

ignored.

Table 5

Table 5 shows cross-national comparison of the median value of equivalent disposable incomes among male single-person households, female single-person households and couple-only households. Japan is characterized by a large gender difference in the economic situation of single-person households, and in the difference between single-person households of women and couple-only households (58.22). Based on these results, we can speculate that the degree of a woman's economic loss because of the loss of their spouse would be the largest in Japan and the United States. As the results of the data are not based on panel survey, the degree of economic loss because of the bereavement of a partner cannot be exactly examined. However, from the disposable income of single-person households and couple-only households, it is apparent that elderly single women in Japan are not as blessed economically as those in the United States.

### 3. Living alone of the elderly with the long-term care

So far, elderly single-person households have been examined mainly from the view of their economic situation. However, the risks that go with aging differ according to not only economic resources but also support network resources such as how much physical care is provided. Hence in this section, by focusing on elderly who require long-term care, the type of personal networks and the size of them will be examined for each type of household. The data used in this section is the results of a Survey on Living Conditions of the Elderly Living in the Tokyo area," conducted on people 65 years old and over by three local governments, Shinagawa Ward of Tokyo, Inagi City of Tokyo, and Kamagaya City of Chiba, in October of 2003. In this analysis, the relationship between personal networks and type of household will be examined by focusing on elderly who need the long-term care at the time of the survey. Here, we will focus on networks that can play a role as infrastructure promoting the participation of a variety of long-term care.

Table 6

In Table 6, results concerning visits from relatives who live separately, neighbors, and friends are indicated. The frequency of visits is constructed from the following 6 options: 1. no visit, 2. less than once a year, 3. 2 to 3 times a year, 4. more than once a month, 5. more than once a week, 6. almost every day. By converting the frequency of visits to the number of days, a variable was calculated, and regression analysis then conducted. Items input as explanatory variables were age, educational background (educational background was constructed by the number of years), his or her income (pretax income for the last year), type of household (The reference category is that other households includes three-generational households (hereinafter referred to as three-generational household)), single-person household dummy, couple-only household dummy, and nuclear family dummy), degree of long-term care required, dummy of a relative who is the main caregiver (The reference category is a main caregiver apart from a relative), and the period of long-term care. The cause for determining the frequency of visits was analyzed according to gender after visitors were classified into three categories - relatives who live separately, neighbors and friends.

First, relatives living separately will be examined. Items that have a significant effect in the men group are age, income, single-person household dummy, couple-only household dummy, the degree of long-term care required, and dummy of a relative who is the main caregiver. The older he is and the more income he has, the more frequently he receives visits from relatives who live separately. Elderly men who belong to single-person households and couple-only households receive visits from relatives who live separately more frequently than those who live in three-generational households do. The higher the degree of long-term care required, the more frequently he receives visits from relatives who live separately, and if the main caregiver is a relative, he receives visits from relatives who live separately more frequently.

For elderly women who require long-term care, items that have a significant effect are age, single-person household dummy, couple-only household dummy, degree of long-term care required, and dummy of a relative who is the main caregiver. The older she is, the more frequently she receives visits from relatives who live separately. Elderly women requiring care who belong to single-person households or couple-only households receive visits from relatives who live separately more frequently. The higher the degree of long-term care required, the more frequently she receives

visits from relatives who live separately, and if the main caregiver is a relative, she receives visits from relatives who live separately more frequently.

In the case of elderly belonging to single-person households or couple-only households, both of them receive visits from relatives who live separately more frequently. However, the effect of a single-person household dummy or couple-only household dummy is greater with women. The effect income has is found only with men. The more income they have, the more frequently they receive visits from relatives who live separately. This means that relatives living separately (mainly his children) visit and a good relationship can be maintained even when needing care if the social and economic condition of the elderly person is good. Conversely, for elderly women, the type of household, such as single-person household or couple-only household, is important. Social and economic factors (academic background / income) of women do not have a significant effect on whether relatives who live separately visit.

Next, visits from neighbors will be examined (middle column of Table 6). For men who require long-term care, the frequency of receiving visits from neighbors mainly depends on his academic background and whether the main caregiver is a relative or not. As a general trend, if the main caregiver is a relative or if they were well educated, the frequency of receiving visits from neighbors drops. The negative effect academic background has on the frequency of receiving visits from neighbors can also be found in the case of women, and as a general trend, the better women were educated, the less frequently they will receive visits from neighbors. Academic background is recognized as a typical variable indicating social and economic status. However, the higher the social and economic status they have, the less frequently they will receive visits from neighbors. In other words, as a general trend, the higher social and economical status they have the weaker the relationship with their neighbors is. Men in particular who are economically advantaged do not have the network with neighbors but rather relatives who live separately. To the contrary, in the case of women, relationships with neighbors depend on the type of household structure. In the case of single-person households, couple-only households and nuclear family households, visits from neighbors are more frequent. But if the main caregiver is a relative, they receive visits from neighbors less frequently.

In this way, in the case of elderly of high social and economic status, they frequently receive visits from relatives who live separately, have excellent relative networks, and receive visits from neighbors less frequently. In the case of low social and economic status, neighbors function as effective personal networks. Women that belong to single-person households, couple-only households or nuclear family households have closer relationships with their neighbors than women belonging to three-generational households. However, with men, even if they live alone, they do not receive visits from neighbors very frequently. It is imaginable that their network with neighbors is not as adequate as that of women.

Results regarding visits from friends are shown in the right column of Table 6. Items that have a significant effect on men are age and nuclear family household dummy only. The older they are, the less frequently they receive visits from friends. Men who belong to nuclear family households in which they live with unmarried children receive visits from friends more frequently than men who belong to three-generational households do. Contrarily, items that have a significant effect on women are age and single-person household dummy. Age has a negative effect on visits from friends, similar to men. Women who live alone have more networks in the community and with friends than men who live alone.

Table 7

Finally, how many people are involved in any care received? A structure based on which the number of caregivers is examined by gender (Table 7). The same independent variables used in the analysis of frequency of visits in Table 6 are used as input. For men, important factors in determining the number of caregivers are single-person household dummy, couple-only household dummy, degree of long-term care required, and dummy of a relative who is the main caregiver. As a general trend, men belonging to single-person households or couple-only households receive less care than those belonging to other households do. Conversely, if the degree of long-term care required is high or the main caregiver is a relative, more caregivers are involved. And with women, a series of household variables, the degree of long-term care required and main caregiver dummy have a significant effect. Women belonging to single-person households, couple-only households or nuclear family households receive long-term care on a smaller size. And conversely, if the degree of

long-term care required is high or a caregiver is a relative, many caregivers tend to be involved.

This result implies that the number of caregivers depends on the size of relatives involved, including the number of relatives living together. The size of caregivers does not depend on the number of non-family caregivers separately from relatives that take part in the care but rather the size of the relatives. The more relatives the elderly are living with, the more caregivers are involved in the long-term care. In the case of single-person households or couple-only households, care support by non-relatives is prominent. However, as the size of relatives is small, the number of caregivers is small. In other words, currently, support for long-term care separately from relatives is conducted mainly by home-helpers, and the type of non-family caregivers limited. In the future, obviously the size of family and relatives will drop with the declining birthrate and aging, and the size of caregivers will need to be reduced with the subsequent decrease in the size of family and relatives. It will be important to enrich and diversify the content of long-term care services by non-family through increasing the tiers of long-term care services available in the future.

### 3. Conclusion

In this study, the change in household structure along with the birthrate decline and aging population was examined, focusing on single-person households of the elderly. Since the mid-1980s, the degree of economic inequality has expanded in Japan, and also the rate of low-income households has increased. In households whose head is 65 years old and over, the degree of economic inequality has declined, but the economic inequality in the household with the elderly is still larger than that of households without the elderly. And although the rate of low-income households with the elderly has improved since the 1980s, the situation where female single-only household of the elderly in particular are at high economic risk has not changed.

From the results of analysis, we found that the elderly living alone was to face a high risk of low income. In fact, while the proportion of the low-income household of the elderly living alone has lowered since the mid-1980s, almost half female single household and about one-fourth of male single household are still below the poverty line. This fact should not be overlooked.

The situation where the elderly live alone is closely associated with the risk of being in low income and female single household of the elderly facing a relatively low economic well-being is not peculiar to Japan. In all the countries analyzed in this study, female single household of the elderly have a higher risk of being in low income than their male counterparts. In particular, the economic status of the female elderly living alone is low and considerable economic inequality exists compared with couple-only households of the elderly.

An important finding that emerged from the international comparison analysis is that the economic situation of the households with the elderly are similar to that in the United States. In the United States, market principles are dominated and public support systems are restricted to the low-income families. The extent of economic inequality in Japan is not as large as that in the United States, but it is close to that of the U.K, which is another liberal welfare state. Common points between the United States and the U.K are a high rate of low-income households and considerably high degree of income inequality. The result in which the economic situation of Japanese elderly is similar to that of countries with large economic inequality indicates important clues in the study of the future direction of the welfare state. It implied that we are approaching towards a country where economic inequality is quite large.

Financial resources are growing strained, so the introduction of privatization and market principles is being promoted and a smaller government intended. Privatization and aiming for a smaller government will not simply reduce the role of the government though. Apparently, it is time to reconstruct a social system based on the current social and economic population structure in readiness for the arrival of a society whose population is decreasing and where past constant economic development cannot be relied upon.

Also in this study, the personal networks that elderly who require long-term care maintain were examined. The size of personal networks depends on the amount of relatives that the elderly have. If the size of relatives itself is small (as in single-person households or couple-only households), the size of their personal networks is also small. Hence a very important policy issue is on how to diversify the content of support from non-relatives and broaden the support range when the size of families or relatives decreases due to the increase in late marriages and

non-marriage.

As to maintaining the condition of personal networks, the type of household to which elderly belong and their socio-economic status are important factors. For women, the effect the type of household has is large. For elderly women in particular, living alone makes the personal network of their neighbors. Conversely, men have personal networks that are for the most part relatives. Especially for highly educated men of high economic status, a network of relatives tends to be their one and only personal resource.

Non-marriage is increasing among men, and their size of relatives is expected to drop. In order to deal with this shrinking size of the family, we have to improve the social environment so that personal networks other than family and relatives can be constructed and an infrastructure that can play the role of a personal resource when long-term care is required or emergencies arise. That relatives are an important support resource will not change very much even with the further development of a falling birthrate and aging population. In fact, even in the United States where divorce rate is high, the support function of families and relatives is still important. However, it is difficult to maintain a support mechanism that largely depends on relatives like in Japan. Public support to improve social support networks from people other than relatives and establish a society where families, relatives, community and society can successfully function is now necessary.

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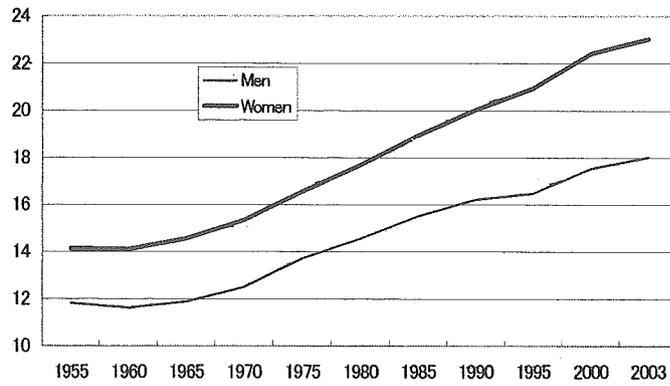
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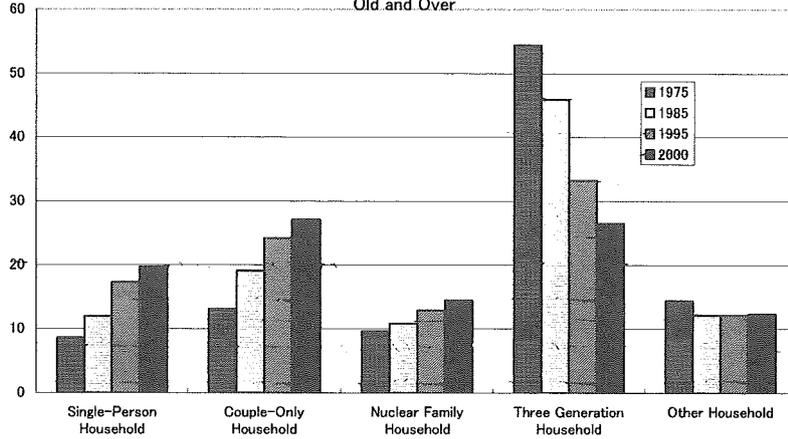
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Life Expectancy **Figure 1 Change of Life Expectancy at 65 Years Old by Sex**



Source) "Population Problem Statistical Data Book 2005" (National Institute of Population and Social Security Research 2005)

(%) **Figure 2 Change of Household Structure Including Elderly Persons at 65 Years Old and Over**



Source) "Population Problem Statistical Data Book 2005" (National Institute of Population and Social Security Research 2005)

Gini Coefficient **Figure 3 Change of Degree of Economic Inequality**

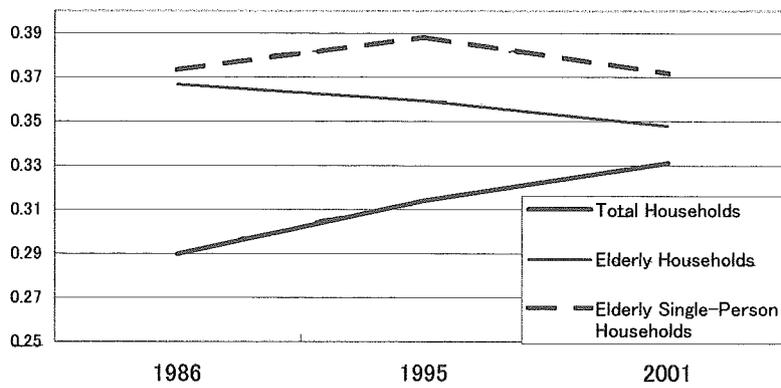


Table 1 Change in Rate of Low Income by Age of Head and Household type(%)

	60s			70 years old and over		
	1986	1995	2001	1986	1995	2001
Single-Person Household	56.10	40.62	39.37	69.70	56.50	44.89
Couple-Only Household	16.47	14.56	15.41	37.23	22.57	16.65
Couple and Child Household	12.36	13.13	14.56	25.50	25.00	19.52
Three Generation Household	6.95	9.12	10.84	8.02	9.47	10.19
Other Household	17.11	15.51	14.94	36.61	27.34	22.40
Total	19.09	17.18	18.69	39.57	31.21	25.00

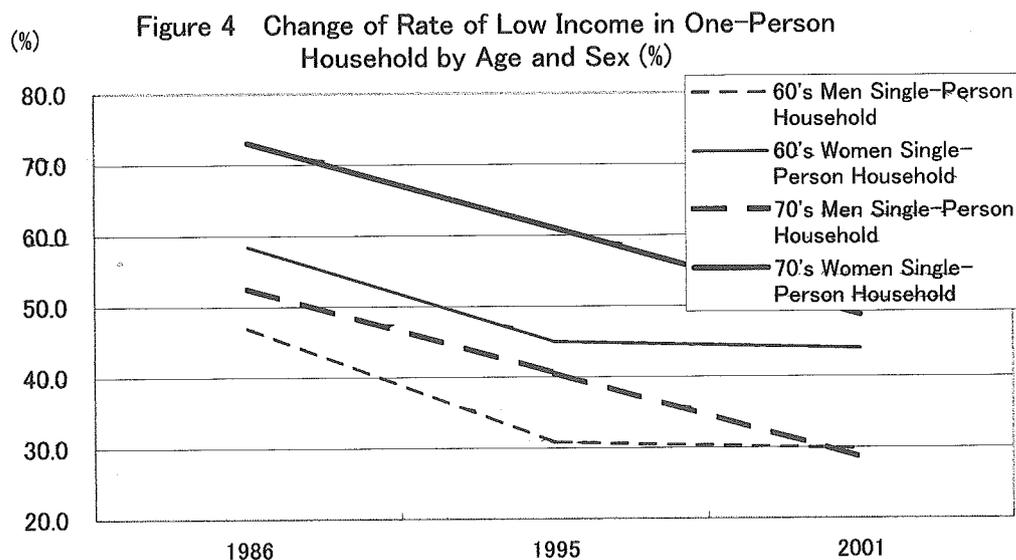
Source) "National Livelihood Survey" (each year)

Table 2 Change of Degree of Income Inequality

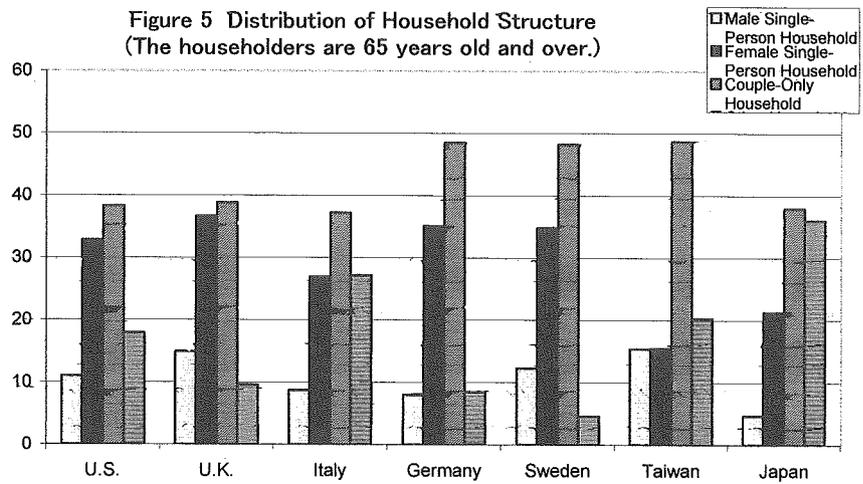
	60s			70 years old and over		
	1986	1995	2001	1986	1995	2001
Single-Person Household	0.4215	0.4119	0.4309	0.3920	0.3826	0.3660
Couple-Only Household	0.3847	0.3775	0.3711	0.4303	0.3549	0.3200
Couple and Child Household	0.3319	0.3462	0.3621	0.3714	0.3834	0.3269
Three Generation Household	0.2877	0.2949	0.3161	0.2935	0.2930	0.3053
Other	0.3279	0.3456	0.3490	0.4193	0.3490	0.3713

Note) The degree of inequality is indicated with Gini coefficient.

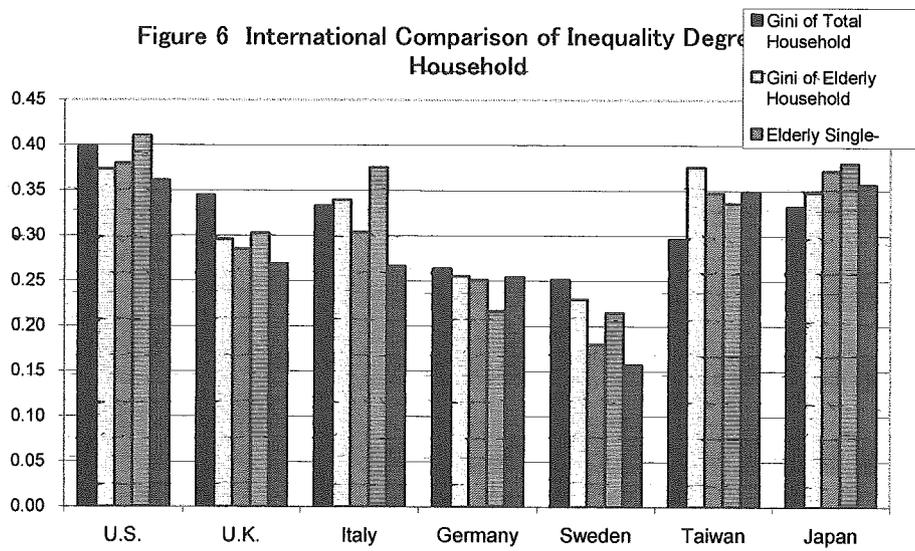
Source) "National Livelihood Survey" (each year)



Source) "National Livelihood Survey" (1986, 1995, 2001)



Source) Japan: "National Livelihood Survey"(2001) Other countries: LIS Data (2000 U.K.:1999)



Source) Japan: "National Livelihood Survey"(2001) Other countries: LIS Data (2000 U.K.:1999)

Table 3 Rate of Low Income of Elderly Households by Household Type

	U.S.	U.K.	Italy	Germany	Sweden	Taiwan	Japan
Rate of Low Income of Total	17.00	12.40	12.70	8.30	6.50	9.10	16.30
Rate of Low Income of Elderly	24.19	18.70	14.20	9.75	7.36	37.92	21.50
Elderly Single-Person Household	42.90	35.42	25.70	17.82	14.76	52.78	40.24
Elderly Male Single-Person Household	35.04	20.85	15.55	9.30	10.00	42.99	24.68
Elderly Female Single-Person Household	45.49	40.47	28.74	19.57	16.54	62.62	43.69
Elderly Couple-Only Household	16.68	12.76	9.12	4.64	1.49	39.76	14.68

Source) "National Livelihood Survey"(2001) LIS Data (2000) U.K.:1999)

Table 4 Low-Income Rate of Single Households by Marital Status and Gender

	U.S.	U.K.	Italy	Germany	Sweden	Taiwan	Japan
Men Single							
Unmarried	45.17	23.43	39.83	17.33	18.72	42.07	27.91
Divorced	33.44	18.68	13.10	10.09	9.79	51.29	18.99
Bereaved	32.70	19.93	10.64	7.76	10.00	46.08	18.45
Women Single							
Unmarried	42.68	21.49	35.17	18.46	15.36	85.35	34.16
Divorced	40.36	23.48	35.32	39.53	9.22	—*	38.32
Bereaved	46.00	45.17	27.30	16.39	18.04	62.29	36.10

Source) "National Livelihood Survey"(2001) LIS Data (2000) U.K.:1999)

Note) \* omission due to insufficient relevant cases(注)

Table 5 Income Inequality by Gender and by Households (Comparison of Median Value of Disposable Income)

	U.S.	U.K.	Italy	Germany	Sweden	Taiwan	Japan
Women Single-Person Household	76.20	85.50	87.56	79.80	89.61	79.19	71.12
Men Single-Person Household	78.04	86.68	90.40	93.19	75.30	92.00	81.86
Women Single-Person Household	59.46	74.11	79.15	74.36	67.48	70.16	58.22

Note) Income disparity is the proportion of median value of disposal income in each household.

Source) "National Livelihood Survey"(2001) LIS Data (2000) U.K.:1999)

Table 6 Regression Analysis on Visitors and Frequency of Visit

	Relatives who live apart		Neighbors		Friends	
	Men	Women	Men	Women	Men	Women
Age	1.596 **	1.360 **	0.166	-0.010	-0.356 **	-0.210 **
Academic Background	-0.365	1.573	-2.493 **	-0.108 **	0.217	0.039
Income of Elderly Person	4.107 **	1.704	-0.329	0.005	0.125	0.093
Single-Person Household	68.455 **	82.314 **	-5.182	0.868 **	1.196	5.501 **
Couple-Only Household	24.954 **	33.405 **	10.520	0.882 **	-0.311	0.664
Nuclear Family Household	-7.398	9.979	4.982	0.350 **	15.420 **	1.304
Degree of Nursing Care Received	7.058 *	6.567 **	2.725	-0.072	-0.986	0.030
Dummy of Relative Caregiver	30.935 *	46.461 **	-19.947 *	-0.327 *	0.291	-2.872
Period of Nursing Care	-0.455	-0.297	0.079	-0.008	0.255	0.112
Constant	-146.596 **	-163.031 **	39.971	3.863 **	30.737 **	27.748 **

Note) \*\* significant to the standard (1%) \* significant to the standard (5%)

Source) "Questionnaire Survey on Living Conditions of Elderly Person" (2004)

Table 7 Regression Analysis on Number of Caregivers

	Men	Women
	Coefficient	Coefficient
Age	0.006	0.005
Academic background	0.005	0.028
Income of Elderly Person	0.006	0.012
Single-Person Household Dummy	-0.590 **	-0.193 *
Couple-Only Household Dummy	-0.244 *	-0.175
Nuclear Family Household Dummy	-0.272	-0.560 **
Degree of Nursing Care Required	0.151 **	0.120 **
Dummy of Relative Caregiver	0.363 *	0.449 **
Period of Nursing Care	<del>-0.008</del>	-0.015
Constant	1.479 *	1.341 **

Note) \*\* significant to the standard (1%) \* significant to the standard (5%)

Source) "Questionnaire Survey on Living Conditions of Elderly Person" (2004)

## 付録

### 研究成果の刊行物

日本で低所得者の割合が高いのは、世代別には若年・高齢層だが、すべての世代に共通して単身者と一人親だけの世帯で経済格差が大きいという特徴がみられる。今後は高齢世代内の助け合いを含めて、こうした点を考慮した再分配政策が求められる。

### 低所得者の割合 若年・高齢で高く 総中流社会」が叫ばれ

一九七〇年代に「一億二千万の総中流社会」が叫ばれ、同質性の高い「日本人論」が強調された。その反動のよりに、最近「勝ち組」「負け組」「負け組」論や「二極分化論」が活発に議論されているが、平等や公平性の問題は、これからの少子高齢社会を支える少子高齢社会としての理念



## 経済教室

を明確にするうえで、きわめて重要な政策課題である。

経済格差を測る代表的な指標のシニ係数(一に近ほど、不平等度は大)を一九八〇年代半ば、九〇年代半ば、そして二〇〇〇年代初めの三時点の



>>>下

# 単身・一人親世帯で格差大

経済格差の拡大を考慮にあたって、人口高齢化が重要な要因であることが説明されるわけではな

最近若年層の格差拡大にも注意が向けられる。経済リスクを把握するうえで重要な低所得者の度合いから若年層の状況が読み取れる。たとえば、すべての年齢層を合わせた全世帯の可処分所得の(分布上の)中央値の半分以上を低所得世帯と定義し、世帯主

る。(ただし、〇二二八〇、高年齢層は〇三三二二である。ちなみにこのなかでは、八六年から〇一年にかけて特に中年層の一人親世帯の割合は低い)

### 母親だけの世帯 経済リスク高い

さらに、日本人の経済格差を考慮する上で重要なのは、若年・高齢だけでなく、中年を含めたすべての世代を通じて、単身世帯と一人親世帯(母親または父親とその子ども)という二つの世帯類型に

### 白波瀬 佐和子

筑波大学助教授



## 再分配政策見直せ 高齢者、世代内支援が重要

### 高齢者、世代内支援が重要

の年齢別に低所得世帯の割合をみると、若年層と高齢層が高い「U字型」の曲線となる。〇一年時点で低所得世帯の割合をみると、全世帯の割合をみると、全世帯の割合は一六・八%(八六)年の一四・二%から上昇している。一方、二〇歳代前半世帯の割合は二九・七%、二〇歳代後半世帯は二九・七%、二〇歳代前半世帯は二九・七%、二〇歳代後半世帯は二九・七%

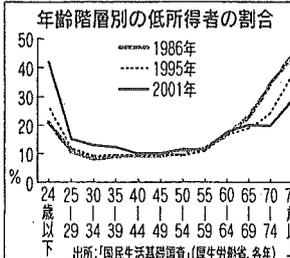
つ。一方、五十歳代女性未婚のまま離婚別居の割合が高くなっている。未婚のまま離婚別居の割合が高くなっている。未婚のまま離婚別居の割合が高くなっている。未婚のまま離婚別居の割合が高くなっている。

帯の違いによって豊かさのレベルが大きく異なる助の仕組みを超えた、普遍的な社会福祉制度(対象は高齢者に限らない)の一方で、低所得者への所得再分配をさらに検討してもよいのではないかと。高齢単身者への単身手当の支給も一法かもしれない。こうした高齢者の税制見直しと低所得者対策を通じて高齢世代内の格差は縮小させることができるのではないかと。

の世代〇二二八六(〇一)の間に逆転している。高齢者(六十五歳以上)の世帯主の世帯のシニ係数は、社会保障の充実の寄与もあって八六

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## 高齡期をひとりで暮らすということ ——これからの社会保障制度をさぐる——

白波瀬 佐和子

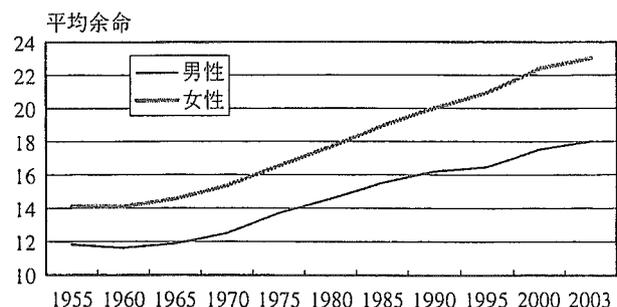
### I はじめに

少子高齢化は既存の社会保障制度を抜本的に見直す重要な契機であることは、すでに周知のことである。少子高齢化で代表される人口変動は、出生率<sup>1)</sup>の恒常的な低下と急激な高齢化率の上昇ならびに長寿化によってもたらされた。2003年時点での出生率は1.29で、1990年の「1.57ショック」以来低下し続けている。その反面、全人口に占める65歳以上人口の割合<sup>2)</sup>は2003年で19.1%と、特に1980年以降急激に上昇している。事実、65歳以上高齢者割合が7%から14%に増加するのに要した年数は日本が24年と、最も緩やかに高齢化が進行したフランスの4分の1にも満たない速さである。この恒常的な出生率の低下と急速な人口の高齢化(エイジング)が、日本の最近の人口変動を特徴づける。この変化の速さこそが、大幅な制度改革を急務とし大々的な発想の転換を必須とする(松谷 2004)。

高齢化は全人口に占める65歳以上人口割合の上昇を意味するだけでなく、高齢期に入ってから期間が長期化すること(長寿化)で健康状態や就労、世帯との関係が変化する。65歳時の平均余命は男女共に上昇しているが(図1)、ここでの最も重要なポイントは平均余命の男女差が拡大していることである。1955年時点で男性の平均余命は11.8歳、女性14.1歳とその差は2.3歳であったが、2003年には男性18.0歳、女性23.0歳とその差は倍以上になった。男女で異なる65歳時の平均余命は、高齢期に彼/彼女らが属する世

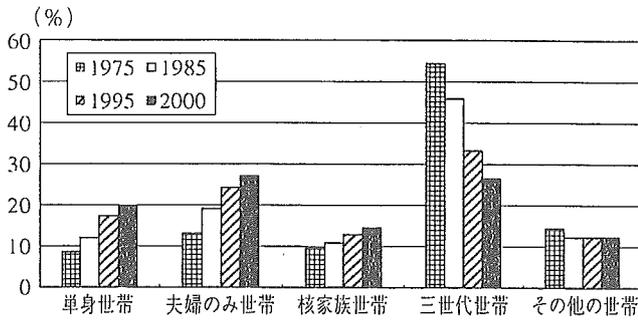
帯タイプの違いと関連する。その最も顕著な例が、高齢期における一人暮らし(以下、単身世帯ともいう)割合の上昇である。男性単身世帯割合は1986年の2.2%から1998年の3.4%へと上昇したのに対し、女性単身世帯は同じ時期に9.7%から13.6%へと高い上昇を呈している(白波瀬 2005 b)。ただし、配偶者と死別することが単身世帯への移行を即時的に決定するわけではない。もう一つの選択として子世代と同居することも考えられるので、平均寿命の違いのみをもって男女の単身世帯割合の違いを説明できるわけではない<sup>3)</sup>。しかしながら、平均寿命が長く、夫婦の年齢差も妻の方が平均して若い状況を考え合わせると、女性が単身世帯となる確率は男性よりも高いことが想像できる。

図2は1975年以降の高齢者のいる世帯構造分布である。この25年間で最も大きく変化したことは、高齢者の一人暮らし(単身世帯)と夫婦のみ世帯の上昇と、三世帯世帯の著しい減少である。これまで多くの高齢者は子世代と同居することで、基本的な生活保障機能を楽しんできた。しかし、



出所)『人口統計資料集 2005』。

図1 男女別65歳時の平均余命の変化



出所) 『人口統計資料集 2005』。

図2 65歳以上高齢者のいる世帯構造の変化

子世代との同居割合が低下し、高齢の夫婦だけ、あるいは高齢者の一人暮らしが増えることで、高齢期の生活保障機能を受ける場所が世帯の外へと変容してきた。日本の社会保障制度は、家族による生活保障機能に依拠して、構築されてきた(原田 1988年; 大沢 1993)。家族の生活保障機能を前提とした社会保障制度は、家族の含み資産、日本型福祉社会(日本自由民主党 1979)、企業中心社会(大沢 1993)という言葉によって表現される。しかし、基礎的な消費生活の場である世帯構造が変化したことは、これまでどおりの生活保障メカニズムを前提とすることができなくなったことを意味する。

そこで本稿では、世帯を共有する者がいない高齢者の一人暮らしに着目し、夫婦で暮らす場合や子世代と同居する場合との比較を通して、これからの社会保障政策を考える上の一つの方向性を明らかにする。世代の異なる複数の世帯員と同居することでさまざまな社会的リスク(疾病、加齢、失業等)をプールし、対処していた状況からの変化が具体的に何を意味するのかを検討するために、本人のみで世帯を構成する単身世帯がいまどのような状況にあり、何が問題であるかを明らかにする。

本稿は大きく3つの部分から構成される。第1に、日本における高齢者一人暮らしの経済的なウェルビーイングの変化を1980年代半ば、1990年代半ば、21世紀初頭の3時点について比較検討する。すでに高齢単身者の経済的に恵まれない状況は明らかにされているが、その状況は改善されたのか否か。第2に、2000年時点での高齢単身

者の状況を国際比較の枠組みから明らかにする。高齢期に一人で生活することは、日本と他の欧米諸国との間でどの程度の違いがあるのか、を検討する。

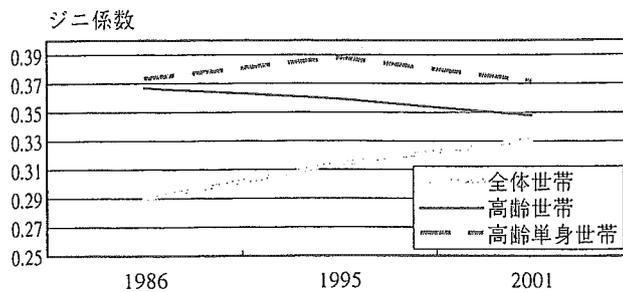
第3に、要介護にある高齢者に着目して、人的ネットワークの保有状況や介護に関わる人的資源の範囲の違いが世帯構造によってどの程度異なるのかを検討する。長寿化が進むということは75歳以上の後期高齢者割合が増えることを意味する。高齢後期に突入すると、健康状況が悪化し、要介護となるリスクが大きく上昇する。健康状態は、高齢期の就業状態も規定し経済水準のみならず生活水準も大きく左右する。そこで、一人で生活し介護が必要となった高齢者に焦点をあてて、親族、地域等の人的ネットワークの保有状況や介護に関わる人的資源の程度を明らかにする。

## II 一人暮らし高齢者の経済的ウェル・ビーイング

本分析で用いられるデータは、1986年、1995年、2001年に厚生労働省によって実施された「国民生活基礎調査」<sup>4)</sup>である。ここでは、世帯を単位に分析を進め高齢世帯とは、世帯主年齢が65歳以上をいう。経済的ウェルビーイングは、総所得から社会的拠出金を引いた可処分所得を世帯人数の平方根で除した等価可処分所得によって測る。もう一つの中心的な変数は世帯構造で、世帯を構成する者の人数や続柄で分類する。

本稿で用いる基本的な世帯構造とは(1)単身世帯、(2)夫婦のみ世帯、(3)夫婦と未婚子のみ世帯、(4)三世帯世帯、(5)その他、の5カテゴリーである。本稿では、高齢一人暮らし(以降、高齢単身世帯ともいう)に焦点をあてて、国際比較分析を実施する関係上、これまでわが国で多くの高齢者が属していた三世帯世帯や若年層の晩婚化とともに増加した未婚子と同居する核家族世帯については「その他の世帯」としてまとめた。

まず、本節では、高齢者一人暮らしの経済的ウェルビーイングを、経済格差(ジニ係数にて代表させる)<sup>5)</sup>と低所得割合<sup>6)</sup>からみていくことにす



出所) 「国民生活基礎調査」(各年)。

図3 経済不平等度の変化

る。図3は、世帯全体のジニ係数と、高齢者世帯のジニ係数、そして、高齢単身世帯のジニ係数の時系列変化である。白波瀬(2005b)は、高齢者のいる世帯の中で世帯構造ごとの不平等度(ジニ係数)が収斂する傾向にあることを示した。これまで男性単身世帯内の経済格差が最も高く、三世帯世帯の格差程度が最も低かったが、男性単身世帯や高齢世帯の中で増加した夫婦のみ世帯内の経済格差が縮小したことで、全体の高齢世帯内における経済格差の程度が縮小した。

全体の経済格差の程度は1980年代半ばから21世紀初頭にかけて、.2998から.3718へと拡大した。一方、世帯主年齢が65歳以上の世帯の間での経済格差の程度は、.3668から.3479へと低下した。他国と比較して、日本は現役世代(世帯主年齢が65歳未満)の経済格差より引退世代(65歳以上世帯主世帯)の格差が極めて大きいことが特徴であった(白波瀬 2002)。しかし1980年代半ばから1990年代半ばにかけて、高齢世帯全体の間での経済格差は低下し、その傾向は21世紀にはいっても継続している。

高齢世帯の間での経済不平等が低下した原因の一つは、低所得割合が高齢層で低下したことである(白波瀬 2005c)。表1は60歳以上世帯主層における低所得割合を示す。ここでは、全体人口の可処分所得の半分以下を低所得層と定義し、低所得割合を世帯構造別に示した。低所得層割合の低下は単身世帯で著しい。60代世帯主層の間では、1986年の56.1%から2001年の39.4%へと低所得割合が大きく低下し、70歳以上世帯主層では69.7%から44.9%へとその減少程度はさら

表1 世帯主年齢、世帯構造別、低所得割合の変化(%)

	60代			70代以上		
	1986年	1995年	2001年	1986年	1995年	2001年
単身世帯	56.10	40.62	39.37	69.70	56.50	44.89
夫婦のみ世帯	16.47	14.56	15.41	37.23	22.57	16.65
夫婦と子世帯	12.36	13.13	14.56	25.50	25.00	19.52
三世帯世帯	6.95	9.12	10.84	8.02	9.47	10.19
その他世帯	17.11	15.51	14.94	36.61	27.34	22.40
全体	19.09	17.18	18.69	39.57	31.21	25.00

出所) 「国民生活基礎調査」(各年)。

表2 世帯主年齢、世帯構造別、不平等度の変化

	60代			70代以上		
	1986年	1995年	2001年	1986年	1995年	2001年
単身世帯	0.4215	0.4119	0.4309	0.3920	0.3826	0.3660
夫婦のみ世帯	0.3847	0.3775	0.3711	0.4303	0.3549	0.3200
夫婦と子世帯	0.3319	0.3462	0.3621	0.3714	0.3834	0.3269
三世帯世帯	0.2877	0.2949	0.3161	0.2935	0.2930	0.3053
その他世帯	0.3279	0.3456	0.3490	0.4193	0.3490	0.3713

注) 不平等の程度はジニ係数によって提示する。

出所) 「国民生活基礎調査」(各年)。

に大きくなる。このような高齢世帯における経済的な底上げは、経済格差を縮小することに通じる。

表2は、60歳以上世帯主層の経済格差をジニ係数を用いて、世帯構造別に詳しく示す。60代世帯主においては単身世帯の不平等度が最も高く、2001年で.4309である。一方、未婚の子と同居する核家族世帯や三世帯世帯の間で、経済格差が拡大している。いわゆる晩婚化に伴って親が高齢期に突入しても親と同居する未婚子のいる世帯はいわゆるパラサイト・シングルに該当するが、その中身は豊かな層だけでなく富めるものと貧しいものとがより混在するようになった。事実、60代世帯主層の低所得割合は夫婦と未婚子世帯の間で上昇する傾向にある。70歳以上世帯主の間では、どの世帯構造でも経済格差が縮小しており、特に高齢世帯全体に占める割合が上昇した夫婦のみ世帯における経済格差の縮小程度は大きい(1986年の.4303から2001年の.3200)。

では、高齢単身世帯を男女に分けて、低所得割合の変化をみていこう(図4)。男女ともに低所得