

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)

	<u>Particularly True For Me</u>	◀	▶	<u>Doesn't Hold True At All For Me</u>
I feel fulfillment in daily life	1	2	3	4 5
I am conscious of other people's standard of living.....	1	2	3	4 5
Once I enjoy a high standard of living, it is painful to lower it	1	2	3	4 5
I want to save joys for afterward.....	1	2	3	4 5
I will never be robbed.....	1	2	3	4 5
I hope to live a simple life as much as possible.....	1	2	3	4 5
Saving money is the objective of life.....	1	2	3	4 5
I have plans for large expenses or big purchases in the future.....	1	2	3	4 5
I wish to leave an inheritance to my children, family or relatives as much as possible	1	2	3	4 5
People shouldn't gamble.....	1	2	3	4 5
I have anxieties about my health	1	2	3	4 5
I am too busy to think of the future	1	2	3	4 5
It is disgraceful to think of money	1	2	3	4 5
I have my hands full with the present life, and am scarcely able to save money	1	2	3	4 5
Since the future is uncertain, it is a waste to think about it.....	1	2	3	4 5
I am worried about my life after retirement	1	2	3	4 5
I am worried about the future of children	1	2	3	4 5
My other family members and relatives are the ones that think about the future	1	2	3	4 5
Behaving similarly to people around me makes me feel comfortable	1	2	3	4 5
At work, I should follow opinion as a group.....	1	2	3	4 5
At home, I should follow my family's opinion	1	2	3	4 5
Working as a group results in greater achievement than working individually.1	2	3	4	5
I am more satisfied when I achieve a goal by cooperating with others than only by myself	1	2	3	4 5
Work helps to improve myself or becomes something to live for.....	1	2	3	4 5
Work is for making money.....	1	2	3	4 5

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 9days 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 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
800.00	845.92				200%	1	2
800.00					300%	1	2

5. Let's assume you have two options to receive some money. You may choose Option "A", to receive 800 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
800.00	960.00				20%	1	2
800.00	1,120.00				30%	1	2

6. 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)

1 Your monthly income has a 50% chance of doubling, but also has a 50% chance of decreasing by 30% (Answer Qu. 6a)	or	2 Your monthly income is guaranteed to increase by 5% (Answer Qu. 6b)
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- 6a. Of the following two jobs, which would you prefer? (X ONE Box)

- 1 A job that has a 50% chance of the monthly income doubling, but also a 50% chance of the monthly income being cut in half
- 2 A job with which your monthly income is guaranteed to increase by 5%

- 6b. Of the following two jobs, which would you prefer? (X ONE Box)

- 1 A job that has a 50% chance of the monthly income doubling, but also a 50% chance of the monthly income decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

7. 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)

1 Your monthly income has a 50% chance of increasing by 30%, but also has a 50% chance of decreasing by 10% (Answer Qu. 7a)	or	2 Your monthly income is guaranteed to increase by 5% (Answer Qu. 7b)
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- 7a. Of the following two jobs, which would you prefer? (X ONE Box)

- 1 A job that has a 50% chance of the monthly income increasing by 20%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

- 7b. Of the following two jobs, which would you prefer? (X ONE Box)

- 1 A job that has a 50% chance of the monthly income increasing by 50%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

8. 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)

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

9. 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. 9-2)

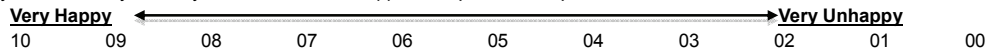
- 9-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.9? (X ONE Box)

- 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

- 9-2 If the price of the lottery ticket was lowered, would you purchase it if ... (X ONE Box)

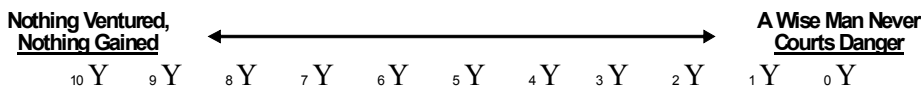
- 1 The price is less than 15Yuan
 2 The price is less than 12Yuan
 3 The price is less than 8Yuan
 4 The price is less than 4Yuan
 5 The price is 0.1 Yuan
 6 Wouldn't purchase even if the price is 0.1 Yuan

10. 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)

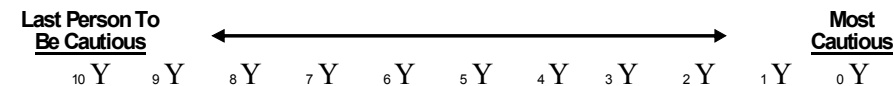


11. When you usually go out, how high does the probability of rain have to be before you take an umbrella?(Write In)
 More than: _____ %

12. 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)



13. When you usually go out, are you cautious of locking doors/windows and turning off appliances to prevent a fire? On a scale of 0-10 with "10" being the "last person to be cautious", and "0" being the "most cautious", please rate your level of cautiousness. (X ONE Box)



14. Do you think people around you have higher living standard than you? (X ONE Box)

- 1 Much lower than myself
 2 Rather lower than myself
 3 About the same as myself
 4 Rather higher than myself
 5 Much higher than myself

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

- 1 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 income per month would you be willing to give the charity if you knew the money would go directly to benefit these people? **(X ONE Box)**

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

17. 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 Beijing
- 2 Shanghai
- 3 Chengdu
- 4 Shenyang
- 5 Guangzhou
- 6 Wuhan
- 7 Other (Specify: _____)

1a. Do you have a temporary census registration?

- 1 No, I don't have. (Skip to Qu.2)
- 2 Yes, I have one. (Please indicate the city of your registration)
 - 1 Beijing
 - 2 Shanghai
 - 3 Chengdu
 - 4 Shenyang
 - 5 Guangzhou
 - 6 Wuhan
 - 7 Other (Specify: _____)

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 fifteen years old?

_____ province

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 and Month)

You, yourself: year _19____

Your spouse: year _19____

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

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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 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 a government- or of a public enterprise
- 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 are working 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 are working 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 No children (Skip To Qu. 10)
 2 Have children # of children: _____ **(Continue)**
- 9a.** 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 2005? **(Write In)**
 You _____ Yuan in a month
 Your Spouse _____ Yuan in a month
- 11.** 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): _____
- 12.** How many people are currently living in your household? **(Write In)** # of people: _____

13. How much was the average food expense of your entire family per month in 2005?
 Approximate food expense (excluding expense of eating out) ¥ _____ per month
 Approximate expense of eating out ¥ _____ per month
14. How much did you spend on durable consumer goods such as housing, cars, and expensive electronic products for your entire family in 2005?
 Approximate expense in 2006 for entire family ¥ _____
15. How much were the average expenditures of your entire family per month in 2005? Exclude durable consumer goods purchased such as housing, cars, expensive electronic products, taxes, insurance premiums, and mortgage interest. Include costs of public utilities and energy bills. (Write In Rounding To Nearest Whole Dollar)
 Approximate expense in 2005 for entire family ¥ _____ per month
16. 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
17. 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
18. Please indicate the highest level of education (or equivalent) completed by your parents and by your spouse's parents. **(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.
- 19.. Now, we would like to ask you about dependents in your family. Here, dependents mean anyone you claimed on your National Health Insurance. Are you ... **(X ONE Box)**
 1 Supporting someone in the family.
 2 Supported by someone in your family.
 3 Neither supporting nor being supported. (singles household included)
20. Which type of home do you live in? **(X ONE Box)**
 1 Your own house (a single house)
 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 Others
21. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2005? (If you are student, please answer the income of your parents' entire household.)
(Write In)
 _____ hundreds Yuan
22. 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.)**(Write In)**
 _____ hundreds Yuan
23. 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.) **(Write In)**
 _____ hundreds Yuan
24. Please indicate which of the following financial assets you own. (X ALL That Apply)

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

25. 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 _____%

26. 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.26, please continue. Otherwise, skip to Q.27

26a. If you are paying off housing loan(s), what is the current balance of your housing loan(s)?
_____ hundreds Yuan

26b. 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

All respondents please answer the following question.

27. 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

28. 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 while you were 15 years old. **(X ONE Box)**

Highest ← _____ → Lowest
10 09 08 07 06 05 04 03 02 01 00

29. 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

30. 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

31. 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

32. Before the lottery receipt system had started in your vicinity, did you request receipts when you went out to eat or shop? **(X ONE Box)**

- 1 No, I did not request receipts.
- 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 Other(Specify:)

- 2 Yes, I did.
Once in about every times shopping (**Write In**)
Because.... **Please choose all you can 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 Other (Specify:)

33. In 2005, did you request lottery receipts when you went out to eat or shop? (**X ONE Box**)

- 1 No, I did not request receipts.
Because.... **Please choose all that apply**
- 1.1 If I requested receipts, I 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 Other (Specify:)

- 2 Yes, I did.
Once in about every times of shopping including food shopping (**Write In**)
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 is important for the country and myself.
- 2.4 There was a lottery.
- 2.5 Other (Specify:)

34. Do you have or use any of the items on the following list? Please choose 1 if you have them.

35. 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. Also include replacements and additional items.

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



Q35 I want to have them.
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Thank you very much for your help with this study.