

**Asia Research Institute  
Working Paper Series No. 249**

# **How Changes in Housing, Homes and Households are Reshaping Urban Japan**

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**MARCH 2016**



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### **ABSTRACT**

Transformations in Japanese housing and urban conditions in the last half century have been remarkable, reflecting significant shifts in the economy and population. The transition has been from an era of extreme of high-speed urban and industrial growth, to the creation and bursting of an economic bubble, to an new era characterized by a sluggish economy, slow growth, social ageing and demographic decline. Japan's post-growth society has also been increasingly subject to the rise of neoliberal forces that have combined with social and economic pressures to shape a 'post developmental state'. In this paper we explore the changing role of housing in urban Japan, moving between a national picture of post-war renewal, growth and stagnation to a more focused view on the changing complexion of Tokyo in terms shifting policy approaches, patterns of urban investment and household fragmentation, as well as the combined impact on the built environment.

## INTRODUCTION

Japan occupies a central position among Asian countries as the first to industrialize and, also, then become post-industrial. Its capital, Tokyo, has been an icon of Asian high-speed development, emerging as a world city and a centre of the global economy in the intensive growth era following World-War-Two. In recent decades, however, Japan seems to have entered a new development stage, with the urban housing sector reflecting and reinforcing shifting social and economic conditions. In the postwar years, housing processes drove urbanization and industrial recovery, and formed a bedrock of (sub)urban mainstream (home-owning) middleclass social formation. In the 1980s, house and land price inflation were also at the heart of the economic bubble that burst so spectacularly in the 1990s. Since then, economic growth has been slow and markets, especially real estate, more volatile. Meanwhile, social policies have been adapted to reflect, on the one hand, changing socio-demographic pressures featuring social ageing and declining family formation, and on the other, neoliberal pressures for greater deregulation and privatization. Both have strongly impacted the supply of and demand for urban housing.

In this chapter, we explore the development of housing policy and urban change in Japan and, in particular, its capital city and largest metropolitan region, Tokyo. Housing and urban practices have emerged in terms of local and historic contingencies that reflect specific Japanese developmental features. This mode of urbanisation and growth has, moreover, become a model of socioeconomic policy and practice for other countries in the region. Similarly, socio-demographic transformations involving household fragmentation and social ageing, as well as the interaction of neo-liberal forces – economic, political and ideological – with housing practices and processes are also more advanced in Japan, and especially in Tokyo, providing insights for other post-high speed growth cities in Asia

The chapter proceeds from an overview of the modern Japanese housing system that developed in the postwar decades, but was harshly affected by the bursting of the economic bubble at the end of the 1980s and, subsequently, the ‘lost decades’ of low economic and demographic growth that followed. In the post-developmental era, housing markets and policy have been decoupled from social objectives, with the emphasis placed on real estate redevelopment in high-value urban areas as a driver of a more global facing, neo-liberalized economy. The second part turns attention to the social and demographic transformations that have taken hold in recent decades, transforming demand for, and uses of urban housing. In the final section, we specifically address developments in Tokyo in recent decades, which have become a critical point of interaction between socioeconomic and demographic change, and policy realignment. We focus on changing housing aspirations and practices that reflect changing economic conditions and household fragmentation. We thus consider how social changes are manifesting themselves at a material level, the diverse routes through housing careers that are emerging, and the mutually related implications of housing, and social and urban change in the twenty-first century.

## DEVELOPMENTALISM AND THE POSTWAR HOUSING SYSTEM

Studies of Japanese housing in the early-twentieth century have identified the increasing subjugation of private and public space to state interests as well as their role in shaping not only the modern built environment, but also the administration and regulation of nuclear households and stem families (Sand, 1998 2001; Waswo, 2002; Hendry, 1995). The Japanese state first began to pay serious attention to problems of urban overcrowding and housing shortages in the 1920s and 1930s, forming a specialist housing agency in 1939, under the auspices of the Welfare Ministry, that later

became the Housing Corporation in 1941 (see Sorensen, 2002). State housing institutions would later take a lead role in rebuilding post-war Japan, both materially and socially (Hein et al., 2003).

The conclusion of World-War-Two resulted in the decimation of most major cities with the loss of 2.6 million homes to bombings and fires. Initial post-war rebuilding focused on industrial infrastructure, although by the late-1940s, and subsequent to Japan's baby boom between 1945 and 1949, it was evident that there was a shortfall of around 4.2 million homes (Hayakawa, 1990).

The government responded by establishing a significant bureaucratic infrastructure that turned housing and urban renewal into a core mechanism for economic recovery and growth. The three pillars of Japanese housing, as they came to be known, represented a comprehensive policy framework that reflected economic and industrial, as well as social agendas. Firstly, the Government Housing Loan Corporation Act of 1950 established public funds for long-term, low-interest mortgages. This was effectively a demand side subsidy that would shape the emerging housing system around the private production and consumption of owner-occupied family homes. Secondly, the Public Housing Act (1951) provided a residual of low-cost social rental units targeted at low-income families excluded from the private market. Thirdly, the Japan Housing Corporation (JHC) Act of 1955 transformed the Housing Corporation into a leading developer of modern multi-family apartment housing estates. While the JHC was a public agency, it led urban redevelopment, shaping the expansion of private construction companies as well as providing millions of modern apartment units for workers in industrial growth areas around cities.

Postwar Japanese reforms styled a 'developmentalist' form of government that harnessed a more or less authoritarian coalition of politicians, state bureaucrats and capitalists around high-speed, export-driven economic growth, with development prioritized above all other policy objectives (Johnson, 1982). In most respects, housing represented a clear domain of developmentalism. On the one hand, the post-war pillars of housing policy focused on exhaustive housing construction, the private consumption of homes and intensive land use that drove capital accumulation and served to expand industrial growth. Huge resources were focused on housing supply and between 1944 and 1995 more than 50 million homes were built, 45.7% of which were subsidized in one way or another by public funds. The vast majority of homes built were owner-occupied, with this sector expanding from around a quarter of all urban housing in 1940 to around 64% by 1965 (GHLC, 1999). Housing construction had also become a leading industrial sector, driving a revival in the urban economy.

In contrast to 'welfare states' emerging in western contexts at this time, Japan's public resources were focused on economically productive, working households who largely bought their own homes, which provided long-term family assets. This materially and ideologically reinforced welfare self-reliance and the family, not the state, as the central welfare pillar, freeing the government in the development of industrial and economic policies. 'Enterprise society', where corporations also acted to support the needs of their (male) workers (and their families), was also an important feature of the welfare system. Although not all male employees worked for paternalistic corporations, the men who did typically enjoyed a secure lifetime employment contract and guaranteed age-based pay increases. These were often supplemented by other benefits including access to cheap, company provided rental housing (for younger workers) and housing loans that supplemented Government Housing Loan Corporation (GHLC) mortgages (Sato, 2007).

Government and employer supported borrowing for family home purchases also played an important role in helping embed standard family formation and life-courses that supported social stability. Access to low-cost housing finance crystalized a housing-ladder system orientated around the ideal of '*mai homu*' (literally 'my home') involving household moves from renting, to apartment

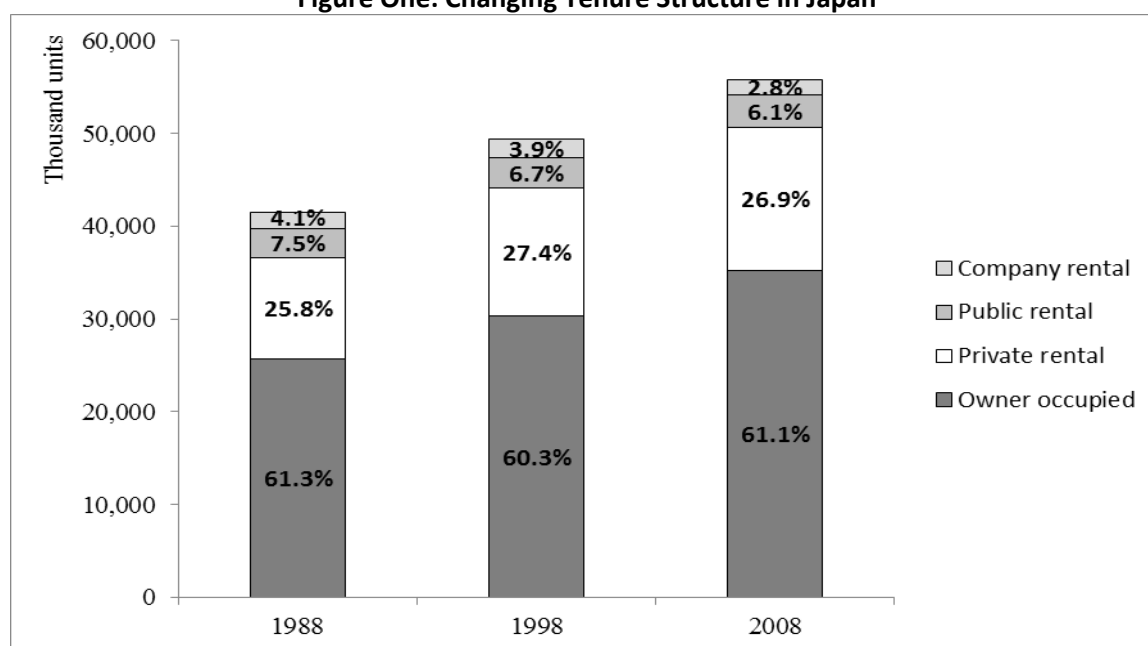
purchase, to, ideally, owner-occupation of a detached family house (see Hirayama, 2007). The emergent housing-ladder had a strong hegemonic impact, defining inclusion in a social mainstream. By 1955, around 52% of families aspired to buying their own-home, rising to 74% in 1966 and 90% in 1969 (Tamaki, 1974). The expansion of family-oriented, middle-class urban home ownership also aligned economic and political interests, with the intensive subsidization of private housing helping legitimate a policy approach that serviced private sector interests. As Hirayama (2003) illustrates:

The GHLC's home interest loan withdrew capital from family finances, expanded the banks' financial market, and stimulated private housing investment. By raising the demand for housing, the conservative administration was stabilized because the construction industry, the housing industry and real-estate developers were its main supporters (p 86).

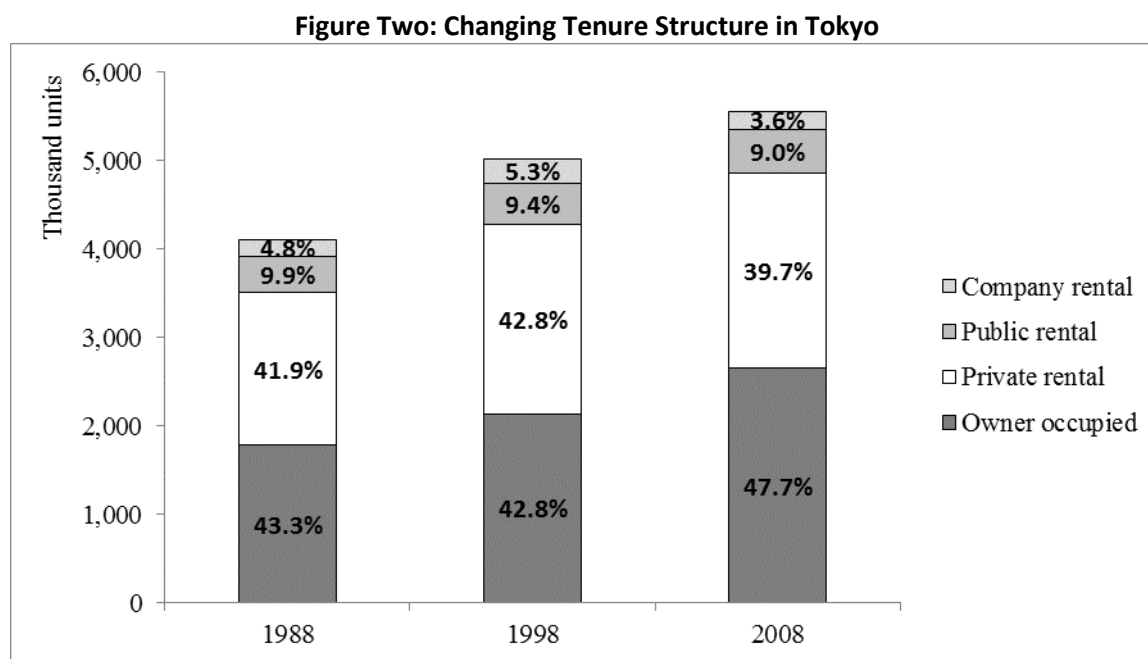
On the other hand, postwar housing policies also reflected Keynesian elements, and pumping public finances into housing loans became a key measure for controlling the economy, especially during downturns. Housing policy also featured the development of a public rental housing sector, the principal form of which has been 'publicly operated housing' (POH) managed by local authorities. This housing tenure represented a residual sector for low-income households, and resembled 'social rental housing' found in 'dualist' housing systems found in Europe and North America (see Kemeny, 1995).

Between 1945 and 1986 around 2.6 million public rental units were supplied, with construction peaking at 7.2% of total new construction in 1970. Public housing was initially open to a range of working low-income households, but was increasingly marginalized as a tenure sector (Hirayama, 2003). Essentially, qualification criteria for POH has been contracted over time making it a progressively smaller safety net for very needy households. Meanwhile, however, no comprehensive system of rental housing allowance has been developed as an alternative for low-income households squeezed by market rents.

**Figure One: Changing Tenure Structure in Japan**



Source: Statistics Bureau, Housing Survey Japan



Source: Tokyo Metropolitan Government (2013)

Figures One and Two illustrate the structure of the Japanese housing system as it has developed in more recent decades, as well as differences between the Tokyo and the national tenure structure. The fundamental balance between owning and rental tenures, with the former dominating, has been relatively stable since the mid-1960s. However, since the 1980s, private housing has incrementally advanced as public and employer provided housing has receded. This trend has been more evident in Tokyo, where market orientated realignment in urban and housing policy has been most intense.

### The Neo-liberalization of the Japanese Developmental State

Japanese housing and urban policy as well as social welfare development has largely resisted patterns established by western welfare regimes. From defeat in World-War-Two, the state fashioned a model of 'economic nationalism' that drove high-speed economic growth orientated social reproduction, which was sustained by a 'rational', rather than a 'free market' planning model coordinated between bureaucratic and management elites. At the same time, through the support of families and 'Enterprise society', welfare conditions have been comparatively good. The success of this welfare model became influential in the region as other East Asian societies sought to emulate Japan's high speed economic growth (Johnson, 1982). The Tiger economies that had emerged by the 1980s, while diverse in policy measures, adopted similar structural approaches in regard to supporting high-speed growth and the company and family, rather than the state, as the primary welfare pillars. Comparable strategies seeking to expand access to home ownership as a basis to welfare self-reliance also became characteristic (Ronald and Doling, 2010).

Esping-Andersen (1997) has described Japan as a hybrid type of welfare regime that has features of both North European corporatism and the family focused welfare systems of Southern Europe. However, this description has not quite captured the dynamism of Japanese policy approaches. In the 1960s, Japan rolled out a number of relatively universal welfare programs in the domains of health and pensions, and, later, even unemployment benefits. Moreover, in the early 1970s, under the Tanaka regime, ambitions were announced to develop a more comprehensive welfare state with

1973 declared 'Welfare Year One' (*Fukushi Gannen*) with a 28.8% raise in the social security budget. The program was in large part derailed by shifts in economic (the Oil Crisis) and political conditions. By 1979, plans to build a European style public welfare framework had been side-lined with the Ohira government asserting the desire to build a welfare society based on traditional values of 'mutual assistance' focused around the family and community (Maruo 1986).

The 1980s mark a more notable shift in Japanese policy and politics. Specifically, privatization and marketization measures instigated by the Nakasone government (such as privatizing the national railway company) recognizably aligned with reforms being pursued by Nakasone's western counterparts, Reagan and Thatcher. Japan's developmental state increasingly adopted market-liberal policies more directly, with private and public partnerships focusing on the city as a frontier for economic development (Machimura, 1992). The Japanese economy entered a boom period, driven in part by lending for, and speculation in, housing and real estate, which eventually became an asset bubble (see Douglass, 1993). Investment in Tokyo became particularly intense, and in the housing sector, between 1980 and 1990, the average cost of a home more than doubled, increasing from 24.8 million to 61.2 million yen for a new condominium, and from 30.5 million to 65.3 million yen for a new-build family house (Ministry of Construction, 1995).

While the bursting of the economic bubble was marked by a massive stock market crash, downturn in housing and land markets were more gradual and enduring. Between 1991 and 2001, the average price of a newly built Tokyo condominium, for example, dropped by almost half (MLIT, 2001). The long-term economic downturn was reinforced by the Asian Financial crisis of 1997, undermining the capacity of the state and large corporations as well as undermining individual household conditions. Official unemployment increased from 2.1% in 1990 to 5.6% in 2001. Average incomes, meanwhile, were also eroded along with lifetime employment practices, which underwent de-regulation in 1999 and again in 2003. Temporary employment and casualized labour conditions consequently proliferated, especially for younger people starting work, as the security of 'Enterprise society' waned.

The initial response to the failure of housing assets and the economy was ostensibly Keynesian with the government pumping public finances, primarily through the GHLC, into the housing market with an expectation of increased construction stimulating recovery (Hirayama, 2007). Between 1991 and 1995, there were as many as 2,653,000 GHLC financed housing starts, which at 36.3% of all new housing represented an historic peak (Ministry of Construction 2000). The effect of intensified mortgage lending in the 1990s, in context of prolonged economic stagnation, was, however, intensified household indebtedness in the 2000s rather than economic revival (Oizumi, 2007). Increasingly, in light of the failure of developmentalist measures, market liberal and de-regulative practices came to the fore, especially after the election of prime minister Koizumi in 2001.

In the 2000s housing and urban development have been at the forefront of neoliberal reform measures. This involved, on the one hand, the transformation of the Urban Development Corporation (a successor of the JHC) into the Urban Renaissance Agency (UR) in 2004, representing a shift away from direct public intervention and rational planning, and towards a market led approach. The agency's main task is now defined as supporting urban infrastructure development and to 'induce private sector urban renewal activities' (UR, 2013). Indeed, considerable public resources have been focused on large-scale, usually luxury developments, under the auspices of Urban Renaissance. New legislation has allowed high-profile projects to receive exemptions from building regulations and to bypass local administration measures (Waley, 2007). The ostensible objective has been to support urban repopulation of Tokyo city centre and increase competitiveness by promoting private initiatives in housing construction.



Considerable responsibilities for public housing management have also been handed over to the UR. There is still a sizable public housing stock and in 2012 the UR was responsible for a total of 770,000 units with 420,000 located in Metropolitan Tokyo (BCJ, 2011). The long-term objective has been to reduce this stock by as much as 30% over the next 35 years. The majority of current construction is for replacement (around 80%), with new development focused on family households in urban redevelopment zones, rather than the needs of poorer people. In terms of home ownership regulation, since the 1990s mortgage interest rates have been liberalized and, in 2007, the GHLC was withdrawn representing the end of the government low-interest mortgage sector. The Japan Housing Finance Agency has replaced the GHLC in order to help establish a secondary mortgage finance sector that supports, through securitisation, the role of private lenders (banks) in providing loans for housing.

The private rental sector has also been affected by neo-liberal reforms. This is the largest tenure for low- and middle-income households in cities, and is the largest sector overall in Tokyo's city wards. Private rental homes are typically small (around 74% of units in Tokyo have a floor-area under 50m<sup>2</sup> and more than half of these are less than 30m<sup>2</sup>) and many are older structures (often wooden) that can be rented very cheaply (see Ronald and Hirayama 2009). Cheap rental housing has, however, been in decline in recent years. One reason has been the revision of Tenancy Law since 2000 (including the Tenant Protection Law and Rent Control Ordinance), in order to incentivise landlords to improve their properties by allowing them to increase rents through the turnover of new contracts (Seko and Sumita, 2007). Japanese renters have historically enjoyed strong tenancy rights, but since 2002 most new contracts have been based on a two-year lease. While the impact of tenancy reform on the improvement of rental stock has been difficult to assess, insecurity of tenure and increasing rental costs have been more tangible (Hirayama, 2012). The promotion of large-scale redevelopment projects in central city districts has also contributed to the dislocation of rental tenants and reduced the stock of affordable rental tenancies.

Twenty-first century reforms have sought to marketize and deregulate housing as well as focus investment on private sector projects in cities as nodes of capital accumulation as a means to revitalize the economy overall. This can be distinguished from the developmentalist mode, which sought a more even distribution of investment across Japan's regions and supported households, and their housing consumption, as a means to sustain socioeconomic stability and growth.

The shift towards a 'post-developmental state' has been driven by a sustained failure in developmentalist approaches to revive the economy, with neoliberal rhetoric and policies becoming more evident (Fujita, 2011). In this context, Tokyo's role as a flagship city in an increasingly competitive global market has deepened, with intensive funds flowing into, and policies reoriented around, urban redevelopment. This does not represent a full-neoliberal turn, however, and, as Tsukamoto argues (2012, p72), the system has adopted neo-liberalist ideas 'while keeping core [Japanese Developmental State] traits'. There remains a clear path dependency in the nature of state intervention and economic nationalism that have shaped political and urban transformations (Bae, 2012; Hill and Kim, 2000; Saito, 2003, Waley, 2012).

## **SOCIAL, ECONOMIC AND DEMOGRAPHIC TRANSFORMATIONS**

While recent neo-liberal policy measures reflect realignment in strategies aimed at stimulating economic growth in context of a shift from high-speed to incremental GDP growth since 1990, policies have also had to adapt to significant socio-demographic upheavals. Whereas postwar economic recovery was associated with a fertility boom and rapid improvements in income and

living conditions, in recent decades fertility rates have dropped, society has started to age rapidly and economic inequalities have begun to reassert themselves. The emergence of the post-development state can thus also be understood in terms of a 'post-growth' society. Post-growth in the Japanese context represents both de-industrialisation and demographic decline, with the population currently shrinking along with an increasing average age and an emerging class of more vulnerable low-income households. Standard life-courses and family formation have been strongly affected, with the significant fragmentation of household types and diversification of marriage, family and housing careers as the postwar standard family model has dissipated.

In terms of western theories of social transformation, Japan has entered a second modernity featuring the proliferation of new social risks (see Yamashita, 2012). The stem-kinship networks and nuclear-family households that previously provided the basis for economic security and welfare provision, have been undermined as greater social and economic pressures have come to bear. A particular feature of social change has been declining marriage and the proliferation of one-person households (Ronald and Alexy, 2011; Nakano, 2011; Ronald and Hirayama, 2009). Policy reforms have sought to address profound contextual changes, but have also reflected an embedded productivist vision of social policy as serving social stability and growth rather than individual risks of poverty and marginalisation. Moreover, a traditionalist conception of 'family' has persisted in policy formation that excludes non-conventional forms such as, for example, unmarried cohabitation and single-parenthood (see Takeda, 2011).

Housing policy restructuring has attempted to deal with increasing social pressures, especially the growing demands of an elderly population, but has also been shaped by forces of commodification. The combination of household fragmentation and housing marketization within a sluggish economy has culminated in diminishing flows through linear housing careers. Moreover, it has become increasingly harder for lower-income, and especially younger households, to meet housing costs and adopt family orientated housing careers, especially ones that include home ownership, which is still recognised as essential to welfare security (Doling and Ronald, 2014)

### **Growing Generational Inequalities**

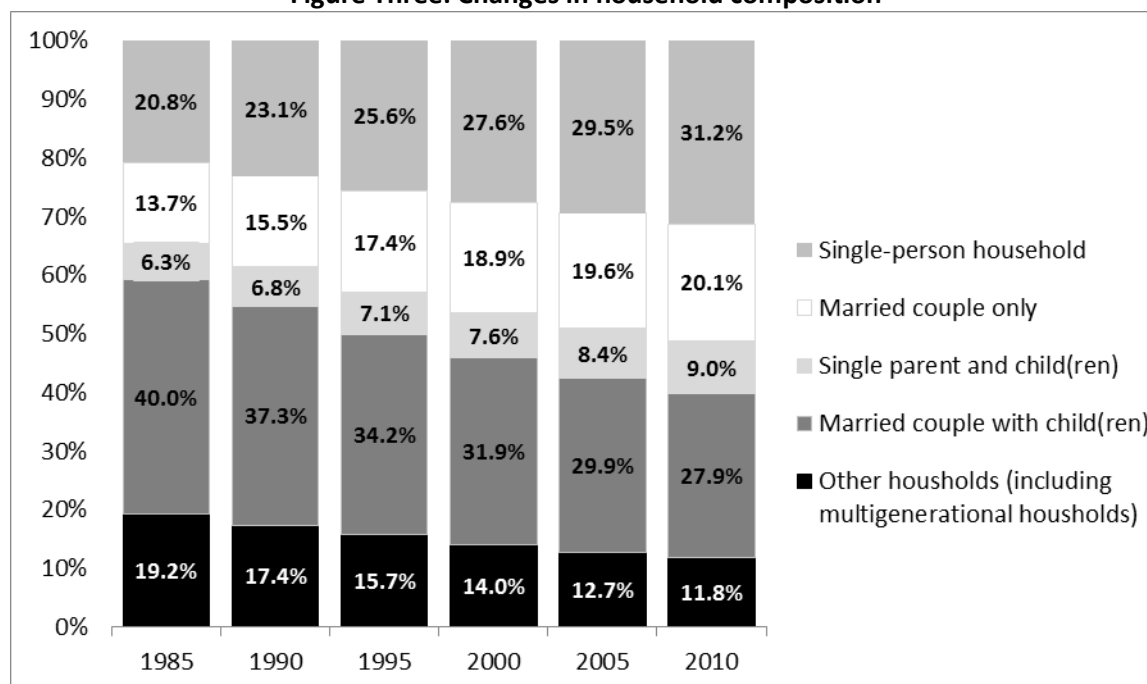
The most obvious feature of Japan's post growth society has been social ageing. In 2013, Japan's elderly population (aged 65 and over) accounted for 25.1% of the total while the proportion aged 14 or under fell to 12.9%. Japan's population has begun to slowly decline and by 2050 it is projected to drop to 90 million from its 2010 peak of 128 million (Statistics Japan, 2013). Meanwhile, the proportion of the population over 65 is expected to reach around one-third in the next two decades. There are numerous consequences of this ageing and decline, not least of which will be the increasing dependency ratio (of economically active to retired people), which in the coming decades will drop to two-to-one. Older people will increasingly rely on diminishing numbers of younger people not only to support pensions but also for care. Housing assets are likely to be central to this relationship.

Generations of retired and soon to be retired Japanese are largely made up of a cohort born after the war (including baby boomers) who experienced soaring wages, increasing access to home ownership, advancing public services and improving asset accumulation conditions during their employment, family and housing careers. The vast majority of the current generation of retirees married and produced children, and over 80% have achieved (un-mortgaged) homeownership (Hirayama, 2010), which provides a basis for their old age security. The contrast with current younger generations of adults is, however, quite remarkable.

Among younger generations the fragmentation of work, family and housing careers has been mutually reinforcing. As labour market deregulation undermined life-long employment and seniority pay structures, male breadwinners have found it increasingly difficult to afford owner-occupied housing and, in some cases, even support a family. The impact on women has also been significant. There have been growing expectations of female participation in both paid work and as unpaid domestic carers (of both children and elderly parents), which has undermined the attractiveness of marriage for many women. Better-educated women in particular have been more inclined to stay in employment for longer with greater independence and self-sufficiency also diminishing the attractiveness of the housewife role (Nakano, 2011). Marriage rates have declined remarkably in recent decades and while only 7.2% of women aged 30 to 34 and 5.8% of those aged 35 to 39 were still unmarried in 1970, by 2005 the respective ratios had increased to 32.1% and 18.7% (Kaneko et.al., 2008).

Explanations for falling marriage thus largely focus on insecure incomes and employment among men, making them either less eligible or marriage inclined, and increased labour market participation among women, making them more independent and less inclined to marry a man with a lower income (Shirahase, 2010). Standard family formation has subsequently diminished, with household and housing careers becoming increasingly fragmented (see Ronald and Alexy, 2011). Figure three illustrates some key transformations in household patterns in recent decades. Of particular note is the rise of one-person households and childless couples that has mirrored the drop in multi-generation and nuclear family units.

**Figure Three: Changes in household composition**

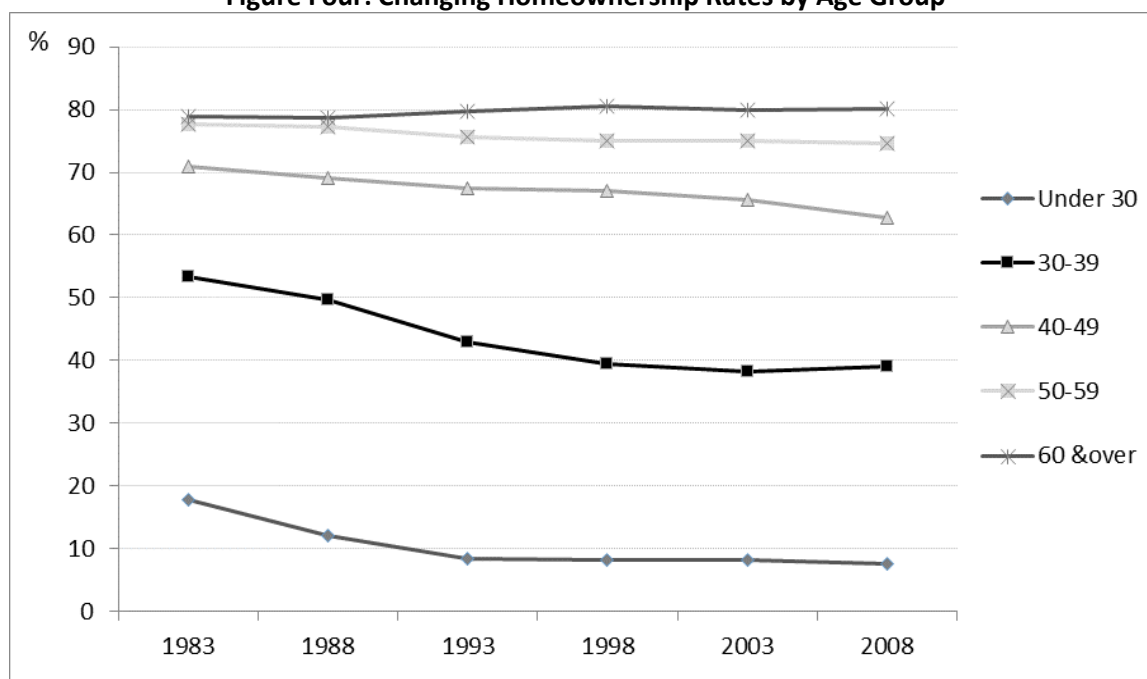


Source: IPSSR (2014)

Divisions between generations have advanced as fewer younger people have been able to follow in the steps of their parents. Not only have employment and marriage careers been disrupted, but housing careers too. As illustrated in Figure four, between 1982 and 2008, home ownership rates for adults aged 30 to 39 dropped from 53% to 39% and for those under 30 from 18% to 7.5% (MLIT, 2013). For those entering the housing market since the 1990s owner-occupation has become

increasingly difficult to pursue. In terms of housing finance, not only the withdrawal of the GHLC, but also the waning of Enterprise Society (and thus access to company benefits like company housing and subsidised housing loans) has been particularly disruptive. Moreover, although property prices have stagnated in Japan, incomes have also fallen, especially among younger adult workers, and price-to-income ratios exceed averages of five-to-one on basic apartments in urban markets (see Hirayama, 2010, 2012).

**Figure Four: Changing Homeownership Rates by Age Group**



Source: Ministry of Land, Infrastructure and Transport (2013)

Meanwhile, the number of young people staying on in the parental home long into adulthood has also increased in recent decades. While in 1980 approximately 25% of people aged 25 to 29 lived in the parental home, by 2010 this rate had reached over 40%. For people aged 30 to 34 the increase is even more striking. Below 10% of this age group lived in the parental home in 1980 compared to 26% in 2010 (Hirayama, 2014). Although this trend was initially received as a sign of growing fecklessness among younger generations of Japanese, who were subsequently labelled 'parasite singles' (Yamada 1999), there has been increasing sensitivity to the frustrations of young (and not so young) adults living in the natal home (Yamada, 2005). Moreover, it has been precisely because older generations could acquire larger, owner-occupied, homes that their offspring, faced with diminishing housing, marriage and labour opportunities, have had a place to retreat. Furthermore, for older people who own their home, living with an unmarried adult child is increasingly providing an alternative to a multi-generational stem family (in terms of care and support) and now constitutes almost one-in-five homes containing and person aged over 65 (Figure five).

For those young people that choose to follow housing careers as a single-person household, renting is often the only affordable option. However, even in this sector, rent-to-income ratios increased from 14% in 1994 to 18,4% in 2009, on average, with steeper increases in central city areas (Hirayama, 2014). For those young people who do manage to purchase a home – whether as singles

or a couple – it has become increasingly difficult to maintain with increases of around 50%, in terms of disposable income spent on mortgage repayments, in the last two decades (MLIT, 2012)<sup>1</sup>.

### **Housing and the Aged Society**

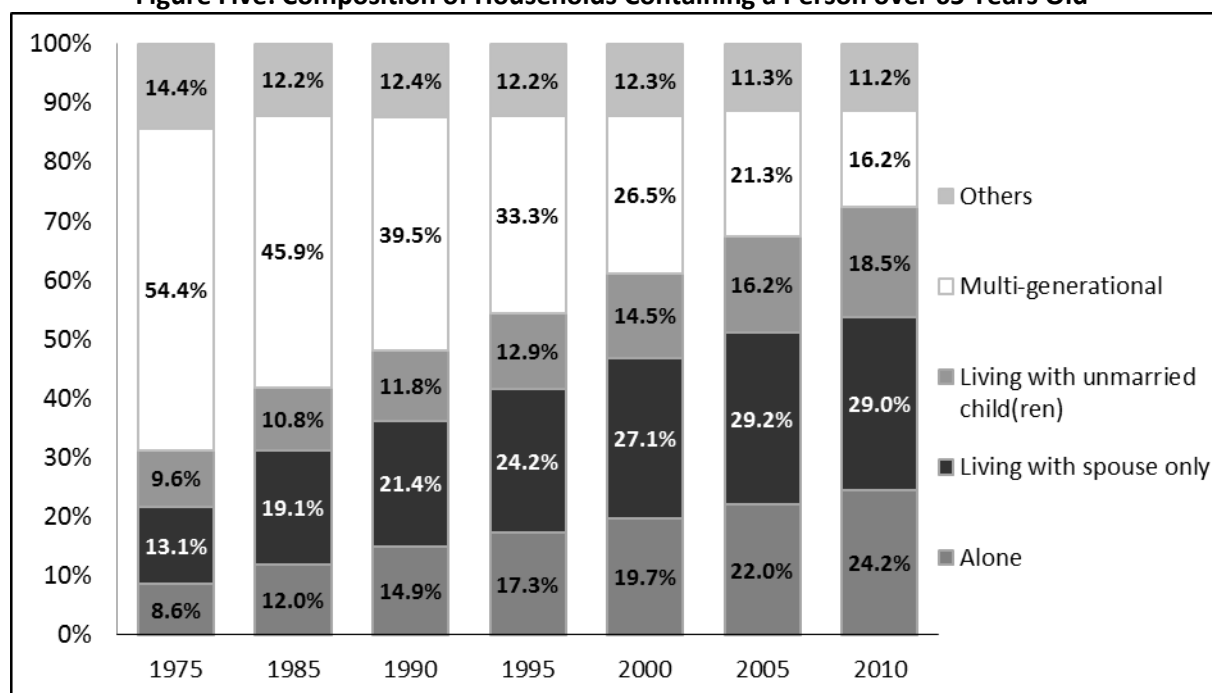
Possibilities of asset accumulation through homeownership for younger generations have faded not only because entering homeownership has become more difficult, due to shifts in access and affordability, but also because homeownership itself as a means of asset accumulation has lost much of its appeal. The proportion of young people that see ownership of housing (and especially ownership of land) as a life-goal has been in decline since the 1990s (Fudosan Ryutsu Keiei Kyokai, 2013). There has, nonetheless, been considerable historic dependency on owner-occupation, not only as a means of housing, but also as an asset which supports family based welfare. As the current younger generation approaches retirement age, their low level of assets will make them vulnerable in a society in which self-sufficiency is an inherent feature of the welfare system. Currently elderly homeowners benefit not only from a higher level of housing consumption, in terms of the size and quality of their homes (which is far superior to the rental stock), but also enjoy an income in-kind from their homes. Indeed, living rent-free in old age is an important component of the welfare system and is likely to become more so in context of the frustrations of younger generations in achieving regular incomes and accumulating asset wealth over the life-course.

Most elderly Japanese homeowners own at least one property, often a house, and usually have considerable property equity (Izuhara 2007). Many high-income homeowners own two or more properties, and can rely on rental incomes for additional resources. The private rental sector in Japan represents around one-in-three homes and is dominated by individual amateur landlords who often own just a handful of properties. Inheritance, in light of the ageing population and declining sibling ratios (the average number of children born per woman dropped below 2.0 in 1974 and 1.57 in 1989) is now playing an increasing role. However, along with growing longevity, property inheritance is tending to flow from the very old (80 and over) to the young old (55 and over). The effect seems to be an over-accumulation of property wealth among the very cohorts who were historical advantaged by institutional support for home ownership entry and housing market booms (Hayakawa and Hirayama, 1995).

At the same time, there are also older people who never managed to secure a property in the first place and have to rely on shrinking supplies of either public or private rental housing. Life as an elderly renter can be difficult and landlords are often reluctant to let to older people who may potentially become infirm or die in the property. Another driver of the boom in one-person households has been older singles as increasing numbers of elderly and growing longevity increases the proportion and duration of widowhood (with most women outliving their husbands). Figure Five illustrates the shifting household status and growing independence of the elderly in recent decades. As multi-generational households have diminished (see Figure Three and Five), older people have increasingly had to take care of themselves in late life. With increasing numbers of people who have never married and in light of the strong tie between marriage and home ownership (Hirayama and Izuhara, 2008), in the future we can expect a significant augmentation in the volume of elderly singles, especially renters.

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<sup>1</sup> Representing an increase from 13.2% to 19.8% between 1989 and 2009 for people in their 30's, compared to an average increase of 10.7% to 16.9%

**Figure Five: Composition of Households Containing a Person over 65 Years Old**

Source: IPSSR (2014)

As the number of public housing units is dwindling, single elderly households are also competing with young households for an increasingly scarce resource. The state has attempted to prioritise public housing resources for the elderly, although the main strategy for dealing with the aging of society has been Long Term Care Insurance (LTCI), initiated in the early 2000s. LTCI, nonetheless, has focused on at-home care and provides more advantages for better off elderly living in their own homes.

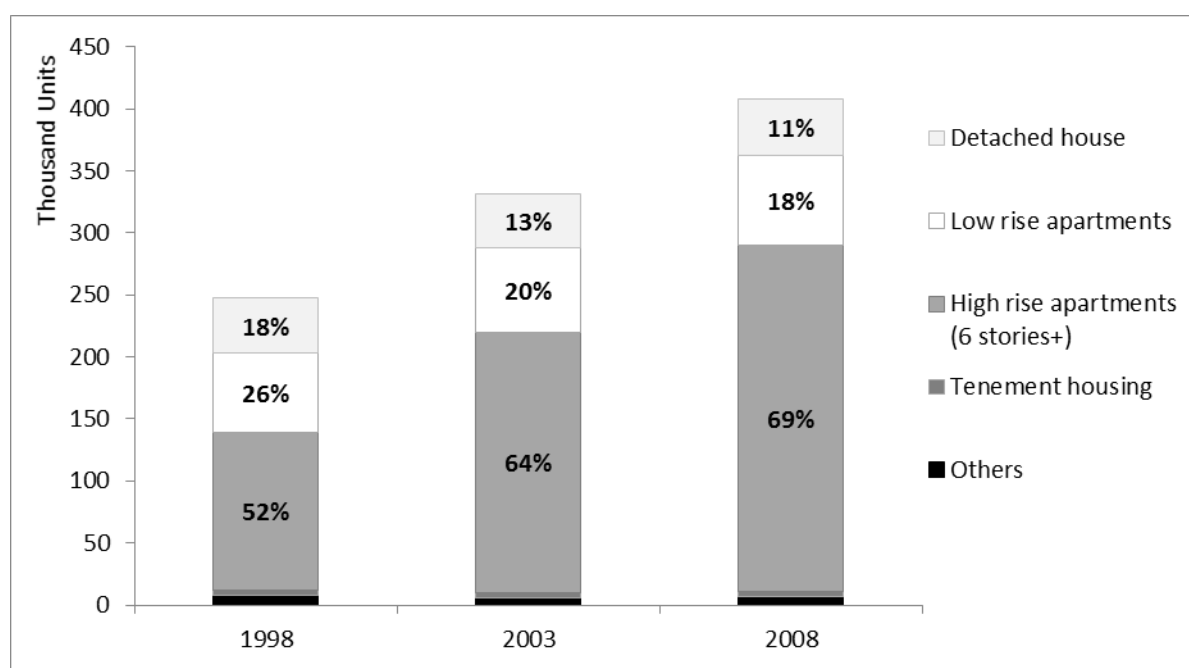
## HOUSING AND URBAN TRANSFORMATIONS IN TOKYO

Our attention finally turns to Tokyo as a particularly important context for understanding the dynamic interplay of housing and urban processes with neo-liberal and socio-demographic transformations in post-growth Japan. Critically, since the 1980s, the city has become the focus of deregulation and economic investment (Saito, 2003), and has both symbolised and channelled the shift away from redistributive approaches to industrialisation and welfare to a market led one that adopts the logic of economic trickle down: from the top down and from the centre outward.

Between 1985 and 1995 the number of residents living in central Tokyo had actually fallen from 8.4 to 7.9 million, with losses greatest in the central wards where land price increases had been intense. However, between 1996 and 2010 the population recovered to 8.9 million with major redevelopment projects in the inner wards and waterfront areas attracting most new residents. Essentially, the downturn in land values made the centre more affordable. Further, many large companies under more adverse financial conditions withdrew while public agencies were relocated and land assets in central city districts offloaded (Waley, 2007). This later provided a basis for a mini construction-boom in prime areas that had been vacated, and supported a substantial restructuring of the urban housing market.

Tokyo had been considered resistant to the socio-spatial inequalities that feature in western cities due to social homogeneity and the ubiquity of middle-class identities among contemporary Japanese. Nonetheless, in recent years increasing attention has been paid to the displacement of lower income households and emerging inequalities shaped by transformations in housing policies and markets (see Kadi and Ronald 2014). Since the 1990s, the ‘upgrading’ of central urban districts has been regarded as a case of ‘new build’ gentrification (Lützel, 2008), promoted through coalitions of corporate developers, local government and architects (Waley, 2013). Figure Six illustrates how quickly redevelopment activity in Tokyo’s central districts (Minato, Chuo, Chiyoda, Koto) in recent years has transformed the housing stock and built environment.

**Figure Six: The Shifting Composition of Housing Stock in Tokyo’s Most Central Districts\***



\*Chuo, Chiyoda, Minato and Koto wards

Source: Tokyo Metropolitan Government (2013)

Special measures described earlier in this chapter have helped the private sector bypass building controls and consolidate land on which to build high-end high-rise developments (Waley, 2007). These have mostly targeted high-income households, increasing their concentration and property values in key locations. While displaced owner-occupiers have been compensated, renters were simply pushed outwards. For Hirayama (2005), even Tokyo’s economy is not strong enough to support overall improvement, meaning that hot spots in the centre now develop at a cost to the cold spots in the periphery<sup>2</sup> has seen continued property market sluggishness and vacancy rates run high (well over the 14% average). Municipalities within in the Tokyo Metropolitan area have thus become increasingly competitive, with Tokyo’s central wards (and the cities of Kawasaki and Yokohama), pulling ahead of the rest of the region in terms of attracting more wealthy and successful households (Jacobs 2013). Within central Tokyo, meanwhile, polarisation has intensified between inner and outer districts in terms of concentrations of rich and poor households.

<sup>2</sup> Especially Western Tokyo as well as Chiba and southern Ibaraki prefectures

Though in a relatively privileged position, Tokyo has also been grappling with a changing demographic profile. Families with children accounted for only 24% of households in 2010, down from 37% in the mid-1980s. New patterns have also become noticeable in the way new families locate. During the era of high-speed economic growth, family formation was strongly tied to moving to the suburbs. However, since the 1990s, new family forming residential preferences have emerged reflecting deeper concern with the possibility of living closer to work and nursery care. In Tokyo, family households are now more likely to be dual earners, on middle to high incomes, be employees of high-end corporations and have preferences for central urban homes (Kumagai, 2012). Attracting families to the city has also been seen as a goal of local and metropolitan governments. Redevelopment projects where public institutions play a lead role have focused mainly on condominiums for families. However, results have been mixed, with many new housing units occupied by wealthy singles or dual-income-no-kids (DINK) couples (Lützel, 2008).

The pull that Tokyo exercises in terms of internal migration ensures projections that see Tokyo's population grow until 2020 with the number of households continuing to increase until 2025. Despite more optimistic population projections and the continued influx of younger people, aging in Tokyo is progressing apace. In 2013, 21% of Tokyo's population was aged 65 and over, with 10% aged 75 and over (Statistics Japan, 2013). On top of realignments in approaches to urban regulation and welfare, Tokyo's changing demographic and social profile in the last two decades has had tremendous effects on the shape of the housing sector, which in turn has radically impacted individual living conditions and aspirations. Changes have been remarkable and featured significant transformations in housing preferences.

### **Living Alone and Living Alone Together**

Nearly 46% of Tokyo households, and as many as 50% in the 23 central wards, are now made up of single living alone (Tokyo Statistical Yearbook, 2012). Significant numbers of one-person households are made up of young urban migrants who have driven up demand for smaller self-contained units in central neighbourhoods. Another notable group of singleton households is made up of elderly people who are more concentrated in sprawling and ill-serviced suburbs or in crumbling post-war housing estates (Yui and Kubo, 2013). Two opposing movements seem to have determined the living arrangements and aspirations of urban singles in Tokyo. On the one hand, through the 1990s and 2000s a process of *individualization* has taken hold. Individualisation is not a simple fragmentation of households, but is also contributing to a shift in perceptions of home and domestic life in which children and families are less visible and transition through different stages of life, less apparent. This is both reflected in, and reinforced by housing careers that are increasingly static or chaotic rather than linear.

The demand for housing of urban singles is reshaping the built environment and has become the focus of commercial led redevelopment. The arrival of wealthier singles has helped intensify demand for high-density, high-rise compact condominiums with self-contained facilities in Tokyo (Figure four). Often, these are low maintenance, low-cost super-compact apartment units, which, in a more market-deregulated environment, have represented a more profitable investment opportunity (Ronald and Hirayama, 2009). In their analysis of condominium redevelopment in the Chuo ward, Tsubomoto et. al. (2012) found that of the 180 condominium buildings (9705 units) build in the ward between 1997 and 2010, the majority were small investment type properties. The development of these units, contributed to an increase in population of 13,5% between 1995 and 2000, and 35,7% between 2000 and 2005, with the majority of new residents being young people in their 20s and 30s.



On the other hand, and ostensibly counter to the trend toward individualisation and an atomized city, has been a boom in forms of *shared housing*. This trend began in the early 2000s and has been led by real estate companies that have increasingly transformed larger unoccupied dwellings – such as detached family houses but also relatively large developments split into rooms – into shared houses occupied by non-related renters. While smaller units typically house 4 to 6 people, some projects have provided accommodation for between 20 and 200 renters in large shared developments. Shared houses usually contain a variety of collective facilities, including baths, showers, and kitchens, but also sometimes gyms, seminar rooms, film rooms or sound proof music rooms. Private rooms are provided with only minimal furnishings and storage, being essentially places to sleep.

Before 2000, ‘sharing’ was relatively unknown in Japan with less than 1.5% of people in their 20s sharing a home with someone they were not related to. In Tokyo, nevertheless, the boom in sharing in the last decade has been remarkable with the proportion of unrelated shared households increasing from 0.38 to 1.28% of the total population between 1985 and 2010 (TMG, 2014). According to a study by the leading company in shared housing, Hitsuji Real Estate, whereas there were less than 400 rooms in shared houses in 2000, by 2013 there were around 17,500. These residences are typically located in Tokyo’s central wards. Most sharers are women, around two-thirds, although there has been an increase in men in the last few years along with the growth of mixed gender houses. The age of the average tenant is 27.8. Although advertised as places where socializing and community are enjoyed, many shared houses can in fact be no more than warehouses for isolated singles. Shared housing experiments extend outside the realm of young urban dwellers to cover single mothers and single elderly. More ambitious efforts have tried to bring together different generations, including families with children, and try to catalyse community bonds in the form of exchanges of care and assistance between the sharing renters.

### **Housing, Living and Ageing**

When the prospect of aged society first emerged on the political agenda in the late-1980s, the initial response was to build more purpose-built facilities and houses particularly suited to older people. In the decades since, it has become apparent that this approach was woefully inadequate. Meanwhile, demand for greater volume and more diversity in housing for the elderly has been intensified by the decline in multigenerational housing arrangements and the growing reluctance of women, typically daughters and daughters-in-law, to serve as unpaid carers (Ōumi, 2000).

Concern with accommodating a growing elderly population manifested itself more explicitly in housing policy in 1991, when the Five Year Housing Construction Plan made housing for the elderly a chief aim (Kose, 1997). Design solutions, such as universal design, were initially sought. Later, home modifications support programs were implemented at local government levels with funds made available to home owners applying for home improvement grants. Tokyo’s home improvement scheme, for example, was initially co-funded by local and Metropolitan governments, but later more effectively financed through the National Long Term Care Insurance System after 2000 (Makigami and Pynoos, 2002). Retrofitting older homes to be more suitable for elderly living has also been a policy achieved through the imposition of new design standards and building regulations. Another important program for local governments and the Urban Renaissance Agency has been the rebuilding of old public housing estates. Elderly singles and couples were the main beneficiaries of these efforts as they had been the original occupants of these estates (mostly built in the 1960s and 1970s), and were given priority in allocation after rebuilding or retrofitting.

Programs have also been established that allow elderly to release equity from their owner-occupied homes in order to pay for care or living in assisted housing (Izuhara, 2007, Doling and Ronald, 2012). Such programmes, of course, serve only those with adequate housing wealth. While, Japanese elderly people prefer to age in place, many have been resistant to effectively selling the family home in order to consume care. This may be connected to bequest motives and attachment to the idea that their children will take care of them, although recent research suggests that older Japanese are increasingly looking towards alternative residential and care options in retirement (Platz, 2011), reflecting parallel manifestations of individualised and shared housing.

In recent years, the state has promoted both initiatives supporting intergenerational living, as well as those promoting community revitalization with a view to allowing elderly to live independent lives while benefiting from community support. Non-Profit-Organisations (NPOs) and community groups have taken significant responsibility for implementing the latter. *Machizukuri* (town making) projects focused on small-scale redevelopment of residential buildings, or shopping streets (Sorensen, 2002) but included a large component of community building aimed at strengthening the social ties of and around elderly people. Collaborative rental accommodation suited for intergenerational living has also been developed by NPOs, often in combination with private financial support (Fromm, 2012). Though representing interesting innovations in housing provision and community development these initiatives have had limited and very localized impact.

## CONCLUSIONS

Transformations in Japanese housing and urban policy approaches in the last half century have been quite remarkable, reflecting significant shifts in the economy and population. The transition has been from an extreme of high-speed urban and industrial growth, to the creation and bursting of an economic bubble, to a new era characterised by a sluggish economy, slow growth, social ageing and demographic decline. Japan's post-growth society has also been increasingly subject to shifting political perceptions and the rise of neoliberal forces that have combined with social and economic pressures to shape a 'post developmental state'. In this context, the role of housing has been transfigured.

Within the Japanese policy frameworks of the last two decades, housing lost its importance as a pillar of mainstream middle-class society and there is now little state support for individuals or families seeking a place on the housing ladder. The post-war institutions that drove increased home ownership have been withdrawn or marketized. Public rental housing provision has been downsized and residualised.

The driving force now behind housing construction is shifting market demand. This has resulted in increasing spatial polarisation between central urban hot spots – especially for smaller, typically high-rise apartment units serving fragmented household types – and cold spots featuring single family houses in the suburbs and regions. Public agencies, meanwhile, have shifted their focus from the housing needs of households, to serving the interests of the private sector and supporting a competitive housing and urban economy.

The emerging demands of an aged society are, however, reshaping perceptions of state responsibilities for social and individual well-being. Universalistic welfare measures, such as the Long Term Care Insurance, may point to a change in attitude toward a more coherent welfare state. However, a rhetoric that emphasizes individual responsibility and the role of families and local communities in solving problems like elderly and child care continues to prevail.

In the housing field, finding housing solutions for older people has represented an opportunity to develop alliances between an emerging civil sector and public agencies. The triple disasters of 2011, which destroyed large parts of the Tohoku region, has also forced the government to revisit aspects of the developmental state. Rebuilding these communities is a formidable task and has required the Japanese state to reengage with large scale planning and state led alliances with private developers. At the same time, voluntary organisations are playing a significant role in re-establishing these communities, which are overwhelmingly dominated by elderly people with specific housing, and social and care needs. However, a coherent housing policy framework moving away from the neo-liberalization trend of the last two decades is not apparent. Housing scholars continue to point out problems that have emerged due mainly to demographic change and economic stagnation.

#### **ACKNOWLEDGMENTS**

This Working Paper was made possible with supported from the Asian Research Institute at the National University of Singapore and the European Research Council [ERC, HOUWEL, Grant Agreement No. 283881].

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