



Faculty Working Papers

PUBLIC ASSISTANCE (SEIKATSU HOGO) IN JAPAN

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College of Commerce and Business Administration
University of Illinois at Urbana-Champaign

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1. SEIKATSU HOGO LAW AND ADMINISTRATION

Article 25 of its postwar constitution states that Japan must guarantee a "minimum standard of healthy and cultured life"¹ to every citizen. As a result, public assistance underwent drastic reform after the war. In particular, "eligibility conditions differentiated by cause of poverty were swept away and public assistance was to be given without reference to causes of hardships, to anyone who could not maintain a certain minimum standard of living despite his honest effort to make use of his means and ability."² Ironically, this change in the concept of eligibility was strongly promoted by occupation authorities, representatives of a country with a strongly entrenched, categorical welfare system.

The law which established and governs public assistance in Japan, the Livelihood Protection Law (Seikatsu hogo hō), was enacted in 1946 and revised in 1950. "Anyone whose standard of living fell below a certain minimum standard was entitled to public assistance subject to a means test."³

Who Needs Public Assistance in Japan

In principle, and consistent with the noncategorical nature of public assistance in Japan, any family or individual in need is eligible. Women who have been divorced or abandoned by their husbands may need welfare. The unemployed, if ineligible for unemployment insurance or if unemployment benefits are exhausted (see Appendix for details), can turn to public assistance. The working poor are also eligible as long as income is below the public assistance standard.

There are also a number of gaps in the social insurance program in Japan that contribute to dependency on public aid. There is no single

unified social insurance system in Japan, but rather a number of social security schemes with varying eligibility requirements and benefit levels (see Appendix). Furthermore, these programs, for the most part, had to be reestablished after the war and thus are relatively young. For example, Welfare Pension Insurance, established in 1942, was not revised after the war until 1954. Moreover, Japanese social insurance adheres to the principle of insurance to a greater degree than in the U.S. and West European countries. For example, 20 years of coverage are necessary to qualify for an old-age pension under Welfare Pension Insurance. Since these programs have been recently established but long periods are necessary to establish eligibility, many elderly persons in Japan, although it is a decreasing number, do not qualify for an old-age pension and must rely instead on public assistance. Also, many aged Japanese who do qualify for a pension receive an amount which is significantly lower than the public aid standards and are therefore eligible for additional public assistance.⁴

A disabled person must have between six months to a year of coverage, depending on the particular social insurance scheme, before he is eligible for benefits. Since everyone in Japan must be covered by one of the social security programs, most of the disabled are covered.

It is in the case of survivor's insurance that the most serious gaps occur. Only six months of contributions to Welfare Pension Insurance are necessary to be eligible for survivor's benefits, but ten years of coverage are necessary in the case of the mutual aid associations. With less than ten years coverage, only a small lump-sum benefit is available. Even with ten years coverage, the surviving family can receive only 10 percent of the old-age pension. (The amount increases by 1 percentage

point for every year of coverage up to 19 years, then the benefit jumps to 50 percent of the old-age pension with 20 years coverage.) The situation in the case of National Pension Insurance is more complicated, but many serious gaps occur here also. If the widow is without children and less than 60 years old, or if married less than ten years, she is not eligible for a survivor's pension. Also, if the husband dies after age 65, she cannot receive a survivor's pension (although she can receive her own old-age pension when she herself reaches 65). If the widow has children, she is eligible if she has paid insurance premiums during the past year or if she fulfills requirements for a disability pension. Even if she is not eligible for the regular pension, there is a means-tested Widowed Mothers Welfare Pension, but these pensions are considerably below public aid levels.

Public Assistance: Categories of Aid and Eligibility

Public assistance (Seikatsu hogo) in Japan is characterized by extraordinary detail. There are special extra benefits and considerations to cover a host of different contingencies. Considerable detail exists not only in calculating the basic benefit or minimum living expense, but also in determining the recipient's other income, resources, and property. There is also greater emphasis placed on support from relatives compared to the United States or European countries.

Public assistance is administered at the national level by the Social Affairs Bureau of the Ministry of Health and Welfare. Each prefecture and major city has an administrative unit known as the Department of Public Welfare or Department of Social Affairs. Under the direction of

these departments are the local Welfare Offices which directly administer public aid. There is one Welfare Office for each 100,000 population. Currently, there are 1,108 offices throughout Japan.⁵

The national government contributes 80% of the budget for public assistance and the remaining 20% is contributed by the prefectural government. If a prefecture intends to set up a social welfare institution (such as a nursing home for the aged, a rehabilitation center for the handicapped, a vocational training center), the national government will contribute up to 50% of the cost; if set up by a local government, the national government contributes 50% and the prefecture 25% of the cost.⁶

Public aid is divided into seven categories: (1) living aid or general relief, (2) housing aid, (3) education aid, (4) medical aid, (5) maternity aid, (6) occupational aid, and (7) funeral aid. It is possible to receive all categories of aid at the same time. The level of benefits one receives depends not only on the number and ages of family members, but also on the cost-of-living area (4 different areas), climate (6 different temperature zones), and many other special situations (e.g., sickness, disability, the need for a special diet, etc.).

In calculating the living aid, the benefit varies by age and sex. Figures for the highest cost-of-living areas (first-class area) are presented in Table 1. Between November and March, a family is eligible for an extra amount due to the cold of the winter, the amount depending on the temperature zone and the number of persons in the family (see Table 2). Also, in December, the traditional bonus month for Japanese workers, recipients receive a modest bonus or extra amount which varies by cost-of-living area.⁷

TABLE 1

STANDARD AMOUNT OF LIVING AID (MONTHLY) IN "FIRST-CLASS AREA"
(MOST EXPENSIVE AREAS SUCH AS TOKYO, NAGOYA, OSAKA)
APRIL 1973, BY AGE AND SEX

<u>Age</u>	<u>Male</u>	<u>Female</u>
0	¥ 4,120	¥ 4,120
1-2	5,980	5,980
3-5	7,420	7,420
6-8	8,810	8,810
9-11	10,020	10,020
12-14	12,110	12,110
15-17	13,820	12,190
18-19	12,280	10,800
20-40	11,910	10,080
41-59	11,330	9,670
60-64	10,760	9,100
65-	11,150	9,500

Note: The amounts are lower for the lower cost-of-living areas. In the case of a male, age 20-40, for example, the standard amounts are 10,840, 9,770, and 8,690 yen for the 2nd, 3rd, and 4th class areas, respectively.

TABLE 2

EXTRA AMOUNTS (MONTHLY) IN WINTER (FIRST-CLASS AREA) BY FAMILY SIZE AND TEMPERATURE ZONE, EFFECTIVE APRIL 1973

<u>Temperature Zone</u>	<u>Size of Family</u>					<u>Per Family Member Above 5</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
1	¥ 5,010	6,370	7,730	9,090	10,450	1,360
2	3,560	4,540	5,520	6,500	7,480	980
3	2,370	3,020	3,670	4,320	4,970	650
4	1,800	2,300	2,800	3,300	3,800	500
5	1,250	1,600	1,950	2,300	2,650	350
6	630	800	970	1,140	1,310	170

TABLE 3

STANDARD AMOUNT (MONTHLY) OF EDUCATION AID (FIRST-CLASS AREA) BY SEX AND SCHOOL GRADE (EFFECTIVE APRIL 1973)

<u>Sex</u>	<u>Grade in Primary School</u>						<u>Junior High</u>		
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>1</u>	<u>2</u>	<u>3</u>
Male	¥640	590	660	720	680	640	1,680	1,360	1,260
Female							1,600	1,320	1,290

Note: In addition to these standard amounts, Seikatsu hogo pays for all textbooks plus all school and transportation expense.

Other assistance paid on a monthly basis includes housing aid and education aid. These types of aid also vary by cost-of-living area. Confining ourselves to the most expensive (first-class) areas, housing aid consists of a rental allowance not to exceed ¥4,500 a month (about \$15), and an allowance for house maintenance not to exceed ¥30,000 (about \$100) a year.⁸ Education aid includes expenses for textbooks, school lunch, and transportation to and from school plus the extra amounts described in Table 3 which vary by grade level and in some cases by sex.

In the case of a family composed of a father age 41, mother age 35, son age 14 (9th grade in school), and daughter age 10 (5th grade), living in one of the most expensive areas, the basic living expense (as of April 1973) would be ¥54,210 (see Table 4). In addition, they could receive up to ¥4,500 for rent. The 14 year old son and the 10 year old daughter would receive ¥1,260 and ¥680 respectively in education aid plus textbook, school lunch, and transportation expense. If they lived in the 3rd temperature zone, the family would receive an extra ¥4,320 in winter; and a ¥13,680 bonus would be received in December.⁹

The Seikatsu hogo recipient is eligible for other benefits which are not payable on a monthly basis. Medical aid is similar to Medicaid in the United States: recipients may receive free examination and treatment (at designated medical facilities), major medical expense, and general medical care plus free medicine and reimbursement for travel expense.¹⁰ Women are eligible for maternity aid, the standard amount set at ¥20,000 and up to ¥1,200 more for medical supplies. Recipients are eligible for occupation aid up to ¥30,000. These funds could be used, for example, to begin a small business such as a corner grocery or a magazine stand.¹¹ One may receive up

TABLE 4

MONTHLY BASIC BENEFIT IN HIGHEST COST-OF-LIVING AREAS
OF JAPAN FOR A FAMILY OF FOUR (EFFECTIVE APRIL 1973)

Father, 41 years old	¥ 11,330
Mother, 35 years old	10,080
Son, 14 years old	12,110
Daughter, 10 years old	10,020
Standard amount for family of 4	<u>10,670</u>
Total	¥ 54,210
Rent (maximum)	4,500
Education aid, son (9th grade)*	1,260
Education aid, daughter (5th grade)*	<u>680</u>
TOTAL	¥ 60,650
Extra amount in winter (3rd zone)	<u>4,320</u>
TOTAL IN WINTER	¥ 64,970
Extra amount in December	<u>13,680</u>
TOTAL IN DECEMBER	¥ 78,650

*Plus textbook, school lunch, and transportation expense.

to ¥15,000 a year (for up to 2 years) for vocational training expense, and up to ¥15,000 for expenses connected with new employment (new clothes, special clothing, etc.).¹² A recipient can also receive up to ¥16,000 to cover the funeral expenses of an adult and up to ¥12,800 for a child.¹³

Also, extra benefits are paid to cover many special circumstances. Additional benefits are paid if a family member needs a special diet,¹⁴ and for family members who are in a hospital, vocational training, or rehabilitation center.¹⁵ A pregnant woman is allowed an additional ¥2,620 a month during her first 6 months of pregnancy, ¥3,940 after 6 months, and ¥2,430 while in the hospital. After the baby's birth, she may receive an additional amount for 6 months if she is nursing her baby, or 3 months if bottle fed.¹⁶ A fatherless family is allowed to receive an extra ¥4,300 for the first child plus ¥400 for any additional children.¹⁷ In the case of disabled or x-ray handicapped individuals, they may receive an extra ¥5,000 a month; ¥1,000 for a 3rd grade disability.¹⁸ In addition, the family of a disabled person receives an extra ¥4,270; and ¥4,300 is added to the benefit if the family has a retarded child (up to ¥10,000 may be added to the above amounts if a nurse is needed).¹⁹ For a recipient age 70 or more, an extra ¥3,300 is available.²⁰

Large families are eligible for extra benefits, but these benefits are not confined to just Seikatsu hogo recipients. As of 1971, any family with annual income less than ¥2 million was eligible,²¹ an income level much higher than that necessary to be eligible for Seikatsu hogo. The amount paid is ¥3,000 for each child beyond the second child as long as that child is attending compulsory education and is no older than 17.²²

Payment Calculations and Benefit Levels

In calculating the actual benefit payable, the income of the recipient family is, of course, taken into account. In essence, the family is allowed to deduct work-related expenses, as well as some special deductions, from earnings; the remaining income is deducted from the maximum allowable benefit.²³ Income for these purposes is defined as wages, salaries, and self-employment income; rent received; pensions and annuities; unemployment insurance; and gifts in the form of money and food from friends or relatives. In addition, any income from disposing of property or from a local public organization in excess of ¥2,000 shall be counted.²⁴ Not included in income are small charities from public service organizations; gifts for special occasions such as the birth of a child, a marriage, or a funeral; rehabilitation loans under laws other than Seikatsu hogo; self-support benefits; insurance and compensation connected with disasters; income from the disposal of properties by order of the Seikatsu hogo agency which shall be used for the recipient's self support; life insurance benefits; any earnings of children who are attending compulsory education; benefits for the survivors of those who died or did not return from the war; benefits for the survivors of policemen or firemen who died while on duty; any medical allowances or funeral fees for those suffering after-effects of the atomic bomb; and any medical allowances for those suffering the effects of industrial pollution.²⁵

After a recipient's other income has been determined, there may be deductions from this income. The "basic deduction" for work-related expenses depends on the recipient's occupation, the number of days a month he works, the amount of his income, and the cost-of-living area in which

he lives, and may be deducted only from earnings (for more information on the basic deduction, see p. 15). One may receive an additional deduction as a reward for a "good attitude." If the recipient is a full-time coal miner, for example, in the 1st or 2nd cost-of-living areas, earning less than ¥42,000 a month, the basic deduction would be ¥10,220. There is also a special deduction, also applicable only to earnings, of ¥41,500 a year (in the first or second cost-of-living areas). Finally, income taxes, social insurance taxes, union dues, and transportation expenses are deductible.²⁶ Considering the hypothetical family of Table 4, assume that the father earns ¥40,000 a month as a coal miner. Deducted from this income are his taxes, union dues, transportation expenses, and his basic and special deductions²⁷ (see Table 5).

In the event that there are additional expenses connected with new employment, another ¥2,000 can be deducted for up to 6 months.²⁸ There is also a ¥2,000 a month extra deduction for a married non-adult (less than 19 years old).²⁹ Expenses related to operating a farm or operating a business or connected with renting land or a house are allowed. Other expenses allowed as deductions from income include housing and living expense due to working away from home; day-care expense if necessary for employment; repayment of loan made for self-support or rehabilitation; repayment of a loan made by the housing finance corporation (Jutaku Kinyu Koko); and the local tax.³⁰ Income is determined on the basis of the last three months of income prior to applying for public aid. However, if the recipient is receiving a fixed salary, then expected earnings for the year ahead is used.³¹

TABLE 5

MONTHLY BENEFIT FOR FAMILY OF FOUR WITH EARNINGS

Basic benefit or guarantee			¥60,650
Gross earnings		¥40,000	
Basic deduction	¥10,220		
Special deduction*	3,458	13,678	
		<u>¥26,322</u>	
Income tax	0		
Social insurance tax	2,500		
Union dues	500		
Transportation	3,000	6,000	
		<u>¥20,322</u>	20,322
Monthly payment			<u>¥40,328</u>

*This amount, ¥3,458, is the ¥41,500 annual special deduction divided by 12. This deduction may be divided into 12 monthly deductions, or considering the December bonus system in Japan, may be taken fully in the month of December. See Seikatsu hogo Techo, p. 199.

Treatment of Assets

The Seikatsu hogo law includes very specific provisions related to the owning of property and other assets. A recipient may own a house, but if the home is large in relation to the size of the family, then some of the rooms should be rented. Other houses may be owned if the rent or income due to them is high in relation to their sale value. A family is also allowed to own personal property such as clothes and furniture. Recipients are not allowed to own stocks, bonds, or other debentures, precious metals, or valuable jewelry. Such things as telephones and color televisions cannot be owned unless 70 percent or more of the families in that area or neighborhood own them. Insurance policies must be redeemed at cash value unless the amount is very small. A farmer is allowed to own land and farm machinery as long as it is used to earn income or will be used within three years. A recipient is allowed to own business equipment, tools or any property related to earning a living as long as it is being used for that purpose or will be used for that purpose within three years. In general, land, buildings, and other business property must be sold if the selling price is high relative to their income earning capacity but may be retained if they are valuable for the self-support of the recipient.³²

Support Duty of Relatives

The tradition of the extended family, much stronger in Japan currently than in the United States, manifests itself in the public aid law through "support duty." Support duty is differentiated into two classes: absolute (primary) support duty and relative (secondary) support duty.

Primary support duty extends to the recipient's parents, grandparents and great-grandparents, sisters and brothers, children, grandchildren, and great-grandchildren. Secondary support duty may extend to the spouses of the above, to uncles and aunts, parents, grandparents, and to the great-grandparents of the spouse, and a few other relatives. This secondary or relative support duty extends to those listed above who are actually supporting recipients or have ever supported the recipients and who have support capacity. In the event that a relative is deemed by the public aid agency to have support duty and support capacity but refuses to help the recipient, the recipient is expected to go to court in order to receive the support from his relative. If this is not appropriate or if the recipient is reluctant to take the matter to court, then the agency may go to court on the recipient's behalf.³³

Public assistance offices in Japan make rather extensive investigations in the cases of some recipients. When an individual applies for assistance, an investigation is made within one week. Typically, the recipient is visited by a caseworker every three months thereafter. On occasion, if necessary, the investigation will include, in addition to the recipient's family, the recipient's employer, social insurance office, medical facility, and employment security office.³⁴ A detailed investigation is made of the recipient's cash, bank deposits, real estate, personal property, and other assets, of his personal history and employment capabilities or skills. The recipient must report his income when applying for aid and also subsequently whenever his income changes.³⁵

In the case of a farmer, a detailed investigation is made of his assets and agricultural products, and his income shall be decided on the basis

of his crops and produce.³⁶ In the case of income from private business, income of the recipient's business or firm is investigated as well as the income of other persons in the same business.³⁷ An investigation is made to determine whether any relatives have support duty and support capacity. For those relatives who have support duty, their support capacity, employment, income, and family size would be investigated.³⁸

Benefit Reduction Rate

Public assistance benefits decrease as earnings or other income increases. This rate is frequently referred to as the benefit reduction rate. If, for example, a \$100 increase in earnings results in a \$100 decrease in benefits, then the benefit reduction rate is 100%. This rate also amounts to an implicit "tax" on earnings. If a recipient works additional hours and earns an extra \$100, he is no better off since his benefit will decrease by \$100. In effect, his earnings have been "taxed" at 100 percent. This rate is thus also called the implicit tax rate or offset tax rate.

The benefit reduction rate incorporated in Seikatsu hogo is usually but not always 100 percent. As explained on pp. 10-11, recipients, in addition to various expenses, are allowed to deduct from their earnings a "special deduction" and a "basic deduction." The basic deduction varies over certain ranges of income. Over these ranges, the implicit tax on earnings is reduced from 100 percent to 80 or 74 percent. This range of income depends on the particular occupation group of the worker (it also varies to a small degree by cost-of-living area). For example, for a worker in occupation group 1, a group which includes secretaries, waiters, salesmen, real estate agents, factory laborers, and maids (and in either

cost of living area 1 or 2), the effective marginal tax on earnings (benefit reduction rate) is 100 percent on income up to ¥23,000, 74 percent on income between ¥23,000 and ¥32,000, and 80 percent on income from ¥32,000 to ¥39,000. Above ¥39,000, the rate reverts back to 100 percent.³⁹

II. ISSUES RELATED TO SEIKATSU HOGO

Benefit Levels

Mr. Yoshio Sato of the Ministry of Finance has recently argued that benefits are too high in Japan. The basic point of his argument is that payment levels during the 1960's increased faster than unemployment insurance levels and, more important, faster than wages and salaries. Furthermore, in spite of the increase in benefits, the percentage of the population receiving public assistance actually decreased from 1.94 to 1.50 percent from 1959 to 1960. Thus, he argues, it is only those accustomed to public aid who are reaping the benefits. The decrease in the percentage receiving assistance indicates that new families are not applying, probably because they are ashamed.⁴⁰

Sato's argument seems to be a variation of the familiar one that only the undeserving are enjoying the benefits of taxpayer support, and Sato backs it up with a rather dubious analysis of the data. The obvious counterarguments are that as the standard of living increases, a society can afford to redistribute a larger percentage of total income to those at the lowest end of the income scale. Also, it could be argued that the decrease in the recipient rate as benefits increase indicates that Japanese individuals who are able to work are not, in fact, choosing to receive public aid.

Japanese specialists in the area of welfare, who are outside the government, do in fact disagree with Sato. Professor K. Kagoyama of Sophia University argues that benefits are too low, not only because the standard of assistance guaranteed by Seikatsu hogo is low, but also because the amount of earnings exempted in calculating benefits and the amount of property that a recipient may own are much too low.⁴¹ Other critics of Seikatsu hogo discussed by Konuma--Y. Nakamura, E. Eguchi, Y. Ichibangase, K. Ogawa, and J. Ogura--also argue that benefit levels are too low.⁴²

Benefit levels as a percentage of average earnings in Japan are similar to those in the United States. In 1973, a typical family of four in Japan, living in one of the most expensive areas and in the third temperature zone, would have received ¥60,650 per month during the summer months, ¥64,970 from November through March, and ¥78,650 in December (see Table 4), or an average of ¥63,590 per month over the year's time. In Table 6, the average monthly benefit (for the same typical family of four) has been calculated for the four cost-of-living areas and the six temperature zones. The average monthly benefit varies from ¥40,748 for cost-of-living area 4 and temperature zone 6, to ¥65,578 for cost-of-living area 1 and temperature zone 1. Average wages and salaries in Japan for the head of household, in 1973, were ¥139,233 per month.⁴³ Income, social security, and other taxes totaled ¥14,657.⁴⁴ Thus, after taxes, average wages and salaries were ¥124,576. Benefit levels ranged from 32.7 to 52.6 percent of this after-tax average wage level. Average family income, including interest, dividends, rent, etc. in addition to earnings, was ¥165,860, or ¥151,203 after taxes.⁴⁵ Benefit levels ranged from 26.9 to

TABLE 6

AVERAGE MONTHLY BENEFIT, 1973, FOR A FAMILY OF FOUR*
IN JAPAN BY COST-OF-LIVING AREA AND TEMPERATURE ZONE

<u>Temperature Zone</u>	<u>Cost-of-Living Area</u>			
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
1	¥65,578	¥53,813	¥48,499	¥43,168
2	64,498	52,833	47,615	42,381
3	63,590	52,004	46,870	41,714
4	63,165	51,617	46,524	41,406
5	62,748	51,238	46,183	41,102
6	62,265	51,800	45,783	40,748

*Family composed of 41 year old father, 35 year old mother, 14 year old son, and 10 year old daughter.

43.4 percent of this average income after taxes. In the United States, by comparison, public assistance, in 1972, ranged from 22.7 to 53.9 percent of median income.⁴⁶

Eligibility

In contrast to the categorical welfare system of the United States, the legislation on public assistance in Japan makes clear that all individuals and families in need are eligible. It is not necessary for one to be married, or to have children, or to be disabled or aged. If one's income is below the public assistance minimum cost-of-living standard, then one is eligible.

In terms of eligibility then, the Japanese public assistance system seems to be far more equitable than the U.S. system. In the United States, single individuals and childless couples are ineligible for aid from any federally assisted welfare program. In about half the states, a family is eligible for public aid if the father is unemployed, but in the remaining states, an intact family (both father and mother are present) is ineligible for aid even if the father is unemployed. And if the father is employed, the family is ineligible for public assistance from any federally related program regardless of the level of family income. In other words, the working poor are ineligible for cash welfare in the United States.

On paper, the Japanese system with its universal eligibility appears to be far superior. The difficulty in the case of Japan, however, is more subtle. For a number of reasons, there is a great deal of shame associated with the receipt of public aid. In part, this problem is a

historical one: during the Meiji era, an individual or family receiving assistance was denied civil rights. In part, the problem is cultural: the work ethic is very strong in Japan, and to be dependent on public aid is a major cause of embarrassment. However, the problem seems to be exacerbated rather than minimized by the manner in which public assistance is administered. First of all, as discussed above, the determination of the minimum cost-of-living or the basic benefit and the treatment of other income and assets is highly complex and detailed. As a result, the application procedures are similarly complex, and since many low income persons are also of low education, the numerous, complicated forms can be highly intimidating and discouraging. "The Seikatsu hogo regulations are so complicated that even those accustomed to them, not to mention the recipients, have difficulty in understanding them in specific cases."⁴⁷ Also, consistent with the historical and cultural factors which tend to cause recipients to feel shame, public assistance administrators and caseworkers often reflect these attitudes by looking down upon the Seikatsu hogo recipient.

It is important in the future that the public assistance agencies rid themselves of the attitude which increases the feeling of pressure and shame on the part of recipients. Rather, the agencies should, with sincere consideration, further the rights of the recipients.⁴⁸

Along the same line, Professor Nakamura's opinion is summarized in the following words:

Presumably, there are many who are in a financial difficulty but are not ready to resort to Seikatsu hogo because they would feel shame at receiving assistance. Given the present state of social welfare administration, this feeling of shame is being taken advantage of, and administrators are lacking the attitude necessary to improve the situation consistent with human rights.⁴⁹

It is, of course, impossible to say how many potentially eligible recipients of public aid are discouraged from applying because of these cultural factors or how much of the discouragement is due to the complexity of the application procedure or the attitude of the agency employees. However, Akeyama suggests that the problem is real:

The factors that prevent the potential recipients' awareness of their right to receive public aid are not necessarily simple, and it cannot be said that these factors should be abolished as soon as possible given the present situation. Nevertheless, the attitude of the agencies should improve even if they do not inform the recipients of their right to benefits.⁵⁰

In other words, persons should not be encouraged to apply for public assistance, but those truly in need should be able to receive benefits without shame.

Relative Support Duty

The support obligations of relatives enforced by the welfare authorities may also discourage many potential recipients. Professor Taira, in particular, criticizes this aspect of Seikatsu hogo.

Relative support duty, which may cause family conflicts when no agreement has been achieved, is a serious crime of social welfare It is a violation of privacy when the government discloses to relatives an individual's affairs which that individual may not want disclosed.⁵¹

Professor Taira concludes that many persons do not make use of social welfare in spite of serious financial difficulties because the Japanese social agency exercises an authority over them similar to the authority of police or a public prosecutor. The result is that potential recipients have difficulty in applying for social assistance, and current recipients are ashamed of receiving assistance.⁵²

Employment Incentives

As explained above, the implicit marginal tax rate on earnings, although in the neighborhood of 80 percent for small ranges of earnings, is usually 100 percent. This treatment of income in calculating benefits is considered a problem and is an issue among critics of Seikatsu hogo.

The opinion of the Public Welfare Ministry is based on the premise that recipients should not be allowed to have any cash. Therefore, even earnings from employment are considered as income which discourages not only recipients' working motivation but also their self-support motivation.⁵³

Akeyama goes on to say:

Although recipients work and receive earnings, these earnings are considered as income to be spent by the potential aid recipient to maintain the minimum standard of life, and consequently are deducted from the public assistance benefit. This procedure discourages the recipients' hope for self-support as well as their working motivation, and sometimes leads recipients to attempt to cheat by misrepresenting their income.⁵⁴

Ownership of Property

Most of the experts discussed by Konuma criticize the strict assets test incorporated into Seikatsu hogo. Referring to a 1966 law in Great Britain allowing the assets test to be based simply on the recipient's oath and a similar approach in an experiment in New York City, Professor Nakamura states:

It would be impossible to change the present regulation into one similar to Great Britain in one stroke. However, the British approach reveals to us that what we have thought reasonable as the aim of social welfare is not necessarily true, and furthermore, it suggests a vision for the future of Seikatsu hogo. Considering the regulation in Britain and the experiment in New York, this seems to be an appropriate time to consider a drastic change in Seikatsu hogo.⁵⁵

Other Issues Related to Seikatsu Hogo

An oddity of the Japanese system is that the seven types of assistance discussed above must be taken in order. For example, education aid, which is the third classification of aid, must be accepted before one can receive any aid under classifications one and two. A family, however, may not want to accept education aid because the children may feel shame at school if it becomes general knowledge that they are receiving Seikatsu hogo. But if they refuse education aid, they are not allowed to receive living aid or housing aid. As Akeyama says:

This theory contains no rationality but is merely an administrative procedure for the convenience of the welfare agency. A flexible instruction is needed whereby recipients who fear their children will be embarrassed by receipt of education aid and therefore decline it will still be eligible for housing aid or living aid.⁵⁶

FOOTNOTES

¹ Koji Taira, "Country Report: Japan," in Low Income Groups and Methods of Dealing With Their Problems (Supplement to the Report), Organization for Economic Cooperation and Development, Manpower and Social Affairs Directorate, Social Affairs Division; 2, rue Andre-Pascal, Paris-16^e, 1965, p. 137.

² Ibid., pp. 136-37.

³ Koji Taira, "Public Assistance in Japan: Development and Trends," Journal of Asian Studies, 27, November 1967, p. 103.

⁴ Takeshi Takahashi, "Social Security For Workers," in Workers and Employers in Japan, Kazuo Okochi, Bernard Karsh, Solomon Levine, eds., University of Tokyo Press, Tokyo, 1973, pp. 468-69.

⁵ Social Welfare Services in Japan, 1973, Japanese National Committee of The International Council on Social Welfare, prepared under the supervision of the Ministry of Health and Welfare, Japan, p. 1.

⁶ Ibid.

⁷ Public Welfare Ministry, Seikatsu hogo Techo (Daily Life Security Handbook), National Council for Social Welfare, Tokyo, 1973, pp. 56, 104-106, 109.

⁸ Ibid., pp. 57, 145, 146, 149.

⁹ Ibid., pp. 1, 2, 104, 142, 149.

¹⁰ Ibid., pp. 57, 152.

¹¹ Ibid., pp. 57, 154, 155.

¹² Ibid., pp. 57, 154, 155, 157.

¹³ Ibid., pp. 57, 158.

¹⁴ Ibid., pp. 64, 65, 109, 130, 131.

¹⁵ Ibid., pp. 65, 67, 122, 131.

¹⁶ Ibid., pp. 66, 112, 113. Note the figures given are for the most expensive areas. In most cases, smaller amounts are given in the less expensive (2nd, 3rd, and 4th class) areas.

¹⁷ Ibid., pp. 66, 114.

¹⁸ Ibid., pp. 66, 67, 117, 119, 126.

¹⁹ Ibid., pp. 66, 67, 117, 119, 124, 125.

²⁰ Ibid., pp. 67, 121.

²¹ Hitoshi Matsuo, Shakai hoshō Dokuhon (Social Security Book), Toyokeizai Shimposha, Tokyo, 1972, pp. 236-244.

²² Seikatsu hogo Techo, pp. 67, 127.

²³ Ibid., pp. 190-205.

²⁴ Ibid., pp. 166-180.

²⁵ Ibid., pp. 181-189.

²⁶ Ibid., pp. 190-205.

²⁷ Ibid., p. 166.

²⁸ Ibid., p. 201.

²⁹ Ibid., p. 202.

³⁰ Ibid., p. 203.

³¹ Ibid., p. 206.

³² Ibid., pp. 90-94.

³³ Ibid., pp. 95-97.

³⁴ Ibid., pp. 224-225.

³⁵ Ibid., p. 164.

³⁶ Ibid., pp. 170-172.

³⁷ Ibid., p. 173.

³⁸ Ibid., pp. 97-98.

³⁹ For occupation group 2 (farmers, seamen, carpenters, cooks, mailmen, day laborers, etc.) the benefit reduction rate is 100 percent up to ¥31,000, 80 percent on income from ¥31,000 to ¥45,000, and 100 percent on income above ¥45,000. For occupation group 3 (coal miners, wood cutters, etc.), the rate is 100 percent up to ¥41,000, 80 percent from ¥41,000 to ¥45,000, and 100 percent above ¥46,000. These income ranges are slightly different for cost-of-living areas 3 and 4. See Seikatsu hogo Techo, p. 166.

The effective tax rate drops below 100 percent over these ranges because the "basic deduction" increases over these ranges. For occupation group 1, cost-of-living area 1, the basic deduction is ¥8,420 if net income is between ¥32,000 and ¥33,000, increasing to ¥8,620 between ¥33,000 and ¥34,000 (to take one example). The basic deduction then increases by discreet amounts of ¥200 or ¥260. The "tax" rate of 80 or 74 percent,

therefore, only applies if income increases in amounts of ¥1,000. For example, if income increased by ¥100 from ¥32,950 to ¥33,050, the basic deduction would increase by ¥200, and the public aid benefit would actually increase by ¥100.

⁴⁰ For a detailed summary of Sato's argument, see Tadashi Konuma, Hinkon: Sono Sokutei to Seikatsu hogo (Poverty: Measurement and Public Assistance), Tokyo University Press, 1974, pp. 127-131.

⁴¹ Ibid., p. 132.

⁴² Ibid., pp. 132-137.

⁴³ Japan Statistical Yearbook 1973/74, Bureau of Statistics, Office of the Prime Minister, Tokyo, 1974.

⁴⁴ Ibid.

⁴⁵ Ibid.

⁴⁶ This is the median income for families in which the wife is not employed. See Ralph Husby, "Public Assistance in Sweden: Some Comparisons with the United States," Working Paper #217, College of Commerce and Business Administration, University of Illinois, Urbana, November 1974, p. 14.

⁴⁷ Kazuo Akeyama, Seikatsu hogo (Daily Life Security), Minerva Shobo, Kyoto, 1973, p. 176. All quotations have been translated from Japanese by F. Takayanagi, with the assistance of the author.

⁴⁸ Ibid.

⁴⁹ Konuma, pp. 152-53.

⁵⁰ Akeyama, pp. 175-176.

⁵¹ Konuma, p. 141.

⁵² Ibid.

⁵³ Akeyama, p. 74.

⁵⁴ Ibid., p. 98.

⁵⁵ Konuma, p. 140.

⁵⁶ Akeyama, p. 123.

APPENDIX: SOCIAL INSURANCE IN JAPAN

A single unified social security scheme for old-age, survivors, and disability does not exist in Japan as it does in the United States. Rather, there are a number of social insurance schemes. Public employees and teachers are insured under their Mutual Aid Associations; employees of larger firms are covered by Welfare Pension Insurance; seamen are covered by Seamen's Insurance; and those not covered by any of the above schemes participate in the National Pension system. These schemes for old-age, survivors, and disability insurance are summarized below, followed by a discussion of unemployment insurance. Since the focus of this paper is income maintenance, health insurance and workmen's compensation are not discussed.

I. Welfare Pension Insurance

Welfare Pension Insurance was established in 1942, being reestablished in 1954 after the war, and covers on a compulsory basis "any person employed in a firm, factory, hospital, or other working place which employs five or more persons regularly."¹ It is administered at the national level by the Board of Social Insurance of the Ministry of Health and Welfare.

General revenues cover all the administrative expense of Welfare Pension Insurance as well as 20% of the benefits (25% of the benefits in the case of miners). The remaining 80% (75%) of benefits is financed by payroll taxes amounting to 7.6% in the case of males (divided equally between employee and employer), 5.8% in the case of females, and 8.8% in the case of miners, levied on the standard monthly gross earnings² up to ¥200,000 (about \$667) a month (as of November 1973).³

A. Old-Age Benefits

One is eligible for an old-age pension at the age of 60 (age 55 if female or a miner) provided that 20 years of coverage has been accumulated.⁴ The monthly benefit is based on one's average monthly remuneration (AMR) since October 1957, and as of November 1973, the "basic pension" is calculated as follows:

$$(\text{¥ } 1000 + 0.01 \text{ AMR}) n$$

where n is the number of years covered.⁵ In addition to this, there are extra benefits for dependents: ¥2,400 per month for spouse plus ¥600 for the first child plus ¥400 for any additional children. For example, in the case of an individual with a spouse but no children, average monthly remuneration since October 1957 of ¥84,600, and 27 years of coverage, the monthly benefit would be

$$[1000 + 0.01(84,000)] 27 + 2,400 = \text{¥}52,242.$$

Those persons who choose to continue working from age 60 to 65 and whose income is less than ¥48,000 per month can receive an amount equal to 20 to 80% of their pension so as to bring their total income (from earnings and pension) up to ¥50,000.⁶

For those who are covered under different social insurance schemes over their working lifetime, each scheme has what are known as coordination old-age pensions which are calculated such that one's total pension income

from the various pension schemes is fair and equitable. One year of coverage is necessary under Welfare Pension Insurance (as long as total coverage under all plans is at least 20 years) in order to receive its coordination old-age pension which is based then on the number of months of coverage.⁷

If one is unable to accumulate 20 years of coverage but has accumulated at least 5 years, there is a lump-sum retirement benefit at age 60 based on average monthly remuneration.⁸

B. Disability Benefits

One must have been insured for at least 6 months to receive a disability pension. The benefit level varies with the degree of disability: a person with a "first class" disability receives 125% of the basic pension (see formula above) plus the additional benefits for dependents; a "second class" and "third class" disabled receive 100% and 75% respectively, plus the additional benefits. The minimum benefit, however, is ¥20,000 per month.¹⁰

C. Survivor's Benefits

In the event of the death of a worker insured under Welfare Pension Insurance, benefits are paid to the survivors. The insured worker, however, must have been financially supporting his family at the time of his death for the family to receive benefits, and must have been covered at least 6 months. The survivor's benefits amount to 1/2 the basic pension plus the extra benefits for dependents if the survivor is the wife; a surviving husband receives only 1/2 the basic pension. Two surviving children with no parents would receive 1/2 basic pension plus the extra amounts. In the case of surviving parents, they would receive just 1/2 of the basic pension.¹¹

II. Seaman's Insurance

The first pension insurance established in Japan was Seaman's Insurance in 1934. In all ways Seaman's Insurance is almost identical to the Welfare Pension Insurance. The contribution rate or tax rate is slightly higher, the benefit levels and eligibility requirements virtually the same.¹²

III. Mutual Aid Associations

Teachers and civil servants, not covered by Welfare Pension Insurance, are covered by what are known as Mutual Aid Associations. There are separate Mutual Aid Associations organized for national civil servants, local government employees, public corporation employees, teachers and other employees of private schools, and employees of agriculture, forestry, and fisheries. Administrative expense is paid by the national government out of general revenues. The employee contribution varies among the Mutual Aid Associations from 3.8 to 4.95% of his standard monthly remuneration while the employer contribution varies from 3.8 to 6.75%.¹³

The provisions of the Mutual Aid Association for National Civil Servants will be summarized. At age 55, a person is eligible for a retirement pension as long as he has had 20 years of coverage. The pension is 40% of the average yearly income of the last three years with 20 years coverage plus 1-1/2% for every year in excess of 20. Thus, with 30 years of service, the pension would be 55% of earnings. An individual who does not accumulate 20 years of coverage, but has been covered at least one year, can receive a retirement allowance equal to daily income multiplied by some number between 20 and 515 depending on the term of coverage. With at least one year's coverage under the Mutual Aid Association but a total of 20 years coverage along with other pension schemes, the Association will participate in a coordination old-age pension beginning at age 60.¹⁴

For the disabled, the pension varies with the degree of disability. One must have been insured for at least one year to be eligible. For a disability of the first class, the pension is 50% of one's yearly income based on the last three years plus an additional 1% for every year of coverage in excess of 10 plus an additional 1-1/2% for every year of coverage in excess of 20. Thus, if someone became disabled after working and being insured for 24 years, he would receive 66% of his earnings. For second and third class disabilities, the pension is 40% and 30% respectively of earnings plus the same additional percentages for coverage in excess of 10 years. However, there are specified minimums and maximums for these disability pensions.¹⁵

Survivor's benefits depend a great deal on the years of coverage. In the case of a worker who dies after he is eligible for his retirement pension (20 years coverage), his family may receive half of his retirement pension. If the worker dies after 10 to 20 years of coverage, the family is eligible to receive a pension equal to 10% of earnings plus an additional 1% for every year of coverage in excess of 10. If less than 10 years coverage, there is a lump-sum benefit equal to daily income multiplied by some number between 20 and 220 depending on the term of coverage.

The other Mutual Aid Associations operate very similarly to the Mutual Aid Association for National Civil Servants. The methods of calculating premiums and benefits and the terms of eligibility are virtually identical; therefore, the details of these other Mutual Aid Associations are omitted.¹⁶

IV. National Pension Insurance

In 1958, only 32% of the working population was covered by one of the

pension programs discussed above. Farmers, fishermen, daily workers, domestic workers, and employees of small firms were not participants in any of the existing social insurance programs. Therefore, in 1959, the National Pension System was enacted into law.¹⁷

All Japanese residents between the ages of 20 and 59 except those covered under another pension are covered on a compulsory basis. This pension scheme includes a flat rate contribution or premium rate of ¥900 a month. Individuals with higher incomes may choose to pay an additional premium of ¥400 and thereby be eligible for a higher level of benefits.¹⁸ Exempt from paying the premium are recipients of public assistance (Seikatsuho), those who are eligible for a disability pension or a fatherless family pension, and workers age 60 or more.¹⁹

A. Old-Age Benefits

An individual who has been covered by National Pension Insurance for 25 years or more is eligible for an old-age pension at age 65. The amount of the pension depends on the term of coverage. Specifically, the pension, as of November 1973, is calculated as follows:

¥800 times the number of years of regular coverage (paying the regular premium) plus

¥800/3 times the number of years exempted from paying premium, plus

¥1000 times the number of years of augmented coverage (the higher, optional premium of ¥1300).²⁰

For example, if an individual worked for 10 years, then was a recipient of public assistance for 3 years, and then worked 20 more years and payed the extra premium, the monthly pension would be²¹

$$¥800 (10) + ¥800/3 (3) + ¥1000 (20) = ¥28,800.$$

One year of coverage is necessary to receive some benefits as a part of a coordinated old-age pension but one has to have a total of 25 years of coverage under all systems.²²

For those individuals or families who do not accumulate 25 years of coverage there is a means-tested Old-Age Welfare Pension. Eligible for this welfare pension is anyone who is disabled or at least age 70 regardless of the term of coverage.²³ In addition, an individual who is 69 years old may receive the welfare pension if he has 4 years of coverage. Similarly, those aged 68, 67, and 65-66 are eligible if they have 5, 6, and 7 years of coverage respectively.²⁴ The amount of the pension is ¥5000 a month²⁵ (¥60,000 a year) but is payable only to those individuals whose annual income is less than ¥430,000, or ¥520,000 for a couple (add ¥140,000 for each additional dependent) where income is defined as earnings less work related expenses.²⁶ Finally, for those persons under 70 but at least 65 who have not fulfilled the minimum coverage requirements mentioned just above (some persons fail to meet the minimum requirement because of the relatively recent establishment of the system), there is a special benefit of ¥4000 a month, with the same means test.²⁷

B. Benefits to the Disabled

The eligibility conditions here are rather complicated, but roughly are as follows: If an individual has payed premiums for a total of 15 years, or if he has paid premiums or has been exempted from the premium for the three years prior to time of disablement or if he has payed premiums for one year prior to the disablement, he is eligible.²⁸ In the case of a first class disability, the amount of the pension is raised by 25%. Otherwise, the pension is calculated in the same way as the old-age pension²⁹ except that there is a minimum pension of ¥20,000 per month.³⁰

For those who have a first or second class disability but are not eligible for a disability pension, there is a Disability Welfare Pension with the same means test as for the Old Age Welfare Pension.³¹ The benefit amounts to ¥7,500 a month.³²

C. Survivor's Benefits

A widow without children is not eligible for a Widow's Pension unless she is between 60 and 64, married at least 10 years, and her deceased husband was eligible for an old-age pension but died before reaching age 65. The amount of the benefit is 1/2 the old-age pension.³³

If the widow has children, she is eligible for a Widowed Mother's Pension only if she is supporting a child less than 18, had been financially supported by her late husband, and only if she has satisfied the requirements for a disability pension.³⁴ If the requirements are satisfied, the widow and first child receive ¥20,000 plus ¥800 for each additional child.³⁵ A grandmother, elder sister, or other relative who supports a surviving child and who had been supported by or a member of the same household as the deceased father is eligible under the same conditions and for the same amount as a widow, under the name of a Guardian's Pension.³⁶

Those widows with children who are not eligible for a Widowed Mother's Pension but are at least 20 years old and have a child who has not yet completed compulsory education may receive a Widowed Mother's Welfare Pension³⁷ of ¥6,500 plus ¥800 monthly

for each child other than the first.³⁸ However, this welfare pension is means-tested, the family being eligible only if annual earnings less work related expenses are less than ¥1,344,700 plus ¥140,000 for each child or dependent other than the first.³⁹ There is also a Guardian's Welfare Pension receivable under the same conditions and of the same amount as the Widowed Mother's Welfare Pension.⁴⁰

A surviving child under age 18 with no parents is eligible for a pension if the father or mother satisfied the requirement of the Disability Pension.⁴⁰ The amount is ¥20,000 for the first child plus ¥800 for each additional child.⁴¹

Finally, if the term of coverage is 3 years or more, a lump-sum death benefit is available with the spouse having first priority followed by the deceased's children, parents, and grandchildren. The benefit ranges from ¥17,000 to ¥52,000 depending on the number of years of coverage: 35 years of coverage or more is necessary for the maximum ¥52,000 benefit. If survivors are also eligible for one of the pensions described above, they must choose between the pension and the lump-sum benefit.⁴²

V. Unemployment Insurance

The Unemployment Insurance Law was enacted in 1947 and is administered by the national government. Unemployment insurance for general employees is compulsory for all persons employed in a firm, factory, hospital, or other place of employment which employs 5 or more persons. Employees of smaller firms can become voluntarily insured provided that the employer has obtained permission from the

prefectural governor. There is also unemployment insurance for the daily worker.⁴³

The premium or contribution rate is 1.3% of the standard monthly remuneration (average of gross earnings from May through July not including any bonuses, etc.), half paid by the employer, the other half by the employee.⁴⁴ Administrative expense plus 25% of the cost of benefits are paid for out of general national revenues.

To be eligible for unemployment insurance benefits, an employee must have been insured for at least 6 months. The benefit is 60% of the average gross wage over the last 6 months and is payable for 90 days if insured for 1 to 5 years, 210 days if 5 - 10 years, 270 days if 10 - 20 years, and 300 days if insured for more than 20 years. The maximum daily benefit is ¥2,280; the minimum benefit is ¥490. Also, there are dependent allowances of ¥80 a day for the spouse, ¥30 each for the first two children, and ¥10 for any additional children. There is a special allowance of ¥259 a day if the unemployed person is in vocational training, and he is also allowed transportation expense up to ¥5000 a month.⁴⁵

An unusual aspect of unemployment insurance in Japan is the "benefit for new employment." If the unemployed person uses up less than half of his unemployment benefits, then he may receive 30 to 50 days worth of benefits, depending on how much of the benefits were used up, as a lump-sum at the time of new employment.⁴⁶ Unemployment insurance for seamen is nearly identical to that for general employees.

Unemployment insurance for daily workers is also financed by a 1.3% payroll tax, shared equally by employer and employee;

however general revenues cover 1/3 of the cost of benefits plus the administrative costs.⁴⁸ A daily worker is eligible for unemployment insurance benefits if he has been employed and paying premiums for a period of 28 days or more in the last two months.⁴⁹ A worker with a daily income of ¥1520 or more receives a benefit of ¥1160 a day; otherwise, it is ¥760 (as of April 1973). Benefits are payable for 13 days if the term of insurance is 28 to 31 days, 14 days if the term is 32-35 days, 15 days if 36-39 days, 16 days if 40-43, and 17 days if the employee has been insured 44 or more days.⁵⁰

¹ Employees in firms with less than 5 employees can be insured on a voluntary basis; see Social Welfare Services in Japan, 1973, Japanese National Committee of the International Council on Social Welfare, prepared under supervision of Ministry of Health and Welfare, Japan, p. 45.

² Standard monthly gross earnings is an employee's average monthly gross earnings from May through July.

³ Ministry of Public Welfare, Kosei hakusho (White Paper on Public Welfare, 1973), Ministry of Finance Press, Tokyo, 1973, p. 314.

⁴ Public Welfare Ministry, Shakaihoshho no tebiki (Instruction Manual for Social Security), National Council for Social Welfare, Tokyo, 1973, p. 234.

⁵ In calculating this formula, ¥ 20,000 is used for any year in which the AMR is less than ¥ 20,000: Ministry of Public Welfare, Kosei hakusho, p. 312.

⁶ Public Welfare Ministry, Kosei hakusho, pp. 312-13.

⁷ Public Welfare Ministry, Shakai hoshho no tebiki, p. 234.

⁸ Ibid.

⁹ Public Welfare Ministry, Shakai hoshho no tebiki, p. 234.

¹⁰ Public Welfare Ministry, Kosei hakusho, p. 313.

¹¹ Public Welfare Ministry, Shakai hoshho no Tebiki, p. 234.

¹² Ibid., pp. 235, 308-310.

¹³ Ibid., pp. 236-37.

¹⁴ Ibid., p. 236.

¹⁵ Ibid., pp. 236-37.

¹⁶ Ibid., p. 236.

¹⁷ Social Welfare Services in Japan, p. 52.

¹⁸ Public Welfare Ministry, Kosei hakusho, p. 316.

- ¹⁹Public Welfare Ministry, Shakai hosho no tebiki, p. 268, 288.
- ²⁰Public Welfare Ministry, Kosei hakusho , p. 315.
- ²¹By multiplying by the number of months rather than number of years, the annual premium can be calculated.
- ²²Public Welfare Ministry, Shakai hosho no tebiki , p. 238.
- ²³Ibid.
- ²⁴Ibid., p. 270.
- ²⁵Public Welfare Ministry Kosei hakusho , p. 317.
- ²⁶Public Welfare Ministry, Shakai hosho no tebiki , p. 276.
- ²⁷Public Welfare Ministry, Kosei hakusho, p. 318.
- ²⁸Public Welfare Ministry, Shakai hosho no tebiki , p. 271.
- ²⁹Ibid., p. 238.
- ³⁰Public Welfare Ministry, Kosei hakusho, p. 315.
- ³¹Public Welfare Ministry, Shakai hosho no tebiki, p. 238.
- ³²Public Welfare Ministry, Kosei hakusho, p. 317.
- ³³Public Welfare Ministry, Shakai hosho no Tebiki, p. 238.
- ³⁴Ibid., p. 272.
- ³⁵Public Welfare Ministry, Kosei hakusho , p. 315.
- ³⁶Public Welfare Ministry, Shakai hosho no tebiki, p. 272.
- ³⁷Ibid., pp. 238, 272.
- ³⁸Public Welfare Ministry, Kosei hakusho, p. 317.
- ³⁹Public Welfare Ministry, Shakai hosho no tebiki, p. 276.

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Ibid., p. 273.

41

Public Welfare Ministry, Kosei hakusho, p. 315.

42

Public Welfare Ministry, Shakai hosho no tebiki, p. 274.

43

Social Welfare Services in Japan, pp. 45, 55.

44

Public Welfare Ministry, Shakai hosho no tebiki, pp. 239, 242.

45

Ibid., pp. 239, 304.

46

Ibid.

47

Ibid., p. 239.

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Ibid., p. 239.

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