

SUMMARY OF THE RESULTS

I Two-or-more-person Households

1 Living Expenditures by Item

(1) Overview

As for living expenditures by item of two-or-more-person households, compared to the previous survey of 2004, TV sets exhibited the largest increase of 115.3% on a nominal basis. This was followed by internet connection charges (58.8%), non-savings type premium including term insurance (28.5%), articles related to private transportation (26.5%) and automotive parts (25.5%).

On the other hand, living expenditure items showing marked decrease were led by pocket money for members other than the household head (-39.6%), followed by telephone charges (-27.1%), remittance to children away from home, domestic (-22.6%), pocket money for household head (-22.3%), fresh fish and shellfish (-18.8%) and beef (-18.8%).

(2) Internet Connection Charges and Telephone Charges

Looking at expenditures on internet connection charges showed higher rates (58.8%) and telephone charges showed lower rates (-27.1%), the former was 2,180 yen and the latter was 3,035 yen.

Expenditures on internet connection charges increased as the age group of the household heads advanced, and reached the peak at 2,844 yen in the households headed by those in their 40s, and decreased as advanced more. Then, it was smallest at 1,059 yen in the households headed by those at age 70 and over. On the other hand, Expenditures on telephone charges increase as the age group of the household heads advanced, and reached the peak at 3,358 yen in the households headed by those in their 60s, and decreased as advanced more. Then, it was smallest at 1,213 yen in the households headed by those under 30.

A comparison of expenditures on internet connection charges and telephone charges indicates that the former exceeded the latter in the households headed by those under 30 and those in their 30s.

When compared with the 2004 survey, expenditures on internet connection charges increased in all age groups while that on telephone charges decreased in all age groups.

(3) Medicines and “Other Hospital Charges”

Looking at expenditures on medicines and “other hospital charges”, the former was 2,426 yen and the latter was 1,213 yen.

Expenditures on medicines was smallest at 1,100 yen in the households headed by those

under 30 and was largest at 3,185 yen in the households headed by those at age 70 and over. On the other hand, expenditures on “other hospital charges” was smallest at 297 yen in the households headed by those under 30 and was largest at 1,896 yen in the households headed by those in their 60s. It shows that both expenditures on medicines and that on “other hospital charges” increased as the age group of the household heads advanced.

When compared with the 2004 survey, expenditures on medicines increased in all age groups while that on “other hospital charges” decreased in all age groups other than the households headed by those in their 30s.

2 Expenditures by Method of Payment

(1) Overview

An analysis of average monthly household living expenditures by method of payment in two-or-more-person households shows that 267,119 yen was paid in cash accounting for 88.8% of total living expenditures (300,936 yen) and 32,574 yen was paid by “credit card/installment credit” accounting for 10.8% of total living expenditures and 1,244 yen was paid by electronic money accounting for 0.4% of total living expenditures. Cash continued to decline from 94.6% in 1999 to 93.5% in 2004 and 88.8% in 2009. On the other hand, “credit card/installment credit” increased from 5.4% in 1999 to 6.5% in 2004 and 10.8% in 2009.

Expenditures on housing, education and "other living expenditures" in excess of 95% were paid for in cash. Moreover, in excess of 90% of food, fuel, light & water charges and medical care. On the other hand, clothes & footwear were paid for by “credit card/installment credit” showed the highest rate at 30.1%. Moreover, furniture & household utensils, transportation and communication and reading and recreation were in excess of 15%. Food were paid for by electronic money show highest rate at 0.9%.

The rate of payment made by “credit card/installments credit” increased in all items as compared to the 2004 survey.

(2) Rate of “Credit Card/Installment Credit” and Electronic Money by Item

An analysis of the rate of purchase by “credit card/installment credit” by living expenditures item indicates that video cameras showed the highest rate at 66.0% followed by men’s suits at 60.8%, desks and chairs for students and office workers at 58.9%, men’s coats at 58.2% and highway fares at 58.1%. On the other hand, an analysis of the rate of purchase by electronic money by living expenditures item indicates that railway fares showed the highest rate at 10.4% followed by bus fares at 8.5%, “onigiri” and others at 2.7%, cocoa and cocoa beverages at 2.6% and bread like sandwiches put cooked food between bread at 2.4%. Transportation fares and food showed higher rates of payment by electronic money.

II One-Person Households

1 Living Expenditures by Item

(1) Internet Connection Charges and Telephone Charges

As for living expenditures by item of one-person households, looking at expenditures on internet connection charges showed higher rates (40.9%) and telephone charges showed lower rates (-28.6%), the former was 1,244 yen and the latter was 1,945yen.

Expenditures on internet connection charges was largest at 2,576 yen in the households headed by those in their 30s, and it decreased as the age group of the household heads advanced then, it was smallest at 355 yen in the households headed by those at age 70 and over. On the other hand, expenditures on telephone charges increase as the age group of the household heads advanced, then it was largest at 2,704 yen in the households headed by those at age 70 and over.

A comparison of expenditures on internet connection charges and telephone charges indicates that the former exceeded the latter in the households headed by those under 50.

When compared with the 2004 survey, expenditures on internet connection charges increased in all age groups while that on telephone charges decreased in all age groups.

(2) Medicines

Expenditures on medicines showed higher rates (31.5%) was 1,503 yen. Seen by sex, male's expenditures was 1,291 yen and female's expenditures was 1,689 yen.

Seen by age group, among male expenditures on medicines was largest at 2,246 yen in the households headed by those in their 50s. This was followed by 60s (1,772 yen) and 70 and over (1,602 yen), was in excess 1,500 yen in those at age 50 and over.

On the other hand, among female expenditures on medicines increased as the age group of the household heads advanced and was largest at 2,071 yen in the households headed by those at age 70 and over. Comparing male and female expenditures by age group, females was larger than men in all age groups other than 50s.

When compared with the 2004 survey, among male expenditures on medicines increased in all age groups other than 30s and 70 and over, among female expenditures on medicines increased in all age groups other than 30s.

2 Expenditures by Method of Payment

(1) Overview

An analysis of average monthly household living expenditures by method of payment in one-person households shows that 156,032 yen was paid in cash accounting for 89.5% of total living expenditures (174,349 yen) and 17,309 yen was paid by "credit card/installment credit"

accounting for 9.9% of total living expenditures and 1,007 yen was paid by electronic money accounting for 0.6% of total living expenditures. Cash continued to decline from 94.2% in 1999 to 94.0% in 2004 and 89.5% in 2009. On the other hand, "credit card/installment credit" increased from 5.8% in 1999 to 6.0% in 2004 and 9.9% in 2009.

The rate of expenditures paid for in cash showed the highest rate at 98.3% on housing. Moreover, food, fuel, light & water charges, medical care and "other living expenditures" also were in excess of 90%. On the other hand, clothes & footwear and furniture & household utensils paid for by "credit card/installment credit" were high with 35.6% and 18.3%, respectively. Transportation and communication were paid for by electronic money show highest rate at 2.0%.

The rate of payment made by "credit card/installments credit" increased in all items as compared to the 2004 survey.

(2) Rate of "Credit Card/Installment Credit" and Electronic Money" by Item

An analysis of the rate of purchase by "credit card/installment credit" by living expenditures item by sex indicates that among males desks and chairs for students and office workers showed the highest rate at 99.4%, followed by musical instruments at 84.4%, PCs at 67.9%, men's coats at 67.1% and children's shoes at 66.7%. On the other hand, among females men's underwear showed the highest rate at 100.0%, followed by PCs at 72.2%, men's sweaters at 68.8%, sewing machines at 66.7% and microwave ovens at 62.9%.

Durable consumer goods and clothing that included relatively high-priced items showed higher rates of payment by "credit card/installment credit".

An analysis of the rate of purchase by electronic money by living expenditures item by sex indicates that among males railway fares showed the highest rate at 17.9% and among females at 11.9%. This was followed by among males bus fares at 12.5%, TV game software etc. at 9.3%, "onigiri" and others at 6.8% and admission and playing fees, amusement park at 6.4%, and followed by among female charges for rental car at 10.0%, bus fares at 8.4%, other alcoholic beverages at 7.6% and tobacco at 4.8%.

Among both males and females transportation fares and food showed higher rates of payment by electronic money.