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Article

Japanese Social Exclusion and Inclusion from a Housing Perspective

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Abstract

This paper examines conditions of social exclusion and attempts at social inclusion in Japan from a housing perspective. Companies, households and the government have previously supported housing in Japan. However, corporate welfare was withdrawn following the globalization of the economy from the 1990s onwards, support from families and communities declined due to a reduction in household size, and governmental housing support has shifted away from direct support. A reduction in income and unstable work left many people with unstable housing. Certain workers, such as foreigners performing dispatched labour, could not maintain continuous work under the influence of the Lehman Brothers' bankruptcy in 2008. Household size has shrunk according to changes in the industrial structure, and the number of households that cannot sustain housing is increasing. Such vulnerable households—elderly people, the handicapped, low-income earners and single parents—can become excluded from the rental housing market. On the other hand, governmental measures are promoting local dwellings and maintaining the condition for a dwelling service. Activities, such as local community support of the homeless have been initiated by various Non-profit Organisations (NPOs) and NPO activities are increasingly exemplifying measures to achieve social inclusion.

Keywords

corporate welfare; economic poverty; housing perspective; informal mutual aid; Non-profit Organisations

Issue

This article is part of the issue “Homelessness and Social Inclusion”, edited by Isobel Anderson (University of Stirling, UK), Maša Filipovič Hrast (University of Ljubljana, Slovenia) and Joe Finnerty (University College Cork, Ireland).

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1. Introduction

The number of low income and vulnerable people in Japan has increased greatly because of the extended economic problems resulting from a sluggish economy from the 1990s onwards (Sugimura, 2004, p. 63) and recent publications have illustrated how precarious economic circumstances and homelessness persist (Allison, 2013; Marr, 2015). However, Japanese economic and social policy has been based on a market approach, with some policies affected by globalization and others not. Experience of inappropriate dwelling circumstances in Japan was affected not only by globalization but also by local factors, illustrating the broader conditions relating to social exclusion and inclusion.

The emergence of economic poverty after the 1990s forced Japan to accept the ‘social exclusion’ concept

from Europe. According to Iwata (2005, p. 8), this concept not only reflects increasing poverty but also attempts to introduce social inclusion in order to remedy such poverty. Social inclusion is a particularly important process; according to Abe (2007, p. 131), social exclusion hinders people from participating in society due to a lack of prerequisites for full participation; such as employment, a dwelling, and access to cultural capital and a social network. The social exclusion concept has been debated by Iwata and Nishizawa (2005), Fukuhara (2007) and Iwata (2008) who have tried to clarify the interpretation of poverty and its processes in Japan. According to Fukuhara (2007, p. 263), the ambiguity and diversity of social exclusion has hindered the discussion.

Thus, to aid understanding, this paper explains social exclusion in Japan since the 1990s and explores possibilities for social inclusion—from the perspective of housing.

Although ‘social exclusion’ means separation from mainstream society, it has also come to be defined as the inability to access essential ‘housing’, acknowledging that housing is essential for our basic well-being throughout life. To achieve a person’s basic needs, the dwelling must be habitable; providing the necessary space and function, it must be barrier-free, have sufficient space for a wheelchair and other aids, and it must possess adequate utilities, such as a bathtub. Furthermore, a dwelling’s location and social relationship must support its inhabitants’ pre-requisite needs for social inclusion such as access to markets, to a transportation system, to communications and various other agencies. A secure lifestyle is based on appropriate accommodation, a suitable location and a social and economic mechanism which supports the right to housing. Moreover, we need ‘living capital’ to fully realize our life (Okamoto, 2007). At times we may need social assistance from external sources, which requires the maintenance of connections to the wider society, in other words: social inclusion.

Social exclusion can be studied from the view point of the dwelling. Although social exclusion does exert effects upon the homeless, it also includes the process of losing essential housing and so any discussion of exclusion must discuss both the state of exclusion and the process which leads to exclusion. So, far, housing and homelessness have been discussed through the theory of social exclusion. For example, Bando (2007, pp. 177–199) has described the state of homelessness, the routes into homelessness and access to a dwelling or housing support for homeless people. Izuhara (2005, pp. 95–117) also analysed the dwelling history of elderly women to clarify the relationship between poverty and housing.

Another approach to social exclusion studies draws on the influence of welfare systems on household experiences (e.g. Esping-Andersen’s 1990 analysis of *The Three Worlds of Welfare Capitalism*). In Japan life was supported by informal mutual aid such as that provided by the family and/or company welfare. However, the power of the informal connection in Japan has been weakening (Ministry of Health, Labour and Welfare, 2000), resulting in an increase in the number of households who need assistance from the society.

However, no study has yet comprehensively captured and analysed correlations across housing poverty, its process, its space and mutual aid in Japan. When households lose their connection with society, they can be excluded by society even if they are not homeless. However, once households lose accommodation and become homeless, accessing new accommodation can be very difficult without some mutual aid (e.g. such as a guarantor for rent or deposit). This process is one reason why social exclusion has been spreading in Japanese society, and why changes in informal mutual aid within the housing sector is a focus of this paper.

The paper presents a framework that considers the possible movement from social exclusion to social inclusion in Japan while focusing on the ‘state’, ‘process’ and

‘space’ of housing poverty, and also informal mutual aid to support paths to social inclusion. The aim of this paper is to examine: i) the decline in availability of housing; ii) the condition of social exclusion; iii) new innovations to support social inclusion. The condition of social exclusion is understood as comprising economic poverty, housing poverty, household change and the relationship between residents and living environment.

Data used for this research for the paper were collected by national statistics of Japan and the research by the national government offices. The information about the activities of NPOs for social inclusion were collected from meetings, personal contacts and reports. The author conducted this research between 2007 and 2015. These NPO activities are based in Aichi Prefecture because this is the area in which the author resides and hence is most easy for the author to observe. However, the results this research could be expanded to other regions in Japan.

2. The Decline in Housing of Japan

Until the 1990s, Japanese society evolved with three main factors influencing life chances and outcomes—an employer, the family, and the government. Fundamentally, a dwelling was assumed to be the ‘fruit of one’s labour’. To support their employees, most companies guaranteed ‘lifetime employment’ and adopted a ‘seniority wage system’, which provided employees with ‘company welfare’ such as a company residence, shared accommodation or a housing-expenses allowance. Large companies were more easily able to provide housing support for their employees, while small or medium sized companies found it more difficult to do so (but still generally aimed to provide as much assistance as possible). They also sought to complement direct housing provision through informal mechanisms. In difficult times, families, relatives and communities coped through informal mutual aid. For those who could obtain neither company welfare, nor informal mutual aid, the government provided social security. Although not all companies had these tendencies, larger companies did so. However, economic growth gave the expectation that things would become better for the people. So people tended to work harder in Japan during that time.

Since the 1990s, however, it has been recognized that the three actors (company, family and government) are no longer functioning as well as they did. The global economy caused companies to cut costs by reducing workers’ wages and company welfare. During the period of rapid economic growth, from the 1960s, population mobility reduced the size of households (discussed further below) and weakened local communities’ capacity for informal support. Furthermore, the combination of increased health care expenditure (especially for the ageing population) and increased public works’ debt during the economic depression effectively ended both central and local governments’ budget flexibility for housing and social support.

‘Economic poverty’ and a ‘decline of informal mutual aid’ made the acquisition of dwellings and the realization of well-being through the course of life much more difficult. Consequently, Japan has experienced increasing levels of rough sleeping, ‘internet cafe refugees’ and people who can only find free or low-fee lodgings. Furthermore, economic pressures resulting in difficulties in maintaining mortgage repayments or rent have reduced the number of households able to acquire and remain in a suitable dwelling, such that in present-day Japan, many people are now excluded from living in a formal residence.

3. Conditions of Social Exclusion in Japan

The two main conditions leading to social exclusion are economic poverty and the decline of informal mutual aid, as discussed below.

3.1. Economic Poverty

In recent years, conditions of economic poverty have emerged in Japan. Economic poverty is identified by household income, unemployment rate, and job status. First, regarding changes in household income; according to the Comprehensive Survey of Living Condition, the average household income peaked in 1994 at 6,642,000 yen; and by 2013, it had decreased to 5,289,000 yen. In 2013, the household income distribution was ‘2 million yen or more and less than 3 million yen’ (14.3%); ‘1 million yen or more and less than 2 million yen’ (13.9%); and ‘3 million yen or more and less than 4 million yen’ (13.4%). The median for household income is 4,150,000 yen and the proportion of households below the average income was 61.2%. In short, there are many low-income households in Japan and reduced household income weakens the ability to acquire and maintain a place of residence.

Second, regarding unemployment rates; increased unemployment and changes of employment structure have resulted in reduced income. According to a labour force survey’s longitudinal data (Ministry of Internal Affairs and Communications, n.d.-c), the lowest recent unemployment rate was 2.0%, decreasing from 2.1% between 1991 and 1992, and the highest was 5.9% in July 2009. Recent high unemployment rates reflect the deterioration of the employment situation following the mid-1990s. Influenced by the Lehman Brothers’ bankruptcy, the unemployment rate for 15–19 year olds (individuals attending school are excluded from labour force data) was especially high, having reached 9.5% in 2008 and 2009. As a result, securing suitable housing was particularly difficult for younger people. Indeed, previous higher housing standards in Japan were based on conditions of guaranteed lifetime employment and the seniority wage system.

The third factor to be considered is changes in job status. Percentage changes in job status reflected changes in the entire employment system. The categories ‘part-time job’, ‘temporary employee’, ‘contracted employee’,

‘part-time engagement’ and ‘others’ in the Employment Structure Datum Survey (2012) indicated an increasing number of non-regular workers. The percentage of non-regular workers rose consistently from 11.6% in 1982, to 31.7% in 2012. This indicated, of course, that the deterioration of employment positions and instability of job contracts also contributed to a decline in household income and economic instability in Japan.

3.2. Housing Poverty

Economic poverty has an influence on housing poverty. Unstable working conditions and lower incomes shackle young people; over three quarters of them (77.4%) live under their parents’ roof (Housing Policy Proposal and Examination Committee, 2014, p. 5). Decreased income and reduced numbers of low-rent houses have caused difficulties accessing housing not only for young people but also for low-income earners. A reduction of the number of low-rent houses, dormitories, company residences and public-housing rentals have all served to make obtaining adequate dwelling more difficult (Table 1).

First, the quantity of low-rent houses has decreased. Examination of the Housing and Land Survey shows that the number of houses with a monthly rent of 40,000 yen or less, which is about the amount of housing allowance for public assistance, has fallen. In 1993, there were 7,787,000 houses for rent in this category, which accounted for 49.6% of all rented houses, but by 2013, these figures had decreased to 5,524,700 or 29.8%.

Second, dormitories and company residences decreased in number against the background of economic globalization following the 1990s. In spite of the ILO Workers’ Housing Recommendation, 1961 (No. 115), the reduction of company residences has not had a significant influence on residential structures. If Central government in Japan had followed this recommendation and revised housing policy, it is likely that fewer of those who lost jobs after the “Lehman Shock” of 2008 would have also lost their accommodation. According to Trends of Numbers of Dwellings by Tenure of Dwellings (Ministry of Land, Infrastructure and Transport, n.d.), the ratio of issued (company) houses was 7.0% (1,433,000) in 1963. Then, although the number of company houses increased, the ratio fell to 4.1% (1,550,000 houses) in the bubble economy of 1988. Companies offered their houses to compensate workers in the Tokyo region because their ability to acquire a house declined during the bubble economy. This caused the ratio of issued houses to increase to 5.0% by 1993. Then, since the number of issued houses was reduced as a cost-cutting measure in order to compete in the global economy, the ratio fell to 2.2% (1,102,400 houses) by 2013. Both the proportion, and role, of issued houses (which helped improve housing standards for young employees with relatively low income) had reduced.

Third, social dwellings, such as public housing and cooperative housing, decreased in number due to public

Table 1. Trends of numbers of dwellings by tenure of dwellings.

Investi- gation year	Dwell- ings	Occu- pied	Owner occupied dwelling	Rented houses					Ratio of social housing (%)	Ratio of Issued houses (%)
				Total Rented dwell- ings	Rented houses owned by local govern- ment	Rented houses owned by urban renaissance agency	Rented houses owned privately	Issued houses		
1963	21,090	20,372	13,093	7,281	944		4,904	1,433	4.6%	7.0%
1968	25,591	24,198	14,594	9,604	1,403		6,527	1,674	5.8%	6.9%
1973	31,059	28,731	17,007	11,723	1,995		7,889	1,839	6.9%	6.4%
1978	35,451	32,189	19,428	12,689	1,719	723	8,408	1,839	7.6%	5.7%
1983	38,607	34,705	21,650	12,951	1,868	777	8,487	1,819	7.6%	5.2%
1988	42,007	37,413	22,948	14,015	1,990	809	9,666	1,550	7.5%	4.1%
1993	45,879	40,773	24,376	15,691	2,033	845	10,762	2,051	7.1%	5.0%
1998	50,246	43,922	26,468	16,730	2,087	864	12,050	1,729	6.7%	3.9%
2003	53,891	46,863	28,666	17,166	2,183	936	12,561	1,486	6.7%	3.2%
2008	57,586	49,598	30,316	17,770	2,089	918	13,366	1,398	6.1%	2.8%
2013	60,629	52,102	32,166	18,519	1,959	856	14,583	1,122	5.4%	2.2%

Notes: The total number for housing includes a person's dwelling, dwellings under construction, vacant dwellings and dwellings with temporary occupants only. Number includes Okinawa Prefecture since 1973. Dwellings with Occupying Households including tenure of dwelling "Not reported". Data: Ministry of Internal Affairs and Communications Housing and Land Survey. Source: created from Housing Economy Related Data in fiscal year 2014, Ministry of Land, Infrastructure and Transport (n.d.).

Table 2. Trends of number of occupied buildings other than dwellings.

Year	Occupied buildings other than dwellings						Ratio of others (%)
	Total	Workers' dormitories	School dormitories	Boarding houses	Hotels or inns	Others	
2013	69,700	12,000	5,300	—	8,400	44,000	63.1%
2008	74,600	18,300	6,100	—	10,700	39,600	53.1%
2003	81,400	25,500	7,400	1,400	12,400	34,800	42.8%
1998	133,100	51,500	9,800	4,500	24,200	43,000	32.3%

Data: Created from the Ministry of Internal Affairs and Communications, Housing and Land Survey.

debt and the extent of the repairs that were required. In 1963, social dwellings accounted for only 4.6% of the total housing (944,000) in contrast with issued houses which accounted for 7.0%. By 1973, the number of social dwellings exceeded that of issued houses, and by 1983, the number of public housing dwellings (7.6%) exceeded that of issued houses. Although by 2003, public housing peaked in terms of the number of dwellings (2,181,200), it decreased to 1,957,800 by 2013. When first established, public housing made up almost 80% of the entire nation's households (Yagi, 2006, p. 41). Reductions in public housing construction and limitations on which types of households could apply for public housing occurred as a result of the fact that there is less money to be made from people who live in public housing, as opposed to those who live in private housing. Households eligible for public housing were limited to the bottom 25% of the quantile ranking, so that access to public housing was concentrated on low-income households and households that needed to be supported. As a result, management of council estates became increasingly dif-

ficult. As the number of households on low incomes increased, these groups were more likely to be excluded from society, and excluded from public housing.

In addition, the statistical data illustrates spatial social exclusion. The Housing and Land Survey identifies 'occupied buildings other than dwellings' and the number of these buildings decreased from 133,100 in 1998 to 69,700 in 2013. The number of company dormitories, school dormitories, lodging houses and hotels and lodgings was reduced by half. The number of 'other buildings' has seldom changed, but it rose from 32.3% in 1998 to 63.1% in 2013. Since 'other buildings' refers to social institutions, hospitals, factories, workplaces or offices, and dwellings within institutions that have not been established by law, this category reflects extremely marginalized housing situations (Table 2).

'Economic poverty' might give rise to homelessness; without employment or accommodation, the people in this situation experience the most severe form of social exclusion. Japanese 'rough sleepers' can be divided into two groups: day-labourers, based on the blue-sky labour

market called ‘Yoseba’, provided in some large cities, and middle, elderly or young labourers who were let go or not employed, in order that companies might survive in the global economy after the bubble-economy burst. Day labourers have been resorting to sleeping rough in order to get high paying jobs at Yoseba. The second group are unemployed workers who ‘burdened’ companies under the lifetime employment and the seniority wage system. Until the Lehman Brothers’ bankruptcy, young people did not sleep rough because they could find low-wage employment, but the rapid economic recession after the Lehman Brothers’ bankruptcy made it difficult for the youth to find any work at all. Many impoverished young people avoid sleeping rough by finding refuge in internet cafes, comic book stores, stores open for 24 hours and so on (‘internet café refugees’) and so we cannot see the overall picture of youth homelessness.

Table 3 shows the trend in the number of rough sleepers in Japan. The number of rough sleepers has been decreasing due to the narrow formal definition of homelessness in Japan; the figures include those who are living in parks, on streets or in stations (Special Measures Law on Support for Independence of the Homeless). Although the number of homeless people has been consistently decreasing, reaching a low point in 2003, this reduction did not continue during 2008 and 2009 because of the negative economic influence of the Lehman Brothers’ bankruptcy. Suddenly and rapidly, large numbers of temporary workers were fired; when they lost their jobs, they lost their dwellings and were left destitute. To support the laid-off employees, the ‘New-Year’s-Eve dispatch village’ (toshikoshi haken mura) was established in front of the Ministry of Health, Labour and Welfare; the villagers appealed for support for workers who had lost their residences. As a result, the barrier of livelihood protection application was lowered, and the livelihood protection for rough sleepers’ was increased instead. Some of them might stay at dwellings within institutions that have not been established by law (as previously men-

tioned), paid for with livelihood protection. In sum, this is demonstrated by the above facts, some of the narrow rough sleepers have been moved out from the definition of the law and that there are a lot of people who are homeless in broad sense.

3.3. Change of Residential Attributes

Change in residence can influence the mutual aid element of Japanese housing. Although the economic barrier of living in a rented house may be removed by receipt of livelihood protection, barriers such as the need for a ‘guarantor’ and ‘everyday life support’ remain. Landlords have questions for former rough sleepers’ daily living ability. Landlords may have concerns about possible problems with neighbours and so even if rough sleepers receive livelihood protection, the private sector rental housing market can easily exclude them. Although a guarantor problem is solved by the intervention of a guarantee company with a rental-housing contract, a guarantee company cannot completely erase a landlord’s uneasiness. This non-economic barrier means that in many cases, people continue to sleep rough. Consequently, the ‘poverty business’ that counts on welfare allowances, such as a free or low-fee lodging or a ‘slip-from-the-grip-of-the-law house’, was born. Housing allowances and welfare allowances may therefore be consumed by inferior living environments and inferior dwelling support services. Since many local authorities do not have dwelling resources for the poor and needy, they must depend on unsuitable institutions such as these residences run by the poverty business.

Second, through changes in the typical family structure and changes in residential areas, informal mutual aid has declined. In 1960, the average household was 4.14 people, but this number has consistently decreased, and by 2010, it was 2.42 people (Ministry of Internal Affairs and Communications, n.d.-d). From 1960 until 1985, the most frequent household size was four people, but

Table 3. Change of number of rough sleepers.

Investigation year	Male	Female	Unknown	Total	Number and % increase /decrease	
2015	6,040	206	295	6,541	-967	(-12.9%)
2014	6,929	266	313	7,508	-757	(- 9.2%)
2013	7,671	254	340	8,265	-1,311	(-13.7%)
2012	8,933	304	339	9,576	-1,314	(-12.1%)
2011	10,209	315	366	10,890	-2,234	(-17.0%)
2010	12,253	384	487	13,124	-2,635	(-16.7%)
2009	14,554	495	710	15,759	-259	(-1.6%)
2008	14,707	531	780	16,018	-2,546	(-13.7%)
2007	16,828	616	1,120	18,564	-6,732	(-26.6%)
2003	20,661	749	3,886	25,296	-1,206	
Sept. 2001				24,090		
Oct. 1999				20,451		
Mar. 1999				16,247		

Source: Ministry of Health, Labour and Welfare (n.d.-a, n.d.-b, n.d.-c), ‘National Investigation on a Rough Sleeper’s Actual Condition’.

by 1990 and later, it was one-person household. The total of one-person and two-person households became the majority in 2000, and by 2010, these constituted 59.6% of all households. It is very difficult for small household to cope with troubling changes of circumstances.

In changes to family type, husband-wife-child households decreased from 41.2% in 1970 to 27.9% in 2010 (Ministry of Internal Affairs and Communications, n.d.-d). On the other hand, single-parent households increased from 5.7% to 8.8%; married couple households, from 9.8% to 19.8%; and one-person households, from 20.5% to 32.4%. The increase in small-scale households—married couple and one-person—is conspicuous and smaller households may be more vulnerable to changes in economic circumstances. A one-person household may have a high possibility of destitution due to illness or injury. A household comprising a married couple might also suffer a burden of illness or injury fatal to the household. A wage earner’s illness or injury could also have serious consequences for the single-parent household. In other words, changes in household sizes and family types have given rise to household vulnerability. Yamada (2016) argued that one-person households do not easily fit in Japanese society, and so one-person household may experience social exclusion. With husband-wife-and-child households in the minority, other households are increasing: elderly people, single woman and disabled people. Such conditions might cause such households to be excluded from real-estate-brokerage entrepreneur’s housing introductions. To better ensure housing security, and recognising these changes in household patterns, the Act on the Promotion of Offering of Rental Housing to Persons Requiring Special Assistance in Securing Housing (2007) was enacted.

3.4. The Gap between Changing Households and Dwellings

Not only changes in households, but also changes in people’s attributes have greatly influenced housing in Japan. In particular, burgeoning population of elderly people has greatly influenced Japanese society. The ratio of people aged 65 and above has increased from 7.1% in 1970 to 23.0% in 2010 (Ministry of Internal Affairs and Communications, n.d.-d). As the number of elderly

people increases, particularly those over 75, there is an increase in the number of residents who have mental and physical disorders. If this trend continues, the need for assisted living may emerge as another dimension of social exclusion.

The number of disabled people (including both mental and physical impairments) increased from 2,506,000 in 1987 to 3,864,000 in 2011 (Investigation on the Difficulty of Carrying Out Living’, National Surveys for Handicapped Children and Persons Staying Home). However, incorporating barrier-free dwelling designs has hit a road-block. Dwellings with ‘a handrail in two or more places’, ‘without a level difference indoors’, and all ‘passages width of a wheelchair’ constitute only 4.2% of rented houses and 8.7% of all houses (Table 4, Housing and Land Survey, 2013). Dwellings in Japan do not offer a living environment in which disabled people can live independently but instead have physically excluded them. Considering that the number of disabled people is likely to increase, many more people are likely to experience social exclusion as a result of such conditions.

However, in newer constructions, dwelling functions have been improving because public housing has clarified the requirements of a dwelling unit. Previously, in the 1970s, for example, many multiple-family dwellings were built up to five stories—without elevators (85% of owner houses in non-wooden apartments with elevators, less than 40% of rented houses in non-wooden apartments with elevators, Housing and Land Survey, 2013). Older dwelling units are smaller (the most common floor size is 30m²s in public houses built before 1970, Housing and Land Survey, 2013) and have no bathtubs. Such dwellings do not support elderly residents who are likely to suffer from ill health or disabilities. For instance, those whose lower bodies are disabled cannot live on the fifth floor without an elevator and a bathtub. The Ministry of Health, Labour and Welfare has been implementing ‘community living’, which, since 2010, has been relocating people with learning disabilities/cognitive impairments from hospitals to the community. However, if a disabled person is excluded from a community or a rental housing market, as previously mentioned, exclusion from dwelling is still likely. The policy to try to keep handicapped people living in their own communities cannot work if there is a lack of suitable dwellings.

Table 4. Diffusion rate of barrier-free dwellings.

	Total	Owner occupied dwelling	Rented houses
A: handrail (over two places)	23.6%	32.9%	9.3%
B: with no steps at all throughout the house	21.4%	27.1%	13.3%
C: the width of a wheelchair-passable corridor	16.2%	21.4%	8.5%
Matching for any A, B or C	37.0%	48.6%	19.8%
Matching for A or B (matching for certain)	34.0%	45.0%	17.6%
Matching for A, B and C (three-piece set)	8.7%	11.7%	4.2%

Data: Ministry of Internal Affairs and Communications, 2013 Housing and Land Survey. Source: Ministry of Land, Infrastructure and Transport (n.d.).

The location of houses has also affected social exclusion. 'Shopping refugees' indicate a percentage of people who feel inconvenienced in their everyday shopping (17.1% in an opinion poll result, fiscal year 2010, Elderly People's Dwelling and Living Environment, Cabinet Office). Multiply this by a population aged 60 and over of 41,980,000 (1 October 2014), and shopping refugees are estimated at about seven million people. Commercial establishments tend to exit residential areas where the population is ageing and decreasing because of reduced business and profit. People are increasingly feeling inconvenienced by commercial establishments' relocation (16.6% felt inconvenienced by this in 2005, opinion poll on Elderly People's Dwelling and Living Environment). Residents in housing estates and residential areas built during the period of rapid economic growth, and in inner-city areas, are faced with the potential to become shopping refugees. Because city areas are developed through market mechanisms, declining population and decreased local consumption spurs the withdrawal of commercial establishments, further exacerbating the remaining residents' social exclusion.

4. NPO Actions to Achieve Social Inclusion

In this section, Non-Profit Organisations (NPOs)' activities which reconstruct informal mutual aid to support marginalized groups are discussed through illustrative examples. Social inclusion which realizes well-being needs four factors or functions: a dwelling, its location, social and economic institutions for housing rights, and mutual aid to fully achieve well-being. While the first three factors are difficult to change, informal mutual aid is easier to address and so NPOs' activities are illustrated below.

Causes of social exclusion have been divided into economic poverty and the decline of informal mutual aid. The following discussion focuses on innovative approaches to achieve social inclusion, easing social exclusion from the housing perspective, which are exemplified by, and are drawn from, Aichi Prefecture in Japan. Public job placement and vocational training are acknowledged as measures against economic poverty and provision of livelihood protection is indispensable to housing security and the maintenance of wellbeing.

Many private sector activities complement informal mutual aid. For a rough sleeper to access accommodation, the receipt of livelihood protection is essential. Furthermore, a relationship with a local community can be indispensable to the realization of an appropriate dwelling. The NPO Sasashima Support Centre bases in Nagoya. Sasashima clinic was established in 1985, to support rough sleepers. Later, NPO Sasashima Support Centre, based on Sasashima clinic was established in 2013, gave support to people who had accessed apartments, including former rough sleepers' living in the community. NPO Nowami (based in Ichinomiya City) has been active since 1995, with the NPO Nowami Support Center established in 2011 which supported rough sleepers and

foreign migrants. Its local activity base fosters relationships between former rough sleepers and the community. NPO Sasashima Support Centre forms relationships with a shopping street in which its base is located, and former rough sleepers contribute to cleaning the shrine and to the community festival. Nowami is developing relationships with, and contributions to, the community by supporting self-help construction of a shelter, building a former rough sleepers' support network, and creating a meal service. In Kamagasaki, Osaka, managers of a day-labourers' lodging provide supported accommodation for former rough sleepers who perform volunteer activities such as cleaning the nursery school and maintaining playground equipment in the community. Seven managers of a day-labourers' lodging established the NPO in 2000 (The Academy of Housing for Welfare and Wellbeing Society, 2008, p. 41). The activities of these three NPOs show how stable housing and support through mutual aid can contribute to achieving a home and individual wellbeing.

Members of Minami Medical Livelihood Cooperative Association (established in 1961 for reconstruction from the typhoon Isewan damage) looks for residences for elderly people who cannot live alone, or who cannot easily form relationships with the community. The cooperative's members ride bicycles to explore the community, seeking appropriate dwelling units. This activity attracts the attention of local residents and raises their awareness in order that local residents with extra space will accept elderly people; the elderly people's dwelling is then supported by the community. The Aichi Apartment House Association's (a public cooperation established in 1977) 'Watching Landlords' program has been active since 2012 and appeals for Watching Landlords who keep an eye on and help their residents. The effect of this activity is to make rental housing available for single elderly people, single women, child-raising households, disabled people, foreigners, minorities and low-income earners who might otherwise be excluded from the rental housing market. This activity also has an effect on cooperation with dwelling support for these residents. Furthermore, local government welfare staff are aware of the toll-free call consultation of the Watching Landlords' activity; thus, the administration uses this as a window into the dwelling, making it an important safety net for vulnerable residents. These two activities show the possibility to match available dwelling units in a community to people who are looking for such dwellings. Further, the mutual aid support is also likely to help sustain life in the community.

In another example, mutual-aid activities for dwelling support are strengthened through a local-government initiative. The Dwelling Support Conference, based on the Act on Promotion of Offering of Rental Housing to People Requiring Special Assistance in Securing Housing enacted in 2007, consists of a local authority, a real estate dealer, a rental housing management contractor, a house rent guarantee-of-liabilities contractor and an

organization that offers housing support all working together. The Dwelling Support Conference shares information, and the Conference discusses and implements a package to help people considered for housing move smoothly into the private rental-housing sector. Since organizations providing dwelling support services vary between geographic areas, each Dwelling Support Conference is attempting to adopt a local identity.

5. Conclusions

In the housing field, the realization of decent housing promotes wellbeing. Achieving decent housing depends on the quality of the dwelling and its location, as well as the existence of social institutions to promote the right to housing. Finally, a mutual connection with society helps realize well-being (beyond simply access to housing). However, if any element is lost, those affected become at risk of social exclusion.

This paper has argued that in Japan, social exclusion has resulted from economic poverty and the decline of informal mutual aid. Poverty is driven by reduced household income, linked to increased unemployment and job instability. The reduction in supply of low-rent houses, company residences and social housing is the driving force behind the problem of lack of access to suitable dwellings for low income households. Furthermore, reduction in the size of households contributes to increased vulnerability. Changes in the social economy concern changes in the 'family', which has been the foundation of informal mutual aid. These factors are inter-related. Although the number of rough sleepers has been decreasing due to the narrow definition of homelessness in Japan, the economic, social and demographic environment severely constrains the ability of rough sleepers to access accommodation.

Moreover, although dwelling construction and design should respond to the ageing population and changes in family structure, most dwellings do not have all the necessary characteristics to be considered adequate. Indeed, many which have barriers for disabled people serve to worsen the residents' social exclusion. Furthermore, residential-areas tend to be influenced by the market or the economy; as shopping facilities fled residential-areas due to falls in sales, such residential-areas become increasingly isolated and the remaining residents easily become socially excluded'.

The weakness of social connection related to shrinking household composition, ageing and depopulation of local communities drives social exclusion. On the other hand, to improve social inclusion, various private activities that reconstruct informal mutual aid are being created. Some NPOs' activities take place at family and local community levels. They have the potential to help former rough sleepers to live in apartments and connect (or reconnect) with local communities. Older people can also be supported to stay in settled local communities through NPO activities and NPO activity can also create

new social networks for support in the community. Thus, there have been successes in moving from social exclusion into social inclusion in some fields. Nevertheless, the effectiveness of NPO activities is highly constrained by limitations in the supply, quality, design and location of affordable housing in Japan. Housing policy needs to better address the construction of adequately designed dwellings in locations which match need, by joining up housing and city planning more effectively. Japan would also benefit from a strengthening of the principle that housing is a human right and from the setting up social institutions to secure housing rights as an essential component of social inclusion.

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Conflict of Interests

The author declares no conflict of interest.

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