

The graphic features a large blue circle at the top, a medium green circle below it to the right, and a small blue circle below the green one. A vertical blue line is on the left, with a green triangle at its base. A dashed blue line curves from the green circle down to the text at the bottom. The title is centered in the blue circle.

# **The Ageing of Filipino Residents in Chugoku Region, Japan**

**SURVEY  
RESULTS**

March  
2021

Ma. Reinaruth D. Carlos, Ryukoku University  
Jeff Plantilla, HURIGHTS OSAKA

# Survey Results

## **The Ageing of Filipino Residents in Chugoku Region, Japan**

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## Introduction

The relaxation of migration policies and the active migrant labor recruitment in many destination countries, as well as easy access to transportation and information have facilitated the international movement of Filipinos in the past few decades. Today, many of those who left during the 1970-80s are approaching their retirement age, the last stage in their life course. Where do they plan to retire? These are crucial questions, not only for the migrants but also for the government of the country where they decide to retire that need to prepare for these migrants' old-age welfare, health and nursing care needs.

Today, Filipinos rank as the fourth largest foreign nationality in Japan, following China, South Korea and Vietnam. The wave of Filipino migrants, particularly women entertainers and undocumented laborers employed in the construction and other services sectors, and brides of Japanese began in the 1980s. Many of the entertainers married the Japanese and settled. Moreover, from the early 1990s, Japan has allowed second-generation Japanese Filipinos (Nikkeijin) to come to Japan under long-term visas. As a result, from a mere 5,547 in 1980, the total number of registered Filipino nationals reached 282,798 in December 2019. Of this number, 20.72% are aged 50 and above and 22.50% are in their 40s and in 10-20 years, they will reach their retirement age. As they grow old, looking at where they intend to reside after retirement, their view about life after retirement and what preparations they have been taking are important first steps in order to determine what welfare, health care and elderly care policies can be implemented for them, both from the perspectives of Japan and the Philippines.

In this pilot survey, we focus on the Chugoku region, home to 5.77% of the entire Filipino population in 2020. This area is comprised of five prefectures, namely, Tottori, Shimane, Okayama, Hiroshima and Yamaguchi. Like other less urbanized regions in Japan, this area is experiencing population decline and ageing. As of December 2019, the rates of decline and ageing have been notably high at 0.61% and 31.17%, compared to the national rates of 0.24% and 28.44% respectively (Statistics Office, 2020). These trends, which are forecasted to continue in the next 30 years, have prompted the local governments in the region to encourage emigration and settlement of Japanese and foreign residents and also actively recruit workers from overseas to sustain its industries, particularly shipping, car manufacturing and agriculture.

As a result, the number of foreign residents in this area has seen a steady increase. Specifically in the case of Filipino nationals, it increased by 50% in the past ten years. More than half of them live in Hiroshima prefecture (Figure 1). Further inspection of the data show that while until the 2010s, the Filipino residents were predominantly women, today, 40% of the total population comprises of male, many of them workers and technical trainees engaged in shipping and car manufacturing.

We can also find some trends in the age profile of the Filipino residents in Chugoku region. The average age of men (29.45 years old) is lower than women (39.21 years old). The population pyramid in the region as of June 2020 also reveals the high concentration of women aged more than 40 years old, comprising a third of the entire population (Figure 2). Capturing the current trends in terms of their post-retirement anxiety attitude and intended residential preference is useful in drafting policies to address their old age wellbeing issues.

Retirement is a big event during one's life course because it demands transition between work and non-work; and entails substantial changes in the economic and social affairs, causing anxiety. Some of the major sources/causes of anxiety are "inadequate fund, challenges in managing mental health and new and lower social status, inadequate planning for retirement and attitude of friends and family, among others" Here, we define anxiety as a feeling of fear, worry and uneasiness over a situation that is only subjectively seen as threatening, and may differ among individuals based on their personal attributes and attitudes (Vordzorgbe P. et al. 2018: 91).<sup>1</sup>

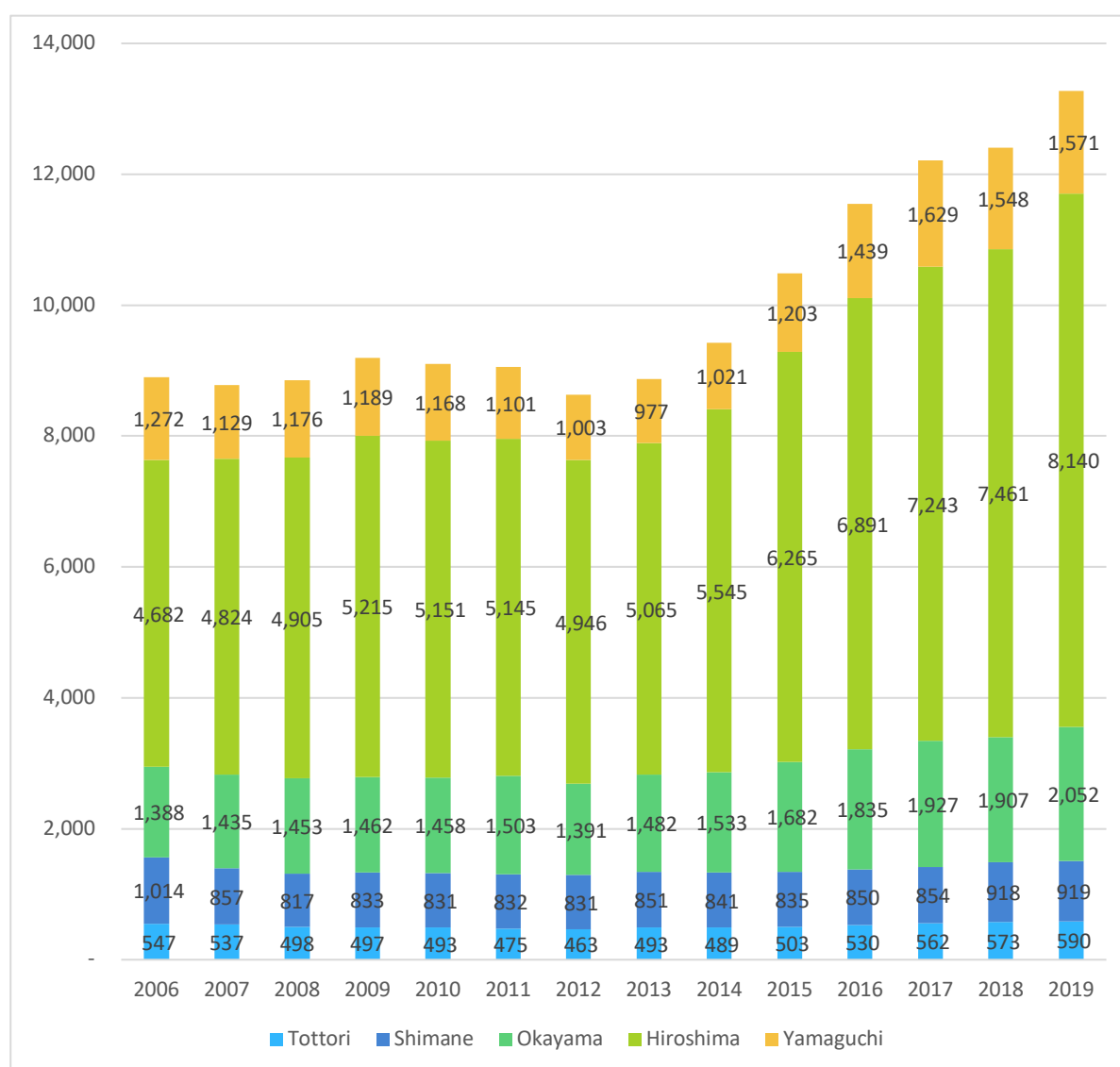


Figure 1: Filipino Residents in Chugoku Region, Japan (1950-2019)  
Source: Compiled by authors from e-Stat (Statistics of Japan).

<sup>1</sup> Vordzorgbe P. et al (2018) "Managing Pre-Retirement Anxiety Among Teachers in the Yilo-Krobo Municipality in the Eastern Region of Ghana" US-China Education Review Vol. 8, No. 3, 89-105. doi: 10.17265/2161-6248/2018.03.001

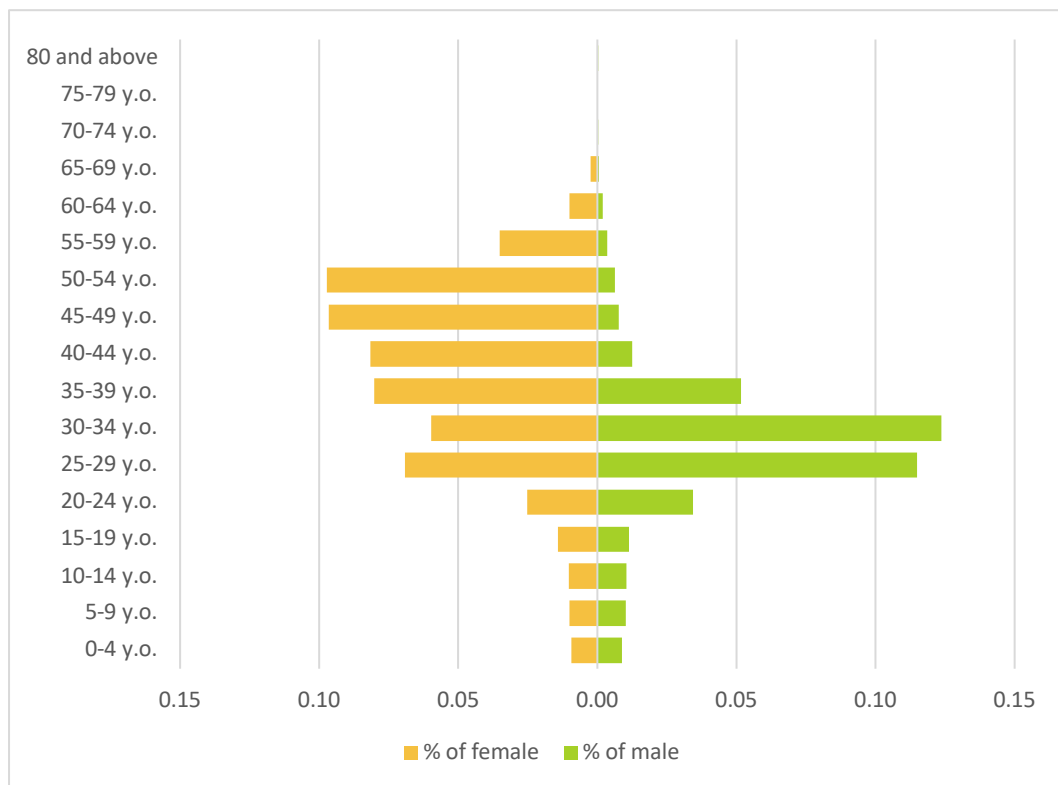


Figure 2: Population Pyramid - Filipino Residents in Chugoku Region (as % of total, as of June 2020)

Source: Compiled by authors from e-Stat (Statistics of Japan).

One factor that may contribute to the feeling of anxiety and the choice of country of residence is financial preparedness/security. To provide us some idea about this, we inquired at the status of membership of the Filipino respondents to social security systems, both in Japan and the Philippines.<sup>2</sup>

Membership to social insurance or security systems is one way of preparing for the future. In Japan,<sup>1</sup> all residents are required to join the social insurance systems. Under the Japanese labor law, it is compulsory for the employer to enroll all fulltime workers in the health and pension insurance systems (also the long-term care insurance system for employees 40 years old and above) and subsidize their monthly contribution. The employee can also apply for coverage for family members of the first, second or third level (the dependents of the household head) whom he/she financially supports. For those who are working part-time, self-employed or are not dependents of a fulltime employee, they can pay for their health and pension insurance directly to the local government. When a foreign worker leaves Japan without reaching the required ten years (120 months) of contribution to the pension insurance system, a lump-sum, maximum of three years' worth of monthly contributions can be withdrawn.

In case they have completed the required minimum number of years of contribution in the Japanese pension system and decided to retire outside Japan, they can still receive the Japanese retirement pension. In the case of permanent residents, they can still claim benefits under the national health insurance system of Japan while in the Philippines, granted that they have been regularly paying their monthly

<sup>2</sup> Other sources of financial security are personal and/or family savings and investments.

contribution, have not reached the cap for reimbursement and that they apply for it.<sup>3</sup>

Against the background of the demographic trends and the Filipino residents in this region, we conducted this pilot survey to answer the following questions:

1. How anxious (or worried) are the Filipino residents about their life after retirement? Does the level of anxiety vary due to visa or status of stay, length of stay or year of arrival in Japan, gender, age and civil status and the impact of the COVID-19 pandemic on income?
2. Where do Filipino residents in Japan intend to spend most of their time/live after retirement? Are there any differences in this intention based on visa or status of stay, length of stay or year of arrival in Japan, gender, age and civil status and the impact of the COVID-19 pandemic on income?
3. Based on the results of the survey, what possible immediate and long-term policy interventions can both the host country (Japan) and the home country (Philippines) tailor in order to address the needs of the ageing Filipino migrants in Japan?

### **Methodology and description of the survey**

In order to answer the research questions above, we designed and pretested a two-page questionnaire comprised of three segments (1) anxiety about life after retirement and subscription to social security systems in Japan and the Philippines; (2) intended place of residence after 5 years (in 2020), 10 years (in 2030) and retirement; and (3) sociodemographic and economic characteristics of the respondent. Three enumerators were tasked to implement the survey to 378 respondents through face-to-face interview.

The survey was implemented on September 19-20, 2020 to Filipino nationals aged 16 and above who came to the Philippine Consular Outreach activity in Hiroshima City. This annual activity was conducted mainly for those living in the Chugoku region (Tottori, Shimane, Okayama, Hiroshima and Yamaguchi prefectures) who renewed their Philippine passport or processed consular documents such as report of birth.

When the respondents were divided into two status of stay or visa groups, the PLD group and the WTS group, it was found out that there are striking differences in their attributes, as shown in Table 1 below.

- (1) the PLD group (permanent residents, long-term residents and dependents/spouse of Japanese and permanent residents, PLD below) whose stay in Japan is based on blood relationship or marriage, and therefore have no restrictions in their work activities) and
- (2) the WTS group (holders of working, trainee, designated activities or student visa, WTS below) whose activities in Japan are restricted in terms of, for example, working hours, period of stay in Japan and type of occupation.

Table 1: Profile of respondents based on two categories of status of stay

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<sup>3</sup> Another interesting topic for future research is the link between their decision to join the social security systems in both countries and their choice of residence after retirement.

Attribute	PLD (Holders of Permanent residents, Long-term residents, and Dependents of Japanese visas) (n=266)	WTS group (Holders of Working, Technical Training, Student and other restricted activity visas) (n=112)
Civil status	Married (72.56%)	Single (58.41%)
Gender	Female (80.45%)	Male (76.11%)
Age group	More than 35 years old (59.02%)	Less than 35 years old (76.98%)
Year of arrival	Arrivals before 2010 (67.29%)	Arrivals since 2015 (92.03)
Impact of COVID-19 on income	Income decreased due to COVID (53.38%)	COVID had no effect on income (59.29%)

Note: Numbers in parenthesis in the second and third columns represent percentage share in the total sample (n).

Source: Authors' calculations

The PLD members in this survey are dominantly married women aged more than 35 years old; while a majority of the respondents in the WTS are single male aged less than 35 years old. In terms of year of arrival, those in the PLD generally arrived earlier than those in the WTS, partly because those in the latter group must leave Japan upon the expiration of their visa. These profiles are fairly similar to the national trends. Finally, based on the survey, the negative income effect of the pandemic is more felt by the PLD compared to the WTS. Because the striking difference in their profile are expected to influence the kinds of policy interventions for each group, the data are tallied and presented separately below.

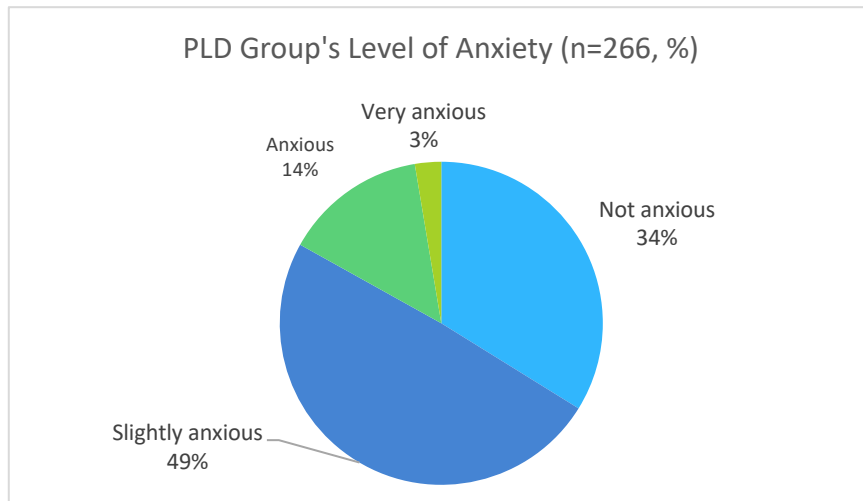
As a pilot survey, we note its limitations as follows: (1) geographical scope – the area covered by this survey is only Chugoku region; (2) sampling method – the respondents were chosen based on convenience sampling. Therefore, care must be taken in analyzing the results. The implementation of this quantitative survey in other regions, as well as qualitative data gathering such as interviews are necessary, not only to capture the general trends regarding the Filipino residents' retirement attitudes and locational preference, but even more importantly, to understand the reasons behind these trends.

## Survey Results

### 1. Permanent residents, long-term residents and dependents of Japanese or permanent resident (PLD)

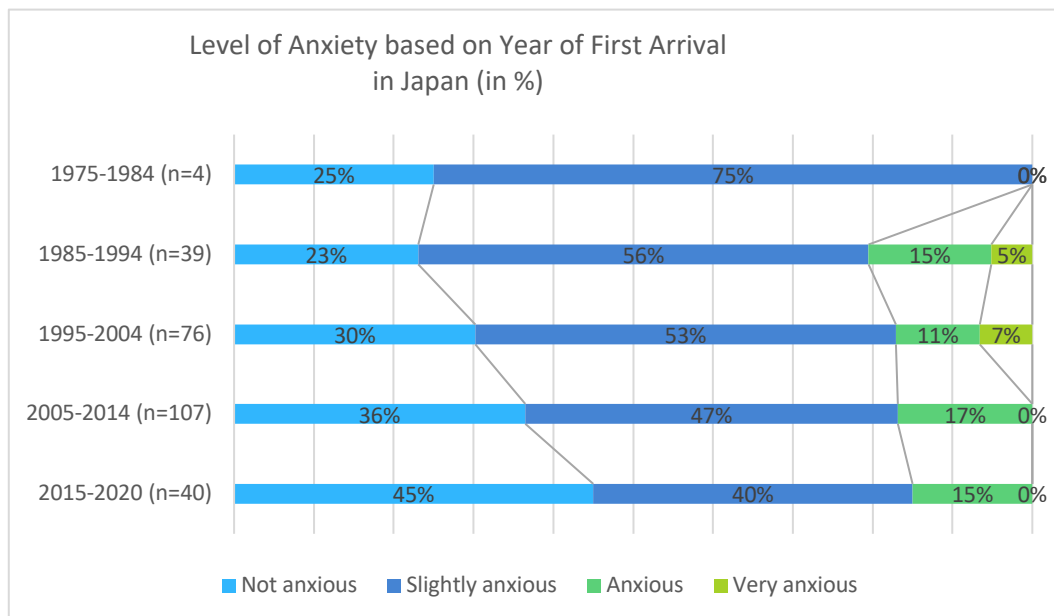
#### *Anxiety about life after retirement*

In general, one out of three (33%) of PLDs were “not anxious;” while among the anxious (67%), 49% were “slightly anxious;” and 14% were “anxious” about life after retirement. Those who answered “very anxious” comprised a very small proportion (3%).



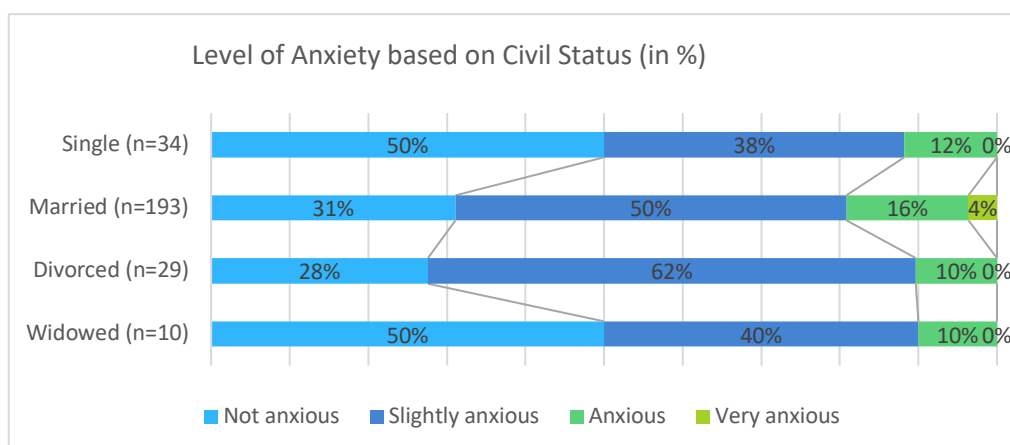
There are some variations in figures in relation to specific attributes of the respondents.

The level of anxiety seemed to increase the longer the respondents stay in Japan. Those who arrived the earliest were mostly "slightly anxious (75%)." On the other hand, only 40% of respondents who arrived recently (2015-2020) were "slightly anxious" and 45% were "not anxious." Except for the earliest arrivals, about 15-20% of respondents in all categories were either "anxious" or "very anxious."

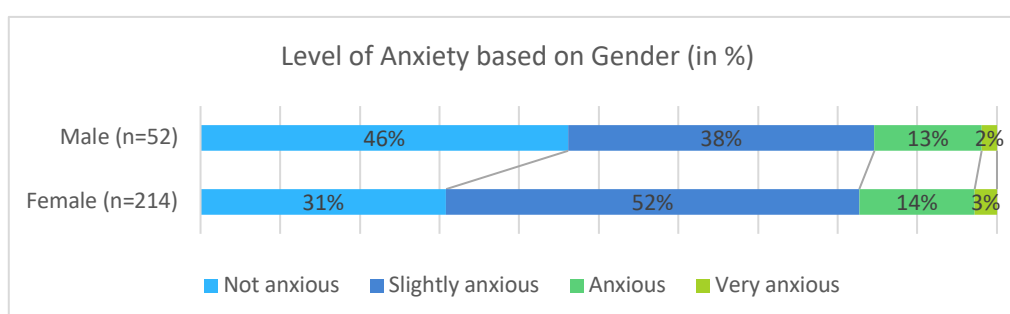


About half of all single and widowed respondents were "not anxious" about life after retirement, while those who are divorced seemed to be the most "slightly anxious" about life after retirement (at 62%). In all categories, only 10-20% of the respondents were either "anxious" or "very anxious."

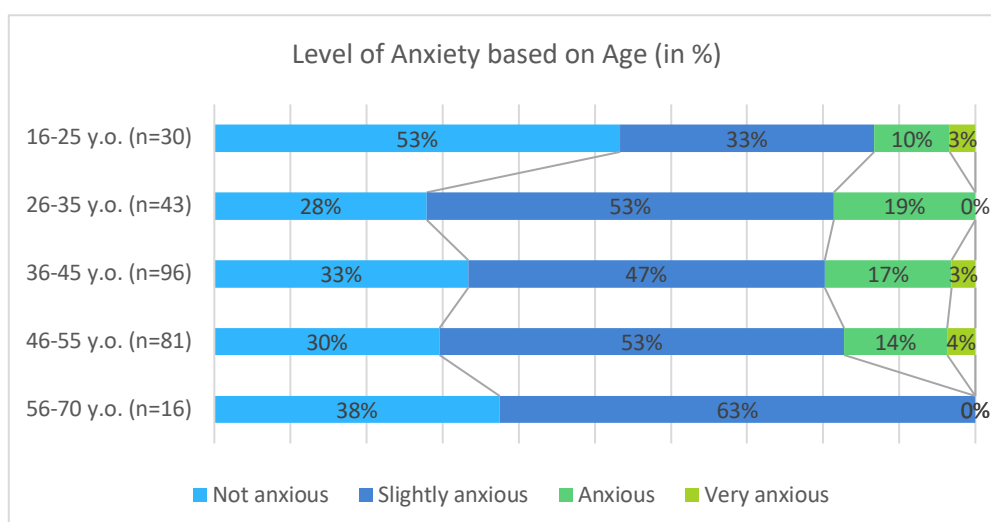




Male respondents appeared less anxious about life after retirement than female respondents; with 46% of male “not anxious” (as against female with only 31%). Moreover, 69% of the females feel anxiety in various levels, with “slightly anxious” 52%, “anxious” 14% and “very anxious” 3%.

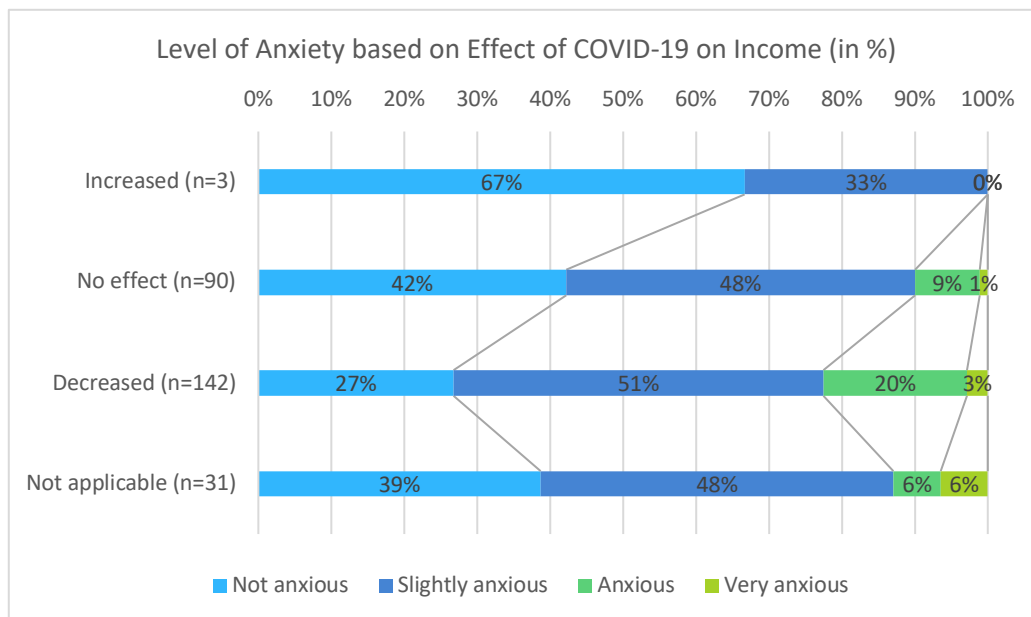


The youngest respondents (16-25 years old) registered the highest percentage of those who were “not anxious” (53%) about life after retirement. In other age categories, an average of 50% were “slightly anxious.” About 10%-14% of the respondents were “anxious,” except for the 50-70 years old category in which nobody chose “anxious” or “very anxious.”



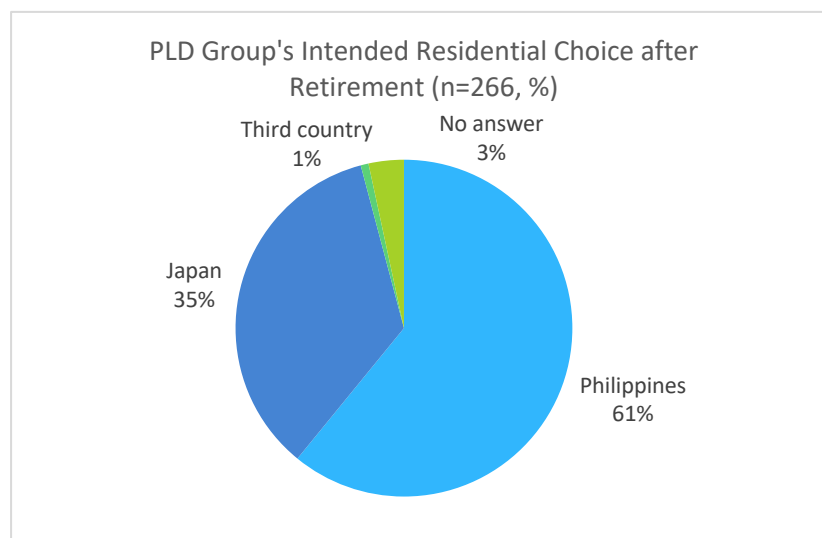
Those whose income decreased during the pandemic were the most anxious about life after retirement, with about 73% either “slightly anxious” (51%), “anxious” (20%) or “very anxious” (3%); while only 27%, were “not anxious.” On the other hand, those whose income increased during the pandemic had the highest percentage of being “not anxious” (but the sample is very small) about life after retirement. (Note: the

“not applicable” category is comprised of those who are not engaged in any kind of income-generating activities such as the unemployed or students.)

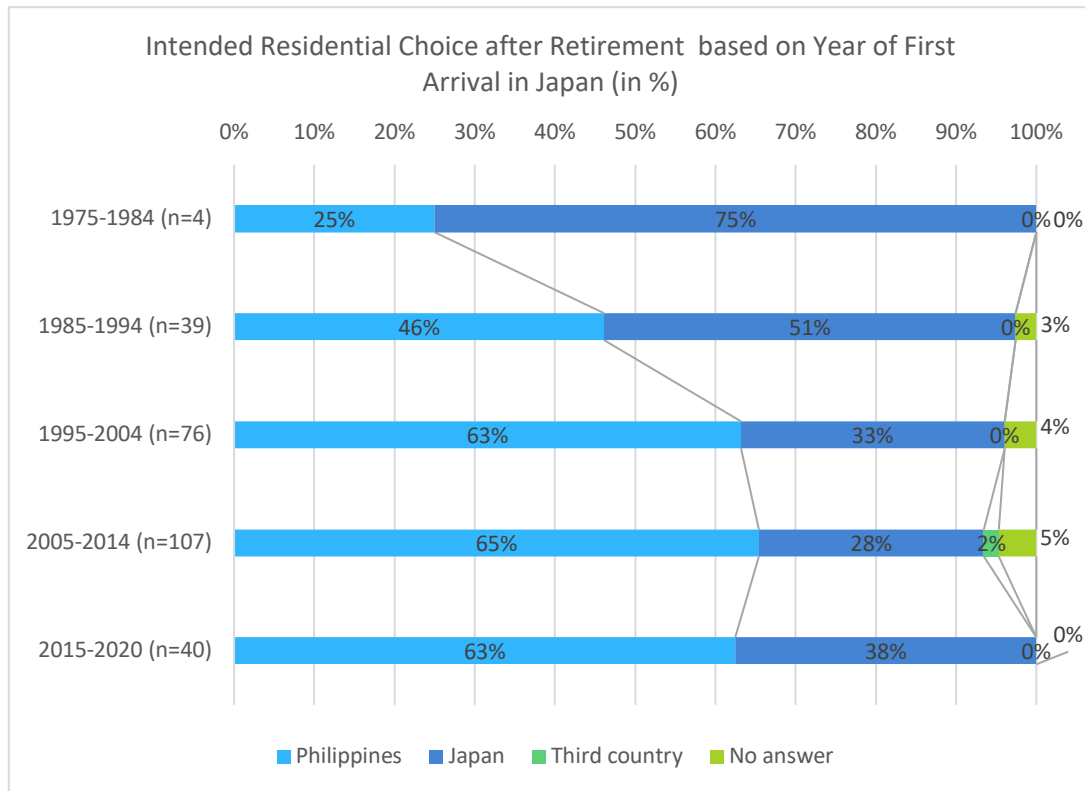


### Intended Residential Choice

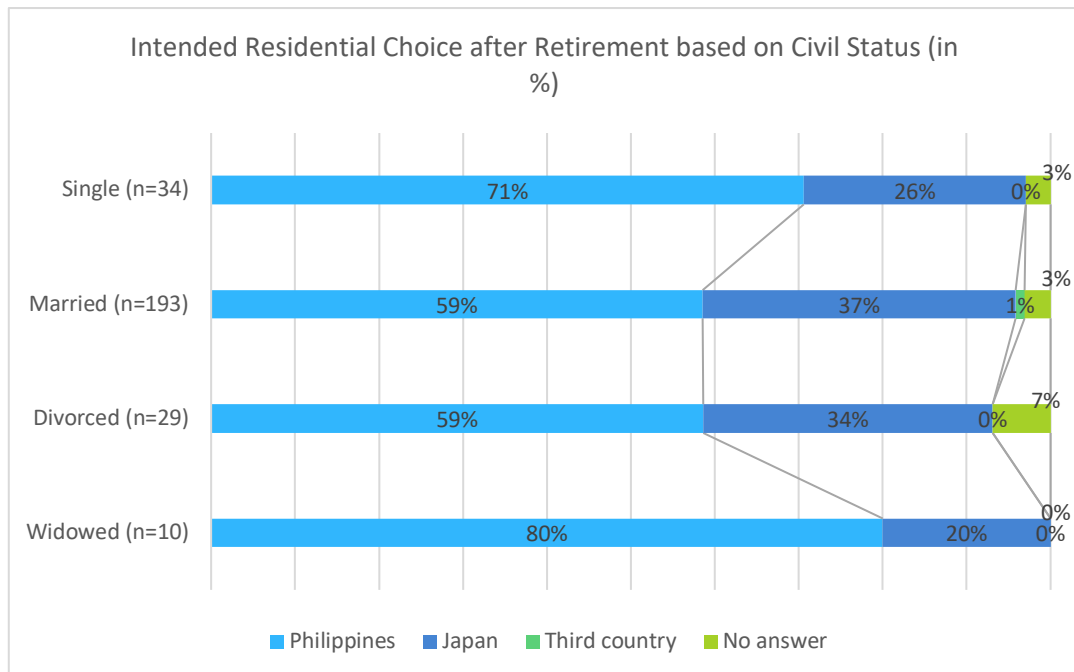
About 60% of all PLD respondents intend to retire in the Philippines, and only 35% aspire to live in Japan after retirement. The remaining 5% respondents either did not answer the question or were considering retirement in a country other than Japan or the Philippines.



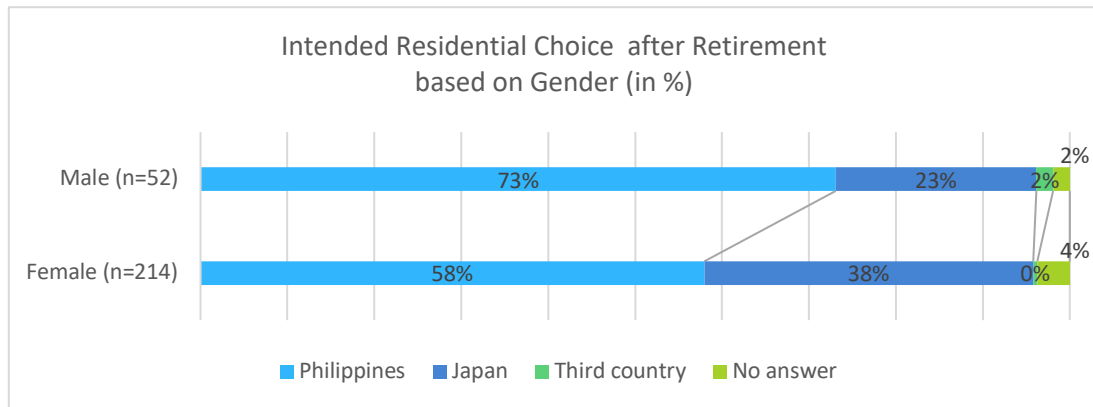
About 75% of the earliest arrivals (1975-1984, 4 respondents) intend to live in Japan after retirement. However, for those who arrived from 1995 till 2004, and also after 2004, more than 60% intend to retire in the Philippines. The result suggests that those who have been living in Japan for a longer period of time have a higher tendency to intend to live in Japan. (There is a need to increase the sample size to confirm this finding).



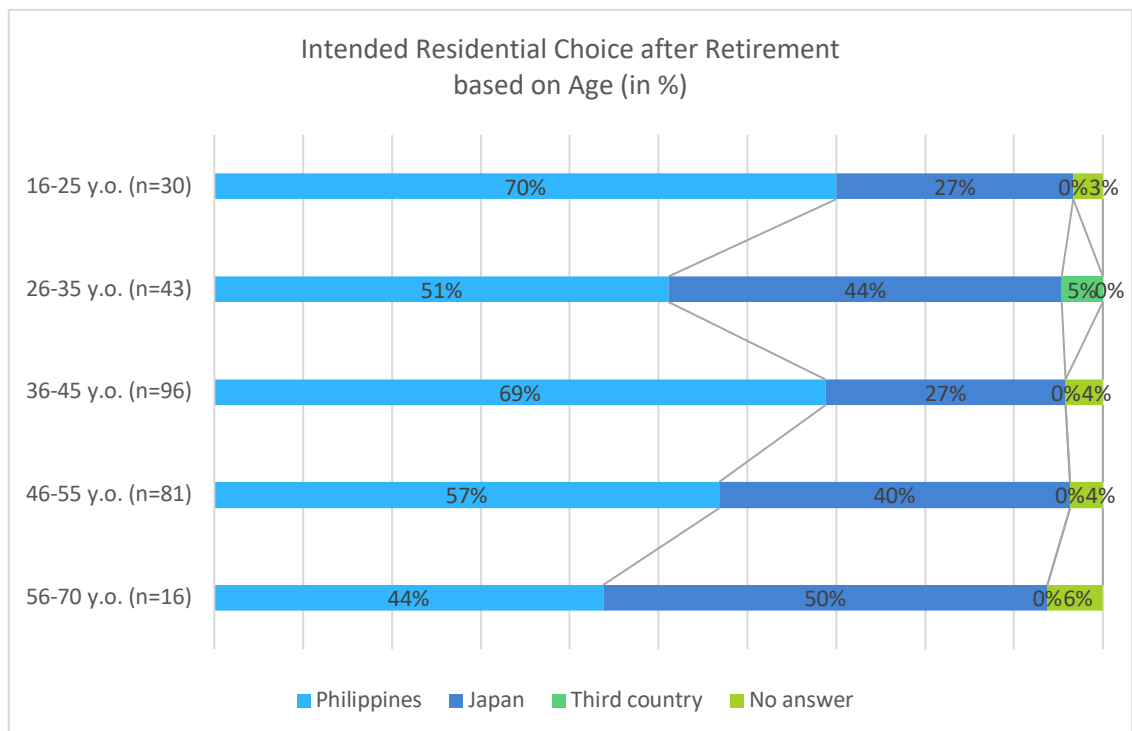
Higher percentage of single and widowed PLDs (70% and 80% respectively) were keen to retire in the Philippines, while almost 60% of the “married” and the “divorced” intend to live in the Philippines after retirement.



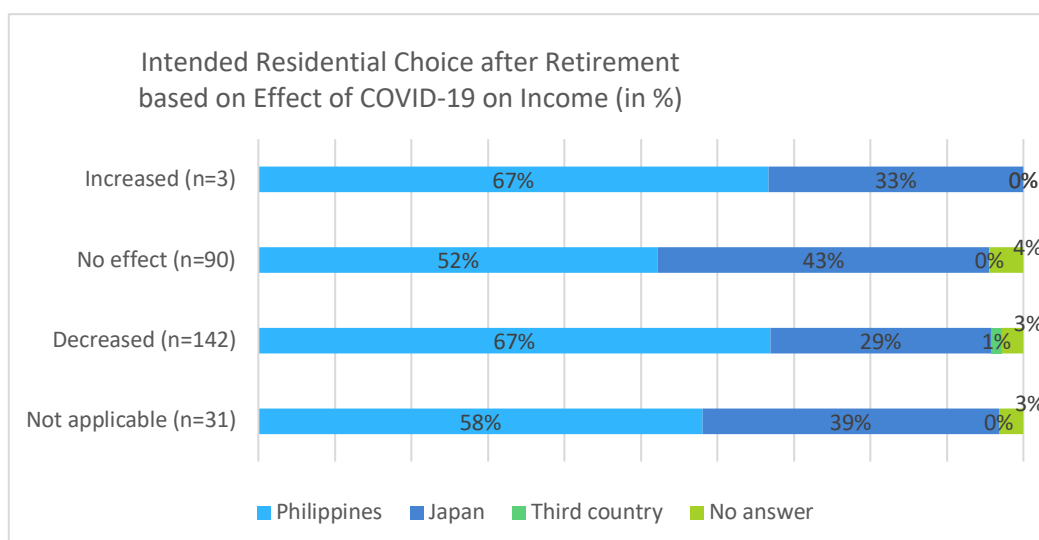
More males than females (73% vs. 58%) intend to retire in the Philippines. This is probably because the PLD female category comprised mainly of those married to the Japanese, the widowed or divorced who maintain families here and have to fulfill familial duties in the future, such as taking care of the husband, the parents-in-law and/or the grandchildren in Japan.



69% to 70% of two age categories (36-45 years old and 16-25 years old) intend to retire in the Philippines and only 30%, in Japan. On the other hand, for the oldest age category (56-70 years old, 16 respondents) the percentage of those who intend to retire in Japan (50%) is slightly higher than those who wish to retire in the Philippines (44%).



More than 50% of the respondents, for all categories based on the impact of COVID-19, intend to retire in the Philippines, with those who did not experience any income effect of the pandemic having the highest tendency to plan to retire in Japan (about 40%).



In summary, majority (60%) of the PLD respondents want to retire in the Philippines. The remaining 40% of the respondents would largely constitute those who arrived in Japan the earliest (1975-1984) and the oldest who want to stay in Japan after retirement. In terms of gender, female respondents have higher percentage of wanting to retire in Japan, probably due to presence of family in the country.

#### *Membership in social security systems*

The PLD respondents were also asked about their membership in social security systems in Japan and the Philippines and their answers are found in Figure 4. A little over 63% of the PLD respondents have subscription to the pension insurance system and almost 72% subscribe to health insurance system in Japan. PLD respondents who are dependents have much lower rates with 25% for pension system and almost 28% for health insurance system. For the combined responses of PLDs, 99.62% have health insurance in Japan, either as individuals or head of household (71.80%) or dependent (27.82%). The rates are lower for the membership to the retirement pension system (63.16% and 25.19%) for a total of 88.35%. Membership to the long-term care insurance system is small (almost 29%) because only those who are aged 40 and above are required to join it.

Figure 4 also confirms that many of the PLD respondents are not (or no longer) subscribing to the Social Security System, PhilHealth, OWWA or Pag-IBIG in the Philippines. Their membership in the social security system in the Philippines is largely negligible with 22.56% for SSS, 10% for Pag-IBIG, 18% for PhilHealth and a mere 2% for OWWA. A probable reason is that subscription to these systems has not been obligatory for those who reside outside the Philippines. In the case of OWWA membership, it is required of all overseas workers, but not for permanent emigrants. The physical difficulty in remitting their monthly contribution to the Philippines can also be another factor. It is also possible that since they have been living in Japan for a long time, they neither feel the need nor put great value in the benefits that they can receive in joining these systems.

Further investigation, however, is necessary to determine whether (and to what extent) membership to social security systems is linked to why the respondents prefer the Philippines as residence after retirement. Although there is a high percentage of coverage of social security systems (health and pension) in Japan and very low general coverage of social security systems (SSS, PhilHealth, OWWA and Pag-IBIG) in the Philippines among the PLD respondents, our results show that many of them

prefer to retire in the Philippines. One possible explanation is that at the moment, pension payments can be collected outside Japan so that those who retire in the Philippines will still be able to receive it. In the case of the health insurance, they may still be able to claim reimbursement as long as they satisfy the conditions above. Benefit from membership in social security systems in the Philippines, though low, may supplement whatever they get from Japan.

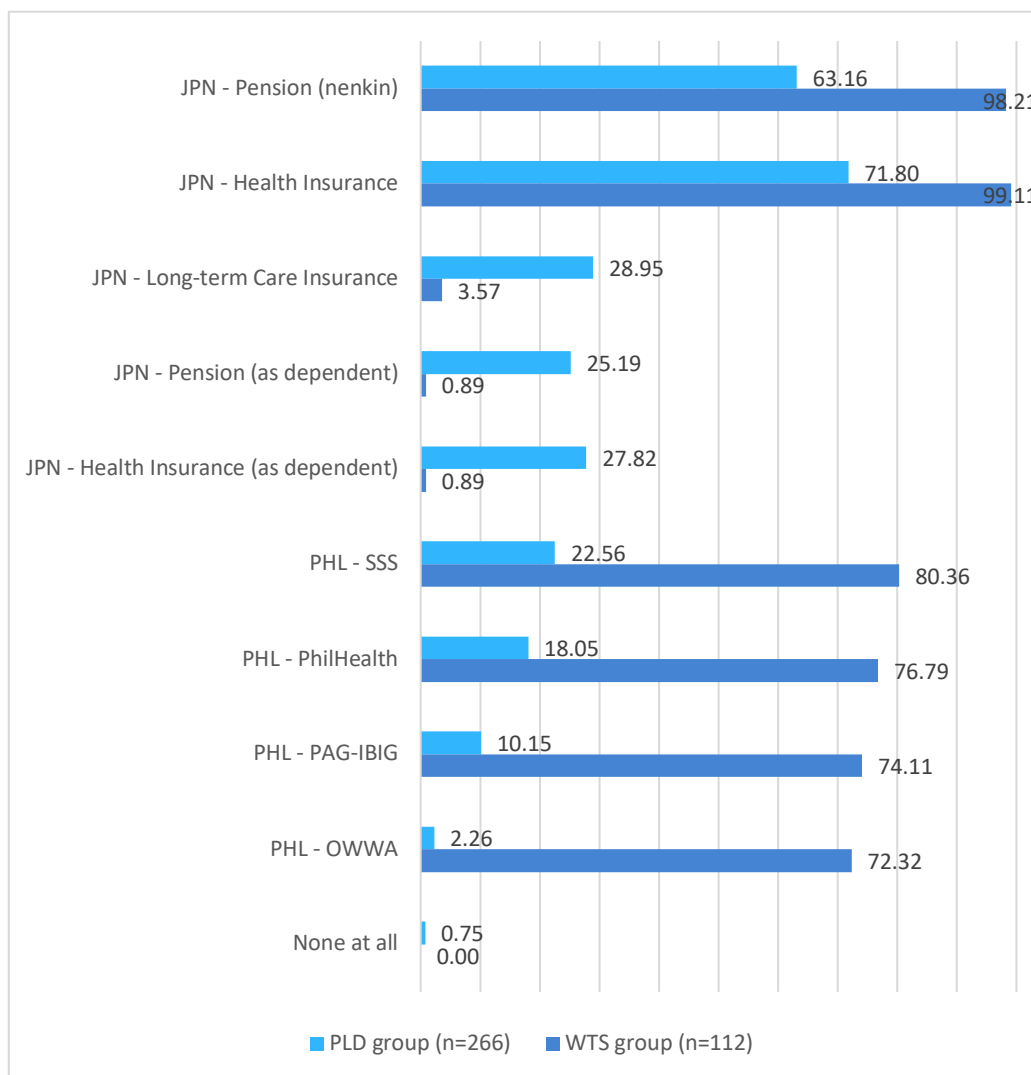
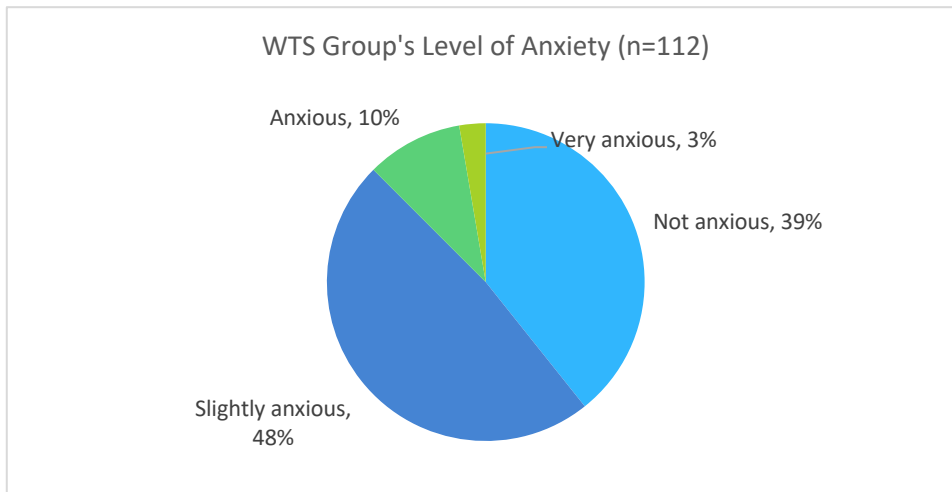


Figure 4: Membership to Social Insurance Systems in Japan and the Philippines (as % of respondents in the respective category)

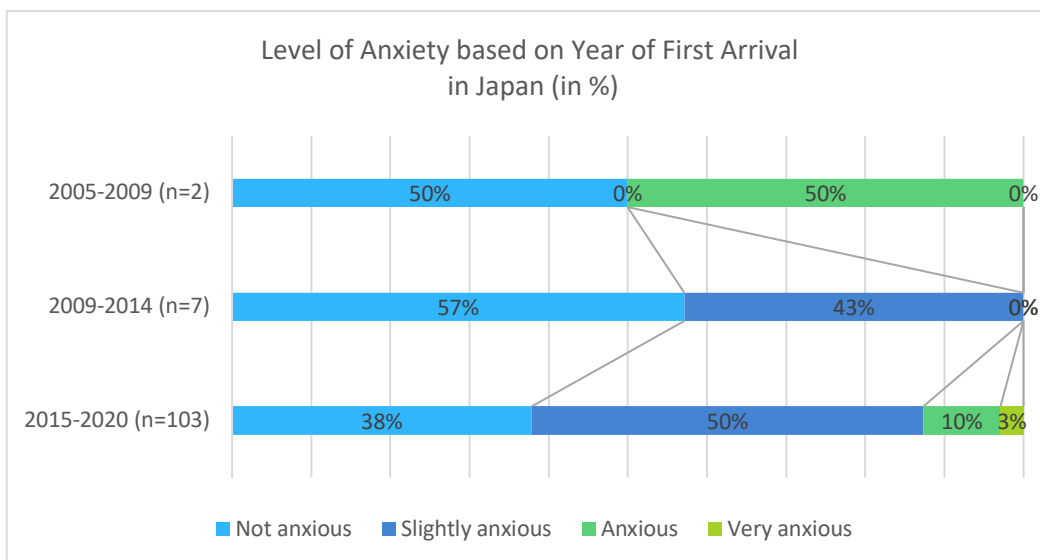
## 2. Holders of Working, Technical Training, Student and other restricted activity visas) (WTS group)

### *Anxiety about life after retirement*

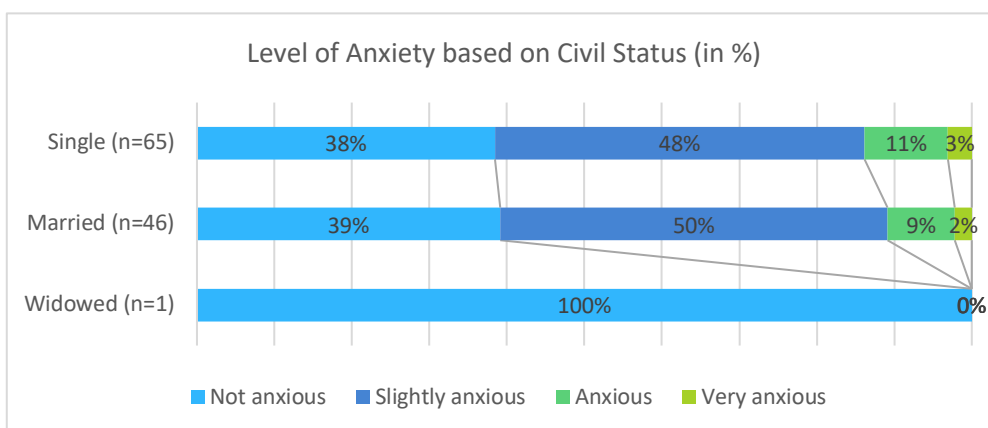
44 out of 112 respondents (39%) answered that they were “not anxious” about life after retirement; while about one out of two respondents (48%) were only “slightly anxious” and only 12% were either “anxious” or “very anxious” about life after retirement.



Of those who arrived from 2015 onwards, 38% were “not anxious,” and about 49% were only “slightly anxious.” Roughly one out of two of those who arrived before 2015 was “not anxious” about life after retirement.

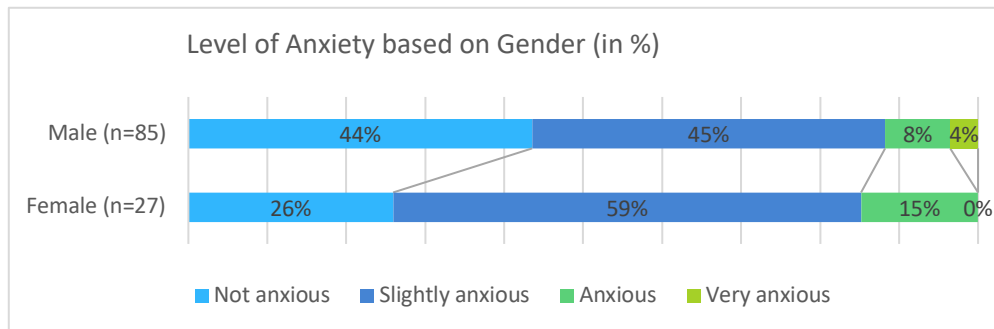


A similar trend appears between the single and married categories, with about 40% “not anxious” and 48%~50% “slightly anxious.” In both categories, only 11-14% of the respondents were either “anxious” or “very anxious.”

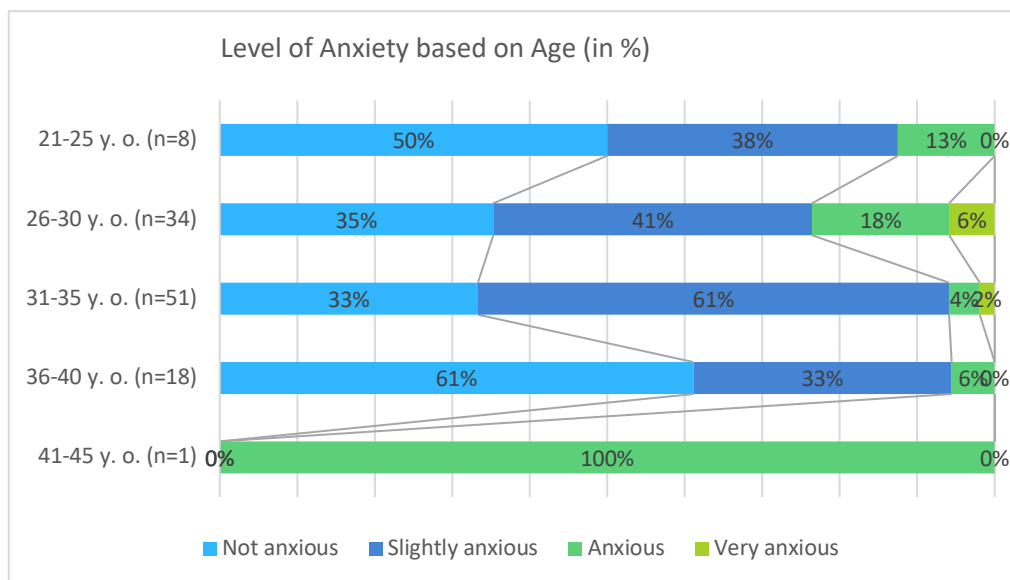


In terms of gender, male respondents have a higher percentage (46%) of “not anxious” responses compared to female respondents (26%). On the other hand,

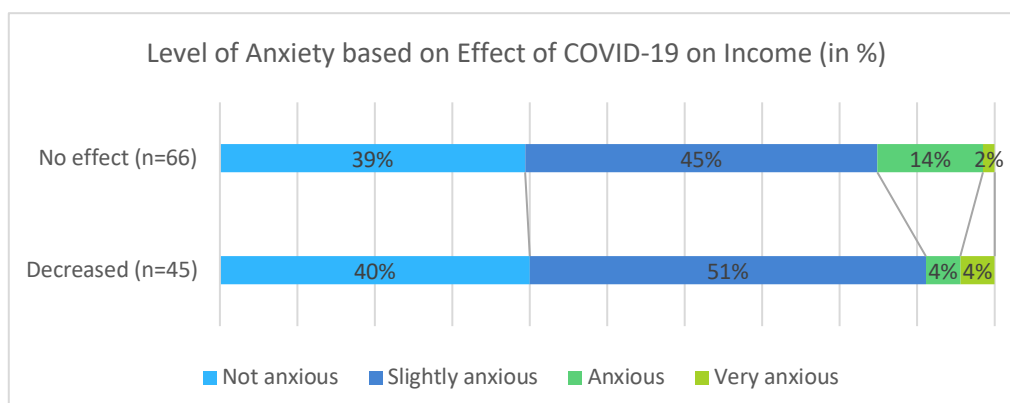
more female than male respondents were “slightly anxious” (59% vs. 45%). Still, for both categories, the percentage of those who were “anxious” and “very anxious” was small at only 12% and 15% respectively.



The 36-40 years old respondents registered the highest percentage of “not anxious” (61%) responses, followed by the 21-25 years old respondents (50%). Those who are in their 30s seem to be the most anxious of all the categories, with about 2 out of 3 (65% and 67%) being either “slightly anxious,” “anxious” or “very anxious.”



Regarding the impact of the COVID-19 pandemic on income, about 40% of the respondents in both “no effect” and “decreased” categories is “not anxious” about life after retirement. Meanwhile, the percentage of those who were “slightly anxious” was higher for those whose income decreased during the pandemic; while a larger percentage of those whose income was not affected by the pandemic seemed to be “anxious” or “very anxious” (10 out of 66 or 15% vs. 4 out of 45 or 9%).

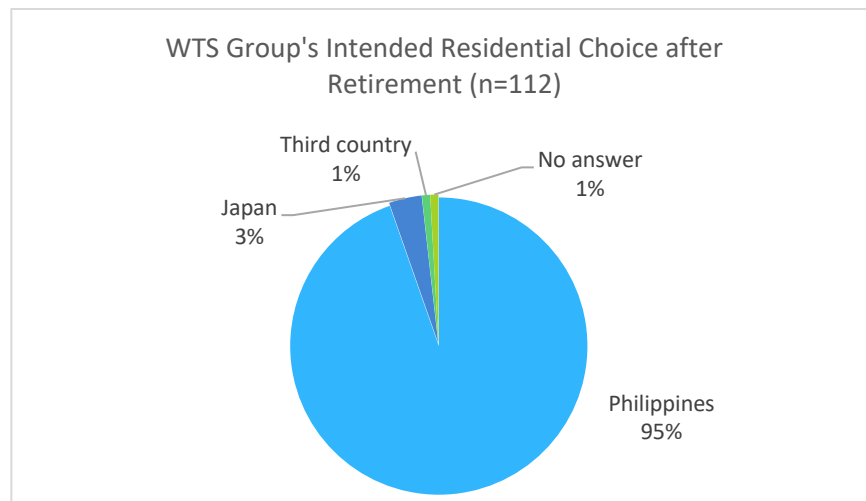




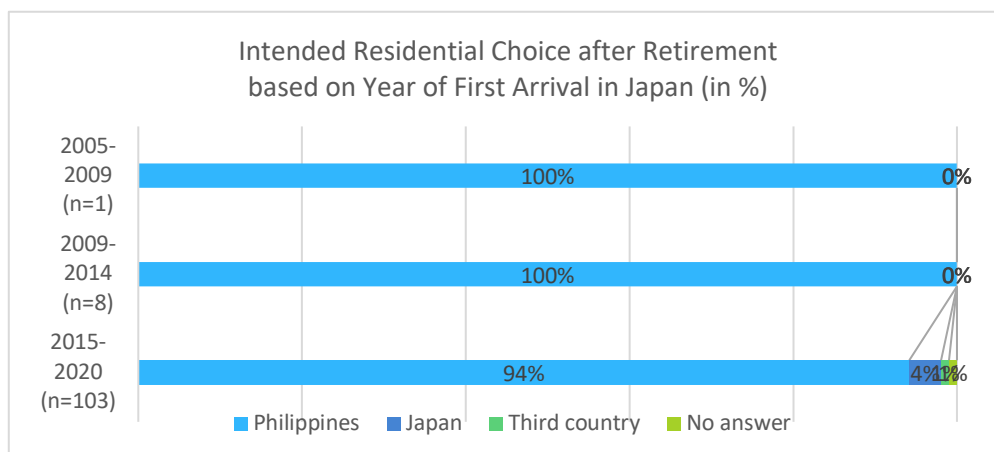
In summary, around 40% of the WTS respondents is “not anxious” about life after retirement. While among the anxious, majority of the respondents are “slightly anxious.”

### *Intended Residential Choice*

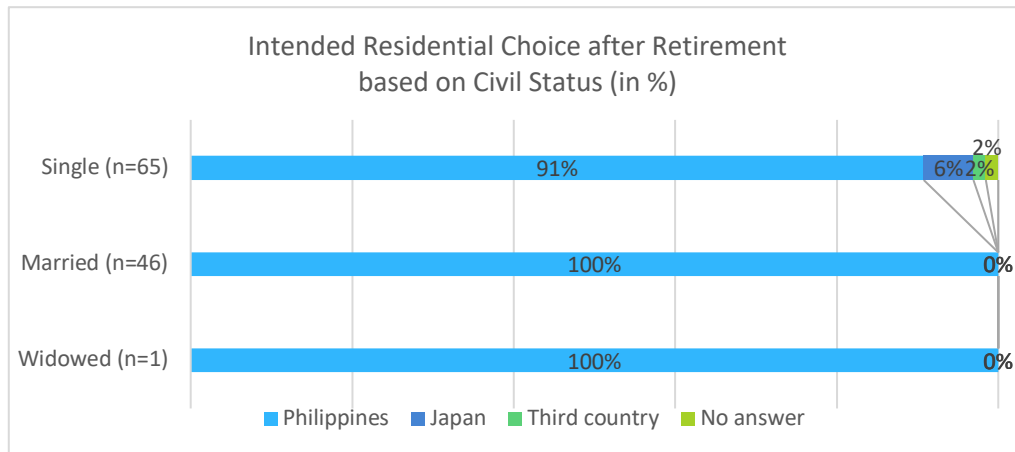
At the time of the survey, about 95% of all WTS respondents, who have restrictions in terms of their length of stay and type of activity in Japan, intend to retire in the Philippines. Their uncertainty on whether their status of stay (visa) can be extended beyond retirement age or not may have contributed to their mindset of intending to return home and retire in the Philippines.



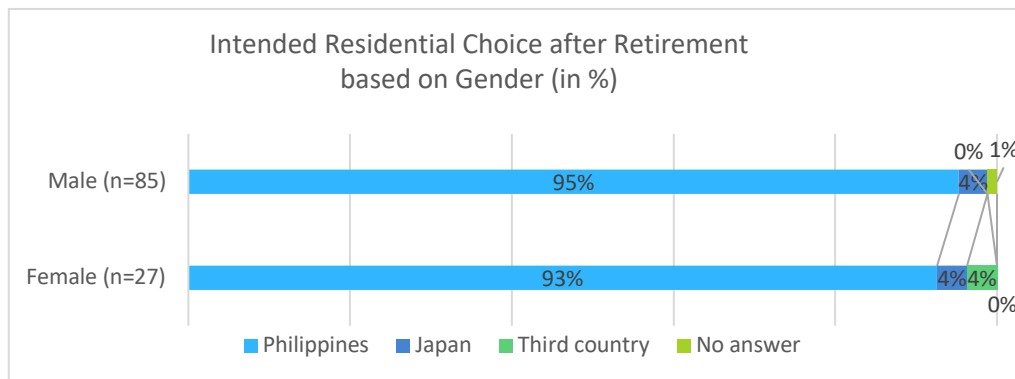
About 94% of those who belong to the latest arrival category (2015-2020), and 100% of those who belong to the other categories want to live in the Philippines after retirement.



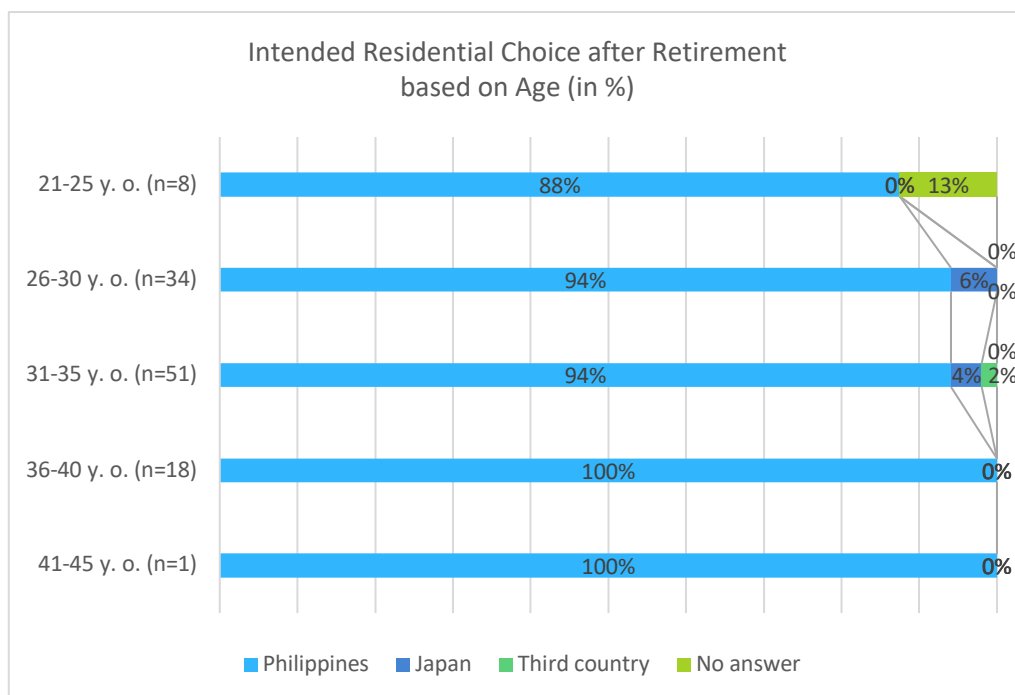
All Filipino respondents who are either married or widowed intend to retire in the Philippines. The same trend of preference on the Philippines as the place of retirement can also be detected in the case of the single respondents, with only a very small percentage (6%) intending to retire in Japan, and most of the rest, in the Philippines.



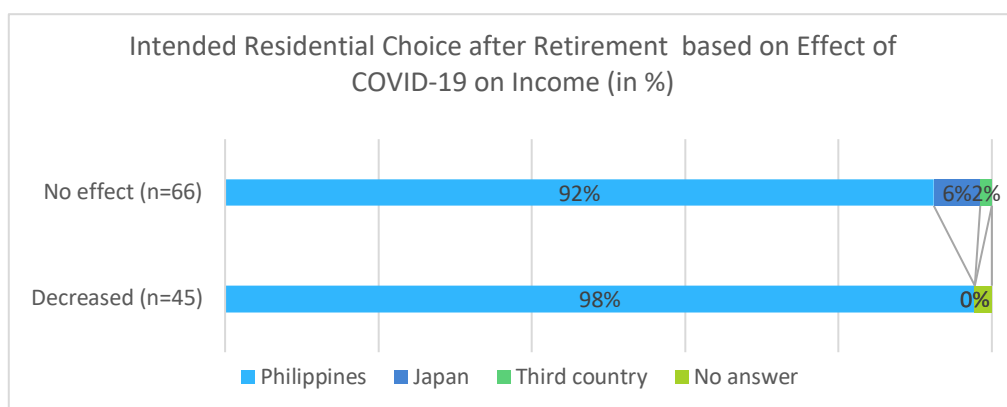
Both male and female categories registered a very high percentage (95% and 92% respectively) of choosing the Philippines as their intended retirement residence.



However, in terms of age, all (100%) of those who are in the older age categories (36-40 years old and 41-45 years old) intend to retire in the Philippines.



A higher percentage of those who experienced no negative effect of the pandemic on income, compared to those who had none (98% vs. 92%), intend to retire in Japan.



The survey results indicate the WTS respondents' strong preference to retire in the Philippines. It is important for the Philippines to prepare in such event, especially in the areas of elderly care, health and welfare, while benefitting from the pensions that these migrants receive from Japan.

### *Membership in social security systems*

All WTS respondents subscribe to at least one social insurance system either in Japan or the Philippines. In Figure 4, we can see that almost all of them are members of Japan's pension and health insurance systems, at 98.21% and 99.11% respectively. Membership to the long-term care insurance system is small because only those who are aged 40 and above are required to join it. The membership or subscription to the major social insurance systems in Japan is expected because of the requirement for the WTS to have at least the pension and health insurance membership.

Meanwhile, about 2 out of 3 WTS respondents have subscription to SSS, PhilHealth, OWWA and Pag-IBIG, the major social insurance systems in the Philippines. They have high membership in SSS (80.36%), PhilHealth (76.79%), Pag-Ibig (74.11%) and OWWA (72.32%) (see Figure 4 above). This reflects their connection to the Philippines, much stronger than those who left to live in the long-term or permanently abroad. Moreover, for the respondents who have undergone the POEA deployment processing for overseas workers, they need to join and regularly pay the membership to these systems, otherwise, they will not be issued the Overseas Employment Certificate (OEC). Membership to SSS is also high, especially for those who were employed in the Philippines prior to deployment, because it is required for all non-government employees working in this country. One major concern, however, of many workers and trainees is the difficulty in regularly paying the monthly contribution while in Japan.

### **Comments from respondents**

To further understand how the respondents think about their life after retirement, we randomly interviewed some of them and sorted their answers below.

First, regarding their feeling of anxiety, their thoughts can be roughly categorized based on their attitude on thinking about the future as follows.<sup>4</sup> (These comments appeared in both PLD and WTS groups.)

<sup>4</sup> Revised version of the "Four different attitudes for thinking about the future." Source: "Exploring your mind" website. <https://exploringyourmind.com/4-different-attitudes-for-thinking-about-the-future/>

- (1) the “ostrich” attitude (passive) – This category derives its name from the metaphor about ostriches burying their head on the sand to avoid predators. Like the ostrich, a migrant with this attitude does nothing and relies on family and faith to sustain them after retirement. This attitude can be seen particularly in the case of older PLD respondents.

*“Bahala na (si Lord)!”*

Whatever happen, happens. (God) will take care of things.

(female, 46 years old, married, dependent of permanent resident)

*“Nandiyan naman ang mga anak ko. Sila na bahalang mag-alaga sa akin pagtanda.”*

I have my children and they will take care of me (when I get old).

(female, 37 years old, married to Japanese, permanent resident, with 4 children)

In these testimonies, it is possible that the respondents refer not only to financial security but also to their total wellbeing, particularly caregiving and companionship. While to a certain extent they can rely on their social security benefits either in Japan or the Philippines, or both, the respondents seem to also count on what they consider as their ultimate safety nets, God or children.

- (2) the “firefighter” attitude (reactive) – This attitude, which is less passive than the “ostrich” attitude, is likened to that of a “firefighter” who deals with fire only when there is one, but has been undertaking some preparations for it. Some of the migrants, especially those who are young and actively working, mentioned that since they are young and busy with other tasks, they have not (consciously) made any preparations yet for life after retirement.

*“Di ko pa iniisip yan. Sa ngayon, kayod lang talaga.”*

I have not thought about it (retirement). Now, I just need to really work hard.

(male, 32 years old, married, technical trainee)

*“Bata pa naman ako, saka na lang (pag-iisipan).”*

I am still young. I will deal with it later.

(female, 33 years old, single, holder of instructor's visa)

This attitude is common among young workers who may have plans after returning to the Philippines (such as starting a business or buying a house) but cannot yet imagine themselves as returning home to retire.

- (3) the “insurer/conspirator” attitude (pre-active/pro-active) – This attitude is characterized by having actively prepared for the future. Some of the interviewees mentioned that they have saved enough, subscribed to social security programs, established business in the Philippines or built their own retirement home.

*“May pension, health insurance at life insurance naman ako dito sa Japan.”*

Anyway, I have my pension, health insurance and life insurance in Japan.

(female, 56 years old, married to Japanese, permanent resident)

Meanwhile, when some of the respondents were asked about the reasons for their intended residential preferences, their answers were as follows:

#### A. Intended residential choice is Japan:

##### Family relations

*“Mag-aalaga ako ng apo.”* I will take care of my grandchildren.

(female, 49 years old, married, permanent resident)

*“Wala na akong links sa Pinas. Marami sa kapatid dito na sa Japan, dito na ako mamamatay”*

I do not have links anymore in the Philippines. Many of my siblings are here. I will die here.

(female, 58 years old, married to Japanese, permanent resident)

*“Mahirap sa Pinas... inubos ng pamilya ko sa Pinas ang pera ko, niloko nila ako.”*

It is hard (to retire) in the Philippines...my family in the Philippines spent all my money, they tricked me.

(female, 48 years old, married to Japanese, permanent resident)

#### Health considerations

*"Mas benri ang hospitals sa Japan."* Hospitals in Japan are more "convenient."

(female, 49 years old, married, permanent resident)

#### Personal security and safety

*"Maganda ang buhay dito, tahimik, convenient may mababait na tao"*

Life is good here, peaceful, convenient and there are kind people.

(female, 28 years old, single, holder of designated activities visa)

*"Mas safe at may seguridad dito kesa sa Pinas"*

It is safer and more secure here than in the Philippines.

(female, 47 years old, widow, permanent resident)

*"Maganda ang palakad sa mga bagay-bagay dito sa Japan. Malinis pa"*

Things in Japan are well-organized. Also, it is clean here.

(female, 49 years old, married to Japanese, permanent resident)

B. Intended residential choice is the Philippines:

#### Japan is only for those who have the ability to earn money.

*"Ayaw ko dito kasi habang panahon ka magtatrabaho"*

I don't want to live in Japan because here I need to work forever.

(female, 49 years old, married, long-term resident)

*"Mahirap ang buhay sa Japan kapag walang trabaho, walang tutulong."*

Life is difficult in Japan. If you do not have work, nobody will help you.

(female, 44 years old, married to Japanese, permanent resident)

#### Economic reasons (investments, livelihood and low cost of living in the Philippines)

*"I have business in the Philippines and it is cheaper to live there."*

(male, 34 years old, married, technical trainee)

#### Weather challenges

*"Mahirap winter sa Hiroshima."* Life is hard in Hiroshima during winter.

(female, 51 years old, married to Japanese, permanent resident)

#### Lack of Japanese proficiency

*"Pag di marunong mag-Nihongo, mahirap dito magretire, di mo malaman ang gagawin."*

It is difficult to retire here if you do not know Japanese. You will not know what to do.

(female, 37 years old, married, dependent of Japanese national)

#### Nostalgia of home

*"Mga bata lang dito. Pangarap kong umuwi."*

Japan is only for young people. I dream of returning home.

(male, 49 years old, married, permanent resident)

*"Security of life and pension here are very stable but I still rather go home."*

(male, 39 years old, single, holder of specialist/humanities visa)

*There is no place like "home!"* (female, 69 years old, married, permanent resident)

These anecdotal quotes give us a glimpse of how the respondents think about life after retirement and their post-retirement residential aspirations. It must be noted however, that these may be dynamic and changing based on various attributes, among them age, economic circumstances and availability and extent of social networks, both in Japan and the Philippines.

## Over-all summary and some comments

In this pilot study, our two major findings are (1) the respondents appeared to feel anxious in various degrees and (2) the majority intend to return to the Philippines for retirement. In both the PLD group and WTS groups, those who answered either "slightly anxious," "anxious," or "very anxious" were at the rates of 66% and at 61% respectively. It must be noted, however, that majority of those who feel anxiety are only "slightly anxious (at 49% and 48% respectively), while roughly one out of three are "not anxious" (at 34% and 39% respectively). Regarding the intended residential choice after retirement, there is a strong preference to the Philippines, at 61% for the PLD group and 95% for the WTS group.

The general feeling of anxiety about life after retirement is expected. However, having slight anxiety for most of the Filipino residents along with significant percentage of lack of anxiety raises concern and requires further investigation on why they think so. Two major factors can be looked into, (1) to some extent, preparedness for their life after retirement; and (2) attitude towards the future. Are most of these Filipino residents (as represented by the respondents in this survey) confident that their life after retirement will be adequately supported? Is that support to be drawn mainly from their pension and health insurance in Japan, the Philippines or both? What are the other "safety nets" do they have (or think they have) – their own family, particularly the children, their relatives or friends? It is also interesting to inquire in future studies whether the intention to retire in the Philippines addresses their slight retirement anxiety – with Japanese pension taking care of their needs, even partly for the PLD and Philippine social security system for the WTS.

On the other hand, the survey results strongly suggest that among Filipino residents (both permanent and the temporary residents) in Japan, there is a strong preference for the Philippines as the intended retirement residential location. However, the nearly 100% of intending to retire in the Philippines among the WTS respondents is in sharp contrast to the responses of the PDL respondents who have a 60% intending to retire in the Philippines and about 40% intending to stay in Japan.

The difference in the responses on the intended country of retirement can be attributed to several factors:

- a. The WTS respondents came to Japan with a clear understanding that they will stay in the country only for a specific number of years, 3 or maybe 5 years. Extension of their stay is difficult. Thus, their mind is set at going back to the Philippines some years later.
- b. Compared to the PLD group who have relatively longer period of stay and built families in Japan, WTS have shorter stay in Japan and maintained relatively stronger attachment to their families back home as overseas Filipino workers or any other category of limited stay outside the Philippines. The same trend of preference on the Philippines as the place of retirement can also be detected in the case of the single respondents, with only a very small percentage (6%) intending to retire in Japan, and most of the rest, in the Philippines.
- c. Many of the WTS respondents are young with 76.98% being less than 35 years old. The age of the respondents seems to have influenced the decision on where to live after retirement by choosing the Philippines.

Whether this intention will be realized or not depends on various factors – family, financial capacity, health, lifestyle, local conditions in both countries, etc., especially

at the time when the respondents have to make the decision. It is also possible that the respondents, while they can still manage to travel, may want to shuttle between Japan and the Philippines, but eventually, they have to choose which country they will finally settle. Whether it will be the Philippines or Japan, the governments of these two countries must establish programs and policies to maintain and improve the wellbeing of these retirees.

## **Policy Suggestions**

Based on the results of the survey, we suggest the following policy interventions as ways to enhance the wellbeing of ageing Filipino residents in Japan:

1. The high rates of the responses “not anxious” and “slightly anxious” may imply either preparedness for retirement or lack of it. To address both possibilities, therefore, it is best that both the PLD and the WTS groups are made aware of and understand what retirement means in terms of financial and other needs. Information dissemination campaigns regarding the realities of life after retirement, including financial requirements, residential options, and existing systems of both the Japanese and Philippine governments on social security for the elderly and legal processes are necessary. The lack of accurate and detailed information on these matters was a serious concern of the Filipino residents who participated in the webinar on the topic. The campaigns will not only promote awareness of their options (both in Japan and the Philippines), but also encourage preparations for life after retirement. It will also aid the Filipino residents to undertake informed decision making on which country they will want to settle after retirement.
2. Since financial preparedness is very crucial in having a comfortable life after retirement, financial literacy training programs tailored to the needs of Filipinos in Japan must be designed and actively implemented in local Filipino migrant communities. Some specific topics that may be included are how to save, how to invest, managing expenses and how to start a business/business planning. During the conduct of the programs, representatives from both the Japanese and Philippine government in charge of the social security systems can give orientation, accept applications and inquiries about the systems and collect contributions.
3. The Philippine government must put in place or strengthen the programs for returning retirees, including assistance in their reintegration. Some areas that must be looked into are (1) elderly or nursing care; (2) healthcare; (3) livelihood and investments; (4) financial health; (5) daily activities suited to their lifestyle and (6) end-of-life concerns. While these programs may entail costs for the government, it can also benefit from the retirees whose remittances from Japan can become a regular source of foreign exchange and whose local consumption will be the pillar in the development of “silver” industries that cater specifically to the needs of the elderly.
4. On the part of the Japanese government, which is already challenged with its large local elderly population, the return of Filipino residents to the home country for retirement can be a more feasible and cheaper alternative to looking after them in Japan. In this setting, Japan's main obligation is to remit the pension to the beneficiaries in the Philippines, while the Philippines must provide nursing and health care for them. At the same time, the Japanese government must also promote programs and projects that will cater to foreign residents who have stayed after retirement, such as the establishment of a nursing home for Filipinos and one-stop consultation office that can assist Filipino retirees, especially those who cannot read and write Japanese.