

# Outline of the Commission Report Regarding Pensions Corresponding to Changes in Women's Lifestyles, etc.

## 【Nature of the Report】(I Introduction)

It lays out the fundamental ideas and points of the discussion on women and pensions by the investigative commission  
It will contribute to future full-scale and national discussions

## 【Existing problems between the pension system and women with diversifying lifestyles】

### (II What is the problem with women and pensions?)

Gap between ideas on the diversification of women's lifestyles and a standard pension (ideas on a standard pension)

Women's pensions remain at a relatively low level due to short term of enrollment in an employee pension and low wages

(application of employees' pension to temporary workers and the like, steps to consider time for childrearing, etc.)

Feelings of unfair treatment among women who have chosen a variety of lifestyles (category-3 insured system, survivors' pension)

Security for women's long lifespan

(pension division on divorce, survivors' pension)



## Direction we should be heading]

(III What to aim for, and 3 basic viewpoints)

“A pension system in which women’s own contributions bear fruit”

The pension system should, as much as possible, assess when men and women alike have worked in a variety of forms while performing family responsibilities, and accordingly the prospective aim is a substantial pension supporting an independent lifestyle in old age

### 【3 Basic viewpoints】

With regard to the problem of women and pensions, it is appropriate to plan improvements based on the basic viewpoints below:

1. Construction of a system neutral to individuals’ various choices
2. Aim to increase the number of premium payers
3. Substantial pension security for women

### 【Basic points as a social security system】

(IV Basic points relating to the pension system as a social security system)

Important points regarding the basis of the pension system as a social security system

1. Individual unit and family unit
2. Payment according to capacity to pay, and payment according to benefits received
3. Ensuring “fairness”

# [6 specific problems that should be studied regarding pension system design] (V Separate problems)

## 1. Ideas about a standard pension

It is appropriate to assume a so-called "working couple model" based on the premise of a given employees' pension subscription period for women.

## 2. Application of employees' pension to temporary workers, etc.

Along with making substantial pension security possible through diverse types of work, from the standpoint of increasing the number of premium payers, the aim is to widen application of the employees' pension. Various points ought to be studied.

## 3. Category 3 insured system

This is a large problem associated fundamentally with the pension system as a social security system. We strongly hope for the necessary reform. To this end, we hope broad discussions will take place among all levels and all walks of life nationwide, with the discussion laid out and issues brought up in this report as a starting line; national agreement will be formed; and a suitable conclusion will arise.

## 4. Steps to consider time for childrearing, etc.

With the aim of women planning for their own substantial pension security through diverse employment, it should be studied what sort of consideration is appropriate to give as a pension system.

## 5. Division of pension upon divorce

With the aim of creating a scheme in which division of pension upon divorce is possible, adequate study into many specialized and technical points must be accumulated.

## 6. The survivors' pension system

From points of view such as creating balance between two-income households and one-income households, and a scheme in which benefits reflect as much as possible how much the individual worked and paid premium, it is necessary to turn to reconsideration and discuss the matter thoroughly.

## 【Conclusion】(VI Conclusion)

1. National discussion is called for
2. A smooth transition from the present system and long-term point of view are necessary
3. A general response encompassing other policy areas is required

employment support measures, etc. for women

promotion of low birthrate countermeasures

study of the health insurance system, tax system, and the problem of companies' spouse allowances