

Section 1

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

1. Got it done right away
2. Tended to get it done early, before the due date
3. Worked on it daily up until the due date
4. Tended to get it done toward the end
5. Got it done at the last minute
6. I did not go to school

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

	Particularly True For Me	◀	▶	Doesn't Hold True At All For Me
I feel fulfillment in daily life.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
I am conscious of other people's standard of living.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Once I enjoy a high standard of living, it is painful to lower it.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
I want to save joys for afterward.....	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 hope to live a simple life as much as possible.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Saving money is the objective of life.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
I have plans for large expenses or big purchases in the future	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
I want to bequeath as much of my inheritance as possible to my children, family and relatives.....				
People shouldn't gamble.....				
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 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"/>
It is disgraceful to think of money	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 the present life, and am scarcely able to save money.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Since the future is uncertain, it is a waste to think about it				
I am worried about my life after retirement	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
I am worried about the future of children	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
My other family members and relatives are the ones that think about the future				
Behaving similarly to people around me makes me feel comfortable.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
At work, I should follow opinion as a group.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
At home, I should follow my family's opinion	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Working as a group results in greater achievement than working individually.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
I am more satisfied when I achieve a goal by cooperating with others than only by myself	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Work helps to improve myself or becomes something to live for.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Work is for making money.....				

3. Let's assume you have two options to receive some money. You may choose Option "A", to receive 800.00 Yuan two days from today; or Option "B", to receive a different amount 9 days from today. Compare the amounts and timing in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 8 choices.

Option "A"	or	Option "B"	<i>Includes An Annual Interest Rate Of:</i>	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving in 2 days		Receiving in 9 Days		Option "A"	Option "B"
800.00		798.48	-10%	1 _____	2 _____
800.00		800.00	0%	1 _____	2 _____
800.00		801.52	10%	1 _____	2 _____
800.00		803.04	20%	1 _____	2 _____
800.00		807.68	50%	1 _____	2 _____
800.00		815.28	100%	1 _____	2 _____
800.00	830.64	200%	1	2 _____	_____
800.00	845.92	300%	1	2 _____	_____

4. Let's assume you have two options to receive some money. You may choose Option "A", to receive 800.00 Yuan 90 days from today; or Option "B", to receive a different amount 97 days from today. Compare the amounts and timing in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 8 choices.

Option "A"	or	Option "B"	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving in 90 days		Receiving In 97 Days		Option "A"	Option "B"
800.00		798.48	-10%	1	2
800.00		800.00	0%	1	2
800.00		801.52	10%	1	2
800.00		803.04	20%	1	2
800.00		807.68	50%	1	2
800.00		815.28	100%	1	2
800.00830.64		200%	1	2	
800.00845.92		300%	1	2	

5. Let's assume you have two options to receive some money. You may choose Option "A", to receive 800.00 Yuan one month from today; or Option "B", to receive a different amount 13 months from today. Compare the amounts and timing in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 8 choices.

Option "A"	or	Option "B"	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving in a month		Receiving in 13 months		Option "A"	Option "B"
800.00		760.00	-5%	1	2
800.00		800.00	0%	1	2
800.00		816.00	2%	1	2
800.00		832.00	4%	1	2
800.00		848.00	6%	1	2
800.00		880.00	10%	1	2
800.00960.00		20%	1	2	
800.001,120.00		30%	1	2	

6. Let's assume there is a lottery with a 50% chance of winning 160 Yuan and a 50% chance of winning nothing. If the lottery ticket is sold for 16 Yuan, 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. 6-2)

- 6-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.9? (X ONE Box)

- 1 Purchase if the price is less than 24Yuan
2 Purchase if the price is less than 32Yuan
3 Purchase if the price is less than 48Yuan
4 Purchase if the price is less than 80Yuan
5 Purchase if the price is less than 160Yuan
6 Purchase even if the price is more than 160Yuan

- 6-2 If the price of the lottery ticket was lowered, would you purchase it if ... (X ONE Box)

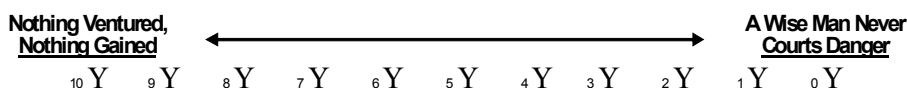
- 1 The price is less than 15Yuan
2 The price is less than 12Yuan
3 The price is less than 8Yuan
4 The price is less than 4Yuan
5 The price is 0.1 Yuan
6 Wouldn't purchase even if the price is 0.1 Yuan

7. 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)

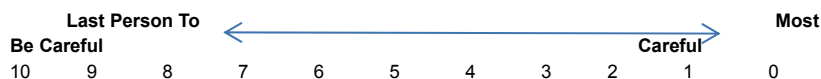
Very Happy ← 10 □ 09 □ 08 □ 07 □ 06 □ 05 □ 04 □ 03 □ 02 □ 01 □ 00 → Very Unhappy

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

9. 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)



10. When you usually go out, are you careful to lock doors/windows and turn off appliances to prevent a fire? On a scale of 0-10 with "10" being the "least careful", and "0" being the "most careful", please rate your level of cautiousness. **(X ONE Box)**



11. How does your standard of living compare with that of the 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

12. Height: _____ cm, Weight: _____ kg

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

1. In which city did you file your permanent census registration?

- 1 Hubei Ezhou
- 2 Hubei Shiyan
- 3 Hubei Suizhou
- 4 Liaoning Huludao
- 5 Liaoning Panjin
- 6 Liaoning Yingkou
- 7 Other (Specify _____)

1a. Do you have a temporary census registration?

- 1 Yes, I have one. (Please indicate the city of your registration)
 - 1 Hubei Ezhou
 - 2 Hubei Shiyan
 - 3 Hubei Suizhou
 - 4 Liaoning Huludao
 - 5 Liaoning Panjin
 - 6 Liaoning Yingkou
 - 7 Other (Specify _____)
- 2 No, I don't have. (Skip to Qu.2)

2. What category is your permanent census registration? **(X ONE Box)**

- 1 Agricultural
- 2 Non-agricultural
- 3 Other (_____)

3. In which province did you live when you were 15 years old?

_____ province

1	Beijing	9	Gansu	17	Shaanxi	25	Guangxi	33	Macau
2	Shanghai	10	Ningxia	18	Shanxi	26	Anhui	34	Taiwan
3	Tianjin	11	Qinghai	19	Shandong	27	Fujian	35	Other
4	Chongqing	12	Xinjiang	20	Hebei	28	Jiangsu		
5	Heilongjiang	13	Tibet	21	Henan	29	Zhejiang		
6	Jilin	14	Yunnan	22	Hubei	30	Jiangxi		
7	Liaoning	15	Guizhou	23	Hunan	31	Hainan		
8	Inner Mongolia	16	Sichuan	24	Guangdong	32	Hong Kong		

4. Your gender: 1 Male 2 Female

5. What is your marital status? **(X ONE Box)**

1 _ Never married 2 _ Now married 3 _ Divorced/Separated 4 _ Widowed

6. How many brothers and sisters did you have when you were 15 years old? **(Write In Number For EACH)**

Older brothers..... _____ Younger brothers..... _____
Older sisters..... _____ Younger sisters..... _____

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

What are you and your spouse's birth years and months? (Write In Year)

You, yourself: year 19 _____

Your spouse: year19 _____

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

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

If you answered 1 to 7 for yourself at Qu. 8, please continue. Otherwise, skip to Qu. 9.

8a. What is your type of your employment? **(X ONE Box)**

- 1 Company employee/Organization staff
- 2 Government employee
- 3 Businessman/Director
- 4 Self-employed
- 5 Family business employee (in self-employed business)
- 6 Employee of government-or of a public enterprise
- 7 Farmer **(Skip To Q.9)**

8b. 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

8c. Approximately how many employees work for the company/office where you work? Answer the approximate number including all the head office, branch offices, branch stores, sales offices and factories. If you 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

8d. Which one of the following best describes the industry in which you work? **(X ONE Box)**

- 1 Agriculture and forestry industry
- 2 Mining industry
- 3 Construction industry
- 4 Manufacturing industry
- 5 Wholesale/Retail business
- 6 Financial/Insurance business
- 7 Real estate business
- 8 Transport /Correspondence industry
- 9 Electric/Gas/Water/Heat supply industry
- 10 Service industry
- 11 Others

9. Do you have any children? **(X ONE Box)**
 1 have children **(Continue)**
 2 No children **(Skip To Qu. 10)**
- 9a. How many children do you have? **(Write in Number)**

- 9b. How old is your youngest child now? **(Write In)**
 _____ years old
10. Approximately how much was the annual earned income of you and your spouse before taxes, with bonuses included (and also business income) for 2006? **(Write In)**
 You: _____ Yuan in a year
 Your Spouse: _____ Yuan in a year

Card Presentation

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

Attention research conductor: Please use a calculator. Based on the annual income which the surveyed individual answered in Q10, the research conductor should calculate each choice. Write them down on a separate sheet so that the surveyed individual can completely understand.

If the surveyed individual has difficulty understanding a question, the survey conductor should replace the annual income with their main source of income, such as produce or live stock and calculate each choice.

1 Your monthly income(or your payment) has a 50% chance of doubling, but also has a 50% chance of decreasing by 30% →(Answer Qu. 11a)	or	2 Your monthly income(or your payment) is guaranteed to increase by 5% →(Answer Qu. 11b)
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- 11a. Of the following two jobs, which would you prefer? **(X ONE Box)**
Attention research conductor: Please use a calculator. Based on the annual income which the surveyed individual answered in Q10, the research conductor should calculate each choice. Write them down on a separate sheet so that the surveyed individual can completely understand.
- 1 A job that has a 50% chance of the monthly income(or your payment) doubling, but also a 50% chance of the monthly income being cut in half
- 2 A job with which your monthly income (or your payment)is guaranteed to increase by 5%

- 11b. Of the following two jobs, which would you prefer? **(X ONE Box)**
Attention research conductor: Please use a calculator. Based on the annual income which the surveyed individual answered in Q10, the research conductor should calculate each choice. Write them down on a separate sheet so that the surveyed individual can completely understand.
- 1 A job that has a 50% chance of the monthly income (or your payment)doubling, but also a 50% chance of the monthly income decreasing by 10%
- 2 A job with which your monthly income(or your payment) is guaranteed to increase by 5%

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

Attention research conductor: Please use a calculator. Based on the annual income which the surveyed individual answered in Q10, the research conductor should calculate each choice. Write them down on a separate sheet so that the surveyed individual can completely understand.

If the surveyed individual has difficulty understanding a question, the survey conductor should replace the annual income with their main source of income, such as produce or live stock and calculate each choice.

1 Your annual income(or your payment)has a 50% chance of increasing by 30%, but also has a 50% chance of decreasing by 10% (Answer Qu. 12a)	or	2 Your annual income(or your payment)is guaranteed to increase by 5% (Answer Qu. 12b)
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- 12a. Of the following two jobs, which would you prefer? **(X ONE Box)**
Attention research conductor: Please use a calculator. Based on the annual income which the surveyed individual answered in Q10, the research conductor should calculate each choice. Write them down on a separate sheet so that the surveyed individual can completely understand.
- 1 A job that has a 50% chance of the annual income(or your payment) increasing by 20%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your annual income(or your payment) is guaranteed to increase by 5%

- 12b. Of the following two jobs, which would you prefer? **(X ONE Box)**
Attention research conductor: Please use a calculator. Based on the annual income which the surveyed individual answered in Q10, the research conductor should calculate each choice. Write them down on a separate sheet so that the surveyed individual can completely understand.
- 1 A job that has a 50% chance of the annual income(or your payment) increasing by 500%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your annual income(or your payment) is guaranteed to increase by 5%

13. 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): _____

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

15. Let's assume that you have a child if you actually don't have. Also, assume that you aren't living together with your child if you actually are. Suppose that one of your children had only one-third as much family income per person to live on as you do. Up to how much of your own family's annual income would you be willing to give your child to help out until things changed (possibly a few years)? **(X ONE Box)**

Attention research conductor: Please use a calculator. Based on the annual income which the surveyed individual answered in Q10, the research conductor should calculate each choice. Write them down on a separate sheet so that the surveyed individual can completely understand.

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

16. 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's annual income would you be willing to give the charity if you knew the money would go directly to benefit these people? **(X ONE Box)**

Attention research conductor: Please use a calculator. Based on the annual income which the surveyed individual answered in Q10, the research conductor should calculate each choice. Write them down on a separate sheet so that the surveyed individual can completely understand.

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

17. How much was the average food expense of your entire family per month in 2006?**(Write In For EACH Row)**

Approximate food expense (excluding expense of eating out) _____Yuan per month
 Approximate expense of eating out _____Yuan per month

18. How much did you spend on durable consumer goods such as housing, cars, and expensive electronic products for your entire family in 2006?**(Write In)**

Approximate expense in 2006 for entire family _____hundreds Yuan

19. How much are the average expenditures of your entire family per month in 2006? 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 2006 for entire family _____Yuan per month

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

Attention research conductor: Please explain to the surveyed individual as follows.

1. Suppose that your annual income is 10,000 Yuan. Now you have 20,000 Yuan. Within 2 years, you have to spend all of this 20,000 Yuan. Now, do you spend more money in the first year or spend more money in the second year?

2.2% Interest rate

Now, imagine that you still have that 20,000 Yuan. Suppose that you spend 10,000 Yuan in the first year, and deposit the rest of your 10,000 Yuan into your bank account. 200 Yuan interest will be added in the second year. Therefore in the second year, you can spend 10,200 Yuan (This is more than 10,000) . Of course the less you spend in the first year, the more you get interest and are able to spend more money in the second year. In this situation, which year would you spend more money?

3.4% Interest rate

Now, imagine that you still have that 20,000 Yuan. Suppose that you spend 10,000 Yuan in the first year, and deposit the rest of your 10,000 Yuan into your bank account. 400 Yuan interest will be added in the second year. Therefore in the second year, you can spend 10,400 Yuan (This is more than 10,000) . Of course the less you spend in the first year, the

more you get interest and are able to spend more money in the second year. In this situation, which year would you spend more money?

4. Go on to 6%, 8%, and 10% with the same explanation.

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

21. Are you seeking a job? (Please answer regardless of whether or not you presently have a job.) **(X ONE Box)**
 1 Seeking a job 2 Not seeking a job
22. 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
23. Please indicate the highest level of education (or equivalent) completed by you and by your spouse. *If you are still in school, answer the one you are in now.* **(Write In Number)**
You _____
Your spouse _____
Your father _____
Your mother _____
Your spouse's father _____
Your spouse's mother _____
- 1 Graduated from Elementary/ Junior High School
 2 Some High School – no degree
 3 Graduated from High School
 4 Some College (including Technical College) – no degree
 5 Graduated from College (including Technical College) - Associate's Degree (2 year)
 6 Some University (including old-education-system high school) – no degree
 7 Graduated from University (including old-education-system high school)– Bachelor's Degree (4 year)
 8 Some post graduate studies – no degree
 9 Master's Degree –MS, MA, MBA, etc
 10 Some doctoral studies – no degree
 11 Doctoral Degree – DVM, Ph.D, DDS, etc.
 12 I don't know
 13 I did not complete or go to grade school.
24. Now, we would like to ask you about dependents in your family. Here, dependent 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 what type of home do you live? **(X ONE Box)**
 1 Your own house (a single house, condominium)
 2 Private rented house (a single house or an apartment) etc.
 3 Supplied house (a company house or an official residence)
 4 Government-owned housing
 5 Lodgings (Hotels, Motels, etc.)
 6 Dormitory, Group Quarters
 7 A house you built
 8 Others
26. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2006? (If you are student, please answer the income of your parents' entire household.)
 _____ hundreds Yuan
27. Approximately how much is the present appraised value of all housing and properties which your entire household owns? (If you are a student, please answer about the housing and properties your parents' entire household owns.)
 _____ hundreds Yuan
28. Approximately how much would the balance of financial assets (savings, stocks and insurance, etc.) of your entire household be? (If you are a student, please answer the balance of financial assets of your parents' entire household.)
 _____ hundreds Yuan

29. 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 insurance
(You pay a certain amount of money to an insurance company. If any unexpected injury or death occurs, you will receive an amount of money from that insurance company)
 - 4 Stocks (You buy securities from companies or profit-making institutions for trading)
 - 5 Investment Trusts
(You pay money to an investment company and they will improve the value of your assets for you.)
 - 6 Foreign currency deposits
 - 7 Futures / Options
(Instead of buying and selling an actual product, you trade the right to hold that product.)
 - 8 Chinese Government bonds
(Bonds and certificates issued by the Chinese government when they take on a debt to their citizens. When due, the government will return money and its interest to their citizens.)
 - 9 Government bonds of foreign countries (Bonds issued by foreign countries)
 - 10 Private pensions (by life insurance companies or postal annuity pension system)
(You pay a certain amount of money to a life insurance company, but you receive a monthly amount of money from that life insurance company when you are a senior citizen.)
 - 11 Company pensions
(You pay a certain amount of money to the government, and you receive a monthly amount of money from the government when you are a senior citizen.)
 - 12 Cash Savings
 - 13 No financial assets(Skip to Q31)

30. What percentage of the financial assets of your entire household are in the following ... (Write In % For Group B only)
- Group A:** Bank savings, cash, Chinese government bonds
- Group B:** Investment Trusts, Stocks, Futures/Options, Corporate Bonds, Foreign currency deposits, Government bonds of foreign countries _____%

31. 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.31, please continue. Otherwise, skip to Q.32

- 31a. If you are paying off housing loan(s), what is the current balance of your housing loan(s)?
_____ hundreds Yuan
- 31b. 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?
_____ hundreds Yuan

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

Highest ←————→ Lowest

10 09 08 07 06 05 04 03 02 01 00

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

Highest ←————→ Lowest

10 09 08 07 06 05 04 03 02 01 00

34. 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
 - 7 Other: _____

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

36. 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
37. Did you request a receipt when you went out to eat or go shopping? **(X ONE Box)**
- 1 Yes, I did **(Continue)**
 - 2 No, I did not **(Skip to Q37c)**
- 37a. **1** How often did you request a receipt?
Once in about every times shopping **(Write In)**
- 37b. Because.... **Please choose all that apply**
- 2.1 For my accounting purposes, I had to ask for receipts.
 - 2.2 I did not have to pay more tax even when I requested a receipt.
 - 2.3 Paying tax was important for the country and myself.
 - 2.4 Other (Specify: _____)
- 37c. Because.... **Please choose all that apply**
- 1.1 If I requested receipts, I had to pay more tax.
 - 1.2 It was a bother to request receipts.
 - 1.3 There was not a lottery.
 - 1.4 The stores did not issue receipts.
 - 1.5 Other (Specify: _____)
38. In 2006, did you request lottery receipts when you went out to eat or shop? **(X ONE Box)**
- 1 Yes, I did **(Continue)**
 - 2 No, I did not **(Skip to Q38c)**
- 38a. **1** How often did you request receipts?
Once in about every times shopping **(Write In)**
- 38b. Because.... **Please choose all that apply**
- 2.1 For my accounting purposes, I had to ask for receipts.
 - 2.2 I did not have to pay more tax when requesting receipts.
 - 2.3 Paying tax was important for the country and myself.
 - 2.4 There was a lottery.
 - 2.5 Other (Specify: _____)
- 38c. Because.... **Please choose all that apply**
- 1.1 If I requested receipts, I would have had to pay more tax.
 - 1.2 I thought that I would not win the lottery.
 - 1.3 It was a bother to request receipts.
 - 1.4 The store did not issue receipts.
 - 1.5 Other (Specify: _____)
39. Do you have or use any of the items on the following list? Please choose 1 if you have them.

40. Do you want to have any of the items on the following list? Please choose any items that you want to have whether or not you currently have or use them now. Also include replacements and additional items.

	Q34 I have now.		Q35 I want to have them.
Cell phone	1		2
PC	1		2
Flat-screen TV	1		2
Digital Camera	1		2
DVDs	1		2
Internet	1		2
Worldwide Credit cards(VISA, Master, American Express, etc.)	1		2
Cards which are available only in China	1		2
Cars	1		2
Membership for a sports' gym	1		2
Supplements, health food products	1		2
Passport	1		2
Your own room	1		2
Pets Dogs	1		2
Pets Cats	1		2
Stocks	1		2

Thank you very much for your help with this study.