

Experience of Japan in collecting data on financial assets in different surveys

Presented by

Mr. Naoki MAKITA, Director,
Office for International Statistical Affairs,
Ministry of Internal Affairs and Communications



Japan.
Committed
to SDGs



**Evidence and Data for Gender Equality Seminar
1-2 November 2017, Rome, Italy**

Surveys collecting data on financial assets

Four major household statistics surveys

1. National Survey of Family Income and Expenditure (**NSFIE**; Statistics Bureau (SBJ), Ministry of Internal Affairs and Communications(MIC))
2. Family Income and Expenditure Survey (**FIES**; SBJ, MIC)
3. Comprehensive Survey of Living Conditions (**CSLC**; Ministry of Health and Life Welfare (MHLW))
4. Public opinion survey on household financial behavior (**POSHFB**; Central Council for Financial Services Information (CCFSI))



Surveys collecting data on financial assets

	NSFIE	FIES	CSLC	POSHFB
Financial Assets	Total & parts	Total & parts	Total	Total & parts
Liability	Total & parts	Total & parts	Total	Total & parts
Real Assets	Dwelling, land & durable goods	Dwelling & land	-	-
Ownership	Household level (not individual level)			
Frequency	Every 5 years	Every month	Every 3 years	Every year
Sample size (apprx.)	Two/more:51,700 Single: 4,700	T/m:8,000 S: 670	T/m: 25,000 S: 7,000	T/m: 4,000 S: 3,000

National Survey of Family Income and Expenditure (NSFIE)

第 58 表 年間収入階級別 1 世帯当たり資産額

Table 58. Estimated Value of Assets per Household by Yearly Income Group

二人以上の世帯 Two-or-more-person Households

単位 千円 In Thousand Yen

資 産 項 目	平 均 Average	Items of assets
集 計 世 帯 数	47,621	No. of tabulated households
資 産 総 額 (資 産 合 計) (① + ②)	56,054	Total of assets
① 金 融 資 産 (貯 蓄 - 負 債)	10,385	Financial assets (Savings less liabilities)
貯 蓄 現 在 高	15,649	Savings
通 貨 性 預 貯 金	3,312	Demand deposits
定 期 性 預 貯 金	6,418	Time deposits
生 命 保 険 な ど	3,465	Life insurance, etc.
有 価 証 券	2,163	Securities
そ の 他	290	Others
負 債 現 在 高	5,264	Liabilities
う ち 住 宅 ・ 土 地 の た め の 負 債	4,531	Liabilities for purchase of houses and/or land
② 実 物 資 産 額	45,668	Real assets
住 宅 ・ 宅 地 資 産 額	39,917	Estimated value of houses and residential land
現 住 居 ・ 現 居 住 地	33,440	Present residence
宅 地	15,267	Residential land
住 宅	18,173	Houses
現 住 居 以 外 ・ 現 居 住 地 以 外	6,478	Excepted present residence
宅 地	3,049	Residential land
住 宅	3,429	Houses
耐 久 消 費 財 資 産 額	5,634	Estimated value of durable goods
う ち 自 動 車	2,759	Of which cars
会 員 権 の 資 産	117	Estimated value of membership entitlement

National Survey of Family Income and Expenditure (NSFIE)

- Total of assets

- Financial assets (Savings less liabilities)

- Savings

- Demand deposits
- Time deposits
- Life insurance, etc.
- Securities

- Liabilities

- Liabilities for purchase of houses and/or land

- Real assets

- Estimated value of houses and residential land
- Estimated value of durable goods
- Estimated value of membership entitlement

第 58 表 年間収入階級別 1 世帯当たり資産額
Table 58. Estimated Value of Assets per Household by Yearly Income Group
二人以上の世帯 Two-or-more-person Households 単位 千円 In Thousand Yen

資産項目	平均 Average	Items of assets
集計世帯数	47,621	No. of tabulated households
資産総額 (資産合計) (① + ②)	56,054	Total of assets
① 金融資産 (貯蓄 - 負債)	10,385	Financial assets (Savings less liabilities)
貯蓄	15,649	Savings
通貨	3,312	Demand deposits
定期預金	6,418	Time deposits
生命保険	3,465	Life insurance, etc.
有価証券	2,163	Securities
その他	290	Others
負債	5,264	Liabilities
うち住宅・土地のための負債	4,531	Liabilities for purchase of houses and/or land
② 実物資産	45,668	Real assets
住宅・住宅地	39,917	Estimated value of houses and residential land
現住居	33,440	Present residence
住宅地	15,267	Residential land
住宅	18,173	Houses
現住居以外・現居住地以外	6,478	Excepted present residence
住宅地	3,049	Residential land
住宅	3,429	Houses
耐久消費財	5,634	Estimated value of durable goods
うち自動車	2,759	Of which cars
会員の権の資産	117	Estimated value of membership entitlement

National Survey of Family Income and Expenditure (NSFIE)

- Total of assets

- Financial assets (Savings less liabilities)

- Savings

- Demand deposits
- Time deposits
- Life insurance, etc.
- Securities

- Liabilities

- Liabilities for purchase of houses and/or land

- Real assets

- Estimated value of houses and residential appliances
- Estimated value of durable goods
- Estimated value of membership entitlement

Values collected from questionnaire

II 貯蓄現在高について

みなだの世帯では、平成25年11月末日現在で貯蓄がいくらありますか。

- 次の貯蓄の種類ごとに現在高を記入してください。
- ここでいう貯蓄には、家計用だけでなく個人営業のための分も含めます。
- 勤労引当金(財形形成)蓄積加入している場合は、それぞれ該当する貯蓄の種類に含めて記入してください。

現金	○あり	→	万円
預貯金	○あり	→	万円
生命保険 損害保険 簡易保険 (保険料品・年金商品) (加入してからの払込額) ※掛け捨ての保険は含めません	○あり	→	万円
(4) 貸付信託 金銭信託 (額面)	○あり	→	万円
(5) 株式・株式投資信託 (時価)	○あり	→	万円
(6) 債券 (額面) 公社債投資信託 (時価)	○あり	→	万円
(7) その他 (社内預金など) [名称を具体的に記入してください]	○あり	→	万円
(8) 合計			(計) (単位) 千 百 十 二 万円
(9) 上記(8)のうち年金制度が組み込まれている貯蓄	○あり	→	万円
(10) 上記(8)のうち外資預金・外債・外国株式	○あり	→	万円

III 借入金残高について

みなだの世帯では、平成26年11月末日現在で借入金あるいは月賦・年賦の未払残高がありますか。

- 借入金の種類ごとに残高を記入してください。
- ここでいう借入金には、家計用だけでなく個人営業のための分も含めてください。

(1) 月賦・年賦の未払残高 ※車・住宅ローン、電気料金などの滞り払いや残高を 月賦・年賦 (分割払い) で購入した商品の未払残高	○あり	→	万円
(2) 住宅の購入・建築・増改築 土地の購入のための借入金残高	○あり	→	万円
(3) その他の借入金残高	○あり	→	万円

National Survey of Family Income and Expenditure (NSFIE)

- Total of assets

- Financial assets (Savings less liabilities)

- Savings

- Demand deposits

Values estimated

Floor area of dwelling house

* Planned construction cost quoted from “Survey of Construction Work Started compiled by Ministry of Land, Infrastructure, Transport and Tourism” (MLIT)

Land area of dwelling house

* Unit price of the residential land quoted from “Public Notice of Land Prices” (MLIT)

- Real assets

- Estimated value of houses and residential land

- Estimated value of durable goods

- Estimated value of membership entitlement

Σ (#durables

* Average price

* the rate of residual value)

- Floor area, Land area and #durables are collected from questionnaire.
- Planned construction cost and Unit price are aggregate figures (of the prefectures/municipalities corresponding to each household) quoted from the respective statistics.



- In Japan, field operations of statistical surveys conducted with enumerators are, in most cases, undertaken by means of self-reporting of respondents, not interview to respondents.
- Paper questionnaires are passed by enumerators to respondents. They are filled out by households and collected by enumerators. (NB: Recently dual-mode self-reporting is getting in place : Households can respond by either PC/smart phone or paper.)
- It is difficult to add new survey items because of: restriction of questionnaire design; consideration of respondent burden; and increased privacy consciousness.

Thank you very much!

