

“I don’t have any money left.” Unemployed because of Covid-19 - The reality of foreign workers



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What if the amount of work I'm being given is reduced or if I lose my job because of Covid-19? Such concerns over work are on the rise. In such cases of emergencies, it is helpful to know about the various policies and measures that are available in Japan. “POSSE,” a non-profit organization (NPO) that provides foreigners and young people with consultation services, aims to address such concerns by providing foreigners who are still unfamiliar with the Japanese language with information in simplified Japanese.

“I have no job and no money and I don’t know what to do.”

Hello. I am Makoto Iwahashi from POSSE (an incorporated non-profit organization). Today's topic will be about people who are concerned because they are unemployed and have no money.

“Hello. I came with my family from Russia. I was working a cleaning job at a hotel near a theme park. I was earning 100,000 yen per month. However, as the number of customers declined in February, so did my working days. I eventually quit my hotel job because I had little work. I hope to find a new job as soon as possible, but I am struggling to find one. I have family who live with me in Japan - a husband, and a child. There are rent and school fees to pay, but I do not have any more money. What should I do?”

It may currently be difficult to find a new job. With that said, there is a national governmental policy that both Japanese and foreign citizens can use during such times.

●You are unemployed. → You can receive benefits.

If you have quit your job, you will be eligible to receive “unemployment insurance benefits” while you hunt for another job. To receive such benefits, please go to HelloWork to receive consultations.



The infographic has a light blue background. At the top, the title "You can receive unemployment insurance benefits." is written in bold black text, underlined with a yellow line. Below the title, a grey rounded rectangle contains the text "You can receive from 50% to 80% of the salary that you were previously earning." in black. In the center, there are three cartoon characters: a man with blue hair, a woman with blonde hair, and a man with green hair, all with their hands to their chins in a thinking pose. To the right of the characters, the text "Foreigners and “arubaito” (irregular part-time) workers are eligible." is written in black. At the bottom right, the text "Where to consult: HelloWork" is written in black.

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If you have quit your job, you will be eligible to receive “unemployment insurance benefits” while you hunt for another job. The government can provide you with payment that amounts to anywhere from 50% to up to 80% of the salary you were making from your previous job. The amount of the benefit provided will depend on how long you had been working at and how much you had been earning at your previous job.


You can receive benefits whether you did part-time work, worked as an “arubaito” staff member (irregular part-time worker), or were a contracted dispatch employee.

Foreigners are also eligible. To receive such benefits, please go to HelloWork to receive consultations. However, in order to receive unemployment insurance benefits, your former employer needs to have enrolled you in employment insurance while you were working. In addition, you must have been working in Japan for at least six months before the company dismissed you, laid you off, or fired you (if you resigned on your own volition, you will be ineligible, unless you had been working for at least a year). Therefore, if you arrived in Japan from January to February this year, you will not be eligible to apply. The benefit payment period will depend on how long you worked in Japan. It is common to receive it for a period of 90 days.

●I don’t have money. → You can take out a loan.

If your income has decreased, and it is difficult to sustain your quality of life due to Covid-19, you can take out a loan. Please consult a Japan National Council of Social Welfare office in your town of residence. **People who do “arubaito” work (part-time irregular work), dispatch employees, and foreigners are eligible to apply for a loan.**

You can borrow money.



1 Emergency small assistance loans

Up to 100,000 yen	Up to 200,000 yen	I need money right now!
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**2 Comprehensive assistance loans
Livelihood assistance loans**

Up to 450,000 yen	Up to 600,000 yen	It can take up to 20 days.
I don't have work.	My salary has decreased.	

Foreigners are also eligible to apply for loans.

Where to consult: Japan National Council of Social Welfare

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There are two ways to take out a loan.

(1) If you need money right now then you can receive an “emergency small assistance loan.” Once you have applied, you can receive the money for the loan in approximately a week, and you can apply for a loan of up to 100,000 yen. If you can’t work because your child’s school has closed, you can apply for a loan of up to 200,000 yen. The cost you will have to repay will be exactly the same as the amount that was loaned to you (you will not be charged with interest payments). You will not be required to find a guarantor for the loan. People who have been forced to take leave from their job, and who have had their incomes decreased due to Covid-19 are eligible. Both people who are currently working as well as those who are not working will be eligible.

(2) People who have been dismissed (or laid off or fired) from work, or had their incomes decreased can take out a loan as a “comprehensive assistance/livelihood assistance loan.” People who live alone can take out a loan of up to 450,000 yen, and those with a family can take out a loan of up to 600,000 yen. The amount you will have to repay will be exactly the same as the amount that was loaned to you (you will not be charged with interest payments). You will not be required to find a guarantor. In Tokyo, it can take up to 20 days after your application has been processed before you can receive your loan.

Foreigners are eligible to apply for a loan. This will apply to you regardless of your type of status of residence.

However, as you will be taking out a loan, you will of course have to repay any money you have loaned out. Your income and savings will be investigated to decide whether you have the ability to repay your loan. Your period of residence will also be investigated to see if you can stay in Japan until you have completed your repayments. Your repayment period, which will start after your loan has been issued, will be 3 years or less if you take out an emergency small assistance loan, and it will be 11 years or less if you take out a comprehensive/livelihood assistance loan. If the Japan National Council of Social Welfare determines that you do not have the ability to make repayments, you may be denied the loan.

●I can’t pay my rent. → You can receive money.

For those who can’t pay rent, you can receive money for housing rent (housing security benefits) for

a period of 3 months and up to a maximum period of 9 months. Please consult with the “self-reliance consultation support service” office in your town of residence. You can ask your local ward office for the location.

I can't pay rent.

Housing security benefits

The government can provide you with money for rent for up to three months.

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Where to consult: Your local ward office



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Whether you have quit your job, are currently job hunting, or are currently working, you can make use of this system. Please note that this also includes foreigners. The amount you can receive will depend on where you live. For example, a resident of Setagaya Ward in Tokyo can receive up to 53,700 yen. If your savings are deemed to be sufficient, you may not be eligible to receive benefits.

●I'm really in trouble. → Welfare

If you are really struggling in terms of your quality of life, the government can pay for your living expenses via the welfare system.

If you are really in trouble,
you can go on welfare.

The government can pay for your living expenses.

※Those who are residing in Japan on a working visa are not eligible.



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Please consult with the ward office in your town of residence. However, eligibility categories are limited, and only foreigners with permanent residence or a long term residence visa can use welfare. Foreigners living in Japan on a working visa cannot apply. There are various ways in which this system can work for you. Please consult with POSSE if you feel that you are in trouble. We will work together to find a good solution for you.

■Isn't there a “safety net” for foreigners?

In the past, we have observed several policies that were enacted to assist residents facing “livelihood emergencies.” However, after consulting with foreigners who work in Japan, we have concluded that these policies are difficult to utilize. First, there is the problem with the name “emergency small assistance loan.” What kind of system is it? How does one benefit from it? Surely it is difficult to understand even for Japanese citizens. Even so, the information regarding these policies are provided only in Japanese. Those who are not used to the Japanese language often do not know that these policies even exist. Most importantly, we cannot understate how vulnerable the position of being a foreigner is. For instance, the following consultations are on the rise from language teachers: “I came here in January/February, but since lessons were cancelled from April, I was dismissed from my job.” Unemployment insurance benefits can be made available to you after you have been dismissed (laid off, fired, etc.), but to be eligible you must have been working for 6 months or more. In the case of these language teachers, their period of employment is insufficient, and thus they are not eligible, which makes taking out a loan their only option. The final option as a safety net in Japan is welfare, but this is only available for permanent residents. Only 50% of foreigners living in Japan fit in this category (as of the end of June 2019).

In brief, for the foreigners we often see in the city working at convenience stores, family restaurants, as well as in the industries of agriculture and fishing, or for those working in factories, such individuals do not have access to a “final safety net.” Japan has accepted many foreigners in recent years to “eliminate the labor shortage.” On the other hand, it cannot be said that a system for policies to help foreigners when they are in need is in place. This problem has become increasingly apparent with Covid-19. We as a society should start thinking about how to restructure this country so that any individual, regardless of nationality, can thrive without their livelihoods threatened in any way.

元の記事（日本語）：

岩橋誠（NPO 法人 POSSE）、「もうお金がありません」コロナで無職……外国人労働者の現実

（朝日新聞 withnews, 2020年4月10日）

https://withnews.jp/article/f0200410007qq00000000000000W0ej11101qq000020871A?ref=r_snsranking

翻訳：NPO 法人 多言語センターFACIL

<https://tcc117.jp/facil/>