

JAPAN LABOR BULLETIN

ISSUED BY THE JAPAN INSTITUTE OF LABOUR

Vol.31 - No.01

January 1992

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General Survey

Centralization in Tokyo & Life Affluence-1991 White Paper on National Life

On November 19, an annual Report on the National Life for fiscal 1991, subtitled "Tokyo and Regional Areas-Diversified Choices for Affluence," was submitted by Director-General Takeshi Noda of the Economic Planning Agency (EPA) at a Cabinet meeting for approval. The report analyzes consumption behavior in the booming Japanese economy by classifying groups by age, annual income and housing type-which shows growth in real consumption expenditures in almost all the groups. The report, on the other hand, points to the gap in living conditions between Tokyo and other cities, probing regional structure and policy as the approach for reducing "excessive concentration in Tokyo."

Part II of the annual report, entitled the "centralization in Tokyo and nation's living standards," analyzes life affluence by using prefecture-wise indicators. Indicators, which averaged 50, are derived from EPA calculations based on the Management and Coordination Agency's statistics on social life and EPA's poll on preference of national life in three areas of the living environment, labor conditions and leisure opportunities. The indicators show that Yamanashi Prefecture was ranked as the "most affluent prefecture" (56.4), while Saitama and Chiba were ranked as the "least affluent prefecture" (44.0). The Tokyo area, comprising Tokyo and its three surrounding prefectures, was ranked low because skyrocketing land prices made it possible for few people to own a house, and forcing workers to commute long hours.

Economic and social reforms, such as changes in employment patterns and the highly individualized construction of regional communities, should be attempted in order to solve city problems in Tokyo and its outlying prefectures, the report says. Centralization in Tokyo was first made an issue in the 1959 report. The nation promoted reform through four phases of the Comprehensive National Development plan under the common idea of "Balanced Development of National Land." The Provisional Commission for Administrative Reform and the Council on Administrative Reform adopted the existing administrative system for dealing with the issue. In reality, however, the gap between Tokyo and the rest of the country has widened, causing serious repercussions. Thus, the report points out the need to review the functions of both central and regional areas.

Despite the weak point of housing, as compared with other prefectures, Tokyo nonetheless boasts the strength of many job opportunities, abundant leisure places and types.

For instance, single women enjoy leisure activity and scarcely recognize the importance of the effects of natural environment on childrearing; housewives have finished raising children; and male retirees lead comfortable lives in terms of time and finances. All these groups enjoy the merits the Tokyo area offers. It seems that the nation needs to discuss centralization in Tokyo considering that lifestyle affects the way the issue is viewed.

Working Conditions and the Labor Market

Firms' Response to Child Care Leave

The Child Care Leave Law, which stipulates that an employee with an infant can take leave of absence up until the child is one, will take effect in April 1992. Between 1990 and 1991 major firms in the auto, steel and textile industries have inaugurated the child care leave program. Denkiroren (Japanese Federation of Electrical Machine Workers' Unions) says that the majority, or all, of its affiliated labor unions have seen the program implemented by November.

The law does not mention guarantees on income. Many companies have implemented the leave program which grants only minimum guarantees, stating that one year's leave is granted without payment and that the period of leave is not calculated into years of service. In the course of legalizing the child care leave system, the opposition had insisted that a fund should be established to guarantee employees on leave 60 percent of their income. Many labor unions are demanding in labor-management negotiations that 60 percent of income be guaranteed.

Many businesses stipulate in their regulations for child care leave that people on leave are paid income equal to social insurance bills. People have to pay part of the monthly social insurance bills as long as they continue to be employed by the firm. Thus, a monthly payment of around 20,000 Yen is a burden on an employee without income. Half of Denkiroren-affiliated labor unions let firms with child care leave shoulder social insurance bills in some form or another. Five major steelmakers, for instance, pay employees on child care leave approximately 230,000 Yen, or the minimum amount of bonus, for every six months as a gift of money, to enable them to pay social insurance bills.

What is epochal about the Child Care Leave Law is that it allows male employees to take child care leave. Firms, which had so far allowed female employees alone to take the leave, have now revised the regulations to enable employees of both sexes to take leaves of absence.

On the other hand, very few male workers actually take the leave in full.

It seems that women also find it hard to take child care leave. Despite the fact that some firms have a substantiated program which pays an employee on leave 60 percent of income, few workers make use of the program.

But a growing number of companies are tackling in earnest the issue of improving the work environment for women employees. Daiei, a leading supermarket chain, has decided to adopt a short work hour program for women employees, who are pregnant or who are raising children, to keep them from quitting after giving childbirth. Under the soon-to-be inaugurated program, female employees can choose work hours of from 5 to 7 hours. The program will be implemented in April 1992.

Labor-Management Relations

Rengo Decides on Action Policy for 1992-93

On November 21-22, Rengo (Japanese Trade Union Confederation) held its second regular convention, where it decided on an action policy for the coming two years. The key note of the new action policy is "realization of life which allows workers to feel comfort and affluence with establishment of a fair society." Rengo will tackle improvements of wage earners' living standards, which have not kept pace with the overall expansion of economic prosperity. Rengo will work toward shorter work hours as its foremost issue. It will strengthen a joint struggle system in the next spring labor offensive to "bring the annual total of working hours down to 1,800 by 1993." Also, it will demand that the government institute the "Law for Regulating Work Hours" (tentatively named) to restrict overtime and the full-fledged 5-day workweek for public-service employees as well as the 5-day school week. It will also stress a reduction of labor time for smaller firms' workers who account for the majority of employed workers.

On the international front, the confederation will stress promotion of ratifying the ILO Conventions. In the action policy it clearly stated it will endeavor to work toward reaching the levels stated in the European Community's Charter of the Fundamental Social Rights as a member of the advanced industrial nations. Also, the organization set forth the concept of participation in international volunteer activities by organizing Rengo members and retirees into a "Rengo International Cooperation Corps."

To effectively make policy requests, Rengo will actively unify political strength for collaborative action. In its action policy, the organization proposed that the four opposition parties, the Social Democratic Party of Japan, the Democratic Socialist Party, the United Social Democratic Party and the Komeito (all opposition parties except for the Japan Communist Party) work together to counteract the Liberal Democratic Party, setting as a goal "realization of the two-party system which allows realization of taking power from the LDP."

Addressing the meeting, President Akira Yamagishi said that Rengo will seek a European-type two-party system of conservatives versus social democrats and middle-of-the roaders, thus clarifying that Rengo aims for a "non-LDP administration."

International Relations

Japan-EC Symposium Held in Brussels

On October 29-30, an International symposium met in Brussels, Belgium, with the objective of deepening mutual understanding between Japan and the European Community (EC) on industrial relations. At the symposium, sponsored by the Ministry of Labour, EC, Japan Institute of Labour and the Japan ILO Association, approximately 300 participants discussed the features of and issues regarding both Japan's as well as the EC's industrial relations. In addition, Kozo Okabe, vice-minister of the Ministry of Labour, held consultations with the EC's Papandreou and agreed to promote exchanges of experts from government, labor and management.

Representatives from labor and management and other informed people of both Japan and EC attended the symposium as panelists. The EC side actively debated "Japanese-style management." In particular, participants from the EC showed strong interest in Japan's flexible administration of labor consultations and work place relocation.

With the unification of the EC market in 1992 drawing near, the debate is being conducted to establish a mechanism for collective bargaining and consultations between labor and management for the entire European level. Employers tend to belittle collective bargaining and labor-management consultations and stress market competition. Under these circumstances, they expressed negative views toward legalization of a European management conference currently being discussed in the EC. They stressed at the symposium the merits of Japan's "flexible" management. Labor unions, meanwhile, expressed the view that putting brakes on flexible management is also important.

The EC panelists criticized long work hours in Japan. One panelist asked harshly if labor unions really demand shorter work hours and if shorter labor time matches Japan's work ethic. To this, the Japanese side replied that "Japan has made duties flexible, to provide workers something to work for at the work place but, it must provide both free time and the work place flexible. This is why we put emphasis on a reduction of work hours."

Special Topic

Changing Marriage and Family Structure: Women's Perspective

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The 1990 Current Population Survey in Japan reported that the total fertility rate dropped to an all-time low of 1.53. At the same time, the average age at first marriage rose to a record high: 28.5 years old for men and 25.8 for women. This data makes clear the facts that young Japanese are postponing their marriages longer than previously, and that there has been a phenomenal increase in those who remain single in their 30s. The declining fertility rate has largely been attributed to the postponement of marriage to later ages. The current phenomena of delaying marriage and low fertility rates are important indicators of ongoing changes in the Japanese family. It appears that marriage has become a less attractive option for young Japanese.

The family is strongly influenced by the ongoing transformation of the socio-economic context. Expanded work opportunities have provided the means for women to support themselves, and they have come to enjoy a greater range of marriage choices. Although their desire for marriage is strong, the absolute importance of becoming a wife and mother has largely diminished. Women now have alternative means to obtain social recognition outside of marriage. It is important to understand the delay of marriage in terms of these changing social and economic circumstances.

General Trend of Fertility Patterns and Marriage Timing

Marriage and child-birth are the critical demographic events determining family structure. During the post-war period, Japanese have experienced a rapid decline in fertility

and a delay of marriage to later ages. They are, however, not linear trends.

After World War II, Japanese faced unstable and unpredictable social and economic conditions. Under these circumstances, they could not afford to have large families. After a baby-boom period lasting a few years, fertility rates dropped sharply during the 1950s. The total fertility rate in 1947 was 4.54, dropping to 3.65 in 1950, to 2.37 in 1955, and to 2.00 in 1960. The sharp decline in fertility during this period was to some extent caused by the postponement of marriage to later ages. The average age of first marriage for women was 23.0 in 1950 and increased to 24.4 in 1960. Japanese postponed their marriage to later ages and couples were choosing to have fewer children in their fecund years during this period.

Thereafter, Japan moved into a stage where marriage and fertility patterns generally stabilized, and this lasted until the early 1970s. During this period, total fertility rates were consistently just above 2, or around the level necessary for maintaining a current population. The average age of first marriage was around 24.5 years of age for women and around 27 for men. Although these important features of family formation were relatively stable, the socioeconomic structure of Japanese society had been changing in the midst of rapid economic growth. Corresponding to the increased demand for educated labor, educational opportunities for the younger generation expanded rapidly. By the end of this period, more than 9 out of 10 young people of both sexes were receiving high school educations. Children stayed in school longer and this became increasingly costly. Although the expansion of the labor market outside the household had increased the demand for labor, prolonged schooling and low fertility rates caused a severe shortage of cheap young labor. In order to mitigate this shortage, middle-aged and older married women were increasingly pulled into the labor market, especially since the late 1960s. As a result, married women who worked as paid employees increased from 8.8% in 1960 to 21.3% in 1975.

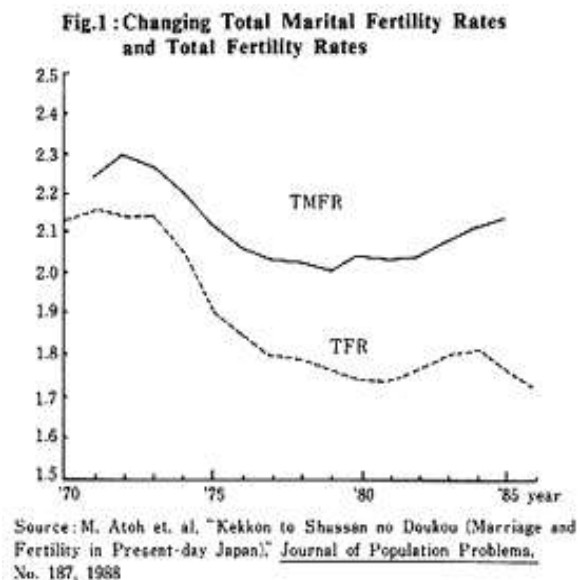
It is interesting that changes in socioeconomic structures during this period had little impact on fertility rates and marital timing. In general, the delay of marriage is explained in terms of prolonged schooling and increased employment opportunities outside the household. However, marriage timing was rather stable despite these changes during this period. One reason might be that Japanese society had already established a relatively late age for marriage. Although employment opportunities outside the household had increased for married women, it was atypical for women to work continuously after marriage and childbirth. Rather, during this period, people increased their opportunities to realize their desire to meet middle-class norms regulating the transition to marriage and parenthood. That is, upon marriage at around 24 or 25 years old, women quit their jobs and give birth to two or three children before reaching the age of 30. The firmly engrained concept of what was called "the

prime ages for marriage" operated to control the timing of marriage.

The increase in paid employment among married women during this period did not threaten the dominance of middle-class norms. They were predominantly middle-aged and older women, who were mainly hired on a part-time base, in manufacturing industries. Examination of life cycle employment patterns across birth cohorts by educational background has revealed that less educated women entered / reentered the labor market to a greater extent and at an earlier stage of the life cycle after childbirth compared to those with high school educations. Work for pay among married women was recognized as a part of the wife's and mother's roles in dealing with financial difficulties. It was still only through marriage and the family where women could obtain their social identity.

During the mid-1970s, however, changing features of the family had reemerged in marriage and fertility patterns. The average age of first marriage for women has gradually but steadily increased. It was 24.7 in 1975, which increased to 25.2 in 1980, and to 25.8 in 1989. Fertility rates hovered close to the replacement level during the 1960s, but a further decline in fertility began in the early 1970s. The total fertility rate dropped to 1.91 in 1975, and further to 1.75 in 1980. During the early 1980s, it showed a slight recovery to the 1.8 level, but since the mid-1980s, it has further dropped to the 1.5 level.

Figure 1 shows the trends of Total Fertility Rates (TFR) and Total Marriage Fertility Rates (TMFR) since 1970. TMFR is always higher than TFR because the denominator of TFR includes those who are single. The difference between TFR and TMFR has increased since the mid-1970s, and TFR's drop was sharper than the TMFR's during the 1970s. In the late 1980s, TFR further dropped, while TMFR increased slightly. TMFR has never been below 2.0, and married couples have had more than two children on average. This suggests that the delay of marriage has had a significant impact on the recent decline of the total fertility rates. At the same time, the importance of children to marriage has remained consistently high as a social virtue.



Further expansion of work opportunities outside the household has had a significant

impact on women's life circumstances during this period. The importance of working life has increased for the women's life pattern. Married women have constituted more than half of total female paid employees since the mid-1970s, and they have become increasingly visible at the workplace. More and more women want to keep working after marriage, and they tend to come back to work more quickly after intermittency. The increased importance of work outside the household is accompanied with the expansion of alternative ways for women to obtain their social identity outside marriage.

Marriage is no longer the only means for women to obtain social recognition as opposed to the past situation, although it is still a very important life event. Among the single, there is a strong desire to find lifetime partners in marriage. Those who intend to do single throughout life have been very small in proportion. A strong desire for marriage, however, does not mean that they are in desperate need to marry anyone. With greater resources to support themselves, they have more freedom in choosing marriage partners. As a result, what are called "love" marriage in Japan have become predominant, and "romantic love" is now the key concept in the search for marriage partners. This preoccupation tends to operate to delay the timing of marriage to later ages. Since dating culture has not fully developed yet, channels for singles to meet future spouse candidates are still limited. The delay of marriage has reflected the difficulties in finding the "right" partners and at the same time, increased freedom to refuse unwilling marriage.

As social and economic circumstances have changed, social control over the timing of marriage has weakened. However, changes in the transition to parenthood and family formation patterns within marriage have been slow. This subject is discussed in the next section.

Marriage and Having Children

In general, Japanese tend to postpone marriage to relatively late ages. Even in 1960, the average of first marriage was 24.14 for women and 27.2 for men. Considering the average level of educational attainment for that year, there were six or seven years for them to prepare for marriage after completion of schooling. Marriage for Japanese serves the specific function of procreation and family formation. They postpone marriage until they are socially and financially prepared to become parents. This normative regulation has operated to keep childbirth out of wedlock at very low levels. The recent reemergence of delay in marriage has not been accompanied by an increase in childbirth out of wedlock.

In Western Europe, the increased practice of cohabitation is one of the factors raising the

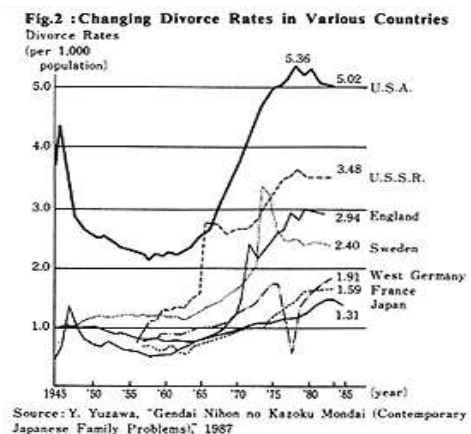
average age of first marriage. In Japan, however, the delay of marriage is not related to an increase in cohabitation. The Survey on Single Adults, conducted as a part of the Ninth National Fertility Survey in 1987, revealed that cohabitation is not popular in Japan. Only 0.9% of single men and 0.7% of single women cohabitated at the time of the survey. As the ages increase, the percentage of those who had experienced cohabitation increase. However, these figures remain under 5%. Japanese have postponed marriage to the later ages without increasing childbirth out of wedlock or the practice of cohabitation.

Once married, however, Japanese have the first child within one or two years. This pattern has been consistent for decades. S.P. Morgan, R. P. Rindfuss and A. Parmell compared fertility patterns between the United States and Japan. Examination of the likelihood of an early marital birth revealed that for the Japanese, the aggregate time and social-structural variables, such as education, do not affect the first birth interval. Only fetal death significantly affects this interval. Because of late marriage, married couples are urged to have children before it becomes too late. While family formation norms in the United States allow for a wider range of family formation strategies, Japanese norms specify that couples have children as soon as possible following marriage, and their behavior appears to mirror these norms.

Japanese have reduced the number of children they have, but voluntary childlessness has not become popular in Japan. Married women who expect no children or only one child throughout their lives are very small in number, and almost all married women want to have two or three children. According to the Ninth Fertility Survey, about 60% planned to have two children and 30% planned three. The fact that the percentage of those who wanted no child was negligible indicates the importance of the presence of children for Japanese married couples. It is interesting that the average number of planned children had slightly increased among every age group of married women, aged 20 to 34 between 1977 and 1987. This might correspond to the increase in the Total Marriage Fertility Rates since the early 1980s, as mentioned above.

Divorce

For a few years after World War II, divorce rates increased sharply. Since then, they declined continuously until the mid-1960s, and thereafter have gradually increased. Compared to other industrialized countries, divorce rates in Japan have been low (figure 2). During the period from the late 1960s to the early 1970s, Western countries



experienced a sharp increase in divorce rates. In Japan, such a surge in divorce has not been observed yet. Divorce is rather gradually but steadily increasing.

As divorce rates continuously increase, divorce has increasingly spread even among middle-aged marriage couples with dependent children. According to Yasuhiko Yuzawa, in 1960, the age composition of divorced women was largely skewed to 20's, with those in this age bracket constituting 55.7% of the total. Divorce occurred mainly during a short period immediately after marriage. Since the early 1980s, divorce at middle age has risen phenomenally. The percentage of those in their 20's among all divorced women dropped to 30.7% in 1985, while those in their 30's and 40's increased to 40.7% and 20.6% respectively. Since the age distribution of married women differs on these two points over, the age composition of divorced women in these years cannot be directly compared. However, we still can say that divorce is no longer a phenomenon predominantly among those in their 20's, and confined to the short period immediately after marriage.

As divorce has shifted to middle-aged couples, more and more children have been involved in parents' divorce. According to the Current Population Survey, in 1965, 42% of divorcees had no children, 35% had one child, and 18% had two children. These percentages changed to 30%, 28%, and 31% respectively in 1984. The proportion of those who had no children or one child prior to divorce declined, while that of those with two children increased sharply.

Divorce is no longer concentrated in the initial period of marriage, and the presence of children has lost its genuine power to prevent couples from terminating marriage. Although payment of the expenses of bringing up children cannot be expected to a great extent from ex-husbands, a majority of divorce petitions come from women. The fact that middle-aged women initiate divorce despite the presence of children indicates the significant changes in women's life circumstances. With increased economic opportunities and independence, women no longer are forced to endure unwanted marital relationships due to dependence on male breadwinners. Expanded work opportunities give women a greater range of family choices.

Future Family Structure in Japan

The recent delay of marriage is often explained as being a result of the unbalanced sex ratio. There is a shortage of eligible single women and thus single men suffer from a marriage opportunity squeeze. Even though the sex ratio is one of the important factors causing the delay of marriage, it is important to understand the recent phenomenon in terms of the increased opportunity for women to pursue their careers and have fulfilling lives outside of marriage. In the past, marriage was the only choice for women. However, as women's

employment opportunities have increased, they have become more independent economically and are in no hurry to become wives. Many are reluctant to marry if they must give up more promising career chances and the leisure and travel opportunities they can now afford.

It is true that the earning power of women is still substantially lower than that of men. Women's earnings as age increase is much flatter than for men. Even after controlling for educational background, tenure and age, earnings are far from equal between men and women. Despite this fact, a sense of self-reliance increases as the access to economic means increases. According to the survey done by the Prime Minister's Office in 1987, one out of four women agreed with the opinion that if they are able to support themselves, women need not marry. In 1972, only 13.1% supported this opinion. Although women's economic power continues to be lower than men's, expanded work opportunities have raised the sense of self-reliance among women.

Table shows attitudes toward marriage among single adults by sex and age in 1982 and 1987. Despite the trend to postpone marriage to later ages, more than 90% of men and women want to marry sometime in the future. Between 1982 and 1987, there was a small increase in the proportion of those who wanted to remain single throughout their lives. The most interesting feature of this table concerns women aged 30-34. First, the proportion of those who did not want to marry throughout their lives increased sharply from the 25-29 age group to the 30-34 age group in both years. Age 30 appears to be the dividing line. As mentioned above, in Japanese society marriage means procreating for family formation. It is also believed that having the first birth before the age 30 is best for mother and child. Once they postpone marriage after 30, more women than men give up marriage. Secondly, among women aged 30-34, the proportion of those who did not marry declined from 1982 to 1987, while the percentage of those answering "do not know" increased. As the number of single adults increases among those in their 30s, they are more relaxed regarding a final decision not to marry.

Table Intention to Marry Among the Single by Age in 1982 and 1987.
Men:

Age	Eighth Survey in 1982				Ninth Survey in 1987			
	total	marry sometime in the future	never marry through- out life	don't know	total	marry sometime in the future	never marry through- out life	don't know
18~19	100.0	96.0	1.8	2.2	100.0	90.0	5.7	4.3
20~24	100.0	97.1	1.2	1.7	100.0	92.6	3.6	3.8
25~29	100.0	95.8	2.9	1.4	100.0	93.9	3.6	2.5
30~34	100.0	92.4	5.1	2.4	100.0	86.9	8.3	4.8
total	100.0	95.9	2.3	1.8	100.0	91.8	4.5	3.7
Women:								
18~19	100.0	95.5	2.6	1.9	100.0	93.5	4.7	1.9
20~24	100.0	97.5	1.9	0.6	100.0	95.1	2.8	2.2
25~29	100.0	92.5	4.0	3.5	100.0	91.8	5.6	2.6
30~34	100.0	72.7	23.6	3.6	100.0	75.6	16.9	7.5
total	100.0	94.2	4.1	1.7	100.0	92.9	4.6	2.5

Source: M. Atoh, et al. "Seinensou no Kekkonkan to kodomokan (Attitudes toward Marriage and Family among the Unmarried Japanese Youth)," *Journal of Population Problems*, No. 188, 1988

Women who postpone marriage to their 30s are most likely to be pursuing careers. Being single for them can be understood as resulting from the choice typically between marriage and work. Marriage is more costly for women than men because they are called upon to reconcile the competing demands of work and family responsibilities whereas men have come to rely on their wives to take primary responsibility for family obligations, freeing them from family chores. Men's expectations toward marriage have changed little, but women are more ambivalent to marriage in the present society which is organized upon a rigid gender division of labor. This is especially so for women who do not want to be confined to family raising throughout their lives. Once they withdraw from the workplace due to childbearing and rearing, they have little opportunity to resume their careers and are compelled to take low paying, unchallenging part-time jobs that accommodate their family schedules. Women see more constraints in marriage than men, given the present societal organization.

Along with the development of alternatives to motherhood for women, marriage may someday no longer be exclusively viewed as merely a transition to parenthood. Women who marry in the midst of career development in their 30s are less likely to quit their jobs upon marriage. In combining family and work, then, they would have a greater preference for no children or one child. In the future, a variety of family formation strategies can be developed. In aging and aged societies, the conjugal relationship becomes more important. Married couples live for a longer period together after children become independent. Although it is not necessary to reduce the importance of the relationship between parents and children, the basic source of the emotional satisfaction from the family will increasingly focus on the conjugal relationship.

Although conflicts between work and family are largely considered as women's issues, they are men's issues too. Men are expected to devote their time and energy to the workplace. This expectation is based on the assumption that there is someone, typically wives, who take primary responsibility for family affairs and child care. While importance of the conjugal relationship is increasing, the private sphere supporting this relationship remains limited. Long working hours have not been reduced much, and men are largely absent from the family. Governments, unions and employers would be under greater pressures to solve the conflicts between work and family. Due to the fertility decline, labor shortages are destined to further intensify, forcing society to come up with ways to facilitate accommodation between the competing roles of women. In this respect, both men and women can hope to fulfill their lives either within or outside of marriage.

The various transitions involved will strain family ties in some ways, but this also carries the potential for developing understanding and relationships more compatible with emerging

life styles. The Japanese family in the 21st century will not mimic developments in the Western industrialized societies, but neither will it remain wedded to traditional Japanese mores. Those mores and social norms will continue to change, as they always have.

Statistical Aspects

Recent Labor Economy Indices

Recent Labor Economy Indices

	September 1991	August 1991	Change from previous year
Labor force	6,578 (10 thousand)	6,564 (10 thousand)	115 (10 thousand)
Employed	6,437	6,425	111
Employees	5,016	5,014	124
Unemployed(S.A.)	141	140	3
Unemployment rate(S.A.)	2.2 %	2.2 %	0.0
Active opening rate(S.A.)	1.34	1.37	- 0.11
Total hours worked	167.2 (hours)	160.9 (hours)	- 2.3 *
Total wages of regular employees	(¥thousand) 262.4	(¥thousand) 261.1	4.3 *

Source: Management and Coordination Agency, Ministry of Labour.

Notes: 1. S.A. denotes seasonally adjusted.

2. * denotes annual percent change.

3. From January 1991, data of "Total hours worked" and "Total wages of regular employees" are for firms with from 5 to 30 employees.

Income, Expenditures and Assets by Age

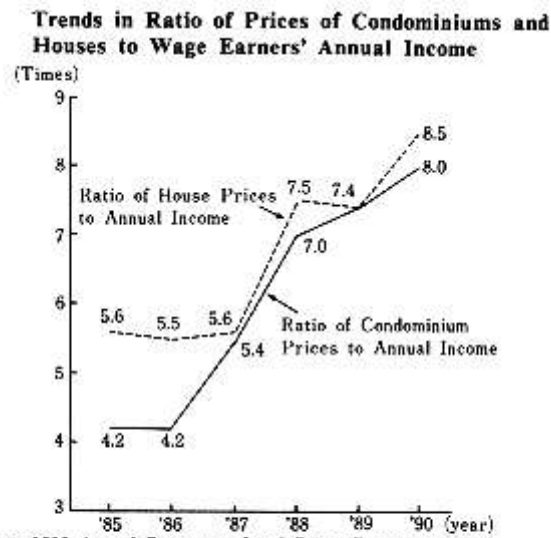
Income, Expenditures and Assets by Age

(Unit 10,000yen)

	Annual earning (Mean value)	Annual household income (Mean value)	Monthly expenditure (Mean value)	Financial assets		Total assets		Housing and land ownership percentage (%)
				Mean value	Median	Mean value	Median	
Total	662	743	28	882	542	5100	3000	63.4
29 and below	422	541	19	380	292	1300	300	17.8
30-34	534	595	21	558	418	2300	800	31.2
35-39	639	697	25	703	490	3500	2300	56.7
40-44	702	781	29	863	563	5900	3600	73.9
45-49	771	846	32	1020	662	6900	4600	80.7
50-54	776	864	33	1187	734	7600	5500	80.9
55 and older	668	794	31	1571	1194	8400	6300	83.4
Maximum value/Minimum value	1.84	1.60	1.74	4.13	4.09	6.46	21	—
Maximum value-Minimum value	—	—	—	—	—	—	—	65.6

Source: Ministry of Labour, "A Survey on Realities of Asset Building and Wage Earners' Living in Metropolitan Area"

Trends in Ratio of Prices of Condominiums and Houses to Wage Earners' Annual Income



Source: 1990 Annual Report on Land Price Trends

- Notes 1) Housing price represent average prices for condominiums and houses on sale in the Tokyo Metropolitan area based on a survey made by the Mortgage Economics Research Institute
- 2) Annual income represents average annual income of wage earners' households in the Tokyo and Kanagawa area based on A Survey on Savings Trends conducted by the Management and Coordination Agency