

March 10, 2023 The 20th ASEAN & Japan High Level Officials Meeting on Caring Societies

Ministry of Health, Labour and Welfare

Classroom Practice for Considering Social Security in the Age of 100-Year Life



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- Introduction to our school
- Classroom practice using MHLW teaching materials
- Students' reaction to our classes
- Prospects for social security education

Social security education in high schools

“Enhancement and stabilization of social security in an aging society with a declining birthrate”

covered in civics classes (specified in the curriculum guidelines for the subject “Public”).

Tokyo Metropolitan Igusa High School (where I work)

- Full-time regular course (7 classes for each of 3 grades)
- International exchange events and overseas school trips (Singapore)
- Many students aim to go on to a university of GMARCH level or higher (“GMARCH” refers to a group of higher-level private universities in the Kanto region)
- Self-discipline and independence is our motto (no school uniform)
- Club activities are engaging, with some clubs participating in national competitions as a Tokyo representative: calligraphy, dance, Kyudo (Japanese archery)

Our school has appeared in animation and drama works!



Mock voting has been conducted since 2012!



Worksheet 1

[Work 1] What difficult events may occur in your life in the future?
Let's write them down.

➔ Injury, illness = Medical insurance (universal coverage)
➔ Older age = Pension insurance
➔ Parental care = Long-term care insurance
➔ Loss of job = Unemployment insurance, etc.

➔ Introduction to the Social Insurance System and its
Philosophy

[Quiz 1] Suppose you are married and have children.
If you die in your 30's due to an accident, etc., will you lose the pension
premiums you have paid?

(1) You will lose your payment (2) You will not necessarily lose payment

➔ There are not just old age pensions,
but also survivor and disability pensions.

1 Let's think about social security

[Work 1] What difficult events may occur in your life in the future?
Let's write them down.

[Work 2] The social security system supports unexpected difficulties. Among social security systems, social insurance includes medical care, pension, and long-term care insurance. If we didn't have social insurance, what would our lives be like? Let's think about it.

→Today we will consider public pension insurance.

2 Let's consider public pension insurance.

(1) Significance of public pension insurance

[Quiz 1]

Question 1: At what age will you start paying pension premiums?

(1) Age of 0 (2) Age of 20, in principle (3) Age of 60, in principle

Question 2: When can a person who has paid pension premiums begin to receive an old-age pension?

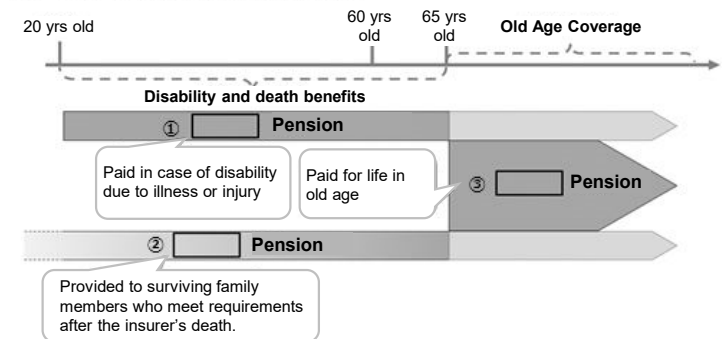
(1) Age of 20, in principle (2) Age of 65, in principle (3) Age of 40, in principle

Question 3: Suppose you are married and have children. If you die in your 30's due to an accident, etc., will you lose the pension premiums you have paid?

(1) You will lose the premiums paid
(2) You will not necessarily lose the premiums paid

→Out of 3 questions... you have given () correct answers!

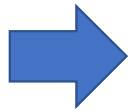
[Work 3] Please fill in the blank.



Worksheet 2

[Quiz 2]

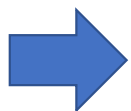
What will prices be like 50 years from now?
 (1) It will be the same (2) It will be higher
 (3) It will be lower (4) I don't know



Prices and economic conditions are unpredictable.

[Work 5]

Characteristics of Different Pension Plans and Japan's Public Pension Insurance Scheme



Mechanism of Public Pension Insurance
 (Advantages and disadvantages of the pay-as-you-go pension plan)

[Work 4] Let's think about which pension plan you will participate in when you turn 20 years old.

(2) Structure and necessity of public pension insurance

[Quiz 2]

Quiz 1: What was the price of a bowl of udon 50 years ago compared to today?

(1) It was the same (2) It was more expensive (3) It was cheaper

Quiz 2: What will prices be 50 years from now?

(1) It will be the same (2) It will be higher (3) It will be lower (4) I don't know

Quiz 3: What will be the amount of pension you will receive 50 years from now?

(1) It will be the same (2) It will be higher (3) It will be lower
 (4) Basically, we do not know the amount because it depends on prices and wages in the future.

→Out of 3 questions... you have given () correct answers!

[Work 5] Let's fill in the blanks.

<Characteristics of Different Pension Plans and Japan's Public Pension Insurance Scheme>

④ <input type="text"/> plan	⑤ <input type="text"/> plan
<ul style="list-style-type: none"> ○ Because it is a social support system that is funded by the premiums paid by the working-age population (from their salaries) at the time, it is more responsive to inflation and changes in salary levels (less likely to diminish in value). ○ A change in the ratio of working-age workers to pensioners would necessitate an increase in premium burdens and a reduction in pensions. 	<ul style="list-style-type: none"> ○ As with private insurance, investment income can be utilized because it is funded by premiums that have been paid by each worker and accumulated during the working years. ○ In case of depreciation of value due to inflation or a deteriorating investment environment, pensions need to be reduced because benefits can only be provided to the extent of reserves and investment income.
Resilient to economic fluctuations. (Economic fluctuations are also reflected in the salaries of the working-age population, thus ensuring that the amount of pension benefits [i.e., premiums] assumes inflation and other economic fluctuations.)	Can leverage investment income, but vulnerable to economic fluctuations. (If there is a loss or inflation is higher than the income from the investment, the amount of pension will be reduced.)

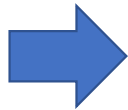
Japan's public pension insurance is based on (4) plan, being combined with (6) plan for a certain portion. This combines the good points of the pay-as-you-go plan and the funded plan. By utilizing (6) plan, the disadvantages of the (4) plan are compensated for.

Class	#	Name
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Worksheet 3

[Work 6]

Let's consider the impact of an aging society with a declining birthrate on public pension insurance.



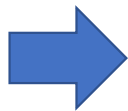
Many students pointed out the problem of increased burden.

[Work 9]

As the birthrate declines and the population ages, let's consider how we can all prepare for the risks associated with living longer. Let's consider which of the following ideas, A and B, is better, including the reasons and specific ways to deal with them.

A: We should all pay taxes and social insurance premiums, which should be handled mainly by the government.

B: Instead of paying taxes and social insurance premiums, families and individuals should take the lead in dealing with this issue, such as by helping each other and making individual efforts among family members.



More details on the next and subsequent slides

3 Let's consider public pension insurance

(3) Public pension insurance in an aging society with low birthrate

[Work 6] Let's consider the impact of an aging society with a declining birthrate on public pension insurance.

→ Check the population pyramid on p. 15 of the supplementary material.

(4) Risks in the age of the 100-year life

[Work 7] In this age of 100-year lives, everyone has the potential to live longer. Let's think about your ideal life in your elderly years

[Work 8] Let's think about how you should cover the living expenses in your imagined old age.

[Work 9] As the birthrate declines and the population ages, how can we all prepare for the risks associated with living longer?

Let's think about what would be effective. Which of the following ideas, A or B, is better? Let's think about it including reasons and specific ways to deal with them.

A: We should all pay taxes and social insurance premiums, which should be handled mainly by the government.

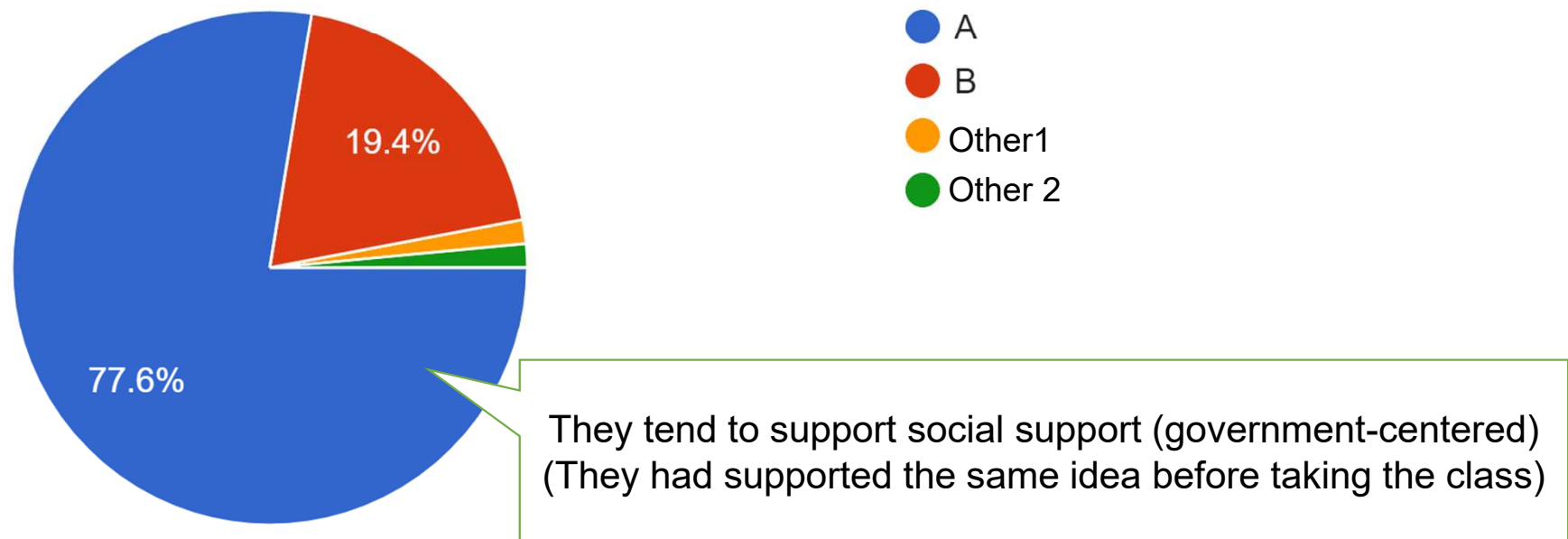
B: Instead of paying taxes and social insurance premiums, families and individuals should take the lead in dealing with this issue, such as by helping each other and making individual efforts among family members.

Class # Name

[Work 9] As the birthrate declines and the population ages, let's think about how we can all prepare for the risks associated with living longer. Which of the following ideas, A or B, is better? Let's think about it

Which position did you finally choose in [Work 9]?

67 responses



Student comments

A: We all pay taxes and social insurance premiums, which should be handled mainly by the government.

- I think there are some **problems that families can't handle alone**, and social insurance is designed to support them.
- When I suddenly **need a large sum of money** for hospitalization, etc., I can't pay it myself.
- I think it is better to let the government handle some issues that individuals and families do not have enough knowledge to respond to. However, if we choose A, I don't think that that government will necessarily take good care of us, so I think we need to **go to elections so that they can provide a full social security system for us**.
- He believed that the **economic disparity** would be exacerbated.
- Because it is tough for **low-income people** to live on their savings alone while high-income earners can live off their savings.
- It would be nice if the **upper limit of the payer's age was raised** and/or **the government spent the money on insurance premiums and important things** instead of wasting it on useless things.

Participating in elections to improve social systems = citizenship consciousness

Student comments

B: Instead of paying taxes and social insurance premiums, families and individuals should take the lead in dealing with this issue, such as by helping each other and making individual efforts among family members.

- I think it should be done in **a way that doesn't cost** too much rather than paying lots of taxes, etc.
- If we only trust the government, there will be delays in responding to emergencies.
- Income and physical burdens vary from person to person, and some are unable to pay their pensions. Therefore, it is better to create a **system to help families in difficulty**.
- The current situation is that the per capita **burden on the working-age population is increasing but salaries are not**. From this point of view, the current **social security system should be reviewed and restructured**.

Need to examine the system carefully, not remain unquestioning
= Citizenship education (new subject "Public")

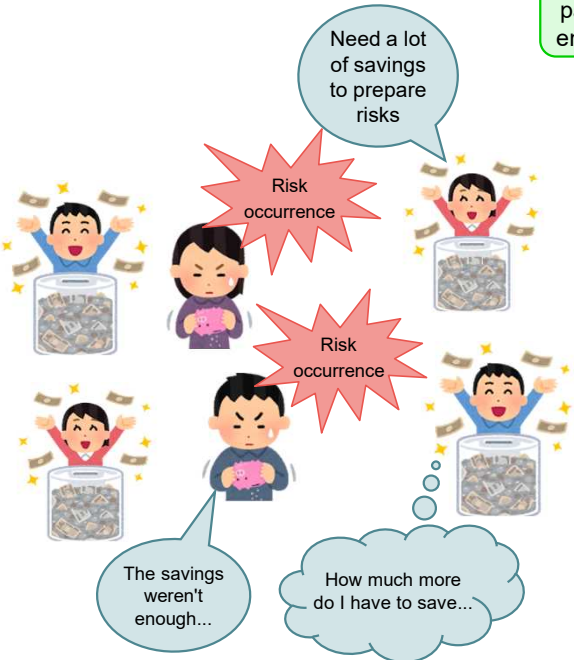
Slide that was easy to understand (1) (based on student evaluations)

What is Social Insurance?

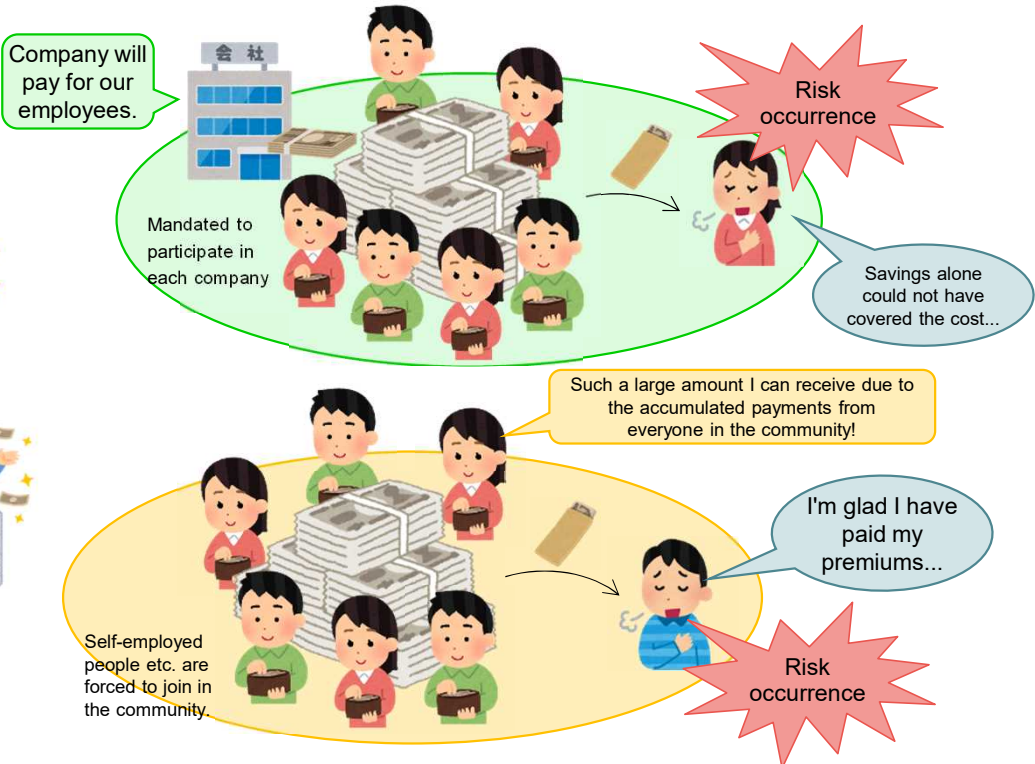
Insurance is a system in which people gather together to form a group (**insurance group**), pay a certain amount of money (**insurance premiums**) in preparation for various risks (illness, injury, retirement, unemployment, loss of income due to longevity, etc.) that everyone may encounter in life and provide the necessary benefits and services to those who actually encounter risk events.

⇒ **Social insurance** is an “insurance” system created by a whole society.

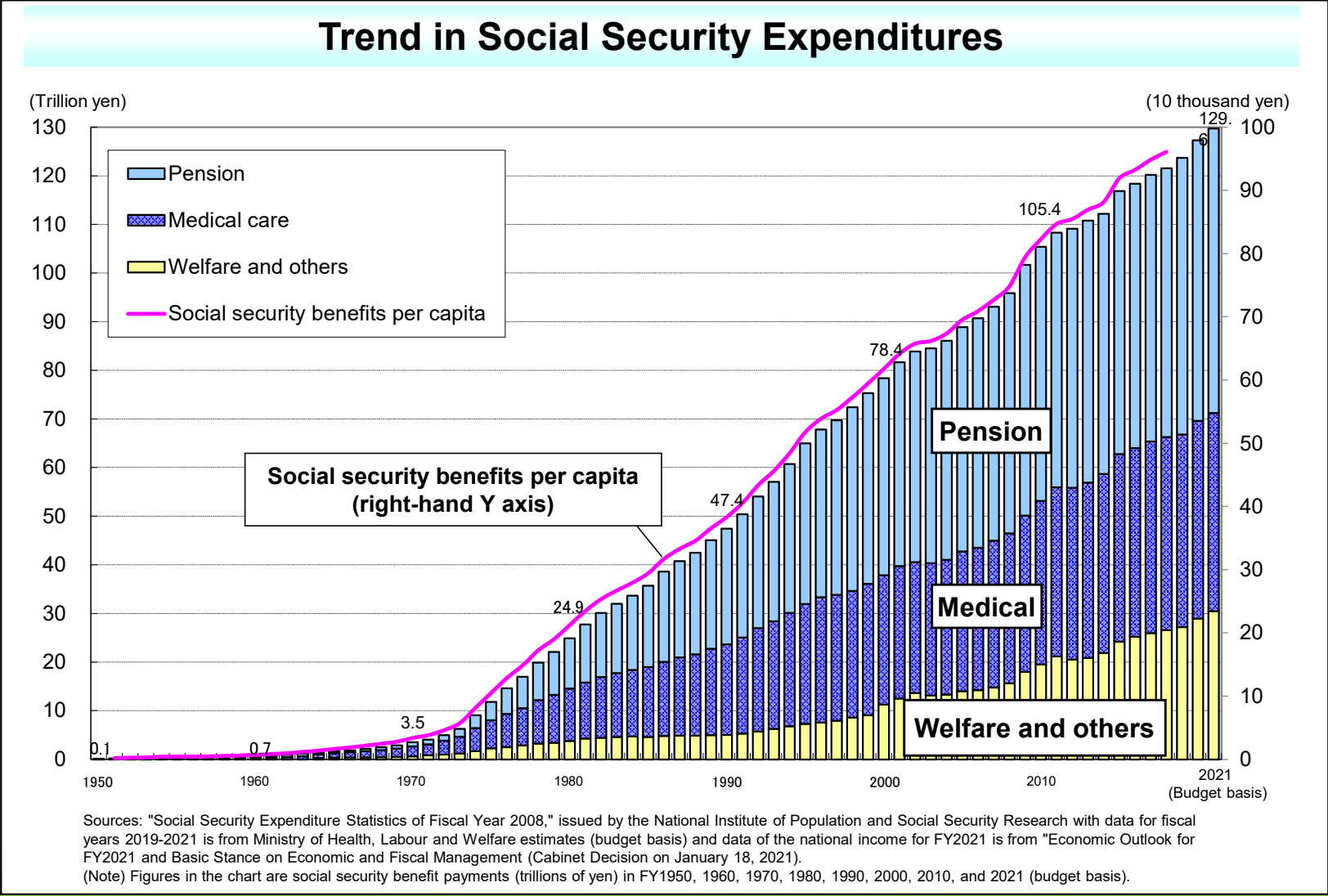
Without social insurance...



With social insurance...

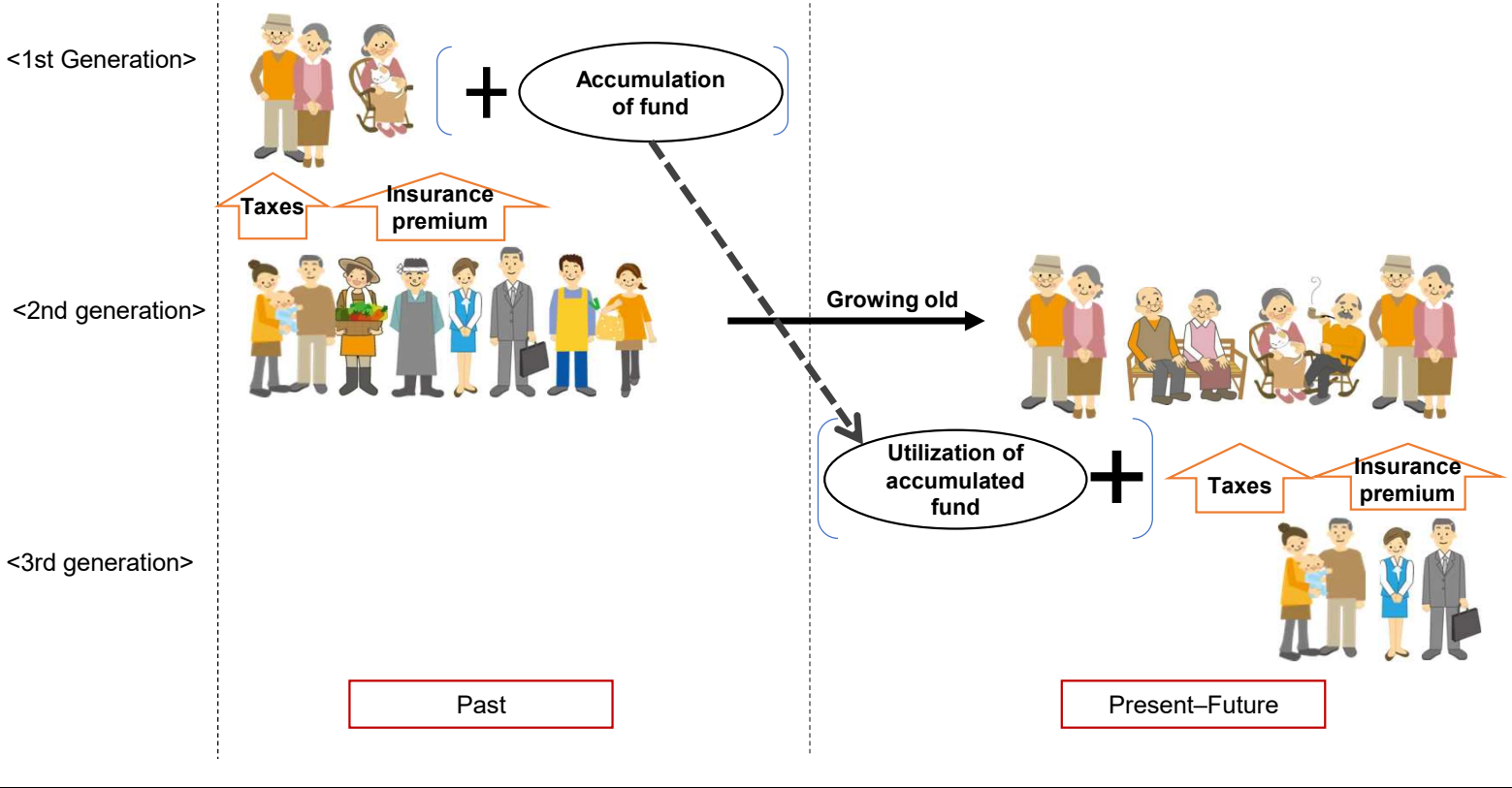


Slide that was easy to understand (2) (based on student evaluations)



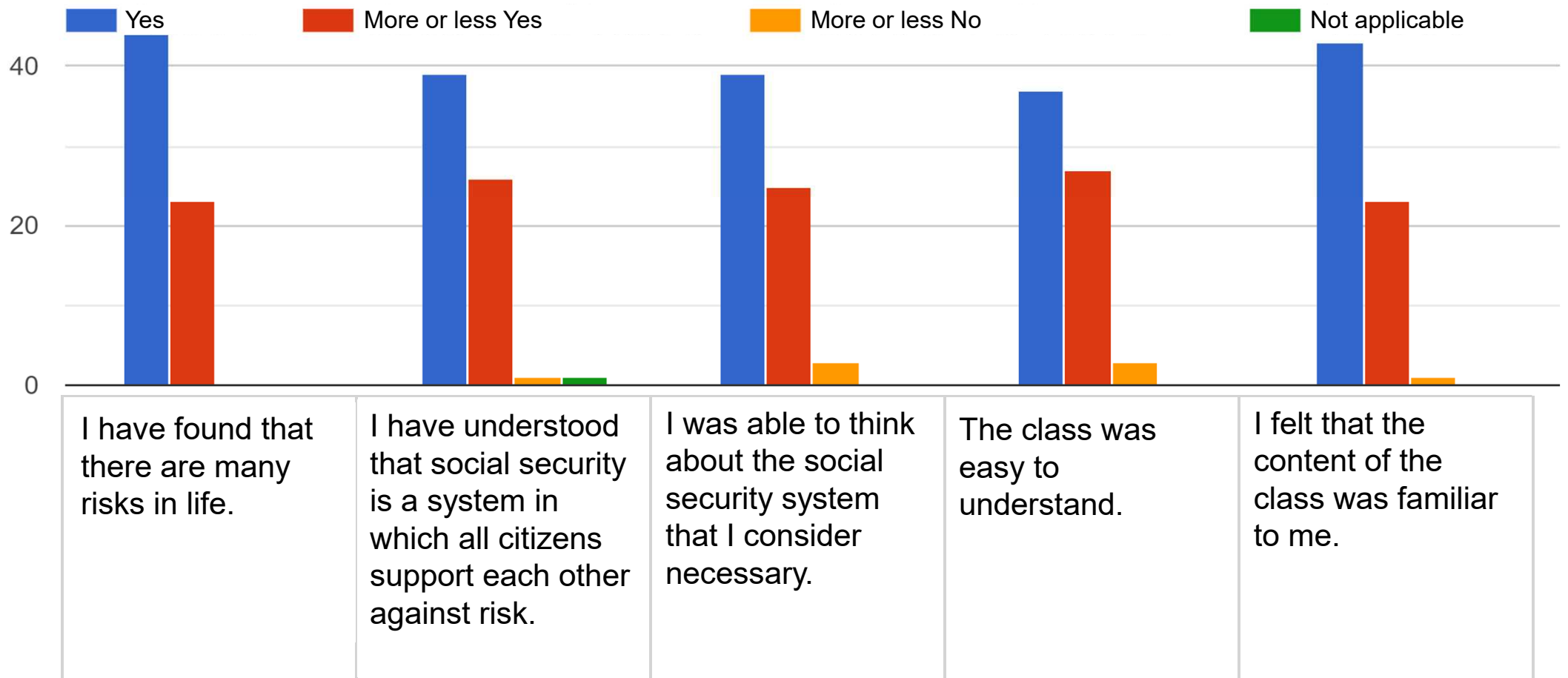
Slide that was easy to understand (3) (based on student evaluations)

- The public pension insurance schemes of developed countries, including Japan, are all based on the pay-as-you-go plan, in which the premiums paid by the working-age population are used as pension for the elderly at that time.
- In Japan, a considerable amount of reserves are held to prepare for the future aging of society, and these reserves can be utilized to provide for the future aging of society. Care is taken to ensure that premium levels for future generations do not become too high.



Please rate the entire class.

Students could not answer the question "what is social security?" before taking the class.
→Evaluation after the class indicates that they have understood the content of class.



Student comments (What they found out)

- I used to wonder if we needed social insurance, but then I realized we needed it to **cover our own “what ifs.”**
- I knew that **if I didn't know about social insurance, I would be in trouble in the future.**
- I was reminded of the **seriousness of the declining birthrate and aging population** in Japan today.
- It was fun to learn about it because it was an issue that exists around my life, but I didn't know much about it. I wanted to know **how much money will be taken as taxes** when we reach the working age, with the aging population and the declining birthrate, because I thought **it would be helpful to know the figures in general.**
- I have understood **the significance of public pension insurance.**
- The yen is weakening at the moment, and there are still concerns about future pension and other benefits. That is why I wanted to **promote future savings** while I work.
- It made me realize once again that we are not just living, but that **our lives are made possible by social security services provided by the state government.**

They've understood the principles of social security!

They have a high interest in money!

Student comments (concerns and questions)

Maybe the No. 1 matter students want to know

- I thought that social security was **not perfect**.
- How much of a pension will I get, and is it the same amount for all of us?
- Will the pension make us happy in the future?

Is the happiness gained from a pension greater than the hardship caused by it?

- With the current problem of a low birthrate and aging population, **I don't know what the point of working is** because the pension we pay per person when we grow up will be higher **while the amount we receive when we are older may be less**.

Japan's challenges, which are too serious

→ An attitude of considering institutions, politics, and the economy based on data is needed

- Is the pension system a **system in which we will never lose our money in our old age?**
- I was reminded of **how much money is taken as premiums of insurance**.

Prospects for social security education

“It's good to know about social security before we grow up” (student)

Has the **capability to communicate the principles of social security** (MHLW teaching materials)
Need to have critical perspectives on institutions and politics when considering social security (citizenship education)

Social security is each and everyone's problem!

高校で二〇二二年度から公民科の新たな必修科目「公共」が導入され、「少子高齢社会での社会保障の充実・安定化」について考える授業が始まった。年金などの制度の持続は、未来の大人たちにかかっていると、厚生労働省は教材やモデル授業の指導案まで作る熱の入れようだ。若者の関心が薄いとされる社会保障だが、主権者として多くの課題にどう向き合えばいいのか。教室を訪ねた。

(五十住和樹)

■ 課題考えよう
「社会保障とは何だろう。一月下旬、東京都立井草高校（練馬区）の二年生の教室で主任教諭の杉浦光紀さん（53）が問いかける。」「災害」「病気の時に使うお金と声が上がった。約四十人の生徒を前に、杉浦さんは「人生で起こりうる困難」と黒板に書き、年金は高齢者だけでなく障害を負った時、家計を支える家族が亡くなった時も支給されると説明。失業した時の雇用保険や医療、労災、介護保険も例に挙げた。クイズを交えて授業は進む。年齢構成を示す人口ピ

高校で新必修科目「公共」

Social Security Is Your Problem.

指導案作成、力入れる国
社会保障教育は、昨年末の全世代型社会保障構築会議の報告書で推進すると明記。厚生労働省は新科目導入で、年金と医療保険分野の各二コマ分のモデル授業に対応する指導者用マニュアルを作った。「五十分授業でそのまま使える」指導案や副教材、ワークシートも用意。「どうせ年金は被験者の報告書で推進すると明記。厚生労働省は新科目導入で、年金と医療保険分野の各二コマ分のモデル授業に対応する指導者用マニュアルを作った。「五十分授業でそのまま使える」指導案や副教材、ワークシートも

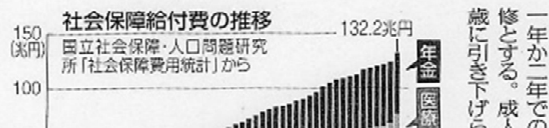


社会保障費が国の感出全体の約3分の1を占める一般会計のグラフを示す杉浦光紀教諭＝東京都立井草高校で

ラミッドの図を見て少子高齢化が年金制度に与える影響などを、席の隣同士で意見交換。最後は各国の社会保障制度の違いを示し、その評価や日本の課題などを考える宿題を出した。

■ 解決する力を
授業後、外山翔一朗さん（20）は「大人になる前に社会保険を知っておくのはいい」と話した。「保険料を払っても将来、年金をもらえないかも」と不安をのぞかせる生徒もいた。

二二年度の一年生から順に始まった新科目「公共」。



というときに知れたいことがある。日本の年金が納めた保険料が高齢者の給付に方式。少子高齢現役世代の負担で、社会保障費に手厚く、子どもに少ない点も課題。東洋大の栗岡

分に楽しみましたか？ 畑