

# MIGRATION AND SHUKATSU: JAPANESE INDIVIDUAL STRATEGIES IN THE THIRD AGE AND BEYOND

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## ABSTRACT

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Globalization has made it easier for retirees to select their desired place to live. International retirement migration (IRM) has become an exclusive activity of retirees from the First World countries. Many of them ventured to spend their retirement years or even the rest of their lives in less developed or developing destinations overseas. Though the idea of Shukatsu or the preparation for the end of life of an individual is nothing new in Japan, the term was just covered in the media recently and garnered attention both domestically and internationally. This article aimed to address two later-life strategies employed by Japanese retirees in response to Japan's super-aged population structure, including IRM and Shukatsu. The practices of Shukatsu (e.g., self-management of one's last will and funeral arrangements) stemmed from the idea of Japanese people not wanting to become a burden to others, even after they have departed from life. On the other hand, IRM is a long-term or permanent move involving searching for a better way of life at a new destination abroad during the third age and beyond. Like Shukatsu, IRM is a popular alternative among younger old persons to financially, physically, and emotionally sustain their independence. Many Japanese retirees and senior citizens of Western countries chose to retire in Southeast Asia, especially in Thailand and Malaysia. Due to unclear timing requirements for the Japanese people retiring abroad, IRM could be considered a pre-episode of Shukatsu before returning to Japan or a part of Shukatsu for those who intended to spend the rest of their life at the destination abroad. The authors reviewed the literature on IRM and Shukatsu regarding Japanese retirees in light of the nexus of these two strategies and policy implications in both sending and receiving countries. Suggestions for further research were also discussed.

**Keywords:** Shukatsu; international retirement migration; aging; end of life; Japanese; Thailand

## 1. INTRODUCTION

Japan is the first country in the world with the highest proportion of elderly populations aged 65+, i.e., 28% of 126.9 million in year 2019 (United Nations, 2019). Japan ranked top in the world based on the old-age

dependency ratio (OADR), a conventional measure calculated using an individual chronological age. According to the UN, in Japan, 51 in 100 persons were aged more than 65 during year 2019.

Despite its higher proportion of older population, the country continues to thrive as one of the world's leading economies. Comparing to the OADR estimation, Japan's prospective old-age dependency ratio or POADR (i.e., an alternative aging measure that taking life expectancy into account) is 21 dependent persons per the working-age populations, lesser than the average POADR in Europe (POADR= 31.3) and North America (POADR=27.7) (United Nations, 2019).

Therefore, though Japan's current age structure may not be favorable to the overall economic performances like it used to be in 1950 when the country was still having a large share of the labor force and children (first demographic dividend). The country's accumulated human capital, social capital, and wealth of senior citizens could help minimize the negative impacts of the shrinking labor force and create new opportunities. Any country that possesses high social capital as well as good health and longevity of quality older adults could open themselves to a second and third demographic dividend when the elderly could actively stimulate success among younger populations (Fried, 2014; Fried, 2016; Wongboonsin and Wongboonsin, 2014).

Besides the study of what and how the Japanese Government allocates resources to support the older persons and family at the macro level, the research on how individual Japanese older citizens are dealing with their everyday life to promote active aging should also be critically explored.

This paper attempted to investigate on two phenomenal strategies, including international retirement migration (IRM) and Shukatsu, and the policy implications of these later life strategies on both sending and receiving countries. The authors also presented relevant interview findings from both previous and current projects on Japanese retirees living in Thailand to explain the Shukatsu-IRM nexus as interrelated themes. Selected interviews of the Japanese retirees who decided to spend the rest of their life in Thailand exemplify their Shukatsu preparation while still living in Thailand.

## 2. JAPAN'S DEMOGRAPHIC BACKGROUND AND INDIVIDUAL LATER-LIFE STRATEGIES

The demographic shift towards older populations in Japan have challenged both the Government and the citizens in the short term and long term. However, relying upon government support alone may not sustain a good life at older ages. Many Japanese people then tried several strategies to create a long and meaningful life and not become a burden to others, i.e., family in particular.

Besides Japan's long-life expectancy, i.e., 81 years for males and 87 years for females (Asahi Shimbun, 2018), Japan faced depopulation since 2010 due to the fertility decline over decades (Aizawa, 2019). The total fertility rate (TFR) or the average number of children per woman in Japan had already been slightly lower than the replacement level since 1960 (TFR=2.001), and it has reduced to 1.42 children per woman in 2018 (World Bank, 2020). Furthermore, the elderly aged 75+ were accounted for more than half of the population aged 65+ in Japan (Statistics Bureau of Japan, 2018).

Nuclear family, two-person households, and single-person households, become highly visible in Japan for several decades. According to the survey of family characteristics in Japan (Ministry of Health, Labour and Welfare, 2018), the average number of household members dropped from 5 in the 1950s to around 2-3 people per household these days. Hence, it becomes normal to see Japanese elderly living as a couple without children or even as an elderly living alone. Besides this it was reported that 17.3 percent of the elderly people died alone, especially those living in urban areas, like Tokyo (Cabinet Office, 2018). Furthermore, loneliness, deteriorating health, and even the cases of elderly committing suicide have become more prevalent (Kimura and Ando, 2018).

According to the fiscal year (FY) 2017 survey from the Ministry of Health, Labour and Welfare (2018), married elderly couples received an average pension of 254,000 yen (Nikkei style, 2019) or 2,400 USD per month. Nevertheless, 64.4% of Japanese seniors were not worried about their daily expenditure as they earned money from pension (61.1%), investment profits (59%), and some even managed to get a job after retirement age (20%) (Cabinet Office, 2018). Also, the average savings of Japanese citizens aged 60-69 were ten times higher than the amount of average savings of citizens aged 29 years old (Cabinet Office, 2018).

Therefore, in terms of financial independence, the majority of Japanese elderly tended to rely on their savings to cover their daily expenses, travel, and even pay for nursing home service or hospital bills. With high savings, the baby boom generation traveled abroad for leisure and recreational purposes. And, due to economic disparity among senior Japanese citizens, many of them chose to resettle outside Japan. Many Japanese retirees stayed long-term in a warmer and cheaper country to achieve a healthy lifestyle while sustaining their savings and independence as long as possible.

## 2.1 International retirement migration (IRM)

*International retirement migration (IRM)* is a popular term involving the mobility of retirees (usually of the First World countries) to constitute what they perceived as a better way of life at new destinations abroad (Benson and O'Reilly, 2009). IRM is an exclusive activity of retired migrants from the most advanced economies, particularly the Americans, the British, the Germans, and the Japanese to less developed or developing destinations, such as Spain, Mexico, Panama, and even to a top destination in Southeast Asia like Thailand and Malaysia (Tangchitnusorn and Wongboonsin, 2014).

As tourism could be seen as a recruiting post of retirement migration (Rodriguez, 2001), several Japanese retirees have lived most of their retirement life outside Japan while still keeping close contact with friends and family at home. The rapidly changing demographic structure directly affected Japan's social welfare system, hence in 1989, the Japanese Government established a long-stay project to encourage Japanese retirees to spend their pension wisely by traveling to long-stay amenities abroad. On the other side, the receiving countries in Southeast Asia were also trying to attract well-off long-stayers by offering special visas and hassle-free mechanisms (Toyota and Xiang, 2012).

Due to an increasing cost of living in Japan, some Japanese retirees cannot afford to live comfortably in their country with the same pension. Some of them then desired to venture to other countries to seek better economic conditions and warmer climate suitable for their health. Many Japanese seniors moved to countries in Southeast Asia, i.e., Thailand and Malaysia, owing to the cheaper cost of living, warmer climate, the quality of private healthcare facilities, and close geographical proximity to Japan (about 6-7 flight hours).

In Malaysia, the *Malaysia My Second Home (MM2H) Program*, which was previously known as *Silver Hair Program*, offered a renewable 10-year social visit pass for eligible visitors aged either below 50 or aged 50+ to be able to live in the country. Malaysia's retiree-attraction policy revealed to be very encouraging for foreign retirees, notably with the provision of hassle-free visa and easy communication as English is widely spoken (Ministry of Tourism and Culture of Malaysia, 2016; Teh, 2018; Wong and Musa, 2014b).

As a Buddhist-majority country in Southeast Asia, Thailand is another top-rated retirement destination among senior foreign citizens, particularly those from the U.S., the UK, Germany, and Japan (Thailand Immigration Bureau, 2018). Top pull factors of Western retirees coming to Thailand include the highly affordable cost of living, warm climate, high-quality medical facilities, as well as the chance for an individual (usually male retirees) to establish a romantic relationship with local citizens, typically a younger Thai female (Howard, 2008; Howard, 2009). Duangkaew (2015) summarized five key pull factors making Thailand one of the top destinations for Japanese retirees, including

1. social freedom in Thailand,
2. cheaper cost of living,
3. favourable climate and environment for participating in outdoor activities,
4. friendly Thai culture that is easy for adjustment, and
5. the availability of help from Japanese migrants who moved to Thailand before.

Thailand's immigration records revealed that most of the Japanese retirees lived in the most advanced provinces of Thailand, including Bangkok, Chonburi, and Chiang Mai (Thailand Immigration Bureau, 2018). Chiang Mai is a beautiful province in Northern Thailand with a mixture of rural and urban values. Kawahara (2010) examined the strategies of Japanese senior long-stayers and local community responses in Chiang Mai and found that the characteristics of Japanese retirees have influenced Japan-Thailand relations as well as the social structure of Chiang Mai. In addition, despite language barriers, Japanese retirees in Thailand had socially participated in the local society through jobs, volunteer work, sports, and other recreational activities (Yoshida, 2015).

However, while both sending and receiving countries have been promoting long-term stays of the elderly, there is lack of policy discussion and supports on the permanent settlement (no intention to return) of retired migrants at a new destination.

According to Long Stay Foundation (2020), *long-stay* activities should follow five criteria:

1. Staying for a period more than two weeks but with a desire to return to Japan
2. Possessing or leasing a residence or an accommodation at any given destination
3. Staying for a leisurely life
4. Staying for living rather than traveling
5. Maintaining livelihood resource in Japan

Concerning Thailand's long stay/retirement visa, though the Immigration just launched a renewable 5-year non-immigration O-X visa in 2017, the most popular retirement visa in Thailand is still a renewable 1-year non-immigration O-A visa. However, the regulations of both types of Thailand retirement visas still

require applicants to report their stays in the country every 90 days, either via an online channel or at the immigration office closest to their usual residence. Furthermore, unlike in Malaysia's MM2H 10-year social visit pass, there are no statements in the decree of Thailand retirement visa that mentioned the eligibility for the retirement visa holders to apply for work permits or to participate in volunteering activities. It would be solely based on the discretion of the immigration police whether there is a violation of the visa rules or not. Besides that, Thailand frequently changed the document requirements for the retirement visa application. Such red tape and uncertainty have discouraged long-term or permanent stays and, in some cases, caused resentment among the retired foreign residents.

Under the MM2H program, the MM2H participants could apply for the work permits to work part-time (20 hrs/week) in Malaysia (Ministry of Tourism and Culture of Malaysia, 2016). With regard to property/land ownership policy, Malaysia's property policy revealed to be more open to foreign buyers than that of Thailand. The MM2H participants could even own a property at a better price, compared to other foreign residents in Malaysia (Loanstreet, 2019). In Thailand, foreign buyers are capable of buying condominium units. However, generally foreigners are restricted to purchase land in Thailand, exempting those investing in specified assets or buying bonds worth at least 40 million Baht (1.29 million USD) (Spelde, 2020).

Therefore, it is quite far-fetched to imagine foreign retirees, including Japanese retirees, who do not have a Thai spouse/partner to retire in Thailand permanently. In addition, according to the author's ongoing research, it is hard for Japanese retirees aged 70+ to get insurance at a reasonable price; hence, many set plans to go back before they could no longer handle their health and get on a return flight to Japan.

## 2.2 Shukatsu: a historical and cultural background

Japanese people are known to have self-discipline and work hard to obtain financial independence throughout the life course. They typically hold a mindset of not wanting to become a burden to their children (Okamoto et al., 2017; The District Economics Research Institute of Kumamoto Area, 2017); hence, the idea of Shukatsu has spread nationwide and is quite deemed necessary for the society.

Shukatsu is consisted of "Shu (終)" or ending, and "Katsu (活)" or activities, so Shukatsu literally means the activities at the end of life. Shukatsu (終活), in this sense, could be understood as the plan or preparation for the end of life (Syukatsulabo, 2020), which historically started in the late 1980s involving funeral arrangements and individual end-of-life preferences themselves. The word Shukatsu, which was firstly used by the Asahi Weekly magazine, has become widely adopted by Japanese senior citizens aged 60 or over, particularly among the baby boomers born during 1947-1949.

Furthermore, Shukatsu was selected as a popular word of the year 2012 (Ministry of Economy, Trade and Industry, 2012). Moreover, the term Shukatsu has gained more attention from the public after the publication of a book about Shukatsu in 2009 and the release of the Japanese movie "Ending Note: Death of a Japanese Salaryman" in 2011.

The term "end of life" covers several dimensions other than funeral arrangements and inheritance issue. It involves a life plan for the second half of life or post-retirement life such as long-term care, pension, asset management, housing and new way of life. Nagano city in Nagano prefecture defined Shukatsu as the preparation for living, not the preparation for dying. Individuals could redefine the meaning of their "way of life" and how to live the rest of their life through such end of life preparation (Nakano City, 2020).

The Shukatsu Counselors Association (2019) defined Shukatsu as the preparation before the end of life and after death. There are four elements of Shukatsu that the Shukatsu-takers needed to consider (Shukatsu Counselors Association Inc., 2019):

1. The allocation of inheritance and wills, including savings, insurance, stocks, credit cards, real estate or property, and other assets;
2. Predetermined medical treatment and preferred medical facility before them becoming too sick;
3. Funeral and grave preferences that involving the selection and the implementation of death ritual forms
4. Memorabilia or the creation of photo albums of themselves with family and loved ones before the departure from life

The District Economics Research Institute of Kumamoto Area (2017) quantitatively examined the awareness and implementation of Shukatsu among 620 people aged 50+ in Kumamoto Prefecture. It was found that more than 90% knew the term *Shukatsu*, and 60% thought that it was a necessary strategy (The District Economics Research Institute of Kumamoto Area, 2017).

Regarding the attitude towards Shukatsu, it was revealed that over 80% of the elderly in both urban and rural areas were interested in implementing Shukatsu (Okamoto et al., 2017). In a survey of funeral awareness conducted by a Japanese professor of Sociology, most respondents answered that they should prepare their funerals and not just left the task to be done by their family or relatives (NewSphere, 2013). The

implementations of Shukatsu (e.g., preparing ending note or last will, property management, and funeral arrangements) have become normal practices among the Japanese elderly. The most significant benefit of individuals doing Shukatsu or preparing for the end of life when being capable is that individuals can live the rest of life without burdening others even after death (Shukatsu Counselors Association Inc., 2019).

As the number of deaths is expected to increase every year, the funeral business is also growing in Japan. Furthermore, Japanese companies reportedly collaborated with American companies to shoot individual relics into space for 450,000 yen (4,248 USD) (Matsumoto, 2017). The 1-day Shukatsu bus tour cost at 10,000 yen (94 USD) became popular among Japanese customers as they got on a field trip to where the deaths were supposed to go, e.g., the crematorium and cemetery (Syukatsulabo, 2019). The Shukatsu bus tour also provided advice for the writing of wills and brought customers to buy a gravestone. The hotel business in Yokohama called Lastel also offered customers a sense of death through funeral simulation by asking customers to pretend to be a corpse, having bathing service, dressing in the fridge, and lying in a coffin (Lastel, 2019).

Death has long been a common topic in Japanese society nowadays. As mentioned above, the prevalence of Shukatsu activities among Japanese people reflected high awareness of death and a strong desire to prepare for their finale.

Historically and culturally, Japan's funeral business has undergone significant changes according to the changing family structure, economic situation, and modern lifestyle since post WW2. As family ties have become relatively weakening than in the past and that many Japanese couples have fewer children or even childlessness for over decades, specialized funeral service has emerged and become indispensable to the funeral practices (Shimae and Tamagawa, 2011). While the average cost of having a funeral in Japan was about 2.31 million yen, the funeral services in other developed countries was averagely much lower, e.g., in the United States (444,000 yen), South Korea (373,000 yen), Germany (198,000 yen), and the United Kingdom (123,000 yen) (Shimada, 2020).

Shukatsu is very common for Japanese people. They can receive information, apply for service, and participate in seminars and events held either by local governments or private sections. Japanese people of several age groups increasingly expressed their "self-determination" not to leave their funeral preparation to the bereaved family and planned their funeral arrangements and graves (Fujioka, 2017).

On the other hand, the preparation of end of life or Shukatsu was still not common in a newly industrialized country like Thailand. According to the survey results regarding public perception and attitude towards palliative care in Thailand, Thailand Development Research Institute (TDRI) found that most younger and healthy Thais never thought of preparing for their death and likely chose to avoid talking about death as the topic was perceived to be inappropriate and unlucky (Kunakornwong, 2019).

### **2.3 Shukatsu of Japanese retirees in Thailand**

According to the author's previous and ongoing studies, many Japanese retirees came to stay in Thailand not long after retirement. Once still being active, they continued living in Thailand while postponing their return to Japan. Many Japanese retirees, particularly the Japanese male elderly who have Thai wives/partners, even decided to spend the rest of their lives in Thailand.

Several Japanese retirees in Thailand were socially active with Japanese residents and local Thai citizens through the well-established Japanese networks in Thailand, such as the Japanese Association in Thailand (JAT) in Bangkok and the Chiang Mai Japanese Resident Club in Chiang Mai. Such available networks in Thailand tremendously helped create a caring society and sustain international goodwill with local citizens. The Japanese clubs in Thailand acted as a powerful channel for individuals to participate in volunteering activities and exchange information relating to the livings in Thailand, e.g., how to get a driving license, will and inheritance management, and funeral arrangements.

The Japanese retirees who came to stay in Thailand as a couple or stayed alone in the country with no intention to return to Japan, have been looking for a suitable elderly home in Thailand. However, it was revealed that the care quality provided in elderly facilities in Thailand and the Japanese language proficiency of the Thai caregivers still did not satisfy their expectations and that they may have to return to Japan for a more desirable service.

A Japanese blog, Ameba, a male Japanese retiree living in Sakon Nakhon province in Northeast Thailand with a Thai wife, told a story about his living experiences and Shukatsu in Thailand. He stated that he also sold everything in Japan on staying permanently in Thailand. Moreover, if he died, he would not want to bother his ex-wife (Japanese), children with ex-wife, and other family members in Japan to attend his funeral or collect his relic in Thailand (Ameba, 2019). He prepared an amount of 200,000 Thai Baht (6,426 USD) for his funeral in Thailand. He preferred his dead body to be cremated by electricity and would rather have his relic collected in a cemetery built in the garden of his house (Ameba, 2019).

Similarly, according to previous interviews of senior Japanese in Thailand conducted in 2014, 2015, and 2019 (Duangkaew, 2016; Duangkaew, 2019), the elderly who decided not to return to Japan even wanted to have their funeral in a Thai ritual way. As for relic collection, some Japanese retirees chose to have their relics returned to Japan. However, some of them preferred to have their relics collected in Thailand. Bringing the relics back to Japan could be very expensive, and the Shukatsu in Thailand is perceived as much cheaper and more convenient.

Some Japanese retirees who have already set a plan to retire “forever” in Thailand, received advice and support from local expat clubs (Duangkaew, 2016; Duangkaew, 2019). Those who did not have a Thai spouse were considering moving to local elderly homes if becoming frail at an older age. Some Japanese elderly couples decided not to visit Japan concerning fear of not return back to Thailand again. A Japanese male who married to Thai lady and had a child in his later life described his wife as a financially independent and stated that his wife helped him settle well in Thailand.

### 3. CONCLUSION AND POLICY IMPLICATIONS FOR AGING/AGED SOCIETIES

Fewer births and a higher life expectancy of populations for several decades since the 1950s have caused a drastic change to Japan's population pyramid. If considering the chronological age of populations, Japan is no.1 super-aged society with the largest proportion of older persons. However, thanks to its developed economic status and high social capital, Japanese senior citizens are blessed with high savings, government pensions, investment income, and more to enable an active aging lifestyle in Japan and overseas.

The authors summarize the existing literature of Shukatsu and international retirement migration and identify Shukatsu-IRM nexus. Both concepts could be considered later life strategies to overcome the possible adverse effects of aging/aged society.

The widespread of Shukatsu in Japan alerts the necessity of end-of-life preparation to the world. The practices of Shukatsu in Japan showcases the independence of the older generation and their generosity and thoughtfulness towards younger generations. In Asian countries, family is generally the main institution that provides care support (Ochiai, 2009; Wongboonsin and Tan, 2019). Therefore, if the children generation has to do everything ranging from care to funeral arrangements for their older parent generation, the younger generations would not have time to improve their quality of life and prepare for their future. Hence, to promote sustainable intergenerational supports and active aging, further Shukatsu research should focus on the applicability of Shukatsu or the practices of end-of-life preparations in each aging/aged society across the globe.

To sustain the well-being in the third age and beyond, many retirees from developed countries chose to spend their retirement abroad. IRM has become a popular solution for the First World countries' retirees to ease the economic restrictions they faced in their own country.

Japanese retirees have long ventured to other countries to start a new way of life and make the most of their pensions. Many of them migrated to live in popular Southeast Asian countries, i.e., Thailand and Malaysia, to enjoy an all-year-round non-freezing climate and cheaper cost of living. Even though the Malaysian Government offers a more hassle-free visa and more flexible property ownership policy for foreign buyers, the number of foreign retirees in Thailand revealed to be always higher than that of Malaysia (Wong and Musa, 2014a).

However, while an IRM receiving country like Thailand has rigorously promoted long-stay tourism and offered retirement visas to eligible foreign retirees, there is still no supporting policy for the permanent settlement of senior foreigners. In our view, we urge both Japan and Thailand's Governments to support Japanese retirees' permanent settlements in Thailand. Japanese Government should help their older citizens age well overseas; for example, by establishing high-quality elderly homes in Thailand through investment and training and providing cheaper health insurance for individuals aged 70 or older.

Also, Thailand's retiree-attraction policy should welcome quality elderly, by simplifying current retirement visa regulations and unlocking property ownership policy for the retirement visa applicants who wished to stay in Thailand permanently. Like Malaysia's MM2H program, Thailand's retirement visa should also consider allowing older foreign citizens to do part-time jobs and volunteering activities to promote harmony and create an exchange of knowledge and skills in the local community.

Thailand is one of the middle-income countries that has already become an aging society, in which 12.4% of the total population aged 65+ (United Nations, 2019). A permanent or long-term settlement of the retirees from Japan and other developed countries could be an opportunity to improve Thailand's economy. Beside that Thailand government need to increase the number and quality of domestic care workers and

healthcare facilities at the same time. We believed that the higher number of qualified local care workers would eventually benefit local older populations in the future.

Future IRM research should focus on the impacts of IRM on the care economy and healthcare capacity at the destination. The distinction between the two concepts is getting blurred as more and more retirement migrants continue to stay at a new destination until the end of their life without returning home. Therefore, the future research should promote the study of IRM and Shukatsu as interrelated themes.

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