



Shaping the Future with Your Opinions

176202

Dear 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. You may remember doing a similar survey last year.

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,

Carol Adams

4. 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" | or | Option "B" | Includes An Annual Interest Rate Of: | → | Which ONE do you prefer? (X ONE Box For EACH Row) | |
|---------------------|----|---------------------|--------------------------------------|---|--|----------------------------|
| Receiving In 2 Days | | 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"/> |

4-1. If you chose Option "A" for all the answers in Question 4, please answer this question.
What is the lowest amount you would want to receive in 9 days if you would choose Option "B"?
 If the amount for Option "B" is more than _____ dollars, I would choose Option "B".
 (Write In Amount)

4-2. If you chose Option "B" for all the answers in Question 4, please answer this question.
What is the most you would receive in 9 days if you would choose Option "A"?
 If the amount for Option "B" is less than _____ dollars, I would choose Option "A".
 (Write In Amount)

5. 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" | or | Option "B" | Includes An Annual Interest Rate Of: | → | Which ONE do you prefer? (X ONE Box For EACH Row) | |
|----------------------|----|----------------------|--------------------------------------|---|--|----------------------------|
| Receiving In 90 Days | | 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"/> |

5-1. If you chose Option "A" for all the answers in Question 5, please answer this question.
What is the lowest amount you would want to receive in 97 days if you would choose Option "B"?
 If the amount for Option "B" is more than _____ dollars, I would choose Option "B".
 (Write In Amount)

5-2. If you chose Option "B" for all the answers in Question 5, please answer this question.
What is the most you would receive in 97 days if you would choose Option "A"?
 If the amount for Option "B" is less than _____ dollars, I would choose Option "A".
 (Write In Amount)

6. 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"/> |

6-1. If you chose Option "A" for all the answers in Question 6, please answer this question.
What is the lowest amount you would want to receive in 13 months if you would choose Option "B"?
 If the amount for Option "B" is more than _____ dollars, I would choose Option "B".
 (Write In Amount)

6-2. If you chose Option "B" for all the answers in Question 6, please answer this question.
What is the most you would receive in 13 months if you would choose Option "A"?
 If the amount for Option "B" is less than _____ dollars, I would choose Option "A".
 (Write In Amount)

7. 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"/> |

7-1. If you chose Option "A" for all the answers in Question 7, please answer this question.
What is the lowest amount you would want to receive in 13 months if you would choose Option "B"?
 If the amount for Option "B" is more than _____ dollars, I would choose Option "B".
 (Write In Amount)

7-2. If you chose Option "B" for all the answers in Question 7, please answer this question.
What is the most you would receive in 13 months if you would choose Option "A"?
 If the amount for Option "B" is less than _____ dollars, I would choose Option "A".
 (Write In Amount)

8. 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"/> |

8-1. If you chose Option "A" for all the answers in Question 8, please answer this question.
What is the most you would want to pay in 13 months if you would choose Option "B"?
 If the amount for Option "B" is less than _____ dollars, I would choose Option "B".
 (Write In Amount)

8-2. If you chose Option "B" for all the answers in Question 8, please answer this question.
What is the lowest amount you would pay in 13 months if you would choose Option "A"?
 If the amount for Option "B" is more than _____ dollars, I would choose Option "A".
 (Write In Amount)

9. Do you agree with the following ideas? If "you totally agree to it", you would choose "1", and if "you totally disagree to it", you would choose "5". Of course, you may choose any number in between. (X ONE Box For EACH)

| | You Totally Agree To It ←-----→ You Totally Disagree To It | | | | |
|--|--|--------------------------|--------------------------|--------------------------|--------------------------|
| | 1 | 2 | 3 | 4 | 5 |
| It is disgraceful to think of money | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Since the future is uncertain, it is a waste to think about it | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Laws must be followed even if they are bad laws | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| It is okay to do something really bad if one would never get caught..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| People shouldn't gamble | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Saving money is the objective of life | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Spirits and Ghosts exist..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| What is written in science text books is true..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Heaven exists | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| It is possible to move an object by using psychokinesis | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Life after death exists | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| God or Gods exist..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I believe in fortunetelling..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| A person's blood type indicates their character | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| God knows about all the wrong we've done..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Human beings evolved from other living things | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| You should place a greater value on thinking with your head than with your heart | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

10. Please try to recall history and geography (social studies) tests that you took when you were in high school (or junior high school if you did not attend high school). To prepare for the tests, which of the following methods did you use to memorize the information for the test? **X ALL** the boxes that are true for you. If you choose more than one answer, please rank your choices from the most frequently used method to the least frequently used method.

| (X ALL) | | (Write In Number if you have more than one answer in the left column) |
|----------------------------|--|---|
| 1 <input type="checkbox"/> | I tried to memorize by summarizing the contents and understanding them.... | _____ |
| 2 <input type="checkbox"/> | I tried to memorize by relating the contents to something, for example, words like a pun..... | _____ |
| 3 <input type="checkbox"/> | As I read, I tried to memorize by its sounds. | _____ |
| 4 <input type="checkbox"/> | As I read, I tried to memorize the contents as images, for example, like a text of news on LED moving message signs..... | _____ |
| 5 <input type="checkbox"/> | For each page, I tried to memorize as a whole image | _____ |

11. Which of the following lines do you think is easier to memorize? Is it a line with numbers and letters or is it a line with symbols? **(X ONE Box)**

- 1 37a52f1
- 2 ♣*⊙♠♣

12. 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. 12a) | or | 2 <input type="checkbox"/> Your monthly income is guaranteed to increase by 5% → (Answer Qu. 12b) |
|---|-----------|--|

12a. 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%

12b. 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%

13. 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 60%, but also has a 50% chance of decreasing by 10% → (Answer Qu. 13a) | or | 2 <input type="checkbox"/> Your monthly income is guaranteed to increase by 5% → (Answer Qu. 13b) |
|--|-----------|--|

13a. 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 30%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

13b. 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 200%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

14. 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 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"/> |

15. 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.

16. 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. 16b)**

16a. What is the most you would pay to purchase the lottery ticket mentioned in Qu.16? **(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. 17)**

16b. If the price of the lottery ticket was lowered, would you purchase it if ... **(X ONE Box)**

- 1 The price is less than \$1.90
- 2 The price is less than \$1.50
- 3 The price is less than \$1.00
- 4 The price is less than fifty cents
- 5 The price is less than one cent
- 6 Wouldn't purchase even if the price is one cent

17. 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. 17b)**

17a. What is the most you would pay to purchase the lottery ticket mentioned in Qu.17? **(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. 18)**

17b. If the price of the lottery ticket was lowered, would you purchase it if ... **(X ONE Box)**

- 1 The price is less than \$1.90 4 The price is less than fifty cents
 2 The price is less than \$1.50 5 The price is less than one cent
 3 The price is less than \$1.00 6 Wouldn't purchase even if the price is one cent

18. 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. 18b)**

18a. What is the lowest amount you would ask for this lottery ticket mentioned in Qu.18? **(X ONE Box)**

- 1 Sell if the price is more than \$1.90
 2 Sell if the price is more than \$1.50
 3 Sell if the price is more than \$1.00
 4 Sell if the price is more than fifty cents
 5 Sell if the price is more than one cent
 6 Sell even if the price is one cent
- **(Skip To Qu. 19)**

18b. What is the lowest amount you would ask for this lottery ticket mentioned in Qu.18? **(X ONE Box)**

- 1 Sell if the price is more than \$3.00 4 Sell if the price is more than \$10.00
 2 Sell if the price is more than \$4.00 5 Sell if the price is more than \$20.00
 3 Sell if the price is more than \$6.00 6 Wouldn't sell even if the price is more than \$20.00

19. Assume that you know there is a 50% chance having a loss of \$20. You can pay \$2 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. 19b)**

19a. What is the highest you would pay to take out this insurance mentioned in Qu. 19? Would you ... **(X ONE Box)**

- 1 Pay if the insurance costs less than \$3.00
 2 Pay if the insurance costs less than \$4.00
 3 Pay if the insurance costs less than \$6.00
 4 Pay if the insurance costs less than \$10.00
 5 Pay if the insurance costs less than \$20.00
 6 Take it out even if the price is more than \$20.00
- **(Skip To Qu. 20)**

19b. What if the price of the insurance mentioned in Qu. 19 is lowered from \$2? What is the most you would pay to take it out ... **(X ONE Box)**

- 1 Pay if the insurance is less than \$1.90 4 Pay if the insurance is less than \$0.50
 2 Pay if the insurance is less than \$1.50 5 Pay if the insurance costs one cent
 3 Pay if the insurance is less than \$1.00 6 Wouldn't pay even if the insurance cost less than one cent

20. Assume that you know a lottery which there is a 50% chance of winning \$20 and 50% chance of losing \$10. You can choose whether to take this lottery ticket or not. In this case, would you take this lottery ticket? **(X ONE Box)**

- 1 I would take the lottery ticket → **(Continue)** 2 I wouldn't take the lottery ticket → **(Skip To Qu. 20b)**

20a. What is the greatest amount of loss you would take this lottery ticket mentioned in Qu. 20? **(X ONE Box)**

- 1 Take if the loss is less than \$12.00
 2 Take if the loss is less than \$14.00
 3 Take if the loss is less than \$16.00
 4 Take if the loss is less than \$18.00
 5 Take if the loss is less than \$20.00
 6 Take even if the loss is more than \$20.00
- **(Skip To Qu. 21)**

20b. What if the loss in the lottery mentioned in Qu.20 is lowered from \$10? What is the smallest loss you would take this lottery ticket? **(X ONE Box)**

- 1 Take if the loss is less than \$8.00 4 Take if the loss is less than \$2.00
 2 Take if the loss is less than \$6.00 5 Take if the loss is one cent
 3 Take if the loss is less than \$4.00 6 Wouldn't take even if the loss is one cent

21. **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)**



22. *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 3 Unhappier than 2-3 years ago
 2 Almost the same as 2-3 years ago 4 Don't know

23. What kind of life do you think is a happy life? **X ALL** the boxes that hold true for you. If you choose more than one answer, please rank your choices in order of importance. For example, the most important would be number 1, the second most important would be number 2, etc.

| (X ALL) | | Ranking (Write In Number if you have more than one answer in the left column) |
|----------------------------|--|--|
| 1 <input type="checkbox"/> | A life that I feel at ease and comfortable | _____ |
| 2 <input type="checkbox"/> | A life that I achieve something that I should be doing | _____ |
| 3 <input type="checkbox"/> | A life that is beneficial to people and society..... | _____ |

24. To be happy with your life, which of the following do you think is necessary? First choose the top four that are most important to you, then rank them in order of importance. For example, the most important would be number 1, the second most important would be number 2, etc.

| X FOUR Boxes | | Ranking (Write In Number for your FOUR marked choices in the left column) |
|----------------------------|--|--|
| 1 <input type="checkbox"/> | Your friends | _____ |
| 2 <input type="checkbox"/> | Wealth of at least the average person..... | _____ |
| 3 <input type="checkbox"/> | Admiration and respect of others | _____ |
| 4 <input type="checkbox"/> | Your spouse/partner | _____ |
| 5 <input type="checkbox"/> | Contribution to the society through something such as your work..... | _____ |
| 6 <input type="checkbox"/> | Decent housing..... | _____ |
| 7 <input type="checkbox"/> | Fulfilling your own goal | _____ |
| 8 <input type="checkbox"/> | Belief in religion | _____ |
| 9 <input type="checkbox"/> | Your child/children | _____ |

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

26. 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)**



27. 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)**



28. 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

29. If you invest in stocks, how much more (as a percentage) would you expect to earn in the next 12 months compared to putting that money in a bank savings account?

I think I can get about _____% more per year
(Write In)

30. If an average person invests in stocks, how much more (as a percentage) would you expect them to earn in the next 12 months compared to putting that money in a bank savings account?

I think that person can get about _____% more per year
(Write In)

31. On January 4th, 2008, the Dow Jones Industrial Average (The Dow) closed at 12,800. What do you think the Dow average will be one year from now? Write in the probability of the stock price falling in each range below from "less than 8,000" to "more than 18,000". The percentages must add up to be 100%. **(Write In)**

| | |
|---------------------|-----------------------|
| 1. Less than 8,000 | _____ % in this range |
| 2. 8,000 – 10,000 | _____ % in this range |
| 3. 10,000 – 12,000 | _____ % in this range |
| 4. 12,000 – 14,000 | _____ % in this range |
| 5. 14,000 – 16,000 | _____ % in this range |
| 6. 16,000 – 18,000 | _____ % in this range |
| 7. More than 18,000 | _____ % in this range |
| Total | 100 % |

32. What is the middle name of the current President George Bush? **(X ONE Box)**

- 1 Herbert 2 Walker 3 William 4 Spencer 5 Harold

33. What is the first name of the former CIA covert intelligence officer who was married to former Ambassador Joseph Wilson? **(X ONE Box)**

- 1 Caroline 2 Mary 3 Valerie 4 Carol 5 Veronica

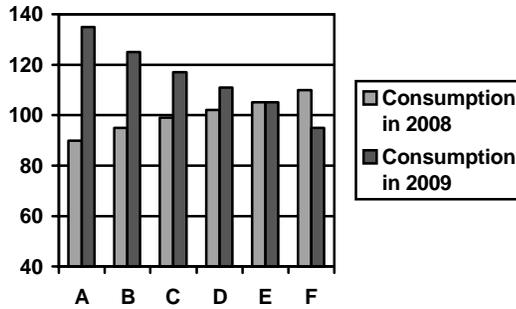
- 34.** How does your standard of living compare with people around you? **(X ONE Box)**
- | | |
|---|--|
| 1 <input type="checkbox"/> Theirs is much lower than mine | 4 <input type="checkbox"/> Theirs is somewhat higher than mine |
| 2 <input type="checkbox"/> Theirs is somewhat lower than mine | 5 <input type="checkbox"/> Theirs is much higher than mine |
| 3 <input type="checkbox"/> Theirs is about the same as mine | |
- 34a.** In Qu. 34, with whom did you compare your standard of living? **(X ONE Box)**
- 01 Neighbor
- 02 Classmates of your school days
- 03 Relatives
- 04 Families of your children's classmates
- 05 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
- 06 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 joined a company.
- 07 Person working in another company in the same business who belongs to the same age group, has similar academic background, or person who has started working in the same year
- 08 Person working in 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 joined a company
- 09 Average people in the US
- 10 Average people in the world
- 11 Friend or acquaintance excluding above choices
- Others (Specify): _____
- + I don't know
- 35.** Let's assume that you have parents if you actually don't have. Also, assume that you aren't living together with your parents if you actually are. Suppose that your parents had only one-third as much family income per person to live on as you do. Up to how much of your own family income per month would you be willing to give your parents to help out until things changed (possibly a few years)? **(X ONE Box)**
- | | |
|---|---|
| 1 <input type="checkbox"/> Up to 2 % of your family income per month | 4 <input type="checkbox"/> Up to 20 % of your family income per month |
| 2 <input type="checkbox"/> Up to 5 % of your family income per month | 5 <input type="checkbox"/> No help at all |
| 3 <input type="checkbox"/> Up to 10 % of your family income per month | |
- 36.** Let's assume that you have a child if you actually don't have. Also, assume that you aren't living together with your child if you actually are. Suppose that one of your children had only one-third as much family income per person to live on as you do. Up to how much of your own family income per month would you be willing to give your child to help out until things changed (possibly a few years)? **(X ONE Box)**
- | | |
|---|---|
| 1 <input type="checkbox"/> Up to 2 % of your family income per month | 4 <input type="checkbox"/> Up to 20 % of your family income per month |
| 2 <input type="checkbox"/> Up to 5 % of your family income per month | 5 <input type="checkbox"/> No help at all |
| 3 <input type="checkbox"/> Up to 10 % of your family income per month | |
- 37.** 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 <input type="checkbox"/> Up to 2 % of your family income per month | 4 <input type="checkbox"/> Up to 20 % of your family income per month |
| 2 <input type="checkbox"/> Up to 5 % of your family income per month | 5 <input type="checkbox"/> No help at all |
| 3 <input type="checkbox"/> Up to 10 % of your family income per month | |
- 38.** 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 <input type="checkbox"/> Up to 2 % of your family income per month | 4 <input type="checkbox"/> Up to 20 % of your family income per month |
| 2 <input type="checkbox"/> Up to 5 % of your family income per month | 5 <input type="checkbox"/> No help at all |
| 3 <input type="checkbox"/> Up to 10 % of your family income per month | |
- 39.** Imagine that you have a 5-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.
- 40.** Imagine that you have a 19-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.

41. Suppose that your income is guaranteed to be 5 % more than what you earned in the year of 2007 for the rest of your life. Assume that there will be no inflation.

Assume that if you reduced your spending in the year 2008 you could spend twice that amount in the year 2009. 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 2008 (Relative to 2007) | Spending In 2009 (Relative to 2007) | 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"/> |

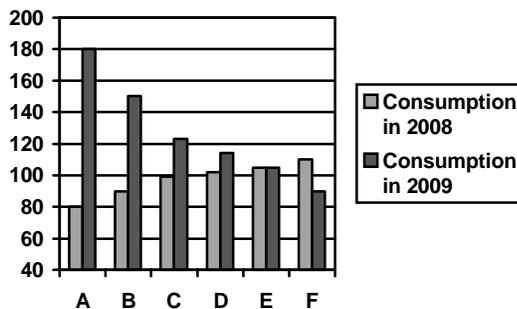
For your reference, this chart shows six possible patterns of spending (spending in 2007 is normalized to 100).



42. Now suppose that if you reduced your spending in the year 2008, you could spend three times that amount in the year 2009. 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 2008 (Relative to 2007) | Spending In 2009 (Relative to 2007) | 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"/> |

For your reference, this chart shows six possible patterns of spending (spending in 2007 is normalized to 100).



43. What is the monthly income of you and your spouse? If you prefer answering in terms of hourly rate, please write in the amount on the appropriate line.

| | | |
|------------------------------------|----------|-------------|
| | You | Your spouse |
| Monthly income (Specify): | \$ _____ | \$ _____ |
| (Dollars per hour (Specify): | \$ _____ | \$ _____) |

44. 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

44a. When considering a job, what is the lowest annual salary you would accept? Please write in the amount on the appropriate line. (Write In)

Annual Salary (Specify): \$ _____

45. 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

46. 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

Section 2 - The following questions are about you.

1. Your gender: 1 Male 2 Female
2. Do you currently have a spouse? **(X ONE Box)**
 - 1 I have a spouse (husband or wife, including common-law marriage) → **(Continue)**
 - 2 I don't have a spouse → **(Skip To Qu. 3)**
- 2a. When did you marry your current spouse? **(Write In #)**
 Year: _____ or when I was _____ years old
3. Have you ever experienced a death of your spouse or experienced a divorce or a separation? **(X ONE Box)**
 - 1 I've experienced a divorce or a separation
 - 2 I've experienced a death of my spouse
 - 3 I've experienced both a divorce/separation and a death of my spouse
 - 4 I've experienced neither
4. What is your height and weight? **(Write In #)** Height: _____ inches, Weight: _____ pounds
5. What is your dominant hand at present and from birth? **(X ONE Box Under EACH)**

| <u>Dominant Hand</u> | <u>At Present</u> | <u>From Birth</u> |
|--|----------------------------|----------------------------|
| Right-hand | 1 <input type="checkbox"/> | 1 <input type="checkbox"/> |
| Left-hand | 2 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Able to use either hand with equal skill | 3 <input type="checkbox"/> | 3 <input type="checkbox"/> |

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

6. What are you and your spouse's birth years? **(Write In Year)**
 You, yourself: Month _____ Year _____ Your spouse: Month _____ Year _____
 + No spouse
7. 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 _____
8. 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 _____

9. 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"/> | + <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"/> |

10. 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"/> | + <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. 10, please continue. Otherwise, skip to Qu. 11.

- 10a.** What is the type of your employment? **(X ONE Box)**
- 1 Company employee/Organization staff 4 Self-employed
 2 Government employee 5 Family business employee (in self-employed business)
 3 Businessman/Director
- 10b.** What is your employment status? **(X ONE Box)**
- 1 Full-time employee 4 Temporary work (sent to a company from a temporary job agency, internship, specific project for a company, etc.)
 2 Part-time employee
 3 Student part-time employee 5 Contract worker
 6 Other (Specify): _____
- 10c.** In the past two years, what kind of registered temporary employment have you taken? **(X ONE Box)** that best describes the type of work.)
- 1 Mostly jobs lasting one day
 2 Mostly jobs lasting two to less than ten days
 3 Mostly jobs lasting ten days to less than three months
 4 Mostly jobs lasting 3 months or more
 5 I did not take any registered temporary employment
- 10d.** 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
- 10e.** 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
- 10f.** 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
- 11.** Do you have any children? **(X ONE Box)**
- 1 No children → **(Skip To Qu. 12)** 2 Have children → # of children: _____ → **(Continue)**
- 11a.** How old is your youngest child now? **(Write In)** _____ years old
- 12.** Approximately how much was the annual earned income of you and your spouse before taxes, with bonuses included (and also business income) for 2007? **(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"/> |
- 12a.** Based on your annual income above, what is the percentage of non-labor income (income other than earned income or business earnings)? This consists of income from assets, payments from the government, age-related income, including Medicare, disability insurance payments, pensions, money provided from your relatives, and extra income from lottery or gambling. Also, do you think your non-labor income will increase in the future? **(X ONE Box)**
- | You | Your Spouse |
|---|--|
| _____% of your total income is non-labor income (X ONE Box) 1 <input type="checkbox"/> It will increase in the future 2 <input type="checkbox"/> It will decrease in the future 3 <input type="checkbox"/> It will remain the same | _____% of your spouse's total income is non-labor income (X ONE Box) 1 <input type="checkbox"/> It will increase in the future 2 <input type="checkbox"/> It will decrease in the future 3 <input type="checkbox"/> It will remain the same |
- 13.** Which of the following best describes your current family status? **(X ONE Box)**
- 1 Single 5 Husband, wife, children and you or your spouse's parents
 2 Husband and wife 6 Husband, wife, children, you or your spouse's parents, brothers and sisters
 3 Husband, wife and children
 4 Single parent and children
 Others (Specify): _____
- 14.** How many people are currently living in your household? **(Write In)** # of people: _____

15. How much was the average food expense of your entire family per month in 2007? **(Write In Rounding To Nearest Whole Dollar)**

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

16. How much did you spend on durable consumer goods such as housing, cars, and expensive electronic products for your entire family in 2007? **(Write In Rounding To Nearest Whole Dollar)**

Approximate expense in 2007 for entire family\$ _____

17. How much are the average expenditures of your entire family per month in 2007? 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 2007 for entire family\$ _____ per month

17a. Please answer if there are any other members in your household besides yourself. Of all the money spent by your household per month, what percentage do you spend? What percentages do the other members of your household spend? Please write in the average percentage of money spent by you, your spouse, other members and common use, so that the percentages add up to be 100% for your entire household. **(Write In #)**

| | |
|------------------|---------|
| 1. You | _____ % |
| 2. Your spouse | _____ % |
| 3. Other members | _____ % |
| 4. Common use | _____ % |
| Total | 100 % |

18. Please answer if you have a spouse. Who mainly decides on expenditures, savings and investments for your household? **(X ONE Box For EACH)**

| | You decide | Your Spouse decides | Discuss together but You mainly decide | Discuss together but your spouse mainly decides |
|--|------------|---------------------|--|---|
| 1. Decision on expenditures | | | | |
| 2. Decision on savings and investments | | | | |

18a. If you and your spouse decide on expenditures, savings and investments, do the following statements hold true for you and your spouse? **(X ONE Box For EACH)**

| | Hold true for You | Hold true for Your Spouse | Hold true for both of You | Doesn't hold true for Both of You |
|---------------------------------------|-------------------|---------------------------|---------------------------|-----------------------------------|
| 1. Careful when making decisions | | | | |
| 2. Gather information before deciding | | | | |

19. How much did the gross expenditures of your entire family in 2007 change compared to the amount in 2006? **(X ONE Box)**

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

20. How much do you estimate the gross expenditures of your entire family in 2008 will change compared to the amount in 2007? **(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"/> |

21. What would you estimate the annual growth rate of consumer prices to be in 2008? **(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"/> |

22. 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

23. 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

24. 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

25. 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

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

| | <u>Your Father</u> | <u>Your Mother</u> | <u>Your Spouse's Father</u> | <u>Your Spouse's Mother</u> |
|---|----------------------------|----------------------------|---------------------------------|---------------------------------|
| No spouse | | | + <input type="checkbox"/> | + <input type="checkbox"/> |
| 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"/> |
| Some post graduate studies - no degree | 7 <input type="checkbox"/> | 7 <input type="checkbox"/> | 7 <input type="checkbox"/> | 7 <input type="checkbox"/> |
| Masters Degree - MS, MA, MBA, etc. | 8 <input type="checkbox"/> | 8 <input type="checkbox"/> | 8 <input type="checkbox"/> | 8 <input type="checkbox"/> |
| Doctoral Degree - DVM, Ph.D, DDS, etc. | 9 <input type="checkbox"/> | 9 <input type="checkbox"/> | 9 <input type="checkbox"/> | 9 <input type="checkbox"/> |

27. 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)**

| | <u>Living Parents' Age</u> | <u>Deceased Parents' Age</u> |
|---------------------------|----------------------------|------------------------------|
| Your father | _____ | _____ |
| Your mother | _____ | _____ |
| Your spouse's father..... | _____ | _____ |
| Your spouse's mother..... | _____ | _____ |

28. 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)

29. 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

30. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2007? (If you are student, please answer the income of your parents' entire household.) **(X ONE Box)**

- 01 Less than \$10,000
- 02 \$10,000 to less than \$20,000
- 03 \$20,000 to less than \$40,000
- 04 \$40,000 to less than \$60,000
- 05 \$60,000 to less than \$80,000
- 06 \$80,000 to less than \$100,000
- 07 \$100,000 to less than \$120,000
- 08 \$120,000 to less than \$140,000
- 09 \$140,000 to less than \$160,000
- 10 \$160,000 to less than \$180,000
- 11 \$180,000 to less than \$200,000
- 12 More than \$200,000

31. 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)**

- 01 Less than \$10,000
- 02 \$10,000 to less than \$20,000
- 03 \$20,000 to less than \$40,000
- 04 \$40,000 to less than \$60,000
- 05 \$60,000 to less than \$80,000
- 06 \$80,000 to less than \$100,000
- 07 \$100,000 to less than \$120,000
- 08 \$120,000 to less than \$140,000
- 09 \$140,000 to less than \$160,000
- 10 \$160,000 to less than \$180,000
- 11 \$180,000 to less than \$200,000
- 12 More than \$200,000

32. About how much household income is common for people around you? **(X ONE Box)**

- 01 Less than \$10,000
- 02 \$10,000 to less than \$20,000
- 03 \$20,000 to less than \$40,000
- 04 \$40,000 to less than \$60,000
- 05 \$60,000 to less than \$80,000
- 06 \$80,000 to less than \$100,000
- 07 \$100,000 to less than \$120,000
- 08 \$120,000 to less than \$140,000
- 09 \$140,000 to less than \$160,000
- 10 \$160,000 to less than \$180,000
- 11 \$180,000 to less than \$200,000
- 12 More than \$200,000

33. How much did the annual earned gross income of your entire household of 2007 change compared to the amount of 2006? (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"/> |

34. How much do you estimate the annual earned gross income of your household in 2008 will change compared to the amount in 2007? 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 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% |
|------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|--|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Entire Household | 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"/> |
| You | 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"/> |
| Your Spouse | 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"/> |

35. 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 Do not possess housing or properties
- 02 Less than \$50,000
- 03 \$50,000 to less than \$100,000
- 04 \$100,000 to less than \$150,000
- 05 \$150,000 to less than \$200,000
- 06 \$200,000 to less than \$300,000
- 07 \$300,000 to less than \$400,000
- 08 \$400,000 to less than \$500,000
- 09 \$500,000 to less than \$1,000,000
- 10 \$1,000,000 or more

36. 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 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

37. 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. 39)

→(Continue)

38. 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 %

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

..... % + Cannot say

40. 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. 41)
- 2 Have liabilities or debts → (Continue)

50. Do you gamble in lotteries or at casinos, or bet on sporting events or horse races? **(X ONE Box)**

- | | | |
|--|---|--|
| 1 <input type="checkbox"/> Don't gamble at all | 3 <input type="checkbox"/> Several times a year or so | 5 <input type="checkbox"/> Once a week or so |
| 2 <input type="checkbox"/> Hardly gamble | 4 <input type="checkbox"/> Once a month or so | 6 <input type="checkbox"/> Almost everyday |

51. Please indicate if you are affiliated with any of the following religions. **(X ALL That Apply)**

- | | | |
|--|--|---|
| 01 <input type="checkbox"/> Baptist | 07 <input type="checkbox"/> Other Protestant | 13 <input type="checkbox"/> Islam |
| 02 <input type="checkbox"/> Episcopalian | 08 <input type="checkbox"/> Roman Catholic | 14 <input type="checkbox"/> Judaism |
| 03 <input type="checkbox"/> Evangelical | 09 <input type="checkbox"/> Orthodox Christian | 15 <input type="checkbox"/> Scientology |
| 04 <input type="checkbox"/> Lutheran | 10 <input type="checkbox"/> Other Christian | 16 <input type="checkbox"/> Some other affiliation not listed above |
| 05 <input type="checkbox"/> Presbyterian | 11 <input type="checkbox"/> Buddhism | 17 <input type="checkbox"/> None |
| 06 <input type="checkbox"/> United Methodist | 12 <input type="checkbox"/> Hinduism | 18 <input type="checkbox"/> Prefer not to answer |

52. Other than saying prayers before you eat a meal (saying grace) and weddings and funerals, how often do you pray, yourself? **(X ONE Box)**

- | | | |
|--|--|--|
| 1 <input type="checkbox"/> More than two times a day | 4 <input type="checkbox"/> At least once a month | 6 <input type="checkbox"/> Less than once a year |
| 2 <input type="checkbox"/> About once a day | 5 <input type="checkbox"/> At least once a year | 7 <input type="checkbox"/> Never |
| 3 <input type="checkbox"/> At least once a week | | |

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