

Section 1

1. At a meal, do you eat what you like first, or last? **(X ONE Box)**
 1. Eat at first
 2. Tend to eat earlier
 3. Eat at a middle
 4. Tend to eat later
 5. Eat at last

2. Thinking about when you were in middle school and were given an assignment, 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

3. Suppose that you are employed in a part-time job for two days, and dinner will be served each day. The combined value of the two dinners is fixed, but you can choose a sequence of dinners as follows. Which sequence would you choose? **(X ONE Box)**
 1. Have a great meal on the first day, and have a simple meal on the second day
 2. Probably have a great meal on the first day and have a simple meal on the second day
 3. Have the same level of meals each day
 4. Have a simple meal on the first day and have a great meal on the second day
 5. Probably have a simple meal on the first day and have a great meal on the second day

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

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

5. Let's assume you have two options to receive some money. You may choose either to receive ¥10,000 one month from today; or to receive a different amount 13 months from today. What is the lowest amount of money you would choose to receive 13 months from today, rather than receive ¥10,000 one month from today?
13 months from today, _____ Yen

6. How about if the amount you could receive one month from today is ¥1,000,000? What is the lowest amount of money you would choose to receive 13 months from today, rather than receive ¥1,000,000 one month from today?
13 months from today, _____ Yen

7. How about if the amount you could receive one month from today is ¥10,000,000? What is the lowest amount of money you would choose to receive 13 months from today, rather than receive ¥10,000,000 one month from today?
13 months from today, _____ Yen

8. Now let's assume you have two options to pay some money. You may choose either to pay ¥1,000,000 one month from today; or to pay a different amount 13 months from today. What is the greatest amount of money you would choose to pay 13 months from today, rather than pay ¥1,000,000 one month from today?
 13 months from today, _____ Yen

9. In which of the following two ways would you prefer to **receive your monthly income**? Assume that your job assignment is the same for each scenario.

1 Your monthly income has a 50% chance of ¥200,000, but also has a 50% chance of ¥500,000. **(Answer Qu. 9a)**

or

2 Your monthly income is guaranteed to ¥300,000. **(Answer Qu. 9b)**

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

- 1 Your monthly income has a 50% chance of ¥200,000, but also has a 50% chance of ¥500,000.
- 2 Your monthly income is guaranteed to ¥350,000.

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

- 1 Your monthly income has a 50% chance of ¥200,000, but also has a 50% chance of ¥500,000.
- 2 Your monthly income is guaranteed to ¥250,000.

10. Suppose that you have saved ¥20,000,000, and that you must spend the full amount within two years. You have no other income. Look at each of the annual interest rates listed below and indicate in which year you would spend more money. Please answer taking into account that the balance of the first year can generate interest. **(X ONE Box For EACH Interest Rate)**

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

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

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

12. In which kind of town do you prefer to live, one where the other people are richer than you, or one where the others are poorer than you? Assume that these towns have the same degree of safety and convenience. Put a circle around the number corresponding to your answer. **(X ONE Box)**

- 1 Live in a town where the others are richer than me.
- 2 Live in a town where the others are poorer than me.
- 3 Live in a town where people have the same standard of living standard with as me.
- 4 Any of the towns is OK.

13. If you pay 1,000 yen, a subsidy of 99,000 yen will be granted by the government, and the sum total of 100,000 yen will be given to **someone you don't know**. Would you pay this 1,000 yen for this? Put a circle around the number corresponding to your answer.

- 1 Pay 2 Don't pay

14. If you pay 1,000 yen, a subsidy of 99,000 yen will be granted by the government, and the sum total of 100,000 yen will be given to **someone close to you**. Would you pay the 1,000 yen? Put a circle around the number corresponding to your answer.

- 1 Pay 2 Don't pay

15. Assume that you picked up 10 million yen, and the owner didn't show up. So, now you can receive the full amount. What would you do with the 10 million yen? Put a circle around the number corresponding to your answer.

- 1 Spend the full amount on myself and my family.
- 2 Contribute a part of it to a charitable organization → Contribution amount → _____ yen
- 3 Contribute the full amount to a charitable organization.

16. Let's assume there is a lottery with a 50% chance of winning 2,000 yen and a 50% chance of winning nothing. If the lottery tickets are 200 yen each, 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. 16-2)**

16-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.16?
 Purchase if the price is less than _____ yen.

16-2 If the price of the lottery ticket was lowered, would you purchase it if ...
The price is less than _____ yen.

17. Let's assume there is a lottery with a 1% chance of winning 100,000 yen and a 99% chance of winning nothing. If the lottery tickets are 200 yen each, 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. 17-2)**

17-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.17?
Purchase if the price is less than _____ yen.

17-2 If the price of the lottery ticket was lowered, you would purchase it if ...
The price is less than _____ yen.

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

- 1 I would sell the ticket **(Continue)**
- 2 I wouldn't sell the ticket **(Skip To Qu. 18-2)**

18-1 What is the lowest amount you would ask for the lottery ticket mentioned in Qu.18?
Sell if the price is more than _____ yen.

18-2 What is the lowest amount you would ask for the lottery ticket mentioned in Qu.18?
Sell if the price is more than _____ yen.

19. Assume that you know there is a 1% chance being robbed of 100,000 yen. You can pay 2,000 yen for insurance to cover in case of a loss. Would you buy this insurance? **(X ONE BOX)**

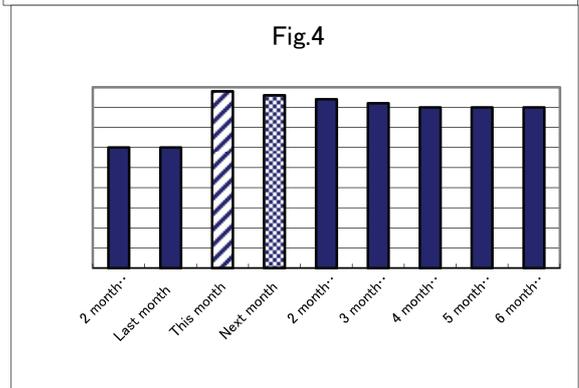
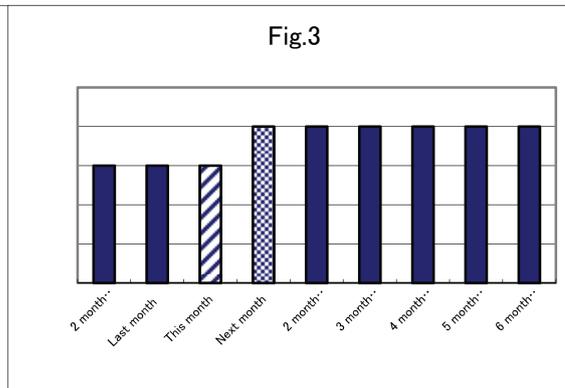
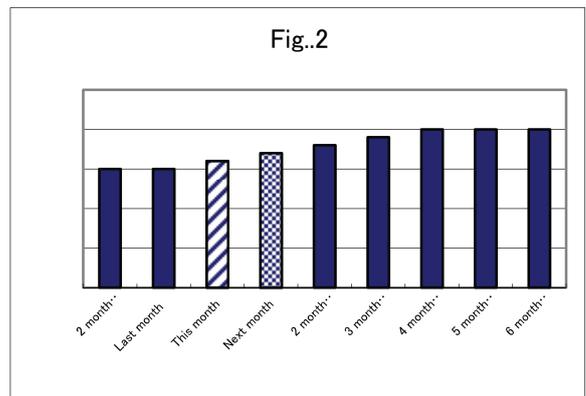
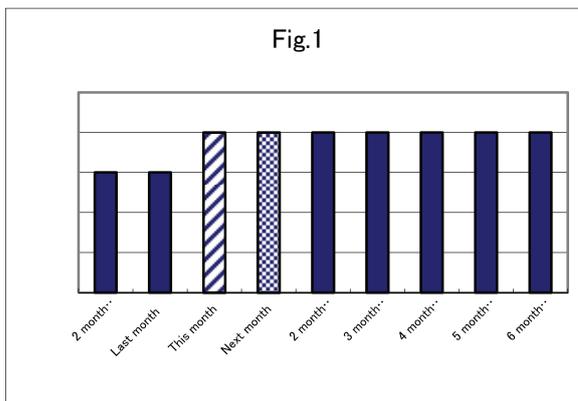
- 1 I would buy the insurance **(Continue)**
- 2 I wouldn't buy the insurance **(Skip To Qu. 19-2)**

19-1 What is the highest you would pay to for the insurance mentioned in Qu.19? You would ...
buy the insurance only if it is priced less than _____ yen.

19-2 What if the price of the insurance mentioned in Qu.19 is lowered from 200 yen? What is the most you would pay for the insurance?
I would buy the insurance only if it priced is less than _____ yen.

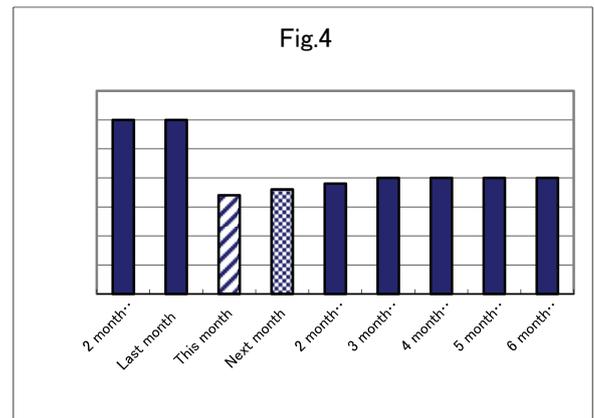
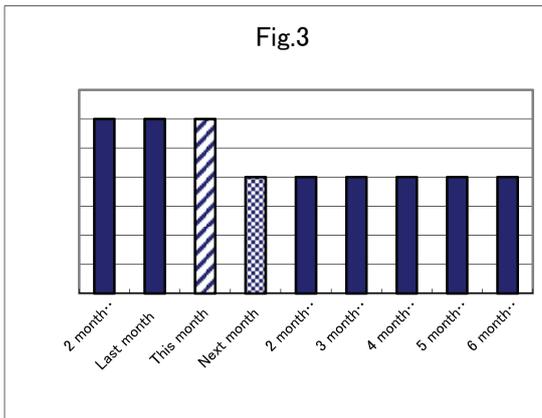
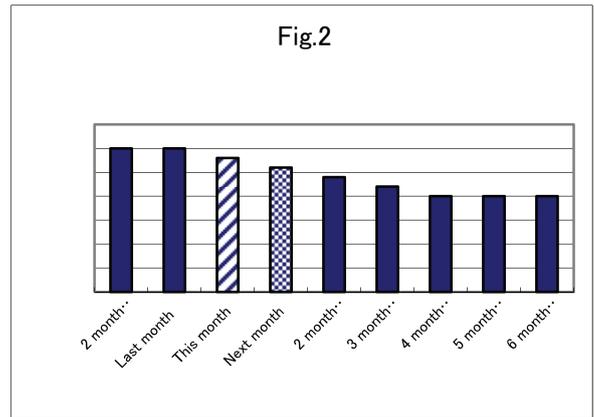
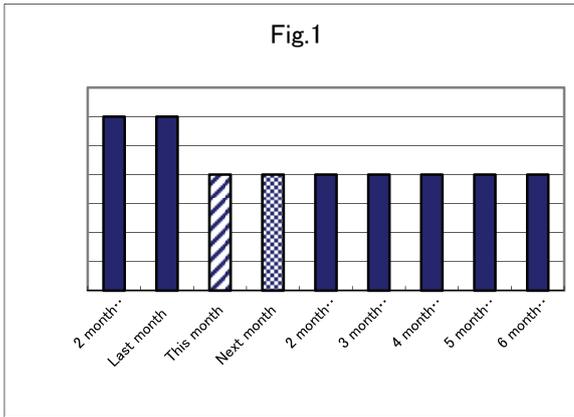
7. Suppose that your monthly income is 300,000 yen, and that you have just found out that it will be raised to 400,000 next month and will stay at that amount through the rest of your life. Which of the following consumption patterns would you prefer? **(X ONE BOX)**

- 1 Immediately increase my consumption level, and maintain that level through the rest of my life. (Fig.1)
- 2 Increase my consumption level little by little, gradually approaching a new higher level than before. (Fig.2)
- 3 At first, keep my same consumption level, but in the second month increase the level and then maintain it. (Fig.3)
- 4 At first, increase my consumption level a lot, then gradually decrease it. (Fig.4)
- 5 No change on my consumption level.
- 6 Others (Specify: _____)



8. Suppose that your monthly income is 300,000 yen, and that you have just found out that it will be lowered to 200,000 yen next month and will stay at that amount through the rest of your life. Which of the following consumption patterns would you prefer? (X ONE Box)

- 1 Immediately decrease my consumption level, and maintain that level through the rest of my life. (Fig.1)
- 2 Decrease my consumption level little by little, gradually approaching a new lower level than before. (Fig.2)
- 3 At first, keep my same consumption level, but in the second month decrease the level, and then maintain it from then on. (Fig.3)
- 4 At first, decrease my consumption level a lot, then gradually increase it. (Fig.4)
- 5 No change in the consumption level.
- 6 Others (Specify:)



20. Suppose that the following events and accidents have happened. How would you react to them? If they have already happened to you, how did you react? Please choose all that apply.

22a. If your parents or your spouse's parents require physical care or help with housework, you will....

	Your Parents	Your Spouse's Parents
1 Provide financial support	01	01
2 Live together (currently not living together)	02	02
3 Live separately (currently not living together)	03	03
4 Give care to him/her	04	04
5 Quit your jobs	05	05
6 Reduce your working time, or change your jobs	06	06
7 Leave for nursing care	07	07
8 Not do anything	08	08

22b. When your parents or your spouse's parents required physical care or help with housework, you...

		Your Parents	Your Spouse's Parents
1	Provided financial support	01	01
2	Lived together (currently not living together)	02	02
3	Lived separately (currently not living together)	03	03
4	Gave care to him/her	04	04
5	Quitted your jobs	05	05
6	Reduced your working time, or change your jobs	06	06
7	Left for nursing care	07	07
8	Didn't do anything	08	08

22b-1. How old were your parents or your spouse's parents when they required physical care or help with housework?

Your parents: _____years old

Your spouse's parents: _____years old

22c. If you or your spouse become unemployed (in case of running your own business, if you discontinue the business), you will....

		You become unemployed	Your Spouse become unemployed
1	Use from your savings	01	01
2	Consume less	02	02
3	Borrow money	03	03
4	Sell your assets	04	04
5	Receive unemployment insurance	05	05
6	Get support from parents, siblings, and family	06	06
7	Try to live either you or your spouse's earning	07	07
8	Not do anything	08	08

22d. When you or your spouse became unemployed, you....

		You were unemployed	Your Spouse was unemployed
1	Used from your savings	01	01
2	Consumed less	02	02
3	Borrowed money	03	03
4	Sold your assets	04	04
5	Received unemployment insurance	05	05
6	Got support from parents, siblings, and family	06	06
7	Tried to live either you or your spouse's earning	07	07
8	Didn't do anything	08	08

22d-1. How old were you?

When you were unemployed: _____years old

When your spouse was unemployed: _____years old

22e. If your parents or your spouse's parents pass away, do you think you will

		Your parents	Your Spouse's parents
1	Receive their financial assets	01	01
2	Receive their houses and properties	02	02

22f. When your parents or your spouse's parents passed away, you...

		Your parents	Your Spouse's parents
1	Received their financial assets	01	01
2	Received their houses and properties	02	02

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

- 1 Yes
- 2 No

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

4. What are you and your spouse's ages (as of January 1st, 2004)? Choose the applicable category and write down the corresponding number.
 You, yourself: _____
 Your spouse: _____

1	2	3	4	5	6	7
10's	20's	30's	40's	50's	60's	70's and over 70

5. Please indicate the highest level of education (or equivalent) completed by you and by your spouse. *If you are still in school, indicate the level you are in now. (Write In Number)*
 You _____
 Your spouse _____

- 1 Graduated from Elementary/ Junior High School
- 2 Graduated from High School
- 3 Professional/Technical School (*Senmon gakkou*)
- 4 Graduated from College (including Technical College) - Associate's Degree (2 year)
- 5 Graduated from University (including old-education-system high school)– Bachelor's Degree of Arts (4 year)
- 6 Graduated from University (including old-education-system high school)– Bachelor's Degree of Science (4 year)
- 7 Graduated from Postgraduate school – Master and Doctoral Degree
- 8 Other

6. What are your and your spouse's occupations? **(Write In Number)**

You _____
 Your spouse _____

You _____
 Your spouse _____

1. Office work (administrative support, sales)
2. Sales and related occupations
3. Managerial occupations (section chief or superior positions at government or private company)
4. Specialist/Technical Experts (Teacher, Medical Doctor, Engineer, Writer)
5. Service occupations (Hairdresser, Waiter/Waitress, Taxi driver, Security staff)
6. Industrial occupations (carpenter, service engineer, production worker)
7. Farming, fishing, and forestry
8. Housewife/Househusband (Part-time worker)
9. Housewife/Househusband (unemployed)
10. Student
11. Unemployed (except Housewife/Househusband)
12. Others (Specify):

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

- 6a. What is your type of employment? **(X ONE Box)**
- 1 Company employee/Organization staff
 - 2 Government employee
 - 3 Businessman/Director
 - 4 Self-employed
 - 5 Family business employee (in self-employed business)

- 6b. How many years have you been working for your present company? **(X ONE Box)**
- 1 Less than a year
 - 2 A year to less than 5 years
 - 3 5 years to less than 10 years
 - 4 10 years to less than 20 years
 - 5 20 years to less than 30 years
 - 6 30 years to less than 40 years
 - 7 More than 40 years

6c. Approximately how many employees work for the company/office where you work? Answer the approximate number including head office, branch offices, branch stores, sales offices and factories. If you work for a government organization, select "Government employee." **(X ONE Box)**

- 1 1 to 5 people
- 2 6 to 29 people
- 3 30 to 99 people
- 4 100 to 299 people
- 5 300 to 499 people
- 6 500 to 999 people
- 7 1,000 to 4,999 people
- 8 More than 5,000 people
- 9 Government employee

6d. Which one of the following best describes the industry in which you work? **(X ONE Box)**

1. Agriculture and related industries
2. Mining industry
3. Construction industry
4. Manufacturing industry
5. Wholesale trade/Retail business
6. Finance/ insurance business
7. Real estate business
8. Transportation/Correspondence industry
9. Electric/Gas/Water/Heat supply industry
10. Service industry
11. Others

7. Do you have any children? **(X ONE Box)**

- 1 No children (Skip To Qu. 8)
- 2 Have children # of children: _____ **(Continue)**

7a. How old is your youngest child now? **(Write In)** _____ years old

8. Approximately how much was the annual earned income of you and your spouse before taxes, with bonuses included (and also including business income) for 2003? **(Write In)**

You _____
Your Spouse _____

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

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

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

10. How many people are there in your family this year?
_____ people

11. How many people were there in your family last year?
_____ people

12. How much was the average food expense of your entire family per month in 2003?

Approximate food expense (excluding expense of eating out) ¥ _____ per month
Approximate expense of eating out ¥ _____ per month

22. Please indicate the highest level of education (or equivalent) completed by your parents and by your spouse's parents.
(Write In Number)

Your father _____
 Your mother _____
 Your spouse's father _____
 Your spouse's mother _____

- 1 Graduated from Elementary/ Junior High School
- 2 Graduated from High School
- 3 Professional/Technical School (*Senmon gakkou*)
- 4 Graduated from College (including Technical College) - Associate's Degree (2 year)
- 5 Graduated from University (including old-education-system high school)– Bachelor's Degree of Arts (4 year)
- 6 Graduated from University (including old-education-system high school)– Bachelor's Degree of Science (4 year)
- 7 Graduated from Postgraduate school – Master and Doctoral Degree
- 8 Other

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

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

24. Now, we would like to ask you about dependents in your family. Here, dependents mean anyone you claimed on your National Health Insurance. Are you ... (X ONE Box)

- 1 Supporting someone in the family.
- 2 Supported by someone in your family.
- 3 Neither supporting nor being supported. (singles household included)

25. In which type of home do you live? (X ONE Box)

- 1 Your own house (a single house)
- 2 Your own condominium
- 3 Private rented house (a single house or an apartment) etc.
- 4 Supplied house (a company house or an official residence)
- 5 Government-owned housing
- 6 Lodgings (Hotels, Motels, etc.)
- 7 Dormitory, Group Quarters,
- 8 Others

26. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2003? (If you are a student, the income of your parents' entire household.)

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

27. How much did the annual earned gross income of your entire household of 2003 change compared to the amount of 2002? (If you are a student, the income of your parents' entire household.) (X ONE Box)

					Increased by less than 1% OR Decrease d by less than 1%						Decrease d by more than 9%
Increased by more than 9%	Increased by 8-9%	Increased by 6-7%	Increased by 4-5%	Increased by 1-3%		Decrease d by 1-3%	Decrease d by 4-5%	Decrease d by 6-7%	Decrease d by 8-9%		
10	09	08	07	06	05	04	03	02	01	00	

28. How much do you estimate the annual earned gross income of your household in 2004 will change compared to the amount

in 2003? Please answer for your entire household, for you and for your spouse. (If you are a student, 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	09	08	07	06	05	04	03	02	01	00

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

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

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

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

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

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

32. Suppose that you need cash immediately. How much is your household able to come up with in a week without borrowing from somebody else?

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

33. What would you say is the average annual rate of return on your financial assets? **(Write In)**
 _____ . _____ % + _____ Cannot say

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

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

35. Do you currently have any debts? Debts here include housing loans, car loans and any other installment payments on which you have to pay interest charges. Please circle only ONE. **(X ONE Box)**

- 1 No debts
 2 Yes, have debts

If you answered 2 for Q.35, please continue. Otherwise, skip to Q.36

35a. If you are paying off housing loan(s), what is the current balance of your housing loan(s)? **(X ONE Box)**

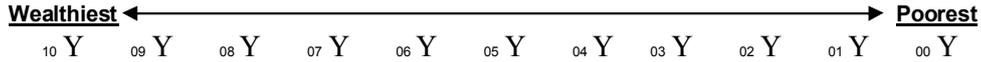
- 1 Less than ¥2,500,000
 2 ¥2,500,000 to less than ¥5,000,000
 3 ¥5,000,000 to less than ¥7,500,000
 4 ¥7,500,000 to less than ¥10,000,000
 5 ¥10,000,000 to less than ¥15,000,000
 6 ¥15,000,000 to less than ¥20,000,000
 7 ¥20,000,000 to less than ¥30,000,000
 8 ¥30,000,000 or more
 9 No housing loans

35b. Do you have any debts other than housing loan(s), including car loans and any other installment payments on which you have to pay interest charges **(X ONE Box)**

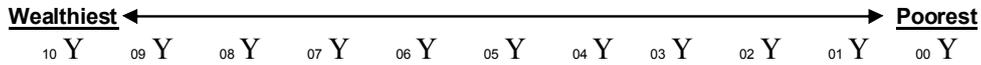
- 1 No I have no loans other than housing loans
 2 Yes I have loans other than housing loans

36. 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

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

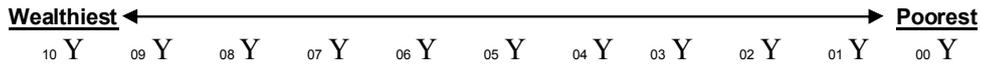


38. On a scale of 0-10 with "10" being "Wealthiest" and "0" being "Poorest", please indicate what you think was the standard of living for your family while you were growing up. **(X ONE Box)**

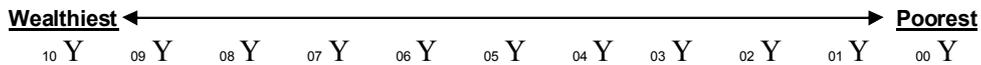


39. On a scale of 0-10 with "10" being "Wealthiest" and "0" being "Poorest", please indicate what you think was your parent's and your spouse's standard of living.

Your Parents



Your spouse's parents



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

Name of prefecture in Japan: _____

Name of a Country: _____

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

Your Parents: Name of a prefecture in Japan: _____

Name of a Country: _____

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

Name of a Country: _____

42. Do you smoke? **(X ONE Box)**
- 1 Don't smoke at all
 - 2 Hardly smoke
 - 3 Smoke sometimes
 - 4 About 10 cigarettes a day
 - 5 About a pack a day
 - 6 More than 2 packs a day

43. Do you drink alcoholic beverages? **(X ONE Box)**
- 1 Don't drink at all
 - 2 Hardly drink
 - 3 Drink sometimes
 - 4 A can of beer (350ml) or its equivalent a day, almost everyday
 - 5 3 cans of beer (350ml x 3) or its equivalent a day, almost everyday
 - 6 5 cans of beer (350ml x 5) or its equivalent a day, almost everyday

44. Do you use a car when you go out?
- 1 Don't use at all
 - 2 Hardly use a car
 - 3 Use sometimes
 - 4 Use almost everyday
 - 5 Use everyday

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

- 1 Don't gamble at all
- 2 Hardly gamble
- 3 Several times a year or so
- 4 Once a month or so
- 5 Once a week or so
- 6 Almost everyday

Thank you very much for your help with this study.