

Social Welfare Programs and Money Management Support for Low-Income People in Japan

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Introduction

In recent years, measures to improve the financial capabilities of low-income people have been created in economically developed as well as developing countries. In 2003, the Organization for Economic Co-operation and Development established the Financial Education Project to carry out a survey on financial programs around the world and make recommendations for global actions to member countries. In the latter half of the 2000s, financial education was an important agenda item in international conferences such as G8. Vulnerable people, including poor people, younger adults, the elderly, and women, were considered the priority targets of financial education (Kurihara 2008).¹

The financial crisis in 2008 drew much public attention to money management, especially among low-income people. In the U.S., the epicenter of the worldwide depression, it was not only the rapacious financial institutions that made profits from subprime loans, but also the low-income people who took such loans that were blamed for having low financial literacy (International Network on Financial Education 2009). Then, improving the financial capability of people with low and moderate incomes became one of the new policy issues in the federal government under the Obama administration (President's Advisory Council on Financial Capability 2013). Social work professions have also reacted to this trend. For instance, an article entitled "Financial Social Work" came out in the *Encyclopedia of Social Work* published

by the National Association of Social Workers in 2014. Further, the American Academy of Social Work and Social Welfare announced 12 *Grand Challenges for Social Work* and "financial capability" was designated as one of the challenges among them. (Wolfsohn and Michaeli 2014, Sherraden *et al.* 2015).

Like many other countries, Japan could not avoid the negative impact on its economy caused by the financial crisis. Businesses suffered dramatically, and many able-bodied workers lost their jobs. Unemployed people, including some who became homeless during the crisis, were considered innocent victims of the international crisis, and their financial capability was not relevant because they were not the ones who took out subprime loans. Thus, the financial crisis of 2008 was not a direct trigger to make financial capability among unemployed people a social issue in Japan.

However, as more unemployed people received public assistance than ever before and this fact took on political prominence, governments, some social media, and many members of the general public adopted a critical attitude toward whether or not welfare beneficiaries were managing tax-funded cash benefits efficiently. The interim summary of the consultation about the Public Assistance Program between the central government and local governments, published in 2011, mentioned that the method of instructing clients against improper usage of public benefits should be discussed further (Working-Level Consultation between the Nation and Provinces on the Public As-

sistance System 2017). Then, in the reformation of the Public Assistance Law in 2013, the recipients' duty to manage their money efficiently was reinforced.

Indeed, money management was an important issue, not just for recipients of public assistance, but for other vulnerable people who faced a high risk of facing financial trouble. For instance, people with excessive debt and high interest rates through consumer loans and credit cards, who were at risk for going into bankruptcy, were targeted for credit counseling. The data collected by courts revealed that the majority of people who declared bankruptcy had borrowed money with high interest rates to pay for living expenses, not pleasure activities (Committee against Consumers' Trouble, Japan Federation of Bar Associations 2014). Also, as support for money management was believed to be effective to prevent low-income people's financial conditions from deteriorating, a special program for financial counseling was created in 2013 (Special Committee on Livelihood Support for Needy People 2013).

Furthermore, adults with physical or mental disabilities are sometimes victims of financial abuse by their relatives and others, or victims of consumer fraud and aggressive sales. As for children with intellectual disabilities, enhancing their financial capability is a major concern for their parents because the children will need to manage their finances independently after their parents die (Shikano and Maeno 2016). On the other hand, surveys showed that even children who are raised in children's homes apart from their parents, due to abuse and other reasons, face difficulties using their money properly after leaving public houses to live independently (Bridge for Smile Survey Team 2014: 13–14). This is because they lack daily experiences of hearing about or learning financial knowledge and behavior.

There is much anecdotal evidence regarding the importance of money management, and the government has set up programs to address the issue. Despite this progress, intervention for better money management among vulnerable people is still an emerging field. Further discussion on money management techniques is needed to produce more tangible improvements in

the financial lives of low-income people in Japan. As of September 19, 2017, this issue is being discussed in the special committee meeting of the central government (Division of Livelihood Support for Needy People and Public Assistance, The Social Security Council 2017b). In this paper, I discuss the features of money management support in social welfare programs and point out the major challenges that should be tackled. The analysis and discussion are based on the present observations as well as secondary data on related programs collected by the government, related committees, and organizations and researchers.²

First, I describe the system of social security for low-income people in Japan and some programs that provide money management support. Second, I examine the features of three main social welfare programs that help low-income people with money management. Third, I discuss the advantages and the disadvantages of such programs and point out some challenges they face.

The Social Safety Net and Money Management Support in Japan

1. The system of social safety nets

Japan has a system of multi-layer social safety nets, as shown in Figure 1. The first net is public insurance programs, which include pension insurance, medical insurance, unemployment insurance, work-related accident compensation, and nursing care insurance. These programs are universal and compulsory. They require each insured person to pay a premium in advance, and they then provide cash benefits or social services in the event that the insured person has a qualifying situation such as retirement, illness, unemployment, or loss of physical or mental ability. The scheme is designed to maintain the individual's living standard and prevent him or her from becoming destitute. The programs cover even low-income people and require them to pay premiums, although there are rules for reductions or exemptions from paying premiums or service charges.

The second net covers low-income people, who qualify based on an income test. The Livelihood Welfare Fund Loan Program, a public microcredit program, used to be the main program, managed by the Social

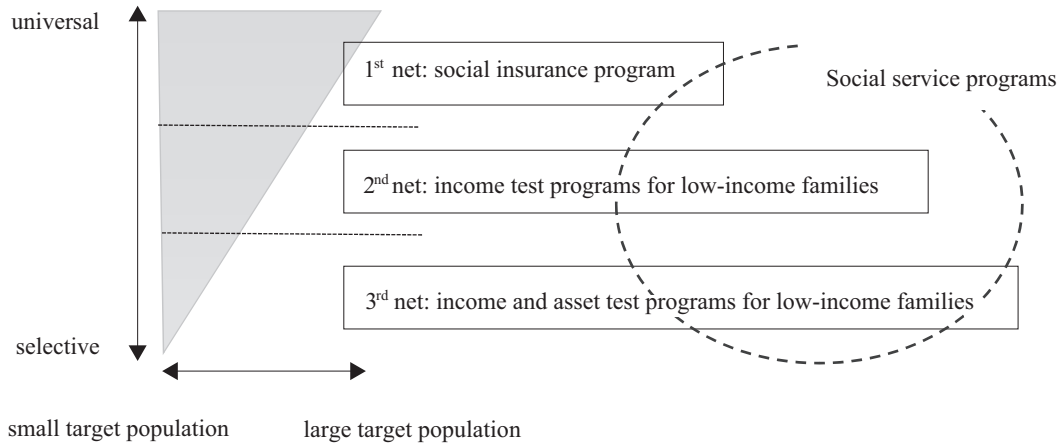


Figure 1. The Social Safety Net System in Japan

Welfare Councils in all municipalities. It lends low-income people and families with disabled or elderly persons limited amounts of money for designated usages such as emergency expenses, housing expenses, or educational expenses. However, this program has been evaluated as ineffective for low-income people because of its burdensome procedures and inadequate staffing level. New programs were demanded when people with low and moderate incomes increased in number due to the financial crisis in 2008. The central government set up pilot projects and legislated them as a package in 2013. The package is called the Social Services for the Independence of Needy People Program (*Seikastu Konkyu sha Ziritsu Shien Zigyō*), and it consists of a consulting service, rent assistance, employment support, learning support for students, and money management support. Officially, these programs target low-income people, but some do not enforce strict limits on participation to promote access to the services.

The Public Assistance Program is the third net. The existing program was started as a national minimum in 1950 and has not been reformed dramatically since then. It was designed to provide a minimum income and services to satisfy basic need for “all Japanese people,” but it requires a strict income and asset test for people who apply. In practice, a majority of the beneficiaries are elderly or disabled people, while the caseload of able-bodied recipients has increased since the financial crisis.

In addition to the three nets classified in accordance

with the basic design of the programs and income status, Japan has developed a large range of social services for vulnerable people as the society has changed economically and faces emerging social problems. The target populations range from people with physical and mental disabilities to abused or neglected children, single-parent families, widows with hardships, and elderly people with special needs that insurance programs do not cover. The programs initially had a system of payment according to income, but they were reformed to be more marketized, allowing people to choose and “consume” the services they need. Therefore, the reforms required even vulnerable people to exercise responsibility in their consumption of services, which, the government insisted, would lead to competition among service providers and make the quality of services higher, like in other marketized systems.

2. The issue of money management in recent policy trends

Policy on financial education in Japan is created through the extra-governmental organization of the central bank. The organization elaborates program designs and helps schools implement them for young students (Messy and Monticone 2016: 21–22). As program participation is an optional for schools, it is left to the school to decide whether the teachers address financial matters in class or not, and the program can cover all students, including ones from low-income families.

Education on social security programs in schools,

especially regarding the public pension and medical insurance, was also discussed in the central government in the first half of the 2010s (Advisory Committee to Promote Education on Social Security 2014). Though the government aims to encourage the future insured to pay premiums to maintain the system, young people also benefit from understanding the complex system and rules regarding reductions and exemptions to premiums. Being informed about social security programs could help them avoid unnecessarily purchasing private insurance in the future, which would have an impact on their finances.

When it comes to support for money management mainly for vulnerable people with low income or risk of low income, many programs in the social safety net offer some type of money management education, whether officially or unofficially. In the recent policy debate in particular, three programs are paid much attention, and this paper focuses on them. They are the Public Assistance Program (*Seikatsu Hogo Zogyo*), the Services for Independence in Daily Life Program (*Nichijyo Seikatsu Ziritsu Shien Zogyo*), and the Counseling Program for Family Finances (*Kakei Sodan Shien Zogyo*).

The Public Assistance Program

1. Purpose and principles

The Public Assistance Program was first created for an emergent purpose, namely, to help destitute people who had lost their money or property in World War II. The first legislated program included some features of the poor law that had been in effect until the first half of the 20th century. It was revised in 1950, however, after the new Constitution of Japan was established, to include a new article concerning people's "right to maintain the minimum standards of wholesome and cultured living."³ The basic features of this program are retained even today.

The Public Assistance Program declares that the state guarantees a "minimum standard of living" and promotes "self-support for all citizens," giving citizens more solid legal rights to a minimum standard living than they had previously. However, participants must qualify based on an income and asset test. Article 4

says, "Public assistance shall be provided based on a requirement that a person who is living in poverty shall utilize his/her assets, abilities, and every other thing available to him/her for maintaining a minimum standard of living." This requirement is applied not only when participants apply for assistance, but also when they receive benefits.

This principle of the program is expressed in the "Rights and Obligations of Public Assistance Recipients." Focusing on obligations, Article 60 says, "A public assistance recipient shall constantly work diligently, make efforts to reduce his/her expenditure, and make other efforts to maintain and improve his/her standard of living." The next article also mentions the "Obligation of Notification" as follows:

A public assistance recipient shall, when there has been a change to his/her income, expenditure or any other condition related to his/her livelihood or when there has been a change to his/her place of residence or household composition, promptly notify the public assistance administrator or the welfare office director to that effect. (Article 61)

Also, Article 62 regarding the "Obligation to Follow Instructions, Etc." makes it clear that recipients shall "follow the decision, guidance, or instructions" given by the welfare office or caseworkers.

Yet in addition to the rules of the Public Assistance Program, the court made a decision directly granting recipients freedom in consuming cash benefits. It said,

lives with dignity must come true through people's own decision about their way of life and their behavior based on their free will. Therefore, the consumption of the cash benefits should be entrusted to the recipients themselves, as far as it apparently is extravagant.

This principle is also based on the people's right to pursue happiness (Decision of the Akita District Court, April 23, 1993).⁴ The principle is intended to advocate for recipients' rights. That is, recipients can use and manage their own cash benefits. No one, including caseworkers, can control their use without a legitimate reason,

These are the basic purposes and principles of the Public Assistance Program, which appear contrasting.

The contrast arose because the modern government is expected to provide a minimum standard of benefits for people, while the capitalist society has the norm of financial independence and lifestyles based on earned income.

2. The program design related to money management

The Public Assistance Program is designed to satisfy basic needs for all people, and to this end it offers many benefits including food, clothes, housing, education, medical treatment, delivery, and funerals. Basically, these are provided through cash benefits to the recipients, though some are delivered directly through service providers, leaving the recipients no room to manage them.

Although, as described above, recipients are free to manage cash benefits in principle, there are complicated rules to restrict this in practice. The rules are mainly related to asset building. For example, it is often disputed as a legal issue how much money welfare recipients should be allowed to save or how much money they can save and still continue receiving public assistance. Practically speaking, they cannot save more than half of their monthly basic assistance to pass the means test. However, the permissible amount is not clear. Because this program set the standard of benefits as the minimum level, logically the recipients should rarely be able to save money. On the other hand, the recipients are expected to save some money in purchasing some basic durable goods. Therefore, they are permitted to save a limited amount of money when they buy necessary items. The recipients have to explain why they need the items. Allowable expenses for saving include fees for children's higher education, family funerals, and so on, which cannot be provided through the program.

Judicial rules stated that people should be allowed to have savings without any specific purpose (Decision of Ishikawa Prefecture Governor, February 10, 2015; Decision of Kochi Prefecture Governor, December 7, 2015). The acceptable amount of saving depends on the size and needs of the family. For instance, there were judicial rules to allow recipients to save about 800,000 yen for funeral expenses (Decision of the Akita District

Court, April 23, 1993) and about 1.5 million yen for medical and care services in the future (Decision of Ishikawa Prefecture Governor, February 10, 2015). In addition, the official guideline book for caseworkers published by the Tokyo metropolitan government, called the "Casebook on Administration in Tokyo (*Tokyo-to Unyo Zireishu*)," says that the permissible amount of savings without any specific purpose should be equivalent to the six-month cash benefit for each household, as a criterion for judging the amount (Assistance Section, Living Welfare Division, Welfare and Health Bureau, Tokyo Metropolitan Government 2012).

Second, some special rules on durable assets among recipients should be discussed. There are two kinds of standard on the rules. The "ownership rate" in the area is an indicator for deciding the range of permissible assets. As a national rule, a particular asset is permitted when more than 70% of people living in the area own one. Durable goods such as refrigerators, phones, and color TVs, have been permitted step by step under this rule as society developed economically and more families owned them.

Apart from ownership rate, the notion of a "socially accepted idea" is often used by the central government, though its meaning is vague. For example, cars are not allowed because the idea is not socially accepted. Exceptionally, recipients may own cars in cases where they have a disability or other special situation and need a car to work or visit the hospital, they have no other transportation, and the car has a low value.

3. Instructions given by caseworkers

Unlike for durable goods, there are no specific rules regarding non-durable consumer goods. However, caseworkers can instruct and advise recipients on their money management, and the recipients have the duty of spending wisely. In early 2017, the national committee on reformation of the Public Assistance Program pointed out that it is necessary for recipients of public assistance who are seeking financial independence to acquire an understanding of money management that takes into account long life stages (Advisory Committee for Summarizing the Points under Discussion on Livelihood Support for Needy People and Others 2017:

23).

Public assistance recipients, without sufficient cognitive ability owing to mental disorders, can use other services as well, such as the Services for Independence in Daily Living Program, which will be discussed later.⁵ However, people with typical abilities, especially able-bodied recipients, do not have access to other support programs. For this reason, caseworkers focus on money management support for recipients with sufficient “cognitive ability” (ibid: 23). Caseworkers have supported such recipients “mainly in terms of proper management of their cash” (ibid: 23) so far. The support is based on a short-term perspective, not a long-term one. Moreover, while the recipients have a duty to be thrifty, the caseworkers have no duty to provide money management support for them. It is the caseworker’s decision whether the recipient can receive such support or has to follow particular guidance. When they receive good advice from caseworkers, the recipients have to follow the rules to manage their cash “properly.”

On the other hand, according to a survey on money management support, caseworkers may avoid some types of money management support, such as depositing money on the client’s behalf. This is because incidents occurred in which caseworkers embezzled the client’s money, and as a result, some welfare offices seek to avoid any possibility of such events (Sakurai 2017). Overall, money management support by caseworkers is limited in terms of its implementation and the method of the intervention.⁶

The Services for Independence in Daily Living Program

The Services for Independence in Daily Living Program started in 1999, as the central government began reforming the social service system in Japan dramatically and the reforms necessitated a new support for people with limited cognitive abilities. In the reformation, personal care services were partially marketized so that even people with disabilities and senior citizens had to contract with service providers and pay charges for their services. This left people with mental illness or dementia, however, to potentially

face the problem of having to choose providers and taking some complicated procedures related to services without any help. Then, the Services for Independence in Daily Living Program was created to help such people select and use social services.⁷

In general, users need to pay a charge of 1,000 yen to 1,600 yen for one day. Public assistance recipients are free of charge. Low-income people with no public assistance benefits might be free as well in some municipalities, but not in others.

The Social Welfare Council, which promotes community care or community organization, provides services by “life supporters” and “specialists.” Life supporters are residents who are trained at seminars to provide social support. Specialists are full-time workers of the Social Welfare Council who tackle serious cases or complicated public procedures that life supporters find difficult to deal with.

The Social Welfare Council has assisted nearly 50,000 people since it began. In total until FY 2015, 46.7% were senior citizens with dementia and other health concerns, 25.7% were people with mental disabilities, and 22.5% were people with intellectual disabilities (National Social Welfare Council 2016). The program was not originally created for low-income people, but nearly 40% of the clients receive social assistance nationwide (National Social Welfare Council 2017). According to a prefectural report, more tax-exempt people, which means low-income people, use this service. In Mie prefecture, clients with welfare benefits accounted for 35% of the total, and tax-exempt clients were 57%. That is, welfare and tax-exempt clients accounted for over 90% of program participants (Mie Social Welfare Council 2015: 18).

The money management service is optional in this program, but in some areas, it was the most frequently used service as there are no other similar services (Hamashima 2009). The service targets people who cannot manage their cash properly, use too much of their pension soon after they receive it, or use money for gambling or other unnecessary activities (Tokyo Social Welfare Council 2012: 8–25). Also, it should work for people who are being financially abused or are victims of fraudulent business practices (Hirata

2017: 263).

The service ranges discuss many methods for paying premiums on social insurance, taxes, utility bills, and medical fees; receiving pension and other benefits; depositing or withdrawing money to/from a bank account for daily expenses; and taking charge of one's bankbook. The amount of savings staff can deal with is limited, up to 500,000 yen (Tokyo Social Welfare Council 2012: 8). Basically, as this program supports users to be as independent as possible, staff should respect clients' will by teaching them or going together with them to service providers and other organizations to make contracts or consume services. It ought to be a last resort for the staff to do something instead of the users themselves (Hirata 2017: 263).⁸

The Counseling Program for Family Finances

The Social Services for the Independence of Needy People was created as a second safety net to prevent people's financial situations from deteriorating to the point of requiring public assistance. The services, which mainly target low-income families, consist of two types of programs: mandatory and optional ones. Both programs are free of charge regardless of the user's income.

The mandatory programs provide overall assessments and planning as well as cash benefits for rent. The consultant program, which is one of the mandatory programs, may offer simple money management support such as advice on how to keep a household account book or information on resolving debts and arrears.

Among the optional programs, one program focuses on money management in a more advanced way. This is the Counseling Program for Family Finances. The program targets "needy people or people at risk of becoming needy due to a lack of balance between income and expenditure caused by unemployment, multiple indebtedness, over indebtedness and others" (Special Committee on Livelihood Support for Needy People 2013). Although it does not set rigid income requirements, the program limits participants to those who are expected to improve their competence in money management. People who are considered unable

to improve their money management competence are those without the sufficient cognitive ability to do; instead they would be expected to use the Services for Independence in Daily Life Program. This is similar to the relationship between the Public Assistance Program and the Services for Independence in Daily Living Program. However, there is an important difference in that caseworkers under the Public Assistance Program are in charge of users when the Services for Independence in Daily Living Program are not available, while staff under the Counseling Program for Family Finances are not.⁹

Staff, who tend to be educated in social work or financial planning, have the opportunity to take more training, especially on financial counseling, provided by the central government. The training consists of lectures regarding relevant problems such as excessive debt, useful social services, and how to use bookkeeping and cash-and-flow tables in interventions (Division of Livelihood Support for Needy People and Public Assistance, The Social Security Council 2017a).

The service has a process; in the stage of intake and assessment, workers and clients build rapport and identify tasks the client will accomplish by tracking the household account. In the planning stage, they make more detail plans for expenditure and a cash-flow table for long-term planning. They also clarify their goals. Next, the worker monitors the situation, coaches the participant to change his or her financial behavior, gives advices on saving money for special purposes (e.g., higher education expenses), and coordinates related services that are needed for the participant to achieve financial independence, such as work support. The service ends when the client achieves adequate money management skills.

According to the special committee report, 90% of clients "grasp the monthly income and expenditure" by examining their household account, and 76.5% of them "clarify their future prospects for livelihood" using the cash-flow table (Advisory Committee for Summarizing the Points under Discussion on Livelihood Support for Needy People and Others 2017: 22). Members of the committee have pointed out that the effect of the program is that clients understand methods of money

management, identify the amount of income they need to earn, and resolve their debt and arrears in a planned way (ibid: 21).

While the effects of the program are stressed, the financial counseling program itself has some unique problems due to the program design (Noda 2016). First, there are program gaps in certain areas. Because the program is optional, not all governments implement it. The number of governments that do is increasing each year; 205 governments (23%) in FY 2015 and 304 governments (34%) in FY 2016. Even so, these numbers show that people living in nearly 70% of areas cannot access the services. Second, the caseload of the program is light. According to the central government's data, there were about 5,200 cases nationwide in FY 2015 and about 7,700 cases in FY 2016. The number of cases per organization was then about two cases a month, on average, in FY 2015 and FY 2016 (MHLW 2016, 2017).

The government suggests that the reason for the low caseload is that people lack awareness of the program outcomes. Then, the program should be improved to raise awareness of its effects (Advisory Committee for Summarizing the Points under Discussion on Livelihood Support for Needy People and Others 2017: 22–23). It is also possible that the low caseload is partially related to social and program factors, they are not clear.

Discussion

The advantages of these programs include that the Public Assistance Program and the Services for Independence in Daily Living Program are implemented in all areas. Caseworkers under the Public Assistance Program are in charge of each client, based on the principle of freedom of consumption. The Services for Independence in Daily Living Program offers social resources for vulnerable people in the market. The Counseling Program for Family Finances focuses exclusively on money management, and the central government provides opportunities for workers to take training on helping users with financial management.

On the other hand, the disadvantages of these programs are not few. Money management support under the Public Assistance Program depends on the caseworkers' decisions, and not all clients in all areas have the opportunity to access support. Low-income people without public assistance benefits may pay charges for the Services for Independence in Daily Living Program in some areas, and the staff are residents, meaning they have little experience in providing professional support. Staff under either the Public Assistance Program and the Services for Independence in Daily Living Program have few chances to improve or update their own money management knowledge and skills. Moreover, the Counseling Program caseloads are abysmally low. Focusing only on money management, though it can be an advantage, appears to be unattractive to people.

In the overall design of the money management

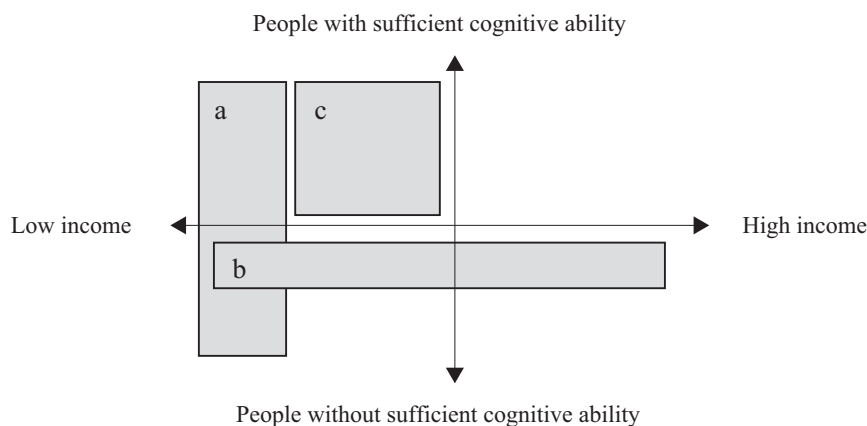


Figure 2. Program targets

Note: a = Public Assistance Program
 c = Counseling Program for Family Finances
 b = Services for Independence in Daily Living Program

programs for low-income people, the method of each support differs according to whether users receive public assistance or not, and whether they have sufficient cognitive ability or not (Figure 2). In addition to the disadvantages of each program, people on the boundaries of program eligibility are at risk for not being covered by any program even if money management support is provided in the area. People with sufficient cognitive ability but who are not expected to improve their competency are not targeted by either the Counseling Program for Family Finances or the Services for Independence in Daily Living Program (Noda 2016). Also, it is unclear how the Counseling Program for Family Finances approaches people who stop using the Public Assistance Program and are financially “independent” but still have low income.

Moreover, people’s passive attitudes toward using the services cannot be ignored. Presumably, this is one of the fundamental challenges for these programs. It was pointed out during a meeting of the National Committee on New Policy for Low-Income People that professionals or staff who hold positions of power should be careful and sensitive in dealing with private lifestyles; otherwise, their interventions, such as money management support, may not be accepted by the people they seek to serve (Special Committee on Livelihood Support for Needy People 2012). The program outcomes described in the public report are discussed from the perspective of professionals, not low-income people. Low-income people’s opinions on the existing money management supports have not yet been clarified.

Interventions for users of the Public Assistance Program are conditional on basic benefits and more paternalistic than the other two programs.¹⁰ Although the user might have to pay charges to use the Services for Independence in Daily Living Program, use of the service is their choice when they do not use the Public Assistance Program. Then, the Service for Independence in Daily Living Program is nearly unconditional, while the Counseling Program for Family Finances has no charge and is unconditional, not paternalistic. When a program is strictly conditional on money management support, clients must accept it or lose their qualification

for the main benefit. When the main benefits of public assistance are basic needs for a minimum standard of living, the conditionality could have an overall impact on the recipients’ lives.

Conclusions and Recommendations

This paper discussed the features of some main programs that provide money management support for low-income people in Japan. Money management has become an important matter among vulnerable people, and welfare programs are in place to address it. Each program has advantages in its design and implementation, but the implementation or quality of the service depends on the area or staff. Taking the overall system of three programs into consideration, some people who are on the boundaries of program eligibility risk being excluded from all services. Also, low-income people’s voices regarding such interventions are needed, and the program should be ameliorated based on their voices. People’s hesitance becomes an issue for unconditional programs, while rigid conditional programs have no room for clients to be hesitant. However, programs that provide money management support as a condition for full benefits for a minimum income have a negative impact on people’s freedom in their private lives.

Therefore, I suggest a partly conditional or quasi-conditional approach as an alternative. This means that one kind of additional benefit, such as a public loan with a low interest rate or matched savings for additional needs other than for basic needs, is conditional to money management support not in a rigid way. Privacy and the will of people must be respected in all processes. Also, professional education programs on money management should be standardized, because currently their success depends on individual workers’ abilities.

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Notes

1 Before the international trend, financial education and similar practices were used as an indispensable way to ameliorate financial exclusion in some countries, such as

- the U.K. (cf. Kempson *et al.* 2000).
- 2 The English translation of laws in this article are referred to the “Japanese Law Translation” managed by the Ministry of Justice (<http://www.japaneselawtranslation.go.jp/?re=01>).
 - 3 Article 25 of the Constitution says that “All people shall have the right to maintain the minimum standards of wholesome and cultured living.” Further, “In all spheres of life, the State shall use its endeavors for the promotion and extension of social welfare and security, and of public health.”
 - 4 Article 13 of the Constitution protects the right that “All of the people shall be respected as individuals. Their right to life, liberty, and the pursuit of happiness shall, to the extent that it does not interfere with the public welfare, be the supreme consideration in legislation and in other governmental affairs.”
 - 5 Caseworkers are expected to do this in case the recipients cannot use the Services for Independence in Daily Living Program for some reason.
 - 6 Some municipalities set up a special program on money management or outsource the program to non-profit organizations, to avoid the risk of embezzlement and to promote the support more positively (Sakurai 2017).
 - 7 People with no or almost no cognitive ability to live independently would receive the services of the Adult Guardianship System (*Seinen Kōken-Nin Seido*)
 - 8 It is prohibited to provide support for activities related to asset or property management, which is beyond the scope of “daily living.”
 - 9 The Services for Independence in Daily Living Program is not free for low-income people without public assistance benefits in some areas.
 - 10 As discussed before, at present, money management support in public assistance is not thoroughly implemented.

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