Krzysztof said before, this Confederation is in favour of employees remaining at work until the mandatory retirement legal age first, and then inter-generational solidarity could be maintained.

In that way, we also find again ICT to answer the needs of age. Our Committee considered it as a fundamental right to access its infrastructure and digital tools. E-inclusion for older people means to take ownership of contents of all digital media, not only about having a computer and to use it. E-inclusion requires a global approach and as I said, we had stated in our opinions that after the compulsory retirement age, people have to choose whether they want to stay at work on a voluntary basis. ICT are tools which assist for greater inclusion.

My concluding remarks are that we are facing now a depression and recession that should not be a social model for the future. We have to think ahead, and to re-think and reorient our economic and social model for the future. As Professor Oda said just earlier, we have to ask ourselves if it is really the human destiny to work from birth to death, and if not, how to organize our life so that economic and social inequalities reflecting the unequal access to ICT could be tackled.

Life is for yourself first. Thank you for your attention.

I would like to also thank Kwansai-Gakuin professors to welcome us in this wonderful place, thank you.



*The Systemic and Social Requirements of Social Enterprise's Role in Supporting New Possibilities  
for Mutual Support in an Ageing Society*

Kohki Harada

Associate Professor, College of Community and Human Services, Rikkyo University

Hello, my name is Harada from Rikkyo University and thank you very much for inviting me today. I am an expert in administrations and local municipality and especially with regard to the third sector. The third sector is what I am doing research in, and in relation to that I have done some research on social enterprises.

In that process, I have come to know about Work Integration Social Enterprise and this is very important when we consider the balance between systemic and social requirements of social enterprise's role.

Today, I would like to talk about the possibility and the potential of WISE, the Working Integration Social Enterprise, in relation to the issue of ageing society. So this WISE, as I will call it, deals with persons with disabilities and also older people, single mothers, and homeless people who are excluded from the general labour market.

In Japan, in reality, I have come to learn that WISE is not a corporation, so it is unlike the ones in Denmark, France or Italy. So, WISE is not recognized socially; therefore it was very difficult for me to do any survey. But, this entity does exist for a long time for labourers who are excluded from the society and I wanted to do some comparison study with the Japanese WISE and such similar entities abroad.

As I will be talking later on the senior ventures targeting the senior people, I have done some survey but it wasn't very successful. As Professor Fujita also has mentioned, even if we call the people older adults, there are different types of older people. For example, there are people who have high income, looking at their economic standard; this is ¥1.97 million, about €20,000, that is the income per person of older person.

If we look at the total general household, per person income is 2.07 million yen (17,000 Euros). So, there is not much of a difference between the two. Economically speaking, they are not so vulnerable. However, there is a very big income gap. One out of seven people is relatively poor in Japan, that's for the general population. But, in terms of older people, it's one in four people who are considered poor.

Also, there are an increasing percentage of older people who are becoming homeless. As it has been introduced prior to my presentation, employment rate is high in Japan, but it is because people have to work in order to make a living. Also, there are people who work for jobs that they do not prefer.

As you can see at the bottom slide, starting from the left hand side, there is a column for engineers. Older people are working less as engineers and other white collar jobs, but there are a greater number of older people working for agriculture. Some people look for future potential in agriculture, but they are mainly retired people in rural Japan who are supporting their household agriculture.

Many of the older people are not working in jobs that they prefer, and also their needs vary. There are people who work and there are people who do not work. There are people who participate in volunteer activities, senior seminars and things, and there are people who want to participate in such activity. And, there are people who do not want to participate, and also who do not participate in spite of the fact that they want to, and so forth.

In terms of employment and social activity, it's very difficult to balance the two. That's the situation of older people in Japan. It's either work or social activity. You have to select one out of the two, and it's very difficult to do both in balance, and that is probably because of the employment system that we have in Japan. The situation and the conditions are very strict.

In terms of work, there is an extension of the retirement age or reemployment, and so forth. When an extension of retirement age is taken, most of the time it's by those who used to be managers and they are reemployed as general employees. That leads to a very subtle human relationship, and this also brings about various difficulties in terms of willingness to work and in terms of the older workers' physical conditions.

That's for employment, and then there is social activity. In Japan, the baby boomers do not have very much connection with the community that they belong to. And, for them, after retirement or in any time of their life, they are less likely to get any satisfaction from just joining any social activity. But, the survey done by the Japanese Cabinet Office and the Internal Affairs Department show that their needs are very high for volunteer activities or social activities.

In Japan, amongst the older people, if we look into the social activity and employment horizontally, and the labour intensiveness – high or low, vertically, it's very difficult to find an environment where you earn money and also be involved in a social activity.

Several years ago, I did a survey on older people. In 1998 December, the NPO Act was established, and at that period, they supposed that when the baby boomer's generation retire, an event that was thought to be very difficult to cope with or happen. We did the survey at Yokkaichi City, a pretty big city for 3000 people and asked what kind of activity they are engaged in, and what kind of a future they had in mind? The result was as we had forecasted, they said that "I will play golf, watch TV and drink." Most of the people answered in this way. So, they had not considered what they wanted to do after retirement.

Because of this survey, after 10 or 20 years they will have to retire and they will need to seek for or join some social activity within their community. They will realize this reality, especially for about half of the people who responded to this questionnaire. Furthermore, we did another survey in their homes and their job places. We interviewed them regarding their history and the skills that they have. We also asked them further on what they really want to do. So, with regard to the Yokkaichi City, we found out that the social needs were very high amongst these responders, but the bottleneck was the economic aspect. They wanted to engage in social activities but the pension was insufficient to make their living. So they needed some kind of part-time job or some financial support.

Further on, we further asked them how much they think they will earn and how much they wanted to earn. There was a great difference as to how much they felt they would earn and how much they wanted to earn. The difference between the two was about ¥62,000 (540 Euros). So, it will be working 4 or 5 days a week. If they can fill in the gap of ¥62,000, then that will lead them to a life where they can participate in a social activity while earning money; they can balance the two activities.

If it was something that would make this possible, I thought the program would be worth doing. For the past few years, I have been working on this project and did some survey. What would be the kind of work integration social enterprise that will be viable in Japan?

I have started my survey 3 years ago. In my survey, my colleague does a research on EMES in Europe, he is also a member of EMES and so we tried to compare Japan and Europe in terms of social enterprises. So that's what we try to do. But, at the very beginning, we faced a very big challenge; a WISE entity does not have a corporation qualification, so we had to start off with the definition of WISE or Work Integration Social Enterprise, and that was where we had a great problem.

This is also being discussed in Europe. There are two categories in a broad sense. The one is NPO-related approach and another approach which is cooperative-type approach. So, there are

two types of social enterprises, that's the case in Europe.

In Japan, NPO can cover many, many types of entities, and so we decided to take the cooperative approach, that is we decided to do a survey mainly on cooperatives. Actually, there are two entities which we targeted. One is a workers' collective and another is workers' co-op. As a result of this, we were able to reach a very interesting conclusion.

The so-called WISE has three kinds of value, and the main value is the labour inclusiveness. This is mainly targeted for persons with disabilities. The disability level and the willingness to work were surveyed, and jobs were available that can accept them based on these different levels. Also, the environment supports such labour. Also, there is a governance system, which is very democratic. In order to gain the understanding of the community, the community members are also a member of this entity, and by including such community people, various needs can be identified. And by providing service and goods to those needs value added service provision can be created. And this value-added service provision can lead to volunteers or donation of goods. By receiving such donation, income can be secured. And, that can lead to making a living. By doing so, the life can be supported and also the willingness to work can also be supported.

These three values exist and these three values correlate with each other in a very close way. Naturally, however, the balance of the three values is very difficult. Horizontally is the level of participation, the formal level of participation whether you are just participating in daily meetings or whether you are participating in the decision making. Vertically, we have the wage level. At the top right indicates higher pay, but there is no entity that belongs to top right. So, high participation, high wage rate does not exist.

Kawasaki Soap Plant, at the centre of this graph, is an example where they were capable for receiving support through the Law for Promoting Independence among Persons with Disabilities. Through this law, the Plant is guaranteed funding to pay wages, but they can only hire persons with only certain kinds of disabilities. Therefore, in order to hire any person regardless of disability type, the Plant had to forgo the government support and survive on their own.

What I realized is that rather than achieving public participation, in other words, making sure each person had voting rights in a cooperative, many cooperatives focused on making sure that they can provide an environment where they can accept lot of people to engage in jobs which suited their capability. A higher cost was placed in this goal.

Due to the lack of time, I will give you the conclusion. The problem is that within the governance of service provisions found in the market mechanism or through commissioning a contract using

public funds, social values such as the provision of an inclusive environment are not identified as basic values. These are not found in the service contracts using public funds.

A consideration for future research is besides evaluating the added value of these services, how to evaluate the social value of the organisation is something that needs to be studied.

Lastly, I'd like to let you know that cooperatives which had more members attending their formal meetings were more likely to create an environment which pursued improved productivity and have a staff with higher motivation. Even though the productivity will be lower, the morale, motivation, and willingness to participate in society were extremely high. In particular, workers' collective, which started off with a co-op, had only a network with certain entities. But, people who hire more people with disabilities or marginalized people were able to create a better network.

In the past 20 years, 99% of the workers' collectives consisted of mostly housewives. But by implementing the WISE model, the organisation itself began to change and undergo a reform. Therefore, I think it is an entity which holds a lot of hope for balancing older adults' wish to participate in work and social participation, and should be increased in the future.

These are the two challenges for the future, and one is that the network between the community and the various agencies is very important. In Europe, they call it "infrastructure," while in Japan it is called "*chukan shien soshiki*" for such go-between. Another is whether the output values of social inclusiveness or social participation can be identified as a success measure for achieving public capital. Whether terms like social value or social clause can be included as consignments in the various commissioning of contracts and agreements are being pursued. I am also interested in studying further on this issue. Thank you very much.

## Panel Discussion

Chair: Li-Mei Chen

Associate Professor, School of Human Welfare Studies, Kwansai Gakuin University

**【Chen】** My name is Li-Mei Chen, and I am on faculty at the School of Human Welfare Studies here at Kwansai-Gakuin University, and I would like to thank my colleagues for giving me this opportunity to moderate this discussion. I'm grateful and humbled to be in the presence of my colleagues and friends from the EU.

The way I am going to moderate this discussion is I'm going to ask each one of you a question, and that's how I would like to go about it. Then, in the end, I would like to leave about 10 minutes to ask the audience for any questions or comments to our discussants.

Since we are kind of short on time, I would like to go ahead and ask the first question and it goes to Ms. Päärendson. I was very interested in your presentation and especially you gave some hints of ways to sustain the social security system such as delaying the retirement of the baby boom generation and increasing migrant workers and so forth. One of the things you mentioned was that we have to think of policies in terms of inter-generational terms, and I think that's very important and Professor Fujita mentioned that younger generations as well as older generations have to have some kind of social awareness about ageing. I was wondering what sort of policies or programs have the EU done so far, in terms of promoting inter-generational awareness for older adults.

**【Päärendson】** Thank you very much for this question. Yes, as I mentioned inter-generational dimension is important when we tackle ageing population issue. What we are bearing in mind is that, for instance, we should take inter-generational aspect into account when we work out, for instance, our employment policies, to see equal opportunities for both, for young and older workers, also equal treatment when it comes to training for instance. In companies, also several surveys prove this that when you put together older workers and young workers, then it's very efficient way how to transfer knowledge. Younger employees they can teach their older colleagues for instance regarding ICT and other recently received knowledge, and older people for instance they can guide younger colleagues in the field of communication with clients, because they have much more experience in this, and as we can see young people very often they are very good in technology but they lack communication skills, so simple communication skills with another person but what is very important when you sell your products for instance.

This is one example at company level for instance, how to organize it. But of course as I mentioned

I was a bit running out of time with my presentation, but very last slide of my presentation, it was about inter-generational solidarity. I mentioned that our – this year, whole year actually, in the European Union is dedicated to this issue. So we have had lots and lots of conferences and we spoke on how to handle positively this ageing society issue to emphasize what kind of positive elements are coming with ageing society.

One important element here is also that, when we can't solve only one side of the problem, we always have to see also – when we talk about older people we have to also see what opportunities remain for young people.

In companies, yes, also there have had several surveys and also training for managers on the best ways to organize continuous training for diversified teams. So it's again young and older employees together.

I'm not sure, if I answered your question, but these were some examples, thank you for your question.

**【Chen】** Thank you Ms. Päärendson. Talking about generations, I want to ask a question for Dr. Fujita, and I really appreciated your data on older adults who are studying at the colleges for the third age and how once they engage in lifelong learning, they can be educated to become more productive people. I am just wondering whether the upcoming baby boomers or the *Dankai no Sedai* would also have that kind of self-awareness and also more willingness to engage in productive ageing. I was wondering if there is a cohort difference, could you comment on that.

**【Fujita】** Thank you. About the college for the third age, I think the current ageing population will have to try hard so that they can hand those efforts to the next generation, which they can act as a model for the next generation.

In that sense, I try to think of what will be a good translation in Japanese for the English word “productive ageing.” When companies talk about productive, they talk about producing something or manufacturing something, but here, it is more like a creative activity. When I think about Professor Butler meant to say about productive ageing, he was not talking just about the production or making of something, but also it includes the meaning of creating something new. Just like Japan, the EU presenters have talked that this ageing society is something they too have not experienced before. I think that's the same for Japan and Europe.

Since this is something that we haven't experienced in the past, “productive ageing” can be a model of making something new that did not exist before. I think instilling the idea of productive ageing

now. It will be very important for and greatly benefit the coming generation.

【Chen】 Yes, I guess it's really important for us to kind of pass on the spirit of productive ageing to the next generation and I do agree that one thing is through education.

Okay. Next, to both of you, Mr. Pater and Professor Oda. You both tackled a very ambitious topic on pension and I respect you both on doing that. With Professor Oda's presentation, the future of social security is very dismal in Japan and I don't know what to say about it as well. But I would like to ask both of you, first, Mr. Pater. You mentioned about – there are pockets of older adults, especially you mentioned women who are at higher risk of receiving adequate pension, especially they go in and out of the pension system because of giving birth, raising children, and providing care for families. Along with the pension policy what other kind of policies should we simultaneously be looking at? Next, Professor Oda, you mentioned the necessity for world peace and security, but if you can comment similarly on that issue from a Japanese perspective as well.

【Pater】 Of course, thank you very much for your question. If we talk about the position of women on the labour market and consequently their future during the pension period when the benefits are paid, first of all we have to take into account that the principle of equal pension means that the future pension for each gender will depend on the contributions paid during the working period. That's a general tendency appearing in majority of the EU member states. If it happens in majority of societies where still women play a dominant role taking care of children, if they take care of children, their activity on labour market is reduced. Either because disposability on the labour market is reduced, they have to leave the job on time to take children - to take care of them or member state does not provide enough facilities for taking care of children, kindergarten, proper schools, taking care not only within few hours but longer per day. Then, they are forced by such circumstances to reduce to take part-time job or even to prolong maternity leave. Even if maternity leaves or such types of leaves are paid in the terms of pension contributions, usually they earn during such period of time smaller amount of pension rights, comparing to the situation they are fully employed.

Next problem is that all family facilities providing proper care of children as well as older people is something what helps women to earn their pension in higher level.

Next, I think also where we have to be – is very important, in European Union, women salaries are still smaller than men salaries in the same position. The task for member states is to fight against such situation, however it's a very difficult legal procedure to obtain true gender equality. So, it's not – everybody talks about this problem but this problem still exists. Legal provision is I think the most important position.



The third reason – I would like enumerate four reasons. The third the most important in my opinion is the situation that in many member states young women have much more problems to get the job or to get permanent job comparing to men. Employers are afraid that sooner they will leave for maternity leave, they will get free time because of sickness of a child, etcetera, and looking very narrow on the productivity of women, they think that this is a problem for them. Take for example into account, very often the question of loyalty, for example women are more loyal employees comparing to men of similar age, and they respect the employer who provide proper facilities.

The fourth question, I will give you on the base of example of my country. It's a kind of standard that – when there is a marriage, men and women have money, have their own household, they earn – manage well, let's say home budget together. But it happens suddenly that there is divorce. If they share their family duties, for example, man is the person responsible to bring the majority of money to the home budget, woman responsible to take care of the family. Then suddenly after divorce, woman is lost. In Poland we have solved, in the part of the pension system, funded part of the pension system that after divorce the money collected, the pension money collected in the pension fund by both of them are divided between both of them. If they don't achieve an agreement, then the court procedure follows. So that is the tool on how to protect in such a system women if there is a divorce. I think that these are the most important reasons. Thank you very much.

【Chen】 Thank you.

【Oda】 Before answering your question, I was listening to the comments and I thought they were very interesting. Also in Japan, the system has changed for pension. When you have divorce, the corporate pension that was paid for the husband can be divided between the couple. The original pension system was only for one member in the family when the males were working and that the women were taking care of the family. So that is how it started and this is how it has been kept. But now, there are contradictions as we see since the society has changed and there are demands from the part of females. And so, we see those changes also in Japan.

Also, when we talk about solidarity between generation and how we should succeed between generations, as I also touched upon this in my presentation, the aged society used to be a minority, it was a small portion among the population. But now it is becoming the second majority in the society. So, no matter whether the ageing population is willing or not willing, no matter as a partner, we have to have a solidarity or we will not be able to survive between the generations, then we have to think of the issue of the labour, the issue of pension. We have to hold the burden together between different generations. If we don't do that, we won't be able to survive in the society.

As for the handing over to the next generation, I think the current generation is enjoying the benefit.

But, this benefit should not be the one that will become the other way that it will be a loss for the next generation. So, for example, by extending the mandatory retirement age, if this causes a problem that the young people would not be able to get the job, so there were some discussions and arguments about it that the young people would not be able to get a job. But when they consider what they should do and when they become the aged population if the retirement age will be extended and if this is realized, then the young people will be able to work when they become the aged population. So, we have to think of that it will be necessary when we consider about making the policy. I think that should be also one issue which is very important, where we think of the inter-generation issues.

I also have a question, I talked about peace and security, not only the life of the older generation but we won't be able to get the good life without peace or security. There are conflicts in the world, in many places in the world, and also if we go to the other developing nations, we find that older people are having a very difficult life. Those are the areas that are very weak to natural disasters, and then it is very difficult to live.

So there is a question; how much money we should spend to maintain the peace and security for the areas that there is no safety or peace. People have been investing a lot of money and if the peace and security have been maintained that can be used for human lives, it is possible to allocate those investments to human life. Then, I think this will lead to the subject of how we should allocate the national budget. This is not only true for Japan but also for many countries.

Without considering that if we just discuss only on the pension or the ageing society there is no bright factor, so this will not make any solutions. If the iPS cells for example will have big patents that we will be able to sell or that if we find a big oil well maybe this would change the situation, but without that I think just considering about the pension or the ageing society would not be sufficient. We have to look from other aspects also.

Then, what can the older population do as a social contribution? I think in a Japanese way, we can say they can be active as a watcher or advisor, maybe they can have lots of knowledge, so not just study about the how or to play around in the university for the third age but maybe they can have more knowledge or skills that might be helpful for the society. I'm sorry I'm talking too much.

I would also like to talk about ICT, the older people, especially the current one, at least my generation or younger than my generation, are already familiar with ICT, so from now on I think the older people, most of them, will be familiar with ICT, they will then become the mainstream. So when we discuss ICT, this is for the short term issue when we discuss at this present time.

【Chen】 Thank you very much Professor Oda for putting light on the various topics raised so far. I was wondering if Ms. Batut you would like to comment on what Professor Oda was mentioning.

【Batut】 Thank you very much for giving me the opportunity to discuss with Professor, but I'm sure that Professor could say that because he is so young. You know, at the university level I'm sure you are right, but for the society as a whole, I'm not so sure, and when we talk about ICT as a tool to empower the aged society, it's for now, a lot of that have never met a computer in my country, which is not an undeveloped country. We have huge differences between big cities and little cities in the country. We have a lot of differences between high level and low level educated people in the use of computers. If ICT could help in any way to enhance economy and to solve some problems and to maintain links for older people, we have to make an effort now and train them and help them to empower this new world.

As Professor Oda said, you ought to maintain peace and security. You know, the EU has been first created to maintain peace and security. But, the original reasons of peace and security are sometimes being forgotten.

When I say that we have to rethink the whole society for now and for tomorrow that means that maybe we have to think of new ways to share wealth. I would underline what the Professor Oda said about inter-generational security. Inter-generational links was our pay-as-you-go system. That is inter-generational solidarity. Now it is threatened by depression, recession, and by population ageing. So maybe we have to rethink these systems, not to totally change them, but to adapt them. As Krzysztof said, it needs to keep the first pillar of solidarity alive, because if not, peace and security will be threatened. Thank you.

【Chen】 Thank you very much Ms. Batut. Anybody else want to comment on this topic?

【Päärendson】 Yes, thank you very much. If I may I would like to comment on this ICT issue. I believe that we are not talking here only capability to send e-mails or communicate with your grandchildren in Skype or via Facebook. Of course, everyone can use these tools. But we use ICT in many other sectors. For instance, in my country in Estonia, when we launched digital prescriptions, meaning that we saved people to go twice to see a doctor, once when you visited your doctor, doctor put you a diagnosis and gave prescription on certain bills. So, if you needed later on to renew this, you didn't need to go anymore to see the doctor because thanks to this digital prescription. Your doctor communicated directly with pharmacy, so you only needed to go to pharmacy with your IT card and pick up your medicine.

But we face lots of opposition from doctor's side because that was something new. They had to

start to do things differently, so this is what we are talking about when we talk educating about ICT, because majority of doctors were also more like senior doctors and it was simply something new.

It's the same with digital signature for instance. I must confess that I myself for the first time when I put the digital signature I faced difficulties.

When we launched in Estonia e-voting, meaning that you don't need to – you can participate in general elections staying at home, voting at home using your IT card. It also caused in the beginning - it increased participation level in voting among young people but not so much among elderly people because they simply didn't know how to do. So they had to go to the city centre anyway to give their vote. Thank you.

**【Chen】** Yes. I think there are a lot of challenges in terms of implementing ICT, but there are a lot of promises and effectiveness in doing so. Talking about effectiveness, I would like to go to Professor Harada. I admire your work, especially because he always talks about social inclusion of older adults and so forth. Today, he mentioned about – how to evaluate these workers' collectives and coops in terms of including older adult workers, and I think it's necessary for any kind of policy or programs - evaluation is very important. I admire him for tackling by looking at social outcomes of these workers' collectives.

My question to you is you looked at the effectiveness of these workers' collectives but how about the efficiency as an outcome?

**【Harada】** Thank you for the question. When you say efficiency compared to companies you mean, is it more efficient in terms of cost, is that what you mean?

**【Chen】** In terms of profit but also how much investment you put in and how these effective outcomes can be brought about quicker?

**【Harada】** This is an issue that I have with myself as well. For evaluating the value of such non-profit organisations, there are two ways, two approaches. One is, I think it was in March that the Social Value Act was passed in the UK. In Japan we call it policy bidding where social clauses such as equality between gender, inclusion of persons with disabilities or older persons will be included as requirements to participate in policy bidding. Including such social clause, values, aside from prices, will consider by organisations. This is for any entities; it can be profit or non-profits. It is a way to achieved social values from the entities giving out the contracts.

The second approach is service level agreement in UK, or negotiated contract in Japanese.

Entities which meet certain conditions will be highly prioritized for service procurement and contracts. With such a case, there can be problems with lack of transparency of the process or relationships based on unfairness and favouritism. So it becomes important for an entity which is trying to get a service level agreement to publicly appeal their social values.

One of the approaches is social audit. It requires asking how much of the stakeholder's opinions or voices are heard, what kind of effort did you make, what kind of value you placed, and how much was invested. It is one way to self-evaluate the organisation. But, this does not exist in Japan, so we have to include it as a part of the process here, too.

**【Chen】** I'm sure you will help us guide our way to making better social enterprises here for older adults and other people who are socially excluded from society. We are actually running out of time and I was wondering if any of you have questions that you would like to ask our participants today.

**【Floor Participant】** Thank you. Question for Mr. Pater. Thank you very much for your explanation, very clear. However, I have a very much pragmatic question. Now, let's say a leading country in the EU, France or Germany, how much they are getting governmental pension now and how much they have to pay before retirement. This means not workers but university graduates, how much they are getting and how much they have to pay when they are working? Thank you.

**【Pater】** Life is very dynamic and – Germany's after implementation of reform of pension system. First of all they prolonged pensionable age, additionally they have implemented small advantage component, it's very – it's I think impossible; I have never met a statistic comparing the real value of many place into a system and taken away from the system. Especially because many EU member states pension systems which are based on their pay-as-you-go formula are additionally subsidized by the budget. We have some member states, for example, Denmark, when every citizen, living certain required period of time and paying taxes in Denmark is eligible to get basic pension. What is above is paid on the basis of collective agreement between employers and – concluded between employers and employees.

In our country, for example, as we have mentioned France, Germany, Poland, the principle is pay-as-you-go system. The systems are subsidized and level of subsidy is increasing year-by-year because of demographic changes. As I have mentioned, unfortunately I have never merged studies showing a very comparable matter, this value of money placed and taken from the system.

If you are talking about replacement ratio, then at the moment in majority EU member states it's above 50% of the salary. However, if you look to the studies, for example, 10 years ago, it was a

standard that this comparison was made between the first pension and last salary. Now, these comparisons are done between the first pension and average salary during the whole working life related to the – just calculated having in mind average salary because it happen, still more often that 10, 20 years ago, the salary was growing year by year, and generally speaking the highest salary was very often paid during the last working period.

Now, still more growing number of people can observe that the highest salaries they get during let's say their medium period of work, but at the moment more than 50, between 50% and 60% is the replacement ratio. However, of course, looking for the future, I cannot say what will happen in around 15 or 20 years to the future when I get pension, if this replacement ratio is kept or not. To save certain level of independence in some member states the funded components were implemented. But there are too many reasons having – on the future of pension, but it's very risky to estimate. Of course, governments are making estimation. But you know that if you are depending on assumptions you take you can prove that the future replacement ratio will be higher than 60% or lower than 40 depending on what assumption you take.

**【Chen】** I'm sorry we are running out of time, so I would like to give other people a chance to talk and ask questions. Anybody else has a question? Laure would you like to share us a data from France?

**【Batut】** I want to, as you said, the answer of Krzysztof was very complete. So, on this question in France, the speaker asked for the university, I understood, university professors, in France they are civil servants, so they are integrated in the public system, which is now component of two pillars; one, the main part is pay-as-you-go system if you like, something similar. The second pillar is now done by your own spare of money, you can choose in the private system or some of other public systems. That means that when you go to retirement, your pension represents more or less 50% of your activity salary for – I speak only for civil servants, and so it depends on your upgrade during your life, your working life, the level you have reached, and it is calculated till now on the last 2 years of activity. That means that more or less you know that when you will be retired you have half means to live than in your activity life. It concerns only civil servants, these two pillars, it could be completed by your own savings. Thank you.

**【Chen】** Yes, Professor Oda, please.

**【Oda】** Well, half of the income, in the case of Japan, also the Japanese government is trying to keep at least 50% of the income for the amount of the pension paid. I was given a notice of pension and I tried to think of it in many ways. They have a very complicated way of calculating process, but it doesn't reach 50% of my income, while the government is saying that they are maintaining at

least a line of 50% of the income. It doesn't really meet the actual sentiment. The EU member states, I have a question to Pater, do you have – don't think about introducing common pension system or a pension union, you don't have that kind of discussion in EU member states?

**【Pater】** I think it is impossible to have in the EU – even in member states we have different systems for different groups. Laure has mentioned about civil servants in France. In Poland, we have separate system for military services, police, military, firemen, etc. We have different – to some degree different system for prosecutors, different system for miners, so many different systems. First of all in the EU we have systems based on pay-as-you-go formula. But, many systems are based on taxes, as I have mentioned in Denmark.

Taxpayers are getting the pension paid for everybody where everything what it's about is based on agreements between employees and employers, very well developed system, similar to Netherlands. I cannot imagine the situation, and demographic situation, different in different member states. You remember I have compared Ireland on one hand, Germany on the other side, no possibility to create joint system.

**【Chen】** I guess that's that. Ms. Päärendson, very quickly.

**【Päärendson】** Yes, thank you. Just a word, you know, when you think of Europe never think it as a whole, think that we are 27 members, all different 27 cultures, all different. But we like to live together.

**【Chen】** Thank you very much. I think that we must think about that when you talk about the EU. Anybody else have any questions or discussions? We have 3 minutes.

**【Floor Participant】** Shall I stand up, can I ask a question? You just mentioned that there are 27 member countries in the EU and so I think each one have different situation. Now, you are talking about solidarity between different generation, and in your countries since you have the recession and the younger generation and they will need employment and also extending the ageing population, do you have any understanding between different generations, does ageism, exist in your countries? It is becoming very severe in Japan, but what about ageism in your countries?

**【Chen】** Anybody? Mr. Pater?

**【Pater】** Of course, crisis has brought many problems. But I think that we don't observe, even I have had opportunity to have a look at Spanish and Portuguese labour market, countries touched by the crisis with high unemployment rate among young people. I have never seen any countries

creating or showing problems in relations between generations. Their negative comments are addressed not to us for example, older people, but towards the government who is not – the governments which are not acting in enough for measures to provide employment.

There are some if we look into public opinion inquiries, there are some bad opinions among, let's say, national or member state societies in the relation to the other member states. Because, when the crisis is the solidarity based, solidarity principle between values member states require in fact, let's say richer countries should help countries in trouble. Because also of media, many people in richer countries don't understand exactly, especially they sometimes compare their financial situation and their standard of life and if they see that in spite of the crisis their standard of life is still lower than in the countries touched significantly by the crisis. People don't think that society in the countries, touched by crisis was forced to reduce their living standard significantly, but they still compare to their level, but nothing between generations.

**【Päärendson】** Thank you very much. Thank you for your question. Could we comment why there is so high unemployment of young people? Very often it's the matter of mismatch of skills. So the skills what young people have are not in demand at labour market for the moment. With crisis anyway there are fewer jobs available. So if we compare now the position of older person and young person, then companies prefer to have older person, because he or she has experience to work. Young people don't have experience to work and very often their skills are not matching to the needs. So, with crisis, we have understood that actually education system is something what we need to reform enormously to make it work more for labour market. To make it better for young people but also to allow older people to get re-trained if it's needed. Thank you.

**【Chen】** I'm sorry, we are running out of time and we have to end here. I would like to thank all of you for this wonderful discussion and thank you to the audience for participating today, thank you very much.



## **Closing Remarks**

Akira Ichikawa

Associate Professor, Institute for Industrial Research, Kwansei Gakuin University

Thank you very much for your participating to the workshop entitled, 'Ageing Societies in Europe and Japan.' In Europe and also in Japan, we have commonalities which are – we are advanced nations, but we have an issue which is common to both of us as well. And so, the issue of ageing society should not be taken just as a negative issue but we should also consider positive values in these ageing societies in order to consider this as a win-win matter. In taking this kind of approach, I think this seminar was very significant.

Today's workshop was hosted by the EU Institute Kansai and also the Kwansei Gakuin University branch and also the European Economic and Social Committee and also it was co-sponsored by the Kansai Economic Federation and also Chamber of Commerce and Industry, Kansai Productivity Centre, EU Association, and also the School of Human Welfare Studies at Kwansei Gakuin University.

I would like to thank all of these people concerned and also I would like to extend our gratitude with a great applause to all of the participants here in front of us, the panelists and the speakers in front of us. Thank you very much. This closes our 16th International Workshop.

EUIJ-Kansai International Workshop  
Ageing Societies in Europe and Japan  
Active and Healthy Ageing - Social and Economic Challenges

**Appendix Contents**

**Session 1: Potential Opportunities and Possibilities of an Ageing Society**

Eve Päärendson

President of the Japan Contact Group, European Economic and Social Committee

*Ageing Societies in Europe and Japan: Active and Healthy Ageing – Social and Economic Challenges* ..... p.50

Ayako Fujita

Professor, Dean of Psychology, Koshien University

Professor Emeritus, Osaka University

*Beyond Ageism to Productive Ageing in Super Ageing Society Japan* ..... p.53

**Session 2: Pension System in the EU and Japan**

Krzysztof Pater

Member of the Japan Contact Group, European Economic and Social Committee

*Challenges Facing European Pension Systems* ..... p.56

Toshikatsu Oda

Professor, Graduate School of Human Development and Environment, Kobe University

*Challenges facing Japanese Pension Systems* ..... p.60

**Session 3: Employment and Social Participation of Older Adults**

Laure Batut

Member of the Japan Contact Group, European Economic and Social Committee

*ICT and Active Ageing: Continuing True Life by Working, Connecting, Helping* ..... p.65

Kohki Harada

Associate Professor, College of Community and Human Services, Rikkyo University

*The Systemic and Social Requirements of Social Enterprise's Role in Supporting New Possibilities for Mutual Support in an Ageing Society* ..... p.70

※You can get all the original PPT files in colour from the international workshop through our website; <http://euij-kansai.jp/publications#publication2>

# Session 1: Potential Opportunities and Possibilities of an Ageing Society

## *Ageing Societies in Europe and Japan: Active and Healthy Ageing – Social and Economic Challenges*

Eve Päärendson

President of the Japan Contact Group, European Economic and Social Committee

European Economic and Social Committee

Symposium on  
“Ageing Societies in Europe and Japan:  
Active and Healthy Ageing –  
Social and Economic Challenges”

11 October, 2012  
Kwansei Gakuin University

Business Challenges and Opportunities  
Arising From an Ageing Society

Eve Päärendson  
EESC-Japan Contact Group

**Demographic change in the EU**

- **Ageing population** (out of 501.1 million 87.1 million were aged 65 or over (1.1.2010) – 17.4%; (in Japan it is 24.1%):
  - ✓ **Low fertility rates:** in the EU 27 will be no higher than 1.6 for each woman in the population, well below the rate of 2.1 necessary to replace each generation. Only in IE and FR fertility rate in 2009 exceeded 2.0 children per woman, in LV, PT, HU: 1.3 live births per women, 1.36 in DE) → high unemployment amongst young people, difficulties combining work & family life → delay starting a family
  - ✓ Increasing **life expectancy** (life expectancy at birth in the EU-27 (2009): M – 76.7; F – 82.6 years): improvements in healthcare, medicine, diets, lifestyles, living conditions
  - ✓ **Women live longer**, but life expectancy gender gap is shrinking.
  - ✓ The gender gap in **healthy life years** is marginal, women will live longer but not necessarily of greater quality

**Relative importance of elderly persons aged 65+ (% share of population)**

| Region/Country                  | 1990 (%) | 2010 (%) |
|---------------------------------|----------|----------|
| World                           | ~10      | ~12      |
| Europe                          | ~12      | ~15      |
| North America                   | ~15      | ~18      |
| Oceania                         | ~10      | ~12      |
| Latin America and the Caribbean | ~8       | ~10      |
| Asia                            | ~5       | ~7       |
| Africa                          | ~3       | ~4       |
| Japan                           | ~20      | ~24      |
| EU-27                           | ~15      | ~18      |
| United States                   | ~12      | ~15      |
| Russia                          | ~8       | ~10      |
| China                           | ~5       | ~7       |
| Brazil                          | ~4       | ~5       |
| Indonesia                       | ~3       | ~4       |
| India                           | ~2       | ~3       |

Source: Eurostat (online data codes: demo\_gind and demo\_pjmgro) and United Nations, Department of Economic and Social Affairs, World population prospects: the 2010 revision

**Demographic change in the EU**

- Increasing **median age** (40.4 yrs in 2008 → 47.9 yrs in 2060)
- Increasing **old-age dependency ratios** (65+/15-64): from 25.4% to 53.5% in 2060):
  - in the EU-27 less than 2 persons of working age for each person aged 65+ by the year 2060
  - increase of social expenditure (sustainability of pensions, healthcare, institutional care)
- The number of people aged 80+ years is projected to almost triple, from 21.8 million on 2008 to 61.4 million in 2060
- The older age groups will become larger than the younger ones
- We need to encourage the “baby boom” generation to delay retirement, more migrant workers, although immigration is decreasing
- Emigration (GR, IE, PT, ES, Baltic countries) accelerates demographic ageing, how will Greece recover if their skilled workers are moving out; economic & social impact

**Old age dependency ratio**

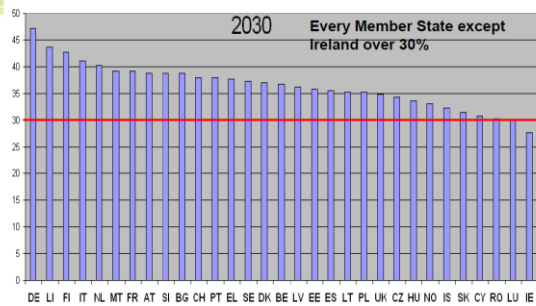
$\frac{POP_{65+}}{POP_{15-64}} \times 100$

2010 Germany and Italy over 30%

The 2012 Ageing Report  
Source: Eurofound

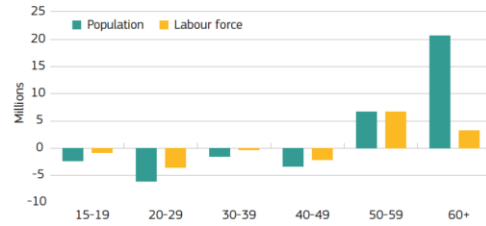
## Old age dependency ratio

POP65+\*100  
POP15-64



Source: Eurofound

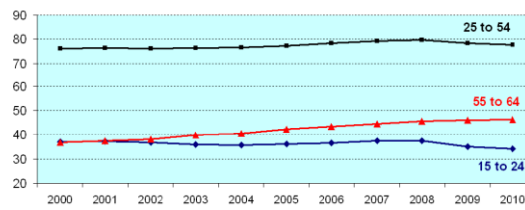
## Changes in population and workforce 2010-2020 by age group



Source: CEDEFOP 2010 ([http://www.cedefop.europa.eu/en/Files/3052\\_en.pdf](http://www.cedefop.europa.eu/en/Files/3052_en.pdf))

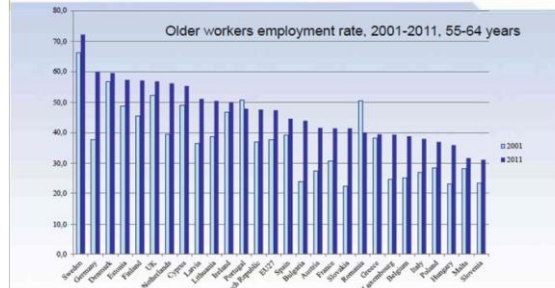


## Employment by age 2000-2012



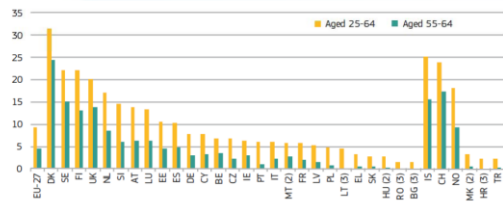
European Labour Force Survey

## Employment rate of older workers



Source: Eurofound

## Participation in education and training, 2009 (%) (1)

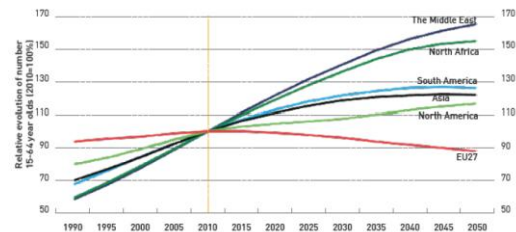


Source: Eurostat (online data code: trng\_ifs\_01).  
(1) During the four weeks preceding the survey.  
(2) Data for the age group 55-64 is unreliable.  
(3) Data for the age group 55-64, not available.



## Ageing of the workforce

Relative development of working age population for EU-27 and other parts of the world



Source: Eurostat, Eurostat



## The main questions:

- How to attract investment, remain competitive and foster economic growth with an ageing & shrinking working age population?
  - How to transform challenges related to the ageing population into opportunities?
- How to provide adequate pensions, healthcare and other services for increasing number of older people?
- How to enable older people to remain independent & active citizens...?



## Demographic change: challenges & opportunities

### CHALLENGES

- LABOUR & SKILL SHORTAGES
- PRODUCTS & SERVICE DEVELOPMENT

FUNDING & SUSTAINABILITY OF PENSIONS, SOCIAL SECURITY & HEALTH CARE SYSTEMS

EDUCATION: NEED TO RETAIN & UPDATE SKILLS

POLICIES: employment, fiscal, social, ...

### OPPORTUNITIES

HEALTHIER AGEING ENABLES EXTENDED PARTICIPATION

SILVER ECONOMY



## Demographic change: main challenges:

- ❑ Increasing imbalance between working population and the retired
- ❑ Increased average age of the workforce, fewer young, more migrant workers
- ❑ Shortage of labour and skills hampers economic growth, competitiveness, innovation capacity & standard of living:
  - EU's working age population will decline by **50 m** by 2060
  - replacement demand due to retirements: **73 m** over the period 2010-2020 (Cedefop)
  - physics, mathematics, engineering, health, life science, teaching professions
- ❑ Need to increase labour participation for all age groups, and boost productivity,
- ❑ More migrant workers
- ❑ Need to increase investments in innovation & new technologies
- ❑ To remain sustainably competitive, European companies will have to adapt their employment and HR policies to an ageing workforce, and to develop innovative products and services for the silver economy



## Solutions for compensating labour shortage:

- ❑ Greater workforce participation of female workers, young, elderly, persons with disabilities (incentives if appropriate)
- ❑ Prolonging working lives (incl workers of "baby boom" generation)
- ❑ Improve productivity and empowering older employees through investing in lifelong learning (LLL): upgrading, updating of skills
- ❑ Reform of pension systems, raised retirement ages (effective retirement age), reviewing tax- and benefit systems
- ❑ Age-friendly work places
- ❑ Migration
- ❑ Increasing investments in R&D and developing technological solutions for compensation of shortage of labour in certain sectors (nursing, farming)



## What can employers do to promote employment of older workers?

- ❑ Age friendly management (flexible working and retirement options – partial retirement);
- ❑ Age-friendly HR policy: improve employability through investing in continuous skills development of all age groups, schemes for intergenerational knowledge transfer, re-skilling programmes at mid-career points, personalized career development paths
- ❑ Promote healthy lifestyle, good health & safety measures at work
- ❑ Companies (SMEs), too, need training regarding active aging in employment (best practices of management of diversified teams)
- ❑ Help seniors to set up their own business and invest in companies



## Transforming challenges into new opportunities:

- ❑ Additional jobs (health & social care sector, recreation services, ...)
- ❑ Boosts innovation, R&D,
- ❑ New clusters (bio- and nano-technologies...)
- ❑ Creation of new markets, innovative products/services ("silver economy"):
  - ICT-based innovative solutions (delivery of health & care services, facilitates LLL, access to e-services, smart houses, facilitates social inclusion);
  - Robotics
  - Medical field & pharmacy
  - Housing
  - Nutrition
  - Tourism ....

### Companies:

- 55+ is a significant consumer group with growing purchasing power
- Product & service development:
  - \* needs of older consumers,
  - \* re-thinking sales & marketing



## The European Year for Active Ageing & Solidarity Between Generations 2012 : <http://europa.eu/ey2012/>:



Policy makers & CSOs work together:

- ❑ to raise awareness of the ageing process & the contribution older people can make to society,
- ❑ promote active, healthy ageing & intergenerational solidarity in :
  - Employment (longer working lives)
  - Active participation in society (active citizenship, volunteering, entrepreneurship, caring (parents, spouses, grandchildren)
  - Independent living

**Methods:** \* reviewing policies, tax- and benefit systems; \* integrating EY2012 objectives in organisation's work programme; \* awareness raising events & exchanges of good practices

**SPs and CSOs have an important role to play:**

- **BUSINESSEUROPE** : "Age Management Policies in Enterprises in Europe" project
- **EESC Coordination Group for the Active Ageing & Solidarity between Generations** (conferences, hearings; adoption of relevant opinions...)



**Ageing is inevitable – growing old in mind and attitude is optional!**



## THANK YOU VERY MUCH FOR YOUR ATTENTION! DOOMO ARIGATO GOZAIMASHITA!



For further information please contact  
Eve Päärendson:  
[eve@employers.ee](mailto:eve@employers.ee)



*Beyond Ageism to Productive Ageing in Super Ageing Society Japan*

Ayako Fujita

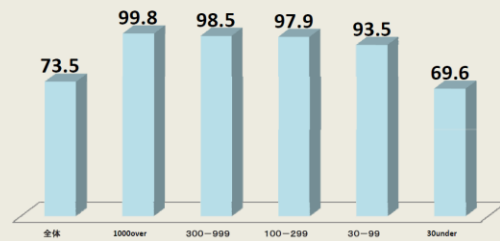
Professor, Dean of Psychology, Koshien University

Professor Emeritus, Osaka University

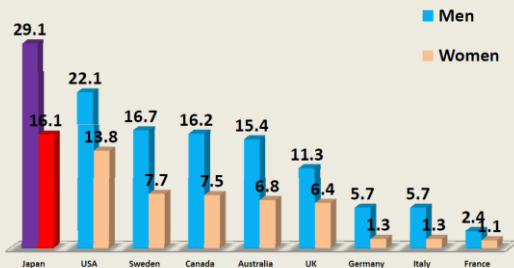
Beyond Ageism to Productive Aging in Super Aging Society Japan

Ayako Fujita  
Koshien University

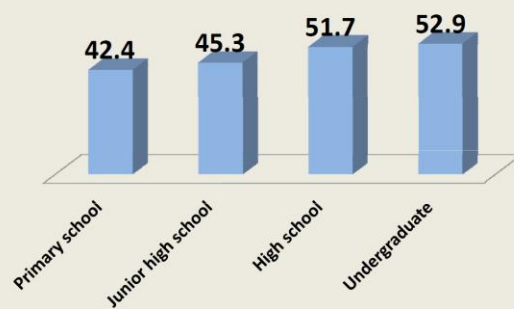
Set the age limit enterprise (%)2008



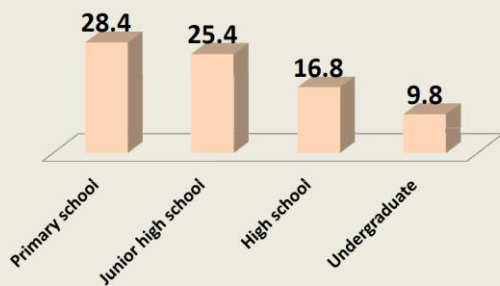
Labor Force Participation Rates of 65 and Over by Sex(%)



Answer incorrectly (Negative)

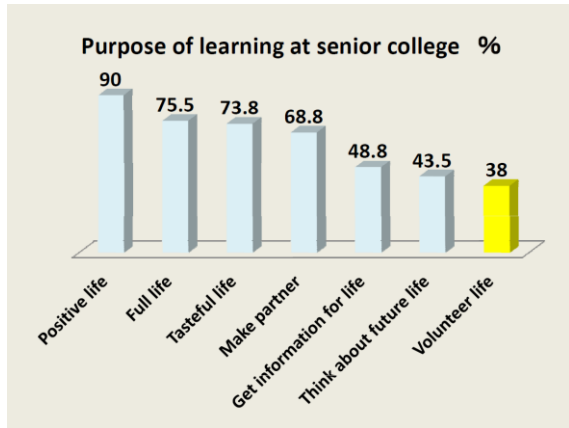
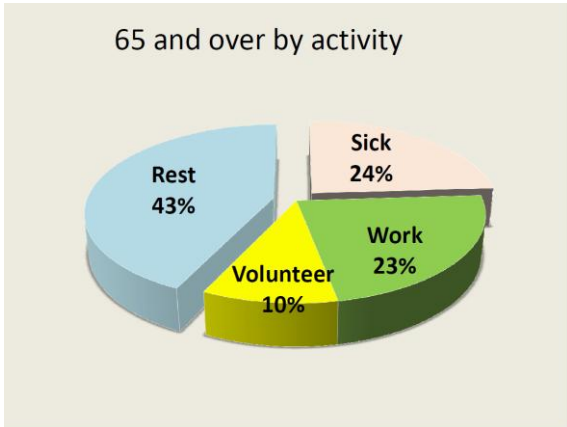
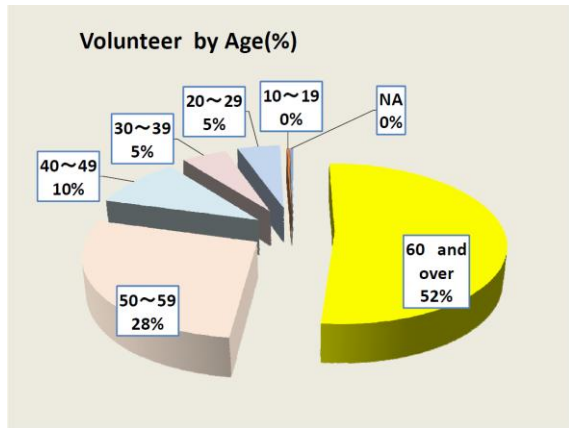
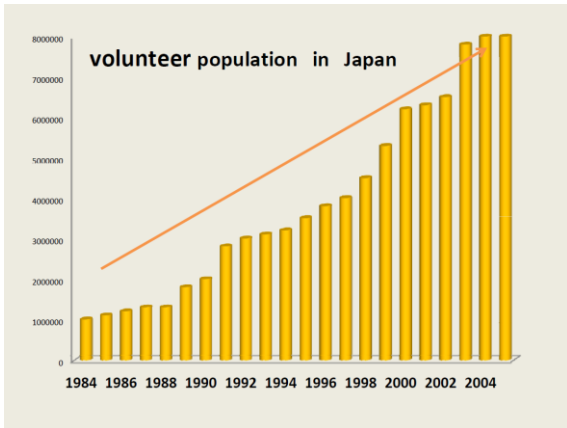
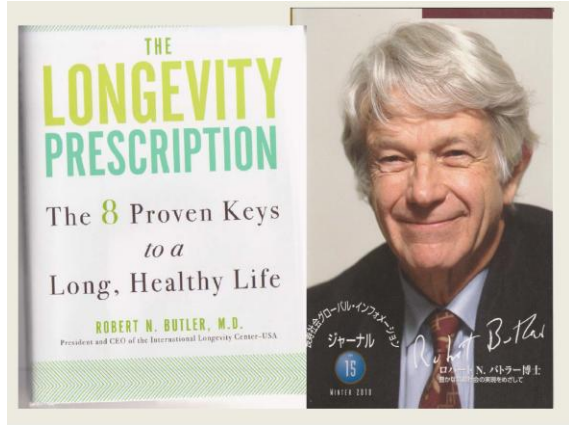
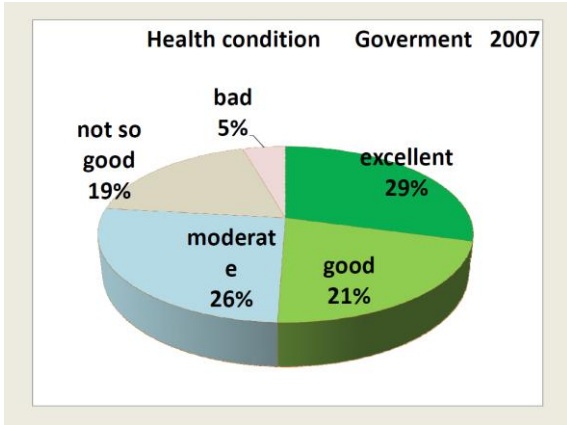


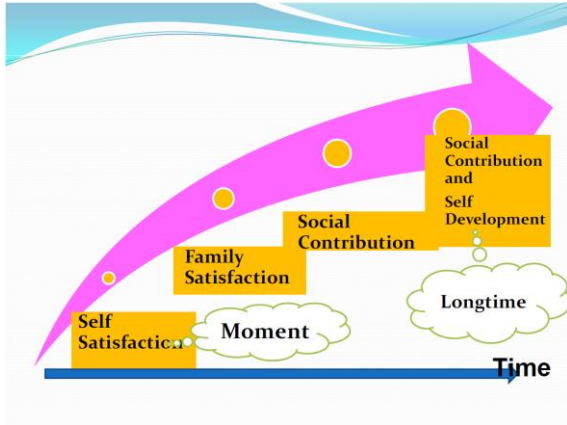
Answer incorrectly (positive)



Work ability index 2009







### Intensity for productive aging scale

Acquire self happy right

Obligate to make other happy

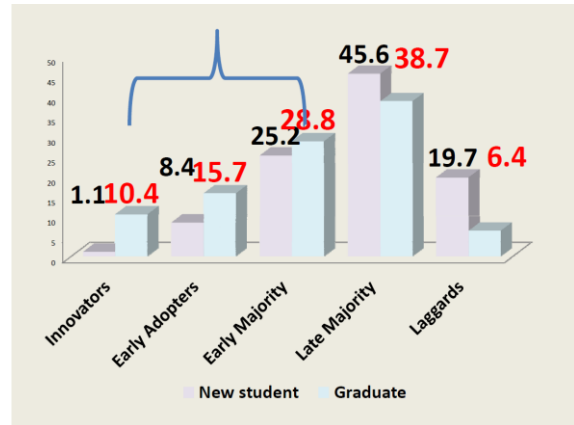
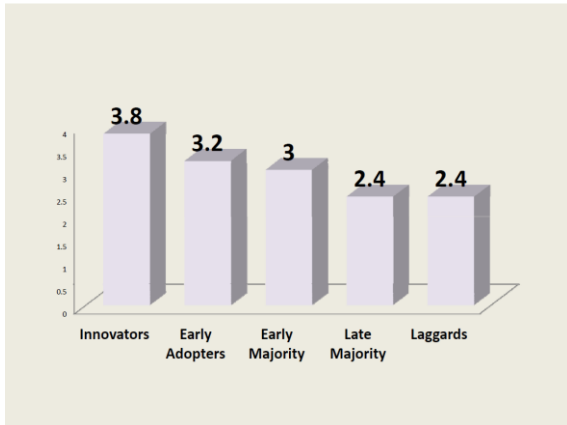
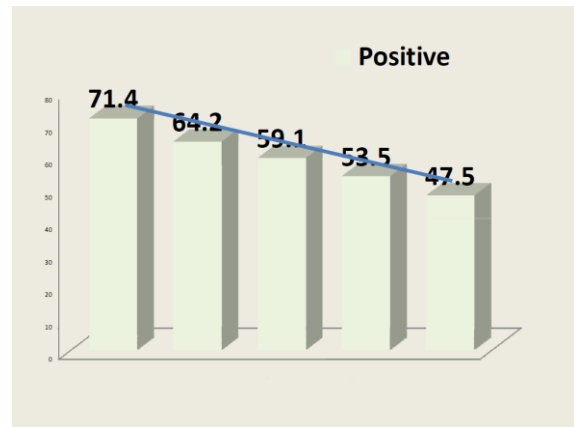
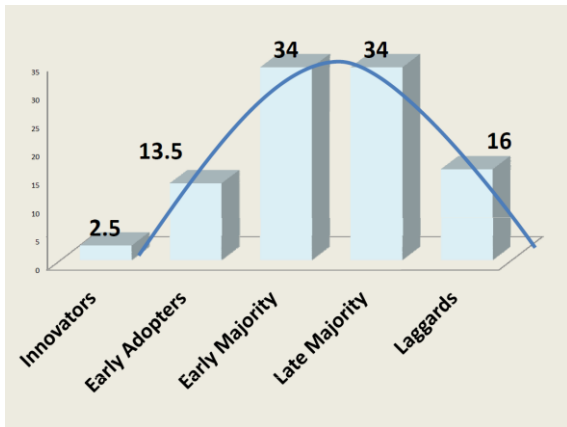


+



Self Development  
Self Mentalhealth

Social Contribution  
Generativity





## Session 2: Pension System in the EU and Japan

### Challenges Facing European Pension Systems

Krzysztof Pater

Member of the Japan Contact Group, European Economic and Social Committee

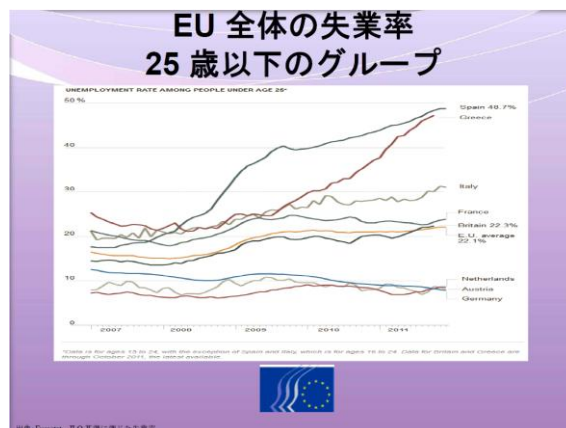
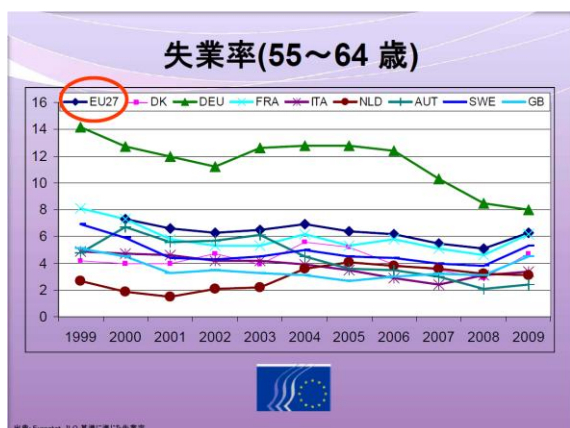
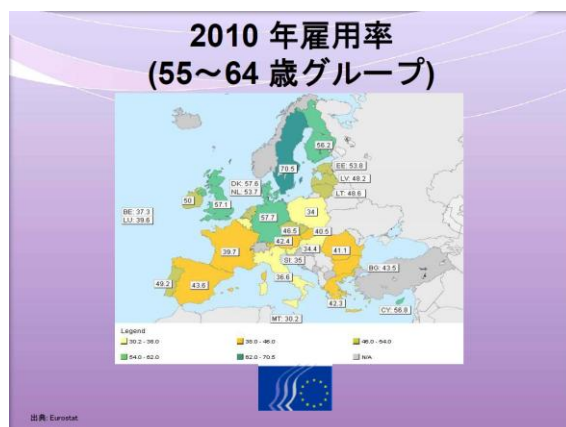
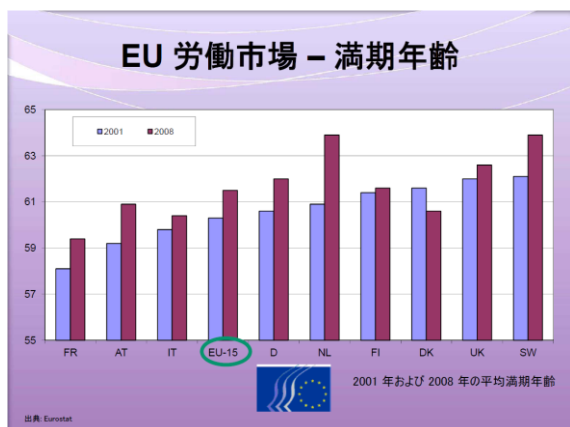
**欧州の年金制度が  
直面している  
問題**

**Krzysztof Pater**

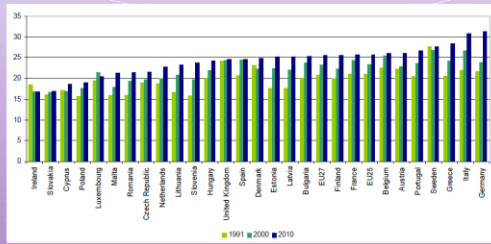


- ・ 人工統計学的要因
- ・ 年金に関する  
EU グリーン ペーパーおよび  
ホワイト ペーパー
- ・ 年金制度改革の主要動向





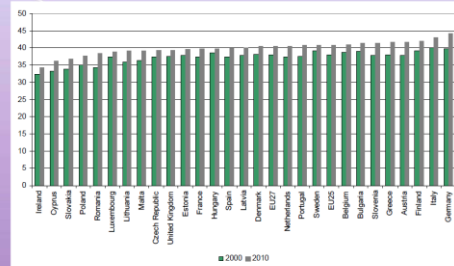
## 老年人口指数 (%) 65 歳以上/15~64 歳



出典: Eurostat



## 年齢中央値 2000 年および 2010 年



出典: Eurostat



## 人口統計バランス 2008 年~2060 年

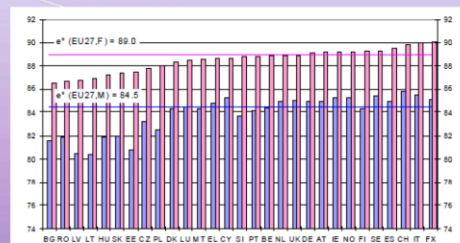
|    | 2008 | births | deaths | migration | 2060 |
|----|------|--------|--------|-----------|------|
| DE | 82.2 | 32.2   | 51.7   | 8.1       | 70.8 |
| FR | 61.9 | 40.9   | 35.3   | 4.3       | 71.8 |
| IT | 59.5 | 25.5   | 37.4   | 11.8      | 59.4 |
| SP | 45.3 | 23.2   | 28.1   | 11.5      | 51.9 |
| PL | 38.1 | 14.9   | 22.4   | 0.5       | 31.1 |
| UK | 61.3 | 42.4   | 34.7   | 7.7       | 76.7 |
| EU | 496  | 251    | 299    | 58        | 506  |

出典: Europop 2008 (百万単位)



欧州経済社会評議会

## 2060 年予想寿命



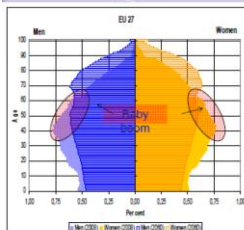
男性: 75.2 女性: 81.5

男性: 84.5 女性: 89.0



欧州経済社会評議会

## 人口統計学的動向

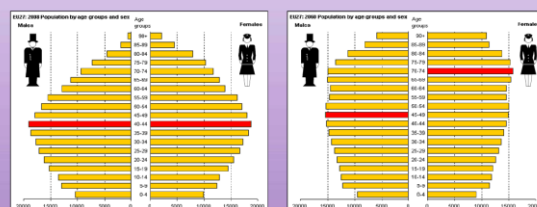


- ・ベビーブーマーが 60 歳代に到達
- ・60 歳以上の人口が毎年 200 万人増加
- ・20~59 歳の人口が減少
- ・男女間の寿命格差が縮小



欧州経済社会評議会

## 欧州の人口分布 2008 年および 2060 年



出典: Commissions services



欧州経済社会評議会

## 「適切かつ健全、持続可能な 欧州年金制度の形成」



- ・欧州委員会発行のグリーンペーパー(2010年7月)
- ・欧州委員会発行のホワイトペーパー(2012年2月)



欧州経済社会評議会

## 年金制度改革に対する市民社会の見解 (1)

- ・年金制度改革は国レベルで取り組む問題である
- ・EU 規制が促進あるいは指導する年金改革はない
- ・各国の制度は多様であるが、賦課方式の年金支払い義務構想を根本として継続すべきである



欧州経済社会評議会



## 年金制度改革に対する市民社会の見解 (2)

- ・ 実際の退職年齢を現在の法が定める退職年齢にまで引き上げることが最優先である
- ・ 法的退職年齢を超えても労働者に働く意欲を与えるボーナス制度導入が必要である
- ・ 現役から退職への柔軟な移行を促す魅力的なモデルの開発が必須である



## 年金制度改革に対する市民社会の見解 (3)

- ・ 法的な退職年齢を引き上げるだけでは問題解決にならない
- ・ 退職年齢や低賃金、長期の育児休暇、長期的な失業となる危険性がより高いことが女性を高い貧困リスクにさらす
- ・ 年金は「報酬」ではなく、後払い賃金もしくは貯蓄である



## 年金制度改革に対する市民社会の見解 (4)

- ・ 欧州市民の年金に対する財務的な知識や理解を向上させる必要がある
- ・ 年金統計を行うEU手順を設定する必要がある



## 年金制度改革の難しさ

- ・ 国民は改革内容を受け入れないあるいは完全に受け入れない
- ・ 改革を先延ばしにしがちな流れは、問題解決を次の政府や次世代に先送りする



## 重要な論点

... 長くなった寿命を仕事とレジャーに振り分けるのか

どのように ...

... 長寿ゆえにかかるコストを世代で分担するのか

... 勤務年数と退職後の年数のバランスを取るのか



## EU 年金制度の目標

適切な年金収入

財政的な安定性確保

人民の合意に基づく改革

透明性



## 改革の主要動向

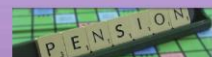


- ・ ハイブリッド型年金
- ・ 負債と収益の自己均衡メカニズム



## 年金制度で最もよく見られる変更

- ・ 拠出期間: 給料がピークである「ベストイヤー」から生涯賃金の平均値へ基準を変更
- ・ 最低限度の年金の受給資格期間の延長
- ・ 男女間の受給年齢の統一
- ・ 年金受給資格年齢の引き上げ
- ・ 等級別料率制度の強化



## 人口統計学的な課題に対応する 事前積立ポリシー

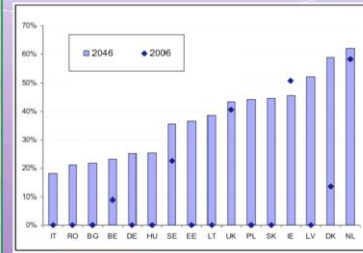
- 新しい確定拠出型 (DC) 年金制度
- 既存の退職年金制度の拡大
- 積立金



欧州経済社会評議会

## 重要度を増す 年金制度の役割

加盟国における  
2006年と2046年  
の退職年金  
および公的年金  
の総所得代替率



欧州経済社会評議会

## 物価安定政策と物価スライド制

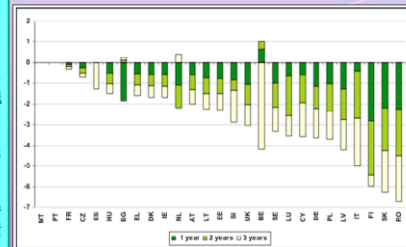
| 項目    | 物価安定政策 | 物価スライド制 |
|-------|--------|---------|
| 賃金    | √      | √       |
| 物価と賃金 | √      | √       |
| 物価    | √      | √       |
| 任意拠出  |        | √       |
| 累進拠出  |        | √       |



欧州経済社会評議会

## キャリア中断による 年金給付への影響

25歳で就職した  
平均的所得レベル  
の労働者が法的退  
職年齢で定年を迎  
えた場合、  
失業による1、2、3  
年のキャリア中断  
期間がある者とな  
い者の純所得代替  
率の論理的な累積  
差異



欧州経済社会評議会

## 結論



- 1) さらなる年金制度改革が必要である
- 2) 危機的状況から学んだ教訓を踏まえて改革を考慮すべきである
- 3) 年金制度は多様な政策間の相乗効果の上に築かれるべきである



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ご清聴ありがとうございました



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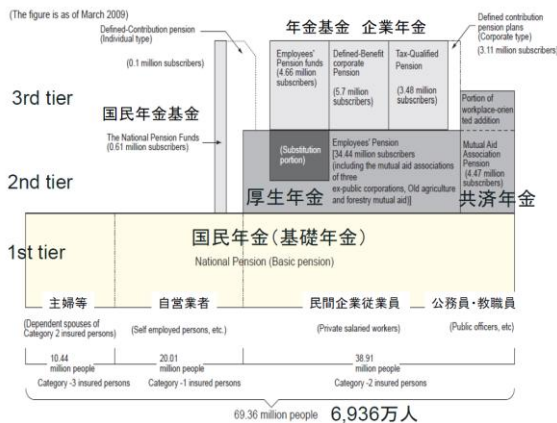


欧州経済社会評議会

# Challenges facing Japanese Pension Systems

Toshikatsu Oda

Professor, Graduate School of Human Development and Environment, Kobe University



○年金受給に必要な加入期間は25年で最大40年

The eligibility to receive pension benefit requires a minimum of 25 years of premium payment, and the maximum enrollment period is 40 years.

○受給開始年齢—国民年金65歳  
厚生年金60歳 (65歳:2025年)

Pensionable age:  
Basic pension - 65 years old  
Employees' pension - 60 yrs. Old (65 in 2025)

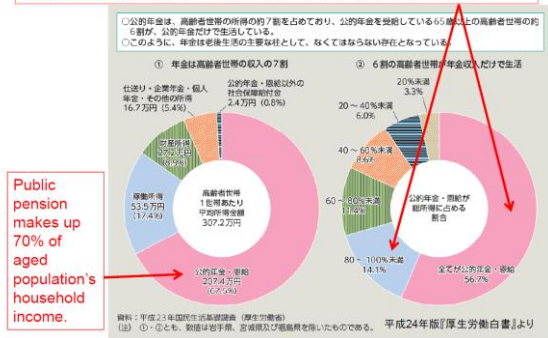
○保険料  
国民年金 月14,980円 (2017年以降16,900円)  
厚生年金15.704% (2017年以降18.3%) 労使折半  
Premium

Basic pension – 14,980yen/month (2012)  
16,900yen/month (2017 onwards)  
Employees' pension – 15.704% of salary  
18.3% (2017 onwards)  
shared equally by the employee and the employer

○国庫負担 Government's contribution rate  
国民年金支給額の2分の1 (2009年から)  
50% of total benefits of basic pension

○受給額 benefit  
国民年金—40年加入で月65,541円(2012年)  
Basic Pension- 65,541 yen/month (full benefit amount based on 40 years of fully contributed coverage periods)  
サラリーマン (夫婦2人分の標準的年金額)  
月230,940円 (厚生年金+基礎年金×2)  
Salary worker: 230,940 yen/month  
Standard pension payment including the Basic Pension for a married couple (Employees' Pension+Basic Pension×2)  
○年金総額 51兆1,332億円 (2010年度末)  
Total amount of pension is 51.13 trillion yen (2010 fiscal year)

Public pension is the only source of income for 60% of all aged population households. The aged population's household in which public pension benefits account for 80% or more of the household income is 70%.



以上のように、公的年金システムは、高齢期の生活を維持する上で欠かせない社会システムとして定着しているが、年金システムは、高齢者の生活だけに重要というわけではない。年金システムには、以下のような機能が期待される。

As mentioned above, the Japanese public pension system has become established as an indispensable system to maintain old age life, and the pension system is not only important for the life of the elderly but also the following functions are expected.

(General Affairs Division, Pension Bureau, Ministry of Health, Labour and Welfare.)

しかし、そうした年金システムは、以下に述べるように、いま、多くの課題に直面している。

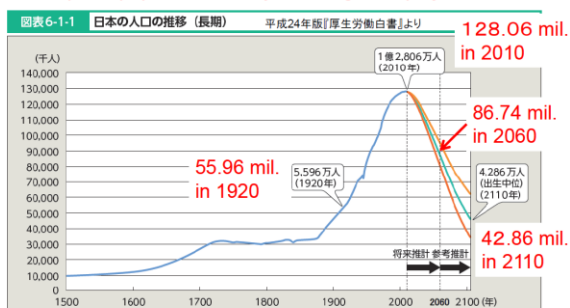
However, Japanese public pension system is facing many and serious problems as stated below.

○少子・高齢化と人口減少

- 年金受給者の増加と保険料納付者の減少
- 働いている世代の保険料負担の増大

population ageing with low fertility and population → rapid increase of pensioners and decrease of the premium payer → increasing in the insurance premium burden of working age generations

Japan's population history and long-term projections



Some population projection once showed there would be only one Japanese in the next 1,500 years.

Financial means which working age generations expect in their coming old age.

表4 年齢階級、性別にみた老後の生計を支える手段として考えているものについて（複数回答）

| (単位：%) | 国民年金や厚生年金など、公的年金 | 自分の親などによる収入 | 貯蓄または退職金の取り崩し | 配偶者の収入による収入 | 個人年金 | 勤務先の企業年金 | 親など親族からの支援 | 子どもなど親族からの援助や仕送り | 賃貸や銀行の料子などの収入 | その他 |
|--------|------------------|-------------|---------------|-------------|------|----------|------------|------------------|---------------|-----|
| 総数     | 72.7             | 53.0        | 40.2          | 20.0        | 13.5 | 10.9     | 3.5        | 2.8              | 2.1           | 2.4 |
| 20～29歳 | 60.0             | 64.3        | 39.1          | 22.7        | 10.4 | 12.5     | 2.9        | 2.7              | 1.8           | 3.9 |
| 30～39歳 | 64.5             | 61.7        | 38.2          | 24.2        | 12.3 | 11.8     | 4.5        | 2.1              | 1.9           | 2.5 |
| 40～49歳 | 71.5             | 64.8        | 40.2          | 22.9        | 16.5 | 13.8     | 4.1        | 2.3              | 1.7           | 2.3 |
| 50～59歳 | 81.8             | 43.9        | 41.7          | 16.9        | 13.6 | 9.6      | 2.9        | 3.4              | 2.6           | 1.9 |
| 60～69歳 | 72.7             | 62.8        | 40.1          | 8.3         | 12.4 | 13.9     | 3.6        | 2.3              | 2.4           | 2.3 |
| 女性     | 72.7             | 43.8        | 40.3          | 32.2        | 14.7 | 8.1      | 3.1        | 3.3              | 1.8           | 2.5 |

Majority of working age generations expect public pension as a major financial mean to support their old age life coming in the near future. The older they are, the more they expect pension benefits than earned income.

○働いている世代にとって

親の経済的扶養から免れる

○企業にとって

従業員が仕事に専念できる  
 高齢者の消費（購買）を支える

○社会にとって

経済的安定と社会的安定が確保される（→ 緩衝材）

○For the working generations:

Frees them from the duty of supporting their parents.

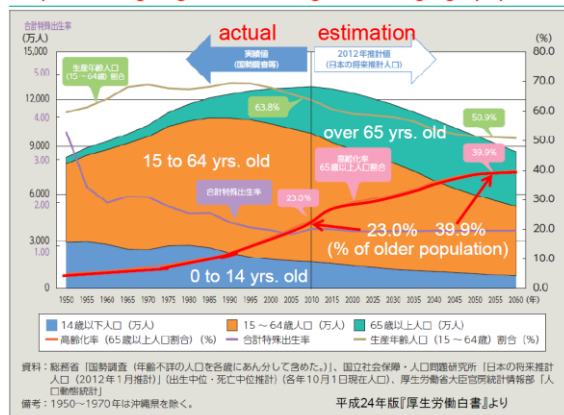
○For companies:

Enables employees to concentrate on work.  
 Supports aged population's consumption.

○For society:

Ensures stability of society and economy.  
 (→ pension system as a shock absorber)

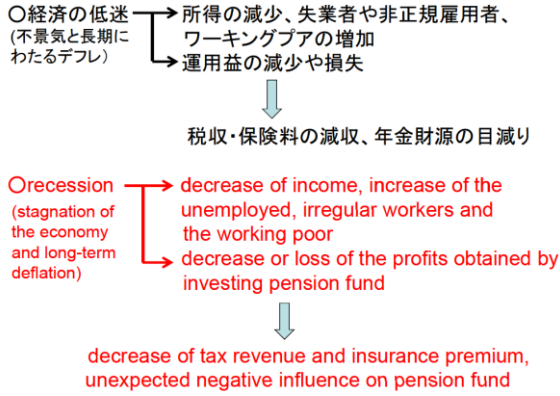
Population ageing and declining of working age population



symbolized expression of increasing in the burden of insurance premium on the working age generations

50年前 50 years ago 50 years ago 50 years ago  
 50 years ago recently and in near future 2050年 in 2050  
 胴上げ型 騎馬戦型 肩車型  
 toss into the air-type cavalry battle-type shoulder riding-type





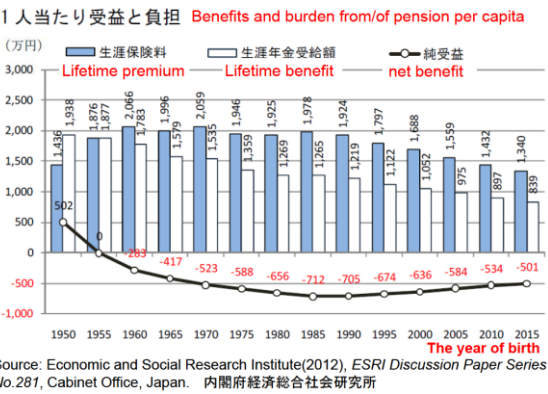
○現役世代の多くが将来の公的年金に不安を抱いている  
Majority of working age generations harbor fears about the amount of public pension benefit they will receive in their future.

表3 年齢階級、性別にみた将来への不安について(複数回答)

| (単位:%) | 公的年金が老後生活に十分であるかどうか | あなた又はあなたの期の医療や介護が必要で十分な負担が増えるのではないかと心配 | 給料や手当の滞りや削減 | 企業年金や退職金が減額、滞り、凍結されるのではないかと心配 | 子育てや子どもの教育にお金がかかり、生活が苦しくなるのではないかと心配 | 高齢者向けの職業の場が十分に確保されるのではないかと心配 | リストラ等による解雇が行われるのではないかと心配 | 特に不安はない | その他 |
|--------|---------------------|--|-------------|-------------------------------|-------------------------------------|------------------------------|--------------------------|---------|-----|
| 総数     | 73.9                | 45.0                                   | 25.3        | 23.8                          | 21.5                                | 17.0                         | 12.6                     | 2.8     | 2.7 |
| 20~29歳 | 57.5                | 34.1                                   | 38.5        | 23.2                          | 33.0                                | 7.1                          | 20.8                     | 5.1     | 3.7 |
| 30~39歳 | 66.7                | 43.0                                   | 32.7        | 22.2                          | 41.6                                | 9.4                          | 14.2                     | 3.1     | 2.4 |
| 40~49歳 | 74.9                | 47.3                                   | 27.1        | 25.5                          | 25.5                                | 12.8                         | 14.2                     | 1.9     | 2.6 |
| 50~64歳 | 81.6                | 48.5                                   | 16.2        | 23.8                          | 5.7                                 | 26.2                         | 8.2                      | 2.3     | 2.5 |
| 男性     | 71.8                | 41.3                                   | 27.2        | 29.0                          | 18.2                                | 17.7                         | 12.7                     | 3.3     | 2.7 |
| 女性     | 75.2                | 48.5                                   | 23.5        | 21.6                          | 24.7                                | 16.3                         | 10.7                     | 2.3     | 2.6 |

Percentage of those who reply that I feel uneasy whether the amount of public pension benefit is enough or not for old age exceeds 70%.

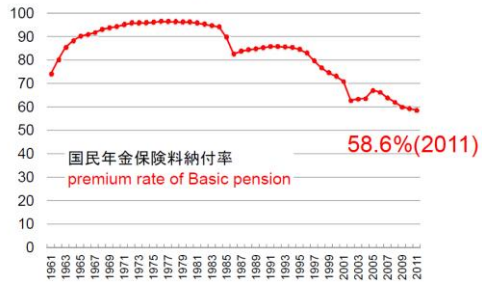
出典:「社会保障を支える世代に関する意識等調査報告書」厚生労働省、2010年。  
Source: Opinion Survey on Social Security, Ministry of Health, Labour and Welfare, 2010.



年金システムが抱えているそうした問題への対応策として打ち出された政策が「社会保障と税の一体改革」(成案2011年6月30日)  
The Japanese government proposed the definite plan as a countermeasure to solve such problems in June 30, 2011. → “The comprehensive reform of the social security and taxation systems”

- 社会保障改革の4つの優先課題
- ① 子ども・子育て支援、若者雇用対策
  - ② 医療・介護等のサービス改革
  - ③ 年金改革
  - ④ 制度横断的課題としての「貧困・格差対策(重層的セーフティネット)」、 「低所得者対策」
- Four priority issues of the reform of social security
- ① Measures for the support of children and child raising and employment of young people
  - ② Reform of medical and long-term care services, etc.
  - ③ Pension reform
  - ④ “Measures against poverty and income inequality (multilayered safety net)” and “measures for low-income earners” as cross-system issues

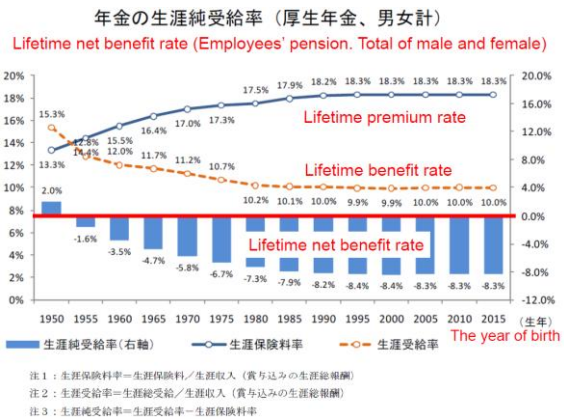
○国民年金保険料の納付率の低下 58.6%(2011年度)  
→ 財源問題よりも、将来、非受給者が増大することが問題  
decrease of payment rate of insurance premium in basic pension  
→ increase of non-recipients of pension in the future is more severe problem than decrease of pension fund



○世代間公平性の議論 generational equity debate  
厚生年金(基礎年金を含む)の世代間における給付と負担の関係  
Inter-generational relations between premium and benefit

| Year of birth age | 1940 (70) | 1950 (60) | 1960 (50) | 1970 (40) | 1980 (30) | 1990 (20) | 2000 (10) | 2010 (0) |
|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
| (a) premium       | 900万円     | 1,300万円   | 2,200万円   | 3,200万円   | 4,500万円   | 5,900万円   | 7,700万円   | 9,800万円  |
| (b) benefit       | 5,500万円   | 5,200万円   | 6,200万円   | 8,000万円   | 10,400万円  | 13,600万円  | 17,600万円  | 22,500万円 |
| (a) / (b)         | 6.5倍      | 3.9倍      | 2.9倍      | 2.5倍      | 2.3倍      | 2.3倍      | 2.3倍      | 2.3倍     |

on a couple household. unit: 10,000 yen  
Source: Ministry of Health, Labour and Welfare, 2012.



年金に関して  
○国民的合意に向けた議論や環境整備を進め、「新しい年金制度の創設」実現に取り組む。  
・所得比例年金(社会保険方式)と最低保障年金(税財源)

- Related to the pension
- To promote discussions and environmental improvement for a national consensus and to strive for the realization of the “establishment of new pension system”
  - ・ Earnings-related pension (social insurance system) and minimum-guaranteed pension (tax financed)

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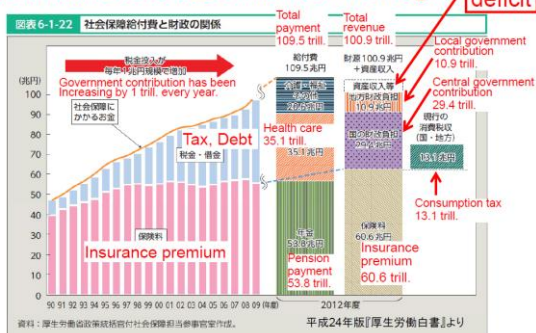
- 年金改革の目指すべき方向性に沿って、現行制度の改善を図る。
  - ・ 最低保障機能の強化＋高所得者の年金給付の見直し
  - ・ 短時間労働者に対する厚生年金の適用拡大、第3号被保険者制度の見直し、在職老齢年金の見直し、産休期間中の保険料負担免除、被用者年金の一元化
  - ・ マクロ経済スライド、支給開始年齢の引上げ、標準報酬上限の引上げ等の検討

- To improve the current system in line with the right direction of pension reform
  - ・ To strengthen the minimum-guarantee function and to review the pension for high-income earners
  - ・ To expand the application of the employee's pension to part-time workers, to review the system of No.3 insured persons, to review the old-age pension for active employees, to exempt payment of insurance premium during the period of child-care leave, and to unify employees' pensions
  - ・ To examine the macroeconomic slide, increase in the pension eligibility age, and increase in the upper limit of standard remuneration

続く(continued)

改革のための財源は？

Are revenue resources for the reform enough? **赤字 deficit**



財源確保のために消費税率が5%から10%へ引き上げられるが、社会保障に必要な出費を賄い、安定的な財源を確保するには16%から20%の引き上げが必要とする見解もある。

Consumption tax rate will be raised for secure revenue sources from current 5% to 8% in April 1, 2014 and to 10% in October 1, 2015, but there is the opinion that it seems to be necessary to raise it 16% to 20% in order to cover necessary expenditure for social security and to secure stable revenue sources.

現在日本が直面している年金システムの問題を解決するのは容易ではないことは誰でも知っている。なぜならば、現行の社会保険方式を中心とする年金システムが有効に機能するための次のような前提がすべて崩れているからである。

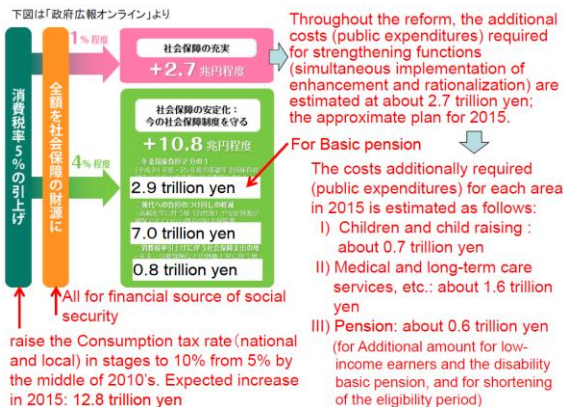
Everybody knows it is extremely difficult to solve the problems with which the current Japanese pension system is faced. Because the following of all presuppositions which make the pension system function effectively have broken down.

- 業務運営の効率化を図る (業務運営及びシステムの改善)。

旧社会保険庁の杜撰な業務運営による年金財源の損失や年金受給者の登録漏れ問題の反省から

- To rationalize operations (to improve operations and systems)

From the reflection of experience of great loss of pension resources and pension record problem caused by careless operations of the former Social Insurance agency.



raise the Consumption tax rate (national and local) in stages to 10% from 5% by the middle of 2010's. Expected increase in 2015: 12.8 trillion yen

消費増税の家計への影響 (野田内閣試算) Expected influence of rise in the consumption tax on household economy estimated by Noda Cabinet in September 2012.

| 消費税率10%での影響は？                       | 現役世帯(会社員)          |                   |                  | 75歳以上の高齢者世帯 |                            |
|-------------------------------------|--------------------|-------------------|------------------|-------------|----------------------------|
|                                     | 40歳以上の夫、専業主婦、子ども2人 | 40歳以上の共働き夫婦、子ども2人 | 40歳未満の単身         | 夫婦          | 単身                         |
| Annual income                       | 300万円              | 500万円             | 実300万円<br>要200万円 | 300万円       | 240万円<br>180万円             |
| Consumption tax per annum           | +8.2万円             | +11.5万円           | +11.2万円          | +6.2万円      | +7.4万円<br>+5.5万円           |
| Tax and insurance premium per annum | +27.3万円            | +33.8万円           | +33.7万円          | +11.0万円     | +4.1万円<br>+1.5万円<br>-0.7万円 |

Unit: 10,000 yen

社会保険方式による年金システムが有効に機能する前提/条件

1. 受給者が納付者よりも絶対的に少ない。
2. 受給者の受給期間が長くない
3. 就業率が高く、保険料納付者が多い
4. 合計特殊出生率が人口置き換え水準を維持している
5. 安定的に成長している経済
6. 経済活動が活発で企業が保険料の負担を苦にしない
7. 健全な国家財政
8. 年金システムへの国民の信頼と支持

Presuppositions/conditions that pension system under the social insurance method function effectively

1. Pensioners are absolutely fewer than premium payers.
2. The pension receipt period of pensioners is not so long.
3. High labor force participation ratio and many premium payers.
4. Total fertility rate is on or over the level of population replacement.
5. Stable economic growth.
6. Business activities of companies are full of vitality and companies do not worried about the burden of their share of insurance premium.
7. Sound national finance.
8. Citizens believe the pension system and are in favor of the system.



そうした前提／条件を元に戻すことはとても難しい。なぜならば、年金システムが抱えるそうした問題は、**少子・高齢化とそれに伴う人口減少**、そして、**長期にわたる経済の低迷**という厄介な現象に起因しているからである。とくに、少子・高齢化と人口減少は、高度の産業化によって、人類積年の願望であった「長命と豊かな生活」が実現と引き替えに手にすることになった避けることのできない帰結だからである。

It is very difficult to recover such presuppositions. Because existing problems with which the Japanese pension system face are resulted from two cumbersome phenomena of **population ageing with low fertility and population decreasing and long-term recession**. Especially because ageing of population with low fertility and decreasing in total population are the unavoidable and logical conclusion which human has held by exchanging for "longevity and affluent life", realized by the high industrialization, that are human's strong desire of long standing.



では、経済面ではどうか。  
経済が大いに発展すれば解決も期待できるが、かつてのような高度経済成長の再来は望めないだろう。

Then, how about economic growth?  
If national economy could realize high level economic growth, most of pension problems may be settled. However, long-term high growth Japan had experienced like long time ago may not be expected in near and distant future.



以上のように、人口動向および経済動向の両面から言って、現在進められている対策も年金問題の根本的な解決につながることを期待できないということになる。明るい材料は何もない……

The trends of population and economy of Japan stated above suggest that the current political measures are hard to be expected to lead to a fundamental solution of the pension problems. No favorable factor …



思い切った対策—まさに挑戦が必要。税金や保険料の値上げ、支給年齢の引き上げや定年延長は子どもでも考えられる対策ではないだろうか。

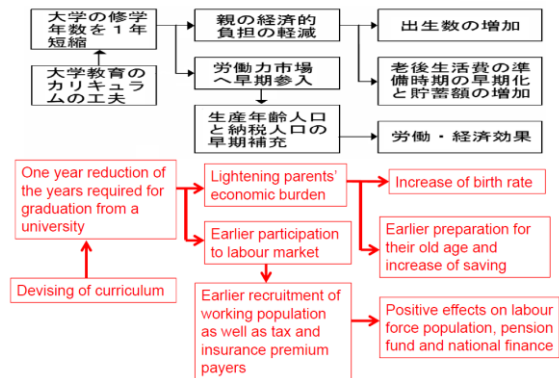
Drastic actions, nothing short of challenge, are needed. Current measures such as raising tax, insurance premium, pension eligible age and retirement age are less wise measures which children can conceive, I think.



私自身の挑戦的アイデアの一つ。  
「少子高齢・人口減少社会への対応策としての大学修業年限短縮の効果測定に関する研究」(日本学術振興会科学研究費補助金「挑戦的萌芽研究」2007-2009年)

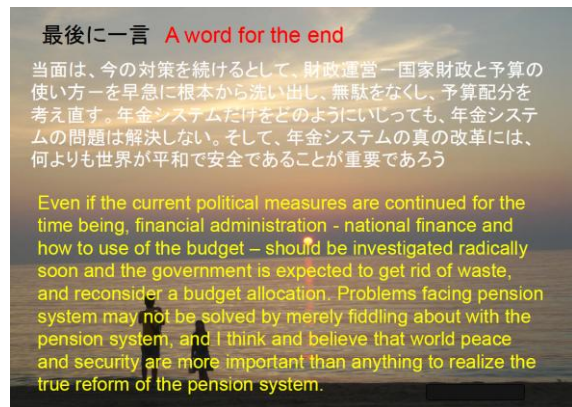
One of my personal challenging ideas.  
A study on the Measurement of the Effects of One Year Reduction of the Years Required for Graduation from a University as a Countermeasure to Population Decreasing Society with Ageing of Population and Low Fertility supported by the grant of Challenging Exploratory Research, Grants-in-Aid for Scientific Research of the JSPS (Japan Society for the Promotion of Science), 2007-2009.

#### Analytical framework for the study



#### いくつかの問い Some questions

- 何歳まで働けるか、働かなければならないのか
- どのような仕事や職場が高齢者に十分に用意できるのか
- 何らかの高い能力を持っていて生産現場を続けられる人は例外的な例外ではないのか
- 事務的労働から解放された高齢者の生活はどのようになるのか
- How long can and must we work?
- What kind of job or place of work can be prepared enough for older people?
- Are exceptional few who can continue to have good job and income throughout the life?
- Cannot we expect any more to enjoy old age life free from obligatory labour?



#### 最後に一言 A word for the end

当面は、今の対策を続けるとして、財政運営—国家財政と予算の使い方を早急に根本から洗い出し、無駄をなくし、予算配分を考え直す。年金システムだけをどのようにいっても、年金システムの問題は解決しない。そして、年金システムの真の改革には、何よりも世界が平和で安全であることが重要であろう

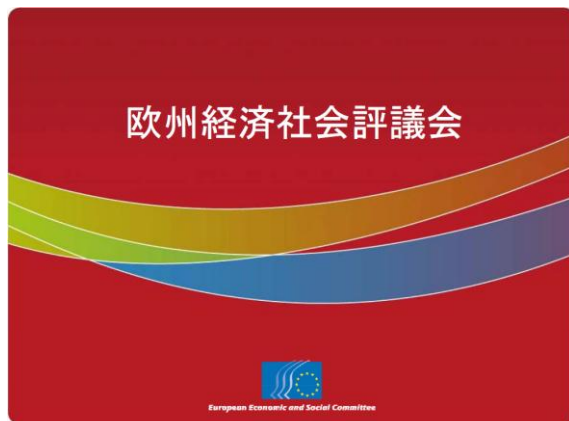
Even if the current political measures are continued for the time being, financial administration - national finance and how to use of the budget - should be investigated radically soon and the government is expected to get rid of waste, and reconsider a budget allocation. Problems facing pension system may not be solved by merely fiddling about with the pension system, and I think and believe that world peace and security are more important than anything to realize the true reform of the pension system.

## Session 3: Employment and Social Participation of Older Adults

### *ICT and Active Ageing: Continuing True Life by Working, Connecting, Helping*

Laure Batut

Member of the Japan Contact Group, European Economic and Social Committee



### 世界的な高齢化問題

現代社会における高齢化の課題が  
経済危機を契機に注目されるようになった  
**高齢者は社会にとって  
重荷か、それとも可能性か?**

- 高齢者は必要な存在か?
- 必要な場合、職を持たない高齢者の生活費はどのようにして賄うのか。高齢者が社会に参加・貢献するには、どうやってその手段を提供すればよいのか。

L. Batut EESC - グループ II

### 「アクティブエイジング」に向けた 全体論的アプローチ

#### 「アクティブエイジング」:

- 有給の仕事だけをアクティブエイジングと定義すべきではない
- 主に以下の達成を実現させるものでなければならない:
  - \* 権限や力の付与
  - \* 心身の健康
  - \* 社会の改善

L. Batut EESC - グループ II

### 欧州理事会の取り組み

国際連合欧州経済委員会と共同で、  
アクティブエイジングの課題に着手

- 活動的な高齢者による社会参加・貢献の可能性を測定するツールの開発
- 目標:  
アクティブエイジングのさまざまな側面を反映した「**アクティブエイジング指標**」の確立

L. Batut EESC - グループ II

### 2012年度欧州理事会 (加盟27か国)

- **労働者がより長期間働ける環境づくりに注力**
- **活動的な高齢者への労働機会と適切な環境の整備を推進**
- 同理事会では、これらの目標達成には**国**や**地域**により異なるさまざまな方針に対する配慮が必要と認識

L. Batut EESC - グループ II

明らかな事実:

生きるということは老いることであり、  
故に高齢者も他の人たちと  
まったく同じである。  
高齢者は自分と何ら変わらない存在。



しかし、高齢者は  
には異なるニーズ  
があることを忘れてはならない!



古代エジプト第11代目のファラオ、ソタンカーメンの幼少期とその後

European Economic and Social Committee

L.Borut EESC、グループII

高齢者の雇用率に目を向ける  
必要がある理由は何か？

- 「アイロンレス ジェネレーション」: 生活を快適にする道具をすべて手にし、何年も続く経済成長を体験してきたベビーブーマーたちが、20世紀末に先進国で確立された生活水準の低下を経験している。
- EUの国民1人あたりのGDPは31,197米ドルであるが、(PPA) (2010年のEUのGDPは世界の25.85% - 世界銀行資料)  
問題は、
  - 1) どうやってこの水準に戻すのか
  - 2) そのためには、雇用が少ない現状のなか、富をどのように分配すればよいのか
 許容される唯一の方法は、社会福祉モデルを破壊することなく、新たな経済・社会的Win-Win状況(双方に利益のある状況)を生み出す画期的な解決策を創出することである。そのためには、

障害を乗り越えるヒントになるICTの成功事例が必要である。

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私たちが目指す社会のあり方とは

- 高齢者に労働の機会を提供し、そのノウハウを活用することで、
- 社会や社会事業にとっての負担ではなく、有用な労働力として扱う。
- ただし、定年退職後の労働は **本人の意思に基づき自発的に行われるものでなければならない**  
引退後の生活を楽しみにしている人の意思も尊重する必要がある
- 活動中・非活動中の高齢者のニーズを満たす。人口の25%が他者への職の提供が可能。特に若年層(「失われた世代」を創出するのではなく)や研究者、製造者、介護者に対する雇用機会の創出が期待される。ただし、これには以下が必要となる。  
→ トレーニング、資格、職業の専門特化  
経済界全体がこの課題に再注目し始めている。

L.Borut EESC、グループII

経済成長および  
社会発展を  
念頭に置き、  
(欧州連合条約の目標)  
年金受給者の  
経済的依存に目を向ける

まずは、すべての労働者に適切な仕事を提供することに取り組む。  
そうすれば、  
通常、高齢労働者の雇用も結果的に発生するはずである。

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高齢労働者の雇用は、次の要因により増大するはずである。

- 労働力不足
- 肉体労働の継続的減少
- 継続的な健康状態の改善
- 女性高齢者の雇用増大と女性労働者のさらなる高齢化
- より良い教育を受けた若者の増大
- キャリアの継続または転職
- 高齢労働者による活動および賃金の削減

また、次の要因により職の需要も増大するはずである。

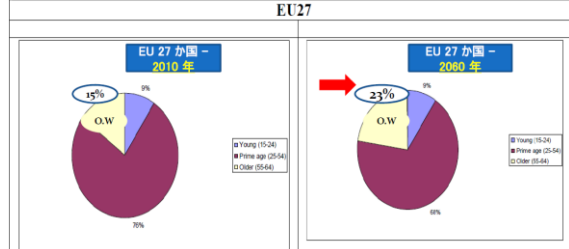
- 健康状態の改善、他者の助けを必要とする親や子供
- 年金減額、生活的不安定性・貧困...

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予測

出典: 欧州委員会 - « 2012 Ageing Report »

Graph 1. 29 - Employment projections, composition of employment by age groups



O.W= 高齢労働者

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考えられる改善要因

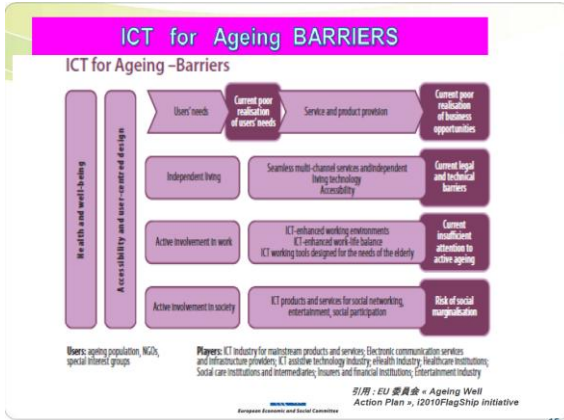
- 金融危機や失業、若年世代の希望欠落を簡単に解決する魔法のようなICTなど存在しないが、  
**ICTは改革を補助する重要なツールとして活用できる**
- ICTは以下を通じて再就職の加速と雇用を実現可能  
学習、生涯学習  
雇用および生活条件の適応、  
**雇用、生活の安定、ヘルスケア。**

L.Borut EESC、グループII

高齢労働者にとっての障壁

- **職場**: 高齢者向けの設備が整っていない
- **大学**: 学費の高額化 (州による補助がなくなった)
- **女性**: 失業率および不活動高齢者の増大
- **貧困**: 先進国で増大しており、健康状態の改善がすでに低下している (生活不安定、低賃金、失業、孤独感など)
- 公共事業予算にかかる負担...

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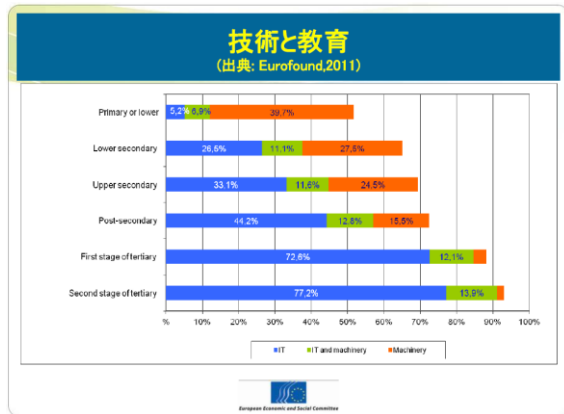


### ICT が直面する障壁に立ち向かい、雇用と経済成長を促進するために必要な条件

- ICT インフラの構築
- アクセスおよびアクセス性を現実化する
- ICT への信頼を構築する
- 電子教育への世界的アクセス

- **インフラストラクチャ**は、公共機関による ICT (ブロードバンドや高速 wifi など) のアクセス提供を通じて完全に構築することが可能
- ハードウェアやソフトウェアの**アクセシビリティ**は、高齢者が ICT を容易に使いこなせるようにするために必要なことである (公共および民間セクターにおけるコンセプトや生産規格、コンピュータ、商業に関する条項など)
- ICT の使用に対する**信頼構築**には、次の項目が必要
  - \* **手頃な料金およびコスト** 高齢者を含むすべての社会集団に対する公共措置による適切な定義・供給
  - \* インターネット利用者に対する**安全性および権利の保証**
  - \* **プライバシーおよびデータ保護の保証**

- **包括的な電子教育への世界的アクセスをすべての学校で実現**
- 未来の eインクルージョンに備える
  - 就学年齢前から開始
  - 差別なく提供
  - 親や教師へのトレーニングも実施
  - 学校でのデジタル技術の活用
- 高齢労働者向けの特別コースを提供:
  - 「真剣勝負」形式の特殊な指導スタイル
  - 画面やコンピュータの簡素化、世代を越えた学習など

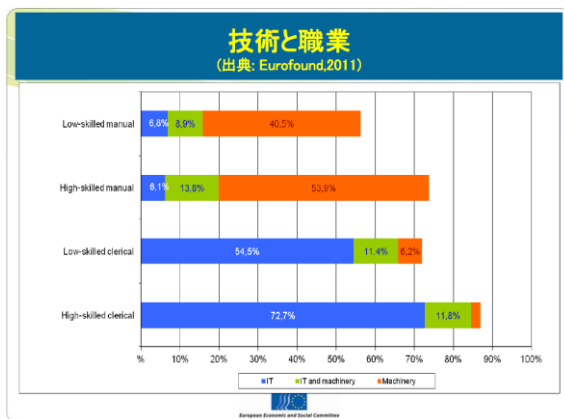


### 1) ICT は労働の継続を希望する活動的な高齢者に力を与える

- 就職活動、雇用の継続、在宅勤務の挑戦
- スキル改善
- 精神および肉体的制約を緩和する ICT を活用した労働
- 労働と私生活のバランス改善など

### 理想と現実のギャップの認識

- 基本的な教育およびスキルの欠如
- 退職後における有益な ICT 学習環境の必要性 (自力によるスキル向上は困難)



### スキル、資格、指導者の必要性

- ・ **現役中:**
  - 労働者は皆、職場で ICT を学ばなければならない
  - すべてのデジタル スキルは、職業セクターによる資格や認証の発行により労働者の財産となる。デジタル スキルの資格や認証は、次の実現に役立つ。
    - \* 評価および収入の向上
    - \* 退職後もスキル向上が可能
    - \* デジタル スキルを証明する「デジタル パスポート」の取得
- ・ **退職後:**
  - 高齢者にとって、ICT を使い続けたり、新たに学ぶことは困難
  - 今や ICT の知識は労働および健全な生活の必須条件となっている

## 機会: **知識の伝授**

- 熟練者 - 経験が長ければ長いほど知識豊富となり、退職年齢になっても**有用なノウハウを保持**
- 若年労働者 - 一般的にデジタル技術を簡単につかひこなせる
- 両方向での知識伝授
  - \* 高齢者から若年者へ、若年者から高齢者へ
  - \* 高齢労働者がデジタル技術を使いこなせれば、知識伝授はより簡単、より効率的に実施可能
- 生涯教育および電子スキルは、現代を生き抜く上で不可欠なツールとなっており、退職後の雇用の継続、再就職、社会への参加、世代間の団結の発展に役立つ

## 女性が直面している現状の概要

- 欧州では、1970年代に莫大な数の女性が就労年齢に達し、労働を開始。これらの女性労働者が定年を迎えた時点では、**女性労働者の数はさらに増加、賃金は男性より低い**。
- 女性の職業は男性より昇進するケースが少なく、スキルやデジタル技術の欠如により、さらに厳しい状況を強いられている
- ICTは女性高齢者の活動を容易にすることが可能(特に若い親の介護をしている場合)であるが、次のような難点がある。
  - 男性よりも電子教育が難しい
  - スキルおよび資金不足
  - テクノロジーに対する自信の欠如
- このギャップを埋めるための具体的な対策が必要
- EUにおける貧困者は主に女性であり、これは高齢者層においても変わらない
- 原因は年金の低さ

## 2) ICTは、労働や社会活動に参加していない高齢者を支援することが可能

- **活動的な高齢者は、ビジネスおよび経済における、経済的および扶養者**  
**The 'silver economy'**
- インターネットや自動支払いシステムを使いこなし、デジタルスキルを活用することは、高齢者が経済活動に貢献する上での必須条件
- 「非物理的」な取引に対する**信頼**の確立(これには法的保護などの安全な環境づくりが必要)
- **継続的なICTの活用**: 社会的連帯の維持(特に家族や地元の関係者)、若年世代からの学習、世代を超えた知識の伝授による能力改善、孤独感の排除、交通の支援、介護など

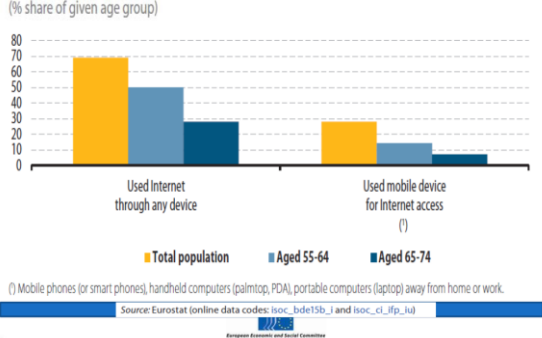
## 「非活動中」の高齢者は「有給で働いている」わけでも「活動できない」わけでもない

- 活動中の人々に該当する要素はすべて非活動中の人にも当てはまる
- 非活動中の人々の中には、コンピュータを使い始めたばかりで、地元のボランティアや公共サービスによるサポートを必要としている人もいる
- **高齢者とICT**  
近接性と接触が非常に重要
- **公益サービスおよびNGO**  
重要な役割を担い、相乗効果を生み出す可能性を持っている
- **ボランティア**  
デジタルスキルの発展を補助、eスキル分野で貢献
- **社会経済セクター**  
雇用を創出する重要な立場、非活動中の高齢者に社会・経済に貢献する機会を提供

## 3) ICTは依存高齢者を支援し、(目標はあくまでも人的側面)雇用の創出を実現

- 病氣や障害、記憶力低下、認知症などの発現に伴い、ICTはロボット装置などの最新技術を用いることで身体活動を補助し、快適な生活をサポートする。これにより、高齢者用施設に入る時期を遅らせることが可能。
- **生活状況**  
高齢者の使用を配慮した住宅や交通、遠隔医療など
- **研究開発**  
広範にわたる研究、投資家、市場(合併事業など)
- **莫大な可能性**  
管理さえ行き届いていれば、「年齢」は雇用の創出、経済成長、グリーン成長における重要な課題となり、ビジネスと労働者の両方に機会をもたらす。

## ユーロスタットが調査を実施した3か月の期間中、モバイル機器でインターネットにアクセスした使用者



## EU委員会による 欧州理事会の決断の組み込み

- **欧州全体における、不平等による雇用の取壊を認識**  
(出典: 2011- Comm Report, 'Employment and Social developments in EU')
- **健全な加齢に向けたイノベーションプラットフォームの構築**  
連携および共通の戦略課題(調査)に向けたフォーラム  
EUでは欧州における「健全な加齢」のビジョンを実現するため、研究や加盟国・規制当局等による高度な対話を通じて、残存市場の排除や法的・技術的障壁の克服に着手
- **より緊密なパートナーシップの確立**  
高齢使用者およびその代理人、業界およびサービスプロバイダ、公的機関および政策立案者間の連携により、次の事項を実現。
  - 多くの高齢者のクオリティオブライフ(生活の質)と介護者や家族のクオリティオブライフの改善
  - 欧州内の業界における事業機会の創出
  - 保健および社会サービスの効率化および個人化

## 欧州委員会の推進事項

- 生涯学習
- 年齢差別の排除
- Eインクルージョン
- 健康的な生活
- 交通改善
- 労働と私生活のバランス(特に介護者)・すべての求職者をサポートする方策
- より多くの労働者が長期間働けるようになる職場環境の構築

## ETUC の見解

(ETUC: 欧州労働組合連合)  
80 国かの労働者連盟 + 1 名の年金受給者代表: (欧州退職・高齢者連合)

- **社会的保護の削減および需要低下: 現実問題として、企業は高齢労働者の雇用を好まない**  
(高齢労働者は適正が低い上により費用がかかるため)
- ICT の可能性は人々に力を与え、新たな職を創出する
- 課題はあらゆるレベルの社会的パートナー間で折り合いを付ける (それには社会的協議が必要) EU およびすべての加盟国がこの目標を達成するツールを所有している
- どのような場合においても、年金制度の効率を維持すると同時に、**尊敬のある人間らしい生活 (生活不安や貧困に悩まされない生活) を誰もが送れるよう配慮しなければならぬ**

L.Bonet  
EESC、グループ II

## アクティブエイジングのニーズに関する ETUC の見解

- 定年まで労働を続ける
- 定年前の年齢に関する差別の排除
- 世代間の団結: より必要性高い、若年層への雇用提供
- 品質の高い教育や職業、クオリティ オブ ライフ、より良い環境、健康、安全で保証された職場、肉体的な作業が求められる労働条件の考慮、障害学習、ICT トレーニング

L.Bonet  
EESC、グループ II

## 欧州経済社会評議会の見解

1. インフラストラクチャとデジタル ツールへのアクセスは **基本的権利**である
2. 高齢者にも **Eインクルージョンの機会を提供**デジタル メディアに慣れさせることで、次の目標を達成させる
  - a) 社会とのつながりの維持
  - b) ハードウェアを使いこなす
  - c) テクノロジーに対する不安解消
  - d) ソフトウェアの訓練を受ける
  - e) デジタル社会への参加

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- Eインクルージョンは **包括的なアプローチであり、すべての人に力を与えるものでなければならない**  
定年を迎えるまで、社会的地域に関係なく誰でも職を見つけられるようにする
- 万人に対する継続的なデジタル スキル教育は、**公的機関**が組織化すべきである
- 定年退職後の労働は、**個人の意思に基づいて行われなければならない**  
定年前、定年までの雇用をすべての労働者に提供するのが最善の方策
- ICT は **高齢者の社会参加を促すツール**であり、社会を改善する。高齢労働者の存在は、数々の新たな雇用創出につながる

出典: EESC Opinion 869/2011  
L.Bonet  
EESC、グループ II

## 結論

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## 高齢者への ICT 普及に関して推測される事項

- 不況の影響  
**将来的な社会モデルになりえない**
- **生まれてから死ぬまで労働を強いてはならない。**  
たとえ老後であっても、**すべての人が人間らしいまっとうな生活を送る権利がある**

人々を社会に参加させることには価値があり、  
**一般的に ICT は、**  
ビジネスおよびあらゆる高齢者を含む労働者に機会を提供する有用なツールといえる。

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EESC、グループ II

### 達成すべき課題

- **現状における ICT へのアクセス不平等の解消:**  
経済危機の結果拡大した経済および社会の不均衡を反映  
これらの不平等が解消されない限り、経済全体に多大なダメージが及ぶ
- **ICT が高齢者に提供する機会:** 労働、貧困緩和に関する教育・コミュニケーション・管理、病気治療、他者の介護、生活水準の向上など  
このプロジェクトを成功させることが最重要課題である  
**すべての人に力を与えるためには、人生における第 1 規則は「自分自身のために生きる」ことではない**

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### ドイツの例

アンゲラ・メルケル財務大臣の発表:  
**ドイツの最貧困の平均寿命は**  
過去 10 年間で**低下**している

2001 年: 77.5 歳  
2010 年: 75.5 歳

出典: AFP, 12.12.2011.

**高齢者は  
最貧困層に分類される  
早急な対処が必要である。**

L.Bonet  
EESC、グループ II

# The Systemic and Social Requirements of Social Enterprise's Role in Supporting New Possibilities for Mutual Support in an Ageing Society

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EU インスティテュート関西 (EUIJ 関西)  
第16 回国際シンポジウム

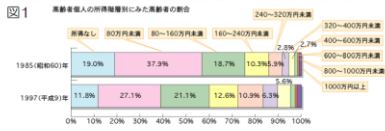
## 日本における 労働統合型社会的企業の実態 — 活力ある高齢社会に向けた 制度的・社会的基盤条件 —

立教大学コミュニティ福祉学部  
原田晃樹

### 1. 高齢者の現状

#### ▶ 「高齢者」の多様性

「高齢者」世帯一人当たりの所得水準は、全世帯平均のそれと同水準(図1)



- 高齢者の総所得：高齢者世帯 平均307.9万円 (世帯人員一人当たり197.9万円)
- 全世帯の総所得：一世帯当たり 平均549.6万円 (世帯人員一人当たり207.3万円)

出所：厚生労働省「平成22年国民生活基礎調査」

「高齢者」の高い就業率の一方で、希望する職種に就けない/退職後の就業できない人の多さ (表2・表3)

表2 高齢者の就業者数・就業率

| 国名   | 就業者数 (万人) | 就業率 (%) |      |
|------|-----------|---------|------|
|      |           | 男女計     | 女    |
| 日本   | 495       | 19.4    | 28.7 |
| 韓国   | 135       | 23.9    | 41.0 |
| アメリカ | 509       | 14.5    | 19.1 |
| カナダ  | 31        | 7.9     | 11.4 |
| イギリス | 58        | 6.3     | 9.0  |
| ドイツ  | 52        | 3.4     | 5.1  |
| イタリア | 35        | 3.1     | 6.0  |
| フランス | 13        | 1.3     | 1.7  |

出所：総務省資料をもとに作成。

表3 職業別就業者数の年代別比較

| 職業区分  | 総数     | 専門的・技術的職業従事者 | 管理的職業従事者  | 事務従事者     | 販売従事者      | 保安職業・サービス職業従事者 | 農林漁業従事者     | 運輸・通信従事者  | 生産工程・労務作業従事者 | その他(分類不能職種) |
|-------|--------|--------------|-----------|-----------|------------|----------------|-------------|-----------|--------------|-------------|
| 65歳以上 | 570    | 44 (7.7%)    | 34 (6.0%) | 83 (9.3%) | 75 (13.2%) | 80 (14.0%)     | 113 (19.8%) | 19 (3.3%) | 148 (26.0%)  | 4 (0.7%)    |
| 全人口   | 100.0% | 13.8%        | 2.4%      | 19.5%     | 14.6%      | 10.0%          | 4.8%        | 3.4%      | 28.1%        | 3.5%        |

出所：総務省「労働力調査」

### はじめに

- ▶ なぜ、高齢者の「社会的活動」「雇用」のテーマで(労働統合型)社会的企業なのか?
- ▶ なぜ、労働統合型社会的企業注1)の対象が、「就労困難者」注2)一般なのか?

注1 就労困難者に仕事を提供し社会的包摂を目指す社会的企業。欧州社会的企業研究(EMES)のメイン・ターゲット

注2 一般労働市場から排除されがちな障がい者、高齢者、シングル・マザー、ニート、ホームレスなど



- 高齢者活動の「受け皿」の偏り(「社会的活動」or「雇用」)
- 高齢者を対象とした調査の難しさ

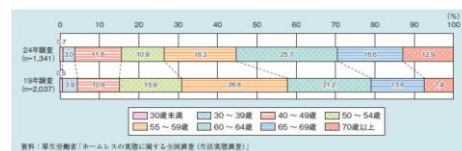
その一方で、所得格差、とりわけ貧困層の増加(表1・図2)

表1 年齢区分別相対的貧困率の推移

| 年齢区分 | 30-34 | 40-44 | 50-54 | 65-69 | 70-74 | 75-79 | 80-  |
|------|-------|-------|-------|-------|-------|-------|------|
| 男性   | 13.9  | 12.3  | 11.4  | 19.0  | 26.6  | 25.8  | 28.1 |
| 女性   | 10.3  | 11.6  | 10.8  | 15.5  | 17.3  | 19.8  | 22.9 |

出所：内閣府「平成23年版 男女共同参画白書」

図2 ホームレスの年齢区分



資料：厚生労働省「ホームレスの実態に関する全国調査(生活実態調査)」

高齢者のニーズもさまざま(図3・図4・図5)

図3 65歳以降(65~69歳)における就業意向



資料：厚生労働省「高齢者の就業意向に関する調査(労働力調査)」

図4 高齢者のグループ活動への参加意向



資料：厚生労働省「高齢者の就業意向に関する調査(労働力調査)」

図5 地域活動・ボランティア活動の活動内容別参加状況(複数回答)



資料：厚生労働省「高齢者の就業意向に関する調査(労働力調査)」

満たされない活動意欲

➤ 「雇用（労働）」と「社会的活動」の両立困難な関係

【雇用】

- ・高齢者の雇用の多くは定年延長・再雇用かパートタイム（微妙な人間関係／やりがい・待遇の低さ）
- ・体力や意欲（ほどほどの働き・空いた時間に社会貢献をしたい）に応じた勤務条件設定の難しさ

【社会的活動】

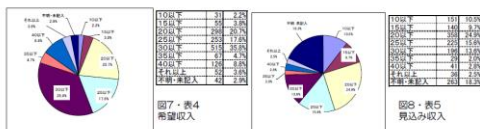
- ・地域との関係性の弱さ（意外と進まない団塊世代の地域デビュー）
- ・社会的活動の意欲と「受け皿」とのギャップ（老人会・町内会、生涯学習等に縁のない多くの高齢者）

参考：退職後のボランティア・市民事業に対する意向調査

【第一次調査：アンケート調査】  
 実施主体：四日市市・四日市大学  
 実施期間：1999年度  
 対象：四日市市内在住の50代勤労者（ホワイトカラー）3,000人  
 調査項目：日常生活、退職後のイメージ、ボランティアへの関心、市民事業への関心、回答者の自宅又は職場で面接を実施  
 回答者の具体的なスキル・能力、市の事業委託等へのニーズ等  
 回答率：1,439票（回答率48.0%）

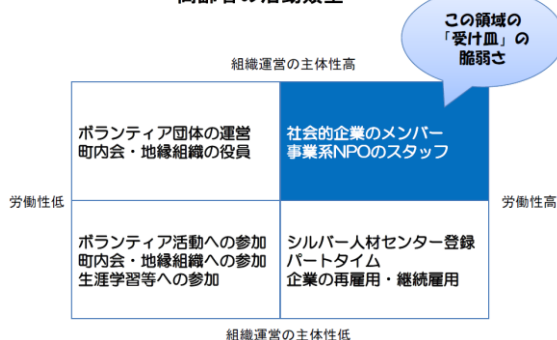
【第二次調査：面接調査】  
 調査概要：上記回答者のうち市民事業への意欲がある55歳以上の回答者119人に対し、回答者の自宅又は職場で面接を実施  
 調査項目：上記アンケート調査の再確認、回答者の経歴（自伝）、スキル、活動意欲等

多様な社会活動へのニーズの高さの一方で、年金+αの収入確保の必要性



6万2千円の差を埋める新たな働き方の「受け皿」ができないか？

高齢者の活動類型



(2) 調査研究上の課題と手法

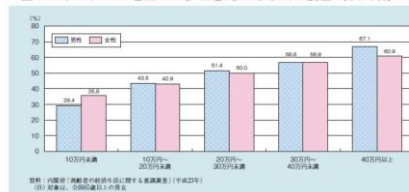
①対象設定上の困難

- 法人格の欠如  
NPO法人、公益法人（一般社団・財団法人）、事業組合、有限会社、株式会社、任意団体その他

韓国社会的企業、イタリア社会的協同組合、英国CICのように統計調査の前提となる母集団のリストが存在せず

【社会的活動=ボランティアか？】

図6 ボランティア活動への参加意向がある人の割合（収入別）



収入の多寡とボランティア活動への参加率は相関

働きながら社会的活動ができるニーズの潜在的な大きさ

➤ 社会的企業（Work Integration Social Enterprise=WISE）への着目

社会的企業の可能性（仮説的提起）

- 1.労働者自身による自己統治・民主的ガバナンス（就労や社会的活動意欲、体力、所得、スキルが多様な高齢者の状況に応じた働き・社会参加（労働機能と居場所機能））
- 2.一定の社会性（社会的排除等の地域課題解決）を組織目標とし、労働を通じてその達成を志向
- 3.地域住民、当事者、労働者等のマルチステークホルダーによる所有構造（孤立しがちな高齢者のサポートネットワーク（コミュニティ形成）、地域ニーズへの応答性の高さ）

2. 国内調査の実施

(1)ねらい

- 社会的企業（WISE）の日本における実態並びに課題の把握
- WISEの比較調査を行うための分析枠組みの検討
- 日本型WISEの持続可能な発展を支えるための制度的・社会的基盤条件の検討

社会的企業研究の2つのアプローチ

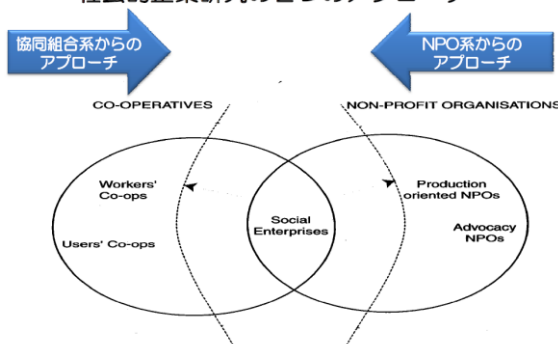


Figure 1 Social enterprises at the crossroads of co-operatives and the non-profit sector



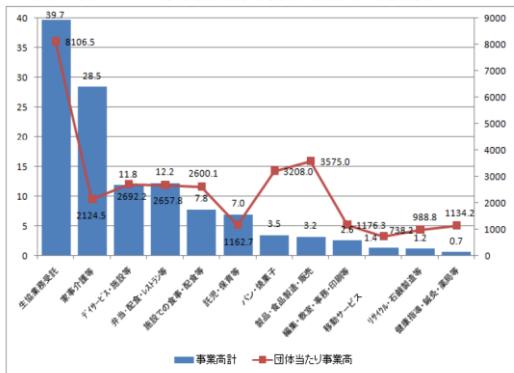
## ②我々の調査研究手法

①系譜ごとの中間支援組織の実践家と共同で調査研究を実施（研究会延べ20回以上、勉強を随時開催）。今回の対象は協同組合系譜のワーカーズ・コレクティブとワーカーズ・コープの一般的な傾向及びその中で就労困難者が働いている事業所の実態

②欧州のEMESグループによる質問票を基盤として調査票を作成し、それを元に構造化されたインタビュー調査を実施

③両系譜とも、連合組織が実施したアンケート調査の原データを再分析し、さらに、ワーカーズ・コープについては、全事業所へのアンケート調査を実施

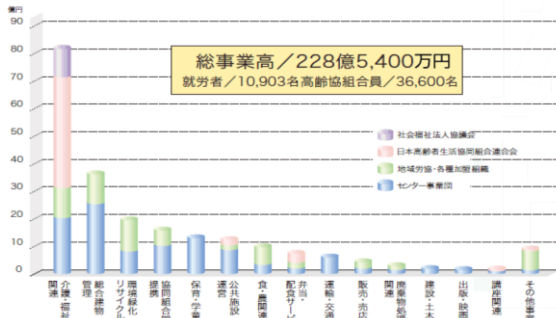
図9 全国のW. Coの事業領域別事業高及び団体当たり事業高



注1) 棒グラフ(縦軸)は事業高・億円、折れ線グラフは団体当たり事業高・万円  
注2) ワーカーズ・コレクティブ・ネットワークジャパンが2007年に実施した調査データを再分析した。

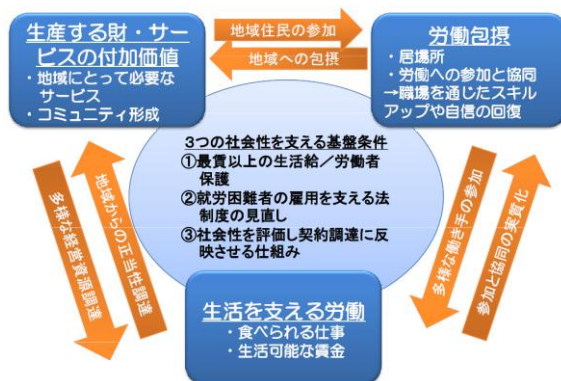
図10 労働者協同組合(日本労働者協同組合連合会加盟団体)の事業領域

全国実績概況(2008.3.31現在)



出所: 労働者協同組合センター事業団提供資料

図11 社会的企業の3つの社会性



## (3) 調査対象の特徴

### ワーカーズ・コレクティブの特徴

- 生活クラブ生協が基盤
- 主婦による新しい働き方(自主管理型労働)
- 地域づくり(社会に有用な労働)
- 現状(図9)

・総事業額: 122.0億円、団体数: 369団体、団体当たり事業高: 3,685万円

### 労働者協同組合の特徴

- 失対事業で働く日雇労働者の労働組合である全日自労(全日本自由労働組合)が源流
- 高齢失業者の仕事おこしとして組織化し、1986年に正式に労働者協同組合組織に転換
- 1990年代後半以降、対人サービス領域への参入を加速
- 現状(図10)

・総事業額: 228.5億円、就労者: 10,900人・高齢協組員36,600人

## 4. 調査結果

### ①社会的企業(WISE)の社会性

- WISEは、潜在的に3つの社会的目的の要素を有する存在
- 3つの要素は、経営上緊張関係
- 他方で、相互に密接な関連性(図11)

3つの社会的目的が達成されて(あるいは追及されて)はじめてWISE本来の社会性が有効に機能

| 社会性              | ワーカーズ・コレクティブ  | ワーカーズ・コープ   |
|------------------|---|---|
| ①労働包摂            | ・理事会: 平均年13回<br>・定例会: 平均年12回<br>・現場会議月1~4回程度<br>・研修会等随時           | ・団会議:<br>・研修会随時   |
| ②生産する財・サービスの付加価値 | ・収益性の有無を直接的とし(90年代初頭に家事介護や配食サービスを展開)<br>・「コミュニティ価格」(収益事業を自主事業に還元) | ・社会連帯活動(収入の5%を地域貢献事業として還元)<br>・就労困難者が社会で受け入れ、正当な賃金を得られる事業 |
| ③生活を支える労働        | ・年平均分配金: 76.7万円   | ・平均年収: 211万円(常勤一般職員)                                      |

・W. CO: ①・②のために③が犠牲に  
・労協: ①が基盤に置かれているために、②・③の達成の構造的な難しさ

図12 ワーカーズ・コレクティブにおける就労困難者（障がい者）の賞金と参加の関係

| 賞金水準 (例)     |                    | 特徴                                       |          |
|--------------|--------------------|--|----------|
| 高：賞金額以上      | さくらば<br>印刷機        | コミュニケーションほらん<br>ワーコレキナー<br>への難がある<br>ついで | なし       |
| 中：400円以上支給現金 | 労働時間短縮プログラム<br>でほと |  | 基 (400円) |
| 低：400円未満     | オプ<br>コスモス         |  | 基 (400円) |
|              | 低：交際等              | 中：意見聴く機、研修所                              | 高：組合員参加  |

- 賞金水準を確保しようとするほど難しくなる就労困難者（障がい者）の参加（「高賞金・高参加」の困難さ）
- 制度への参入によって失われる受け入れの多様性と参加度

図13 ワーカーズ・コープにおける「団会議」（定例会議）への参加割合／士気・意欲の高さの関係（単位：事業所数）

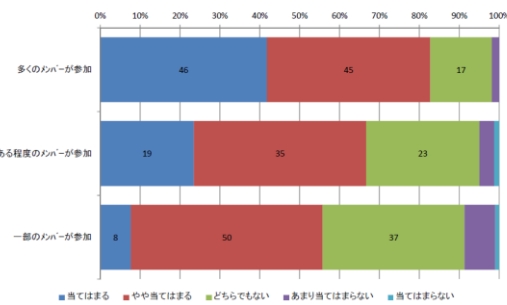


図15 ワーカーズ・コープにおける事業所の経営力の弱さ／事業計画・収支計画への参加割合の関係（単位：事業所数）

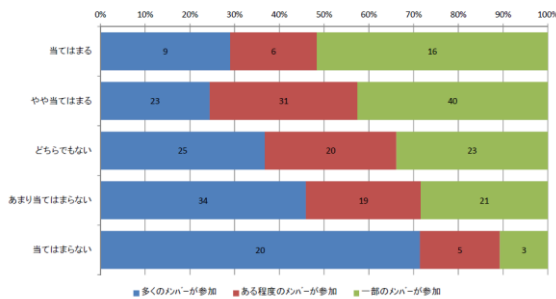
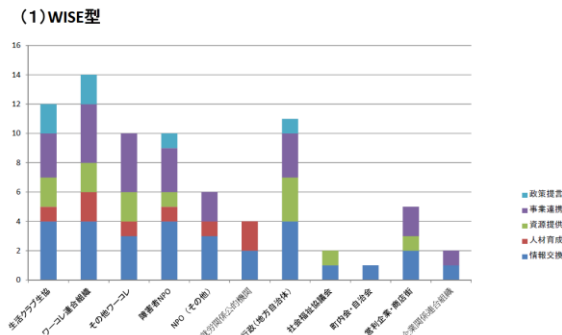


図16 ワーカーズ・コレクティブのネットワーク特性

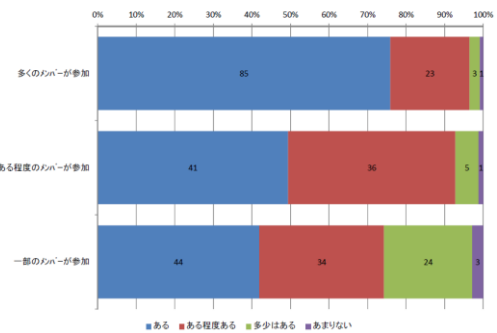


## ②インフォーマルな参加の重要性／参加の実質化の必要性

- 公式参加（「一人一票」）は参加型ガバナンスの一要件
- 「居場所」機能が本人の参加意識を喚起し、参加能力の高まりに応じた活動の場を提供
- 参加の実質化がメンバーのモチベーションの向上に寄与（図13・図14・図15）

### 参加定義の再定義の必要

図14 ワーカーズ・コープにおける「団会議」（定例会議）への参加割合／業務改善に取り組む雰囲気の関係（単位：事業所数）

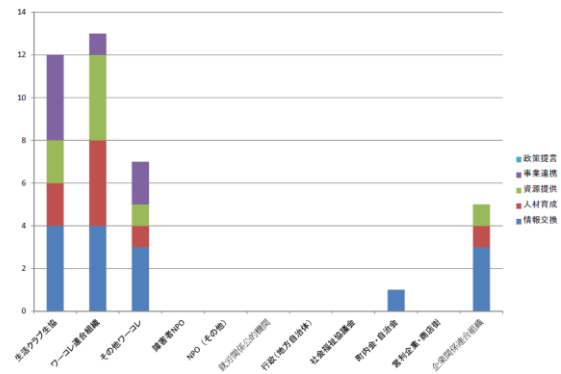


## ③組織の包摂性と地域とのネットワーク・連帯的な経済関係との相関関係

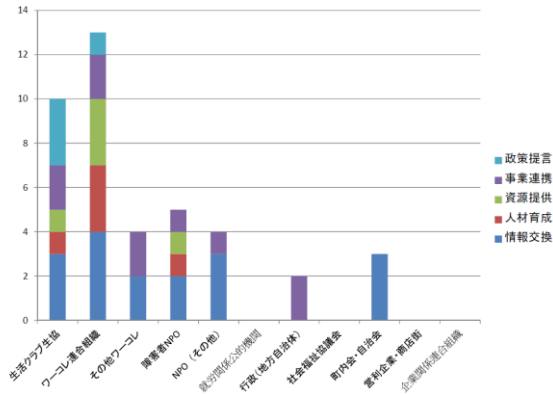
- ワーカーズ・コレクティブにおいて、WISE型組織ほど地域との多様なネットワークを構築（図16）
- ワーカーズ・コレクティブでは、就労困難者が働く事業所ほど多様な働き・所得分布に（図17）

### 連合組織（インフラストラクチャー）を核とした連帯的なネットワーク形成

(2) 生協委託取引型



(3) 地域サービス型

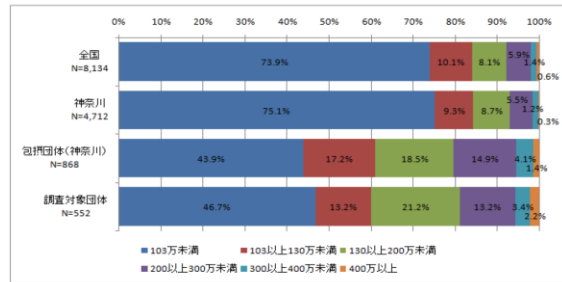


### 4. 今後の検討課題

#### WISEの特性が発揮されるための政策的・制度的基盤条件の検討

- ① WISEの集合体としてのインフラストラクチャーによるネットワーク機能
- ② 活動の成果（雇用した数）だけでなくプロセス（包摂や参加のあり方）も評価対象とした公的資金供給の仕組みづくり（社会監査やそれに基づく委託契約のルール）

図17 ワーカーズ・コレクティブの月当たり分配金額区分の比較



注1)「全国」：ワーカーズ・コレクティブ・ネットワークジャパンが2007年に実施した実態調査のデータを再分析した。  
 注2)「神奈川県」：神奈川県ワーカーズ・コレクティブ連合会が2009年に実施した実態調査のデータを再分析した。  
 注3)「包摂団体(神奈川県)」：注2の団体のうち、就労困難者を受け入れている団体(本調査により抽出)。  
 注4)「調査対象団体」：本調査のヒアリング対象団体。  
 注5)：注1-2のデータは、本調査において再分析したデータであり、元の調査結果とは数値が異なっている。

本調査は、私立大学戦略的基盤形成支援事業（立教大学・平成22年度～26年度）及び文部科学省科学研究費補助金基盤研究(c)「地域協働における非営利組織の現実—インフラストラクチャー組織と自治体の視角から—」（研究代表者：原田晃樹、課題番号：22530629）の成果の一部である。

# Lecturers' Profiles



Project funded by  
the European Union



Institute in Japan, Kansai



## EUIJ-Kansai Workshop

### "Ageing Societies in Europe and Japan Active and Healthy Ageing – Social and Economic Challenges"

#### «Lecturers' Profiles»

##### EU Side

The EESC (European Economic and Social Committee) is an official EU advisory body set up in 1958 by the Treaty of Rome. It has 344 members from each EU member state and it is divided into three equal groups: employers, employees, and other various interests groups including farmers, consumers, academics, environmentalists, social economy representatives,



**Ms Eve PÄÄRENDSON** (EESC Employers' Group)

President of the Japan Contact Group for the current mandate 2010-2013, and the Director of International Relations in Estonian Employers' Confederation. She is a Member of the Bureau of the Committee's External Relations Section (REX) and a Vice-President of the Employers' Group.



**Mrs Laure BATUT** (EESC Employees' Group)

Member of the Japan Contact Group of EESC. Member of the International - Europe Department, General Confederation of Labour-Workers' Power (CGT-FO).



**Mr Krzysztof PATER** (EESC Various interests' group)

Member of the Japan Contact Group of EESC. President of the Labour Market Observatory (LMO) and former Vice-Chairman of the Warsaw Scouting Association.

##### Japan Side



**Dr. Ayako FUJITA**

Professor, Dean of Psychology, Koshien University and Professor Emeritus, Osaka University. Specializes in empirical research on productive ageing, proposed by R. Butler, and with a focus on social action programmes led by senior citizens of the super-aged society.



**Dr. Toshikatsu ODA**

Professor, Graduate School of Human Development and Environment, Kobe University. Specializes in sociology, gerontology and social research method. In particular, a focus in research on successful ageing in the field of gerontology. His study in sociology covers disasters and developing countries.



**Dr. Kohki HARADA**

Associate Professor, College of Community and Human Services, Rikkyo University and Director of Volunteer Center, Rikkyo University (2011-12). Prior to accepting current position, he has taught at the Faculty of Policy Management, Yokkaichi University. He specializes in local government and public administration. His current works include Fujii, Harada & Otaka (2013), The Social Enterprise Tackling Social Exclusion, Keiso Shobo. Harada, Fujii & Matsui, (2010) Reconstruction of NPO: The Conditions of Partnership, Keiso Shobo.

## 《Coordinators' Profiles》

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Cooperation of 3 Universities



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