

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
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
At work, I should follow opinion as a group.....	1	2	3	4 5
At home, I should follow my family's opinion	1	2	3	4 5
Working as a group results in greater achievement than working individually.1	2	3	4	5
I am more satisfied when I achieve a goal by cooperating with others than only by myself	1	2	3	4 5
Work helps to improve myself or becomes something to live for.....	1	2	3	4 5
Work is for making money.....	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 9 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"	<i>Includes An Annual Interest Rate Of:</i>	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving 2 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 one 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 one 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	30%	1	2

6. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥1,000,000 one 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 one 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 one 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 one 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)

1 Your monthly income has a 50% chance of doubling, but also has a 50% chance of decreasing by 30% (Answer Qu. 8a)	or	2 Your monthly income is guaranteed to increase by 5% (Answer Qu. 8b)
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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)

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)	or	2 Your monthly income is guaranteed to increase by 5% (Answer Qu. 9b)
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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 50%, 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. 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.
12. 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. 12-2)
- 12-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.12? **(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
- 12-2 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
13. 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. 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 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. 14-2)
- 14-1 What is the lowest amount you would accept for this lottery ticket mentioned in Qu.14? **(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
- 14-2 What is the lowest amount you would accept for this lottery ticket mentioned in Qu.14? **(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

15. 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. 15-2)

- 15-1 What is the highest you would pay to take out this insurance mentioned in Qu.15? 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

- 15-2 What if the price of the insurance mentioned in Qu.15 is lowered from 200 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

16. 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 you current level of happiness? (X ONE Box)

Very Happy ←————→ Very Unhappy
 10 09 08 07 06 05 04 03 02 01 00

17. 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

18. When you usually go out, how high does the probability of rain have to be before you take an umbrella?(Write In)

More than: _____ %

19. 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)

Nothing Ventured, Nothing Gained ←————→ A Wise Man Never Courts Danger
 10 Y 9 Y 8 Y 7 Y 6 Y 5 Y 4 Y 3 Y 2 Y 1 Y 0 Y

20. 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)

Last Person To Be Cautious ←————→ Most Cautious
 10 Y 9 Y 8 Y 7 Y 6 Y 5 Y 4 Y 3 Y 2 Y 1 Y 0 Y

21. Economic growth (nominal) in fiscal 2004 was 0.5%. What do you think the economic growth will be in fiscal 2005? Write in a percentage range which you are confident of. (Write In) _____% to _____%

22. At present, the stock price (Nikkei Stock Average) is about ¥16,000. On April 1, 2006, between what yen range do you think the stock price will be in? Write in a range which you are confident of. (Write In)

The lowest price ¥_____ to the Highest price¥_____

23. 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)

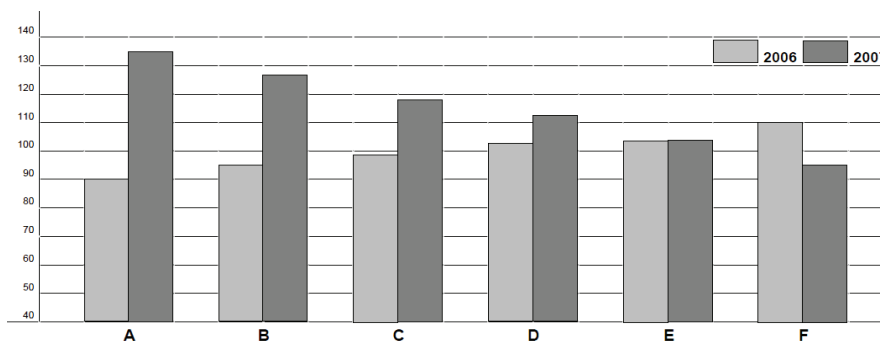
1 Live in a town where the people are much richer than you.
 2 Live in a town where the people are slightly richer than you
 3 Live in a town where the people have the same standard of living as you.
 4 Live in a town where the people are slightly poorer than you.
 5 Live in a town where the people are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

24. Do you think people around you have higher living standard than you? **(X ONE Box)**
- 1 Much lower than myself
 - 2 Rather lower than myself
 - 3 About the same as myself
 - 4 Rather higher than myself
 - 5 Much higher than myself
- 24-1. In the question 24, with who's standard of living did you compare your own? **(X ONE Box)**
- 1 Neighbor
 - 2 Classmates of your school days
 - 3 Relatives
 - 4 Families of your children's classmates
 - 5 Person at work in your company who is in your age group, has similar academic background, or person who has started working in the same year
 - 6 Person at work in your company who is assigned with similar job as you are (regardless of their age, academic background, year in which one join a company) .
 - 7 Person belongs to another company in the same business who belongs to a same age group, has similar academic background, or person who has started working in the same year
 - 8 Person belongs to another company in the same business who is assigned with similar job as you are (regardless of their age, academic background, year in which one join a company)
 - 9 Average people in the US
 - 10 Average people in the world
 - 11 Friend or acquaintance excluding above choices
 - 12 Others (Specify)
 - 13 I don't know
25. Let's assume that you have parents (even if you actually don't have). Also, assume that you aren't living together with your parents (even 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 (even if you actually don't have). Also, assume that you aren't living together with your child (even 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. Imagine that you have a 2-year old child that has a high fever and is in pain. The child's doctor tells you that both the fever and pain are harmless. He can give you a medicine that cures the sickness but slightly weakens the child's immune system when the child becomes 50 years old. What would you do? **(X ONE Box)**
- 1 I would give the medicine to the child if the sickness is known to last for one day.
 - 2 I would give the medicine to the child if the sickness is known to last for two days.
 - 3 I would give the medicine to the child if the sickness is known to last for one week.
 - 4 I would give the medicine to the child if the sickness is known to last for one month.
 - 5 I would not give the medicine to the child.
30. Imagine that you have a 16-year old child that has been working at a restaurant for the last month. The child has been doing so to earn money to buy a concert ticket. You agreed that it would be all right for the child to buy the ticket as long as the child earns the necessary money. The child just got fired, and asked you to help by providing one tenth of the necessary money. The tickets will be sold out if you do not provide the money. What would you do in this situation? **(X ONE Box)**
- 1 I would provide the money regardless of the reason why the child got fired.
 - 2 I would provide the money if the child is not at fault for being fired.
 - 3 I would not provide the money because it is not good for my child.
 - 4 I would not provide the money because it will be a waste of money.
31. Suppose that your income is guaranteed to be 5 % more than what you earned in the year of 2005 for the rest of your life. Assume that there will be no inflation. Assume that if you reduced your spending in the year 2006 you could spend twice that amount in the year 2007. 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 2006 (Relative to 2005)	Spending In 2007 (Relative to 2005)	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

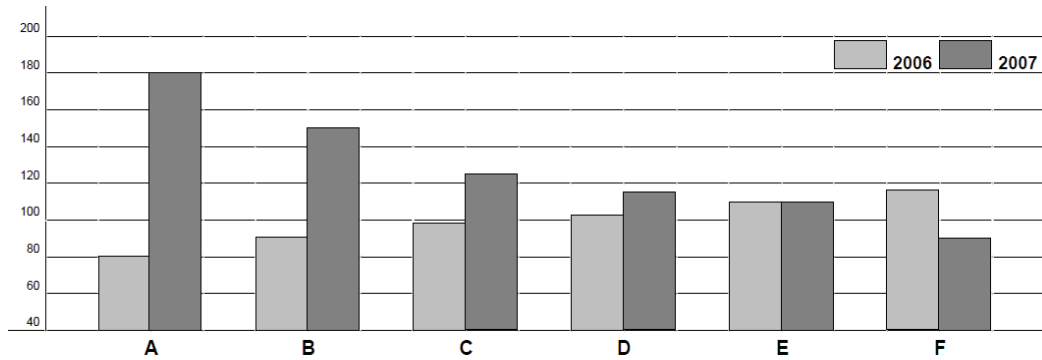
For your reference, this chart shows six possible patterns of spending (spending in 2005 is normalized to 100).



32. Now suppose that if you reduced your spending in the year 2006, you could spend three times that amount in the year 2007. 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)	
		FIRST Choice Pattern	SECOND Choice Pattern
Spending In 2006 (Relative to 2005)	Spending In 2007 (Relative to 2005)		
A. Lower by 20%	Higher by 80%.....	1	1
B. Lower by 10%	Higher by 50%.....	2	2
C. Lower by 1%	Higher by 23%.....	3	3
D. Higher by 2%	Higher by 14%.....	4	4
E. Higher by 5%	Higher by 5%.....	5	5
F. Higher by 10%	Lower by 10%.....	6	6

For your reference, this chart shows six possible patterns of spending (spending in 2005 is normalized to 100).



33. It may sound like science fiction but, if you can choose one of two years in which you are born, which would it be? (X ONE Box For EACH Row)
- 1 born in 1910 2 born in 1950
 1 born in 1910 2 born in 1980
 1 born in 1950 2 born in 1980
34. It may sound like science fiction but, if you can choose one of two countries in which you are born, which would it be? (X ONE Box For EACH Row)
- 1 born in Italy 2 born in Indonesia
 1 born in Singapore 2 born in Mexico
 1 born in Italy 2 born in Japan
 1 born in Indonesia 2 born in Japan
 1 born in the U.S. 2 born in Japan
35. About how many hours a week do you and your spouse usually work? If you don't work outside the home, X "don't work". If you don't have a spouse, X "no spouse" and if your spouse doesn't work outside the home, X "doesn't work". (Write In A Number For EACH Row)

You hours per week: _____ - Don't work (Continue)
 Your spouse hours per week: _____ + No spouse - Doesn't work

36. About how many days in a year do you and your spouse work? If you don't work outside the home, X "don't work". If you don't have a spouse, X "no spouse" and if your spouse doesn't work outside the home, X "doesn't work". (Write In Number In For EACH Row)

You days per year: _____ Don't work
 Your spouse days per year: _____ No spouse Doesn't work

37. To what age do you and your spouse plan to work? If you are already retired, write in your age at the time of retirement. If you don't work outside the home, X "don't work". If you don't have a spouse, X "no spouse" and if your spouse doesn't work outside the home, X "doesn't work". **(X ONE Box And Write In Number In For EACH Row)**

You	years old: _____	Don't work		
Your spouse	years old: _____	No spouse	–	Doesn't work

38. Let's assume that you have won a lottery. The prize money will be the same amount as your household income last year and will be paid every year for as long as you live. (If you have a spouse, it will be paid continuously as long as one of you is living). By winning the lottery, how would you change your working hours per week? Assume that if you choose to quit your job, you cannot take another job. **(X ONE Box)** (If You Would Increase Or Decrease Your Working Hours Per Week, Please Indicate By How Much)

- 1 Increase _____ hours/week (Write In)
- 2 Will not change
- 3 Decrease _____ hours/week (Write In)
- 4 I will quit my job immediately and will not work
- 5 I don't work
- 6 I don't know

- 38-1. If you have won the lottery (described in the previous question), to what age will you keep working? **(Write In)** If you don't work, choose "X don't work", if you do not have a spouse, choose "0 no spouse", if your spouse doesn't work, choose "1 doesn't work".

You	_____ years old	X don't work		
Your spouse	_____ years old	0 no spouse	1 doesn't work	

39. This time let's assume that instead of winning a lottery, your employer doubles your present wage per hour, limiting to this year, for the part which you work over your present working hours.

Let's assume that you can change your working yours as you like. Will you increase your working hours? **(X ONE Box)** If yes, by how many hours?

- 1 Increase _____ hours/week **(Write In)**
- 2 Will not change
- 3 I don't work
- 4 I don't know

40. This time let's assume that instead of winning a lottery, your employer doubles your present wage per hour forever, for any hours which you work beyond your present working hours. Let's assume that you can change your working yours as you like. Will you increase your working hours? **(X ONE Box)** If yes, by how many hours?

- 1 Increase _____ hours/week **(Write In)**
- 2 Will not change
- 3 I don't work
- 4 I don't know

- 40-1. Let's assume that your employer doubles your present wage per hour forever, for any hours which you work beyond your present working hours. In this situation, to what age will you keep working? **(Write In)**

If you don't work, choose "X I don't work". If you do not have a spouse, choose "0 no spouse" and if your spouse doesn't work, choose "1 doesn't work".

You	_____ years old	X don't work		
Your spouse	_____ years old	0 no spouse	1 doesn't work	

41. 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 _____ hours/week **(Write In)**
- 2 will not change
- 3 decrease _____ hours/week **(Write In)**
- 4 I will quit my job immediately
- 5 I don't work
- 6 I don't know

- 41-1. Let's assume that your employer halves your present wage per hour forever. In this situation, to what age will you keep working? If you do not work, choose "X I don't work". If you do not have a spouse, choose "0 no spouse" and if your spouse does not work, choose "1 does not work". **(Write In)**

You	_____ years old	X don't work		
Your spouse	_____ years old	0 no spouse	1 doesn't work	

42. One can come up with the following ideas on how people's incomes and standards of living are determined in the US. What is your opinion of these ideas? (X ONE Box For EACH Row)

//needs some editing. D.F. //

	I think so	I think so to some extent	Neither	I don't think so that much	I don't think so
Whether or not one can gain an income or a status that one wish for is decided by one's choice or effort	1	2	3	4	5
Whether or not one can gain an income or a status that one wish for is decided by one's luck on occasions	1	2	3	4	5
Whether or not one can gain an income or a status that one wish for is decided by one's inborn talent	1	2	3	4	5
Whether or not one can gain an income or a status that one wish for is decided by one's family environment that one grew up in	1	2	3	4	5
Whether or not one can gain an income or a status that one wish for is decided by one's academic background	1	2	3	4	5
One's will to work is decided by whether or not it is a society where enough income gap exists	1	2	3	4	5
Even though one is poor at present, equal opportunity of becoming rich is given by the society	1	2	3	4	5
Even if one works diligently, there are people who cannot gain enough income for a minimum standard of living	1	2	3	4	5
Our society is giving enough help to people who are so poor and have difficulties in living	1	2	3	4	5

43. The following are ideas on how people's incomes and standards of living should be determined. What is your opinion of these ideas? (X ONE Box For EACH Row)

//needs some editing. D.F.//

	agree	generally agree	neither	generally disagree	disagree
Whether or not one can gain an income or a status that one wish for should be decided by one's choice or effort	1	2	3	4	5
Whether or not one can gain an income or a status that one wish for should be decided by one's luck on occasions	1	2	3	4	5
Whether or not one can gain an income or a status that one wish for should be decided by one's inborn talent	1	2	3	4	5
Whether or not one can gain an income or a status that one wish for should be decided by one's family environment that they grew up in	1	2	3	4	5
Whether or not one can gain an income or a status that one wish for should be decided by one's academic background	1	2	3	4	5
One's will to work should be decided by whether or not it is a society where enough income gap exists	1	2	3	4	5
Even though one is poor at present, equal opportunity of becoming rich should be given by the society	1	2	3	4	5
If one works diligently, there should be a society where everyone can gain enough income for a minimum standard of living	1	2	3	4	5
Our society should give enough help to people who are so poor and have difficulties in living	1	2	3	4	5

44. How do you think the following have changed in Japan in the last 5 years? (X ONE Box For EACH Row)
 //needs some editing D.F. //

	Expanded	Expanded Somewhat	Didn't Change	Reduced Somewhat	Reduced
Income or earnings inequality.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Wealth inequality (assets such as savings, stocks, land and housing that one holds)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Income inequality due to difference between families in which one grew up.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Living standard inequality	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

45. How do you think the following will change in Japan in the next 5 years? (X ONE Box For EACH Row)
 //needs some editing D.F. //

	Expand	Expand Somewhat	Will Not Change	Reduce Somewhat	Reduce
Income or earnings inequality.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Wealth inequality (assets such as savings, stocks, land and housing that one holds)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Income inequality due to difference between families in which one grew up	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Living standard inequality.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

46. How much of a problem is the widening income gap?
 (X ONE Box)

- 1 It's a big problem
- 2 It's somewhat of a problem
- 3 Neither
- 4 It's not much of a problem
- 5 It's not a problem at all
- 6 I don't know

47. What is your opinion of the government altering the tax system and social security policy as indicated below? (X ONE Box For EACH Row)

	agree	generally agree	neither	generally disagree	disagree
Use the tax system and social security policy to redistribute income from the rich to the poor	1	2	3	4	5
Increase the supply of public housing for people of low income	1	2	3	4	5
To maintain the pension system, decrease the pension benefit level	1	2	3	4	5
To maintain the pension benefit level, increase the amount of the pension which is covered by insurance	1	2	3	4	5
Raise the age which the pension payment starts but keep the same pension benefit level	1	2	3	4	5
Decrease the pension benefits paid to people of high income	1	2	3	4	5
Tighten the standard for providing welfare benefits	1	2	3	4	5

48. Height: _____ cm, Weight: _____ kg
49. What is your blood type?
1. A 2. B 3. AB 4. O
50. Comparing a Japanese person living 30 years ago and a Japanese person living 10 years ago, which do you think was happier on average?(X ONE Box)
1. 30 years ago 2. 10 years ago

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

1. Your gender: 1 Male 2 Female
2. What is your marital status? (X ONE Box)
1 _ Never married 2 _ Now married 3 _ Divorced/Separated 4 _ Widowed
3. **Please answer the following questions for you and your spouse (if applicable)**
What are your and your spouse's birth years and months? (Write In Year and Month)
You, yourself: year _____ month _____
Your spouse: year _____ month _____
4. 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..... _____
5. How many brothers and sisters do you have now who are alive? (Write In Number For EACH)
You: Older brothers..... _____ Younger brothers..... _____
Older sisters..... _____ Younger sisters..... _____
Your spouse: Older brothers _____ Younger brothers..... _____
Older sisters..... _____ Younger sisters..... _____
6. 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. |
7. What are your 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): _____ | | |

If you answered 1 to 7 for yourself at Qu. 8, please continue. Otherwise, skip to Qu. 11.

- 7a.** What is your type of 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)
- 7b.** 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
- 7c.** Approximately how many employees are working for the company/office where you work? 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
- 7d.** 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
- 8.** Do you have any children? **(X ONE Box)**
- 1 No children (Skip To Qu. 9)
 - 2 Have children # of children: _____ **(Continue)**
- 8a.** How old is your youngest child now? **(Write In)** _____ years old
- 9.** Approximately how much was the annual earned income of you and your spouse before taxes, with bonuses included (and also business income) for 2005? **(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

10. 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): _____

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

12. How much was the average food expense of your entire family per month in 2005?
 Approximate food expense (excluding expense of eating out) ¥ _____ per month
 Approximate expense of eating out ¥ _____ per month

13. How much did you spend on durable consumer goods such as housing, cars, and expensive electronic products for your entire family in 2005?
 Approximate expense in 2006 for entire family ¥ _____

14. How much were the average expenditures of your entire family per month in 2005? 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 Dollar)**
 Approximate expense in 2005 for entire family ¥ _____ per month

15. In 2005 what was 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"/>

16. In 2006 what will be the approximate percentage change in your family's total annual expenditures compared with 2005? 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"/>

17. By what percentage do you expect consumer prices will change in 2006, 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"/>

18. 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

19. 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

20. 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

21. 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

22. 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.

23. Are your (or your spouse's) parents alive? If so, how old are they? If your parents are deceased, indicate their age when they have died. (Write In Number For EACH)

	Living Parents' Age	Deceased Parents' Age
Your father	_____	_____
Your mother	_____	_____
Your spouse's father	_____	_____
Your spouse's mother	_____	_____

24. 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. (singles household included)

25. 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

26. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2005? (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

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27. Considering your family's ability, about how much income do you think is natural for your household? Please answer for household income. (If you are a 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

28. About how much household income is common for people around you? **(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

29. How much did the annual earned gross income of your entire household of 2005 change compared to the amount of 2004? (If you are student, please answer the income of your parents' entire household.) **(X ONE Box)**

					Increased by less than 1% OR Decrease by less than 1%						
Increased by more than 9%	Increased by 7-9%	Increased by 5-7%	Increased by 3-5%	Increased by 1-3%	Decrease by 1-3%	Decrease by 3-5%	Decrease by 5-7%	Decrease by 7-9%	Decrease by more than 9%		
10	09	08	07	06	05	04	03	02	01	00	

30. How much do you estimate the annual earned gross income of your household in 2006 will change compared to the amount in 2005? Please answer for your entire household, for you and for your spouse. (If you are a student, please answer the income of your parents' entire household.) **(X ONE Box for EACH)**

					Increase by less than 1% OR Decrease by less than 1%						
Entire Household	Increase by more than 9%	Increase by 7-9%	Increase by 5-7%	Increase by 3-5%	Increase by 1-3%	Decrease by 1-3%	Decrease by 3-5%	Decrease by 5-7%	Decrease by 7-9%	Decrease by more than 9%	
	10	09	08	07	06	05	04	03	02	01	00

31. 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

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32. 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

33. 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

34. 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 _____%

35. What would you say is your average annual profit-earning rate on your financial assets? (Write In)

_____ % + _____ % Cannot say

36. 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.36, please continue. Otherwise, skip to Q.37

- 36a. 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

- 36b. 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

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

- 1 Yes
- 2 No

38. To how many years ahead do you consider when you decide on the amount of your monthly savings? Please include the amount of payment for housing loans in the savings. **(X ONE Box)**
- 1 Less than a year ahead
 - 2 A year to 2 years ahead
 - 3 3 to 5 years ahead
 - 4 10 years ahead
 - 5 20 years ahead
 - 6 More than 20 years ahead

All respondents please answer the following question.

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

Highest ← 10 09 08 07 06 05 04 03 02 01 00 ← Lowest

40. On a scale of 0-10 with "10" being "Highest" and "0" being "Lowest", please indicate what you think was the standard of living for your family while you were 15 years old. **(X ONE Box)**

Highest ← 10 09 08 07 06 05 04 03 02 01 00 ← Lowest

41. In which prefecture did you live when you were fifteen years old? If you lived in a foreign country, indicate the name of the country. **(Write In)**

Name of prefecture in Japan: _____
 Name of a Country: _____

42. In which prefecture do your parents live? If they are living in a foreign country, indicate the name of the country. If your parents are deceased, indicate a place where they had lived for a long time. **(Write In)**

Your Parents: Name of a prefecture in Japan: _____
 Name of a Country: _____
 Your Spouse's Parents: Name of a prefecture in Japan: _____
 Name of a Country: _____

43. 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

44. 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

45. 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

46. Please indicate if you are affiliated with any of the following religions. **(X ONE Box)**

- 1 None
- 2 Catholic
- 3 Protestant
- 4 Other Christian
- 5 Judaism
- 6 Islam
- 7 Hinduism
- 8 Buddhism
- 9 Others

Thank you very much for your help with this study.