

Database of the Behavior of Payers of Japanese National Pension III

Date of implementation: March 2009

* This survey was conducted with “ a Promotion Project for Joint Research between the Humanities and Social Sciences” from the Ministry of Education, Culture, Sports, Science and Technology (MEXT), FY2008.

Questionnaires

[NB]

- This survey asks questions about your daily life and pensions. Information obtained through the survey will be used solely for the purposes of academic research and policy making.
- Please respond to the questions however you wish, without consulting other people.

To all survey respondents:

Please do not speak about the content of this survey under any circumstances, whether in person or on bulletin boards, homepages or the like.

The first question refers to national pension premiums.

Q1. Are you currently paying your own national pension premiums?

Please select the most appropriate response from the options below.

Please select [Yes] even if you use the income of a family member or other person to pay the premiums.

If you currently use the contribution payment exemption system (full or partial exemption), the system that allows persons under thirty to defer pension payments (contribution postponement system), or the special payment system for students and are currently not paying premiums, please answer [No].

*The contribution exemption system is a system whereby you can be exempted, upon making the relevant application, from paying all or half of the national pension premiums if your income is below a certain level, if you are unemployed or if you have other difficulty in making payments.

*The contribution postponement system for low income youth is a system that allows persons in their twenties to apply to defer pension payments for ten years if their income and that of their spouse for the preceding year falls below a certain amount.

*The special payment system for students is a system whereby students currently in education can be exempted, upon making the relevant application, from paying the national pension premiums.

[Required input]

1. I have paid all the premiums to date
2. I did not pay the premiums for a certain period of time, but pay now
- 3 I did not pay the premiums for a certain period of time, and do not pay now
4. I have never paid the premiums

Q2. Have you ever used the contribution payment exemption system (full or partial), the contribution postponement system for low income youth and the special payment system for students?

[Required input]

1. Yes, during all periods of non-payment
2. Yes, during some periods of non-payment
3. No, never
4. Don't know

Q3. Why do you not pay national pension premiums at present?

Please select the most appropriate response from the options below.

[Required (multiple checks acceptable)]

1. It is difficult to pay the high premiums for financial reasons
2. I don't know the value of the pension I will receive
- 3 The total pension benefits will be less than the total pension premiums
4. Even if I paid the premiums from now on, the relevant time period would be too short for me to receive a pension
5. I've already met the requirements to receive a pension
6. I have concerns about the future of the pension system
7. I do not trust the Social Insurance Agency
8. My income is low
9. My income fell due to unemployment, accident, or other reason
10. I have several expenditures that I prioritize over premiums
11. Other (please specify)

Q4. How do you feel about paying national pension premiums in the future?

Please select the most appropriate response from the options below.

[Required input]

1. Highly likely to continue to pay
2. Quite likely to continue to pay
- 3 Quite likely to stop paying (includes breaks from paying)
4. Highly likely to stop paying (includes temporary breaks from payment)

Q5. How do you feel about paying national pension premiums in the future?

Please select the most appropriate response from the options below.

[Required input]

1. Highly likely to start paying (includes restarting payment)
2. Quite likely to start paying (includes restarting payment)
- 3 Quite likely not to pay
4. Highly likely not to pay

Q6. What percentage of the following individuals (Category 1 Insured Persons) do you think have the intention to pay national pension premiums, irrespective of whether or not they currently pay?

Like yourself, these individuals are eligible to pay their own premiums.

Please enter a number between 1 and 100. (Half-width digits)

[All required]

- Family and relatives []%
- Friends and acquaintances []%
- Neighbors (people who live within 10 minutes' walking distance from your home) []%
- People living in your prefecture []%
- Japanese people in general []%

Q7. What percentage of the following individuals (Category 1 Insured Persons) do you think are actually paying national pension premiums? Like yourself, these individuals are eligible to pay their own premiums.

Please enter a number between 1 and 100. (Half-width digits)

[All required]

Family and relatives []%

Friends and acquaintances []%

Neighbors (people who live within 10 minutes' walking distance from your home) []%

People living in your prefecture []%

Japanese people in general []%

Q8. To what extent do you agree or disagree with the following statements? [Required input]

	1 Agree	2 Agree somewhat	3 Disagree somewhat	4 Disagree completely
1. As pension-related administrative work is performed in accordance with relevant laws, it is difficult for the employees concerned to act dishonestly				
2. There are many areas of pensions administration that are not properly monitored				
3 Pension administration has improved, having learnt lessons from past problems				
4. If a pension-related problem were to occur, citizens would not be able to get hold of relevant information				
5. If a pension-related problem were to occur, citizens would not be able to understand the relevant issues				
6. The pension system is not reliable as a systematic framework				

Please read the following text and answer the questions.

Q9. Imagine you filled out a questionnaire and found you had won a prize.

There are two ways that you can receive the prize.

A: Receive 10,000 yen in two days' time.

B: Receive some amount of money in nine days' time.

For the eight options below, would you choose A or B?

[Required input]

A (receive money in 2 days' time)	1 [A]	2 [B]	B (receive money in 9 days' time)
1. 10,000 yen			1. 9981 yen
2. 10,000 yen			2. 10,000 yen
3. 10,000 yen			3. 10,019 yen
4. 10,000 yen			4. 10,038 yen
5. 10,000 yen			5. 10,096 yen
6. 10,000 yen			6. 10,191 yen
7. 10,000 yen			7. 10,383 yen
8. 10,000 yen			8. 10,574 yen

Q10. Imagine you filled out a questionnaire and found you had won a prize.
There are two ways that you can receive the prize

- A: Receive 10,000 yen in 90 days' time.
- B: Receive some amount of money in 97 days' time.

For the eight options below, would you choose A or B?
[Required input]

A (receive money in 90 days' time)	1 [A]	2 [B]	B (receive money in 97 days' time)
1. 10,000 yen			1. 9981 yen
2. 10,000 yen			2. 10,000 yen
3. 10,000 yen			3. 10,019 yen
4. 10,000 yen			4. 10,038 yen
5. 10,000 yen			5. 10,096 yen
6. 10,000 yen			6. 10,191 yen
7. 10,000 yen			7. 10,383 yen
8. 10,000 yen			8. 10,574 yen

Q11. Imagine you filled out a questionnaire and found you had won a prize.
There are two ways that you can receive the prize.

- A: Receive 10,000 yen in 1 months' time.
- B: Receive some amount of money in 13 months' time.

For the eight options below, would you choose A or B?
[Required input]

A (receive money in 1 months' time)	1 [A]	2 [B]	B (receive money in 13 months' time)
1. 10,000 yen			1. 9500 yen
2. 10,000 yen			2. 10,000 yen
3. 10,000 yen			3. 10,200 yen
4. 10,000 yen			4. 10,400 yen
5. 10,000 yen			5. 10,600 yen
6. 10,000 yen			6. 11,000 yen
7. 10,000 yen			7. 12,000 yen
8. 10,000 yen			8. 14,000 yen

Q12. Suppose there was a lottery with a 50/50 chance of winning or losing in which you would receive 2,000 yen if you won and nothing if you lost.
*In this lottery, you have a 50/50 chance of winning or losing. If you win, you receive 2,000 yen. If you lose, you receive nothing.

Would you buy a lottery ticket for 200 yen? Please select one of the following options.
[Required input]

1 Yes	2 No
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Q13. If the cost of the ticket were to increase, up to what amount would you be willing to pay?

Please select the very maximum amount you would pay from the options below.

*In this lottery, you have a 50/50 chance of winning or losing. If you win, you receive 2,000 yen. If you lose, you receive nothing.

[Required input]

1. 200 yen
2. Up to 300 yen
3. Up to 400 yen
4. Up to 600 yen
5. Up to 1,000 yen
6. Up to 2,000 yen
7. Over 2000 yen

Q14. If the cost of the ticket were to decrease, below what amount would you be willing to pay?

Please select the very maximum amount you would pay from the options below.

*In this lottery, you have a 50/50 chance of winning or losing. If you win, you receive 2,000 yen. If you lose, you receive nothing.

[Required input]

1. 190 yen
2. 150 yen
3. 100 yen
4. 50 yen
5. 1 yen
6. Not even 1 yen

Q15. Suppose there was a lottery with a 1/100 chance of winning or losing in which you would receive 100,000 yen if you won and nothing if you lost.

Would you buy a lottery ticket for 200 yen? Please select one of the following options.

[Required input]

1 Yes	2 No
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Q16. If the cost of the ticket were to increase, up to what amount would you be willing to pay?

Please select the very maximum amount you would pay from the options below.

*In this lottery, you have a 1/100 chance of winning or losing. If you win, you receive 100,000 yen. If you lose, you receive nothing.

[Required input]

1. 200 yen
2. Up to 300 yen
3. Up to 400 yen
4. Up to 600 yen
5. Up to 1,000 yen
6. Up to 2,000 yen
7. Over 2000 yen

Q17. If the cost of the ticket were to decrease, below what amount would you be willing to pay?

Please select the very maximum amount you would pay from the options below.

*In this lottery, you have a 1/100 chance of winning or losing. If you win, you receive 100,000 yen. If you lose, you receive nothing.

[Required input]

1. 190 yen
2. 150 yen
3. 100 yen
4. 50 yen
5. 1 yen
6. Not even 1 yen

Q18. Imagine you had a lottery ticket, but you didn't know whether or not it was a winning ticket.

*In this lottery, you have a 50/50 chance of winning or losing. If you win, you receive 2,000 yen. If you lose, you receive nothing.

Would you sell someone your ticket for 200 yen?

Please select one of the following options.

[Required input]

1 Yes	2 No
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Q19. If the price of the ticket were to fall, down to what price would you still sell the ticket? Please select the very minimum amount you would accept from the options below.

*In this lottery, you have a 50/50 chance of winning or losing. If you win, you receive 2,000 yen. If you lose, you receive nothing.

[Required input]

1. 190 yen
2. 150 yen
3. 100 yen
4. 50 yen
5. 2 yen
6. 1 yen

Q20. If the cost of the ticket were to increase, above what price would you sell the ticket? Please select the very minimum amount you would accept from the options below.

*In this lottery, you have a 50/50 chance of winning or losing. If you win, you receive 2,000 yen. If you lose, you receive nothing.

[Required input]

1. 300 yen
2. 400 yen
3. 600 yen
4. 1000 yen
5. 2,000 yen
6. Not even over 2,000 yen

Q21. On an ordinary day, how high would the percentage of the chance of rain have to be for you to take an umbrella upon leaving your home?

[Required input]

[]% or above (half-width digits)

The following question refers to your opinions about other people.

Q22. How do you feel about the following six statements?

[Required input]

	1 Agree	2 Agree somewhat	3 Disagree somewhat	4 Disagree completely
1. Most people can be trusted				
2. Most people are basically good and kind				
3 I tend to trust people				
4. If someone helped me, I'd help someone else				
5. If someone was nice to me, I'd be nice to someone else				
6. When I see people helping each other, I feel like helping someone in trouble				

Q23. The following question refers to people in your local community (school, workplace, hometown, neighborhood, etc.)

How do you feel about the following statements about the people around you?

[Required input]

	1 Agree	2 Agree somewhat	3 Disagree somewhat	4 Disagree completely
1. They (the people in your local community) have plenty of opportunities to become acquainted with others				
2. They often talk with someone new				
3 They can choose the type of people with whom they normally associate				
4. They have little chance to make new friends				
5. They have little opportunity to talk with strangers				
6. They would leave a group they didn't like to join a new group				
7. They are often unable to choose the people with whom they associate				
8. They find it easy to meet new people				
9. They would stay with a group, even if they were not happy to do so				
10. They can choose the groups or organizations of which they are a member				
11. They often have no option but to remain in a situation where they are unsatisfied with interpersonal relationships				
12. They often have no option but to remain in a group from which they would like to separate				

Q24. How true are the following statements about you? Please select the most appropriate response from the options below.

[Required input]

	1 Very True	2 Somewhat True	3 Difficult to Say	4 Somewhat untrue	5 Totally untrue
1. You take action on a daily basis to shape your future					
2. You regularly take action towards a goal that you may or may not achieve within several years					
3. As you cannot influence the future, you deal with immediate pressing concerns					
4. You act with only results in the foreseeable future (a few days or weeks) in mind					
5. You value speed in decision making or action					
6. To achieve results in the future, you sacrifice immediate pleasure and happiness					
7. You consider it important to be vigilant in preparing for a bad situation, even if the situation may not occur for several years					
8. You consider it more important to act for an important result in the distant future than to act for a slightly important result in the immediate future					
9. You tend to ignore most indicators of possible problems, thinking the problem will be resolved before reaching crisis level					
10. You believe that future issues can be dealt with in the future, so there's no need to sacrifice time and effort in the present					
11. You believe that problems can be dealt with as they arise, so you attempt to fix immediate pressing concerns					
12. You believe that day-to-day action leads to concrete results, hence prefer such action over long-term action necessary for other results					

The following questions are of a personal nature.

Q25. How long have you been living in your current area?

If you have moved temporarily, please give the total number of years you have spent living in your current area.

[Required input]

Approximately [] years (half-width digits)

Q26. When you were aged 15, which of the following types of area did you live in? Please choose the response that most closely matches the area in which you lived.

Please select one response from 1 to 4, and enter the name of the prefecture.

[Required input]

1. Metropolis → Prefecture []
2. Mid-sized/small City → Prefecture []
3. Town / villages → Prefecture []
4. Other (overseas, etc.)

Q27. In which of the following schools are you currently or were you last enrolled?

[Required input]

1. Elementary school
2. Junior high school (including regular elementary schools and higher elementary schools under the former system)
3. High school (includes middle schools under the former system, occupational schools, teachers' schools and girls' schools)
4. Junior college/technical college/vocational school/high schools under the former system
5. University
6. Graduate school

Q28. Are you married?

[Required input]

1. No
2. Divorced/spouse passed away
3. Married, no children
4. Married, living with children
5. Married with children, but all children are independent
6. Other []

Q29. What was the approximate income of your entire household last year (Jan-Dec, 2008)?

Please include bonuses and extra income, and give a pre-tax value.

[Required input]

1. Less than 2,000,000 yen
2. 2,000,000 or more - less than 3,000,000 yen
3. 3,000,000 or more - less than 4,000,000 yen
4. 4,000,000 or more - less than 5,000,000 yen
5. 5,000,000 or more - less than 6,000,000 yen
6. 6,000,000 or more - less than 7,000,000 yen
7. 7,000,000 or more - less than 8,000,000 yen
8. 8,000,000 or more - less than 10,000,000 yen
9. 10,000,000 or more - less than 12,000,000 yen
10. 12,000,000 or more - less than 14,000,000 yen
11. 14,000,000 or more - less than 20,000,000 yen
12. 20,000,000 yen or more
13. Do not wish to answer/don't know

Q30. Please enter the first three digits of your postcode.

[Required input]

[] (half-width digits)