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<http://mysurvey.com/privacy.cfm>

Shaping the Future with Your Opinions

61646

Dear NFO MySurvey Member,

Would you please give this questionnaire to the person in your household whose age and sex are indicated above (this may be you)? Thank you!

TO THE HOUSEHOLD MEMBER HELPING WITH THIS STUDY:

Today's survey covers a wide variety of topics, such as your current lifestyle and choices you would make given different situations. I think you will find it interesting!

I would like to assure you that your answers will be completely confidential. Your answers will be tabulated with information from thousands of other participants and only the total results will be used for academic research purposes.

The survey is lengthy. To pace yourself, you can answer the booklet in sections if you like. Most of my questions can be easily answered by simply placing an "X" in the appropriate box or boxes. In the questions where I have asked you to write in your answers, please be as specific as possible. Please take your time to read each question thoroughly and be sure to answer all the questions. Remember that there are no right answers to this survey, we are just interested in your opinions.

Once you have finished, please return the questionnaire to me in the enclosed postage-paid envelope.

As a token of my appreciation, I have enclosed a \$5 bill.

Thank you for your continued cooperation.

Sincerely,

A handwritten signature in black ink that reads 'Carol' in a cursive, slightly slanted font.

Carol Adams

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. Do the following statements hold true for you? If “it is particularly true for you”, you would choose “1”, and if “it doesn’t hold true at all for you”, you would choose “5”. Of course, you may choose any number in between. **(X ONE Box For EACH)**

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

3. Let’s assume you have **two options** to receive some money. You may choose Option “A”, to receive \$100 in **two days**; or Option “B”, to receive a different amount in **nine days**. 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”	Includes An Annual Interest Rate Of:		Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving In 2 Days	or	Receiving In 9 Days		→	Option “A”	Option “B”
\$100.00		\$99.81	-10%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.00	0%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.19	10%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.38	20%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.96	50%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$101.91	100%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$103.83	200%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$105.74	300%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>

4. Now let’s assume that you have the option to receive \$100 in **ninety days** or receive a different amount in **ninety-seven days**. 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”	Includes An Annual Interest Rate Of:		Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving In 90 Days	or	Receiving In 97 Days		→	Option “A”	Option “B”
\$100.00		\$99.81	-10%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.00	0%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.19	10%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.38	20%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.96	50%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$101.91	100%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$103.83	200%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$105.74	300%.....		1 <input type="checkbox"/>	2 <input type="checkbox"/>

5. Now let's assume that you have the option to receive \$100 in **one month** or receive a different amount in **thirteen months**. 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 In 1 Month		Receiving In 13 Months			Option "A"	Option "B"
\$100		\$95	-5%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100		\$100	0%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100		\$102	2%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100		\$104	4%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100		\$106	6%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100		\$110	10%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100		\$120	20%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100		\$140	40%		1 <input type="checkbox"/>	2 <input type="checkbox"/>

6. Now let's assume that you have the option to receive \$10,000 in **one month** or receive a different amount in **thirteen months**. 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 In 1 Month		Receiving In 13 Months			Option "A"	Option "B"
\$10,000		\$9,500	-5%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,000	0%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,010	0.1%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,050	0.5%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,100	1%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,200	2%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,600	6%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$11,000	10%		1 <input type="checkbox"/>	2 <input type="checkbox"/>

7. Now let's assume that you have the option to **pay** \$10,000 in **one month** or **pay** a different amount in **thirteen months**. 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"	or	Option "B"	Includes An Annual Interest Rate Of:	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
Paying In 1 Month		Paying In 13 Months			Option "A"	Option "B"
\$10,000		\$9,500	-5%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,000	0%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,010	0.1%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,050	0.5%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,100	1%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,200	2%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$10,600	6%		1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000		\$11,000	10%		1 <input type="checkbox"/>	2 <input type="checkbox"/>

8. Considering the following two ways of **receiving your monthly income**, which is preferable to you? Assume that the job assignment is the same under these situations. If you are a dependent (e.g., student, housewife, etc.), answer this question taking your living expense as your monthly income. **(X ONE Box)**

1 <input type="checkbox"/> Your monthly income has a 50% chance of doubling, but also has a 50% chance of decreasing by 30% → (Answer Qu. 8a)	or	2 <input type="checkbox"/> 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. Considering the following two ways of **receiving your monthly income**, which is preferable to you? Assume that the job assignment is the same under these situations. If you are a dependent (e.g., student, housewife, etc.), answer this question taking your living expense as your monthly income. **(X ONE Box)**

1 <input type="checkbox"/> 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 <input type="checkbox"/> 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 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 would you 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)**

<u>Interest Rate:</u>	<u>Spend More Money In The FIRST Year</u>	<u>Spend More Money In The SECOND Year</u>
0%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
2%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
4%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
6%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
8%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
10%	1 <input type="checkbox"/>	2 <input type="checkbox"/>

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)**

<u>Interest Rate:</u>	<u>Spend More Money In The FIRST Year</u>	<u>Spend More Money In The SECOND Year</u>
0%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
2%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
4%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
6%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
8%	1 <input type="checkbox"/>	2 <input type="checkbox"/>
10%	1 <input type="checkbox"/>	2 <input type="checkbox"/>

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 \$20 and a 50% chance of winning nothing. If the lottery ticket is sold for \$2.00, 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. 13b)**

13a. 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 \$3.00
 - 2 Purchase if the price is less than \$4.00
 - 3 Purchase if the price is less than \$6.00
 - 4 Purchase if the price is less than \$10.00
 - 5 Purchase if the price is less than \$20.00
 - 6 Purchase even if the price is more than \$20.00
- **(Skip To Qu. 14)**

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

- | | |
|--|---|
| <ul style="list-style-type: none"> 1 <input type="checkbox"/> the price is less than \$1.90 2 <input type="checkbox"/> the price is less than \$1.50 3 <input type="checkbox"/> the price is less than \$1.00 | <ul style="list-style-type: none"> 4 <input type="checkbox"/> the price is less than fifty cents 5 <input type="checkbox"/> the price is less than one cent 6 <input type="checkbox"/> Wouldn't purchase even if the price is one cent |
|--|---|

14. Let's assume there is a lottery with a 1% chance of winning \$1,000 and a 99% chance of winning nothing. If the lottery ticket is sold for \$2.00, 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. 14b)**

14a. 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 \$3.00
 - 2 Purchase if the price is less than \$4.00
 - 3 Purchase if the price is less than \$6.00
 - 4 Purchase if the price is less than \$10.00
 - 5 Purchase if the price is less than \$20.00
 - 6 Purchase even if the price is more than \$20.00
- **(Skip To Qu. 15)**

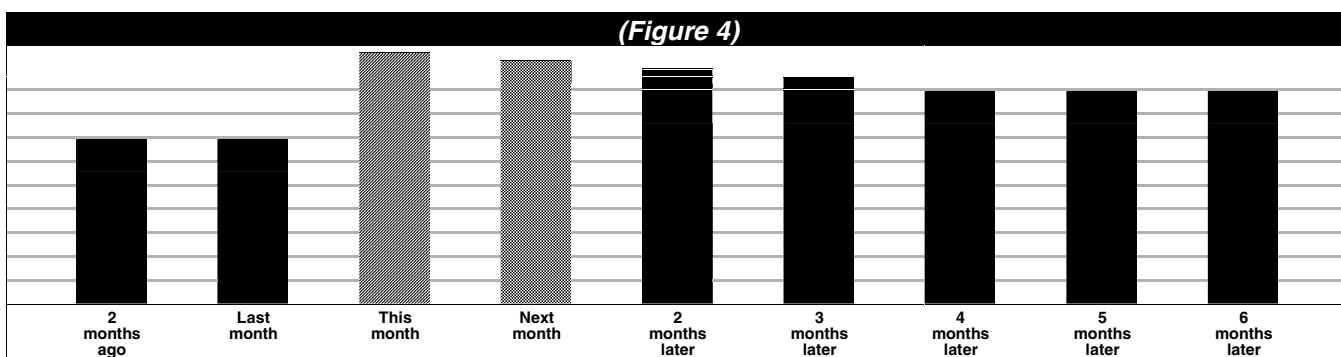
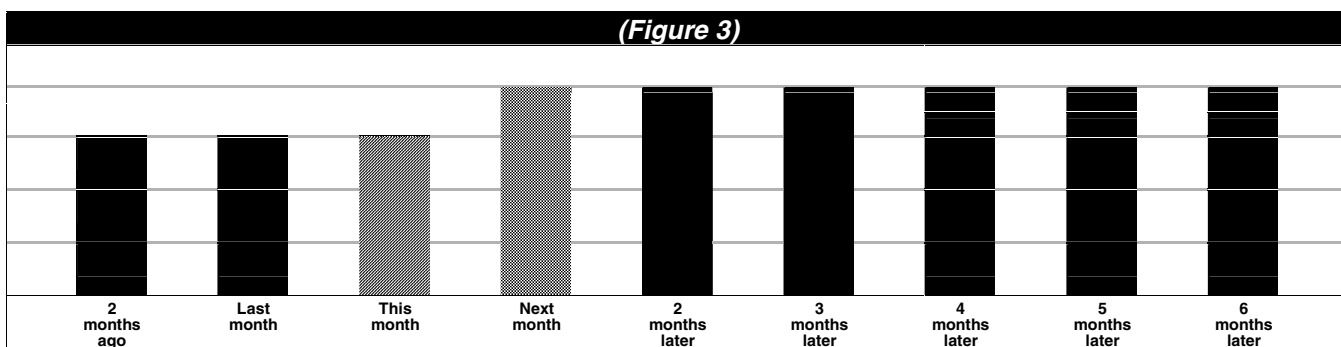
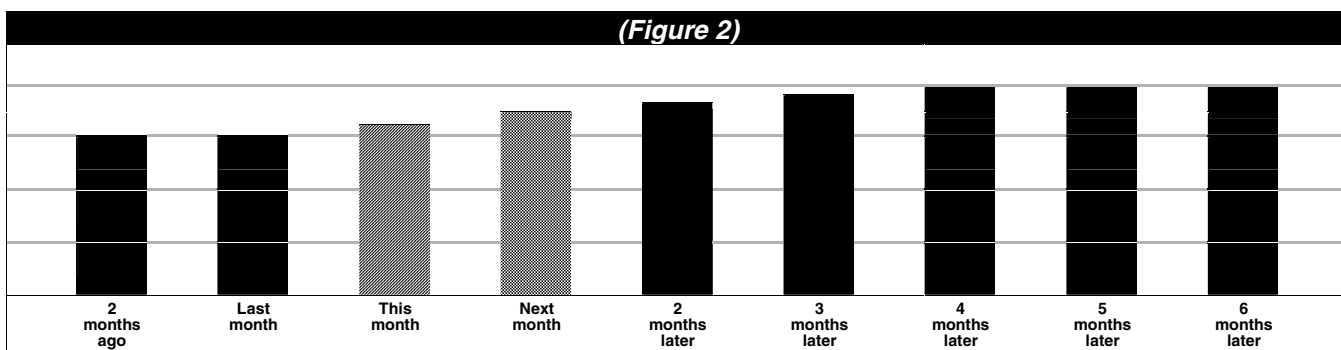
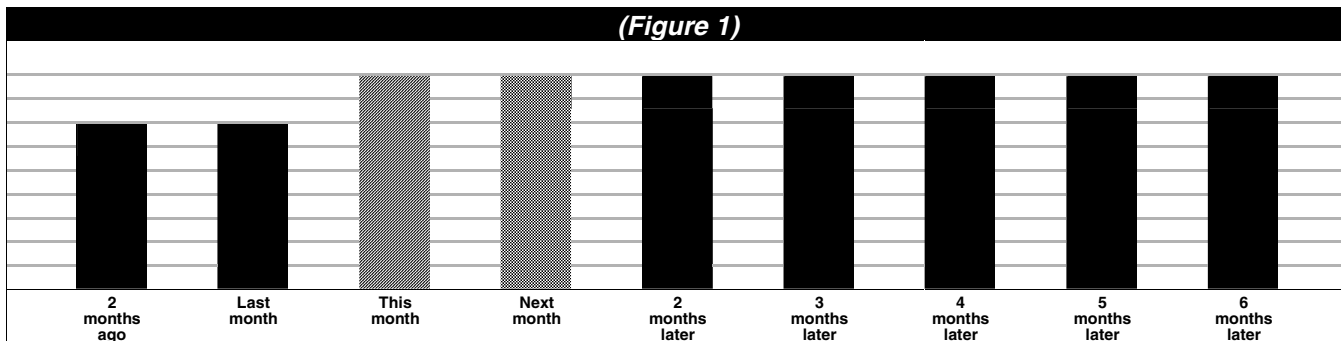
14b. If the price of the lottery ticket was lowered, would you purchase it if ... **(X ONE Box)**

- | | |
|--|---|
| <ul style="list-style-type: none"> 1 <input type="checkbox"/> the price is less than \$1.90 2 <input type="checkbox"/> the price is less than \$1.50 3 <input type="checkbox"/> the price is less than \$1.00 | <ul style="list-style-type: none"> 4 <input type="checkbox"/> the price is less than fifty cents 5 <input type="checkbox"/> the price is less than one cent 6 <input type="checkbox"/> Wouldn't purchase even if the price is one cent |
|--|---|

15. Let's assume there is a lottery with a 50% chance of winning \$20 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 \$2.00, would you sell it? **(X ONE Box)**
- 1 I would sell the ticket → **(Continue)** 2 I wouldn't sell the ticket → **(Skip To Qu. 15b)**
- 15a. What is the lowest amount you would ask for this lottery ticket mentioned in Qu.15? **(X ONE Box)**
- | | |
|---|---------------------------|
| 1 <input type="checkbox"/> Sell if the price is more than \$1.90 | → (Skip To Qu. 16) |
| 2 <input type="checkbox"/> Sell if the price is more than \$1.50 | |
| 3 <input type="checkbox"/> Sell if the price is more than \$1.00 | |
| 4 <input type="checkbox"/> Sell if the price is more than fifty cents | |
| 5 <input type="checkbox"/> Sell if the price is more than one cent | |
| 6 <input type="checkbox"/> Sell even if the price is one cent | |
- 15b. What is the lowest amount you would ask for this lottery ticket mentioned in Qu.15? **(X ONE Box)**
- | | |
|--|--|
| 1 <input type="checkbox"/> Sell if the price is more than \$3.00 | 4 <input type="checkbox"/> Sell if the price is more than \$10.00 |
| 2 <input type="checkbox"/> Sell if the price is more than \$4.00 | 5 <input type="checkbox"/> Sell if the price is more than \$20.00 |
| 3 <input type="checkbox"/> Sell if the price is more than \$6.00 | 6 <input type="checkbox"/> Wouldn't sell even if the price is <u>more</u> than \$20.00 |
16. Assume that you know there is a 1% chance of being robbed of \$1000. You can pay \$20 for insurance to cover the damages from the robbery. 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. 16b)**
- 16a. What is the highest you would pay to take out this insurance mentioned in Qu. 16? Would you ... **(X ONE Box)**
- | | |
|---|---------------------------|
| 1 <input type="checkbox"/> Take it out if the price is less than \$30.00 | → (Skip To Qu. 17) |
| 2 <input type="checkbox"/> Take it out if the price is less than \$40.00 | |
| 3 <input type="checkbox"/> Take it out if the price is less than \$60.00 | |
| 4 <input type="checkbox"/> Take it out if the price is less than \$100.00 | |
| 5 <input type="checkbox"/> Take it out if the price is less than \$200.00 | |
| 6 <input type="checkbox"/> Take it out even if the price is <u>more</u> than \$200.00 | |
- 16b. What if the price of the insurance mentioned in Qu.16 is lowered from \$20? What is the highest you would pay to take it out ... **(X ONE Box)**
- | | |
|--|---|
| 1 <input type="checkbox"/> Take it out if the price is less than \$19.00 | 4 <input type="checkbox"/> Take it out if the price is less than \$5.00 |
| 2 <input type="checkbox"/> Take it out if the price is less than \$15.00 | 5 <input type="checkbox"/> Take it out if the price is one cent |
| 3 <input type="checkbox"/> Take it out if the price is less than \$10.00 | 6 <input type="checkbox"/> Wouldn't take it out even if the price is less than one cent |

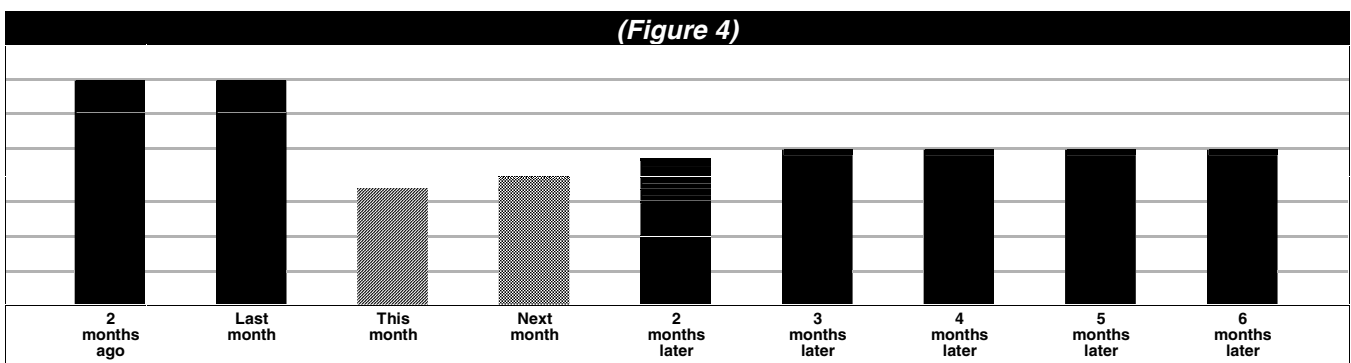
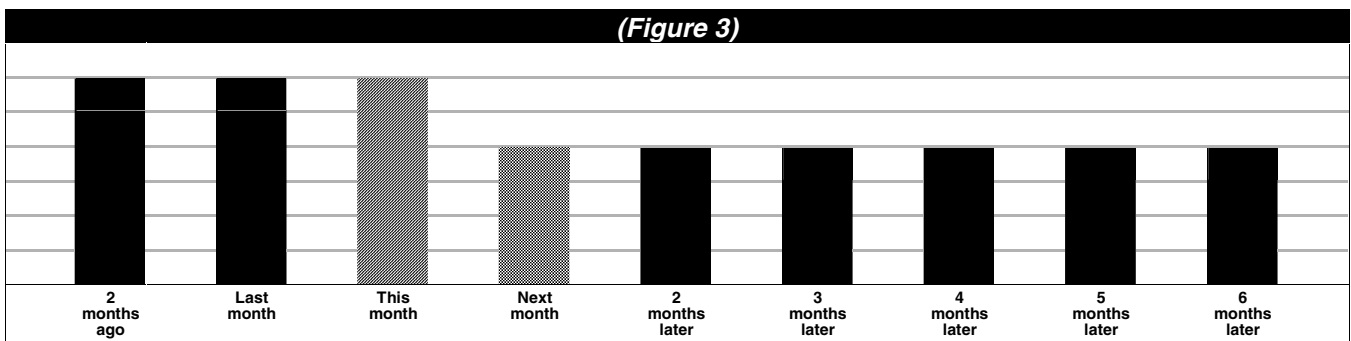
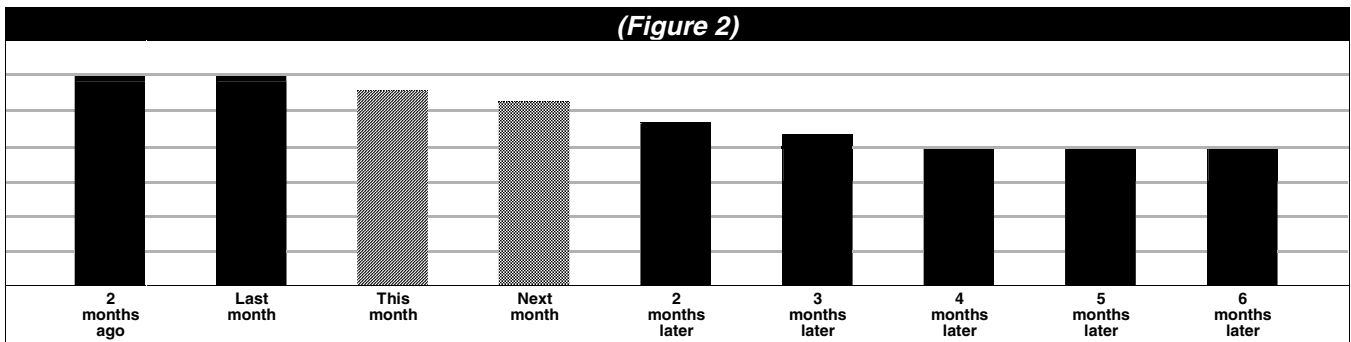
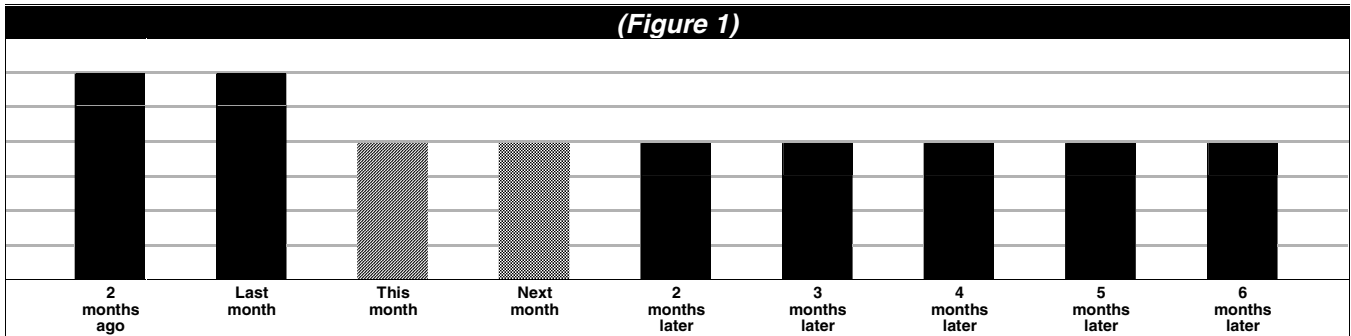
17. Suppose that you find out that your monthly income will be **raised by 30% next month** and will **stay at the same amount all through your life**. Which of the following consumption patterns would you prefer? If you are a dependent (e.g., student, housewife, etc.), answer this question taking your living expense 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 expense 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 (Figure 1)
- 2 Decrease 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 decrease the amount next month, then maintain the standard (Figure 3)
- 4 For the time being, largely decrease the consumption amount, then gradually increase the amount (Figure 4)
- 5 No change in the consumption amount
- Others (Specify): _____



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

Very Happy
Very Unhappy

10 9 8 7 6 5 4 3 2 1 0

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

- 1 Happier than 2-3 years ago
- 2 Almost the same as 2-3 years ago
- 3 Unhappier 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 it is necessary to take risks if you expect excellent results. On the other hand, as the proverb says, "A wise man never courts danger," there is a way of thinking that you should avoid risks as much as possible. Which way of thinking is close to yours? On a scale of 0-10 with "10" being completely sympathetic with the way of thinking "Nothing ventured, nothing gained", and "0" being completely sympathetic with the way of thinking of "A wise man", please rate your behavioral pattern. (X ONE Box)

Nothing Ventured, Nothing Gained
A Wise Man Never Courts Danger

10 9 8 7 6 5 4 3 2 1 0

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)

Last Person To Be Cautious
Most Cautious

10 9 8 7 6 5 4 3 2 1 0

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. 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? (Assume that your parents' situation could stay this way for several 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. 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? (Assume that your child's situation could stay this way for several 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)

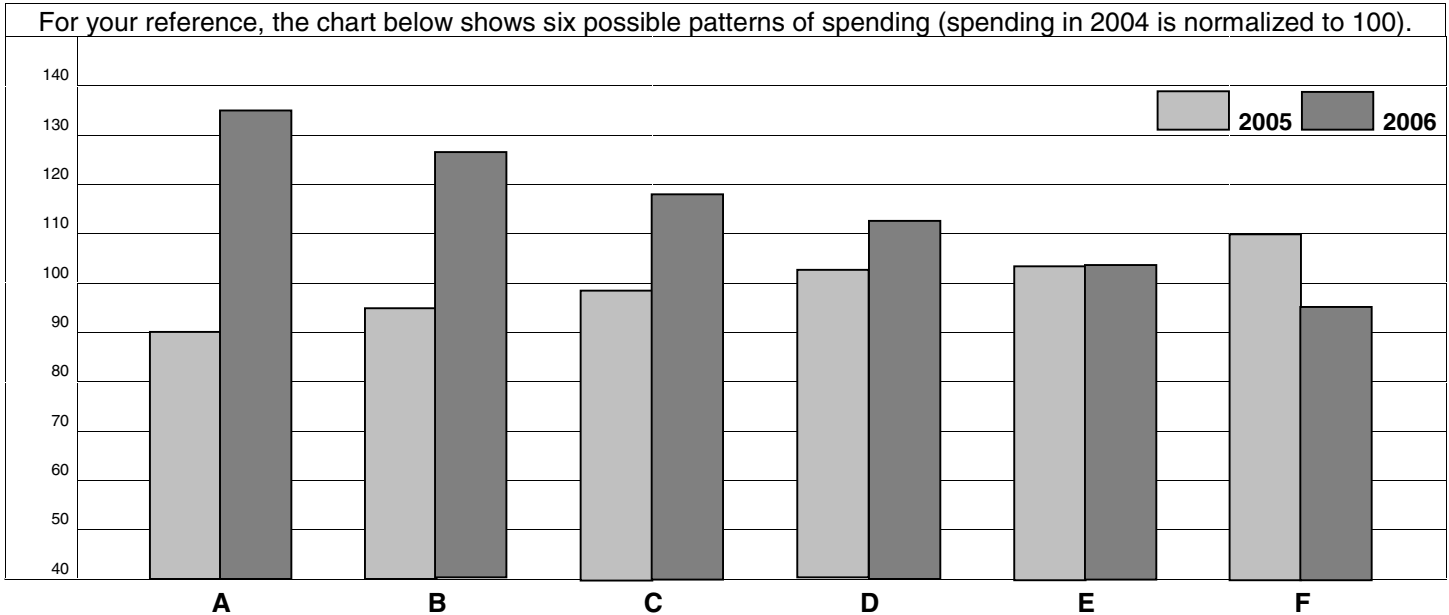
- 1 Up to 2 % of your family income per month
- 2 Up to 5 % of your family income per month
- 3 Up to 10 % of your family income per month
- 4 Up to 20 % of your family income per month
- 5 No help at all

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

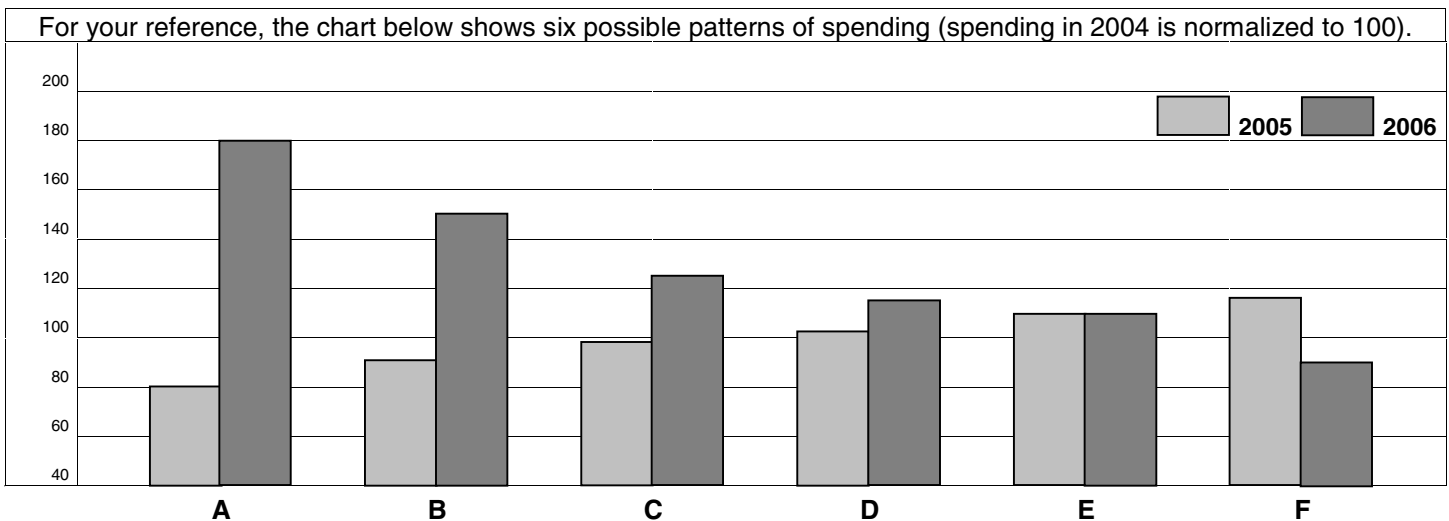
29. Suppose that your income is guaranteed to be 5 % more than what you earned in the year of 2004 for the rest of your life. Assume that there will be no inflation. Assume that if you reduced your spending in the year 2005, you could spend twice that amount in the year 2006. The table below indicates 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 <input type="checkbox"/>	1 <input type="checkbox"/>
B. Lower by 5%	Higher by 25%.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
C. Lower by 1%	Higher by 17%.....	3 <input type="checkbox"/>	3 <input type="checkbox"/>
D. Higher by 2%	Higher by 11%.....	4 <input type="checkbox"/>	4 <input type="checkbox"/>
E. Higher by 5%	Higher by 5%.....	5 <input type="checkbox"/>	5 <input type="checkbox"/>
F. Higher by 10%	Lower by 5%	6 <input type="checkbox"/>	6 <input type="checkbox"/>



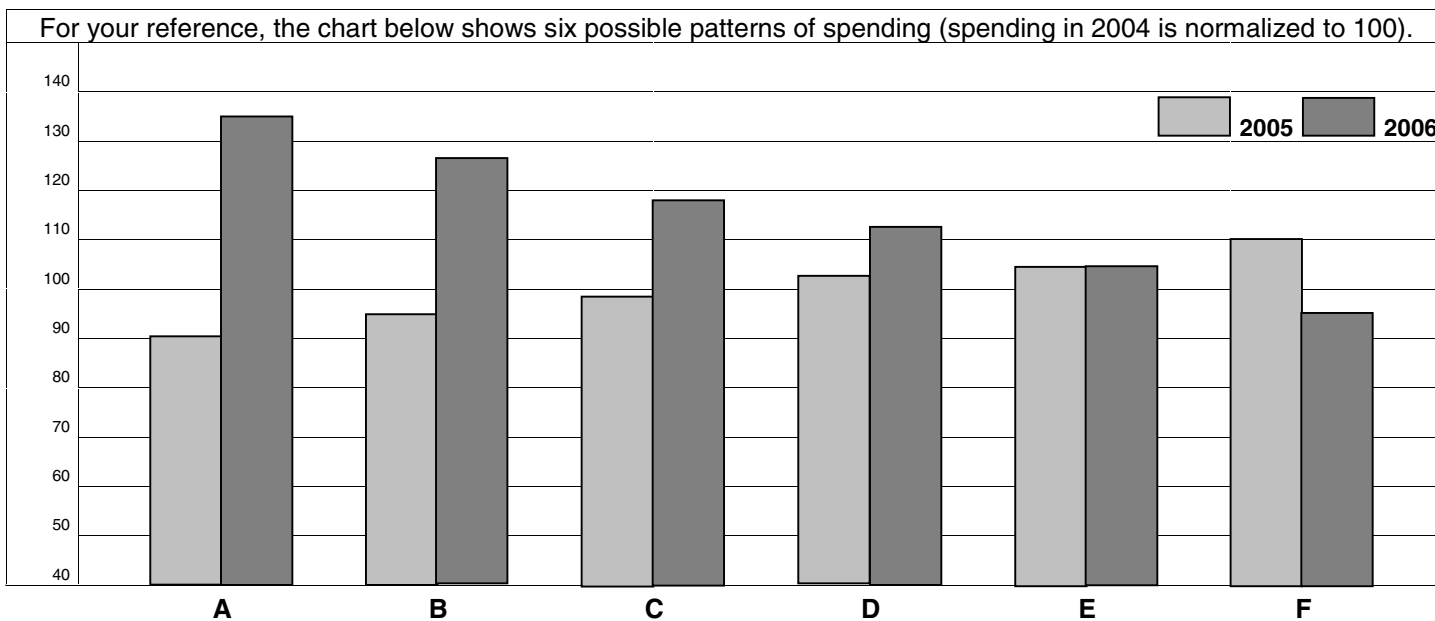
30. Now suppose that if you reduced your spending in the year 2005, you could spend three times that amount in the year 2006. The table below indicates six possible patterns of spending you could choose under the new assumption. Which pattern of spending do you like most among A, B, C, D, E, and F in 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 <input type="checkbox"/>	1 <input type="checkbox"/>
B. Lower by 10%	Higher by 50%	2 <input type="checkbox"/>	2 <input type="checkbox"/>
C. Lower by 1%	Higher by 23%	3 <input type="checkbox"/>	3 <input type="checkbox"/>
D. Higher by 2%	Higher by 14%	4 <input type="checkbox"/>	4 <input type="checkbox"/>
E. Higher by 5%	Higher by 5%	5 <input type="checkbox"/>	5 <input type="checkbox"/>
F. Higher by 10%	Lower by 10%	6 <input type="checkbox"/>	6 <input type="checkbox"/>



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 on luxury goods do you like most among A, B, C, D, E, and F in the table? Here, "luxury goods" means whatever you think of as a luxury (e.g., travel, eating out at a fancy restaurant, etc.). 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 <input type="checkbox"/>	1 <input type="checkbox"/>
B. Lower by 5%	Higher by 25%	2 <input type="checkbox"/>	2 <input type="checkbox"/>
C. Lower by 1%	Higher by 17%	3 <input type="checkbox"/>	3 <input type="checkbox"/>
D. Higher by 2%	Higher by 11%	4 <input type="checkbox"/>	4 <input type="checkbox"/>
E. Higher by 5%	Higher by 5%	5 <input type="checkbox"/>	5 <input type="checkbox"/>
F. Higher by 10%	Lower by 5%	6 <input type="checkbox"/>	6 <input type="checkbox"/>



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: _____
 Dollars 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 Would quit work entirely
 5 Don't know
38. At what age do you expect you and your spouse to retire? If you have no spouse, indicate "no spouse". (Write In Age)
 You, yourself: _____ Your spouse: _____ + No spouse
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 that 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? (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
 5 Don't know

The following are some questions about you.

54. Your gender: 1 Male 2 Female
55. What is your marital status? **(X ONE Box)**
 1 Now married 2 Never married 3 Divorced/Separated 4 Widowed
56. 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)

57. What are you and your spouse's birth years? **(Write In Year)**
 You, yourself: _____ Your spouse: _____ + No spouse
58. Please indicate the highest level of education (or equivalent) completed by you and your spouse. *If you are still in school, "X" the one you are in now.* **(X ONE Box For EACH)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse		+ <input type="checkbox"/>
Grade School.....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
Some High School.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Graduated High School	3 <input type="checkbox"/>	3 <input type="checkbox"/>
Some College - no degree	4 <input type="checkbox"/>	4 <input type="checkbox"/>
Graduated College - Associate's Degree (2 year)	5 <input type="checkbox"/>	5 <input type="checkbox"/>
Graduated College - Bachelor's Degree (4 year)	6 <input type="checkbox"/>	6 <input type="checkbox"/>
Some post graduate studies - no degree	7 <input type="checkbox"/>	7 <input type="checkbox"/>
Masters Degree - MS, MA, MBA, etc.	8 <input type="checkbox"/>	8 <input type="checkbox"/>
Doctoral Degree - DVM, Ph.D, DDS, etc.	9 <input type="checkbox"/>	9 <input type="checkbox"/>

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

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

If you answered 1 to 7 for yourself at Qu. 58, please continue. Otherwise, skip to Qu. 61

- 60a. 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)
- 60b. How many years have you been working for your present company? **(X ONE Box)**
 1 Less than a year 5 20 years to less than 30 years
 2 A year to less than 5 years 6 30 years to less than 40 years
 3 5 years to less than 10 years 7 More than 40 years
 4 10 years to less than 20 years
- 60c. 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 4 100 to 299 people 7 1,000 to 4,999 people
 2 6 to 29 people 5 300 to 499 people 8 More than 5,000 people
 3 30 to 99 people 6 500 to 999 people 9 Government employee
- 60d. Which one of the following best describes the industry in which you work? **(X ONE Box)**
 01 Agriculture and forestry industry 07 Real estate business
 02 Mining industry 08 Transport /Correspondence industry
 03 Construction industry 09 Electric/Gas/Water/Heat supply industry
 04 Manufacturing industry 10 Service industry
 05 Wholesale/Retail business 11 Others
 06 Financial/Insurance business
61. Do you have any children? **(X ONE Box)**
 1 No children → **(Skip To Qu. 62)** 2 Have children → # of children: _____ → **(Continue)**
- 61a. How old is your youngest child now? **(Write In)** _____ years old

62. Approximately how much was the annual earned income of you and your spouse before taxes, with bonuses included (and also business income) for 2004? If you prefer answering in terms of monthly income or hourly wage, please write in the amount on the appropriate line. **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse		+ <input type="checkbox"/>
None .....	.01 <input type="checkbox"/>	01 <input type="checkbox"/>
Less than \$10,000 .....	.02 <input type="checkbox"/>	02 <input type="checkbox"/>
\$10,000 to less than \$20,000 .....	.03 <input type="checkbox"/>	03 <input type="checkbox"/>
\$20,000 to less than \$40,000 .....	.04 <input type="checkbox"/>	04 <input type="checkbox"/>
\$40,000 to less than \$60,000 .....	.05 <input type="checkbox"/>	05 <input type="checkbox"/>
\$60,000 to less than \$80,000 .....	.06 <input type="checkbox"/>	06 <input type="checkbox"/>
\$80,000 to less than \$100,000 .....	.07 <input type="checkbox"/>	07 <input type="checkbox"/>
\$100,000 to less than \$120,000 .....	.08 <input type="checkbox"/>	08 <input type="checkbox"/>
\$120,000 to less than \$140,000 .....	.09 <input type="checkbox"/>	09 <input type="checkbox"/>
More than \$140,000 .....	.10 <input type="checkbox"/>	10 <input type="checkbox"/>
Monthly income (Specify):	\$ _____	\$ _____
Dollars per hour (Specify):	\$ _____	\$ _____

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

- | | |
|---|--|
| 1 <input type="checkbox"/> Single | 5 <input type="checkbox"/> Husband, wife, children and you or your spouse's parents |
| 2 <input type="checkbox"/> Husband and wife | 6 <input type="checkbox"/> Husband, wife, children, you or your spouse's parents, brothers and sisters |
| 3 <input type="checkbox"/> Husband, wife and children | <input type="checkbox"/> Others (Specify): _____ |
| 4 <input type="checkbox"/> Single parent and children | |

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

65. How many people were there in your household last year? **(Write In)** # of people: _____

66. How much was the average food expense of your entire family per month in 2004? **(Write In Rounding To Nearest Whole Dollar)**

Approximate food expense (excluding expense of eating out).....\$ _____ per month
 Approximate expense of eating out\$ _____ per month

67. How much did you spend on durable consumer goods such as housing, cars, and expensive electronic products for your entire family in 2004? **(Write In Rounding To Nearest Whole Dollar)**

Approximate expense in 2004 for entire family\$ _____

68. 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 Dollar)**

Approximate expense in 2004 for entire family\$ _____ per month

69. How much did the gross expenditures of your entire family in 2004 change compared to the amount in 2003? **(X ONE Box)**

Increased by more than 9%	Increased by 8-9%	Increased by 6-7%	Increased by 4-5%	Increased by 1-3%	Increased by less than 1% OR Decreased by less than 1%	Decreased by 1-3%	Decreased by 4-5%	Decreased by 6-7%	Decreased by 8-9%	Decreased by more than 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"/>

70. How much do you estimate the gross expenditures of your entire family in 2005 will change compared to the amount in 2004? **(X ONE Box)**

Increase by more than 9%	Increase by 8-9%	Increase by 6-7%	Increase by 4-5%	Increase by 1-3%	Increase by less than 1% OR Decrease by less than 1%	Decreased by 1-3%	Decrease by 4-5%	Decrease by 6-7%	Decrease by 8-9%	Decrease by more than 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"/>

71. What would you estimate the annual growth rate of consumer prices to be in 2005? **(X ONE Box)**

Increase by more than 4.5%	Increase by 3.6-4.5%	Increase by 2.6-3.5%	Increase by 1.6-2.5%	Increase by 0.5-1.5%	Increase by less than 0.5% OR Decrease by less than 0.5%	Decrease by 0.5-1.5%	Decrease by 1.6-2.5%	Decrease by 2.6-3.5%	Decrease by 3.6-4.5%	Decrease by more than 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"/>

72. 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

73. 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

74. 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

75. 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

76. Please indicate the highest level of education (or equivalent) completed by your parents and your spouse's parents. **(X ONE Box For EACH)**

			+ <input type="checkbox"/> No spouse	
	Your Father	Your Mother	Your Spouse's Father	Your Spouse's Mother
Grade School.....	1 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>
Some High School.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Graduated High School	3 <input type="checkbox"/>	3 <input type="checkbox"/>	3 <input type="checkbox"/>	3 <input type="checkbox"/>
Some College - no degree	4 <input type="checkbox"/>	4 <input type="checkbox"/>	4 <input type="checkbox"/>	4 <input type="checkbox"/>
Graduated College - Associate's Degree (2 year)	5 <input type="checkbox"/>	5 <input type="checkbox"/>	5 <input type="checkbox"/>	5 <input type="checkbox"/>
Graduated College - Bachelor's Degree (4 year)	6 <input type="checkbox"/>	6 <input type="checkbox"/>	6 <input type="checkbox"/>	6 <input type="checkbox"/>
Post Graduate Degree - MS, MA, MBA, DVM, Ph.D., DDS, etc.	7 <input type="checkbox"/>	7 <input type="checkbox"/>	7 <input type="checkbox"/>	7 <input type="checkbox"/>

77. Now, we would like to ask you about dependents in your family. Here, dependents mean anyone you claimed on your last tax return. 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)

78. 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)
- 4 Supplied house (a company house or an official residence)
- 5 Government-owned housing
- 6 Lodgings (Hotels, Motels, etc.)
- 7 Dormitory, Group Quarters, etc.
- 8 Others

79. 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)**

- | | |
|---|--|
| 01 <input type="checkbox"/> Less than \$10,000 | 07 <input type="checkbox"/> \$100,000 to less than \$120,000 |
| 02 <input type="checkbox"/> \$10,000 to less than \$20,000 | 08 <input type="checkbox"/> \$120,000 to less than \$140,000 |
| 03 <input type="checkbox"/> \$20,000 to less than \$40,000 | 09 <input type="checkbox"/> \$140,000 to less than \$160,000 |
| 04 <input type="checkbox"/> \$40,000 to less than \$60,000 | 10 <input type="checkbox"/> \$160,000 to less than \$180,000 |
| 05 <input type="checkbox"/> \$60,000 to less than \$80,000 | 11 <input type="checkbox"/> \$180,000 to less than \$200,000 |
| 06 <input type="checkbox"/> \$80,000 to less than \$100,000 | 12 <input type="checkbox"/> More than \$200,000 |

80. 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 8-9%	Increased by 6-7%	Increased by 4-5%	Increased by 1-3%	Increased by less than 1% OR Decreased by less than 1%	Decreased by 1-3%	Decreased by 4-5%	Decreased by 6-7%	Decreased by 8-9%	Decreased by more than 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"/>

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

Increase by more than 9%	Increase by 8-9%	Increase by 6-7%	Increase by 4-5%	Increase by 1-3%	Increase by less than 1% OR Decrease by less than 1%	Decrease by 1-3%	Decrease by 4-5%	Decrease by 6-7%	Decrease by 8-9%	Decrease by more than 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"/>

82. 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)**

- | | |
|--|--|
| 01 <input type="checkbox"/> Do not possess housing or properties | 06 <input type="checkbox"/> \$200,000 to less than \$300,000 |
| 02 <input type="checkbox"/> Less than \$50,000 | 07 <input type="checkbox"/> \$300,000 to less than \$400,000 |
| 03 <input type="checkbox"/> \$50,000 to less than \$100,000 | 08 <input type="checkbox"/> \$400,000 to less than \$500,000 |
| 04 <input type="checkbox"/> \$100,000 to less than \$150,000 | 09 <input type="checkbox"/> \$500,000 to less than \$1,000,000 |
| 05 <input type="checkbox"/> \$150,000 to less than \$200,000 | 10 <input type="checkbox"/> \$1,000,000 or more |

83. 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)**

- | | |
|--|--|
| 01 <input type="checkbox"/> Less than \$25,000 | 06 <input type="checkbox"/> \$150,000 to less than \$200,000 |
| 02 <input type="checkbox"/> \$25,000 to less than \$50,000 | 07 <input type="checkbox"/> \$200,000 to less than \$300,000 |
| 03 <input type="checkbox"/> \$50,000 to less than \$75,000 | 08 <input type="checkbox"/> \$300,000 to less than \$500,000 |
| 04 <input type="checkbox"/> \$75,000 to less than \$100,000 | 09 <input type="checkbox"/> \$500,000 to less than \$1,000,000 |
| 05 <input type="checkbox"/> \$100,000 to less than \$150,000 | 10 <input type="checkbox"/> \$1,000,000 or more |

84. Please indicate which of the following financial assets you own. **(X ALL That Apply)**

- 01 Bank savings (including cooperative banks, credit unions and other associations)
- 02 Corporate bonds
- 03 Life insurances
- 04 Stocks
- 05 Investment Trusts
- 06 Foreign currency deposits
- 07 Futures / Options
- 08 U.S. Government bonds
- 09 Government bonds of foreign countries
- 10 Private pensions (by life insurance companies or postal annuity pension system)
- 11 Company pensions
- 12 Cash Savings
- 13 None → **(Skip To Qu. 86)**

→ **(Continue)**

85. What percentage of your financial assets of your entire household are in the following ... **(Write In % For EACH)**
 Bank savings, cash, U.S. government bonds %
 Investment Trusts, Stocks, Futures/Options, Corporate Bonds, Foreign currency deposits, Government bonds of foreign countries..... %

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

87. 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)**

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

88. If you don't mind, do you have any liabilities or debts presently? Liabilities or debts include housing loans. **(X ONE Box)**

- 1 No liabilities or debts → **(Skip To Qu. 90)**
- 2 Have liabilities or debts → **(Continue)**

88a. If you have housing loans, what is the balance of your housing loans presently? **(X ONE Box)**

- 01 Less than \$25,000
- 02 \$25,000 to less than \$50,000
- 03 \$50,000 to less than \$75,000
- 04 \$75,000 to less than \$100,000
- 05 \$100,000 to less than \$150,000
- 06 \$150,000 to less than \$200,000
- 07 \$200,000 to less than \$300,000
- 08 \$300,000 to less than \$500,000
- 09 \$500,000 to less than \$1,000,000
- 10 \$1,000,000 or more
- 11 No mortgage loans

88b. Do you have any liabilities or debts other than housing loans? **(X ONE Box)**

- 01 No loans other than mortgage loans
- 02 Less than \$5,000
- 03 \$5,000 to less than \$10,000
- 04 \$10,000 to less than \$20,000
- 05 \$20,000 to less than \$30,000
- 06 \$30,000 to less than \$50,000
- 07 \$50,000 to less than \$75,000
- 08 \$75,000 to less than \$100,000
- 09 \$100,00 to less than \$200,000
- 10 \$200,000 to less than \$300,000
- 11 \$300,000 or more

89. Have you ever been rejected for a loan application (excluding housing loans)? 1 Yes 2 No

90. 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)**

	<u>Completely Agree</u>	<u>Agree Somewhat</u>	<u>Neither Agree Nor Disagree</u>	<u>Somewhat Disagree</u>	<u>Completely Disagree</u>
Fear of being rejected.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Interest seems high	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Need not borrow money because I have enough	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Shouldn't borrow money from anybody.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

91. 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

92. 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)**

Wealthiest ←————→ **Poorest**

10 09 08 07 06 05 04 03 02 01 00

93. 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)**

Wealthiest ←————→ **Poorest**

10 09 08 07 06 05 04 03 02 01 00

94. Please write in the name of the state where you lived when you were 15 years old. If you lived outside the United States, then write in the name of country. **(Write In)**

Name of state: _____

or → Country (if outside U.S.): _____

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

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

96. Do you drink alcoholic beverages? **(X ONE Box)**

- 1 Don't drink at all 4 A can of beer (12 oz.) or its equivalent a day, everyday
 2 Hardly drink 5 3 cans of beer (12 oz. x 3) or its equivalent a day, everyday
 3 Drink sometimes 6 5 cans of beer (12 oz. x 5) or its equivalent a day, everyday

97. 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 3 Several times a year or so 5 Once a week or so
 2 Hardly gamble 4 Once a month or so 6 Almost everyday

We are interested in parent-child relationship as a research subject, and require information on both your parent's and children's generation. We wish to ask questions not only to you but also to your parents, your spouse's parent or your children. May we contact them?

98. May we contact your parents? **(X ONE Box)**

- 1 Yes
 2 No
 3 No one fits the requirement

99. May we contact your spouse? **(X ONE Box)**

- 1 Yes
 2 No
 3 No one fits the requirement

100. May we contact your spouse's parents? **(X ONE Box)**

- 1 Yes
 2 No
 3 No one fits the requirement

101. May we contact some or all of your children over 15 years old, regardless of whether or not they live with you? **(X ONE Box)**

- 1 Yes
 2 No
 3 No one fits the requirement

102. In case that you answer "yes", we will ask you contact information, etc. of people who could participate. If those people would actually participate, we will thank them with additional gratuities.

If you answer "yes" to at least one of the four questions above, **please write your name and address.**

Your name: _____

Your address: _____

Thank you for your help with this study. Please return your completed questionnaire in the enclosed postage-paid envelope as soon as possible.