

## 「健康に生きる」それ自体が 社会貢献の時代へ

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### アベノミクスに第4の矢を与えたオリ ンピック開催決定



Prime Minister Shinzo Abe delivering his presentation at the 125th IOC Session, September 7, 2013

第125回IOC（国際オリンピック委員会）で東京開催のプレゼンをする安倍晋三首相＝9月7日（首相官邸ホームページ）

第2次安倍政権が昨年12月26日に誕生して1年が経とうとしています。内閣発足後、「大幅な金融緩和によるデフレスパイラルからの脱出」、「国土強靱化公共投資への機動的な財政出動」、「規制

緩和などによる民間投資を喚起する成長戦略」の3本の矢からなる経済政策・アベノミクスを打ち出し、急速に円安・株高を回復しました。

昨年末から、海外の機関投資家が日本に足を積極的に運び始め、日本で開かれる証券会社主催の機関投資家向け会合は、例年になく大規模なものになっています。国民のマインドも大きく変わりつつあり、株価水準がこの1年で7割上がりました（野田前総理が解散表明した2012年11月14日の日経平均終値8,664.73円）。個人消費も増え始めたところでの2020年東京五輪開催決定は、アベノミクス第4の矢と呼ぶにふさわしい経済効果を期待させるものです。オールジャパンが未来に向かって希望を抱き、始動しました。

### デフレ脱却を最優先するアベノミクス

かといって日本が抱えている財政赤字は、バブル崩壊後20年以上かけて、かつ急速に積み上がってきたもので、一晩にして解決できるものではありません。解消するには、税収を伸ばす、歳出を抑える、あるいはその両方を行うことが必要です。

## Era in which “Live Healthy” is contribution to the society

Economic critic Yutaka Takahashi

### Decision on Tokyo Olympics provided the fourth arrow to Abenomics

One year has passed since the second Abe administration came into power on December 26, 2012. Immediately after formation of the cabinet, the administration launched so-called Abenomics, the economic policy consisting of three arrows, “escape from deflation spiral by a large-scale quantitative easing,” “agile fiscal policy to stimulate public investment to enhance the national infrastructure,” and “growth strategy to stimulate private investment through deregulations,” quickly achieving yen devaluation and high stock prices.

Overseas institutional investors started to visit Japan more frequently since the end of last year, and securities companies have been sponsoring increasingly large-scale conferences for institutional investors. The mindset of Japanese people is changing greatly, and the stock price level has increased by 70% in the past one year. (The closing price of the Nikkei Stock Average was 8,664.73 yen on November 14, 2012 when former Prime Minister Noda announced dissolution of the Diet.) As individual consumption started to increase, a decision to hold the Olympics in Tokyo in 2020 was made, heightening the expectation that it will serve as the forth arrow of Abenomics and create economic effects. People throughout Japan came to have hope for the future and started to move forward.

### Abenomics which places emphasis on overcoming deflation

Japan’s government budget deficit has been rapidly accumulated for more than 20 years since the collapse of bubble economy, and it cannot be eliminated overnight.

いずれにせよ先ずデフレスパイラルから脱出しない限り景気の浮揚はないというのがアベノミクスの考え方です。黒田総裁に替わってからは、日銀も政府と歩調を合わせ、2%のインフレをターゲットに、かつてない大胆な金融緩和策を打ち出



Haruhiko Kuroda, Governor of the Bank of Japan  
日銀総裁 黒田東彦氏

し、国債の買いオペに上限設けず、市中のお金を増やしています。しかしGDP（国内総生産）2倍以上の1,000兆円を超える国家債務残高は、放っておけば雪だるまのように膨れ上がり、国債や地方債の引き受け手（現在は愛国心の高い国民が殆ど引き受けてくれているので問題が顕在化していないが、国民の引き受け力にも限界がある）が減り、金利は高騰し、国家財政が破たんする日がやがて訪れることになります。

政府や日銀の姿勢を危惧する意見もありますが、金融引締めタイミングを間違えなければ、急激なインフレになるリスクは低いと考えられています。

### 財政悪化の原因は社会保障費の急拡大

そもそも急激な財政悪化の最大の原因は社会保障費の急拡大です。少子高齢化が進む中で、社会保障費が急増（給付金は1991年度50兆円が2012年度109.5兆円に22年で60兆円増）しました。2012年度の給付金109.5兆円

（内訳、年金53.8兆円、医療35.1兆円、介護、福祉その他20.6兆円）に対し、財源109.5兆円（内訳、保険料60.6兆円、国の負担29.4兆円、地方の負担10.9兆円、資産収入等8.6兆円）の40.3兆円が国や地方の税金投入によって賄われています（2012年8月31日掲載、政府広報オンライン「社会保障と税の一体改革」）。

社会保障給付費は年々増える一方で社会保険料収入は横ばいなので、毎年1兆円、国や地方の負担が増加していきます。2012年度の国の歳出90.3兆円に対し、社会保障関連費29.4兆円は優に3割を超えています。

政府は消費税を1%上げることで、2.7兆円の増収を見込んでいることから、消費税率が3%上がり8%になれば、8.1兆円の増収が見込まれることになります。全額を社会保障給付費に投じて、国と地方の負担分を補うには到底足りないレベルです。

In order to eliminate it, it is necessary to increase tax revenue, reduce spending or both. In any case, Abenomics advocates that unless deflation spiral is overcome economic boost cannot be achieved. Under the leadership of the Bank of Japan Governor Kuroda, the bank launched an unprecedentedly bold monetary easing policy without ceiling on government debt in close coordination with the government, thereby increasing fund in the financial market. However, the government debt of more than 1,000 trillion yen which is more than twice as much as GDP, if left alone, will increase like a snowball. Up until now, patriotic people of Japan have been purchasing most of national bonds, but there is limit to the purchasing power of people. The number of people who purchase national and local government bonds will eventually decrease, causing increase of interest and bankruptcy of national finance.

Some observers voice concern about the posture of the government and the Bank of Japan. As long as the government avoids implementing tight monetary policy in a wrong timing, the risk of inflation is expected to remain low.

### The cause of financial deterioration is rapid increase of social security spending

The biggest cause of growing budget deficits is rapid increase of social security spending. With low birth rate and aging of population, the social security spending has rapidly increased. The social security benefits amounted 50 trillion yen in FY1991, but increased to 109.5 trillion yen in FY2012. That is 60 trillion yen increase in 22 years. The FY2012 social security benefits spending was 109.5 trillion yen (53.8 trillion yen for pension, 35.1 trillion yen for health care, 20.6 trillion yen for custodial care, welfare and others), and the revenue to pay for it was 109.5 trillion yen (60.6 trillion yen from insurance premium, 29.4 trillion yen from funding by the national government, 10.9 trillion yen from funding by the local government, and 8.6 trillion yen from assets).

消費税導入については、2012年6月に社会保障と税の一体改革の3党合意がなされたように、その必要性を認めながらも、実施時期については、経済状況等を総合的に勘案した上で講ずる必要を認めていました。消費税の引上げによって、せっかくの金融緩和や機動的財政出動、成長戦略が腰折れになっては身も蓋もないからです。そのため安倍内閣は景気動向を慎重に見極め、法人や低所得者等にも配慮しながら、3%引上げ時期を来年4月と判断し、10月1日に正式表明しました。国際公約と言われながらも民主党政権時代にはできなかった消費税引上げの決断は、景気回復と財政改革を両立するという異次元のチャレンジ精神を世界に示すことになりました。しかしこれは政府の旗振りだけでできるのではなく、国民が一体となって取組んで始めて可能なチャレンジなのです。

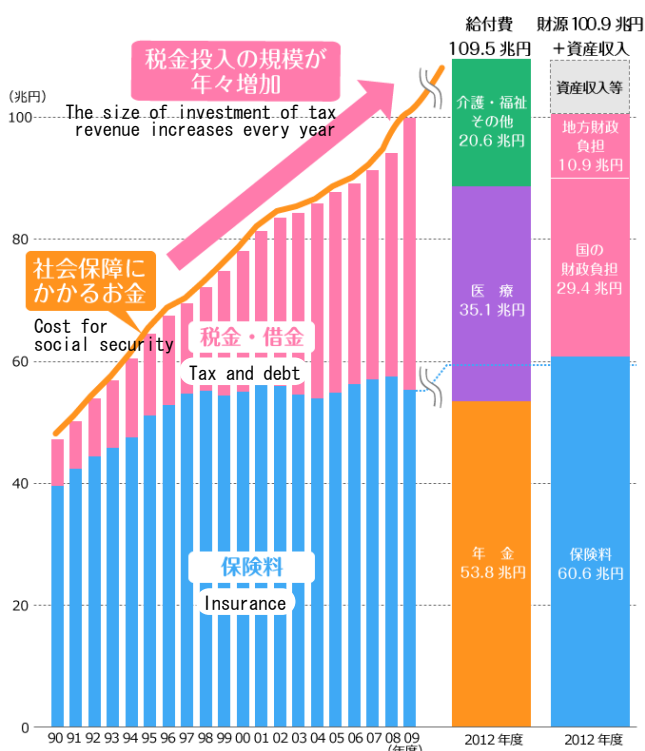
Out of the revenue, 40.3 trillion yen comes from national and local tax revenue. (Government Publication Online, “Combined Reform of Social Security and Tax,” August 31, 2012).

Social security benefits continue to increase every year and social insurance premium revenue remains constant. As the result, the financial burden on the national and local governments continues to increase by 1 trillion yen every year. In FY2012, the percentage of social security-related spending (29.4 trillion yen) in the nation’s total spending (90.3 trillion yen) is more than 30%.

The government expects increased revenue of 2.7 trillion yen by increasing consumer tax by 1%, so if consumer tax rate is increased by 3% to the level of 8% tax revenue is expected to increase by 8.1 trillion yen. Even if the total amount of tax revenue is spent to pay for social security benefits, that would not be enough to cover the national and local governments’ burden.

As three political parties agreed on combined reform of social security and tax system in June, 2012, they recognized necessity to introduce consumer tax, but at the same time recognized necessity to decide on the timing of introduction based on comprehensive consideration of economic situation. This is because there is a risk that increase of consumer tax may undermine quantitative easing, agile fiscal policy to stimulate public investment and growth strategy. Accordingly, Abe cabinet determined the timing for 3% consumer tax hike to be April next year and announce it on October 1, while closely examining economic situation and paying attention to the plight of corporations and low-income individuals. The administration of the Democratic Party of Japan could not implement increase of consumer tax which was considered to be a commitment to the international society. The current administration demonstrated its challenging spirit in different dimension by making commitment to implement both economic recovery and fiscal reform. However, such commitment cannot be fulfilled by the government alone and it can be fulfilled only when the government and the people work together in unison.

【社会保険給付費と財政の関係】  
Relationship between social insurance benefits and the budget



(政府広報オンライン 社会保障と税の一体改革)  
(Government Publication Online Combined Reform of Social Security and Tax)

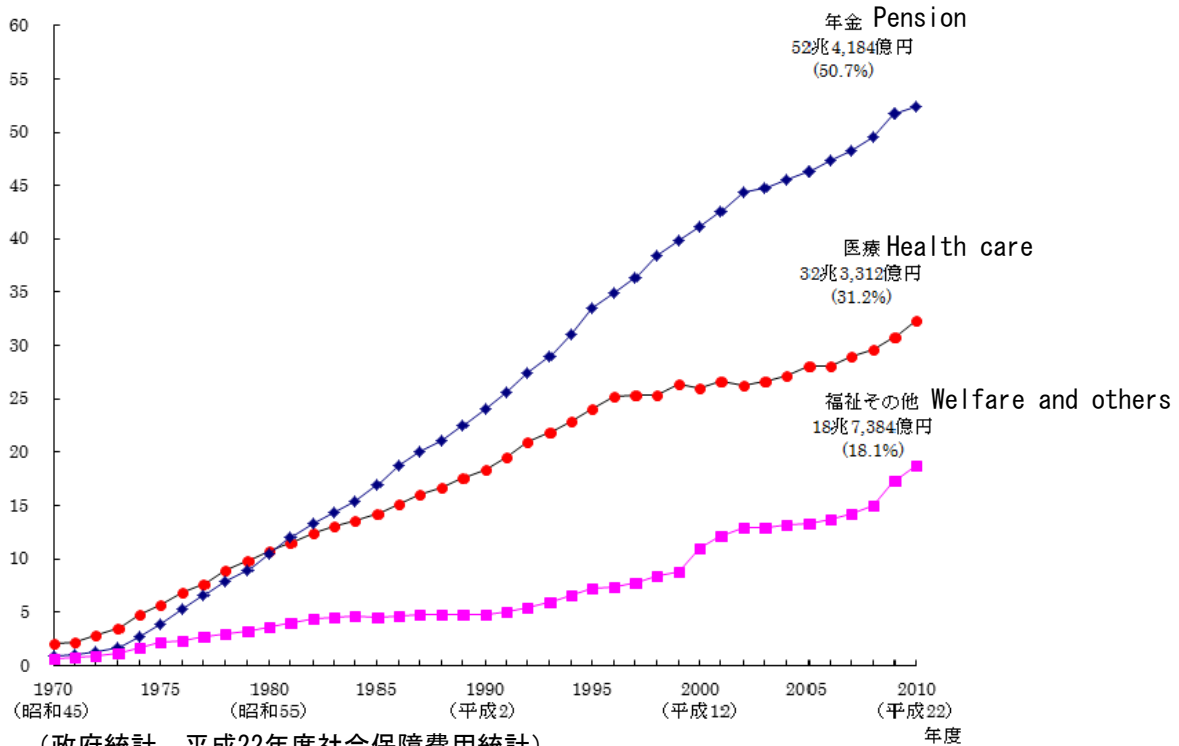
Details for 2012  
Benefits:109.5 trillion yen=Custodian care, welfare and others, 20.6 trillion yen  
+Health care, 35.1 trillion yen+Pension, 53.8 trillion yen  
Source of revenue+revenue from assets:100.9 trillion yen  
(+revenue from assets)=Financial burden on the local government, 10.9 trillion yen+ Financial burden on the national government, 29.4 trillion yen+Insurance premium, 60.6 trillion yen



## 部門別社会保障給付費の推移

Trillion yen  
兆円

Change of social insurance benefits by field



(政府統計 平成22年度社会保障費用統計)

(Government statistics: Statistics on social security cost for FY2010)

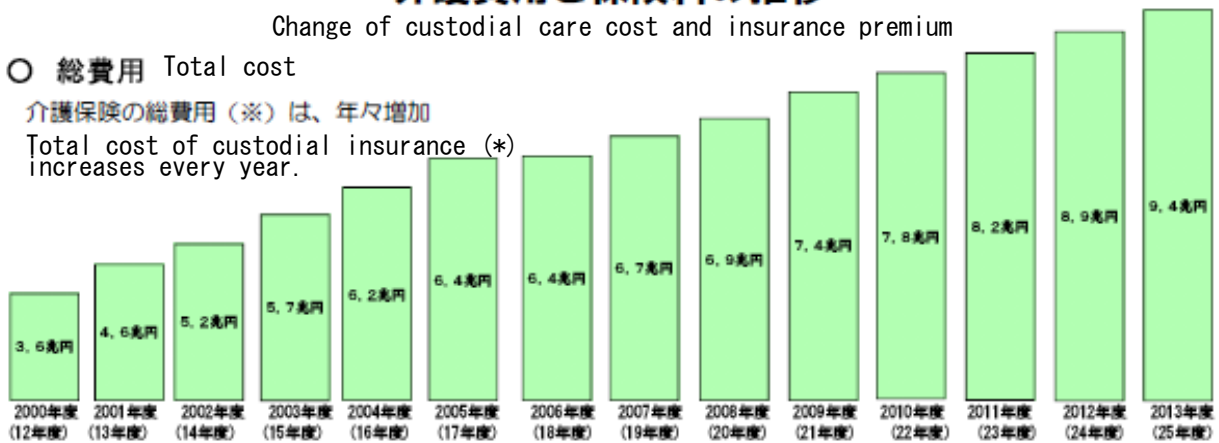
## 介護費用と保険料の推移

Change of custodial care cost and insurance premium

### ○ 総費用 Total cost

介護保険の総費用(※)は、年々増加

Total cost of custodial insurance (\*) increases every year.



(注) 2000～2011年度は実績、2012～2013年度は当初予算。Actual amount for FY2000 ~ FY2011, initial budget for FY2012 ~ FY2013

※介護保険に係る事務コストや人件費などは含まない(地方交付税により措置されている)。\*Administrative cost and labor cost for custodial care insurance not included (Paid for with national taxes allocated to local governments)

### ○ 65歳以上が支払う保険料〔全国平均(月額・加重平均)〕



(厚生労働省、公的介護保険制度の現状と今後の役割 平成25年)  
(Ministry of Health, Labor and Welfare, Current Status and Future Role of Public Custodial Care Insurance System, 2013)

## 「健康に生きる」ことこそ国民に求められる社会貢献



The joint press conference of the Japanese delegation with the IOC after Tokyo was selected  
東京開催決定後、IOCと共同で会見する日本代表団

社会保障給付費の内、年金を除いた医療と介護を含む福祉その他について見てみましょう。国民医療費の公費負担（国や地方）は、2011年度14.1

兆円（医療費全体39.1兆円の36%）が2025年度には24.8兆円（同61.2兆円の41%）と、14年間で10.7兆円増（76%増）と見通されています（厚生労働省HP、我が国の医療保険について）。介護保険費用に至っては2000年度3.6兆円だったものが2013年度9.4兆円、2025年度には21兆円と、25年間で17.4兆円増（5.8倍）になると見通されています。（厚生労働省、公的介護保険制度の現状と今後の役割 平成25年）。

長寿大国日本は、本年9月15日発表の総務省推計では、65歳以上の方が3,186万人と4人に1人が高齢者の社会になっています。10年後の2025年には3,657万人と全人口の30%を超し、ピーク時の2042年には、3,787万人に達すると見通されています。（厚生労働省、公的介護保険制度の現状と今後の役割 平成25年）

第3の矢の規制緩和の中には、医療・医薬・介護・教育・幼児教育や保育といった分野も対象になっています。アベノミクスの次の大きな課題は少子高齢化社会にどう立ち向かうかにあります。社会保障費が年々1兆円増えていく現状を考える時、高齢者が「健康に生きる」ことが医療費や介護費用の削減につながることは間違いありません。健康であれば高齢でも働くことができ、年金支給開始年齢が上がることによる収入不足分も自助努力で補えます。

それだけではありません。元気な高齢者が孫などの面倒を家で見れば、幼児教育や保育の費用を抑えるだけでなく、生き生きとした老後を楽しみ、昔から伝わる生活の知恵や貴重な伝統を後世に受け継がせていくこともできます。「健康に生きる」それ自体が社会貢献の第一歩として見直される時代を迎えたと言えるのではないのでしょうか。

## “Live Healthy” is the contribution to the society expected of the people

Let us take a look at social welfare including health care and custodial care among social security benefits excluding pension. The public share (national and local government) of the health care cost of the people is expected to increase from 14.1 trillion yen (36% of the total health care cost which is 39.1 trillion yen) in FY2011 to 24.8 trillion yen (41% of the total 61.2 trillion yen) in FY 2025. This is increase of 10.7 trillion yen (76% increase) in 14 years. (Ministry of Health, Labour and Welfare homepage, On Japan’s Medical Insurance) The custodial care insurance cost is expected to increase from 3.6 trillion yen in FY2000 to 9.4 trillion yen in FY2013 and 21 trillion yen in FY2025, which is increase of 17.4 trillion yen (5.8 times) in 25 years. (Ministry of Health, Labour and Welfare, Current Status and Future Role of Public Custodial Care Insurance System, 2013).

According to the statistics published by the Ministry of Internal Affairs and Communications on September 15, there are 31.86 million people at 65 or older in Japan which is a country with long living people. Japan has become a country with aging population with one out of four people is senior. Percentage of people at 65 or older in the total population is expected to be 30% (36.57 million people) in 2025, 10 years from now and the number will peak at 37.87 million in 2042. (Ministry of Health, Labour and Welfare, Current Status and Future Role of Public Custodial Care Insurance System, 2013).

Deregulation, the third arrow, is to be implemented in the fields of health care, pharmaceutical drugs, custodial care, education, infant education and child care. The next big challenge of Abenomics is how to cope with the society with low birth rate and aging population. When we consider the current situation in which social security spending is increasing by 1 trillion yen every year, seniors “living healthy” can certainly contribute to reduction of health care cost and custodial care cost. As long as seniors are healthy, they can work and can supplement decreased income caused by raising of age qualified to receive pension with their own efforts.

Benefits will not be limited to that. If healthy seniors take care of their grandchildren at home, that can reduce infant education and child care cost. Seniors can enjoy fruitful life and pass wisdom of life and precious traditions inherited through past generations to the future generation. We are ushering in the age in which “living healthy” itself is considered to be an important first step on contribution to the society.