

1. INCOME AND EXPENDITURES PER WORKER'S HOUSEHOLD  
 2. AMOUNT OF SAVINGS AND LIABILITIES PER WORKER'S HOUSEHOLD  
 3. STRUCTURE OF INCOME

1. Income and Expenditures Per Worker's Household

The monthly average total receipts per worker's household during the three months from September to November 1969 was ¥102,300, of which the monthly average net income per worker's household during the same period was ¥83,000.

Of all the monthly income groups, income from employment accounted for more than 50% of the total receipts. In the monthly income group with less than ¥40,000, the employment income accounted for 70.5%; in the monthly income group with ¥40,000 to ¥80,000, the employment income accounted for 76.7%; and in the monthly income group with ¥80,000 to ¥160,000, the employment income accounted for 67.3%.

The ratio of the householder's income to the employment income was: 94.4%, which was the largest, for the monthly income group with less than ¥40,000; 94.3% for the monthly income group with ¥40,000 to ¥80,000 and 86.1% for the monthly income group with ¥80,000 to ¥160,000 and 79.9% for the monthly income group with ¥160,000 and over.

When employment income is viewed by prefecture, a conspicuous difference by area is found particularly in the monthly income group of ¥160,000 and over.

The monthly average total disbursement per worker's household during the three months from September to November 1969 were ¥101,700 of which the monthly average net expenditures during the same period was ¥77,800, and living expenditures amounted to ¥70,100.

Of all the monthly income groups, living expenditures accounted for more than 50% of the total disbursements. In the monthly income group with less than ¥40,000, the living expenditures accounted for 69.5%; in the monthly income group with ¥40,000 to ¥80,000, the living expenditure accounted for 58.3%; in the monthly income group of ¥80,000 to ¥160,000, the living expenditure accounted for 51.5%; in the monthly income group of ¥160,000 and over, the living expenditure accounted for 38.1%.

The percentages of living expenditure for all the groups except the monthly income group with ¥160,000 and over were high in such prefectures as Tōkyō, Tiba, Kanagawa, Ōsaka, Nara and Wakayama.

The income and expenditure per worker's household during the period of 1964-1969 rose by 56.9%, but considering the rise in consumers' commodity prices during the period, the actual rise was only 21.5%.

Salient Points of the Legend and Map Compilation

Monthly average income and expenditures per worker's household during the period from September to November 1969 were shown by classifying worker's households into four groups by their average monthly income.

The worker's household means a household where the householder is employed with a firm, a shop, a school or a government agency.

Sources

1. Bureau of Statistics, Office of the Prime Minister, 1969 National Survey of Family Income and Expenditures.
2. Ministry of Labor, Yearbook of Labor Statistics, 1974.

2. Amount of Savings and Liabilities Per Worker's Household

The amount of savings per worker's household at the end of November, 1969 was ¥1,051,000, which accounted for 88.7% of the yearly income. The breakdown of the savings was as follows: ¥496,000 (47.2%) for deposits and savings with post offices and banks, ¥229,000 (21.8%) for life insurance, ¥108,000 (10.3%) for loan trusts and debentures, ¥140,000 (13.3%) for stocks and investment trusts and ¥79,000 (7.5%) for others.

The ratio of savings to yearly income becomes higher as the yearly income of the group becomes higher.

The amount of liabilities per worker's household at the end of November, 1969 was ¥198,000, which accounted for 16.7% of the yearly income, 42.6% of the worker's household have liabilities. The amount of liabilities per worker's household was ¥465,000, out of which ¥387,000 was spent on

purchasing houses and land and the remaining ¥78,000 on other purchases.

The breakdown of the liabilities by financing organ was as follows: 44.2% from banks and other financing organs, and 55.8% from sources other than financial organs, and out of the latter, company loans accounted for 38.3% of the total liabilities.

The ratio of liabilities to yearly income becomes higher as the yearly income of the group becomes higher.

Salient Points of the Legend and Map Compilation

The amounts of savings and liabilities per worker's household at the end of November 1969 were shown by dividing them into four groups of worker's households according to yearly income.

The yearly income means income before taxes during the one year preceding November 30, 1969 including the income from employment, profits from business, income from side jobs and others but excludes business expenses such as the enterprise tax and the fixed property tax on assets for enterprises, proceeds of life insurance, withdrawals from deposits and savings, and proceeds from the sale of a house or land.

Savings are classified by kind, and liabilities are classified by purpose.

Sources

1. Bureau of Statistics, Office of the Prime Minister, 1969 National Survey of Family Income and Expenditures, Vol.7, Savings.
2. Ministry of Labor, Yearbook of Labor Statistics, 1974.

3. Structure of Income

The number of income earners as of July, 1, 1974 was 34,677,000 persons, the assessable income was ¥47,085,600 million and income per income earner tax basis for Si, Mati and Mura inhabitant tax was ¥1,358,000.

The breakdown of income earners was as follows: 84.3% for salary and wage earners, 7.1% for income earners of business enterprises, 2.5% for agricultural income earners, 2.4% for income earners of other enterprises, and 1.9% for other income earners. Those income earners who have applied for separate taxation accounted for 1.8% of the total income earners.

The breakdown of the assessable income was as follows: 72.2% for salary and wage income, 14.1% for income to which separate taxation is applied,

6.8% for income from business enterprises, 1.6% for agricultural income, 2.9% for income from other enterprises and 2.3% for other income.

The structure of income in the whole country has the following distribution: 51.1% for tax basis for Si, Mati and Mura inhabitant tax of less than ¥500,000, 39.8% for tax basis for Si, Mati and Mura inhabitant tax between ¥500,000 and ¥1,500,000 and 9.1% for tax basis for Si, Mati and Mura inhabitant tax of ¥1,500,000 and over. About 50% of the income earners belong to the low income group.

Prefectures where income per income earner exceeds the national average are the following 9 prefectures: Saitama, Tiba, Tōkyō, Kanagawa, Aiti, Kyōto, Ōsaka, Hyōgo and Nara; and out of these, Tōkyō showed the highest income per income earner with ¥1,624,000.

Salient Points of the Legend and Map Compilation

The term "income earner" means the number of taxpayers of the Si, Mati and Mura inhabitant tax as of July, 1, 1974.

The term "tax basis" means the taxable income minus various exemptions from the taxable income.

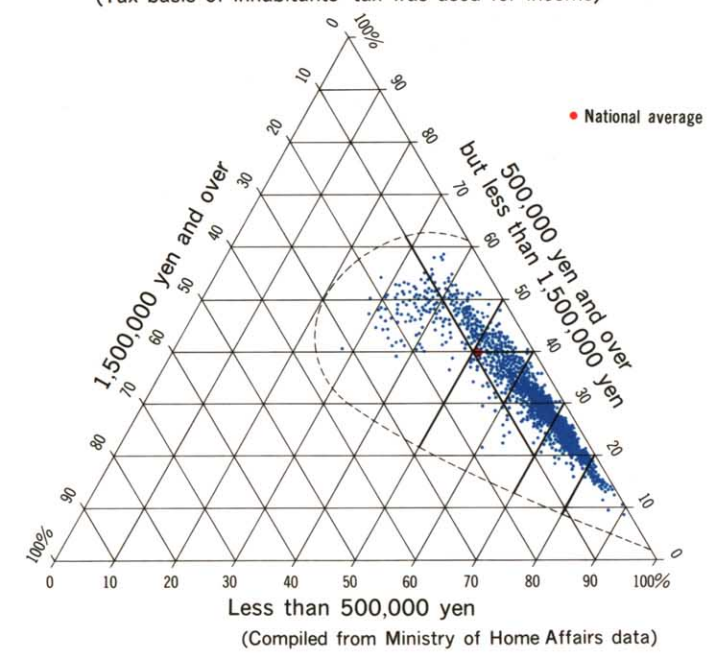
The term "taxable income" means, in case of salary and wage income, the total yearly income minus various exemptions from the salary and wage income and, in case of income other than the salary and wage income, the total yearly income minus necessary expenses.

The tax basis is classified into three groups, i.e., the group of less than ¥500,000, the group of ¥500,000 to ¥1,500,000 and the group of ¥1,500,000 and above, by taking into consideration the fact that about a half (51.1%) of the number of income earners belong to the group of less than ¥500,000 and that the average income per income earner for 1974 was ¥1,358,000.

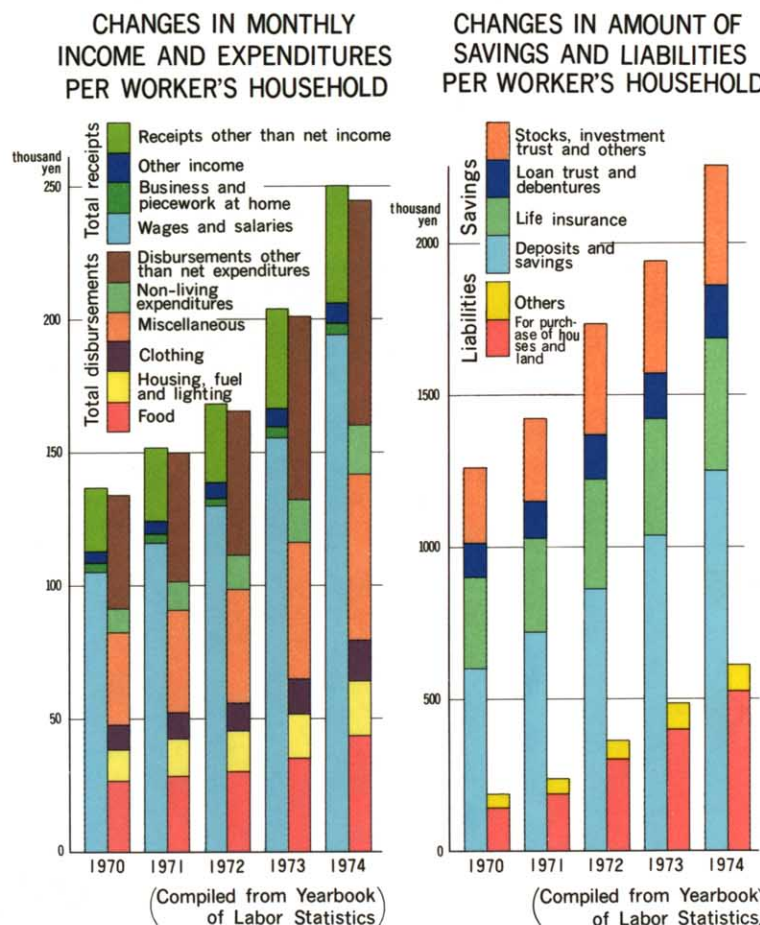
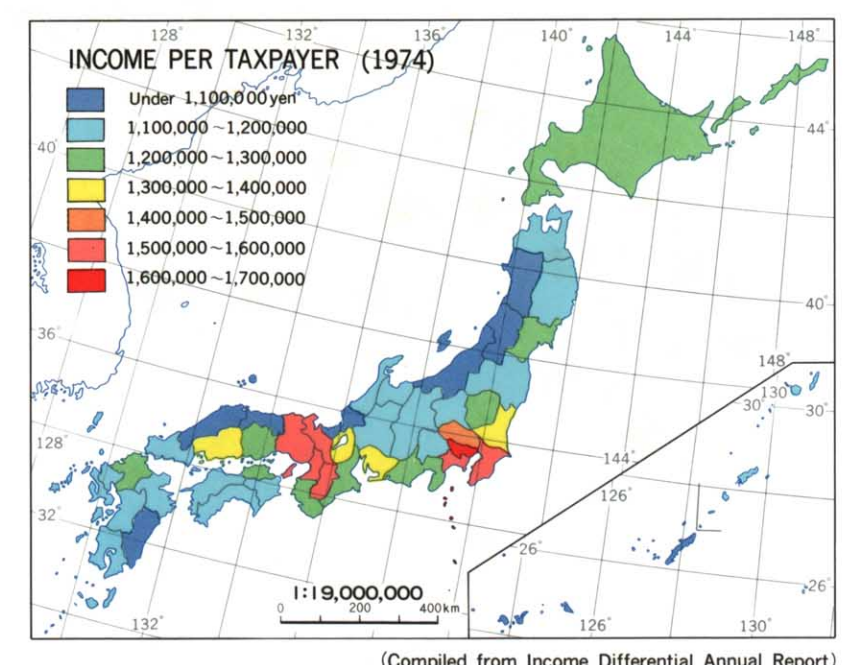
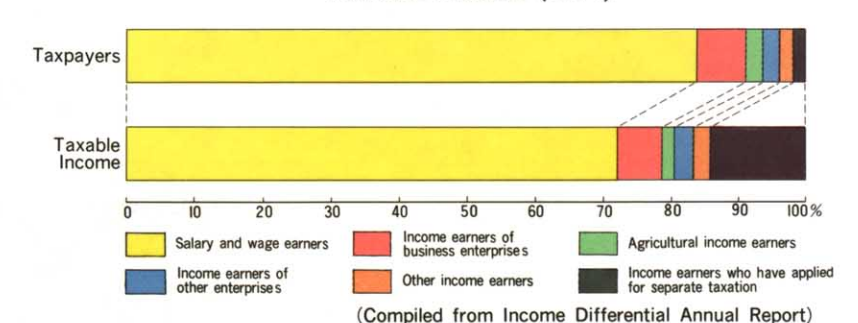
Sources

1. Data from prefectural governments.
2. Inhabitant's Tax Research Society, Income Differential Annual Report, 1975.

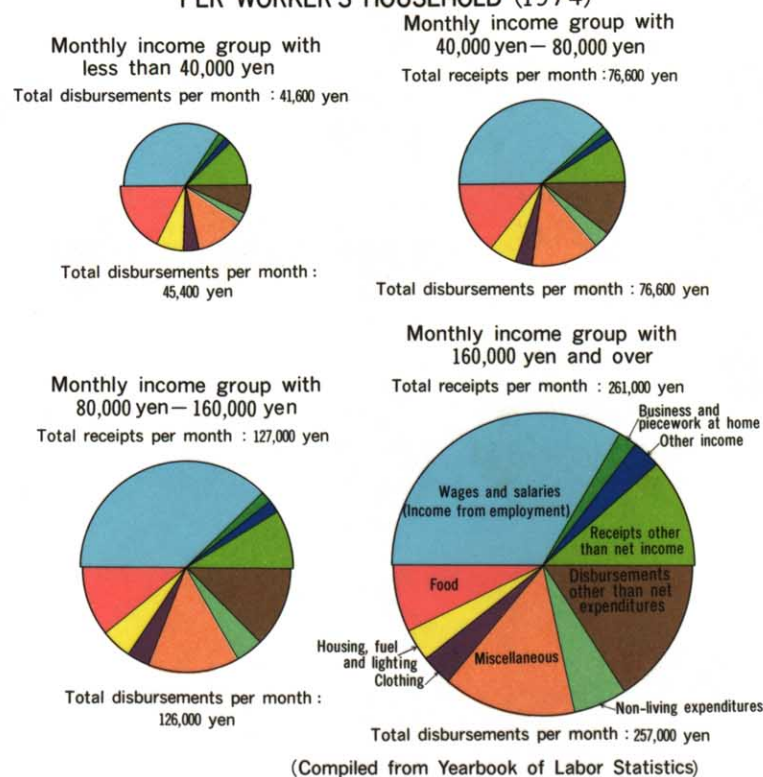
STRUCTURE OF INCOME BY SI, MATI AND MURA (1974)  
 (Tax basis of inhabitants' tax used for income)



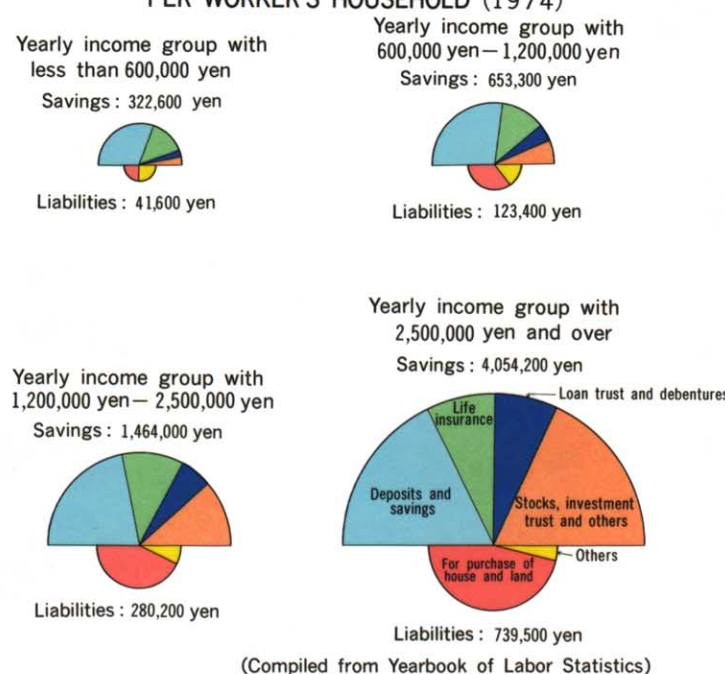
PERCENTAGE OF NUMBER OF TAXPAYERS AND TAXABLE INCOME (1974)



PERCENTAGE OF INCOME AND EXPENDITURES PER WORKER'S HOUSEHOLD (1974)



PERCENTAGE OF AMOUNT OF SAVINGS AND LIABILITIES PER WORKER'S HOUSEHOLD (1974)



INCOME AND EXPENDITURES PER WORKER'S HOUSEHOLD

68.1

