数として、同居の子どもの有無、同居の子どもの就業状況、配偶者の現在の就業状況、配偶者の職歴を選択した。これらの変数の記述統計は、図表5にある通りである。

図表5：基礎集計表

	55－64歳				65－74歳			
	男性		女性		男性		女性	
被説明変数	Mean	[Std. dev.]	Mean	[Std. dev.]	Mean	[Std. dev.]	Mean	[Std. dev.]
等価所得(ln月額)	12.333	[0.783]	12.241	[0.742]	12.048	[0.647]	11.957	[0.665]
相対的貧困(＝1)	0.149	[0.357]	0.168	[0.374]	0.204	[0.403]	0.208	[0.406]
公的年金なし(＝1)	0.632	[0.483]	0.480	[0.500]	0.096	[0.295]	0.080	[0.272]
説明変数								
年齢	59.814	[2.773]	59.581	[2.669]	69.096	[2.960]	69.492	[2.805]
高卒	0.483	[0.500]	0.541	[0.499]	0.442	[0.497]	0.457	[0.499]
専修卒	0.048	[0.214]	0.094	[0.293]	0.042	[0.201]	0.078	[0.269]
大卒	0.267	[0.443]	0.173	[0.378]	0.202	[0.402]	0.106	[0.308]
未婚	0.147	[0.355]	0.053	[0.224]	0.030	[0.172]	0.042	[0.200]
離婚	0.090	[0.287]	0.091	[0.288]	0.052	[0.223]	0.069	[0.254]
死別	0.044	[0.206]	0.107	[0.310]	0.113	[0.317]	0.272	[0.445]
正規雇用	0.414	[0.493]	0.128	[0.334]	0.059	[0.236]	0.028	[0.164]
非正規雇用	0.182	[0.386]	0.314	[0.464]	0.162	[0.369]	0.098	[0.298]
自営業	0.193	[0.395]	0.163	[0.370]	0.216	[0.412]	0.123	[0.329]
職歴:非正規雇用	0.048	[0.214]	0.274	[0.446]	0.037	[0.189]	0.172	[0.378]
職歴:自営業	0.203	[0.402]	0.178	[0.382]	0.243	[0.429]	0.229	[0.421]
職歴:なし	0.000	[0.000]	0.026	[0.158]	0.000	[0.000]	0.086	[0.281]
職歴:長期無職	0.011	[0.105]	0.187	[0.390]	0.000	[0.000]	0.178	[0.383]
健康問題による中断	0.061	[0.239]	0.109	[0.312]	0.091	[0.288]	0.112	[0.316]
会社都合退職経験	0.123	[0.329]	0.074	[0.261]	0.067	[0.251]	0.080	[0.272]
永年勤続者	0.459	[0.499]	0.139	[0.346]	0.167	[0.373]	0.048	[0.213]
同居息子:非就業	0.007	[0.086]	0.019	[0.137]	0.019	[0.135]	0.011	[0.103]
同居息子:非正規雇用	0.044	[0.206]	0.032	[0.176]	0.025	[0.157]	0.017	[0.129]
同居娘:非就業	0.022	[0.147]	0.032	[0.176]	0.022	[0.147]	0.014	[0.117]
同居娘:非正規雇用	0.050	[0.218]	0.051	[0.221]	0.037	[0.189]	0.031	[0.173]
上記以外の同居子ども	0.223	[0.417]	0.102	[0.303]	0.084	[0.278]	0.111	[0.314]
配偶者:正規雇用	0.090	[0.287]	0.229	[0.420]	0.020	[0.141]	0.035	[0.185]
配偶者:非正規雇用	0.210	[0.408]	0.128	[0.334]	0.111	[0.315]	0.065	[0.246]
配偶者:自営業	0.092	[0.289]	0.205	[0.404]	0.110	[0.313]	0.134	[0.341]
配偶者:職歴:非正規雇用	0.151	[0.358]	0.013	[0.113]	0.174	[0.379]	0.011	[0.103]
配偶者:職歴:自営業	0.116	[0.321]	0.200	[0.400]	0.172	[0.378]	0.198	[0.399]
配偶者:職歴:なし	0.166	[0.372]	0.005	[0.069]	0.207	[0.406]	0.000	[0.000]
N	487		537		538		565	

(3) 等価所得の規定要因

図表6は等価所得を被説明変数とし、男女別、55—64歳・65－74歳毎の4サブグループに分けた推計結果を示している。

大学卒であることは等価所得に有意に正の効果がある。これは4サブグループに共通している。男女別にみると、女性の場合、55－64歳でも65－74歳でも高卒や専修卒といった変数も等価所得に有意に正の効果があり、その効果は、大卒、高卒、専修卒といった学歴順に大きくなっている。

興味深いのは、配偶関係を示す変数、すなわち配偶者との離別・死別を示す変数である。この変数は65－74歳の女性のみで有意に等価所得を引き下げる効果がある。そして、死別より離別の引き下げ効果の方が2倍以上大きい。いかに離別が女性の経済的厚生を引き下

げるかを示す結果といえる。なお男性 55－64 歳では未婚であることが等価所得を引き下げる有意な効果がある。

現在の就業状況を示す変数は、4 サブグループすべてで、現在の就業状況が正規雇用あるいは自営業であることが等価所得を引き上げる効果がある。これは基準となっているのが非就業（無職）であるから、順当な結果であるが 2 つのことを示唆している。第一に、男性 55－64 歳を除き非正規雇用についての効果は有意ではなく、高齢期に非正規雇用に就くことで等価所得を引き上げることは困難なことを意味する。記述統計表（図表 5）にもあるように、男性 65－74 歳で 31%、女性 55－64 歳で 16%、女性 65 歳以上で 10%が非正規雇用であるが、これらの人々の就業は（平均的にいえば）等価所得を有意に引き上げていない。第二に、正規雇用による等価所得の引き上げ効果は、自営業の効果と比較して大きく、65 歳以上になっても正規雇用に従事することが等価所得を引上げる重要な要因となっているということである。

これと関連し、女性の場合には配偶者（夫）の就業状況も等価所得に大きな影響をもっていることは注目に値する。配偶者（夫）の現在の就業状況が正規雇用あるいは自営業であることは、有意に女性の等価所得を引き上げる効果を持つ。またその引き上げ効果は配偶者（夫）が正規雇用の方で大きい。男性の場合、55－64 歳でも 65－74 歳でも配偶者の就業状況は等価所得に有意な影響を与えていないのと対照的である。

さらに女性の場合には配偶者（夫）の過去の職歴も等価所得に影響を与えている。女性 65－74 歳では、配偶者の職歴（学校を卒業して以来、経験した最長の就業形態）が自営業だと、正規雇用より有意に等価所得は低い。

つぎに同居している子どもの就業形態の影響について確認しよう。影響を与えている変数は、女性 55－64 歳におけるその他の同居子ども（学生や正規雇用の息子・娘との同居）と、男性 65－74 歳における非就業の息子との同居である。非正規雇用の息子・娘との同居が等価所得を引き下げる効果は有意でない。

以上をまとめると、①高齢期においても男女ともに大卒の等価所得引き上げ効果は大きく、女性の場合には高卒以上の学歴についても等価所得引き上げ効果がある、②女性 65－74 歳のみ死別・離別の等価所得引き下げ効果が有意で、死別より離別による引き下げ効果の方が 2 倍以上大きい、③男女とも正規雇用あるいは自営業として就業することの等価所得引き上げ効果は大きいが、非正規雇用では等価所得引き上げ効果は有意でない、④女性の場合、配偶者（夫）の現在の就業状況も重要で、配偶者（夫）が正規雇用や自営業に従事していることは等価所得引き上げ効果があり、正規雇用の効果の方が大きい、⑤非正規雇用の息子・娘との同居について等価所得の引き下げ効果は有意でないが、非就業の息子との同居については男性 65－74 歳で引き下げ効果は統計的に有意となっている。

図表 6：等価可処分所得に関する OLS 推計

被説明変数	55－64歳				65－74歳			
	男性		女性		男性		女性	
等価所得(ln)	Coef.	[Std. Err.]	Coef.	[Std. Err.]	Coef.	[Std. Err.]	Coef.	[Std. Err.]
説明変数								
年齢	-0.331	[0.488]	-0.028	[0.482]	-0.594	[0.470]	-0.197	[0.499]
年齢二乗	0.003	[0.004]	0.000	[0.004]	0.004	[0.003]	0.001	[0.004]
高卒	0.105	[0.079]	0.248	[0.076] ***	0.272	[0.059] ***	0.231	[0.057] ***
専修卒	0.095	[0.157]	0.360	[0.113] ***	0.082	[0.124]	0.470	[0.101] ***
大卒	0.309	[0.091] ***	0.638	[0.100] ***	0.564	[0.073] ***	0.478	[0.089] ***
未婚	-0.371	[0.151] **	0.270	[0.184]	-0.100	[0.181]	-0.191	[0.148]
離婚	0.026	[0.127]	-0.157	[0.116]	-0.145	[0.122]	-0.469	[0.109] ***
死別	-0.150	[0.156]	-0.035	[0.110]	0.101	[0.090]	-0.189	[0.066] ***
正規雇用	0.822	[0.109] ***	0.448	[0.108] ***	0.423	[0.127] ***	0.892	[0.174] ***
非正規雇用	0.224	[0.103] **	0.024	[0.076]	0.141	[0.086]	0.051	[0.089]
自営業	0.556	[0.147] ***	0.310	[0.125] **	0.326	[0.097] ***	0.360	[0.115] ***
職歴:非正規雇用	-0.219	[0.140]	0.022	[0.080]	-0.238	[0.151]	-0.098	[0.076]
職歴:自営業	0.041	[0.126]	-0.091	[0.116]	-0.154	[0.094]	-0.216	[0.090] **
職歴:なし	(dropped)		0.099	[0.207]	(dropped)		-0.152	[0.099]
職歴:長期無職	0.715	[0.332] **	-0.076	[0.086]	(dropped)		-0.117	[0.075]
健康問題による中断	-0.442	[0.149] ***	-0.052	[0.092]	-0.177	[0.093] *	-0.070	[0.082]
会社都合退職経験	-0.090	[0.099]	-0.082	[0.106]	-0.320	[0.107] ***	0.054	[0.097]
永年勤続者	0.134	[0.081] *	-0.077	[0.088]	0.156	[0.086] *	0.115	[0.133]
同居息子:非就業	-0.423	[0.322]	-0.247	[0.198]	-0.437	[0.174] **	0.016	[0.270]
同居息子:非正規雇用	-0.128	[0.141]	-0.169	[0.156]	-0.279	[0.162] *	0.001	[0.182]
同居娘:非就業	-0.245	[0.188]	-0.314	[0.169] *	-0.213	[0.217]	-0.260	[0.244]
同居娘:非正規雇用	0.043	[0.138]	-0.185	[0.128]	-0.151	[0.134]	-0.049	[0.141]
上記以外の同居子ども	0.006	[0.115]	-0.267	[0.129] **	-0.070	[0.107]	-0.171	[0.095] *
配偶者:正規雇用	0.173	[0.119]	0.600	[0.092] ***	0.304	[0.188]	0.392	[0.142] ***
配偶者:非正規就業	-0.068	[0.089]	0.140	[0.101]	-0.038	[0.088]	0.137	[0.106]
配偶者:自営業	-0.257	[0.174]	0.295	[0.131] **	0.124	[0.114]	0.338	[0.115] ***
配偶者:職歴:非正規雇用	-0.014	[0.099]	-0.370	[0.234]	-0.013	[0.081]	-0.006	[0.232]
配偶者:職歴:自営業	0.076	[0.161]	0.027	[0.120]	-0.047	[0.107]	-0.192	[0.096] **
配偶者:職歴:なし	0.068	[0.098]	0.173	[0.461]	0.004	[0.074]	(dropped)	
定数項	21.553	[14.53]	12.564	[14.32]	31.972	[16.31] **	18.817	[17.31]
F value	10.580	***	8.020	***	7.790	***	6.890	***
Adj. R^2	0.356		0.275		0.254		0.226	
N	487		537		538		565	

注：***、**、* はそれぞれ 1%、5%、10%水準で有意であることを示す。基準となるカテゴリーは、配偶関係では「既婚」、本人の現在の就業状況では「非就業」、本人の職歴では「学校を卒業して以来、経験した最長の就業形態が正規雇用」、同居の子どもでは「同居している子どもなし（子どもがいない場合を含む）」、配偶者の現在の就業状況では「非就業」、配偶者の職歴では本人の職歴と同様に「学校を卒業して以来、経験した最長の就業形態が正規雇用」、である。

(4) 相対的貧困の規定要因

等価所得を被説明変数とする推計は、所得分布そのものを説明するという意味で適当な推計ではあるが、図表 2 で示された高齢期における相対的貧困率の高さと各要因との関係を直接探るには解釈が難しい部分もある。より明示的な推計方法としては、同じ説明変数を用い、被説明変数に相対的貧困かどうかを示す質的変数（ここでは 2 値変数）を用いることが考えられる。図表 7 は、Probit モデルによる推計結果を示している。ここでは、Probit モデルにより推計された係数ではなく、各変数の限界効果を示している。たとえば、男性 55－64 歳の推計式で、本人の現在の就業状況で「正規雇用」の限界効果は「−0.243」とな

っているが、これは本人が正規雇用に就業していれば相対的貧困率に陥るリスクを24%引き下げられることを意味する。このように被説明変数に相対的貧困かどうかという質的変数を用いた推計により各変数の相対的貧困に陥る効果を定量的に直接評価することが可能となる。

各変数についてみていくと、各変数の効果は図表6で示された傾向とほぼ一致する。まず大学卒であることは相対的貧困リスクを有意に低下させる効果があり、65—74歳でその効果は大きい。ただし、男性55—64歳で有意でない。

配偶関係を示す変数、配偶者との離別・死別を示す変数も65－74歳の女性のみ有意に相対的貧困リスクを増大させる効果がある。とくに死別では10%ほど相対的貧困リスクを増大させるのにたいし、離別では21%も相対的貧困リスクを増大させる効果がある。これは、女性65－74歳における大卒効果の17%の引き下げ効果よりも大きい。ここでも、離別が女性の相対的貧困リスクを高めることが示唆された。

4サブグループすべてで、現在の就業状況を示す変数、正規雇用あるいは自営業であることは相対的貧困リスクを低下させる効果がある[10]。とくに正規雇用の効果は大きい。また男性では非正規雇用であることも55－64歳で7%、65—74歳で10%、相対的貧困リスクを低下させる効果がある。つまり非正規雇用は等価所得を引き上げる統計的に有意な効果はないが、少なくとも相対的貧困リスクを低下させる有意な効果はあるといえる。

配偶者の就業状況を示す変数については、等価所得に関する効果と比較すれば、全般的に有意な効果を確認できる変数が少ない。ただし、女性55—64歳で配偶者（夫）の正規雇用は14%ほど相対的貧困リスクを引き下げる効果がある。また男性についても65—74歳で配偶者（妻）の非正規雇用が10%ほど相対的貧困リスクを低下させる効果があり、等価所得の引き上げ効果については有意ではないことと対照的である。

配偶者の過去の職歴は等価所得について女性には有意な影響を与える変数がいくつかあったが、相対的貧困リスクについては女性55－64歳にしか有意な影響を与えていない。女性55－64歳では、配偶者（夫）の職歴（学校を卒業して以来、経験した最長の就業形態）が非正規就業だと、相対的貧困リスクは1.5倍高くなる。

同居している子どもの就業形態の影響については、男性55－64歳、65—74歳で有意であり、非就業の息子もしくは娘と同居することは相対的貧困リスクを1.4倍から1.5倍ほど高める効果がある。さらに非正規雇用の息子あるいは娘と同居することも、男性65－74歳の相対的貧困リスクをそれぞれ41%と21%高める効果がある。

以上をまとめると、①高齢期においても男女ともに大卒の相対的貧困リスク低減効果は大きい、②女性65－74歳のみ死別・離別の相対的貧困リスク増大効果は有意で、死別よりも離別の増大効果の方が2倍以上大きい、③高齢期において男女とも就業することの相対

[10] なお、女性65－74歳の正規雇用の限界効果が示されていないが、これは正規雇用であるサンプルはすべて相対的貧困にないため、推計の際、落とされたことによる。

的貧困リスク低減効果は大きく（とくに正規雇用）、非正規雇用でも男性の場合は相対的貧困リスク低減効果がある、④女性 55－64 歳の場合、配偶者の就業状況も重要で、正規雇用に配偶者（夫）が従事していることは相対的貧困リスク低減効果がある、⑤無職や非正規雇用の息子・娘との同居による相対的貧困リスク増大効果は男性で有意かつその効果は大きい。

図表 7：相対的貧困に関する Probit モデル推計結果（限界効果）

被説明変数	55－64歳				65－74歳			
	男性		女性		男性		女性	
相対的貧困(=1)	dF/dx	[Std. Err.]	dF/dx	[Std. Err.]	dF/dx	[Std. Err.]	dF/dx	[Std. Err.]
説明変数								
年齢	0.152	[0.229]	-0.158	[0.230]	0.053	[0.299]	-0.134	[0.323]
年齢二乗	-0.001	[0.002]	0.001	[0.002]	0.000	[0.002]	0.001	[0.002]
高卒	-0.041	[0.034]	-0.028	[0.033]	-0.098	[0.033] ***	-0.108	[0.034] ***
専修卒	-0.007	[0.060]	-0.059	[0.038]	-0.096	[0.043]	-0.169	[0.030] ***
大卒	-0.050	[0.034]	-0.083	[0.032] **	-0.145	[0.029] ***	-0.166	[0.030] ***
未婚	0.009	[0.074]	-0.080	[0.042]	0.196	[0.180]	0.162	[0.130]
離婚	-0.061	[0.038]	0.017	[0.055]	-0.013	[0.073]	0.209	[0.091] ***
死別	0.063	[0.092]	-0.043	[0.038]	-0.092	[0.042] *	0.097	[0.048] **
正規雇用	-0.243	[0.044] ***	-0.159	[0.020] ***	-0.176	[0.019] ***	(dropped)	
非正規雇用	-0.067	[0.027] **	-0.008	[0.034]	-0.095	[0.037] **	-0.006	[0.057]
自営業	-0.112	[0.031] ***	-0.023	[0.054]	-0.147	[0.035] ***	-0.110	[0.051] *
職歴:非正規雇用	0.060	[0.072]	-0.035	[0.034]	0.096	[0.105]	0.039	[0.052]
職歴:自営業	0.021	[0.054]	-0.003	[0.053]	0.221	[0.076] ***	0.124	[0.066] **
職歴:なし	(dropped)		0.142	[0.127]	(dropped)		0.118	[0.077] *
職歴:長期無職	-0.084	[0.030]	0.058	[0.047]	(dropped)		0.035	[0.052]
健康問題による中断	0.036	[0.063]	0.067	[0.052]	0.113	[0.066] *	0.030	[0.052]
会社都合退職経験	0.038	[0.046]	0.122	[0.068] **	0.219	[0.089] ***	-0.111	[0.042] **
永年勤続者	-0.019	[0.038]	0.106	[0.064] *	0.053	[0.066]	-0.052	[0.081]
同居息子:非就業	0.450	[0.266] **	0.193	[0.137] *	0.564	[0.160] ***	0.228	[0.216]
同居息子:非正規雇用	0.082	[0.085]	0.016	[0.077]	0.407	[0.154] ***	0.109	[0.151]
同居娘:非就業	0.386	[0.163] ***	0.075	[0.088]	0.161	[0.140]	0.228	[0.172]
同居娘:非正規雇用	0.098	[0.087]	0.121	[0.083] *	0.208	[0.109] **	0.136	[0.118]
上記以外の同居子ども	-0.011	[0.051]	0.107	[0.079]	-0.058	[0.059]	0.026	[0.066]
配偶者:正規雇用	0.008	[0.057]	-0.143	[0.026] ***	0.023	[0.127]	-0.025	[0.104]
配偶者:非正規就業	0.049	[0.049]	-0.025	[0.038]	-0.097	[0.037] **	-0.039	[0.064]
配偶者:自営業	0.193	[0.149] *	-0.086	[0.042] *	-0.084	[0.044]	-0.087	[0.057]
配偶者:職歴:非正規雇	-0.003	[0.041]	0.459	[0.196] ***	0.050	[0.057]	-0.084	[0.115]
配偶者:職歴:自営業	-0.089	[0.036]	0.007	[0.057]	0.108	[0.083]	0.108	[0.069] *
配偶者:職歴:なし	-0.038	[0.040]	0.014	[0.198]	0.070	[0.057]	(dropped)	
Log likelihood	-184.929		-235.855		-236.041		-298.114	
Pseudo R2	0.192		0.166		0.213		0.091	
obs. P.	0.149		0.168		0.204		0.214	
pred. P.	0.099		0.119		0.148		0.190	
N	487		565		538		565	

注：***、**、* はそれぞれ 1%、5%、10%水準で有意であることを示す。基準となるカテゴリーは、配偶関係では「既婚」、本人の現在の就業状況では「非就業」、本人の職歴では「学校を卒業して以来、経験した最長の就業形態が正規雇用」、同居の子どもでは「同居している子どもなし（子どもがいない場合を含む）」、配偶者の現在の就業状況では「非就業」、配偶者の職歴では本人の職歴と同様に「学校を卒業して以来、経験した最長の就業形態が正規雇用」、である。

(5) 公的年金受給有無の規定要因

これまでの分析で、高齢者の等価所得および相対的貧困リスクに高齢期における就業がいかに重要かを確認してきた。言うまでもなく、就労所得に頼ることができない場合、もっとも重要な所得要素となるのが公的年金・恩給である。そこで本節最後に公的年金・恩給がないことの規定要因について、本人や配偶者の職歴を中心に検討する。

図表 8 は、被説明変数に公的年金・恩給の有無（ある場合を 0、ない場合を 1 とする 2 値変数）を用いた Probit モデルによる推計結果を示している。就業と年金受給の同時決定性を考慮し、現在の本人の就業状況および現在の配偶者の就業状況に関する変数は加えていない。

配偶状況については、男女ともに未婚であることは公的年金給付がないリスクを高める要因となっている。ただし、これは因果関係としては逆で、公的年金給付がないリスクが高い人々は未婚になりやすいことを意味している可能性がある。離婚・死別の効果については男女差があり、女性の場合、公的年金給付のないリスクを高める要因となっている。とくに女性の離別の場合、死別よりも公的年金給付のないリスクは 3 倍高くなっており、いかに離別が女性の公的年金受給にとって不利に働くかを示唆する結果となっている。男性の場合には離別・死別経験は公的年金給付がないリスクに統計的に有意な要因となっていない。

本人の職歴（学校を卒業して以来、経験した最長の就業形態）の影響にも男女差が存在している。男女とも非正規雇用や自営業だと、公的年金給付がないリスクを増大させ、定性的には同じ向きの影響があるが、この影響の大きさについては女性より男性の方がはるかに大きい。公的年金給付がないリスクは、男性で職歴が非正規雇用だと 20%、自営業だと 29%高まるが、女性では各々7%、6%で男性よりかなりその効果は小さい。女性の場合、この年齢層ではまだ就業率の M 字型カーブがきつい（すなわち M 字型の谷が深い）コーホートで、全般的に職歴は男性と比較して短く、職歴によるリスクの相違がそれほど大きく表れないためだと考えられる。一方、女性の場合には、配偶者（夫）の職歴が自営業だと 9%公的年金給付がないリスクは上昇し、男性の場合には配偶者（妻）の職歴の影響が統計的に有意でないのと対照的である。このように女性の場合には、自分の職歴の影響が相対的に小さい一方で、配偶者（夫）の職歴の影響を強く受ける[11]。

以上をまとめると、①離別を経験している女性の場合、公的年金給付がないリスクを増大させるが、男性にはそうした効果は認められない、また②配偶者（夫）の職歴が自営業かつ女性の場合、公的年金給付がないリスクを増大させるが、男性についてはそうした配偶者（妻）の職歴効果は認められない、ただし③男女ともに過去の本人の職歴が非正規雇

[11] 男性で永年勤続者（正規雇用で1年以上の仕事中断経験・離職経験がない）だと、公的年金給付がないリスクが統計的に有意に高まるとの結果を得ているが、年金給付がないと正規雇用を継続しやすいこと、あるいは年金の繰り下げ給付を選択していることなどが理由として考えられる。

用もしくは自営業であることは公的年金給付がないリスクを増大させる。

図表 8：公的年金・恩給受給有無に関する Probit モデル推計結果（限界効果）

	65－74歳					
被説明変数	男性			女性		
公的年金なし(=1)	dF/dx	[Std. Err.]		dF/dx	[Std. Err.]	
説明変数						
年齢	-0.228	[0.161]		-0.037	[0.180]	
年齢二乗	0.002	[0.001]		0.000	[0.001]	
高卒	-0.020	[0.019]		0.012	[0.020]	
専修卒	0.013	[0.048]		-0.011	[0.032]	
大卒	0.036	[0.032]		-0.036	[0.023]	
未婚	0.145	[0.109]	**	0.144	[0.100]	**
離婚	0.008	[0.048]		0.179	[0.079]	***
死別	0.023	[0.042]		0.056	[0.033]	*
職歴:非正規雇用	0.203	[0.116]	***	0.070	[0.041]	**
職歴:自営業	0.293	[0.057]	***	0.062	[0.037]	**
職歴:なし	(dropped)			0.030	[0.051]	
職歴:長期無職	(dropped)			0.001	[0.033]	
健康問題による中断	-0.017	[0.025]		0.037	[0.035]	
会社都合退職経験	-0.033	[0.019]		0.013	[0.038]	
永年勤続者	0.097	[0.039]	***	-0.003	[0.038]	
配偶者:職歴:非正規雇用	0.018	[0.037]		0.138	[0.170]	
配偶者:職歴:自営業	-0.017	[0.026]		0.088	[0.043]	**
配偶者:職歴:なし	-0.019	[0.026]		(dropped)		
Log likelihood	-141.427			-161.045		
Pseudo R2	0.246			0.111		
obs. P.	0.096			0.080		
pred. P.	0.049			0.058		
N	538			565		

注：***、**、* はそれぞれ 1%、5%、10%水準で有意であることを示す。基準となるカテゴリーは、配偶関係では「既婚」、本人の職歴では「学校を卒業して以来、経験した最長の就業形態が正規雇用」、配偶者の職歴では本人の職歴と同様に「学校を卒業して以来、経験した最長の就業形態が正規雇用」、である。

4. むすびにかえて

本稿では、OECD における国際比較分析を紹介し、近年における高齢者の相対的貧困率が漸減した背景として、公的年金給付などの社会移転の充実が大きく貢献した一方、就労所得などの市場所得が相対的貧困率を押し上げる方向でその貢献を大きく相殺していることを指摘した。日本の場合、三世代同居率が高いため、相対的貧困率を押し上げる要因としての市場所得は、高齢者本人と同居成人子ども世帯の双方からもたらされている可能性がある。そこで、本稿では 2008 年に実施された内閣府『生活調査』の個票データを用い、高齢者の経済的地位がどのように決まっているかについて、探索的な分析を試みた。より具体的には高齢者の等価所得、相対的貧困、公的年金給付状況に対する、本人および配偶者の配偶状況、現在の就業状況、過去の職歴、同居子ども世帯の就業状況などの影響を定量的に評価した。

とりわけ注目すべき結果は 6 点ある。①学歴（とくに大卒）であることは高齢期においても等価所得を引き上げ、相対的貧困リスクを下げること、②高齢期の正規雇用は等価所

得を引き上げ、特に男性の場合には正規雇用とともに非正規雇用が相対的貧困リスクを引き下げること、③離別経験は女性のみ有意な影響があり、等価所得を下げ、相対的貧困リスクおよび公的年金給付がないリスクを大幅に引き上げること、④本人の職歴が自営業中心であることは相対的貧困リスクおよび公的年金給付がないリスクを引き上げること、⑤本人の職歴が非正規雇用中心であることも公的年金給付がないリスクを引き上げること、⑥同居の子どもが非正規雇用であることは高齢期の相対的貧困リスクを引き上げること、以上である。

本稿のこれらの分析結果が示す政策含意は 3 点ある。第一に離婚が女性の低所得リスクを顕著に高めることである。これは配偶者（夫）の就労所得を失うことによるパスおよび公的年金給付を失うことによるパスの二つが考えられる。後者のパスに関しては、前回（2004 年）の年金改革では離婚時の第 3 号被保険者期間の厚生年金分割制度が導入されたが、対象となるのは 2008 年 4 月以降の期間である。この制度が成熟するまでは（合意分割制度を利用しない場合）離婚は女性のとっては依然、高齢期に低所得に陥るリスクの高いイベントとなる。こうした低所得リスクが顕在化するかは、長期的には女性の就業率の上昇（とくに正規雇用率の上昇）と離婚率の上昇により決まってくるであろう。

第二に高齢者本人の就労所得の重要性である。2006 年に施行された改正高年齢者雇用安定法は年金受給開始年齢までの雇用確保措置を企業に義務付けたが、2013 年以降、厚生年金の定額部分のみならず報酬比例部分の受給開始年齢が引き上げられる中、60 歳代前半についてさらに就労所得の重要性は高まることになる。就労所得と公的年金との接続がうまくいかなければ、高齢期における低所得リスクは高まることになるだろう[12]。とくに今回の景気後退により継続雇用がうまく進まない可能性にも注意する必要がある。

第三は若年世代の非正規雇用と無業が高齢者の経済状況に及ぼすマイナスの影響である。もしこのままのトレンドが続き、若年世代への積極的労働市場政策の効果が期待できないなら、こうした若年世代の所得保障は同居などの形で家族（＝高齢の親世帯）を通じて行われることになり、高齢期の経済状況を悪化させる可能性もある。

謝辞：本稿の作成にあたり、内閣府男女共同参画局調査課が実施した「高齢男女の自立した生活に関する実態調査」の個票データの再集計の許可をいただいた。このデータなしに本研究は成り立たなかった。また、厚生労働科学研究費補助金（政策科学推進研究事業）により、国立社会保障・人口問題研究所で行われた「低所得者の実態と社会保障のあり方に関する研究プロジェクト」においてプロジェクトメンバーには原稿の改訂にあたり、さまざまなご示唆をいただいた。事業による資金面での援助とともに記して感謝する次第である。

[12] こうした就労所得と公的年金の接続をめぐる問題および政策課題については山田（2007）で企業データを用い分析しているので参照されたい。

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Comparing Monetary and Non-monetary Indicators of Household Well-being in Australia and Japan

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Introduction

Comparing the well-being of families across nations presents a set of formidable challenges. Some of them relate to the need for appropriate data that conform to a set of standard definitions that are nested within a common conceptual framework. The Luxembourg Income Study (LIS) has brought such an approach to fruition in what is now a rapidly expanding number of countries (Atkinson, 2004; Smeeding, 2006), while the Luxembourg Wealth Study (LWS) has recently embarked upon a similar path (Sierminska, Brandolini and Smeeding, 2006). Both studies focused initially on standardising microdata for a small number of high-income (OECD) countries, but LIS has since expanded to include several middle-income countries (including the Czech Republic, Mexico, Romania and Taiwan, PRC) and is currently negotiating further expansion in this direction.[1]

One of the limitations of the existing LIS/LWS databases (impressive though they are) is that their focus is on producing comparative estimates of economic resources, specifically income and wealth. This implies that although they provide an invaluable benchmark for comparing patterns of inequality and redistribution in these two dimensions of well-being, their ability to examine other dimensions of well-being is limited.[2] There is also increasing recognition of the need to supplement economic measures with those that capture the non-monetary dimension of the standard of living more directly.

The national surveys that are included in LIS are all household surveys and the household is the unit around which the LIS database has been constructed. Implicit in much of this structure is the assumption that most households consist of nuclear families – individuals and couples, both with or without children – with multi-adult or even multi-generational households forming a minority that can be ignored in most analyses without imposing too much of a cost in terms of relevance or sample size.

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[1] (South) Korea and Japan are also included in the list of country data sets on the LIS website at www.lisproject.org but neither currently have data actually included, although plans are underway to include data for both countries in wave VI (around 2004) of the data set.

[2] Studies have used LIS to examine the role and impact of noncash income provided by government social programs (e.g. Smeeding et al., 1993).

However, this assumption becomes far less applicable in countries (some of them members of the OECD) where multi-adult, multi-generation households are the norm. For example, Smeeding and Saunders (1998: Table 1) show that although less than one-quarter of people aged 65 and over were living with people other than their spouse in the early 1990s in most OECD countries, that proportion was close to two-thirds in Japan and almost three-quarters in Taiwan. In both cases, the 'others' were predominantly related members of the extended (multi-generational) family.[3]

These differences raise awkward questions about the relevance of comparisons based on the presumption that the single-generation living arrangement is the norm. They also suggest that some of the assumptions that underlie conventional well-being comparisons may not be appropriate. The equivalence adjustment, for example, assumes that resources are pooled within the household to the equal benefit of all individuals, yet this may not be appropriate when several generations live together.[4] Shared accommodation is a way of pooling resources by spreading housing (and related facilities and service) costs across more individuals, but it is much more than that. In countries such as Japan, the multi-generation household represents a lineage, and the most basic unit of society on which many societal institutions (from public social security programs to even cemeteries) operate. Such forms of 'generational solidarity' draw the generations together, strengthening kinship ties and acting as a conduit for passing skills and wisdom on to younger cohorts. It is the preferred arrangement for many people, not a consequence of under-developed pension systems that, from a western perspective, prevent older people who would otherwise choose to live independently from doing so.

These differences raise important issues about the validity of comparing well-being across countries solely in terms of income (or wealth), adjusted for differences in need using an equivalence scale. They suggest that other approaches that examine living standards more directly should accompany (in some instances replace) comparisons that focus on economic resources, narrowly conceived. One such approach is the

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[3] In Japan, a little less than one quarter of all children (aged under 20) lived in three (or more) generation households in 2006, while nearly a half of elderly over 65 lived with their grown-up children (MHLW, 2007).

[4] There is the other factor, identified in the sensitivity analysis conducted by Buhmann et al. (1988), that the sensitivity of results to variations in household size increases as the size of the household itself increases.

deprivation approach, developed initially by Townsend (1979) as a way of measuring poverty, but also capable of providing a more general basis for comparing living standards. Importantly, the deprivation approach utilises information about the reported living conditions of the household that does not rely on assumptions about the extent of resource sharing. Instead, it draws implications about living standards from evidence that indicates a divergence between what is actually achieved and what the community regards as acceptable.

This paper represents an initial attempt to apply the deprivation approach to compare the living standards of younger and older people in Australia and Japan. These two countries provide an interesting basis for comparison because although each belongs to the OECD, they both represent significant departures from the social security policy regimes that exist in North America and much of Europe. Australia is widely recognised as being a leading example of the targeted approach to social protection, relying heavily on means-tested programs that deliver modest benefits to those who satisfy strict eligibility criteria (Whiteford, 2006). Japan, in contrast, was the first Asian country to join the OECD and its social support system reflects a very different set of cultural values, expectations and practices (Gould 1993, Goodmand and Peng 1996) The approach adopted is relative in two dimensions: between countries; and between different groups within countries. The over-riding goal is to compare the relative living standards of children and older people in the two countries, relative to each other and relative to other groups in each country.

The remainder of the paper is organised as follows. Section 2 provides a brief overview of the main elements of the deprivation approach, drawing out those aspects that are relevant to its use in a comparative context. Section 3 describes the data sets on which the empirical results are based, and describes how the comparisons themselves have been structured. Section 4 presents and discusses the results, while the main conclusions are summarised in Section 5.

2 Comparing Living Standards Using a Deprivation Approach

The deprivation approach was initially designed to provide a more credible basis for identifying and measuring poverty. This involved defining poverty by identifying the *actual* experience of unacceptable hardship rather than on the basis of having an income that was *presumed* to be inadequate to support an acceptable standard of

living. This presumption was based on comparing income with a poverty line that represents the income required to meet needs to an adequate standard. However, having an income below the poverty line is not sufficient to establish that poverty exists because the 'needs gap' may be filled by drawing on other economic (e.g. accumulated wealth, or calling in outstanding debts) or social (e.g. local networks) resources. Because the deprivation approach focuses on achieved outcomes (at least as these are reported in surveys) as opposed to available income, it overcomes this limitation of the resources approach.

In its original formulation by Townsend, the deprivation approach focused on identifying whether or not people were achieving levels of consumption in basic items or participating to a specific degree in customary activities. This approach was criticised because it was left to the 'researcher as expert' to identify which items to include in the lists of basic necessities and customary activities. It was also argued that differences in taste would make it difficult to distinguish between those who are going without because they are constrained by a lack of resources, from those who choose to forego particular items because they do not want them (Piachaud, 1980). Both criticisms were addressed in the study by Mack and Lansley (1985), which first asked a representative sample of the community whether or not a list of items was necessary, and then identified as poor in the sense of being deprived, those who did not have these items because they could not afford them. Although the distinction between 'not being able to afford' and 'mot wanting' an item is somewhat problematic (Saunders and Adelman, 2006), it does attempt to identify a lack of economic resources as the cause of deprivation, making the approach consistent with the wider literature on poverty as lack of income.[5]

The feature of the deprivation approach that makes it a valuable framework for comparing countries as diverse as Australia and Japan is its reliance on the views of the community to identify which items are necessary and the identification of deprivation in relation to the absence of these items.[6] In countries such as Japan,

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[5] Van den Bosch (2004) has examined what difference it makes if deprivation is defined solely on the basis of not having an essential item, as opposed to not having it *because* this lack reflects a lack of affordability.

[6] The use of majority support to identify which items are necessary has lead some to describe the approach as the 'consensual approach' to poverty measurement (Halleröd, Bradshaw and Holmes, 1997).

where poverty research has been relatively scant, the deprivation approach has gained much more support among the public than the income approach. The method also provides a way of taking account of the large differences that exist in community practices and expectations, and is thus suited to comparative studies.

The definition of deprivation as 'an enforced lack of socially perceived necessities (Mack and Lansley, 1985: 39) has been used to identify who is poor in the sense of being deprived in many countries (Boarini and d'Ercole, 2006). The general approach – and even the specific items used to elicit responses regarding which are necessary – has been implemented in countries as diverse as Britain, Ireland, Denmark, Germany, Russia, Tanzania, Vietnam and Yemen (Gordon, 2006: 44-5). The fact that the same items are included in the list of potential necessities in each country (modified to suit local conditions and custom) implies that there is an incremental validation of the list as the scope of its application is extended. This is important, because the responses to which items are *actually* identified as being necessary or essential is obviously influenced by which items are included among those that might *potentially* be regarded as essential.[7] However, there is still scope for the items in the list in different countries to vary considerably, reducing the ability to compare deprivation profiles, at least in some regards.[8]

One problem with the deprivation approach concerns the comparability of the items included as necessities when comparing countries with very different policies, institutions and cultures. In part, however, this depends upon the 'space' within which one is trying to establish comparability. If the aim is to examine the consequences of applying the same *methodology* in different countries, as opposed to the same list of possible (or actual) *necessities*, then the available studies provide a useful basis for

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[7] Maître, Nolan and Whelan (2006) have shown that if deprivation questions are asked more directly (e.g. using computer assisted personal interviewing (CATI), as opposed to in a self-complete questionnaire) they tend to produce higher levels of deprivation. Their analysis also suggests that it makes a difference whether respondents are interviewed for the first time or repeatedly (e.g. as members of a panel).

[8] An alternative way of addressing this issue involves weighting the responses according to the degree of community support for each item being essential. Thus an item regarded as necessary by 90 per cent of those asked is weighted twice as highly as an item regarded as essential by only 45 per cent of those asked when estimating the degree of deprivation. Items included in the list that are not essential will, under this approach, receive little support and a low weight in the deprivation calculations. Although this approach has intuitive appeal in a cross-country comparative context (particularly where norms and custom differ), studies that have adopted a weighted approach have generally found that it makes very little difference to the resulting patterns of deprivation (Halleröd, Bradshaw and Holmes, 1997).

comparison. In practical terms, this is all that is currently available, because there is no East Asian (or Asia-Pacific) counterpart to the EU with the mandate or ability to drive comparable cross-national statistical collections in the way that has happened in Europe.[9]

As noted above, the focus of much work using the deprivation approach has been on identifying who is in poverty, or on doing so in a more robust and credible way. This can be achieved by setting a threshold of deprivation that separates those who are in poverty from those who are not. Alternatively, it is possible to adopt the approach developed by the Economic and Social Research Institute in Ireland (Nolan and Whelan, 1996; Combat Poverty Agency, 2006), which identifies consistent poverty as experiencing both low income and a minimum degree of deprivation. Both approaches require that deprivation is measured continuously (if bounded), for example using mean indicator scores or multiple deprivation incidence rates, which make it possible to compare living standards using a deprivation metric. We adopt this approach rather than the dichotomous approach focused on the poor/not poor distinction.[10]

3 Data and Methods

Data sources

The data examined in this study were derived from household surveys conducted in Japan (in 2003) and Australia (in 2006). Although the two surveys differ in many regards, a principle aim of both was to provide a better basis for estimating the nature and extent of deprivation (and social exclusion) in each country. They thus share a similar structure in terms of the kinds of questions asked of participants and can be used to derive estimates of the profiles of monetary (income) and non-monetary (deprivation) well-being indicators that are broadly comparable. However, the surveys also differ in ways that also constrain the ability to generate exact comparisons and, as is always the case with studies of this kind, a series of compromises have had to be

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[9] For a description of how the European Community Household Panel (ECHP) and its successor the European Union Community Statistics on Income and Living Conditions (EU-SILC) have expanded the scope and availability of living standard measures in the EU (which has itself expanded considerably) see Whelan and Maître (2007).

[10] The dichotomous approach can only be applied if a threshold can be identified that distinguishes between those who are deprived and not deprived (or poor and not poor). This presents a set of formidable challenges that lie well beyond the scope of the current paper.

made about what to measure and how to measure it. The most significant of these are described below. The important point to note is that it has not been possible to benefit from the kind of developments in Europe that have culminated in the new EU-SILC survey: we have been forced to work with the data that we have, rather than working to generate the data that we need.

In Australia, the *Community Understanding of Poverty and Social Exclusion* (CUPSE) survey was conducted in 2006 by the Social Policy Research Centre (Saunders, Naidoo and Griffiths, 2007). The CUPSE questionnaire was mailed to a random sample of 6,000 members of the adult population drawn from the federal electoral roll.[11] Over 2,700 people responded to the survey, representing a response rate of approximately 47 per cent. The composition of respondents was broadly representative of key socio-economic demographics within the general population as revealed in official surveys conducted by the Australian Bureau of Statistics, particularly in relation to gender, country of birth, labour force status, principal source of income, housing tenure, educational attainment and disability status. There was a slight under-representation of those who have never been married; live alone; Indigenous Australians; and those with higher incomes. The main overall difference between the CUPSE sample and the general population was age-related; the CUPSE sample contains an over-representation of older people (over age 50) and an under-representation of younger people (under age 30).[12]

The Japanese Survey on Living Conditions (SLC) was undertaken by the National Institute of Population and Social Security Research as part of a broader program of research on the impact of public assistance programs (Abe, 2006). A random national sample of 2,000 individuals aged over 20 years was approached and 1,520 face-to-face interviews were conducted, representing a response rate of 76 per cent. Interviews were conducted with the head of the household or with the person most familiar with the household budget (usually the spouse of the household head). In terms of the characteristics of the SLC sample, there is a slight over representation of elderly men, and middle-age and elderly women compared to the national population.

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[11] Voting is compulsory in Australia, so the electoral roll provides a good representation of the population over voting age (18 years).

[12] Adjusting the sample data for age differences by re-weighting has relatively little impact on the results presented later and does not alter the conclusions.

In terms of income class, there seems to be a bias toward low-to middle-income class, but this may be due to the fact that SLC survey uses self-reported income, rather than the one verified by tax authorities.

Selecting household types

Although both surveys were completed by individuals, much of the information collected relates to the circumstances of the household. The following comparisons of the relative well-being of children and older people in each country are thus based on information relating to households that contain these individuals. Because of differences in living arrangements in the two countries (which in turn reflect important differences in culture and custom) the household has been chosen as the basis for making the comparisons than the narrower nuclear family unit. Specifically, the analysis distinguishes between working-age and older households according to whether or not the respondent (usually the household head) is of working-age or an older person (aged 65 or over), between households containing a single person living alone or two or more adults (including spouse, grown-up children and parents), and between households with and without children according to whether or not there is at least one child (aged under 18 in Australia, or under 17 in Japan) present.[13]

Table 1 provides a breakdown of the two samples according to household structure defined in this way. It indicates that there are some marked differences in the household composition of the two samples. Thus, although around one-fifth (around 21 per cent) of both samples consist of older people living alone or with a spouse, older people are far more likely to be living alone in Australia than in Japan, where they are more likely to be living with relatives.[14] Single person households, either working-age or older, are far less common in Japan (around 7 percent) than in Australia (around 14 per cent). However, one of the most striking differences is the higher proportion of households consisting of at least two adults without children, which accounts for almost two-thirds (64.3 per cent) of the sample in Japan, but only

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[13] The modified OECD equivalence scale has been used to standardise for the income-based comparisons for differences in household size and composition This scale assigns a score of 1.0 to the first adult in the household, 0.5 to each subsequent adult (including non-dependent children) and 0.3 to each dependent child.

[14] Both samples contain an over-representation of older people, a trend that is common among surveys of the type being analysed here, so that the comparisons in Table 1 should not be taken as indicative of the overall household composition of the populations in each country.

just over half (52.4 per cent) of the sample in Australia. Another difference is that couple-only households are a much lower proportion of all multiple-adult households with an older head and no children in Japan (48.6 per cent) than in Australia (79.2 per cent), highlighting the fact that older people are more likely to live with their relatives in Japan than in Australia. Sole parent households are also far more common in Australia than in Japan, where the sample contains very few sole parent households (because many sole parents are living with their parents and thus fall into one of the two previous household types listed in Table 1).

Table 1: Household Types and Sample Composition

	Australia		Japan	
Household type	Sample size	%	Sample size	%
Single, working-age (WA; 20-64)	202	8.0	66	4.4
Single, older person (OP; 65+)	158	6.2	43	2.8
Couple and other adults, head is WA, no children [a]	942 (502)	37.1	692 (463)	45.7
Couple and other adults, head is OP, no children [a]	390 (309)	15.3	282 (137)	18.6
Couple and other adults, head is WA, with children [a] [b]	736 (576)	29.0	414 (331)	27.3
Sole parent, WA with children	113	4.4	17	1.1
Total	2,541	100.0	1,514	100.0

Notes: (a) Numbers in brackets refer to couples only (i.e. no other adults living in the household); (b) This group contains a small number of households (15 in Australia and 6 in Japan) where the head is an older person.

Measuring well-being using income

As noted earlier, income is the most common metric used to compare well-being and living standards within and between countries. This in part reflects the fact that income is relatively straightforward to measure and international standards have been developed to ensure a common (and thus comparable) definitional framework. Even so, problems exist in collecting accurate information on income, particularly at the extremes of the distribution, and these undermine the ability to capture the well-being of those who are most likely to face the risk of poverty.

The two surveys described above both collected information on income, although the degree of detail in both cases is rather limited. The income measure in both countries includes all components of income but information was only provided in ranges (14 in the case of Australia, 17 for Japan). The raw income data have been set at the mid-point of the relevant range for analytical purposes. In Australia, information on gross income was collected and tax liability was imputed from the tax scales in order to

derive an estimate of disposable income. In Japan, information was collected on disposable income directly. The two indicators examined are mean household (equivalised) incomes, and poverty rates derived using a poverty line set equal to one-half of median (equivalised) income.

Measuring Deprivation

Deprivation was identified on the basis of responses to a series of questions about a list of items identified as potential necessities (or essentials). The first question asked whether or not each item was necessary (or essential) *for people in general* in society. Responses to this question were used to identify those items regarded as essential by a majority (at least 50 per cent) of respondents. Those who do not have these items were then identified from responses to two further questions, which asked whether people had each item, and whether or not they wanted it.[15] Only those who do not have and cannot afford the items identified as being essential by the majority are defined as deprived in relation to that item.

The specific items included in these questions differ in the two countries, and although there is similarity in the broad living standard domains covered, differences arise in the coverage of some items (e.g. there is less emphasis on issues relating to location and transportation in Japan than in Australia) and in the ways in which specific items are described. The list is also longer in Australia (61 items) than in Japan (42 items). More importantly, there is a difference in the response options provided to the key 'Is it necessary?' question that is used to identify necessities. In Australia, people were first asked whether each item was essential, then whether or not they had the item and, if they did not, whether or not this was because they could not afford it. In all three cases, two response categories were provided: Yes or No. In contrast, In contrast, in Japan the approach used two distinct surveys. First, in the preliminary survey, participants were given four response options to the 'Is it essential? question: 'Definitely'; 'Better to have, but can do without'; 'Not necessary'; and 'Don't know'. Then, in a different survey where participants were selected separately from the preliminary survey, participants were asked to indicate

[15] It should be noted that some of the items in the original list may refer to specific needs (e.g. of children) that are not relevant in some instances (e.g. where there are no children present in the household). In these instances, respondents will indicate that they do not have the item, but that this is not because they cannot afford it, and will thus not be identified as deprived in relation to that item.