

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

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 I planned to get it done right away.
 - 2 I planned to get it done rather early, before the due date.
 - 3 I planned to work on it daily up until the due date.
 - 4 I planned to get it done rather toward the end.
 - 5 I planned to get it done at the last minute.
 - 6 I didn't make any plans.

3. 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 was a child who 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 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"/>
If I have a work that must be done today, I always get it done today .	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
If I have a work which can be extended until tomorrow, I will do it tomorrow	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"/>
When I have something I want, I can't bear not buying it.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
I always make future plans before making an action	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 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 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 result is uncertain, I usually expect for better 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 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"/>
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"/>
My other family members and relatives are the ones that think about the future	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
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"/>
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 always keep my promise	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 always choose my words carefully before I speak	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 politics	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"/>
I have a good memory.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

4. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥10,000 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"	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving 2 days from today		Receiving 9 Days from today		Option "A"	Option "B"
¥10,000		¥9,981	-10%	1	2
¥10,000		¥10,000	0%	1	2
¥10,000		¥10,019	10%	1	2
¥10,000		¥10,038	20%	1	2
¥10,000		¥10,096	50%	1	2
¥10,000		¥10,191	100%	1	2
¥10,000		¥10,383	200%	1	2
¥10,000		¥10,574	300%	1	2

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

4-2. If you chose Option "B" for all the answers in Question 4, please answer this question.
 What is the most amount you could 9 days from today under Option "B" that induce you to choose Option "A"?
 If the amount for Option "B" is less than _____ yen, I would choose Option "A".
 (Write In Amount)

5. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥10,000 90 days later; 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 90 days from today		Receiving 97 days from today		Option "A"	Option "B"
¥10,000		¥9,981	-10%	1	2
¥10,000		¥10,000	0%	1	2
¥10,000		¥10,019	10%	1	2
¥10,000		¥10,038	20%	1	2
¥10,000		¥10,096	50%	1	2
¥10,000		¥10,191	100%	1	2
¥10,000		¥10,383	200%	1	2
¥10,000		¥10,574	300%	1	2

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

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

6. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥10,000 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" Receiving one month from today	or	Option "B" Receiving 13 months from today	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
¥10,000		¥9,500	-5%	1	2
¥10,000		¥10,000	0%	1	2
¥10,000		¥10,200	2%	1	2
¥10,000		¥10,400	4%	1	2
¥10,000		¥10,600	6%	1	2
¥10,000		¥11,000	10%	1	2
¥10,000		¥12,000	20%	1	2
¥10,000		¥14,000	30%	1	2

6-1. If you chose Option "A" for all the answers in Question 6, please answer this question.

What is the lowest amount you could receive 13 months from today under Option "B" that induce you to choose Option "B"?

If the amount for Option "B" is more than _____ yen, I would choose Option "B".
(Write In Amount)

6-2. If you chose Option "B" for all the answers in Question 6, please answer this question.

What is the most amount you could receive 13 months from today under Option "B" that induce you to choose Option "A"?

If the amount for Option "B" is less than _____ yen, I would choose Option "A".
(Write In Amount)

7. Let's assume you have two options to receive some money. You may choose Option "A", to receive ¥1,000,000 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" Receiving one month from today	or	Option "B" Receiving 13 months from today	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
¥1,000,000		¥950,000	-5%	1	2
¥1,000,000		¥1,000,000	0%	1	2
¥1,000,000		¥1,001,000	0.1%	1	2
¥1,000,000		¥1,005,000	0.5%	1	2
¥1,000,000		¥1,010,000	1%	1	2
¥1,000,000		¥1,020,000	2%	1	2
¥1,000,000		¥1,060,000	6%	1	2
¥1,000,000		¥1,100,000	10%	1	2

7-1. If you chose Option "A" for all the answers in Question 7, please answer this question.

What is the lowest amount you could receive 13 months from today under Option "B" that induce you to choose Option "B"?

If the amount for Option "B" is more than _____ yen, I would choose Option "B".
(Write In Amount)

7-2. If you chose Option "B" for all the answers in Question 7, please answer this question.

What is the most amount you could receive 13 months from today under Option "B" that induce you to choose Option "A"?

If the amount for Option "B" is less than _____ yen, I would choose Option "A".
(Write In Amount)

8. Let's assume you have two options to pay some money. You may choose Option "A", to pay ¥1,000,000 one month from today; or Option "B", to pay 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 pay for all 8 choices.

Option "A" Paying one month from today	or	Option "B" Paying 13 months from today	Includes An Annual Interest Rate Of:	Which <u>ONE</u> do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
¥1,000,000		¥950,000	-5%	1	2
¥1,000,000		¥1,000,000	0%	1	2
¥1,000,000		¥1,001,000	0.1%	1	2
¥1,000,000		¥1,005,000	0.5%	1	2
¥1,000,000		¥1,010,000	1%	1	2
¥1,000,000		¥1,020,000	2%	1	2
¥1,000,000		¥1,060,000	6%	1	2
¥1,000,000		¥1,100,000	10%	1	2

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 pay 13 months from today, if you would choose Option "B"?
 If the amount for Option "B" is more than _____ yen, I would choose Option "B".
 (Write In Amount)

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

9. To what extent do you agree with each of the following statements? Answer on a scale from 1 to 5, where "1" means you agree completely and "5" means you disagree completely. Of course, you may choose any number in between. (X ONE Box For EACH)

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

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

(X ALL) (Write In Number if you have more than one answer in the left column)

(X ALL)		(Write In Number if you have more than one answer in the left column)
	I tried to memorize by summarizing the contents and understanding them.	
	I tried to memorize by relating the contents to something, for example, words like a pun.	
	As I read, I tried to memorize by its sounds.	
	As I read, I tried to memorize the contents as images, for example, like a text of news on LED moving message signs.	
	For each page, I tried to memorize as a whole image	

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

- A 37a52f1
B ♪*@!\$

12. 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. 12a)	<i>or</i>	2 Your monthly income is guaranteed to increase by 5% (Answer Qu. 12b)
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- 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%

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

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

13. 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 60%, but also has a 50% chance of decreasing by 10% (Answer Qu. 13a)	<i>or</i>	2 Your monthly income is guaranteed to increase by 5% (Answer Qu. 13b)
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- Of the following two jobs, which would you prefer? (X ONE Box)

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

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

- 1 A job that has a 50% chance of the monthly income increasing by 200%, but also has a 50% chance of decreasing by 10%
- 2 A job with which your monthly income is guaranteed to increase by 5%

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

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

15. Suppose that your housing and the necessities of life will be provided by the government for the next ten years. If there is a limit on the overall provision, which pattern would you choose? (X ONE Box)
- 1 Start from higher living standard, then lower it gradually.
 - 2 Same living standard every year.
 - 3 Start from lower living standard, then raise it gradually.
16. Let's assume there is a lottery with a 50% chance of winning 2,000 yen and a 50% chance of winning nothing. If the lottery ticket is sold for 200 yen, would you purchase a ticket? (X ONE Box)
- 1 I would purchase a ticket (Continue)
 - 2 I wouldn't purchase a ticket (Skip To Qu. 16-2)
- 16-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.16? (X ONE Box)
- 1 Purchase if the price is less than 300 yen
 - 2 Purchase if the price is less than 400 yen
 - 3 Purchase if the price is less than 600 yen
 - 4 Purchase if the price is less than 1,000 yen
 - 5 Purchase if the price is less than 2,000 yen
 - 6 Purchase even if the price is more than 2,000 yen
- 16-2 If the price of the lottery ticket was lowered, would you purchase it if ... (X ONE Box)
- 1 The price is less than 190 yen
 - 2 The price is less than 150 yen
 - 3 The price is less than 100 yen
 - 4 The price is less than 50 yen
 - 5 The price is 1 yen
 - 6 Wouldn't purchase even if the price is 1 yen
17. Let's assume there is a lottery with a 1% chance of winning 100,000 yen and a 99% chance of winning nothing. If the lottery ticket is sold for 200 yen, would you purchase a ticket? (X ONE Box)
- 1 I would purchase a ticket (Continue)
 - 2 I wouldn't purchase a ticket (Skip To Qu. 17-2)
- 17-1 What is the most you would pay to purchase the lottery ticket mentioned in Qu.17? (X ONE Box)
- 1 Purchase if the price is less than 300 yen
 - 2 Purchase if the price is less than 400 yen
 - 3 Purchase if the price is less than 600 yen
 - 4 Purchase if the price is less than 1,000 yen
 - 5 Purchase if the price is less than 2,000 yen
 - 6 Purchase even if the price is more than 2,000 yen
- 17-2 If the price of the lottery ticket was lowered, would you purchase it if ... (X ONE Box)
- 1 The price is less than 190 yen
 - 2 The price is less than 150 yen
 - 3 The price is less than 100 yen
 - 4 The price is less than 50 yen
 - 5 The price is 1 yen
 - 6 Wouldn't purchase even if the price is 1 yen
18. Let's assume there is a lottery with a 50% chance of winning 2,000 yen and 50% chance of winning nothing. Assuming that you are given this lottery ticket, and there is someone willing to buy this ticket from you for 200 yen, would you sell it? (X ONE Box)
- 1 I would sell the ticket (Continue)
 - 2 I wouldn't sell the ticket (Skip To Qu. 18-2)

- 18-1** What is the lowest amount you would ask for the lottery ticket mentioned in Qu.18? **(X ONE Box)**
- 1 Sell if the price is more than 190 yen
 - 2 Sell if the price is more than 150 yen
 - 3 Sell if the price is more than 100 yen
 - 4 Sell if the price is more than 50 yen
 - 5 Sell if the price is more than 2 yen
 - 6 Sell even if the price is 1 yen
- 18-2** What is the lowest amount you would ask for the lottery ticket mentioned in Qu.18? **(X ONE Box)**
- 1 Sell if the price is more than 300 yen
 - 2 Sell if the price is more than 400 yen
 - 3 Sell if the price is more than 600 yen
 - 4 Sell if the price is more than 1,000 yen
 - 5 Sell if the price is more than 2,000 yen
 - 6 Wouldn't sell even if the price is more than 2,000 yen
- 19.** Assume that you know there is a 50% chance of having a loss of 2,000 yen. You can pay 200 yen for insurance to cover it in case of the loss. Would you take out this insurance? **(X ONE Box)**
- 1 I would take out the insurance **(Continue)**
 - 2 I wouldn't take out the insurance **(Skip To Qu. 19-2)**
- 19-1** What is the most you would pay for the insurance mentioned in Qu.19? Would you ... **(X ONE Box)**
- 1 Pay if the insurance costs less than 300 yen
 - 2 Pay if the insurance costs less than 400 yen
 - 3 Pay if the insurance costs less than 6.00 yen
 - 4 Pay if the insurance costs less than 1,000 yen
 - 5 Pay if the insurance costs less than 2,000 yen
 - 6 Take it out even if the price is more than 2,000 yen
- 19-2** What if the price of the insurance mentioned in Qu.19 is lowered from 200 yen? What is the most you would pay for the insurance? **(X ONE Box)**
- 1 Pay if the insurance is less than 190 yen
 - 2 Pay if the insurance is less than 150 yen
 - 3 Pay if the insurance is less than 100 yen
 - 4 Pay if the insurance is less than 50 yen
 - 5 Pay if the insurance costs 1 yen
 - 6 Wouldn't pay even if the insurance cost 1 yen
- 20.** Assume that you know a lottery in which there is a 50% chance of winning 2,000 yen and 50% chance of losing 1,000 yen. You can choose whether to take this lottery ticket or not. In this case, would you take this lottery ticket? **(X ONE Box)**
- 1 I would take the lottery ticket **(Continue)**
 - 2 I wouldn't take the lottery ticket **(Skip To Qu. 20-2)**
- 20-1** What is the greatest amount of loss at which you would still take the lottery ticket mentioned in Qu. 20? **(X ONE Box)**
- 1 Take if the loss is less than 1,200 yen
 - 2 Take if the loss is less than 1,400 yen
 - 3 Take if the loss is less than 1,600 yen
 - 4 Take if the loss is less than 1,800 yen
 - 5 Take if the loss is less than 2,000 yen
 - 6 Take even if the loss is more than 2,000 yen
- 20-2** What if the loss in the lottery mentioned in Qu.20 is lowered from 1,000 yen? What is the smallest loss at which you would still take this lottery ticket? **(X ONE Box)**
- 1 Take if the loss is less than 800 yen
 - 2 Take if the loss is less than 600 yen
 - 3 Take if the loss is less than 400 yen
 - 4 Take if the loss is less than 200 yen
 - 5 Take if the loss is less than 1 yen
 - 6 Wouldn't take even if ticket cost less than 1 yen
- 21. 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 you current level of happiness? **(X ONE Box)**
- Very Happy** ←-----→ **Very Unhappy**
- 10 09 08 07 06 05 04 03 02 01 00
- 22. Compared to 2 or 3 year ago**, do you think that you are happier now than you were then **(X ONE Box)**
- 1 Happier than 2 or 3 years ago
 - 2 About the same as 2 or 3 years ago
 - 3 Less happy than 2 or 3 years ago
 - 4 Don't know

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

X ALL		Ranking (Write In Number if you have more than one answer in the left column)
	A life that I feel at ease and comfortable	
	A life that I achieve something that I should be doing	
	A life that is beneficial to people and society	

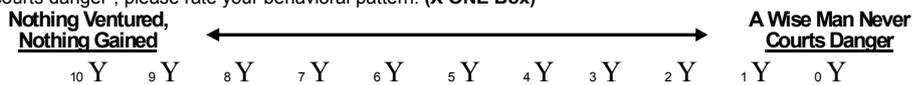
24. To be happy with your life, which of the following do you think is necessary? First choose the top four that are most important to you, then rank them in order of importance. For example, the most important would be number 1, the second most important would be number 2, etc.

X FOUR boxes		Ranking (Write In Number for your FOUR marked choices in the left column)
	Your friends	
	Wealth of at least the average person	
	Admiration and respect of others	
	Your spouse/partner	
	Contribution to the society through something such as your work	
	Decent housing	
	Fulfilling your own goal	
	Belief in religion	
	Your child/children	

25. Usually, when you go out, how high does the probability of rain have to be before you take an umbrella?
(Write In)

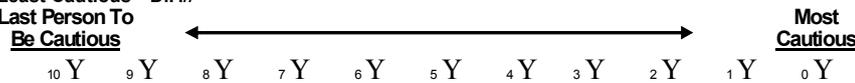
More than: _____ %

26. As the proverb says, "Nothing ventured, nothing gained," there is a way of thinking that 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)**



27. 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 cautious", and "0" being the "most cautious", please rate your level of cautiousness. **(X ONE Box)**

//Least Cautious D.F.//



28. In which kind of town do you prefer to live, where the people are richer than you or the people are poorer than you? Assume these two towns have the same degree of safety and convenience. **(X ONE Box)**

- 1 Live in a town where the people are much richer than you.
- 2 Live in a town where the people are slightly richer than you
- 3 Live in a town where the people have the same standard of living as you.
- 4 Live in a town where the people are slightly poorer than you.
- 5 Live in a town where the people are much poorer than you.
- 6 Either town is OK

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

I think I can get about _____% more per year.

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

I think that person can get about _____% more per year.

31. Today, the Nikkei Stock Average is around 15,000 yen. What do you think the Nikkei Stock Average will be one year from now? Write in the probability of the stock price falling in each range below from "less than 8,000" to "more than 18,000". The percentages must add up to be 100%. **(Write In)**

A. Less than 10,000	_____ % in this range
B. 10,000 – 12,000	_____ % in this range
C. 12,000 – 14,000	_____ % in this range
D. 14,000 – 16,000	_____ % in this range
E. 16,000 – 18,000	_____ % in this range
F. 18,000 – 20,000	_____ % in this range
G. More than 20,000	_____ % in this range
Total	100 %

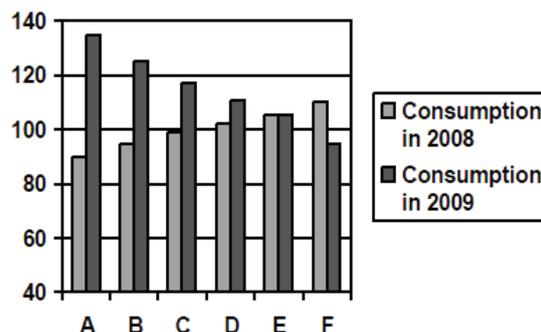
32. What is the given name of the current Prime Minister? **(X ONE Box)**
1. 武雄 (Takeo) 2. 健男 (Takeo) 3. 赳夫 (Takeo) 4. 靖男 (Yasuo) 5. 安雄 (Yasuo) 6. 康夫 (Yasuo)
33. Which company was reported to have proffered entertainments to Mr. Moriya who was formerly a Vice Minister of Defense?
1. Yamada-ya 2. Uchida-ya 3. Youkou Yamada
4. Youkou Uchida 5. Nihon Mirai Vision 6. Yokohama Mirai Kousou
34. 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
- 34a
In Qu.34, with who's standard of living did you compare your own? **(X ONE Box)**
- 1 Neighbor
2 Your own classmates when you were in school
3 Relatives
4 Families of your children's classmates
5 Worker in your company who is in your age group, has similar academic background, or who started working in the same year
6 Worker in your company who is assigned to a similar job as yours, regardless of their age, academic background, year in which he or she joined the company.
7 Worker in another company in the same industry who belongs to the same age group, has similar academic background, or who started working in the same year
8 Worker in another company in the same industry who is assigned to a similar job as yours, regardless of his or her age, academic background, and year in which he or she joined a company
9 Average person in Japan
10 Average person in the world
11 Friend of acquaintance excluding above choices
12 Others(Specify):
13 I don't know
35. 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
36. Let's assume that you have a child (even if you actually don't have). Also, assume that you aren't living together with your child (even if you actually are). Suppose that one of your children had only one-third as much family income per person to live on as you do. Up to how much of your own family income per month would you be willing to give your child to help out until things changed (possibly a few years)? **(X ONE Box)**
- 1 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

37. Suppose that you found a well-known charity that gave financial help to people who typically had about one-fifth of your family income per person. Up to how much of your own family income per month would you be willing to give the charity if you knew the money would go directly to benefit these people? **(X ONE Box)**
- 1 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
38. Suppose that you found a well-known charity that gave financial help to people who typically had about one-fifth of your family income per person. Up to how much of your own family income per month would you be willing to give the charity if you knew the charity would give twice the amount of your donation directly to benefit these people? **(X ONE Box)**
- 1 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
39. Imagine that you have a 5-year old child that has a high fever and is in pain. The child's doctor tells you that both the fever and pain are harmless. He can give you a medicine that cures the sickness but slightly weakens the child's immune system when the child becomes 50 years old. What would you do? **(X ONE Box)**
- 1 I would give the medicine to the child if the sickness is known to last for one day.
 - 2 I would give the medicine to the child if the sickness is known to last for two days.
 - 3 I would give the medicine to the child if the sickness is known to last for one week.
 - 4 I would give the medicine to the child if the sickness is known to last for one month.
 - 5 I would not give the medicine to the child.
40. Imagine that you have a 19-year old child that has been working at a restaurant for the last month. The child has been doing so to earn money to buy a concert ticket. You agreed that it would be all right for the child to buy the ticket as long as the child earns the necessary money. The child just got fired, and asked you to help by providing one tenth of the necessary money. The tickets will be sold out if you do not provide the money. What would you do in this situation? **(X ONE Box)**
- 1 I would provide the money regardless of the reason why the child got fired.
 - 2 I would provide the money if the child is not at fault for being fired.
 - 3 I would not provide the money because it is not good for my child.
 - 4 I would not provide the money because it will be a waste of money.

41. Suppose that for the rest of your life your income is guaranteed to be 5 % more than what you earned in the year of 2007. Assume that there will be no inflation. Assume that if you reduced your spending in the year 2008 you could spend twice that amount in the year 2009. The table below indicates six possible patterns of spending you could choose under this assumption. Which pattern of spending do you like most among A, B, C, D, E, and F in the table? Please indicate your first choice pattern and the second choice pattern below.

Possible Patterns of Spending		(X ONE Box Under EACH)	
Spending In 2008 (Relative to 2007)	Spending In 2009 (Relative to 2007)	FIRST Choice Pattern	SECOND Choice Pattern
A. Lower by 10%	Higher by 35%.....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
B. Lower by 5%	Higher by 25%.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
C. Lower by 1%	Higher by 17%.....	3 <input type="checkbox"/>	3 <input type="checkbox"/>
D. Higher by 2%	Higher by 11%.....	4 <input type="checkbox"/>	4 <input type="checkbox"/>
E. Higher by 5%	Higher by 5%.....	5 <input type="checkbox"/>	5 <input type="checkbox"/>
F. Higher by 10%	Lower by 5%.....	6 <input type="checkbox"/>	6 <input type="checkbox"/>

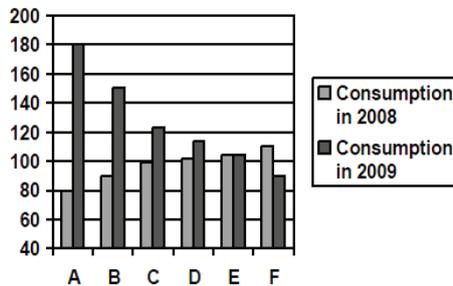
For your reference, this chart shows six possible patterns of spending (spending in 2007 is normalized to 100).



42. Now suppose that if you reduced your spending in the year 2008, you could spend three times that amount in the year 2009. The table below indicates six possible patterns of spending you could choose under the new assumption. Which pattern of spending do you like most among A, B, C, D, E, and F in the table? Please indicate your first choice pattern and the second choice pattern below.

Possible Patterns of Spending		(X ONE Box Under EACH)	
Spending In 2008 (Relative to 2007)	Spending In 2009 (Relative to 2007)	FIRST Choice Pattern	SECOND Choice Pattern
A. Lower by 20%	Higher by 80%.....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
B. Lower by 10%	Higher by 50%.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
C. Lower by 1%	Higher by 23%.....	3 <input type="checkbox"/>	3 <input type="checkbox"/>
D. Higher by 2%	Higher by 14%.....	4 <input type="checkbox"/>	4 <input type="checkbox"/>
E. Higher by 5%	Higher by 5%.....	5 <input type="checkbox"/>	5 <input type="checkbox"/>
F. Higher by 10%	Lower by 10%.....	6 <input type="checkbox"/>	6 <input type="checkbox"/>

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



43. About how many hours a week do you and your spouse usually work? If you don't work outside the home, X "don't work". If you don't have a spouse, X "no spouse" and if your spouse doesn't work outside the home, X "doesn't work". (Write In A Number For EACH Row)

You _____ hours per week: _____ Don't work (Continue)
 Your spouse _____ hours per week: _____ No spouse - Doesn't work

43-1 Please answer if you don't work.

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

¥ _____ per hour

44. About how many days in a year do you and your spouse work? If you don't work outside the home, X "don't work". If you don't have a spouse, X "no spouse" and if your spouse doesn't work outside the home, X "doesn't work". (Write In Number In For EACH Row)

You _____ days per year: _____ Don't work
 Your spouse _____ days per year: _____ No spouse Doesn't work

45. To what age do you and your spouse plan to work? If you are already retired, write in your age at the time of retirement. If you don't work outside the home, X "don't work". If you don't have a spouse, X "no spouse" and if your spouse doesn't work outside the home, X "doesn't work". (X ONE Box And Write In Number In For EACH Row)

You _____ years old: _____ Don't work
 Your spouse _____ years old: _____ No spouse - Doesn't work

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

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 spouse? (Write In #)

Month _____ Year _____ or when I was _____ years old

3. Have you ever experienced a death of your spouse or experienced a divorce or a separation? **(X ONE Box)**
- 1 I've experienced a divorce or a separation
 - 2 I've experienced a death of my spouse
 - 3 I've experienced both a divorce/separation and a death of my spouse
 - 4 I've experienced neither.

4. Height: _____ cm, Weight: _____ kg

5. What is your dominant hand at present and from birth? **(X ONE Box Under EACH)**
- | Dominant Hand | At Present | From Birth |
|--|------------|------------|
| Right-hand | 1 | 1 |
| Left-hand | 2 | 2 |
| Able to use either hand with equal skill | 3 | 3 |

Please answer the following questions (if you don't have a spouse, just answer about yourself)

6. When were you born? **(Write In Number for Month and Year)**
- You, yourself: Month _____ Year _____
- Your spouse: Month _____ Year _____

7. How many brothers and sisters did you have when you were 15 years old? **(Write In Number For EACH)**
- Older brothers..... _____ Younger brothers..... _____
- Older sisters..... _____ Younger sisters..... _____

8. How many brothers and sisters do you have now who are alive? **(Write In Number For EACH)**
- You: Older brothers..... _____ Younger brothers..... _____
- Older sisters..... _____ Younger sisters..... _____
- Your spouse: Older brothers _____ Younger brothers..... _____
- Older sisters..... _____ Younger sisters..... _____

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

- You _____
- Your spouse _____
- 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.

10. 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. 10, please continue. Otherwise, skip to Qu. 11.

- 10a.** 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)
- 10b.** What is your employment status? **(X ONE Box)**
- 1 Full-time employee
 - 2 Part-time employee
 - 3 Student part-time employee
 - 4 Temporary work (sent to a company from a temporary job agency, internship, specific project for a company, etc.)
 - 5 Contract worker
 - 6 Other (Specify): _____
- 10c.** In the past two years, what kind of registered temporary employment have you taken? **(X ONE Box that best describes the type of work.)**
- 1 Mostly jobs lasting one day
 - 2 Mostly jobs lasting two to less than ten days
 - 3 Mostly jobs lasting ten days to less than three months
 - 4 Mostly jobs lasting 3 months or more
 - 5 I did not take any registered temporary employment
- 10d.** How many years have you been working for your present company? **(X ONE Box)**
- 1 Less than a year
 - 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
- 10e.** 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
- 10f.** 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
- 11.** Do you have any children? **(X ONE Box)**
- 1 No children **(Skip To Qu. 12)**
 - 2 Have children # of children: _____ **(Continue)**
- 11a.** How old is your youngest child now? **(Write In)** _____ years old

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12. Approximately how much was your salary or hourly wage in 2007 (including business income if you are self-employed), and approximately how much was your spouse's salary or hourly wage? **(Write In)**
 You: salary per month ¥ _____ or Wage per hour ¥ _____
 Your spouse: salary per month ¥ _____ or Wage per hour ¥ _____

13. Approximately how much was the annual earned income of you and your spouse before taxes, with bonuses included (and also including business income) for 2007? **(Write In)**
 You _____
 Your Spouse _____

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

13a. 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 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? **(Write In)**

You	_____% of your total income is non-labor income (X ONE Box) 1. It will increase in the future 2. It will decrease in the future 3. It will remain the same
------------	---

Your Spouse	_____% of your spouse's total income is non-labor income (X ONE Box) 1. It will increase in the future 2. It will decrease in the future 3. It will remain the same
--------------------	--

14. 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): _____

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

16. How much were the average food expenses of your entire family per month in 2007?
 Approximate food expense (excluding expense of eating out) ¥ _____ per month
 Approximate expense of eating out ¥ _____ per month

17. How much did you spend on durable consumer goods such as housing, cars, and expensive electronic products for your entire family in 2007?
 Approximate expense in 2007 for entire family ¥ _____

18. How much were the average expenditures of your entire family per month in 2007? Exclude durable consumer goods purchased such as housing, cars, expensive electronic products, taxes, insurance premiums, and mortgage interest. Include costs of public utilities and energy bills. **(Write In Rounding To Nearest Whole Dollar)**
 Approximate expense in 2007 for entire family ¥ _____ per month

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24. What is the possibility that you or someone in your family will be unemployed (in case of running your own business, the possibility of discontinuing business) within 2 years? **(X ONE Box)**
- 1 Strong possibility
 - 2 Some possibility
 - 3 Little possibility
 - 4 Don't know
25. Do you think you will move in the next 5 years? **(X ONE Box)**
- 1 Moving is a certainty
 - 2 Strong possibility of moving
 - 3 Can't say which
 - 4 Little possibility of moving
 - 5 No possibility of moving
26. Please indicate the highest level of education (or equivalent) completed by your parents and by your spouse's parents.
(Write In Number)
- Your father _____
- Your mother _____
- Your spouse's father _____
- Your spouse's mother _____
1. Graduated from Elementary/ Junior High School
 2. 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.
27. Are your (or your spouse's) parents alive? If so, how old are they? If your parents are deceased, indicate their age when they have died. **(Write In Number For EACH)**
- | | Living Parents' Age | Deceased Parents' Age |
|----------------------|---------------------|-----------------------|
| Your father | _____ | _____ |
| Your mother | _____ | _____ |
| Your spouse's father | _____ | _____ |
| Your spouse's mother | _____ | _____ |
28. Now, we would like to ask you about dependents in your family. Here, dependents mean anyone you claimed on your 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)
29. In what type of home do you live? **(X ONE Box)**
- 1 Your own house (a single house)
 - 2 Your own condominium
 - 3 Private rented house (a single house or an apartment) etc.
 - 4 Supplied house (a company house or an official residence)
 - 5 Government-owned housing
 - 6 Lodgings (Hotels, Motels, etc.)
 - 7 Dormitory, Group Quarters,
 - 8 Others
30. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2007? (If you are student, please answer the income of your parents' entire household.)
(X ONE Box)
- 1 Less than ¥1,000,000
 - 2 ¥1,000,000 to less than ¥2,000,000
 - 3 ¥2,000,000 to less than ¥4,000,000
 - 4 ¥4,000,000 to less than ¥6,000,000
 - 5 ¥6,000,000 to less than ¥8,000,000
 - 6 ¥8,000,000 to less than ¥10,000,000
 - 7 ¥10,000,000 to less than ¥12,000,000
 - 8 ¥12,000,000 to less than ¥14,000,000
 - 9 ¥14,000,000 to less than ¥16,000,000
 - 10 ¥16,000,000 to less than ¥18,000,000
 - 11 ¥18,000,000 to less than ¥20,000,000
 - 12 More than ¥20,000,000

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31. Considering your family's ability, about how much income do you think is natural for your household? Please answer for household income. (If you are a student, please answer the income of your parents' entire household.) **(X ONE Box)**

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

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

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

33. How much did the annual earned gross income of your entire household in 2007 change compared to the amount in 2006? (If you are student, please answer the income of your parents' entire household.) **(X ONE Box)**

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

34. How much do you estimate the annual earned gross income of your household in 2008 will change compared to the amount in 2007? Please answer for your entire household, for you and for your spouse. (If you are a student, please answer the income of your parents' entire household.) **(X ONE Box For EACH)**

						Increase by less than 1% OR Decrease by less than 1%					Decrease by more than 9%
	Increase by more than 9%	Increase by 8-9%	Increase by 6-7%	Increase by 4-5%	Increase by 1-3%		Decrease by 1-3%	Decrease by 4-5%	Decrease by 6-7%	Decrease by 8-9%	
Entire Household	10	09	08	07	06	05	04	03	02	01	00
You	10	09	08	07	06	05	04	03	02	01	00
Your Spouse	10	09	08	07	06	05	04	03	02	01	00

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

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

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

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

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

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

38. 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, Japanese government bonds

Group B: Investment Trusts, Stocks, Futures/Options, Corporate Bonds, Foreign currency deposits, Government bonds of foreign countries _____%

39. What would you say is the average annual rate of return on your financial assets? (Write In)

_____ . _____ % + _____ Cannot say

40. 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.40, please continue. Otherwise, skip to Q.41

40a. If you are paying off housing loan(s), what is the current balance of your housing loan(s)? (X ONE Box)

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

40b. Do you have any debts other than housing loan(s), including car loans and any other installment payments on which you have to pay interest charges (X ONE Box)

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

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

- 1 Yes
- 2 No

42. How many years ahead do you consider when you decide on the amount of your monthly savings? Please include the amount of payment for housing loans in the savings. **(X ONE Box)**
- 1 Less than a year ahead
 - 2 A year to 2 years ahead
 - 3 3 to 5 years ahead
 - 4 10 years ahead
 - 5 20 years ahead
 - 6 More than 20 years ahead

All respondents please answer the following question.

43. 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 ← 10 09 08 07 06 05 04 03 02 01 00 ← Lowest

44. 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 ← 10 09 08 07 06 05 04 03 02 01 00 ← Lowest

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

Average Of All Subjects _____

Grade In English _____

Grade In Math _____

1. In lower rank
2. In rather lower rank
3. In the middle
4. In rather higher rank
5. In higher rank

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

Name of prefecture in Japan: _____

Name of a Country: _____

47. In which prefecture do your parents live? If they are living in a foreign country, indicate the name of the country. If your parents are deceased, indicate a place where they on your monthly income being your actual living expenses. **(X ONE Box)lived for a long time. (Write In)**

Your Parents: Name of a prefecture in Japan: _____

Name of a Country: _____

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

Name of a Country: _____

48. 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 I used to smoke but had quit

49. 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

50. 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

51. Please indicate if you are affiliated with any of the following religions. (X ONE Box)

- 1 None
- 2 Catholic
- 3 Protestant
- 4 Other Christian
- 5 Judaism
- 6 Islam
- 7 Hinduism
- 8 Buddhism
- 9 Others

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

- 1 More than two times a day
- 2 About once a day
- 3 At least once a week
- 4 At least once a month
- 5 At least once a year
- 6 Less than once a year
- 7 Never

Thank you very much for your help with this study.