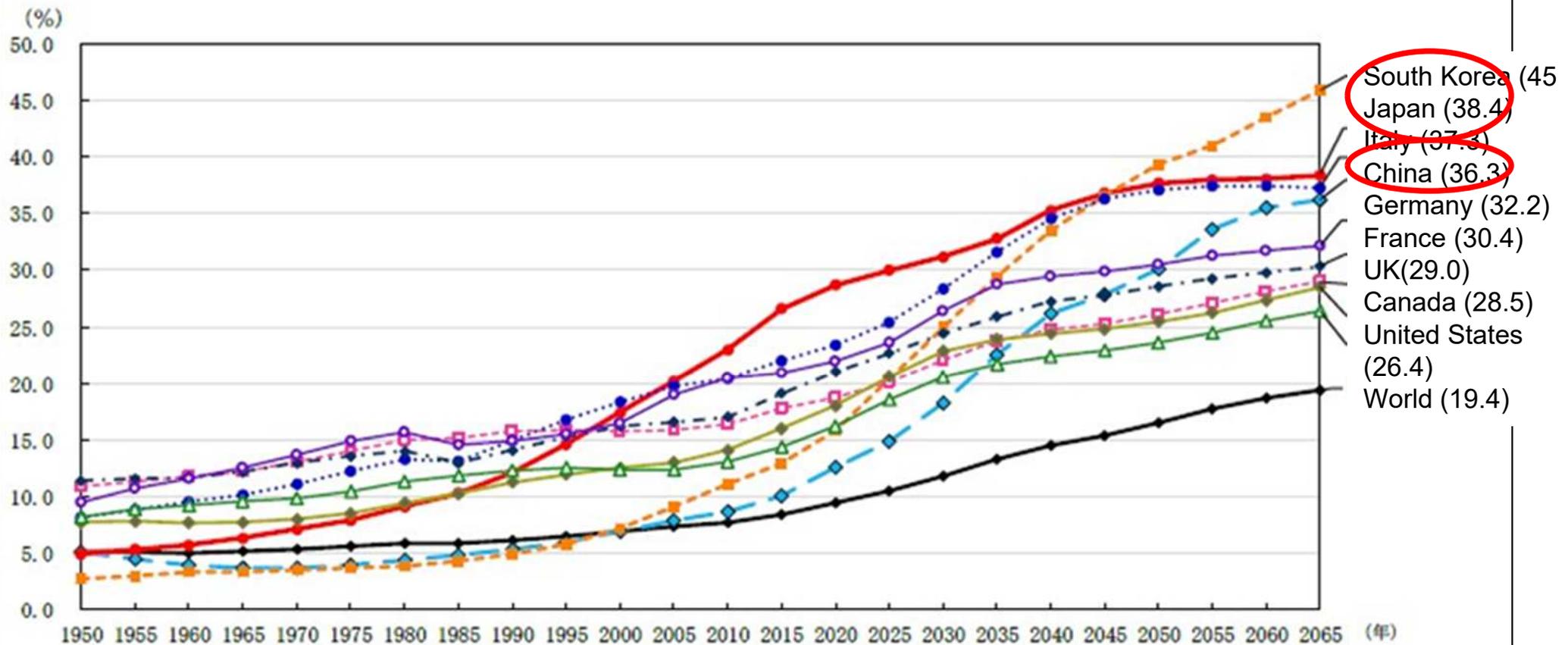


Accessibility of Elderly Care Services in Japan Under the Context of an
Aging Society with Declining Birthrates

Faculty of Economics Yamaguchi University Japan

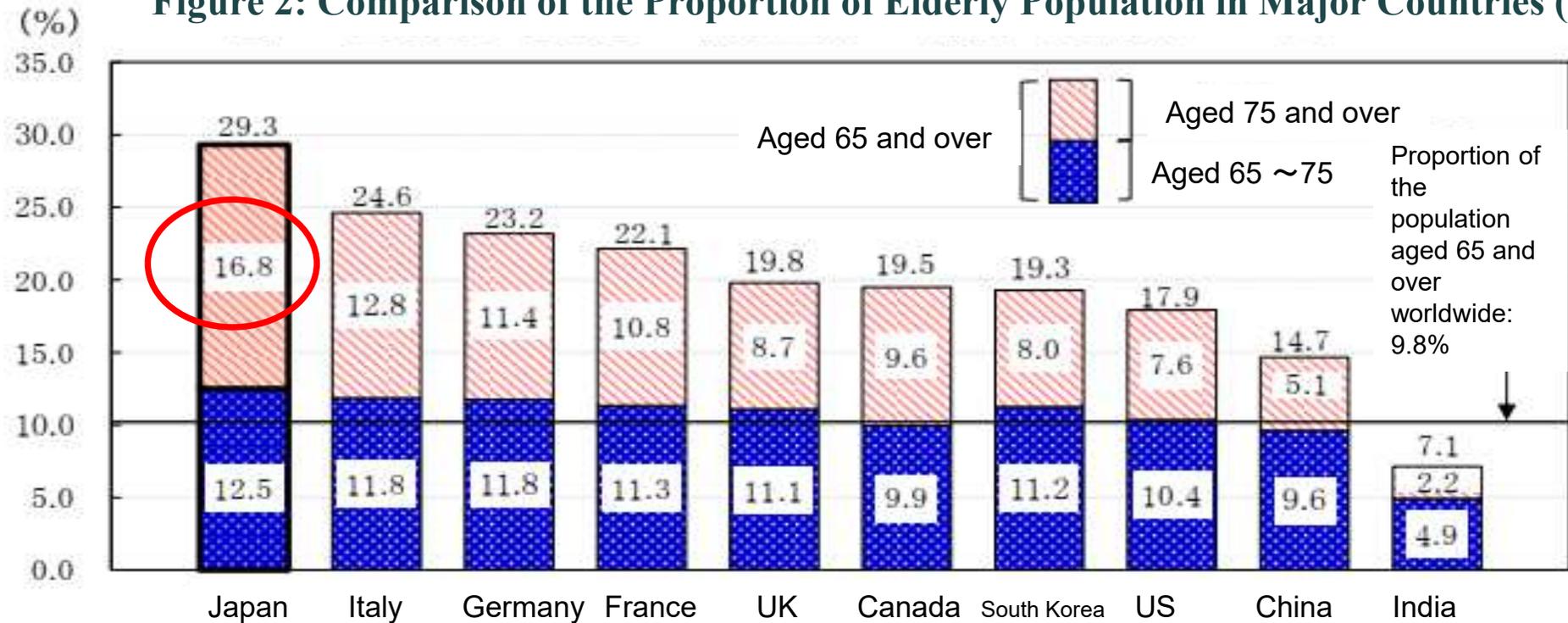
Yuan Lihui

Figure 1: Proportion of Elderly Population in Major Countries (1950-2065)



Source: For Japan's data, up to 2020, based on the "Population Census" as of October 1; from 2025 onward, based on the "Population Projections for Japan (2017 estimates)" (National Institute of Population and Social Security Research), including median estimates of births, deaths, and projections as of October 1 each year. For other countries, based on World Population Prospects: The 2022 Revision (United Nations), projections as of July 1 each year.

Figure 2: Comparison of the Proportion of Elderly Population in Major Countries (2024)



Source: For Japan, based on "Population Estimates" as of September 15, 2022. For other countries, from World Population Prospects: The 2022 Revision (United Nations), estimates as of July 1, 2022.

Japan's Long-Term Care Insurance System

Background of Its Establishment

Key Features of the System

Challenges Facing the System

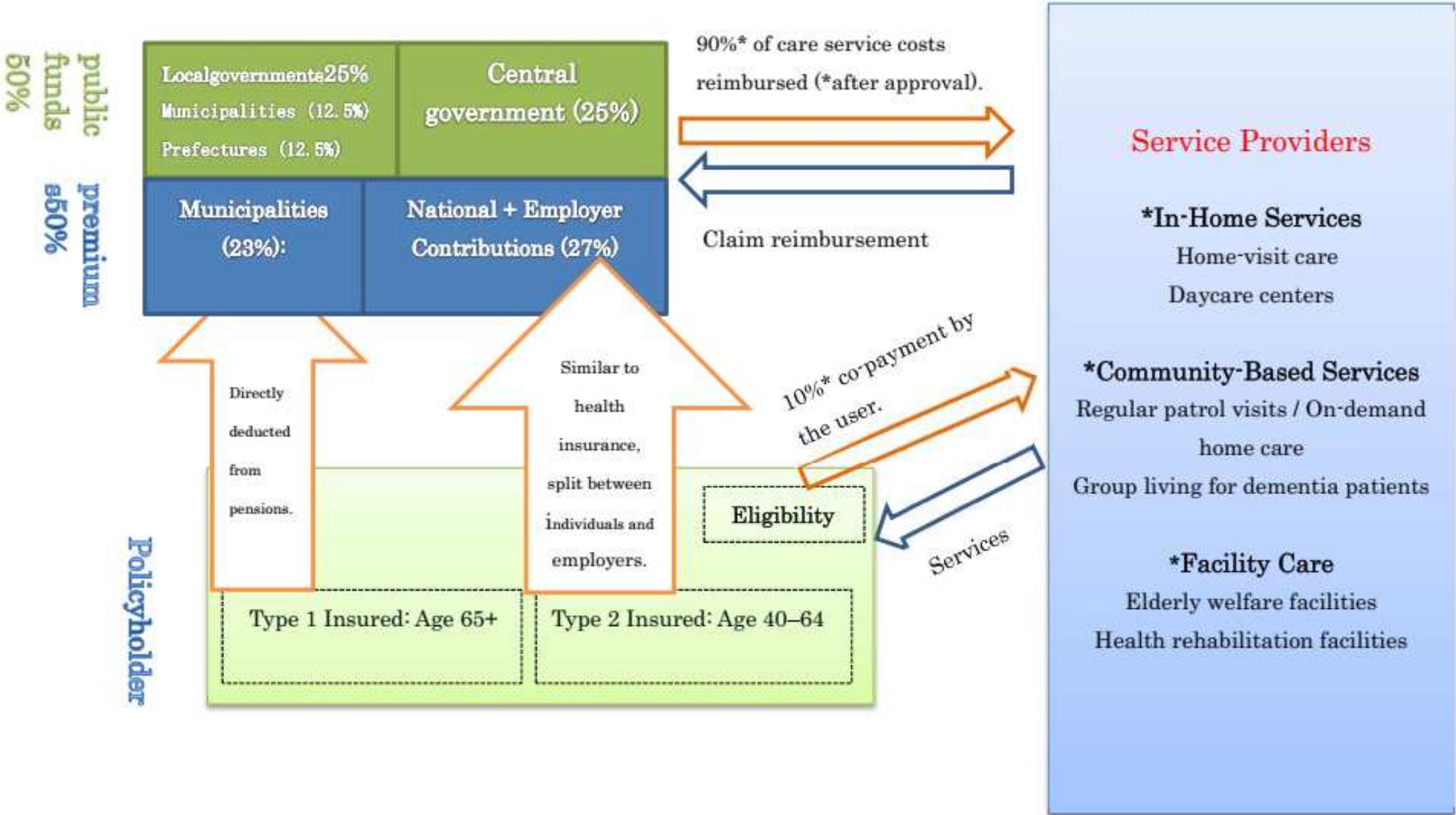
Background of Its Establishment

The Long-Term Care Insurance Law was enacted in 1997, and the system was implemented in 2000.

Aging population >>

- ① Increase in the number of people requiring care
- ② Prolonged periods of needing care
- ③ Nuclear family trend
- ④ Ageing of family caregivers
- ⑤ Limitations of the previous elderly welfare and medical care systems in addressing these issues

Japan's Long-Term Care Insurance System

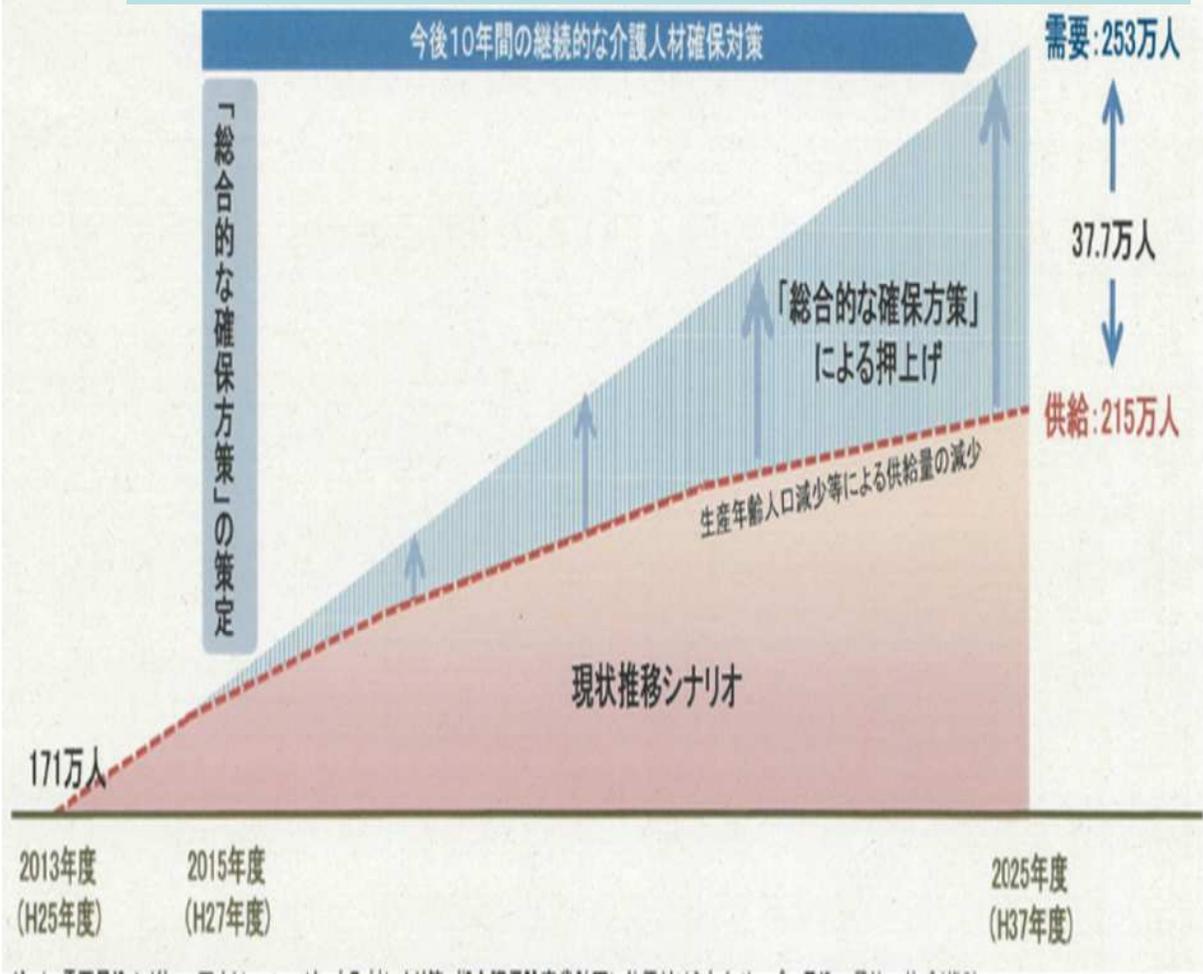


Challenges Facing the System



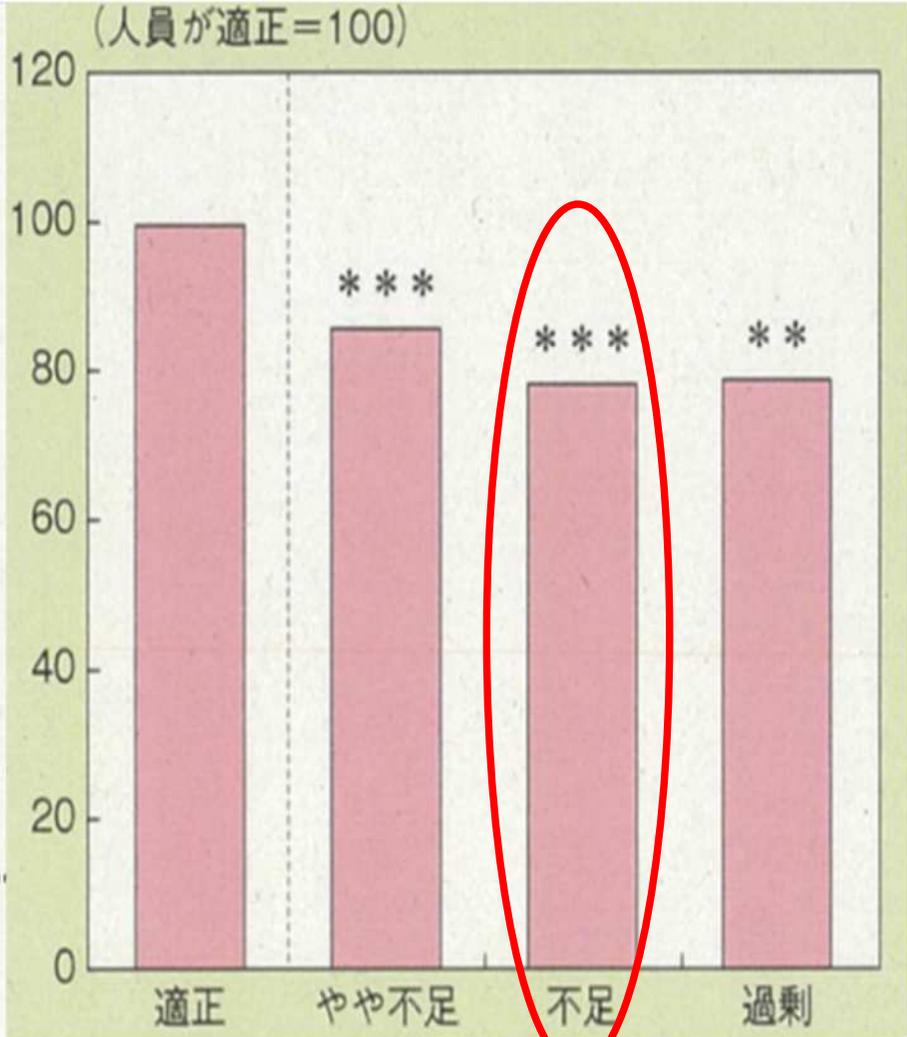
Issues

Fig.3 Projection of Supply and Demand for Nursing Care Workforce (in Japanese).



Source : Ministry of Health, Labour and Welfare (MHLW), Japan.

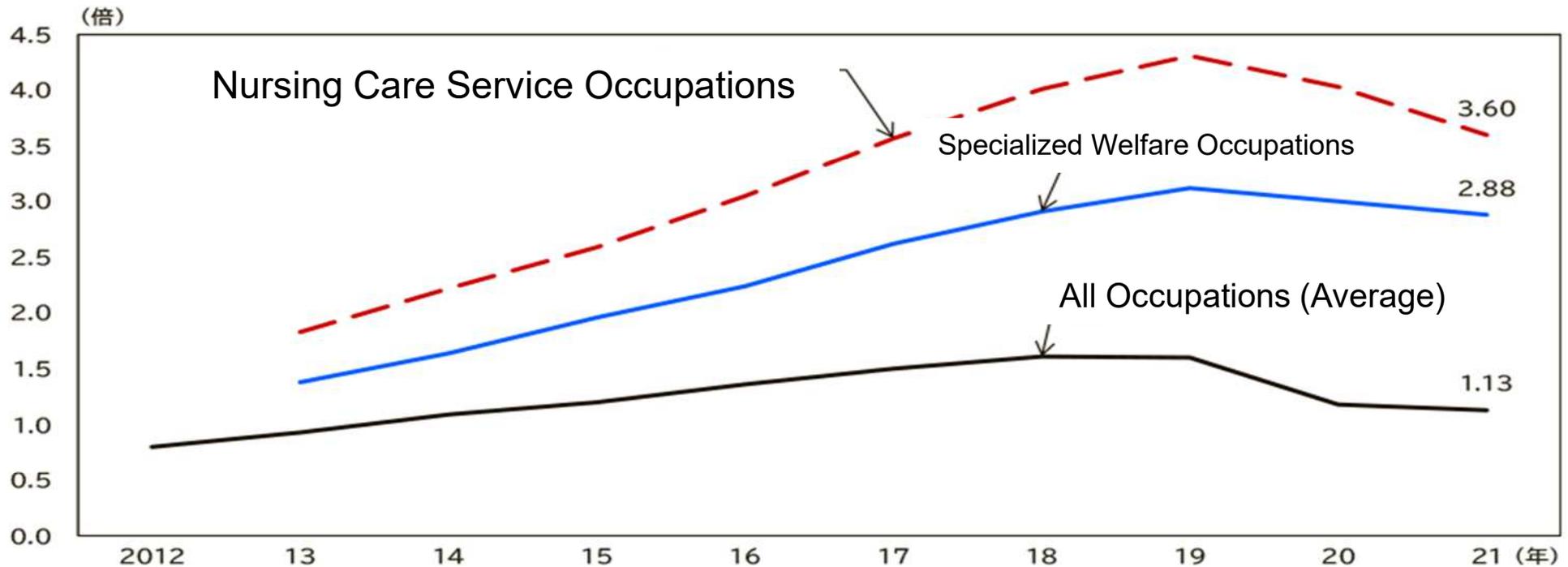
Fig4. Relationship Between Staff Shortages and Labor Productivity



Source : Ministry of Health, Labour and Welfare (MHLW), Japan. 2022 Annual Report on Labour Economic Analysis

Fig.5 Trends in Job Availability Ratios for Nursing Care and Welfare Sectors

- The job availability ratio for welfare-related occupations (including nursing care service workers and childcare workers) has consistently exceeded the average for all occupations by a significant margin.



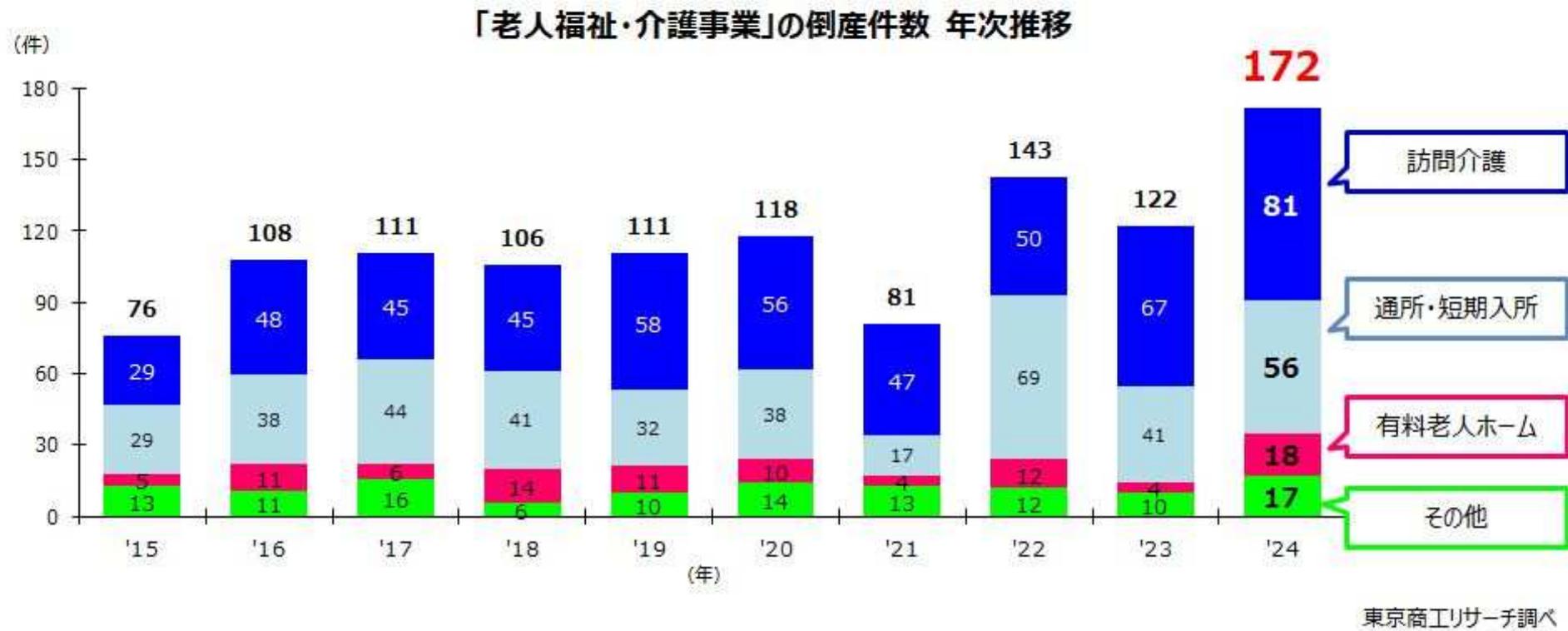
Data Sources and Notes:

1. **Actual figures** are displayed.
2. **"Nursing Care Service Occupations"** refers to roles such as care workers, home helpers, etc.
3. **"Specialized Welfare Occupations"** includes:
 - Caseworkers
 - Certified Care Managers
 - School Social Workers
 - Childcare Workers
 - Psychological Counselors (in welfare facilities)
4. Job availability ratios for these categories have been **publicly reported since 2013**.

Source :Ministry of Health, Labour and Welfare (MHLW), Japan. 2022 Annual Report on Labour Economic Analysis

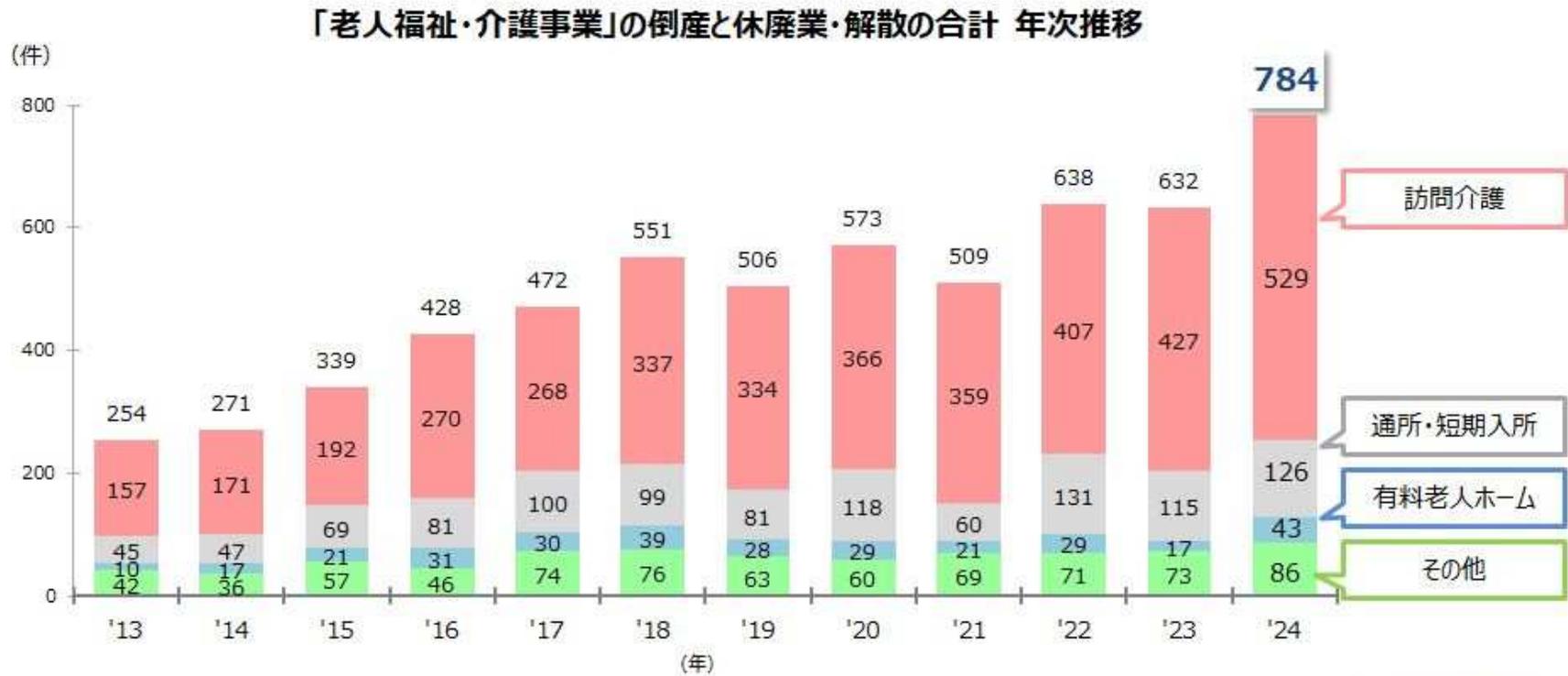
<https://www.mhlw.go.jp/stf/wp/hakusyo/roudou/21/backdata/02-01-05.html>

Fig.6 Annual Bankruptcy Trends in Senior Care Welfare Services



Source: https://www.tsr-net.co.jp/data/detail/1200835_1527.html

Fig.8 Yearly Changes in Total Business Failures (Bankruptcies and Closures) in Senior Care & Welfare Services



東京商工リサーチ調べ

https://www.tsr-net.co.jp/data/detail/1200866_1527.html

Countermeasures for Japan's Long-Term Care Insurance Workforce Shortage

- ★ Improving Working Conditions for Care Workers
- ★ Recruitment of Foreign Care Workers

Improving Working Conditions for Care Workers

改定時期	改定にあたっての主な視点
■ 平成15年度改定	○自立支援の観点に立った居宅介護支援(ケアマネジメント)の確立 ○自立支援を指向する在宅サービスの評価○施設サービスの質の向上と適正化
■ 平成17年10月改定	○居住費(滞在費)に関連する介護報酬の見直し○食費に関連する介護報酬の見直し ○居住費(滞在費)及び食費に関連する運営基準等の見直し
■ 平成18年度改定	○中重度者への支援強化○介護予防、リハビリテーションの推進 ○地域包括ケア、認知症ケアの確立○サービスの質の向上○医療と介護の機能分担・連携の明確化
■ 平成21年度改定	○ 介護従事者の人材確保・処遇改善 ○医療との連携や認知症ケアの充実 Securing and Improving Working Conditions for Care Workers ○効率的なサービスの提供や新たなサービスの検証
■ 平成24年度改定	○在宅サービスの充実と施設の重点化○自立支援型サービスの強化と重点化○医療と介護の連携・機能分担 ○ 介護人材の確保 とサービスの質の評価(交付金を報酬に組み込む)
■ 平成26年度改定	○消費税の引き上げ(8%)への対応
■ 平成27年度改定	○中重度の要介護者や認知症高齢者への対応の更なる強化○ 介護人材確保対策の推進(1.2万円相当) Improving Working Conditions for Care Workers (Equivalent to 12,000 yen) ○サービス評価の適正化と効率的なサービス提供体制の構築
■ 平成29年度改定	○ 介護人材の処遇改善(1万円相当) Improving Working Conditions for Care Workers (Equivalent to 10,000 yen)
■ 平成30年度改定	○地域包括ケアシステムの推進○自立支援・重度化防止に資する質の高い介護サービスの実現 ○ 多様な人材の確保と生産性の向上 ○介護サービスの適正化・重点化を通じた制度の安定性・持続可能性の確保 Diversifying Workforce and Enhancing Productivity
■ 令和元年10月改定	○ 介護人材の処遇改善 improving Working Conditions for Care Workers
■ 令和3年度改定	○感染症や災害への対応力強化○地域包括ケアシステムの推進○自立支援・重度化防止の取組の推進 ○ 介護人材の確保・介護現場の革新 ○制度の安定性・持続可能性の確保 Securing Care Workers and Innovating Care Practices

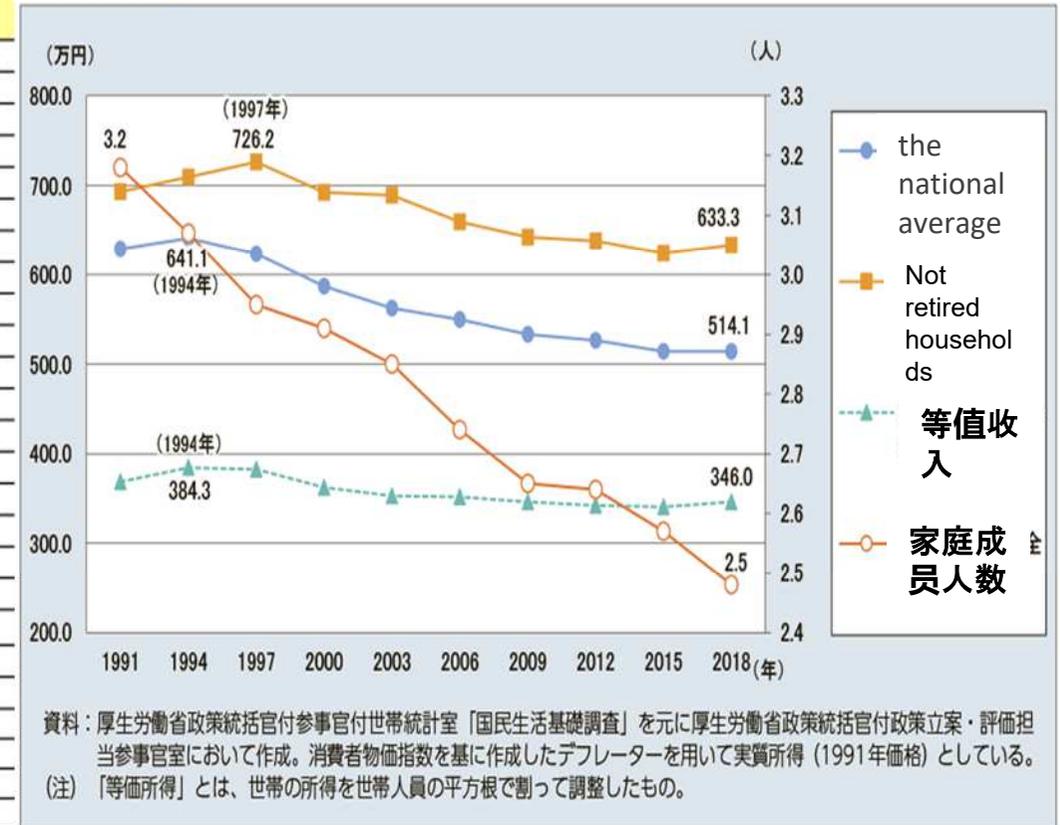
The fiscal issues of Japan's long-term care insurance.

The changes in Japan's long-term care insurance premiums (2000-2023)

	>=65 premium/m	40-64 premium/m 額
2000-2002	2,911円	2,075円
		2,647円
2003-2005	3,293円	3,008円
		3,474円
		3,618円
2006-2008	4,090円	3,595円
		3,777円
		3,944円
2009-2011	4,160円	4,093円
		4,289円
		4,463円
2012-2014	4,972円	4,622円
		4,871円
		5,125円
2015-2017	5,514円	5,081円
		9月まで 5,192円
		10月以降 5,190円
		5,397円
2018-2020	5,869円	5,353円
		5,532円
		5,669円
2021-2023	6,014円	5,788円
		6,105円 (見込額)
		6,216円 (見込額)

Source :
Ministry of Health, Labour and Welfare (MHLW), Japan.

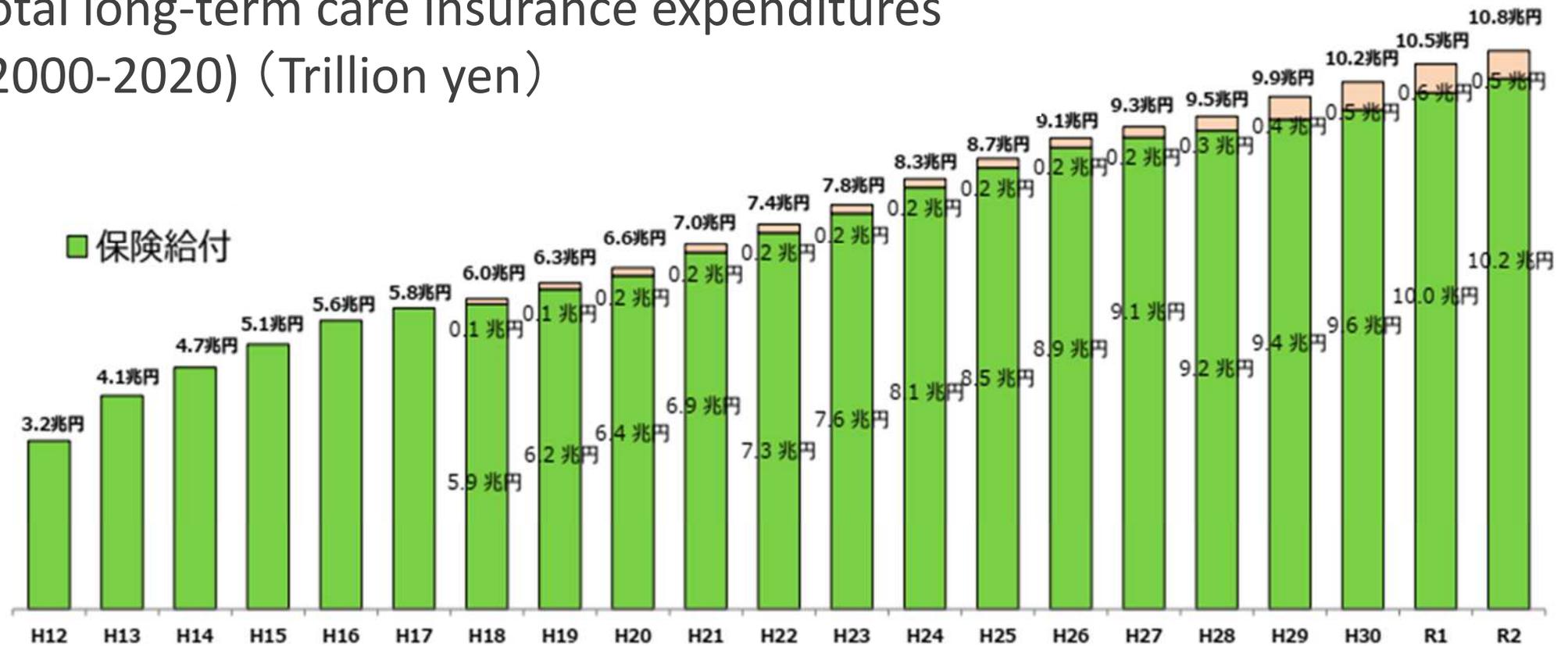
The changes in the actual income of Japanese households (1991-2018)



日本厚生労働白書R2

The fiscal issues of Japan's long-term care insurance.

total long-term care insurance expenditures
(2000-2020) (Trillion yen)



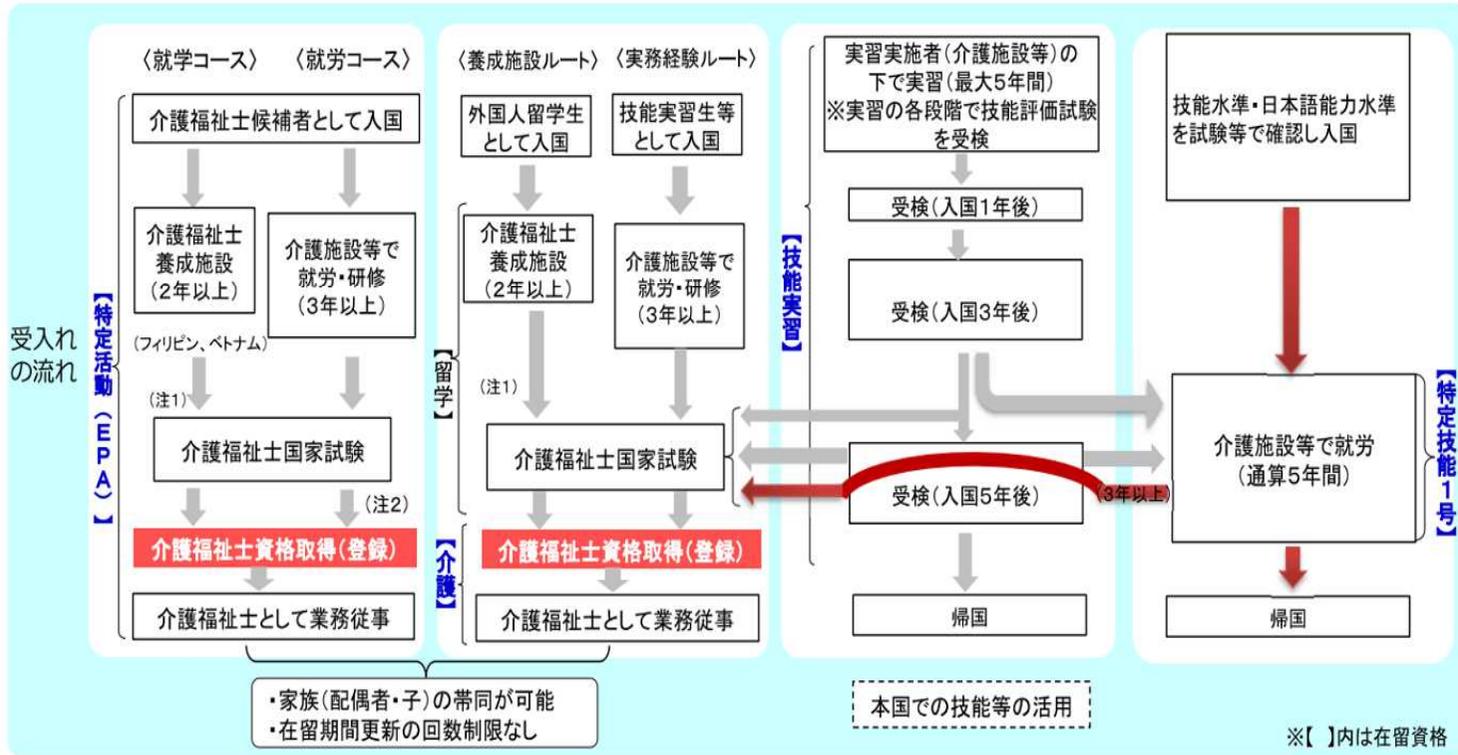
Source :

Ministry of Health, Labour and Welfare (MHLW), Japan.

Recruitment of Foreign Care Workers

外国人介護人材受入れの仕組み

	EPA (経済連携協定) (インドネシア・フィリピン ・ベトナム)	在留資格「介護」 (H29. 9 / 1 ~)	技能実習 (H29. 11 / 1 ~)	特定技能1号 (H31. 4 / 1 ~)
制度趣旨	二国間の経済連携の強化	専門的・技術的分野の 外国人の受入れ	本国への技能移転	人手不足対応のための一定の専門 性・技能を有する外国人の受入れ



(注1) 平成29年度より、養成施設卒業者も国家試験合格が必要となった。ただし、令和8年度までの卒業者には卒業後5年間の経過措置が設けられている。

(注2) 4年間にわたりEPA介護福祉士候補者として就労・研修に適切に従事したと認められる者については、「特定技能1号」への移行に当たり、技能試験及び日本語試験等を免除。

How Much Can Japan Rely on Foreign Labor?

As of 2020, Asia's population exceeds 4.5 billion (including China and India, each with over 1 billion people), accounting for more than half of the world's total population. The population aged 65 and older in Asia is estimated at 414 million, which is about 20% larger than the total population of the United States (331.4 million). Even more notably, Asia's elderly population (65+) is projected to surpass 1.2 billion by 2060, **meaning that one in ten people worldwide will be an elderly Asian.**

Germany's Long-Term Care Insurance

- Social Context of Germany's Long-Term Care Insurance
- Structure and Features of Germany's Long-Term Care Insurance
- Family Caregiving in Germany's Long-Term Care Insurance

■ Social Context of Germany's Long-Term Care Insurance

Germany's Long-Term Care Insurance (Soziale Pflegeversicherung)

Implemented in January 1995, Germany's Long-Term Care Insurance was the world's first such system

Background

Aging Population: Rising elderly population increased demand for care.

High Costs of Care Facilities: Institutional care was financially burdensome.

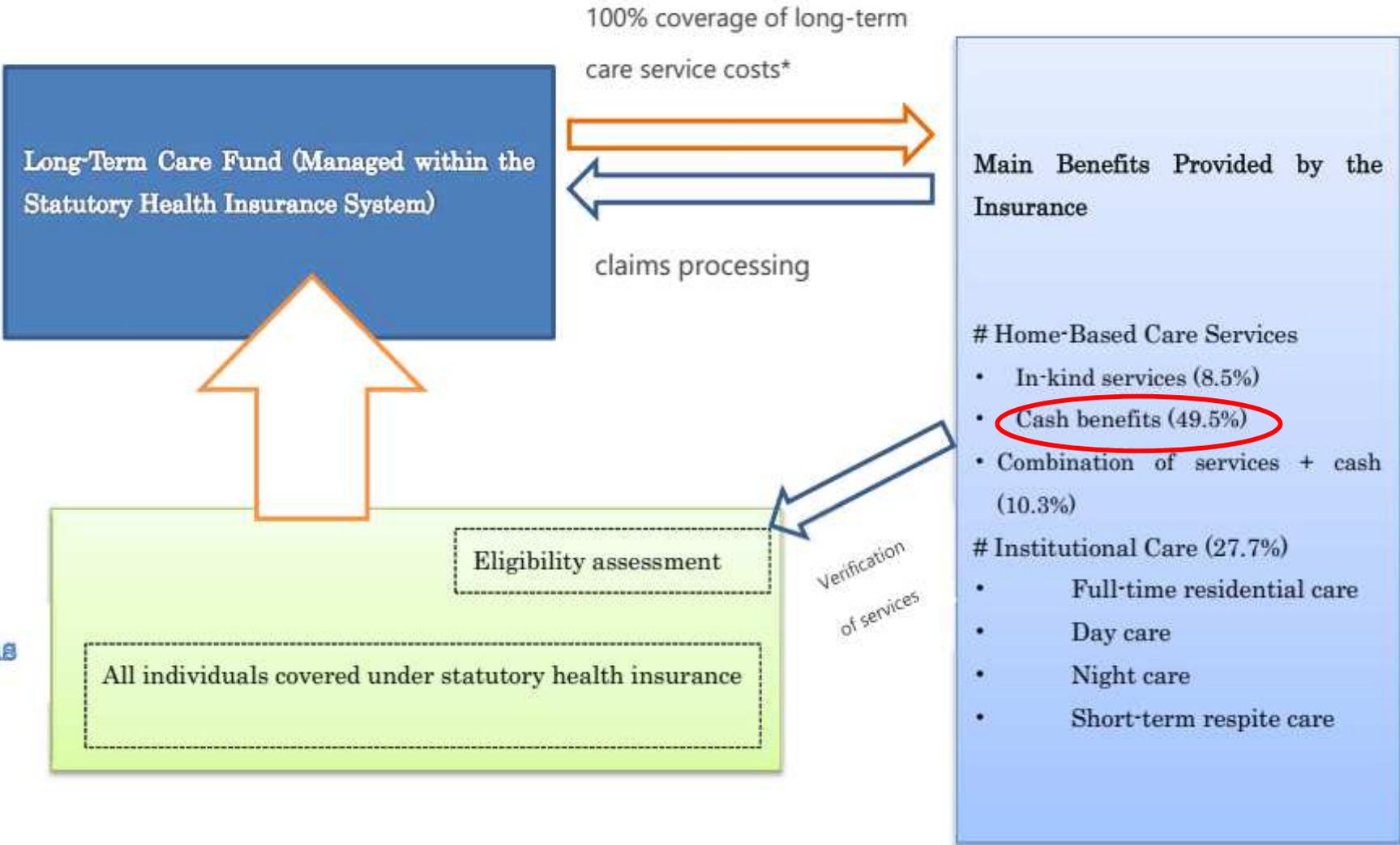
Dependence on Social Welfare: Without insurance, elderly individuals had to rely on social assistance (Sozialhilfe).

Strain on Municipal Finances: Since social assistance was funded by local governments, the growing need for care placed severe pressure on municipal budgets.

This led to the establishment of a mandatory insurance system to distribute costs more equitably and reduce reliance on public welfare.

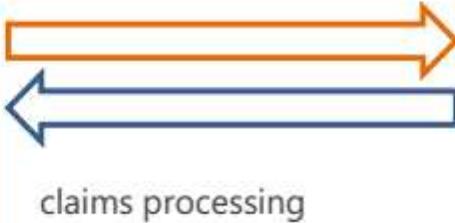
Germany's Social Long-Term Care Insurance System

Insurance Coverage: 100%



100% coverage of long-term care service costs*

Long-Term Care Fund (Managed within the Statutory Health Insurance System)



Main Benefits Provided by the Insurance

- # Home-Based Care Services
 - In-kind services (8.5%)
 - Cash benefits (49.5%)
 - Combination of services + cash (10.3%)
- # Institutional Care (27.7%)
 - Full-time residential care
 - Day care
 - Night care
 - Short-term respite care

Insured Persons

Eligibility assessment

All individuals covered under statutory health insurance

Verification of services

■ Comparison with Japan's Long-Term Care Insurance

1. Partial Coverage System (Teilkaskoversicherung)

- *Basic principle:* Provides fundamental coverage with lower benefit limits than Japan.
- *Caveat:* If care services from insurance are insufficient, recipients may rely on social welfare assistance (*Pflegehilfe*).

2. No Age-Based Eligibility Criteria

- All members of statutory health insurance are automatically enrolled in long-term care insurance.

3. Flexible Benefit Options

- Includes **in-kind services**, **cash benefits (Pflegegeld)**, or a **combination of both**.

4. No Out-of-Pocket Costs for Basic Care Services

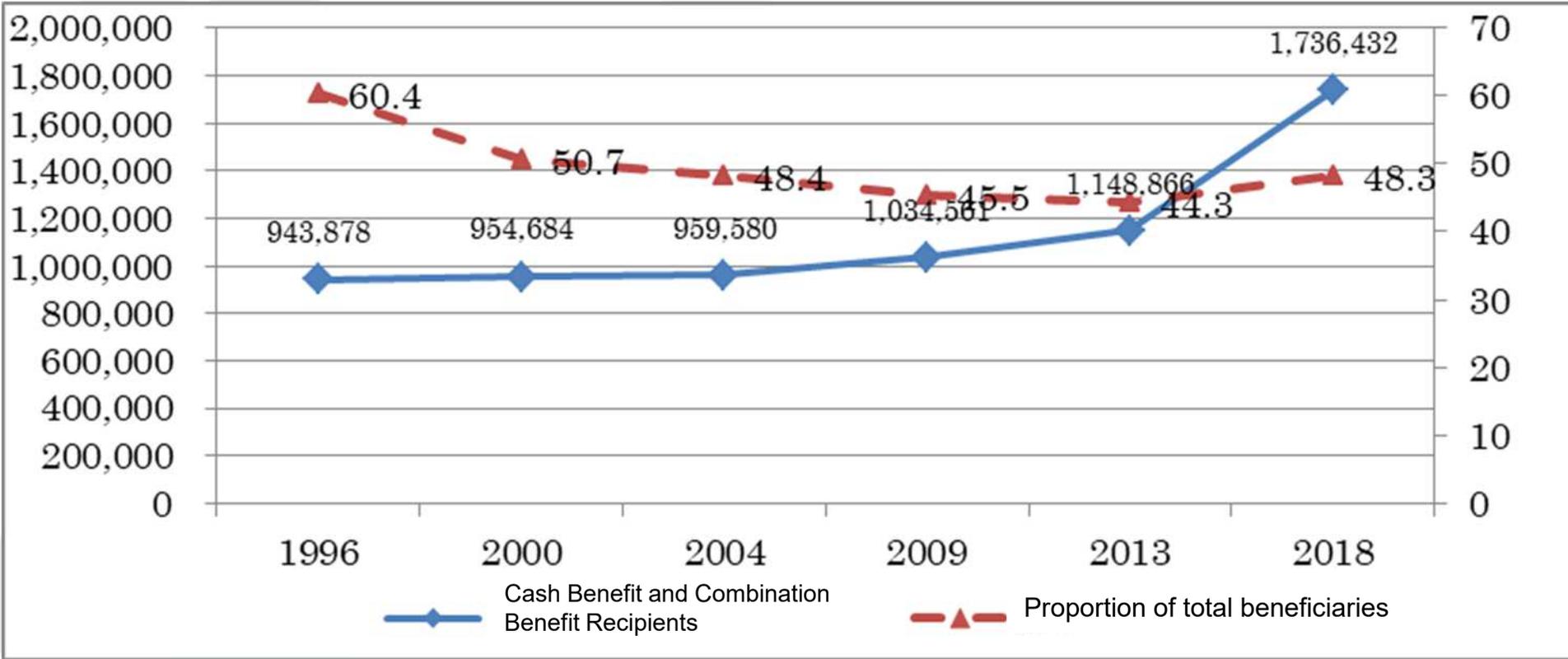
- *Exception:* For institutional care, users cover accommodation and meal expenses.

5. Fully Funded by Insurance Premiums (No Government Subsidies)

- Unlike Japan's system, Germany's model operates without direct public funding.

Family Caregiving in Germany's Long-Term Care Insurance System

Chart: Trends in the Number and Proportion of Cash Benefit and Combination Benefit Recipients in Germany's Long-Term Care Insurance (1996–2018)



Source: YUAN 2023

Family Caregiving in Germany's Long-Term Care Insurance System

Table: Benefits Provided under Germany's Long-Term Care Insurance (2016, Euros/month)

Benefit Type	要介護度別 Care Level				
	1	2	3	4	5
Home Care (Cash Benefit - Pflegegeld)	-	316	545	728	901
Home Care (In-Kind Services)	-	689	1298	1612	1995
Institutional Care (Nursing Home)	125	770	1262	1775	2005

Family Caregiving in Germany's Long-Term Care Insurance: Why Does It Work?

Germany's system recognizes **family caregiving as equivalent to paid labor** and provides comprehensive support to sustain it. Key measures include:

1. Social Security Benefits for Family Caregivers

For those providing **at least 14 hours of weekly home care**, the system offers:

- ① **Workplace accident insurance** (covering injury risks during caregiving)
- ② **Pension contributions** (counting caregiving periods toward retirement benefits)
- ③ **Employment support** (job protection/reintegration assistance)

2. Additional Support Policies

- Respite care:** If the caregiver needs a break or falls ill, **in-kind services** are provided.
- Temporary replacement care:** For caregivers assisting beyond **12 months**, the Long-Term Care Fund covers **substitute care costs (up to 4 weeks, max. €1,432)**.

Conclusion



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Thank You