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***Shaping the Future with Your Opinions***

191389

**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

**Section 1**

1. Thinking about when you were a child and you were given an assignment in school, when did you usually do the assignment? **(X ONE Box)**

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

1 <input type="checkbox"/> I planned to get it done right away	4 <input type="checkbox"/> I planned to get it done rather toward the end
2 <input type="checkbox"/> I planned to get it done rather early, before the due date	5 <input type="checkbox"/> I planned to get it done at the last minute
3 <input type="checkbox"/> I planned to work on it daily up until the due date	6 <input type="checkbox"/> I didn't make any plans
3. As a child, what types of incentives did you use in order to finish your homework correctly? **(X ALL That Apply)**
  - 1  I did my homework with my friends and made it a competition to see who could do a better job
  - 2  I asked my parents to give me a reward for completing my homework
  - 3  I put a homework schedule in a place where I would see it
  - 4  I tried to sit at my desk at the same time each day
  - 5  I used other creative methods for completing my homework
  - 6  I did not follow any specific regimen
4. Do the following statements hold true for you? If "it is particularly true for you", you would choose "1", and if "it doesn't hold true at all for you", you would choose "5". Of course, you may choose any number in between. **(X ONE Box For EACH)**

	<div style="display: flex; justify-content: space-between; align-items: center;"> <span style="font-weight: bold;">It Is Particularly True For You</span> <span style="font-size: 2em;">←→</span> <span style="font-weight: bold;">It Doesn't Hold True At All For You</span> </div>				
My daily life is fulfilling.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
As a child I often got hurt .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Once I get used to a higher standard of living, it is very hard to lower it .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I prefer to get my work done before pleasure .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I enjoy competing with others .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
If I have work that needs to be completed in one day, I always finish it that day .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
If I have work that can wait to be done tomorrow, I wait until tomorrow to do it.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I know a lot about sports .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Even if I make plans, I end up procrastinating .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
If there is something that I want, I need to buy it .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I always plan things before I actually do them .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I will never be robbed.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I plan to spend a lot of money or make purchases for expensive items in the future .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I don't sit in a priority seat because I want to offer it to others.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I don't feel uncomfortable borrowing money.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
When I'm not sure about the outcome of a situation, I usually expect the best result .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I think I am good-looking.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I am too busy to think of the future .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I have my hands full with my life and am not able to save much money .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
No matter how angry I get, I don't shout at others.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I never cut into a line of people .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I have anxieties about my health .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I am deeply religious .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
When I am faced with a problem, I usually act before I think .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I've been feeling stressed lately .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I've been feeling depressed lately.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I haven't been sleeping well lately .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I've been feeling lonely lately .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I know a lot about economics.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I am popular with members of the opposite sex .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
During my freshman year in high school, I was a fast short distance runner for my grade.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
During my freshman year in high school, I was a fast long distance runner for my grade.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I want to leave my children as much of my inheritance as possible .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
I want to leave my spouse as much of my inheritance as possible .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>



8. 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"/>

8-1. If you chose Option "A" for all the answers in Question 8, 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".  
hundreds    tens    ones (Write In Amount)

8-2. If you chose Option "B" for all the answers in Question 8, 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".  
tens    ones (Write In Amount)

9. 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"/>

9-1. If you chose Option "A" for all the answers in Question 9, 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 \_\_\_\_\_, 0 0 0 dollars, I would choose Option "B".  
ten    one    hundreds    tens    ones (Write In Amount)  
thousands    thousands

9-2. If you chose Option "B" for all the answers in Question 9, 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 \_\_\_\_\_ 0 0 dollars, I would choose Option "A".  
one    hundreds    tens    ones (Write In Amount)  
thousands

10. 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"/>

10-1. If you chose Option "A" for all the answers in Question 10, 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 \_\_\_\_\_ 0 0 dollars, I would choose Option "B".  
one    hundreds    tens    ones (Write In Amount)  
thousands

10-2. If you chose Option "B" for all the answers in Question 10, 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 \_\_\_\_\_, 0 0 0 dollars, I would choose Option "A".  
ten    one    hundreds    tens    ones (Write In Amount)  
thousands    thousands

11. Let's assume that you were required to spend time cleaning a park. You need to spend two hours this Sunday and next Sunday. It seems that the litter in the park will decrease more than expected, so the number of hours you need to clean will be less. To account for this change, you have the option to shorten the hours by one hour this Sunday or shorten some hours next Sunday. Compare the hours and timing below in Option "A" with Option "B" and indicate for each row which option you prefer.

Option "A" (Shorten this Sunday)	or	Option "B" (Shorten next Sunday)	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
1 hour		50 minutes.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 2 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 5 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 10 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 15 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 30 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		2 hours .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

12. Let's assume that you were required to spend time cleaning a park. You need to spend two hours on a Sunday 13 weeks from now and also 14 weeks from now. It seems that the litter in the park will decrease more than expected, so the number of hours you need to clean will be less. To account for this change, you have the option to shorten the hours by one hour on the Sunday 13 weeks from now or shorten some hours on the Sunday 14 weeks from now. Compare the hours and timing below in Option "A" with Option "B" and indicate for each row which option you prefer.

Option "A" (Shorten 13 weeks from now)	or	Option "B" (Shorten 14 weeks from now)	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
1 hour		50 minutes.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 2 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 5 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 10 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 15 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 30 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		2 hours .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

13. Let's assume that you were required to spend time cleaning a park. You need to spend two hours this Sunday and next Sunday. It seems that the litter in the park will increase more than expected, so the number of hours you need to clean will be more. To account for this change, you have the option to increase the hours by one hour this Sunday or increase some hours next Sunday. Compare the hours and timing below in Option "A" with Option "B" and indicate for each row which option you prefer.

Option "A" (Increase this Sunday)	or	Option "B" (Increase next Sunday)	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
1 hour		40 minutes.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		50 minutes.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 5 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 10 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 20 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 30 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		2 hours .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

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

<p>1 <input type="checkbox"/> Your monthly income has a 50% chance of doubling, but also has a 50% chance of decreasing by 30% → (Answer Q. 14a)</p>	<b>or</b>	<p>2 <input type="checkbox"/> Your monthly income is guaranteed to increase by 5% → (Answer Q. 14b)</p>
<p><b>14a.</b> Of the following two jobs, which would you prefer? (X ONE Box)</p> <p>1 <input type="checkbox"/> 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</p> <p>2 <input type="checkbox"/> A job with which your monthly income is guaranteed to increase by 5%</p>		<p><b>14b.</b> Of the following two jobs, which would you prefer? (X ONE Box)</p> <p>1 <input type="checkbox"/> A job that has a 50% chance of the monthly income doubling, but also a 50% chance of the monthly income decreasing by 10%</p> <p>2 <input type="checkbox"/> A job with which your monthly income is guaranteed to increase by 5%</p>



21. Let's assume you have a lottery ticket with a 50% chance of winning \$200 and a 50% chance of winning nothing. Even if you win, you can only receive the prize money one month from now. You can either keep the lottery ticket yourself or you can sell it for cash immediately. If there is someone willing to buy this ticket from you right now for \$20.00, would you sell it or would you keep it knowing you have a chance to win the \$200 prize one month later? **(X ONE Box)**
- 1  I would sell the ticket for \$20.00 (You will receive the money immediately.) **(Continue)**
  - 2  I would take a chance on winning the \$200 and keep the ticket instead of selling it for \$20.00 (Even if you win, you can only receive the money one month later.) **(Skip To Q. 21b)**
- 21a. What is the lowest amount you would sell this lottery ticket mentioned in Q.21? **(Write in)**  
I would sell if the price is \$              . → **(Skip To Q. 22)**  
tens ones
- 21b. If you can sell the ticket mentioned in Q.21 at higher price, at what amount would you sell the ticket? **(Write in)**  
I would sell if the price reaches \$                     .  
hundreds tens ones
22. Assume that you know there is a 50% chance of having a loss of \$200. You can pay \$20 for insurance to cover this amount in case of the loss. Would you take out this insurance? **(X ONE Box)**
- 1  I would take out the insurance for \$20 → **(Continue)**
  - 2  I wouldn't take out the insurance for \$20 → **(Skip To Q. 22b)**
- 22a. What is the highest you would pay to take out this insurance mentioned in Q. 22? **(Write in)**  
I would take out this insurance up to \$                     . → **(Skip To Q.23)**  
hundreds tens ones
- 22b. If the cost of insurance mentioned in Q.22 is lowered to less than \$20, how much would you pay to take out the insurance? **(Write in)**  
I would take out this insurance if the cost is lowered to \$              .  
tens ones
23. Assume that you know a lottery in which there is a 50% chance of winning \$200 and a 50% chance of losing \$100. 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 Q. 23b)**
- 23a. What is the most you would lose and still take the lottery ticket mentioned in Q.23? (Write in amount)  
I would take the lottery ticket up to the loss of \$                     . → **(Skip To Q.24)**  
hundreds tens ones
- 23b. If the amount you could lose on the ticket mentioned in Q.23 is lowered to less than \$100, how much would you be willing to lose and still take the ticket?  
I would take the lottery ticket if the loss is lowered to \$              .  
tens ones
24. **Overall**, how happy would you say you are currently? Using a scale from 0 - 10 where "10" is "very happy" and "0" is "very unhappy", how would you rate your current level of happiness? **(X ONE Box)**
- Very Happy** ←—————→ **Very Unhappy**
- 10  9  8  7  6  5  4  3  2  1  0
25. *Compared to 2-3 years ago*, do you think that you are happier now than you were then? **(X ONE Box)**
- 1  Happier than 2-3 years ago
  - 2  Almost the same as 2-3 years ago
  - 3  Unhappier than 2-3 years ago
  - 4  Don't know
26. When you usually go out, how high does the probability of rain have to be **before** you take an umbrella? **(Write In)**  
More than:               %  
tens ones
27. As the proverb says, "*Nothing ventured, nothing gained*," there is a way of thinking that in order to achieve results, you need to take risks. On the other hand, as another proverb says, "*A wise man never courts danger*," meaning that you should avoid risks as much as possible. Which way of thinking is closest to the way you think? On a scale of 0 – 10, with "10" being completely in agreement with the thinking "Nothing ventured, nothing gained", and "0" being completely in agreement with the thinking "A wise man never courts danger", please rate your behavioral pattern. **(X ONE Box)**
- Nothing Ventured, Nothing Gained** ←—————→ **A Wise Man Never Courts Danger**
- 10  9  8  7  6  5  4  3  2  1  0
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. Please identify whether each statement below is **True or False?** **(Please X ONE Box for Each)**
- | <b>True</b>                | <b>False</b>   |
|----------------------------|--|
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> If you borrow 10,000 dollars for five years at a compound annual rate of interest of 5 percent, the total interest you will have to pay is 2,500 dollars. |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> The yen can be said to have strengthened relative to the dollar when the exchange rate goes from 100 yen per dollar to 90 yen per dollar.                 |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> All states in the United States have minimum capitalization requirements for those wanting to establish a corporation.                                    |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> Saving will not necessarily increase when the interest rate increases.  |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> The unemployment rate is defined as the proportion of the population aged 15 or older that is not working.  |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> Wages will increase when the employer's share of Social Security taxes increases.   |

30. How does your standard of living compare with people around you? **(X ONE Box)**
- 1  Theirs is much lower than mine
  - 2  Theirs is somewhat lower than mine
  - 3  Theirs is about the same as mine
  - 4  Theirs is somewhat higher than mine
  - 5  Theirs is much higher than mine
- 30a. In Q. 30, 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
  - 12  Others (Specify): \_\_\_\_\_
  - +  I don't know
31. For the purpose of this question, please assume that your parents are both living and that you do not live with them. Suppose that your parents had only one-third as much family income per person to live on as you do. How much of your own family income per month would you be willing to give to your parents to help them 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 |   |
32. For the purpose of this question, please assume that you have a child and that your child does not live with you. Suppose that your child had only one-third as much family income per person to live on as you do. How much of your own family income per month would you be willing to give to 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 |   |
33. 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 |   |
34. Imagine that you have a 2-year old child that has a high fever and is in pain. The doctor who you trust tells you that the fever and the pain are harmless. There is a medicine that you could give your child that would cure the sickness, but would slightly weaken your child's immune system when he/she turns 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.
35. Imagine that you have a 16-year old child who has been working at a restaurant for one month. He/she has been working to earn money to buy a concert ticket and you agree that he/she should work. Your child gets fired and asks you to help out by giving him/her one tenth of the money needed for the concert ticket. 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.
36. Please identify whether each statement below is **True or False?** **(Please X ONE Box for Each)**
- |                            |   |
|----------------------------|---|
| <b>True</b>                | <b>False</b>  |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> Tiger Woods has already achieved the grand slam in men's golf in the same calendar year.         |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> Brazil became the champion of the 2006 FIFA World Cup held in Germany.                           |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> In the Beijing 2008 Olympic Games, a Swede won the gold medal in Women's Pole Vaulting.          |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> In the Beijing 2008 Olympic Games, an American won the gold medal in Men's 100m Track and Field. |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> Japan became the first champion of the World Baseball Classics.                                  |
| 1 <input type="checkbox"/> | 2 <input type="checkbox"/> The world record time for the women's marathon is 2 hours and 15 minutes.                        |

**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 Q. 3)**
- 2a. When did you marry your current spouse? **(Write In #)**
- Month \_\_\_\_\_ Year \_\_\_\_\_ or when I was \_\_\_\_\_ years old
- tens ones thousands hundreds tens ones tens ones

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: \_\_\_\_\_ feet \_\_\_\_\_ inches, Weight: \_\_\_\_\_ pounds
- ones      tens      ones                      hundreds      tens      ones
5. What is your dominant hand at present and from birth? **(X ONE Box Under EACH)**
- | <b>Dominant Hand</b>                          | <b>At Present</b>          | <b>From Birth</b>          |
|---|----------------------------|----------------------------|
| 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. When were you born? **(Write In Number for Month and Year)**
- You, yourself: Month \_\_\_\_\_ Year \_\_\_\_\_
- tens      ones                      thousands      hundreds      tens      ones
- Your spouse: Month \_\_\_\_\_ Year \_\_\_\_\_
- tens      ones                      thousands      hundreds      tens      ones
- +  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 ..... | _____ |
| <small>ones</small>  |       | <small>ones</small>    |       |
| Older sisters .....  | _____ | Younger sisters .....  | _____ |
| <small>ones</small>  |       | <small>ones</small>    |       |
8. How many brothers and sisters do you have now who are alive? **(Write In Number For EACH)**
- You:**
- |                      |       |                        |       |
|----------------------|-------|------------------------|-------|
| Older brothers ..... | _____ | Younger brothers ..... | _____ |
| <small>ones</small>  |       | <small>ones</small>    |       |
| Older sisters .....  | _____ | Younger sisters .....  | _____ |
| <small>ones</small>  |       | <small>ones</small>    |       |
- Your spouse:**
- |                      |       |                        |       |
|----------------------|-------|------------------------|-------|
| Older brothers ..... | _____ | Younger brothers ..... | _____ |
| <small>ones</small>  |       | <small>ones</small>    |       |
| Older sisters .....  | _____ | Younger sisters .....  | _____ |
| <small>ones</small>  |       | <small>ones</small>    |       |
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)**
- |   | <b>Yourself</b>            | <b>Your Spouse</b>         |
|---|----------------------------|----------------------------|
| 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. Before entering first grade, what kinds of child care service did you and your spouse receive? **(Please X the services you have received for each age.)**

	<b>0-12 months old</b>	<b>1 year old</b>	<b>2 years old</b>	<b>3 years old</b>	<b>4 years old</b>	<b>5 years old</b>
<b>Y o u</b>			1 <input type="checkbox"/> Nursery school, pre-school,	1 <input type="checkbox"/> Nursery school, pre-school,	1 <input type="checkbox"/> Nursery school, pre-school, kindergarten	1 <input type="checkbox"/> Nursery school, pre-school, kindergarten
	2 <input type="checkbox"/> Daycare in home	2 <input type="checkbox"/> Daycare in home	2 <input type="checkbox"/> Daycare in home	2 <input type="checkbox"/> Daycare in home	2 <input type="checkbox"/> Daycare in home	2 <input type="checkbox"/> Daycare in home
	3 <input type="checkbox"/> Daycare outside home	3 <input type="checkbox"/> Daycare outside home	3 <input type="checkbox"/> Daycare outside home	3 <input type="checkbox"/> Daycare outside home	3 <input type="checkbox"/> Daycare outside home	3 <input type="checkbox"/> Daycare outside home
	4 <input type="checkbox"/> Nanny, baby sitter	4 <input type="checkbox"/> Nanny, baby sitter	4 <input type="checkbox"/> Nanny, baby sitter	4 <input type="checkbox"/> Nanny, baby sitter	4 <input type="checkbox"/> Nanny, baby sitter	4 <input type="checkbox"/> Nanny, baby sitter
	5 <input type="checkbox"/> Head start program	5 <input type="checkbox"/> Head start program	5 <input type="checkbox"/> Head start program	5 <input type="checkbox"/> Head start program	5 <input type="checkbox"/> Head start program	5 <input type="checkbox"/> Head start program
<b>Y o u r s p o u s e</b>			6 <input type="checkbox"/> Nursery school, pre-school	6 <input type="checkbox"/> Nursery school, pre-school	6 <input type="checkbox"/> Nursery school, pre-school, kindergarten	6 <input type="checkbox"/> Nursery school, pre-school, kindergarten
	7 <input type="checkbox"/> Daycare in home	7 <input type="checkbox"/> Daycare in home	7 <input type="checkbox"/> Daycare in home	7 <input type="checkbox"/> Daycare in home	7 <input type="checkbox"/> Daycare in home	7 <input type="checkbox"/> Daycare in home
	8 <input type="checkbox"/> Daycare outside home	8 <input type="checkbox"/> Daycare outside home	8 <input type="checkbox"/> Daycare outside home	8 <input type="checkbox"/> Daycare outside home	8 <input type="checkbox"/> Daycare outside home	8 <input type="checkbox"/> Daycare outside home
	9 <input type="checkbox"/> Nanny, baby sitter	9 <input type="checkbox"/> Nanny, baby sitter	9 <input type="checkbox"/> Nanny, baby sitter	9 <input type="checkbox"/> Nanny, baby sitter	9 <input type="checkbox"/> Nanny, baby sitter	9 <input type="checkbox"/> Nanny, baby sitter
	0 <input type="checkbox"/> Head start program	0 <input type="checkbox"/> Head start program	0 <input type="checkbox"/> Head start program	0 <input type="checkbox"/> Head start program	0 <input type="checkbox"/> Head start program	0 <input type="checkbox"/> Head start program

11. About how many hours per week do you and your spouse usually work including overtime 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 → 

hundreds	tens	ones

 hours per week -  Don't work

Your spouse → 

hundreds	tens	ones

 hours per week +  No spouse -  Doesn't work

11a. About how many hours per week in **paid** overtime do you and your spouse work? If you or your spouse do not work overtime, please leave the answer blank. **(Write In A Number For EACH Row)**

You → 

hundreds	tens	ones

 hours per week -  Don't work

Your spouse → 

hundreds	tens	ones

 hours per week +  No spouse -  Doesn't work

11b. About how many hours per week in **unpaid** overtime do you and your spouse work? If you or your spouse do not work overtime please leave the answer blank. **(Write In A Number For EACH Row)**

You → 

hundreds	tens	ones

 hours per week -  Don't work

Your spouse → 

hundreds	tens	ones

 hours per week +  No spouse -  Doesn't work

Please answer if you don't work.

11c. If you were working, what do you estimate you would be making per hour? **(Write In)**

\$ 

hundreds	tens	ones

 per hour

12. 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 → 

hundreds	tens	ones

 days per year -  Don't work

Your spouse → 

hundreds	tens	ones

 days per year +  No spouse -  Doesn't work

13. 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 haven't worked outside the home, X "haven't worked". If you don't have a spouse, X "no spouse" and if your spouse hasn't worked outside the home, X "hasn't worked". **(X ONE Box And Write In Number In For EACH Row)**

You → 

tens	ones

 years old: -  Haven't worked

Your spouse → 

tens	ones

 years old: +  No spouse -  Hasn't worked

14. 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): .....13	<input type="checkbox"/>	13 <input type="checkbox"/>

***If you answered 1 to 7 for yourself at Q. 14, please continue. Otherwise, skip to Q. 15.***

14a. What is the type of your employment? **(X ONE Box)**

- |  |   |
|--|---|
| 1 <input type="checkbox"/> Company employee/Organization staff | 4 <input type="checkbox"/> Self-employed  |
| 2 <input type="checkbox"/> Government employee                 | 5 <input type="checkbox"/> Family business employee (in self-employed business) |
| 3 <input type="checkbox"/> Businessman/Director                |   |

14b. What is your employment status? **(X ONE Box)**

- |   |   |
|---|---|
| 1 <input type="checkbox"/> Full-time employee         | 4 <input type="checkbox"/> Temporary work (sent to a company from a temporary job agency, internship, specific project for a company, etc.) |
| 2 <input type="checkbox"/> Part-time employee         | 5 <input type="checkbox"/> Contract worker  |
| 3 <input type="checkbox"/> Student part-time employee | 6 <input type="checkbox"/> Other (Specify): _____   |

14c. 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 three months or more
- 5  I did not take any registered temporary employment

- 14d.** How many years have you been working for your present company? **(X ONE Box)**
- |   |   |
|---|---|
| 1 <input type="checkbox"/> Less than a year               | 5 <input type="checkbox"/> 20 years to less than 30 years |
| 2 <input type="checkbox"/> A year to less than 5 years    | 6 <input type="checkbox"/> 30 years to less than 40 years |
| 3 <input type="checkbox"/> 5 years to less than 10 years  | 7 <input type="checkbox"/> More than 40 years             |
| 4 <input type="checkbox"/> 10 years to less than 20 years |   |
- 14e.** 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 <input type="checkbox"/> 1 to 5 people   | 4 <input type="checkbox"/> 100 to 299 people | 7 <input type="checkbox"/> 1,000 to 4,999 people  |
| 2 <input type="checkbox"/> 6 to 29 people  | 5 <input type="checkbox"/> 300 to 499 people | 8 <input type="checkbox"/> More than 5,000 people |
| 3 <input type="checkbox"/> 30 to 99 people | 6 <input type="checkbox"/> 500 to 999 people | 9 <input type="checkbox"/> Government employee    |
- 14f.** Which one of the following best describes the industry in which you work? **(X ONE Box)**
- |   |   |
|---|---|
| 01 <input type="checkbox"/> Agriculture and forestry industry | 07 <input type="checkbox"/> Real estate business                    |
| 02 <input type="checkbox"/> Mining industry                   | 08 <input type="checkbox"/> Transport /Correspondence industry      |
| 03 <input type="checkbox"/> Construction industry             | 09 <input type="checkbox"/> Electric/Gas/Water/Heat supply industry |
| 04 <input type="checkbox"/> Manufacturing industry            | 10 <input type="checkbox"/> Service industry                        |
| 05 <input type="checkbox"/> Wholesale/Retail business         | 11 <input type="checkbox"/> Others                                  |
| 06 <input type="checkbox"/> Financial/Insurance business      |   |
- 14g.** To what extent is your salary or wage based on your work performance? **(X ONE Box)**
- 1  The wage is based almost entirely on my performance
  - 2  The wage is based mostly on my performance
  - 3  The wage is based slightly on my performance
  - 4  The wage is not at all based on my performance
- 14h.** About how hard do you work each day? Please answer based on the amount of work you do per hour. **(X ONE Box)**
- 1  I could not work any harder than I currently work
  - 2  I work as hard as I can
  - 3  I work continuously
  - 4  I work but have some downtime
  - 5  I work but have a lot of downtime
- 15.** Do you have any children? **(X ONE Box)**
- 1  No children → **(Skip To Q. 16)**
  - 2  Have children → # of children **(Write In):** \_\_\_\_\_ **(Continue)**  
tens ones
- 15a.** How old is your youngest child now? **(Write In)** \_\_\_\_\_ years old  
tens ones
- 16.** Approximately how much was your and your spouse's salary or hourly wage for 2008 (including business income if you are self-employed)? **(Write In)**
- You:** Salary per month \$ \_\_\_\_\_ , \_\_\_\_\_ **0 0** or Wage per hour \$ \_\_\_\_\_  
ten thousands thousands hundreds tens ones hundreds tens ones
- Your spouse:** Salary per month \_\_\_\_\_ , \_\_\_\_\_ **0 0** or Wage per hour \_\_\_\_\_  
thousands ten thousands thousands hundreds tens ones hundreds tens ones
- 17.** Approximately how much was the annual earned income of you and your spouse before taxes, with bonuses included (and also business income) for 2008? **(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"/> |
- 17a.** 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)**
- |            |  |                    |   |
|------------|--|--------------------|---|
| <b>You</b> | _____ % of your total income is non-labor income<br><small>tens ones</small><br><b>(X ONE Box)</b><br>1 <input type="checkbox"/> It will increase in the future<br>2 <input type="checkbox"/> It will decrease in the future<br>3 <input type="checkbox"/> It will remain the same | <b>Your Spouse</b> | _____ % of your spouse's total income is non-labor income<br><small>tens ones</small><br><b>(X ONE Box)</b><br>1 <input type="checkbox"/> It will increase in the future<br>2 <input type="checkbox"/> It will decrease in the future<br>3 <input type="checkbox"/> It will remain the same |
|------------|--|--------------------|---|
- 18.** 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): \_\_\_\_\_

19. How many people are currently living in your household? **(Write In)** # of people: \_\_\_\_\_

tens ones

20. How much was the average food expense of your entire family per month in 2008? **(Write In)**  
 Approximate food expense (excluding expense of eating out) ... \$ \_\_\_\_\_ per month  
thousands hundreds tens ones  
 Approximate expense of eating out..... \$ \_\_\_\_\_ per month  
thousands hundreds tens ones

21. How much did you spend on durable consumer goods such as housing, cars, and expensive electronic products for your entire family in 2008? **(Write In)**  
 Approximate expense in 2008 for entire family \$ \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
millions hundred ten one hundreds tens ones

22. How much are the average expenditures of your entire family **per month** in 2008? 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)**  
 Approximate expense in 2008 for entire family \$ \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ per month  
ten one hundreds tens ones  
thousands thousands

22a. 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 %

22b. Please answer if you have a spouse. Who mainly decides on expenditures, savings and investments for your household? **(X ONE Box For EACH row)**

	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				

22c. 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 row)**

	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				

23. How much did the gross expenditures of your entire family change in 2008 as compared to 2007? **(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"/>

24. How much do you estimate that the gross expenditure of your entire family will change in 2009 as compared to 2008? **(X ONE Box)**

Increase by more than 9%	Increase by 8-9%	Increase by 6-7%	Increase by 4-5%	Increase by 1-3%	Increase by less than 1% OR Decrease by less than 1%	Decrease by 1-3%	Decrease by 4-5%	Decrease by 6-7%	Decrease by 8-9%	Decrease by more than 9%
10 <input type="checkbox"/>	09 <input type="checkbox"/>	08 <input type="checkbox"/>	07 <input type="checkbox"/>	06 <input type="checkbox"/>	05 <input type="checkbox"/>	04 <input type="checkbox"/>	03 <input type="checkbox"/>	02 <input type="checkbox"/>	01 <input type="checkbox"/>	00 <input type="checkbox"/>

25. What would you estimate the annual growth rate of consumer prices will be in 2009? **(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"/>

26. Are you currently 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

27. 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

28. 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

29. 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
30. If you could move to another state in the United States, would you move? X ONE of your choices. Next to your choice, write in the name of a state.
- 1  would move to \_\_\_\_\_ (Write in the name of the state you want to live)  
 2  would continue to live in \_\_\_\_\_ (Write in the name of the state where you are living now)
31. Please indicate why you would choose to live in the state you specified in Q.30. Put an X in the boxes for the FOUR most important reasons for wishing to live in that state. Next, rank your four choices in order of importance.

**(Put and X in FOUR BOXES)**

**Ranking (Write In a Number from 1 to 4)**

- 01  (\_\_\_\_) Higher income  
 02  (\_\_\_\_) Good cultural environment with many concert halls, theaters, libraries, etc.  
 03  (\_\_\_\_) Good schools  
 04  (\_\_\_\_) Nice environment for raising children with many nursery schools and day care centers  
 05  (\_\_\_\_) Nice climate and rich natural environment  
 06  (\_\_\_\_) In order to take a job that suits me  
 07  (\_\_\_\_) In order to live together with my family  
 08  (\_\_\_\_) It is the state where I grew up  
 09  (\_\_\_\_) It costs a lot of money to move to another state  
 10  (\_\_\_\_) Low local taxes  
 11  (\_\_\_\_) Good welfare and social services  
 12  (\_\_\_\_) Good medical environment with many hospitals and medical facilities  
 13  (\_\_\_\_) Convenient shopping with supermarkets, department stores, etc.  
 14  (\_\_\_\_) Low priced goods and services  
 15  (\_\_\_\_) Easy access from anywhere  
 16  (\_\_\_\_) Easy to find a job  
 17  (\_\_\_\_) Other (Write specific reason) \_\_\_\_\_

32. 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"/>

33. When are your (and your spouse's) parents' birth years? **(Write In Number For EACH)**

Your father \_\_\_\_\_  
          thousands  hundreds  tens  ones

Your mother \_\_\_\_\_  
          thousands  hundreds  tens  ones

Your spouse's father \_\_\_\_\_  
          thousands  hundreds  tens  ones

Your spouse's mother \_\_\_\_\_  
          thousands  hundreds  tens  ones

- 33a. Are your parents alive? **(X ONE Box)** If they are deceased, indicate their age at time of death. **(Write In For EACH)**

Your father      1  Alive  
 2  Deceased → \_\_\_\_\_ years old  
                                  tens  ones

---

Your mother      1  Alive  
 2  Deceased → \_\_\_\_\_ years old  
                                  tens  ones

---

Your spouse's father      1  Alive  
 2  Deceased → \_\_\_\_\_ years old  
                                  tens  ones

---

Your spouse's mother      1  Alive  
 2  Deceased → \_\_\_\_\_ years old  
                                  tens  ones

34. 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.      3  Neither supporting nor being supported. (singles household included)  
 2  Supported by someone in your family.

35. Which type of home do you live in? **(X ONE Box)**

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



44. 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 Q. 47)**

→(Continue)

45. 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 ..... tens    ones %

Investment Trusts, Stocks, Futures/Options, Corporate Bonds, Foreign currency deposits, Government bonds of foreign countries ..... tens    ones %

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

\_\_\_\_\_ % +  Cannot say

tens    ones    tenths    hundredths

47. Do you currently have any liabilities or debts? Liabilities or debts include housing loans. **(X ONE Box)**

- 1  No liabilities or debts → **(Skip To Q. 48)**
- 2  Have liabilities or debts → **(Continue)**

47a. If you have housing loans, what is the current balance of your housing loans? **(X ONE Box)**

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

47b. Do you have any liabilities or debts other than housing loans? **(X ONE Box)**

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

48. Have you ever been rejected for a loan application (excluding housing loans)? **(X ONE Box)**

- 1  Yes
- 2  No

49. About how many years in advance do you consider when you decide on the current amount of money you will save each month? Please include the amount of payment for housing loans in the savings. **(X ONE Box)**

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

50. Have you lost a lot of your wealth due to fluctuations in the stock (equity) and/or housing prices? **(X ALL That Apply)**

- 1  I lost a lot of wealth due to the decline in housing prices during the last few years.
- 2  I lost a lot of wealth due to the stock market crash of 1987 (Black Monday).
- 3  I lost a lot of wealth due to the bursting of the dot-com bubble in the spring of 2000.
- 4  I lost a lot of wealth due to the financial crisis caused by sub prime lending in the fall of 2008
- 5  I haven't lost a lot of wealth due to fluctuations in stock (equity) and/or housing prices.
- 6  My parents lost a lot of wealth due to fluctuations in stock (equity) and/or housing prices.
- 7  My relatives other than my parents lost a lot of wealth due to fluctuations in stock (equity) and/or housing prices.

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

**Wealthiest** ←-----→ **Poorest**

- 10
- 09
- 08
- 07
- 06
- 05
- 04
- 03
- 02
- 01
- 00

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

**Wealthiest** ←-----→ **Poorest**

- 10
- 09
- 08
- 07
- 06
- 05
- 04
- 03
- 02
- 01
- 00

53. When you were fifteen years old where did your grades rank among others in your grade? **(X ONE Box Under EACH)**

	<u>Average Of All Subjects</u>	<u>Grade In English</u>	<u>Grade In Math</u>
In lower rank .....	1 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>
In rather lower rank .....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
In the middle.....	3 <input type="checkbox"/>	3 <input type="checkbox"/>	3 <input type="checkbox"/>
In rather higher rank.....	4 <input type="checkbox"/>	4 <input type="checkbox"/>	4 <input type="checkbox"/>
In higher rank .....	5 <input type="checkbox"/>	5 <input type="checkbox"/>	5 <input type="checkbox"/>

54. In which state 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 a State in the United States: \_\_\_\_\_

Name of a Country: \_\_\_\_\_

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

Your Parents: Name of a State in the United States: \_\_\_\_\_  
 Name of a Country: \_\_\_\_\_

Your Spouse's Parents: Name of a State in the United States: \_\_\_\_\_  
 Name of a Country: \_\_\_\_\_

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

- 1  Don't smoke at all      4  About 10 cigarettes a day      6  More than 2 packs a day  
 2  Hardly smoke      5  About a pack a day      7  I used to smoke but had quit  
 3  Smoke sometimes

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

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

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

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

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

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

60. 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  More than two times a day      5  At least once a year  
 2  About once a day      6  Less than once a year  
 3  At least once a week      7  Never  
 4  At least once a month      8  Don't know

Please answer if you have children.

61. How do you feel about leaving an inheritance to your children? **(X ONE Box)**

- 1  I plan to leave an inheritance to my child(ren) no matter what.  
 2  I plan to leave an inheritance to my child(ren) if they provide care (including nursing care) during old age.  
 3  I plan to leave an inheritance to my child(ren) only if they provide financial assistance during old age.  
 4  I plan to leave an inheritance to my child(ren) only if they carry on the family business.  
 5  I do not plan to make special efforts to leave an inheritance to my child(ren) but will leave whatever is left over.  
 6  I do not plan to leave an inheritance to my child(ren) under any circumstances because doing so may reduce their will to work.  
 7  I do not plan to leave an inheritance to my child(ren) under any circumstances because I want to use my wealth myself.  
 8  I want to leave an inheritance to my child(ren) but I won't because I don't have the financial capacity to do so.

***If you answered 1 to 5 at Q. 61, please continue. Otherwise, skip to Q. 62.***

61a. How do you plan to divide your inheritance among your children? **(X ONE Box)**

- 1  I plan to divide my inheritance equally among my children.  
 2  I do not plan to divide my inheritance equally among my children.  
 3  I have only one child so there is no need to divide my inheritance among my children.

If you answered 2 at Q61a, please continue. Otherwise, skip to Q.62.

61b. Then how do you plan to divide your inheritance among your children? **(X ALL That Apply)**

- 01  I plan to leave more or all to the child (children) who lives with me.  
 02  I plan to leave more or all to the child (children) who lives near me.  
 03  I plan to leave more or all to the child (children) who helps me with housework.  
 04  I plan to leave more or all to the child (children) who provides nursing care.  
 05  I plan to leave more or all to the child (children) who provides financial assistance.  
 06  I plan to leave more or all to the child (children) who carries on the family business.  
 07  I plan to leave more or all to my eldest son or daughter even if he/she does not live with me, does not live near me, does not help me with housework, does not provide nursing care, does not provide financial assistance, and does not carry on the family business.  
 08  I plan to leave more or all to the child (children) who has less earning capacity.  
 09  I plan to leave more or all to the child (children) who has greater needs.  
 10  I plan to leave more or all to the child (children) whom I like more.

All respondents should answer the following questions.

62. Have you received any inheritance and/or gifts from your parents or your spouse's parents in the past and/or do you expect to receive any inheritance and/or gifts from them in the future?

**(X ALL That Apply)**

	From my parents	From my spouse's parents
Received inheritance and/or gifts in the past	1 <input type="checkbox"/>	1 <input type="checkbox"/>
Expect to receive inheritance and/or gifts in the future	2 <input type="checkbox"/>	2 <input type="checkbox"/>

63. It may sound like science fiction, but assume that you had the ability to choose the country in which you were born. Among the four choices listed below, please rank the countries from 1 to 4 with "1" for your first choice through "4" for your last choice.

Rank 1 through 4 Below

- ( ) China  
 ( ) India  
 ( ) Japan  
 ( ) USA

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