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

205677

**Dear MySurvey Member,**

Would you please give this questionnaire to the person in your household whose age and sex are indicated above (this may be you)? Thank you!

**TO THE HOUSEHOLD MEMBER HELPING WITH THIS STUDY:**

Today's survey covers a wide variety of topics, such as your current lifestyle and choices you would make given different situations. You may remember doing a similar survey last year.

I would like to assure you that your answers will be completely confidential. Your answers will be tabulated with information from thousands of other participants and only the total results will be used for academic research purposes.

The survey is lengthy. To pace yourself, you can answer the booklet in sections if you like. Most of my questions can be easily answered by simply placing an "X" in the appropriate box or boxes. In the questions where I have asked you to write in your answers, please be as specific as possible. Please take your time to read each question thoroughly and be sure to answer all the questions. Remember that there are no right answers to this survey, we are just interested in your opinions.

Once you have finished, please return the questionnaire to me in the enclosed postage-paid envelope.

As a token of my appreciation, I have enclosed a \$5 bill.

Thank you for your continued cooperation.

Sincerely,

Carol Adams

**Section 1**

1. Do the following statements hold true for you? If "it is particularly true for you", you would choose "1", and if "it doesn't hold true at all for you", you would choose "5". Of course, you may choose any number in between. **(X ONE Box For EACH)**

	It Is Particularly True For You ←————→ It Doesn't Hold True At All For You				
	1	2	3	4	5
My daily life is fulfilling.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Once I get used to a higher standard of living, it is very hard to lower it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I prefer to get my work done before pleasure .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I enjoy competing with others .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know a lot about sports .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Even if I make plans, I end up procrastinating .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If there is something that I want, I need to buy it .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I always plan things before I actually do them.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I plan to spend a lot of money or make purchases for expensive items in the future .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't feel uncomfortable borrowing money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When I'm not sure about the outcome of a situation, I usually expect the best result .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think I am good-looking.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am too busy to think of the future .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have my hands full with my life and am not able to save much money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I never cut into a line of people .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have anxieties about my health .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am deeply religious .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When I am faced with a problem, I usually act before I think .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I've been feeling stressed lately.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I've been feeling depressed lately.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I haven't been sleeping well lately .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I've been feeling lonely lately .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know a lot about finance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When I was a child, my parents often talked to me about finance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I pay a lot in taxes.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I want to leave my spouse as much of my inheritance as possible .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Do you agree with the following ideas? If "you totally agree to it", you would choose "1", and if "you totally disagree to it", you would choose "5". Of course, you may choose any number in between. **(X ONE Box For EACH)**

	You Totally Agree To It ←————→ You Totally Disagree To It				
	1	2	3	4	5
Since the future is uncertain, it is a waste to think about it.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is okay to receive social security, even if you are not eligible.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In general, you can trust most people.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In a recession, it is a man's job that we need to secure, not a woman's job.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
As long as you won't get caught it is okay to do something bad (e.g. littering or illegal parking).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Although the economy regulated by market forces widens the income gap between the rich and the poor, it makes people wealthier in general; so in total, they are better off .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When the competition is greater, illegal activity and cheating increases	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is the government's responsibility to take care of those who cannot take care of themselves financially.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People shouldn't gamble .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Saving money is the objective of life.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel happy when I do a good deed that I think is beneficial for others (such as picking up trash in a park) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In general, there is unfairness in the world.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is unfairness based on gender.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is unfairness based on age.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is unfairness based on appearances.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is unfairness based on your place of origin or family lineage.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Let's assume you have **two options** to receive some money. You may choose Option "A", to receive \$100 **today**; or Option "B", to receive a different amount in **seven days**. Compare the **amounts** and **timing** in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 9 choices.

Option "A"	or	Option "B"	Includes An Annual Interest Rate Of:	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving today		Receiving In 7 Days		Option "A"	Option "B"
\$100.00		\$99.81	-10%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.00	0%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.19	10%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$100.76	40%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$101.91	100%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$103.83	200%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$105.74	300%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$119.17	1000%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00		\$195.89	5000%.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>

4. Now let's assume that you have the option to receive \$100 in **ninety days** or receive a different amount in **ninety-seven days**. Compare the **amounts** and **timing** in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 9 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"
\$100.00			\$99.81		-10%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00			\$100.00		0%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00			\$100.19		10%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00			\$100.76		40%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00			\$101.91		100%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00			\$103.83		200%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00			\$105.74		300%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00			\$119.17		1000%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100.00			\$195.89		5000%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

5. Now let's assume that you have the option to receive \$100 in **one month** or receive a different amount in **thirteen months**. Compare the **amounts** and **timing** in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 10 choices.

Option "A"		or	Option "B"		Includes An Annual Interest Rate Of:	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving In 1 Month			Receiving In 13 Months				Option "A"	Option "B"
\$100			\$95		-5%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$100		0%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$102		2%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$104		4%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$106		6%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$110		10%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$120		20%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$140		40%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$180		80%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$100			\$250		150%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

6. Now let's assume that you have the option to receive \$10,000 in **one month** or receive a different amount in **thirteen months**. Compare the **amounts** and **timing** in Option "A" with Option "B" and indicate which amount you would prefer to receive for all 10 choices.

Option "A"		or	Option "B"		Includes An Annual Interest Rate Of:	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
Receiving In 1 Month			Receiving In 13 Months				Option "A"	Option "B"
\$10,000			\$9,500		-5%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,000		0%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,010		0.1%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,050		0.5%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,100		1%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,200		2%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,600		6%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$11,000		10%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$13,000		30%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$20,000		100%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

7. Now let's assume that you have the option to **pay** \$10,000 in **one month** or **pay** a different amount in **thirteen months**. Compare the **amounts** and **timing** in Option "A" with Option "B" and indicate which amount you would prefer to **pay** for all 11 choices.

Option "A"		or	Option "B"		Includes An Annual Interest Rate Of:	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
Paying In 1 Month			Paying In 13 Months				Option "A"	Option "B"
\$10,000			\$8,000		-20%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$9,000		-10%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$9,500		-5%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,000		0%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,010		0.1%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,050		0.5%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,100		1%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,200		2%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$10,600		6%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$11,000		10%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$10,000			\$15,000		50%.....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

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

Option "A" (Shorten this Sunday)	or	Option "B" (Shorten next Sunday)	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
1 hour		50 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 5 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 10 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 15 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 20 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 30 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		2 hours .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

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

Option "A" (Shorten 13 weeks from now)	or	Option "B" (Shorten 14 weeks from now)	→	Which ONE do you prefer? (X ONE Box For EACH Row)	
				Option "A"	Option "B"
1 hour		50 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 5 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 10 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 15 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 20 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		1 hour 30 minutes .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>
1 hour		2 hours .....	1	<input type="checkbox"/>	2 <input type="checkbox"/>

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

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

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

1 <input type="checkbox"/> Your monthly income has a 50% chance of doubling, but also has a 50% chance of decreasing by 30% → <b>(Answer Q. 11a)</b>	<b>or</b>	2 <input type="checkbox"/> Your monthly income is guaranteed to increase by 3% → <b>(Answer Q. 11b)</b>
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**11a.** 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 3%

**11b.** 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 3%

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

1  Your monthly income has a 50% chance of increasing by 60%, but also has a 50% chance of decreasing by 10% → **(Answer Q. 12a)**

or

2  Your monthly income is guaranteed to increase by 3% → **(Answer Q. 12b)**

12a. 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 3%

12b. 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 3%

13. Let's assume there is a lottery with a **50% chance of winning \$200** and a **50% chance of winning nothing**. If the lottery ticket is sold as listed below, would you purchase a ticket? You may choose Option "A", to purchase the lottery ticket, or Option "B", not to purchase the lottery ticket. Please indicate which option you prefer for all 8 ticket prices.

Price of the lottery ticket	Which ONE do you prefer? (X ONE Box For EACH Row)	
	Option "A" (purchase the lottery ticket)	Option "B" (NOT purchase the lottery ticket)
\$ 2.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 5.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 10.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 20.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 40.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 70.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 100.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 150.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>

14. Let's assume there is a lottery with a **1% chance of winning \$10,000** and a **99% chance of winning nothing**. If the lottery ticket is sold as listed below, would you purchase a ticket? You may choose Option "A", to purchase the lottery ticket, or Option "B", not to purchase the lottery ticket. Please indicate which option you prefer for all 8 ticket prices.

Price of the lottery ticket	Which ONE do you prefer? (X ONE Box For EACH Row)	
	Option "A" (purchase the lottery ticket)	Option "B" (NOT purchase the lottery ticket)
\$ 2.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 5.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 10.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 20.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 40.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 70.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 100.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 150.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>

15. Let's assume you have a lottery ticket with a **50% chance of winning \$200** and a **50% chance of winning nothing**. If you win, **you can receive the prize money immediately**. You can either keep the lottery ticket yourself or you can sell it for cash immediately. If there is someone willing to buy this ticket from you right now for the prices listed below, would you sell the ticket or would you keep it knowing you have a chance to win the \$200 prize? You may choose Option "A", to sell the lottery ticket, or Option "B", not to sell the lottery ticket and keep it for yourself. Please indicate which option you prefer for all 8 ticket prices.

Price of the lottery ticket	Which ONE do you prefer? (X ONE Box For EACH Row)	
	Option "A" (sell the lottery ticket)	Option "B" (NOT sell the lottery ticket)
\$ 10.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 20.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 40.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 70.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 90.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 100.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 110.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
\$ 150.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>

16. Let's assume you have a lottery ticket with a **50% chance of winning \$200** and a **50% chance of winning nothing**. Even if you win, **you can only receive the prize money one week from now**. You can either keep the lottery ticket yourself or you can sell it for cash immediately. If there is someone willing to buy this ticket from you right now for the prices listed below, would you sell the ticket or would you keep it knowing you have a chance to win the \$200 prize? You may choose Option "A", to sell the lottery ticket, or Option "B", not to sell the lottery ticket and keep it for yourself. Please indicate which option you prefer for all 8 ticket prices.

Price of the lottery ticket	Which ONE do you prefer? (X ONE Box For EACH Row)	
	Option "A" (sell the lottery ticket)	Option "B" (NOT sell the lottery ticket)
\$ 10.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 20.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 40.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 70.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 90.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 100.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 110.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 150.....1	<input type="checkbox"/>	2 <input type="checkbox"/>

17. Let's assume you have a lottery ticket with a **50% chance of winning \$200** and a **50% chance of winning nothing**. Even if you win, **you can only receive the prize money one month from now**. You can either keep the lottery ticket yourself or you can sell it for cash immediately. If there is someone willing to buy this ticket from you right now for the prices listed below, would you sell the ticket or would you keep it knowing you have a chance to win the \$200 prize? You may choose Option "A", to sell the lottery ticket, or Option "B", not to sell the lottery ticket and keep it for yourself. Please indicate which option you prefer for all 8 ticket prices.

Price of the lottery ticket	Which ONE do you prefer? (X ONE Box For EACH Row)	
	Option "A" (sell the lottery ticket)	Option "B" (NOT sell the lottery ticket)
\$ 10.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 20.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 40.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 70.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 90.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 100.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 110.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 150.....1	<input type="checkbox"/>	2 <input type="checkbox"/>

18. Assume that you know there is a **50% chance of having a loss of \$200**. You can have insurance to cover this amount in case of the loss. If an insurance policy is sold as listed below, would you purchase it? You may choose Option "A", to purchase the insurance, or Option "B", not to purchase the insurance. Please indicate which option you prefer for all 8 insurance prices.

Price of the insurance	Which ONE do you prefer? (X ONE Box For EACH Row)	
	Option "A" (purchase the insurance)	Option "B" (NOT purchase the insurance)
\$ 2.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 5.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 10.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 15.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 20.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 35.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 55.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 80.....1	<input type="checkbox"/>	2 <input type="checkbox"/>

19. Assume that you know there is a lottery in which there is a 50% chance of winning \$200 and a 50% chance of losing some amount of money. You can choose whether to take this lottery ticket or not. If amount of that you lose are as listed below, would you take this lottery ticket? You may choose Option "A", to take the lottery ticket, or Option "B", not to take the lottery ticket. Please indicate which option you prefer for all 8 payment amounts.

Amount of payment when you lose	Which ONE do you prefer? (X ONE Box For EACH Row)	
	Option "A" (take the lottery ticket)	Option "B" (NOT take the lottery ticket)
\$ 1.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 5.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 10.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 15.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 20.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 30.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 60.....1	<input type="checkbox"/>	2 <input type="checkbox"/>
\$ 90.....1	<input type="checkbox"/>	2 <input type="checkbox"/>

20. 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  9  8  7  6  5  4  3  2  1  0

21. Compared to 1 year ago, do you think that you are happier now than you were then? (X ONE Box)

- 1  Happier than 1 year ago
- 2  Almost the same as 1 year ago
- 3  Unhappier than 1 year ago
- 4  Don't know

22. When you usually go out, how high does the probability of rain have to be **before** you take an umbrella? (Write In Response between 0 and 99)

More than: \_\_\_\_\_ %

23. As the proverb says, "Nothing ventured, nothing gained," there is a way of thinking that in order to achieve results, you need to take risks. On the other hand, as another proverb says, "A wise man never courts danger," meaning that you should avoid risks as much as possible. Which way of thinking is closest to the way you think? On a scale of 0 - 10, with "10" being completely in agreement with the thinking "Nothing ventured, nothing gained", and "0" being completely in agreement with the thinking "A wise man never courts danger", please rate your behavioral pattern. (X ONE Box)

**Nothing Ventured, Nothing Gained** ← \_\_\_\_\_ → **A Wise Man Never Courts Danger**

10  9  8  7  6  5  4  3  2  1  0

24. You and a complete stranger happen to receive money. There are two ways to divide the money. You will make a decision regarding how to divide the money and the stranger will not know about it. Please indicate either Option "A" or Option "B" for all 4 cases.

Option "A"	Option "B"	Which ONE do you prefer? (X ONE Box For EACH Row)	
		Option "A"	Option "B"
Both receive \$100	You receive \$100, the other receives \$60.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Both receive \$100	You receive \$160, the other receives \$40.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Both receive \$100	You receive \$100, the other receives \$180.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Both receive \$100	You receive \$110, the other receives \$190.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>

25. Suppose you had \$100 in a savings account and the interest rate is 2% per year and you never withdraw money or interest payments. After 5 years, how much would you have in this account in total? (X ONE Box)

- 1  More than \$102
- 2  Exactly \$102
- 3  Less than \$102
- 4  Do not know
- 5  Refuse to answer

26. Imagine that the interest rate on your savings account was 1% per year and the inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account? (X ONE Box)

- 1  More than today
- 2  Exactly the same
- 3  Less than today
- 4  Do not know
- 5  Refuse to answer

27. Please indicate whether the following statement is **True or False?** (X ONE Box)  
"Buying a company stock usually provides a safer return than a stock mutual fund."

- 1  True
- 2  False
- 3  Do not know
- 4  Refuse to answer

28. If the interest rate falls, what should happen to bond prices? (X ONE Box)

- 1  Rise
- 2  Fall
- 3  Stay the same
- 4  None of the above
- 5  Do not know
- 6  Refuse to answer

29. Please indicate whether each statement below is **True or False?** (Write True or False for each)

- ( ) When you inherit, you are always required to pay an inheritance tax.
- ( ) In 2009, the maximum income tax rate was more than 50% in the US.
- ( ) 30% of your income goes to income tax and resident tax. If your income increases by \$1000 more, your income tax and resident tax would increase by \$300 more.
- ( ) You do not have to pay income tax if you have earned \$10,000 or less.
- ( ) Those who have the same amount of income need to pay the same amount of income tax.

30. How does your standard of living compare with people around you? (X ONE Box)

- 1  Theirs is much lower than mine
- 2  Theirs is somewhat lower than mine
- 3  Theirs is about the same as mine
- 4  Theirs is somewhat higher than mine
- 5  Theirs is much higher than mine

30a. In Q. 30, with whom did you compare your standard of living? (X ONE Box)

- 01  Neighbor
- 02  Classmates of your school days
- 03  Relatives
- 04  Families of your children's classmates
- 05  Person at work in your company who is in your age group, has similar academic background, or person who has started working in the same year
- 06  Person at work in your company who is assigned with similar job as you are, regardless of their age, academic background, year in which one joined a company.
- 07  Person working in another company in the same business who belongs to the same age group, has similar academic background, or person who has started working in the same year
- 08  Person working in another company in the same business who is assigned with similar job as you are, regardless of their age, academic background, year in which one joined a company
- 09  Average people in the US
- 10  Average people in the world
- 11  Friend or acquaintance excluding above choices
- 12  Others (Specify): \_\_\_\_\_
- 13  I don't know

31. For the purpose of this question, please assume that your parents are both living and that you do not live with them. Suppose that your parents had only one-third as much family income per person to live on as you do. How much of your own family income per month would you be willing to give to your parents to help them out until things changed (possibly a few years)? (X ONE Box)

- 1  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  More than 20 % of your family income per month
- 6  No help at all

32. For the purpose of this question, please assume that you have a child and that your child does not live with you. Suppose that your child had only one-third as much family income per person to live on as you do. How much of your own family income per month would you be willing to give to your child to help out until things changed (possibly a few years)? (X ONE Box)

- 1  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  More than 20 % of your family income per month
- 6  No help at all

33. Suppose that you found a well-known charity that gave financial help to people who typically had about one-fifth of your family income per person. Up to how much of your own family income per month would you be willing to give the charity if you knew the money would go directly to benefit these people? (X ONE Box)

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

**Please answer if you have children.**

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

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

***If you answered 1 to 5 at Q.34, please continue. Otherwise, skip to Q. 35.***

34a. How do you plan to divide your inheritance among your children? (X ONE Box)

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



**If you answered 2 at Q.34a, please continue. Otherwise, skip to Q. 35.**

**34b. Then how do you plan to divide your inheritance among your children? (X ALL That Apply)**

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

**All respondents should answer the following question.**

**35. Have you received any inheritance and/or gifts from your parents or your spouse's parents in the past? (X ALL That Apply)**

	YES	NO	NO SPOUSE
Received inheritance and/or gifts in the past from your parents. ....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	
Received inheritance and/or gifts in the past from your spouse's parents. ....	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

**36. Do you expect that you will receive any inheritance and/or gifts from your parents or your spouse's parents in the future? (X ALL That Apply)**

	YES	NO	NO SPOUSE
Expect to receive inheritance and/or gifts in the future from your parents....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	
Expect to receive inheritance and/or gifts in the future from your spouse's parents.....	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

**37. If you were able to choose when to be born, compared with your birth-year, when will you prefer? Please rank your five choices from "1" though "5" in order of your preference.**

- ( ) 20 years before you were born
- ( ) 10 years before you were born
- ( ) You want to be born the same year
- ( ) 10 years after you were born
- ( ) 20 years after you were born

**38. Please indicate whether each statement below is True or False? (Write True or False for each)**

- ( ) The Pittsburgh Steelers have appeared in the most Super Bowls.
- ( ) Chicago was a candidate city for the 2016 Summer Olympics.
- ( ) Tyson Gay finished in second place after Usain Bolt in the 100 meters at the World Championships in Berlin in August 2009.
- ( ) Arthur Ashe is the only African-American player ever to win the men's singles at Wimbledon.
- ( ) In major league baseball, Al Simmons reached 2000 hits in fewer games than Ichiro.

**39. The following statements are ideas on how people's income and standard of living are decided in the US. If "you strongly agree with it", you would choose "1", and if "you strongly disagree with it", you would choose "5". Of course, you may choose any number in between. (X ONE Box For EACH)**

	You Strongly Agree With It	←	→	You Strongly Disagree With It
Effort and decisions you make .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Luck.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Talents or abilities .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Personal connection or network of connection .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Family environment in which you grew up .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Education .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Family or places of origin .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>

**40. The following ideas are about how people's income and standard of living should be decided. If "you strongly agree with it", you would choose "1", and if "you strongly disagree with it", you would choose "5". Of course, you may choose any number in between. (X ONE Box For EACH)**

	You Strongly Agree With It	←	→	You Strongly Disagree With It
Effort and decisions you make .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Luck.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Talents or abilities .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Personal connection or network of connection .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Family environment in which you grew up .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Education .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>
Family or places of origin .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/> 5 <input type="checkbox"/>

**Section 2 - The following questions are about you and your family.**

1. Your gender:    1  Male                      2  Female
2. Please answer about your spouse? **(X ONE Box)**
  - 1  I have a spouse (husband or wife, including common-law marriage) → **(Continue)**
  - 2  I've experienced a divorce or a separation → **(Continue)**
  - 3  I've experienced a death of my spouse → **(Continue)**
  - 4  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. What is your height and weight? **(Write In #)**  
 Height: \_\_\_\_\_ feet \_\_\_\_\_ inches,    Weight: \_\_\_\_\_ pounds

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

4. When were you born? **(Write In Number for Month and Year)**  
 You, **yourself**:    Month \_\_\_\_\_ Year \_\_\_\_\_  
 Your **spouse**:    Month \_\_\_\_\_ Year \_\_\_\_\_  
 +     No spouse
5. 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 ..... \_\_\_\_\_
6. Please indicate the highest level of education (or equivalent) completed by you and your spouse. *If you are still in school, "X" the one you are in now.* **(X ONE Box For EACH)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....	+ <input type="checkbox"/>	+ <input type="checkbox"/>
Grade School .....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
Some High School .....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Graduated High School.....	3 <input type="checkbox"/>	3 <input type="checkbox"/>
Some College - no degree .....	4 <input type="checkbox"/>	4 <input type="checkbox"/>
Graduated College - Associate's Degree (2 year) .....	5 <input type="checkbox"/>	5 <input type="checkbox"/>
Graduated College - Bachelor's Degree (4 year) .....	6 <input type="checkbox"/>	6 <input type="checkbox"/>
Some post graduate studies - no degree.....	7 <input type="checkbox"/>	7 <input type="checkbox"/>
Masters Degree - MS, MA, MBA, etc. ....	8 <input type="checkbox"/>	8 <input type="checkbox"/>
Doctoral Degree - DVM, Ph.D, DDS, etc. ....	9 <input type="checkbox"/>	9 <input type="checkbox"/>

7. About how many hours per week do you and your spouse usually work including overtime work? If you don't work outside the home, X "don't work". If you don't have a spouse, X "no spouse" and if your spouse doesn't work outside the home, X "doesn't work". **(Write In A Number For EACH Row)**  
**You**                      → \_\_\_\_\_ hours per week    -  Don't work  
**Your spouse** → \_\_\_\_\_ hours per week    +  No spouse    -  Doesn't work
- 7a. About how many hours per week in paid overtime do you and your spouse work? (Write in a number for each row) If you or your spouse do not work overtime, please leave the answer blank.  
**You**                      → \_\_\_\_\_ hours per week    -  Don't work  
**Your spouse** → \_\_\_\_\_ hours per week    +  No spouse    -  Doesn't work
- 7b. About how many hours per week in unpaid overtime do you and your spouse work? (Write in a number for each row. If you or your spouse do not work overtime please leave the answer blank.)  
**You**                      → \_\_\_\_\_ hours per week    -  Don't work  
**Your spouse** → \_\_\_\_\_ hours per week    +  No spouse    -  Doesn't work

**Please answer if you don't work.**

- 7c. If you were working, what do you estimate you would be making per hour? **(Write In)**  
 \$ \_\_\_\_\_ per hour

**All respondents should answer the following question.**

8. 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
9. To what age do you and your spouse plan to work? If you are already retired, write in your age at the time of retirement. If you haven't worked outside the home, X "haven't worked". If you don't have a spouse, X "no spouse" and if your spouse hasn't worked outside the home, X "hasn't worked". **(X ONE Box And Write In Number In For EACH Row)**  
**You**                      → \_\_\_\_\_ years old:    -  Haven't worked  
**Your spouse** → \_\_\_\_\_ years old:    +  No spouse    -  Hasn't worked

10. What are you and your spouse's occupations (Including part-time work)? **(X ONE Box For EACH)**

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

**If you answered 1 to 7 for yourself and your spouse at Q.10, please continue. Otherwise, skip to Q11.**

10a. What is the type of your and your spouse's employment? **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
Company employee/Organization staff..... 1	<input type="checkbox"/>	1 <input type="checkbox"/>
Government employee..... 2	<input type="checkbox"/>	2 <input type="checkbox"/>
Businessman/Director..... 3	<input type="checkbox"/>	3 <input type="checkbox"/>
Self-employed..... 4	<input type="checkbox"/>	4 <input type="checkbox"/>
Family business employee (in self-employed business)..... 5	<input type="checkbox"/>	5 <input type="checkbox"/>

10b. What is your and your spouse's employment status? **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
Full-time employee..... 1	<input type="checkbox"/>	1 <input type="checkbox"/>
Part-time employee..... 2	<input type="checkbox"/>	2 <input type="checkbox"/>
Student part-time employee..... 3	<input type="checkbox"/>	3 <input type="checkbox"/>
Temporary work (sent to a company from a temporary job agency, internship, specific project for a company, etc.)..... 4	<input type="checkbox"/>	4 <input type="checkbox"/>
Contract worker..... 5	<input type="checkbox"/>	5 <input type="checkbox"/>
Other (Specify): _____	<input type="checkbox"/>	<input type="checkbox"/>

10c. In the past two years, what kind of registered temporary employment have you and your spouse taken? **(X ONE Box that best describes the type of work.)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
Mostly jobs lasting one day..... 1	<input type="checkbox"/>	1 <input type="checkbox"/>
Mostly jobs lasting two to less than ten days..... 2	<input type="checkbox"/>	2 <input type="checkbox"/>
Mostly jobs lasting ten days to less than three months..... 3	<input type="checkbox"/>	3 <input type="checkbox"/>
Mostly jobs lasting three months or more..... 4	<input type="checkbox"/>	4 <input type="checkbox"/>
I did not take any registered temporary employment..... 5	<input type="checkbox"/>	5 <input type="checkbox"/>

10d. How many years have you (your spouse) been working for your (your spouse's) present company? **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
Less than a year..... 1	<input type="checkbox"/>	1 <input type="checkbox"/>
A year to less than 5 years..... 2	<input type="checkbox"/>	2 <input type="checkbox"/>
5 years to less than 10 years..... 3	<input type="checkbox"/>	3 <input type="checkbox"/>
10 years to less than 20 years..... 4	<input type="checkbox"/>	4 <input type="checkbox"/>
20 years to less than 30 years..... 5	<input type="checkbox"/>	5 <input type="checkbox"/>
30 years to less than 40 years..... 6	<input type="checkbox"/>	6 <input type="checkbox"/>
More than 40 years..... 7	<input type="checkbox"/>	7 <input type="checkbox"/>

10e. Approximately how many employees are working for the company/office you (your spouse) are working for? Answer the approximate number including all the head office, branch offices, branch stores, sales offices and factories. If you (your spouse) are working for a government organization, select "Government employee." **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
1 to 5 people..... 1	<input type="checkbox"/>	1 <input type="checkbox"/>
6 to 29 people..... 2	<input type="checkbox"/>	2 <input type="checkbox"/>
30 to 99 people..... 3	<input type="checkbox"/>	3 <input type="checkbox"/>
100 to 299 people..... 4	<input type="checkbox"/>	4 <input type="checkbox"/>
300 to 499 people..... 5	<input type="checkbox"/>	5 <input type="checkbox"/>
500 to 999 people..... 6	<input type="checkbox"/>	6 <input type="checkbox"/>
1,000 to 4,999 people..... 7	<input type="checkbox"/>	7 <input type="checkbox"/>
More than 5,000 people..... 8	<input type="checkbox"/>	8 <input type="checkbox"/>
Government employee..... 9	<input type="checkbox"/>	9 <input type="checkbox"/>

10f. Which one of the following best describes the industry in which you (your spouse) work? **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
Agriculture and forestry industry .....	01 <input type="checkbox"/>	01 <input type="checkbox"/>
Mining industry .....	02 <input type="checkbox"/>	02 <input type="checkbox"/>
Construction industry .....	03 <input type="checkbox"/>	03 <input type="checkbox"/>
Manufacturing industry .....	04 <input type="checkbox"/>	04 <input type="checkbox"/>
Wholesale/Retail business .....	05 <input type="checkbox"/>	05 <input type="checkbox"/>
Financial/Insurance business .....	06 <input type="checkbox"/>	06 <input type="checkbox"/>
Real estate business .....	07 <input type="checkbox"/>	07 <input type="checkbox"/>
Transport /Correspondence industry .....	08 <input type="checkbox"/>	08 <input type="checkbox"/>
Electric/Gas/Water/Heat supply industry .....	09 <input type="checkbox"/>	09 <input type="checkbox"/>
Service industry .....	10 <input type="checkbox"/>	10 <input type="checkbox"/>
Others .....	11 <input type="checkbox"/>	11 <input type="checkbox"/>

10g. To what extent is your (your spouse's) salary or wage based on your work performance? **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
The wage is based almost entirely on my performance .....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
The wage is based mostly on my performance .....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
The wage is based slightly on my performance .....	3 <input type="checkbox"/>	3 <input type="checkbox"/>
The wage is not at all based on my performance .....	4 <input type="checkbox"/>	4 <input type="checkbox"/>

10h. About how hard do you (your spouse) work each day? Please answer based on the amount of work you do per hour. **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
I could not work any harder than I currently work .....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
I work as hard as I can .....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
I work continuously .....	3 <input type="checkbox"/>	3 <input type="checkbox"/>
I work but have some downtime .....	4 <input type="checkbox"/>	4 <input type="checkbox"/>
I work but have a lot of downtime .....	5 <input type="checkbox"/>	5 <input type="checkbox"/>

10i. Do you think there is a possibility that you or your spouse will be unemployed (in case of running your own business, the possibilities of discontinuing business) within 2 years? **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
Strong possibility .....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
Some possibility .....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Little possibility .....	3 <input type="checkbox"/>	3 <input type="checkbox"/>
Don't know .....	4 <input type="checkbox"/>	4 <input type="checkbox"/>

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

- 1  No children → **(Skip To Q.12)**
- 2  Have children → # of children **(Write In):** \_\_\_\_\_ → **(Continue)**

11a. How old is your youngest child now? **(Write In)** \_\_\_\_\_ years old

12. Approximately how much was your and your spouse's salary or hourly wage for 2009 (including business income if you are self-employed)? **(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 business income) for 2009? **(X ONE Box)**

	<u>Yourself</u>	<u>Your Spouse</u>
No spouse .....		+ <input type="checkbox"/>
None .....	01 <input type="checkbox"/>	01 <input type="checkbox"/>
Less than \$10,000 .....	02 <input type="checkbox"/>	02 <input type="checkbox"/>
\$10,000 to less than \$20,000 .....	03 <input type="checkbox"/>	03 <input type="checkbox"/>
\$20,000 to less than \$40,000 .....	04 <input type="checkbox"/>	04 <input type="checkbox"/>
\$40,000 to less than \$60,000 .....	05 <input type="checkbox"/>	05 <input type="checkbox"/>
\$60,000 to less than \$80,000 .....	06 <input type="checkbox"/>	06 <input type="checkbox"/>
\$80,000 to less than \$100,000 .....	07 <input type="checkbox"/>	07 <input type="checkbox"/>
\$100,000 to less than \$120,000 .....	08 <input type="checkbox"/>	08 <input type="checkbox"/>
\$120,000 to less than \$140,000 .....	09 <input type="checkbox"/>	09 <input type="checkbox"/>
More than \$140,000 .....	10 <input type="checkbox"/>	10 <input type="checkbox"/>

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
- Others (Specify): \_\_\_\_\_

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

16. How much was the average food expense of your entire family per month in 2009? **(Write In)**  
 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 2009? **(Write In)**  
 Approximate expense in 2009 for entire family \$ \_\_\_\_\_
18. How much are the average expenditures of your entire family per month in 2009? 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 2009 for entire family \$ \_\_\_\_\_ per month

19. How much did the gross expenditures of your entire family change in 2009 as compared to 2008? **(X ONE Box)**

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

20. How much do you estimate that the gross expenditure of you entire family will change in 2010 as compared to 2009? **(X ONE Box)**

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

21. What would you estimate the annual growth rate of consumer prices will be in 2010? **(X ONE Box)**

Increase by more than 4.5%	Increase by 3.6-4.5%	Increase by 2.6-3.5%	Increase by 1.6-2.5%	Increase by 0.5-1.5%	Increase by less than 0.5% OR Decrease by less than 0.5%	Decrease by 0.5-1.5%	Decrease by 1.6-2.5%	Decrease by 2.6-3.5%	Decrease by 3.6-4.5%	Decrease by more than 4.5%
10 <input type="checkbox"/>	09 <input type="checkbox"/>	08 <input type="checkbox"/>	07 <input type="checkbox"/>	06 <input type="checkbox"/>	05 <input type="checkbox"/>	04 <input type="checkbox"/>	03 <input type="checkbox"/>	02 <input type="checkbox"/>	01 <input type="checkbox"/>	00 <input type="checkbox"/>

22. Are you and your spouse currently seeking a job? *(Please answer regardless of whether or not you presently have a job.)* **(X ONE Box)**

**You** → 1  Seeking a job      2  Not seeking a job

**Your spouse** →  No spouse      1  Seeking a job      2  Not seeking a job

23. If you could move to another state in the United States, would you move? X ONE of your choices. Next to your choice, write in the name of a state.

- 1  would move to \_\_\_\_\_ (Write in the name of the state you want to live)  
 2  would continue to live in \_\_\_\_\_ (Write in the name of the state where you are living now)

24. Please indicate why you would choose to live in the state you specified in Q.23. Put an X in the boxes for the FOUR most important reasons for wishing to live in that state. Next, rank your four choices in order of importance.

(Put an X in FOUR BOXES)	Ranking (Write In a Number from 1 to 4)	
01 <input type="checkbox"/>	( )	Higher income
02 <input type="checkbox"/>	( )	Good cultural environment with many concert halls, theaters, libraries, etc.
03 <input type="checkbox"/>	( )	Good schools
04 <input type="checkbox"/>	( )	Nice environment for raising children with many nursery schools and day care centers
05 <input type="checkbox"/>	( )	Nice climate and rich natural environment
06 <input type="checkbox"/>	( )	In order to take a job that suits me
07 <input type="checkbox"/>	( )	In order to live together with my family
08 <input type="checkbox"/>	( )	It is the state where I grew up
09 <input type="checkbox"/>	( )	It costs a lot of money to move to another state
10 <input type="checkbox"/>	( )	Low local taxes
11 <input type="checkbox"/>	( )	Good welfare and social services
12 <input type="checkbox"/>	( )	Good medical environment with many hospitals and medical facilities
13 <input type="checkbox"/>	( )	Convenient shopping with supermarkets, department stores, etc.
14 <input type="checkbox"/>	( )	Low priced goods and services
15 <input type="checkbox"/>	( )	Easy access from anywhere
16 <input type="checkbox"/>	( )	Easy to find a job
17 <input type="checkbox"/>	( )	Other (Write specific reason) _____

25. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2009? (If you are student, please answer the income of your parents' entire household.) (X ONE Box)

- |   |  |
|---|--|
| 01 <input type="checkbox"/> Less than \$10,000              | 07 <input type="checkbox"/> \$100,000 to less than \$120,000 |
| 02 <input type="checkbox"/> \$10,000 to less than \$20,000  | 08 <input type="checkbox"/> \$120,000 to less than \$140,000 |
| 03 <input type="checkbox"/> \$20,000 to less than \$40,000  | 09 <input type="checkbox"/> \$140,000 to less than \$160,000 |
| 04 <input type="checkbox"/> \$40,000 to less than \$60,000  | 10 <input type="checkbox"/> \$160,000 to less than \$180,000 |
| 05 <input type="checkbox"/> \$60,000 to less than \$80,000  | 11 <input type="checkbox"/> \$180,000 to less than \$200,000 |
| 06 <input type="checkbox"/> \$80,000 to less than \$100,000 | 12 <input type="checkbox"/> More than \$200,000              |

26. Please indicate the highest level of education (or equivalent) completed by your parents and your spouse's parents. (X ONE Box For EACH)

	Your Father	Your Mother	Your Spouse's Father	Your Spouse's Mother
No spouse.....			+ <input type="checkbox"/>	+ <input type="checkbox"/>
Grade School .....	1 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>
Some High School .....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Graduated High School.....	3 <input type="checkbox"/>	3 <input type="checkbox"/>	3 <input type="checkbox"/>	3 <input type="checkbox"/>
Some College - no degree .....	4 <input type="checkbox"/>	4 <input type="checkbox"/>	4 <input type="checkbox"/>	4 <input type="checkbox"/>
Graduated College - Associate's Degree (2 year) .....	5 <input type="checkbox"/>	5 <input type="checkbox"/>	5 <input type="checkbox"/>	5 <input type="checkbox"/>
Graduated College - Bachelor's Degree (4 year) .....	6 <input type="checkbox"/>	6 <input type="checkbox"/>	6 <input type="checkbox"/>	6 <input type="checkbox"/>
Some post graduate studies - no degree.....	7 <input type="checkbox"/>	7 <input type="checkbox"/>	7 <input type="checkbox"/>	7 <input type="checkbox"/>
Masters Degree - MS, MA, MBA, etc. ....	8 <input type="checkbox"/>	8 <input type="checkbox"/>	8 <input type="checkbox"/>	8 <input type="checkbox"/>
Doctoral Degree - DVM, Ph.D, DDS, etc. ....	9 <input type="checkbox"/>	9 <input type="checkbox"/>	9 <input type="checkbox"/>	9 <input type="checkbox"/>

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

Your father \_\_\_\_\_  
 Your mother \_\_\_\_\_  
 Your spouse's father \_\_\_\_\_  
 Your spouse's mother \_\_\_\_\_

27a. Are your parents alive? (X ONE Box) If they are deceased, indicate their age of death. (Write In For EACH)

<b>Your father</b>	1 <input type="checkbox"/> Alive	2 <input type="checkbox"/> Deceased → _____ years old
<b>Your mother</b>	1 <input type="checkbox"/> Alive	2 <input type="checkbox"/> Deceased → _____ years old
<b>Your spouse's father</b>	1 <input type="checkbox"/> Alive	2 <input type="checkbox"/> Deceased → _____ years old
<b>Your spouse's mother</b>	1 <input type="checkbox"/> Alive	2 <input type="checkbox"/> Deceased → _____ years old

28. Now, we would like to ask you about dependents in your family. Here, dependents mean anyone you claimed on your last tax return. Are you ... (X ONE Box)

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

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

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

30. Approximately how much household income is your goal? (If you are a student, please answer the income of your parents' entire household.) (X ONE Box)

- |   |  |
|---|--|
| 01 <input type="checkbox"/> Less than \$10,000              | 07 <input type="checkbox"/> \$100,000 to less than \$120,000 |
| 02 <input type="checkbox"/> \$10,000 to less than \$20,000  | 08 <input type="checkbox"/> \$120,000 to less than \$140,000 |
| 03 <input type="checkbox"/> \$20,000 to less than \$40,000  | 09 <input type="checkbox"/> \$140,000 to less than \$160,000 |
| 04 <input type="checkbox"/> \$40,000 to less than \$60,000  | 10 <input type="checkbox"/> \$160,000 to less than \$180,000 |
| 05 <input type="checkbox"/> \$60,000 to less than \$80,000  | 11 <input type="checkbox"/> \$180,000 to less than \$200,000 |
| 06 <input type="checkbox"/> \$80,000 to less than \$100,000 | 12 <input type="checkbox"/> More than \$200,000              |

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

- |   |  |
|---|--|
| 01 <input type="checkbox"/> Less than \$10,000              | 07 <input type="checkbox"/> \$100,000 to less than \$120,000 |
| 02 <input type="checkbox"/> \$10,000 to less than \$20,000  | 08 <input type="checkbox"/> \$120,000 to less than \$140,000 |
| 03 <input type="checkbox"/> \$20,000 to less than \$40,000  | 09 <input type="checkbox"/> \$140,000 to less than \$160,000 |
| 04 <input type="checkbox"/> \$40,000 to less than \$60,000  | 10 <input type="checkbox"/> \$160,000 to less than \$180,000 |
| 05 <input type="checkbox"/> \$60,000 to less than \$80,000  | 11 <input type="checkbox"/> \$180,000 to less than \$200,000 |
| 06 <input type="checkbox"/> \$80,000 to less than \$100,000 | 12 <input type="checkbox"/> More than \$200,000              |

32. How much did the annual earned gross income of your entire household change in 2009 as compared to 2008? (If you are student, please answer the income of your parents' entire household.) **(X ONE Box)**

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

33. How much do you estimate the annual earned gross income of your household will change in 2010 as compared to 2009? 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)**

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

34. 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)**

- |  |  |
|--|--|
| 01 <input type="checkbox"/> Do not possess housing or properties | 06 <input type="checkbox"/> \$200,000 to less than \$300,000   |
| 02 <input type="checkbox"/> Less than \$50,000                   | 07 <input type="checkbox"/> \$300,000 to less than \$400,000   |
| 03 <input type="checkbox"/> \$50,000 to less than \$100,000      | 08 <input type="checkbox"/> \$400,000 to less than \$500,000   |
| 04 <input type="checkbox"/> \$100,000 to less than \$150,000     | 09 <input type="checkbox"/> \$500,000 to less than \$1,000,000 |
| 05 <input type="checkbox"/> \$150,000 to less than \$200,000     | 10 <input type="checkbox"/> \$1,000,000 or more                |

35. 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)**

- |  |  |
|--|--|
| 01 <input type="checkbox"/> Less than \$25,000               | 06 <input type="checkbox"/> \$150,000 to less than \$200,000   |
| 02 <input type="checkbox"/> \$25,000 to less than \$50,000   | 07 <input type="checkbox"/> \$200,000 to less than \$300,000   |
| 03 <input type="checkbox"/> \$50,000 to less than \$75,000   | 08 <input type="checkbox"/> \$300,000 to less than \$500,000   |
| 04 <input type="checkbox"/> \$75,000 to less than \$100,000  | 09 <input type="checkbox"/> \$500,000 to less than \$1,000,000 |
| 05 <input type="checkbox"/> \$100,000 to less than \$150,000 | 10 <input type="checkbox"/> \$1,000,000 or more                |

36. Approximately how much in total financial assets (saving, stocks and insurance, etc) of your entire household should have been saved (or accumulated) by now?

- |  |  |
|--|--|
| 01 <input type="checkbox"/> Less than \$25,000               | 06 <input type="checkbox"/> \$150,000 to less than \$200,000   |
| 02 <input type="checkbox"/> \$25,000 to less than \$50,000   | 07 <input type="checkbox"/> \$200,000 to less than \$300,000   |
| 03 <input type="checkbox"/> \$50,000 to less than \$75,000   | 08 <input type="checkbox"/> \$300,000 to less than \$500,000   |
| 04 <input type="checkbox"/> \$75,000 to less than \$100,000  | 09 <input type="checkbox"/> \$500,000 to less than \$1,000,000 |
| 05 <input type="checkbox"/> \$100,000 to less than \$150,000 | 10 <input type="checkbox"/> \$1,000,000 or more                |

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

- |  |
|--|
| 01 <input type="checkbox"/> Bank savings (including cooperative banks, credit unions and other associations) |
| 02 <input type="checkbox"/> Corporate bonds  |
| 03 <input type="checkbox"/> Life insurances  |
| 04 <input type="checkbox"/> Stocks   |
| 05 <input type="checkbox"/> Investment Trusts  |
| 06 <input type="checkbox"/> Foreign currency deposits  |
| 07 <input type="checkbox"/> Futures / Options  |
| 08 <input type="checkbox"/> U.S. Government bonds  |
| 09 <input type="checkbox"/> Government bonds of foreign countries  |
| 10 <input type="checkbox"/> Private pensions (by life insurance companies or postal annuity pension system)  |
| 11 <input type="checkbox"/> Company pensions   |
| 12 <input type="checkbox"/> Cash Savings   |
| 13 <input type="checkbox"/> None → (Skip To Q.40)  |

→(Continue)

38. What percentage of your financial assets of your entire household are in the following ... **(Write In % For EACH)**  
 Bank savings, cash, U.S. government bonds ..... %  
 Investment Trusts, Stocks, Futures/Options, Corporate Bonds, Foreign currency deposits, Government bonds of foreign countries ..... %

39. What would you say is your average annual profit-earning rate of your financial assets? **(Write In)**  
 \_\_\_\_\_% (e.g. 3.5%) +  Cannot say

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

- 1  No liabilities or debts → (Skip To Q.41)  
 2  Have liabilities or debts → (Continue)

**40a. If you have housing loans, what is the current balance of your housing loans? (X ONE Box)**

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

**40b. Do you have any liabilities or debts other than housing loans? (X ONE Box)**

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

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

- 1  Yes
- 2  No

**42. Do you have a savings plan for after the household head retires? (If the household head has already retired, do you have a savings plan for the future?)**

- 1  I have a specific plan
- 2  I have a rough plan
- 3  I do not have a plan now, but I am going to make a plan in the future
- 4  I do not have a plan now, and I am not going to make a plan in the future

**43. How much have you thought about retirement?**

- 1  A lot
- 2  Some
- 3  A little
- 4  Hardly at all

**44. Did you receive any compulsory financial education when you were in high school?**

- 1  Yes, one course
- 2  Yes, two courses
- 3  Yes, three or more courses
- 4  No.
- 5  I don't know

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

**Wealthiest** ←————→ **Poorest**

10     09     08     07     06     05     04     03     02     01     00

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

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

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

**47. 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

**48. Do you exercise? (X ONE Box)**

- 1  Almost everyday
- 2  A few times in a week
- 3  About once a week
- 4  About once a month
- 5  Don't exercise at all

**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 (12 oz.) or its equivalent a day, everyday
- 5  3 cans of beer (12 oz. x 3) or its equivalent a day, everyday
- 6  5 cans of beer (12 oz. x 5) or its equivalent a day, everyday

**50. How high is your tolerance for alcohol? (X ONE Box)**

- 1  Cannot drink due to a physical/medical condition
- 2  Weak
- 3  Slightly weak
- 4  Slightly strong
- 5  Strong

**51. 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

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

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

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