Reconsideration of the Income Security of Women
— Through the Inter-system Analysis of the Income Security System

Kim Jin
Tokyo Metropolitan University

Abstract
The purpose of this study is to analyze how the Pension System, Child Allowance, Child Support Allowance, and Public Assistance System are set to alleviate the income security of women. The study examines the inter-system analysis as well as the coverage of these four systems, focusing on “positioning of women” and “the meaning of income security.”

The results of this study are as follows: First, the women covered in the income security system are in fact individuals who slipped out of the patriarchal model. That is, even if they are separated from the patriarchal model, these women are still carrying out the role of wife or mother based on the sex role model. Second, the four systems, the range of recipients, the system purpose, the reason for security, the benefit level each had its own peculiar structure and coverage, and the continuity between systems could not be found. Consequently, this shows the defect of income security and the exclusion of particular types of women from the income security system.

Key Words
Women, Income Security, Inter-system Analysis

I. Introduction

1. Literature Review and Purpose of the Study
The positioning of women in the social security system is more complex than that of men as it relates not only to women themselves but also deeply to household situations such as if they have a husband and/or child(ren). In other words, the coverage of various systems for women is widely different depending on their status as individuals as well as wives and mothers. Therefore, in order to clarify women’s income security problems and issues, it is most necessary holding the comprehensive viewpoint that aims at the relationship between income security systems and women throughout their life span. Based on the above awareness of the problem, this study focuses on how each of the Japanese income security systems views the women’s income security situations.

The review of the past studies on women and the income security system can be summarized herein-after. First, many of the studies focus on identifying the problems and issues of women within an individual system. Accordingly, even if the review is limited to the following four systems including pension system, child allowance, child support allowance, and public assistance system, there are many studies. The majority of those studies examined the income security problems of women from various points of view in detail such as treatment of women in each system, the relationship between women’s life and employment and the system, and the role and effectiveness of the system. The significance these studies is great. However, since many of these studies limit their analytical targets to specific women such as single-mother households or older women and a particular system, from the point...
of view on women's income security, it is necessary to carry out studies that focus on the women as a whole and their relations with various systems.

Although the number of studies is limited to the aforementioned studies each examining an individual system, there exist some studies examining several systems simultaneously from the women's income security point of view. Yuzawa (2005) analyzed the political trends toward public assistance and child support allowance focusing on the income security for the single-mother households, and pointed out the problems and issues of the welfare policies for the single-mother households. Hamamoto (1995) showed the differential treatments between the divorced single-mother households and the bereaved single-mother households within the systems including survivor pension, child support allowance, and deduction for widows; he also pointed out the problems of the income security gap that were caused by differential treatments. On the other hand, Fujiwara (2004) carried out logical and empirical analyses on the meaning of women's income security within the social security system including social insurance, social allowance, and public assistance, and the function of welfare as a public assistance welfare within the structural limit of social allowance and social insurance. Fujiwara's article is noteworthy since it examines all three systems. There are, however, several areas that need to be discussed since the article is (1) limited in its analysis mainly examining the income security functions of the systems, (2) focused its discussions mostly on the public assistance, and (3) omitted the discussion of the child support allowance even though it focused on the single-mother households. In addition, Tsumura (1976; 1985) analyzed how the women's status is structured within the social security system based on the rational ideology of justice and equity, and how this issue should be dealt in future studies.

The aforementioned studies imply that the past studies on the women's income security have placed its focus on specific groups of women and examined their treatment in systems separately. Furthermore, it became clear that the studies which examined several systems also limited its target to the single-mother households, or even though those studies focused on inter-system issues, their comparisons were mainly restricted to examining the benefit levels.

Therefore, the purpose of this study is to show how the women's income security is considered within the major income security systems of pension system, child allowance, child support allowance, and public assistance system through the inter-system examinations and the consideration of the coverage of these systems. The discussion of the women's income security in this study, through the cross-examination of the above four systems, inspires the present growing voices in search of the comprehensive and joined up social security system reform (Ministry of Health, Labour and Welfare, 2003). Moreover, it also furthers the debate for an ideal income security policy in the light of "feminization of poverty" that still exists in spite of the increase of the employment rate among women.

2. Analytical Framework and Procedure

In this study, the inter-system analyses of the income security systems are performed based on two aims of analysis, two analytical aspects, and three analytical sub-dimensions. In conjunction with the purpose of research for this study, "positioning of women" (aim 1) and "meaning of income security" (aim 2) are defined as the aims of analysis. The analytical aspects are utilized in order to see from which dimension the aims 1 and 2 are discussed: two standard aspects are adopted from four aspects of the analytical model of Gilbert, et al. (1993) that is widely applied to analyze the social security systems and policies, and then analyses are performed using "an aspect of coverage" for the aim 1 and "an aspect of benefit" for the aim 2. Finally, the specific analytical sub-dimensions for the two analytical aims are separated out using the following methods. For aim 1, by using Sainsbury’s (1996) analytical criterion of the gender approach, three analytical sub-dimensions of “range of recipients,” “unit of system coverage” and “treatment of support persons and dependents” are separated out. For aim 2, by using the conceptual elements incorporated in the concept of “income security” in the science of social security law, three analytical sub-dimensions of “purpose of the
system,” “reason for security,” and “benefit level” are dealt separately.  

Subsequently, along with the above extracted analytical sub-dimensions, the inter-system analysis is conducted, regarding the positioning of women and the meaning of the income security in the four systems (II., III.). Then, based on the result of the above analysis, the coverage of the income security system is identified (IV.). Finally, the conclusion of this study and future issues are discussed (V.).

II. Inter-System Consideration of Positioning of Women

1. Range of recipients

First, the range of recipients within the four systems is clarified. The pension system covers women in general, and the insured category is determined in accordance with the attributes of women and the household attributes (with/without spouse, employment status of husband). And, only the women who satisfy each requirement are included within the range of recipients. A recipient of the child allowance must be a "rearer"; the recipient requirements are the recipient’s income below a certain amount, have custody and responsibility for maintaining the household for the child. And if the father and mother rear the child together, one of them is to become a rearer based on the criteria such as the ability of maintaining a household and who is the head of the household (Sections, Clause 4 of the Child Allowance Act). However, due to the gender bias of the “rearer” criterion, a woman who is eligible to be a recipient maintains a father-less household or similar situations8), and the woman is considered to be “a mother as a rearer.” As for the child support allowance, a mother of the single-mother households whose income is below a certain line is to be a recipient. However, as there is a restriction to receive both the allowance and the public benefits, recipients are mainly limited to mothers of divorced households. Although any poor persons could apply for the public assistance system, not all of them could become a recipient because of the means-test based on strict complementary principle.

Considering the recipient criteria, examination of the various systems leads to the following insights. First, since each system sets its own recipient criterion, there is no similarity among the systems. The requirements, based on who the insured person is and what kind of benefit it is are applied to the pension system, and the standard of welfare is applied to the public assistance system. The rearer requirements and income limits are applied for the child allowance and the child support allowance. Although these requirements and limits might look common in both systems at a glance, there exists a big difference on the actual applications. Second, the types of women in the range of recipients differ largely depending on the system. The main recipient of the benefits differs depending on the system: for the pension system, the insured women who meet the recipient criterion; for child support when the rearer is the woman, the mother with low income with absent father or similar circumstances; and for the child support allowance, the low-income mother of a divorced (separated) single-mother household. And the public assistance system does not target a specific group of women; however, due to its the standard of welfare, older adults, people with disabilities, and the single mother and child who became a non-operation household mainly because poverty is to be included in the range of recipients criterion. Third, there are no similarities found in the range of recipients of these systems, however, the problem is found in all three systems except for the public assistance system where a certain group of women is excluded. They are namely women without a child. In other words, these women are excluded from the child allowance, child support allowance, and survivors’ basic pension; after all, they could rely on a part of the benefits or the public assistance system. In fact, when the women are not in the status of the mother as a child-rearer, the income security would not provide the full coverage for these women.

2. System Applied unit

As for the income security system, the individual or the household is used as the applied units. In the
pension system, the applied units differ depending on a person insured on contribution side and benefits side. First, from the contribution side, the contribution of insured people in the category 2 is set by their own wage level, therefore the applied unit is a completely on individual basis. On the other hand, in the case of the insured people in the category 1, measures for “Exemption of the contributions“ which reflect the individual contribution and the household income can be viewed as applied units based on both individual and household. In terms of the insured people in the category 3, the household unit is reflected because if they satisfy certain requirements, they would become eligible for the pension benefits without bearing a contribution by themselves. Subsequently, seeing from the benefits side, the individual unit is applied for the old-age basic pension, and the household unit is applied for the old-age employees' pension because the additional annual benefits are added for the spouse and child(ren).

And, in the case of the survivor’s annuity, the household unit is reflected entirely without considering the insured categories.

In the case of the child allowance and the child support allowance, a family household with children is targeted, and the household unit is incorporated in both provision requirement and payment benefit side, so that income of the rearer and age/number of the child are considered. In terms of the public assistance system, the household unit is basically applied to determine necessity or the protection standard, and thus, both protection matter and protection content are based on the concept of the household. However, individual unit is applied if the application of the household unit is difficult.

The above analyses show that the household unit is firmly more applied than the individual unit in each of the four systems. However, in the real situations, there are large differences among the systems. In the pension system, unit division itself is very complicated, and there is difference depending on the person insured, both in the contribution side and the benefits side. Similarly, in terms of child allowance and child support allowance, the big difference is seen in the actual application, even though both allowances are based on the household unit. The household unit is the standard in the public assistance system, however, the individual unit is also to be applied in case of necessity.

3. Treatment of the Support Person / the Person Supported

In the income security system, some steps are taken under a certain condition not only for the person him/herself who needs security, but also for the family supported by the person. In the pension system, a contribution and benefits are calculated basically through the person insured, and thus, there is no specific criterion to divide the support person and the person supported. Normally, the support person is given a pension entitlement based on his/her contribution, and some kind of courtesy treatments are provided for the person supported if certain requirements are met. The typical example is the system for the insured person in category 3 and the survivor’s annuity. In these two systems, “living maintenance relationship” is required, but there is difference among them in terms of the target population; the former for “the supported spouse of the employed,” and the latter for “the bereaved mother of the single-mother household.”

As for the child allowance, the rearer becomes the recipient and the support person, and any other household member becomes the person supported. And there is no difference in its application regardless if a support person is a father or mother. On the other hand, in terms of the person supported, the number and age are reflected in the eligibility and the payment sum. As for the child support allowance, the mother becomes the recipient and the support person since the mother is “the person who receives payment and, by using that payment, does his/her best to promote the welfare of the child” (Sakamoto 1987: 35-6). Thus, the mother is perceived as the recipient when she plays a role as a mother. On the other hand, the payment is provided for the person supported by the number of persons and age. Finally, in terms of the public assistance system, the support person and the person supported are basically not divided based on the principle of the household unit and the protection is performed depending on the situation of the member of household. However,
the support person in a certain criterion is required to fulfill the support for the ward as "a person of duty of supporting."

Based on the above analyses, the following suggestion is provided. First, in neither of four systems, there is a standard to sort the support person and the person supported. However, there is a special handing in the system for both of them. In other words, in each system, the application of the system is made mainly by the actual circumstances of the person concerned and the common idea accepted by society. Second, although there is a difference in handling among the systems, all of these systems demand the support responsibility of the support person for the person supported. Specifically, the following points could be mentioned: the support responsibility for the person of duty of supporting in the public assistance system; custody and the living maintenance requirement of a child demanded from the support person in the child allowance system and the child support allowance system; and a survivor's annuity and the category 3 insured person system based on the entitlement of the person insured (a recipients) who is the support person of the bereaved in the pension system. Strictly said, in the latter case, the entire insured persons under category 2, rather than the concerned household, could be said to play a role of the support person.

III. Inter-system Consideration of the Meaning of the Income Security

1. Purpose of the Systems

The purposes of the pension system are to perform constant payment for the old age, disability, and death of the person insured, and to plan the life stability of the person insured and the bereaved. The child allowance has two purposes; one is to contribution towards household stability, and the other is the contribution towards healthy upbringing and the improvement of the nature of the children who will carry the society of the next era. And the relationship between the two is "the one in which neither one is superior nor is inferior" (The Study Group of the Child Allowance System, 2004: 46). The purpose of the child support allowance system is (1) to contribute to the life stability and independence promotion of the household where the child does not share living with a father, and (2) to promote the increase of the welfare of the child. However, since the interpretation of the law dictates that "the child support allowance is firmly provided with for the increase of the welfare of the children" (Sakamoto, 1987:13), the system's ultimate legal purpose is put in (2). Finally, the purposes of the public assistance system are "Minimum standard of life security (National Minimum)" and "independence promotion." 9

When the purposes of the systems are compiled in this way it leads to the following points. First, although the structures of the income security among the systems are different, the purpose of planning the incomes security (life stability) is consistent among these systems. As a matter of course, this is due to the fact that the four systems are sorted in accordance with the purpose function called the income security in the social security system. Second, there is difference among the systems, whether the purpose of the system is only income security, or whether it also supports other purposes besides income security. The pension system has the single purpose for income security; however, the child welfare is added to the child allowance, the welfare increase of the child leading to the independence promotion of the single-mother household is added to the child support allowance, and the independence promotion (encouragement) is added to the public assistance system. Furthermore, these three systems could be classified into groups aiming at the increase of the child welfare (the child allowance and the child support allowance) and the group emphasizing the independence promotion (the child support allowance and the public assistance system). Besides income security, the reason why a special purpose is added is because of the differences in its establishment background or the receipt object in each system.

2. Reasons for security

The reason for security is defined as one of the receipt requirement, mainly by the law of each system. In the pension system, "old age" that means people
reach a certain high age where they generally lose the operational ability (Kataoka, 2003:12), a certain “disability” of which people cannot predict the occurrence and its timing, and “death” that has an accidental nature and a characteristic caused by the outside influences which are unrelated to the intention of the person insured, are set as insurance reasons in the pension system (Iwamura, 2001:6). “Nurturing a child” becomes the reason for security in the child allowance, and it is divided into two meanings: the provision matter of the law which requires of “taking care of a child, and maintaining the household” and the “life burden (life danger)” in the family budget caused by increase of the expenditure for the nurture of the child as one of the possible characteristics of child nurturing (Araki, 1983:249; Yamada, 2001:287). The reasons for security of the child support allowance are “the custody and nurturing the child” and “the absence of father.” “The custody” of the former is interpreted as protecting a child in daily life from the mental/material sides, regardless of the presence of the parental authority, and also it does not require whether they are living together or not; and “nurturing” is a concept that adds the requirements of living together and living maintenance to “the custody” (Sakamoto, 1987:34). The latter means a household condition where a support role for the child is virtually not achieved because the father is absent by death, divorce, disability, etc. or even if there is a father, he does not have wage earning ability. Finally, “life poverty” is a reason for security for public assistance, but it just means that the standard of living is less than the standard of welfare set by the Minister of Health, Labour and Welfare, and it never means “life poverty” itself.

Based on the above, the following characteristic can be seen. First, the specific reasons for security are set as the receipt requirement in each of four systems, and they are the concept established legally in the system, rather than a general concept or a general way of thinking. Second, the reason for security itself has difference among the systems, but it is common to all systems to cause the decrease/loss of the income or the increase of the special expenditure.

3. Benefit Level

1) Benefit Structure

As mentioned earlier, the past studies on the plural systems have emphasized mainly on the income security function and the comparison of the benefit level. Furthermore, the benefit level was only concerned about the comparison of the quantity of the payment amount. However, by considering the structural differences in each system and the variation of the benefit structure based on the situation of the recipient, it could be judged logically unreasonable to make a comparison among systems based on the amount of payment. Therefore, this study aims on the structure of the benefit among the systems, and examines the benefit level based on the relationship between the structure of the benefit and the labor income. First, the benefit structure of each system is clarified (Figure 1). The vertical axis of the figure shows the income/benefit level, and the cross axe shows the income group. And the labor income is assumed to be completely in proportion to the income group. This is to examine the benefit level on the labor income comparisons.

The pension system is based on the dual structure, consisting of the basic pension (fixed amount portion) guaranteeing a constant sum regardless of the labor income (previous income) standard, and the employees’ pension insurance(remuneration-related portion) that is partially proportionate to the previous income. In the child allowance, the rearer’s income and the number of dependent family members are considered, and if the income is in an income group range less than the income limit (IL), the fixed amount of allowance is provided regardless of a standard of the labor income. The child support allowance has two income restrictions. Concretely, IL ① is the income restriction upper limit of the total amount provision, and in the A section, the total amount payment is provided regardless of a standard of the labor income. On the other hand, IL ② is the income restriction upper limit of the partial amount provision, and in the B section, the payment tapers off as the labor income increases. Finally, since the deficit is provided only in case that assets or the income of the ward do not reach the standard of welfare in the public assistance system, the protection standard becomes the
AL (Assistance Level) range of the figure.

On the basis of the benefit structure of each system in this way, the following suggestion could be provided. First, it is apparent that the benefit structure in each system is unique and considerably different from each other. Second, based on the results analyzing the benefit structure from relations with the labor income, the following four patterns are identified: the relations that are positive (employees' pension insurance), negative relations (public assistance system), unrelated (child allowance, national pension), and the mixture type that combines the negative relations and the unrelated. Third, taking account of the purposes of the public assistance system and the child support allowance in which the benefit structure has a negative relation with the labor income, it is shown that the independence promotion is incorporated within both systems. Therefore, it is reconfirmed that the purpose of the independence promotion is not confined to a systematical ideology and a nominal meaning, but it is also connected directly with an actual benefit level.

![Figure 1: Benefit Structure of the Income Security System](image)

2) Benefit Period

Here, the benefit period of the systems is analyzed with the life risk of the women, from the viewpoint of the income security of the women. To begin with, some restrictions are set before beginning the argument. The life risk in the figure 2 is set based on the reason for security of each system. The analysis object is the married women, and as for the age of the women of the occurrence point of the reason for security, an average age of each is used based on “the 2004 vital statistics” of the Statistics Bureau (2005). In addition, the arrow in the figure shows the benefit period of the maximum in the system, which is calculated under the average age.
Next, the benefit period of each system is clarified. People from 65 years old are able to receive the old-age pension of the pension system for life (①). The survivor’s annuity shows a very complicated pattern by the age of the wife at the time of the death of the husband, presence/the age of the child, the person insured qualification of the husband, and so on (②～⑤). Concretely, the wife, who has a child and whose husband was the person insured in the category 1, falls under ②. When the husband is the person insured in the category 2, he is able to receive the payment sequentially until a ②-1 period including a period of ②, and when his wife reaches 65 years old, the adjustment for the dual payment with the old-age pension is performed and the receipt of the payment continues (⑤). On the other hand, in the case of the child without the child, if the age at the time of the death of the husband is under 30 years old, she is able to receive the payment for the maximum five years (③), and if she is 40 years old and over, the middle-and-old age widow additional welfare benefit (④) and the progress additional welfare benefit (⑤) are provided. By the way, since the wife without the child is not originally entitled to the payment of the survivor’s pension, she does not fall under ②④⑤. In the case of the child allowance, the payment is cut off when the child reaches the age of 12, in other words, when the woman reaches the age of 40. On the other hand, in the case of the child support allowance, the maximum receipt possibility period is until the child becomes 18 years old after the divorce of the woman (⑦). In terms of the public assistance, since the payment is received as far as the protection requirements are satisfied, the structure of the system allows the women to be covered all their life.
Based on the above, the following suggestions are provided for the income security of the women. First, the benefit period of each system is associated not only with the personal attribute of the women, but also strongly with the household attribute. In any system, the situation of the husband and the child is reflected, and the presence/the age of the child in particular become important variables in the benefit period. In this way, the household attribute is well considered in not only the range of recipients, but also the benefit period.

Second, because there is no continuity between the benefit period of the three systems except for public assistance system, it appears that the gap in income security payment occurs in the prime of life (40's ~ 65 years old) of the women. A prime woman's life is the time when the educational expenses of the child increases exponentially, and it is also the time when a woman is susceptible to the risk of divorce or the separation by death. However, most of the child allowances are cut off at around 40 years old; and the receipt period of the child support allowance is unstable depending on the time of a divorce/remarriage, and even if only the age of the child is considered, the payment is cut off after all at around the late 40's on average as shown in the figure. On the other hand, the pattern that the survivor's annuity could be received in a prime of life is limited (②-1, ④), and thus, the gap of the income security payment still occurs to the women whose husband was not employed. At any rate, it can be said that women are put in the situation excluded from the public income security system all over the period of more than 25 years from the 40's to the pensionable age of 65 years old except for some survivor's annuity recipients. These problems are caused by the point that a continuity of the benefit period between the systems is lacking, but the main reason is that for the setting of the benefit period, positioning of the mother as the rearer of the child is placed more emphasis than that of the woman as individual.

IV. The Coverage of the Income Security System

Review of the above arguments on the coverage of the income security systems could be summarized into the following three. First, there is an argument to sort into three divisions by taking into consideration of the benefit level; “minimum income security (National Pension, Public Assistance System),” “the previous income security (Employees' Pension Insurance),” and “the most suitable/constant income security (Child Allowance, Child Support Allowance)” (Kido, 1985; Saguchi, 1999). Second, there is an following argument to point out who the target is by taking consideration of the coverage (the application object) of the systems; “the general group” for the pension system, “the poor” for the public assistance system, and “a low income group” for the child allowance and the child support allowance (Okabe, 2002; Sugimura, 2005). Third, there is an argument in the science of social security law to divide the income security system based on the reason for security (the attribute of the reason for security); “life disability (National Pension, Child Allowance),” “general life maintenance (Employees' Pension Insurance),” “a minimum appropriation (Child Allowance),” and “general minimum life (Public Assistance System)” (Takafuji, 1997).

The above discussion shows that the coverage of the systems is different in its implication, depending on what kind of criterion it is based on. Therefore, in this study, the coverage of the women's income security is examined by taking in all three clarified criteria from past studies. It is because in the protection range of the women's income security, the following two sides are incorporated, that are ① the side of the application object as to what kind of woman becomes a target, and ② the side of the income security as to how much degree of and to whom the income security is performed. Below, the discussion is pushed forward using “the range of recipients” about ① and “the reason for security” and “benefit level (benefit structure)” about ② among the results of the foregoing paragraph.

Figure 3 shows whether the structure that sorts
the range of recipients is universal or selective. The vertical axis expresses the benefit level, and the positive relations between the benefit level and the labor income become strong when it is located upward, and the negative relations become strong when it is located downward. Below, the protection range in each system is clarified based on the three criteria. The pension system is intended for women, and guarantees the basic income (the national pension) and the previous income (the employees' pension insurance) for old age, disabilities, and a death risk. Since the national pension is intended for all nations, the range of recipients is most universal and the benefit level has nothing to do with the labor income. Since the employees' pension insurance intends for only the employed, the range of recipients is more limited than the national pension, and the benefit level has positive relations with the labor income. Therefore, it is located more on the upper left in the figure than the national pension. Next, the child allowance is intended for the low income family with children bearing the risk of nurturing the child, and if it is within a certain income range, a fixed payment that is unrelated to the labor income level is provided with. In this way, because of the limited range of recipients and the benefit structure with the income restrictions, it is located somewhat in the lower left in the figure than the national pension. On the other hand, the child support allowance is intended for more limited low income single-mother households that bear the risk of the custody/the nurture of the child and the absence of father. The benefit level has the unrelated/negative relations with the labor income, and thus, it is located in the lower left in the figure of child allowance. Finally, since the public assistance system is intended for the poor households of the life poverty, its range of recipients is most selective among the four systems. And, since the benefit level has negative relations with the labor income, it is located in the lowest left in the figure.

Based on the above consideration results, the following two suggestions are provided. First, the systems have the coverage peculiar to each other. In other words, all four systems set a specific range of recipients for a peculiar reason for security, and guarantee constant payment. However, even though both systems' coverages are peculiar to each other, it should not be overlooked that the public assistance system and the child support allowance are located in the same zone. Although there is a difference in degree in these two systems, it is common that the range of recipients is selective and the benefit level has negative relations with the labor income. There have been various arguments over the character of the child support allowance. While the independence promotion is emphasized with revision of the Child Support Allowance Law of 2002, a concerned voice that the child support allowance system is having more resemblance with the rising public assistance (Fukuda, 2001:35). From the results from this study, too, it can be said that an attribute of relieving the poor of such the child support allowance payment is supported.

Second, among the four systems, the system in which the range of recipients is selective and also the benefit level has positive relations with the labor income is not found. For this reason, it can be said that there is room for examination of income security (e.g. unemployment insurance, etc.) other than the four systems discussed in this study. At the same time, these results show that further argument is necessary about how the public assistance system and the child allowance payment from which the income security and independence promotion are demanded should be.
V. Conclusion

In this study, the consideration between the systems and the examination of the coverage along two analytic aims are performed in order to clarify how the systems are positioned for the women’s income security. The summary of the results and future issues are discussed below.

First, the first analytical aim of “positioning to the women” in the income security provides the following result. There is a big difference in the patterns according to the range of recipients women belong in each system, and there is a woman who is given preference in each system, but on the other hand, the problem that some women (women without the child, in particular) are removed and receive insufficient income security payment rises. In addition, it became clear that the income security system assumes and targets women who are generally from a traditional family model (patriarchal family model) pointing to the fact that a household unit is deep-rooted in the system structure in all systems, and that particular support persons and persons supported are handled differently. However, looking into details, it shows that the systems do not cover all women, but rather, only specific women. In other words, it is only the women who serve as the mother’s role, and the wife who can depend on the model. As a result, these women in the systems are able to receive the utmost security compared with other women; namely, the women who deviate from the dependent position as a wife or mother, or the ones who never attained that role (the unmarried, the woman without a spouse and child, the single-mother household whose child coming of age, the single old woman, etc.).

Next, the second analytical aim of “the meaning of the income security” in the systems is summarized. The systems have a common purpose to plan the income security, but the independence promotion is added in the public assistance system and the child support allowance. When the reason for security is examined, it appears that the following reasons are established in each system: “old age” “disability” “death” in the pension system, “the nurture of the child” in the child allowance, “custody or the nurture of the child” and “absence of father” in the child support allowance, and “the life poverty” in the public assistance system.
All of these bring the loss/decrease of the income or increase of the special expenditure. Next, based on the results from analyzing the level structure from its rations with the labor income, the following four patterns between the two relations are clarified: positive relations (the employees’ pension insurance), negative relations (the public assistance system), no relations (the child allowance, the national pension), and the mixture type (the child support allowance). In particular, when consideration is placed on the point that the relation between the public assistance system and the child support allowance is negative, it is identified that the purpose of the independence promotion among both systems is not confined to the idea in the systems, and it is also connected directly with a real benefit level. Finally, as a result of having examined the benefit period of the systems from the relations with the life risk of women, it is identified that the household attribute is strongly reflected in any case. And, since there is not a continuity during the benefit period of three systems except the public assistance system, the gap problem of the income security payment in the prime of women’s life occurs.

Finally, the following result is achieved by examining the coverage of the four systems for the women’s income security based on the above mentioned consideration result. The pension system takes a general woman as an object and guarantees the basic income and the previous income for old-age, disability, and death risk. The child allowance targets a low income nurturing family assuming a risk in nurturing the child, and if the income is in a certain income range, it guarantees the uniform payment that is unrelated to the standard of the labor income. The child support allowance targets more limited low income single-mother households bearing the risk of custody/the nurture of the child and the absence of father. The public assistance system targets a poor household of live poverty, and guarantees minimum income. In brief, it is clarified that the four systems set a specific range of recipients for a peculiar reason for security, and has the coverage peculiar to each other in the structure that guarantees the constant benefit. And, the characteristic of the coverage in each system is confirmed, and since the public assistance system and the child support allowance are in the same zone, the child support allowance’s attribute of relieving the poor is again recognized.

Based on the consideration of this study, it is clarified that in income security, more emphasis is placed on the household where a woman belongs than the position called “woman as an individual.” Thus, women are perceived in a dependent position called “woman in the household.” And, the four systems have the structure and the coverage peculiar to each other, and the continuity between the systems in particular was not found. As a result, in the case of women who do not fit the criteria of a woman assumed and targeted by the system, particularly women from low income brackets, has the danger of falling into poverty. Furthermore, since the system is based on the household unit, women’s poverty is apt to become latent within the household, and the poverty problem comes to surface only when the women, for whatever reasons, finally come out of the household. Various systematic copings for the women’s income security begin by properly identifying needs to the income security that the women encounter. In addition, the systems should be arranged to appropriately meet their needs.

This study carried out the theoretical consideration about the systems from the viewpoint of the women’ income security. Therefore, the following issues are not considered: the circumstances of the women or the actual relation with the income security system, and the efficiency or the effectiveness of the policy based on the enforcement of the systems. In order to draw a more desired income security policy for the women’s income security, in addition to the theoretical consideration by this study, empirical studies must be carried out in the future.

Note
1) There are many opinions regarding the system of income security systems. The majority say that the income security system is classified from the security purpose of the social security system. The subordinate category is classified according to the security method. The three security methods are social insurance, public assistance and social allowance.
In this study the representative systems such as pension system, child allowance, child support allowance and public assistance system are analyzed. The words which are used in this study (① family/home, ② children/child) are according to the legal system.

2) This study addresses income security systems such as pension system, child allowance, child support allowance and public assistance system. Therefore, the past studies are focused on these income security systems.

3) For the convenience of space, all social security systems are not addressed. Therefore, the individual system is summarized according to the analysis aspect of each system. The following six points are addressed for the analysis aspect of each system: ① Pension system regarding the women’s labor and employment formats (Maruyama 1994; Nagase 1997; Abe 1999; Oishi 2003; Kaneko 2003; Sakakibara 2004), ② The studies regarding pension division (Credit-Splitting): survivors’ pension (Murakami 2000; Takahata 2005; Horii 2005), ③ Pension security problem in old age (Tsumura 1989; Iwata 1990; Fujii 1993; Oishi 2001), ④ The problems of consideration measures(pension credit) about child-care leave period (Yamazaki 2004; Horii 2005; Hirabe 2005), ⑤ The problems of the category 3 insured person system (Hatta et al. 1993; Horii 1996), ⑥ The studies of general problems about women’s pension system (Takenaka 2001; Nagase 2003; Motozawa 2003; Kubo 2004.) The following two points are addressed for the child allowance and the child support allowance: ① The studies of the circumstances and employment of the single-mother household and system applications (Kido 1993; Abe et al. 2005), ② The studies of view of the single-mother household and family values of the systems (Horii 2001; Kitahara 2002; 2004; Sugimoto 2004.) The following three points are addressed for the public assistance system: ① The studies of living problem and public assistance system of the single-mother household (Kido 1985; Masubuchi 2003), ② The studies of transition of the single-mother household in the public assistance system (Kikuchi 2003; Yuzawa 2005), ③ The studies of Feminization of poverty (Umino 1999; Sudou 2001.)

4) Refer to Umino (1999) for details.

5) Gibert, et al. (1993) considered social welfare systems as continuous dimensions of choice regarding to whom, what kind of, and how social welfare systems are delivered, and how financial resources are managed. Gibert, et al. discussed following standards which can be systematically analyzed. ① allocation (coverage), ② provision (benefit), ③ delivery and ④ finance. This study discussed only about ① and ② aspects.

6) Sainsbury’s (1996) gender approach is to see how much the systems of welfare state are personalized without giving priority to families and households. This criterion is useful to clarify this study’s analytical sub-dimensions of ① “Positioning of Women.” Sainsbury’s approach focused on the difference between “Male breadwinner model” and “Individual model” in the social (welfare) policies. It is important to note that this study does not utilize Sainsbury’s approach itself but it utilized a part of analytical element.

7) ‘Income security’ in the science of social security law is “the function of social security benefit which maintains the insured and the dependents’ livings (system purpose) to the reasons that cause the loss/decrease of the income or the increase of expenditure (reason for security) by considering a minimum level or the income level as before (benefit level)” (Kato 2001). Parentheses are by the author.

8) Refer to Kita (2002;2004) for details.


10) Systematical benefit period indicates an ideal entitled period of benefit; it includes the reason for security that cannot be predicted (e.g. death, divorce, remarriage, occurrence and maintenance period of poverty.) The period of benefit is largely depended on the occurrence, maintenance and extinction of reason for securities. Therefore, they should be controlled for the inter-system comparison analysis. This section controlled the occurrence and extinction of women’s life risks of four systems based on the statistical data and then carried out the inter-system examination.

11) The continuity between the systems in this study refers to the role of “income security” which is continuously played under the interrelation of various systems for the risk in the women’s life cycle (systematical reason for security).

12) Especially, for the divorced women, they mainly rely on the child support allowance as long as the public assistance system is not received. During this benefit period, their income security becomes more unstable than the bereaved women. Even if the divorced woman can receive a part of husband’s employees’ pension insurance by the Credit-Splitting, actual age of the pensionable age for the old-age pension is 65 years old, so the defect of this income security for the period does not change.

References


