1. Public Assistance

**Eligibility and Contents**
Those who are unable to maintain a minimum standard of living even when using all means at their disposal including their income, assets, abilities, and assistance from anyone with a duty to help them under civil law (i.e., their spouse, children, parents, siblings, grandparents, grandchildren, etc.).

**Amount per Recipient Household**
Assistance payment = minimum standard of living – final income
- Minimum standard of living is determined as the bottom tenth percentile of the consumption distribution.
- Details of assistance will depend on the household’s characteristics such as its members’ ages and the residential region.

2. Unemployment Benefits

**Eligibility and Contents**
If unemployed workers register as jobs seekers at their local Hello Work (public employment service centers) and have worked full-time for ≤12 months in the previous two years.

Duration: 90–360 days (depending on age, duration of previous full-time jobs, and reasons for leaving jobs).

**Amount per Recipient**
50%–80% of daily wages, but maximum amount per day is set as follows, depending on the age of recipients:
- 6,815 JPY if age < 30;
- 7,570 JPY if 30 ≤ age < 45;
- 8,330 JPY if 45 ≤ age < 60;
- 7,150 JPY if 60 ≤ age < 65.

3. Deferral/Exemption of Taxes and Insurance Premiums

**Eligibility and Contents**
To be eligible for the ordinary tax deferral system, the following conditions must be met in principle:
- The tax payment makes it difficult for the taxpayers to continue their business and maintain their livelihood;
- The taxpayers have been honest in paying taxes;
- The application was filed within six months of the tax payment deadline;
- There are no delinquent taxes other than those for which they are seeking a deferral;
- Collateral can be provided if clearly possible.

Provided the above conditions are met,
- The tax payment is deferred for one year;
- The delinquent tax penalty is reduced during the deferment period (it is usually 8.9% per year but is reduced to 1.6% for 2020).

In addition to the conditions listed above, both of the following two conditions should be met for taxpayers to be exempt from collateral and delinquent taxes due to the COVID-19 crisis:
- Their income decreased by approximately 20% or more as compared to the same period during the previous year for any period (one month or more) since February 2020;
- They face difficulty in paying taxes.

With regard to the employee pension system, firms will be deferred from paying insurance contributions for one year without any collateral or delinquent taxes if they meet the following two conditions:
- Due to the COVID-19 crisis, their income decreased by approximately 20% or more as compared to the same period during the previous year for any period (one month or more) since February 2020.
- They face difficulty in paying insurance contributions.

With regard to the National Pension Plan, for which the government is the insurer and those who do not join the employee pension system are the insured, an application for exemption or reduction of insurance premiums can be filed if the following two conditions are met. These application procedures are simplified from the usual application process.
- Income decreased after February 2020 because of the COVID-19 crisis;
- Projected annual income during 2020 based on changes in income from February 2020 onwards can be expected to be at a level that would meet the current national pension premium exemption criteria.
# Table A2

## Support for Households

### 1. Special Cash Payments (established with 12,880 billion JPY)

**Eligibility and Contents**
Residents who are the heads of households and are registered with Basic Resident Registration System as of April 27, 2020, including registered foreigners.
- Residents who do not live with the heads of households at their registered address due to domestic violence or for other reasons can apply separately to the municipality in which they live. In that case, the head of household who is registered as a resident will not be able to receive the victim’s share. Even those who are not registered as residents, including homeless people, can receive benefits if they apply for them in the municipality in which they live.

**Amount per Recipient**
The benefit is 100,000 JPY per inhabitant.

### 2. Temporary Special Benefit for Households with Children (expanded by 165.4 billion JPY)

**Eligibility and Contents**
Households, including registered foreigners, that currently receive the child allowance are eligible to receive the additional benefit.
- The child allowance is paid to a parent or caretaker of a child until the child graduates from junior high school.
- Because the child allowance has an income threshold based on the number of children, households subject to this limitation are not eligible to receive it. In addition, special benefits are currently provided to some households that were originally subject to the income limit; these households are not eligible to receive this additional benefit either. This additional benefit will be disbursed in June, since the child allowance was originally transferred to the recipient’s account three times a year.

**Amount per Recipient**
The additional benefit is 10,000 JPY per child.

### 3. Emergency Student Support Handout for Continuing Studies (established with 53 billion JPY)

**Eligibility and Contents**
Students who are financially independent from their families and are financially distressed by the coronavirus epidemic. In principle, all of the following conditions must be met, but it is up to each educational institution to decide whether or not to strictly follow these conditions.
- Those who do not receive a large amount of money from their families;
- Those who live away from their families;
- Those for whom a large percentage of their part-time income goes to their living and school expenses;
- Those who cannot expect additional support from their families due to a decrease in income or for other reasons;
- Those whose part-time income (including Employment Adjustment Subsidies) have decreased substantially (by more than 50% from the previous month) due to the COVID-19 crisis.

For Japanese students, one of the following additional conditions for existing systems must be met:
- The applicant must be a Category I recipient of the New Higher Education Support System (hereafter, the New System);
- The applicant must be a Category II or III beneficiary of the New System and be eligible for a Type I Japan Student Services Organization (JASSO) loan (interest-free) up to the limit;
- The applicant must have applied for or plan to apply for the New System and have used or plan to use up to the maximum amount of a Type 1 JASSO loan;
- The applicant is not eligible for the New System but has used or is planning to use up to the maximum amount of the first-class scholarship (interest-free scholarship);
- The applicant does not meet the requirements for the New System or a JASSO loan (interest-free scholarship) but plans to use the private support system to which they can apply.

For international students, all of the following additional conditions must be met.
- The GPA calculated by JASSO must be above 2.30 for the previous year;
- A monthly class attendance rate over 80%;
- Their average monthly allowance from family members must be less than 90,000 JPY per month (not including entrance and tuition fees);
- For dependents in Japan, their annual income should be less than 5 million JPY.

**Amount per Recipient**
- Students exempt from resident tax: 200,000 JPY per person
- Others: 100,000 JPY per person
4. Special Provisions in Temporary Loan Emergency Funds (expanded by 35.9 billion JPY)

Eligibility and Contents
Interest-free and guarantor-free loans:
(i) Emergency Small-Amount Fund
   - Any loss in working hours or drop in income
(ii) General Support Funds
   - Loss of job
   - Loss in working hours or drop in income due to COVID-19

Notable amendments due to COVID-19:
- The payment was increased from 100,000 JPY to 200,000 JPY for (a) those who were unable to work to care for their children, or (b) those with household members who are self-employed;
- Elimination of requirements for either 1.5% annual interest or a guarantor;
- The repayment period was substantially extended.

Amount per Recipient
(i) 100,000–200,000 JPY
   (repayment period: 1–2 years)
(ii) 150,000–200,000 JPY/month
   (repayment period: 1–10 years)
Municipal social welfare councils determine the amount available to each household

5. Housing Security Benefit (expanded by 2.7 billion JPY)

Eligibility and Contents
Those who are at risk of losing their current housing due to financial distress, unemployment, etc.:
- Income: Total monthly household income must be less than the sum of (a) 1/12 of the non-taxable income amount not subject to a municipal income taxation (called Kinto-wari) and (b) monthly rent;
- Savings: Total household savings must be less than a certain amount;
- Job search: Household members must sincerely and earnestly seek employment

Notable amendment due to the COVID-19 crisis:
- Not only those who are unemployed, but also those with reduced incomes are eligible for the benefit.

Amount per Recipient
Rent is directly paid to the landlord by the municipal office with an upper limit of:
- 3 months (up to 9 months, conditional on sincere job search)
The exact payment amount depends on the residential region.

6. Consultation Support Services (expanded by 1.8 billion JPY)

Eligibility and Contents
- No strict eligibility
- Various consultation services

7. Financial support for municipal health/long-term care insurance (expanded by 36.5 billion JPY)

Eligibility and Contents
With regard to the health insurance for which municipalities are the insurers, the following people are fully or partially exempt from insurance premiums for one year starting in February 2020. The national government will compensate the municipalities for any reduced premium revenue due to this exemption.
- Full exemption if the head of household is infected with COVID-19;
- Full or partial exemption if household head’s income is reduced after February 2020 due to COVID-19 and meets all three of the following conditions:
  (i) Household head’s income for any one month after February 2020 decreased by more than 30%, as compared to his or her average monthly income for 2019;
  (ii) Household head’s income in 2019 was less than 10 million JPY;
  (iii) Household head’s total income outside of his or her main job in 2019 was less than 4 million JPY.
Similar rules are applied to the long-term care insurance.
1. **Employment Adjustment Subsidies (expanded by 833 billion JPY)**

**Eligibility and Contents**
Firms can receive subsidies for the leave allowances paid to employees on leave if the revenue or output for the last month dropped by 5%+ as compared with the same month in the previous year.
- Leave allowance (as defined by law) ≥ 60% of daily wages. Firms can use subsidies for full- and part-time employees: by the hour, or for leaves taken between April 1 and June 30, 2020.

**Amount per Recipient**
(i) Small and medium enterprises: 80% of leave allowance, 90% if not firing employees, or 100% with additional conditions. Max: 8,330 JPY per employee per day + 2,400 JPY if training employees.
(ii) Large companies: 67% of leave allowance, 75% if not firing employees. Max: 8,330 JPY per employee per day + 1,800 JPY if training employees.

2. **Subsidies for paid leave during school closures (established with subsidies for freelancers by 167 billion JPY)**

**Eligibility and Contents**
Firms can receive subsidies for the paid employees on leave who need to care for children whose schools are temporarily closed due to the COVID-19 crisis, or who are absent from school due to a (suspected) illness.
- Firms can use subsidies: by the hour, or for paid leave taken between February 27 and June 30, 2020.

**Amount per Recipient**
100% of daily wages. Max: 8,330 JPY per employee per day.

3. **Subsidies for freelancers during school closures (established with subsidies for paid leave by 167 billion JPY)**

**Eligibility and Contents**
Freelancers can receive subsidies if they need to suspend contract work to care for children whose schools are temporarily closed due to the pandemic, or who are absent from school due to a (suspected) illness.
- Freelancers can use subsidies: for contract work signed before school closures, or for days not worked between February 27 and June 30, 2020.

**Amount per Recipient**
4,100 JPY per day.

4. **Benefits for small businesses (established with 2,318 billion JPY)**

**Eligibility and Contents**
Small and medium enterprises or self-employed (including freelancers) can receive benefits if the monthly revenue for any month in 2020 dropped by 50% + compared with the same month in the previous year.

**Amount per Recipient**
Annual revenue for 2019 (or last FY for small and medium enterprises) − 12 × (the worst monthly revenue in 2020). Max: 2 million JPY for small and medium enterprises. 1 million JPY for self-employed.

5. **Loans and credit guarantees (expanded by 3,749 billion JPY)**

**Eligibility and Contents**
Firms can receive 10 types of loans from public financial institutions, or loans from private financial institutions with public credit guarantees.
- Some of the types of loans available are: conditional on drop in revenue of 5%+, 10%+, 15%+, or 20%+, for small businesses or the hospitality industry, or with interest-only periods of two to five years.

**Amount per Recipient**
10–20 million JPY (loans): Most types of loans are available without collateral, interest, or credit guarantee fees.