

Examination of the Pension Policy Reform Bill using the 5th National Family Survey of Japan

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In this study, we calculate the '70-'74 born cohort's, '75-'79 born cohort's and '80-'84 born cohort's amount of pension and observe the each of the cohorts' balance of household expenses, especially the value of the amount of pension minus the amount of basic consumption. Broadly speaking, the couple who receive the pension benefit after 2040 must demolish their substantial property for the old age living expense, when they will use the service of special elderly nursing home.

On the contrary, as the combined services will be created that integrate and provide multiple in-home and community-base services is a kind of in-home service, the No.2 insured couple must keep the housing for taking the combined services, if such couple can use the combined services, their amount of pension is enough for their living expense. Moreover, as the No.3 insured couple receives the bigger the rate of decline of the basic pension than No.2 insured couple, if No.3 insured couple use the combined services, they have very little to live on. After the 2004 pension reform, it is impossible to increase the amount of pension, we must think about different means to increase the amount of income of the low pensioner.