

A Socio-Economic Comparison of Retirement Life in the United States and Japan

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Abstract

In this paper, the author compares the socio-economic lifestyle for residents of the largest retirement community in the United States to the existing situation for retirees in Japan. Certain cultural factors are evident in both nations that dictate social protocol for citizens as they enter retirement age. This is more apparent in Japan as retired people often rely on family members to help provide them with medical care and transportation. American retirees are typically less dependent on their children during most of their retirement. Instead, they choose to drive for as long as possible since this is seen as an extension of their independence. The paper also examines the economic costs of each country's medical plan for retirees. The United States has a multipart Medicare deductible insurance plan available from the age of sixty-five. However, it is quite complicated and cost prohibitive for the majority of retirees to attain full coverage. There is a co-payment system in place, but Americans spend more on out-of-pocket money for medical expenses than any other advanced nation. On the other hand, Japan has mandated universal health coverage with a thirty percent co-payment system for all citizens from cradle to grave. Therefore, seniors in Japan have a better social safety net and are more likely prepared to handle the inevitable medical costs associated with growing old.

Key Words : ☐ retirement planning ☐ filial piety ☐ The Villages
☐ golf cart lifestyle ☐ mamachari ☐ Medicare

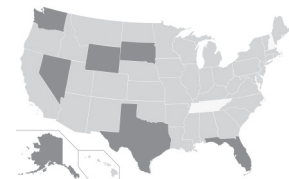
Introduction

This paper is a socio-economic comparison that examines the notions of an ideal retirement life between citizens of the United States and Japan. Each nation has cultural antecedents that influence the way people live and act as they approach the latter part of their lives. In the United States, seniors are determined to remain independent for as long as possible. Meanwhile, Japanese seniors also value their independence, but expect that their children will play an integral role in helping them age gracefully. However, in a nation with a

growing number of childless marriages, this begs the question; what will become of couples that lack this time-honored social safety net? A deeper look into each culture, government policies, and future planning will help readers gain a better understanding how both countries will address this demographic challenge.

Early biographers of the United States noted that Americans are a highly individualistic society that places a premium on self-governing (Toqueville, Mansfield and Winthrop, 2002). This mindset likely stems from the American jury system since it educated citizens in the notion of self-government and rule of law. More recent scholarly research posits that American culture has evolved into a peculiar mix of Christianity, capitalism, and democracy (Crunden, 2015). With this blend of cultural underpinnings, it should come as no surprise that as American citizens reach retirement age, many people view their silver years as one last chance to revel in this sense of individuality. As a result, it is common for retirees to improve their quality of life by moving to states with a warmer climate to enjoy being outdoors more days of the year. In the United States, this region of the country is known as the sunbelt because of its warmer weather and includes the states of Florida, Georgia, South Carolina, Alabama, Mississippi, Louisiana, Texas, New Mexico, Arizona, Nevada, and California (Briney, 2018).

Kotkin (2016) found that these states have experienced faster population growth than other states for more than three decades. Additionally, some sunbelt states are quite enticing to retired folks since they offer lower tax burdens than many Northeast and Midwest states. For example, two of the largest states for senior living are Florida and Texas because both states have no state income tax. For retired people living on a fixed income, this can lead to a tax savings greater than 10% of an individual's monthly income (Rapacon, 2018). The image to the right shows the specific states that have no states taxes. As of 2018, these include Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming.



(Dzomback, 2014)

Furthermore, the sunbelt states provide a more accommodating physical environment for older people with health conditions. Joint pain and discomfort are common complaints among the elderly, hence living in a warmer climate can help alleviate some of these aches and pains. The warmer weather also allows seniors the ability to participate in outdoor sports such as golf, tennis, swimming, and even social dancing. Most importantly, it provides seniors with a chance to remain independent and socialize with people from the same age group.

Japanese citizens were traditionally much less apt to move away from their hometown and typically chose to live close to their family or reside in one of their children's home. In Japanese terms, this is known as *oyakōkō* or filial piety. It is a long-established Confucian concept which is considered an important tenet of Japanese culture (Koyano, 1996; Taniguchi and Kaufman, 2017). As part of the traditional family structure, Japanese parents love, nurture,

and provide a good quality of life for their offspring. Many years later, as these same parents become older and frail, it is their children's responsibility to reciprocate this love and nurturing by ensuring they are supported and able to age gracefully (Nakane, 1970). Historically, this filial responsibility fell to the eldest son of the family, yet this has not remained as rigid in recent years. Some families utilize burden sharing among a network of family members. This allows the eldest son to continue with his full-time job and maintain social status as the designated breadwinner for the family. Nevertheless, the author has witnessed university colleagues take early retirement to honor the tradition of filial piety and provide around the clock care for an ailing parent(s).

While Japan views this obligation as a natural outgrowth of the parent-child relationship, people in the United States generally do not possess the same parent-child ideals. Filial piety may be admirable, but the notion of creating a burden on one's family and limiting a senior's chances to remain independent and socially active is a major consideration for retirement planning. One state that has defined this retirement mindset to remain active and independent is Florida. Known as the sunshine state, Florida offers affordable housing, sunny skies, and ample retirement communities for seniors to golf, play tennis, and socialize.

The Lure of the Villages

Located in central Florida, approximately 80 miles north of Orlando, the Villages is the largest senior living community in the United States. The concept of creating an affordable retirement community for northerners—to escape the brutal winter and soak up the Florida sun—was started by Michigan native Harold Schwartz and a partner in 1972. The two purchased undeveloped land and created a mobile home community called Orange Blossom Gardens. A decade later, Schwartz's son, H. Gary Morse quit his position as a Chicago advertising executive and moved to Florida to create his vision of a theme planned community which became the Villages (Bartling, 2006). Morse converted the mobile homes to low-end wood homes and enticed seniors by providing residents with various amenities and social activities at very affordable prices. The centerpiece to his plan was offering a vast array of golf courses for residents, thereby creating the Villages slogan—free golf for life. In the 1990's, Morse organized new neighborhood developments around bustling town squares where people could dance every evening and enjoy two-for-one happy hours. Each square had different themes and restaurants as residents were able to explore new neighborhoods within the ever-expanding community. Soon after rolling out these programs, the Villages became known as Disney World for Retirees and its population has been booming ever since (Omaye and Fallstrom, 2014).

Today, the Villages is the fastest growing city in the entire country with a land area that

covers approximately 32 square miles (83 km²) and its population increased from 2010–2017 more than 32 percent (U.S. Census, 2018). The second largest increase during the same time period was Myrtle Beach, SC which showed a rise of 22 percent (Stebbins, 2018). Since the Villages is a retirement community, the minimum age to own a home is 55 years old while the average age resident is approximately 67 years of age (U.S. Census, 2018). Even with its phenomenal growth, a retiree can still purchase a new home—called a patio villa—for just under \$200,000. This small two-bedroom villa is an ideal size for a couple looking to downsize in retirement. According to one decade-long owner, the average price for a 1,500 square foot home with a two-car garage is approximately \$300,000 (B. Harris, personal communication, February 28, 2018).

Regarding the slogan, free golf for life, this applies to playing nine holes on any of the 36 executive courses. If residents want to use their own golf cart, there is a nominal fee of \$4.00 per person. And residents with their own cart, ranging from 1 to 4 members of a household have the option to purchase a six-month executive golf trail fee for \$105.93 and/or a yearly trail fee for \$141.24 (Erisman, 2018).

The 12 championship golf courses at the Villages charge residents green fees in the range of \$50 per round. These courses are considered better manicured, more challenging, and slightly less crowded than the free executive courses. Nonetheless, there are a few part-time residents and visitors who have soured over the exponential growth of this mega-community and the declining conditions of its golf courses (Trip Advisor, 2017).

Residents of the Villages must pay a monthly amenity fee of \$159 which covers use of the swimming pools, the aforementioned golf fees, the pristine landscaping, and maintaining the safety of a gated community. For one owner, having a second home in the Villages cost on average \$12,000 per year which includes property tax, gas and electric, insurance, trash, water, and the amenity fees. This 10-year owner mentioned that the amenity fee was \$129 a decade ago and is still reasonable at \$159 a month (Harris, 2018).

In order to own a home at the Villages, buyers must purchase a bond which is attached to the home. This is used to pay for the infrastructure that includes the roads, gas and electric lines, sewer, and streetlights. For example, an owner of a new \$300,000 home could have a bond for \$18,000 on that property. The advantage to first securing a bond from potential homeowners is that the Villages can then finance more golf courses and other amenities to expand the community (Gentry, 2016). Therefore, buying a pre-owned home in the Villages is somewhat confusing since prospective buyers may have to take on the previous owner's existing bond debt. Or, the bond has already been paid off in full. In any case, buyers need to check this pertinent information with the seller's real estate agent.

Golf Cart City

One of the first things people notice when coming to the Villages are the large number of golf carts cruising around town. With its warm, sunny climate, golf carts serve as the main mode of transportation for residents of the Villages. Today, there are an estimated 60,000 golf carts in use at the Villages with over 100 miles of golf cart paths (Erisman, 2018). There are wide sidewalk paths for two carts to pass each other on most streets, and dedicated lanes on regular roads. People use golf carts to travel to local supermarkets, drug stores, banks, restaurants, and visit with friends.

Golf carts are used for running errands since they can easily hold groceries behind the driver or in the back of the cart. This type of transportation is ideal for seniors because it allows residents to remain independent. With impaired eyesight and slower reaction time an unfortunate reality for the majority of drivers in the Villages, electric golf carts are a safer option since they cannot exceed 20 miles per hour. Moreover, golf carts are a much more cost-effective means of transportation. In comparison, gasoline powered motor vehicles require paying for fuel and maintenance. These expenses can erode the monthly budget of a person living on a fixed income. Thus, electric golf carts are the clear-cut choice for retirees.

An interesting sociological aspect of golf cart life at the Villages is the wide range of buying options. Residents can purchase or rent carts with a base model costing a few thousand dollars. Yet, the average price a Village resident will usually pay is \$10,000 for a new electric golf cart (P. Weith, personal communication, March 1, 2018). For those looking



for more glamor or perhaps social status, there are numerous options to customize carts with specialized tires and aluminum sport rims, along with a fancy paint job, front grille, headlights, and colored rooftop that can easily drive the cost of a golf cart to more than \$20,000. As indicated by the image on this page, some seniors gladly pay 15–20K for luxury golf carts which often resemble petit versions of classic passenger motor vehicles from an earlier era. Manufacturing golf carts to resemble vehicles from seniors' youth is a strategy that dealers use to tap into the emotional side of marketing. In a way, drivers in the Villages get one last spin in the car of their teenage years—albeit a scaled-down, slower golf cart version.

The largest seller of golf carts has four locations with its dealers open seven days a week (“The Villages golf cars,” 2018). This should give readers an idea just how ubiquitous golf carts are to life in the Villages. Golf cart dealers and repair shops are open every day of the week because their vehicles are essential to resident's daily life.

Senior Shuttle & Mamachari

Japanese seniors living in urban areas are able to take advantage of reduced rates for public transportation. Although discounts vary across the archipelago's cities and municipalities, in Japan's fourth largest metropolis, people over the age of 65 can ride city buses for free ("City of Nagoya," 2018). In the smaller city—with a population of 406,000—where the author resides, there is a ¥100 community bus that shuttles seniors on a fixed loop around the city center ("Gifu City Community Bus," 2018).

One thing a visitor to Japan will certainly notice is the large number of seniors actively riding bicycles to run errands and go shopping. This type of gear-free bicycle is known in Japanese as a *mamachari*—combining the words mother and the slang word for bicycle—and it plays an important role in Japanese society. There is a basket located above the handlebars of the bike making it quite convenient for carrying groceries or a briefcase. For housewives, it provides them with mobility to perform daily grocery shopping which ensures fresher food consumed by the family. Since many of Japan's inner-city streets are quite narrow and crowded, bicycles remain a more convenient option than automobiles.

The *mamachari* can be fitted with a child seat above the rear wheel of the bicycle and even retrofitted for a second seat on the front. This allows mothers to take their young children to go shopping and run errands around town. Additionally, many men ride their own version of this gearless bicycle to commute from home to the nearest train station. They leave their bicycle in the morning at a paid parking lot and ride it home after work in the evening. Thus, this aspect of a bicycle culture has deep roots in Japanese society and the *mamachari* has been a fixture from the 1950's. Since the post-war generation, its product has continued to adapt to the needs of its users. In 1993, Yamaha released the first electric assistance bicycle. A few years later, Panasonic developed an all-electric *mamachari* that helps bicycle riders pedal up hills and handle the additional weight of having a child sitting on the front and/or back of the bicycle ("Mamachari: Japan's Iconic Bicycle," 2015).

As Japanese people enter retirement, many folks try to stay physically active by riding these bicycles. According to a former neighbor (S. Hayashi, personal communication, April, 10, 2018), it helps them remain independent and less of a burden to immediate family members. Furthermore, many elderly people are accustomed to buying fresh protein and vegetables on a daily basis. Seniors recognize the benefits of eating locally produced food and believe that it provides a more nutritious diet. This is the reason why we see so many older people riding *mamachari* in Japanese cities. Using a bicycle for commuting and carrying out daily errands began for most of them in their teens and extends well into their silver years.

Social Networking

At the Villages, there is a very active social dance scene. Dance lessons and competitions help seniors meet new people and forge friendships with other retirees. Happy hours are available every night from 5–6 and dancing continues until 9 PM at the three main village squares. In addition, each town square has a movie theater that offers a resident discount which is slightly cheaper than the national senior discount (B. Harris, 2018).

The Villages operates numerous recreation centers with three different classes of centers:

- Neighborhood Centers (32; these centers feature adult-only pools as well as horseshoe, and shuffleboard courts).
- Village Centers (17; these centers offer family pools, facilities with billiard meeting rooms and full kitchens, horseshoe, and shuffleboard courts, plus tennis and pickleball courts).
- Regional Centers (eight; these centers offer resident-only sports pools, larger venues with stages for theatrical and musical productions, and many of the same features as the village centers; all but two also operate fitness centers for which a membership must be purchased)

(The Villages recreation center, 2018)

During a one week stay, the author drove around the community and observed many tennis courts, bowling alleys, and other activities such as dart tournaments that help residents lead a healthy and socially active lifestyle. One snowbird couple interviewed said that compared to their extremely active social agenda at the Villages, life back in New England seems rather mundane. Up north, they eat dinner with their family and typically meander over to the sofa to watch TV together. At the Villages, there are a variety of activities every night of the week. This couple typically turns down requests to join other seniors one or two nights a week just to catch up on rest (D. Jones, personal communication, March 2, 2018). In fact, this upbeat duo informed me that the number one activity in the Villages is surprisingly not golf. Instead, bowling and billiards reign supreme for seniors with its numerous leagues, competitions, and events.

In Japan, retirement likewise provides seniors with a choice of many leisure activities. Based on the author's experience, some people enroll in classes at a local cultural center. Still, the classes are not free and continuing education can become fiscally challenging for some. These classes may include studying flower arranging, tea ceremony, foreign language study, and sports.

Regarding the latter, one sport that remains popular among retirees in Japan is called gateball. It is a team sport that uses a mallet similar to croquet and began back in 1947 (Guttman and Thompson, 2001). Another sport that is unique to Japan is ground golf. This is a hybrid between regular golf and putt-putt or miniature golf that was established in 1982 ("Japan Ground Golf," 2018). The course length is very short—usually between 25–50

meters—so most elderly people are able to routinely navigate the course. There is no need for a cart and only one club is necessary to play ground golf. Both gateball and ground golf provide citizens with low cost ways to participate in a light form of exercise while enjoying the company of friends. This is not to say that seniors do not play golf. However, since green fees cost significantly more in Japan than the United States, it seems that retirees more often turn to either gateball or ground golf to fill their schedule.

Medical Costs

Within the Villages, there is a state-of-the-art hospital and various clinics to cater to seniors' medical needs ("The Villages Florida Healthcare," 2018). There are also two other hospitals less than half an hour away. Accordingly, retirees can receive top-notch medical care after moving to the Villages. For United States residents over the age of 65, nearly all people enroll in a national healthcare program called Medicare. This program consists of four different parts known as parts A, B, C, and D. Briefly stated, part A is for hospital care, limited time in a skilled nursing care facility, limited home health care services, and also includes hospice care.

Part B is for outpatient coverage such as doctor visits, lab tests, and surgeries. These are the original parts of Medicare. Meanwhile, Medicare part C insurance, also dubbed Medicare Advantage or Medigap coverage, is offered by private insurance companies to help seniors pay for the high costs of medicine and drugs. Since parts A and B do not cover things like eye exams, dental care and hearing aids, part C is a supplemental plan that also includes medical costs for overseas travel with 20 million Americans choosing this Medicare option (Squires, 2018). However, one key point is that senior citizens must enroll in parts A and B in order to be eligible to purchase Medicare part C. Finally, Medicare part D covers prescription drugs. Citizens are eligible for these three parts of Medicare on the first day of the month in which they turn 65 years old (or earlier if you someone has qualified for Medicare due to disability) ("Medicare Gov.," 2018).

How much does all this cost retirees? As long as the recipient or spouse has worked in the United States for at least 10 years, Medicare part A advertises itself as free. Yet, in reality there is an annual deductible of \$1,340 if a person is admitted into a hospital. That results in out-of-pocket money to the patient. Meanwhile, Medicare B is based on a person's income. The 2018 base rate is \$134 per month, but higher income earners must pay higher costs. Also, there is a standard deductible of \$135 for retirees using part B. That means that anything over that amount is covered by insurance. However, a doctor's visit below \$135 must be paid by the patient. As a result, there is little wonder why doctors order additional tests for patients. Doing so helps seniors exceed the deductible threshold and simultaneously increases doctor's billing

to the insurance company.

For the year 2019, the income threshold for Medicare is \$85,000 or less for an individual and \$170,000 or less for a couple filing jointly. As the chart to the right indicates, the monthly fee increases—far right column—for each subsequent income bracket.

Lastly, Medicare part D helps pay for retail prescription medicines. In 2018, the average price people paid for this plan was \$34 (“Medicare Gov. Part D,” 2018). Unbeknownst to many people about to turn 65, the one area that Medicare does not

If your yearly income in 2017 (for what you pay in 2019) was			You pay each month (in 2019)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$135.50
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$189.60
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	Not applicable	\$270.90
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	Not applicable	\$352.20
above \$160,000 and less than \$500,000	above \$320,000 and less than \$750,000	above \$85,000 and less than \$415,000	\$433.40
\$500,000 or above	\$750,000 and above	\$415,000 and above	\$460.50

cover is dental care. Seniors are forced to join a private dental plan or pay out-of-pocket for each dental visit. According to the U.S. Department of Health, the average annual cost seniors pay is \$607. But the cost runs much higher if it includes a crown, bridge or root canal (Miller, 2018). Unfortunately, at a critical time when elderly people frequently require dental care, retired people in the United States are forced to fend for themselves.

Regardless of the options available, medical care in the United States remains a convoluted labyrinth that takes retirees months or perhaps years to decipher. Public health is considerably more straightforward in Japan which rolled out its universal healthcare program in 1961 and today requires citizens to pay 30 percent for medical services. According to one researcher, this system has maintained equity and managed to lower costs (Ikegami, 2011). It also helps people with costly medical bills, such as cancer patients, receive a rebate after paying for medical expenses. To supplement the cost of hospitalization, there are numerous private and prefectural insurance policies offered to offset personal medical expenses. Retirees are able to purchase coverage well into their 60's giving them the necessary insurance to cover future medical expenses. Consequently, Japanese citizens have the means to potentially avoid facing catastrophic out-of-pocket medical expenses. For the time being, through public and private coverage, Japan has an effective healthcare policy that caters to its growing elderly population.

One method Japan uses to accomplish this by a government mandate that annually forces cuts in pharmaceutical prices. As Koll (2018) noted in a recent essay: “As a result, the actual price that consumers have to pay for health care, as measured by the health care consumer price index, has not risen in 20 years. In contrast, U.S. health care costs basically double every eight years or so” (Para, 6 and 7).

This approach clearly shows each nation's divergence regarding socio-economic

policymaking. The United States expects its citizens to pull more of their own weight and find ways to self-finance the ever-increasing costs of private health insurance. On the other side of the Pacific, the Japanese government limits profit taking by drug companies in order to shield its citizens against exorbitant medical costs. Nevertheless, there is concern whether Japan can maintain the current level of medical insurance for its rapidly aging population. Raising the current 30 percent co-pay to an income-based system is an idea that seems to be gaining traction among policymakers (Braser and Tsubuku, 2017).

Segregation Issues

One criticism of the Villages is its lack of racial diversity. The ethnic composition of the population residing in and around the community is as follows: 85% White residents, 8% Black residents, and 5.6% Hispanic residents (“Data USA-The Villages,” 2018). Current ethnic data for the United States indicates that 62% of the population classify themselves as White, 18% as Hispanic, 13% Black, and 6% Asian. This data clearly shows that the Villages is hardly the melting pot that is evident in the typical American urban landscape (Statista, 2018; U.S. Census, 2018). Rather, we can surmise that the Villages is predominantly a white retirement community.

Being a homogenous society, Japan does not face the same issues as Americans regarding race and ethnicity. Yet, there will be a dearth of nurses and medical caregivers in the Japanese workforce to look after its elderly citizens as the nation ages. According to a Health, Labor and Welfare Ministry estimate, Japan will need to increase the number of nursing care workers by 550,000 by the year 2025. Unfortunately, due to its declining population, the ministry anticipates a shortage of 337,000 workers seven years from now. Resultingly, Japan must recruit nurses from other countries to fill this shortage (Japan Times, 2018).

Although Japan faces numerous demographic challenges in the years ahead, the migration of city dwellers returning to their countryside hometowns after retiring remains a viable change of scenery. As Chavez (2019) alluded to, Japan sets an exemplary example regarding ideal ways to keep seniors independent and living both a high quality and affordable life. Tending to small farms on a daily basis, becoming active in local cultural festivals, and renewing relationships with former school classmates offers Japanese retirees a coveted way to spend their silver years. Life in the countryside brings people back to their agrarian roots and provides residents with a sense of purpose. Elderly people have a role to play in the community and are respected members of society. Many experts believe this sense of community is the primary reason Japanese elderly are able to live independently for a very long time. In fact, one could argue that is why Japan has fewer assisted living facilities than the United States.

Conclusion

There remains a very wide gap between the quality of life and costs of living for seniors in the United States and Japan. Retirement life in the Villages, Florida is a Disney-esque existence for upper-middle class retirees who are able to socialize, golf, and ride around town in decked-out electric carts. Yet, American seniors are faced with much higher out-of-pocket medical expenses that eventually erodes personal savings. The question whether or not seniors will outlive their money is the biggest concern among the retirees interviewed for this paper.

Japanese seniors may not possess the same mobility and freedom as their American counterparts, however they do have peace of mind knowing they can visit a doctor or dentist at a reasonable cost. Universal healthcare assures that senior citizens are covered under the social umbrella of the medical system and inflation has auspiciously been kept in check for more than two decades. Additionally, seniors have a family support network that provides assistance with traveling to a hospital or clinic. Furthermore, the migration of Japanese retirees back to their countryside homes offers a viable alternative to the more expensive, hectic lifestyle associated with major cities. In summary, we can infer that each socio-economic system personifies its culture. Japan has a higher dependency on its social network and government support to alleviate the financial burden for seniors. It is a culture that respects its elders and public policies confirm this sentiment. In contrast, the United States government continues to explore ways to curtail so-called entitlement programs, such as Medicare, as citizens are being forced to foot more of the bill for their medical expenses.

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