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Samurai and Merchant in Mid-Tokugawa Japan: Tani Tannai's *Record of Daily Necessities* (1748–54)

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SAMURAI during the Edo period were largely an urban-based bureaucratic elite. Through a process of social engineering and political change that began in the late sixteenth century and continued on through much of the seventeenth, they were removed from the countryside to the castle town; ties to the land that produced the rice crop upon which their livelihood rested became tenuous, if not altogether absent. Transformed into stipended officials, they owed unconditional loyalty to the lord, or daimyo, and were financially dependent on him. By the late seventeenth or early eighteenth century the agricultural tax base which supported the samurai ceased growing for a variety of reasons; as a result, individual members of the status group began to feel economically hard-pressed. The rising consumer demands of an urban lifestyle were difficult enough to manage on a fixed income, but by the middle of the eighteenth century most daimyo, themselves in financial straits, were demanding that samurai return a portion of their stipends to the

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domain as forced loans, known euphemistically as *onkariage* (“loan to the lord”), that would never be repaid. Pressed further in this manner financially, samurai generally experienced a state of impoverishment. As one historian has written, “In the Edo period the economic life of samurai generally was one of terrible suffering.”¹ Or, as contemporary essayist Seifū Murata (1746–1811) wrote, “For years now, the samurai have suffered from poverty and their minds have been occupied by making a living: ‘Buy this, sell that’ and ‘pawn this to pay for that’ has become all of their lives.”²

The basic contours of this narrative of samurai impoverishment are well known. This paper, however, aims to contribute to the literature on samurai by going beyond abstract generalities to examine closely the economic condition of an individual member of that status group. An unusual collection of financial records written by a retainer from Tosa domain, Tani Tannai 谷丹内 (or Mashio 真潮, 1729–1797), while short and fragmentary, allows us an important, personal glimpse at the difficult situation faced by a samurai household during the middle Edo period, as well as at the nature of the relationship between samurai and merchant.

While occupying different ends of the spectrum in the ideology of the ruling samurai status group, many members of both social groups, samurai and merchant, became highly dependent on one another. In his *Record of Daily Necessities* (*Nichiyō beien roku*, lit. “Record of the daily necessities of rice and salt”), Tosa Confucian scholar Tani Tannai reproduced some correspondence between himself and the merchant Saitaniya Hachirōbei Naomasu 才谷屋八郎兵衛直益 (1705–79), in addition to miscellaneous notations to himself, all of which poignantly communicates the nature of their relationship. To be sure, all dependent relationships are mutualistic (merchants needed creditors to lend to, just as creditors needed merchants as sources of capital), yet throughout the correspondence to be analyzed below the dominant position assumed by the merchant Saitaniya becomes clear. A close examination of Tannai’s long-term fiscal crisis likewise reveals that his dependency on Saitaniya was fostered by a number of factors, such as variable rates for the conversion of rice to cash, the nature of the multi-metallic monetary sys-

¹ Shinji Yoshimoto 進士慶幹, *Edo jidai bushi no seikatsu* (Yūzankaku, 1984) p. 123.

² Quoted in Kozo Yamamura, “The Increasing Poverty of the Samurai in Tokugawa Japan, 1600–1868,” *Journal of Economic History* 31 (1971), p. 401, n. 66.

tem, the domains forced borrowings (*onkariage*) and twice-yearly stipend payment method, not to mention the attitude of samurai towards money and arithmetic. All of these elements worked to expand the role of the merchant from mere creditor to financial analyst or consultant as well.

This financial account is also of significance because Tannai is representative of a large number of retainers. Examining more than a dozen case studies of domains, it is clear that income distribution for the retainer corps was “highly skewed towards the lowest income class,” or lower samurai, of which Tannai was a member.³ A typical example is Hirato domain, where about one-third of the retainer corps received stipends in the range of 10–30 *koku*;⁴ Tannai would have been right in the middle of this group.

Tani's *Record* is of further interest because it chronicles the difficulties faced by a samurai at an important point in the economic history of the Tokugawa period, the mid-eighteenth century, a time by which most domains had resorted to imposing forced loans upon their retainers. Furthermore, while it is well known that many retainers resorted to taking out loans from merchants and turned to a variety of side employments in order to cushion the blow delivered by those forced loans, this account reveals that Tannai and his father adopted different strategies. Attracted by the subsidies provided by the domain to retainers for Edo service, they became dependent on those funds and apparently repeatedly sought appointments that would allow them to accompany the Tosa lord to the bakufu capital on his biennial trips of alternate attendance (*sankin kōtai*). In this context, then, Edo service, as well as participation in mutual-savings associations, should be recognized as significant other strategies that samurai might employ to combat their chronic financial difficulties.

TWO FAMILIES, TWO LIVES

Tani Tannai and Saitaniya Naomasu were members of two of Tosa domain's outstanding lineages. Naomasu was the third generation head of the Saitaniya family, from which Sakamoto Ryōma of bakumatsu fame was descended. Naomasu's ancestors were farmers

³ The case studies are discussed in Yamamura, “Increasing Poverty,” p. 400.

⁴ Ibid.

of some wealth, and as a side employment the family collected firewood in the mountains, selling it nearby, in rural markets, or in the castle town. In 1666, at the age of 27, Hachibei, the second son of the family's founder, had apparently saved enough funds to move from Saitani, the village from which they took their store and house name (*yagō*), in the countryside north of Kōchi (in present-day Nagaoka district) to the castle-town. Settling in Honmachi, in the western part of town, he opened a pawn shop. Hachibei made this decision to uproot himself at a time when the domain Elder Nonaka Kenzan was trying to stimulate commercial activity in the castle town; as a result, it was probably not difficult for a second son to move to the city for business.⁵ About ten years later, Hachibei started up a sake brewery next door to the pawn shop, and much later, in 1694, opened some kind of retail store, thus laying a strong foundation for the Saitaniya family fortune before his death in 1697.⁶ Hachibei was representative of the new breed of merchant that arose during the second half of the seventeenth century and largely displaced the privileged merchants of the castle town who had made the transition from the Warring States to the early Tokugawa period.⁷

For reasons that are not entirely clear, Hachibei's eldest son formed a branch family and purchased *gōshi* (landed or rural samurai) status, while his second son, Hachirōbei Masayoshi, succeeded to the headship of the main line. Still, business apparently continued to be good for the main family, as additional plots of land were purchased, and a new home and multiple storehouses were constructed. In 1731 Masayoshi was appointed City Elder, obtained the right to wear two swords and have a surname (*myōji taitō*), and, in a further mark of the family's rising status, was granted the right to an audience with the Tosa lord.⁸ The Saitaniya had quickly

⁵ Hirotani Kijūrō 広谷喜十郎, "Bokkōki no Saitaniya ni kansuru ikkōsatsu," *Tosa shidan* 104 (1963), pp. 13–15.

⁶ "Saitaniya kiroku," in Harada Tomohiko 原田伴彦, ed., *Nihon toshi seikatsu shiryōshū*, vol. 3: *Jōkamachi hen*, pt. 1 (Gakken, 1975), p. 24.

⁷ On the various types of merchants, see E.S. Crawcour, "Changes in Japanese Commerce in the Tokugawa Period," in John W. Hall and Marius B. Jansen, eds., *Studies in the Institutional History of Early Modern Japan* (Princeton: Princeton University Press, 1968), pp. 189–202.

⁸ "Saitaniya kiroku," p. 24.

become one of the three leading merchant families in Kōchi and risen as high in social position as members of the fourth social estate could in mid-eighteenth century Japan.

The Saitani's high status is evident from the fact that the main house was used by the domain elders as a place from which to watch the New Years event called *onorizome* 御馬初, an annual ritual in which the domain's retainers raced on horseback, one by one, on a 860-meter course down a major road near the main gate of Kōchi castle. To be sure, this was a costly honor, as the Saitani had to make a number of preparations each year, such as changing the *tatami* and *fusuma* coverings, in order to host the officials.⁹

Naomasu, the Saitaniya with whom we are most concerned here, was Masayoshi's eldest son. He inherited a thriving business and did nothing to damage the family's economic or social position, succeeding his father as City Elder upon the latter's death in 1738.¹⁰ He was involved in a variety of commercial activities, including acting as a bank for a shrine, holding that institution's repair fund in deposit.¹¹ By the time of his own retirement the family, under his stewardship, had accumulated considerable wealth, 100 *kan* in silver and 100 *koku* of land.¹²

Naomasu was not only a good businessman but also had a great love of learning, mixing freely with Tosa's leading scholars, including Yasunami Masakage, Nakayama Kōyō, Iwai Gyokushū, Kyūto Daihachi, Miyaji Haruki, and the Tanis. He studied Shin-to under a number of teachers—a student of Tani Tannai's grandfather, then Tannai's father, and still later Tannai himself—and made a number of pilgrimages to Ise Shrine.

⁹ Shishido Shigeru 宍戸茂, "Saitaniya no kotodomo," *Tosa shidan* 116 (1967), pp. 32-33.

¹⁰ "Saitaniya kiroku," pp. 25-26. Naomasu's eldest son formed a branch family, from which Sakamoto Ryōma was descended, and purchased *gōshi* status. Shishido, "Saitaniya no kotodomo," p. 32. Merchants could purchase *gōshi* shares in exchange for reclaiming land. This branch of the family also did well in economic terms. According to Marius Jansen, "A number of accounts survive, emphasizing that the family was one of wealth. The *gōshi* registers give the family estates as producing 161 *koku*, 4 *shō*, and 3 *shaku* of rice. This was the third highest of the 82 *gōshi* who were resident inside or near Kōchi city." Marius B. Jansen, *Sakamoto Ryōma and the Meiji Restoration* (Princeton: Princeton University Press, 1961), p. 79.

¹¹ Saitaniya Hachirōbei Naomasu, ms. "Saitaniya monjo. Maitsuki daisanyō shitagaki—Kanpō, Kan'en" (Kōchi: Kōchi prefectural library), folio (hereafter cited as f.) 46.

¹² Doi Haruo 土居晴夫, *Sakamoto-ke keiko* (Tosa shidan kai, 1968), p. 23.

Tani Tannai came from one of the three top scholarly families in Tosa (the other two being the Minoura and the Miyaji); like his grandfather Jinzan and his father Kakimori (Tanshirō), Tannai was an outstanding figure in the cultural history of Tosa during the Edo period. The Tani family was known for its wide scholarship (Shinto studies; astronomy; *yūsoku*, or the study of ceremonies and customs; and poetry) but Tannai's reputation particularly rested on his literary abilities.¹³ His skills as a poet were recognized in a number of contemporary works, e.g., the early nineteenth century *Nan-roshi* 南路志, in which he had more poems (100) than anyone else. In 1759 the domain established a school for its retainers in Kōchi known as the Kōjukan 教授館 and Tannai was appointed one of its four professors (*kyōju*). Five years earlier, in 1754, Tannai, like his father, had begun to accompany the daimyo on his biennial trips to Edo, as Confucian lecturer to the daimyo or to his heir. While there he also resumed the studies begun with Nativist scholar Kamo Mabuchi several years earlier on his first trip to the bakufu capital with his father, who was also a student of Mabuchi's.¹⁴

Exactly how Tannai and Naomasu met is not clear. Although they belonged to different status groups, their social worlds somewhat overlapped. Perhaps it was inevitable that the paths of men from two of Kōchi's leading families should cross; we do know, however, that Naomasu, a man of serious scholarly interests, was a student first of Tannai's father and then of Tannai himself. Their relationship was ambiguous: Tannai was both teacher and debtor; Naomasu, both student and lender. How one relationship affected the other is difficult to say, but there is no evidence that Naomasu as creditor treated Tannai any differently because of their scholarly relationship. As will be detailed below, when Tannai proposed a scheme to break out of his cycle of debt and dependence upon Saitaniya, the merchant remained a merchant to the end and steadfastly refused.

¹³ Tannai authored some fourteen works, a number of which can be found in the Kōchi prefectural library: *Hokkei kashū*, *Hokkei kashū*, *Hokkei shū* (3 vols., in kanbun). For a complete list of titles see Matsuyama Hidemi 松山白洋, "Tosa kajin gunzō," *Tosa shidan* 45 (1933), pp. 181-84.

¹⁴ Yoshino Tadashi 吉野忠, "Kajin to shite no Tani Mashio," *Tosa shidan* 127 (1970), pp. 38-41. Tannai was newly married when he accompanied his father to Edo in 1751.

“SALT AND RICE”

Tannai's *Record of Daily Necessities* offers us a window onto the world of the mid-Tokugawa samurai, and a roughly chronological presentation of selective portions of that ledger will convey a sense of Tannai's perception of his financial difficulties and his growing dependency on Saitaniya. While the Tani household's financial problems predated the compilation of the *Record*, his first letter to Saitaniya already hints at political and economic conditions that were undermining his household's financial health. This first piece of correspondence was written only the day after his father, Kaki-mori, set out for Edo on alternate attendance with the Tosa lord to serve as a lecturer (*shikō*) in Confucian studies:

1750 (Kan'en 3)/6/6

To: Saitaniya Hachirōbei¹⁵:

I am writing this letter seeking your advice. My household has benefited from your assistance for many years and thus somehow we have managed to get by. Our gratitude is such that I know I need not express it here now.

As you know, however, our expenses have gone up in recent years, forcing us to use the following year's income in advance. If this state of affairs continues, the future looks bleak—and I believe that you will suffer loss as well. This is truly regrettable.

The members of my household live frugally; however, because our numbers are great, it is inevitable that our living expenses will be high. I am grateful for the increase in income received from the lord in recent years,¹⁶ and should, in principle, be able to live on this amount for the entire year; yet when this proves not to be the case, as now, we are forced to live day-to-day. Moreover, if by some chance I am unable to continue to accompany the lord on his periodic trips to Edo, the household will be unable to function. All of this is clear to me. Somehow we must make do with our present yearly income.

Being unfamiliar with these [financial] matters, however, I am uncertain whether or not this is possible; but I would like to try. Please write and inform me in detail as to how much my yearly income is in man-allotments (*fuchi*) of rice and rice tickets (*kippu*), and how much is being “borrowed” (*kariage*) by the lord. Also, please inform me how much the remaining income is once converted into silver and

¹⁵ In Japanese letter-writing tradition the names of the sender and receiver, not to mention the date, come at the end, but for clarity's sake here I have followed the Western convention.

¹⁶ It is unclear here whether Tannai is referring to the three-man rice allotment he was granted in 1748 after returning home from Edo or the raise his father received more recently, in 1750/1/9, or both. His father rose in status and income by a two-man rice allotment and four *koku* to the level of a seven-man allotment and 24 *koku*.

copper coins (*zeni*). Then, I request that you prepare a monthly budget for my consideration. Both my mother and wife are in agreement with me about all of this. [His father, Kakimori, was in Edo.] Once you have done this, I will know what I can spend in one year, and will not ask you for more money. If I do, please do not lend it to me. Should there be particularly unforeseen circumstances, however, then a decision should be made on a case-by-case basis.

Please advise me whether I should do as I have written above, and feel free to let me know whether there are other things that might be done.

Tani Tannai

Several issues that Tannai raises should be underscored here. First and foremost, the forced paybacks to the lord represent one of the most regular and pressing problems faced by retainers; this issue will be explored at some length below. Secondly, when Tannai writes that he must “make do” with his present yearly income, he is saying that he must not be dependent financially on the extra income received for Edo service to support his household in Tosa. Later in the log, he records two pieces of advice to himself: 1) Do not mix Edo and Tosa budgets; and 2), Do not take out other loans. (f. 12) His own records, however, reveal his inability to follow either of these precepts.

Later, Saitaniya responds by drawing up a budget for Tannai, but before this, Tannai himself outlines the basic elements of his household’s financial condition. Central to the Tani budget was a stipend of 24 *koku* in rice certificates (*kippu*). Most retainers, rather than holding a fief (*chigyō*) which yielded tax rice, received stipends and support rice; one *fuchi* of rice was supposed to support one man for a year. In Tosa during the mid-eighteenth century domainal retainers received their stipends in two equal portions, summer and winter (year-end) payments; however, due to the forced loans to the lord, retainers were required to return one-quarter of their base stipend. In Tannai’s case this meant that his stipend ordinarily would have been reduced by 6 *koku*, to 18 *koku*. Unfortunately for retainers, the payback was deducted in one sum, from the summer payment. In Tannai’s case, this meant that he received only one-half, or six, of his nominal 12 *koku* payment in the summer, leaving him with insufficient funds to cover his expenses until the end of the year. Of course the real value of that 18 *koku* fluctuated with the market exchange rate for rice, e.g., 45 *monme* per *koku* in 1750 versus

only 31.5 in 1753, adding to the instability of samurai finances.

The second key source of the Tannai household's income was the support rice received from the domain. This consisted of a ten-man allotment of rice (*jūnin fuchi*, equivalent to 18 *koku* or 91.8 bushels), seven for Tannai's father and three for himself. As the househead (until 1752) Tannai's father, Kakimori, received more rice support than Tannai. The rice-allotments, each one equivalent to 1.8 *koku*, were generally awarded to retainers for performing certain specific services or for some meritorious service. In Tannai's case, since he was from a scholarly family and designated his father's heir, those funds were no doubt intended to support his studies. Because the two men belonged to one household, however, the two allowances can be considered as one.

To examine the other side of the rhetorical ledger, we find scattered throughout Tannai's account notations on the nature of his routine expenses—items necessary for the maintenance of the scholar's household in Tosa. For example, for the First Month of 1751 he lists the following (f. 12):

<i>Item</i>	<i>Cost/Month (monme)</i>
miso	5
sugar	1
paper	4.5
tea	2.66
sumi	0.3
firewood	7 (16 <i>mon/day</i>)
rice	9
salary for household help	6
lamp oil	4
miscellaneous	15

As one would expect for a scholar, paper and lamp oil were significant expenses.¹⁷ Rice and miso soup were the basic staples of the diet; vegetables were added at least occasionally, and fish much less frequently. Vegetables, including soybeans, together with soy sauce, hairdressing costs, and "everything else" were listed under the category "miscellaneous." Other major expenses for the household included: firewood, medicine, brushes, dyeing costs, and the

¹⁷ For 1753, Tannai lists an annual expense of 31 *monme* for paper and 30.5 *monme* for oil. (f. 21)

maid's salary. (ff. 3-4) While this month was apparently a "dry" one, a list of payments made before Obon and at the end of the year in 1750 shows that sake was also an important expense over the course of the year. With the exception of the purchases of sake there was not much room to trim expenses in this already tight budget.

Tannai was forced to seek the assistance of a creditor like the merchant Saitaniya to remain financially solvent. This was in no small part because of the domain's twice-yearly stipend payment system: Tannai's winter stipend payment was used quickly to cover the bills that accumulated during the year; like retainer stipends, bills for staple items ordinarily were paid twice annually. This left Tannai in the position of having to borrow money in order to live until the following summer payment, which, as noted, was reduced by one-half due to the forced loans. Even if the principal was paid back, interest payments tended to pile up and further eat into his meager income. In short, the forced loans, not to mention the twice-yearly payment method, induced a state of indebtedness.

Frustrated by his inability to get out of a cycle of debt, Tannai wrote Saitaniya asking for his advice, probably knowing that there was no easy solution to his difficulties. A week later, as requested, Saitaniya delivered the budget he had drawn up for Tannai, as follows (ff. 2-3):

1750/6/13

Memorandum (Income Statement for Tani Tannai's household)

Article. *fuchi*: seven-man allotment [father's portion]

Article. *fuchi*: three-man allotment [Tannai's portion]

Article. 24 *koku kippu* [base stipend in rice certificates], six *koku* of which are "returned" to the lord (onkariage), leaving 18 *koku*.

The above-listed basic stipend [18 *koku*], converted to silver [using a poorer quality silver, it was converted here at a lower rate of one *monme* silver = 70 *mon* copper rather than the normal rate of conversion of one *monme* silver = 80 *mon* copper and 45 *monme* silver = one *koku* rice] comes to 925.7 *monme*

(-) 114 *monme* interest

(=) 811.7 *monme* yearly income available

According to this budget, his yearly income of 811.7 *monme* left Tannai with a monthly budget of 67.6 *monme*. This was to cover payments for miso, soybeans, firewood, clothing, the dyeing of clothes,

servants' salaries, and other miscellaneous expenses, including a year-end thank-you payment (*yakurei*) customarily given to his regular pharmacist-cum-doctor, from whom he obtained medicines. Interest payments consumed approximately 14 per cent of Tannai's real income of 18 *koku*, and together with the forced borrowings left him with a significantly reduced monetary inflow. Despite the high interest rates, Saitaniya claimed that the budget he fixed for Tannai would meet "most unexpected expenses." Nonetheless, he allowed for the possibility that there might be exceptional cases. (ff. 2-3)

Tannai was also required to pay a household tax (*oyachi okōmotsu mai*) on his residence in Kita Hōkōnin-chō of less than one-half (.4519) *koku*, payable in low-quality rice (*taimai*). Why such a payment was necessary is unclear—ordinarily retainers did not pay a household tax on land granted by the domain—but Saitaniya noted that he expected that it would be covered by a special subsidy (*Edo otsutome san bu ichi modori mai* 江戸御勤三分一戻り米) granted retainers, such as his father, who accompanied the lord to Edo on the alternate attendance. Specifically, the subsidy entailed the return of a portion of the payback to the lord.

Perhaps in an effort to gain some control over his expenditures after writing Saitaniya, Tannai compiled a list of payments made during Obon and New Year's for expenses incurred during 1750. (ff. 3-5) Although he lists these payments separately, for convenience sake they have been combined below:

<i>Item</i>	<i>Cost (mon)</i>
to Kon'ya (for dyeing? for cloth and dyeing?)	2,438
sake	2,331
medical	1,844
salary for maid	800
paper	757
fish	270
brushes	240
miscellaneous	538
unclear	837
TOTAL	9,963¹⁸
	(144.93 <i>monme</i>)

¹⁸ Tannai's total of 10,145 *mon* does not match the sum of the individual entries. Such discrepancies, as seen here and elsewhere, are not unusual.

Together, these expenses were equivalent to more than twice the monthly budget of 67.6 *monme* that Saitaniya drew up. To remain solvent it would have been required for Tannai to pay for these expenses out of his monthly budget, but this was difficult to do. Tannai's accounting did not have any perceptible effect on his ability to keep within the budget. His expenses for the Sixth through Twelfth Months, including the Obon and New Years' bills, totaled 781.5 *monme*, which left him with a deficit of 308.3 *monme* (33% of his income).

How this deficiency was resolved is not spelled out, but six months later, early in the new year (1751/1/8), Tannai wrote another letter to Saitaniya, complaining of his difficulties. This letter began:

Our household has tried hard to economize and live on 18 *koku*, as I wrote in my letter of 6/6 last year, but I am ashamed to say that there has not been a month since then in which we have not spent more than our budgeted income. The reason for this is that my household is large, and even the rice allowance (*fuchi mai*) is not sufficient to meet our needs. As there is no way to follow the plan I wrote earlier, I must consider other measures if we are to make do at the present income level. (ff. 6-7)

He went on to explain that there were 17 people in the household, supported by a ten-man rice allotment. With Tannai or his father serving in Edo, 14 people would remain in Tosa, forced to live on a seven-man allotment. The three in Edo, Tannai or Kakimori, and two personal retainers, each required a one-man allowance to maintain themselves there; i.e., the three, in essence, took their allowance with them to Edo. "No matter how much those who remain in Tosa economize," Tannai lamented, "the household is still short by a two-man allotment," that is, by about 3.6 *koku*. (f. 5) Consequently, additional rice for consumption had to be purchased; later, in 1754, he would have to purchase as much as 5 *koku* (f. 24). Tannai further explained, "With the present level of cash income, there will be a deficit of more than 200 *monme*," without taking rice consumption into consideration. (f. 5) Adding on the extra expense incurred to meet the insufficient number of rice allotments, the total deficit would come to roughly 300 *monme*. (According to his calculations on ff. 4-5 the total deficit was actually 308.3 *monme*.) This deficit amounted to a full one-third of his basic stipend. "If we

continue as before, there is no way to make up this difference through normal economizing measures.” (f. 6)

In citing his financial difficulties, Tannai was preparing the ground for a proposal to Saitaniya to resolve them. He tells the merchant that, “It is clear to me that we cannot continue to run up deficits year after year” and that, “While it would be beneficial to be able to economize more on food, this is not possible.” (f. 6) Consequently, Tannai admits, he must continue to rely on Saitaniya.

At this point Tannai unveils his plan. Rather than requesting an additional loan, he asks Saitaniya to restructure his debt load from past years by treating it as “old debt” (*koshaku*), on which no further interest payments would be due. The principal, he proposes, would be paid off over a ten-year period. He then asks Saitaniya to consider, retroactively, the 12 *koku* from his recent year-end stipend payment not as a loan but simply the stipend due him; the stipend payment apparently was customarily released directly to the merchant. In other words, the year-end stipend payment ordinarily went toward paying his debts for the year, which meant that he had to borrow funds to live on during the first half of the new year. Seeking to avoid this, Tannai asks Saitaniya to count last year’s debt as part of his “old debt,” so that he would not have to borrow more funds. Exactly how much debt Tannai had accumulated by 1753 is not clear, but an entry in his log for 1750 indicates that the amount was two *kan* 953.11 *monme* in silver, roughly equivalent to 49 *koku* (at a rate of one *koku* = 60 *monme*) or two and-a-half times his annual income. (f. 17)

This plan to restructure his debt was an attempt to break out of a cycle of spiraling debt by which Tannai was forced to make payments to Saitaniya and then take out a new loan to cover expenses until the Summer payment. Still, unable to discipline himself financially, he requests that Saitaniya act as his overseer and distribute his income to him in monthly installments. Perhaps fearing that he would simply spend the 12 *koku* if it were given him in a lump sum, Tannai requests that Saitaniya hold the money and give him an allowance on the first of each month until the Sixth Month. For Tannai’s allowance Saitaniya was to use only nine of the 12 *koku* of the year-end stipend payment; the remaining 3 *koku* would be added to the 6 *koku* due Tannai from his summer stipend payment (the other

six were returned to the lord), thus giving him a budget of 9 *koku* to sustain his household for each of the two halves of the year.

While Tannai proposed repaying the principal over a period of ten years, he does not seem very confident of his ability to do so, telling Saitaniya that, “It will be very difficult to repay my old loans to you as long as forced loans to the lord continue. However, if we (my father and I or one of us) are assigned to accompany the lord to Edo, any extra funds which remain from the allowance for service there can be applied to the loans.” (f. 6)

To impress upon Saitaniya his intent to live more frugally, Tannai tells him of his idea to move his residence, from its current location at Kita-Hōkōnin-chō, just north of the castle, a short distance farther away from the urban center, to the vicinity of Kuma, Mama, and Jinzeji, closer to the mountains that ring Kōchi in the north. The purchase of a house in this area—his self-styled *yama yashiki* or “mountain residence”—would cost five or six *koku*, he informs Saitaniya, perhaps testing the ground for a loan. Such a move, Tannai claims, would be beneficial for a number of reasons: first of all, there would be less risk of fire than in the crowded inner city; secondly, it would improve his household economy (for example, his manservant could gather firewood in the mountains); and thirdly, the quiet would be good for his scholarly work.

Tannai was not unusual in this regard. The high cost of living in castle towns led samurai across much of Japan to find refuge in the countryside. In Chōshū domain, as early as 1669, those with holdings under 200 *koku* were given permission to reside temporarily outside the urban settlement. Laws were enacted to prevent continued residence, and although the number of those absent from Hagi remained fairly steady “there was a constant turnover within their numbers.”¹⁹ In Tannai’s case as well, a move to a mountain residence would have required a formal request to his overlord. Tosa samurai like Tannai could petition to be declared officially “poverty-stricken” (*hissoku* 逼塞), which allowed them to live temporarily on the land, outside the castle town, and to withdraw from official duties and contacts, all in order to allow a retainer’s household time to try to recover its economic health.

¹⁹ Albert Craig, *Choshu in the Meiji Restoration* (Cambridge: Harvard University Press, 1961), pp. 76–77.

Tannai ends this letter with a familiar refrain, namely that he is ignorant (*fuannai*) of these financial matters and requests Saitaniya's opinion and further counsel. Saitaniya was busy, however, and until he could reply formally sent a brief response through an intermediary named Shin-no-jō that he had perused the letter but did not look favorably upon Tannai's plan to restructure his debt by counting last year's loans as "old debt." He seemed to have no objection to Tannai's proposal to move, but was not particularly enthusiastic; though there was no request from Tani for a loan for this proposed purchase, neither did Saitaniya offer any funds.

Saitaniya's refusal to go along with Tannai's scheme for restructuring his debt seemed to have left the retainer with little choice. Tannai wrote Saitaniya again later in the month, on 1/30, apparently the day after he had enjoyed the merchant's hospitality, asking for another loan on the order of 270.68 *monme* to carry him over until his Summer payment (ff. 8-9):

1751/1/30

To: Saitaniya Hachirōbei

Thank you for your hospitality and the leisurely talk we enjoyed last night. And thank you as well for having sent Shin-no-jō to deliver a message from you. When my father Tanshirō returns from Edo he must call on you to pay his respects.

I have thought a lot about what you wrote in your letter (of the previous 6/13) and am resolved to do my best. My repayment scheme is laid out below. Please inform me if I am in error:

The 18 *koku* of my stipend which remains after the loan to the lord, at a market rate of 50 *monme/koku*, converts to 900 *monme*; divided by 13 months [he includes the intercalary month], this gives me a budget of 69 *monme*/month. Consequently, I will need to borrow 270.68 *monme* for the period from the first day of the Second Month until the middle of the Fifth Month. Please divide the monthly payment in two and dispense the funds to me on the first and sixteenth days.

When my father Tanshirō returns from Edo sometime in the middle of the Fifth Month, he should bring back five or six ryō [gold, equivalent to 300 or 360 *monme*], and from this the above-stated loan will be repaid. If he does not bring back enough money, I will repay you from my Summer payment of 6 *koku*. . . . In this case, I would require another loan until the end of the year.

At the end of the year I will be appointed for Edo duty, and will use the 22 *koku* [Saitaniya, below, gives the figure as 20 *koku*] service allowance (*Edo watarimono*), which at a rate of 50 *monme/koku*, converts to one *kan* 100 *me*, for repayment of my various new loans of 598 *monme*. . . .

Given the above, I will not be able to pay back the old loans next year. Moreover, although I will receive a subsidy for Edo service next year, those funds will be needed to maintain myself there. However, should some money remain from them, it can be applied to the loans—but it probably will not be very much.

If Tanshirō returns from Edo the year after next with some funds, that money can be applied toward my old loans. Should I be appointed again at the end of the year for Edo service, the entire advance payment (*sakiwatari*) of 10 *koku* can also be applied to the loan. I am resolved that things will work out in this manner. Moreover, if the forced loans cease, those funds can all be applied toward repayment.

Financial affairs do not ordinarily proceed as planned, but I have nevertheless laid out my ideas above. If my thinking is mistaken, please let me know. Since tomorrow is a fortuitous day, I hope that you can do as I have written and dispense 60 *monme*, one-third of the loan, at that time.

Tani Tannai

Tani's letter reveals the dire financial straits that he and his household were in. Saitaniya's refusal to treat Tannai's outstanding loans as old debt, or to treat his year-end stipend payment as earned income rather than a loan, meant that Tannai had no easy, apparent way out of his cycle of debt. As a result, Tannai was forced to act contrary to his memo to himself by relying on income for Edo service that his father might bring back from Edo as well as what might later be paid to Tannai himself, and by taking out additional loans to support his household in Tosa. The many hypotheticals that his calculations depended upon further indicate the severity of his indebtedness. His lack of financial discipline, and his dependence on Saitaniya, is also revealed by the fact that Tani, afraid he will spend the 270.68 *monme* all at once, asks Saitaniya to divide his income into equal halves and to dispense the funds to him over a period of several months.

On this occasion Saitaniya's response to Tani's letter was direct and without delay. The same night (1751/1/30), the merchant dispatched a lengthy letter in which he reviews Tannai's budget and corrects some of the figures that Tani cited in his correspondence (ff. 9–11): e.g., Tannai's calculations were missing the household tax (.4591 *koku*) and another, extraordinary, impost (*nijū bu ichi* 二十分一, .9 *koku*), a five per cent tax on his actual intake of 18 *koku*. These reduced Tannai's summer stipend payment to 4.6481 *koku*. Together with his year-end payment, Tannai's income stood at 16.6481 *koku*, which Saitaniya noted must cover additional rice pur-

chases as well as the salaries of the household help and other expenses. The rice returned to retainers serving in Edo, according to Saitaniya's comments, appears to have been affected by the size of the domain's annual rice crop. Since the harvest was not good this year, he noted, the payment will probably be less—0.3. or 0.4 instead of .87 *koku* (f. 10); in fact it ended up being more than Saitaniya thought: .57 *koku*. (f. 13)²⁰ He also informed Tani that he thought Kakimori should be able to bring back, that is save, seven *ryō* from Edo in an average year, a figure higher than the five or six *ryō* Tannai estimated. Also, with the advance payment due on Tannai's subsidy Saitaniya argued that Tannai could make do on his earnings and did not need another loan. (f. 11) Indeed, Tani was already deeply in debt: As noted earlier, his outstanding loans, as of the First Month of 1751, amounted to roughly three times his annual income of 18 *koku*, the sum that remained after the forced borrowing was deducted. (ff. 15–19)

The forced borrowings by the domain figured large in the Tani household's financial difficulties. Although occasionally imposed before the mid-eighteenth century, the practice had become routine and widespread by the time of Tannai's financial record. First exacted in Tosa in 1704 (Hōei 1) at a rate of ten per cent, the reductions became more severe toward the middle of the century, when the domain's financial state worsened.

Tosa's economic difficulties were in large measure a result of natural disasters. In the countryside, poor conditions induced peasant disturbances in 1751 and 1754. The urban center of Kōchi also had its own problems. Before repairs were completed on the castle from a big fire in 1727 another fiery disaster struck in 1746, consuming more than 2,600 households. Of course it did not help the domain that during these years of natural disasters there was no exemption from demands by the Tokugawa bakufu for contributions to public works, particularly for riparian works on the Tenryū River.²¹

In response to these economic difficulties the forced exactions grew more demanding: the rate varied from 25 per cent (1748–51)

²⁰ In 1749 either Tannai or Kakimori received a return of .3958 *koku*. (f. 15)

²¹ Kōchi chihōshi kenkyūkai 高知地方史研究会, ed., *Kōchi ken rekishi nenpyō* (Kōchi shimin toshokan, 1975). Another fire in 1751 destroyed more than 300 households.

to 40 per cent (1752), and then was temporarily cut back down to 10 per cent (1753–56) before returning to a varying rate of 25 or 50 per cent during the 1760s and 1770s.²² Tannai's first letter to Saitaniya came during the third year of reductions at the 25 per cent level, by which time obviously he had grown greatly disturbed by his financial straits. This level of exaction was widespread, hardly unique to Tosa. In Chōshū, for example, the domain borrowed back from its retainers during 20 of 21 years, 1742–62, at a rate as high as 50 per cent.²³ In Yonezawa, the domain borrowed back 50% for the period of 1749–89.²⁴ Forced loans were a continuous feature of Tannai's life, and he was never able to use those funds from his stipend to repay his old debt.

The forced loans compelled many retainers to find alternate sources of income, side employments, mainly by performing handicrafts. In Yonezawa, for example, the domain encouraged the production of silk cloth in samurai households.²⁵ There is no evidence from Tannai's ledger, however, that the Tani household adopted this strategy. Instead, Kakimori and his son Tannai appear to have adopted a different scheme for economic survival through the benefits which accrued to them by accompanying the Tosa lord to Edo. If it was not a conscious plan at first, certainly the Tani came to rely on the subsidies received for that service.²⁶

Special subsidies were necessary because of the high costs attendant on service in Edo. Many domains, such as Ogaki, Hachinohe, Morioka, Tsugaru, and Tsushima, used them to counteract some of the negative effects of forced borrowings on retainers going for Edo service. These special subsidy programs were known collectively as *moyai*. In Mito, too, retainers in Edo were exempt from contributions to the domain's military expenses and were also given

²² Hirao Michio 平尾道夫, *Shinpan zōho Kōchi han zaisei shi* (Kōchi shimin toshokan, 1965), pp. 101–103.

²³ Kozo Yamamura, *Samurai Income and Entrepreneurship* (Cambridge: Harvard University Press, 1974), pp. 129–31.

²⁴ Shinji, *Edo jidai bushi no seikatsu*, p. 123.

²⁵ *Ibid.*

²⁶ Of course many samurai opted to join the lord on his biennial journeys to benefit from the cultural experiences that could only be had in Edo. See my "To Edo and Back: Alternate Attendance and Japanese Culture in the Early Modern Period," *Journal of Japanese Studies* 23:1 (1997), pp. 25–67.

supplementary allowances. Fief holders received “Edo rations,” equivalent to three *fuchi* per 50 *koku* of holding, while those with stipends of less than 20 *koku* (and whose office allowance was also less than 20 *koku*) were recipients of an extra supplement itemized as “firewood expenses.”²⁷ In Tosa as well, retainers serving in Edo received a subsidy, in the form of a rice certificate, known as *Edo otsutome san bu ichi modori mai*, mentioned earlier, which was a return on the domain’s forced borrowing. In Tannai’s case, this amounted to .87 *koku* (14 per cent) of the 6 *koku* borrowed back by the lord. (ff. 9–10) Furthermore, those stationed in Edo long-term (*jōfu*) had the amount of their forced loans reduced by one-half.²⁸

Additional economic incentive to serve the Tosa lord in Edo came in the form of other special allowances, the amount of which varied according to the size of a retainer’s stipend or fief.²⁹ In Tannai’s case, the allowance amounted to 20 *koku*: 10 *koku* support rice (*ongorikimai*) and another 10 *koku* service grant (*gohōkōryō*); apparently Tannai was mistaken earlier when he noted that the figure was 22 *koku*.³⁰ Allowances of this magnitude were probably received on each of Tannai’s trips to Edo. There were at least ten of them between the years 1741–1788.³¹ Tanshirō also made a number of trips, and the *Record* shows that he received a subsidy for his service in Edo in 1749–50.

In later entries from Tannai’s account (ff. 20–22) we can see that

²⁷ Yamakawa Kikue, *Women of the Mito Domain. Recollections of Samurai Family Life* (Tokyo: University of Tokyo Press, 1992), pp. 154–55.

²⁸ “Jūhachi nichi kachū shoshi ni kariage mai o ka suru,” ms. *Yamauchi-ke shiryō*, *Toyonobu kōki*, 27 *kan*, Kyōhō 17 (1732)/5th–9th month and *Kōchi-ken shi, kinsei hen*, p. 514 (1766).

²⁹ A contemporary record of subsidies offered by Tosa is ms. “Ohōkōryō sadamegaki nuki chō,” 1781 (copy of 1748 document), Yamauchi-ke shiryō, Kōchi prefectural library. On other domains, see *Kokushi daijiten*, vol. 13, p. 856. See also Morita Minoru 盛田成, *Nambu han ni okeru moyai seido no kenkyū* (Aomori: Morita nōmin bunka kenkyūjo, 1952).

³⁰ There was some cause for confusion perhaps, since the figure apparently changed from year to year. Kakimori received a subsidy (*Edo gohōkōryō* and *ongorikimai*) of 23.312 *koku* for his service in Edo in 1749–50. (ff. 16–17)

³¹ Dates compiled from entry for Tani Tannai in ms. “Osamurai chū senzogaki keizu chō,” vol. 10; Kōchi ken jinmei jiten henshū iinkai 高知県人名字典編集委員会, ed., *Kōchi ken jinmei jiten*, pp. 213–14; and Matsuyama Hidemi 松山白洋, *Kajin gunzō*, pp. 22–23. According to Shimamura Kaname 島村要, Tannai’s father Kakimori went eight times but does not disclose his sources. “Tosa Yamada hōmen no sankin kōtaiji,” *Tosa shidan* 179 (1988), 32–35. Ms. “Osamurai chū senzogaki keizu chō” (vol. 10)—hardly a complete source—only lists one occasion, in 1736, but we know from the *Record* that he was in Edo in 1750 as well. Father and son made the trip together a single time, in 1741.

he was still struggling with his debt. Those difficulties were exacerbated by his father's death in 1752. In addition to the expenses of the funeral (150 *monme*), Kakimori's death caused problems in that while Tannai's succession as househead was permitted, and at the same status as his father, he was granted a stipend of only 20 *koku* plus a seven-man allotment of rice. This was a decrease of 4 *koku* in base stipend and three-man allotment of rice from the amount received while Kakimori was househead. With a forced borrowing of 25 per cent, in actual terms Kakimori's death signified for the Tani household a reduction in stipend of 3 *koku*, from 18 to 15 *koku*. His death reduced the number of mouths to be fed, but the household still had to purchase additional rice for consumption. As a result, early in the First Month of 1753 Tannai sent Saitaniya what appears to have been a hurriedly written letter, briefly reviewing how his income was spent, and requesting Saitaniya's assistance with another, substantial loan. (f. 22) This time the loan was for 650 *monme*, a sum roughly equivalent to his annual income minus the forced borrowing. Because of Kakimori's death, no member of the Tani family went to Edo in 1752, but beginning with the next cycle of alternate attendance Tannai made the trip frequently (in 1754, 1756, 1761, 1763, 1765, 1767, 1772, 1775, and 1788).

At a reduced level of income, and with continued forced borrowings, there was little hope of Tannai gaining financial solvency, even with subsidies received for Edo service. According to a memo he kept, Tannai was not able to pay all of his year-end bills in 1752-53; in 1752, 33.82 *monme* of his bill (63.52 *monme*) for medicine and 1,112 *mon* of his bill (3,942 *mon*) for miscellaneous goods, including rice, went unpaid. (f. 20) No mention is made, however, of what provisions might have been made for that remaining debt.

Tannai was repeatedly forced to break the second precept he set for himself by taking out additional loans from other merchants, including a pawn broker. (He was able, however, to collect his pawned sword later, after making a payment of 48.9 *monme*.) A notation from the end of the following year, 1753, lists loans of 150 *monme* from a non-merchant source (from a Yoshimoto dono), 54 *monme* from a pawn shop, and incompletely paid bills to four individuals, totaling 56 *monme* and 486 *mon*. (ff. 22-23) The situation showed no improvement in 1754, with Tannai requesting a loan of 100 *monme* from Saitaniya shortly before leaving for Edo on the alter-

nate attendance. He tells Saitaniya, “I probably will be able to pay it back when I return from Edo next year,” but does not promise anything, for “the future is unknown” (*un wa ten ni ari*). (ff. 24–25) There is evidence that about this time Tannai had been seeking a different solution to his financial problems, by joining a mutual savings association (*kō*). An entry for 1754 shows that he received the sum of 60 *monme* from an unnamed *kō* which he applied to the loans he owed Saitaniya. (f. 25)

CONCLUSION

In Tani Tannai’s future as a Tosa domain retainer lay a career upswing—one which occurred late in his life. More than two decades after his *Record of Daily Necessities*, which he began at the age of twenty, Tannai was appointed to a number of important positions in the domain bureaucracy (e.g., *ura bugyō*, 1778; *kōri bugyō* and *fushin bugyō*, 1787; *ometsuke*, 1788) and he played a key role in the domain’s Tenmei reforms of the late 1780s. With his new positions came a significant increase in income, a larger base stipend (up to 200 *koku*) and office salaries, but his written account stops in 1754 and thus gives us no clues as to how his life might have changed.³² However, the fact that this unusual account was created, as part of the miscellaneous writings of Tannai (“*Hokkei zakkō*,” Hokkei being his posthumous name), and a cover made for it, indicates that he and his descendants thought that a record of this difficult period in the family history was valuable and worth preserving.

Tannai’s late career path was rather unusual. The segment of his life covered in *Record of Daily Necessities* was by far more typical of the existence of a low-ranking retainer in the middle of the Edo period. It reveals the difficulties of maintaining a household on a fixed income. This was a problem that was exacerbated by a variety of factors. First of all there was the basic reality of Tokugawa life that actual income was influenced by the price of rice: e.g., variable rates for the exchange of rice resulted in an inherently unstable income. The nature of the stipend payment system, with its biannual disbursements of funds, and the forced borrowings required by the domain, which were deducted from a single stipend payment, likewise

³² Matsuyama Hidemi, *Kajin gunzō*, pp. 23–24.

encouraged instability and dependence on merchant financiers. Together these factors encouraged a perpetual state of indebtedness which retainers like Tani Tannai had to struggle to deal with, principally by borrowing funds at high rates of interest.

Samurai are reputed to have had disdain for the world of arithmetic, money, and commerce. While living in Osaka, in Nakatsu domain's warehouse compound (*kura yashiki*), Fukuzawa Yukichi's father stopped his children from participating in the lessons given by a domain teacher when he heard that they were being taught how "to use numbers—the tool of merchants."³³ In reality, samurai attitudes toward arithmetic were much more varied and complex than this quote suggests, but Fukuzawa's reminiscence does reveal that doubts, or even scorn for calculations, lingered in some quarters late in the Tokugawa period.³⁴ Few, if any, samurai could really afford such an attitude of disdain or indifference. Nevertheless, their formal education, which emphasized mastery of the traditional Confucian values of loyalty, obedience, duty, honor, propriety, and righteousness, left them ill-prepared for the mundane realities of maintaining a household budget. Thus, drawn into the commercial economy willy-nilly, *bushi* like Tani Tannai had to try to cope as best they could. Unable to discipline himself within an admittedly highly constrained budget, Tannai lost control of his financial affairs, even going so far as to pawn his swords.

In requesting guidance and counsel, Tannai wrote to Saitaniya that he was "ignorant" (*funannai*) of financial matters. Politeness can only partly explain his choice of language, for the complicated multi-metallic monetary system, with several different qualities of currency, increased the samurai's dependency on the merchant. There were also fluctuations in variable sources of income, subsidies received, as well as in taxes or imposts, the latter two of which were paid in different types or quality of rice. At times it was far too

³³ Eiichi Kiyooka, trans., *The Autobiography of Yukichi Fukuzawa* (New York: Columbia University Press, 1966), p. 3.

³⁴ Ronald Dore relates the account of an anonymous mid-eighteenth century writer who commented on the softening of attitudes against arithmetic: "Whereas formerly none but a samurai unfortunate enough to be employed in fiscal administration would be able to count, now it is common enough to see a samurai take his abacus when he goes shopping in order to check the shopkeeper's calculations." R.P. Dore, *Education in Tokugawa Japan* (Ann Arbor: Center for Japanese Studies, University of Michigan, 1984), p. 49, n. 3.

complicated to keep all the details straight, resulting in Tannai's occasional mistakes in calculation and in oversight of his household tax and an extraordinary impost.

Tannai, in effect, lost control of his finances to Saitaniya: this is symbolically evident from Saitaniya's routine collection of Tannai's stipend from the domain warehouse. Tannai requested that Saitaniya force upon him financial discipline by controlling and prorating his resources for him on a monthly basis. Yet the basic, one might say "parasitic," nature of the merchant creditor is revealed in Saitaniya's refusal to allow Tannai to restructure his debt, in spite of their other social relationship as student-teacher. While the dual nature of Tannai and Saitaniya's relationship may have been unusual, the samurai's tangled web of dependency on the merchant was not. Samurai like Tani Tannai lost control of their economic destinies, ceding control to merchant-financiers.

Kozo Yamamura has written of the " 'psychological poverty' of the bakufu's bannermen, meaning that they experienced increasing wants while their real income level remained relatively constant throughout the Tokugawa period."³⁵ He has also reported that "Japanese economic historians agree that a daimyo's retainers were generally worse off than were the bannermen because of these de facto reductions in their income," that is, because of the forced borrowing of stipends.³⁶ This paper has revealed the effects of those cuts on one samurai household from Tosa in the mid-Tokugawa period; yet it has also argued that it was not only the actual reductions but a host of other factors and conditions which created a chronic state of indebtedness. Reading Tannai's correspondence with Saitaniya one senses that his financial affairs were never far from his mind—they were a struggle that he was never free from and which must have consumed much mental energy. Lower samurai like Tannai were not in control of their own destinies. The range of decisions they could make concerning their household was severely restricted by their financial dependency on merchants. The case of Tani Tannai confirms this generalization, but suggests as well that his impoverished state also had an important psychological dimension.

³⁵ Yamamura, "Increasing Poverty," p. 379.

³⁶ *Ibid.*, p. 401.