



Japan: Fureai Kippu, a time bank for providing care to the elderly

Fureai Kippu or "ticket for a caring relationship" was created in 1994 by the former attorney general and minister of justice, Tsutomu Hotta¹, on his retirement. It is the largest and oldest voluntary sector organisation in Japan and is the largest time bank in the world².

Used by 374 non-profit organisations organised by the Sawayaka Welfare Foundation, Fureai Kippu is mainly developed around the provision of care for the elderly and disabled (but also the education sector³) in areas in which the Japanese public health system does not offer the necessary services. Created more than twenty years ago, this successful model shows clear benefits that can be of inspiration to other countries.

Caring for the elderly: an important economic, cultural and social objective

From the 1970s, Japan was considered by the UN⁴ as an ageing country. Today, the situation is at crisis point: it is the most rapidly ageing country in the OECD². With 25% of its population over 65, it is the oldest country in the world. This rate is set to reach a record 36% by 2040⁵. Life expectancy is 84.46 years⁶ (the third-highest in the world after Monaco and Macao) and there are 67,000 centenarians⁷. For this reason, the cost of caring for the elderly has long been a public policy objective, bringing with it financing difficulties⁸.

The cultural concept *muen shakai* (a "no relationship society" which leads to isolation) is another major social preoccupation and one of the social issues⁹ that the political authorities pay much attention to.

Moreover, parents more frequently live at greater distances from their children¹⁰. For economic reasons, professional mobility has increased, making it difficult for children to take care of their elder relatives⁸. As a result, care for the elderly is a growing burden for families in terms of time and money¹¹.

Inspired by the world's first time bank

The Volunteer Labour Bank was established in Osaka in 1973 by Teruko Mizushima. The concept centred around a voluntary group whose members exchanged labour through a time-based complementary currency, also known as a love currency. It is mainly associated with the emancipation of Japanese women, who drew on this form of solidarity to free up time from certain domestic tasks⁴. The system saw rapid expansion, with 3,000 members in the first year, and 4,000 by 1992.

1 <http://eak.hauts-de-seine.net/cahiers/cahier2/files/assets/basic-html/page10.html>
 2 <http://www.innovationunit.org/blog/201404/inspiring-healthcare-fureai-kippu>
 3 http://www.mckinsey.com/insights/asia-pacific/japan_lessons_from_a_hyperaging_society?cid=mckgrowth-emi-alt-mkg-mck-oth-1503
 4 <http://ijccr.net/2012/08/16/japans-fureai-kippu-time-banking-in-%E2%80%A8elderly-care-origins-development-%E2%80%A8challenges-and-impact/>
 5 <http://www.bipiz.org/es/recherche-avancee/sawakaya-developpe-au-japon-une-monnaie-intergeneration-le-fureai-kippur.html>
 6 <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2102rank.html>
 7 <http://www.rtl.fr/actu/economie/japon-la-societe-s-adapte-au- vieillissement-7778317763>
 8 <http://www.bipiz.org/es/recherche-avancee/sawakaya-developpe-au-japon-une-monnaie-intergeneration-le-fureai-kippur.html>
 9 <http://www.jlcc.org.uk/en/pdfs/Hureai%20Kippu%20-%20Lessons%20from%20Japan%20for%20the%20Big%20SocietyCESedit17March2011.pdf>
 10 <http://www.summer-foundation.org/en/News/Taking-care-of-your-parents-by-taking-care-of-others>
 11 <http://community-currency.info/es/necesidades-de-traduccion/fureai-kippu/>

The premature ageing of Japan's population prompted the government to review its social assistance policy through the prism of Japanese tradition, with the promotion of participation by civil society. With this, the 1980's saw the expansion of mutual help groups providing assistance to the elderly, in which up to 70,000 volunteers were recorded (a large majority of whom were middle-aged housewives). Very quickly, however, the system saw a slowdown due to a lack of reciprocity, a vital element in Japanese culture. It was then that the idea of combining monetary remuneration and the exchange of time credits came about; hence the Fureai Kippu⁴ model.

Fureai Kippu, a particularly innovative voluntary-based model founded on the principle of subsidiarity

Fureai Kippu is a network of mutual assistance services provided at local level by volunteers⁵, designed to meet the economic and social challenges touched on above. Based on the principle of subsidiarity, it covers all types of assistance to the elderly or disabled that are not covered by health insurance, such as food preparation in the home, shopping, transport, accompanying the person to the doctor, etc.²

The services offered are paid for entirely electronically in credits. One hour of service is the basic unit of Fureai Kippu (FK), bearing in mind that different services have different rates (e.g. one hour of shopping = one unit of FK and one hour of care = two units of FK)¹. These time units are paid into an electronic savings account where they can be held for personal use or they can be transferred to another eligible person (e.g. a parent living on the other side of the country). Two electronic clearing houses exist, one of which pays for time worked on a voluntary basis¹².

Each of the 374 organisations that make up the Fureai Kippu system include between 200 and 300 people. The largest is the Nippon Active Life Club which has 37,500 members and is present throughout the country, with 137 regional centres. Around one hundred thousand people benefit from the services.

Fureai Kippu saw exponential growth at the outset: between 1992 and 1998, the number of centres increased from 113 to 302. Growth slowed sharply in the 2000's due to the introduction of compulsory long-term social insurance for everyone aged 40 and over. In 2012, there were still 391⁴ Fureai Kippu centres.

A system that has been tested and approved by the population, and a source of inspiration for other countries

There are undeniable advantages to Fureai Kippu. Through it, older people get to remain living at home and to maintain a certain form of independence⁹. Surveys show it has a positive impact on them: helping others improves the social fabric surrounding vulnerable people and a more equitable relationship is made possible in the sense that volunteers get paid for their time⁹. Genuine intergenerational solidarity is established⁸.

The results of another survey show that people consider this system of care more authentic¹³ and more human⁹. The responses were unanimous: all preferred Fureai Kippu over payment in yen¹⁴.

However, improvements are needed in certain areas. The management system needs to be optimised because there is a lack of partnerships between local authorities, volunteers and non-profit organisations⁴. Moreover, Mayumi Hayashi of King's College in London stresses that the system is much too complex to be transposed, and ultimately it is limited because it is asymmetrical in the sense that the very elderly can no longer exchange services and must therefore simply pay the volunteer⁴.

Nevertheless, certain initiatives have been taken in the UK to duplicate the Japanese model⁴, and develop the Big Society model. France could also take inspiration from it¹⁵ in the context of the draft law on the adaptation of society to ageing.

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¹² Example: an elderly person calls a neighbour to prepare their meals; the neighbour receives "time units" in exchange for this service, which are paid into an electronic savings account. The neighbour can either keep these credits to obtain other services (nursing, baby-sitting, etc.), pass them on to their own relatives, or obtain payment for them.

¹³ <http://www.equaldollars.org/?p=2052>

¹⁴ <https://vimeo.com/22488878>

¹⁵ <http://www.senat.fr/seances/s201503/s20150318/s20150318008.html>