

caused much distrust of members of parliament of the ruling parties. The members of parliament, in turn, were angry with and distrustful of government officials in the SIA. As a result, legislation was passed in June 2007 for the abolition of the SIA

Following the legislation, as well as persistent and severe bashing, morale of SIA staff members plummeted. Many were weary from overtime work, and some had already quit their jobs, switching to careers outside the SIA.

The JPS, a special non-public entity, has taken over the management of pensions from the SIA since January 2010. The majority of SIA staff moved to the JPS, but 525 of them were fired at the end of 2009. It was as if the SIA staff had become the scapegoat.

There were two objectives in setting up the JPS. The first was downsizing: the number of JPS staff is to be reduced to 14,470 in 2012 (the SIA had 17,000 staff).¹⁵ The second objective was to progressively use outside resources – that is, private companies – for the administration of pensions.¹⁶

The integrity of government officials in charge of pension matters ranging from system design to field operations has not been analysed in Japan. This is all due to the fact that the Japanese have long disregarded the issue of pension operations. It is becoming urgent to place much more importance on implementation issues.

6.7 Concluding Remarks

Japan already has more than 35 million social security pension beneficiaries, amounting to nearly 30% of the total population. It has become normal for people to take pension benefits for granted.

There are three major issues with regard to social security pensions: design, coverage and implementation. The implementation issue has not been really analyzed, however, but its importance is growing, at least in Japan.

A serious pension record-keeping problem arose in Japan in May 2007. Namely, around 50 million social security pension records were found to be floating, not having been integrated into unified pension numbers. The pending records are due to human errors made by enrollees, their employers and agencies. There has been no integrated collection of taxes and social security contributions in Japan, and, additionally, there has been no effective monitoring in the field of pension administration. Government officials in Japan used to be regarded as the best and brightest, and thus too much reliance on the bureaucracy was observed in the past. The general public was under the illusion that government officials were able to do and did everything correctly, without making any mistakes. However, human errors are inevitable anywhere. Regular and prompt examination of possible errors is required for proper pension record-keeping. When a no-match is identified, interactive notification and corresponding corrections with confirmation should follow in due course. A government that people can trust and that is competent is thus the basis for any pension system.

Endnotes

1. This is a slightly revised and extended version of Takayama (2009). The author is very grateful for the financial support from the academic project on Economic Analysis of Intergenerational Issues, funded by the Grant-in-Aid for Specially Promoted Research from Japan's Ministry of Education (grant number 22000001).
2. Ross (2004), for example, observed: "Making pension institutions operate effectively is an enormous challenge. Many things can and do go wrong.... In Western Europe, the United States and Japan, pension institutions, both public and private, work reasonably effectively." Similarly, McGillivray (2001) argued that employers' compliance with contribution regulations is considered to be high in Japan. However, he also warned that social security administrators are sometimes reluctant to admit they face compliance problems.
3. Imperfections in pension records have also surfaced in other countries such as the United States, the United Kingdom and Australia. In the United States, there are no-matches of about 8 million social security records (around 3.2% of the total) every year, and around 5 million letters containing social security statements are annually returned to the Social Security Administration because addresses are no longer valid. In stock terms, 275 million records were kept in the Earnings Suspense File in 2007 (see GAO 2005, and Olsen-Hudson 2009). Similarly, in the United Kingdom, there were about 1.9 million new non-matching pension contribution items in 2007 (around 3.5% of the total, and in stock terms, 118 million items remained in the suspense files (NAO 2009)). In Australia, around 6 million records were lost on members who quit their job or migrated abroad. For more information, see Bateman (2008).
4. The covered years under the different social security pension schemes are now added up in Japan, as in other countries.
5. Floating pension records were also seen in *private* pensions in Japan. In the case of contracted-out occupational pension funds, there were 1.44 million cases (about one-third of the total) in 2009 in which eligible pensioners who terminated the private pension before the normal retirement age were not paid. This is mainly due to the fact that their correspondence addresses were unknown. Other defined contribution plans of the 401(k) type, which were introduced in Japan in 2000, face the same difficulties, since the correspondence addresses of some 20,000 account-holders are unknown today.
6. Around 0.30 million records had no information on the insurees' birth date.
7. The government set up a third-party committee for pension record scrutiny that allows insurees to appeal when their pension records do not reflect their actual payment histories. There are difficulties, however, as a majority of people in Japan failed to keep their pay-slips or receipts of past pension contributions. Many no longer have any of the proof that is required for correcting their pension records. As of October 13th, 2010, the third-party committee had received 171,440 cases, had examined 148,970 cases (87%), and had only approved 64,975 cases (44%).
8. Cheating is not limited to underreporting of salaries. Intentional non-application to

the KNH scheme is not uncommon among new companies, and intentional dropping-out is common among business establishments facing severe financial stress. Furthermore, atypical employees are likely to be falsely reported as non-applicants to the KNH, even among large or medium-size companies.

9. Furthermore, the regular and active exchange of information on KNH pension records between program participants and the JPS will be most promising to diminish the number of reporting errors and frauds in pension implementation.
10. The SIA had a strong incentive to hide negative information such as errors and fraud. It was apt to think that if negative information became public, public criticism would destroy the reputation and credibility of the SIA, and that this would further increase the number of drop-outs from the social security pensions. Ultimately, however, this attitude made matters even worse when the pension-record keeping problems were uncovered and has caused irreparable damage to the pension system administration.
11. In Sweden, for example, all government registration information is pooled and consolidated or classified into an individual information account, which is administratively efficient, convenient, and cheaper than keeping separate databases.
12. This is already a common practice in many other countries. In France, for example, insurees are required to keep all receipts for 40 years, while in Italy, they are required to keep them for at least five years.
13. The administrative costs and compliance costs incurred in applying the KNH program to small-size businesses and those in financial distress are much more expensive. One way to minimize these costs is the integrated collection of tax and social security contributions through tax authorities. The Japanese National Tax Agency is a group of professionals for collecting taxes, and is extremely powerful and strict in executing its job.
14. See Sandford (1995) and Zaglmayer et al. (2005).
15. The number of *regular* staff is to be reduced from 13,940 in 2005 to 10,770 in 2012.
16. The following items are currently outsourced: the processing of various application forms and documents; the initial screening of application forms; answering calls to reply to pension- and health insurance-related questions; public awareness campaigns for social security pension systems, measures to encourage pension participants to pay their contributions and help those who can apply for payment exemptions; and general administrative work such as the calculation of JPS staff salaries, the provision of fringe benefits, and the maintenance of facilities.

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日本の“Bad Start, Bad Finish”問題
Is a Bad Start up to a Bad Finish in Japan?

高山憲之・白石浩介

要 約

入職時に非正規雇用などにより Bad Start(BS)であった者は、その後の職業遍歴、収入、結婚、引退などのキャリアにおける状態が劣後する結果、年金受給見込額も低く、Bad Finish(BF)になる傾向がある。これを BS / BF 問題と呼び、近年、イタリアをはじめとするヨーロッパ各国において関心が高まりつつある。本研究では、ねんきん定期便に基づく「LOSEF インターネット調査」から得たパネルデータを用いることにより、個人レベルでの経年変化を定量的に検討し、日本における BS / BF 問題の存在を調べた。

最近、日本では生年が若くなるにつれて BS 割合が高まる傾向があり、現在 30 歳代前半の世代では、BS 割合が男性 32%、女性 40%にまで上昇している。初職が正規雇用であると(Good Start, GS)、男性の場合、その後も正規として就業し続ける確率がきわめて高い。一方、BS であっても、男性の場合、35 歳までに正規雇用に変わる者が少なくない。ただし、女性の場合、23 歳以降の正規化はほとんどない。

論文の後半では、BS になる要因を分析しており、生まれ年が後年になる場合(世代効果)、学歴水準が低い場合(能力効果)には、それぞれ BS 確率が高まることなどを確認した。また、BS のなかでも、その後に正規になる者とならない者が存在する。本研究では、その要因についても考察しており、2 年以上、同一の企業で勤め続けると正規化する確率が高いことなどを確認した。最後に、BS が BF に結びつく可能性について考察した。そして、厚生年金への加入年数が 25 年未満となって低年金になる確率は、現在 30 歳代前半の世代では、男性 50%、女性 90%になるという試算結果を得た。

1. 問題の所在およびデータ

BS/BF問題はイタリア等で5～7年前に提起された。その後、ヨーロッパ各国で関心が高まりつつある。そこで、日本においても、同様の事態が生じているか否かを調べ、日本におけるBS/BF問題の実態を解明したい。具体的には、①新規就業時の就業状況および初任給（月給）、②直近（2011年11月）の就業状況および新規就業時からの経年変化、③BS/GS別にみた直近の状況（就業状況以外）、④BS/GSの決定要因、⑤BSグループの正規化要因、⑥BSグループのBF確率、のそれぞれを調べる。

使用データは、日本学術振興会・特別推進研究「世代間問題研究プロジェクト」が2011年11月に実施した「ねんきん定期便の加入履歴等及び、くらしと仕事に関するインターネット調査」（以下「LOSEFインターネット調査」と略称）の有効サンプル3893人（調査時点で30・49歳の男女）である。ただ、上記⑥の分析では、2011年12月に実施したLOSEFインターネット調査（50・59歳の男女、約2,000サンプル）を追加利用する。なお、サンプルには公務員経験者が入っていない（注1）。

図表1 年齢別男女別のサンプル数

No.	サンプル特性	サンプル数	%
1	男 1961.11-1966.3	427	11.0
2	男 1966.4-1971.3	516	13.3
3	男 1971.4-1976.3	593	15.2
4	男 1976.4-1981.10	458	11.8
5	女 1961.11-1966.3	344	8.8
6	女 1966.4-1971.3	516	13.3
7	女 1971.4-1976.3	531	13.6
8	女 1976.4-1981.10	508	13.0
	不明	0	
	全体	3893	100.0

BSを定義するため、まず、調査票で14区分となっている就業状況を次の5つに再分類する。

I：経営者・役員（1）、正規の職員等（2）→正規（TY）

II：パート（4）、アルバイト（5）、派遣（6）、契約（7）、嘱託（8）、内職（9）、その他（10）、失業中（11）、家事手伝い（12）→非正規（AT）

III：家事・育児専念（13）→専業主婦(夫)

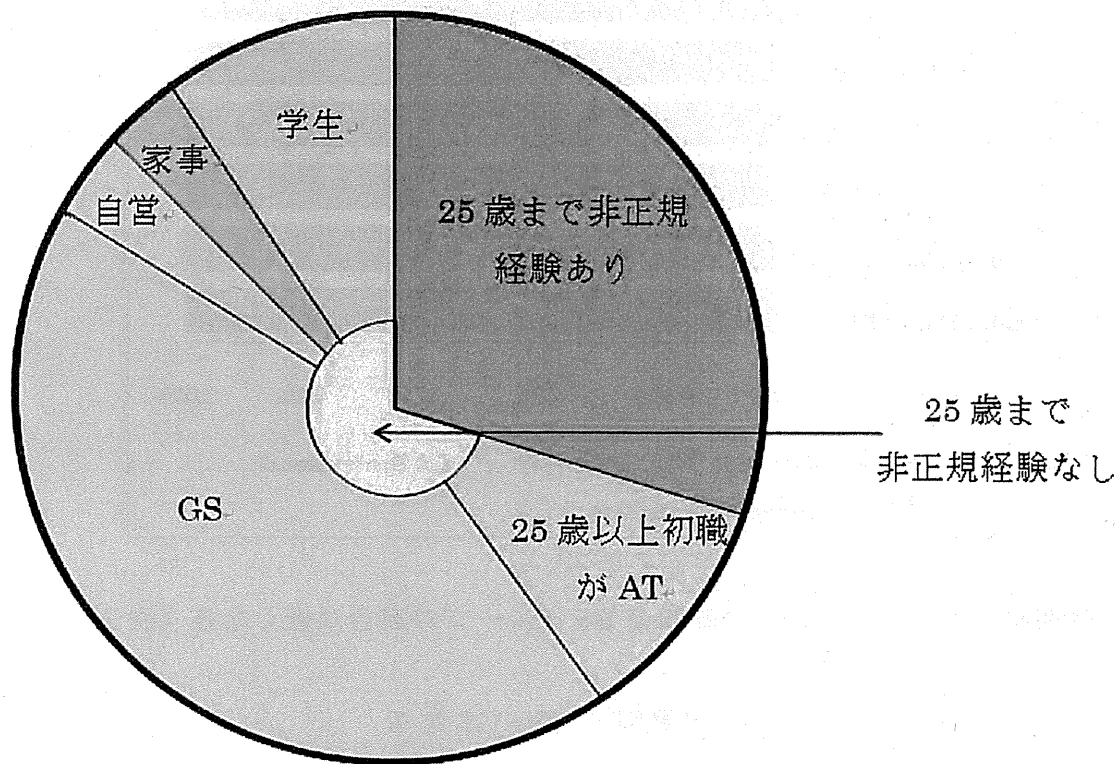
IV：自由業・自営業（3）

V：学生（14）

その上で、BS（Bad Start）、GS（Good Start）等を本稿では次のように定義した。すなわちBSとは、25歳直前までに非正規の経験がある人（25歳以上の初職が非正規の人を含む）である。一方、GSはBS以外で初職が正規の人を指す（注2）。さらに、BS以外で初職が自由業・自営業の人を「自由業・自営業スタート」、BS以外で初職が家事・育児専念の人を「家事・育児スタート」と、それぞれ命名した。なお、上記4区分以外の人を「学生スタート」

とした。

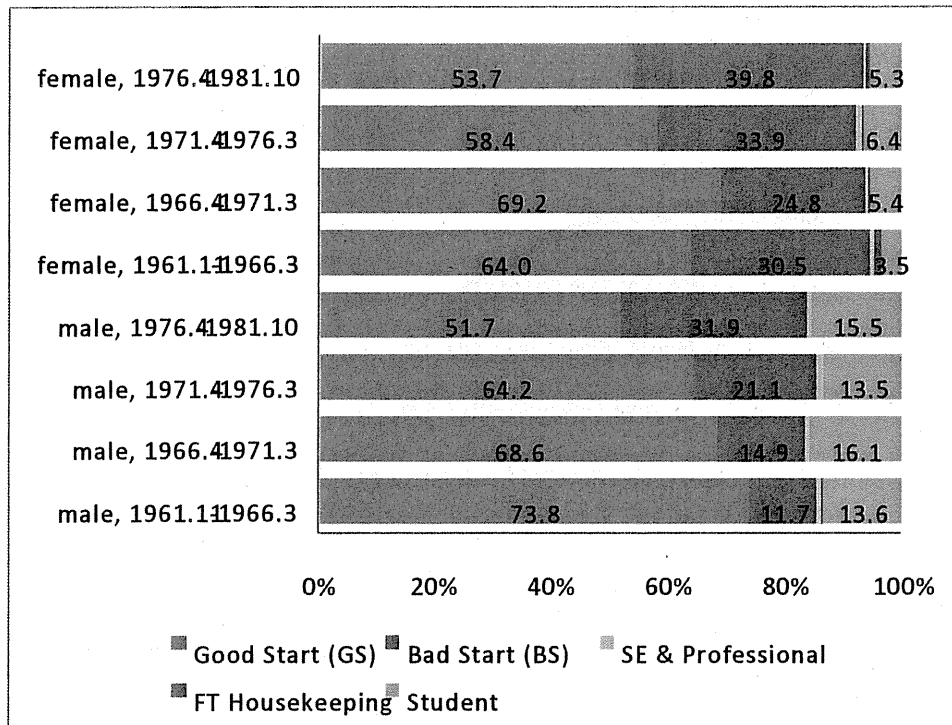
図表 2 BS/GS等の区分



2. スタート時の就業状況と初任給

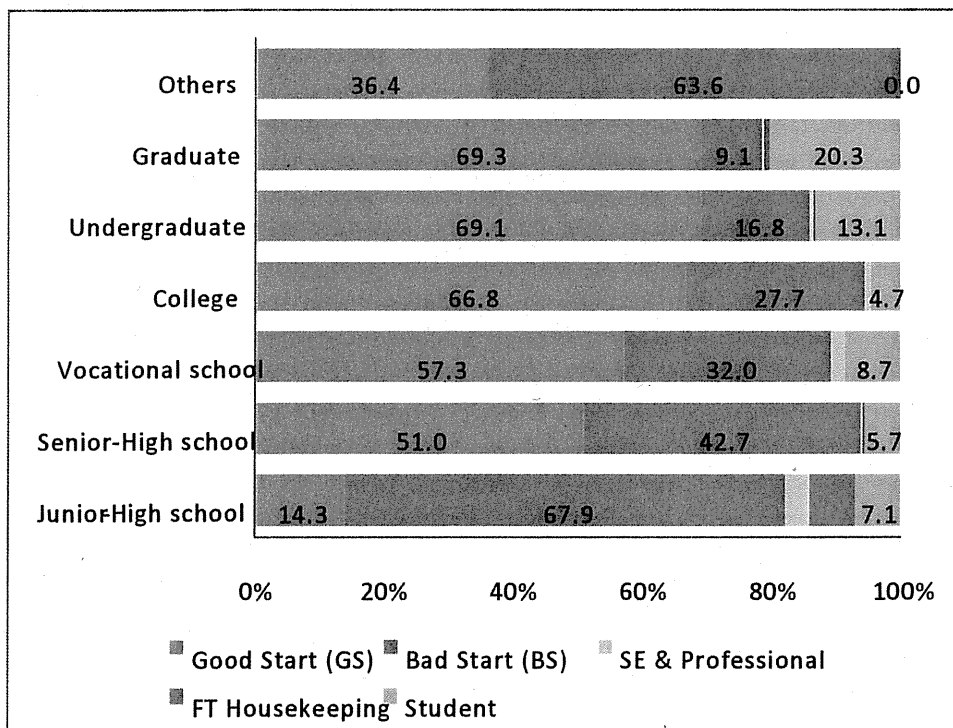
新規就業時の就業状況を男女別生年別に調べた結果は図表3のとおりであり、BSグループの割合は女性の方が男性より高く、さらに世代が若くなるほど総じて高い。

図表 3 男女別生年別の BS/GS 比率



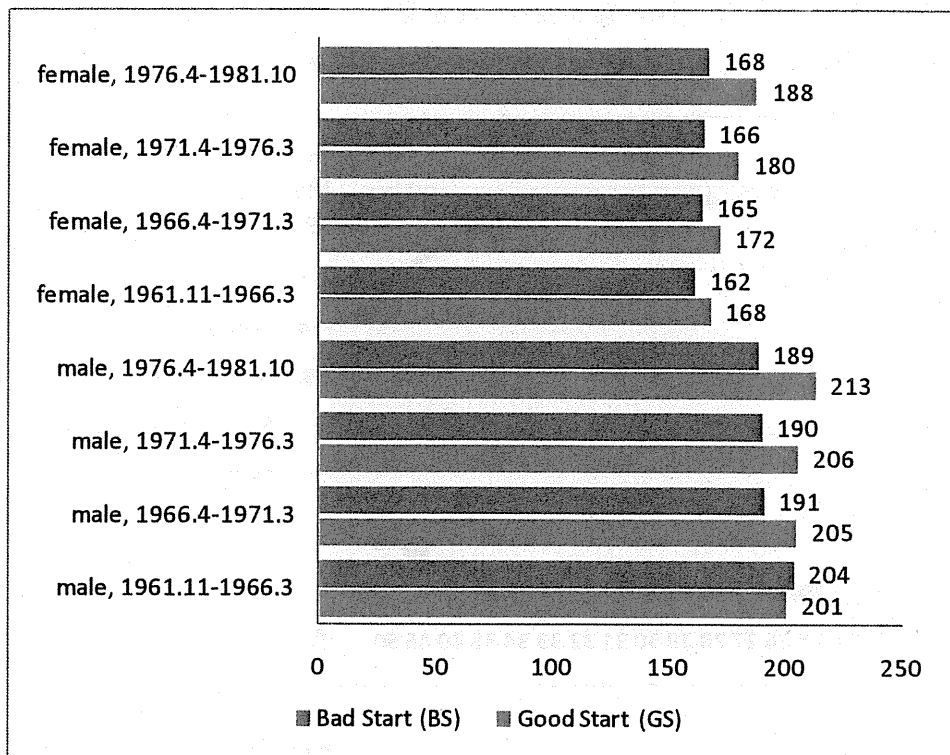
一方、学歴別に見ると、高学歴になるほど BS グループの割合は低くなる（注 3）。

図表 4 学歴別の BS/GS 比率



次に、初出年（30 歳未満）における再評価後の標準報酬月額の平均値を調べた結果は図表 5 のとおりである。BS/GS の違いで大差はなかったものの、総じて GS グループのその方が若干ながら高かった。

図表 5 初出年における標準報酬月額（平均値、再評価後、千円）



3. 生年別・男女別にみた就業状況の経年変化

BS/GS グループは、その後、どのような就業上の変化を経験しているのだろうか。その変化は図表 6～図表 33 のとおりであり、その主な特徴は次の 6 点にまとめることができる。

①就業上の経年変化は男女差が著しい。

②GS グループの男性は正規として就業しつづける確率がきわめて高い。非正規への異動・転職は 40 歳代後半でも 15%程度である。

③BS グループの青年男性は総じて加齢とともに正規への転職割合が漸増する。ただし、30 歳以上の伸びは小さい。そして、35 歳前後から正規化割合は一転、低下しはじめる。かつては、正規転換派が圧倒的多数であったが、今の 30 歳代前半層では、正規化するまでの年数が長くなり、正規化する割合も低下している。

④学生スタートの男性は 30 歳前後までに正規として就業しはじめる人が多数派である。

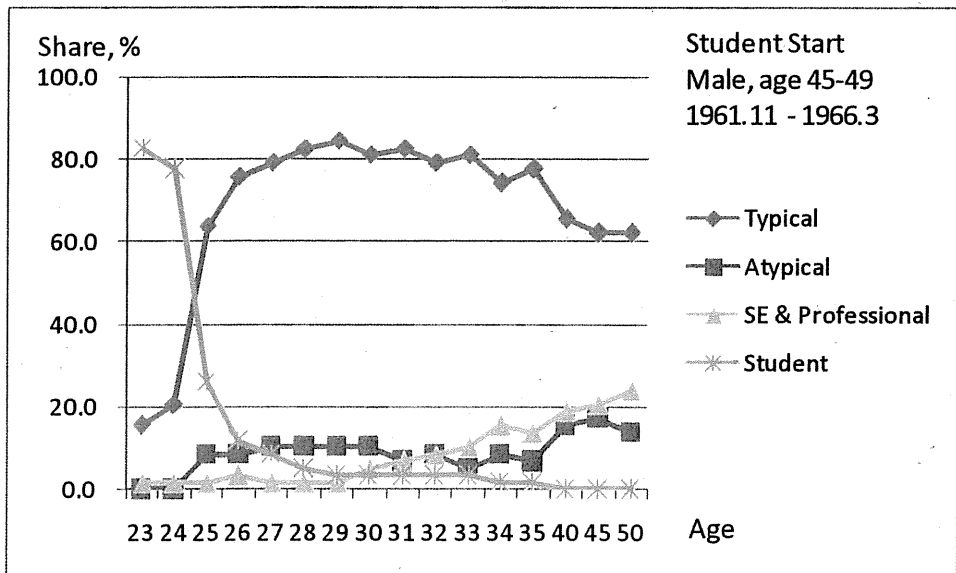
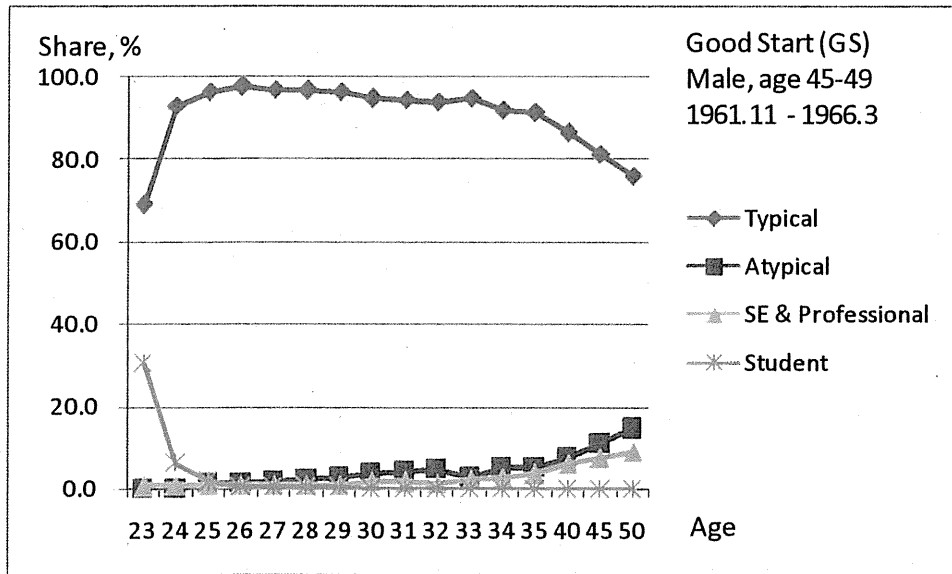
⑤GS グループの女性は正規残存率が加齢とともに低下する。一方、専業主婦への転身率は加齢とともに上昇し、30 歳過ぎまでに正規残存率と逆転する。さらに非正規への転換者は加齢とともに増加し、40 歳までに正規残存者数を上回る。

⑥BS グループの女性は総じて非正規のまま残存する人が多数派である。正規への転換は通常、23 歳までに生じるものの、転換率は高々 40%前後にとどまる。その後、30 歳前から正規転換率は加齢とともに低下する。一方、専業主婦への転身者割合は 30 歳超になると、高くなる。

図表 6 就業状況の経年変化 (GS 男性 : 45-49 歳)

図表 7 就業状況の経年変化 (BS 男性 : 45-49 歳)

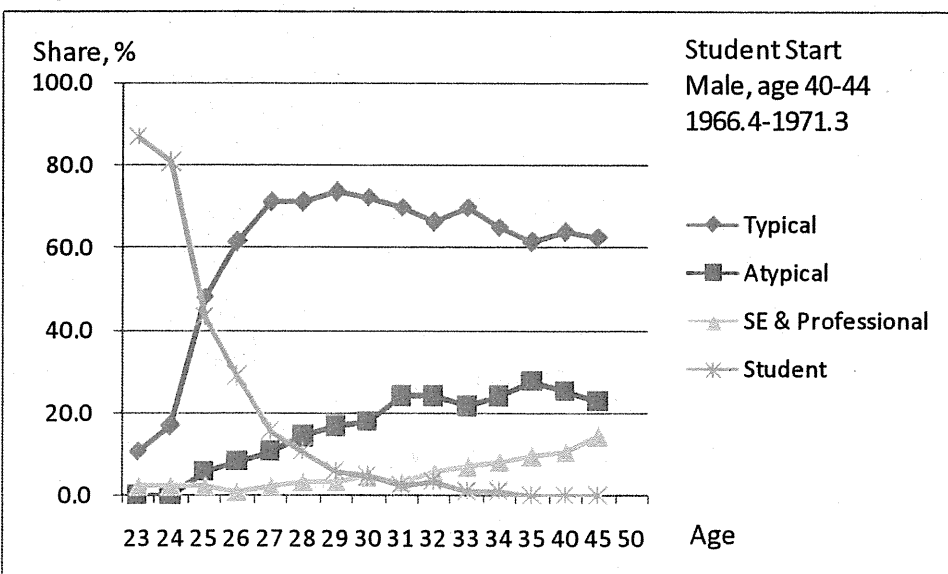
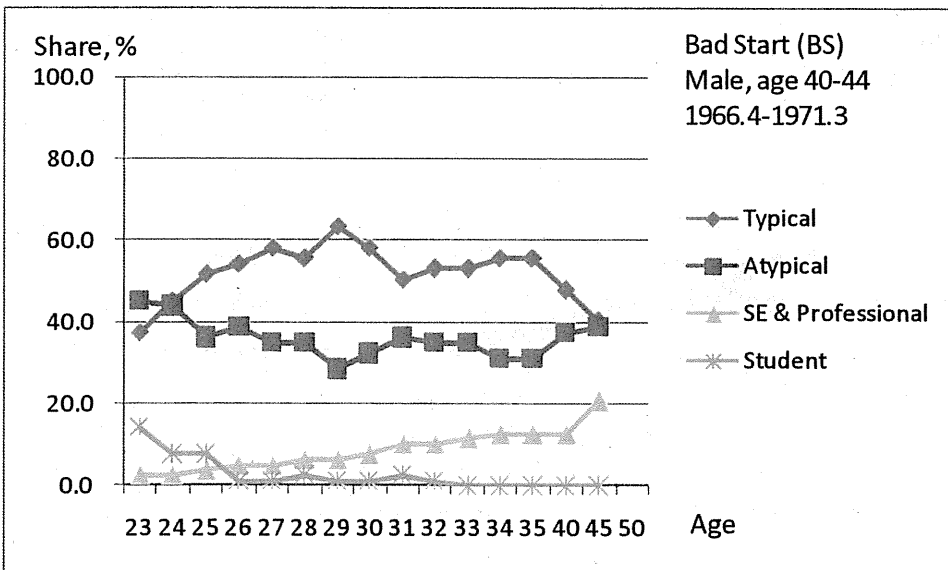
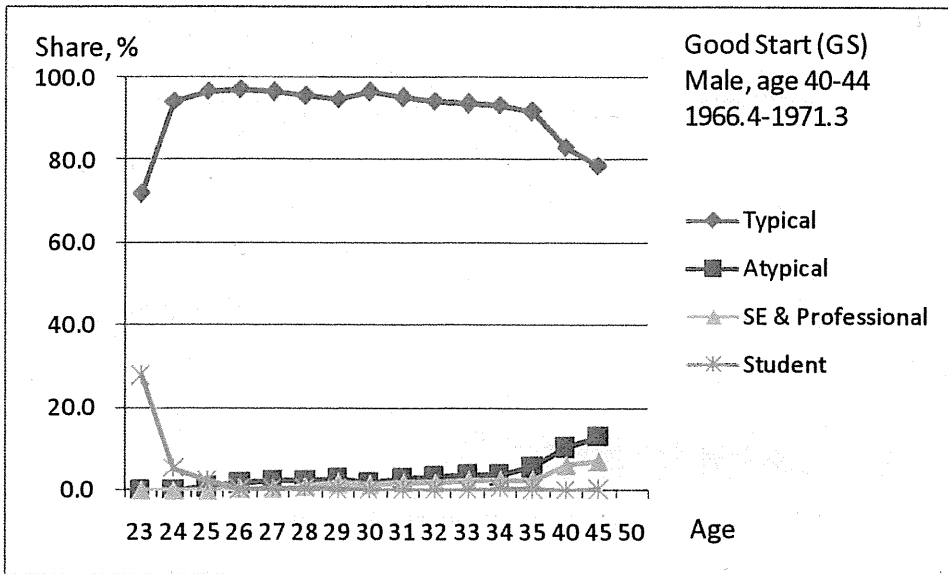
図表 8 就業状況の経年変化 (学生スタート男性 : 45-49 歳)



図表 9 就業状況の経年変化 (GS 男性 : 40-44 歳)

図表 10 就業状況の経年変化 (BS 男性 : 40-44 歳)

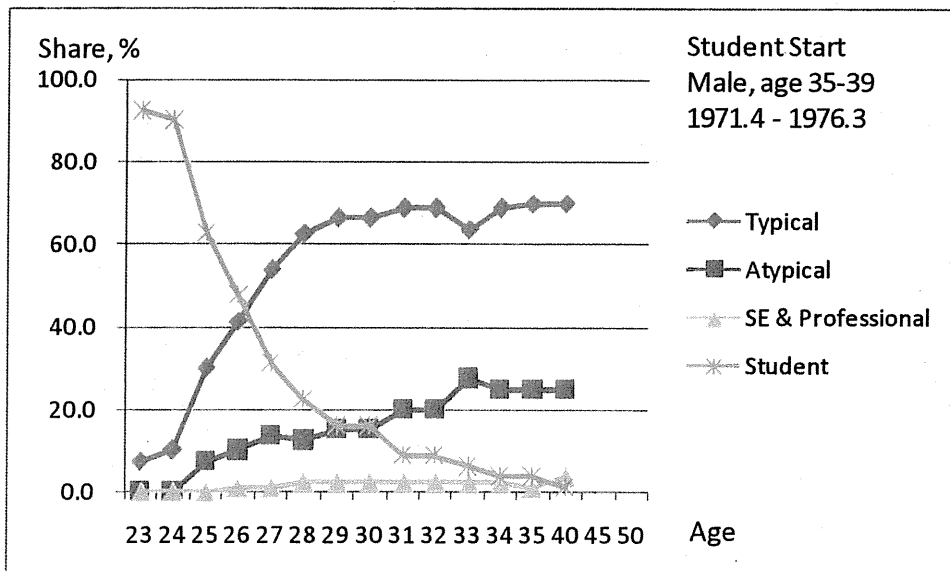
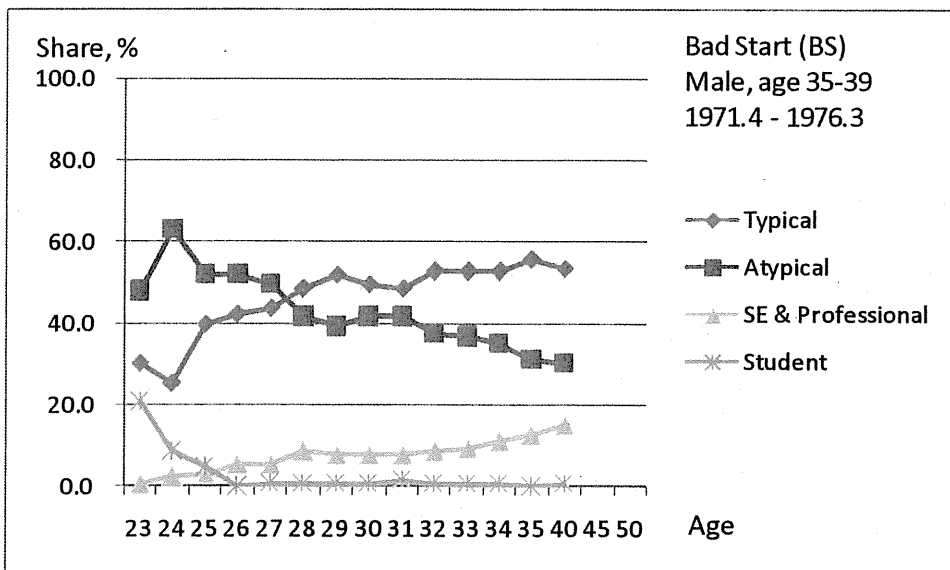
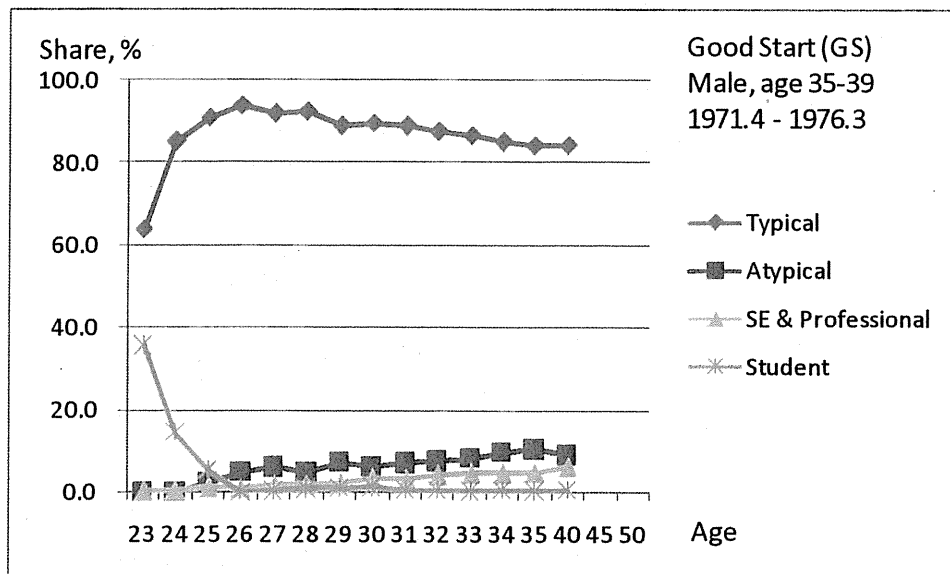
図表 11 就業状況の経年変化 (学生スタート男性 : 40-44 歳)



図表 12 就業状況の経年変化 (GS 男性 : 35-39 歳)

図表 13 就業状況の経年変化 (BS 男性 : 35-39 歳)

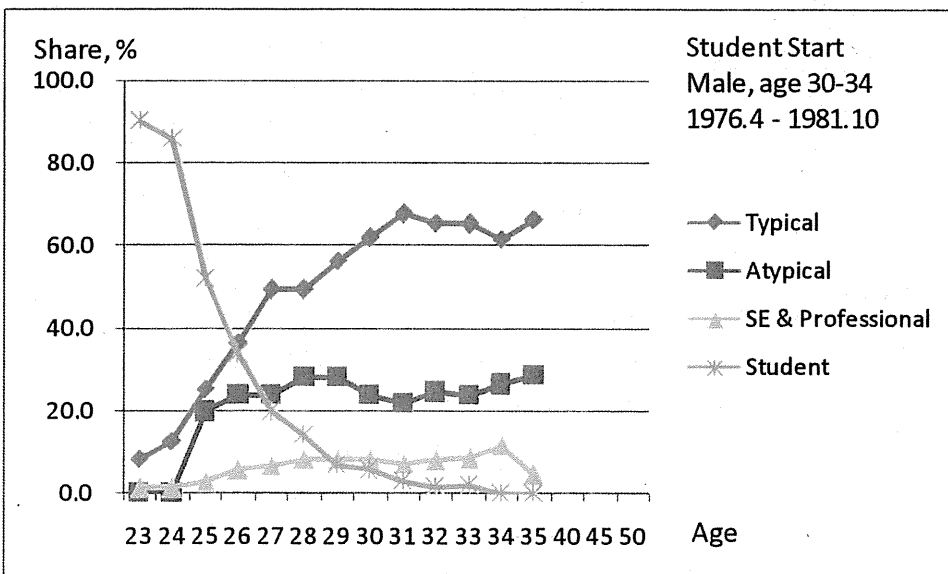
図表 14 就業状況の経年変化 (学生スタート男性 : 35-39 歳)



図表 15 就業状況の経年変化 (GS 男性 : 30-34 歳)

図表 16 就業状況の経年変化 (BS 男性 : 30-34 歳)

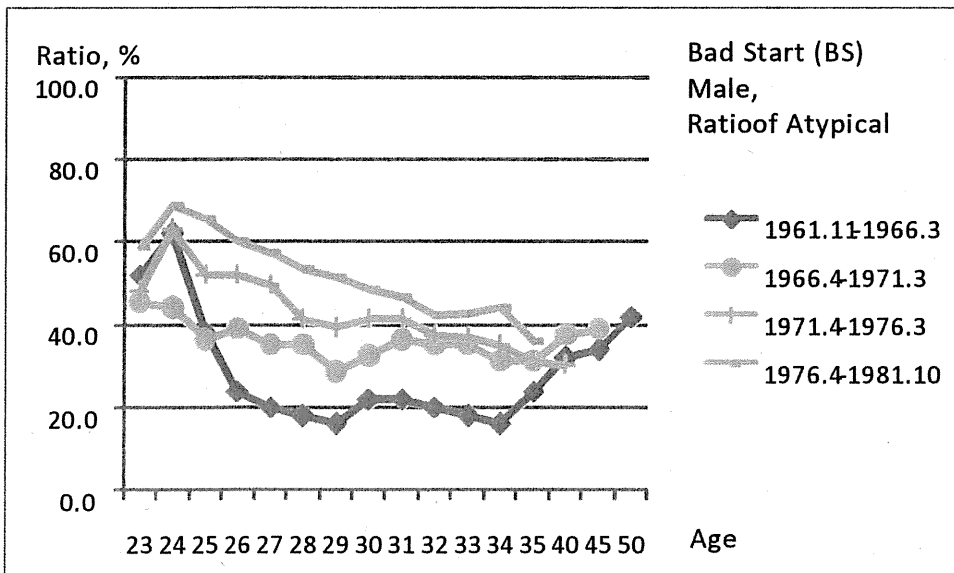
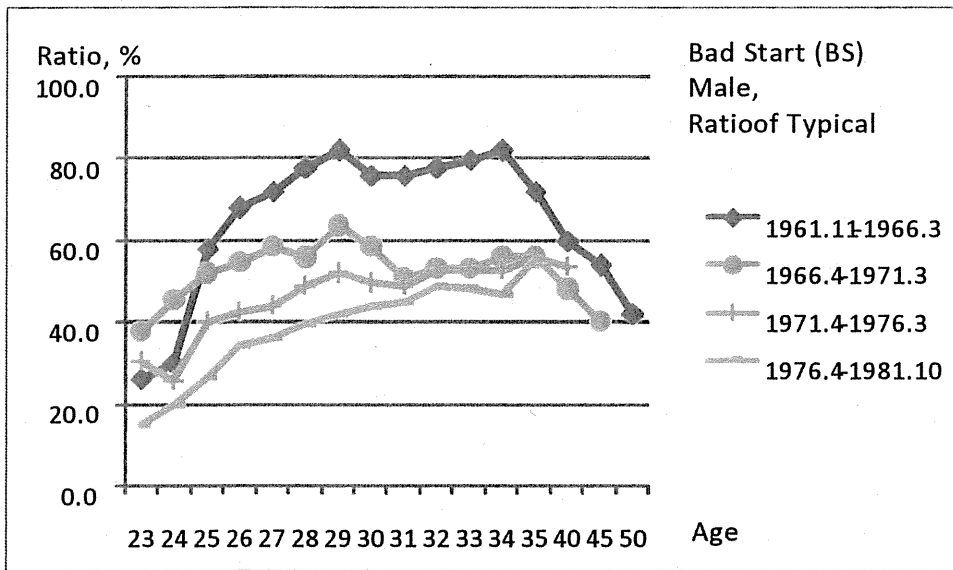
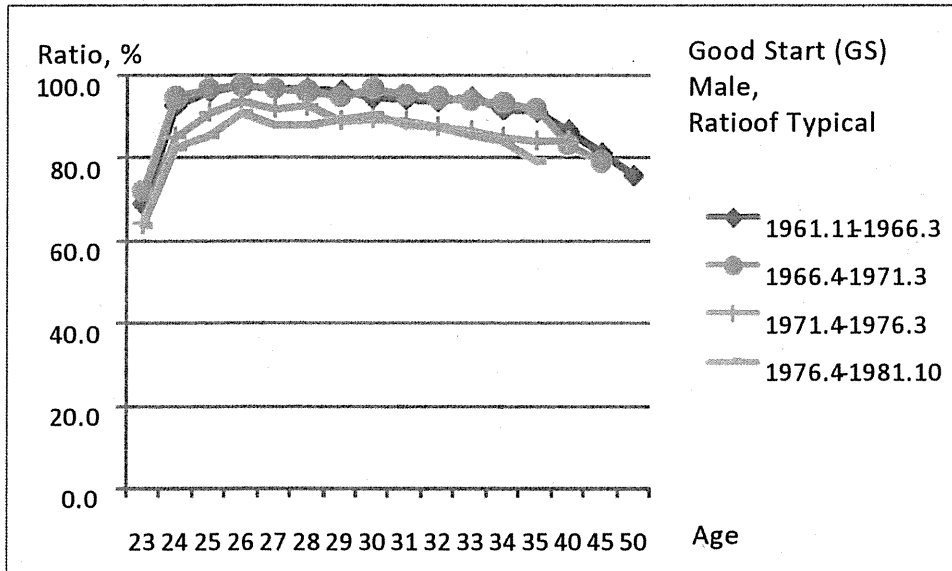
図表 17 就業状況の経年変化 (学生スタート男性 : 30-34 歳)



図表 18 就業状況の経年変化 (GS 男性の生年別正規割合)

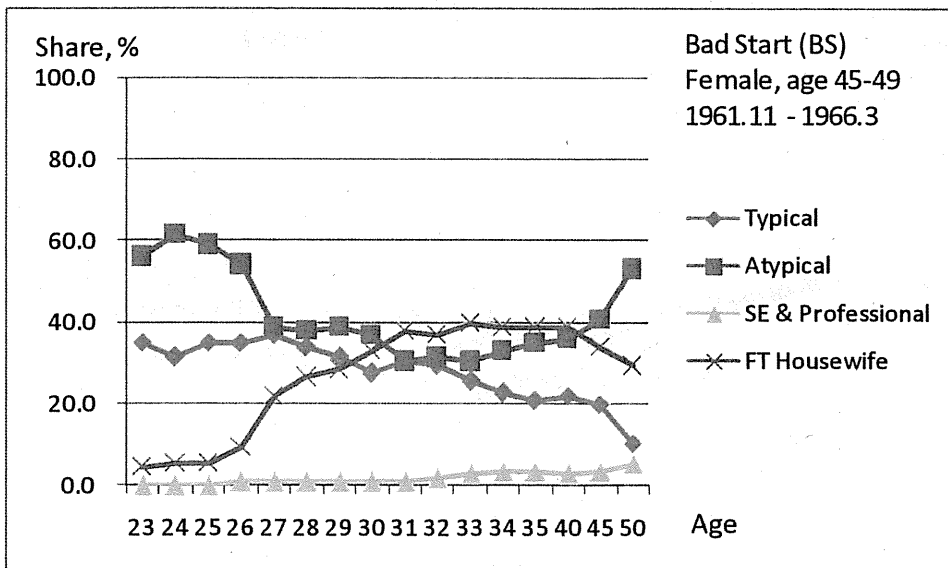
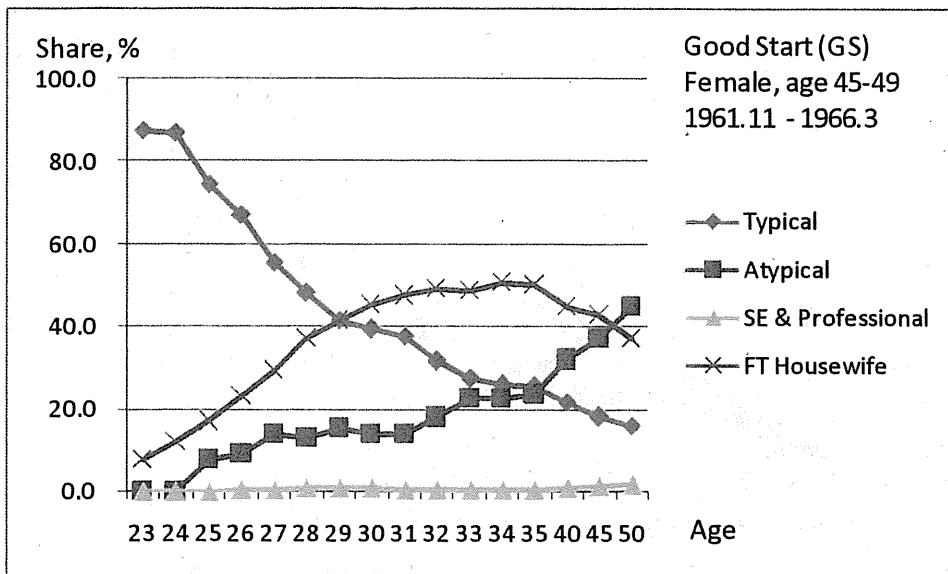
図表 19 就業状況の経年変化 (BS 男性の生年別正規割合)

図表 20 就業状況の経年変化 (BS 男性の生年別非正規割合)



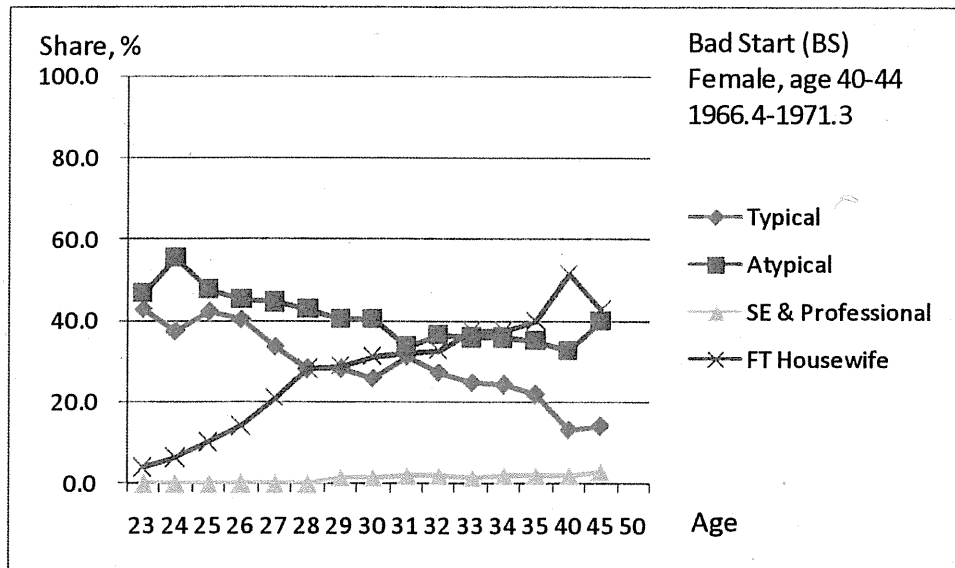
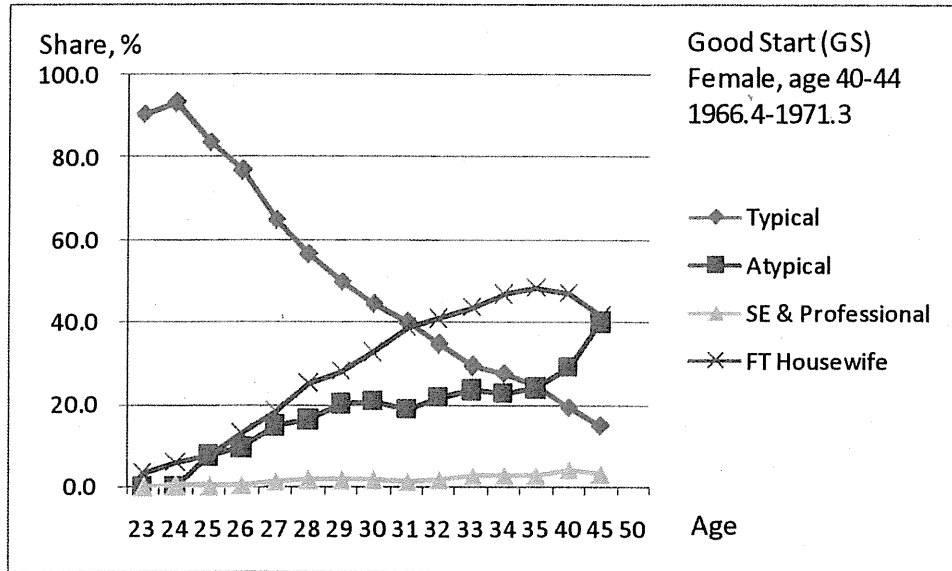
図表 21 就業状況の経年変化 (GS 女性 : 45-49 歳)

図表 22 就業状況の経年変化 (BS 女性 : 45-49 歳)



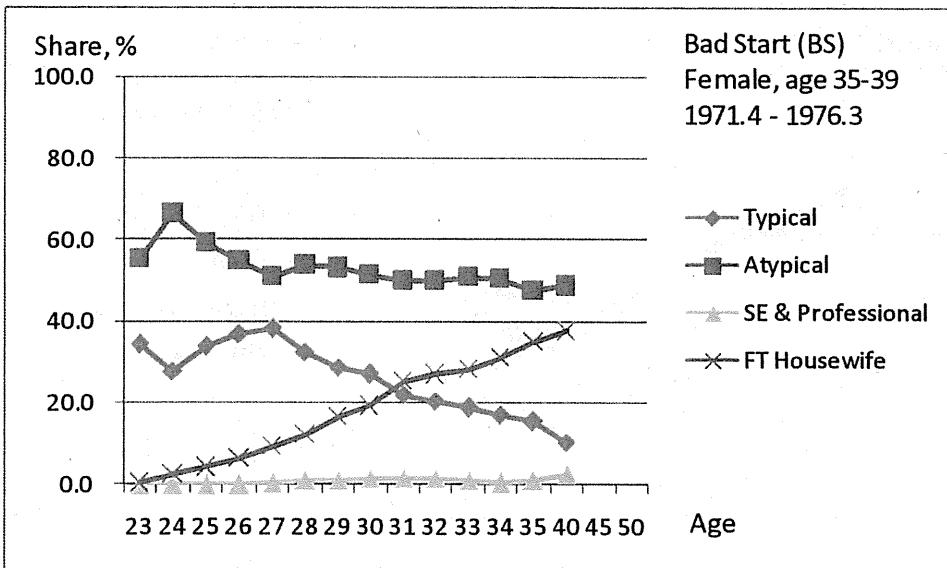
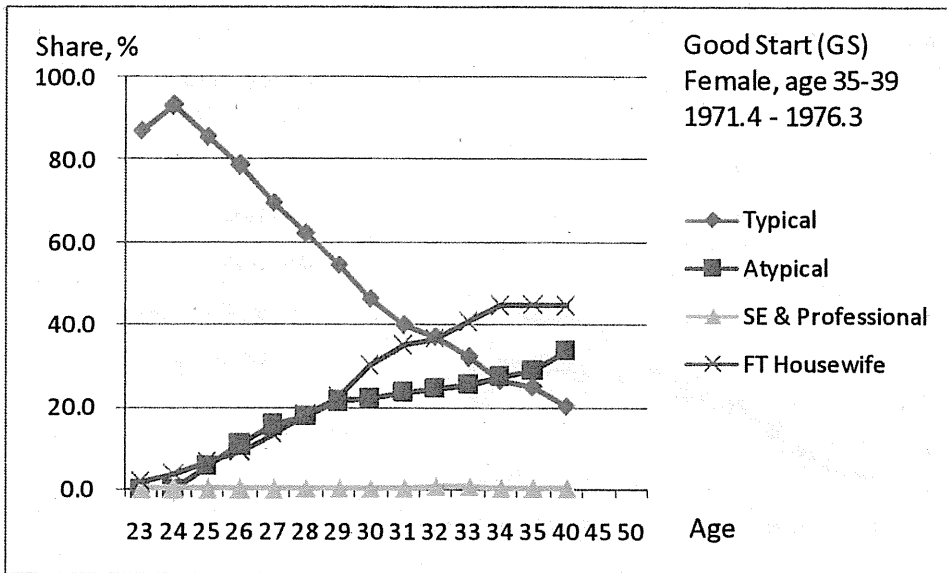
図表 23 就業状況の経年変化 (GS 女性 : 40-44 歳)

図表 24 就業状況の経年変化 (BS 女性 : 40-44 歳)



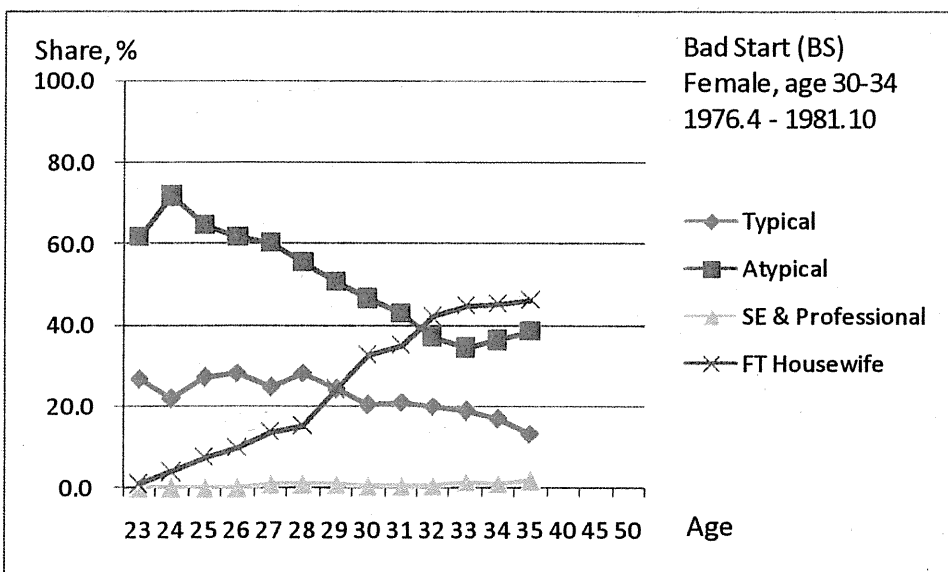
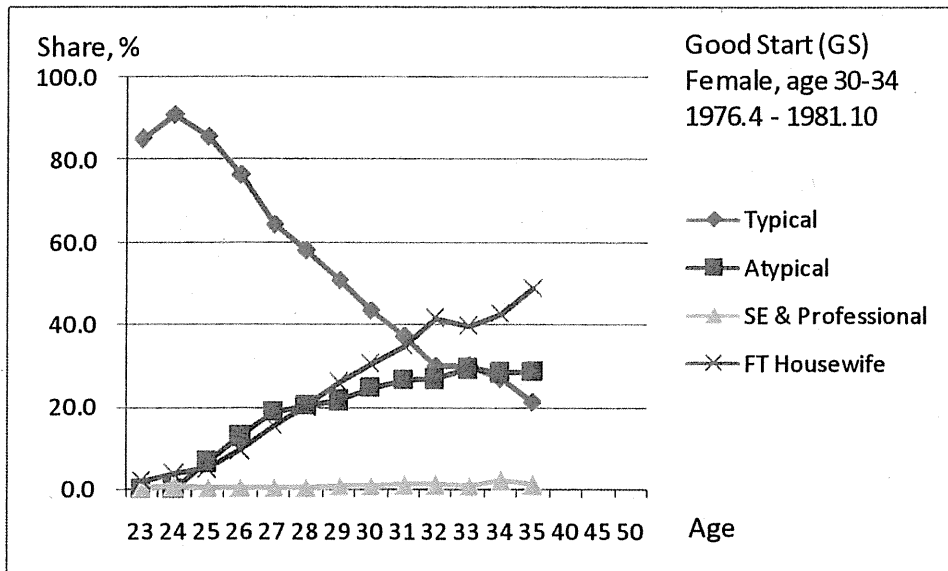
図表 25 就業状況の経年変化 (GS 女性 : 35-39 歳)

図表 26 就業状況の経年変化 (BS 女性 : 35-39 歳)



図表 27 就業状況の経年変化 (GS 女性 : 30-34 歳)

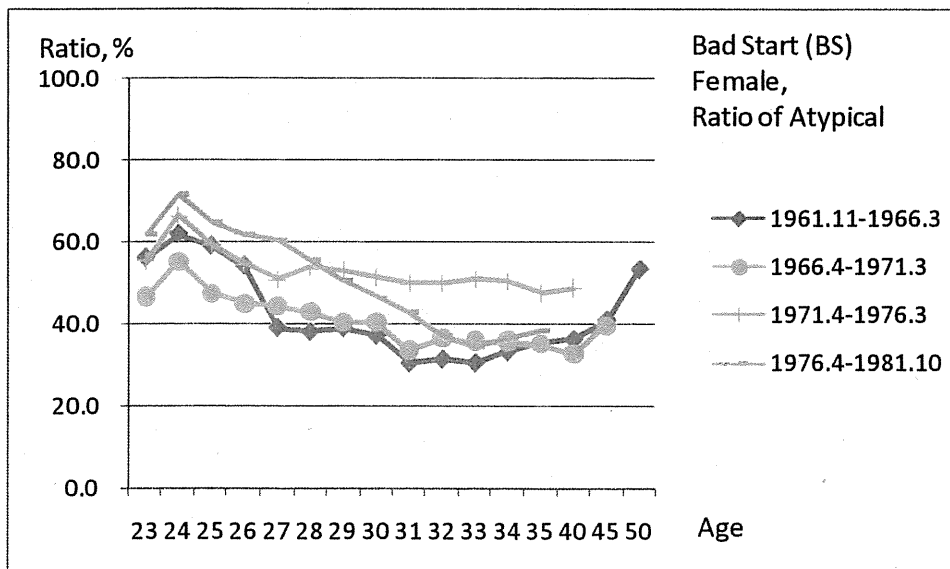
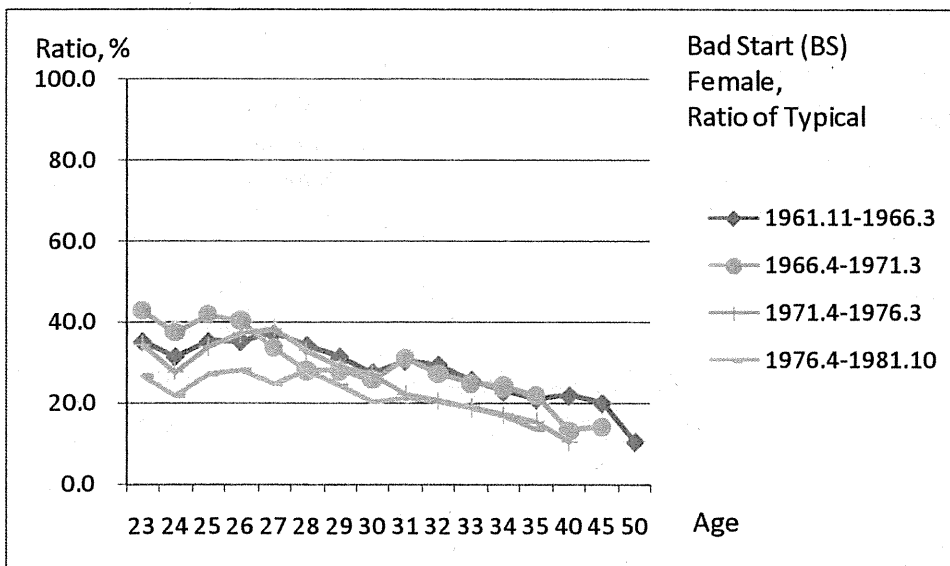
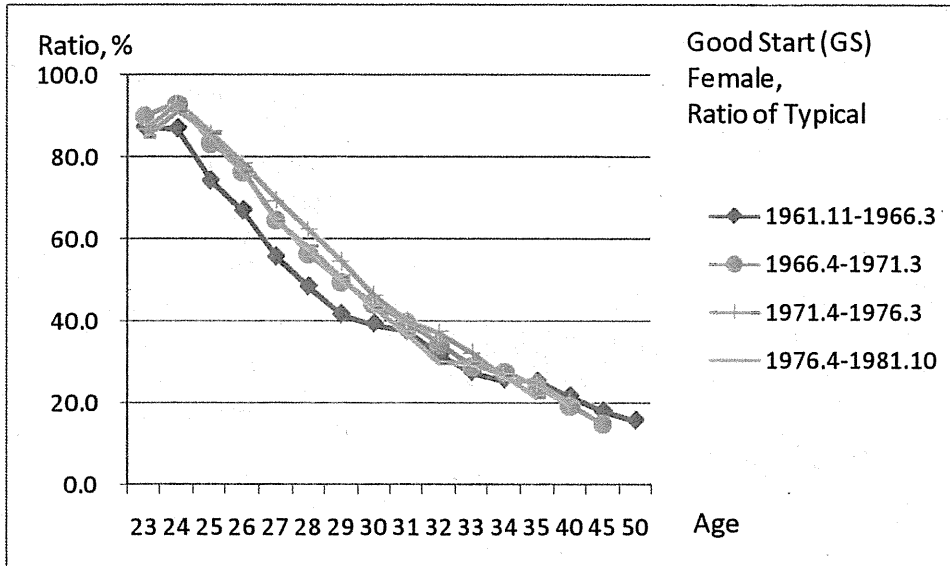
図表 28 就業状況の経年変化 (BS 女性 : 30-34 歳)



図表 29 就業状況の経年変化 (GS 女性の生年別正規残存率)

図表 30 就業状況の経年変化 (BS 女性の生年別正規割合)

図表 31 就業状況の経年変化 (BS 女性の生年別非正規割合)



図表 32 就業状況の経年変化 (GS 女性の生年別専業主婦転身者割合)

図表 33 就業状況の経年変化 (BS 女性の生年別専業主婦転身者割合)

