

Rethinking Housing Alternatives in Aging Cities: Exclusion and Resilience among the Urban Elderly in Japan

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Abstract

Against the backdrop of ongoing urbanization and demographic aging, this paper critically examines the limitations of Japan's formal housing system in addressing the needs of an expanding population of impoverished seniors living alone. It investigates how informal arrangements, shaped within legally ambiguous contexts, have taken form as viable responses under the strain of diminishing public interventions and escalating market pressures. Although frequently delegitimized, subsistence-based and unregulated practices continue to provide essential shelter for marginalized groups excluded from formal housing domains. Drawing on international comparisons, the paper contends that such alternatives, when facilitated by adaptive policy frameworks, possess the potential to alleviate housing precarity. Ultimately, it calls for a reconsideration of the rigid formal-informal dichotomy in order to promote more integrative and resilient housing strategies in aging urban environments.

Keywords

urban aging; informal alternatives; housing practice; elderly poverty; Japan

1. Introduction

Recent years have seen a marked global acceleration in urbanization and aging. In Japan, where these dynamics are unfolding concurrently, there is a compelling imperative to align analyses of urbanization with demographic transitions. Even in the Tokyo metropolitan area, home to the largest proportion of working-age cohorts, those aged 65 and over are projected to comprise around 35% by 2045 (Cabinet Office 2019). Yet the built environment of the city has not been

sufficiently restructured to manage this shift, notably in the housing sector. Beyond the rising demand, the primary challenge lies in ensuring the availability of accessible and affordable accommodation for the growing number of urban seniors.

Heightened economic deprivation has aggravated housing precarity among this demographic. While the national poverty rate declined slightly from 16.1% in 2012 to 15.4% in 2021 (MHLW 2022), the rate for older adults living alone reached 37%, far exceeding 14% observed among couples in the same age

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bracket (Abe 2024). With their numbers expected to swell from 7.38 million in 2020 to 10.49 million by 2050 (National Institute of Population and Social Security Research 2025), the elderly in single-person households are poised to constitute a substantial share of the urban poor. This trend points to a resurgent housing crisis amid societal and spatial transformation in progress.

Historically, housing policy was a central pillar of social welfare. This paradigm was generally realized through the construction of public housing, with the aim of formalizing substandard settlements via clearance or upgrading schemes. Nevertheless, the turn toward neoliberal modes of governance has curtailed public sector engagement, disproportionately impacting single-person older households, especially those lacking financial and social support. This marginalization underscores the necessity of reassessing existing policy frameworks and implementing measures that more effectively respond to the evolving needs of disadvantaged groups.

In the face of demographic aging, this paper advocates for reimagining alternative practices and embedding them as a deliberate component of urban housing policy. Through the lens of the elderly living alone in Tokyo, it evaluates the constraints of formalization initiatives and the viability of informal arrangements as resilient and pragmatic pathways. The discussion also considers the applicability of such modalities beyond Japan, showing how they can deliver valuable, albeit modest, forms of shelter in cities where formal housing systems dominate and selectively receive official recognition.

2. Limitations of public housing and the shift to market-based approaches

Since the post-war recovery period, public housing in Japan has served as a fundamental platform in granting housing access to those with limited income. The Japan Housing

Corporation (JHC), founded in 1955, launched this effort by building thousands of units annually, with 43,586 established in 1972 alone (UR 2023). The compilation of relevant data exhibits that private rental housing costs in the 1970s surged at more than twice the rate of inflation, whereas public sector rents remained stable, amounting to one-third of market rates (Fuwa 2024). Public housing thus played a pivotal role in enhancing household well-being and labor productivity, thereby contributing to the country's broader economic advancement.

Over time, however, the extent and function of public housing have changed. Since the creation of the Urban Renaissance Agency (UR) in 2004, which succeeded JHC, provision has been modified to conform more closely to neoliberal ideals. UR initiated a commercially oriented approach, emphasizing urban redevelopment through the encouragement of private sector involvement. As Hirayama (2005) notes, public housing construction has nearly ceased amid the shift. In fact, only 39,703 units were completed between 2005 and 2022, with just 586 in 2022 (UR 2023). By contrast, more than 72,000 condominium units were sold by private developers in the same year (Real Estate Economic Institute Co., Ltd. 2024), reflecting a pronounced reliance on profit-driven housing regimes. In light of these tendencies, only around 5% of the population resides in public housing (Statistical Bureau 2019).

Alongside the government's retreat from direct interventions, UR-managed properties have gradually diverged from the housing expectations of seniors with reduced budgets. Dwellings developed under UR tend to target middle- and higher-income segments and fall outside the affordability range of older adults. For instance, a 50-square-meter unit in a UR complex on the outskirts of Tokyo rents for approximately 120,000 Japanese yen (JPY) per month, while 38.3% of elderly residents earned less than that monthly amount in 2019 (Tokyo Metropolitan Welfare Bureau 2019). Municipal programs operated by the Tokyo Metropolitan

Government offer lower-cost options, with average rents around JPY 23,000 (Office for Housing Policy 2018). Nonetheless, the high demand renders access to these opportunities highly competitive. Application ratios may escalate to twenty applicants per unit, and acceptance rates may drop to one in thirty-six for the properties designated for older adults, such as “Silver Peer” (JKK Tokyo 2023a, 2023b). Yamamoto (2023) recounts the case of an 87-year-old man who waited fifteen years for public housing, exemplifying the scale of unmet need.

Another issue is the age and design of the existing public housing stock. As of 2018, less than one-quarter of them originated after 1995; in comparison, 60% can be traced back to before the mid-1980s (MLIT Japan 2016). These outdated buildings frequently warrant major upgrades, particularly in seismic safety and plumbing. Many were completed during the 1970s, incorporating designs for the nuclear family configuration prevalent at the time. Commonly measuring about 50 square meters and subdivided into small rooms lacking barrier-free features, such layouts are ill-suited to the living needs of single-person elderly households. The absence of elevators in many multi-story buildings impedes accessibility for those with mobility difficulties.

Prevailing beliefs that older renters are undesirable have reinforced Japan’s long-standing preference for homeownership, further narrowing their housing choices. In 2019, the homeownership rate was 61.2% overall and 88.2% among those aged 60 and over, remaining high at 79.4% even in expensive urban areas (Cabinet Office 2019). These figures demonstrate the peripheral status of seniors in the rental market, where eligibility criteria are rigorously applied. Roughly 80% of landlords are reluctant to lease properties to prospective elderly tenants (MLIT Japan 2018a). A 2023 survey found that 26.8% of older applicants were turned down, with the rate surpassing one-third in the Kanto region,

encompassing Tokyo (R65 Inc. 2023). These rejections are principally attributed to applicants’ inability to obtain a guarantor, concerns regarding their financial reliability, and perceived risks associated with solitary death. Poor older adults clearly encounter formidable obstacles when attempting to enter the formal rental housing sector.

3. Rise of informal alternatives and their drawbacks

This paper seeks to critically interrogate the pervasive binary that frames the formal as inherently legitimate and desirable, while casting the informal as deficient or temporary. Yet the formal and informal are not mutually exclusive. In the realm of urban housing, informal arrangements do not simply occupy residual spaces left by formal systems; rather, they frequently materialize as locally grounded responses to regulatory voids and the shortcomings of both public provision and market-driven development. In this regard, Yiftachel’s (2009) concept of “gray space” presents an important perspective through which to interpret this complexity. Gray space refers to liminal zones positioned between legality and illegality. Although institutionally sidelined, these spaces are implicitly tolerated and continue to be integral to the maintenance of everyday urban survival. In this paper, the term “informal alternatives” denotes organically generated practices that operate within such gray spaces.

The inadequacies of Japan’s formal housing provisions have stimulated the spread of informal alternatives that furnish feasible solutions for vulnerable people. Among these, *kashi rooms*, a form of rental accommodation, gained prominence during the economic downturn of the 2000s. Typically converted from offices, warehouses, or apartments, these two- to four-square-meter units rent for JPY 20,000 to 30,000 per month. Without formal registration as residence, they are also labeled

dappō hausu, or “law-evading houses.” Notwithstanding minimal legal safeguards, such lodgings drew tenants unable to access formal rental housing, owing to their affordability, the absence of guarantor obligations, and the issuance of documentation necessary for jobs or service contracts like mobile phones.

The momentum to delegitimize this scheme became evident in 2013, when a *kashi room* property in Tokyo’s Nakano Ward was cited for breaching the Fire Service Act, despite no reported injuries or damage. Public discourse centered on legality rather than tenant rights, leading to a series of closures and evictions. Authorities acted to tighten regulations and reclassify these rooms as “dormitories” under the Building Standards Act, thereby subjecting them to more stringent compliance requirements. Violations were identified in around 80% of the investigated properties, with 80% of those located in Tokyo (MLIT Japan 2017a, 2019a). These crackdowns suppressed the supply of low-cost options and intensified the instability experienced by housing refugees, especially among seniors. Between 2007 and 2016, the proportion of homeless persons aged 60 and over soared from 42.2% to 65.7% (MHLW 2007, 2017), evidencing the excessive burden borne by the elderly in poverty.

Stricter enforcement against *kashi rooms* triggered a subsequent phase of formalization, typified by the emergence of more regulated rental rooms known as share houses. By 2021, 5,057 registered share houses existed, up from 2,804 in 2014, with approximately 70% based in the Tokyo metropolitan area (Japan Share House Organization 2021). This growth has been fueled by policy rationales derived from neoliberal principles. Even the brochure published by the responsible ministry, *Share House Guide Book* (MLIT Japan 2017b), states that multi-tenant formats can yield considerable rental returns, attracting the interest of private operators. Administrative endorsement, coupled with profitability in high-demand urban centers,

has facilitated the expansion of this housing model.

Even with their proliferation, share houses have not succeeded in alleviating housing insecurity among older adults. A 2017 survey by the Ministry of Land, Infrastructure, Transport and Tourism (MLIT Japan 2018b) highlights several barriers. Nearly one-third of share houses imposed age restrictions that disqualified elderly applicants, resulting in those over 65 representing as little as 4.9% of all tenants. Most contracts were short-term, with 4.1% lasting more than three years. Just 15.4% of rooms were priced below JPY 40,000. Half of operators reported accepting renters eligible for special housing assistance by law, which includes those in lower income tiers, elderly people, persons with disabilities, disaster victims, single-parent households, and foreign nationals. Nonetheless, 76.6% of them were foreign nationals and only 15.6% were older adults. These patterns reveal that share houses are largely tailored to the preferences of younger cohorts with high mobility, leaving aging individuals underrepresented.

Government attempts to dismantle informal alternatives have primarily focused on the enforcement of standards, such as stricter fire safety regulations and licensing mandates for dormitory-type lodgings. These policies, in fact, have limited housing availability and accessibility without enacting appropriate compensatory measures. Japan’s policy direction continues to dismiss the alternatives as illegitimate, prioritizing their eradication at the expense of integration into comprehensive housing policy. This stance overlooks the adaptive value of improvised living endeavors and remains inadequate in addressing the entrenched inequities shouldered by underserved elderly populations.

4. Applying informal alternatives in the Global North

Ongoing societal realignments in the Global North are beginning to parallel those of the Global South, where informal alternatives have evolved as a coping mechanism to mediate access to housing. The majority of studies have examined those practices in rapidly urbanizing regions of the Global South, with particular emphasis on slums. However, as housing prices climb and socioeconomic disparities deepen in cities, the presence and spread of unregistered and unauthorized accommodations are expanding globally (Shrestha et al. 2021). Even in countries with well-established formal structures, some governments have begun to engage with implementable methods by acknowledging the potential of informal alternatives instead of undermining them.

In the United Kingdom, mounting housing costs have led vulnerable individuals to seek shelter in unconventional spaces, such as garages and sheds, that are leased as living quarters (Lombard 2019). Equivalent approaches have been adopted in New South Wales, Australia, where outbuildings are permitted for residential use (Gurran et al. 2021). Ireland has likewise proposed similar practices, formerly restricted, to mitigate the city's acute housing shortage (Loughlin 2025). These repurposed buildings, equipped with minimal amenities, serve as indispensable, though imperfect and sometimes criticized, housing options for populations excluded from formal avenues. Across diverse settings, the growing embrace of informal alternatives is justified as inevitable when government efforts and market logics are insufficient in relieving housing pressures.

In this line of discussion, the Republic of Korea stands as a noteworthy case. To navigate the accumulating age-related urban strains, Korea has utilized accommodations not officially classified as residences. The most notable example is the *goshiwon*, akin to Japan's

kashi rooms, which has long been employed as a low-cost unit. Despite consistent criticism of *goshiwon* for their unsatisfactory living and safety conditions, the Korean government has undertaken regulatory adjustments geared toward incremental improvement, rather than discarding informal alternatives as has occurred in Japan. Consequently, the number of older occupants in *goshiwon* increased from 104,766 in 2017 to 177,441 in 2022, accounting for 40% in the category of secondary housing (MLIT Korea 2017, 2022). With 72.6% of them residing alone (MLIT Korea 2022), *goshiwon* appears to offer a practical mode of shelter for the elderly in comparable situations.

The experiences of those countries suggest that informal alternatives can function as protective buffers against housing insecurity when attuned to policies informed by the local milieu and socio-demographic contexts. In Japan, incorporating such alternatives into mainstream policy would necessitate institutional restructuring to guarantee safety and accessibility, in tandem with preserving affordability. The strategic application of real-world insights may contribute to the stabilization of housing conditions and the reform of chronic inequities within formal housing systems.

5. Conclusion

The convergence of aging, urbanization, and economic hardship has intensified housing insecurity among impoverished seniors living alone. Public housing has become less attainable following its reduction in scope and scale, whereas private rentals are financially out of reach. This reflects trajectories observed in the Global South, where spontaneous settlements took shape due to the persistent inaction of authorities. As shown in the international cases outlined, formulating broader housing policy must involve the inclusion of informal alternatives as purposeful elements.

A key implication of this study is that the formal-informal divide fails to capture the realities of aging in contemporary cities. Robust housing policy entails the coordination of varied tenure types, spatial patterns, and assistance mechanisms. Informal alternatives should be understood not as a deficiency in planning, but as strategies that arise in response to enduring structural constraints. Accordingly, policy recommendations call for revising regulations to permit affordable rentals that comply with basic safety requirements, allocating subsidies to elderly tenants in need, and expanding eligibility for share houses that sustain diverse urban lifestyles.

As demographic transitions accelerate, countries such as Japan confront heightened challenges in addressing poverty and social divides. Although safety remains paramount, renewed attention is essential to harness the constructive potential of subsistence tactics. This is especially evident in today's contexts, characterized by the weakening of public commitment and the ascendancy of neoliberal influence, where older adults are increasingly at risk of displacement. Policymakers and planners are thus urged to re-evaluate informality and pursue concrete visions toward more just and workable urban futures.

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