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# ADAPTING TO RISK, LEARNING TO TRUST: SOCIOECONOMIC INSECURITIES AND FEELINGS OF DISCONNECTEDNESS IN CONTEMPORARY JAPAN

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## *Abstract*

Over the past two decades, topics related to social inequality have come to dominate public discourse in Japan. Over the same time span, the number of Japanese who experience socioeconomic anxiety in their everyday life has increased. Analysis of data from a nationwide survey carried out by the German Institute for Japanese Studies (DIJ) in 2009 shows that an increase of social risks is not only perceived as something affecting others, but that strong socioeconomic anxieties and fears of social isolation spread throughout all strata of Japanese society. While status differences prove to be only weakly associated with a variation in insecurities, the positive impact of trust resources is strong. However, as levels of trust, especially in governmental welfare, are low, they cannot fully develop their protective function. It seems as if Japan has not yet managed the transition from a society based on assurance to a society based on trust (Yamagishi, 1999).

## 1 Introduction

Over the past two decades, Japan has parted with the self-image of the homogeneous middle class society (*chūkan kaisō shakai* 中間階層社会) it had fostered for over three decades (Chiavacci, 2008; Ishida and Slater, 2010). Instead, as ongoing economic recession, demographic change, and a deregulation of the labor market translate into an increase in income inequality and rising numbers of the relative poor, Japan has accepted a new self-perception as a gap society (*kakusa shakai* 格差社会) (Jimbo / Miyadai, 2009; Kariya, 2001; Miura, 2005; Ōtake / Shiraishi / Tsusui, 2010; Tachibanaki, 1998; Satō, 2000; Shirahase 2010b).

The focus of scholarly interest so far has been on the measurement of objective disparities (Hara and Seiyama, 2005; Minami, 2008; Sato / Imai, 2011; Tachibanaki, 1998) and the analysis of redistribution mechanisms (Abe et al., 2008; Komamura, 2008; Sekine, 2008; Shirahase, 2010a). Such research shows that social risks have indeed increased, especially for more vulnerable groups at

the bottom of the status ladder (Genda, 2012; Iwata, 2008; Iwata and Nishizawa, 2005; Yamada 2009). At the same time, it seems as if the rediscovery of social inequality, which has dominated academic and public discourse since the beginning of the new century, has caused strong feelings of insecurity and vulnerability to spread throughout all strata of Japanese society.

That greater parts of the population than seem feasible in relation to objective changes appear to experience anxieties regarding their socioeconomic status is already indicated by an analysis of job insecurity carried out by the OECD (1997) in the mid-1990s. In this comparison of actual job stability with subjectively perceived job security across OECD countries, Japan stands out as the country with the highest rate of perceived employment insecurity, albeit having a comparatively low unemployment rate and high job stability. This indicates that anxieties are not the simple outcome of objective conditions on the labor market, but arise out of a complex interplay of institutional and demographic factors (Hommerich, 2012; Hommerich / Bude / Lantermann, 2012).

Numbers from an annual survey by the Cabinet Office (Naikakufu 2012) confirm an increase of anxieties to be a long-term trend, starting in the early 1990s. Since then, the share of respondents experiencing worry or fear in their everyday life has steadily increased (see Figure 1), reaching 69.1 percent in 2012.

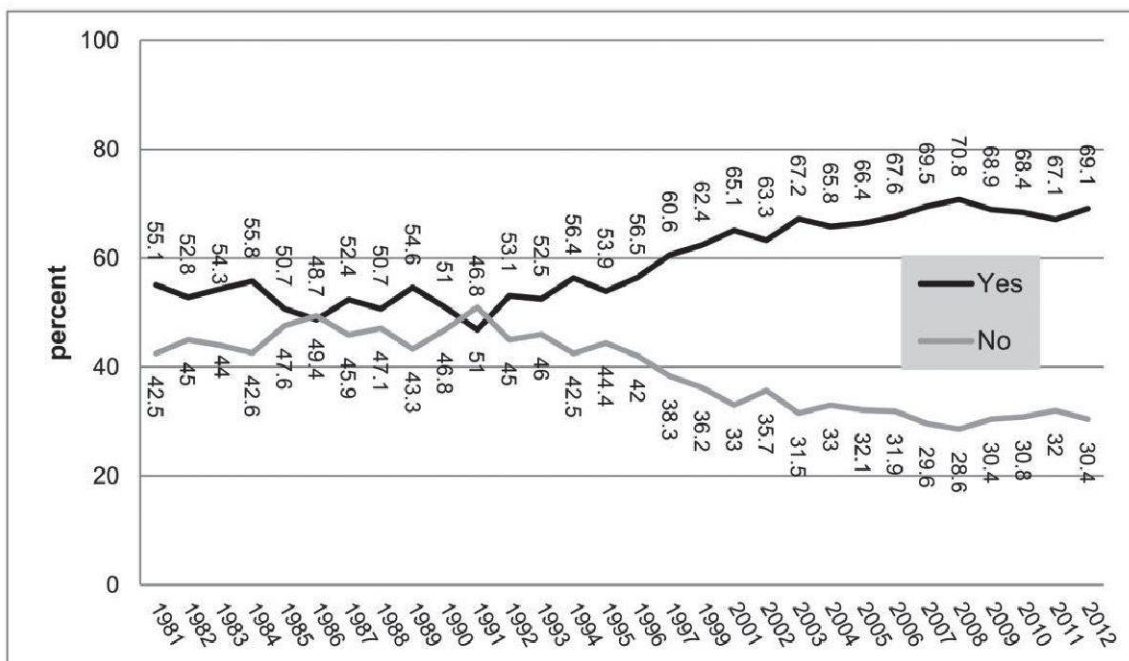


Figure 1: Experience of worry or fear in everyday life, 1981–2012. Source: Naikakufu (2012).

This is mainly due to a steep increase in respondents who worry about their economic situation in the near future as well as in old age, figures that have surged especially since the early 1990s (see Figure 2). At the same time, an – albeit more gradual – increase in worry about one’s own health or one’s family’s health can be witnessed. In the light of the demographic change Japan is experiencing, the latter does not come as a surprise.

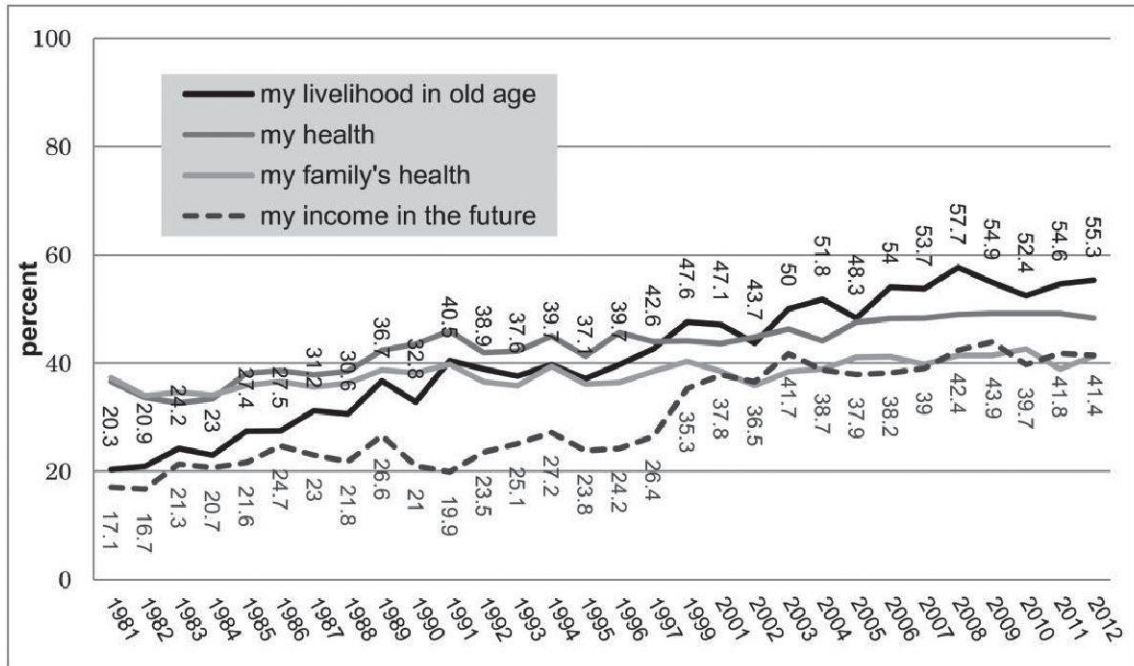


Figure 2: Worry or fear in everyday life by content, 1981–2012. Source: Naikakufu (2012).

These numbers indicate that an increasing share of Japanese feels a “nagging sense of insecurity” (Genda, 2005) as well as a “social evaluative threat” (Wilkinson / Pickett, 2009: 37). Such negative emotions cause psychological stress and reduce individual wellbeing. In extreme cases, this can result in introversion and social withdrawal (Lantermann et al., 2009).<sup>1</sup> Affecting greater parts of a population, this can have a negative effect on the social cohesion of society as a whole. First signs of a development in this direction are indicated by the discourse on Japan as *muen shakai* (無縁社会) – as a “society without bonds”

1 An example for such behavior in Japan is the group of so-called *hikikomori* (ひきこもり). This term describes adolescents or young adults who withdraw completely from social life, by shutting themselves into their room for weeks, months, or even longer (ZIELENZIGER, 2006).

(Ishida, 2011; Miyamoto, 2012; NHK, 2010; Tachibanaki, 2010; Tagsold, 2012; ZKGK, 2012).

While recent developments, therefore, suggest an increase of socioeconomic anxieties and fears of social isolation, little is known about the actual extent of such insecurities amongst the Japanese population or about who is especially affected. Using data from a nationwide survey carried out by the German Institute for Japanese Studies (DIJ) in September 2009, this paper takes a first step towards filling this gap. After looking at respondents' perceptions of the general socioeconomic climate, I present descriptive findings to assess the extent of socioeconomic anxieties and feelings of losing touch with society among different status groups. Next, I will analyze to what extent feelings of uncertainty and disconnectedness can be explained by socioeconomic characteristics of the individual living situation.

As one form of social capital, trust has been shown to function as a lubricant for social relationships in uncertain situations (Coleman, 1988; Putnam, 2001; Yamagishi, 1998). In situations for which we lack adequate information or knowledge to fully estimate and control risks connected to the outcome of our behavior, it becomes difficult to make liable decisions. In modern societies, which are characterized by high social risk, this is often the case. If we trust someone, however, we expect "him or her not to act in a selfish manner despite the existence of social uncertainty" (Yamagishi, 2011: 25). Trust in others' benign intentions towards us, in this sense, can help cope with situations characterized by uncertainty (Luhmann, 2000 [1968]: 93). Applied to social risks in contemporary Japan, this could mean that trusting the government to provide a safety net that protects one from losing one's livelihood, for instance, might reduce feelings of uncertainty towards the future. At the same time, trusting family and friends to help out in times of need, might protect from feelings of disconnectedness. To test whether these assumptions hold true, I will use multivariate analysis to investigate the impact of trust in governmental welfare and social networks on anxieties and fears of social isolation, whilst controlling for the socioeconomic context of the individual living situation. Finally, I will look at the distribution of trust amongst the Japanese population in order to understand who has access to such (possibly) protective resources and who does not, discussing the findings in the context of processes of adaption to social change in contemporary Japan.

## 2 Data

The data used for analysis was collected in a nationwide postal survey carried out by the German Institute for Japanese Studies (DIJ) in September 2009.<sup>2</sup> Two-stage stratified random sampling was used to draw an original sample of 5000 respondents from the population registry. With a response rate of 32.7 percent, 1633 questionnaires were collected for analysis. Comparison with the original sample and data of the 2005 Census shows that the realized sample gives a good model of Japanese society in terms of gender, age, and region. Employed persons were slightly over-represented in the realized sample when comparing to the 2005 Census.<sup>3</sup>

### 2.1 Socioeconomic and Socio-Demographic Indicators

To identify factors that are associated with status anxieties and feelings of isolation in Japan, I used indicators for the socioeconomic situation (income, savings, type of employment) as well as socio-demographic variables (gender, age, education, city size) that have been associated with differences in perception of socioeconomic risk in previous research (Green, 2009; OECD, 1997).<sup>4</sup> The descriptive characteristics of the sample for these indicators are displayed in Table 1.

2 The survey is part of a cross-cultural comparison between Germany and Japan. It was outlined by the author in cooperation with Heinz Bude and Ernst-Dieter Lantermann of Kassel University, Germany. Data collection was carried out by Chūō Chōsasha.

3 2005 Census = 62.3 percent; realized DIJ survey sample = 66.3 percent.

4 GREEN, 2009, gives a good general overview of the literature on factors associated with job insecurity. While his study also includes Japan, however, the discussion of results does not extend to special circumstances in Japan. The OECD (1997) analysis discusses Japan more explicitly, which is why I will rely more on this study where possible to formulate my own hypothesis for expected outcomes.

	% (n)
<i>Gender</i>	
Male	48.2 (787)
Female	51.8 (846)
<i>Age groups</i>	
20–34	17.8 (291)
35–49	24.5 (400)
50–64	29.6 (484)
65+	28.0 (458)
<i>Educational groups</i>	
Middle school	15.3 (244)
High school	45.1 (722)
University	39.6 (634)
<i>Region</i>	
Rural area	9.9 (161)
Other city	63.8 (1042)
Major city	26.3 (430)
<i>Income groups</i>	
Low	22.6 (331)
Lower middle	14.7 (216)
Upper middle	27.1 (397)
Upper	35.6 (522)
<i>Savings</i>	
Yes	47.6 (770)
No	52.4 (849)
<i>Type of employment (employed, only unmarried women)</i>	
Non-regular	39.4 (572)
Self-employed	8.5 (124)
Regular	52.1 (757)

Table 1: Characteristics of analysis sample

To control the influence of different stages in the life-course, I divided respondents into four age groups: 20–34-year-olds, who are entering the labor market or are in early stages of their career and most often not yet restricted by family obligations; 35–49-year-olds, who are in the midst of their career and have taken

on responsibility in getting married and starting a family; 50–64-year-olds, who have established themselves in work and family life; and 65-year-olds and older, who have retired from work and can be expected to be less affected by the recent changes of the socioeconomic climate and have fewer or no family obligations anymore. I expected anxieties to be especially high amongst the youngest age group, for whom it has become more difficult than for earlier generations to enter the labor market through regular employment.

Respondents were divided into three educational groups, depending on whether they had finished primary (middle school), secondary (high school), or tertiary education (university<sup>5</sup>). Here, I expected respondents with higher educational achievements to experience lower anxiety since the labor market situation they face is still less severe than that faced by lower educational groups.

To control a possible influence of infrastructural surroundings, respondents were grouped according to whether they lived in major cities ( $\geq 500,000$  inhabitants), minor cities (20,000 to  $< 500,000$  inhabitants), or in a rural area. Due to cutbacks in public investment to activate local labor markets after 1996 (Higuchi, 2008), cutbacks that have resulted in a widening of the urban-rural gap, I expected respondents in rural areas and minor cities to experience stronger anxieties.

Income groups were formed on the basis of annual household income, which was adjusted for household size with an elasticity of 0.5 (Förster and D'Ercole, 2009: 7–8), and then divided into four groups based on the median annual household income of 2,240,000 yen published by the MHLW for 2009.<sup>6</sup> Income categories are formed in this way in order to represent the social strata that respondents belong to. The lowest income group earns less than 1,120,000 yen. This corresponds to less than 50 percent of the official median income in 2009, which is the threshold set by the Japanese government to define relative poverty. Respondents who fall into this category are highly likely to face socioeconomic difficulties and are expected to experience the strongest socioeconomic anxieties and feelings of isolation. Middle incomes are divided into two groups with incomes ranging from 1,120,000 to 2,240,000 yen (50–100 percent of median income) categorized as lower middle, and incomes ranging from 2,240,000 to 3,360,000 yen (100–150 percent of median income) grouped as upper middle of the income range. The highest income group earns over

5 In Japan this also includes two-year-colleges (*tanki daigaku* 短期大学) and vocational schools (*senmon gakkō* 専門学校).

6 <<http://www.mhlw.go.jp/toukei/saikin/hw/k-tyosa/k-tyosa10/2-7.html>> (30.01.2013).

3,360,000 yen, which equals more than 150 percent of the median income. To assess how financial assets other than income from work influence anxieties, respondents were asked whether they had savings to fall back on in times of need (answer categories: “yes”/“no”). Not having any savings is expected to be associated with higher anxieties.

As an additional indicator for the precariousness of objective living situations, respondents who were employed at the time of the survey were grouped by type of employment. The categories “regular,” “non-regular,” and “self-employed” were chosen, based on the assumption that non-regular employees and the self-employed face higher objective risks of experiencing spells of financial hardship than regular employees, who enjoy high job protection. Non-regular employees are, therefore, expected to experience stronger anxieties. At the same time, I expected them to experience stronger feelings of social isolation as they are not considered to be part of the core workforce – something that is also important for identity formation in the context of Japanese society, which is still today strongly influenced by company-ism (*kaisha shugi* 会社主義) (Baba, 1997). As married women often work part-time to earn a little extra on top of the salary their husbands earn from regular employment, they were not included in this indicator. Their household situation would be much less precarious than that of a household in which the main breadwinner works in atypical employment and might, therefore, create a biased representation of insecurities.

### 3 Empirical Findings

#### 3.1 *Perception of Socioeconomic Climate*

Before investigating to what extent insecurities have spread amongst different demographic strata, I will take a brief look at how respondents judged the overall socioeconomic climate. As risk assessments are mental models “based on observations and perceptions or social constructions of the world” (Renn, 2008: 4), they do not have to coincide with the objective probability of experiencing precarious economic circumstances. However, if one feels the overall risk of experiencing socioeconomic troubles to be high, the risk of being personally afflicted at some point in the future will also seem higher than in the opposite

case (Burns / Peters / Slovic, 2012).<sup>7</sup> The way general social risks are perceived might indicate which groups are especially prone to experiencing anxieties and feelings of isolation.

To measure how respondents judged the general socioeconomic climate, they were asked whether they believed that the number of people experiencing socioeconomic troubles had increased in recent years. 89.3 percent agreed,<sup>8</sup> indicating a high sensitivity for difficult socioeconomic conditions and an acceptance of the divided society model (Chiavacci, 2008: 23). When comparing respondents according to central socio-demographic and socioeconomic characteristics, there were hardly any significant differences in the perception of a general increase of socioeconomic troubles in Japanese society (see Table 2).

Both men and women agreed equally strongly that the socioeconomic climate had become harsher in recent years. By age group, only the oldest group of the over-64-year-olds had a slightly weaker perception of increasing socioeconomic troubles amongst the Japanese population. Differences in perception between educational and income groups remained small. The type of employment a respondent worked in was not associated with a difference in perceptions of an increasingly difficult socioeconomic climate. Respondents living in rural areas displayed the overall highest awareness of increasing socioeconomic troubles with 96.3 percent answering positively. This was a significantly higher share than amongst respondents living in minor (89 percent) and major cities (87.4 percent), and it confirms my expectation of a stronger perception of socioeconomic changes in rural areas affected by cutbacks in public investment. Overall, however, differences are not big and it is safe to say that the current socioeconomic climate was perceived as difficult across all status groups.

7 For a more detailed discussion of the effects of perceived availability of risk, see RENN, 2008: 103.

8 Respondents were asked to answer on a 7-point scale: 1 = "I do not think so at all"; 2 = "I do not think so"; 3 = "I rather do not think so"; 4 = "Neither/nor"; 5 = "I rather think so"; 6 = "I think so"; 7 = "I strongly think so." Here, percentages from answer categories 5 to 7 are added up to display the share of affirmative responses.

	Perception of harsh socioeconomic climate (%)	Socioeconomic anxiety		Feeling disconnected (%)
		Short-term: Lower income in the near future (%)	Long-term: Lower standard of living in old age (%)	
<i>Gender</i>				
Male	87.9	75.2	82.5	12.6
Female	90.6	69.2	86.1	12.9
Total	89.3	72.1*	84.4	12.8
<i>Age groups</i>				
20–34	89.6	64.7***	85.2	18.7***
35–49	91.5	66.4***	86.6	9.8*
50–64	91.1	80.5***	86.6	10.7
65+	85.2***	73.8	79.4***	13.7
Total	89.3	72.1	84.4	12.8
<i>Educational groups</i>				
Middle school	86.7	78.3*	87.8	20.1***
High school	92.1**	75.8**	88.2***	12.8
University	87.8	66.3***	79.2***	10.2*
Total	89.9	72.1	84.5	12.7
<i>Region</i>				
Rural area	96.3***	74.6	84.7	13.2
Other city	89.0	72.7	85.7	13.5
Major city	87.4	70.0	81.0*	10.8
Total	89.3	72.1	84.4	12.8
<i>Income groups</i>				
Below 50%	90.3	75.2	89.5***	17.8***
Lower middle	86.0*	73.3	85.4	13.7
Upper middle	91.4*	72.6	86.3	9.8
Upper	89.2	71.4	79.4***	9.4*
Total	89.6	72.8	84.4	11.9
<i>Type of employment (employed, only unmarried women)</i>				
Non-regular	86.0	70.7	81.2**	18.5***
Self-employed	85.0	77.9	78.8	10.3
Regular	88.9	74.6	84.3**	6.9**
Total	87.7	74.1	82.9	10.0
<i>Savings</i>				
Yes	86.4	66.2	75.3	8.3
No	92.0	77.8	92.9	17.1
Total	89.3***	72.2***	84.5***	12.8***

Table 2: Perceptions of socioeconomic climate, socioeconomic anxiety, and feelings of disconnectedness

Notes: The percentages refer to those respondents who answered positively (scale points 5 to 7). Significant differences from respective total shares: \* $p \leq 0.10$ ; \*\*  $p \leq 0.05$ ; \*\*\*  $p \leq 0.01$ . Significant differences in the categories “gender” and “savings” are indicated for the total share.

### 3.2 Socioeconomic Anxieties

Subjective socioeconomic insecurities were measured through the following two statements, which respondents were asked to rate on a 7-point scale from 1 (= “Does not apply to me at all”) to 7 (= “Strongly applies to me”):

- (a) “I fear that I will not be able to maintain my current income level in the near future.”
- (b) “I fear that I will have to lower my standard of living considerably in old age.”

Statement (a) measures fears of socioeconomic deprivation in the short-term future. Statement (b) refers to the expectations respondents hold towards their socioeconomic status in old age. Respondents’ expectations for the future do not tell us anything about how that future will actually turn out. Instead, they are an indicator of how respondents feel at present. The distinction between short-term and long-term insecurities functions as an indicator of whether anxieties are immediate and pressing, or whether they are less tangible and somewhat more distant, as for example when related to one’s life after retirement.

Table 2 shows the distribution of respondents who rated the two statements affirmatively (scale points 5 to 7), indicating socioeconomic anxieties. Overall, anxieties over the standard of living in old age were stronger than insecurities connected to the immediate future. Whereas 84.4 percent were worried about having to lower their standard of living considerably in old age, only 72.1 percent feared to not be able to maintain their income in the near future. This pattern is similar to the ranking of different anxieties displayed in the government survey quoted above (Naikakufu, 2012). Overall, individual insecurities were slightly weaker than the negative assessment of the general socioeconomic climate. Nevertheless, a high proportion of respondents were struggling with socioeconomic insecurities, especially when considering the long-term perspective. This indicates indistinct insecurities to be somewhat stronger than concrete anxieties over the immediate future.

Comparing age groups revealed contrary patterns regarding short-term and long-term insecurities, which can be explained by the different stages in the life course. The two younger age groups, who were just starting out or establishing themselves in their professional career, were less worried about having lower

income in the near future (64.7 and 66.5 percent), possibly because it was low to begin with, as is often the case in the early stages of a career in Japan. The 50–64-year-olds, on the other hand, had strong anxieties about their immediate financial future (80.5 percent). Here, anxieties are most probably connected to a fear of not being able to keep the current level of income upon retirement. Insecurity regarding income in old age was most prevalent in the three age groups of working age. The over-65-year-olds were less anxious, most likely because this life stage was not an abstract future for them anymore, but already their everyday reality.

Different educational levels were strongly associated with differences in expectations of the future, with insecurities being especially strong in lower educational strata. As expected, respondents with a tertiary degree were less anxious. In this regard, estimations of possible future risks coincided with objective risks of job loss and consequent financial problems, as these are higher for groups with lower educational levels (Brinton, 2011; Honda, 2011 [2008]).

Regarding anxieties, no significant difference was found by region. The stronger awareness of a harsher socioeconomic climate seems not to have translated into stronger individual anxieties in rural areas.

Anxieties connected to financial stability in the near future did not differ significantly by level of income and type of employment, but proved to be similarly high across all subgroups. Whether or not the respondents had savings for a “rainy day” was the only socioeconomic indicator significantly associated with higher or lower short-term insecurities. Among respondents without savings, 77.8 percent were worried about their income in the near future. For respondents with savings, the share was over 10 percentage points lower (66.2 percent), indicating, as expected, an alleviating effect of possessing financial assets. But here, too, more than half felt uncertain about their financial future.

Regarding expectations towards one’s standard of living in old age, differences between socioeconomic status groups were more pronounced. Of respondents in the lowest income group, the highest share (89.5 percent) was worried about having to lower their standard of living considerably in old age, whereas respondents in the highest income group were least anxious (79.4 percent). Again, respondents with savings were less worried than respondents without financial reserves (75.3 percent and 92.9 percent, respectively), again indicating the (intuitively comprehensible) reassuring effect of possessing financial assets. Differences between respondents by type of employment were opposite than expected, with regular employees showing the highest anxieties (84.3 percent). One explanation might be that they feel they have more to lose

than self-employed or workers in non-regular employment, whose socioeconomic status is – generally speaking – low to begin with. Nevertheless, in all subgroups, more than three quarters felt insecure about their lifestyle in old age.

Men proved to be more worried about the short-term development of their income than women. This difference remained when controlling for labor market participation and marital status. This is contrary to findings in the literature, which mostly identify greater levels of job insecurity among women, due to a disproportionately high share of women working in precarious employment (Green, 2009: 345). Since men in Japan still take on the role of the main breadwinner more often than women, a possible explanation might be that they feel strong responsibility – and thereby also pressure – to take care of their family. This assumption is also supported by the fact that anxieties connected to life in old age, when responsibilities are no longer connected to the income of a main breadwinner, did not differ between men and women.

Overall, more respondents experienced anxieties connected to the long-term development of their standard of living than were afraid of financial difficulties in the immediate future. The working age population in particular is expecting to experience social downgrading at some point in the future, the latest after retirement. This is clearly different from the dream of constant social upgrading over the life-course, which shaped the expectations of the post-war generation and which for them still delivered (Hommerich, 2012).

### *3.3 Feeling Disconnected*

To assess feelings of disconnectedness, respondents were asked to rate the statement “I feel like I do not really belong to society” on a 7-point scale.<sup>9</sup> In comparison to the experience of socioeconomic anxieties, a much smaller share (12.8 percent) felt not to be a full member of society (Table 2). Seen in the context of the social cohesion of a society, however, it can be interpreted as a high share, if more than one-tenth feels to not be fully included.

Looking at simple distributions, the only demographic characteristics not significantly associated with differences in feelings of disconnectedness were gender and region. For all other subgroups, shares varied. Regarding socioeconomic status indicators, similar patterns became visible as with financial insecurities, albeit the differences being slightly more pronounced. The

9 Answer categories were the same as for the items concerning socioeconomic anxieties.

lower the income category, the higher the feelings of isolation: In the lowest income category comprised of the relative poor, 17.8 percent felt to not really belong to society. As expected, higher income groups were less worried about being a part of society. Whether or not respondents had savings to fall back on in times of need had a similarly pronounced impact on whether they felt able to fully participate in society. The strongest difference, however, existed between regular and non-regular employees: While regular employees had the overall lowest share of respondents who felt excluded from society (6.9 percent), workers in non-regular employment showed strong feelings of social disconnectedness (18.5 percent). This can probably be attributed to a stigmatization of non-regular employees as not being full members of society and emphasizes the importance of employment for perceived social membership in Japan. Notwithstanding over 30 percent of the Japanese workforce being atypically employed at the end of the 2010s, still only a person in regular employment is considered to be a *shakaijin* (社会人) – a responsible and active member of society. As shares of non-regular employment are especially high in younger age groups, it does not come as a surprise that – as hypothesized – the share of 20–34-year-olds who felt unable to fully participate in society was also high (18.7 percent). Likewise, low educational levels corresponded to strong feelings of disconnectedness: Of respondents who graduated from middle school with no further education, 20.1 percent – the highest share at large – felt not really to belong to society, possibly because they did not see a chance of improving their situation.

Overall, feelings of being disconnected from the social whole showed a higher association with the precariousness of the objective living circumstances than in the case of socioeconomic anxieties. Feelings of isolation were especially common among socioeconomically vulnerable groups with low income, low education, and in non-regular employment.

#### 4 Determinants of Socioeconomic Anxieties and Feelings of Disconnectedness

Of course, a comparison of simple distributions does not show the isolated effects the different aspects of respondents' living circumstances might have. It is, therefore, necessary to check which characteristics are associated most strongly with experiences of socioeconomic anxieties and feelings of

disconnectedness whilst controlling for the impact of the others. Furthermore, it must be tested how much of the variance of insecurities can actually be explained by the factors considered so far, in order to understand whether other important influences might have remained unconsidered.

To do so, I calculated two regression models with socioeconomic anxieties and feelings of disconnectedness as dependent variables respectively (Table 3). For Model 1, the two items to measure short-term and long-term anxieties were added up to an index of socioeconomic anxieties (Cronbach's  $\alpha = 0.73$ ).<sup>10</sup> In Model 2, the same item as above ("I feel like I do not really belong to society") was used as an indicator for feelings of disconnectedness. Using hierarchical multiple regression models, I first checked the explanatory power of the socioeconomic and socio-demographic factors included in the descriptive analysis so far. Next, I added measures of trust in governmental welfare services and social networks on the explanatory side in order to analyze whether trust resources have an alleviating effect on feelings of insecurity which can be isolated from socioeconomic and socio-demographic factors. This was done based on the assumption that an individual who trusts in social relationships and welfare services is better equipped to cope with social uncertainty (Yamagishi, 2011). The feeling that one can trust one's family and friends as well as welfare institutions enhances "a feeling of confidence that one's internal and external environments are predictable and that there is a high probability that things will work out as well as can reasonably be expected" (Antonovsky, 1979: 10), thereby reducing perceived financial insecurity and feelings of isolation. Trust in governmental welfare was measured through the item "I feel sufficiently provided for by the state in my old age," using the pension system as one aspect of social welfare that is bound to affect all respondents at some point in their lives. Trust in a social network was assessed through respondents' evaluation of the statement "If I am troubled, there is someone who helps me." Respondents rated both items using the same 7-point scale as for socioeconomic anxieties. The results of the regression analysis are displayed in Table 3.

The share of variance explained by socioeconomic and socio-demographic differences alone is low for both models (see Table 3: Step 1). Only 11 percent of the variance in socioeconomic anxieties and 10 percent of variance in feelings of disconnectedness can be explained by differences in the respondents'

10 Cronbach's  $\alpha$  is a measure used to rate the internal consistency (homogeneity) of items forming a scale or an index. It can take on values between 0 and 1, with 1 implying high consistency of the items. Values of  $\geq 0.7$  indicate an acceptable reliability of the scale.

socioeconomic status. This implies that the impact of status differences is small and confirms that feelings of insecurity and disconnectedness can be found throughout all strata of Japanese society.

Regarding socioeconomic anxieties, most assumptions drawn from the simple distribution displayed in Table 2 are also confirmed. Higher levels of education, income, and savings correspond to lower insecurities, with the latter having the overall strongest explanatory effect (Table 3: Model 1, Step 1). Gender and region have no significant effect. The comparison of age groups shows that especially the 50–64-year-olds are prone to experience strong anxieties regardless of their socioeconomic situation and level of education.

Feelings of disconnectedness do not differ significantly by age, gender, or region, when controlling only for characteristics of the respondents' objective living circumstances (Table 3: Model 2, Step 1). The effects of education and income are similar to the model for socioeconomic anxieties, albeit stronger. Here, also, savings have the greatest power to reduce feelings of social isolation.

The impact of type of employment is opposite in the two models: Whilst regular employees experience higher levels of socioeconomic anxieties than non-regular employees and self-employed, they are less prone to feel excluded from society. This shows that regular employees are more worried about losing their present status, which provides socioeconomic security, than non-regular employees and self-employed, who do not have such security to fall back on in the first place and, therefore, might have less to lose. At the same time, regular employees do not feel the threat of losing touch with society to the same extent as non-regular employees, who are more likely to not feel they are full members of society. This implies a negative psychological impact of atypical employment.

With the addition of trust resources in step 2 of the hierarchical regression analyses, the explanatory power of both models increases (Table 3: Step 2). For socioeconomic anxieties, the share of explained variance nearly doubles when trust in governmental welfare services is controlled for (adj.  $R^2 = .20$ ). Respondents' levels of trust in the pension system has the greatest explanatory power of all included items ( $\beta = -.314$ ). It is even higher than the impact of savings ( $\beta = -.229$ ). As respondents' anxiety regarding their standard of living in old age was especially strong, it is not surprising that the explanatory power of trust in the pension system should be so high. Trust in a social network, on the other hand, proves to be unrelated to feelings of socioeconomic insecurity.

	Model 1: Socioeconomic anxieties			Model 1: Socioeconomic anxieties		
	Step 1		Step 1	Step 1		Step 1
	B (SE)	$\beta$	B (SE)	$\beta$	B (SE)	$\beta$
<i>Gender (1 = female)</i>	.101 (.062)	.101 (.062)	.101 (.062)	.101 (.062)	.101 (.062)	.101 (.062)
<i>Age groups</i>						
20-34	Ref.	Ref.	Ref.	Ref.	Ref.	Ref.
35-49	.114 (.091)	.114 (.091)	.114 (.091)	.114 (.091)	.114 (.091)	.114 (.091)
50-64	.324 (.092)	.324 (.092)	.324 (.092)	.324 (.092)	.324 (.092)	.324 (.092)
65+	-.084 (.098)	-.084 (.098)	-.084 (.098)	-.084 (.098)	-.084 (.098)	-.084 (.098)
<i>Education</i>						
Middle school	Ref.	Ref.	Ref.	Ref.	Ref.	Ref.
High school	-.031 (.089)	-.031 (.089)	-.031 (.089)	-.031 (.089)	-.031 (.089)	-.031 (.089)
University	-.276 (.099)	-.276 (.099)	-.276 (.099)	-.276 (.099)	-.276 (.099)	-.276 (.099)
<i>Region</i>						
Rural area	Ref.	Ref.	Ref.	Ref.	Ref.	Ref.
Other city	.066 (.100)	.066 (.100)	.066 (.100)	.066 (.100)	.066 (.100)	.066 (.100)
Major city	.008 (.109)	.008 (.109)	.008 (.109)	.008 (.109)	.008 (.109)	.008 (.109)
<i>Income</i>						
Below 50%	Ref.	Ref.	Ref.	Ref.	Ref.	Ref.
Lower middle	-.084 (.096)	-.084 (.096)	-.084 (.096)	-.084 (.096)	-.084 (.096)	-.084 (.096)
Upper middle	-.129 (.081)	-.129 (.081)	-.129 (.081)	-.129 (.081)	-.129 (.081)	-.129 (.081)
Upper	-.273 (.080)	-.273 (.080)	-.273 (.080)	-.273 (.080)	-.273 (.080)	-.273 (.080)
<i>Savings (1 = yes)</i>	-.658 (.061)	-.658 (.061)	-.658 (.061)	-.658 (.061)	-.658 (.061)	-.658 (.061)
<i>Employment</i>						
Non-regular	Ref.	Ref.	Ref.	Ref.	Ref.	Ref.
Self-employed	.094 (.117)	.094 (.117)	.094 (.117)	.094 (.117)	.094 (.117)	.094 (.117)
Regular	.174 (.066)	.174 (.066)	.174 (.066)	.174 (.066)	.174 (.066)	.174 (.066)
<i>Trust in pension system</i>						
<i>Trust in social network</i>						
Adj. R <sup>2</sup>	.11	.20	.10	.14	.14	.14
F for change in R <sup>2</sup>		86.237***		36.08***		36.08***
F	14.82***	25.19***	12708***	16.14***		16.14***

Table 3: Determinants of socioeconomic anxieties and feelings of isolation ( $n = 1633$ )

Note: \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ .

The explanatory power of the model for feelings of disconnectedness does not increase to the same extent (adj.  $R^2 = .14$  compared to adj.  $R^2 = .10$  in Step 1). Nevertheless, the addition of the two trust variables contributes to a better explanation of what causes feelings of isolation. Here, it is trust in a social network that has an alleviating effect, while trust in welfare services shows no significant association. Trusting to have friends and family to rely on in times of trouble significantly reduces feelings of disconnectedness ( $\beta = -.210$ ). As in Model 1, the alleviating power of the respective trust resource is higher than the isolated impact of the other explanatory variables included in the model.

With the exception of the impact of savings, the results of the multiple hierarchical regression models imply that objective living circumstances are only weakly related to feelings of insecurity, whereas the effects on feelings of isolation were somewhat stronger. This supports the conclusion that status anxieties vary little across social strata of Japanese society, but are high overall. A fear of losing touch with society, on the other hand, is stronger especially amongst socioeconomically vulnerable groups. After trust resources were included in the analysis, stronger explanatory power could be achieved, indicating that socioeconomic anxieties especially depend on whether or not an individual trusts in existing welfare services, whereas trusting to be able to rely on family and friends can protect from feelings of disconnectedness.

## 5 Trust Disparities and Their Implications

As the multivariate analysis showed trust resources to have a protective function, the next logical step is to look at how strong that trust is. Table 4 shows the distribution of the two forms of trust considered here over the socioeconomic and socio-demographic subgroups. Displayed are the shares of respondents who indicated trust in the adequacy of the pension system or in social contacts to rely on in times of need by rating the two respective statements positively (scale points 5–7).

	Trust in pension system (%)	Trust in social network (%)
	Rather trust	Rather trust
<i>Gender</i>		
Male	9.1	62.5
Female	4.3	80.8
Total	6.6***	72.0***
<i>Age groups</i>		
20–34	4.1*	79.2***
35–49	2.3***	73.2
50–64	6.1	69.0
65+	13.0***	69.2
Total	6.6	72.0
<i>Educational groups</i>		
Middle school	4.1	62.5***
High school	6.9	71.9
University	7.0	75.3*
Total	6.5	72.0
<i>Region</i>		
Rural area	7.2	75.3
Other city	6.2	71.5
Major city	7.3	72.0
Total	6.6	72.0
<i>Income groups</i>		
Below 50%	4.1*	67.3*
Lower middle	6.9	67.3
Upper middle	6.6	74.8
Upper	8.0	73.7
Total	6.6	71.7
<i>Type of employment (employed, only unmarried women)</i>		
Non-regular	6.8	66.2
Self-employed	11.8*	67.1
Regular	5.9	69.5
Total	6.8	68.5
<i>Savings</i>		
Yes	9.4	77.8
No	4.2	66.7
Total	6.7***	72.0***

Table 4: Distribution of trust resources

Notes: The percentages refer to those respondents who answered positively (scale points 5 to 7). Significant differences from respective total shares: \* $p \leq 0.10$ ; \*\*  $p \leq 0.05$ ; \*\*\*  $p \leq 0.01$ . Significant differences in the categories “gender” and “savings” are indicated for the total share.

The levels of the two forms of trust differ tremendously, with an overall share of 72 percent indicating trust in family or friends, but only 6.6 percent claiming that they trust to be sufficiently provided for by the state in old age (see Table 4). There is some variation amongst the subgroups, but overall, trust in governmental welfare is low.<sup>11</sup> This corresponds to the strong socioeconomic anxieties to be found throughout all status groups. As respondents do not trust in the adequacy of governmental welfare, they experience strong feelings of uncertainty towards their future, regardless of whether their objective living circumstances justify such anxieties.

That close to three quarters trust that they will be able to rely on the help of others in times of need corresponds to the lower share of respondents who felt not to be fully integrated into the social whole. On the other hand, however, this means that more than a quarter of the respondents felt that they would be on their own if a difficult situation should occur. Therefore, this result indicates (at least subjectively) the weak social cohesion of Japanese society, as also discussed in the current discourse on *muen shakai* (Ishida, 2011; Tachibanaki, 2010). In this respect, levels of both forms of trust can be interpreted as low.

The two forms of trust vary to differing degrees when compared across groups. Trust in governmental welfare services was generally low and differences remained marginal – as reflected also in the experience of strong socioeconomic anxiety throughout all strata of Japanese society. More variation could be found regarding trust in social networks. Here, the greatest difference existed between men and women. While 80.8 percent of women felt able to rely on someone in times of need, only 62.5 percent of male respondents felt the same. Relating this back to the results of the regression analysis, the protective power of social trust becomes apparent. When trust resources are controlled for, women are slightly more likely than men to feel excluded from society.<sup>12</sup> When trust resources are not controlled for, however, this difference is not visible. This

11 That trust in the pension system is relatively higher among respondents aged 64 and older can be attributed to the fact that they are already receiving pension payments and feel taken care of.

12 This might be related to the lower labor force participation of women, as other research has shown this to be an important factor in Japan for the experience of feelings of isolation (Hommerich / Bude / Lantermann, 2012).

means that women's strong trust in social networks has an alleviating effect, and as a result, they do not experience stronger fears of disconnectedness than men (see Table 2).

A similar effect can be witnessed when comparing age groups, albeit a little more complex. Here, we find the overall highest share of respondents who trust in a reliable social network among the 20–34-year-olds (79.2 percent), whereas only 69 percent of the two oldest age groups feel this way. In spite of such high levels of social trust, a relatively high share of the 20–34-year-olds reported feeling disconnected from society. When social trust is not controlled for, there seems to be no significant difference by age. However, once social trust is controlled for, the 20–34-year-olds are more likely to feel disconnected from the social whole than 35–64-year-olds (Table 3: Model 2). Only respondents aged 65 and older had the same risk of feeling excluded from society, with socio-demographic aspects and trust resources controlled for. This indicates that the two age groups at the extremes of the age distribution are especially prone to feeling excluded from the social whole. In the case of the oldest age group, this might be connected to feelings of not being useful to society anymore after retirement. For the youngest age group, the high sense of not fully being part of society might be connected to difficulties in entering the labor market in a form that allows them to make a responsible and respected contribution to society. Without the relatively high level of social trust, the share of young respondents who feel excluded would be even higher than it already is (18.7 percent, see Table 2).

## 6 Adapting to Risk, Learning to Trust: A Conclusion

Using data from a nationwide survey carried out by the German Institute for Japanese Studies (DIJ) in 2009, I have been able to show that socioeconomic anxieties are high among the Japanese population and spread through all strata. At the same time, a sense of not fully being part of society, a feeling of disconnectedness from the social whole was shown to exist, especially in socioeconomically vulnerable groups, as well as among the young and the old.

Including trust resources into the analysis helped to increase the explanatory power of the models, showing that trust in governmental welfare alleviates socioeconomic anxiety, whereas trust in social networks protects from feelings of disconnectedness from the social whole. As levels of trust, however,

were low, especially with regard to trust in governmental welfare services, trust resources cannot fully develop their protective power.

This shows that the Japanese population has not been able to adapt to the new risks attached to the changed socioeconomic climate. This complies with Yamagishi (1998; 1999; 2011), who argues that Japanese society has not yet developed from a society based on security towards a society based on trust. Throughout the years of economic growth, Japanese society was characterized by security and stability. In such an environment, trust is not necessary, as uncertainty – a prerequisite for trust – did not exist. This, according to Yamagishi, is a common feature of collective societies, which “produce security but destroy trust” (2011: vii), as they are made up of close-knit communities, characterized by interdependence and stable commitments, within which people feel secure, but do not trust unknown outsiders. People who are used to “secure relationships with fellow community mates [...] have difficulty forming trust toward people in general” (Yamagishi, 2011: 3). In recent years, however, traditional long-term collective relationships have lost their reassuring character – as can be seen, for example, in the decline in lifetime employment and seniority-based promotion. The opportunity costs of such stable commitments have increased too much to make them economically viable. Instead, it becomes more important to be able to adjust to new circumstances and opportunities quickly (Yamagishi, 2011: 5):

In this sense, the nurturing of general trust that is not confined within the boundaries of group or relationship is key to the successful transformation of Japanese society from a security-seeking society characterized by closed and collectivist social relationships to a more open type of society in which opportunities play a more prominent role.

As uncertainty has increased, trust becomes necessary. Japanese society, however, is still struggling to adapt to the changed context. This results in high anxieties and fears of losing touch with society, the shape and social integration mechanisms of which are transforming. Unless the Japanese population learns to cope with new risks and build the trust needed to do so, it will be difficult to overcome these severe insecurities.

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