# Toward a Sustainable and Scalable Ecosystem: Breaking the Cycle of Intergenerational Poverty for Single Mothers in Japan with Private Sector Engagement

By

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# ABSTRACT

Despite Japan's reputation as an economically advanced nation, it faces one of the highest relative poverty rates among OECD countries, with nearly half of all single-mother households living below the poverty line. This thesis examines why poverty among single mothers persists despite a formal support ecosystem and proposes a systemic redesign grounded in life-stage-aligned, user-centered principles. Drawing on historical-institutional analysis, organizational theory, fieldwork interviews, and auto-ethnographic insights, the study identifies deeply embedded barriers that reinforce fragmented, crisis-oriented support systems misaligned with real-life trajectories. In response, it introduces the "Single Mother Journey" framework, reframing single mothers not as a static category but as a dynamic population with distinct, evolving needs. Through this lens, the thesis exposes critical gaps in preventive support, labor market misalignment, and information accessibility. Building on these findings, it proposes a future-ready support ecosystem, positioning corporations, local municipalities, NPOs, and education institutions as collaborative actors. It presents *mumtec*, a conceptual digital platform designed to consolidate fragmented services, personalize interventions by life stage, predict crisis points, and generate adaptive policy feedback. The thesis moves beyond surface-level critique by connecting institutional analysis with practical system design to offer a scalable framework for inclusive innovation. Listening to the silent voices of single mothers navigating precarity is an ethical imperative and a strategic necessity for sustainable, resilient societies.

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While I cannot name every individual here, I would also like to extend my sincere appreciation to all who generously participated in interviews, shared knowledge, or supported this thesis in various ways. Your voices and perspectives have been invaluable.

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# Author's Note on Institutional Independence

The views expressed in this paper are solely those of the author and do not reflect those of any past, current, or future employers, clients, or affiliated organizations.

# Author's Note on Use of Generative AI and Translation

I acknowledge using ChatGPT (version GPT-4o, OpenAI, https://openai.com/ja-JP/) and Gemini (Google DeepMind, https://deepmind.google/technologies/gemini/) to translate my notes, the citations and quotes, and the literature titles in the bibliography from Japanese to English, as well as to proofread my final draft.

All translations of Japanese literature cited in this thesis were done by the author, with the assistance of generative AI. For clarity, translated quotations are presented within quotation marks, although they are not direct quotes from English sources but rather translated by the author.

# Biographical notes

Hiroko Imaeda is a candidate for the Master of Business Administration at the MIT Sloan School of Management, where she is part of the Sloan Fellows MBA Class of 2025. The Sloan Fellows MBA is a full-time, one-year executive MBA program for experienced sector leaders. She holds a B.A. in Economics-Philosophy from Columbia University. Originally from Tokyo, Japan, she spent nine years of her childhood in New York, shaping her bilingual and bicultural perspective.

Hiroko began her career on the equities business side at Morgan Stanley and Goldman Sachs, gaining front-line experience in global markets before transitioning into human resources and organizational leadership. She has held senior HR roles at Bain Capital, Goldman Sachs, SmartNews, Point72, and MUFG Morgan Stanley PB Securities, where she focused on building high-performance, inclusive organizations and delivering strategic people solutions across Asia and globally. She is also a top-rated Udemy Business instructor, teaching Japanese professionals business English and managerial skills.

A mother of two, Hiroko brings a professional and personal lens to her research on social inequality, focusing on single mothers and systemic poverty in Japan.

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# Chapter 1: Purpose, Approach, and Methodology

## 1.1 Introduction

> "I don't know how much longer my body will hold up."[1]
> — A single mother in Japan

Imagine working tirelessly, often juggling multiple jobs day and night, yet still struggling to afford enough food for your children or keep the lights on. This is the daily reality for hundreds of thousands of single mothers in Japan, women who, despite constituting one of the most employed demographics in the OECD, remain caught in a cycle of poverty rendered invisible by cultural taboos and systems ill-equipped to support them. Their silent struggle is a social issue reflecting profound structural failures demanding urgent, systemic change.

The scale of this systemic challenge becomes even more striking when contrasted with Japan's position as one of the world's largest economies. Despite having a comprehensive social security framework and high levels of employment, the nation still posts one of the highest relative poverty rates in the OECD, and this burden falls disproportionately on single mothers, nearly half of whom live below the poverty line. Such a stark disconnect between macro-level prosperity and micro-level deprivation reveals fundamental weaknesses in the interplay between the labor market, welfare design, and prevailing gender norms. This study addresses these structural dynamics, rather than narratives of personal choice or short-term charity.

Existing scholarship has largely framed single-parent poverty as a matter for public policy and nonprofit intervention, often underexploring the central role of corporations. Corporations appear mainly as peripheral donors or, at best, indirect employers. In contrast, this thesis positions corporate actors as pivotal stakeholders whose decisions on hiring, compensation, and supply-chain practices can perpetuate or alleviate poverty among single mothers.

This perspective guides the study and investigates three questions:

1. How do Japan's labor-market institutions and welfare policies interact to keep single mothers in working poverty?
2. Where are the multi-actor support ecosystem's most critical gaps and fragmentation points?

[1] (Abe, 2008b)

3. What models could enable corporations to operate as proactive, accountable partners, financially and operationally, in breaking the intergenerational cycle of poverty?

To answer these questions, the research combines a historical-institutional analysis of policy and labor-market data, a review of academic and gray literature on poverty and gender, and eleven semi-structured interviews with NPO leaders and subject-matter experts. Auto-ethnographic insights from my decade in human-resources leadership further inform the organizational relevance and applicability of proposed reforms.

The thesis begins by delineating the scope of the problem in Chapter 2, first by defining poverty metrics and then by portraying the lived realities of single mothers. Chapter 3 interrogates why these conditions persist, tracing cultural, institutional, and employment-system barriers. Chapter 4 maps the current ecosystem, highlighting pain points and fragmentation. Chapter 5 presents a redesigned ecosystem and practical corporate engagement models, while Chapter 6 reflects broader societal implications.

This thesis moves the debate beyond incremental policy tweaks toward a scalable, cross-sector solution by integrating corporate accountability into poverty discourse.

## 1.2 Research Design

### Data Sources & Ethical Considerations

The main data sources for this study were the following:

- Government statistics on reports issued by:
    - Gender Equality Bureau, Cabinet Office[2]
    - Ministry of Health, Labour and Welfare[3]
    - Children & Families Agency[4]
- 11 semi-structured interviews[5]
- Academic & gray literature (n ≈ 320 documents and articles)
- Auto-ethnographic HR insights[6]

[2] In Japanese 内閣府 男女共同参画局 https://www.gender.go.jp/english_contents/index.html
[3] In Japanese 厚生労働省 https://www.mhlw.go.jp/stf/english/index.html
[4] In Japanese こども家庭庁 https://www.cfa.go.jp/en
[5] Informed consent obtained from most. Although direct interviews with individual single mothers were considered, they were ultimately not pursued for two reasons: (1) the NPO interviews provided a sufficiently holistic understanding of the issue, and (2) numerous individual stories are already available through surveys, documentaries, news media, and other publicly accessible materials.
[6] See 1.3 Author Positionality & Reflexivity for more on the author's background.

### Scope[7]

This thesis focuses on the structural and systemic dimensions of intergenerational poverty among single mothers in Japan, with particular attention to those living in urban areas and employed in non-regular work arrangements. It seeks to uncover why poverty persists among this highly employed yet economically vulnerable demographic, situating their experience within a broader socio-economic and institutional context.

The geographical focus of the study is primarily urban Japan, where the intersection of labor market dynamics, social support systems, and cost-of-living pressures is most pronounced. Tokyo and other metropolitan centers serve as implicit reference points due to their representative nature in policy implementation, corporate practices, and municipal-level disparities.

Conceptually, the thesis addresses poverty not as an isolated welfare issue but as a systemic outcome produced by the interplay of labor market structures, social insurance mechanisms, and deeply embedded gender norms. It adopts an ecosystem perspective, analyzing how national and local governments, nonprofit organizations, corporations, and educational institutions collectively shape the landscape of support, or lack thereof, available to single mothers and their children.

The study emphasizes the underexamined role of corporations, proposing that their operational and hiring practices are not peripheral but central to either perpetuating or alleviating working poverty. The scope includes a theoretical and empirical investigation of how corporate actors can be integrated into a more inclusive and life-stage-aligned support ecosystem.

Methodologically, the research combines historical-institutional analysis, organizational theory, literature review, and qualitative interviews with nonprofit leaders and subject-matter experts. The findings are further informed by the author's professional background in human resources and organizational development, offering auto-ethnographic insights into corporate norms and policy implementation.

While the proposals presented, such as the "Single Mother Journey" framework and the conceptual digital platform *mumtec*, remain at the conceptual level, they are intended to illustrate actionable design principles for a more equitable and responsive support system. The focus is on identifying system-level gaps and opportunities for redesign, rather than piloting or evaluating specific interventions.

## 1.3 Author Positionality & Reflexivity

My professional background includes 20 years in the private sector, with the last 12 exclusively dedicated to human resources. A Certified Social Insurance and Labor

[7] See "6.3 Limitations of the Study" for more on limitations.

Attorney and Certified Career Consultant in Japan[8], I have engaged professionally with many female employees and candidates as both an HR professional and a manager. These experiences raised numerous questions about the disparities among women, particularly those in "non-regular" employment.[9] I observed that the struggles of single mothers and their children stem from systemic factors such as labor market structures, corporate practices, welfare policies, and ingrained gender norms and biases in Japanese society.

My interest in these issues did not stem from a single moment but evolved over years of layered experiences and unresolved questions. In my twenties, while working as an equity salesperson and later as a trader at Goldman Sachs in Tokyo, I participated in the firm's volunteering program, Community TeamWorks (CTW), to support single mothers, revising resumes and offering interview advice. Despite being women of the same generation, I was struck by how vastly different our life circumstances were. The disparities in resources, opportunities, and everyday challenges were both eye-opening and unsettling. Around the same time, as I began studying for the national certification exam to become a Social Insurance and Labor Attorney in my aim to transition into human resources, I was further alarmed by how deeply traditional gender roles remained embedded in Japan's legal and institutional systems.

In my thirties, working as an HR manager, I encountered these issues from another angle. While supporting female candidates and employees, I began to question not only the persistent gender disparities but also the lesser-discussed hierarchies among women, particularly the structural disadvantages faced by non-regular workers, including single mothers, even under so-called "women-friendly" policies.

These professional encounters eventually converged with a personal sense of dissonance I had long carried. In my forties, I realized that the persistent discomfort I felt --- those moments of quiet unease --- stemmed from witnessing, time and again, how structural conditions left some women protected and others entirely unsupported. It became clear to me that the poverty faced by single mothers and their children is not the result of personal irresponsibility, but of layered, historical, and cultural systems of exclusion.

Too often, poverty among women and children is addressed only through the lens of welfare policy, relegated to the domain of government and NPOs. But my professional perspective led me to the question: Is the private sector truly uninvolved? Or is it, in fact, a major player in producing and perpetuating these inequities? Japan's employment structures are not neutral, particularly those benefiting large corporations and regular

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[8] Social Insurance and Labor Attorney (社会保険労務士) and Career Consultant (キャリアコンサルタント), both under the Jurisdiction of the Ministry of Health, Labour and Welfare
https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/roudoukijun/roumushi/index.html
https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/jinzaikaihatsu/career_consulting.html
(no English pages available)

[9] See "Appendix 3: Traditional Practices of Japanese Companies" for more on employment types.

employees, including myself. They privilege a narrow model of family and work that leaves single mothers structurally vulnerable.

My position straddles both practitioner and observer: shaped by years of corporate experience and informed by ongoing inquiry, I have had the opportunity to engage with these issues both from within the system and at a distance. This dual vantage point, working closely on the ground while stepping back to examine broader structural dynamics, compels me to write this thesis. I invite readers, especially those outside social work or gender studies, to reflect on the quiet mechanics of exclusion in our workplaces, policies, and everyday assumptions. This work is not merely about "helping the poor" but about rethinking the structures that define who is protected, who is overlooked, and why that distinction persists.

# Chapter 2: The Lived Reality of Hardship: Economic and Social Challenges Faced by Single Mothers in Japan

Despite Japan's image as a wealthy and orderly society, poverty, especially among single mothers, remains a widespread but often invisible crisis. This chapter illuminates the lived realities behind the statistics, showing how poverty in Japan manifests not just in material deprivation but also in systemic exclusion, social stigma, and emotional isolation. By grounding the discussion in quantitative data and the voices of those affected, this chapter seeks to make visible the hardships that Japan's formal support structures have struggled to address, setting the stage for a deeper exploration of why these conditions persist.

## 2.1 What Is "Poverty" in Japan?

Poverty in Japan is often misunderstood, hidden behind the country's image as an affluent, economically advanced society. This disconnect fosters widespread disbelief domestically and internationally that poverty could exist within such prosperity. Within Japan, public discourse tends to focus on poverty in developing countries, reinforcing the perception that deprivation is a foreign issue, not a domestic one.[10] Consequently, poverty at home has remained largely invisible, shaped by deep-seated cultural norms that treat financial hardship as a personal failing and a source of shame. This cultural reluctance to acknowledge poverty openly has rendered it a taboo topic, silencing those who suffer and deterring policy action. As a result, recognition and intervention have been chronically delayed, leaving some of the most vulnerable, mainly single mothers and their children, without the support they urgently need. This thesis begins by making that invisibility visible.

Statistically, poverty in Japan is measured using relative poverty, which differs from absolute poverty as defined by the World Bank. Absolute poverty refers to living on less than 2.15 US dollars daily, characterized by having fewer than two meals a day, almost no savings, limited access to medical care, and lacking a safe place to sleep.[11] In contrast, relative poverty in economically developed societies such as Japan is defined as living on less than half the median national disposable income.[12]

As of 2021, Japan's median disposable income per capita was 2.54 million yen [approximately 16,900 US dollars[13]], placing the relative poverty threshold at half that

[10] For example, train advertisements in Tokyo frequently highlight poverty in developing countries, yet rarely, if ever, depict domestic poverty issues such as those affecting single mothers or economically vulnerable youth.

[11] (Ishii, 2023)

[12] (Abe, 2008; "Let's Eliminate Child Poverty" National Network, n.d.)

[13] For all the currency conversions in this thesis, the exchange rate 150 Japanese yen per US dollar is used. The average exchange rate over the past year (April 2024 to April 2025) was approximately 151.80 yen per dollar.

amount, 1.27 million yen [8,467 dollars] annually. Households with income below this line are classified as relatively poor. For instance, a two-person household earning less than 1.8 million yen [12,000 dollars] annually, or a three-person household earning less than 2.2 million yen [14,667 dollars], would fall below this threshold.[14]

Approximately 20 million people in Japan, equivalent to one in six residents, live below the poverty line.[15] This results in a relative poverty rate of 15.4%, ranking Japan third among OECD countries in 2023, following Israel and the United States.[16] Among households with children, the poverty rate is at 11.5%, indicating that one in every nine children lives in poverty.[17] This statistic becomes more tangible when viewed through everyday experience: in a classroom of 30 students, approximately three are living in poverty.

The demographic composition of Japan's poor adds further complexity to understanding poverty. The country's aging population includes many pensioners whose annual incomes fall below the relative poverty threshold. Yet these elderly individuals may own their homes outright or have considerable savings, allowing them to maintain a reasonable standard of living despite appearing income-poor on paper. It distorts the overall picture because Japan’s poverty metrics are based solely on income and do not account for assets. Their presence pulls the national median income downward, lowering the poverty line. This statistical effect diminishes the visibility of economic hardship among working-age households, particularly single-parent families, who lack sufficient income and asset buffers. As a result, the relative poverty measure may understate the actual severity of deprivation among younger, asset-poor populations, leading to misaligned policy priorities and an incomplete understanding of who truly needs support.[18]

The economic disparity between households living below the poverty line and the national average is stark. In 2022, the national average household income was 5.24 million yen [34,993 dollars] (with take-home pay around 3.67 million yen [24,467 dollars]), while for households with children, the figure was 8.13 million yen [54,200 dollars] (take-home: 5.69 million yen [37,933 dollars]).[19] [20] This means that households at the poverty line have incomes that are only one-third to one-half of the national average. In Tokyo, where living costs and housing prices are exceptionally high, even families earning 10 million yen

[14] For a four-person household, the threshold would be less than 2.54 million yen [16,933 dollars].
[15] (Abe, 2008; Ishii, 2023; Ministry of Health, Labour and Welfare (MHLW), 2023b)
[16] (OECD, n.d.)
[17] (Children and Families Agency, 2023a; Ministry of Health, Labour and Welfare (MHLW), 2021, 2023a)
[18] (NPO KidsDoor, 2024)
[19] (Ministry of Health, Labour and Welfare (MHLW), 2023a)
[20] The take-home pay figure is calculated by multiplying 70% of income, assuming 15% for social insurance, 5% for income tax, and 10% for the local tax, which may be lower than the actual, for simplicity. In practice, Japan adopts a progressive system for income tax and a proportional contribution system for most social insurance premiums.

[66,667 dollars] annually report feeling financially stretched. For families living below the poverty line, the struggle is often not about affording a few extras but about surviving daily.

What does life look like at this level of poverty? It is marked by severe material deprivation, as data and reports from support organizations reveal. A supporter gasps that one of the most common pleas they hear is, "I don't have anything to eat."[21] According to the Cabinet Office's 2021 Survey on Children's Living Conditions, 37.7% of low-income households reported being unable to afford food, 45.8% struggled to buy clothing, and 20.7% could not pay for utilities.[22] Meanwhile, a 2024 survey by Save the Children Japan revealed that nearly half of the at-risk households could not afford necessities such as diapers or baby formula.[23] These data points indicate that a significant portion of Japan's population is not simply below an abstract income line; they are struggling to meet their basic needs.[24]

In sum, poverty in Japan is a pressing but under-acknowledged social issue. It is defined not by visible destitution but by persistent inequality and deprivation relative to the national norm. Cultural taboos and statistical distortions have long obscured its visibility, delaying recognition and effective policy responses. Understanding the broader structure of poverty is essential before addressing its most acute manifestations, especially among the vulnerable: single mothers and their children. As Kōta Ishii, a non-fiction writer and author of *The Reality of Poverty in Japan*, argues, "most social problems Japan faces today are linked to poverty. Conversely, understanding poverty reveals the distortions of Japanese society." This lens becomes even more revealing when applied to the lives of single mothers, whose struggles illuminate the systemic failures underlying Japan's social and economic landscape.

## 2.2 What Is "Poverty" for Single Mothers and Children in Japan?

While poverty in Japan affects a broad segment of the population, it is especially acute among single mothers and their children. Nearly half of all single-parent households, primarily mother-child units, invisibly live in relative poverty, placing Japan among the worst-performing developed nations. Paradoxically, Japan also reports the highest employment rate among single mothers across OECD countries, at 86.3%, compared to the OECD average of 69%.[25] This stark juxtaposition underscores a profound structural contradiction: these women are not unemployed but emblematic of the working poor. Despite their high participation in the labor force, they remain economically

[21] (McAvoy, 2023) All the translations in this thesis from Japanese to English were done by Hiroko Imaeda.
[22] (Cabinet Office, 2021)
[23] (Save the Children, 2025)
[24] ("Low Parental Income and the Intergenerational Cycle of Poverty [親の低収入が子に連鎖する貧困家庭]," 2023)
[25] (Children and Families Agency, 2023a; Ministry of Health, Labour and Welfare (MHLW), 2021; OECD, n.d.)

insecure. Their plight reveals critical failings in employment, wages, and welfare, where holding a job does not equate to economic stability. Former U.S. Ambassador to Japan Caroline Kennedy remarked in 2014 that Japan is "the only country where working does not lead to a reduction in the poverty rate."[26] The current system emphasizes employment as a goal, without guaranteeing that such employment leads to a livable income or a secure life. This exposes the gap between statistical success and real-world sufficiency.[27]

The demographics of single-parent households in Japan reveal both their growing prevalence and a significant shift in their composition over time. As of 2021, Japan had approximately 1.35 million single-parent households, representing about 13.5% of all families with children.[28] Of these, roughly 1.2 million, or nearly 90%, were headed by women.[29] (See "Table 1: Number of Single-Parent Households."[30]) Divorce is the most common reason for single motherhood, cited by 79.5% of mother-child households. Other reasons include unmarried motherhood (10.8%) and widowhood (5.3%). These proportions have shifted dramatically over the past four decades. In 1983, nearly 36% of single mothers were widows, a figure that has since declined to just over 5%, while divorce and unmarried motherhood have both increased.[31]

**Table 1: Number of Single-Parent Households**

| Households in millions [in %] | Single-Parent Households | | | Households with Children |
|---|---|---|---|---|
| | Total | Single-Mother Household | Single-Father Household | |
| 2021 | 1.34<br>[13.5%] | 1.20<br>[12.0%] | 0.15<br>[1.5%] | 9.92<br>[100%] |
| 2016 | 1.41<br>[13.2%] | 1.23<br>[11.5%] | 0.19<br>[1.7%] | 10.74<br>[100%] |

Data from *Report on Single Parent Families* (2021), Ministry of Health, Labour, and Welfare

The average age of mothers when they become single parents is 34.4 years, and their youngest child is 4.6 years. Around one-third of mother-child households live with extended family, most commonly the maternal grandparents. However, this does not always translate into economic or emotional support. Many women report strained

[26]("Ambassador Kennedy Encourages Working Women: 'Small Changes Can Transform Lives' [ケネディ大使、働く女性にエール 「小さな変化が、人生を変える」]," 2014)

[27] (Children and Families Agency, 2023a; Ministry of Health, Labour and Welfare (MHLW), 2021; OECD, n.d.)

[28] Although this represents a decrease of 75,000 households from the previous survey five years earlier, the total number of households with children also fell by 820,000 during the same period, resulting in a slight increase in proportion. (Children and Families Agency, 2023a; Ministry of Health, Labour and Welfare (MHLW), 2018, 2023a; *Overview of the FY2016 Nationwide Survey of Single-Parent Households [平成 28 年度全国ひとり親世帯等調査結果の概要]*, 2018)

[29] This includes those living with relatives

[30] The percentages are calculated based on the total number of households with children each year.

[31] (Ministry of Health, Labour and Welfare (MHLW), 2023a)

familial relationships, and the fear of burdening relatives often deters them from seeking help. Moreover, even when individuals ultimately turn to co-residence with family, it does not necessarily lead to an easier life. It is not uncommon for them to be responsible for caring for aging parents or siblings with disabilities.

Economically, the odds are stacked against single mothers, who exemplify the reality of the working poor. Many are employed in "non-regular jobs"[32] that offer low wages, limited benefits, and less favorable social security, making self-sufficiency an ongoing struggle despite their consistent labor. Single mothers earn 2.72 million yen [18,133 dollars] annually, with an employment income of 2.36 million yen [15,733 dollars]. (See "Table 2: Employment Income by Employment Type and Gender."[33]) In contrast, single fathers earn 5.18 million yen [34,533 dollars], with an employment income averaging 4.96 million yen [33,067 dollars]. Household income levels also reflect this gender disparity: 3.73 million yen [24,867 dollars] for mother-child households versus 6.06 million yen [40,400 dollars] for father-child households.[34]

**Table 2: Employment Income by Employment Type and Gender**

| | Employed Women | | Employed Men | |
|---|---|---|---|---|
| Million Yen | Single Mothers | Total | Single Fathers | Total |
| Regular<br>[% persons] | 3.44<br>[48.8%] | 4.07<br>[53.9%] | 5.23<br>[69.9%] | 5.84<br>[76.2%] |
| Non-Regular<br>[% persons] | 1.50<br>[38.8%] | 1.66<br>[38.8%] | 1.92<br>[4.9%] | 2.70<br>[9.9%] |
| Average | 2.36<br>[100%] | 3.14<br>[100%] | 4.96<br>[100%] | 5.63<br>[100%] |

Data from *Report on Single Parent Families* (2021), Ministry of Health, Labour, and Welfare, and Survey on Private Sector Salaries (2022), National Tax Agency

[32] This is called *hiseiki koyō* or 非正規雇用 in Japanese, and is typically non-permanent and part-time, such as dispatched workers 派遣社員, contractors 契約社員, and part-timers パート・アルバイト. Regular employment is *seiki koyō* or 正規雇用, or more commonly called *seishain* 正社員.

[33] The percentages are calculated based on the number of employed women and employed men, respectively. They do not sum to 100%, as the remainder includes unemployed individuals, on temporary leave, or otherwise not classified under regular or non-regular employment categories. Number of persons: Women 21.51 million in total, comprising 11.60 million in regular employment and 8.35 million in non-regular employment; Men 29.27 million in total, comprising 22.31 million in regular jobs and 4.08 million in non-regular employment.

[34] Average income and earnings are the amount of all incomes, including benefits under the Livelihood Protection Law, social security benefits such as child-rearing allowance, employment income, child support from separated spouses, remittances from parents, and rent. Household income refers to the income of all household members, including the income of relatives living together.

Employment history and education significantly influence these outcomes. Many single mothers had regular employment before marriage or childbirth, but dropped out of the workforce due to caregiving responsibilities. Upon re-entering the job market post-divorce, they often face barriers to returning to regular employment. Educational attainment also plays a crucial role. Only 4.6% of non-regularly employed mothers have university degrees, compared to 40.6% who completed only junior high school.[35] Lower education correlates with precarious employment and reduced access to child support payments and private support from relatives.[36]

These structural disadvantages have profound implications for the children in these households. Research shows that poverty during childhood often leads to long-term disadvantages in education, health, and social integration. Aya Abe, Professor at Tokyo Metropolitan University and a leading expert on child poverty, notes that children in poverty are more likely to live in households with limited parental interaction, poor healthcare access, and greater exposure to abuse or neglect. Many of these children report feelings of alienation, and their academic performance suffers due to the cumulative effects of stress, inadequate nutrition, and lack of educational resources.[37] [38]

Moreover, the intergenerational transmission of poverty remains a persistent concern. Among all households receiving Livelihood Protection[39], 25% have parents who also received aid. For single-mother households, this figure rises to 41%.[40] The cycle of poverty is perpetuated not just through economic constraints but through diminished life opportunities, social exclusion, and psychological strain. Cultural norms around motherhood and self-sacrifice further isolate these women, often forcing them to choose between economic survival and emotional well-being.

In this context, poverty for single mothers in Japan is not merely an income deficit; it is a multidimensional state of social, emotional, and structural marginalization. The combination of gendered labor dynamics, weak legal protections, fragmented welfare systems, and enduring cultural stigma renders many single mothers and their children vulnerable to long-term hardship. The following section explores the specific forms of

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[35] Similar trends are seen for fathers among non-regular workers: 33.3% for junior high school graduates, 14.1% for high school, and 5.3% for university degree holders. (Cabinet Office, 2021)

[36] (Ikegami, 2015)

[37] (Abe, 2008)

[38] Abe claims that ensuring all children can enjoy a minimum standard of living should be based not on the comparative notion of "equality of opportunity" but on the fundamental principle of children's rights. She also says that raising children in poverty is not merely a matter of insufficient money but also manifests in differences in family environment and life experiences and creates disadvantages that are difficult to overcome later in life. Other mechanisms she mentions include *Investment Theory* (educational investment), the *Good-Parent Theory*, the *Modeling Theory* (parents serving as role models), and the *Stress Theory* (parents' stress within the household). In addition, cultural elements, such as family habits, manner of speech, and the surrounding community environment, also play significant roles.

[39] In Japanese *seikatsu hogo* or 生活保護. Explored more in 3.2 Institutional Limitations: Why Policies Fail to Support Women at Risk

[40] (Abe, 2008)

adversity that single mothers face, examining how poverty manifests in their everyday lives.

## 2.3 Three Major Hardships That Single Mothers Face

Poverty among single mothers in Japan is not simply about a lack of income. It is a layered and cumulative experience shaped by economic insecurity, institutional rigidity, cultural stigma, and emotional isolation. These women often juggle parenting, employment, and survival with limited support and under intense social pressure. This section outlines three major interrelated hardships that define their daily lives, using detailed data and firsthand accounts to illuminate how poverty is lived.

### Economic and Institutional Hardship: The Limits of Work and Support

The economic precarity of single mothers in Japan stems significantly from structural barriers within employment and social welfare systems. Despite being primary breadwinners, their average employment income of 3.73 million yen [24,867 dollars] falls well below the national average for households with children at 8.13 million yen [54,200 dollars].[41]

A major contributor to this income gap is employment type. Only 48.8% of single mothers work regular jobs, while 38.8% work non-regular jobs. These non-regular jobs are typically low-paying and lack benefits such as health insurance, pensions, or paid leave. Single mothers have an income disparity of 3.44 million yen [22,933 dollars] versus 1.50 million yen [10,000 dollars] between regular and non-regular.[42]

Non-regular employment was initially designed to suit the needs of housewives and students who worked to supplement family income. These roles were convenient for companies seeking low-cost labor and attractive for married women who could remain under their spouse's Social Security and tax exemptions.[43] However, the landscape has shifted. Today, these same insecure positions are increasingly occupied by primary breadwinners, including single mothers, who are responsible for supporting entire households.[44] Unlike traditional housewives, they cannot rely on spousal income or benefits, yet they remain trapped in job categories that were never meant to support independent livelihoods. This shift underscores the urgent need for labor and social policy reform that moves beyond the outdated model of the salaryman-housewife household and protects all working caregivers, regardless of marital status.

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[41] (Ministry of Health, Labour and Welfare, 2021)
[42] (Children and Families Agency, 2023a)
[43] See "Appendix 3: Traditional Practices of Japanese Companies" for more on these systems.
[44] (Statistics Bureau, Ministry of Internal Affairs, n.d.)

Employment patterns are also influenced by educational background, as mentioned. Only 12.7% of single mothers with junior high school education work in regular jobs, compared to 58.8% of those with higher education. Lower education levels correlate not only with more precarious job types, but also fewer child support[45] agreements, and limited ability to navigate bureaucratic systems. Among mothers who find work after becoming single parents, 50.4% end up in non-regular positions.[46]

Beyond low wages, many single mothers face complex institutional hurdles. One of the most glaring examples is child support.[47] Although 46.7% of mother-child households have formal child support agreements, only 28.1% receive payments.[48] Reasons for not pursuing child support often include emotional trauma, fear, or a desire to avoid further contact with the child's father, especially in cases involving domestic violence. Specifically, 50.8% of mothers cited not wanting contact, 40.5% doubted the other parent would pay, and 33.8% believed the other parent could not.[49] The institutional weakness lies in the absence of consistent payments and a robust enforcement mechanism. Unlike in many other developed nations, the Japanese government primarily regards child support as "a private family matter" and has historically avoided active intervention.[50] However, the system's persistent failure to secure economic justice for single mothers signals that the time has come for meaningful public involvement. This issue and potential policy responses will be explored in greater depth in later chapters.[51]

Access to welfare, such as Livelihood Protection and tax exemptions[52], is no less fraught. Welfare programs carry rigid eligibility rules that usually rely on cash flow rather than assets, disadvantaging the working population over the pensioners.[53] The mechanical or indifferent treatment often experienced at government service counters, coupled with the onerous task of preparing required documents, significantly increases psychological stress.

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[45] In Japanese *yōikuhi* or 養育費

[46] (Ministry of Health, Labour and Welfare, 2021)

[47] The average monthly child support payment is 50,485 yen [337 dollars].

[48] As mentioned, these figures correlate strongly with educational attainment. Among women, agreement rates were 28.2% for junior high graduates, 39.5% for high school graduates, and 67% for those with university or graduate degrees. A similar pattern is observed among men, though with smaller differentials. The existence of a written agreement also correlates with education. Among women, 54% of junior high graduates had documented arrangements, compared to 87.1% among those with higher education. (Children and Families Agency, 2023a)

[49] Others cited were: negotiation would be troublesome (19.4%), physical or emotional abuse (15.7%), negotiations had been attempted but failed (14.6%), mistook that the custodial parent was responsible for supporting the child on their own (1.8%), and unaware that child support could be claimed (0.8%). (Children and Families Agency, 2023a)

[50] (McAvoy, 2023)

[51] In April 2024, Japan's legal aid center Hō Terrace (Legal Terrace) expanded its civil legal aid system, making it easier for single parents to seek legal support for issues such as child support by easing repayment conditions for attorney fee advances.

[52] In Japanese *hi-kazei setai* or 非課税世帯, which is a household exempt from paying resident and/or income taxes due to low income, is often used in Japan as an administrative indicator of economic hardship.

[53] Pensions are deducted from the income when calculating the eligibility for tax exemptions.

These economic and institutional hardships reveal the limitations of a system that expects self-reliance but offers minimal structural support. Single mothers are working hard, yet remain trapped in precarious roles, under-protected by legal systems, and underserved by social policies that do not reflect the reality of their lives.

## Social Stigma and Gender Norms

Single mothers in Japan face not only material hardship but also intense social scrutiny. Cultural ideals still favor the traditional two-parent household, and deviations from this norm, such as divorce or unmarried motherhood, are often viewed with suspicion or pity. The children of single-parent families are frequently described as *kawaisō* ("how pitiful")[54], and the mothers are judged against a cultural standard of self-sacrifice and emotional endurance.[55]

The stigma surrounding domestic violence further illustrates this victim-blaming tendency.[56] Women who leave abusive partners are often met not with support, but with suspicion. A persistent belief lingers that they are somehow responsible.[57] This logic not only silences survivors but also deters others from seeking help, effectively sustaining cycles of abuse and economic vulnerability.

Stigma also affects how others perceive single mothers' aspirations. One child in a single-mother household was told, "It's inappropriate for someone from a mother-only household to go to university."[58] These social attitudes create pressure to appear emotionally composed and self-reliant, discouraging help-seeking or expressions of vulnerability.

Even among married households, traditional gender roles remain powerful. When my HR team introduced a babysitter subsidy for employees, some mothers hesitated to use it, saying, "I'm a mother," indicating that outsourcing care felt like a moral failure. The same logic punishes single mothers for needing help or working long hours, while simultaneously denying them the structural support needed to succeed.

This stigma operates within a broader societal context in which poverty itself is met with harsh judgment. A local government worker once remarked, "To the taxpayers, Livelihood Protection recipients are objects of hatred."[59] At the same time, individuals

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[54] (S. Yunoki, personal communication, December 2, 2024)

[55] The positive side is that this stigma is found less and less, as divorces become more common, especially in metropolitan regions, although it may remain strongly in rural regions. In 1972, Japan recorded approximately 1.1 million marriages and 120,000 divorces, meaning about one in every nine couples divorced. In 2002, the peak of divorces, there were around 800,000 marriages and 290,000 divorces, roughly one divorce for every 2.76 marriages. By 2023, these numbers stood at approximately 475,000 marriages and 183,800 divorces, indicating that about one in every 2.58 couples are now divorcing. (Children and Families Agency, 2023c)

[56] There were 88,619 DV consultations in 2023. (National Police Agency, 2023)

[57] (NPO Kunitachi Yume Farm, n.d.)

[58] (Abe, 2008)

[59] (Abe, 2014)

experiencing poverty internalize these attitudes. One young person in poverty shared, "Just being alive costs money. I wonder if I even deserve to be alive."[60] These remarks reflect a deeply alienating environment where asking for help becomes a moral failure.

Poverty researchers have long observed this pattern of *relative deprivation*, a concept introduced by Peter Townsend, which describes the inability to access everyday resources and social activities considered normal in a given society.[61] In Japan, this manifests in a particularly low public consensus about what constitutes an essential item for children. Abe notes that in international studies, far fewer Japanese respondents recognize "new shoes that fit" or "toys" as basic needs. She suggests that this reflects a long-standing cultural myth of the "happy poor family" that obscures child poverty and justifies limited government action.[62]

Such beliefs carry real consequences. In one notorious 2000 case in Chiba Prefecture, officials criticized a single mother facing eviction for allowing her daughter to have a mobile phone, which was intended to ensure the daughter's safety during the mother's absence due to long hours of work. Although she had requested help and was entitled to rent assistance, the prefecture failed to inform her. After being evicted, she killed her daughter and attempted suicide.[63] Public outrage focused on the administrative failure and the cultural cruelty that allowed a mother's small act of care to be seen as indulgence rather than necessity.

More recently, in Kiryu City, Gunma Prefecture, investigative reports exposed illegal and dehumanizing practices by local welfare offices. Staff reduced benefits arbitrarily and scolded applicants for having "too many eggs in the fridge." Applicants were often told to "live on less" or "ask their family" instead. Researcher Keita Sakurai, who led an independent inquiry, argued that while Kiryu was an extreme example, its punitive ethos reflected a national trend that reflects Japanese society's harsh attitudes toward poverty and dependence on others. Welfare, once seen as a right, is increasingly seen as a last resort that must be earned and justified.[64]

As Suzuki and other scholars have observed, public sympathy often does not follow media exposure of poverty; rather, backlash intensifies.[65] Recipients of aid are scorned for any perceived comfort, reinforcing the idea that poverty must be visibly miserable to be legitimate. For single mothers already judged for their family structure, this adds another layer of exclusion.

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[60] (Abe, 2014)
[61] (Abe, 2008a)
[62] (Abe, 2008)
[63] (McAvoy, 2023)
[64] (Sakurai, 2025)
[65] (Suzuki, 2014)

## Isolation, Exhaustion, and the Limits of Endurance

Alongside economic and institutional pressures, single mothers in Japan face profound emotional and social isolation. Without the support of spouses, extended families, or stable communities, many navigate parenthood, work, and daily survival alone. This isolation is not merely circumstantial. It is structurally produced by fragmented support systems, societal judgment, and overburdened schedules that leave little space for interpersonal connection.

The absence of paternal involvement further deepens this isolation. Only 30.2% of single mothers report that their child's father maintains regular visitation, leaving the full burden of care on the mother in most cases.[66]

While roughly one-third of mother-child households cohabitate with grandparents, these arrangements do not always provide meaningful support either. Many mothers are reluctant to rely on their own parents, fearing judgment or the risk of overburdening aging relatives. Institutional structures can reinforce this hesitancy: welfare policies often require applicants to exhaust all familial avenues before granting public aid. This includes formally documenting that relatives are unable or unwilling to help which not only delays access to support but also amplifies feelings of shame and emotional vulnerability.

In local communities, daily social interaction can be equally challenging to establish. The dual responsibilities of work and childcare leave little time for single mothers to engage in parental communities or school-related activities. As a result, they are often excluded from vital information flows and informal support networks. Over time, this exclusion can erode their confidence, even seeking help for minor issues.[67] In more severe cases, economic instability may force frequent relocations for work, disrupting children's education and further severing the social ties that might otherwise offer stability and emotional support.[68]

Support networks are rare but transformative when they exist. Peer groups organized by NPOs like Single Mother Sisterhood provide emotional relief and information sharing. Beyond peer groups, physical community structures such as shared housing for single mothers have proven effective in several regions. One mother started her own shared-housing with peer single mothers and noticed how her child began eating better and seemed more emotionally settled. At the same time, she herself felt more hopeful after joining such a community.[69] Another compelling design model is 52 Engawa, a senior care facility awarded the 2023 Good Design Grand Award. It creates an open, inclusive space where people coexist without predefined roles. They gather, share childcare and

[66] (Children and Families Agency, 2023a)
[67] (Tachibanaki & Urakawa, 2006)
[68] (Ikegami, 2015)
[69] (McAvoy, 2023)

spaces to eat, talk, and relax; it's also a way to co-parent children within the community to lighten the burden from isolated parents. This philosophy could inspire support facilities for single mothers, moving beyond welfare infrastructure to community-centered environments.[70] These environments not only reduce financial strain but foster daily emotional connection, mutual aid in caregiving, and a sense of belonging that is otherwise difficult to achieve under fragmented living conditions.

NPOs provide life-saving support for many, yet such opportunities remain scarce and often inaccessible to those who are most isolated. One single mother commented, "If I let myself relax, the thread holding me together will snap… I might never find the strength to get up."[71] Over time, this emotional suppression can lead to severe mental health issues. The relentless demands of caregiving, financial instability, and social judgment manifest in high rates of psychological distress. In a 2023 survey, more than half of single mothers reported undergoing treatment for psychiatric or psychosomatic conditions.[72] The leading stressors included finances (49%), employment challenges (14.2%), and personal health (10.7%).[73] [74]

These psychological burdens are not merely side effects of poverty but are increasingly understood as core mechanisms of its persistence. Research on *scarcity theory* shows that poverty imposes a significant cognitive load, narrowing attention to immediate survival and reducing mental capacity for long-term planning. This phenomenon, often termed "tunneling", limits the ability to focus on non-urgent but critical goals, such as pursuing education or applying for aid. It also fosters present bias, where future-oriented behaviors like savings, career planning, or self-care are deprioritized in favor of short-term relief. This aligns with observations throughout this study: even when structural resources exist, the psychological strain of living in precarity can diminish the very capacity to engage with them.[75]

This cognitive toll is compounded by institutional shortcomings, particularly in public health services, which fail to recognize or alleviate the mental and emotional strain these mothers carry. Even standard public health services, such as those mandated by the Maternal and Child Health Act, often fall short. Over 60% of mothers said these consultations did not ease their concerns.[76] Without access to counseling or peer support,

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[70] ("Serving as Both an Entrance and a Place to Lie Down and Eat How the 52 Engawa Embodies Coexistence [玄関のようでもあり、寝転んでもよく、ごはんを食べてもいい「52 間の縁側」が体現する共生のあり方]," n.d.)

[71] (NHK (Japan Broadcasting Corporation), 2014)

[72] (NPO Single Mothers Sisterhood, 2023)

[73] 20% of single mothers reported they lacked confidants, with nearly 60% expressing a desire for one. This equates to about 140,000 individuals. (Ministry of Health, Labour and Welfare, 2021)

[74] Other comments include: "Public housing is not provided with priority;" "Child support has been unpaid for two and a half years; my ex-husband said he has no intention to pay as we're no longer related;" "I live every day wanting to die;" "Even when consulting about welfare, I'm not taken seriously;" (Abe, 2008)

[75] (van der Veer et al., 2024)

[76] (Save the Children, 2025)

mental health deterioration becomes normalized. As the quote at the beginning of this paper suggests, it is not just hopelessness but exhaustion from the endlessness, an appeal for relief in a system that provides none.

These struggles extend to children. In one case, a woman recalled her mother leaving the family home during childhood. The only thing she took was the family dog. “It felt like even the dog was more important than me,” she said.[77] This memory illustrates how a lack of support for mothers affects children directly, through neglect, emotional detachment, and repeated disruptions. In such households, children may also take on caregiving roles or experience isolation, perpetuating the intergenerational cycle of deprivation.

Investigative journalist and the author of *The Poorest Women*, Daisuke Suzuki, notes that the inability to escape poverty is often rooted in mental exhaustion. Even when single mothers are informed that applying for welfare is procedurally simple and does not impose burdens on relatives, many hesitate. The fear of being judged, or worse, of losing custody of their children, creates a powerful emotional barrier. These cognitive and psychological constraints suppress agency and delay help-seeking, compounding precarious situations.[78]

Amid these challenges, the role of purpose and dignity becomes vital. Sachiko Yunoki, Founder and President of NPO Okayama Beauty Summit, observed that the ability to raise one’s voice often depends on having a goal. Raising a child or working toward a stable life becomes that anchor for some. Earning money can give direction, and meaningful employment fosters a sense of value and belonging in society.[79] Similarly, Mako Yoshioka of NPO Single Mother Sisterhood argues that self-care is a crucial intervention.[80] In a self-care initiative they led, nearly 70% of participating mothers reported improvements in their physical and mental health.[81] These outcomes were not the result of income assistance alone but of peer support, community formation, and the recognition of personal worth.[82]

This perspective is echoed by Ishii, who notes that people in unstable, low-wage jobs often suffer mental collapse, not because they are weak, but because they cannot see an end to their hardship.[83] In such cases, the mere existence of consistent, compassionate support can offer lifelines. “Society must continue to send the message that someone cares,” he writes, “offering companionship and helping people find hope again.”

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[77] (Suzuki, 2014)
[78] (Suzuki, 2024)
[79] (S. Yunoki, personal communication, December 2, 2024)
[80] (M. Yoshioka, personal communication, November 28, 2024)
[81] (NPO Single Mothers Sisterhood, 2023)
[82] (Save the Children, 2025)
[83] (Ishii, 2023)

The impact of this hope is not merely theoretical. A single mother featured in *Ones Left Behind* shared, “The most important thing is for mothers to be happy and healthy. I don’t just want to wait for support. I want to become someone who can offer it someday.”[84] Her words encapsulate the strength and vulnerability of Japan’s single mothers, women whose resilience is remarkable, but whose endurance should not be taken for granted.

[84] (McAvoy, 2023)

# Chapter 3: Why Does Poverty Among Single Mothers Persist?

As discussed in the previous chapter, the challenges single mothers face in Japan are not isolated incidents of individual hardship but are deeply rooted in the broader fabric of society. The persistence of poverty among these households reflects the cumulative effects of long-standing structural, cultural, and institutional barriers. This chapter explores the underlying social conditions that continue to hinder single mothers' economic independence and social mobility, examining the systemic factors perpetuating their economic vulnerability.

## 3.1 Cultural and Historical Barriers to Women's Independence

One of the fundamental reasons poverty persists among single mothers in Japan is the enduring difficulty women face in achieving financial and professional independence. These difficulties are not solely the result of current economic conditions but are deeply influenced by cultural and historical legacies, such as the patriarchal system officially abolished in 1947, that continue to shape gender roles and expectations in Japanese society.[85] Despite growing public discourse on gender equity, longstanding societal norms have constrained women's access to education, interrupted their careers due to marriage and childbirth, and confined them to low-paying, unstable employment. This section examines how these factors have systematically disadvantaged women, laying the groundwork for the economic precarity many single mothers experience today.

### Gender Gap in Education, Leading to Patriarchal Norms at Work and Home

The gender gap in education remains a foundational barrier to women's economic independence in Japan, preventing many women from wanting and having stable careers, and plays a central role in perpetuating poverty among single-mother households.

In the Global Gender Gap Index, Japan ranks 118th out of 146 countries overall, placing it at the bottom among G7 nations and ranking lower than other Asian countries such as South Korea (94th) and China (106th).[86] [87] When we examine the trends since 2006, countries like France and Italy, once comparable in ranking, have shown considerable progress, while Japan's trajectory remains flat, indicating little systemic change. (See "Figure 1: Comparison of Gender Gap Indices Among G7 Countries.")

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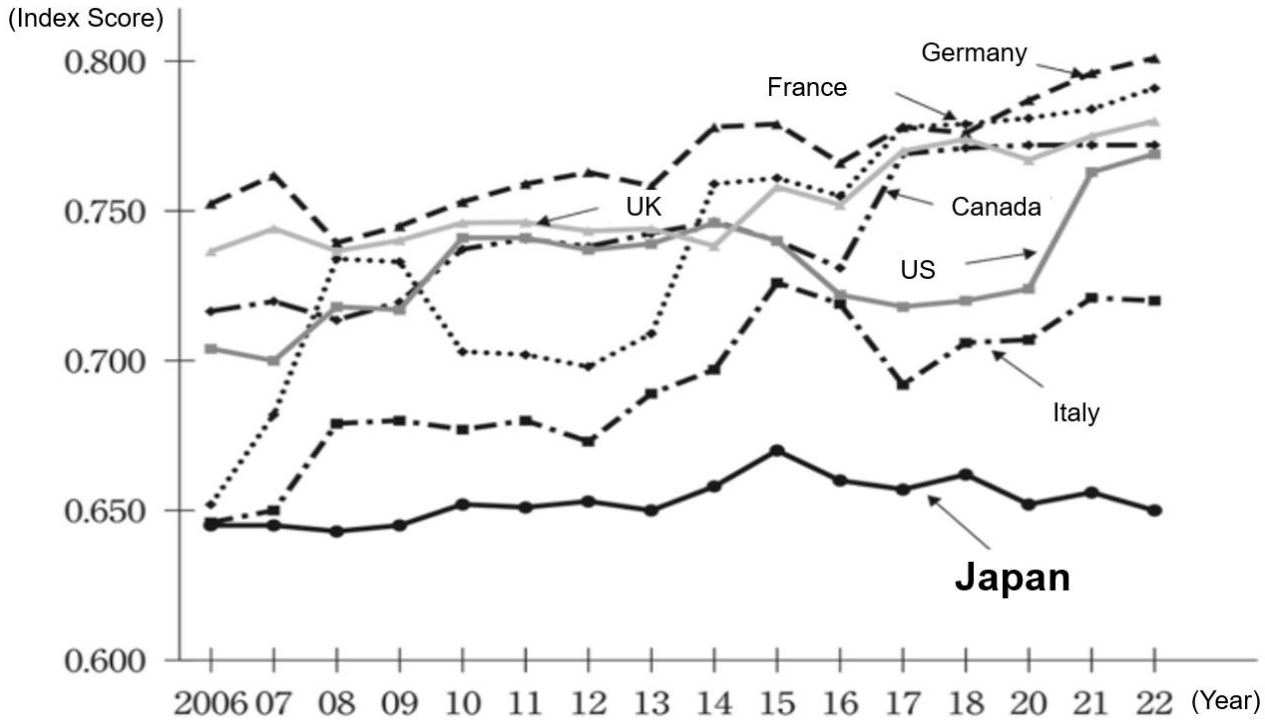
[85] Multiple sources claim that patriarchy is a primary structural root of gender inequality in Japan even nowadays, which leads to further issues such as single mothers' poverty. (Osawa, 2020; Hashimoto, 2024; Kyodo News, 2024; S. Yunoki, personal communication, December 2, 2024)

[86] (World Economic Forum, n.d.)

[87] The index evaluates four areas: politics, economy, education, and health. Japan scored especially poorly in politics (score: 0.118, rank: 113th) and economy (score: 0.568, rank: 120th), while education (0.993, 72nd) and health (0.973, 58th) also showed room for improvement. (Gender Equality Bureau, Cabinet Office, 2024; World Economic Forum, n.d.)

**Figure 1: Comparison of Gender Gap Indices Among G7 Countries**




Source: Prefecture-Based Gender Gap as Seen Through Data, Kyodo News (2024)

While Japan scores relatively well in the education sub-index due to high levels of basic literacy and enrollment, such statistics obscure deeper inequalities in access to higher education and in the long-term socioeconomic outcomes that follow. A closer examination reveals that these formal indicators of gender parity fail to capture the structural and cultural barriers that continue to undermine women's full participation in academic and professional spheres.

While girls' school attendance through high school is nearly universal, reaching over 95.7%[88] and indicating a high degree of formal equality, this parity collapses when examining four-year university attendance, particularly at top institutions. Two female students at the University of Tokyo, Japan's highest-ranking university, address this issue through their examination of structural barriers in elite academia [89] [90]. The proportion of female students at 4-year national universities that are considered competitive is only

[88] (Gender Equality Bureau, Cabinet Office, n.d.-b)
[89] (Emori & Kawasaki, 2024)
[90] ("'Women in Graduate School?' Universities like the University of Tokyo and Tohoku University Work to Eliminate Bias. [「女子が大学院に？」偏見なくせ　東京大学や東北大学が対策]," 2024)

35.7%.[91] More specifically, the University of Tokyo (thereafter referred to sometimes as "Todai," its common nickname in Japanese) enrolls only 20.1% women, Kyoto University 21.9%, and Tokyo Institute of Technology just 13%. I recall my mother's experience at the Tokyo Institute of Technology in the late 1970s, as one of only a handful of women in a 1,000-person cohort, or less than 1%. While 13% is an improvement from that era, the rate remains overwhelmingly low, underscoring how limited gender integration in higher education continues.

In contrast, elite institutions in other Asian countries, such as South Korea, China, and Singapore, show near gender parity[92]. Since university entrance in Japan and these countries is primarily determined by test performance, the disparities cannot be attributed to the admissions process.[93] Instead, they reflect deep-rooted social expectations and cultural messaging that limit girls' educational aspirations.

On top of gender, regional disparities also shape access to higher education for women. In Tokyo, over 75% of men and women attend four-year universities.[94] At the same time, in some rural prefectures, enrollment falls below 50% for both genders, with women's enrollment dropping into the 30% range in some regions.[95] These patterns reflect the lingering effects of patriarchal values and male-dominant regional cultures.

Prejudicial attitudes persist on campus. Phrases like "Is there any point in women going to graduate school?" or "You should speak more modestly, like a proper woman" have been commonly directed at female students and researchers.[96] In May 2023, the University of Tokyo gained national attention by publicly displaying posters with such statements, gathered from real student experiences, as part of a campaign to raise awareness about gender discrimination. (See "Appendix 6: Gender-Biased Comments Made to Female Students and Faculty at Japan's Top University" for more quotes from the posters.)

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[91] This compares to 53.3% at public and 46.4% at private universities, which are generally less competitive. Particularly in STEM fields, the underrepresentation is stark: women constitute 12.7% of engineering and 27.6% of science departments across all institutions.

[92] Seoul National University in South Korea near 40%; the National University of Singapore 51% and Peking University in China 48%. (Emori & Kawasaki, 2024)

[93] As a contrasting example, there was a case in which Tokyo Medical University systematically deducted points from female applicants in its general entrance exam to limit the number of women admitted, while reportedly awarding additional points to some male applicants. The school's rationale behind it was because female doctors had a higher resignation rate due to marriage and childbirth. The incident drew widespread public criticism and sparked a national debate on gender discrimination in higher education. ("Tokyo Medical University Uniformly Deducted Points from Female Applicants, Possibly Manipulating Gender Ratios [東京医大、女子受験者を一律減点 男女数を操作か]," 2018; "Uniformal Deduction on Entrance Exam Scores for Female Applicants at Tokyo Medical University: A Step Backward in Time [活躍阻む、女子一律減点 東京医大入試「時代に逆行」]," 2018)

[94] (Tachibanaki, 2008)

[95] These regions specifically were Tohoku in northern Japan and Kyushu in western Japan, both are far from the Tokyo metropolitan area.

[96] ("'Women in Graduate School?' Universities like the University of Tokyo and Tohoku University Work to Eliminate Bias. [「女子が大学院に？」偏見なくせ　東京大学や東北大学が対策]," 2024)

This same study also pointed out discriminatory subcultures on campus. For example, multiple official social clubs exclude Todai women and only accept female students from all-women's junior colleges. Furthermore, some female professors were described as having internalized the values of a male-dominated academic culture to survive, perpetuating a cycle of exclusion.[97]

Sociologist Chizuko Ueno has described this phenomenon as a form of "structural discrimination." In a 2020 survey, 74% of male students at the University of Tokyo agreed that "men and women differ in abilities and aptitude." Ueno made headlines in 2019 when she addressed female graduates of the University of Tokyo with the stark observation: "Be aware that the society awaiting you will not reward your efforts fairly."[98]

In my work experience, I observed that many male students from elite all-boys private schools form tightly knit social circles that persist into university and beyond. These networks often resemble a kind of insular "village," built on years of shared experience and reinforced by a strong sense of mutual trust and entitlement. While not necessarily exclusionary by intent, these groups tend to uphold male-dominated norms and make it difficult for women to integrate fully.

Despite formal advances in access, the persistence of cultural expectations around ambition and gender roles continues to constrain women's educational and professional trajectories. Educational inequality forms the early architecture of broader structural disadvantage. When women are steered away from elite academic tracks and prestigious degrees, they are less likely to gain access to stable, high-income employment. This, in turn, contributes to the lifetime income gap and the economic precarity experienced by many single mothers.

### Occupational Discrimination and the Persistence of Gendered Job Segregation

Closely tied to these educational and life-course disadvantages is the reality of occupational discrimination, a deeply entrenched barrier to gender equity in Japan's labor market. Even as more women enter the workforce, their professional advancement remains constrained by persistent gender norms, institutional biases, and rigid corporate hierarchies. Gendered job segregation continues to channel women into roles that are undervalued, underpaid, and removed from leadership or decision-making authority. These constraints are not merely cultural residues but are systematically reinforced

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[97] I resonate with this statement from my own experience in the business world. During my earlier career in the mid-2000s, there were very few senior women in managerial roles in my firm. These women were often assigned to mentor younger female employees like me and my cohort. Still, many mentees came away with two key lessons: (1) to succeed in Japan's corporate finance world, women had to "masculinize" themselves, and (2) without live-in childcare, which is almost impossible in Japan, or your parents living nearby and helping with housework and childcare, balancing career and motherhood was nearly impossible. Some female colleagues eventually left because they did not want to conform to a masculine mold.

[98] (Kyodo News, 2024)

through recruitment practices, job assignments, and promotion criteria. As a result, women's career paths remain significantly narrower and less financially secure than their male counterparts.

Labor economist and a specialist in women's work, Machiko Osawa, explains:

> "Women face institutional discrimination in the workplace, frequently being assigned to less significant roles that limit career growth. Even when working long hours, women are less likely than men to be considered for promotion. Discriminatory practices persist in promotions, with men often favored for advancement. Even in the same roles, women tend to be placed in departments deemed suitable for their gender, restricting their career trajectories".[99]

A 2018 investigation by Nikkei also focused on the homogeneity of Japan Inc. It revealed that the 19 executive members of Keidanren (Japan Business Federation) were all male, Japanese, older than 60 years, and graduates of elite Tokyo-based universities (except for one in Kyoto). None had ever changed employers. The report questioned whether such homogeneity could drive inclusive reforms in today's dynamic labor environment.[100]

One structural example of this is the distinction between career-track and general/clerical track,[101] introduced around the time of the Equal Employment Opportunity Law[102] in 1986. While the intention may have been to create more options for women, the long-term effect has been the institutionalization of gendered labor roles. In practice, this system reinforced the perception that men belong in leadership and upwardly mobile roles, while women are expected to take on supportive, routine administrative positions. This occupational sorting is often underpinned by unconscious bias, where women are still implicitly expected to perform roles like tea serving and office work, thus limiting their exposure to career-advancing responsibilities.

This unconscious bias is something I have witnessed firsthand in my professional experience. While serving as a head of HR, I was assumed to be a secretary by a male guest at a corporate event, whose first phrase to me when we were about to exchange business cards was: "So, whose assistant are you?" This assumption, though likely unintentional and not my first time to encounter, underscores the persistence of gendered perceptions.

In some cases, women may internalize this occupational path. As seen in the previous section, from an early stage in education and socialization, girls may be led to

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[99] (Osawa, 2020)

[100] ("Keidanren: This Frighteningly Homogeneous Group [経団連、この恐るべき同質集団]," 2018; "Why Can't Japan Escape Its 'Stagnation'? - Uncovering the Root Causes [なぜ日本は「停滞」から抜け出せないのか…その「根本的な原因」]," 2025)

[101] In Japanese, *sōgō-shoku* 総合職 (career-track) and *ippan-shoku* 一般職 (general/clerical track).

[102] In Japanese 男女雇用機会均等法. Official name: Act on Ensuring Equal Opportunities for and Treatment of Men and Women in Employment.

believe that modest, clerical roles are more appropriate or practical for women, especially if they wish to balance work with family life. These value systems become self-reinforcing. In fact, even though all women have opportunities to apply to the career track these days, women only make up 18.4%.[103] Therefore, the messages conveyed in schools and broader society must evolve to encourage ambition and support diverse career aspirations for girls. (See "Appendix 7: Personal Reflection on Gender Norms and Career Decision-Making" for my anecdote.)

A formative experience of mine involved witnessing how deeply women themselves have internalized these gendered expectations. During a final interview for a clerical position, I, as the final signer for the hire, sat in alongside the hiring manager, who was herself a woman. At one point, she told the candidate, "It is our mission as women to do our utmost to support the hard-working men in the [removing the name of the department for anonymity] department."[104] While the manager belonged to a generation significantly older than mine, perhaps reflecting a generational reinforcement of such internalization, the moment revealed how younger women are still exposed to such narratives from other women in positions of authority. This encounter highlighted the enduring transmission of gendered assumptions across generational lines, even within professional settings.

A successful example of transformation is the office of Tottori Prefecture, the smallest in population among Japan's 47 prefectures[105], which scores highest in the politics subsector in the Gender Gap Index since 2022. Women constitute over 20% of its managerial positions and more than 40% of local assembly members, significantly higher than the national average.[106] This is primarily credited to reforms initiated over 30 years ago by a former governor, who rejected the norm of relegating women to tea-serving roles. These early reforms, such as organizational overhauls and inclusive staffing practices, have significantly improved gender equity in the region.

However, in more traditional cases, women have fewer opportunities to gain marketable expertise, finding it difficult to increase their market value. When compounded by career interruptions due to family matters discussed in the next section, the problem intensifies. They are often seen as lower-tier candidates, regardless of their work ethic or potential, and their only in-office job choice may be clerical.

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[103] (Ministry of Health, Labour and Welfare, n.d.-c)

[104] We corrected the statement and told the candidate, as it was true, that the role's mission and job descriptions had nothing to do with gender but simply to support those in the team to be supported.

[105] Population approximately 540,000 in 2023

[106] As of 2023, the national average is 14% for managerial positions and 14.6% for local assembly members. Globally, managerial rates are 41.0% in the U.S. and 36.8% in the U.K. (Gender Equality Bureau, Cabinet Office, n.d.-c) In Japan, 13% of local assemblies have no female representative; women constitute 9.7% of the national Diet members. (Kyodo News, 2024)

However, clerical work is fiercely competitive. In April 2024, Hello Work, a government-run employment service institution[107], listed 2,249 clerical job openings with 6,458 applicants, yielding a job-to-applicant ratio of 0.35, one of the lowest among all jobs, meaning only one in three applicants may succeed, assuming all positions are filled. This trend applies across both regular and non-regular employment types. In such a saturated market with abundant candidates, employers have little incentive to hire candidates with career gaps and few years of experience. This becomes an insurmountable barrier for many single mothers trying to return to work, ending up in low-paying, non-regular jobs.

The mismatch between labor market supply and demand is even more complex. Caregiving and nursing roles had job-to-applicant ratios as high as 3.54. Still, despite the demand, they remained unpopular due to physical needs, irregular hours, unsustainable work-life balance, and low wages.[108] The Liberal Democratic Party's introduction of "industry-specific minimum wages" for essential workers in March 2025 is a step forward to make these jobs more attractive, but actual implementation remains to be seen.[109] Even if the wage issue is solved, the childcare issue for irregular shifts still remains.

Ultimately, women are often steered into lower-wage, less stable roles due to structural and cultural constraints that shape their employment opportunities from the outset. The combination of gendered occupational sorting, limited career mobility, and internalized expectations leaves many women with few viable paths for advancement. For single mothers, these limitations frequently translate into chronic financial instability.

These occupational structures, far from being peripheral, are foundational to the persistence of poverty among women-led households. Yet occupational segregation is only part of the challenge. Career interruptions related to marriage and childbirth, which are longstanding barriers that continue to disrupt women's economic trajectories, further compound these inequities. The following section examines how workforce withdrawal and re-entry patterns, once represented by the M-curve and now shifting toward an L-curve, have perpetuated systemic disadvantages for women in Japan.

## Career Interruption Due to Marriage and Childbirth: Shift from M-Curve to L-Curve

One of the most persistent structural barriers to women’s economic independence in Japan is the interruption of their careers due to marriage and childbirth. Historically, women were expected to leave the workforce upon becoming mothers,

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[107] Hello Work is operated by the Ministry of Health, Labour and Welfare and provides job placement support, unemployment benefits, and vocational training. There is regular Hello Work that is open to everyone, as well as Mothers' Hello Work that are specialized branches of the regular Hello Work system, designed to assist parents, especially mothers, who are balancing job-seeking with childcare responsibilities. (Ministry of Health, Labour and Welfare, n.d.-a)

[108] (Ministry of Health, Labour and Welfare, 2024)

[109] (“Introduction of a ‘Specific Minimum Wage’ for Care Work: Urgent Need to Strengthen the Role of Advisory Councils [介護に「特定最低賃金」導入へ 審議会の機能強化を急げ],” 2025)

reinforcing the belief that child-rearing was incompatible with professional life. While this trend has improved in recent years, with a marked decline in post-childbirth resignation rates, the challenges surrounding employment continuity and career quality remain significant.

Government data reflects this shift in labor force dynamics. In 2010, approximately 40% of women left their jobs after giving birth to their first child, but by 2019, this figure had dropped to 23.6%. Among women who were employed before giving birth, nearly 70% continued to work post-childbirth.[110] This data has been interpreted as a positive sign of changing norms and increased support for working mothers. However, a deeper analysis reveals that the increase in employment does not necessarily translate into stable or equitable career progression.

A 2023 report by the Ministry of Health, Labour and Welfare shows that the once-pronounced dip in Japan's M-curve, a pattern reflecting women's labor force participation, has flattened, indicating that more women remain in the workforce through childbearing years. (See "Figure 2: Trends in Female Labor Force Participation by Age Group (M-Curve).") However, a more troubling pattern emerges when the data is disaggregated by employment type. Regular employment peaks in the 25–29 age range and declines sharply thereafter, forming what resembles a rotated L-shape.[111] (See "Figure 3: Employment Rates of Women by Age Group and Employment Type.") This suggests that while women may return to work after childbirth, they are disproportionately concentrated in non-regular employment, which offers lower wages, fewer benefits, and limited career advancement, contributing significantly to persistent gender wage gaps.

Societal expectations around domestic labor further compound these structural disadvantages. Claudia Goldin, the 2023 Nobel laureate in economics, argues that gender wage disparities persist because men disproportionately occupy "greedy" jobs that demand long hours and low flexibility but yield high pay, such as those in law and medicine.[112] In contrast, women, especially mothers, are often expected to prioritize family responsibilities, limiting their access to high-paying positions. According to OECD data, this dynamic is especially pronounced in Japan, which ranks highest regarding gender imbalance in unpaid household and caregiving labor. (See "Figure 4: Daily Time Use by Gender (Paid and Unpaid Work).")

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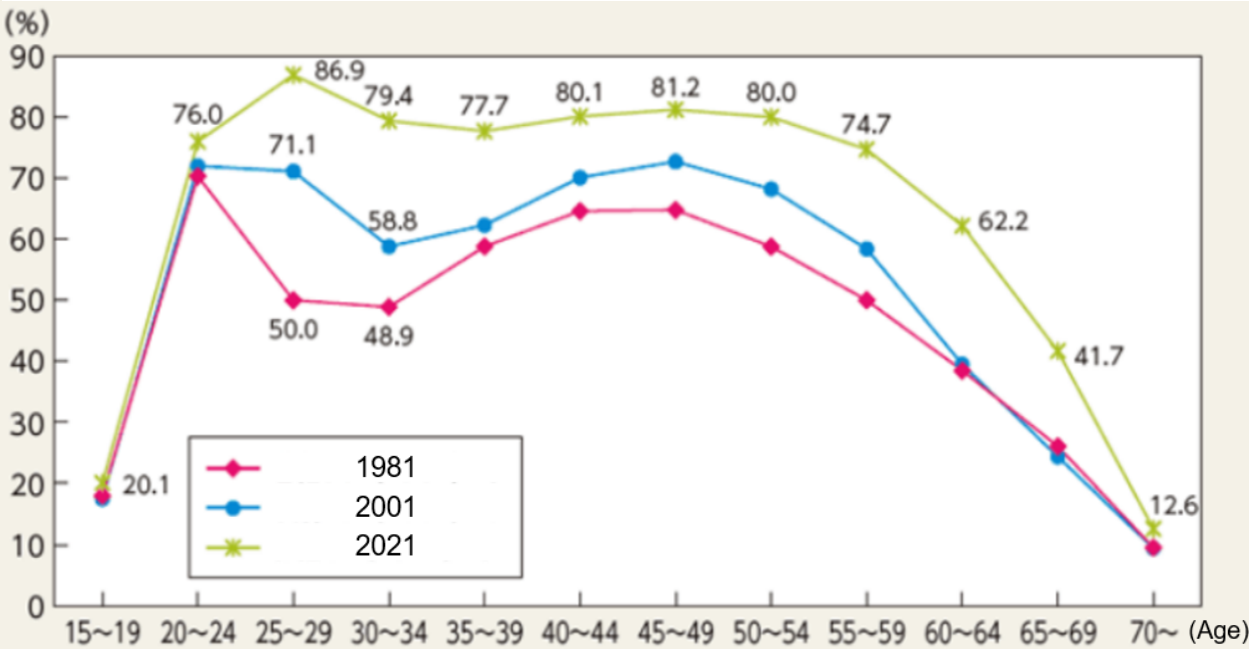
[110] (Ministry of Health, Labour and Welfare, 2023a)

[111] (Gender Equality Bureau, Cabinet Office, 2023)

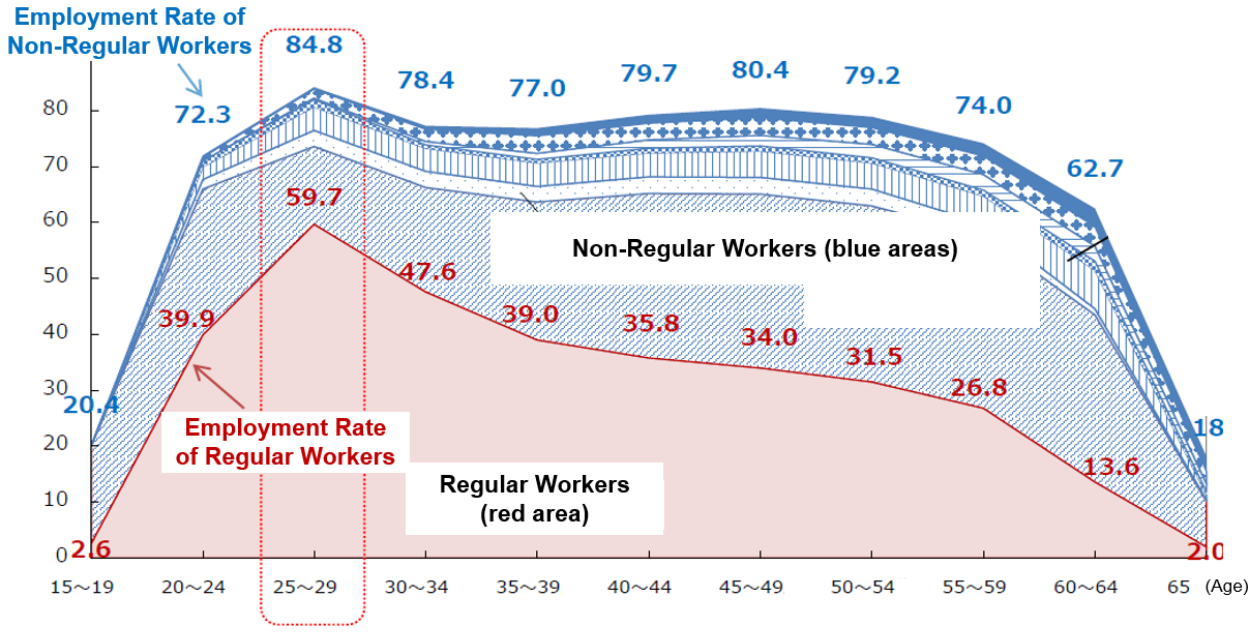
[112] ("Nobel Laureate Claudia Goldin Sheds Light on the Gender Pay Gap [ノーベル経済学賞のゴールディン氏 男女賃金格差を解明]," 2023)

Figure 2: Trends in Female Labor Force Participation by Age Group (M-Curve)




Source: Trends in Female Labor Force Participation by Age Group (M-Shaped Curve), Gender Equality Bureau, Cabinet Office (2023)

Figure 3: Employment Rates of Women by Age Group and Employment Type (L-Curve)

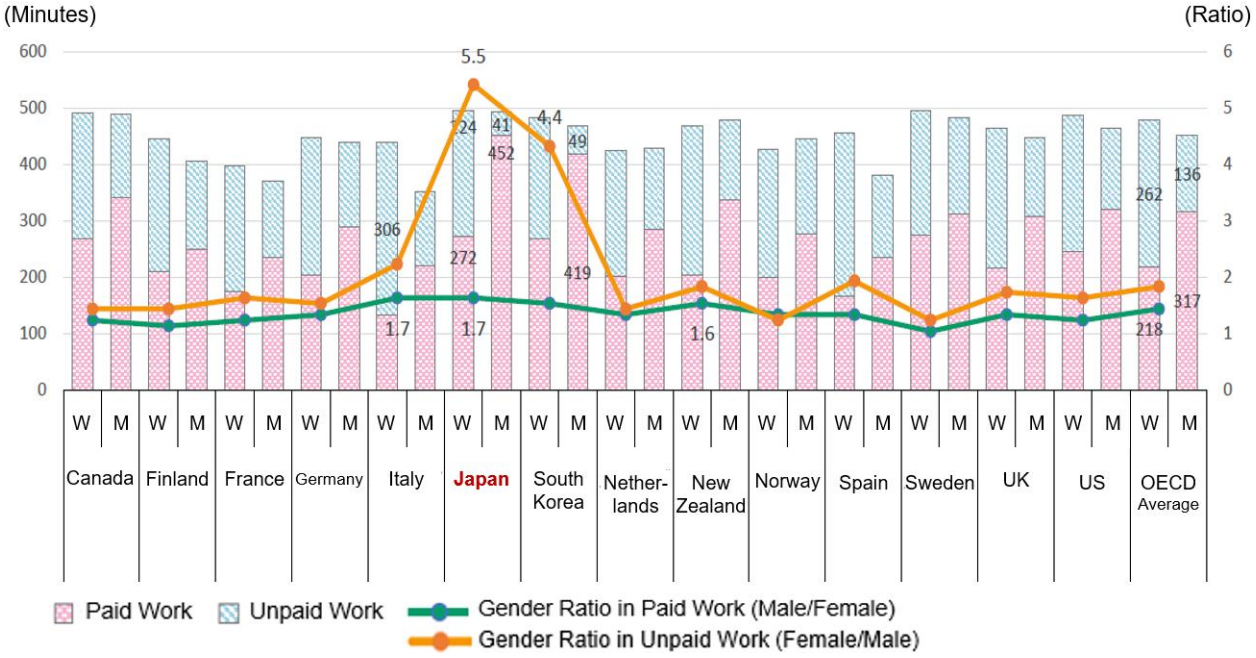



Source: Study Group on Future Support for Balancing Work, Childcare, and Nursing Care, Ministry of Health, Labour and Welfare (2023)

This context helps explain why more than 60% of women in non-regular employment report that their status is not by choice but rather due to the inability to

secure regular positions.[113] Despite a strong desire to reenter stable, regular roles, many women encounter structural barriers that prevent them from doing so, further entrenching occupational segregation and economic inequality across their working lives.

**Figure 4: Daily Time Use by Gender (Paid and Unpaid Work)**




Source: Study Group on Future Support for Balancing Work, Childcare, and Nursing Care, Ministry of Health, Labour and Welfare (2023)

A related but distinct case involves highly educated women who leave their careers to accompany their spouses on overseas assignments. These "expat wives"[114] are often career-oriented individuals who are forced to exit the labor market, not due to childbirth, but because of structural expectations that women prioritize family needs over personal ambition. Their stories represent another dimension of career interruption, shaped not by personal choice but by institutional norms and social pressure. This phenomenon, further examined in "3.3 Structural Barriers in Japan's Employment System: Why Decent Work Remains Out of Reach for Women" on corporate practices, illustrates how women's careers are routinely subordinated within family and workplace systems.

A leader of a Japanese expat wives' group in China explains:

> "Among my peers, many are partners of expatriates. Some are American husbands who followed their wives to China. They say, 'My wife is working here, so I left my job for a few years. I'll go back to work once we return to the U.S. For now, I'm focused on spending time with our kids.' That kind of societal attitude that embraces flexible career paths is

[113] (Ministry of Health, Labour and Welfare, 2023a)
[114] In Japanese c*hūzai-zuma* or 駐在妻

> rare in Japan. There, seniority-based systems and rigid evaluations make career breaks difficult to recover from."[115]

She continues:

> "When someone tries to re-enter the workforce after caregiving or accompanying a spouse abroad, Japanese employers often say, 'With a multi-year gap, only low-responsibility roles are available.' In a more flexible society, such individuals would be recognized for skills gained during their time away. This kind of inclusive thinking would benefit both men and women and allow everyone to make more fulfilling career choices."

Despite growing economic pressures that make dual-income households essential, Japanese women face systemic barriers that constrain their long-term workforce participation. Traditionally, women's income was considered supplementary to their husbands' earnings. However, dual-income households have become a more common life choice for many women, as well as a necessity for others in the context of stagnating male wages and rising living costs. Despite this social and economic imperative, structural inequalities in the workplace, such as limited career reentry paths and persistent gendered expectations, continue to hinder women's ability to sustain long-term employment. Many women who leave the workforce struggle to return to positions that match their skills and prior experience, whether due to childbirth, caregiving, or spousal relocation. As a result, some women retreat from the labor market altogether, assuming the role of full-time homemaker not out of personal preference but as a pragmatic response to institutional constraints.[116]

This dynamic has serious consequences for women's financial security. As NHK (Japan Broadcasting Corporation) has observed, "Women were once protected by fathers in youth, husbands in marriage, and sons in old age. But in a society where these assumptions no longer hold, the absence of a male breadwinner quickly pushes women into poverty."[117] This reality underscores the urgent need to reframe women's labor not as supplementary but as essential, and to implement systemic reforms that allow for flexible, equitable, and sustainable career trajectories across the life course, both for women and men.

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[115] ("The Career Dilemma of Dual-Income 'Expat Wives': Why Women Resign When Relocating Abroad and the Support They Need [共働き世代の駐妻キャリア問題 帯同を機に退職する女性たちの悩み 必要な支援とは]," 2025)

[116] (NHK (Japan Broadcasting Corporation), 2014)

[117] (NHK (Japan Broadcasting Corporation), 2014)

## 3.2 Institutional Limitations: Why Policies Fail to Support Women at Risk

Japan's institutional systems, whether in the form of social insurance, taxation, or welfare, have failed to evolve alongside the shifting realities of women's lives. Designed largely during the postwar era, these systems still operate on assumptions that no longer reflect the diversity of modern households or labor market conditions. As a result, they inadequately support women who do not conform to the "standard household" model of a full-time male breadwinner and a dependent female spouse. For single mothers in particular, these institutional gaps are not just inconvenient or unfair; they are structural barriers that reinforce economic vulnerability. This section examines three dimensions of institutional failure: the breakdown of social safety nets, how legal and policy structures deepen inequality among women, and the inadequacy of frameworks explicitly designed for single-parent households.

### Social Safety Nets That Fail to Protect

Japan's social protection system, while comprehensive in its original design, has become increasingly misaligned with the lived realities of single mothers. Social safety nets such as Livelihood Protection, minimum wage standards, and tax exemption policies often fail to provide meaningful protection for low-income women, reinforcing cycles of poverty rather than alleviating them.

Firstly, one of the core pillars of support, Livelihood Protection, remains deeply stigmatized and difficult to access. Of all Livelihood Protection recipients, single mothers only make up 9.4%. The nationwide capture rate of Japan's Livelihood Protection system is only 20-30%, compared to 80-90% in countries like the U.K. or Germany, indicating that many eligible individuals are not applying or receiving.[118] Psychological resistance to seeking welfare and distrust toward public offices contribute to this.[119] Common reasons for avoiding applications include not wanting to "rely on the state" or wishing to keep the situation hidden from family. The examples are previously mentioned cases of Chiba Prefecture (a mother-daughter household being evicted) and Kiryu City (illegally rejecting or reducing allowances). Some report being turned away at the counter with comments such as "You're still able to work," a practice known as "borderline rejection." Psychological resistance to receiving Livelihood Protection runs deep. Even with charitable support, recipients often express guilt, saying things like, "I feel bad accepting help" or "I hesitate to

[118] ("Fraudulent Claims Account for Only 0.29 Percent. Experts Were Consulted to Clarify Common Misconceptions About the Livelihood Protection System. [不正受給は 0.29 パーセント。誤解の多い生活保護制度の正しい知識を識者に聞いた]," 2023; Ministry of Health, Labour and Welfare, 2009)

[119] In fact, wages tend to be even lower in rural regions, yet the take-up rate of Livelihood Protection is also lower in these areas. This suggests that psychological burdens and social pressures, likely more pronounced in close-knit rural communities, may contribute significantly to the underutilization of welfare services. (Tachibanaki & Urakawa, 2006)

use other people's tax money."[120] Under such conditions, even those who qualify for support face a threefold barrier: they do not encounter the system, cannot raise their voice even if they do, or are not heard when they try.

Secondly, Japan's minimum wage remains insufficient for single mothers to achieve financial independence. As of 2024, Tokyo's minimum wage is 1,163 yen [8 dollars] per hour, which David Atkinson, a well-known former Goldman Sachs analyst, claims is insufficient.[121] Even working full-time at 40 hours per week amounts to 201,000 yen [1,340 dollars] per month, hardly enough to support a household, especially when childcare and housing costs are considered. Moreover, according to a search on Hello Work, this is the threshold for monthly full-time regular job salaries. Many single mothers are forced to accept jobs at or near this wage level due to barriers in education, job continuity, or childcare availability. Policy makers must be reminded that while 80% of non-regular workers depend on higher-paid breadwinners to whom the minimum wage may not matter as much, to the remaining 20%, it is a matter of life or death.[122] Despite the critical nature of the minimum wage policy for poverty alleviation, the system fails to account for the real needs of working parents.

Thirdly, the tax-exempt household designation, another potential relief measure, excludes many working single mothers. Single mothers make up less than 8% of tax-exempt households.[123] The calculation methods are based on outdated assumptions about family composition and income types. For instance, pension income is deducted when calculating eligibility, while labor income is included, disadvantaging those who work over pensioners. As a result, single mothers earning modest wages may be ineligible for support programs despite having fewer resources than retirees classified as non-taxable. This undermines the intent of tax relief measures to support those with limited financial means.

Fourthly, child support could use more government involvement. Japan's child support collection rates remain low. Strengthening this area is critical. In many other countries, legal enforcement is standard practice. In Western countries, for example, unpaid child support may be treated as a criminal offense. The government may advance payments, garnish wages, or suspend driver's licenses or passports for non-payment.[124] In the U.S., only about 20% of single mothers receive no child support at all.[125] The U.S. has

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[120] (Anonymous, personal communication, October 15, 2024)

[121] ("Japan Aims for ¥1,000 Minimum Wage Across All Prefectures by 2025, as SMEs Report Record Payment Capacity [2025年、全都道府県で「最低賃金 1000 円」達成せよ 中小企業の「支払い能力」は過去最高を記録中]," 2024)

[122] (Statistics Bureau, 2015)

[123] This percentage represents the families with children; this implies that the percentage for single mothers is even lower. (NPO KidsDoor, 2024)

[124] ("Japan's Poverty Rate for Single-Parent Households Among the Highest Globally [一人親家庭の貧困率、世界的にも高い日本]," 2024)

[125] (Abe, 2008; "Low Parental Income and the Intergenerational Cycle of Poverty [親の低収入が子に連鎖する貧困家庭]," 2023)

dedicated agencies to support mothers in collecting child support. In Europe, the government pays the support upfront and collects it from the non-custodial parent. In Japan, by contrast, the government's involvement remains minimal. Consequently, enforcement lacks authority, disproportionately amplifying the child-rearing financial responsibilities on single mothers.

Additionally, adjustments to the child-rearing allowance[126] must also be approached with greater sensitivity to recipients' living conditions. Government officials often justify reductions by arguing that when a single mother reaches a certain income threshold, it is necessary to scale back the benefit to ensure consistency with other support systems, such as pensions and health insurance.[127] However, many single mothers earning just above the threshold still struggle to maintain a basic standard of living. Reducing support at this precarious point deprives them of the financial margin needed to achieve stability or exit poverty. Strict eligibility adjustments that disregard lived hardship risk reinforcing, rather than alleviating, cycles of intergenerational poverty.

Lastly, Japan's welfare system often applies a one-size-fits-all approach to poverty, treating "the poor" as a uniform category and overlooking the diverse realities behind economic need. Eligibility assessments and income calculations, as mentioned, can obscure the actual conditions of single mothers, misrepresenting those who need support. This uniformity fails to capture the nuanced and often fragile arrangements many rely on, such as co-residing with elderly parents or receiving inconsistent child support from former partners. When counted as income, these forms of informal assistance can result in reduced benefits or complete disqualification, discouraging single mothers from seeking help altogether. Moreover, welfare payments are not uncommon in exceeding the net income of a full-time minimum-wage job; the system can inadvertently disincentivize employment. This dynamic risks reinforcing long-term economic dependency, particularly for mothers who face diminished job prospects and loss of child-rearing allowance once their children become financially independent.

These institutional inconsistencies and blunt eligibility criteria reveal a core flaw: Japan's welfare logic treats "poverty" as a uniform condition, ignoring the complex, overlapping factors that shape each household's vulnerability. Given the scarcity of welfare resources, there is a pressing need to move away from these blunt categorizations and toward a more nuanced, context-sensitive approach that can allocate resources effectively and equitably, to ensure these safety nets capture those who need them most.

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[126] In Japanese jidō fuyō or 児童扶養手当

[127] (Ministry of Health, Labour and Welfare, 2011)

## Social Security and Institutional Structures That Widen Inequality Among Women

Japan's institutional systems do not merely overlook single mothers; they actively reproduce and deepen inequality among women. In particular, these systems privilege those who conform to an outdated family model centered on a male breadwinner and a dependent, non-working spouse. This model remains deeply embedded in policy design, despite the steeply increasing number of women participating in the labor force.

One of the clearest examples of this bias is the Category III insured person designation within the employee pension system. This classification allows non-working spouses, typically housewives married to full-time, regular employees, to receive pension benefits without paying premiums. A similar structure exists in health insurance: these spouses are fully covered under their husband's plan without making any direct contributions. Furthermore, such households benefit from spousal income tax deductions.[128] [129]These generous provisions are exclusively available to married women who do not work or earn a minimal income.[130] By contrast, regardless of income level or caregiving responsibilities, single mothers shoulder the cost of insurance premiums, as do any other working woman. Most single mothers in non-regular jobs are also excluded from the employment insurance, which offers a wider range of protections, and participate in the national insurance.[131] This discrepancy institutionalizes inequality within gender, penalizing women who fall outside the male-breadwinner framework.

Compounding the issue is the absence of premium-sharing mechanisms for those enrolled in national schemes. Unlike employee insurance, where employers pay half the premium, national insurance places the entire financial burden on the individual, typically someone with far less economic flexibility. Around 30% of single mothers are enrolled in national insurance, while 5-10% are not even covered due to arrears.

These disparities extend beyond insurance to employment-linked benefits, which are primarily designed for those in regular, full-time positions. Yet many women, particularly after childbirth, shift to non-regular employment, which excludes them from these protections. Originally intended to safeguard women when the majority were full-time housewives with no formal coverage, policies like Category III now reinforce class and gender stratification among women.

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[128] There are about 8 million such spouses covered. (Ministry of Health, Labour and Welfare, n.d.-b)

[129] Some companies even offer a "spouse allowance" only to the employees of households with full-time wives (or husbands, which are extremely rare). See Appendix 3: Traditional Practices of Japanese Companies for more for these traditional norms in the Japanese business context.

[130] Anyone who is not an employee or a spouse of an employee at a company large enough to participate in employee insurance is enrolled in national insurance. This includes self-employed, non-regular workers, and unemployed people, as well as their spouses.

[131] Japan has implemented a universal insurance system and all residents (including foreigners if they meet certain criteria) must participate in either employment insurance (被用者保険) or national insurance (国民保険).

Japan's pension system also includes several provisions that continue to reflect outdated gender norms. For instance, when a husband passes away, a full-time housewife may receive his pension in full. In contrast, a woman who worked and contributed to the pension system over her lifetime may see her survivor's benefit reduced due to her own pension eligibility. While the Ministry of Health, Labour and Welfare maintains that the system is based on mutual aid rather than individual entitlement and profit/loss, the perceived inequity is understandable: women who have contributed to the system often receive less than those who have not. Another example is the dependent spouse supplement,[132] a benefit that in practice applies almost exclusively to men with significantly younger wives.

These systems reflect an institutionalized asymmetry that is deeply rooted in a gendered division of roles and create "inequality within gender," where institutional classifications correspond to entrenched social disadvantages, providing more protection to those in the traditional breadwinner model.[133] [134]

Underlying these policies is a persistent assumption: that women are secondary earners, or not earners at all, and that men provide the primary financial support for the household. In today's reality, where nearly 90% of single mothers are working, this assumption is not only outdated but actively harmful. The structural privileging of married, non-working housewives over working, single mothers reveals a troubling hierarchy within gender, where protection is afforded to those aligned with traditional norms, while others are left unsupported. Without substantive reform, particularly around eligibility criteria, financial burden-sharing, and benefit alignment with contemporary labor conditions, Japan's social insurance systems will continue exacerbating gender inequality instead of reducing it.

### Inadequate Policy Frameworks Targeted for Single Parents

Recent policy shifts have emphasized employment over direct financial assistance, aiming to promote self-reliance among single parents. One prominent example is the

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[132] In Japanese *kakyū nenkin* or 加給年金

[133] Such gender-role-based biases not only disadvantage women in the non-traditional breadwinner model but also men, although those biases are more visible and have led to faster government action to modify them. For example, until 2014, only widowed mothers were eligible to receive the basic survivor's pension, effectively excluding widowed fathers with dependent children. Similarly, until 2010, single fathers were barred from receiving the child-rearing allowance, reinforcing the system's longstanding assumption that caregiving is the exclusive domain of mothers and that fathers, by default, earn sufficient income to forgo public support.

[134] Another example, although not directly analogous, that has a wider impact on women in general is seen in the healthcare system. The lump-sum childbirth allowance [出産育児一時金 in Japanese], offering 500,000 yen [3,333 dollars] to assist with delivery costs, is paid from the husband's health insurance in full-time housewife households. In contrast, it is only paid from the wife's insurance in dual-income households, despite both partners paying premiums. The system defaults to a one-breadwinner model, illustrating that the architecture of social insurance policies is still fundamentally designed around dependent spouses, not working women.

reduction of the child-rearing allowance, accompanied by a push toward job training and employment support.[135] However, although these shifts signal a recognition of the importance of labor market participation, the infrastructure to support such transitions remains weak, particularly for those facing multiple layers of disadvantage, such as caregiving burdens, skill gaps, or unstable living conditions.

As mentioned, Jobs listed on Hello Work are often of extremely low quality in terms of wages and prospects. Many regular job listings on Hello Work offer salaries at or sometimes below the level to sustain a quality of life, demonstrating that even full-time work does not guarantee economic stability. Moreover, non-regular jobs lack benefits such as health insurance or paid leave. Government reporting highlights employment *rates* while ignoring indicators like income, stability, or long-term sustainability. For single mothers, the challenge is not whether they can find *a* job, but whether they can find *decent* work that leads to financial recovery. Policy evaluation metrics should thus shift from raw employment figures to more qualitative indicators, such as access to living wages and stable career paths.

Taken together, these institutional shortcomings reveal an outdated and, at times, counterproductive system. For single mothers, navigating this patchwork of mismatched and often punitive rules becomes an added burden layered atop persistent economic hardship. Moreover, employment-centered policies frequently overlook the quality and sustainability of work. Existing systems fail to guarantee decent employment, jobs compatible with family responsibilities, and adequate hours, stability, and benefits. Without a fundamental shift toward policy frameworks that acknowledge the complexity of women's lives and reward resilience rather than reinforce dependency, poverty will continue to be reproduced by the mechanisms intended to alleviate it.

## 3.3 Structural Barriers in Japan's Employment System: Why Decent Work Remains Out of Reach for Women

While social policy reforms are often discussed in relation to poverty among women, especially single mothers, these efforts cannot succeed without a corresponding transformation in the employment system itself. Japan's corporate structures were not built with caregiving women or re-entry workers in mind. Instead, they are the legacy of a postwar model that assumed long-term, uninterrupted employment by men, hired straight out of university, promoted by seniority, and supported by stay-at-home spouses. Over time, these systems have become rigid institutional frameworks that continue to define access to "decent work," while systematically excluding those who deviate from the norm. This section examines how Japan's employment architecture, hiring practices,

[135] (Ministry of Health, Labour and Welfare, 2011)

internal labor systems, and benefit structures sustain structural inequalities and block many women, particularly single mothers, from regaining economic independence.

### Rigid Employment Architecture and the Penalty of Career Disruption

Japan's employment system is characterized by long-standing practices, lifetime employment, seniority-based promotion, mandatory retirement, personnel transfers, and mass recruitment of new graduates, which were designed to support uninterrupted, male-dominated career trajectories.[136] While these practices once contributed to postwar economic growth and job stability, they now act as systemic barriers for anyone whose career path does not align with this model, especially women who take time away for childbirth, caregiving, or spousal relocation.

The rigidity of this system means that a person's career trajectory is largely determined at graduation. Those who enter through the new graduate pipeline are slotted into roles with long-term development and internal promotion. At the same time, mid-career hiring remains rare, and non-regular employment offers no path to advancement. The system returns no clear route once a woman steps off this track. Employers may not consider a career break a personal failing, but in selection and evaluation processes, such gaps are nonetheless viewed as disadvantages compared to continuous employment histories.

Structural role divisions within companies reinforce this exclusion. The split between career-track and general-track positions continues segregating women into low-mobility, low-autonomy roles. These positions typically involve administrative work, lack opportunities for promotion, and do not facilitate the development of portable skills that retain market value outside the context of a specific firm. Once women leave, they lose income and the reputational capital associated with the company's brand, leaving them ill-equipped to re-enter at a similar level elsewhere.

These career disruptions carry long-term costs in a system that does not offer structured re-entry or lateral mobility. Without the institutional means to reintegrate or advance, women are pushed toward lower-paying, less stable, and often non-regular roles. This is not due to a lack of skill or ambition, but to the cumulative penalties imposed by a labor system never designed with them in mind.

### Social Insurance and Tax Systems Embedded in Work Policies That Reinforce Inequality

Maternity and childcare leave policies further reveal the system's contradictions. On paper, Japan offers generous parental leave, especially for full-time regular employees

[136] See more about the Japanese HR system, including the rotation program, in "Appendix 3: Traditional Practices of Japanese Companies."

covered by employee insurance. Yet in practice, access is sharply divided. Only those securely employed in large corporations can take extended leave with financial support, while non-regular workers, freelancers, and single mothers are often excluded.[137] Even among those eligible, important nuances warrant scrutiny.

Extended parental leave is undeniably necessary today, given that women still disproportionately shoulder caregiving and domestic responsibilities. However, this necessity stems from a broader environment that does not expect fathers' involvement or provide adequate external caregiving infrastructure. Cultural expectations, often internalized by women themselves, reinforce the belief that mothers should remain at home with young children, further entrenching gender roles.

Moreover, the structure of parental leave protections creates perverse outcomes. If extended leave beyond one year is taken voluntarily, that choice should be respected. Yet the current system places the burden of job protection on employers, blocks new hiring during absence, and demands extended financial support from social insurance. In a genuinely equitable labor market, women could leave and re-enter the workforce on their terms. The need for such heavy protection exists only because re-entry is so challenging.

As a hiring manager, I have witnessed firsthand the distortions this system creates. One interview with a contract worker remains etched in my memory. She had been hired to cover for a regular employee on childcare leave. During that period, the regular employee became pregnant again, extending her absence for over two years while receiving childcare allowance. Despite performing at least as well as her predecessor, the contract worker was dismissed upon the return of the regular employee. "I can't say I'm not envious," she confided. "That's why I'm really hoping to find a regular position next." Her experience is not an outlier. Stories like hers reveal the sharp divide between those shielded by institutional frameworks and those left unprotected.

Conversely, I have also faced situations where even high-performing contract workers covering absences had to be terminated because securing permanent headcount was prohibitively difficult. While Japan has implemented frameworks to convert contract workers to regular employees after five years and dispatch workers after three, the real-world impact of these reforms remains limited. Systematic empirical analysis is needed to assess conversion rates and their contribution to reducing employment insecurity.[138]

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[137] As of 2024, allowances during leave, such as maternity leave allowance or childcare leave allowance, are only available to those enrolled in employee insurance.

[138] In Japan, there are two main types of employment frameworks for dispatched workers. (1) Registration-type dispatch: workers sign a fixed-term employment contract with a staffing agency for each assignment and are employed only while work is available. If working conditions meet legal thresholds (such as minimum working hours and contract duration), they are eligible for the staffing agency's social insurance and benefits. (2) Permanent employment dispatch: workers

Japan’s employment and benefit systems are not simply failing to support women; they are systematically reinforcing exclusion. The architecture of corporate HR practices and state-aligned insurance schemes protects a narrow subset of workers while rendering others, particularly single mothers, invisible or undeserving. Even policies framed as gender-equal often serve to entrench traditional roles or sideline those outside the regular employment system. As long as employment, family, and contribution are defined through this narrow lens, decent work will remain inaccessible for many women. The result is a labor market and welfare regime that doesn’t just fail to protect --- it actively produces inequality.

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have an indefinite-term employment contract with the staffing agency. They are continuously employed with full access to the agency’s social insurance and benefits, regardless of assignment status. Separately, contract employees (those directly employed by companies) are generally covered by the company's social insurance and benefits if their working conditions are comparable to full-time employees; the primary distinction from regular employees lies in the presence of a fixed term of employment, and, consequently, much larger exposure to the risk of being let go. While the Labor Standards Act’s dismissal regulations also apply to fixed-term (contract) employees, mid-term termination of such contracts is treated differently from dismissal. In practice, the termination of a fixed-term contract is subject to less stringent scrutiny than the dismissal of a regular employee. Additionally, there is no penalty for simply choosing not to renew a fixed-term contract. As a result, many companies adopt rolling contract renewals to preserve flexibility in terminating employment without penalty, often up until just before the five-year threshold for contractors and the three-year threshold for dispatch workers, which would otherwise require conversion to regular employment. This practice persists even in cases where both the company and the employee were satisfied with the arrangement and would have preferred to continue, were it not for the mandatory conversion rule.

# Chapter 4: The Current Ecosystem of Support – Structures, Gaps, and Barriers

While Japan has developed a range of support mechanisms for single mothers across public agencies, nonprofit organizations, and private initiatives, the current ecosystem remains fragmented, reactive, and misaligned with real-life needs. According to a former teacher who has extensively dealt with children from single-parent households, “the greatest issue may not be the absence of support, but rather that much of the existing support fails to reach those who need it."[139] This chapter maps the existing support landscape, highlighting the strengths and critical structural gaps that leave many single mothers underserved. Diagnosing systemic pain points and mismatches builds the foundation for reimagining a more coherent, user-centered support system in the following chapters.

## 4.1 Mapping the Ecosystem

Japan’s assistance system for impoverished women and children comprises various actors, including government agencies, nonprofit organizations (NPOs), grassroots community initiatives, and private sector programs. Although each contributes essential services, their efforts often operate in parallel, with limited coordination or shared strategy. The result is a fragmented, uneven, and difficult-to-navigate landscape that too frequently fails to reach those most in need.

Single mothers, who face significant economic and social hardships, must navigate this disjointed system while simultaneously managing employment, caregiving, and household responsibilities. Despite various policies, subsidies, and services to support low-income families, a stark gap remains between formal provisions and lived experiences. Bureaucratic inefficiencies, underfunding, societal stigma, rigid eligibility criteria, and overwhelming information asymmetry all contribute to these persistent gaps.

This chapter explores the architecture and dysfunctions of the current support ecosystem. It first maps the roles and limitations of the primary actors --- governmental, nonprofit, and private --- and then examines the systemic weaknesses that undermine adequate support, including chronic funding shortages, a bias toward emergency-based assistance, operational inefficiencies, and information fragmentation. It further brings in the perspectives of single mothers themselves, illuminating how these barriers are felt on the ground across different stages of their life journeys. Through this dual lens, both structural and experiential, this chapter highlights why incremental reforms are insufficient and why an integrated redesign of the support ecosystem is urgently needed.

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[139] (Anonymous, personal communication, October 17, 2024)

## 4.2 The Key Actors and Their Roles

The support ecosystem for single mothers in Japan comprises diverse actors operating under distinct mandates, capacities, and constraints. While the national government establishes policy and fiscal frameworks, local municipalities and nonprofit organizations (NPOs) bear the primary burden of service delivery. The private sector, meanwhile, remains a largely untapped source of potential support. (See “Figure 5: Existing Support Ecosystem – Roles and Flows among Key Actors.”) Understanding the strengths and limitations of each actor is essential for diagnosing why assistance so often fails to reach those who need it most.

### National Government

The national government plays a central role in shaping Japan’s welfare landscape. It formulates legal frameworks, administers universal insurance and welfare systems, and allocates funding to local municipalities and NPOs. Key initiatives include the Child-Rearing Allowance and the Single-Parent Comprehensive Support Grant.[140] However, despite these contributions, national-level policies are often developed far from the frontlines, emphasizing self-reliance and cost-efficiency over long-term stability.

Innovations such as repurposing dormant bank accounts for social projects and pilot efforts with Social Impact Bonds (SIBs; explored further in “5.4 Strategic Pathways and Business Models for Inclusive Engagement”) have emerged but remain limited in scale. Efforts to streamline services via a new identification system like "My Number" to manage social insurance and assets holistically also show promise, yet sector-wide integration is incomplete, and privacy concerns persist.

Critically, policymaking suffers from fragmentation. Ministries handling welfare, education, labor, and gender equity often operate in silos, hampering integrated responses to the cross-cutting needs of single mothers. Budgetary allocations also reflect limited prioritization: while significant sums are directed to elderly care, spending on family and child benefits remains modest by OECD standards and relative to the need scale.[141]

### Local Municipalities

Tasked with operationalizing national frameworks, local municipalities serve as the immediate point of contact for most single mothers seeking assistance. Their role is

[140] There are also other programs such as Hello Work that are not exclusive for single mothers.

[141] Japan’s public spending on family benefits reached only 2.0% of GDP in 2020, below the 2.1% OECD average, suggesting ample room to strengthen anti-poverty measures for single mothers and children. (Children and Families Agency, 2023b)

vital but highly variable: some municipalities innovate creatively, while others remain mired in bureaucratic rigidity.

Service quality often depends on the skills and attitudes of frontline staff. Many single mothers report encountering judgmental or indifferent treatment at local welfare offices, deterring them from seeking help. Even the Mother and Child Independence Support Officers, who are expected to provide professional support to single mothers, may not possess adequate expertise. The Ministry of Health, Labour and Welfare has raised this concern in its report *Current Status and Policy Challenges in Supporting Single-Parent Families*, noting that "given the high proportion of part-time positions and an average tenure of just five years (with variation across municipalities), it is possible that sufficient professional expertise to effectively carry out the role is not being ensured."[142] This results in a limited understanding of the relevant systems and can lead to a lack of psychological sensitivity toward vulnerable populations.

Nevertheless, examples of promising innovation exist. Some municipalities have begun integrating digital tools to improve access, while others partner with NPOs to expand services. However, realizing local municipalities' full potential requires more substantial fiscal support, consistent staff training, and a paradigm shift toward user-centered, proactive engagement rather than reactive crisis management.

### NPOs and Community-Based Organizations

Nonprofit organizations fill critical gaps left by public systems. Operating close to communities, NPOs provide direct services such as food distribution, housing support, legal advice, and job training. Their relational proximity enables them to build trust with single mothers who may distrust formal institutions.

Holistic models pioneered by groups like KidsDoor and Single Mother Sisterhood emphasize subsistence aid, dignity, community, and self-empowerment. However, chronic underfunding, reliance on volunteer labor, and limited access to digital infrastructure constrain their scalability and sustainability. Leaders often spend significant time securing funding, diverting energy from core programmatic work.

While some corporate partnerships offer valuable pro bono expertise or donations, such collaborations remain exceptions rather than norms. Providing personalized assistance and trust-building are critical but resource-intensive. Despite their agility and dedication, NPOs must overcome structural resource shortages to act as durable pillars of the ecosystem.

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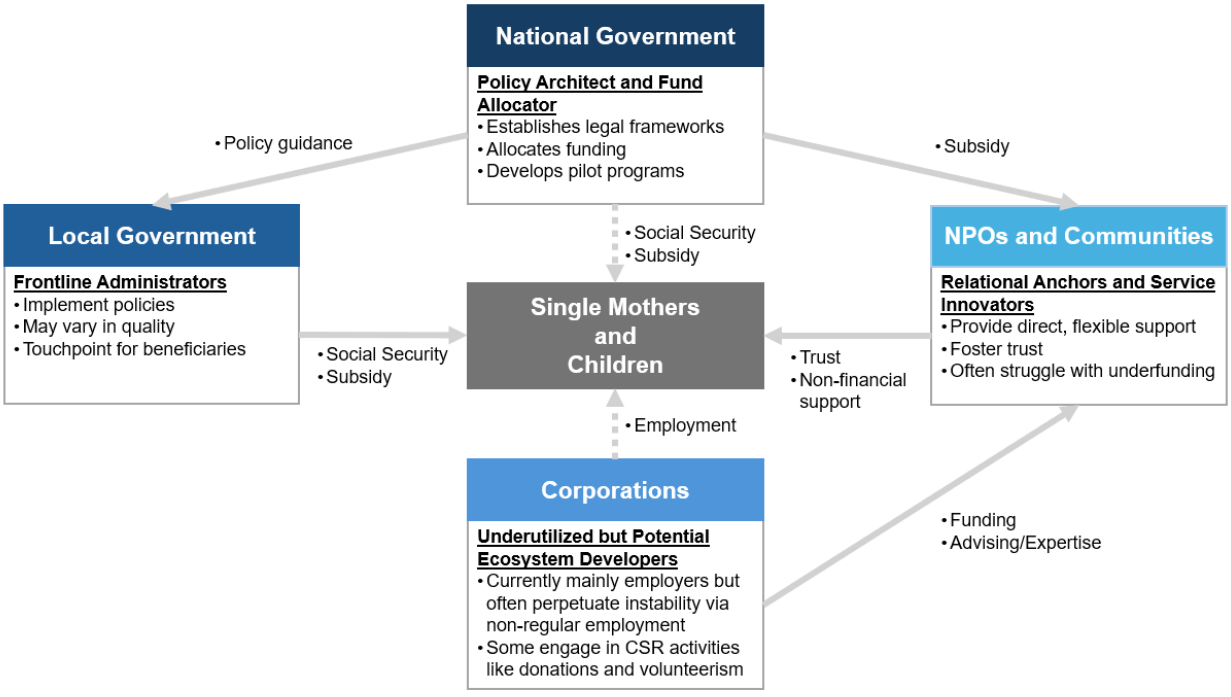
[142] (Ministry of Health, Labour and Welfare, 2011)

### Private Sector and Employers

The private sector remains a largely underleveraged actor in the support ecosystem. As employers, companies have direct influence over the economic stability of single mothers, yet corporate practices often perpetuate precarity through low wages, limited benefits, inflexible work arrangements, and instability.

Where they exist, corporate social responsibility (CSR) initiatives tend to be fragmented and disconnected from core business strategies. As employers and ecosystem developers, greater corporate engagement could significantly enhance stability and upward mobility for single mothers. Unlocking this potential will require shifting from passive support to active social value co-creation, a theme further explored in "Chapter 5: Redesigning the Ecosystem – Toward Inclusive, Life-Stage-Aligned Support."

**Figure 5: Existing Support Ecosystem – Roles and Flows among Key Actors**

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## 4.3. Structural Barriers: Why the System Fails Functionally

While a wide range of actors nominally provide support to single mothers, the system as a whole remains functionally weak. This chapter identifies four interlocking structural barriers — chronic underfunding, a reactive bias toward emergency assistance, operational inefficiencies, and fragmented information systems — that collectively undermine the ecosystem's effectiveness. These systemic weaknesses not only diminish

service quality but also create high barriers to access, perpetuating precarity among those the system intends to help.

### Chronic Underfunding and Financial Instability

The support ecosystem suffers from persistent financial instability across both public and nonprofit sectors. Nonprofit organizations often rely on short-term, project-based grants that fail to cover essential operating costs, leading to staff shortages, burnout, and an inability to scale services. Public funding, while substantial in aggregate, is fragmented across ministries and rarely prioritized toward high-need populations such as single mothers. As a result, many critical services remain chronically under-resourced, affecting both availability and quality.

### Bias Toward Emergency-Based Assistance

The system remains overly oriented towards visible, immediate crises rather than preventive, long-term empowerment. This partially reflects limited funding, which is below the international average, and institutional capacity, which makes short-term, reactive measures more feasible than sustained, upstream investment. Government programs often measure success by rapid employment outcomes or emergency aid delivered, rather than sustainable life improvements. As a result, single mothers frequently cycle through periods of crisis and instability without receiving proactive support that could have prevented hardship in the first place.

### Operational Inefficiency and Over-Reliance on Manual Labor

Support services across the public and nonprofit sectors remain heavily dependent on manual, labor-intensive processes. Application procedures for public programs are bureaucratically complex and time-consuming, deterring many eligible individuals from accessing aid. On the provider side, reliance on volunteer labor and minimal digital infrastructure severely limits service scalability and quality.

For single mothers juggling caregiving, employment, and emotional stress, this inefficiency imposes prohibitive time and psychological costs. Many abandon application processes midway, overwhelmed by repeated document submissions, inflexible office hours, and opaque eligibility criteria.

While human-centered engagement remains crucial, there is an urgent need to automate routine administrative tasks, streamline case management, and reduce transactional burdens, freeing human resources for personalized, relational support.

### Fragmentation and High Information Cost

The fragmented nature of Japan's support ecosystem poses one of the most significant barriers to access. Information is scattered across multiple government agencies, local municipalities, and nonprofit organizations, with little integration or coordination. Navigating this landscape requires time, persistence, and high levels of informational literacy --- resources that many single mothers, already stretched thin, cannot easily spare. Even I, with far more time and resources than most single mothers, often found it daunting to locate the right information and services during my research.

Users frequently report learning about programs too late, encountering confusing or contradictory information, and facing disjointed referrals between agencies. For example, the Report on Single-Parent Families reveals that only 3.2% of single mothers have used the highly professional occupational training allowance program. Of the 96.8% who have never used it, 44.5% responded that they didn't know about the program as the reason for not having used it.[143] This asymmetry of information, exacerbated by the passive stance of public institutions, leads to repeated cases where individuals cannot apply simply because they are unaware of their options. These inefficiencies waste administrative resources, erode trust, and discourage continued engagement with the system.

Simplifying language, consolidating access points, proactively guiding users across services, and training frontline staff in trauma-informed communication are critical priorities for reducing informational barriers and ensuring eligible women can effectively access the support they need.

## 4.4 Life Stage-Specific Gaps: The Single Mother Journey

Beyond systemic structural barriers, Japan's support ecosystem fails to recognize the evolving needs of single mothers across different life stages. Single mothers are not a homogenous group; their challenges shift dramatically depending on age, family circumstances, employment status, and psychological condition. This section introduces the "**Single Mother Journey**" framework, a dynamic lens inspired by service design thinking, which maps out the critical inflection points in the trajectory of single mothers. Understanding these life stages reveals where and how systemic support often fails to align with real-world needs. (See "Figure 6: Necessary Support Structures by Life Stage for Single Mothers." [144])

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[143] (Ministry of Health, Labour and Welfare, 2021)

[144] The table uses a simple color-coded system to indicate support availability in the current ecosystem: green for confirmed programs, orange for partial or limited coverage, and red for areas where support is absent. While green signifies existence, it does not imply adequacy in scale, reach, or effectiveness, a limitation that must be acknowledged.

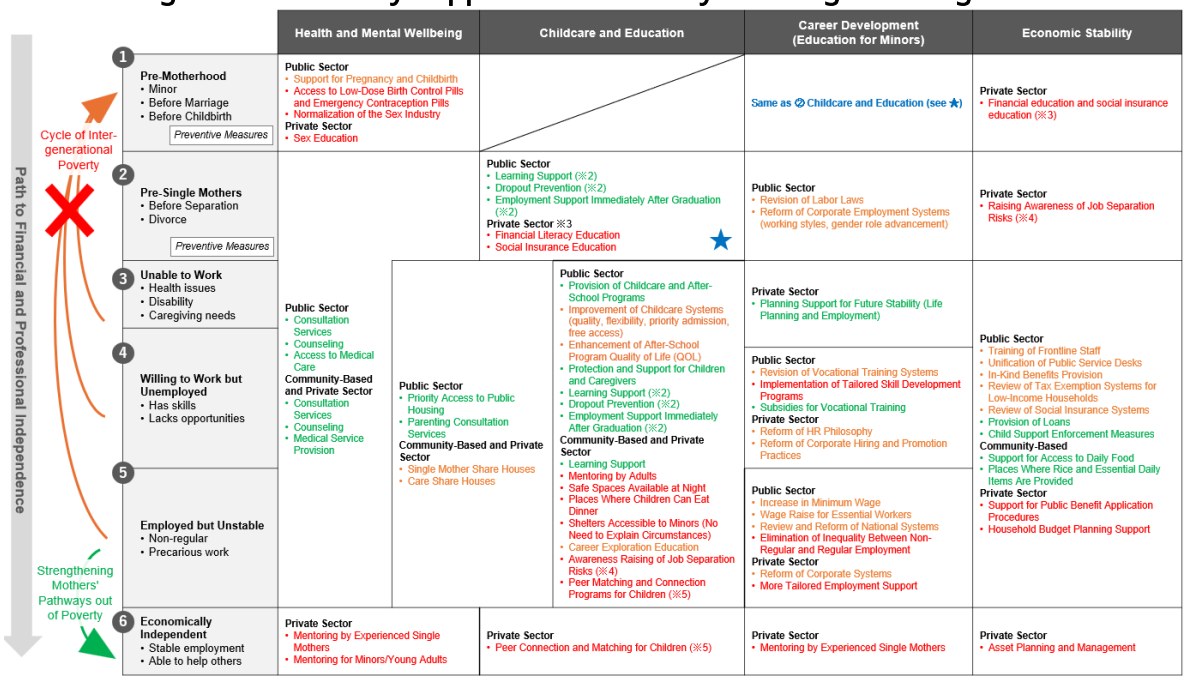
The journey is segmented into six stages, which together represent a spectrum of stability and vulnerability:

1. **Pre-Motherhood – Minors and Young Adults**
   This group includes girls and young women who are not yet mothers but are statistically more likely to become vulnerable in the future due to socioeconomic disadvantage, family background (often as children of single mothers), gendered expectations, or lack of access to opportunity. Preventive interventions for this group, such as financial literacy, social insurance education, early career counseling, and awareness of legal and reproductive rights, remain nonexistent or tokenistic. The current system fails to invest in the foundational resilience-building that could prevent future hardship, allowing risk factors to accumulate until a crisis becomes inevitable silently. This group may include children of single mothers, reflecting the generational cycle of risk and hardship.
2. **Pre-Single Mothers – Married Women at Risk of Future Vulnerability**
   These women may appear economically secure but remain deeply vulnerable to shocks such as divorce, domestic violence, or widowhood. Addressing this group requires sensitivity, as raising concerns about future economic risks with full-time homemakers may feel intrusive, condescending, or accusatory. Some households may also appear economically secure, further complicating the discussion. Few policies support these women in gaining financial literacy, contingency planning, or workforce re-entry before a crisis occurs. Preventive support is structurally underserved, and this gap contributes directly to the later escalation of economic hardship. The objective is to broaden women's options and agency while respecting their life choices.
3. **Single Mothers Unable to Work**
   This group includes those dealing with trauma, illness, intensive caregiving, or mental health issues. Their immediate need is stability and recovery, not rapid reintegration into the labor market. Yet current systems often fail to provide dignified, ongoing support in these cases, offering little in the way of accessible, high-quality aid that respects their recovery timelines. Service information remains fragmented and complex, compounding the emotional toll on already overwhelmed individuals.
4. **Single Mothers Willing to Work but Unemployed**
   These individuals are motivated but unable to find employment due to skill mismatches, stigma, or caregiving conflicts. Traditional job placement programs prioritize placement speed over job quality and do not adequately address psychological barriers or long-term career trajectories. The interventions should not only focus on job matching or vocational training but

also provide mental health support, flexible job placement services to access decent jobs, and accessible re-skilling pathways for a sustainable life.

5. **Employed but Unstable Single Mothers**
   Although technically employed, women in this category remain in unstable, non-regular positions with low wages and few benefits. This group is especially at risk of falling through the cracks, losing eligibility for aid without gaining absolute economic stability. Programs that could offer transformative support, such as stipends for upskilling or advanced training, often fail to reach them due to rigid eligibility rules, limited capacity, or incompatibility with childcare duties. The system frequently withdraws assistance just as support is still urgently needed.
6. **Economically Independent Single Mothers**
   A relatively small segment of the population, these mothers have achieved long-term stability through social capital, higher education, or progressive workplace policies. Ironically, many government and private programs are implicitly designed with this group in mind, assuming digital literacy, flexible schedules, and employer support, thus marginalizing the more vulnerable majority. Meanwhile, jurisdictional and regional disparities in support delivery further compound inequities, leaving access to aid dependent on geographic and administrative happenstance rather than actual need.

## Figure 6: Necessary Support Structures by Life Stage for Single Mothers

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See Appendix for an enlarged version

This segmentation reveals that many women fall through the cracks because the system does not account for where they are in their journey. For example, preventive interventions in Stages 1 and 2 are virtually nonexistent, and support in Stages 3–5 is overly focused on labor market attachment without regard for caregiving realities or the reach for a decent living. Moreover, children of mothers in vulnerable segments are at risk of entering Stage 1 with compounded disadvantage, creating a self-reinforcing cycle of intergenerational poverty. The cycles from Stages 3, 4, and 5 to Stage 1 must be broken.

Recognizing and responding to the diversity of life stages is thus not just a design challenge but a matter of desperate need. A responsive ecosystem must offer stage-appropriate interventions: early-stage empowerment and education, stabilization and trauma care in crisis, and long-term career support and community rebuilding in transitional stages. Without this, no amount of funding or goodwill can make the system truly effective. One NPO leader aptly noted, “Only about 20% of single mothers manage to use these programs to escape poverty, and those are often the ones who would have succeeded anyway. The other 80% are overwhelmed and lost.” The absence of holistic, life-stage-aligned logic undermines efficiency, erodes equity, and perpetuates vulnerability.

In the next chapter, we move from diagnosis to design. Drawing on emerging innovations and international parallels, “Chapter 5: Redesigning the Ecosystem – Toward Inclusive, Life-Stage-Aligned Support” proposes a reimagined ecosystem structured around collaboration, life-stage responsiveness, and proactive support for single mothers and their children.

# Chapter 5: Redesigning the Ecosystem – Toward Inclusive, Life-Stage-Aligned Support

The preceding chapter revealed that Japan's existing support system for single mothers, though extensive on paper, is fundamentally fragmented, reactive, and misaligned with the lived realities of those it seeks to serve. Chronic underfunding, a bias toward emergency interventions, operational inefficiencies, and the failure to accommodate diverse life stages and family structures collectively undermine the system's effectiveness. While multiple actors contribute essential services, their efforts often remain siloed, leaving single mothers to navigate a maze of disconnected programs under immense personal strain.

This chapter moves beyond diagnosis to design. It asks how existing gaps can be patched and how the ecosystem can be reimagined to better serve women and children living in poverty. It seeks to envision an integrated, adaptive support infrastructure, one built not around institutional convenience, but around the evolving needs of single mothers across their life journeys.

To organize this transition, the chapter is divided into three parts:

- **WHAT-1:** defines the principles of a future-ready, inclusive ecosystem.
- **WHAT-2:** defines structural features of the ecosystem.
- **HOW:** addresses the practical challenges of implementation, examining the institutional, structural, political, and cultural barriers that must be overcome, and proposing actionable models for transformation.

Building a life-stage-aligned, inclusive ecosystem is not a task for the government alone. It requires the active participation of corporations, local municipalities, nonprofit organizations, communities, and education sectors. Together, these actors must form a coherent support system that mitigates immediate hardship and empowers single mothers to build stable, self-sustaining futures. The following sections map this vision in detail.

## 5.1 Design Principles for a Future-Ready Ecosystem (WHAT-1)

Redesigning the support ecosystem for single mothers requires more than scaling existing programs or introducing isolated innovations. It demands a fundamental shift in how institutions conceptualize, structure, and deliver support --- one grounded in the lived trajectories of women and responsive to the systemic barriers they face. This section proposes three core design principles that should guide the construction of a future-ready, inclusive support system: life-stage alignment, equity and inclusion, and collaborative infrastructure.

### Life-Stage Alignment

Single mothers' needs evolve dynamically across different life phases, from adolescence to early adulthood through parenting, career development, and community reintegration. A future-ready ecosystem must recognize the Single Mother Journey as a guiding framework. Preventive interventions should begin long before motherhood, integrated into schools and early adulthood institutions. Stabilization support must address trauma recovery, caregiving burdens, and workforce reentry challenges, while later-stage programs should promote sustainable career development and long-term security. Aligning interventions with life-stage realities transforms support from episodic crisis management to a continuum of empowerment.

### Equity and Inclusion

An inclusive ecosystem acknowledges that structural inequalities, especially gender, caregiving, employment, and education, require explicit and sustained correction. Generic welfare models that presume equal starting points risk perpetuating disadvantage.

Equity-driven design mandates targeted support for structurally marginalized groups, particularly single mothers navigating poverty. This means building systems that actively lower informational, emotional, and logistical barriers to access; developing user-centered outreach models; and ensuring that evaluation metrics capture participation rates and substantive improvements in stability, dignity, and agency.

Equity must also be intersectional, sensitive to how age, disability, migration status, and regional disparities compound exclusion.

### Collaborative Infrastructure

No single sector can solve systemic exclusion alone. A future-ready support ecosystem must be inherently collaborative, integrating the strengths of multiple actors:

- **The national government** must shift from fragmented, reactive policy implementation to systemic leadership that ensures equitable, preventive, and coordinated support across jurisdictions and life stages.
- **Local governments** must move from administrative gatekeeping to proactive ecosystem coordination.
- **NPOs and community-based organizations** must be recognized as vital relational anchors, not secondary service providers.
- **Corporations** must shift from peripheral CSR initiatives to core organizational redesign as employers and ecosystem developers.
- **Education institutions,** including schools, universities, and online education providers, must embed preventive support mechanisms into early life stages.

Collaboration should be designed into the ecosystem's architecture, supported by data-sharing agreements, co-developed service models, and aligned incentives that reward collective impact rather than siloed performance.

Together, these three principles offer a blueprint for an ecosystem that meets single mothers where they are, reacting to crises and enabling resilient, empowered futures across generations.

## 5.2 New Ecosystem Player Map (WHAT-2)

A future-ready support ecosystem for single mothers must be built not as a patchwork of parallel efforts but as an integrated network of co-actors, each contributing unique capacities toward a shared goal of inclusion and empowerment. This section outlines the evolving roles of five key players: the national government, local municipalities, NPOs and community-based organizations, corporations, and educational institutions. These actors are not interchangeable; each must embrace responsibilities shaped by its structural position, public legitimacy, and resource access.

### National Government: From Policy Fragmentation to Systemic Stewardship

The national government holds critical legislative, fiscal, and symbolic authority. Yet, its current approach remains fragmented, overly reactive, and insufficiently responsive to the diverse needs of single mothers across life stages. Policies are often siloed by ministry, narrowly targeted, or inconsistently implemented across regions.

The national government must move from patchwork policy deployment to systemic stewardship to drive meaningful ecosystem transformation. This entails:

- Establishing cross-ministerial coordination mechanisms grounded in user-centered outcomes, not administrative convenience
- Embedding preventive, life-stage-based approaches into national policy frameworks and budget priorities
- Creating accountability structures and funding models that incentivize local innovation while ensuring baseline equity nationwide
- By exercising its leadership role as a regulator and systemic enabler, the national government can shift the ecosystem from a reactive safety net to a coherent, preventive support infrastructure.

### Local Municipalities: From Gatekeepers to Coordinators

Local governments currently serve as policy implementers and gatekeepers for access to public support. Yet their performance is highly uneven, constrained by fiscal limitations, staff turnover, and outdated administrative models.

Local municipalities must shift from reactive bureaucracy to proactive coordination hubs to fulfill their potential in the redesigned ecosystem. This involves:

- Convening cross-sector partners and aligning services across silos
- Investing in digital systems that reduce user burden and enhance service integration
- Funding community-based outreach and personalized case management, not just transactional service delivery

By assuming the role of network orchestrators, municipalities can translate national policy goals into place-based, human-centered outcomes.

### NPOs and Community-Based Organizations: Relational Anchors

NPOs provide a human dimension that neither corporations nor bureaucracies can fully replicate. They serve as trusted intermediaries, especially for users who distrust or have been excluded by formal institutions.

In the future ecosystem, NPOs must be equipped to fill policy gaps and co-design and deliver services in collaboration with other actors. This requires:

- Stable, multi-year funding structures
- Access to data and infrastructure
- Inclusion in ecosystem planning and evaluation processes

Rather than treating them as auxiliary or last-resort providers, the system must position NPOs as essential relational anchors, especially in high-trust, high-empathy domains such as trauma recovery, parenting support, and community reintegration.

### Corporations: From Employers to Ecosystem Developers

Corporations are uniquely positioned to influence both economic inclusion and cultural norms. As employers, they must move beyond compliance-based diversity efforts toward structural reform. This includes adopting inclusive hiring, enabling flexible work models, and redesigning evaluation and promotion systems to accommodate diverse life paths, especially for individuals with caregiving responsibilities or career interruptions.

But their role extends beyond the workplace. Corporations can also act as ecosystem *developers*, investing in scalable support models that serve low-income populations through sustainable business models. Examples include:

- Launching social enterprise arms or inclusive service divisions
- Partnering with NPOs and public agencies to deliver training, childcare, or counseling on a scale
- Supporting digital infrastructure for platforms like *mumtec* (discussed in “5.5 Case Concept: *mumtec* – A One-Stop Support Platform for Single Mothers”) that consolidates and personalizes support navigation

Corporations move from peripheral CSR actors to central enablers of structural inclusion in this expanded role.

### Education Institutions: Engines of Preventive Empowerment

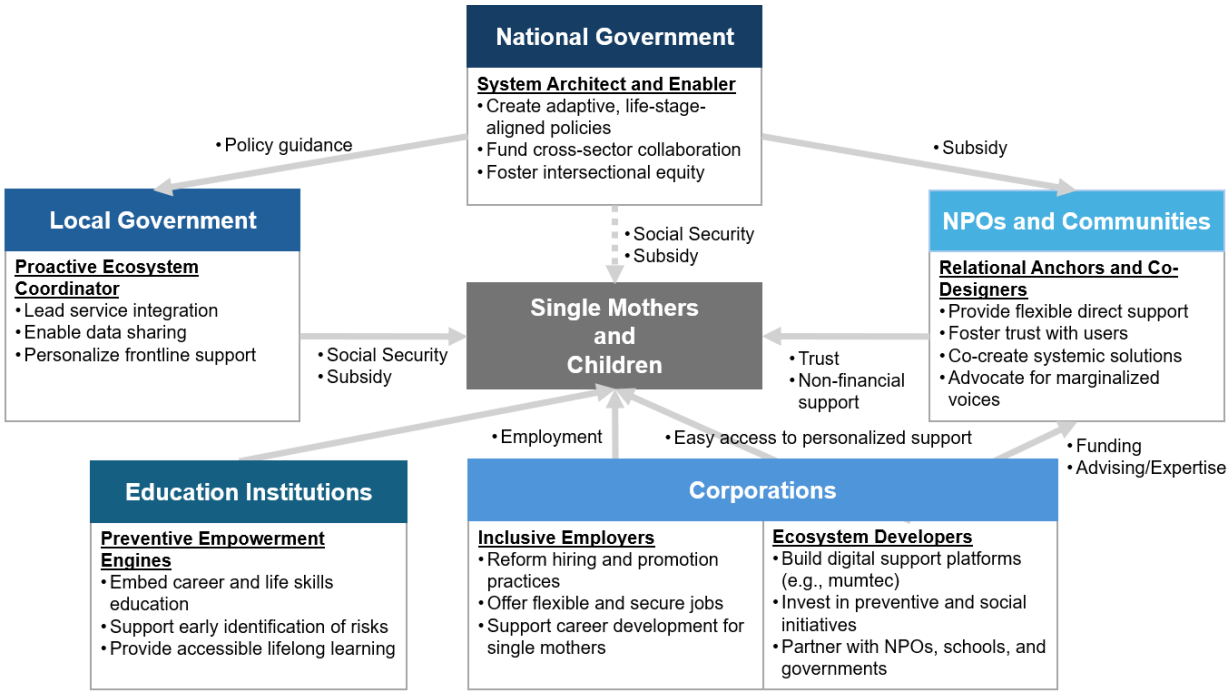
Preventive intervention is the most underdeveloped dimension of the current system. Many vulnerabilities emerge not after single motherhood begins, but well before, during adolescence and early adulthood.

Schools, universities, and online learning platforms must be integrated into the support ecosystem as engines of early-stage empowerment. Their role includes:

- Embedding career education, financial literacy, and legal awareness into curricula
- Partnering with local services to identify and support at-risk students
- Offering accessible microlearning programs for skill development, even before crisis points arise

By reaching women *before* instability becomes entrenched, learning platforms can reshape life trajectories and break intergenerational cycles of exclusion.

**Figure 7: Updated Support Ecosystem – Roles and Flows among Key Actors**

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Together, these actors form the backbone of a reimagined ecosystem, each operating within its domain but coordinated through shared design principles and cross-sector collaboration. The following section turns to practical challenges when implementing such a vision in real-world organizational settings.

## 5.3 Challenges in Realizing the Vision (HOW)

Realizing the envisioned ecosystem requires more than a compelling blueprint; it involves navigating the organizational process of significant structural, political, and cultural designs and challenges[145] deeply embedded in Japan's institutions and social norms. Despite growing awareness of systemic gaps facing single mothers, progress is impeded by rigid employment structures, entrenched political interests, and pervasive cultural attitudes that resist meaningful change. Addressing these multifaceted barriers demands technical solutions and a fundamental realignment of institutional priorities, power dynamics, and societal perceptions.

### Structural Barriers: Systems Misaligned with User Realities

As previously discussed, Japan's current systems of employment, welfare, education, and service delivery are fundamentally misaligned with the realities faced by single mothers. Employment structures prioritize uninterrupted, full-time availability, excluding caregivers from full participation. Public services remain fragmented across ministries, forcing users to navigate disconnected and often contradictory programs. Service delivery methods are bureaucratic and rigid, poorly accommodating the time constraints and emotional burdens that single mothers face. Preventive interventions, such as early financial literacy education and career guidance, are rarely institutionalized, allowing vulnerabilities to deepen over time.

As discussed in the previous chapters, these systemic shortcomings are crucial gaps to fill. Overcoming them will require technical reforms and fundamentally rethinking how institutions define work, support, and user engagement.

### Political Barriers: Power Dynamics and Strategic Exclusion

Even when structural flaws are recognized, realigning the support system for single mothers faces significant political resistance. This resistance is not merely bureaucratic inertia; it stems from deeply entrenched power dynamics and strategic calculations about whose interests are worth prioritizing, and whose can be overlooked.

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[145] (Kellogg & Truelove, 2019c, 2019b, 2019a)

One central axis of resistance lies in the political economy of inclusion and exclusion. Japan's social insurance and welfare frameworks were built to favor regular employees and their dependent spouses, resulting in biased structures such as the Category III system discussed earlier. In an aging society, reforms have lagged in adapting to new realities, particularly regarding the sustainability of the intergenerational pay-as-you-go pension system[146] and the perception of fairness between generations.

Any attempt to restructure the system better to integrate non-regular workers, including single mothers, would inevitably challenge these entrenched privileges. Policymakers, acutely aware of the political sensitivity surrounding Category III and elderly welfare benefits, have sought to avoid backlash by promising financial relief and gradual transitions.[147] In doing so, they tend to prioritize protecting a large, organized voting bloc while continuing to leave structurally marginalized groups outside the sphere of secure, easy access to benefits.

Another axis of resistance lies in the political visibility gap between advantaged and marginalized populations. While powerful constituencies such as regular employees and their dependent spouses are regularly consulted in policy debates, single mothers remain politically disenfranchised. Voter turnout among single mothers is significantly lower than the national average,[148] likely due to time poverty, emotional fatigue, and disillusionment with a system that has consistently failed to represent their interests. As a result, politicians have little strategic incentive to champion their needs. Political energy is directed toward voting blocs that can mobilize, leaving structurally excluded populations invisible in policymaking processes. This dynamic creates a feedback loop of exclusion: political invisibility leads to policy neglect, further eroding trust and participation.

Political resistance is also evident inside corporations. Middle managers, who climbed through traditional seniority-based systems, may resist structural HR reforms such as job-based hiring, result-oriented evaluations, or flexible career paths. Having endured long junior years under rigid hierarchies, these managers are now positioned to benefit from the systems they would be asked to dismantle. Rational proposals for inclusivity and merit-based systems often threaten their status, accumulated privileges, and internal authority. Yet, if such structural transformations succeed, care must be taken to ensure this cohort is not unjustly excluded or alienated in the process. Sustainable reform requires institutional redesign and transitional support that acknowledges the lived realities of those embedded in legacy structures.[149]

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[146] In Japanese *fuka-houshiki* or 賦課方式.

[147] (Hashimoto, 2024)

[148] (Hashimoto, 2024)

[149] Drawing on my professional experience in human resources, I frequently encountered the view that middle managers were disproportionately disadvantaged by Japan's recent work style reforms.

In addition, corporate social responsibility (CSR) departments, the primary advocates for diversity and inclusion initiatives, often hold marginal influence within corporate governance structures. Business units focused on profit generation may view inclusivity efforts as peripheral or even risky, mainly when short-term financial outcomes are challenging to quantify. Moreover, efforts to broaden corporate responsibility toward external social outcomes, such as supporting single mothers or addressing inequality, sometimes provoke internal resistance from stakeholders who benefit from existing systems and norms.

Nonetheless, external pressures are beginning to reshape this landscape. As Japan faces intensified global talent competition, corporations risk losing their most capable, aspirational young professionals to international firms that offer greater flexibility, merit-based advancement, development opportunities for globally competitive portable skills, and diversity of career paths. Some large, traditionally conservative firms have already begun reforming HR policies, signaling that while political resistance to change is powerful, it is not immutable.[150]

In sum, the barriers to ecosystem redesign are not only administrative or economic. They are deeply political. The existing system persistently favors the interests of well-organized, politically visible groups and electorally powerful ones. Even when rational arguments for change exist, vested interests and power structures defend the status quo because they fear losing resources, status, or control. Addressing the structural exclusion of single mothers and other precarious workers thus requires not just technical fixes, but a profound reimagining of political priorities and power distributions within Japan's aging democracy.

## Cultural Barriers: Deeply Embedded Norms and Silent Exclusions

Even when structural reforms are proposed and political resistance is navigated, another powerful barrier remains: culture. Deeply embedded social norms, collective

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[150] Recent developments illustrate this trend. For example, Panasonic Connect President Yasuyuki Higuchi stated that the practice of random "assignment lotteries" for new graduates, which was once the norm in Japan, is now "virtually nonexistent," moving towards more expertise-based career paths. Major life insurance companies and banks have abolished clerical-track positions to address wage disparities. Fujitsu abolished mass hiring of new graduates, shifting to year-round recruitment based on job function and expertise. NEC now offers starting salaries exceeding 10 million yen [66,667 dollars] for IT specialists. Sumitomo Mitsui Banking Corporation has introduced a merit-based salary increase of up to 20% for managers in their 30s, fully abolishing seniority-based promotion systems. ("Panasonic Connect President Yasuyuki Higuchi Says 'Assignment Lottery' for New Graduates Is 'Virtually Nonexistent' [パナソニックコネクトの樋口泰行社長、新入社員の配属ガチャ「ほぼあり得ない」]," 2025; "Farewell to 'Clerical Track': Major Life Insurance Companies and Banks Abolish the Role to Address Wage Gaps [さよなら「一般職」、生保・銀行最大手で相次ぎ廃止－賃金格差是正へ]," 2025; "Fujitsu Abolishes Mass Hiring of New Graduates, Shifts to Year-Round Recruitment Based on Job Function and Expertise [富士通、新卒一括採用を廃止 職務・専門に応じ通年募集]," 2025; "NEC Offers Starting Salaries Exceeding 10 Million Yen for New Graduates Amid Concerns Over Securing IT Talent [NEC、新卒に年収 1000 万円超 IT 人材確保に危機感]," 2019; "Sumitomo Mitsui Banking Corporation to Abolish Seniority System, Boosts Pay for Managers in Their 30s by Up to 20% [三井住友銀行、30 代管理職で年収最大 2 割増 年功序列全廃]," 2025)

beliefs, and shared assumptions about work, family, and deservingness shape how institutions behave and how change is resisted or embraced.

One critical cultural barrier is the enduring ideal worker myth. In corporate and public sector settings, the "ideal worker" is imagined as someone always available, fully mobile, unencumbered by caregiving responsibilities,[151] and, in the Japan-specific context, loyal to a single employer over decades, precisely the "greedy job" described earlier. Single mothers, who must often balance paid work with intensive childcare demands, fundamentally disrupt this model. Even when legal reforms promote work-life balance or flexible arrangements, the cultural prestige associated with long hours, presenteeism, and seniority-based advancement remains deeply entrenched. Those who deviate from this ideal are often perceived as less committed, less reliable, or less deserving of career investment.

Compounding this is a paternalistic welfare culture that frames recipients of public support, including single mothers, not as empowered agents, but as passive beneficiaries deserving of sympathy or moral scrutiny. Assistance is often conditional, framed around proving hardship or demonstrating gratitude, rather than recognizing systemic barriers and supporting long-term empowerment. Such narratives reinforce social stigma and erode the dignity of those seeking help.

Cultural stigma also operates through shame and silence. Seeking welfare support or public assistance is often seen as a personal failure rather than a rational response to systemic exclusion. Many single mothers report feelings of guilt, isolation, and reluctance to access available services, even when they qualify, because of fears about social judgment. In this cultural climate, underutilizing support systems is not simply a function of administrative barriers but of deep psychological and emotional deterrence.

Within corporations, cultural resistance to inclusion further slows change. Integrating diverse work styles, career paths, and life histories often encounters skepticism or passive resistance. Diversity and inclusion initiatives may be considered cosmetic or tokenistic, mainly when business value is hard to quantify immediately. Moreover, addressing externalities, such as the well-being of non-employee populations like single mothers, may be seen as beyond the legitimate scope of corporate responsibility, especially by internal stakeholders accustomed to narrowly shareholder-focused models of success.

In short, even when structures are redesigned and political strategies align, cultural inertia can subtly but powerfully undermine efforts to build a more inclusive, life-stage-responsive ecosystem. Changing culture requires more than policies or incentives; it demands sustained narrative shifts, role modeling by leadership, and the normalization of diverse life trajectories within public and corporate consciousness.

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[151] (Kelly et al., 2010)

## 5.4 Strategic Pathways and Business Models for Inclusive Engagement

Designing a future-ready support ecosystem demands more than recognizing barriers; it requires building strategic pathways that align incentives, reframe narratives, and transform success metrics. To drive inclusive engagement across sectors, businesses, governments, and NPOs must develop models where social impact and organizational self-interest mutually reinforce each other. This chapter outlines practical strategies and business models that overcome resistance and position inclusion as a core driver of innovation, resilience, and long-term value creation.

### Aligning Incentives Across Sectors

A fundamental barrier to inclusion lies in the perceived misalignment between social impact and organizational self-interest. To overcome this, actors must develop business models and incentive structures that make supporting single mothers and structurally excluded groups *ethically compelling and strategically advantageous*.

One promising mechanism is the Social Impact Bond (SIB), an innovative financing model that links private investment to achieving specific social outcomes. Under an SIB arrangement, private investors provide upfront capital for social programs, and government entities repay the investment, often with a return, only if predetermined outcomes are successfully achieved. This structure incentivizes efficiency, data-driven management, and outcome-based accountability, making it well-suited for initiatives that empower vulnerable populations while demonstrating measurable results. However, Japan's local government systems often require time to adapt to such models, and most current initiatives remain in the pilot stage. (See "Appendix 8: Social Impact Bond" for a detailed explanation on how SIBs work.)

At the same time, broader partnerships between private firms, governments, and NPOs can create shared value chains: systems in which the success of vulnerable groups also enhances the long-term sustainability of businesses and communities. Inclusive service design, such as flexible work arrangements, affordable childcare collaborations, or microlearning programs targeting career re-entry, can tap into underutilized labor pools while strengthening organizational resilience.

Innovative models such as Andela and M-Kopa offer valuable insights. Andela trains and places talent from underserved regions into remote roles with international companies, using a recurring revenue model that incentivizes long-term success rather than short-term placement. They also provide continuous career development support to build sustainable careers. Similarly, M-Kopa enables low-income households in Africa to access technology through micro-leasing structures, lowering the barriers to critical

resources. Adaptations of such models could offer new pathways for supporting single mothers and other structurally marginalized groups in Japan to gain IT literacy.[152]

While individual preference should be respected, leaving development entirely to the individuals and broadly reimbursing vocational training costs is insufficient. Instead, by fostering talent that aligns with market needs, we can prevent mismatches between supply and demand and help address labor shortages. A mutually beneficial, win-win relationship is essential for individuals and the broader system.

Rather than treating inclusion as a philanthropic add-on, future-ready actors must embed it into their core value propositions.

### Overcoming Psychological and Political Barriers

Beyond structural and economic obstacles, psychological and narrative barriers inhibit change. Within corporations, there is often unease about "profiting from vulnerable populations" or skepticism toward initiatives whose short-term financial returns are difficult to quantify. In an interview with a subject-matter expert, I asked why so few for-profit enterprises serve low-income groups like single mothers. The response cited both economic challenges, such as reliance on subsidies, and a deeper cultural barrier: in Japan, profiting from support for the disadvantaged is often viewed as inappropriate or exploitative, inviting social scrutiny.

To overcome these barriers, actors must reframe inclusion not as charity but as a strategy. Investing in the long-term stability of marginalized groups generates ripple effects: healthier employees, expanded consumer markets, stronger communities, and enhanced corporate reputations. Rather than apologizing for profitability, organizations can normalize the idea that doing good and doing well are mutually reinforcing goals.

Highlighting domestic and international success stories where inclusive initiatives have bolstered innovation, market share, and employee loyalty will be critical to shifting internal narratives. Leaders must also frame inclusion as a form of risk management: insulating organizations against reputational damage, demographic decline, and the rising costs of social instability, which after all would disbenefit the taxpayers, i.e. their employees.

### Leveraging Global Competitive Pressure

Japan’s corporate sector does not operate in isolation. As mentioned, in an era of intensified global talent competition, traditional lifetime employment models and rigid workplace cultures are losing appeal to younger, highly mobile professionals.

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[152] (Elkins et al., 2021; Andela, n.d.; Rangan et al., 2024; *M-KOPA*, n.d.)

Rather than resisting this trend, companies can harness global competitive pressure as a catalyst for change. Flexible hiring practices, diverse leadership pipelines, and inclusive workplace cultures are increasingly necessary to attract and retain top talent from Japan and globally.

As seen, leading firms are beginning to pivot: offering more flexible career paths, dismantling rigid seniority systems, and integrating ESG (Environmental, Social, and Governance) principles into corporate strategy. These changes are not acts of altruism but strategic adaptations to a shifting global landscape. Inclusive support for single mothers and other structurally excluded groups must be positioned as part of this broader modernization effort.

### Transforming Corporate and Public Metrics

Finally, successful ecosystem redesign requires a shift in how success is measured. Traditional performance indicators, short-term profits, employment placement rates, or program participation numbers often fail to capture the more profound impacts of inclusion initiatives.

Instead, actors must adopt ecosystem health indicators: metrics that assess improvements in life stability, career resilience, service accessibility, and intergenerational mobility. Public agencies can track long-term reductions in welfare dependency or poverty persistence; corporations can measure employee engagement, retention, and productivity across diverse demographic groups.

By aligning measurement frameworks with ecosystem goals, actors can create a feedback loop that reinforces inclusion, not just as an ethical ideal, but as a strategic necessity.

## 5.5 Case Concept: *mumtec* – A One-Stop Support Platform for Single Mothers

This section proposes a prototype model to operationalize the vision of a life-stage-aligned, inclusive ecosystem: ***mumtec***, a centralized, digitally enabled platform designed to consolidate fragmented support services and empower single mothers as active agents in their life trajectories.

Rather than creating new services from scratch, *mumtec* aims to integrate, personalize, and streamline access to existing public, private, and nonprofit resources, lowering informational barriers, reducing cognitive burdens, and enabling early-stage intervention.

## Vision and Mission

The vision of *mumtec* is to serve as a comprehensive, personalized gateway to a stable and empowered future for single mothers and women vulnerable to poverty. By integrating fragmented services into a seamless user experience, *mumtec* reimagines the support journey, not as isolated transactions, but as an evolving, life-stage-responsive partnership.

Its mission is twofold:

- Empower users by providing the proper support at the right time, before crises deepen.
- Strengthen the ecosystem by creating feedback loops that make support structures smarter, faster, and more equitable over time.

*mumtec* is not just a service portal; it is a strategic platform for transformation, designed to shift support ecosystems from reactive emergency interventions toward proactive, resilience-building models.

## Core Functions

*mumtec* would deliver a multi-layered, adaptive support system through five core functions.

### (1) Life-Stage Segmentation and Personalized Journey Mapping

Upon initial onboarding, users would complete a guided assessment covering employment status, caregiving load, financial stability, mental health, and future aspirations. Based on this profile, *mumtec* would:

- Classify users into dynamic life-stage segments (e.g., at-risk young adults, single mothers unable to work, transitioning into career stability).
- Create personalized "journey maps" suggesting achievable milestones and connecting users to stage-appropriate services and resources.
- Update profiles continuously as users' conditions evolve, ensuring support remains relevant.

### (2) Centralized Access to Public, Private, and NPO Services

*mumtec* would be a digital aggregator and integrator of diverse services scattered across agencies and sectors. Key features would include:

- **Service matching**: Personalized lists of nearby programs, subsidies, training opportunities, legal aid, childcare options, and more.
- **Eligibility engine**: Real-time analysis of which programs users qualify for, reducing the cognitive and emotional load of searching.

- **One-click application portals**: Streamlining access to multiple services through a unified interface. AI assists by reviewing submitted documents and guiding applicants through successful approval.

This reduces time costs, informational barriers, and redundant paperwork burdens on users.

### (3) Predictive Early Warning and Intervention System

Beyond reactive service matching, *mumtec* would offer preventive analytics:

- Monitor key indicators of instability (e.g., sudden income drops, childcare emergencies, housing precarity) through optional user updates or linked administrative data (with consent).
- Trigger proactive nudges such as reminders, check-ins, and referrals when risks emerge, aiming to intervene before crises escalate.

For example, if a user's employment status moves from "stable" to "at risk," *mumtec* could immediately recommend career counseling, emergency subsidies, or mental health services. Regular human check-ins can be scheduled to ensure that the monitoring and triggers are effectively in place.

### (4) Digital Community and Peer Support

Recognizing the isolation many single mothers experience, *mumtec* would build optional community features:

- Moderated peer discussion forums organized by life stage or issue (e.g., returning to work, teenage parenting, legal navigation).
- Access to mentorship networks connecting new single mothers with women further along similar journeys.
- Community-generated knowledge hubs with tips, FAQs, and resource reviews.

This builds emotional resilience and reinforces that users are not navigating challenges alone.

### (5) Policy Feedback and Ecosystem Analytics

*mumtec* would serve not just users but also the broader system. With appropriate privacy safeguards, it could:

- Aggregate anonymized data on service gaps, usage trends, and common barriers.
- Generate real-time insights for policymakers, funders, and corporate partners.

- Help redesign public policies and funding allocations based on actual user needs and patterns, closing the information gap between top-level decision-making and lived experience.

### Collaboration Framework and Sustainability Model

*mumtec* would be designed as a public-private-community collaborative platform, leveraging the strengths of different actors:

- **Public Sector**: Seed funding, policy integration, official service APIs[153], ecosystem convening power.
- **Private Sector**: Contribute technological expertise, digital platform development, service partnerships (e.g., job placement, financial services), and economic contributions through CSR or ESG initiatives and other impact models.
- **NPOs and Education Institutions**: Offer on-the-ground services, community outreach, emotional support resources; co-design user journeys and content, and direct user engagement channels.

To ensure financial sustainability, *mumtec* could adopt a blended revenue model:

- Service contracts with local municipalities seeking to improve welfare outcomes
- Impact investment instruments tied to measurable life-stage improvements
- Corporate membership models offering branding opportunities and talent pipeline benefits

### Strategic Positioning

*mumtec*'s holistic architecture is designed to:

- Collapse informational barriers that paralyze help-seeking.
- Deliver support before collapse points, not after.
- Empower users as architects of their journeys, reducing reliance on emergency interventions.
- Create systemic learning loops that make the broader ecosystem smarter, faster, and fairer over time.

By streamlining access, reducing informational asymmetries, and enabling earlier interventions, *mumtec* would lower the total societal cost of poverty while empowering users to build resilient, self-determined futures. Crucially, it would frame single mothers

[153] API (Application Programming Interface) is a mechanism that allows different software systems to communicate and exchange functions or data, enabling seamless integration.

not as passive charity recipients but as strategic partners in ecosystem health, aligning dignity, agency, and collective prosperity.

In doing so, *mumtec* shifts the broader narrative around single motherhood and poverty, from stigmatized charity cases to strategic investments in social resilience and economic vitality. It embodies the thesis vision: a future-ready, life-stage-aligned, inclusive support system built for real lives, not for institutional convenience.

## 5.6 Conclusion: Toward a New Corporate and Social Ethos

The persistent fragmentation, misalignment, and exclusion within Japan's support systems for single mothers are not accidental. They are products of outdated structural designs, entrenched political dynamics, and deeply embedded cultural narratives. Overcoming these challenges requires more than isolated reforms; it fundamentally reimagines how institutions operate, collaborate, and define their responsibilities.

The preceding sections have outlined a vision and a practical roadmap: an inclusive, life-stage-aligned support ecosystem powered by cross-sector collaboration, strategic business models, and preventive interventions. Initiatives like *mumtec* illustrate how fragmented service landscapes can be transformed into empowering, resilient infrastructures when guided by user-centered design, technological innovation, and systemic feedback loops.

However, ecosystem redesign alone is not sufficient. A more profound shift in corporate and social ethos is necessary, one that reframes support for structurally marginalized populations not as charity or compliance, but as a strategic investment in collective resilience and long-term prosperity. Corporations must move from peripheral CSR projects to core system redesigners. Governments must shift from gatekeeping to proactive coordination. Communities must be recognized as relational anchors, not last-resort providers.

At its heart, the challenge is ethical as much as technical: to build systems that meet people where they are, recognize the dignity of diverse life paths, and enable everyone, not just the already advantaged, to thrive. This is not merely a matter of fairness but a strategic imperative for a sustainable, competitive, and socially cohesive future.

The work ahead is complex. Yet the cost of inaction is far more significant: a society that wastes talent, entrenches inequality, and forfeits its future vitality. Building an inclusive ecosystem is not a burden but an opportunity to redefine success in more prosperous, human, and enduring ways.

# Chapter 6: Conclusion – Listening to the Silent Voices, Building Inclusive Futures

## 6.1 Summary of Main Findings

This thesis began by outlining its purpose, conceptual approach, and methodological positioning (Chapter 1), situating the research within a feminist lens, grounded in user-centered analysis and critically engaged with institutional data and lived experience. Through a qualitative and analytical approach, the study sought not only to understand why poverty persists among single mothers in Japan but to envision a different kind of support system that centers life-stage responsiveness, cross-sector collaboration, and long-term empowerment.

Chapter 2 presented the social and economic context shaping single motherhood in Japan. It clarified that "poverty" is not only an economic condition but a multidimensional experience that includes psychological burden, social exclusion, and chronic instability. It also introduced three significant forms of economic, emotional, and informational hardship that recur across life stages, often reinforcing one another in compounding ways.

Chapter 3 examined why poverty among single mothers persists despite the presence of formal support structures. An integrated analysis of cultural, institutional, and structural barriers showed how Japan's labor market and welfare systems remain poorly suited to the realities of caregiving, gendered labor trajectories, and family diversity. It also highlighted how normative assumptions about women's roles, ideal work, and deservingness shape what forms of support are considered acceptable or legitimate.

Chapter 4 combined these strands into a structural and user-centered diagnosis of the current ecosystem. It identified four major institutional failures: chronic underfunding, crisis-oriented program design, operational inefficiencies, and informational fragmentation. Most importantly, it introduced the **Single Mother Journey** framework, which demonstrated that support systems remain blind to the evolving needs of women across life stages, treating "single mothers" as a static group rather than a diverse and dynamic population.

Chapter 5 then moved from diagnosis to design. It proposed an inclusive, future-ready support ecosystem structured around new incentive models, collaborative roles for corporations, NPOs, local municipalities, and education institutions, and more profound attention to user segmentation and life transitions. The conceptual prototype of ***mumtec*** illustrated how digital infrastructure could centralize and personalize support pathways, reduce user burden, and generate system-wide feedback.

A consistent theme emerged throughout the study: the importance of listening to the silent voices excluded from access and the design and governance of support systems.

Single mothers are not passive recipients of aid; they are strategic actors whose insights and aspirations must inform how systems are built and sustained.

In sum, this thesis offers a profound diagnosis of why current systems fail and a bold design vision for what inclusive, life-stage-aligned support could look like, rooted not in institutional convenience, but in real lives and real futures.

## 6.2 Contributions to Academic and Policy Discussions

This thesis contributes to ongoing academic and policy conversations on poverty, social support ecosystems, gendered labor precarity, and organizational redesign.

First, it challenges the dominant approach in poverty studies that treats "single mothers" as a static, monolithic category. By introducing the Single Mother Journey framework, this thesis brings a life-stage analytical lens into the discourse, demonstrating how vulnerability is dynamic and shaped by shifting interactions between employment, caregiving, health, and institutional access. Future research and policy design can benefit from this segmentation by moving beyond one-size-fits-all models to offer more tailored, responsive interventions.

Second, it advances discussions on systemic poverty intervention by integrating organizational change theory, specifically through the application of structural, political, and cultural lenses. Rather than focusing narrowly on programmatic failures, this approach reveals how deep-seated organizational dynamics perpetuate exclusion even when surface reforms are attempted. This multi-dimensional diagnosis offers policymakers, corporate leaders, and NPO practitioners a more realistic understanding of why change is difficult and where leverage points for transformation may exist.

Third, this thesis contributes a practical design prototype, the *mumtec* platform concept. While much of the existing literature discusses the need for "integration" or "user-centeredness" in abstract terms, *mumtec* offers a concrete model for how fragmented support landscapes might be reorganized around life-stage trajectories, predictive interventions, and cross-sector collaboration. In doing so, it moves the conversation from critique to construction.

Finally, at a normative level, this study pushes academic and policy communities to reframe inclusion: not a marginal, charitable endeavor but a core strategic investment in social resilience and future economic vitality. Listening to silent voices is not just an ethical imperative but a pragmatic necessity for societies grappling with demographic change, economic transformation, and deepening inequality.

Through these contributions, the thesis seeks to bridge scholarly insight and practical innovation, offering pathways toward more inclusive, resilient, and life-affirming support systems.

## 6.3 Limitations of the Study

While this thesis offers conceptual contributions and applied design proposals, it is essential to acknowledge its limitations.

First, the study is primarily conceptual and diagnostic. Although it draws on empirical data, fieldwork, and policy analysis, the proposed ecosystem redesign, particularly the *mumtec* platform, remains a prototype-level vision, not an implemented or tested intervention. Evaluating its feasibility, usability, and real-world effectiveness will require future pilot studies and cross-sector collaboration.

Second, the thesis is focused on the Japanese context, which offers a rich case due to its distinctive welfare regime, aging society, and gendered labor market structures. However, some cultural and institutional dynamics may limit the generalizability of its findings to other national contexts. Comparative studies could help test the adaptability of the proposed life-stage framework and ecosystem design in different welfare or labor systems.

Third, while the Single Mother Journey framework is grounded in patterns observed in interviews, literature, and public data, it would benefit from further quantitative validation and longitudinal analysis. Future studies could explore how women move across stages over time, how risks compound or recede, and which interventions prove most effective at different points in the journey.

Fourth, the thesis does not fully address structurally important but complex factors that may significantly shape the lived realities of single mothers and other marginalized groups. These include the long-term effects of experiences such as involvement in the sex industry, domestic violence, child abuse, or disability --- factors that may compound vulnerability and impede access to support. Additionally, although the focus is on single mothers, many of the systemic issues discussed, such as labor precarity and exclusion from benefits, also affect men, other caregivers, and non-regular workers. Their exclusion from this analysis does not imply their struggles are less significant.

Fifth, generational and regional differences require further attention. The impacts of work-style reforms, digitalization, and shifting social values may differ significantly between urban and rural areas, large corporations and SMEs, and across cohorts, from baby boomers to the "employment ice age" generation to Gen Z. Likewise, this thesis does not profoundly explore questions surrounding poverty metrics and inflation-adjusted living standards. Japan’s poverty line and assumptions warrant further scrutiny in light of rising inflation and currency depreciation.

Sixth, due to time constraints, this research could only examine a limited number of case studies involving municipalities and NPOs. A broader empirical investigation and quantitative analyses are needed across various actors, regions, and intervention types to validate and expand the findings.

Seventh, and finally, the thesis does not fully address the digital divide, including access to technology, digital literacy, and trust in digital services, which may shape the accessibility of platforms like *mumtec*. Further investigation is needed to ensure that digital inclusion is not assumed but actively designed for.

These limitations reflect both the boundaries of the current research and the potential for further exploration. They do not weaken the thesis's core arguments but point toward necessary next steps in the collective effort to build more inclusive, adaptive support systems.

## 6.4 Directions for Future Research

This thesis opens several avenues for future research to address questions beyond its scope and deepen the knowledge generated through its proposals. The following areas offer value for further investigation.

### Empirical Validation of the Single Mother Journey Framework

The conceptual segmentation of single mothers by life stage offers a new lens for policy design and service alignment. Future research could develop quantitative methods to test and refine this model, using longitudinal or panel data to explore how women move between segments over time, which transitions are most vulnerable to crisis, and which types of intervention yield the most durable impacts at each stage.

### Feasibility and Design Studies for Platforms like *mumtec*

The *mumtec* proposal presents a system-wide vision, but its implementation requires practical exploration. Future scholars could conduct design ethnography, user experience testing, and public-private feasibility studies to assess how such a platform might operate across different municipalities or within existing service infrastructure. Research into governance models, platform accountability, and privacy design would also be critical. Data gained through *mumtec* could contribute to other quantitative analyses, and potential use cases can be explored under legitimate privacy guidelines.

### Comparative Ecosystem Analyses Across National Contexts

Many countries face similar challenges in delivering integrated, inclusive support to single mothers and precarious workers. Comparative research could explore how different welfare regimes, labor systems, or civic sectors structure their support ecosystems, identifying models that excel at life-stage alignment or cross-sector collaboration, and assessing whether lessons from Japan's context are transferable, and

conversely, whether international best practices can be meaningfully adapted to Japan's institutional, cultural, and economic conditions.

### Political Mobilization and Representation of Marginalized Caregivers

This thesis identified political invisibility as a major factor in policy neglect. Future work could explore strategies to increase the political voice, representation, and turnout of single mothers and other caregiving populations. This includes studies on voting behavior, civic engagement, digital organizing, and policy advocacy among structurally excluded groups.

### Inclusive Digital Infrastructure and the Role of Technology

As digital solutions become central to support delivery, it is critical to understand the limits and potential of technology in reaching vulnerable users. Future researchers could examine how platform design affects engagement across digital literacy levels, how trust is built or broken through online services, and what hybrid models combining tech with human guidance offer the most inclusive outcomes.

### The Impact of Generative AI on Low-Wage Labor Markets

Future research should explore how generative AI may reshape the landscape of low-wage employment and, even broader, JTC practices in Japan, and consequently how that will affect workers with less flexibility and/or skillsets. As automation increasingly encroaches on service and clerical roles, the definition of what constitutes a "decent job" may evolve. This shift could, if guided by inclusive policies and training, open new pathways for meaningful employment. Understanding who gains access, how to access these new opportunities, how that can be facilitated, and who is left behind will be critical to designing equitable labor strategies.

Future research in these areas would strengthen the proposals advanced in this thesis and extend them into empirically grounded, action-oriented contributions to policy, design, and systems change. More importantly, such research continues the core mission of this work: to listen to the silent voices and ensure that systems are built with, not just for, those they aim to serve.

## 6.5 Final Reflections

This thesis began with a simple but urgent question: why do poverty and precarity persist for single mothers in Japan, even in the presence of public support systems? The answer, as the research unfolded, proved neither singular nor straightforward. Instead,

there emerged a picture of fragmentation, of systems designed for outdated life models, policies that reward those already within the circle of stability, and institutions that ask the most of those with the least.

Yet this thesis also uncovered something else: the potential for systemic redesign, grounded in empathy, strategy, and collective imagination. The Single Mother Journey framework and the *mumtec* platform concept are more than academic contributions; they are invitations to think differently about support, not as charity or crisis response, but as long-term, life-aligned empowerment.

At its core, this work has argued for a shift: from institutions that manage need to systems that anticipate potential. From programs that respond to symptoms to ecosystems that nurture resilience. From policies about single mothers to structures that listen to and work with them.

In the end, to build genuinely inclusive futures, we must begin by listening to the silent voices: not because they are quiet, but because the systems around them have chosen not to hear. Re-centering those voices is not only a moral imperative; it is a design principle, a strategic insight, and a foundation for collective progress.

This thesis is one contribution to that broader effort. Unfinished by nature but built in the belief that different systems are possible, those most excluded today must be architects of the systems we make tomorrow.

# Appendix

## Appendix 1: History of Poverty in Japan – 5 Major Shifts

Japan's experience with poverty has evolved through multiple phases, shaped by economic, social, and cultural transformations. This appendix briefly overviews key historical developments that inform the current landscape. According to Makoto Yuasa[154], a specially appointed professor at the University of Tokyo, there is a slight distinction in Japanese between being *poor* (*binbō*) and experiencing *poverty* (*hinkon*). *Poverty* implies a state of deprivation and isolation, whereas *being poor* refers to living with limited financial resources but maintaining a sense of hope and purpose. While this definition may be open to debate, under this framework, it can be said that poverty in the form of *binbō*, or poor, has always existed in Japan, *hinkon*, or poverty as a pressing social issue, emerged predominantly in the postwar era.

Even before World War II, Japan's economy was largely dominated by self-employment. In the postwar 1950s, it is said that 80 to 90 percent of the workforce was self-employed. Many of today's leading corporations, such as Toyota, Panasonic, and Hitachi, began as self-run enterprises during this era. Because self-employment was the norm, dual-income households were common. Wives typically worked in the family businesses. Although around 60% of families were already nuclear households by 1955, a cultural norm remained in which grandparents raised children collectively or within the local community.[155]

According to the Ministry of Health, Labour and Welfare, single-parent households were already present in significant numbers during this period. In 1955, they accounted for 9.7% of all families with children, approximately the same proportion today. While records do not indicate why these parents became single, many were likely widows in the immediate postwar period. When someone in poverty lived nearby during this era, local communities often stepped in to help. Poverty was not hidden; it was recognized and responded to through mutual aid. As a result, even in economic hardship, people could maintain a forward-looking life.

Even in the 2020s, remnants of such community structures still exist. One such example is the group commonly referred to as "mild delinquents,[156]" youths deeply rooted in their local communities who, despite being economically disadvantaged, lead cheerful and socially connected lives. Sociologist Hiromi Shimada refers to these individuals as *"poor but fulfilled"*[157] --- young people with low incomes but high quality of life in their

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[154] (Suzuki, 2014)
[155] (McAvoy, 2023)
[156] In Japanese *mairudo yankī* or マイルドヤンキー
[157] In Japanese *pua-jū* or プア充

local areas. Like the “community” of prewar Japan, the “hometown” of the mild delinquents functions as an informal safety net. However, these networks now exist only in minimal regions and among a shrinking number of people.[158]

Over the 80 years since the end of World War II in 1945, five major transformations have taken place in Japan that have affected the status of those in poverty. The first was Japan's period of rapid economic growth from 1955 to 1973. The salaryman and full-time housewife model became firmly established during this era. Although many women entered the workforce after graduating from high school or university, it was assumed they would resign upon marriage. It became socially conventional for women to take clerical positions only to leave the labor market before building long-term careers. Consequently, the number of wives without a career increased. While the university enrollment rate for women rose, many still attended junior colleges, where education was oriented toward preparing women for marriage rather than professional life.

At the same time, much of the population and many high-income occupations shifted toward white-collar, intellectual professions. By the height of the economic bubble in the late 1980s, the “three highs”[159] --- high education, income, and stature --- had become widely recognized as the ideal traits women sought in marriage partners.

It is also important to note that poverty in Japan is often entangled with other issues, such as disability, alcoholism, and mental illness. As intellectual labor became the norm, it became increasingly difficult for individuals with such challenges to find a place in society, a development that arguably exacerbated their marginalization.

As the country grew more affluent, the number of people receiving Livelihood Protection dropped. In the early 1950s, over two million people relied on it amid postwar turmoil. By the mid-1990s, through policies aimed at optimizing eligibility, this number had decreased to 880,000. During the high-growth period from the 1960s to the mid-1970s, income inequality also narrowed, with the Gini coefficient falling from 0.39 to 0.349.[160] This era gave rise to the national ethos of *“a middle-class society of 100 million people*[161]*,”* a belief that all Japanese belonged to the middle class.[162] [163]

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[158] (Suzuki, 2014)

[159] In Japanese *san kō* or 三高

[160] The Gini coefficient is a statistical measure of income inequality, ranging from 0 (perfect equality) to 1 (perfect inequality).

[161] In Japanese *ichioku sō chūryū* or 一億層中流

[162] (Hashimoto, 2024; Tachibanaki & Urakawa, 2006)

[163] The relationship between economic growth and poverty remains contested. According to Toshiaki Tachibanaki, a professor at Doshisha University, industrialization initially exacerbated income inequality during the British Industrial Revolution but later reversed course, with even the lower-income population benefitting from rising earnings. This was validated by Gini coefficient analysis. Developing pension systems reduced elderly poverty, while public health insurance and unemployment benefits also contributed to equality. On the other hand, Abe claims that economic recovery does

The second major transformation was the economic stagnation that followed. After the economic bubble burst in the early 1990s, income stagnation became increasingly apparent. More wives found it necessary to enter the workforce, as a single income from the husband was no longer sufficient. Conversely, full-time housewives who did not need to work began to be referred to as the “winners[164]”. Around the same time, Japan entered what is now known as the "employment ice age[165]." While definitions vary slightly, this typically refers to those who graduated from high school or university between 1993 and 2004. (The author of this thesis graduated in 2004 and thus belongs to the final cohort of this generation.)

Livelihood Protection recipients also rose sharply from 600,000 in 1995 to over one million in 2005, reaching two million by 2023, effectively returning to postwar levels. Likewise, the poverty rate, which had remained in the single digits during the 1990s, jumped to 15.3% by 2000, making Japan second only to the United States among developed nations [166].

During this period, the employment rate for new graduates dropped sharply from around 80% to 50%. Many young people could not secure regular employment and instead entered non-regular positions. In Japan, most talent acquisition has traditionally occurred through new graduate recruitment, with employees expected to remain with the same company until retirement in their 50s or 60s, a system commonly referred to as “lifetime employment[167]” (explained in Appendix 3: Traditional Practices of Japanese Companies.) At a time when mid-career hiring and entrepreneurship were rare, those who failed to secure a regular position immediately after graduation found it extremely difficult to obtain one later. As a result, many from the ice-age generation, now in their 40s and 50s, continue to work in low-wage, non-regular jobs. This remains one of the most significant unresolved generational inequalities in Japan.[168]

Around the same time, disparities in employment conditions based on company size also widened, much like the gap between regular and non-regular employment. Study shows [169] that poverty rates correlated directly with company size in 2001: 1.9% for large corporations[170], 4.5% for companies with fewer than 1,000 employees, 5.2% for those with

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not necessarily benefit the low-income segment. Whether this is due to national or historical differences is unclear, but it suggests that economic growth alone does not guarantee a reduction in poverty rates. Some experts have indicated that post-redistribution inequality may have increased in Japan, implying that the British model might not be directly applicable.

[164] In Japanese *kachigumi* or 勝ち組

[165] In Japanese *shūshoku hyōgaki* or 就職氷河期

[166] (Ishii, 2023; Tachibanaki & Urakawa, 2006)

[167] In Japanese *shūshin koyō* or 終身雇用

[168] Since 2013, the new graduate employment rate has remained above 90%, estimated at around 98% for 2023.

[169] (Tachibanaki & Urakawa, 2006)

[170] Although the 1.9% poverty rate among employees at large corporations is not explicitly explained, it is likely attributable to non-regular employment within those companies.

fewer than 100 employees, and 7.8% for firms with fewer than 30 employees. The same data set shows that employees with contracts shorter than one year, typically non-regular workers, had a poverty rate of 13.6%, regardless of company size.

As these trends unfolded, the reality of Japan as a society of widening disparities became widely acknowledged in the 1990s, effectively transforming the concept of a "middle-class society of 100 million" into a myth[171]. Still, public discourse saw little change; poverty remained largely unspoken and overlooked by mainstream society.

Indeed, the Gini coefficient reached 0.57 in 2020, indicating a significant widening of inequality.[172] Even after redistribution, the Gini coefficient rose from 0.314 in 1980 to 0.38 in 2004. Although temporarily declined thereafter, it rebounded to 0.382 by 2020, suggesting persistent inequality despite redistribution efforts.

The third major transformation has been the shift in community dynamics that accompanied Japan's postwar economic growth. Changes in work styles, lifestyle patterns, industrialization of urban areas, and the proliferation of apartment buildings led to a rise in single-person households and a decline in neighborhood interaction. Opportunities for mutual support within communities diminished, increasing social isolation and vulnerability among the poor. [173]

Japan's rural areas historically maintained cohesive community structures, including village-based units, which no longer exist, especially in urban areas. In losing these community ties, Japan's poor gained access to the national welfare system instead. This transition from community-based mutual aid to state-provided support has also contributed to issues of loneliness and isolation.

Urban areas once had "neighborhood associations" instead of village units. These associations organized seasonal events and disaster preparedness drills, and it was once common for elementary school students to walk to school in the association groups. I grew up in a residential area in central Tokyo, where my family belonged to an association. They were acquainted with long-standing neighbors, forming a genuine local community. Even now, I reside just ten minutes away and still belong to another association, maintaining some ties with neighbors. However, such community cohesion now only exists in older, traditional areas with houses. These structures have become mainly hollow formalities in apartment complexes and newer developments.

Professor Akihiko Katō of Meiji University[174] claims that single mothers in the 1990s had grown up when these local communities existed. Neighborly interaction was typical then, and social skills were acquired naturally. As a result, they could rely on relatives, siblings, and friends for support. By contrast, today's single mothers often have

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[171] (Abe, 2008)
[172] (Hashimoto, 2024)
[173] (Ishii, 2023)
[174] (McAvoy, 2023)

fewer opportunities to build interpersonal relationships. Modern single mothers are more likely to have developed fewer communication skills and experience isolation.

Ms. Fujisawa, the executive director of NPO Heartful Family, recounts her experience: Her mother, a single parent working evenings in a cabaret, was often absent[175]. What made Fujisawa's childhood joyful was the support of her neighbors, sharing food, inviting her over after school, and even scolding her when needed. This informal network of support functioned like a community safety net. Back then, before the internet, people relied on neighbors for information. Today, while society is more technologically convenient, people's abilities to seek and provide help have diminished. With less neighborhood interaction, cries for help from single mothers go unnoticed, and tragedies that might have been prevented in the older era now occur.

Although the risks are incomparable, Kōta Ishii argues that this phenomenon illustrates a key distinction between absolute poverty in developing countries and relative poverty in advanced nations like Japan. In developing countries, individuals frequently reside in different areas based on socioeconomic status, such as informal settlements or refugee camps. Although life there is undoubtedly hard, community ties and mutual aid networks often exist within those environments. As seen in earlier examples like the mild delinquents, the sense of belonging is a safety net.[176]

In contrast, in contemporary Japan, taboos surrounding poverty contribute to its invisibility. People living in poverty often coexist with wealthier populations. Even in affluent districts of Tokyo, such as Minato Ward, working-class and impoverished families reside, and public schools host children from a wide range of socioeconomic backgrounds. In a society like Japan's, where appearances carry great social weight, poverty is rarely visible through outward appearance. This makes it difficult to identify those needing support, delaying necessary interventions. It also underscores the disappearance of community as a vital form of social safety net.

The fourth major transformation is the increase in single-person and single-parent families, including mother-child households. Over the past several decades, delayed marriage and rising divorce rates have become prominent trends. Delayed marriage can be attributed to various factors, including women's greater participation in the workforce, stagnating incomes that make marriage and childbearing financially unviable for many, and advances in medical technology that have normalized childbirth at older ages. As for the increase in divorces, factors include urbanization, which allows people to separate with less concern about social judgment, and globalization, which has exposed individuals to cultures where divorce is more commonplace and socially accepted.

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[175] (McAvoy, 2023)
[176] (Ishii, 2023)

At first glance, delayed marriage may appear beneficial in reducing the poverty risk for single mothers, as it allows more time for women to build a career before having children. However, this also means that when they re-enter the workforce after a caregiving hiatus, they are older, and if they divorce, they may still be responsible for young children well into middle age. This can be disadvantageous in Japan's labor market, where lifetime employment practices make it especially difficult for individuals with career interruptions, even those with prior high-level positions, to return to comparable roles. As a result, many single mothers today find themselves without stable jobs or long-term careers and must raise young children under financially precarious circumstances.

The fifth major transformation is population aging. Many elderly individuals now live on modest pensions. While some genuinely live in poverty, others may appear poor based on income alone but maintain a stable quality of life due to assets. Among the elderly, the relationship between income level and actual living conditions is not always clear, making the reality of poverty harder to assess. Japan has partially implemented a national identification system (*My Number*) that aims to integrate information on income, assets, and healthcare, but its rollout has faced numerous challenges and remains incomplete.

Lumping together entirely different groups, such as the elderly and single mothers, under the single label of "the poor" can obscure distinct needs and prevent targeted support. As a result, many single mothers fall through the cracks of the safety nets intended to catch them.

## Appendix 2: The "Employment Ice Age" Generation

Although this thesis does not explore the topic in depth, it is essential to acknowledge that many single mothers discussed in this study belong to a generation that came of age during a challenging economic period, commonly called the "Employment Ice Age." This phenomenon, while beyond the main scope of the thesis, remains a critical context for understanding long-term labor market exclusion. It is also not an issue limited to women or single mothers; it continues to affect men and women alike and is still regarded as a persistent social problem in Japan today.

Japan faced an economic crisis in the late 1990s, marked by the collapse of major financial institutions following the economic bubble burst. This led to severe employment difficulty known as the "Employment Ice Age," roughly from 1993 to 2004. The job-to-applicant ratio halved during this time, and employment rates declined by 10-20%.

*Employment Ice Age Generation* (Kondo Ayako, 2024) has examined this generation in detail, and we will build on that.

The "Employment Ice Age generation" comprises approximately 20 million individuals. Notably, the job-to-applicant ratio during this period approached 1.0,

indicating a near balance between job openings and applicants, a stark contrast to the more favorable ratios before and after this era.

The challenges varied between the early (1993-1998) and late (1999-2004) phases of the Employment Ice Age. The late phase, sometimes termed the "Super Ice Age," was particularly severe. For instance, the manufacturing sector, a cornerstone of Japan's industry, saw a sharp decline in job offers for university graduates, dropping from 31% to 19%. Conversely, opportunities in the service and retail sectors increased. Overall, this generation experienced fewer opportunities in large enterprises, lower rates of regular employment.

The proliferation of "freeters" (freelance or part-time workers) became a societal concern in the late 1990s, and by 2003, the term "NEET" (Not in Education, Employment, or Training) gained widespread usage. Although support initiatives for the Employment Ice Age generation emerged in the mid-2000s, attention shifted towards aid for the elderly and women following the 2011 Great East Japan Earthquake, again leaving this generation overlooked. It wasn't until 2019 that the government launched a dedicated support program for this cohort, which was soon overshadowed by the COVID-19 pandemic in 2020.

The ramifications of the Employment Ice Age extend beyond initial job searches. Japan's traditional lifetime employment system means that failing to secure regular employment upon graduation hampers future career advancement, mirroring challenges faced by single mothers re-entering the workforce. Moreover, companies often invest heavily in training fresh graduates, so those missing out on early career development may experience long-term productivity disparities. Even if individuals later secure regular positions, the seniority-based wage system makes it difficult to compensate for lost opportunities, as peers have already progressed up the salary ladder.

For example, national census data from 2020 indicates that among unmarried individuals, 2.47 million in their 40s and 1.38 million in their 50s reside with their parents. Of these, 480,000 in their 40s and 320,000 in their 50s are unemployed. This situation has given rise to the "8050 problem," where parents in their 80s support unemployed children in their 50s. Concerns are mounting about the financial hardships these individuals may face upon the death of their parents, potentially leading to an increase in welfare recipients.

This generational cohort continues to grapple with employment instability and reduced annual incomes compared to preceding generations, with income disparities persisting 15 years post-graduation. Japan's social safety nets, such as unemployment insurance and Livelihood Protection, often fail to adequately support those who have faced prolonged employment instability since youth.

Furthermore, as a human resources professional and member of the Employment Ice Age generation, I must highlight workplace challenges beyond job scarcity. The "Work

Style Reform" initiated in 2018, while commendable, has inadvertently increased the burden on middle management, predominantly composed of the Ice Age generation. Stricter labor regulations have led to reduced overtime for junior staff, resulting in increased workloads for managers who are exempt from certain labor protections.

Culturally, this generation was mentored under the directive leadership styles of the Showa era, characterized by leniency towards practices now recognized as harassment. As managers today, they must navigate a transformed landscape emphasizing compliance and empathetic leadership, where even minor infractions can lead to accusations of power harassment.

Additionally, recent trends show rising starting salaries for new graduates amid a seller's market driven by declining birth rates and globalization. While beneficial for younger employees, these increases often do not extend to the Ice Age generation. Data suggests that this cohort earns approximately 620,000 yen [4,133 dollars] less annually than previous generations, a 12% decrease from the average income of 5.24 million yen [34,933 dollars].

The subject of this thesis, single mothers, predominantly belong to the Employment Ice Age generation, as do their former spouses. Many of these families have not enjoyed economic prosperity. While societal trends are improving, it's crucial to recognize that not everyone benefits equally from these advancements.

**Table 3: Generational Employment Periods in Japan**

| Period | Birth Years | Graduation Years (4-Year University) | Age in 2025 | Characteristics |
|---|---|---|---|---|
| **Pre-Bubble Era** | Up to 1963 | Up to 1986 | 62 and above | Born during Japan's high economic growth; experienced stable employment conditions. |
| **Bubble Era** | 1964–1969 | 1987–1992 | 56–61 | Benefited from the bubble economy's seller's market; companies actively recruited. |
| **Ice Age** | 1970–1981 | 1993–2004 | 44–55 | Faced hiring freezes post-bubble; encountered significant employment challenges. |
| **Post-Ice Age** | 1982 onward | 2005 onward | 43 and below | Saw improved employment conditions with economic recovery; temporary downturn during the financial crisis. |

Source: (Ministry of Health, Labour and Welfare, n.d.-b)
Note: Percentages do not add up to 100% due to an unspecified group being excluded from the table.

## Appendix 3: Traditional Practices of Japanese Companies

Japan has long maintained a set of traditional corporate practices based on membership-based employment that were once highly effective, particularly during the nation's period of rapid economic growth in the postwar decades. However, in what has come to be known as the "Lost 30 Years," Japan is now the only advanced economy where both nominal and real wages have remained stagnant for three decades. Scholars and commentators have increasingly pointed to these corporate traditions, especially within human resource and employment systems, as key factors behind this stagnation. In recent years, a somewhat ironic term has emerged in both media and workplace

conversations: JTC, or Japanese Traditional Company. Younger employees, often with a mix of resignation and humor, have adopted the phrase to describe their own workplaces, frequently remarking, “My company is a JTC…” to explain outdated or rigid practices that persist in the modern era.

The traditional employment practices of Japanese companies are not merely organizational customs or cultural relics --- they are structural forces that deeply shape labor market outcomes and the stability of livelihoods. In particular, these practices reinforce disparities between large and small firms, urban and rural regions, and regular and non-regular employment. These disparities are critically linked to the conditions of poverty experienced by single mothers. This Appendix, therefore, shares the characteristics and consequences of Japan’s traditional human resource systems to contextualize the structural employment barriers single mothers face in contemporary Japan.

### Lifetime Employment

The practice of lifetime employment is at the core of Japan’s traditional corporate HR system, commonly referred to as the Japan Inc. model. Although not legally mandated, this practice has been a cultural norm for decades. Labor laws, employment contracts, and company regulations rarely state a guarantee of lifetime employment explicitly, yet in practice, job security is effectively ensured due to strong societal expectations and strict regulations on dismissal (see “Termination Regulations” below).

This also implies a reluctance to engage in mid-career hiring within regular employment tracks, with most entry points concentrated in the narrow pipeline of “new graduate recruitment” (see “Mass Hiring of New Graduates” below). As a result, individuals who have left the workforce, such as for childbirth or caregiving, and those with limited prior work experience, including many single mothers, face substantial barriers to re-entering stable, full-time employment.

### Mandatory Retirement

Most JTCs offer indefinite employment but define a mandatory retirement age. According to the 2022 Comprehensive Survey on Working Conditions, 94.4% of companies had a retirement age system in place. While mandatory retirement based on age could be considered discriminatory in some countries, in Japan, it is widely accepted, perhaps because it implicitly promises job security until that age (though no such guarantee is legally written). Many foreign capital firms operating in Japan also adopt mandatory retirement policies in their Japanese branches.

Japan’s aging population, increased life expectancy, and retirement insecurity have recently prompted several reforms in mandatory retirement. For example, while the

retirement age used to be 55 in the 1980s, laws now prohibit setting it below 60, and companies are encouraged to secure employment opportunities up to age 70.[177] While it can be seen as a positive development that opportunities to continue working into older age have expanded, it is also true that such benefits are primarily limited to regular employees.[178]

### Seniority-Based Promotion

Wages increase with age and tenure, as do promotions, to a point in the 40s or 50s. Beyond that, employees who no longer advance are often transferred laterally in an "Up or Stay" manner. Poor performance or misconduct rarely leads to dismissal (see "Termination Regulations" below). Once hired, employees were guaranteed a large company salary until retirement. If they were asked to leave before retirement, the company would often arrange their next job.[179] [180]

### Mass Hiring of New Graduates

Large corporations often hire hundreds of new graduates at once. At the time of job offers, assigned roles or departments are typically unknown, and a system is now nicknamed *haizoku-gacha* ("placement lottery").[181] The company, not the individual, designs one's career and life plan. With no established concept of job descriptions (JDs), new employees receive identical starting salaries within their cohort.

### Personnel Order

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[177] Companies must adopt one of three options: (1) abolishing mandatory retirement, (2) raising the retirement age, or (3) re-employing retirees. About 70% of companies choose the third option. (Ministry of Health, Labour and Welfare, 2023b) The re-employment contracts are usually fixed-term and non-regular, often with a 20-30% reduction in salary compared to pre-retirement levels due to the seniority-based pay system. As for the mandatory retirement age set by companies in 2022, approximately 75% are between 60 and 64, while 24.5% are 65 or older. In practice, it is also common for employees not promoted to executive positions to be permanently transferred to subsidiaries or affiliated companies in their 50s, effectively retiring from major corporations before reaching the official retirement age.

[178] Japan also offers favorable tax treatment for retirement allowances to those who have worked at the same company for a long time, reinforcing the social norm that long-term service is ideal, though calls for reform are growing.

[179] Japan has long had a form of "quiet quitting," where sidelined employees, often placed in so-called "window seats" with no meaningful work, are left out of the promotion track. A satirical term once used for this was "Windows 2000": a reference to both the operating system and high salaries (e.g., 20 million yen [133,333 dollars]) received by unproductive staff. According to the IRS, salaries of 20 million yen or more represent 0.6% of the population working in the private sector.

[180] This system also significantly influences interpersonal dynamics at work. Many elites come from similar universities and even middle/high schools in metropolitan areas, where the seniority-based relationships are already established and then transformed into work relationships, strengthening the boys' club phenomenon.

[181] "Gacha" refers to Japanese capsule toy vending machines that dispense random toys, typically enclosed in plastic capsules, offering a surprise element similar to lottery draws.

Every few years, employees undergo internal transfers directed by the company. This differs fundamentally from Western-style *internal mobility*, which is often employee-driven. Transfers may include both domestic and international relocations.

Employees gain experience in various departments through this rotation system, becoming company-specific generalists. Unlike in Western firms, where careers are designed based on specialization and JDs, in JTCs, “expertise” is defined by deep familiarity with the company.[182]

Conversely, this means that the barriers for outsiders to enter mid-career are extremely high. In a job market where roles are defined by professional specialization, individuals possess portable skills that allow for lateral movement between companies, and hiring firms have an incentive to leverage those external competencies. However, in an environment where company-specific expertise is highly valued, there is little incentive for employers to hire someone from outside the firm. Even when such individuals are hired, they are often at a significant disadvantage in internal evaluations.

### Termination Regulations

Employees are rarely dismissed unless they commit severe legal violations. Although dismissal is legally possible, it is extremely difficult to justify due to the absence of clear JDs. Even in cases of poor performance, reassignment must be attempted first. As a result, the concept of a Performance Improvement Plan (PIP) is largely unknown in Japan. This again implies the protection of those “already in the circle.”

The cost of retaining unproductive employees and impacting workplace morale has led to calls for deregulation, though companies face internal resistance. Since dismissal is legally permissible, some critics argue the real issue lies in the company practices, not the law, yet no clear solution has emerged.

### Mid-Career Hiring and Labor Market Fluidity

Because lifetime employment and other above-mentioned practices dominate the system, Japan's labor market has historically seen low mobility. Few people leave, and companies rarely hire mid-career professionals. Until recently, job changes were mainly confined to foreign capital firms.

According to a 2019 Cabinet Office report, mid-career entry rates are far lower than in the U.S. Japan’s 25–29 age group has an annual job-change rate of 17.8%, and the

[182] Loyalty to “the firm,” rather than to a function or field, remains the norm. Leaving one’s company is considered a major life decision, and remaining with one firm is widely perceived as the lower-risk path. Betting on one company may seem rather risky, but if the basic premise of lifetime employment is not destroyed, the risk is certainly low.

30–34 age group 12.5%; yet these translate to only about one-quarter of the U.S. rates quarterly[183].

These structures offer strong protection for insiders but effectively exclude outsiders. Reentry into the system becomes exceedingly difficult unless one secures a full-time, regular position immediately upon graduation. However, corporate restructuring among large firms and intensified talent competition, particularly from global companies, have prompted a gradual shift in recent years. Mid-career hiring is beginning to expand, especially among younger workers, signaling a slow but noticeable increase in labor market fluidity. There is hope that this, in the long term, will ease reentry for not just highly-skilled workers but also the low-skilled.

### Career-Track vs. General Administrative Employment

Since the 1980s Equal Employment Opportunity Act, companies have maintained two distinct tracks: sōgō-shoku (career track) for those aspiring to managerial roles, and ippan-shoku (clerical track) for those in supportive roles. These are designated at hiring, with many companies historically assigning men to the former and women to the latter[184].

In 2006, 64% of firms hired only women for clerical-track roles, and 45% hired only men for career-track ones, especially in finance. Even today, some banks require clerical women to wear uniforms, often pink or light-colored, while male staff wear business suits.

Clerical women were often expected to serve tea in meetings (*ocha-kumi*) and resign upon marriage, a practice known as *kotobuki-taisha*. Remaining post-marriage sometimes triggered questions like, “Why haven’t you quit yet?”

While having dual tracks could increase choices, problems arise if opportunities are not equally accessible (e.g., gender-based screening) or if employees cannot shift tracks later. Critics argue this stems from mass hiring and lifetime employment systems. In contrast to Japan, job-based hiring abroad allows individuals to apply for positions like “teller” or “assistant” based on preference. Mobility allows career shifts, whereas Japan’s rigidity traps individuals in roles assigned at graduation.[185]

### Regular vs. Non-Regular Employment

Japanese companies distinguish between *seiki koyō* (regular employment) and *hiseiki koyō* (non-regular employment). Although not legal terms, they are widely used, particularly as poverty among non-regular workers has become a pressing social issue closely linked to single mothers’ poverty. These two terms represent some of the most

[183] (Cabinet Office, 2022)
[184] (Tachibanaki, 2008)
[185] (Tachibanaki, 2008)

critical definitions in this thesis, as they form the foundation for understanding the structural inequalities at the issue's core.

Legally, employment contracts are either indefinite or fixed-term. Fixed-term workers include contract, dispatch, and part-time employees. This thesis treats “regular” as those on indefinite, full-time contracts, usually the recipients of traditional JTC systems.

Non-regular workers, particularly part-time and dispatch workers, are frequently at the center of poverty-related discussions. Their compensation is typically hourly, with limited or no access to benefits. Paid leave is generally unavailable, meaning any absence results in an immediate loss of income. For single mothers with young children, this can pose a severe hardship.

## Appendix 4: Insurance Coverage Among Single Mothers

The following tables summarize the insurance enrollment status of single-parent households. Among single-mother households, 71.8% reported being enrolled in employment insurance, 94.8% in health insurance, and 89.3% in public pension schemes. For single-father households, the corresponding figures are 74.9%, 96.9%, and 95.7%, respectively.

**Table 5: Social Insurance Enrollment in Single-Mother Households**

| Unemployment Insurance | | Health Insurance | | Public Pension | |
|---|---|---|---|---|---|
| Total Number of | 100.0 | Total Number of | 100.0 | Total Number of | 100.0 |
| Subscription. | 71.8 | Employee insurance coverage. | 64.7 | Participating in an employee pension plan | 58.4 |
| | | National Health Insurance. | 30.1 | National Pension Plan membership. | 30.9 |
| Not subscribed | 28.2 | Other | 1.4 | Not subscribed | 10.8 |
| | | Not subscribed | 3.8 | | |

**Table 4: Social Insurance Enrollment in Single-Father Households**

| Unemployment Insurance | | Health Insurance | | Public Pension | |
|---|---|---|---|---|---|
| Total Number of | 100.0 | Total Number of | 100.0 | Total Number of | 100.0 |
| Subscription. | 74.9 | Employee insurance coverage. | 72.6 | Participating in an employee pension plan | 66.5 |
| | | National Health Insurance. | 24.3 | National Pension Plan membership. | 29.2 |
| Not subscribed | 25.1 | Other | 1.3 | Not subscribed | 4.3 |
| | | Not subscribed | 1.8 | | |

Source: (Ministry of Health, Labour and Welfare, n.d.-b)
Note: Percentages do not add up to 100% due to an unspecified group being excluded from the table.

From this data, it is evident that both single-mother and single-father households show relatively high enrollment in health insurance and public pension systems. However, a slight discrepancy is observed in employment insurance coverage, which may reflect differences in employment patterns, particularly the higher prevalence of non-regular employment among single mothers.

## Appendix 5: Gender-Biased Policies

As noted in the main text, Japan still maintains several social security provisions and corporate practices that appear to be deeply shaped by traditional gender roles and assumptions about household structures. This appendix outlines several prominent examples. Policies based on biological sex differences, such as maternity leave, maternity allowance, and menstrual leave, are excluded from this list.

### Dependent Spousal Tax Deduction[186]

A tax benefit primarily available to households with non-working or low-income spouses, effectively incentivizing one-earner (typically male-breadwinner) households.

### Dependent Spousal Allowance[187]

A monthly allowance for households with non-working or low-income spouses. While the national government continues this policy for its officers, it is considering phasing it out. The prevalence of this allowance in private companies declined from 69% in 2015 to 56% in 2023.[188]

### Category III Pension Coverage (Dependent Spouse)[189]

Non-working or low-income spouses of full-time regular employees enrolled in the Employees' Pension Insurance scheme are covered without paying contributions. In contrast, working spouses and dependents of self-employed or irregular workers must contribute individually. This arrangement reflects not only gender-based disparities but also disparities among women, depending on their marital and employment status.

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[186] In Japanese, 配偶者控除.
[187] In Japanese, 配偶者手当.
[188] ("National Government Employees: Spousal Allowance to Be Abolished, Child Allowance to Be Increased [国家公務員、配偶者手当を廃止へ 子ども手当は増額]," n.d.)
[189] In Japanese, 第三号被保険者.

### Dependent Spouse Health Insurance Exemption[190]

The same contribution-free coverage applies in employer-based health insurance for dependent spouses, reinforcing disparities between household types.

### Spouse Supplement under the Employees' Pension Insurance[191]

Recipients of the employee pension who are over 65 receive a supplementary benefit if they have a younger, dependent spouse under 65. This supplement is discontinued when the spouse turns 65 or qualifies for their own pension.

### Widow's Supplement to the Survivors' Pension (Both in Basic Pension and Employee Pension)[192]

Only widows aged 40–64 are eligible to receive this additional benefit. Widowers are excluded regardless of age or household contribution patterns.

### Survivors' Basic Pension (Gender Disparity Eliminated in 2014)[193]

Previously restricted to widows, this pension is now available to widowers as well, correcting a longstanding gender imbalance.

### Survivors' Employees' Pension[194]

Although legal parity is under discussion, eligibility criteria still reflect gendered assumptions rooted in traditional family roles:

- **Widows aged 30 or older** receive benefits for life, regardless of whether they have children.
- **Widows under 30 with dependent children** receive benefits until the youngest child reaches 18.
- **Widows under 30 without children** receive benefits for a limited period of five years.
- **Widowers with dependent children** receive benefits until the child reaches 18.
- **Widowers under 55 without children** are not eligible for benefits.
- **Widowers aged 55 or older without children** are eligible, but the benefits begin only at age 60.

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[190] In Japanese, 被扶養者制度.
[191] In Japanese, 配偶者加給年金.
[192] In Japanese, 寡婦年金 for Basic Pension and 寡婦加算 for Employee Pension.
[193] In Japanese, 遺族基礎年金.
[194] In Japanese, 遺族厚生年金.

### Survivors' Employee Pension and Working Women's Employee Pension

Non-working or low-income spouses may receive the full employee pension, whereas women who have worked and contributed on their own may see their benefit offset by their own pension eligibility.

### Lump-Sum Childbirth Allowance[195]

For housewives, this is paid via the husband's health insurance, whereas for working wives, it is only available through their own health insurance, despite both contributing.

### Child-Rearing Allowance (Equalized in 2010)[196]

Only single mothers were eligible to receive the allowance until 2010. Now, single fathers are also eligible, eliminating gender disparity.

### Separate Surnames in Marriage

According to the Ministry of Health, Labour and Welfare, Japan remains the only country in the world where married couples are legally required to share a surname, with no option for choosing separate surnames. In practice, this legal requirement disproportionately affects women: as of 2023, approximately 94.5% of married couples in Japan adopt the husband's surname, resulting in about 450,000 women changing their surnames annually.[197] The lack of a legal option for separate surnames in Japan has drawn criticism from international bodies, including the United Nations Committee on the Elimination of Discrimination against Women, which has repeatedly recommended that Japan amend its laws to allow for greater individual choice in marital surnames. The absence of a spousal surname choice system reflects persistent gender inequality embedded in family law.

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[195] In Japanese, 出産育児一時金.

[196] In Japanese, 児童扶養手当.

[197] (Gender Equality Bureau, Cabinet Office, n.d.-a; "The Real Reason a Woman, Long Burdened by Others' Intrusion, Advocates for the Introduction of Selective Marital Surnames [「100 件以上の名義変更も苦痛でしたが…」長年、他者の過干渉に苦しめられてきた女性が選択的夫婦別姓の導入を訴える本当の理由]," 2024; "The Weight of the UN Recommendation on Selective Marital Surnames Disregard for Treaties Is Unconstitutional [選択的夫婦別姓、国連勧告の重み　条約の軽視は憲法違反]," 2024; "UN Committee Urges Japan to Revise Mandatory Same Surname for Married Couples; Also Refers to the Imperial House Law [国連委 夫婦同姓義務見直し求める 皇室典範にも言及 - 日本経済新聞]," 2024)

# Appendix 6: Gender-Biased Comments Made to Female Students and Faculty at Japan's Top University

This appendix presents a selection of discriminatory remarks collected from posters created by the University of Tokyo to raise awareness about gender bias on campus and in everyday life. The comments, originally in Japanese, reflect the everyday sexism and structural prejudice faced by women in elite academic environments. English translations aim to preserve the directness and emotional tone of the original language.

| English (Translated by Hiroko Imaeda) | Japanese (Original on the Posters) |
|---|---|
| Todai (University of Tokyo) girls aren't popular. | 東大女子はモテない |
| A woman's happiness is to marry rich ♡ | 玉の輿に乗るのが女の幸せ♡ |
| You've got no femininity. | 女子力ねえなぁ |
| Is there any point in women going to graduate school? | 女子が大学院行って意味ある？ |
| A woman who's good at math isn't a woman; she's a man inside. | 数学ができる女は女じゃない。中身が男。 |
| A girl at Todai? | 女子なのに東大？ |
| I'd rather date a cute airhead than a top student from Todai. | 東大トップよりお馬鹿で可愛い子がいい |
| You're a girl, so don't take a gap year. [In Japan, it's common to take a gap year after high school if you did not get into the school you wanted to go to, so that you can study for the entrance exam for another year and try again. This comment supposedly suggests that if you are a woman, it's better to go to some school you got into than spend another year studying and getting into a more competitive school.] | 女子なんだから浪人しないで |
| Women aren't suited for research. | 女子は研究に向いてない |
| She can rely on a man if recruiting doesn't go well. | 就職失敗しても男の人に頼ればいいだけ |
| A woman's academic background doesn't matter. | 女の学歴に価値はない |
| You can't entrust important roles to women. | 女子に重職は任せられない |
| I feel bad for your children. | 子供がかわいそう |
| Your husband must be so kind to let you work late. | 旦那さん優しいね、遅くまで働かせてくれて |
| Speak modestly, like a proper woman. | 女らしく控え目に発言を |
| We'll contact the mother if anything. [Supposedly a comment made by a child-carer to the child's parent/s.] | 何かあった時はお母さんに連絡しますね |
| If you're not struggling financially, why not just stay home [and not work]? | お金に困ってないなら家にいればいいじゃん |
| When kids are little, the mother should take care of them. | 子供が小さいうちは母親が見なきゃ |
| It's nice having a woman around—it brightens the place up. | 女性がいると華があっていい |
| It's the woman's job to pick up and drop off the kids. | 子供の送り迎えは女性の仕事でしょう |
| A career woman who handles all the housework too. | 家事も全部こなすキャリアウーマン |

| | |
|---|---|
| For a woman, you sure have much nerve. | 女のくせに生意気 |
| It's a man's world. Are you sure you'll be okay? | 男社会だけど大丈夫？ |


("Women in Graduate School?' Universities like the University of Tokyo and Tohoku University Work to Eliminate Bias. [「女子が大学院に？」偏見なくせ　東京大学や東北大学が対策]," 2024)

## Appendix 7: Personal Reflection on Gender Norms and Career Decision-Making

Reading Claudia Goldin's work was a profound moment of realization for me. Throughout my upbringing, I was never told by my parents or those around me that there were things I could not or should not do because I was a woman. On the contrary, my parents consistently encouraged me to pursue my ambitions without limitation. As a result, I had long carried a strong sense of pride in the belief that gendered expectations had never constrained me.

However, Goldin's insights on the gender wage gap forced me to confront an uncomfortable question: had I, too, internalized societal norms without realizing it?

In college, I aspired to work in human resources. Yet I graduated during Japan's so-called "employment ice age," when many international financial institutions I hoped to join suspended hiring in non-revenue divisions such as HR. As a result, based on advice from mentors and given the hiring market, I entered the equities business and later transitioned into a sales role.

Although I have always retained an interest in human resources, I found great satisfaction in my work. Sales suited me more than I had anticipated, and the compensation was significantly higher than what HR roles could offer. There were moments when I considered remaining in sales (or, more precisely, trading, which I later moved into as a temporary coverage for another trader on childcare leave) for the long term.

Nevertheless, I vividly recall the moment I decided to pivot toward HR. I asked myself whether, in the future, I would be able—or willing—to balance the intense demands of a sales career with having a family and raising children. My answer was a clear no. Given that realization, my decision to transition into human resources felt not like a sacrifice, but a natural and confident choice.

I believed firmly that I had made this decision independently, against conventional wisdom, and despite concerns voiced by those around me who questioned why I would leave a trading position at Goldman Sachs to pursue HR. I saw myself as someone who had consciously rejected society's narrow definitions of success.

Yet after engaging with Goldin's arguments, I found myself wondering: if I had been a man, would I have made the same decision? If I had enjoyed both roles equally, and the trading role offered several times the salary, would I have chosen to endure the difficulties of balancing work and family, and continued on the higher-earning, "greedy" career path?

It was an unsettling realization. Perhaps I, too, had unconsciously absorbed societal expectations, and through my career choices, had inadvertently contributed to the very gender wage gap I believed I was resisting.

This realization was reinforced when I came across another article highlighting that even among women thriving in corporate careers, there tends to be a concentration in what is called the "three Rs": HR (Human Resources), IR (Investor Relations), and PR (Public Relations).[198]

The idea that my career path might have been shaped not solely by my personal preferences but also by unconscious societal influences was deeply humbling. It underscored just how deeply embedded and insidious these gendered structures can be.

## Appendix 8: Social Impact Bond[199]

Social Impact Bonds (SIBs) are innovative financing mechanisms that involve partnerships among governments, investors, service providers, and intermediaries to

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[198] Also sometimes called "4R," combined with CR (Customer Relations). (*What's 4R? [「4R」とは？]*, n.d.)

[199] (T. Nakamura, personal communication, October 18, 2024; "Japan's First National-Level Social Impact Bond: Ministry of Justice Launches Educational Support Program for Youth Released from Juvenile Detention Centers [国主体で初の SIB、法務省が少年院出院後の学習支援事業]," n.d.; "Social Impact Bond [ソーシャル・インパクト・ボンド]," n.d.; Stanford Social Innovation Review, n.d.)

fund social services. In a typical SIB, private investors provide upfront capital to service providers to deliver evidence-based interventions to address complex social problems, such as recidivism, homelessness, or long-term unemployment. The government repays the investors only if predefined outcomes are achieved, shifting financial risk away from the public sector.

SIBs aim to improve service efficiency, promote social innovation, and realign public spending toward outcomes rather than inputs. However, SIBs are often costly and complex to implement, requiring robust performance measurement and stakeholder coordination. While some see SIBs as a catalyst for reforming public service delivery and accelerating innovation, others raise concerns about transparency, inclusivity, and transaction costs.


Source: Stanford Social Innovation Review
https://ssir.org/articles/entry/social_impact_bonds_more_than_one_approach

In Japan, the Ministry of Justice adopted an SIB to support youth with a history of delinquency by providing learning and employment assistance in partnership with the Kumon Institute of Education. SIBs have also been applied in preventive care, such as chronic kidney disease management, to reduce future medical expenses. These applications attract government bodies because of their potential for short-term budgetary savings.

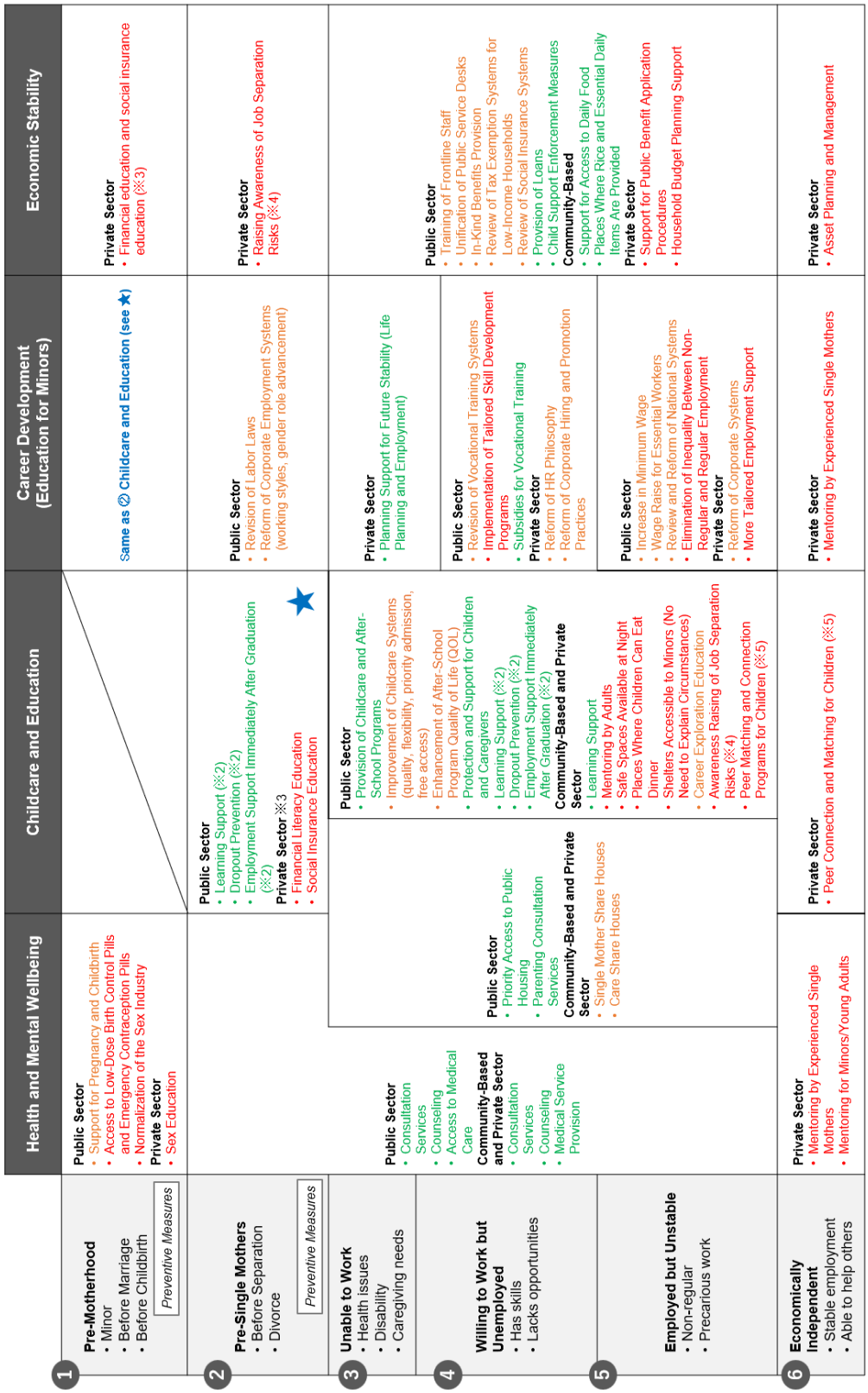
In the SIB model, the service provider acts first and receives outcome-based payments later. However, Japan's local government systems often require time to adapt to such models, and most current initiatives remain in the pilot stage. In the future, however, it is conceivable that outcome indicators such as "increased income for low-income women," "growth in regular employment," or "higher tax contributions" could be adopted in SIBs designed to support single mothers.

It is important to note that the "bond" in SIB does not strictly refer to a financial bond but rather to a "connection" or "relationship." Funding mechanisms may include

loans, equity investments, or other flexible designs. While some SIBs overseas have extended up to seven years, Japan generally assumes repayment or evaluation periods of three to five years. In the UK, dormant funds have been used as a financial source, and in Japan, the Nippon Foundation has supported some projects.

SIBs are not a replacement for existing support systems but a complementary, outcome-oriented funding mechanism. In single-mother support, where measurable indicators can be defined, and public-private partnerships can mobilize resources, SIBs can be a possible model to enhance the scalability and sustainability of support.

# Appendix 9: Necessary Support Structures by Life Stage for Single Mothers (Figure 7 Enlarged)



# List of Interviews

| | Name | Title | Date | Mode |
|---|---|---|---|---|
| (1) | Anonymous individual | A female raised by a single mother | October 2024 | Zoom |
| (2) | Anonymous individual | A male, ex teacher at public high school in Tokyo | October 2024 | Zoom |
| (3) | Ryota Nakamura | Vice President, Innovation Promotion Office, Business Planning & Coordination Department, Development Bank of Japan | October 2024 | Zoom |
| (4) | Yumiko Watanabe<br>Kyoko Meguri | Founder and President, NPO KidsDoor<br>Public Relations, NPO KidsDoor | November 2024 | Zoom |
| (5) | Yasuyo Yamamoto | Special Advisor, NPO Olive House | November 2024 | Zoom |
| (6) | Mako Yoshioka | Founder and President, NPO Single Mothers' Sisterhood | November 2024 | Zoom |
| (7) | Miwa Tanaka | Founder and CEO, Warris | November 2024 | Zoom |
| (8) | Anonymous individuals | Public Officers at Japanese Government | November 2024 | In Person |
| (9) | Sachiko Yunoki | Founder and President, NPO Okayama Beauty Summit | December 2024 | Zoom |
| (10) | Nobuko Nagase | Professor, Ochanomizu University | December 2024 | Zoom |
| (11) | Anonymous individual | Manager, Hello Work in Tokyo | December 2024 | Telephone |

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