Swiss – Japanese Chamber of Commerce

A Year in Japan

Interim Scholarship Report
October 2024 – March 2025

Adventures in Fukuoka

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Preface

This report is divided into two main sections, each reflecting a different aspect of the author's year in Japan as a recipient of the Swiss-Japanese Chamber of Commerce Scholarship.

The first part offers a personal account of the author's experiences living and studying in Fukuoka. Written in a first-person narrative style, it reads like a memoir deliberately using casual, light-hearted language, providing an honest and reflective perspective on daily life, cultural encounters, and personal growth over the course of the first six months of the year in Japan.

The second part presents a research-based analysis of Japan's real estate rental system, with a particular focus on the role of guarantors (保証人). It examines both the practical function and the social perception of guarantors in Japan, and compares these with practices in Switzerland.

Prologue to Part One

It was a quiet Tuesday afternoon when my phone buzzed. A good friend of mine had sent me a message: "Hey Robin, maybe this interests you!" – followed by a link to the Swiss-Japanese Chamber of Commerce (SJCC) Scholarship page.

Curious, I tapped the link. The words "Year in Japan" caught my eye. A scholarship? For Switzerland–Japan relations? I had been a member of the of the SJCC for several months at this point but had no idea they offered scholarships. As I scrolled through the page: three to six months of language school, followed by at least six months of work experience in Japan. Just as I began wondering if I'd even be eligible, my phone buzzed again: "Oh yeah, the deadline is tomorrow..." I shot up from my chair. If I really wanted apply I would have to start immediately. The website listed a number of requirements I wasn't sure I could fulfill. I hesitated for a moment… then decided to apply anyway.

A couple of weeks went by and somehow, the Chamber wanted to interview me. As always it was hard to tell what impression they got of me. Then, to my surprise, they invited me to a second interview. My heart jumped as I got an email from the Chamber later that same day of the second interview. I still remember the subject line in my inbox: "Congratulations."

Reading that email, my stomach turned into a mix of knots and butterflies. I had just been chosen for something that could – and would – completely upend my life. I would leave behind everything I knew in Switzerland – my family and friends, my apartment, my daily routines, my native language – and start a new life in Japan, for a whole year. I was thrilled. And terrified.

What if I couldn't do it? What if I didn't make any friends? What if I failed to find a job, or couldn't speak enough Japanese to get by? But beneath all the doubt, there was a spark – something in me that said, *"This is exactly what you've been looking for… for years. This is your chance. Take it!"*

Looking back now half a year in Japan, that spontaneous application was the beginning of one of the most transformative experiences of my life.

1 Part One: My New Life in Japan

1.1 Introduction: Expectations vs. Reality

When I got the SJCC Scholarship, I was thrilled—excited, grateful, and, if I'm being honest, very terrified. My plan was simple: spend six months in Fukuoka studying Japanese and living with a host family, soak in as much culture as possible, maybe hop on a few weekend trips. Then find a job or internship, probably somewhere in Osaka or Tokyo for the remaining six months. I would return to Switzerland a little wiser and more worldly. What I didn't anticipate was just how profoundly this experience would reshape almost every corner of my life.

What was meant to be a brief cultural detour turned into a life chapter. My language skills transformed from textbook sentences to spontaneous conversations. I learned how to navigate everything from real estate contracts in Japanese (more guessing than understanding them) to decoding vending machine kanji on a caffeine-starved morning. I met people who welcomed me like family, some who challenged me, and many who taught me things I didn't know I needed to learn. And through it all, I started building a version of life that actually feels like mine.

There were moments of triumph, like the first time I successfully opened a bank account in Japanese or managed to order a bowl of ramen in the style I like it using the local 博多弁「硬さ；バリカタ、スープ；こってり」without embarrassing myself while ordering. There were also plenty of humbling moments, like realizing I had just told a stranger that their dog looked "delicious" instead of "cute." The learning curve was steep, but the rewards were endless.

This report captures that journey—from the awkward early days of navigating Japanese etiquette, to stir-frying yakisoba at a school festival. There were sushi surprises, toddler babysitting adventures, convenience store discoveries (do not underestimate 7-Eleven's the raw taiyaki chocolate-filled fish), and even the classic "I thought this would be salty but it ended up being sweet and delicious" experience. There were also late-night study sessions, shrine visits that turned into spiritual reflections, and impromptu picnics under cherry blossom trees.

1.2 Living with a Host Family in Fukuoka

My host family was the heartbeat of my early time in Japan. I arrived jet-lagged, wide-eyed, and unsure how to properly bow. But they welcomed me without hesitation. Within the first week, I had already been adopted into their family routine: breakfast together at the kitchen table; rice with a 納豆（なっとう）, a 生卵（なまたまご） some 明太子（めんたいこ） [a Fukuoka specialty] and a 味噌汁（みそしる） on the side (Image 1). I loved that breakfast. I ate variations of that of those dishes every single day during my home stay and it gave me incredible joy.

Image 1. Typical breakfast at my host family

The warmth and openness of my host family turned what could have been an intimidating adjustment period into something that felt like an adventure with a safety net. From day one, they involved me in their lives—not just the special occasions, but the small everyday stuff. Grocery runs, watching anime together, and talking about our days (even in my broken Japanese). Those little interactions became the backbone of my daily rhythm.

Image 3. Cooking yakisoba at a local school festival near my host family's house

One of my most memorable weekends happened during my very first week in Japan thanks to a local school festival. Two days after I arrived, they asked if I'd like to help out at the festival. Soon after I found myself in a cooking hat, gloves, 汗拭（あせふ）きタオル around my neck, manning the yakisoba grill (Image 3) —sweating, laughing, flipping noodles, and desperately trying to keep up with the flood of food orders. It was exhausting, chaotic, and incredibly joyful.

The evening of that same day, I tagged along with my host family to a local gathering. I had absolutely no idea what was going on, but everyone smiled and bowed at me, so I smiled and bowed back. After a while, a few people stood up, made some announcements, and wrote numbers on a whiteboard. It took me a while to realize that these were the sales figures for that day's yakisoba booth where I helped cooking. Turns out, I was at a neighborhood association meeting. Once the formalities were over, they brought out a feast of sushi and tempura. I was in heaven. At first, the people on site were a bit shy, but as the evening went on (and as the beer flowed), more and more people wanted to chat. One man (Image 2), who looked around 30, asked if I liked sports and told me about a local volleyball tournament they were practicing for. He invited me to join, and I enthusiastically said yes. Towards the end of our conversation, a girl joined us, and I casually asked if she was his sister. He burst out laughing and told me she was his daughter—he was actually 43! I was so embarrassed, but also amazed at how young he looked. That

Image 2. だいすけ later became one of my best Japanese friends

guy, だいすけ, ended up becoming one of my best friends in Japan[1]. Later that night, a group of women with very red faces (clearly having a great time) called me over to their table. They wanted to know why I wasn't drinking beer and asked if I'd like something else. I said I loved 日本酒, and two minutes later, a steaming cup of delicious rice wine appeared in front of me. This definitely wasn't how I imagined my day would go when I woke up that morning, but it blew all my expectations out of the water.

A few days later—still before Japanese school had started—my host mom's friend (who was already a grandmother despite her young age) offered to take me out for what I assumed would be a quick lunch. We had sushi (she absolutely insisted on paying), and then, without much explanation, she casually dropped me off at her daughter's house. Her daughter had an adorable three-year-old girl who greeted me with wide eyes and boundless energy. About ten minutes after I arrived, the mom said something like, "We'll be right back—we're off to pick up her older brother," and then… left. Just like that, I was alone with a toddler I'd met mere moments before. I sat there thinking, "Wow, that's a lot of trust to place in someone you met ten minutes ago." And rightly so—the girl had more energy and a better command of Japanese than I did. We bonded through pure chaos: bouncing balloons, me making a complete clown of myself, and navigating mutual confusion with the universal language of laughter. To my great relief, the mom returned about twenty minutes later. I was still alive. I ended up playing Mario Kart with the little three-year-old girl's older brother while she climbed into my lap, looked up at me, and announced with full conviction that she wanted to marry me. Encounters like this can't be planned. They just happen as humans across cultures bond. I felt at home.

A few weeks passed and だいすけ texted me that the first volleyball practice would start that week's Saturday. It turned out the volleyball I had agreed to join was a special kind of volleyball called フラバレー (Image 4), short for フラフラ (an onomatopoeia for wobbling or swaying) and バレーボール (volleyball). Imagine a balloon had a lovechild with an egg, and you tried to play volleyball with it. That's フラバレー. The ball floats, spins, and generally ignores the laws of physics[2]. It was hilarious and frustrating in equal measure. After a few weeks of practice—during which I mostly tried not to hit the ball into my own face—it was finally tournament day. To psych myself up, I binged the first season of Haikyu!!, hoping some of that anime

Image 4. フラバレー practice, a different kind of volleyball

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[1] Six months afterwards, when I had to leave my host family, だいすけ sent me this video.

[2] I understand my explanation may be a bit hard to follow. To give you a clearer idea of what フラバレー looks like, I've provided two videos: here and here. Enjoy!

energy would rub off on me. And it kind of worked. The tournament vibe was delightfully local. Players ranged from 12-year-old children to 72-year-old legends with knee braces. We scraped through our matches by a thread, losing once but somehow racking up enough points to move on. In a sweet twist of fate, we ended up facing—and beating—the team that had previously crushed us. And then, incredibly, we won the whole tournament. I don't quite remember the final moments—it's all a フラフラ blur—but we were handed a certificate, people cheered. I rode that high straight into the after-party. There, I learned an important cultural truth: Japanese aunties go hard when karaage and beer are involved. Laughter, deep-fried chicken, and high-pitched storytelling filled the room. At some point, a karaoke mic materialized in front of me, and I—perhaps too confidently—decided to sing a Ghibli song. It was... not good. But they applauded anyway. Maybe it was pity. Maybe it was the beer. Maybe, just maybe, フラバレー had made me one of them.

1.3 Japanese Language Studies at Meiji Academy

Language learning in Japan is not just about grammar—it's about survival, connection, and sometimes guessing wildly and hoping for the best. Before coming to Fukuoka, I had studied a good amount of Japanese, but everything still felt abstract and confusing.

Image 5. Japanese Class at Meiji Academy, where the teacher sits with us at the same table

At Meiji Academy, I attended intensive classes every weekday. Our teachers were not just knowledgeable—they were kind and warm. The teaching method was very different from conventional teaching. The teachers didn't stand in front of a whiteboard with 20 students in the classroom, but sat at the same table as the students (Image 5). This made it feel like the teachers were just some friends teaching you about Japanese, which made the learning environment very comfortable. Each class only had 3-6 students and allowed the teachers to better focus on individual needs. Another interesting specialty of my school was that we had a different teacher every single day. So in total I had about twelve different teachers, each with their own unique quirks and preferred teaching styles. After around five months of studying I reached a level around N3. Which leaves me with the remaining seven months to reach N2. During the last three weeks at the school there was no other student on my level of Japanese (only above and below me). That meant I was getting private classes, which allowed me to get to know the teachers better on a personal level as well and often we just talked about Japanese culture, history and architecture, which I actually much preferred over studying the grammar rules in my Japanese book. I also felt like I actually learned a lot more that way.

I remember the first time I understood a full train station announcement. It was a small thing, but I nearly cried. Suddenly, all that time spent untangling verb forms felt worth it. Even something as simple as being able to explain my desired haircut at a local hairdresser felt empowering. I could finally have simple conversations with locals, make jokes in Japanese, and ask questions that weren't just about where the nearest toilet was. I even remember the first time I dreamed in Japanese—I woke up totally confused, but also weirdly proud. Honestly, it was the nerdiest flex ever. Outside of class, I kept practicing Japanese—everywhere. With my host family. At the local ramen shop. Even at the post office, where I once accidentally asked to send myself instead of my letter. I made a ton of mistakes, and each one turned into a story. Like the time I misunderstood the barber and almost walked out with a buzz cut. Or when I thought I'd ordered tea but ended up sipping a lukewarm fish broth instead. Another time, I was watching people clean up a little booth in front of a local Buddhist temple. They noticed me and after some chatter offered me some delicious 甘茶（あまちゃ） (sweet tea), and then spontaneously gave me a private tour of the temple—since it was 21:00 at that time, the temple was technically closed. Five minutes later, I found myself sitting cross-legged, meditating in front of a Buddha statue. They asked me all sorts of questions about Switzerland and why I was in Japan, and somehow, my Japanese just started coming out more and more naturally. I finally left the temple one and a half hours later, with a belly full of sweet tea, snacks and a backpack stuffed with tea packages to make at home.

At the end of my term at Meiji Academy, the language school asked if I'd be up for a quick one-minute interview. They wanted to use the footage for their marketing on Instagram. Since I'd had a great time at Meiji, I happily agreed. You can watch the interview here.

1.4 Transitioning to Independent Living

While living with my host family, I realized I wanted to spend more time in Fukuoka. My original plan was to move to Osaka or Tokyo after school to find work, but by then, I'd already fallen in love with this city. After six months with my host family, it was time to fly solo. I loved them, but I was ready for my own space—and honestly, I'd run out of excuses for not knowing how to use the rice cooker properly.

Apartment hunting in Japan was a whole adventure. Unfortunately, it was also the first time I experienced blatant racism in Japan. My host mother helped by calling different real estate companies for me, since the phone conversations were full of incomprehensible 敬語（けいご）. At first, the agents were eager and happy to help—until my host mother mentioned the apartment was for her foreign friend. Suddenly, the enthusiasm vanished. Two agencies outright said they couldn't accept foreigners. I was shocked. My host mother was just as surprised. As a white man, I'd rarely faced racism in my life, and this gave me a glimpse into what challenges individuals with other genders and ethnicities must face. The next two agencies didn't pick up. When one finally did, they hesitated at my foreign-sounding name and asked where I was from. Apparently, being Swiss was acceptable, but not African or Latin American.

Finding an agency that accepts white foreigners wasn't the only challenge. A few days after calling I had a consultation with the real estate agency that allowed Swiss people. The agent – a young woman – spoke in 敬語, and honestly, I only understood about half of what she was saying. She had me fill out many documents by hand on paper. It took me forever to write all those kanji. During the consultation it turned out I'd need a guarantor (保証人) to rent an apartment. At the time, I didn't think it was a big deal—I simply listed my host parents as guarantors. My host family and I were close, and I trusted them deeply. I assumed the role of guarantor was the same as in Switzerland: just a formality, a backup in case something happened to me. Worst case, they'd have to cover my rent if I couldn't. I remember thinking, "It's just money, and they trust me." Only later it would turn out how wrong I was. The agent pulled up dozens of floor plans on her computer. We picked a few options to visit. I was surprised when she stood up and said she'd drive me there herself. In Switzerland, I always had make my own way to viewings. When we arrived, the next surprise hit me: the apartments didn't come with a fridge, oven, or washing machine. I'd have to buy all of that myself. Later that day when I came home and asked my host parents directly to be my guarantors, it sparked the only serious argument I ever had with my host family. They hesitated but then very clearly stated that they were against listing them as my guarantors. I was deeply hurt. I had come to see them as my real Japanese parents, and suddenly I felt rejected and alone. Was it because I was a foreigner? Did they not trust me after all? I grew bitter. After a week of awkwardness, they finally sat me down to explain that being a guarantor in Japan is a very serious and personal responsibility. My host father told me that even within Japanese families, many people are reluctant to take on that role. That changed my perspective. I couldn't help but think, *why hadn't they just told me that from the start?* It would have saved us all so much discomfort. The very next day, a Japanese friend told me that not all apartments require guarantors. In fact, their own place didn't, and more and more landlords were moving away from that system. I told my host family and they didn't know about those guarantor-free apartments either. My friend recommended the real estate agency they had used. They gave that agency's address, I paid them a visit, and I did the whole circus of filling out dozens of documents all over again. I ended up choosing a ワンルーム (one-room) with a loft, for a very reasonable ¥43,000 a month. I was honestly a little proud—I'd found my first apartment in Japan.

And all of that without needing a guarantor. After getting the confirmation that my apartment had been reserved for me, I had an honest conversation with my host parents about the guarantor drama. I deeply apologized and things slowly returned to normal between us. I felt a huge sense of relief. Still, the shock of how serious and emotionally charged the guarantor system is in Japan stayed with me. It left such a strong impression that I decided to explore the topic more deeply—and compare it to the Swiss system—in the second part of this report (Part Two: A Deep-Dive into Guarantors).

After leaving my host family and living on my own, things got real fast. Deciphering rental contracts, buying furniture that somehow came with no instructions (thank you, YouTube), and adjusting to new routines all taught me how to adult in a second language. Slowly but surely, I turned Fukuoka from a city I was exploring into a place I truly live in. I will share more about my time living by myself in Fukuoka in the final scholarship report.

1.5 Conclusion of Part One

By accepting the SJCC scholarship I jumped into the unknown—with a suitcase full of hopes, a notebook of basic Japanese phrases, and absolutely no clue how to sort trash in Japan (still a work in progress).

What was supposed to be six months of language study and cultural curiosity turned into a life chapter full of unexpected depth. Living with a host family was a crash course in Japanese daily life: shared breakfasts, loud but lovable school festivals, and the occasional awkward moment when I said the wrong thing and got politely corrected by a 3-year-old. Studying at Meiji Academy pushed me beyond my comfort zone but it also gave me a solid foundation and a new community. I've gained skills, opened new doors, and built relationships that I hope will last a lifetime.

These six months have made me more aware of the values I grew up with, and more appreciative of the ways I've grown since. I'm still Swiss, of course—but I'm becoming a version of myself that's shaped by both cultures. And that feels like a pretty solid foundation for whatever comes next.

Many photos (as well as videos) didn't make it into this report. If you're curious, take a look at more here.

2 Part Two: A Deep-Dive into Guarantors

The second part of this scholarship report is about the cultural differences between guarantorship in Japan and Switzerland. It will include how the role is perceived, the expectations placed on guarantors, and the societal attitudes toward taking on such responsibilities in both countries.

2.1 Introduction

Guarantorship – the act of someone (a guarantor) vouching for another's obligations – plays very different roles in Japan and Switzerland. In both countries a guarantor agrees to cover debts or fulfill obligations if the primary party fails to do so. However, the cultural expectations, social pressures, and frequency of guarantorship differ markedly. In Japan, guarantors are an almost expected part of everyday transactions like renting apartments or even securing jobs, rooted in personal relationships and social obligation. In Switzerland, guarantors are used more sparingly – typically as a formal financial safeguard – with a focus on legal frameworks and individual responsibility. Below I compare how each society views guarantors, what is expected of them, and how people perceive this role.

2.2 Guarantorship in Japan: A Personal Obligation

In Japan, the guarantor system (保証人制度) is deeply ingrained in daily life and is often considered a necessary third party to many agreements – especially housing rentals. When renting an apartment in Japan, it is traditionally *mandatory* to have a personal guarantor in addition to the tenant and landlord [1]. The guarantor (often called a 連帯保証人) is jointly liable for the tenant's obligations – a landlord can legally demand rent or damages from the guarantor if the tenant doesn't pay [1]. Landlords heavily emphasize the guarantor's stability and may refuse tenants whose guarantor isn't financially sound [1]. It's also common for landlords to insist the guarantor be a Japanese national [1], reflecting a cultural preference for trusted in-group relations and making it harder for foreigners to rent without special arrangements. In practice, most Japanese ask close family members – typically parents, older siblings, or sometimes a very close friend – to serve as guarantors [1]. This expectation is seen as part of familial support; for example, parents routinely guarantee their children's leases when the child moves out for university or work.

Despite being commonplace, becoming someone's guarantor in Japan is viewed as a grave personal responsibility. Culturally, it carries weight because the guarantor's honor and finances are on the line if things go wrong [2]. There is a strong sense of *social obligation* – if a family member or a dear friend asks, it is hard to refuse, yet agreeing ties one's fate to the borrower's behavior [2]. Societal attitudes are cautious: people widely acknowledge the risks of guarantorship and there's even a common adage 「金請はするとも人請はするな」、which could be roughly translated to "You may vouch for money, but never vouch for a person." [3]. This wariness stems from many cautionary tales in Japan about guarantors who suffered for others' defaults. For instance, tech entrepreneur Joichi Ito recounted being taken to court because a friend couldn't pay rent and Ito had agreed to guarantee the lease – it was the fifth time he'd been chased by debt collectors over guarantees he made [4]. Ito notes that personal guarantees are so routine in Japan (for renting, bank loans, even government-backed loans) that "people think nothing of asking for it," yet this *Meiji-era practice* has caused significant damage [4]. The cultural norm of asking for guarantors just to "function" in society has led to tragic outcomes when debts go bad. It's reported that cascading defaults have even led to suicides and deterred entrepreneurship, as a failed business can bankrupt not just the owner but also supportive friends or relatives who guaranteed loans [4]. In short, while Japanese society accepts guarantorship as a normal part of agreements, it also views it with a mix of resignation and anxiety due to the heavy burden it places on personal relationships.

Expectations placed on Japanese guarantors are extremely high [2]. A guarantor is essentially expected to step into the debtor's shoes without protest if needed. If the primary party fails to pay rent, damages, or a loan, the guarantor must pay – *often in full and immediately*. Legally, a 保証人 in Japan can be pursued for the debt just as the original borrower would, with few defenses. Until recently, guarantees were effectively unlimited, which meant a guarantor could lose everything if the worst happened. As of 2020, Japanese law started requiring that personal guarantees specify a maximum amount to protect guarantors [5] [6], a change reflecting growing concern over the old system. In the social context, a guarantor is expected to be someone very trustworthy and financially stable – which is why elder family members often fill this role. In earlier times, it wasn't just rentals: companies sometimes asked new employees for a guarantor as a character reference or assurance (e.g. a parent vouching for an employee's conduct or any liability) [7]. One anecdote from a Japanese magazine described a man who needed a guarantor to secure a full-time job offer – with no parents alive and estranged from relatives, he resorted to paying an agency to find a guarantor [7]. This shows how deeply embedded the expectation is – even employment could hinge on guarantors, something that would be exceedingly rare in Switzerland. Refusing to be a guarantor in Japan can be socially delicate; it might strain family ties or friendships. At the same time, because the dangers are well-known, many people will politely decline unless it's their child or someone they absolutely trust. The role of guarantor is perceived with a mix of duty and dread: duty, because helping each other (within the family or close circle) is a valued trait; dread, because one's financial well-being is at stake [2].

In recent years, Japan’s guarantor culture has been slowly changing to alleviate the personal burden. A commercial guarantor industry emerged to fill the gap for those who lack willing guarantors or prefer not to involve family. Tenants can pay a guarantor company a fee to act as their guarantor for the lease [1]. These companies charge an initial premium (often around one month’s rent) and sometimes annual fees [1]. This service frees tenants from the awkwardness of asking someone and spares families from risk [1]. The rise of guarantor agencies in Japan – and the fact that people are willing to pay for them – highlights how socially uncomfortable the personal guarantor request can be, even though it’s expected. People would rather pay money than burden relatives or friends. Still, not all landlords accept guarantor companies automatically (some traditional landlords prefer the old-style personal guarantee), but acceptance is growing. There are also some rental options that waive guarantor requirements – increasingly more agencies just require a larger deposit instead of guarantors [1]. Overall, Japan’s approach to guarantorship is very relationship-based and permeates multiple facets of life, with society simultaneously enforcing it as a norm and recognizing it as a heavy responsibility.

2.3 Guarantorship in Switzerland: A Conditional Requirement

In Switzerland, personal guarantors are not a default requirement in most everyday transactions, but rather a conditional one used when extra assurance is needed. The typical Swiss approach to securing obligations is through financial means like deposits or insurance, with personal guarantors as a secondary measure. For example, when renting a home in Switzerland, the primary security is usually a rental deposit: the tenant places up to three months’ rent in a blocked bank account as collateral for any unpaid rent or damage [8]. This deposit is legally capped – Swiss law forbids residential landlords from asking more than three months’ rent as security [8]. In many cases, if a prospective tenant has a stable income (a common benchmark is that one’s monthly income should be about three times the rent) and can pay the deposit, a landlord will *not* require a personal guarantor. Thus, unlike Japan, having a guarantor is not an automatic part of every lease in Switzerland – it comes into play mainly when the landlord perceives a higher risk with the tenant’s profile [9].

When do Swiss landlords expect a guarantor? There are a few specific scenarios in which a Swiss landlord might ask for a guarantor in addition to the standard deposit. Typically, these include the following.

Insufficient Income. If the tenant’s income is below roughly 3× the monthly rent, the landlord may feel the tenant might struggle with payments [9]. In such cases, a guarantor with a stronger financial standing can reassure the landlord.

Probationary Employment. If the tenant has just started a new job or is on a probation period, their employment isn't fully secure yet [9]. A guarantor can provide backup stability during this period.

Young or foreign (e.g. Foreign Student/Immigrant). If the applicant is young, a student, or newly arrived from abroad, they might not have an established credit history in Switzerland [9]. Landlords sometimes require a guarantor *domiciled in Switzerland* in these cases [8]. For instance, an international student renting in Switzerland will occasionally need a Swiss-based guarantor (often a relative living in Switzerland) because even wealthy parents abroad don't satisfy the local requirement [9]. This is a similarity between Switzerland and Japan.

Negative Credit Record. If a tenant's credit check (e.g. the Swiss debt registry, *Betreibungsregister*) shows past issues, a landlord may insist on a guarantor to cover any risk [9].

In Switzerland, the societal attitude toward guarantors is more transactional. It is understood as a financial formality rather than a broad familial obligation. Most people do not expect to either need a guarantor or be one for someone, except perhaps parents for their children in specific situations. When a guarantor is required, it's almost always a close family member who has the means – commonly a parent or sometimes a well-established relative – rather than friends or coworkers. For example, a case in Swiss national television *SRF* described a single mother with a modest income who could only rent an apartment after her father agreed to act as guarantor [10]. Such an arrangement (a parent guaranteeing a lease) is seen as a reasonable family support measure. And yet, Swiss law treats the guarantor's commitment very seriously: if that father were to pass away, his guarantor obligation would transfer to his estate or heirs, rather than dissolving [10]. This highlights that while the role of guarantor exists in Switzerland, it's a clearly defined legal responsibility rather than a moral expectation placed on all friends or family. People generally would be hesitant to ask anyone except immediate family to be a guarantor, as it's recognized as a significant favor similar to co-signing a loan. There isn't the same pervasive cultural pressure that "everyone needs a guarantor" the way there is in Japan; instead, it's *case-by-case*, triggered by specific risk factors.

Expectations on Swiss guarantors are focused on financial accountability, similar in principle to Japan but executed far less frequently. A Swiss guarantor is expected to guarantee the payment of rent or debt up to a certain amount. By law, Swiss guarantors must explicitly agree in writing to a maximum liability amount for the guarantee to be valid [11]. This legal requirement (in the Swiss Code of Obligations, Art. 493) is designed to protect individuals from unknowingly overcommitting [11] – effectively making sure guarantors are fully aware of the worst-case sum they might have to pay. The formalities are strict: for significant amounts, the contract may even need notarization, reflecting a cautious approach to personal guarantees. Culturally, becoming a guarantor in Switzerland is usually a well-documented, conscious decision, not something done out of peer-pressure. The guarantor's role is perceived as a backup plan – important, but hopefully never activated. Similar to contemporary Japan, Swiss tenants without a local guarantor can turn to alternatives like rental guarantee insurance (e.g. SwissCaution or similar services) which allow them to pay an annual fee instead of providing a cash deposit [8]. In summary, Switzerland's guarantor role is narrowly used and more impersonal, anchored in legal safeguards and financial logic, with society regarding it as a useful but last-resort measure.

2.4 Key Differences in Attitudes and Expectations

Both Japan and Switzerland utilize guarantors, but the societal attitudes and perceptions of the role differ significantly due to cultural and systemic factors. Here are some key differences.

Prevalence. In Japan guarantors are ubiquitous for many contracts (rentals, loans, even some jobs), essentially a built-in part of the system [4]. In Switzerland, guarantors are only required in specific cases (e.g. low-income tenant, student, no credit history) and not for most routine contracts [9]. A Japanese adult might have multiple guarantor arrangements in their network at any given time, whereas a Swiss individual could go through life never needing nor becoming a guarantor except perhaps within their immediate family.

Basis of Trust. Japanese guarantorship leans on personal relationships and social trust. The guarantor is usually someone close to the person – the arrangement is underpinned by personal honor and obligation. In contrast, Swiss guarantorship is grounded in institutional trust and legal framework. It's more about satisfying a bank or landlord's formal criteria (income, credit) than about vouching for someone's character. Swiss landlords often first rely on financial deposits and only seek a guarantor if those standard measures are insufficient [8], [9]. Essentially, Japan relies on human guarantees where Switzerland relies on monetary guarantees.

Social Pressure and Obligation. In Japan, there is an unwritten social pressure that family or very close associates "should" step up as guarantor when asked, as a matter of loyalty or duty. Saying no can feel embarrassing or disloyal, given how normalized the practice is. In Switzerland, asking someone to be a guarantor is likewise a delicate though more transactional request. There isn't a blanket expectation that friends or extended family must help in this way. If anything, the common attitude is that an adult should be financially independent; needing a guarantor is an exception (often for youth or special cases) rather than a general duty of relatives.

Perception of Risk and Advice. Japanese society, having witnessed many issues with guarantors, often shares cautionary advice. It's widely acknowledged that becoming a guarantor can be risky; as noted earlier, there are stories of ruined finances and even suicide due to overcommitment [4]. As a result, Japanese people are taught to be very careful – one might only ever guarantee for one's children or spouse, and even then with caution. The role is perceived as high-risk and somewhat sacrificial (the guarantor gains nothing but takes on potential debt out of goodwill or obligation). In Switzerland, because personal guarantors are used sparingly and with clear contractual limits, the perceived risk is lower and more quantified. Swiss guarantors know the *exact maximum amount* they'd be on the hook for, as required by law [11], and this transparency makes the role feel more controlled. The general advice in Switzerland regarding guarantors would simply be to understand the contract and not exceed one's means – it's seen as a straightforward financial contingency rather than a moral ordeal.

Emotional vs. Formal Role. In Japan, being someone's guarantor can carry an emotional weight – it signifies a deep level of trust and intertwining of fates. There's even a sense of pride or duty in helping out a family member in this way, even though it's fraught with worry. Conversely, in Switzerland the role is treated more formally and impersonally. A guarantor signs the paperwork, and the matter is usually not dwelt upon unless problems arise. The relationship between guarantor and primary party in Switzerland remains much the same as before – it's a pragmatic arrangement. In Japan, that relationship can be fundamentally colored by the guarantorship (for example, the guarantor may feel entitled to monitor or advise the debtor, given their own stake in the matter, potentially affecting the social dynamic).

Alternatives and Societal Support. Japan's heavy reliance on personal guarantors has led to workarounds like guarantor companies and institutional guarantor schemes (some universities or employers will act as guarantor for students/employees) [1]. These developments show how the society is trying to cope with the awkwardness of the old practice by introducing semi-formal alternatives, yet the expectation of needing "someone" is still there at its core. In Switzerland, the primary alternative is already built into the system: cash deposits or surety insurance stand in place so that needing a human guarantor is less common [8]. Additionally, Swiss social services or insurance mechanisms often step in if someone truly cannot secure housing (for instance, there are guarantee insurance products for tenants, and in some cases, local authorities or charities might help vulnerable individuals with guarantees). The cultural emphasis is on financial security rather than personal vouching.

2.5 Conclusion of Part Two

In summary, Japan's guarantor culture is deeply personal and pervasive, woven into the fabric of trust and obligation in society, whereas Switzerland's guarantor usage is limited and pragmatic, invoked mainly as a financial formality when necessary. Japanese guarantors carry significant social and moral weight – they are an extension of the borrower's reputation and part of a support network – but also bear heavy risks, which society has come to view with a mixture of acceptance and concern. Swiss guarantors, by contrast, are more like *co-signers* used to satisfy contractual criteria, with clear limits and a more business-like understanding of the role. These differences reflect broader cultural themes: Japan's emphasis on interpersonal obligations and group responsibility, versus Switzerland's emphasis on individual financial responsibility and legal safeguards. Both systems aim to provide security to transactions, but they do so through very different social contracts – one through personal trust and sacrifice, the other through formalized assurance and select use of personal backing. Understanding this contrast helps explain why a Japanese person might be astonished at how one could rent a flat in Zurich without a guarantor, and why a Swiss person might be equally astonished at the idea of needing to involve one's relatives to rent a modest apartment in Fukuoka. Each country's approach to guarantorship reveals its values: collective support and accountability in Japan, and structured, rule-based risk management in Switzerland.

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Robin Peter

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