

difference in terms of market income is wider than those in terms of disposable income, and this is especially noticeable among the elderly and furthermore, it has an upward trend from mid-1990s to mid-2000s. The factors behind this fact will include the labor participation and the household structure among elderly people.

First, there is a difference in working income among the elderly between working and non-working, because originally the labor force as a percentage of the elderly in Japan is higher than other OECD countries<sup>9</sup>. But, those who are aged 75 and more has been increasing in number and percentage of the elderly, it has led to the decrease of the working elderly recently to widen the working income difference among the elderly more. Second, the elderly in Japan mostly belong to three-generation households<sup>10</sup>, and therefore there was the income of a considerable sum with income per one next when there was the income of the child who lived together even if the elderly him/herself had no income. However, the living arrangement of the elderly has been changing with increase single household and a couple only household; it has led the elderly without any domestic income transfer. As a result of these change, it seems that Gini coefficient of the market income of the elderly may have come to gradually reflect economic conditions of senior citizen him/herself more (Figure1).

## (2) Effect of income redistribution

Market income and disposable income differ from each other in that the latter includes direct taxes and social security benefits and the former does not. Gini index values are greater on a market income basis than on a disposable income basis, which is especially noteworthy among the elderly. This fact indicates that taxation and social security schemes have the function of income redistribution. Thus, we analyzed this

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<sup>8</sup> The labor participation among the elderly in Japan was 19.9% in 2006 (based on the "Labor Force Survey" by the Statistics Bureau of the Ministry of Public Management, Home Affairs, Posts and Telecommunications).

<sup>9</sup> The ratio of the elderly who lived together with their children was 69.0% in 1980. Although the ratio has tended to decrease thereafter, it was still 44.9% in 2005 for about a half of the elderly population (based on the MHLW's "Comprehensive Survey of Living Condition of the People on Health and Welfare").

income redistribution effect by defining the rate of change between the Gini index in terms of market income and the index in terms of disposable income ((market-income based Gini index) – (disposable-income based Gini index)) as the "improvement rate."

The improvement rate in 2003 was 27.7%, which shows that taxation and social security schemes made considerable contribution to the reduction of income differentials. The rate was 19.7% in 1994, 22.1% in 2000, the effect became stronger as time passed. This shows that, in the situation where income differentials are widening year after year, the role of taxes and social security benefits in income redistribution is growing more and more important.

By age group, the improvement rate of those from 18 to 64 is lower than that for all the age groups, but that of those from 65 years and over is remarkably higher. In 2003, while the figure was 16.3% for those between 18 and 64, it was 49.8% for those aged 65 and over, or nearly twice that for all the age groups. In 1994 and 2000, the figure was 14.6% and 13.3% for those from 18 to 64, respectively, and 39.1% and 44.5% for those of 65 years and over, considerably higher than the former group. This suggests that taxation and social security schemes had great effect on the elderly's income redistribution. This is probably because the elderly have higher Gini index values on a market income basis and because social security benefits, including public pensions, are paid mainly to the elderly, especially to medium- and low-income peoples.

**[Figure 2 Income redistribution effect in Japan (Improvement rate by age)]**

## **5. Background of income difference in Japan**

### **(1) What type of income does contribute to income difference in Japan?**

Income difference is on an upward trend in Japan. Income has several different types of sources in addition to employment income, such as property income and social security benefits. Some of these incomes will provide mainly to higher income peoples, and others, to low-income peoples. Therefore, if we analyze the background of income difference from the point of income type, we may find what kind of income contributes to widen income difference most. Thus, we conducted the decomposition of the SCV to find the degree of contribution of each income type to

increase in income difference.<sup>11</sup>

Employment income showed the greatest contribution to the income difference (shown by SCV) of all the age groups: it explained 96.9% of the income difference in 2003. The employment income of the head of household had an especially high degree of contribution, explaining 61.8% of the income difference. The contribution of business income and property income was 15.2% and 13.4%, respectively. The figure for social security benefits and direct taxes/social insurance premiums was 0.2% and -25.7%, respectively, the latter being a negative contribution. Employment income had a high degree of contribution in 1994 (80.3%) and 2000 (84.3%), too. Though these figures are lower than that of 2000, the level of the contribution to SCV is stable in these years. For other types of income, while the contribution of property income tended to be stable (14.4% in 1994; 13.4% in 2003), the negative contribution to SCV has been shown in direct taxes and social insurance premiums (-30.9% in 1994; -25.7% in 2003). The probable reason for this is that the tax burdens were lightened by the reform of the taxation system for the latter.<sup>12</sup>

By age group, those from 18 to 64 show a similar tendency to all the age groups, but a unique trend can be observed for those from 65 years and over. While employment income plays the most important role as in other age groups, its degree of contribution in 2003 was 73.5%, which is lower than the figure for all the age groups by about 23 percentage points. For property income and business income, the degree of contribution in 2003 was 21.7% and 17.4%, respectively, which were higher than the figures for all the age groups. The contribution of social security benefits and taxes/social insurance premiums was 10.3% and -22.9%, respectively. While the latter has a smaller negative figure than all the age groups by several points, the former is

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<sup>10</sup> For a detailed description of the technique for decomposing the SCV according to income type, see A.F. Shorrocks (1982).

<sup>11</sup> In 1986 (before the drastic taxation reform in 1987), the rates of income tax and individual inhabitant tax were divided into 15 and 14 classes, respectively, and the highest rate for the two tax types was 88%. At present, these taxes have 4 and 3 classes, and the highest rate has been reduced to 50%. Reductions in income tax at a fixed rate have also been made, lessening the burden of direct taxes.

higher than all the age groups by about 10 points. In addition, social security benefits tended to have higher degrees of contribution with the passage of time. Behind this is probably the fact that the elderly's main income source is social security benefits, such as public pensions; these benefits have the effect of lessening income differentials, but because employees' pension (Kosei Nenkin) has a remuneration-related part, there arise gaps in the amount of the benefits payment<sup>13</sup>.

**[Table 3 Decomposition of SCV by type of income in Japan]**

(2) Which age group does contribute to income difference in Japan? (relations to population aging)

The population in Japan has been aging, and elderly people have greater income difference than all the age groups. Because of this, it can be supposed that the elderly make considerable contribution to the widening of income difference. To examine this degree of contribution quantitatively, we decomposed the MLD, one of the indicators of income differentials, into three age groups (0-17, 18-64, 65 and over) and calculated the degree of contribution for each of these age groups.

In the figures for 2003, the contribution of those of 65 and over was 27.5% of the MLD, which is greater than the percentage of those aged 65 and over to household members (24.4%). Because the figure for this age group in 1994 was 20.7% (the percentage of this group in the household: 16.0%), it is evident that as the population was aging, the elderly's contribution to income differentials increased.

By contrast, those between 18 and 64 had the highest degree of contribution in 2003 (55.7%), but this figure was 61.7% in 1994, showing that the contribution of this age group was on a downward trend. The figure for those below 18 years declined from 15.9% in 1994 to 14.4% in 2003, reflecting declining birth rates. The reason for this is probably the fact that as the elderly with wide income difference increased, their contribution to the entire income differentials became greater. Thus, we estimated the

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<sup>12</sup> The distribution of the amount of the elderly's pensions has a peak in the ¥400 - 600 thousand class, but there are many who receive ¥3 million or more, too (based on the "White Paper on Health and Welfare 2000").

degree of contribution of aging and changes in the elderly's income differentials to changes in the entire income difference. Of the change in the MLD from 1994 to 2003 of -0.002 0.011 can be attributed to the population structure (aging) and -0.013, to other factors, including income differentials. Income difference in Japan has decreased a little from 2000 to 2003, but population aging has still power to increase income difference.

**[Figure 3 Decomposition of MLD and Population by age group in Japan]**  
**[Table 4 Decomposition of change in income difference in Japan]**

## **6. Poverty rate in Japan**

The existence of income difference means that some of people will fall into poverty. While poverty has a number of different definitions, we will here examine the trend of the poverty rate defined earlier. The poverty rate (poverty line = 50% of the median of equivalent adjusted disposable income for each year) in 2003 was 14.9% on a disposable income basis, which is little lower than 15.3% in 2000, but higher than 13.7% in 1994. On the other hand, the poverty rate on a market income basis (poverty line is the same as above: 50% of the median of equivalent adjusted disposable income for each year) was 26.9% in 2003. The rate was on an upward trend in this case, too: 19.0% in 1994 and 23.9% in 2000. The figures on a market income basis were greater than those on a disposable income basis, and the difference in 2003 was as large as about 10 percentage points. If there are income transfers by taxes and social security schemes, those who fall into poverty will increase. From another point of view, it can be said that taxes and social security schemes have the function of reducing poverty.

The poverty rate was higher among the elderly. The rate on a disposable income in 2003 was 13.7% for those from 18 to 64 and 22.0% for those of 65 years and over. The figures were 12.1% and 23.0% in 1994 and 14.5% and 21.2% in 2000, respectively. As these data show, the elderly had higher poverty rates, which was consistent in these years. One characteristic of the elderly's poverty rate is that there were remarkable differences between the rate on a market income basis and that on a disposable income basis. In 2003, the former was 61.9% and the latter, 22.0%, with a difference of about 39 percentage points. Considerable gaps were observed in 1994 and 2000, too: 48.8% vs. 23.0%, and 55.4% vs. 21.2%. These large differences

indicate that the poverty-reducing function of taxes and social security schemes worked well, and this tendency is noticeable for the elderly in Japan.

### **[Table 5 Poverty rate in Japan]**

#### **7. Income difference by type of household**

In Japan, most elderly people live together with their son's (or daughter's) family, which is one of the characteristics of the living arrangement of Japanese elderly. <sup>14</sup> This means that the household structure in Japan has a greater variety than that in other countries. Such household structures will have some influence on the economic status and income difference. Thus, we would like to outline the state of income difference by type of household. We classified the type of household according to the age of the head of household (whether or not the head was 65 and over), the age of household members (whether or not they were 18 and over), and whether or not the household had working members. For example, the household having a head below 65, no child and one working person is one-person household of a young working person.

##### **(1) Income levels and the distribution of income by type of household**

Noticeable differences can be observed in income levels by household type. Among the households whose head was younger than 65, equivalent adjusted disposable income per capita was high in the households having an adult, no child and one working person (equivalent to the one-person household of a young working person), in the households having two or more adults, no child and two or more working persons, and in the households having two or more adults, no child and one working person (equivalent to the households of a married couple and to those of a married couple and their parent(s)). Among the households whose head was 65 and over, those

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<sup>13</sup> The "White Paper on Aging Society 2002" describes in a column the results of the re-totalization of the data of the "International Comparison Study on the Life and Opinions of the Elderly," conducted in 2001 by the Cabinet Office, for international comparison of the elderly's living arrangement in Japan, South Korea, U.S., Germany and Sweden. According to the column, Japan and South Korea had many three-generation households, but these households were rare in the other countries.

having two or more adults and two or more working persons (equivalent to three-generation households having two or more employed persons) had high equivalent adjusted disposable income per capita. The disposable income of these types of households was ¥2,803 thousand, ¥3,430 thousand, ¥2,906 thousand and ¥3,084 thousand, respectively.

On the other hand, among the households headed by younger than 65, income was low in the households having an adult, no child and no working person (one-person household of a young person having no job), in the households having an adult, a child or children and working person (one parent household with a job), and in the households having an adult, a child or children and an no working person (one parent household without a job). Among the households headed by 65 and above, those having an adult and no working person (equivalent to, for example, one-person household of an elderly without working person, the households composed of an elderly not working person and a child or children (younger than 18) had low equivalent disposable income per capita. The disposable income of these types of households was ¥1,301 thousand, ¥1,342 thousand, ¥1,266 thousand and ¥1,334 thousand, which are about a half the income of the high-income earning households mentioned above.

Next we would like to look at the distribution of household members according to their income levels by type of household. To describe the results simply, the income levels are classified as follows. In the first to third deciles of income were regarded as those belonging to the low-income group, those in the fourth to seventh deciles, as those belonging to the medium-income group, and those in the eighth to tenth deciles, as those belonging to the high-income group. Because the deciles of income were divided based on all the age groups, the percentage of the household members is 30% for the low-income group (three deciles), 40% for the medium-income group (four deciles), and 30% for the high-income group (three deciles). The results show that there are the household structures having many members belonging to the low-income group and those not. Among the households whose head was younger than 65, the households with many low-income members were those having an adult, no child and no working person (one-person household of a young no working person), those having

an adult, a child or children and no working person, those having an adult, a child or children and a working person (one parent household), and those having two or more adults, a child or children and no working person (households of not working persons having a child or children). Among the households whose head was 65 years and over, the households with many low-income members were those having an adult and a working person (one-person household of an elderly person or those composed of an elderly person and a child or children (younger than 18) and those having an adult and no employed person (one-person household of no working elderly person or those composed of no working elderly and a child or children (younger than 18)). The percentage of low-income members in these households was about 50-80%.

On the other hand, many high-income members were distributed in the households having two or more adults, no child and two or more working persons and those having two or more adults, no child and one working person (e.g., households of a couple, those of a couple and the husband's (or the wife's) parent or parents) among the households with the head younger than 65, and those having two or more adults and two or more working persons (e.g., three-generation households with two or more working persons) among the households with the head 65 years and above. Thirty to forty percent of the members of these households belong to the high-income group.

As described above, there are notable differences between household types in the income level and income distribution.

**[Table 6 Income difference by type of household in Japan (2000)]**

**(2) Poverty rate by type of household**

The poverty rate by type of household based on the poverty line (50% of the median of equivalent adjusted disposable income for each year) of all the age groups is as follows: among the households whose head was younger than 65, the poverty rate on a disposable income basis was very high in the households having an adult, no child and no working person (one-person household of a young not working person), those having an adult, a child or children and no working person, those having an adult, a child or children and one working person (one parent household), and those having two or more



adults, a child or children and no working person (households having a child or children and no working person). Among the households whose head is 65 and over, the rate was high in those having an adult and no working person (one-person household of an elderly not working person or households composed of an elderly not working person and a child or children (younger than 18). The ratio was 56.3%, 58.4%, 60.1%, 49.9% and 49.4%, respectively, suggesting that many members of these households were below the poverty line.

In terms of the poverty rate on a market income basis, more households had a rate of over 50%. Among the households with the head younger than 65, the rate was higher than 50% in those having an adult, no child and no working person (one-person household of a young not working person), those having an adult, a child or children and no working person, those having an adult, no child and one working person (one parent household), and those having two or more adults, a child or children and no working person (households having a child or children and no working person). Among the households whose head is 65 years and over, the rate was over 50% in all the households except those having two or more adults and two or more working persons (e.g., three-generation households having two or more working persons) and one adults and one working persons.

The comparison between the poverty rate on a disposable income basis and that on a market income basis allows us to observe to what degree the poverty-reducing effect of taxes and social security benefits has worked on each household type. When this effect was measured by checking the difference between the two types of the poverty rate, the difference was negative for all the households whose head was 65 or over, indicating that taxes and social security schemes had the poverty-reducing effect. By contrast, some of the households headed by householder younger than 65 remained to have a high poverty rate. Specifically, these households were those having an adult, no child and no working person (one-person household of a young working person), those having an adult, a child or children and one working person, and those having an adult, a child or children and no working person (one parent household), those having two or more adults, a child or children and no working person (households having a

child or children and no working person). This probably suggests that the taxes and social security schemes on cash base has effects in poverty-reduce but to some extent in such households (Table 7).<sup>15</sup>

**[Table 7 Poverty rate by type of household in Japan (2000)]**

**8. Conclusion**

The conclusion of discussions above can be summarized as follows:

- (1) The Gini index of Japan increased from 0.337 in 2000 to 0.321 in 2003, and income differences was on little downward trend. By age group, those aged 65 and over had wider income difference than those younger than 65, but their income differentials were decreasing.
- (2) On the other hand, taxes and social security benefits had the function of income redistribution. This income redistribution function seen from the degree of improvement of the Gini index became higher from year to year. Also, those aged 65 and over had a higher degree of improvement than all the age groups and those younger than 65.
- (3) By the type of income, employment income made the greatest contribution to income difference. The degree of this contribution is large, but that of social transfer is about 10% only for those aged 65 and over. The decomposition of the degree of contribution to income difference by age group shows that the degree of contribution of those aged 65 years and over was over 20%, which was higher than the ratio of this age group to the total number of household members.
- (4) The poverty rate on a disposable income basis was about 14.9% for all the age groups but was more than 20% for those aged 65 and over. This rate has decreased by little from 2000. On the other hand, the poverty rate on a market income basis was substantially higher than that on a disposable income basis, which indicates that taxes and social security benefits performed the poverty-reducing function.

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<sup>15</sup> "Poverty rate" in this paper is on cash base without in-kind social services from social welfare scheme. Especially, it does NOT include the in-kind social services like childcare, medical services, which are offered well to the one-parent households, non-working households. Some countries offer such services by cash benefit. Therefore, it seems that the level of the poverty rate would be different greatly when in-kind benefit were converted on cash base and included as income.

(5) The observation of income levels by type of household reveals the remarkable differences in income existing between different household types. In particular, one-person households, non-working households and elderly households have higher poverty rates than other type of households. But, the poverty rates on market income in those types of households are higher than those on disposable income. It might mean that tax and social security scheme (cash benefit only) have poverty reduction on those households to some extent.

This study has found that income difference in Japan tend to become wider from 1994 to 2000, but little decrease trend from 2000 to 2003 (We have to collect and analyze carefully using future data, of course). It also shows that backgrounds of this conclusion are (1) the fact that by the type of income, employment income makes a greater contribution to income difference, and (2) the fact that by age group, the contribution of those aged 65 and over increases with the aging of the population. Many studies have showed that population aging is a background of income difference increase. From 2000 to 2003, it still has power to increase income difference, while indexes of income difference have showed the little downward trend. We have to note that income difference among the elderly in Japan has been on downward trend from 1994. So, it is necessary to watch a future trend carefully.

While the poverty rate has decreased little from 2000 to 2003, taxes and social security benefits perform the poverty-alleviating function, which works more on the elderly.

However, some types of households (households of not working young generations and those of one parent) are benefited by this function only to some extent. It is because that the benefits from social policy are provided mainly by in-kind scheme to such households, while the main benefits to the elderly are cash benefits like old age pension. As for the elderly cash benefits are included to their income. But, in-kind benefits like childcare service are not included to the income of such households (some countries provide such benefit by cash benefits). If we have seen this result without paying

attention to the fact that in-kind social services are is not included, we would like to make evaluation based on the features far from the reality in policy and society in Japan. In that case, we should to use other data relating to in-kind services in addition to the data in this paper.

It is important to promote income guarantee policies for the elderly who have wider income difference. But it will also become a more important problem in the future to promote income guarantee and employment policies for the types of people mentioned above. A variety of employment measures have already been taken for young people, such as those for young without stable working status. In addition, as the policies for one-parent households, especially mother-and-child households, the child allowance system has been improved, and employment measures for these households have been reinforced. As the lowering of fertility and population aging are expected to continue, there will be the need to carry out such policies for income guarantee and employment for a various categories of people.

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## ANNEX Figures and Tables

Table 1 Basic Result of the data

	1994	2000	2003	1994-2003
Age structure				
Percentage of the elderly	16.0%	21.0%	24.4%	8.4%
Average Household Members	3.03	2.87	2.71	-0.32
Percentage of those who belong to the household headed by the elderly	20.5%	26.8%	30.2%	9.7%
Equivalent disposable income(Ten thousand Yen, Annual)				
All ages	291.8	279.2	263.1	-28.7
18-64	309.9 (106.2%)	298.2 (106.8%)	284.5 (108.2%)	-25.4
65+	258.9 (88.7%)	250.5 (89.7%)	227.9 (86.6%)	-31.0

Source: The results of the re-total of "Comprehensive Survey of Living Condition of the People on Health and Welfare (income questionnaires)".

Not: In the parenthesis, the number is the index when equivalent disposable income of all ages is 100)

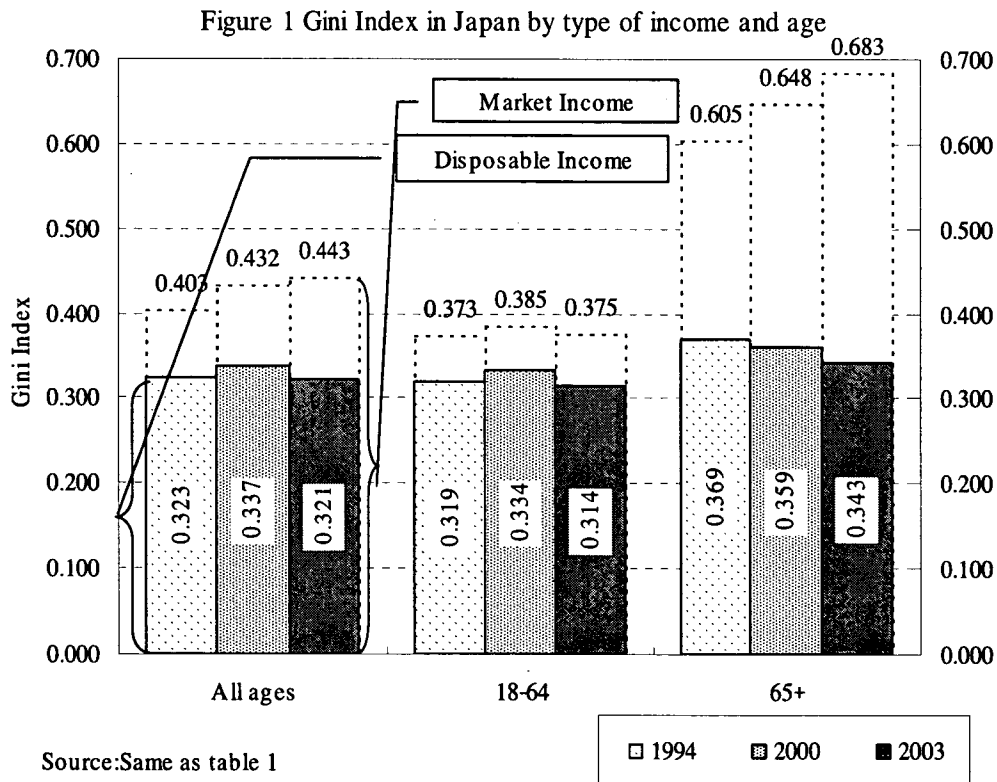
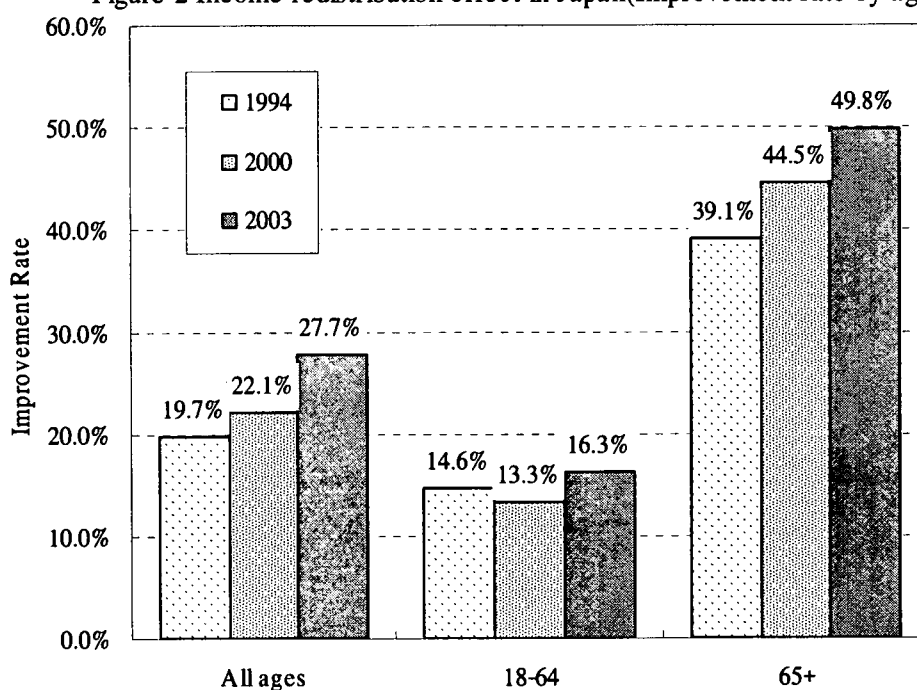


Table 2 MLD & SCV in terms of disposable income in Japan

	1994	2000	2003	1994-2003
MLD				
All ages	0.201	0.227	0.199	-0.002
18-64	0.196	0.225	0.193	-0.003
65+	0.260	0.253	0.224	-0.036
SCV				
All ages	0.517	0.598	0.412	-0.105
18-64	0.506	0.593	0.389	-0.117
65+	0.660	0.669	0.507	-0.153

Source: Same as table 1

Figure 2 Income redistribution effect in Japan (Improvement rate by age)



Source: Same as table 1

Note: "Improvement Rate" is defined as the rate of change between the Gini index in terms of market income and the index in terms of disposable income.



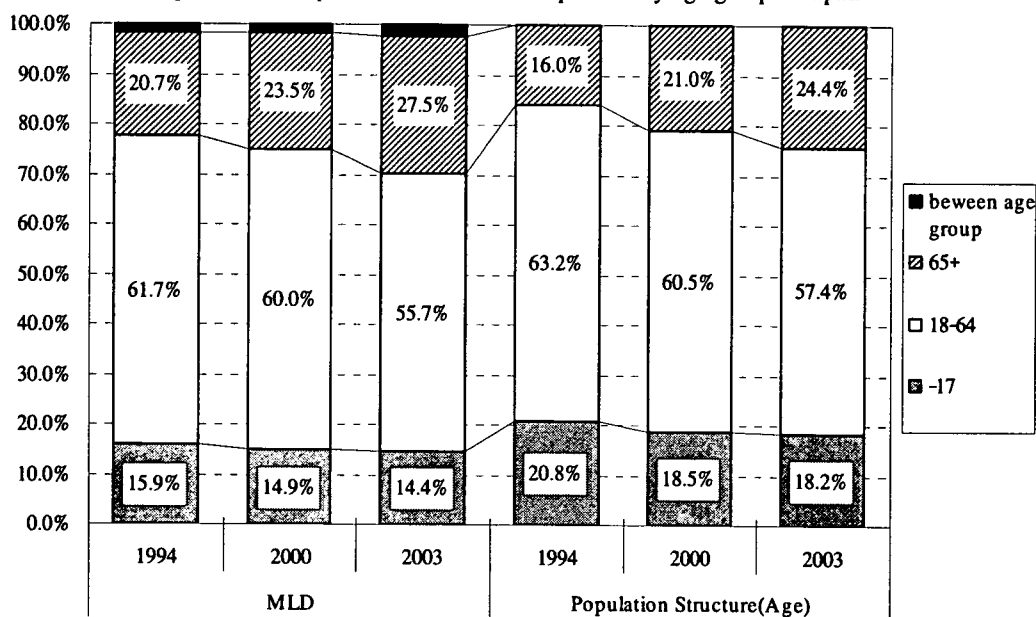
Table 3 Decomposition of SCV by type of income in Japan

		SCV		Employment income			Property income	Business income	Social security benefits	Direct taxes and social insurance premiums	
				Household head	Spouse of head	Others					
All ages	1994	0.517	100.0%	80.3%	50.3%	14.4%	15.7%	14.4%	35.7%	0.5%	-30.9%
	2000	0.598	100.0%	84.3%	56.1%	13.4%	14.8%	14.3%	17.8%	1.0%	-17.4%
	2003	0.412	100.0%	96.9%	61.8%	17.9%	17.2%	13.4%	15.2%	0.2%	-25.7%
18-64	1994	0.510	100.0%	81.1%	51.3%	14.8%	14.9%	13.4%	36.2%	0.4%	-31.0%
	2000	0.596	100.0%	85.5%	57.3%	13.8%	14.4%	13.7%	17.1%	0.6%	-16.9%
	2003	0.392	100.0%	98.8%	64.8%	18.4%	15.6%	11.6%	15.4%	0.4%	-26.3%
65+	1994	0.667	100.0%	69.9%	39.0%	11.2%	19.7%	22.7%	32.9%	4.8%	-30.2%
	2000	0.672	100.0%	69.3%	40.5%	10.9%	17.9%	21.8%	22.0%	7.0%	-20.2%
	2003	0.510	100.0%	73.5%	39.0%	12.3%	22.2%	21.7%	17.4%	10.3%	-22.9%

Source: Same as table 1

Note: Numbers of the each type of income is the decomposition analysis result when SCV of the disposable income is 100%.

Figure 3 Decomposition of MLD and Population by age group in Japan



Source: Same as table 1

Table 4 Decomposition of change in income difference in Japan

	Change of MLD	Population structure change	Income difference change
1994→2003	-0.002	0.011 -524.9%	-0.013 624.9%

Source: Same as table 1

Note: % is the number when total change of MLD is 100%

Table 5 Poverty rate in Japan

	Disposable income			Market income		
	1994	2000	2003	1994	2000	2003
All ages	13.7%	15.3%	14.9%	19.0%	23.9%	26.9%
-17	12.1%	14.5%	13.7%	11.3%	12.9%	12.8%
18-64	11.9%	13.6%	12.3%	14.0%	16.3%	16.4%
65+	23.0%	21.2%	22.0%	48.8%	55.4%	61.9%

Source: Same as table 1

Note: Poverty rate is the percentage of those who earn income below the given income level (poverty line) to the population.

Table 6 Income difference by type of household in Japan (2003)

Age of head	Type of household			Disposable income	% to all members	distribution household members		
	Number of adult and child	working				1st to 3rd decile	4th to 7th decile	8th to 10th decile
Below 65 years	One adult	No child	With worker	280.3	2.7%			
		No worker		130.1	1.2%			
		With child	With worker	134.2	1.3%			
			No worker	126.6	0.3%			
	Two or more adults	No child	Two or more workers	343.0	18.1%			
			One worker	290.6	7.9%			
		With child	No worker	195.7	1.8%			
			Two or more workers	268.8	21.1%			
One worker	230.3	15.2%						
No worker	150.3	0.3%						
65 years and over	One adult	With worker	215.1	0.5%				
		No worker	133.4	3.4%				
	Two or more adults	Two or more workers	308.4	9.7%				
		One worker	254.8	7.0%				
		No worker	187.5	9.7%				

Source: Same as table 1

0% 20% 40% 60% 80% 100%

Table 7 Poverty rate by type of household in Japan(2003)

Age of head	Type of household			Poverty rate		
	Number of adult and child		working	Market income(1)	Disposable income(2)	(2)-(1)
Below 65 years	One adult	No child	With worker	17.5%	17.8%	0.3%
			No worker	72.7%	56.3%	-16.4%
		With child	With worker	61.5%	58.4%	-3.1%
			No worker	75.9%	60.1%	-15.8%
	Two or more adults	No child	Two or more workers	7.5%	7.3%	-0.2%
			One worker	18.0%	11.9%	-6.1%
		With child	No worker	68.9%	28.3%	-40.6%
			Two or more workers	7.9%	9.8%	1.9%
		One worker	8.8%	10.8%	1.9%	
		No worker	39.0%	49.9%	11.0%	
65 years and over	One adult	With worker	63.9%	35.1%	-28.8%	
		No worker	96.3%	49.4%	-46.9%	
	Two or more adults	Two or more workers	19.7%	9.9%	-9.7%	
		One worker	45.8%	16.4%	-29.3%	
		No worker	90.4%	23.5%	-66.9%	

Source: Same as table 1

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「所得・資産・消費と社会保険料・税の関係に着目した

社会保障の給付のあり方に関する研究」

研究報告書

「社会保障の財源構造と企業・家計負担の動向－OECD 諸国の比較－」

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研究要旨

本研究においては、OECD 諸国（ドイツ、フランス、イギリス、スウェーデン等）における税と保険料の動向について、①マクロでみた社会保障財源における税と保険料の関係及び事業主負担と被保険者本人負担の関係の推移ならびにこれらの背景、②個人における税と保険料負担の状況（税額控除や現金給付としての家族手当の状況を含む）を分析した。

結論としては、(1) 高齢化等の人口構成の変化や社会経済の変動の中で、社会保障財源の在り方について、これまでの負担状況等を踏まえて、欧州諸国は様々な取組を行っているといえる。これらの取組みは、例えば、社会保険料の水準が既に十分に高かった国では補完的に公費負担の割合を増やす、あるいは社会保険料の事業主負担の水準が既に十分に高かった国では被保険者負担や公費負担の割合を増やす、といったように、総じてバランスの取れた財源構造を目指した取組みと評価できると考えられる。(2) 個人ベースでの現金給付も含めた税及び保険料負担の状況については、(a)諸外国において、税制上の優遇措置と家族給付といった現金給付のいずれに重点を置くかは国によって異なっていること、(b)諸外国と比較すると日本では、税制上の優遇措置や現金給付において、子供への政策的動機付けが弱いこと等が指摘できる。

なお、本研究は、平成18年度厚生労働科学研究費補助金政策科学推進研究事業「税制と社会保障に関する研究」の報告論文である「欧州諸国の社会保障財源（税と保険料）の構造」と「工業労働者個人ベースでみた公的負担の動向について－『賃金への課税』からの分析－」をまとめた上で、データの更新等の加筆修正を行なったものである。

A. 研究目的

本研究の目的は、OECD 諸国（ドイツ、フランス、イギリス、スウェーデン等）の税と保険料の動向を分析し、わが国における社会保

障財源としての社会保険料及び税の関係ならびに現金給付を含めた税・保険料の企業や家計への負担のあり方に関する政策的含意を得ることを目的とするものである。