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Note: New indicates new projects.

# 1 To Realize Reliable Welfare, Public Health and Medical Care Services for Present and Future Generations

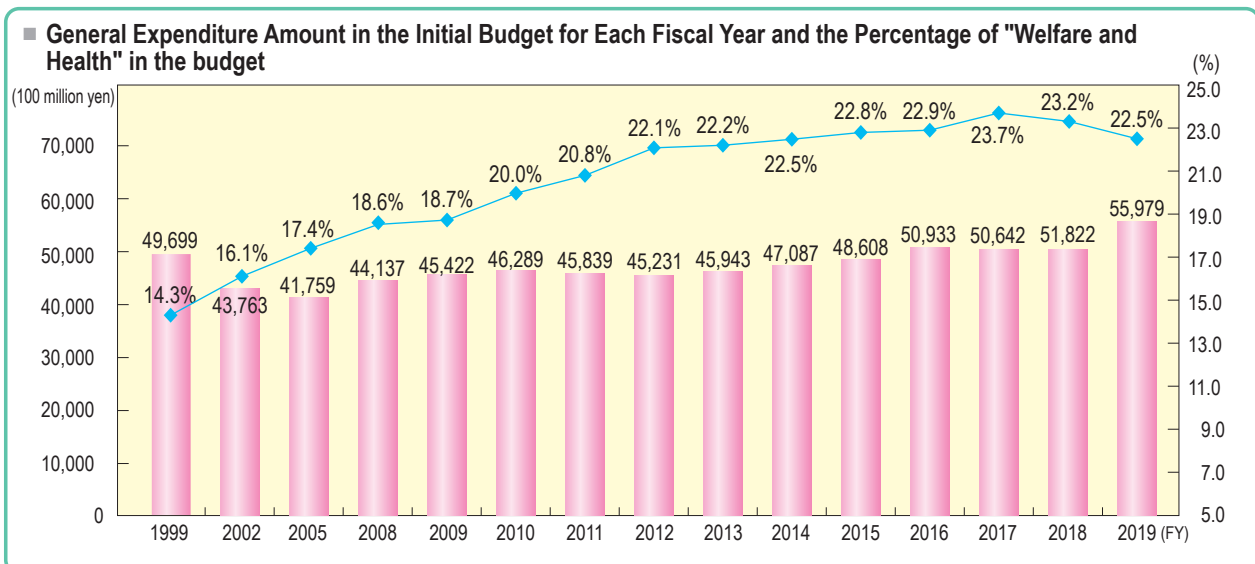
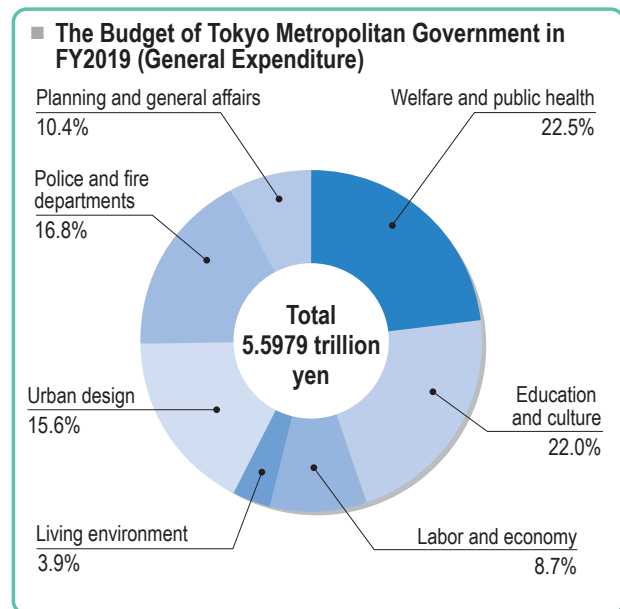
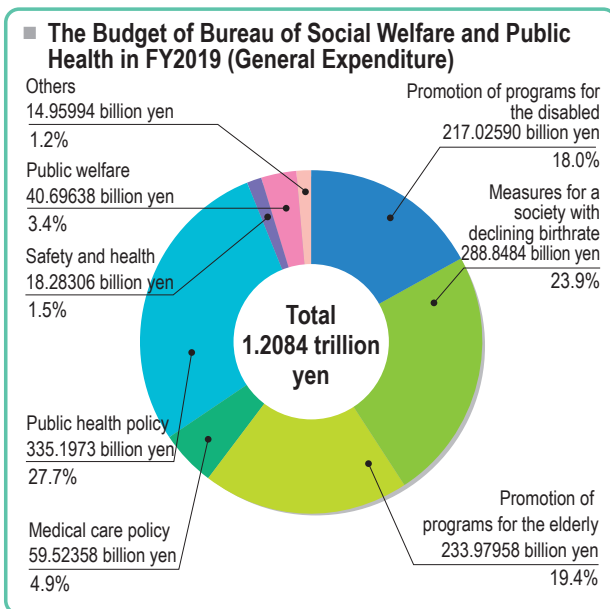
## Welfare and Public Health Budget of the Tokyo Metropolitan Government

The Tokyo Metropolitan Government FY2019 budget has been positioned and organized as “a budget pointing the way to the future utilizing the Tokyo 2020 Games as a driving force to allow Tokyo to realize new evolution as a mature city and continue to create growth”.

With a view to protecting the lives and health of metropolitan area residents and realizing user-oriented welfare that supports self-reliance in the community, the Bureau of Social Welfare and Public Health has compiled its budget and policies to strengthen various initiatives in line with the unique needs of a big city, and based on the concept of pushing ahead with policy developments that will ensure that all residents are able to remain active and fulfilled.

As a result, the budget of the Bureau of Social Welfare and Public Health was allocated 1 trillion 208.383 billion yen, which accounts for 16.2% of the total TMG budget (total general account of 7 trillion 461 billion yen). Furthermore, the budget allocated to “welfare and public health affairs (the social welfare and health budget and payment to hospitals, etc.)” accounts for 22.5% of the TMG general expenditures.

\* “General expenditure” indicates the “cost of policy”, which is the total general amount after deducting debt expenditure, the special balance carried forward in the special ward fiscal adjustment account and the expenditure for granting a fixed percentage of the tax amount to municipal governments, such as consumption tax.



# 2

## Welfare, Health and Medical Care Policies of Tokyo

### (1) Welfare for Children and Families

The trend towards to nuclear family households and weaker relations within the community have resulted in weakened child-rearing abilities in families and communities. It is also becoming difficult to fulfill one's wish to have children due to factors such as not being able to find daycare, and many children being put on waiting lists, and an environment in which it is not always easy to balance work and child-rearing.

Based on the "Tokyo Metropolitan Comprehensive Plan to Support Children and Child-rearing" formed in March 2015 (March FY2018 mid-term review), the TMG is promoting various measures to support children and child-rearing.

#### Current Status of Children and Families

##### Rapidly Declining Birthrate

In Tokyo, the number of children under the age of 18 as of January 1, 2017, reached 1,850,000 which accounts for 14.2% of the total population of Tokyo. The number of births in 2017 was 108,990, which is low – less than half the number of babies born between 1971 and 1974 during the second baby boom. The total fertility rate in 2017 was 1.21, which represented the lower percentage than that of the last year, still the lowest level in the country.

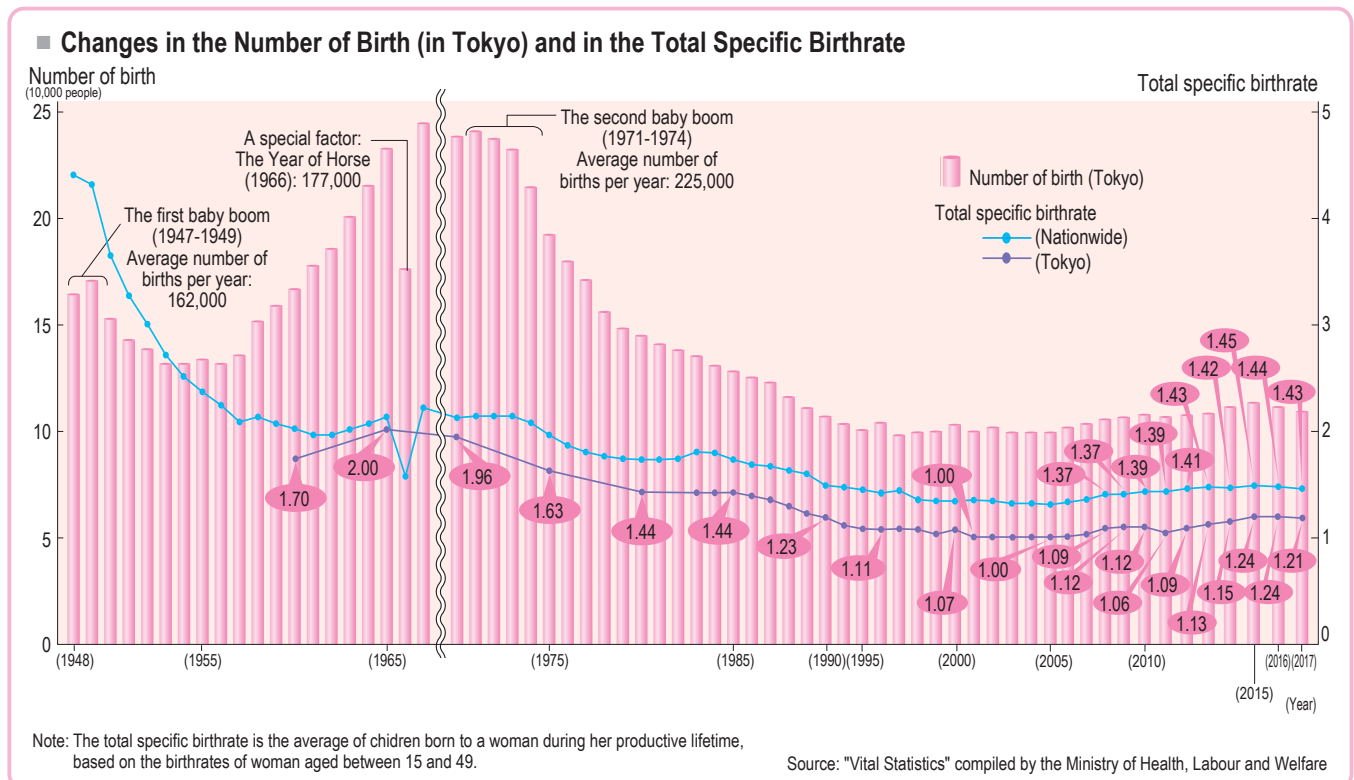
##### Increase in the Number of Working Women and Family Forms

The number of working women is increasing and the nuclear family structure is the most common family unit.

#### Tokyo Metropolitan Comprehensive Plan to Support Children and Child-rearing

The "Tokyo Metropolitan Comprehensive Plan to Support Children and Child-rearing" is a comprehensive plan related to children and child-rearing in Tokyo, formulated by combining the "Plan to Support Projects Supporting Children and Child-rearing" based on the Act on Children and Child-rearing Support, the "Local Action Plan" based on the Act for Measures to Support the Development of the Next Generation, and the "Plan to Promote Measures Against Prefectural Child Poverty" based on the Act to Promote Measures Against Child Poverty.

The five-year plan covers the period from FY2015 through FY2019, and a mid-term review was conducted in FY2017.



## Plan Principals

1. Develop and enrich an environment where all children develop their individuality and creativity, and become independent as a member of society.
2. Realize a society where people can have and raise children with a sense of security and feel the joy of parenting.
3. The society as a whole supports children and families raising children.

## Objectives and Initiatives

### Objective 1

Development of a system for seamless support from pregnancy, childbirth to child-rearing in the community

- ◆ Support municipalities responsible for providing child and child-rearing support in the community and develop a system to provide seamless support from pregnancy, childbirth to child-rearing, so that children and families can use services tailored to their needs.

### Objective 2

Improve education and childcare during the infant stage

- ◆ Provide support required to secure high quality education and childcare based on the importance and characteristics of the infant stage, and to respond to the expectations of families raising children in the community.

### Objective 3

Improve support according to the child's growth stage

- ◆ Build a system where children of the next generation develop ability to learn, think and act by themselves and the ability to proactively contribute to the development of society, while preparing to become independent with an awareness of being a member of society. Also promote support to actually become independent.

### Objective 4

Enhance support to children and families requiring more support

- ◆ Comprehensively promote support for children and families requiring more support by accurately grasping the physical and mental conditions of children and guardians, so that children growing up in various environments can be brought up in the community and receive necessary support to achieve social independence.

### Objective 5

Build a foundation to ensure sound growth of children of the next generation

- ◆ To aim for a society that achieves the balance between the family life and work (work-life-balance), develop working environments where people can easily take childcare leave, etc. regardless of gender, and improve the employment situation to balance work and parenting by raising awareness to review working styles, initiatives also include securing living environments where households raising children can live with security, and prevention of unexpected accidents, such as traffic and domestic accidents.

## Daycare Services

The TMG will support municipalities and private-sector service providers to relieve the problem of children on daycare waiting lists, and to improve and expand both the quality and quantity of various childcare services.

### [Expansion of Daycare Services]

(Promotion of establishment)

#### Project to Promote the Establishment of Facilities

In addition to the subsidy from the Government to support the establishment of facilities, the TMG implements various unique support initiatives such as a subsidy to further reduce the burden of municipalities and operators of daycare facilities, and a subsidy for rent when establishing new facilities using rented property, etc.

#### Project to Secure the Land for Daycare Facilities

In order to promote the development of the environment by providing support to secure the land for daycare facilities, the TMG implements supportive initiatives such as lowering the amount of loan of the land owned by the TMG, providing subsidy for a part

of the land lease for state-owned land or private land, and providing subsidy for lump-sum payments when a fixed-term land leasehold is utilized.

#### Tokyo Daycare Information Service “Horenso”

This is a service to link potential providers of daycare services using municipal property with available properties and propose activities by said providers.

(Various Daycare Services)

The TMG supports efforts by municipalities to enhance the daycare services by providing various combined services such as licensed-daycare facilities, TMG certified-daycare facilities, and authorized childcare facilities according to local circumstances.

#### Licensed-daycare Facility

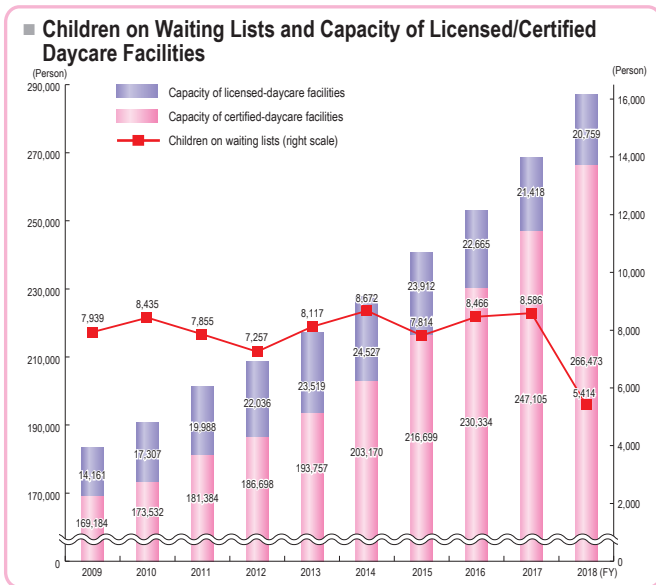
The child welfare facilities all licensed according to the Child Welfare Law for children which provide services to preschool age children requiring daycare. As of April 1, 2018, 2,811 daycare facilities (with a total capacity of 266,473 children) are located in Tokyo.

## TMG Certified-daycare Facility

Daycare facilities are established and operated based on TMG's own unique criteria focusing on the specific features of the metropolitan city in order to meet the needs of Tokyo residents. As of April 1, 2018, 610 daycare facilities (541 of type A and 69 of type B) are located in Tokyo.

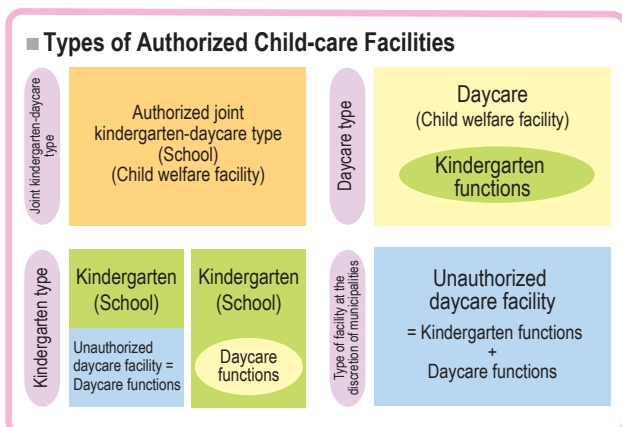
## Nighttime Childcare Service Program New

By supporting TMG-certified daycare facilities which are implementing activities to provide nighttime childcare and 24-hour daycare services, this program provides daycare services which can be utilized by metropolitan area residents with peace of mind at nighttime (10:00 p.m. to 7:00 a.m. the following day) and on holidays.



## Authorized Child-care Facility

In the system for authorized Child-care facilities, prefectural governors provide authorization or a license to facilities that: 1) Accept any preschool age child regardless of working condition of parents and provide both nursery services and preschool education, and 2) are able to provide childcare-related support in communities. As of April 1, 2018, 129 child-care facilities reside in Tokyo.



## Types of Facilities

### Joint Kindergarten-Daycare Type Facility

In line with the implementation of the new support system for children and child-rearing, the joint kindergarten-daycare type facility became a unified licensed facility having the status of a school and child welfare facility.

Authorized child-care facilities other than the joint kindergarten-daycare type include the following three types depending on the facility. In the system, facilities such as existing licensed kindergartens or licensed daycare facilities, etc. supplement each other's functions to receive authorization.

### Kindergarten Type

A licensed kindergarten that functions as an authorized child-care facility by having the function of a daycare facility, securing daycare time for children requiring such services, etc.

### Daycare Type

A licensed daycare facility that functions as an authorized child-care facility by having the function of a kindergarten, accepting children other than those who require daycare services, etc.

### Type of Facility at the Discretion of Municipalities

Local education or daycare facilities that are not licensed as either licensed kindergarten or daycare facility, but have the necessary functions of an authorized child-care facility.

## Home-like Childminding Program

Home-like childminders (persons authorized by the municipality as competent to take care of nursing infants and children requiring daycare) provide daycare services at places such as their home, with a capacity of up to five children. The program is either supported independently by TMG or authorized by the municipality.

## Small-scale Daycare Program

Authorized program by municipalities offering daycare services, in which small-scale daycare facilities with capacity between 6 and 19 children provide daycare services to nursing infants and children requiring daycare.

## Home Visiting Type Daycare Program

Authorized program by municipalities offering daycare services, in which home-like childcarers provide daycare services to nursing infants and children requiring daycare at the child's home.

## Daycare Facilities at Businesses

Businesses provide daycare services by themselves or through consignment for their employees' children or children in the community requiring daycare services.

## Daycare Program for Regular Use

This is a unique TMG daycare service that provides certain services on a regular basis for children of part-time workers and those who work shorter hours after

taking childcare leave, by using available space in programs such as the temporary care program.

### **Program to Accept One-year-old Children as an Emergency Measure**

The program accepts one-year-old children using vacant and surplus space at newly built licensed daycare facilities as an emergency measure.

### **Tocho (Tokyo Metropolitan Government) Daycare Facilities**

The TMG promotes the establishment of daycare facilities operated by private-sector companies and other organizations, which are open to local residents, in its places of business, and aims to make this a symbolic means of solving some of the issues of children on daycare waiting lists. On October 1, 2016, the Tocho Daycare Facility was opened on the first floor of the Tokyo Metropolitan Assembly Building.

### **[Responding to Various Daycare Needs]**

#### **Extended Daycare**

This is an initiative to offer daycare at daycare facilities, etc. at times other than the regular days and hours of use to children qualified to receive daycare.

#### **Daycare Program for Sick Children**

The program offers daycare and nursing care for sick and convalescent children, in dedicated areas constructed at childcare facilities and hospitals.

#### **Program for Pickup Stations to Daycare**

In order to allow children to go to facilities, etc. at a distance from their home, the program sets up pickup stations at convenient locations to transport children by bus, etc.

#### **Support for Users of Unlicensed Daycare Facilities**

The TMG offers support for municipalities that subsidize the costs of using unlicensed daycare facilities, in order to reduce the burden placed on parents using such facilities, and are promoting the coordination of daycare services, and improvements in their quality, according to the situation in each area.

#### **Program to Reduce the Burden of Families having Many Children when using Daycare Facilities New**

For households, etc. in which two or more children are sharing the same household income, support is provided for municipalities that implement burden reduction regarding the actual daycare fees (user burden portion) for the second child and subsequent children attending private licensed daycare facilities, etc.

#### **Program to Support Babysitting Service Users**

The program subsidizes a portion of the service charge, in collaboration with municipalities, for parents who use unlicensed babysitting services because their children are on waiting lists for daycare facilities, or for parents who return to work after taking a one-year childcare leave, and use the childcare facilities, etc.

### **[Securing Daycare Personnel]**

#### **Program to Secure Daycare Personnel**

With the aim of securing personnel working in daycare services, the program will assign daycare personnel coordinators at Tokyo Metropolitan Daycare Personnel and Daycare Facility Support Centers to offer various consultation services, conduct training to support the employment of certified childcare workers, offer workplace experience at daycare facilities to high school students in Tokyo, and perform the business management training for daycare service providers.

#### **Program to Support Daycare Staff to Obtain Qualifications**

Aim to secure daycare personnel by supporting municipalities which offer subsidies for some of the expenses required for supporting the acquisition of qualifications by daycare staff who do not have childcare qualifications.

#### **Education Loan, etc. Program for Daycare Workers**

Secure daycare workers by extending loans for studying, employing daycare assistant workers, and covering part of childcare costs and the expense of service charge to use the program supporting childcare and preparing for work.

##### **○ Education Loan Program for Daycare Workers**

Extend education loans to students who are attending designated childcare training facilities and aiming to acquire childcare qualifications.

##### **○ Program to Support for Employment of Daycare Assistant Workers**

For service providers who are actively making efforts to improve daycare worker employment management and improve the working environment, extend loans for the expenses of employing daycare staff who do not have childcare qualifications.

##### **○ Program to Support Potential Daycare Staff Raising a Preschool Child to Return to Work**

Secure daycare workers by extending loans for a part of childcare cost of potential daycare staff in cases where municipalities give priority, in principle, to enrolling the children of daycare staff in licensed daycare facilities, etc.

##### **○ Program to Support Potential Daycare Staff to be Reemployed**

Extend loans for the preparations for employment of potential daycare staff in the case where they previously worked as daycare staff in daycare facilities, etc.

##### **○ Partial Loan for Service Charge to Use Program Supporting Daycare Staff Raising a Preschool Child**

Provided for daycare facility staff who raise a preschool child and cannot find a facility to take care of a child due to their work hours (such as early in the morning or late at night,) the program makes partial loans for usage fees of the babysitter dispatching program, etc.

### **Support Program to Secure Daycare Personnel**

In order to secure daycare personnel, who are needed for expanded services of daycare services, the program subsidizes part of the cost of initiatives taken by municipalities to secure and retain daycare personnel.

### **Program to Promote Improvement of Child-rearing Capabilities in the Community** New

In order to secure and improve the quality of childcare, the TMG provides support to municipalities which are implementing activities to promote community interchanges, such as exchanges between daycare facilities and exchanges of opinions in daycare facility principals' meetings.

### **Support Program to Lease Housing for Daycare Workers**

In order to secure, retain and prevent the unemployment of daycare personnel, the TMG will support municipalities who subsidize a part of the cost in cases where businesses lease housing for daycare workers.

### **Training for Career Enhancement of Childcare and Other Staff**

In order to train personnel with leadership capabilities in childcare-related sites, the TMG provides training in specialist fields and management training based on the national guidelines.

### **Subsidy for Career Enhancement of Childcare and Other Staff in Tokyo**

The TMG will support service providers that encourage career enhancement of childcare and other staff, and work to secure and retain daycare personnel, so that childcare and other staff are able to improve their skills while being motivated by their jobs.

### **Improvement of Employment of Daycare Assistants**

Daycare assistants (who do not possess formal daycare worker qualifications and work short periods of time) are to be hired, in order to reduce the burden on daycare personnel, and ensure that daycare workers stay in their jobs for longer and do not leave the profession.

### **Promotion of Use of ICT in Daycare Facilities, etc.**

The use of ICT is promoted at daycare facilities, etc., in, for example, the creation of documents, in order to reduce the burden on daycare personnel, and ensure that daycare workers stay in their jobs for longer and do not leave the profession.

### **[Other]**

### **Supervision for Unlicensed-daycare Facilities**

The TMG obliges all unlicensed-daycare facilities to submit a report, provides preliminary supervision and training, and conducts on-site inspections. The results of on-site inspections and procedures for selecting facilities are disclosed on the website.

### **○ Inspections of and Guidance to Unlicensed Daycare Facilities Structure Improvement Project**

In order to improve accident prevention and safety measures at unlicensed daycare facilities, the TMG has implemented inspections of such facilities.

### **Operation of Website providing Information about Facilities Related to Children and Child-rearing**

The TMG is operating a website where people including expectant mothers and families with preschool children can use their PCs or smartphones to search for daycare facilities and kindergartens on maps centered around their houses or nearest stations, and can view the detailed information.

### **Support for Child-rearing, Creating a Friendly Environment for Child-rearing, and Promotion of Healthy Development**

In order to provide all children in need with proper services in their community, the TMG strives to improve both quality and volume of services, especially focusing on strengthening counseling services.

### **[Child-rearing Support]**

Enhancement of Community-based Childcare Support System

The TMG will support the efforts of municipalities to establish a system to provide seamless support from pregnancy onwards.

### **○ Program to Support Childbirth and Child-rearing (Cradle Tokyo Program)**

Develop a system to provide one-stop, comprehensive support from pregnancy to child-rearing, with specialists grasping the situation of all expectant and nursing mothers. Also, distribute child-rearing packages (articles for child-rearing, etc.) to families raising children.

### **○ Healthy Child-rearing in Tokyo Program** New

Algorithms is developed for analyzing the information given at the time of submitting the Pregnancy Notification Form (age, occupation, family structure, etc.), and activities is conducted to provide information that meets the needs of each child-rearing household.

### **○ Support of Improvement of Parents' Child-rearing Abilities**

Address parents' concerns related to child-rearing through group work that offers opportunities for them to build the relationship with other parents to support each other and reflect on themselves.

### **Support Program for At-home Child-rearing**

For guardians of children aged under three, regarding periods when they are not utilizing daycare services, the TMG reduces the burden of guardians and supports households in which children are being reared at home by implementing joint daycare utilizing

housekeeping support or babysitters.

### Program to Support Users

In order to facilitate the use of educational/daycare/health facilities and child-rearing support programs in the community by children, guardians, expectant mothers, etc., the program supports municipalities that provide information at familiar places and provides consultation and advice as necessary.

### Training Program for Child-rearing Supporters

The program offers training to be certified as “child-rearing supporters” to those who are interested in work related to child-care in the community and child-rearing support, and wish to be engaged in related programs.

### Program to Secure and Promote Active Child-rearing Supporters, etc. from among Diverse People including Healthy Elderly Persons

Aiming to promote employment of child-rearing supporters by building public awareness through displaying posters and placing web advertisements, etc., the TMG intends to help to eliminate daycare personnel shortages as well as creating worthwhile and meaningful work for active elderly persons and homemakers, etc.

### Improvement of At-home Services

Each municipality is offering various services at their child and family support centers as follows.

#### ○ Short-stay (Short-term Livelihood Support Program)

In case child-rearing is temporarily difficult due to reasons such as giving birth, ceremonial occasions, or strong anxiety about child-rearing, a child welfare facility or other facilities looks after the child for a short period.

#### ○ Expansion of Short-stay Program

The program supports municipalities that secure capacity for short-stay services, improve support for cooperating families, and enhance the system according to users' needs.

#### ○ Twilight-stay (Program for Nighttime Child-care)

In case a guardian comes home late on a regular basis due to work or is not at home on weekends, a child welfare facility looks after the child on weeknights or on weekends.

#### ○ Program to Visit All Households with Newborns

This program visits all families with newborns up to 4 months old, provides consultations and information on child-rearing and referral to other available services if necessary.

#### ○ Parenting Support Home Visit Service

Based on information collected by visiting all households with newborns, childcare consultation or simple housekeeping assistance (dispatch of child-rearing support helper) is offered to families that require parenting support.

### Program to Assist Child-rearing Support Activities (Family Support Center Program)

These are mutual support activities in the community in which persons who support child-rearing and persons who require child-rearing support become members, and a variety of child-rearing support is provided to match the needs of individuals, such as temporarily looking after, picking up or dropping off a child.

◇ At 51 wards/cities/towns (As of the end of November 2018)

#### ○ Establishment of “Tokyo Chiru-miru” – Increase the number of “child-caring grandpas and grandmas” –

The TMG supports municipalities which implement the “Tokyo Chiru-miru” initiative which secures the quality and number of support members by making it obligatory for persons who provide support for child-rearing in family support centers (support members) to receive childcare-related training.

### Program to Create the “Children’s Place”

The TMG creates an approachable “place” in the community where children can always drop by, and it provides comprehensive support to children and their parents including study support, provision of meals to children, and consultation support to their parents.

### Program to Promote Eateries for Children

The TMG supports community-based activities through eateries for children by securing a stable operating environment.

### Program to Provide Outreach-type Meal Support for Child-rearing Households New

By dispatching helpers and volunteers to child-rearing households to prepare meals, and linking this to appropriate support, the TMG is supporting the healthy growth of children.

### Promotion of Housing Supply with Consideration for the Child-rearing Households

The TMG establishes the system to certify the housing with certain space and safety suitable for child-rearing households and the ones collaborating with services to support child-rearing households as good housing. It also promotes the supplies of high-quality housing with consideration for child-rearing households by supporting the construction of those certified rental housing.

### Grants

The Japanese government provides Child Allowance (Jido Teate: until the end of the fiscal year in which the child turns 15) to families raising children. Single-parent households receive Child-rearing Allowance (Jido Fuyo Teate) (from Japan) and Child Support Allowance (Jido Ikusei Teate) from Tokyo. Households raising children with a mental or physical disability receive the Special Child Rearing Allowance (Japan), Disabled Child Welfare Allowance (Japan), Allowance for Severely Physical or Mentally Disabled (Tokyo) and Child-rearing Allowance for Mentally and Physically Disabled Children (Shogai Teate) (Tokyo)



## Subsidization of Medical Expenses and Others

The TMG subsidizes part of the self-pay burden of medical expenses of infants, elementary and junior high school students, and children suffering from specific diseases.

## Subsidization of Fertility Treatment Costs, etc.

In order to reduce the financial burden of fertility treatment, this subsidy covers part of specific high-cost medical treatments for married couples (in-vitro fertilization and microinsemination) and the cost of surgical sperm retrieval from the testis, conducted as part of the procedure leading to specific infertility treatments, in cases where medical insurance does not cover paid costs.

Furthermore, in order to ensure that testing is implemented at an early stage, and appropriate treatment begun where necessary, part of the costs of infertility testing and general infertility treatment are subsidized.

## [Creating a Friendly Environment for Child-rearing]

### Tokyo Conference for Child-raising Support

To create an environment where people who want to have and raise children can do so with a sense of security and raise children in good health, the TMG will collaborate with related institutions and groups from various fields to realize a city where the society as a whole provides child-raising support.



### Tokyo Child-raising Support Passport Program

Corporations and retail outlets, etc. which are in agreement with the objectives of the program, which aims to create opportunities within society as a whole to support child-raising families, provide various services to households with children aged under 18 and pregnant women. The program is also distributing an application program.

### Cheer-up Program for Tokyo with Shining Children

In order for the society as a whole to support child-rearing, the TMG will support the initiatives by NPOs, corporations and other organizations, which take actions according to each life stage of people from marriage, pregnancy, childbirth, child-rearing, school, to employment.

### Improvement of Environment for Outings of Households Raising Children “Akachan Furatto” (Drop in anytime with the baby)” Project

“Akachan Furatto” is the nickname for facilities used by many people that have space for breast-feeding and changing diapers so that parents with babies can feel at ease about going out with young children.



Akachan Furatto certificate

Municipalities and businesses which have installed “Akachan Furatto” facilities display certificates of conformance issued by the TMG in locations that can be easily seen by users.

Currently, many metropolitan institutions, public establishments including children’s halls, and private establishments such as department stores and shopping centers have installed these facilities.

## [Healthy Development]

### Gakudo Clubs (After-school Child Day Care)

Children’s halls, schools, and public halls opened during after school hours for elementary school students to ensure a safe environment for children to live and play.

### Urban-type Gakudo Clubs

The TMG will support the operation of Gakudo Clubs enhancing their services with extended hours after 7 p.m. and allocation of full-time certified childcare workers after school hours. In addition, the TMG implements a model project which promotes a program for seamlessly implementing urban-type Gakudo Clubs and children’s classrooms after school hours.

### Children’s Halls (Jidokan)

The halls are open to children in the community and also provide guidance and activities for healthy development. In addition, making best use of the senior generation’s special abilities and knowledge, the TMG is also promoting initiatives in a comprehensive program for junior and senior high school students.

## Prevention of Child Abuse

The number of consultations received regarding child abuse was 14,207 in FY2017, up from 714 in FY1998, and the contents of the consultations have become more serious than ever. In order to prevent child abuse before it occurs, the TMG aims to enhance its Child Guidance Office system and cooperate with related institutions.



### System of Child Guidance Offices and Function Improvements

#### ○ Strengthen the Personnel Training Function of Child Guidance Offices

Strengthen the personnel training function of Child Guidance Offices to improve case work skills at child guidance offices, while also strengthening the ability of Child/Family Support Centers and public health centers to respond to abuse issues.

#### ○ Establish Child-abuse Prevention Teams

The Child abuse prevention teams are established at Child Guidance Offices that respond to all child abuse cases within its jurisdiction, in order to enforce initial response of child abuse.

○ Promote Early Return to Families

Assistants to promote early return to families are assigned at Child Guidance Offices, who make efforts toward improving the family environment and other measure so that children placed in facilities due to reasons such as child abuse can reunite with their families.

○ All-year-round Opening of Child Guidance Center

In order to promptly respond to the consultation on child abuse, the Child Guidance Center has established an emergency center to handle urgent cases all year round 24 hours a day (including Saturdays, Sundays, national holidays and New Year holidays).

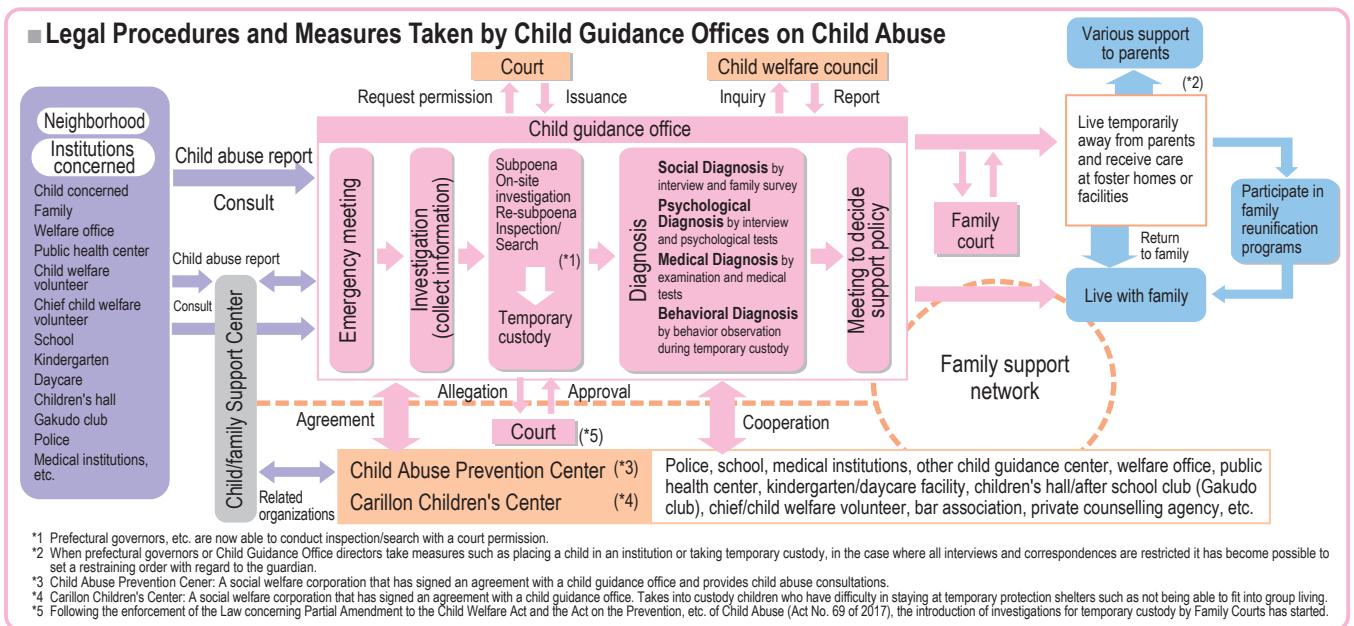
○ Assign Part-time Lawyers

Part-time lawyers are assigned at Child Guidance Offices to provide staffs with advice and guidance from a legal perspective.

○ Cooperative Hospital (Doctor) System

Doctors with expert knowledge and experience on legal medicine, etc. are designated as cooperative doctors in order to appropriately deal with abuse cases by obtaining medicolegal opinion and diagnosis for wounds suspected of being caused by physical abuse.

The system was further enhanced in FY2007 by extending the scope of experts to include pediatricians.



**Tokyo Metropolitan Government Ordinance regarding the Prevention of Child Abuse**

To deepen understanding throughout society regarding the prevention of child abuse and promote the implementation of activities relating to this prevention in an aim to resolutely protect children from abuse, an ordinance was enacted stipulating the obligations, etc. of the TMG, Tokyo residents, guardians, etc.

Date of enforcement: April 1, 2019

<p><b>[General provisions]</b></p> <ul style="list-style-type: none"> <li>○ Purpose, definition of terms, basic principles</li> <li>○ Obligations of the TMG, Tokyo residents, guardians, and related organizations, etc. (Including promotion of child-rearing without use of corporal punishment, etc., prohibition of corporal punishment by guardians, and obligations for guardians to make efforts to comply with recommendations of medical checkups)</li> </ul>	<p><b>[Prevention of abuse before it occurs]</b></p> <ul style="list-style-type: none"> <li>○ Development of an environment in which it is easy to receive consultation regarding pregnancy, childbirth and child-rearing</li> <li>○ Increase public awareness to help prevent unplanned pregnancies, etc.</li> </ul>	<p><b>[Early detection of abuse and early response]</b></p> <ul style="list-style-type: none"> <li>○ Abuse notifications provide the opportunity to protect the child and offer support to the household</li> <li>○ Child safety confirmation measures</li> <li>○ Investigations by Child Guidance Offices, etc.</li> <li>○ Cooperation, information sharing, etc.</li> </ul>
<p><b>[Support, etc. for children who have been victims of abuse and their guardians]</b></p> <ul style="list-style-type: none"> <li>○ Support for children who have been victims of abuse</li> <li>○ Necessary guidance and support for guardians of children who have been victims of abuse</li> </ul>	<p><b>[Social childcare, etc.]</b></p> <ul style="list-style-type: none"> <li>○ Promotion of entrusting children who have been victims of abuse to foster parents in order that they receive comprehensive social childcare, etc.</li> <li>○ Necessary support to achieve social independence, etc.</li> </ul>	<p><b>[Training of personnel, etc.]</b></p> <ul style="list-style-type: none"> <li>○ Training of staff who maintain specialized knowledge and skills relating to the prevention of abuse</li> <li>○ Inspection of child abuse cases resulting in death, etc.</li> <li>○ Disclosure of policy implementation status relating to the prevention of abuse, etc.</li> </ul>

## Measures for Early Detection of Households Requiring Support

- Promote early detection of households requiring support by utilizing the opportunities when maternity passbooks are issued or at the time of newborn visits, and also support the efforts of municipalities providing appropriate support, such as through individual support at health centers and services offered by Child/Family Support Centers.
- Support teams have been set up, which visit local schools and childcare support facilities, collecting information about families who have issues or concerns, supporting municipalities that are implementing activities aimed at providing necessary support at an early stage.

## Support to Strengthen Capabilities of Municipalities to Address Child Abuse Issues

To provide support in strengthening the capabilities of municipalities to address child abuse issues, child abuse prevention coordinators are assigned to Child/Family Support Centers set up by municipalities and ensure appropriate progress management of abuse cases and strengthen cooperation with related organizations. Also assign more child abuse prevention workers based on child population to ensure a system that can properly handle abuse cases.

## Program to Enhance the Regional Support Capabilities of Child/Family Support Centers New

The TMG aims to further enhance its Child/Family Support Center system by providing support for stationing workers who are highly experienced in child abuse prevention measures, supporting the administrative work required for the detailed implementation of the regional councils of countermeasures for children requiring protection in municipalities, and providing support for securing consultation systems on working days in the evenings and at weekends.

## Prevention of Child Abuse at Medical Institutions

To strengthen the capabilities of medical institutions to address child abuse issues, the TMG supports local medical institutions in launching Child Abuse Prevention Service (CAPS) committees and offers training on child abuse to healthcare providers.

Initiatives to strengthen cooperation with medical institutions are being taken with an aim to prevent and respond appropriately to child abuse issues, such as liaison councils among hospitals with CAPS, etc.

## TMG Regional Council of Countermeasures for Children Requiring Aids

Based on the Child Welfare Law, the TMG operate the TMG Local Committees for the Protection of Children composed of representative council, relevant party's council and professional's council to secure smooth links and cooperation between and among related organizations.

## Program Offering Consultation Utilizing SNS for Preventing Child Abuse New

In order to prevent child abuse, the TMG is developing a consultation system that is easier for children and their guardians to access by establishing a consultation desk which utilizes the LINE application (to be implemented from August 2019).

## Expansion of Social Care

The number of children in need for social protection, including victims of child abuse, is currently about 4,000, and many of these children live in children's institutions. However, due to the fact that the problems faced by abused children continue to worsen, we consider it necessary to provide improved individual support for each child. The TMG promotes support for the future independence of abused children by strengthening support systems for children's institutes and building home-like child-caring units, where children can be cared for in an environment similar to a family.

### [Homelike Care]

#### Promotion of Homelike Care

The TMG aims to increase the number of registered foster families including foster homes and the number of entrusted children, and is also striving to increase the scale of family homes and group homes. In addition, the TMG will conduct training to improve the childcare ability of foster parents and hold exchange meetings for foster parents.

#### Foster Home (Known as "Hotto Family")

"Foster Homes" accept children and provide care without legal adoption.

#### Special Foster Home

Specialized homes to accept problematic children who have abuse experiences, disabilities, or immoral behaviors to provide special care.

Completion of special foster home training is required to be registered as a special foster home.

#### Foster Parenting by Relatives

Accepting children without a guardian by relatives who have a responsibility to raise these children.

#### Foster Parent

Foster parents accept and raise children for the purpose of legal adoption.

#### Program on the Organization to Support Foster Parents

In order to further promote entrustment of the children requiring social care to foster parents, the TMG will establish a specialized organization to complement the functions of the Child Guidance Offices such as promoting the entrustment of children to foster parents and supporting them, and it will enhance the system to provide comprehensive support for entrustment of children to foster children.

### ○ Operation to Promote and Support the Entrustment of Children to Foster Parents

In order to promote comprehensive support for foster parents in childcare, the TMG will assign staff to each Child Guidance Office to promote and coordinate the entrustment of children to foster parents, and will plan and implement the followings: 1) organization of a committee of the entrustment of children to foster parents, etc., 2) childcare experience, 3) counseling for foster parents, 4) periodical patrol and visit families who have not yet been entrusted, 5) exchange meetings of foster parents, 6) finding new foster parents and raising awareness among people, 7) assistance with preparing independence support planning document 8) presentation of experiences by nurturing families, 9) assistance with procedures for enrolling and renewing enrollment as foster parents, and 10) support for temporary custody and entrustment.

### ○ Program to Train Foster Parents

In order to ensure improved care skills in foster homes, the TMG will assign trainers and provide training for foster parents before children are entrusted according to the individual situation so that they can deal with various issues they would face after the entrustment.

### ○ Program to Find and Coordinate Foster Parents

In order to increase the number of registered foster parents, the TMG will assign coordinators for finding new foster parents and will encourage the people of some demographics which have a strong concern about child welfare. In addition, it will plan and implement the programs of PR activities in a wider area and joint PR activities in collaboration with related organizations.

### ○ Program to Provide Follow-up Training for Foster Parents

In order to promote stable entrustment to nurturing families, the TMG offers specific and practical training to help them obtain the knowledge and skills to respond appropriately to various issues.

### Program to Promote Placement of Newborn Babies

This project promotes the placement of newborn babies with foster parents at an early as stage as possible, in cases where it is determined that adoption would be the best way forward in cases of newborns who are unable to receive appropriate care within their birth homes, by providing training that improves the caring skills of foster parents who plan to adopt their wards.

### Program to Support Foster Homes in Self-reliance of Children

In order to enhance the support for self-reliance of a foster child who reaches a certain age and leaves the foster homes, the TMG will provide financial assistance to the foster homes when they provide support for self-reliance of ex-foster children by giving them advice about life, etc.

### Program to Subsidize the Expense of Foster Homes for Interaction

In order to reduce the burden of foster homes during the interaction with prospective foster children, the TMG will subsidize the expense derived from the interactions such as transportation fees.

### Small-sized Residential Foster Project (Family Home)

Five to six children living together at home, where certain conditions are fulfilled.

A staff force will be enhanced to promote the establishment of family homes, which are operated by corporations that establish institutions for children.

### Childcare Group Home

Up to six children from an institution for children are placed in a house away from the institute to be raised in homelike environment.

The support system was enhanced by increasing the personnel allocation in FY2007 and by assigning group home support workers in FY2008. The project of "Small-sized Group Care Community Home" was initiated in FY2009.

### Program to Promote the Establishment of Group Homes and Family Homes

The TMG will promote home-like care by strengthening the system to support the staff of group homes and family homes, and improve support for employees of social welfare organizations, when said organizations establish a group home or family home.

### Program for Satellite Institutions for Children

In municipalities that do not have institutions for children, the program promotes homelike care by establishing "satellite institutions for children" that are equipped with both the functions of multiple group homes or family homes as well as the functions of the main facility of an institution for children.

### Friend Home System

Children who usually live in institutions for children visit "friend homes" during long holidays, such as summer vacation, to experience homelike care.

### Approval and Operations Guidance of Private Adoption Mediation Providers

By aiming to protect children with regard to adoption mediation by private institutions, and also promoting this appropriate adoption mediation, the TMG aims to contribute to increasing the well-being of children through implementing approval investigations and providing guidance, etc. for maintaining appropriate work operations to providers conducting adoption mediation.

### [Childcare Facility]

### Institution for Children

Accept children with special needs to provide care and support in their life and education.

## **Establishment of Children's Institutions with Strengthened Technical Functions**

In response to serious problems concerning child abuse and other issues, the TMG will develop children's institutions with strengthened technical functions such as "specialized care by assigning psychiatrists and staff to supervise treatment, in order to expand the support for foster home children. Further, additional staff will be provided to enhance "Individual Support" for facilities operating the unit-care system.

## **Reform of Foster Care Facility Systems (Maintenance)**

The TMG encourages small-sized units and cottage systems within facilities, and promotes smaller child-caring units to provide homelike environment with closer attention to each children.

## **Model Program on Cooperative Specialized Care Function**

A trial of the "cooperative specialized care function" to comprehensively provide livelihood assistance, medical care and education will be conducted at Tokyo metropolitan children's institution (Shakujii Gakuen) to enhance support for children, etc. with serious symptoms due to abuse.

## **Home for Infants**

Accept babies and toddlers and provide care such as feeding, bathing, health checkups and observe their mental development.

## **Program to Promote the Rearing of Infants in their own Homes**

This program aims to achieve the return of infants who have experienced problems caused by abuse etc. to their own homes, by improving specialist care for both mental and physical damage, and offering advice to parents and guardians on child-rearing. Furthermore, in cases where a return to life at home is considered difficult, we aim to offer support for a return to regular life and interaction with the local community by placing such children with foster parents.

## **Child Independence Support Facility**

Accept children who indulge or would indulge in delinquent behavior or require supervision due to adverse home environment. Provide them with appropriate care so that physical and mental health are improved through lifestyle guidance, education guidance or career guidance.

## **Independence Support Home**

Provide detailed consultation and guidance to children who have finished compulsory education and have left foster care facilities about employment and daily living so that they can live in a group or independently.

## **Job Training Program (Independence Support Home)**

Develop a system to provide support for employment and staying employed to children who are admitted

in or have left Independence Support Homes, to strengthen support for their independence.

## **Program to Strengthen Independence Support**

Assign independence support coordinators at children's institutions who can provide comprehensive independence support, from preparing to become independent while the child is in the institution to care after they leave.

## **Furatto (Drop in Anytime) Home Project**

If children who have left facilities have a setback at work, etc. or have concerns about life, this project provides and supports places offering open consultation about work and other matters and places where children with the same concerns can gather.

## **Employment Support Program for Children Who Have Left Foster Care Facilities**

Independence support is provided to children who have left foster care facilities, such as consulting, support in finding work and follow-up after employment.

## **Promotion of Independence Support of Adolescent Youth**

The TMG engages in independence support of youths in close cooperation with government organizations, police departments, schools and communities.

## **Child Independence Support Program**

The TMG, in cooperation with the Child Guidance Offices, welfare commissioner and commissioned child welfare volunteer, etc., supports children and parents living in their home after the children leave child independence support facility.

## **Support for Youth Entering School/ Finding Career**

The TMG offers: Support programs for unemployed youths in finding jobs through the Tokyo Metropolitan Employment Service Center, run by the Metropolitan government, and supports youths who are unsure of their career paths.

The TMG promotes work experience days for junior high school students and internships for high school students so that they can become more independent in society and at work.

## **Improvement of Maternal and Child Health**

Maternal and child health services such as maternity checkups or health examinations for infants and toddlers are provided by municipal governments. The TMG, in addition to the above services, offers various technical supports including consultation on medical care and child-rearing for physically disabled children and children and long-term care institutes. It also works in cooperation with welfare, health care and medical care-related organizations to promote early-detection of families who are in need for support.

## **Prenatal checkups/Parturient checkups/ Health Examination for Infants and Toddlers**

Prenatal checkups and health examinations for infants at various stages of growth, health care guidance and development examinations, etc. are provided by each municipal government for children of different ages.

## **Program for Supporting Postnatal Care**

The TMG supports municipalities that implement a postnatal care program providing physical/mental care and child-rearing support to a mother and child who have just been discharged from a hospital.

## **Screening for Inborn Error of Metabolism and Others**

In order to facilitate early detection and early treatment and to prevent physical or mental disabilities, the TMG conducts blood test for 5 to 7 days old infants at cooperative medical institutions.

## **Consultation on Medical Care and Child-rearing for Children with Disabilities**

Private consultations by interviewing and visiting and the support in collaboration with related organizations are offered by public health centers for families and children who suffer physical disabilities or undergoing long-term treatment with chronic disease.

## **Telephone Counseling “Health Consultation for Children” (Emergency Pediatric Medical Consultation)**

Nurses and public health nurses will consult with you regarding the health of children or emergency pediatric issues. Consultation with a doctor is available as needed. (It does not offer diagnosis by physicians.)

## **Maternal and Child Health Guidance Project**

### ○ Telephone Consultation on SIDS (Sudden Infant Death Syndrome)

Telephone consultation by a specialist or a befriender is provided to the bereaved family who lost their baby for psychological support.

### ○ Tokyo Child-rearing Information Service

The TMG offers information relating to infant accident prevention, childcare anxieties, and measures for responding to sudden illnesses, etc. on a 24-hour, 365-day-a-year basis.

## **Women’s Life-long Health Support Project**

### ○ Tokyo Health Hotline for Women

Consultation is provided by phone or e-mail by nurses for women from the age of adolescence to menopause on issues such as sexual concerns of adolescence, birth control, gynecological diseases, and menopause disorders.

### ○ Tokyo Sterility/Infertility Hotline

Experienced peer counselors provide consultation on issues related to sterility or infertility.

### ○ Tokyo Pregnancy Consultation Hotline

Specialists such as nurses provide consultation by telephone or e-mail on issues related to pregnancy or childbirth. Relevant organizations are introduced depending on the details.

\* Consultations on sterility or infertility are provided at the Tokyo Sterility/Infertility Hotline.

## **Stronghold Hospital Project for Children’s Mental Care**

To support the parties in each community involved in children’s mental care, the TMG widely provides supervision, training, and information, having Tokyo Metropolitan Children’s Medical Center as a base.

## **Support for Children with Specific Child Chronic Diseases**

To reduce the burden of medical expenses, the TMG subsidizes a part of the self-pay burden of the expenses. Further, in line with the implementation of the project to support self-reliance, the TMG will promote sound development and self-reliance of children requiring long-term care.

## **Prevention of Accidents Involving Children**

### ○ Accident Prevention during Infancy

The TMG conducts activities to improve awareness among metropolitan area residents relating to accident prevention during infancy, such as by publishing information on websites.

## **Family Support for Newborn Baby Hearing Test Referrals New**

In order that all newborn babies can receive hearing tests without worries, the TMG supports the purchase of inspection equipment by medical institutions and the stationing of public health nurses, etc. to provide advice and support in municipalities.

## **Program to Create Contents Popularizing and Establishing Liquid Baby Formula, and Increase Public Awareness New**

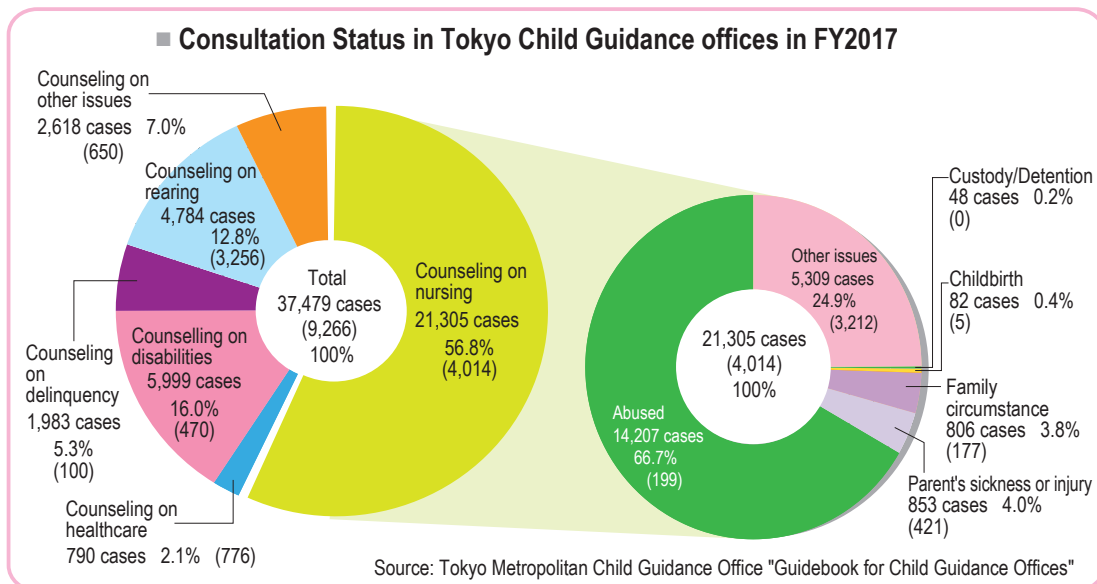
The TMG creates video contents, etc. explaining the characteristics of liquid baby formula and its method of use, and is promoting its utilization as a relief item in times of disaster through activities such as aiming to increase public awareness at disaster preparation events, etc. to promote understanding among metropolitan area residents.

## **Consultation regarding Child/Family Affairs**

Various supports are provided for municipal Child/Family Support Centers and Program on Community Bases for Child-rearing Support (Child-rearing Plazas) and also the establishment of Child Guidance Offices.

## **Child Guidance Center and Child Guidance Offices**

Child Guidance Offices provide consultation regarding diverse issues of children under 18 years old. Temporally protection is available if required.



They also offer “Mental Friend” service for children who tend to be withdrawn.

### Child/Family Support Centers

At the Child/Family Support Centers, children or their family in the community can consult about any issues at home and receive comprehensive support.

### Program on Child-rearing Plaza (Program on Community Bases for Child-rearing Support)

Local governments operate the Child-rearing Plazas to offer places for interaction between parents in the community. They also offer consultations and lectures regarding child-rearing.

### Furatto Plaza Program New

In order to develop an environment in which Child-rearing Plazas can be easily utilized by all parents who are raising children, including children with disabilities and their guardians, the TMG implements a model program in which specialist staff are appointed to Child-rearing Plazas where they are charged with offering consultations and support relating to disabilities and developmental issues.

### Technical Assistance for Child Advocacy

Toll free telephone consultation for children. Professional staff research cases where children’s rights may have been violated and mediate between parties concerned.

### Support for Single-parent Households

As of January 1, 2018, there were approximately 110,800 mother-and-child households in the metropolitan (about 1.56% of total households), and approximately 22,800 father-and-child households (about 0.32% total households).

The TMG formulated the “TMG Support Scheme for Independence of Single-parent Families (Third Term)” in March 2015 to improve employment support and consultation systems, develop child-rearing support

facilities, and provide financial support.

The single-mother and single-father independence supporter assigned at welfare offices and government branch offices are the contact persons for consultation and support.

### Single-parent Family Support Center “HAAT” (Employment and Independence Support Centers for Mother-and-child Households)

Provides comprehensive employment support service including employment consultation for single-parent families, provision of employment information, and employment support training for single-parent families, in addition to consultations on daily life, child support expenses, assistance on visitation, legal consultations on issues before and after divorce.



#### ○ Single-parent Family Employment Support

Counselors offer employment support (free job placement, collect/provide information, employment consultation, awareness to promote employment, etc.) for single-parent families and related parties to promote self-reliance living.

#### ○ Consultations on Livelihood Issues of a Single-parent Family

Provides consultations on various issues in the daily life of a single-parent family.

#### ○ Consultations on Child Support/Support for Visitation

This office offers consultations on divorce issues including child support. In principle, an appointment is needed for specialized interviews.

In cases where children and their parents are living separately due to divorce, we also offer consultations and assistance on visitation and other issues.

### ○ Legal Consultations on Issues Before and After Divorce

Lawyers who are familiar with family affair cases provide consultations to a parent before/after divorce (including an unmarried parent, etc.) on various legal issues derived from divorce. In principle, an appointment is needed for the consultation and it is limited to one hour.

### ○ Employment Support Seminars

Free seminars on topics such as using the computer are held for mothers/fathers of single-parent families and widows for them to acquire knowledge and skills required for employment.

### ○ Training for Support Consultants

Training is conducted on knowledge and skills related to independence support required in consultation and support activities.

### **Project to Improve the Lifestyles of Single-Parent Families**

The TMG provides support at various levels for single-parent families etc., living in local communities, with the aim of solving the issues they face and ensuring mental health for children of such families.

### ○ Project to Support Lifestyle and Academic Studies of children

Lifestyle support, to encourage the learning of good lifestyle habits, and study support are provided subsequent to after-school clubs for children of single-parent families. Meals are also provided as part of these activities.

### ○ Project to Support Lifestyles of Single-Parent Families

The TMG provides consultation for areas of concern, household budgeting and child-rearing classes taught by specialists, and academic support to encourage children to acquire the high school graduation certificate.

### **Subsidies to Support Independence among Single-Parent (Single Mother/Single Father) Families**

The TMG provides the following services for the mothers and fathers of single-parent families, in order to make it easier for them to find work.

### ○ Subsidy for Education towards Independence

Partial subsidy for the costs of education and training.

### ○ Subsidy Promoting Professional Training

This “subsidy promoting professional training” will be paid to those attending classes at a training institute with the aim of becoming professionally qualified, with the aim of reducing any burden on the family’s lifestyle.

A further “subsidy supporting the completion of professional training” will also be paid when the training institute course is completed.

### **Subsidy Promoting Professional Training by Parents in Single-Parent Families**

Parents from single-parents families who register with training organizations using the “subsidy promoting professional training” can access loans to pay for their registration/entry costs and the costs associated with preparing for employment.

### **Project Supporting the Independent Living of Single-Parent Families**

Workers supporting the independent living of single-parent families help those receiving child-rearing benefits (other than those on unemployment benefit) to achieve independence and employment, by developing a support plan based on their individual needs and circumstances. They work in partnership with “Hello Work” (local public employment bureaus).

### **Home Help Service for Single-parent Households**

Home helpers are dispatched to households whose housework and child-rearing in daily life have been disrupted because they recently became a single-parent household, they are participating in employment training or a parent is temporarily ill, and helpers cook meals and support child-rearing.

### **Support Program for Single-parent Households on Acquisition of a Certificate for Students Achieving the Proficiency Level of Upper Secondary School Graduates**

The program subsidizes a part of course fees for parents or children of single-parent households who seek to acquire certification as students achieving the proficiency level of upper secondary school graduates in order to expand their possibilities in job hunting or job change under a better condition.

### **Program to Enhance the Services at the Consultation Desk for Single-parent Households**

Employment support staff will provide consultation services and support to single-parent households to improve their professional ability and job hunting; this program will be a comprehensive support system by collaborating with the single-mother and single-father independence supporters.

### **Program to Promote Work from Home for Single-parent Households**

Coordinators for work-from-home careers provide consultation services and support to single-parents who wish to work from home by utilizing matching sites, etc.

### **Subsidization of Medical Expenses for Single-parent Households**

The TMG subsidizes part of the self-paid burden of medical expenses for single-parent households.

### **Welfare Loan for Single-mother and Single-father Households**

In order to secure welfare of children in single-mother and single-father households and to support financial independence of these households, loans



for twelve different purposes, such as starting a new business, completing school education, living expenses or relocation, are available with or without interest.

### **Support Facilities for Single-mother Families**

These facilities admit both single-mothers and their children, so that they can ultimately establish an independent life. Some facilities may also be used as temporary shelters for mothers and children in urgent need.

### **Metropolitan Housing**

A program is available to increase the probability of access to metropolitan housing by seven times compared to general households. A point system also exists to prioritize those with higher degrees of dwelling need so that they are able to move into housing that is available for rent.

## **Welfare Programs for Women**

The Counseling Center for Women, Tokyo Women's Plaza (Bureau of Citizens and Cultural Affairs,) welfare offices, etc. offer consultations for various problems that women encounter, such as violence by husbands. The Counseling Center for Women and Tokyo Women's Plaza take on the function of the Spousal Violence Counseling and Support Centers under Act on the Prevention of Spousal Violence and the Protection of Victims (the Prevention of Domestic Violence Law), and play a central role in supporting victims of spousal violence. The Counseling Center for Woman is positioned as one of the facilities to support stalking victims under Act on the Regulation of Stalking Activities, etc. (the Stalker Regulation Law).

The TMG also provides the operation of the Counseling Center for Women, assigning female counselors, running women's shelters and loaning funds to support independence.

### **Tokyo Counseling Center for Women**

The TMG has set up the center to provide counseling to women who need emergency protection and support for independence, and to offer advice, guidance and protection. Temporary protection is in principle based on requests by the welfare office, etc.

### **Spousal Violence Counseling and Support Centers**

This facility provides victims of spousal violence with consultation, information provision, and temporary protection. In Tokyo, the Counseling Center for women and Tokyo Women's Plaza are assigned separate roles and cooperate in providing support.

### **Female Counselors**

Assigned to the Counseling Center for Women and welfare offices in wards and cities to consult with women requiring supports about various issues.

### **Accommodation Shelters for Women**

Five facilities with a total capacity of 230 people protect women in need of support for independence as well as provide employment guidance and support on daily matters.

### **Women's Welfare Loans**

In order to promote financial independence and welfare of women who have no husbands, loans for eleven different purposes, such as completing school education, living expense, relocation or starting new business, are available with or without interest (Income limitation may be applied).