

Unemployment Insurance (koyo hoken/shitsugyou hoken)

Employees who work over 20 hours a week, and with an anticipated employment term of more than 31 days must usually be enrolled in unemployment insurance. Employers deduct the premiums automatically from your wages. Unemployment Insurance is administered by Hello Work. Hello Work will issue a Certificate of Enrollment, which is given to your employer to distribute. Some employers distribute these certificates to their employees, while other employers hand over the certificate when you cease employment.

What does Unemployment Insurance cover?

- Unemployment benefits
- Childcare Leave Allowance
- Nursing Care Leave Allowance
- Education/Training Allowance

There are two different categories of insured workers in Unemployment Insurance. From October 1, 2007 “part-time” insured workers (tanjikan rodo hihokensha) become eligible for unemployment insurance in the case of dismissal or corporate layoff after having contributed for 6 months if they work at least 11 days a month.

How much are premiums?

Premiums are calculated on your gross income plus allowances and are shared with your employer. Employees contribute 0.3% of their gross income and your employer pays a 0.6% contribution (April 2017).

Example: Jane earns ¥252,000 gross a month and receives ¥20,000 for transport in April. Her income for unemployment insurance premiums for the month of April is ¥272,000. $¥272,000 \times 0.3\% = ¥816$. Her premiums will be ¥816 for April.

Unemployment Benefits

The period you can receive benefits for depends on the length of enrollment in Unemployment Insurance, and the way your employment finished. There is a 7-day waiting period to apply for unemployment benefits in the case of dismissal or forced layoff. When ceasing employment on a voluntary basis, the waiting period is usually 90 days. Payment of benefits typically commences a month after you have applied.

- Unemployment benefits are calculated by taking the average of your income (including allowances) over the past 180 days.
- Benefits are typically between 50 and 80 percent of your average daily income.
- The maximum amount paid per day for full-timers ranges between ¥6370 and ¥7775 depending on age (August 1, 2016).



Term of Unemployment benefits payable: in the case of dismissal and forced layoff

(Revised May 1, 2003)

Period of Enrollment	Under 1 year	1 year to less than 5 years	5 years to less than 10years	10 years to less than 20years	Over 20 years
Age					
Under 30yo	90 days	90days	120 days	180 days	
30-under 35	90 days	90 days	180 days	210 days	240 days
35-under 45	90 days	90 days	180 days	240 days	270 days
45-under 60	90 days	180 days	240 days	270 days	330 days
60-under 65	90 days	150 days	180 days	210 days	240 days

Term of Unemployment benefits payable: when ceasing employment voluntarily

(Revised May 1, 2003)

Enrollment	1 year to less than 5 years	5 years to less than 10years	10 years to less than 20years	Over 20 years
Age				
Up to 65 yrs	90days	90 days	120 days	150 days

Childcare Leave Allowance

Depending on the length of time you have been enrolled in Unemployment Insurance and your employment status you may be eligible to receive an allowance to stay at home to assist in childcare. This allowance is currently approximately 50% of your average monthly salary.

Nursing Care Leave Allowance

Depending on the length of time you have been enrolled in Unemployment Insurance and your employment status you may be eligible to receive an allowance to assist with the long-term nursing care needs of immediate family.

Education/Training Allowance

After having been enrolled in Employment Insurance for more than 3 years (1 year in some cases) you are eligible for a rebate on some educational courses. A list of approved courses and schools can be found at your nearest Hello Work Office. Prior approval must be gained from Hello Work before commencing one of these courses. The rebate is paid after you have satisfactorily completed the course, and satisfied the compulsory attendance rate of 80 percent. Some common examples are English conversation classes and word processing courses.

IMPORTANT - Submitting a letter of resignation affects your Unemployment Benefits. If you have been dismissed or laid off contact the General Union immediately. Do not sign anything until you understand your rights.

UNION MEMBERS KNOW THEIR RIGHTS - JOIN NOW!