

Section 1

1. Thinking about when you were a child and you were given an assignment in school, when did you usually do the assignment? (X ONE Box)
1. Got it done right away
 2. Tended to get it done early, before the due date
 3. Worked on it daily up until the due date
 4. Tended to get it done toward the end
 5. Got it done at the last minute

2. How true for you are each of the following statements? Answer for each on a scale from 1 to 5, where "1" means it is particularly true for you and "5" means "it doesn't hold true at all for you. (X ONE Box For EACH)

	Particularly True For Me	◀	▶	Doesn't Hold True At All For Me
I feel fulfillment in daily life	1	2	3	4 5
I am conscious of other people's standard of living.....	1	2	3	4 5
The gap between other people's standard of living and mine is bigger, compared to what it was two or three years ago.....	1	2	3	4 5
Once I enjoy a high standard of living, it is painful to lower it	1	2	3	4 5
I want to save joys for afterward.....	1	2	3	4 5
I will never be robbed.....	1	2	3	4 5
I hope to live a simple life as much as possible.....	1	2	3	4 5
Saving money is the objective of life.....	1	2	3	4 5
I have plans for large expenses or big purchases in the future.....	1	2	3	4 5
I wish to leave an inheritance to my children, family or relatives as much as possible	1	2	3	4 5
People shouldn't gamble.....	1	2	3	4 5
I have anxieties about my health	1	2	3	4 5
I am deeply religious.....	1	2	3	4 5
I am too busy to think of the future	1	2	3	4 5
It is disgraceful to think of money	1	2	3	4 5
I have my hands full with the present life, and am scarcely able to save money	1	2	3	4 5
Since the future is uncertain, it is a waste to think about it.....	1	2	3	4 5
I am worried about my life after retirement	1	2	3	4 5
I am worried about the future of children	1	2	3	4 5
My other family members and relatives are the ones that think about the future	1	2	3	4 5
Behaving similarly to people around me makes me feel comfortable	1	2	3	4 5

3. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥10,000 two days from today; or Option "B", to receive a different amount nine days from today. Compare the amounts and timing in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 8 choices.

Option "A"	Option "B"	<i>Includes An Annual Interest Rate Of:</i>	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving i2 days from today	Receiving 9 Days from today		Option "A"	Option "B"
¥10,000	¥9,981	-10%	1	2
¥10,000	¥10,000	0%	1	2
¥10,000	¥10,019	10%	1	2
¥10,000	¥10,038	20%	1	2
¥10,000	¥10,096	50%	1	2
¥10,000	¥10,191	100%	1	2
¥10,000	¥10,383	200%	1	2
¥10,000	¥10,574	300%	1	2

4. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥10,000 90 days from today; or Option "B", to receive a different amount 97 days from today. Compare the amounts and timing in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 8 choices.

Option "A"	or	Option "B"	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving 90 days from today		Receiving 97 Days from today		Option "A"	Option "B"
¥10,000		¥9,981	-10%	1	2
¥10,000		¥10,000	0%	1	2
¥10,000		¥10,019	10%	1	2
¥10,000		¥10,038	20%	1	2
¥10,000		¥10,096	50%	1	2
¥10,000		¥10,191	100%	1	2
¥10,000		¥10,383	200%	1	2
¥10,000		¥10,574	300%	1	2

5. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥10,000 a month from today; or Option "B", to receive a different amount 13 months from today. Compare the amounts and timing in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 8 choices.

Option "A"	or	Option "B"	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving a month from today		Receiving 13 months from today		Option "A"	Option "B"
¥10,000		¥9,500	-5%	1	2
¥10,000		¥10,000	0%	1	2
¥10,000		¥10,200	2%	1	2
¥10,000		¥10,400	4%	1	2
¥10,000		¥10,600	6%	1	2
¥10,000		¥11,000	10%	1	2
¥10,000		¥12,000	20%	1	2
¥10,000		¥14,000	40%	1	2

6. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥1,000,000 a month from today; or Option "B", to receive a different amount 13 months from today. Compare the amounts and timing in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 8 choices.

Option "A"	or	Option "B"	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving a month from today		Receiving 13 months from today		Option "A"	Option "B"
¥1,000,000		¥950,000	-5%	1	2
¥1,000,000		¥1,000,000	0%	1	2
¥1,000,000		¥1,001,000	0.1%	1	2
¥1,000,000		¥1,005,000	0.5%	1	2
¥1,000,000		¥1,010,000	1%	1	2
¥1,000,000		¥1,020,000	2%	1	2
¥1,000,000		¥1,060,000	6%	1	2
¥1,000,000		¥1,100,000	10%	1	2

7. Let's assume you have two options to pay some money. You may choose Option "A", to pay ¥1,000,000 a month from today; or Option "B", to pay a different amount 13 months from today. Compare the amounts and timing in Option "A" with Option "B" and indicate which amount you would prefer to pay for all 8 choices.

Option "A" Paying a month from today	or	Option "B" Paying 13 months from today	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
¥1,000,000		¥950,000	-5%	1	2
¥1,000,000		¥1,000,000	0%	1	2
¥1,000,000		¥1,001,000	0.1%	1	2
¥1,000,000		¥1,005,000	0.5%	1	2
¥1,000,000		¥1,010,000	1%	1	2
¥1,000,000		¥1,020,000	2%	1	2
¥1,000,000		¥1,060,000	6%	1	2
¥1,000,000		¥1,100,000	10%	1	2

8. In which of the following two ways would you prefer to receive your monthly income? Assume that your job assignment is the same for each scenario. If you are a dependent (e.g. student, housewife, etc.) and not working, please answer based on the assumption that your monthly income equals your current actual living expenses. (X ONE Box)

<p>1 Your monthly income has a 50% chance of doubling, but also has a 50% chance of decreasing by 30% (Answer Qu. 8a)</p>	or	<p>2 Your monthly income is guaranteed to increase by 5% (Answer Qu. 8b)</p>
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- 8a. Of the following two jobs, which would you prefer? (X ONE Box)

- 1 A job that has a 50% chance of the monthly income doubling, but also a 50% chance of the monthly income being cut in half
- 2 A job with which your monthly income is guaranteed to increase by 5%

- 8b. Of the following two jobs, which would you prefer? (X ONE Box)

- 1 A job that has a 50% chance of the monthly income doubling, but also a 50% chance of the monthly income decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

9. In which of the following two ways would you prefer to receive your monthly income? Assume that your job assignment is the same for each scenario. If you are a dependent (e.g. student, housewife, etc.) and not working please answer based on the assumption that your monthly income equals your current actual living expenses. (X ONE Box)

<p>1 Your monthly income has a 50% chance of increasing by 30%, but also has a 50% chance of decreasing by 10% (Answer Qu. 9a)</p>	or	<p>2 Your monthly income is guaranteed to increase by 5% (Answer Qu. 9b)</p>
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- 9a. Of the following two jobs, which would you prefer? (X ONE Box)

- 1 A job that has a 50% chance of the monthly income increasing by 20%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

- 9b. Of the following two jobs, which would you prefer? (X ONE Box)

- 1 A job that has a 50% chance of the monthly income increasing by 500%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

10. Suppose that you had saved an amount that is double that of your annual household income, and that you would spend the full amount within two years. You have no other income. Look at each of the annual interest rates listed below and indicate in which year you would spend more money. Please answer taking into account that the balance of the first year can generate interest. (X ONE Box For EACH Interest Rate)

Interest Rate:	Spend More Money In The FIRST Year	Spend More Money In The SECOND Year
0%	1	2
2%	1	2
4%	1	2
6%	1	2
8%	1	2
10%	1	2

11. Given the situation in Qu. 10, what would your spending pattern on **Luxury goods** be? Here "luxury goods" means whatever you think of as a luxury (e.g. travel, eating out at a fancy restaurant, etc.) *Please answer taking into account that the balance of the first year can generate interest (X ONE Box For EACH Interest Rate)*

Interest Rate:	Spend More Money In The FIRST Year	Spend More Money In The SECOND Year
0%	1	2
2%	1	2
4%	1	2
6%	1	2
8%	1	2
10%	1	2

12. Suppose that your housing and the necessities of life will be provided by the government for the next ten years. If there is a limit on the provisions, which pattern would you choose? **(X ONE Box)**

- 1 Start from higher living standard, then lower it gradually.
- 2 Same living standard every year.
- 3 Start from lower living standard, then raise it gradually.

13. Let's assume there is a lottery with a 50% chance of winning 2,000 yen and a 50% chance of winning nothing. If the lottery ticket is sold for 200 yen, would you purchase a ticket? **(X ONE Box)**

- 1 I would purchase a ticket **(Continue)**
- 2 I wouldn't purchase a ticket (Skip To Qu. 13-2)

- 13-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.13? **(X ONE Box)**

- 1 Purchase if the price is less than 300 yen
- 2 Purchase if the price is less than 400 yen
- 3 Purchase if the price is less than 600 yen
- 4 Purchase if the price is less than 1,000 yen
- 5 Purchase if the price is less than 2,000 yen
- 6 Purchase even if the price is more than 2,000 yen

- 13-2 If the price of the lottery ticket was lowered, would you purchase it if ... **(X ONE Box)**

- 1 The price is less than 190 yen
- 2 The price is less than 150 yen
- 3 The price is less than 100 yen
- 4 The price is less than 50 yen
- 5 The price is 1 yen
- 6 Wouldn't purchase even if the price is 1 yen

14. Let's assume there is a lottery with a 1% chance of winning 100,000 yen and a 99% chance of winning nothing. If the lottery ticket is sold for 200 yen, would you purchase a ticket? **(X ONE Box)**

- 1 I would purchase a ticket **(Continue)**
- 2 I wouldn't purchase a ticket (Skip To Qu. 14-2)

- 14-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.14? **(X ONE Box)**

- 1 Purchase if the price is less than 300 yen
 - 2 Purchase if the price is less than 400 yen
 - 3 Purchase if the price is less than 600 yen
 - 4 Purchase if the price is less than 1,000 yen
 - 5 Purchase if the price is less than 2,000 yen
 - 6 Purchase even if the price is more than 2,000 yen
- (Skip To Qu. 15)

- 14-2 If the price of the lottery ticket was lowered, would you purchase it if ... **(X ONE Box)**

- 1 The price is less than 190 yen
- 2 The price is less than 150 yen
- 3 The price is less than 100 yen
- 4 The price is less than 50 yen
- 5 The price is 1 yen
- 6 Wouldn't purchase even if the price is 1 yen

15. Let's assume there is a lottery with a 50% chance of winning 2,000 yen and 50% chance of winning nothing. Assuming that you are given this lottery ticket, and there is someone willing to buy this ticket from you for 200 yen, would you sell it? **(X ONE Box)**

1 I would sell the ticket **(Continue)**
 2 I wouldn't sell the ticket (Skip To Qu. 15-2)

- 15-1 What is the lowest amount you would ask for this lottery ticket mentioned in Qu.15? **(X ONE Box)**

1 Sell if the price is more than 190 yen
 2 Sell if the price is more than 150 yen
 3 Sell if the price is more than 100 yen
 4 Sell if the price is more than 50 yen
 5 Sell if the price is more than 2 yen
 6 Sell even if the price is 1 yen

→ (Skip To Qu. 16)

- 15-2 What is the lowest amount you would ask for this lottery ticket mentioned in Qu.15? **(X ONE Box)**

1 Sell if the price is more than 300 yen
 2 Sell if the price is more than 400 yen
 3 Sell if the price is more than 600 yen
 4 Sell if the price is more than 1,000 yen
 5 Sell if the price is more than 2,000 yen
 6 Wouldn't sell even if the price is more than 2,000 yen

16. Assume that you know there is a 1% chance having a loss of 100,000 yen. You can pay 2,000 yen for insurance to cover in case of a loss. Would you take out this insurance? **(X ONE Box)**

1 I would take out the insurance **(Continue)**
 2 I wouldn't take out the insurance (Skip To Qu. 16-2)

- 16-1 What is the highest you would pay to take out this insurance mentioned in Qu.16? Would you ... **(X ONE Box)**

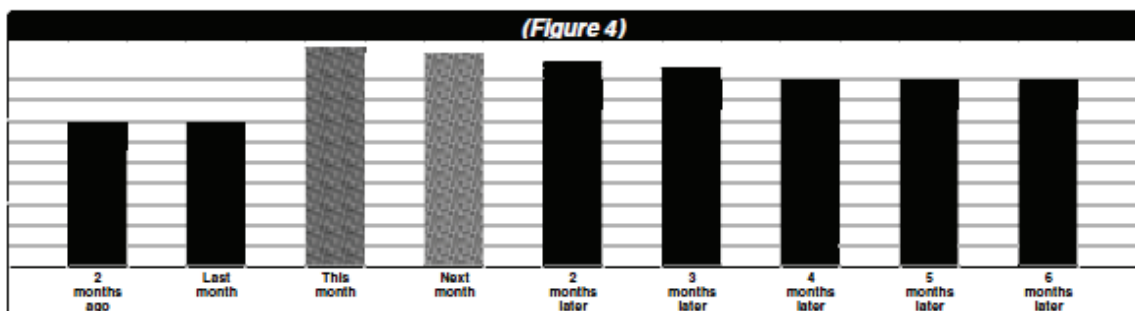
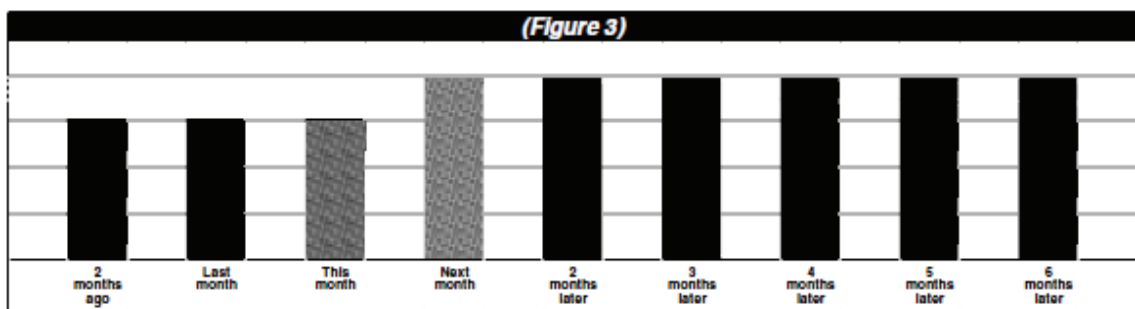
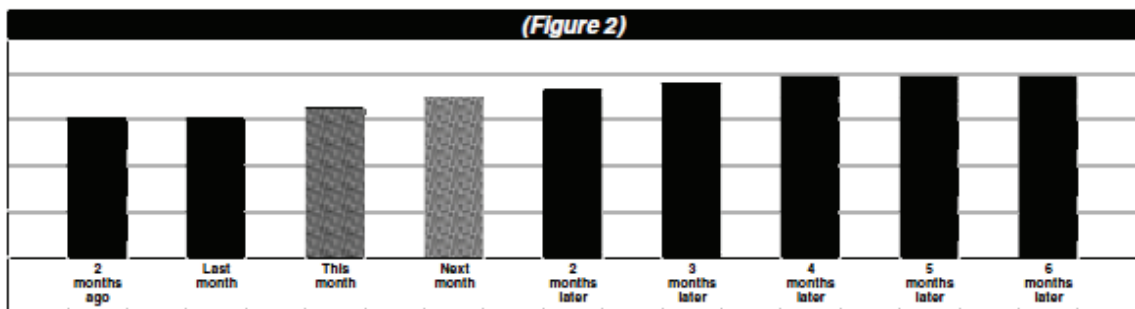
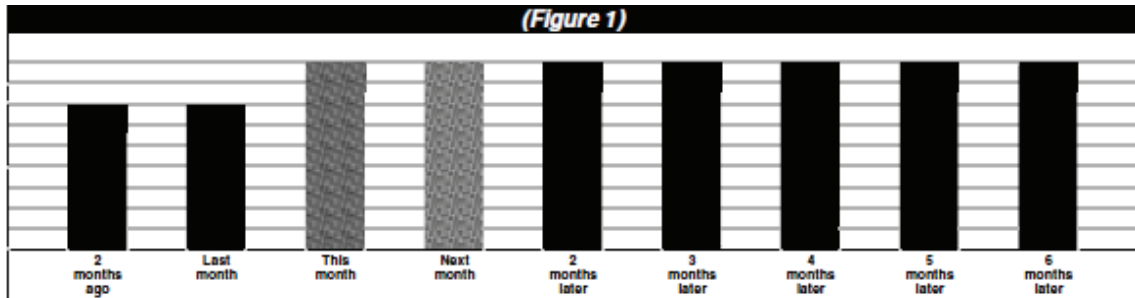
1 Pay if the insurance costs less than 3,000 yen
 2 Pay if the insurance costs less than 4,000 yen
 3 Pay if the insurance costs less than 6,000 yen
 4 Pay if the insurance costs less than 10,000 yen
 5 Pay if the insurance costs less than 20,000 yen
 6 Take it out even if the price is more than 20,000 yen

→ (Skip To Qu. 17)

- 16-2 What if the price of the insurance mentioned in Qu.16 is lowered from 2,000 yen? What is the most you would pay to take it out? **(X ONE Box)**

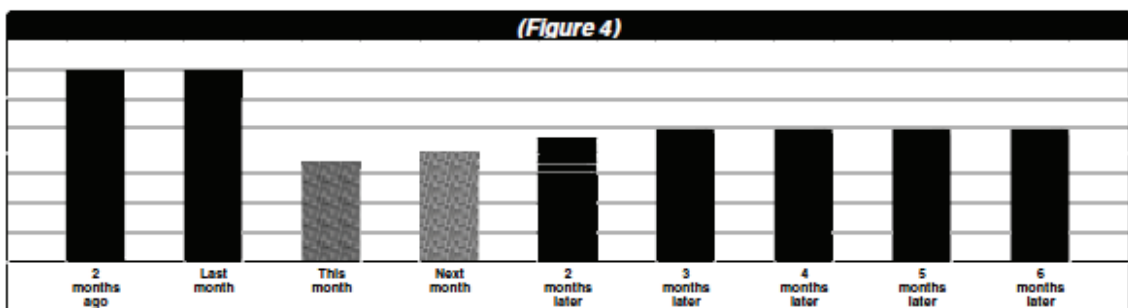
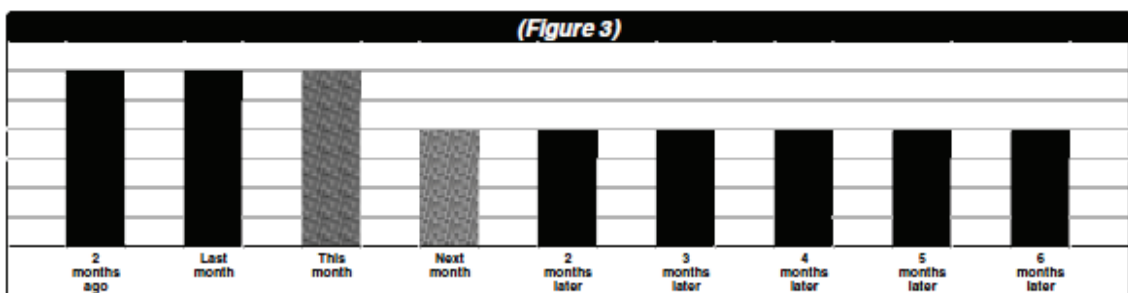
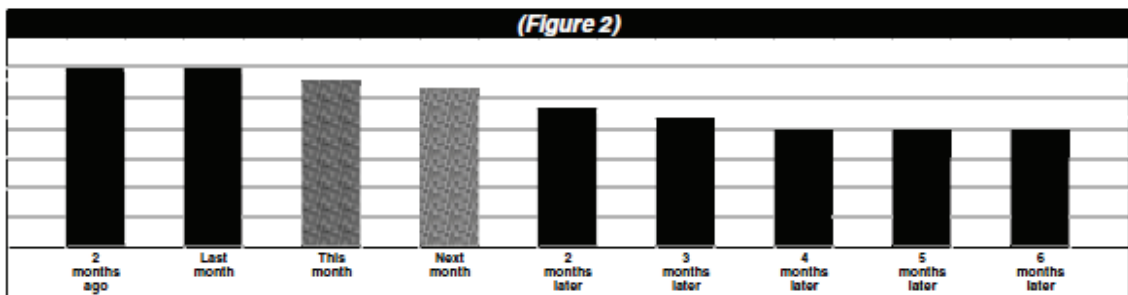
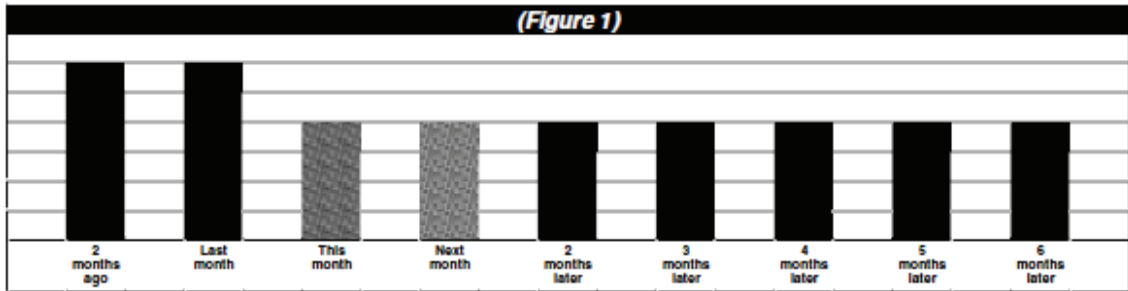
1 Pay if the insurance is less than 1,900 yen
 2 Pay if the insurance is less than 1,500 yen
 3 Pay if the insurance is less than 1,000 yen
 4 Pay if the insurance is less than 500 yen
 5 Pay if the insurance costs 1 yen
 6 Wouldn't pay even if the insurance cost 1 yen

17. Suppose that you find out that your monthly income will be raised by 30 % next month and will stay at the same amount all through your life. Which of the following consumption patterns would you prefer? If you are a dependent (e.g., student, housewife, etc.), answer this question taking your living expenses as your monthly income. (Please refer to the figures below.)**(X ONE BOX)**
- 1 Immediately increase the consumption amount, and maintain the standard all through your life (Figure 1)
 - 2 Increase the consumption amount little by little from now, and get it close to the holding level gradually (Figure 2)
 - 3 For the time being, keep the same consumption amount, and increase the amount next month, then maintain the standard (Figure 3)
 - 4 For the time being, largely increase the consumption amount, then gradually decrease the amount (Figure 4)
 - 5 No change in the consumption amount
Others (Specify): _____

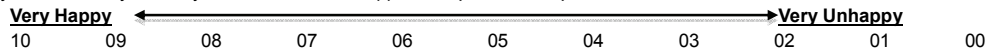


18. Suppose that you find out that your monthly income will be **reduced by 30% next month** and **will stay at the same amount all through your life**. Which of the following consumption patterns would you prefer? If you are a dependent (e.g., student, housewife, etc.), answer this question taking your living expenses as your monthly income. (Please refer to the figures below.)(X ONE Box)

- 1 Immediately decrease the consumption amount, and maintain the standard all through your life. (Fig.1)
- 2 Decrease the consumption amount from now, and gradually get it close to the holding level. (Fig.2)
- 3 For the time being, keep the same consumption amount, and decrease the amount from next month, then maintain the standard. (Fig.3)
- 4 For the time being, largely decrease the consumption amount, then increase the amount gradually. (Fig.4)
- 5 No change on the consumption amount.
- 6 Others (specify): _____)



19. Overall, how happy would you say you are currently? Using a scale from 0 - 10 where "10" is "very happy" and "0" is "very unhappy", how would you rate your current level of happiness? (X ONE Box)

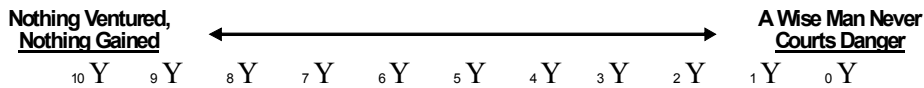


20. Compared to 2-3 year ago, do you think that you are happier now than you were then (X ONE Box)

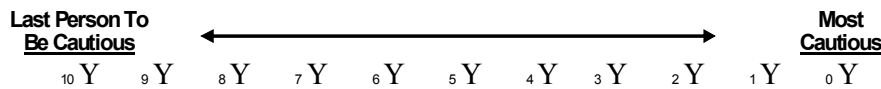
- 1 Happier than 2-3 years ago
- 2 About the same as 2-3 years ago
- 3 Less happy than 2-3 years ago
- 4 Don't know

21. When you usually go out, how high does the probability of rain have to be before you take an umbrella?(Write In)
More than: _____ %

22. As the proverb says, "Nothing ventured, nothing gained," there is a way of thinking that in order to achieve results, you need to take risks. On the other hand, as another proverb says, "A wise man never courts danger," meaning that you should avoid risks as much as possible. Which way of thinking is closest to the way you think? On a scale of 0 - 10, with "10" being completely in agreement with the thinking "Nothing ventured, nothing gained", and "0" being completely in agreement with the thinking "A wise man never courts danger", please rate your behavioral pattern. (X ONE Box)



23. When you usually go out, are you cautious of locking doors/windows and turning off appliances to prevent a fire? On a scale of 0-10 with "10" being the "last person to be cautious", and "0" being the "most cautious", please rate your level of cautiousness. (X ONE Box)



24. In which kind of town do you prefer to live, where the people are richer than you or the people are poorer than you? Assume these two towns have the same degree of safety and convenience. (X ONE Box)

- 1 Live in a town where the people are much richer than you.
- 2 Live in a town where the people are slightly richer than you
- 3 Live in a town where the people have the same standard of living as you.
- 4 Live in a town where the people are slightly poorer than you.
- 5 Live in a town where the people are much poorer than you.
- 6 Either town is OK

25. Let's assume that you have parents if you actually don't have. Also, assume that you aren't living together with your parents if you actually are. Suppose that your parents had only one-third as much family income per person to live on as you do. Up to how much of your own family income per month would you be willing to give your parents to help out until things changed (possibly a few years)? (X ONE Box)

- 1 Up to 2 % of your family income per month
- 2 Up to 5 % of your family income per month
- 3 Up to 10 % of your family income per month
- 4 Up to 20 % of your family income per month
- 5 No help at all

26. Let's assume that you have a child if you actually don't have. Also, assume that you aren't living together with your child if you actually are. Suppose that one of your children had only one-third as much family income per person to live on as you do. Up to how much of your own family income per month would you be willing to give your child to help out until things changed (possibly a few years)? (X ONE Box)

- 1 Up to 2 % of your family income per month
- 2 Up to 5 % of your family income per month
- 3 Up to 10 % of your family income per month
- 4 Up to 20 % of your family income per month
- 5 No help at all

27. Suppose that you found a well-known charity that gave financial help to people who typically had about one-fifth of your family income per person. Up to how much of your own family income per month would you be willing to give the charity if you knew the money would go directly to benefit these people? (X ONE Box)

- 1 Up to 2 % of your family income per month
- 2 Up to 5 % of your family income per month
- 3 Up to 10 % of your family income per month
- 4 Up to 20 % of your family income per month
- 5 No help at all

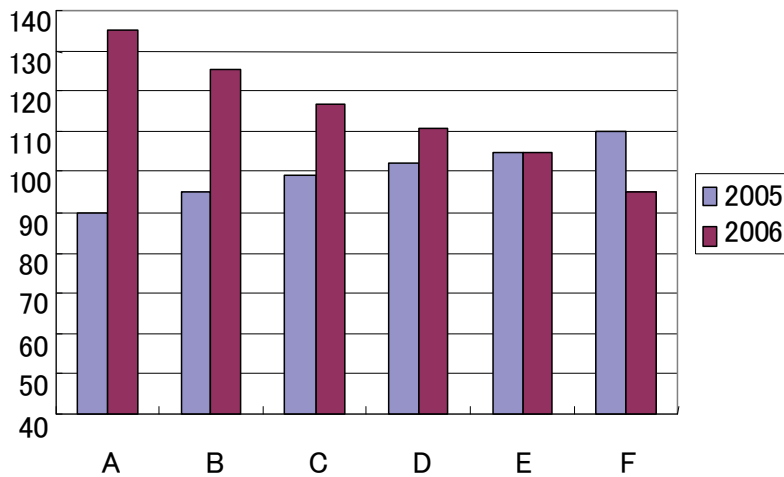
28. Suppose that you found a well-known charity that gave financial help to people who typically had about one-fifth of your family income per person. Up to how much of your own family income per month would you be willing to give the charity if you knew the charity would give twice the amount of your donation directly to benefit these people? (X ONE Box)

- 1 Up to 2 % of your family income per month
- 2 Up to 5 % of your family income per month
- 3 Up to 10 % of your family income per month
- 4 Up to 20 % of your family income per month
- 5 No help at all

29. Suppose that your income is guaranteed to be 5 % more than what you earned in the year of 2004 for the rest of your life. Assume that there will be no inflation. Assume that if you reduced your spending in the year 2005 you could spend twice that amount in the year 2006. The table below indicates six possible patterns of spending you could choose under this assumption. Which pattern of spending do you like most among A, B, C, D, E, and F in the table? Please indicate your first choice pattern and the second choice pattern below.

Possible Patterns of Spending		(X ONE Box Under EACH)	
Spending In 2005 (Relative to 2004)	Spending In 2006 (Relative to 2004)	FIRST Choice Pattern	SECOND Choice Pattern
A. Lower by 10%	Higher by 35%.....	1	1
B. Lower by 5%	Higher by 25%.....	2	2
C. Lower by 1%	Higher by 17%.....	3	3
D. Higher by 2%	Higher by 11%.....	4	4
E. Higher by 5%	Higher by 5%.....	5	5
F. Higher by 10%	Lower by 5%.....	6	6

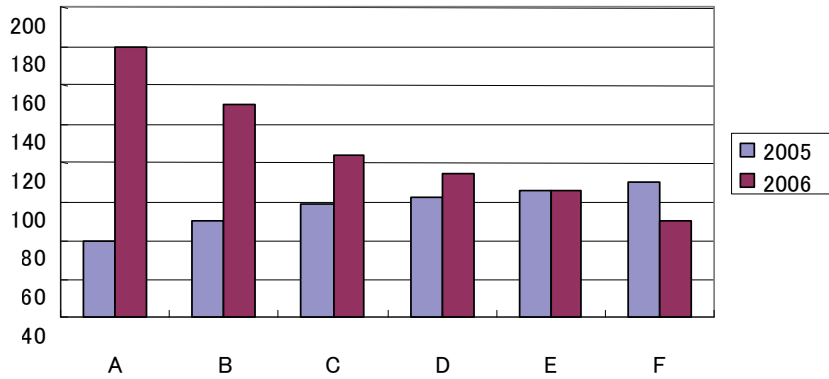
For your reference, this chart shows
six possible patterns of spending
(spending in 2004 is normalized to 100).



30. Now suppose that if you reduced your spending in the year 2005, you could spend three times that amount in the year 2006. The table below indicates six possible patterns of spending you could choose under the new assumption. Which pattern of spending do you like most among A, B, C, D, E, and F in the table? Please indicate your first choice pattern and the second choice pattern below.

Possible Patterns of Spending		(X ONE Box Under EACH)	
Spending In 2005 (Relative to 2004)	Spending In 2006 (Relative to 2004)	FIRST Choice Pattern	SECOND Choice Pattern
A. Lower by 20%	Higher by 80%.....1	1	1
B. Lower by 10%	Higher by 50%.....2	2	2
C. Lower by 1%	Higher by 23%.....3	3	3
D. Higher by 2%	Higher by 14%.....4	4	4
E. Higher by 5%	Higher by 5%.....5	5	5
F. Higher by 10%	Lower by 10%.....6	6	6

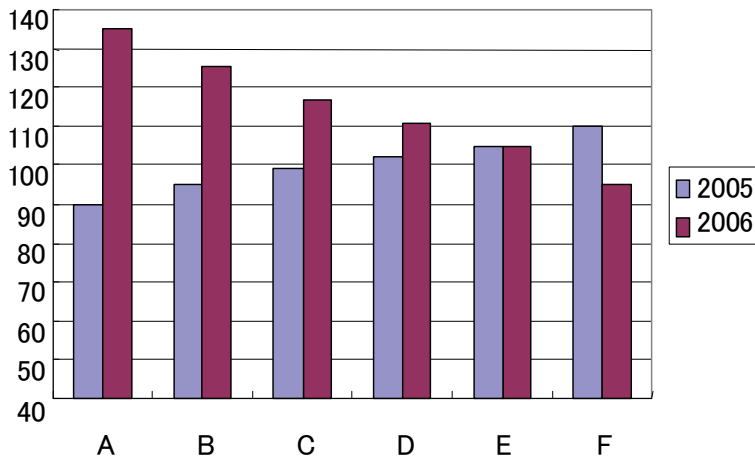
For your reference, this chart shows six possible patterns of spending (spending in 2004 is normalized to 100).



31. Let's go back to the assumption in Qu.29. That is, if you reduced your spending in the year 2005, you could spend twice that amount in the year 2006. Which pattern of spending do you like most among A, B, C, D, E, and F in the table? Please indicate your first choice pattern and the second choice pattern below.

Possible Patterns of Spending		(X ONE Box Under EACH)	
Spending In 2005 (Relative to 2004)	Spending In 2006 (Relative to 2004)	FIRST Choice Pattern	SECOND Choice Pattern
A. Lower by 10%	Higher by 35%.....	1	1
B. Lower by 5%	Higher by 25%.....	2	2
C. Lower by 1%	Higher by 17%.....	3	3
D. Higher by 2%	Higher by 11%.....	4	4
E. Higher by 5%	Higher by 5%.....	5	5
F. Higher by 10%	Lower by 5%.....	6	6

For your reference, this chart shows six possible patterns of spending (spending in 2004 is normalized to 100).



32. Are you currently employed?
 1 Yes (Skip To Qu.35) 2 No (Continue)
33. About how much would you earn, before taxes and other deductions, if you had a job? You can answer in terms of yearly income, monthly income, or hourly wage if you like. (Write In Amount)
 Yearly income: _____
 Monthly income: _____
 Yen per hour: _____
34. About how many hours per week would you work for pay if you had a job?
 Hours per week: _____ (Skip To Qu.41)
35. About how many hours do you work for pay in a typical week?
 Hours per week: _____
36. About how many days do you work for pay per year?
 Days per year: _____
37. Assuming that your work hours were flexible, do you think you would increase, decrease, or keep your work hours the same? If you would increase or decrease them, by about how many hours per week do you think you would increase or decrease your work hours? (X ONE Box)
- | | | | |
|---|------------|-----------------------------|-------|
| 1 | Increase | By how many hours per week? | _____ |
| 2 | No change | | |
| 3 | Decrease | By how many hours per week? | _____ |
| 4 | Don't know | | |

38. At what age do you expect you and your spouse to retire? If you have no spouse, indicate "no spouse." If your spouse is not working, indicate "My spouse is not working." **(Write In Age)**

You _____ years old
 Your spouse _____ years old 0 no spouse 1 My spouse is not working

39. Suppose you won a lottery that, every year, would pay you and your spouse an amount equal to last year's family income for as long as you or your spouse live. We would like to know what effect the lottery money would have on your life. Assuming you're your work hours were flexible, do you think the lottery money would result in increased work hours, decreased work hours, or no change? If you would increase or decrease them, by about how many hours per week do you think you would increase or decrease your work hours? Now let's assume that your employer halves your present wage per hour forever. If you can change your working yours as you like. Will you increase or decrease your working hours? **(X ONE Box)** If yes, by how many hours?

1 Increase By how many hours per week? ____
 2 No change
 3 Decrease By how many hours per week? ____
 4 Would quit work entirely (Skip To Qu.40)
 5 Don't know

- 39-1. If you won the lottery mentioned in Qu.39, at what age do you expect you and your spouse to retire? If you have no spouse, indicate "no spouse." If your spouse is not working, indicate "My spouse is not working."

You _____ years old
 Your spouse _____ years old 0 no spouse 1 My spouse is not working

40. Now suppose that instead of winning the lottery, your hourly pay rate were to be doubled permanently. Again, assuming that work hours were flexible, do you think you would increase, decrease, or keep your work hours the same? If you would increase or decrease them by about how many hours per week do you think you would increase or decrease your work hours? **(X ONE Box)**

1 Increase By how many hours per week? ____
 2 No change
 3 Decrease By how many hours per week? ____
 4 Would quit work entirely **(Skip to Qu.41)**
 5 Don't know

- 40-1 If your hourly pay rate were to be doubled permanently, at what age do you expect you and your spouse to retire? If you have no spouse, indicate "no spouse". **(Write In Age)**

You _____ years old
 Your spouse _____ years old 0 no spouse 1 My spouse is not working

41. Have you ever received a flu shot?
 1 Yes **(Continue)** 2 No **(Skip to Qu.43)**

42. Did you receive a flu shot during the last two years?
 1 Yes 2 No

43. Have you been infected by the flu during last two years?
 1 Yes 2 No

44. How serious of a disease do you think the flu is? **(X ONE Box)**
 1 An extremely serious disease which could cause death
 2 A very serious disease which could cause some after effects
 3 A serious disease which takes you about a month to recover from
 4 A disease which takes you about a week to recover from
 5 A disease which takes you about a few days to recover from
 6 A disease which has little influence

45. How much do you think a flu shot costs? **(X ONE Box)**

1 Free
 2 ¥100 - ¥500
 3 ¥500 - ¥1,000
 4 ¥1,000 - ¥2,000
 5 ¥2,000 - ¥5,000
 6 Above ¥5,000

46. How serious do you think the side effect caused by a flu shot is? **(X ONE Box)**

1 An extremely serious side effect which could cause death
 2 A very serious side effect which could cause some after effects
 3 A serious side effect which takes you about a month to recover from
 4 A side effect which takes you about a week to recover from
 5 A side effect which takes you a few days to recover from
 6 A side effect which has little influence
 7 There is no side effect

47. When you are infected with the flu, to what extent do you bother your family and friends? (X ONE Box)
- 1 I bother them extremely
 - 2 I bother them a lot
 - 3 I bother them a little
 - 4 I hardly bother them
48. Do you intend to receive the flu shot in the next 12 months? (X ONE Box)
- 1 Yes, certainly
 - 2 Yes, probably
 - 3 I have not decided yet
 - 4 No, probably not
 - 5 No, certainly not
49. How effective do you think the flu shot is? (X ONE Box)
- 1 The shot can prevent the flu perfectly
 - 2 The shot can prevent almost all types of flu
 - 3 The shot can prevent certain types of flu
 - 4 Despite the flu shot, a high possibility to get the flu remains
 - 5 The shot is never effective
50. Estimate your chance to be infected by the flu during the next 12 months. (Write In Percent)
- _____ %
51. Did you undergo a blood test in the last 12 months? (X ONE Box)
- 1 Yes, as part of a periodic test (including health check and complete medical check-up)
 - 2 Yes, because of suspicion of disease
 - 3 No
52. Height: _____ cm, Weight: _____ kg
53. What is your blood type?
1. A 2. B 3. AB 4. O

Section B – The Following questions are about you and your family

1. What is your marital status? (X ONE Box)
- 1 _ Never married 2 _ Now married 3 _ Divorced/Separated 4 _ Widowed
2. How many brothers and sisters did you have when you were 15 years old? (Write In Number For EACH)
- Older brothers..... _____ Younger brothers..... _____
- Older sisters..... _____ Younger sisters..... _____

Please answer the following questions for you and your spouse (if applicable)

3. What are you and your spouse's birth years? (Write In Year)
- You, yourself: year _____ (Showa _____ year)
- Your spouse: year _____ (1 Taisho, 2 Showa _____ year)
4. Please indicate the highest level of education (or equivalent) completed by you and by your spouse. *If you are still in school, answer the one you are in now.* (Write In Number)
- You** _____
- Your spouse** _____
- 1 Graduated from Elementary/ Junior High School
 - 2 Some High School – no degree
 - 3 Graduated from High School
 - 4 Some College (including Technical College) – no degree
 - 5 Graduated from College (including Technical College) - Associate's Degree (2 year)
 - 6 Some University (including old-education-system high school) – no degree
 - 7 Graduated from University (including old-education-system high school)– Bachelor's Degree (4 year)
 - 8 Some post graduate studies – no degree
 - 9 Master's Degree –MS, MA, MBA, etc
 - 10 Some doctoral studies – no degree
 - 11 Doctoral Degree – DVM, Ph.D, DDS, etc.

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5. What are you and your spouse's occupations? **(X ONE Box For EACH)**

	Yourself	Your Spouse
No spouse		+
Office worker (office clerks, sales persons)	01	01
Shop worker (running retail shops, shop persons or door-to-door salesman, etc.)	02	02
Managerial post (manager of government employees or a company's employees, or directors, etc.)	03	03
Specialists / Technical posts (teachers, doctors, technical experts, or artists, etc.)	04	04
Worker in the Service industry (barbers/hairstylists, waiters/waitresses, taxi drivers or security guards, etc.)	05	05
Field worker (carpenters, repairmen or factory workers, etc.)	06	06
Agriculture, forestry and fisheries industry	07	07
Housewives/Househusbands (part-time workers)	08	08
Housewives/Househusbands (unemployed)	09	09
Student	10	10
Retired (excluding housewives/househusbands)	11	11
Unemployed (excluding housewives/househusbands)	12	12
Other (Specify): _____	13	13

If you answered 1 to 7 for yourself at Qu. 5, please continue. Otherwise, skip to Qu. 6.

- 5a. What is the type of your employment? **(X ONE Box)**
- 1 Company employee/Organization staff
 - 2 Government employee
 - 3 Businessman/Director
 - 4 Self-employed
 - 5 Family business employee (in self-employed business)
- 5b. How many years have you been working for your present company? **(X ONE Box)**
- 1 Less than a year
 - 2 A year to less than 5 years
 - 3 5 years to less than 10 years
 - 4 10 years to less than 20 years
 - 5 20 years to less than 30 years
 - 6 30 years to less than 40 years
 - 7 More than 40 years
- 5c. Approximately how many employees are working for the company/office you are working for? Answer the approximate number including all the head office, branch offices, branch stores, sales offices and factories. If you are working for a government organization, select "Government employee." **(X ONE Box)**
- 1 1 to 5 people
 - 2 6 to 29 people
 - 3 30 to 99 people
 - 4 100 to 299 people
 - 5 300 to 499 people
 - 6 500 to 999 people
 - 7 1,000 to 4,999 people
 - 8 More than 5,000 people
 - 9 Government employee
- 5d. Which one of the following best describes the industry in which you work? **(X ONE Box)**
- 1 Agriculture and forestry industry
 - 2 Mining industry
 - 3 Construction industry
 - 4 Manufacturing industry
 - 5 Wholesale/Retail business
 - 6 Financial/Insurance business
 - 7 Real estate business
 - 8 Transport /Correspondence industry
 - 9 Electric/Gas/Water/Heat supply industry
 - 10 Service industry
 - 11 Others
6. Do you have any children? **(X ONE Box)**
- 1 No children (Skip To Qu. 7)
 - 2 Have children # of children: _____ **(Continue)**

6a. How old is your youngest child now? **(Write In)** _____ years old

7. Approximately how much was the annual earned income of you and your spouse before taxes, with bonuses included (and also business income) for 2004? **(Write In)**

You _____
Your Spouse _____

- 1 None
- 2 Less than ¥1,000,000
- 3 ¥1,000,000 to less than ¥2,000,000
- 4 ¥2,000,000 to less than ¥4,000,000
- 5 ¥4,000,000 to less than ¥6,000,000
- 6 ¥6,000,000 to less than ¥8,000,000
- 7 ¥8,000,000 to less than ¥10,000,000
- 8 ¥10,000,000 to less than ¥12,000,000
- 9 ¥12,000,000 to less than ¥14,000,000
- 10 More than ¥14,000,000

You: salary per month ¥ _____ or Wage per hour ¥ _____
Your spouse: salary per month ¥ _____ or Wage per hour ¥ _____

8. Which of the following best describes your current family status? **(X ONE Box)**

- 1 Single
- 2 Husband and wife
- 3 Husband, wife and children
- 4 Single parent and children
- 5 Husband, wife, children and you or your spouse's parents
- 6 Husband, wife, children, you or your spouse's parents, brothers and sisters
- 7 Others (Specify): _____

9. How many people are currently living in your household? **(Write In)** # of people: _____

10. How much was the average food expense of your entire family per month in 2004?
Approximate food expense (excluding expense of eating out) ¥ _____ per month
Approximate expense of eating out ¥ _____ per month

11. How much did you spend on durable consumer goods such as housing, cars, and expensive electronic products for your entire family in 2004?
Approximate expense in 2004 for entire family ¥ _____

12. How much are the average expenditures of your entire family per month in 2004? Exclude durable consumer goods purchased such as housing, cars, expensive electronic products, taxes, insurance premiums, and mortgage interest. Include costs of public utilities and energy bills. **(Write In Rounding To Nearest Whole Yen)**
Approximate expense in 2004 for entire family ¥ _____ per month

13. In 2004 what was the approximate percentage change in your family's total annual expenditures compared with 2003? Select the most appropriate response from the following list. **(X ONE Box)**

Increase by at least 9%	Increase by at least 7% but less than 9%	Increase by at least 5% but less than 7%	Increase by at least 3% but less than 5%	Increase by at least 1% but less than 3%	Change by less than 1% in either direction	Decrease by at least 1% but less than 3%	Decrease by at least 3% but less than 5%	Decrease by at least 5% but less than 7%	Decrease by at least 7% but less than 9%	Decrease by at least 9%
10 <input type="checkbox"/>	09 <input type="checkbox"/>	08 <input type="checkbox"/>	07 <input type="checkbox"/>	06 <input type="checkbox"/>	05 <input type="checkbox"/>	04 <input type="checkbox"/>	03 <input type="checkbox"/>	02 <input type="checkbox"/>	01 <input type="checkbox"/>	00 <input type="checkbox"/>

14. In 2005 what will be the approximate percentage change in your family's total annual expenditures compared with 2004? Select the most appropriate response from the following list. **(X ONE Box)**

Increase by at least 9%	Increase by at least 7% but less than 9%	Increase by at least 5% but less than 7%	Increase by at least 3% but less than 5%	Increase by at least 1% but less than 3%	Change by less than 1% in either direction	Decrease by at least 1% but less than 3%	Decrease by at least 3% but less than 5%	Decrease by at least 5% but less than 7%	Decrease by at least 7% but less than 9%	Decrease by at least 9%
10 <input type="checkbox"/>	09 <input type="checkbox"/>	08 <input type="checkbox"/>	07 <input type="checkbox"/>	06 <input type="checkbox"/>	05 <input type="checkbox"/>	04 <input type="checkbox"/>	03 <input type="checkbox"/>	02 <input type="checkbox"/>	01 <input type="checkbox"/>	00 <input type="checkbox"/>

15. By what percentage do you expect consumer prices will change in 2005, compared with the previous year?(X ONE Box)

Increase by at least 4.5%	Increase by at least 3.5% but less than 4.5%	Increase by at least 2.5% but less than 3.5%	Increase by at least 1.5% but less than 2.5%	Increase by at least 0.5% but less than 1.5%	Change by less than 0.5% in either direction	Decrease by at least 0.5% but less than 1.5%	Decrease by at least 1.5% but less than 2.5%	Decrease by at least 2.5% but less than 3.5%	Decrease by at least 3.5% but less than 4.5%	Decrease by at least 4.5%
10 <input type="checkbox"/>	09 <input type="checkbox"/>	08 <input type="checkbox"/>	07 <input type="checkbox"/>	06 <input type="checkbox"/>	05 <input type="checkbox"/>	04 <input type="checkbox"/>	03 <input type="checkbox"/>	02 <input type="checkbox"/>	01 <input type="checkbox"/>	00 <input type="checkbox"/>

16. Are you seeking a job? (Please answer regardless of whether or not you presently have a job.) (X ONE Box)
 1 Seeking a job 2 Not seeking a job

17. Have you experienced unemployment in the past 5 years? Here, "unemployment" means being jobless and also seeking a job. (X ONE Box)
 1 Have experienced 2 Haven't experienced

18. Do you think there is a possibility that you or someone in your family will be unemployed (in case of running your own business, the possibilities of discontinuing business) within 2 years? (X ONE Box)
 1 Strong possibility
 2 Some possibility
 3 Little possibility
 4 Don't know

19. Do you think you will move in the next 5 years? (X ONE Box)
 1 Moving is a certainty
 2 Strong possibility of moving
 3 Can't say which
 4 Little possibility of moving
 5 No possibility of moving

20. Please indicate the highest level of education (or equivalent) completed by your parents and by your spouse's parents. (Write In Number)
 Your father _____
 Your mother _____
 Your spouse's father _____
 Your spouse's mother _____
 1 Graduated from Elementary/ Junior High School
 2 Some High School – no degree
 3 Graduated from High School
 4 Some College (including Technical College) – no degree
 5 Graduated from College (including Technical College) - Associate's Degree (2 year)
 6 Some University (including old-education-system high school) – no degree
 7 Graduated from University (including old-education-system high school)– Bachelor's Degree (4 year)
 8 Some post graduate studies – no degree
 9 Master's Degree –MS, MA, MBA, etc
 10 Some doctoral studies – no degree
 11 Doctoral Degree – DVM, Ph.D, DDS, etc.

21. Now, we would like to ask you about dependents in your family. Here, dependents mean anyone you claimed on your National Health Insurance. Are you ... (X ONE Box)
 1 Supporting someone in the family.
 2 Supported by someone in your family.
 3 Neither supporting nor being supported. (single household included)

22. Which type of home do you live in? (X ONE Box)
 1 Your own house (a single house)
 2 Your own condominium
 3 Private rented house (a single house or an apartment) etc.
 4 Supplied house (a company house or an official residence)
 5 Government-owned housing
 6 Lodgings (Hotels, Motels, etc.)
 7 Dormitory, Group Quarters,
 8 Others

23. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2004? (If you are student, please answer the income of your parents' entire household.)

(X ONE Box)

- 1 Less than ¥1,000,000
- 2 ¥1,000,000 to less than ¥2,000,000
- 3 ¥2,000,000 to less than ¥4,000,000
- 4 ¥4,000,000 to less than ¥6,000,000
- 5 ¥6,000,000 to less than ¥8,000,000
- 6 ¥8,000,000 to less than ¥10,000,000
- 7 ¥10,000,000 to less than ¥12,000,000
- 8 ¥12,000,000 to less than ¥14,000,000
- 9 ¥14,000,000 to less than ¥16,000,000
- 10 ¥16,000,000 to less than ¥18,000,000
- 11 ¥18,000,000 to less than ¥20,000,000
- 12 More than ¥20,000,000

24. How much did the annual earned gross income of your entire household of 2004 change compared to the amount of 2003? (If you are student, please answer the income of your parents' entire household.) (X ONE Box)

Increased by more than 9%	Increased by 7-9%	Increased by 5-7%	Increased by 3-5%	Increased by 1-3%	Increased by less than 1% OR Decreased by less than 1%	Decreased by 1-3%	Decreased by 3-5%	Decreased by 5-7%	Decreased by 7-9%	Decreased by more than 9%
10 □	9 □	8 □	7 □	6 □	5 □	4 □	3 □	2 □	1 □	0 □

25. How much do you estimate the annual earned gross income of your household in 2005 will change compared to the amount in 2004? Please answer for your entire household. (If you are a student, please answer the income of your parents' entire household.) (X ONE Box for EACH)

Increased by more than 9%	Increased by 7-9%	Increased by 5-7%	Increased by 3-5%	Increased by 1-3%	Increased by less than 1% OR Decreased by less than 1%	Decreased by 1-3%	Decreased by 3-5%	Decreased by 5-7%	Decreased by 7-9%	Decreased by more than 9%
10 □	9 □	8 □	7 □	6 □	5 □	4 □	3 □	2 □	1 □	0 □

26. Approximately how much is the present appraised value of all housing and properties which your entire household owns? (If you are a student, please answer about the housing and properties your parents' entire household owns.) (X ONE Box)

- 1 Do not possess housing or properties
- 2 Less than ¥5,000,000
- 3 ¥5,000,000 to less than ¥10,000,000
- 4 ¥10,000,000 to less than ¥15,000,000
- 5 ¥15,000,000 to less than ¥20,000,000
- 6 ¥20,000,000 to less than ¥30,000,000
- 7 ¥30,000,000 to less than ¥40,000,000
- 8 ¥40,000,000 to less than ¥50,000,000
- 9 ¥50,000,000 to less than ¥100,000,000
- 10 ¥100,000,000 or more

27. Approximately how much would the balance of financial assets (savings, stocks and insurance, etc.) of your entire household be? (If you are a student, please answer the balance of financial assets of your parents' entire household.) (X ONE Box)

- 1 Less than ¥2,500,000
- 2 ¥2,500,000 to less than ¥5,000,000
- 3 ¥5,000,000 to less than ¥7,500,000
- 4 ¥7,500,000 to less than ¥10,000,000
- 5 ¥10,000,000 to less than ¥15,000,000
- 6 ¥15,000,000 to less than ¥20,000,000
- 7 ¥20,000,000 to less than ¥30,000,000
- 8 ¥30,000,000 to less than ¥50,000,000
- 9 ¥50,000,000 to less than ¥100,000,000
- 10 ¥100,000,000 or more

28. Please indicate which of the following financial assets you own. (X ALL That Apply)
- 1 Bank savings (including cooperative banks, credit unions and other associations)
 - 2 Post-office savings
 - 3 Life insurances
 - 4 Stocks
 - 5 Investment Trusts
 - 6 Foreign currency deposits
 - 7 Futures / Options
 - 8 Japanese Government bonds
 - 9 Government bonds of foreign countries
 - 10 Private pensions (by life insurance companies or postal annuity pension system)
 - 11 Company pensions
 - 12 Cash Savings
 - 13 No financial assets

29. What percentage of the financial assets of your entire household are in the following ... (Write In % For Group B only)
- Group A:** Bank savings, cash, Japanese government bonds
- Group B:** Investment Trusts, Stocks, Futures/Options, Corporate Bonds, Foreign currency deposits, Government bonds of foreign countries _____%

30. What would you say is your average annual profit-earning rate of your financial assets? (Write In)
- _____ . _____ % + _____ Cannot say

31. When you decide to hold financial assets such as bank deposits or stock investments, how much importance do you place on the following items? Using a scale of 1-5 with "1" being "Most Important" and "5" being "Not At All Important", rate each item. (X ONE Box For EACH)

	Most Important	Somewhat Important	Neither Important	Not Very important	Not At All Important
			Nor Unimportant		
High profitability	1	2	3	4	5
High stability	1	2	3	4	5
Liquidity	1	2	3	4	5
Possible to invest small amounts	1	2	3	4	5
Explanations by salesperson	1	2	3	4	5
Diversification of risk by holding multiple assets	1	2	3	4	5
Interest factors in investing	1	2	3	4	5
Convenience of branches	1	2	3	4	5
Convenience of internet	1	2	3	4	5
Knowledge of the financial instruments	1	2	3	4	5
Operational experiences in the past	1	2	3	4	5
Whether friends or acquaintances are using it or not	1	2	3	4	5
Credibility of agencies transacting these financial instruments	1	2	3	4	5

32. Do you currently have any debts? Debts here include housing loans, car loans and any other installment payments on which you have to pay interest charges. Please circle only ONE. (X ONE Box)
- 1 No debts
- 2 Yes, have debts

If you answered 2 for Q.32, please continue. Otherwise, skip to Q.33

- 32a. If you are paying off housing loan(s), what is the current balance of your housing loan(s)? (X ONE Box)
- 1 Less than ¥2,500,000
 - 2 ¥2,500,000 to less than ¥5,000,000
 - 3 ¥5,000,000 to less than ¥7,500,000
 - 4 ¥7,500,000 to less than ¥10,000,000
 - 5 ¥10,000,000 to less than ¥15,000,000
 - 6 ¥15,000,000 to less than ¥20,000,000
 - 7 ¥20,000,000 to less than ¥30,000,000
 - 8 ¥30,000,000 or more
 - 9 No housing loans

32b. Do you have any debts other than housing loan(s), including car loans and any other installment payments on which you have to pay interest charges **(X ONE Box)**

- 1 No loans other than housing loans
- 2 Less than ¥500,000
- 3 ¥500,000 to less than ¥1,000,000
- 4 ¥1,000,000 to less than ¥2,000,000
- 5 ¥2,000,000 to less than ¥3,000,000
- 6 ¥3,000,000 to less than ¥5,000,000
- 7 ¥5,000,000 to less than ¥7,500,000
- 8 ¥7,500,000 to less than 10,000,000
- 9 ¥10,000,000 or more

33. Have you ever been rejected for a loan application (excluding housing loans)? **(X ALL That Apply)**

- 1 Yes
- 2 No,

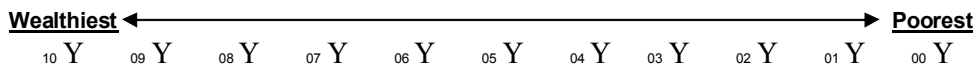
34. If you hesitate to borrow money (excluding housing loans), what is your reason? Below are some reasons people may hesitate to borrow money (excluding housing loans). Using a scale of 1 to 5 where "1" is "Completely Agree" and "5" is "Completely Disagree", indicate how much you agree or disagree with the following reasons. **(X ONE Box For EACH)**

	Completely Agree	Agree Somewhat	Neither Agree Nor Disagree	Somewhat Disagree	Completely Disagree
Fear of being rejected	1	2	3	4	5
Interest seems high	1	2	3	4	5
Need not borrow money because I have enough	1	2	3	4	5
Shouldn't borrow money from anybody	1	2	3	4	5

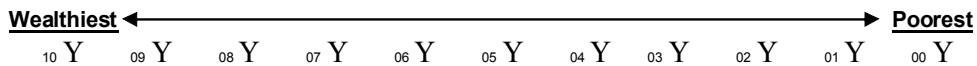
35. How many years ahead do you plan your savings amount per month? The savings amount includes payments for housing loans. **(X ONE Box)**

- 1 Less than a year
- 2 A year or two ahead
- 3 3-5 years ahead
- 4 6-10 years ahead
- 5 11-20 years ahead
- 6 More than 20 years ahead

36. On a scale of 0-10 with "10" being "Wealthiest" and "0" being "Poorest", please indicate what you think your standard of living is. **(X ONE Box)**



37. On a scale of 0-10 with "10" being "Wealthiest" and "0" being "Poorest", please indicate what you think the standard of living was for your family while you were growing up. **(X ONE Box)**



38. Do you smoke? **(X ONE Box)**

- 1 Don't smoke at all
- 2 Hardly smoke
- 3 Smoke sometimes
- 4 About 10 cigarettes a day
- 5 About a pack a day
- 6 More than 2 packs a day

39. Do you drink alcoholic beverages? **(X ONE Box)**
- 1 Don't drink at all
 - 2 Hardly drink
 - 3 Drink sometimes
 - 4 A can of beer (350ml) or its equivalent a day, everyday
 - 5 3 cans of beer (350ml x 3) or its equivalent a day, everyday
 - 6 5 cans of beer (350ml x 5) or its equivalent a day, everyday
40. Do you gamble in lotteries or at casinos, or bet on sporting events or horse races? **(X ONE Box)**
- 1 Don't gamble at all
 - 2 Hardly gamble
 - 3 Several times a year or so
 - 4 Once a month or so
 - 5 Once a week or so
 - 6 Almost everyday

Thank you very much for your help with this study.