

## Divorces may spike after change in law

### As of April, spouses will be eligible for up to half of partner's pensions

By JUN HONGO

Staff writer

"Bear the unbearable" -- at least until April -- would seem to be the mantra for housewives considering a divorce.

"For those who want to divorce or who are just mulling over the possibility of separating from their husbands, there is no reason to take action prior to April 2007," said a 52-year-old housewife living in Setagaya Ward, Tokyo, who asked that her name not be used. "That's the iron rule of divorce for many wives now."

Under a new law taking effect in April, housewives can obtain up to half their husbands' pensions in a divorce settlement -- a change that has experts predicting an increased number of breakups come springtime.

To prepare for the change, the Social Insurance Agency on Sunday began offering a service to calculate how much of their ex-husband's pension a divorced housewife can get.

Officials at the agency said they have already begun receiving inquiries. Those seeking information are assured of confidentiality and the results of the calculation are only revealed to the applicant, not the spouse, they said.



Writer Hiromi Ikeuchi poses in front of her publications in her office at the Tokyo Family Laboratory. YOSHIAKI MIURA PHOTO

With her two children already in college, the housewife from Setagaya Ward had considered splitting up with her husband in the past but never went through with it because of the financial hardship involved.

However, as the labor market for women improves along with the economy and with the new law coming into force, she predicted many husbands, including hers, could be in for a surprise.

"If I could be told how much money I have the right to, I'd like to know, just out of curiosity," she said, adding she may visit the Social Insurance Agency to find out more about her pension in the near future.

According to the Internal Affairs and Communications Ministry, the number of divorces peaked in 2002, with approximately 290,000 couples calling it quits.

The divorce rate grew steadily for a decade until 2002 but declined sharply over the next two years -- 284,000 in 2003 and 271,000 in 2004.

Hiromi Ikeuchi, author of "Jukunen Rikon no Son to Toku" ("The Costs and Benefits of Divorce in Middle Age"), is convinced the decline since 2002 does not mean married couples have become more content.

She believes many unhappy spouses have been biding their time since 2001, when discussions on changes to the pension system began. The revision was passed in 2004.

"Men have just recently begun learning about the new law that divides their employee pensions, but housewives have been aware of the change since around 2001," Ikeuchi said.

The 44-year-old author argues in her book the recent dip in the divorce rate is merely "the calm before the storm," and that the number of divorces is likely to spike, even surpassing 300,000 in 2007.

Though men appear blissfully unaware of the danger, Ikeuchi said many housewives, especially those over 50, are waiting patiently for the new rules to take effect.

Ikeuchi maintains these housewives are tired of not being treated as human beings by their chauvinistic husbands and unhappy that their husbands put all their energy into their work without reflecting on

their family lives.

"Men expect to be taken care of, and some even believe that they will enjoy traveling with their wives after their retirement. Little do they know that women have a different agenda," Ikeuchi said.

As the director of the Tokyo Family Laboratory, a group that holds workshops and marriage counseling sessions for couples whose marriages are in trouble, Ikeuchi has spoken with about 10,000 clients. The number of people seeking advice regarding the new pension system has increased in the last couple of years.

Her female clients, including an 81-year-old housewife who hoped to divorce her husband because she didn't want to "end up together in the same grave," are more than ready to be free from their partners.

She also pointed out, however, that should a husband, for example, get wind of the new law change and start efforts to divorce before it takes effect, the presently isn't enough time to complete all the proceedings, let alone get a spouse who is aware of the change, to agree, as required, to the legal separation.

Takahiro Kuwahara, a social insurance labor consultant for Chuo C.S. Accounting Co. based in Tokyo, agrees.

"The new pension system was created to cope with the growing number of divorces among middle-aged couples and to support (divorced) women," he said.

He explained that under the current system, divorced wives are only granted a basic pension of no more than 66,000 yen a month.

By forcing husbands to share their employee pensions, which vary depending on average earnings and length of employment, a typical housewife could get up to twice as much if they hold out until April.

Kuwahara said a lack of financial resources has been a major deterrent to women divorcing, but with the new rules, they may start thinking twice about putting up with unhappy marriages.

"I predict husbands and wives will both make inquiries regarding the issue, and those inquiries will probably be made secretly."

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