

The Difficulties of Financial Management Faced by Single Mothers in Maternal and Child Living Support Facilities

NODA Hiroya

Introduction

Like companies, it is necessary for people to use and to manage money through banking and other types of financial services to meet growing needs in the short as well as in the long term. This process is termed the financialization of society, which could cause exclusion when people cannot use and gain access to such finance (Gloukoviezoff 2011). How people in such societies implement financial management through cashless methods as well as through other financial tools influences their quality of life. The methods of financial management are becoming increasingly more financialized or financially outsourced through the use of credit cards, through savings in electronic money wallets, through diversified insurance and loan products, and through various other tools that require an advanced and complex form of financial management. The management of money that a person must apply in normal living conditions is becoming so difficult that some vulnerable people find it immensely problematic.

Financial management, or family budget management, is a category of financial literacy. Apart from life planning, it entails financial knowledge, ability to use appropriate financial products, and the attitude availing of suitable outside expertise (Financial Research Center 2013). Such literacy provides increased opportunities of attaining financial resources. More, it is crucial for the amelioration of the quality of life in times of financial difficulty. The same circumstances apply to Japan as the rest of the globalizing world (Sherraden 2013; Noda 2019a, 2019b).

As clients of Japanese social services face financial difficulties, the government has launched some programs that provide them support in financial management (Noda 2018). For instance, the Services for Independence in Daily Life program (*Nichijō Seikatsu Jiritsu Shien Jigyō*) was begun in 1999 to assist people with disabilities who have insufficient cognitive abilities, and The Family Finance Improvement Support was established in 2015 primarily for low-income families.

This initiative was renamed *Kakei Kaizen Shien Jigyō* in 2018. Among such initiatives, the program for low-income families is considered to be highly controversial because the measure may be taken to connote that the government urges low-income families to control their limited resources effectively without making errors in financial management even when their income cannot be increased. There is no doubt that better financial management is a rational recommendation that would benefit anyone who participates in the domain of financial transactions. However, policy trends such as the curtailing of cash benefits of the last resort safety net program, the Livelihood Protection Program (*Seikatsu Hogo Jigyō*, the means-tested public assistance program) cannot be acceptable without criticism.

The percentage of household members who earn less than half the median level of disposable income has been computed in Japan since 2009. It is thus commonly known that over half the families in Japan with one adult and child(ren) currently live under the officially designated poverty rate. This figure is much higher than for other groups and it is among the worst of all the statistics obtained from other Organization for Economic Co-operation and Development (OECD) countries (Cabinet Office 2012; Noda 2015).

In Japan the majority of families comprising one adult and child(ren) are family units with a mother and child(ren). A national survey of single parent families in Japan conducted in 2016 estimated there were 1.232 million one-parent family units with mother and child(ren) and only 0.187 million families consisting of a single father and child(ren). Nearly 80 percent of the families comprising a mother and her child(ren) and around 75 percent of the family units made of a father with his child(ren) resulted from the circumstance of divorce. Notably, over eighty percent of the mothers (81.8 percent) and the fathers (85.4 percent) of single parent families worked, and the average wages were two million yen for the mothers and were nearly double this amount at four million yen for the

fathers. These wages are lower than the average income of all families with child(ren), that is 49.2% for single mothers and 81% for single fathers, based on the data of Comprehensive Survey of Living Conditions (MHLW 2017b). The financial differences between the single mothers with child(ren) and the single fathers with child(ren) become larger when the income of all the other members in the household are included in the computation (MHLW 2017a)¹.

Numerous survey results have focused on the limited financial resources and the complicated financial and social predicaments faced by single mothers. Some women, and possibly also their child(ren), may have been abused, afflicted with disability, sick, roofless, lesser-educated, isolated, or helpless. Several types of social services have been provided for years for the protection of child(ren) and for the support of single mothers. Among these, there are facilities that offer single mothers the benefit of living in housing in the company of other families in similar circumstances. This program is officially named the Maternal and Child Living Support Facility (*Boshi Seikatsu Shien Shisetsu*). Historically, this program was instituted for widows with children whose fathers had died in war. The housing operated by this program, however, do not accept all family units comprising a mother and her child (ren); they only allow families with special needs and only when a municipality welfare office deems that it is necessary for the family to live in such a facility. After they are transferred to a facility, residential workers support the mother and child(ren) toward a better life and independence. Financial management is part of the support extended to such a family with special needs. On the other hand, such assistance in financial management may become an intervention that intrudes into the private domain of the family. Hence, a national guideline recommends that this support should be carefully conducted (MHLW 2014: 56). However, there is need for further discussion on the details of the financial needs of such families and residential workers can assist the single mothers on the basis of specific needs and the factors. This paper focuses on the elucidation of the features pertaining to the difficulties mothers in the welfare facility face in managing their money. The analysis and discussions are based on secondary data obtained from related surveys and from a review of other extant studies in Japan.

First, the varied hardships encountered by the mothers in the program's facilities are described with reference to the results reported by some surveys conducted on the families living in such facilities. Second, the manner in which each of the identified hardships relates to financial management difficulties are examined through knowledge obtained by relevant previous studies conducted in Japan. Third, the seriousness of the circumstances and the urgency of the requirement of the single mothers to tackle the issue of financial management are clarified, and it is deduced that the dissemination of such essential financial knowledge would also be problematic for the

residential workers in the facility.

Main Surveys on Maternal and Child Living Support Facility

Although surveys on the facilities operated by the support program are limited, some reports on the results of nationwide surveys conducted regularly or irregularly over the last ten years have been published.

The National Survey on the Maternal and Child Living Support Facility is conducted by the National Association of Maternal and Child Living Support Facility, which is a member of the Japan National Council of Social Welfare. This survey is conducted every two years, and it targets all 227 of the facilities that are operated in Japan. 97.8 percent of the targeted respondents answered the questionnaire in 2016. The 2016 and the 2014 surveys were reviewed for this paper because they asked different questions (National Association of Maternal and Child Living Support Facility 2015, 2017).

The first survey of the Information and Training Center for Children's Rainbow was conducted in 2013. Using questionnaire sheets, it asked residential workers in all Maternal and Child Living Support Facilities about the condition of residents and the assistance offered to them in more detail than the National Survey mentioned above. The National Association of Maternal and Child Living Support Facility cooperated with this survey and 77.4 percent of the facilities responded (Information and Training Center for Children's Rainbow 2015). The center conducted a second survey in 2014 based on the results of the previous survey. This time, structured interviews were conducted with the staff members of five selected facilities about the support they offered residents (Information and Training Center for Children's Rainbow 2016).

The Foundation of Children's Future also conducted two surveys, organizing a study group composed of facility directors and a researcher. The first investigation occurred in 2008 and aimed to examine the actual assistance provided to residents with mental and developmental disorders in all the facilities. Over ninety percent of the facilities cooperated with this examination. In addition, this survey included an interview with regard to detailed related case studies in five facilities (Foundation of Children's Future 2008). The second survey was held in 2008–2009 and it focused on issues. The respondents for this questionnaire included the personnel at the facilities as well as the residents. Almost all the facilities provided answers to questions pertaining to the facilities, and around 55 percent of the residents responded to the questions (Foundation of Children's Future 2009).

Maternal and Child Living Support Facility and the Mothers

1. The Outlook

The provision for a Maternal and Child Living Support Facility

that was originally built before World War II was stipulated in the Child Welfare Act in 1947. The Article 38 is reproduced below:

A maternal and child living support facility shall be a facility intended for admitting and protecting females without a spouse or females in equivalent circumstances and the children whose custody must be taken by those females and supporting their life to encourage their self-reliance, as well as intended for providing consultation and other assistance to those who have left there.

The Child Welfare Act aims in principle to ensure the well-being of children and all facilities and other services are meant mainly for children. The status of mothers in Maternal and Child Living Support Facilities is actually subordinate to the interests of their child(ren). Mothers without any child(ren) are not allowed to live in these homes, and one of the requirements for eligibility concerns the age of the child(ren) and not the age of mothers. Hayashi, an expert on social welfare for women, has elucidated that this facility used to be advocated based on the conservative social norms of motherhood and gender roles (Hayashi 1992).

3,288 families lived in the homes operated by the Maternal and Child Living Support Facility according to the national survey of 2016. On average, approximately 15 families lived in each residential unit, a number equal to the number of the mothers. In terms of age, 21.3 percent of the mothers were in their twenties, 43.4 percent were in their thirties, and 29.3 percent were in their forties. There were also a handful of teen mothers. Thus, among all the families in Japan that comprised a single mother with her child(ren) (1.232 million estimated in 2016), only about 0.26 percent or 2.6 families per thousand, utilized the conveniences offered by the Maternal and Child Living Support Facility.

The residences of the Maternal and Child Living Support Facility housed 5,437 children in total in 2016: 2,787 boys and 2,650 girls. 37.9 percent of the children were elementary school students (around 7 to 12 years of age), 24.9 percent were less than four years old (zero to three), 16.4 percent were preschool aged (four to six years of age), and 13.3 percent were junior high school students (13 to 15 years of age). 35.1 percent of the families in the residences operated by the Maternal and Child Living Support Facility had utilized the services for less than one year, 24.1 percent for a duration of one year to less than two years, 14.4 percent for two years to less than three years, and nearly ten percent (9.6 percent) of the residents had stayed at the facility for a period ranging between five and less than ten years (National Association of Maternal and Child Living Support Facility 2017: 174–175).

2. Disadvantaged Backgrounds

Single mothers who go through some form of trauma and/or trouble opt to live in the welfare facilities, as discussed below.

On the other hand, they tend to have a disadvantage or vulnerability even before becoming afflicted by such problems, probably even before becoming a mother.

The national survey indicated that approximately 30 percent of the mothers in Maternal and Child Living Support Facility homes had a disability. Of this, around 20 percent suffered from a mental disorder, around 8 percent had intellectual disabilities and 1.4 percent of the mothers living in the Maternal and Child Living Support Facility homes reported physical disabilities (National Association of Maternal and Child Living Support Facility 2017: 134–137)².

Second, some of the mothers belonged to a different cultural background. The 2013 national survey evidenced that eight percent of the all residents, or around ten percent of the new residents in 2013, belonged to a foreign nationality (National Association of Maternal and Child Living Support Facility 2014: 181). Foundation of Children's Future found that 7.1 percent of the mothers (277), were of a foreign nationality and belonged to the Philippines (122), China (38), Korea (33), Thailand (12), Brazil (5), Indonesia (4), Colombia (3), Vietnam (3), Taipei (2), and other countries (Foundation of Children's Future 2009: 11–12).

Third, mothers in the facility are likely to be less educated. The national survey of overall one-parent families in 2016 revealed that 11.5 percent of single mothers were junior high school graduates and 44.8 percent were high school graduates (MHLW 2017a: 89). On the other hand, the Foundation of Children's Future found that 27.4 percent of them were junior high school graduates, and 46.7 percent were high school graduates (Foundation of Children's Future 2009: 11). Another survey of the facilities in Hokkaido divulged that 11.8 percent of the mothers were junior high school graduates and among them, 6.9 percent were high school dropouts; further, 55.6 percent were high school graduates (Nakazawa and Toriyama 2016: 121–122).

Fourth, it is noteworthy that some mothers had experienced social care in childhood. 12.4 percent of the mothers had received some sort of social care, and 8.4 percent among them were residents of a Maternal and Child Living Support Facility home as children³. Further, 4.7 percent of the mothers had lived in a foster home⁴ (Information and Training Center for Children's Rainbow ed. 2015: 19–20). As noted above, the survey of overall one-parent families revealed that 2.1 percent of single mother and child(ren) families had experienced staying in a Maternal and Child Living Support Facilities; this ratio was much higher among the mothers who had grown up in such housing (MHLW 2017b: 76).

3. Work, Income, and Benefits

As mentioned above, the income and wages of single mothers are generally likely to be substantially lower than the average income of all families with child(ren) and the wages earned by the population of working men. In fact, the financial status of

the mothers who needed the support of living in a Maternal and Child Living Support Facility residence would be more unstable than the monetary circumstances of single mothers as a whole.

According to the national survey, nearly seventy percent of single mothers (67.6 percent) had a job, but 84.7 percent of the working mothers only obtained a part-time job. Over thirty percent (32.4 percent) were jobless (National Association of Maternal and Child Living Support Facility 2017: 123: 181).

The child support agreements with previous husbands comprised one of the other problematic concerns of single mothers. According to the national survey, 42.6 percent of overall one-parent families had signed child support agreements in 2016 (MHLW 2017a). On the other hand, this sort of documentation was less common for the mothers in Maternal and Child Living Support Facility operated housing. Although 17.1 percent of the mothers had a signed agreement of child support, nearly forty percent of those who had the agreement were not able to receive the entitled support and around 20 percent of those who had agreements received no child support (National Association of Maternal and Child Living Support Facility 2017: 129, 183).

Social assistance benefits formed the primary financial resources for the livelihood of the single mothers living in a home run by the Maternal and Child Living Support Facilities. The Japanese government offers three types of child allowance: Child Allowance (*Jidō Teate*) for all families with children; Child Rearing Allowance (*Jidō Huyō Teate*) for single parent families; and Special Child Rearing Allowance (*Tokubetsu Jidō Huyō Teate*) for families with child(ren) afflicted with severe disabilities. These are national programs, and people in any municipality can receive the same standard of benefits once they satisfied the eligibility requirements including lenient income requirements.

Over ninety percent of the mothers living in a Maternal and Child Living Support Facility home received child allowance. Over eighty percent of them received the Child Rearing Allowance and almost all of them received the full amount because of their lower incomes. Nearly 20 percent of the mothers did not receive the Child Rearing Allowance because some of them supposedly could not finalize the formal procedure of divorce from their husbands, which made them ineligible. As mentioned below, some women had escaped abusive husbands with their children in a hurry, and they could not obtain any agreement from their husbands or obtain a formal divorce. Around five percent of the women received the Special Child Rearing Allowance (including a disability pension) (National Association of Maternal and Child Living Support Facility 2017: 131–133, 183–184).

The Livelihood Protection Program (*Seikatsu Hogo Jigyō*, the means-tested public assistance program) is the last resort safety net program in Japan. Of all single-mother

families, only one in ten (11.2 percent) received this assistance (MHLW 2017a: 75). On the other hand, over half of mothers (50.7 percent) in a Maternal and Child Living Support Facilities received this assistance, and nearly forty percent (37.7) of households with working mothers in the facilities also received this support (National Association of Maternal and Child Living Support Facility 2017: 123).

4. Issues or Troubles Faced by the Single Mothers

Apart from disadvantaged backgrounds and limited financial resources, mothers living in Maternal and Child Living Support Facilities are challenged with other issues or troubles that have triggered their need to seek support.

The 2016 national survey revealed that the main reason for the admission of over half the women (52.3 percent) was domestic violence they had suffered from their husband or others. 18.3 percent of the mothers reported “housing issues,” and 12.5 percent asserted “financial issues” as their primary reason for admission into the Maternal and Child Living Support Facility residence (National Association of Maternal and Child Living Support Facility 2017: 108, 201, single answer).

Further, in terms of advice or support sought from the facility, “Issues related to (previous) husband (such as domestic violence and procedure of divorce)” were the most prevalent at 21.3 percent, “work” was the second highest concern at 19 percent, “financial problems” formed the third type of help sought at 17.6 percent, while “issues relating to debts (including consumer loans)” were reported by only 2.3 percent of the women (National Association of Maternal and Child Living Support Facility 2017: 74).

Debt is considered to be a more serious problem in the survey conducted by the Foundation of Children’s Future. According to the results of this study, the statistics for the item querying “issues welfare office recognized before the family was transferred to a facility⁵” were as follows: 22.9 percent of the responses asserted “debt workout” and 14.3 percent claimed “issue of financial management.” The item pertaining to “Issues for support recognized by workers after entering in the facility” also yielded similar results: “debt workout” was cited by 22.7 percent and the “issue of financial management” was asserted by 22.9 percent of the residential workers (Foundation of Children’s Future 2009: 30–33).

The Information and Training Center for Children’s Rainbow interviewed residential workers about the issues that troubled the mothers in residences operated by the Maternal and Child Living Support Facilities. Of the six items on “issues related to basic life (functions of maintaining life),” the most identified problem at 20.7 percent was “inconsistency in performing basic daily activities,” “cannot manage money such as excessive expenditure of money soon after they receive it” was expressed as the second highest concern at 16.4 percent. The types of daily activities the first statement included were not

obvious, but financial management could be one of the problems. In addition, of the nine items on “issues related to social aspects,” the second highest response at 12.6 percent identified “cannot take necessary procedures (e.g., paying public utility bills, submitting documents).” Further, of nine items on “issues related to mental condition,” 3.8 percent reported “being addicted to alcohol, gambling, and so on, cause trouble in daily living” (Information and Training Center for Children’s Rainbow 2015: 20–22).

Financial Management Pertaining to Each Difficulty

As discussed above, financial management is certainly a major issue for the mothers housed in Maternal and Child Living Support Facilities, but it is not clear how serious or how difficult the mothers find money matters. How do their varied disadvantaged contexts and financial circumstances relate to their abilities and behaviors concerning financial management?

1. Less Advisor and Breadwinner

There are some difficulties the single mothers in Maternal and Child Living Support Facilities as well as many single mothers face in general. These concerns are related to the status of being a single mother and breadwinner in Japanese society without the assistance of another reliable adult in the same household.

(1) Reduced Support System or No Other Reliable Adult in the Family

The national survey found that of the overall number, only eighty percent of the single mothers heading one-parent families in Japan responded that they had an advisor they could consult; the other 20 percent had none. The same survey also discovered that the highest ratio of 53.6 percent of the single mothers who wished for an advisor were specifically troubled by the issue of family finance (MHLW 2017a: 87–88).

It would not be accurate to claim that all single mothers are completely isolated. On the other hand, the impact of reduced family support or the absence of a reliable adult in the same household should not be underestimated for the issue of family finance. This vital support is especially necessary in a financializing society, where complicated financial products and services are continuously invented, related information technology are repeatedly updated, and systems of social services including cash benefits and other associated regulations are constantly changing. The presence of even two or more adults (such as husband or parents) in the family cannot often mitigate the women’s difficulties with finances; in the circumstances described above, it is not realistic to assume that any adult, including single mothers, would be competent enough to command sufficient financial literacy to conduct monetary transactions appropriately to meet her own needs and those of her family. Being a single mother without any reliable adult in the same household implies an even higher risk of failing to take advantage of the newer, more useful, or free financial

services or technology to improve financial health or prevent mistakes. Further, a single mother who has no family support cannot share the burden of preparing ahead for contingencies and in times of emergency, she cannot take the time to apply the appropriate procedures and protocols required from her with regard to financial matters. A single mother without the household support of another dependable adult to shoulder some of her burdens is thus likely to be subjected to elevated physical, mental, and financial stress.

(2) Limited Income and Assets

As the demand for financial advice is one of principal forms of support sought by mothers living in a Maternal and Child Living Support Facility house, such advice should encompass the aspects of income, assets and expenditure. Generally, the amount of financial resources affects financial management.

As mentioned in the introduction of this paper, a severely reduced revenue and the stark reality of poverty faces many single income- one-parent families. Apart from this prospect, single women with child(ren) were found to own fewer savings than other populations. The national survey for one-parent families taken as a whole showed that 39.7 percent of such households had less than fifty thousand yen in savings (MHLW 2017a: 47). Another national survey conducted in 2016 also found that 37.6 percent of households comprising a single mother and her child(ren) did not have any savings. In comparison, only 14.9 percent households overall, 15.1 percent households with older members, and 14.6 percent households with child(ren) have none. 14.4 percent of households consisting of single mothers and child(ren) have less than fifty thousand yen. Again, this figure represents the highest ratio in comparison to only 4.7 percent of all households, 3.8 percent of households with older members, and 5.3 percent of households with child(ren) (MHLW 2017b: 13).

The Foundation for Children’s Future reported that 49.1 percent of the Japanese mothers in the Maternal and Child Living Support Facilities had savings and 45.0 percent had none. 61.3 percent of the Japanese mothers had less than fifty thousand yen (Foundation for Children’s Future 2009: 55).

(3) Educational Expenses

In terms of expenditure, educational expenses for child(ren) are cited as a common issue for one-parent families. The national survey evinced that both single mothers and fathers claimed that their most major worry (56.1 percent) about their child(ren) concerned “education and higher school.” This concern voiced much more than the second most reported issue on the list: 15.6 percent of the single parents thought disciplining their children was cause for concern (HMLW 2017a: 86).

Likewise, 39.8 percent of the mothers in a Maternal and Child Living Support Facilities answered “education for child(ren) as the primary ‘worry in her daily life and cause of her stress.’” This response claimed the second highest ratio while the highest degree of anxiety was felt with regard to

“income, family finances, and debt” (Foundation for Children’s Future 2009: 61). Also, nearly ninety percent of both Japanese and foreign-born mothers hoped that their child(ren) would be able to attend college (Foundation for Children’s Future 2009: 97).

Single mothers are required to expend extra effort to arrange for educational expenses for their child(ren) even though the central government legislated a subsidy to reduce the high school and university tuition fees for low-and-moderate income families in the 2010s. Such subsidies do not cover the full tuition or reduce other expenses related to education except for tuition. Some advocates edit brochures and other materials pertaining to the cost of children’s education and disseminate information on the various benefits, loans, and scholarship programs children from one-parent families can access (Ueda 2012: 213–223; Nakajima, Akashi and Ando 2018).

2. Experiences and Backgrounds that Cause Financial Management Concerns

(1) Economic Violence

Article 1 of the Act on the Prevention of Spousal Violence and the Protection of Victims defines spousal violence as

bodily harm caused by one spouse (illegal physical attacks that threaten the other spouse’s life or person; the same applies hereinafter) or words and deeds by one spouse that cause the same level of psychological or physical harm to the other spouse (hereinafter collectively referred to as “bodily harm” in this paragraph and Article 28–2), and covers cases where a spouse has, subsequent to being subjected to violence by the other spouse, obtained a divorce or annulment of marriage but continues to be subjected to violence by the former spouse⁶.

The law is not clear about financial abuse, even though “economic deprivation” has been recognized as one of the major “coercive techniques in battering relationships” (Walker 1979: 127–144). However, the Cabinet Office, Government of Japan, interprets economic violence to be included in the part of the article that mentions “words and deeds by one spouse that cause the same level of psychological or physical harm” (Gender Equality Bureau Cabinet Office 2019). The national survey on violence includes a question about “economic oppression” and found that 6.8 percent of all married people (2,485) had experienced it, while ten percent of married women had encountered this form of repression (Gender Equality Bureau Cabinet Office 2018: 23–24).

The Cabinet Office also cites some instances to exemplify certain types of violence on the basis of case studies (Cabinet Office 2001, Table 1). Instances of women’s opportunities to manage money for their living expenses being limited are common, implying that the right of these women to the pursuit of happiness, based on the Article 13 of the Constitution of Japan, is deprived by their partner. Some cases imply that the social rights of women to maintain a minimum standard of

Table 1. Cases of Economic Violence

1	(The partner) did not give me any money for food or other expenses, except for some money just for the energy bill as living cost. Food expenses were covered by savings I laid aside when I was single. (20’s, No. 7)
2	It was said that I was a “sponger,” getting as little as one thousand yen per month. Even when I protested, he said to me “I give you all the money I earn.” “You are a sponger because you don’t do anything in the house.” (40’s, No. 8)
3	Everything was controlled; I was not allowed to have any money with me and no freedom to buy clothes at all. He gave me money only when it was convenient for him, saying “get anything you want,” but there was no money at my command. (20’s, No. 9)

living may be ruined because they cannot manage money for their basic needs such as foods and clothes. The second case in Table1 apparently shows the exploitation of a woman who was deprived of the control of money she had herself earned⁷.

With regard to the mothers in a Maternal and Child Living Support Facility operated home, 13 percent had experienced economic violence, while 30.8 percent had suffered physical violence and 25.8 percent faced mental violence (National Association of Maternal and Child Living Support Facility 2017: 112). The survey of the Foundation of Children’s Future contained a question for foreign mothers about troubles caused by their children’s father found that 40.5 percent of them answered “Does not provide money,” which was the second highest problem reported. The most asserted trouble, claimed by 45.5 percent of the women was that the fathers of their children had “Violated” them (Foundation of Children’s Future 2008: 102–103).

(2) Over-indebtedness

Some papers have focused on the over-indebtedness of the mothers in Maternal and Child Living Support Facilities operated residences, which was related with other issues. For instance, a single mother living in a facility had arrears in her debts pertaining to a consumer loan and credit cards, and a residential worker helped her with her financial management. In addition to the debt issue, she herself had been raised in a low-income family, and was not very educated. She held an unstable job that was residential, which meant that she would lose her house if she lost the job. She suffered from a disease caused by her pregnancy while her partner had disappeared (Ichie 1998).

In another case, the woman’s ex-husband had borrowed money from a loan shark in the name of his wife (now the single mother) and she could not escape attempts from the lender to collect the outstanding amount. Her family requested the residential workers to control her money because people around her thought that she lacked any sense of family finance. Also, she was less educated, held a residential job, experienced homelessness, and suffered a disease while her husband was “lazy” (a term implying that he did not work outside the house and also did not assist with the household chores) (Ichie 1998: 69–72)⁸. Taking economic violence into account, such debt

related issues may be considered to be processes of violence caused by the spouse.

Such cases suggest that the relationship of being over-indebted and of managing money is not easy in any family. In some instances, improper financial management tends to cause the condition of over-indebtedness; in others, it is vice versa. It is apparent that over-indebtedness makes it much more difficult for the women in Maternal and Child Living Support Facilities to manage their money better because of multiple interest payments. On the other hand, other factors such as economic violence, disabilities, and lower incomes combine with the women's deficiencies in financial management to further influence their debt circumstances.

(3) Disability

The severity of disabilities suffered by the mothers and children living in the homes run by the Maternal and Child Living Support Facilities has not been clarified. However, it is a prerequisite under the present welfare system that mothers living in the facility are able to care for their children. If not, in many cases, the mothers and children are not allowed to be together and must be housed separately in different facilities. Thus, the disabilities that challenge the mothers housed in a Maternal and Child Living Support Facilities is not categorized as "severe."

The report published by the Foundation of Children's Future mentions the "support for mothers with disability" in Maternal and Child Living Support Facility homes. Nearly seventy percent of the facilities where single mothers with disability reside support them in their financial management (Foundation of Children's Future 2008: 133). Generally, people with mild disabilities are likely to have some trouble with regard to financial management, and a program of social skills training or financial education has recently been developed for such individuals (e.g., Iwate 2016; Ono 2017).

(4) Public Assistance

There are two aspects of financial management among single mothers with regard to their cash benefits. First, many of the women are not aware of their entitlements to social services: 41.9 percent of single mothers (in general) who had never stayed in a Maternal and Child Living Support Facilities did not know that such homes existed (MHLW 2017: 76). In addition, the process related to the availing of such benefits is so complicated and fragmented that all mothers are not aware of programs for which they qualify. The Foundation of Children's Future asked the mothers in a Maternal and Child Living Support Facilities about their supplemental demands from or their opinions on programs for families with mothers and children. The most frequent answer (17.8 percent) indicated the "lack of information on programs," and 13.1 percent asserted "financially support," which was the second highest demand/opinion. To be more specific, some mothers said, "I hope to take advantage of benefits, but I have no idea whether I am

eligible for these benefits due to lack of information," "make all programs and policies easy to understand and use" and "often experience learning about some benefits after the deadline of application ends" (The Foundation for Children's Future 2009: 107). Such opinions and demands suggest that many mothers would lose the chance to receive cash benefits to which they are entitled and that would help them manage their financial burdens and would compensate the income deficit in terms of their daily needs for themselves and their children.

Second, the receipt of certain benefits undoubtedly increases the disposal income of the mothers; however, it also influences the financial management of the single mothers in some ways. The payment system for child allowance has become a political issue in recent years because even though the structure is designed to pay monthly cash benefits, the government transfers the money to family banking accounts every four months to save administrative costs. This practice actually causes difficulties in the management of family finances since mothers are paid the combined amount for four months at one time. Many women find it difficult to balance income and expenditure so as not to exhaust their funds until the next benefit payment is received (Hujiwara 2015).

Third, the Livelihood Protection Program that accords a minimum standard of living to the family through benefits also poses some problems related to financial management. This public financial assistance is composed of eight categories of aid: livelihood related, educational, housing related, medical, long-term care related, maternity, occupational, and funeral. Many of these benefits are not sufficiently flexible for financial management. For example, even when a mother wants to save money for her children's education by living in an affordable apartment, she cannot save money by moving into more economic accommodation because the housing aid is designed only for the payment of rent and it cannot be used for any other purpose. The recipients of such assistance cannot control their income with as much flexibility as people who earn wages or receive other benefits (Noda 2018).

(5) Literacy

Literacy in the Japanese language, especially in Chinese characters (Kanji), is related to financial management. Social assistance such as the benefits described above and also other types of social security and tax schemes require people to command a high degree of literacy in Japanese in order for them to understand the contents of the benefits and requirements, as well as in filling out the application documents. An advocate of single mothers elucidates that minority applicants are required to complete more documents for benefits and other official procedures than others, and calls this practice "document harassment" (Akashi 2018).

Such difficulties are experienced primarily by foreign-born single mothers, because many of them find it more problematic to read and write Chinese characters than to speak

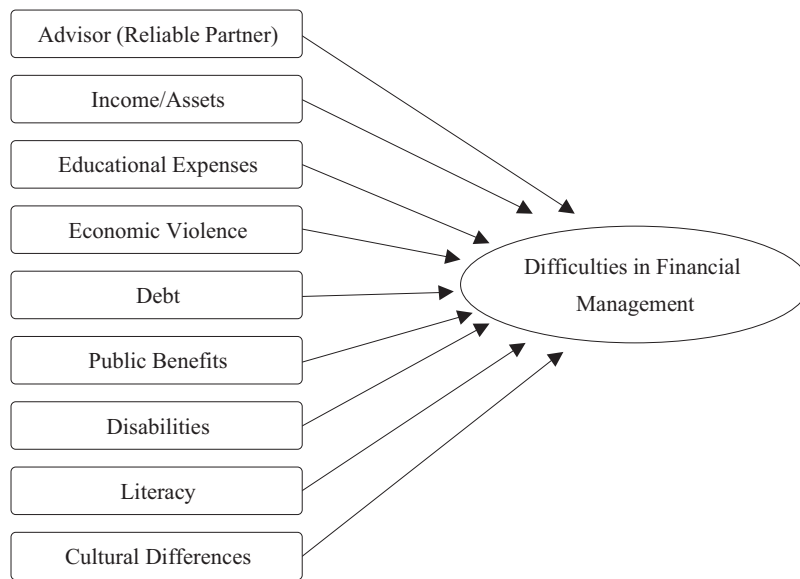


Figure 1. Factors Contributing to Difficulties in Financial Management in Single Mothers

Japanese. The survey of the Foundation of Children’s Future asked a question about “troubles faced after coming to Japan” (multiple choice answer) to mothers of foreign nationalities. 48.6 percent of the women answered “reading and writing” and 18.9 percent selected “other kinds of procedures.” Also, in response to question regarding “any trouble in raising children in Japan,” 35.1 percent of them recorded “several procedures for children,” which was the second most frequently reported answer (“cannot teach the study material to children” was the highest). (The Foundation of Children’s Future 2009: 102).

(6) Cultural Differences and Others

Mothers who were foreign nationals composed approximately 10 percent of the residents of homes operated by the Maternal and Child Living Support Facilities. They faced certain difficulties that Japanese mothers were not likely to. A survey for social workers in facilities including the Maternal and Child Living Support Facilities asked a question about support issues for people from other countries. 53 percent of the social workers who were surveyed chose “cannot communicate,” 23 percent claimed that it was “difficult to gain a consensus due to differences in cultural, religious, and daily-practices” and the statement “understanding of Japanese systems” was ranked as the third problem (Japanese Association of Certified Social Workers 2018: 14).

With regard to financial management, people from other countries may have different and diverse value systems and usages for the expenditure of money for daily living or for special events such as birthdays, anniversaries, weddings, funerals, and so on. Such practices may be influenced by culture, society, policy, religion, and other factors. In addition, it may be more expensive for foreign-born women to purchase their cultural goods in Japan and they may need to spend more to

retain their sense of their cultural identities.

Conclusion

This paper utilized reports and conducted a review of extant research to elucidate the reasons for the difficulties of financial management confronting single mothers who reside in Maternal and Child Living Support Facilities operated homes. It concludes that mothers in the facility belong to disadvantaged backgrounds, conditions, and social positions, which can be factors that do not allow them to attain the abilities of financial management (Figure 1). Some studies have also suggested that each mother in such a facility could be a victim of two or more of the contributing factors elucidated above.

Further research should be conducted to examine empirical evidence pertaining to the factors that confront mothers with regard to difficulties in financial management. The investigation reported in this paper certainly suggests that these mothers should not be blamed for the difficulties they face in financial management. The problems are partially related to social structures and to policies that cannot easily be removed by the mothers through their own efforts. The residential personnel are expected to carefully assess such factors and to endeavor to eliminate the personal and social barriers challenging these women so that their financial capabilities may be enhanced.

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Notes

- 1 It is supposed that more single fathers live with their parent(s) with some income including pension.
- 2 It totals mothers with formal disability certificate, issued through medical diagnosis, and ones without such certificate but with possible acquiring it or experiences of medical examination.

- 3 It noted that some mothers might misunderstand the question as experiences after becoming mothers, not ones in their childhood (Information and Training Center for Children's Rainbow ed. 2015: 19–20). In addition, although there are no mentions on it, there must be some mothers who have experiences to receive two or more types of social care.
- 4 The Foster Home is stipulated by the Child Welfare Act as well and the Article 41 says that “a foster home shall be a facility intended for admitting, and providing foster care with, children without a guardian (excluding infants; provided, however, that infants shall be also included in the case where it is particularly necessary for ensuring a steady living environment or due to other reasons; the same shall apply hereinafter in this Article), children abused, and other children in need of foster care in terms of their environment, as well as intended for providing consultation and other assistance for self-reliance to those who have left there.”
- 5 The Welfare Office, which is located in each local government, is an official gateway for families to apply for the Welfare Facility, where it assesses the need of them.
- 6 Japanese Law Translation (<http://www.japaneselawtranslation.go.jp/>).
- 7 There is little evidence in Japan, as far as I know, on how economic violence for long period could cause psychological, mental and developmental problems for the victims.
- 8 Another survey picks up similar cases as well (Sato 2009).

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