

IX Employment Insurance

1 The Employment Insurance System

The employment insurance system shall provide benefits which ensure displaced employees a stable life until they find a new job. This insurance shall also be provided to foreign employees. However, overseas public servants and those who are covered by any overseas unemployment compensation system are unable to join this insurance system.

The insurance enrollment procedures will be undertaken by employers at the appropriate public employment security office.

Insurance premiums shall be paid by both employer and employee, and their shares are defined respectively in accordance with the employee's salary/wages.

- Agriculture, forestry and fishery, and brewing: 13/1000
(employer 8/1000, employee 5/1000)
 - Construction: 14/1000
(employer 9/1000, employee 5/1000)
 - All other industries: 11/1000
(employer 7/1000, employee 4 /1000)
- (fiscal year 2016)

IX 雇用保険

1 雇用保険制度

雇用保険とは、労働者が失業した時に、その人が再就職するまでの生活の安定を図るための給付などを行う制度です。雇用保険は外国人にも適用になりますが、外国公務員及び外国の失業補償制度の適用を受けている者は被保険者になれません。

雇用保険の加入手続きは、事業主が管轄の公共職業安定所に対して行います。

保険料は、労働者の賃金に応じて、労使がそれぞれ決められた割合を負担します。

- 一般の事業 11/1000 (使 7/1000, 労 4/1000)
 - 農林水産・酒造業 13/1000 (使 8/1000, 労 5/1000)
 - 建設業 14/1000 (使 9/1000, 労 5/1000)
- (平成 28 年度)

2 Employment Insurance Benefits

Unemployment benefits are provided when an employee covered by employment insurance is forced to leave employment (e.g. dismissal, bankruptcy) or leaves employment for his or her own reasons, and is unable to find a new job despite having a positive will to get employment and the ability to take up a job any time. In case of voluntary resignation or having reached the retirement age, the employee needs to have been covered by employment insurance for at least 12 full months in two years preceding the day of his or her becoming unemployed.

If a person was made jobless for the reason of bankruptcy or dismissal, benefits eligibility is to have been insured for six months or more in total for one year prior to the date of becoming jobless.

Regarding the calculation of the insured period, the following method will be applied. If a person worked eleven days or more per month, it is acknowledged that he/she has one month of insured period.

The maximum benefits period is one year from the day after becoming unemployed and the number of payable days is stipulated according to the insured period and the age of the worker as given below.

The amount of daily allowance given by the Employment Insurance is called “the basic daily allowance.” The basic daily allowance amounts to about 50% to 80% (45% to 80% for 60 to 64 years old) of “daily wages” during employment, the value of which is obtained by dividing the total wages of the past six months just before leaving work by 180. However, the maximum amount of daily allowance is ¥7,775 and the minimum amount of daily allowance is ¥1,832 (as of August 2016).

“Restriction on benefits” which is usually for 3 months may be

2 雇用保険給付

雇用保険の被保険者が解雇・倒産・自己都合等により離職し、働く意思と能力がありながら就職できない場合に失業給付が支給されます。失業給付を受けるには、自己都合・定年等で離職した場合、離職の日以前2年間に被保険者期間が通算して12か月以上あることが必要です。

離職の理由が倒産・解雇等の場合は、離職の日以前1年間に被保険者期間が通算して6か月以上あれば支給されます。

なお、被保険者期間は、1か月間に賃金の支払いの基礎となる日が11日以上である月を1か月として計算します。

給付を受けることができる期間は、離職の日の翌日から1年間で、給付日数は被保険者であった期間と年齢によって次頁の表のように決まっています。

雇用保険で受給できる1日あたりの金額を「基本手当日額」といいます。基本手当日額は、原則として離職した日の直前6か月に毎月決まって支払われた賃金の合計を180で割って算出した金額(これを「賃金日額」といいます。)のおよそ50%~80%(60~64歳については45%~80%)となっています。ただし、最高は7,775円、最低は1,832円(平成28年8月現在)です。

被保険者(労働者)が自己の責めに帰すべき重大な理由によって解雇され、または正当な理由がなく自己の都合によって退職した場合は通常3か月間の「給付制限」を受けることがあります。

失業給付の受給手続きは、事業主から交付された「離職票」を労働者の住所地の公共職業安定所に提出するとともに求職の申込みをして行います。就労できる在留資格がない場合は、求職の申込みができませんので、失業給付の受給手続きもできないことになります。

applied, in cases where an insured person (an employee) has been discharged due to serious reasons concerning his/her responsibility, or when an insured person has resigned owing to his/her personal circumstances without any valid reason.

To receive unemployment benefits, the “letter of separation” issued by the former employer must be submitted to and registration as a job seeker must be completed at public employment security office in the area of the job seeker’s residence. Those without residential status that allows work cannot register as job seekers and, therefore, are not eligible for unemployment benefits.

The number of payment days for basic allowance

①Former general employees (other than those of categories ② and ③); also retired employees and those who left their jobs of their own accord).

Age	Period of insurance coverage	Less than 1 year	1 year or more and less than 5 years	5 years or more and less than 10 years	10 years or more and less than 20 years	20 years or more
	All ages	————	90days	120days	150days	

②Individuals who may face difficulty in finding employment, such as the disabled.

Age	Period of insurance coverage	Less than 1 year	1 year or more and less than 5 years	5 years or more and less than 10 years	10 years or more and less than 20 years	20 years or more
	younger than 45 years old	150days	300days			
45years old or over and younger than 65 years old	360days					

基本手当給付日数

①一般の離職者

(②③以外の理由の全ての離職者 (定年退職者や自己の意思で離職した者))

区分	被保険者であつた期間	1年未満	1年以上 5年未満	5年以上 10年未満	10年以上 20年未満	20年以上
	全年齢共通	————	90日	120日	150日	

②障害者等の就職困難者

区分	被保険者であつた期間	1年未満	1年以上 5年未満	5年以上 10年未満	10年以上 20年未満	20年以上
	45歳未満	150日	300日			
45歳以上 65歳未満	360日					

③Those who lost their jobs due to corporate bankruptcy, dismissal, etc., and hence had no time to prepare for re-employment.

Period of insurance coverage \ Age	Less than 1 year	1 year or more and less than 5 years	5 years or more and less than 10 years	10 years or more and less than 20 years	20 years or more
younger than 30 years old	90days	90days	120days	180days	————
30 years old or over and younger than 35 years old			180days	210days	240days
35 years old or over and younger than 45 years old		240days		270days	
45 years old or over and younger than 60 years old		180days	240days	270days	330days
60 years old or over and younger than 65 years old		150days	180days	210days	240days

(fiscal year 2016)

③倒産、解雇等により、再就職の準備をする時間的余裕なく離職を余儀なくされた者

被保険者であった期間 \ 区分	1年未満	1年以上5年未満	5年以上10年未満	10年以上20年未満	20年以上
30歳未満	90日	90日	120日	180日	—
30歳以上35歳未満			180日	210日	240日
35歳以上45歳未満		180日		240日	270日
45歳以上60歳未満		180日	240日	270日	330日
60歳以上65歳未満		150日	180日	210日	240日

(平成 28 年度)