# RCSS Economic Behavior Survey 2009 


#### Abstract

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## Main Survey

Q1 Suppose that you had to choose between [A] receiving 10,000 yen after two days, or [B] receiving some amount of money after nine days.
Compare [A] receiving 10,000 yen after two days with [B] receiving the amount specified in the rows of the table below after nine days, and choose which you would prefer. Please review the table below, and answer for each of the eight patterns shown.

|  | [A] | [B] | Interest (per Year) |
| :--- | ---: | :--- | ---: |
| Pattern [1] | 10,000 yen | 9,981 yen | $-10 \%$ |
| Pattern [2] | 10,000 yen | 10,000 yen | $0 \%$ |
| Pattern [3] | 10,000 yen | 10,019 yen | $10 \%$ |
| Pattern [4] | 10,000 yen | 10,038 yen | $20 \%$ |
| Pattern [5] | 10,000 yen | 10,096 yen | $50 \%$ |
| Pattern [6] | 10,000 yen | 10,191 yen | $100 \%$ |
| Pattern [7] | 10,000 yen | 10,383 yen | $200 \%$ |
| Pattern [8] | 10,000 yen | 10,574 yen | $300 \%$ |


|  | [A] I receive 10,000 yen <br> after two days | [B] I receive the specified <br> amount after nine days |
| :--- | :--- | :--- |
| Pattern [1] |  |  |
| Pattern [2] |  |  |
| Pattern [3] |  |  |
| Pattern [4] |  |  |
| Pattern [5] |  |  |
| Pattern [6] |  |  |
| Pattern [7] |  |  |
| Pattern [8] |  |  |

Q2 What amount would you have to receive after nine days for you to choose that option over receiving 10,000 yen after two days? If the amount received in nine days was over yen I would choose to receive the money in nine days (max. 6 half-width digits)

Q3 What amount would the money received in nine days have to be below for you to choose to receive 10,000 yen after two days over receiving the specified amount of money in nine days?

If the amount received after nine days was under yen I would choose to receive the money after two days. (max. 4 half-width digits)
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Q4 Suppose that you had to choose between [A] receiving 10,000 yen after 90 days, or [B] receiving some amount of money after 97 days.

Compare [A] receiving 10,000 yen after 90 days with [B] receiving the amount specified in the rows of the table below after 97 days, and choose which you would prefer. Please review the table below, and answer for each of the eight patterns shown.

|  | [A] | [B] | Interest (per Year) |
| :--- | ---: | ---: | ---: |
| Pattern [1] | 10,000 yen | 9,981 yen | $-10 \%$ |
| Pattern [2] | 10,000 yen | 10,000 yen | $0 \%$ |
| Pattern [3] | 10,000 yen | 10,019 yen | $10 \%$ |
| Pattern [4] | 10,000 yen | 10,038 yen | $20 \%$ |
| Pattern [5] | 10,000 yen | 10,096 yen | $50 \%$ |
| Pattern [6] | 10,000 yen | 10,191 yen | $100 \%$ |
| Pattern [7] | 10,000 yen | 10,383 yen | $200 \%$ |
| Pattern [8] | 10,000 yen | 10,574 yen | $300 \%$ |


|  | [A] I receive 10,000 yen <br> after 90 days | [B] I receive the specified <br> amount after 97 days |
| :--- | :--- | :--- |
| Pattern [1] |  |  |
| Pattern [2] |  |  |
| Pattern [3] |  |  |
| Pattern [4] |  |  |
| Pattern [5] |  |  |
| Pattern [6] |  |  |


| Pattern [7] |  |  |
| :--- | :--- | :--- |
| Pattern [8] |  |  |

Q5 What amount would you have to receive after 97 days for you to choose that option over receiving 10,000 yen after 90 days?

If the amount received after 97 days was over yen I would choose to receive the money after 97 days (max. 6 half-width digits)

Q6 What amount would the money received after 97 days have to be below for you to choose to receive 10,000 yen after 90 days over receiving money after 97 days?

If the amount received after 97 days was under yen I would choose to receive the money after 90 days (max. 4 half-width digits)
( )

Q7 Suppose that you had to choose between [A] receiving 10,000 yen after one month, or [B] receiving some amount of money after 13 months.
Compare [A] receiving 10,000 yen after one month with [B] receiving the amount specified in the rows of the table below after 13 months, and choose which you would prefer. Please review the table below, and answer for each of the eight patterns shown.

|  | [A] | [B] | Interest (per Year) |
| :--- | ---: | :--- | ---: |
| Pattern [1] | 10,000 yen | 9,500 yen | $-5 \%$ |
| Pattern [2] | 10,000 yen | 10,000 yen | $0 \%$ |
| Pattern [3] | 10,000 yen | 10,200 yen | $2 \%$ |
| Pattern [4] | 10,000 yen | 10,400 yen | $4 \%$ |
| Pattern [5] | 10,000 yen | 10,600 yen | $6 \%$ |
| Pattern [6] | 10,000 yen | 11,000 yen | $10 \%$ |
| Pattern [7] | 10,000 yen | 12,300 yen | $20 \%$ |
| Pattern [8] | 10,000 yen | 14,000 yen | $40 \%$ |


|  | [A] I receive 10,000 yen <br> after one month | [B] I receive the specified <br> amount after 13 months |
| :--- | :--- | :--- |
| Pattern [1] |  |  |
| Pattern [2] |  |  |
| Pattern [3] |  |  |


| Pattern [4] |  |  |
| :--- | :--- | :--- |
| Pattern [5] |  |  |
| Pattern [6] |  |  |
| Pattern [7] |  |  |
| Pattern [8] |  |  |

Q8 What amount would you have to receive after 13 months for you to choose that option over receiving 10,000 yen after one month

If the amount received after 13 months was over yen, I would choose to receive the money after 13 months (max. 6 half-width digits)
( )

Q9 What amount would the money received in 13 months' time have to be below for you to choose to receive 10,000 yen after one month over receiving money after 13 months? If the amount received after 13 months was under yen I would choose to receive the money after one month (max. 4 half-width digits)

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( )
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Q10 Suppose that you had to choose between [A] receiving 1,000,000 yen after one month, or [B] receiving some amount of money after 13 months.
Compare [A] receiving $1,000,000$ after one month with [B] receiving the amount specified in the rows of the table below after 13 months, and choose which you would prefer. Please review the table below, and answer for each of the eight patterns shown.

|  | [A] | [B] | Interest (per Year) |
| :--- | ---: | ---: | ---: |
| Pattern [1] | $1,000,000$ yen | 95,000 yen | $-5 \%$ |
| Pattern [2] | $1,000,000$ yen | $1,000,000$ yen | $0 \%$ |
| Pattern [3] | $1,000,000$ yen | $1,001,000$ yen | $0.1 \%$ |
| Pattern [4] | $1,000,000$ yen | $1,005,000$ yen | $0.5 \%$ |
| Pattern [5] | $1,000,000$ yen | $1,010,000$ yen | $1 \%$ |
| Pattern [6] | $1,000,000$ yen | $1,020,000$ yen | $2 \%$ |
| Pattern [7] | $1,000,000$ yen | $1,060,000$ yen | $6 \%$ |
| Pattern [8] | 10,000 yen | $1,100,000$ yen | $10 \%$ |


|  | [A] I receive 1,000,000 yen <br> after one month | [B] I receive the specified <br> amount after 13 months |
| :--- | :--- | :--- |


| Pattern [1] |  |  |
| :--- | :--- | :--- |
| Pattern [2] |  |  |
| Pattern [3] |  |  |
| Pattern [4] |  |  |
| Pattern [5] |  |  |
| Pattern [6] |  |  |
| Pattern [7] |  |  |
| Pattern [8] |  |  |

Q11 What amount would you have to receive afrter13 months for you to choose that option over receiving $1,000,000$ yen after one month?
If the amount received after 13 months was over yen I would choose to receive the money after 13 months (max. 7 half-width digits)

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( )
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Q12 What amount would the money received after 13 months have to be below for you to choose to receive $1,000,000$ yen after one month over receiving money after 13 months?

If the amount received after 13 months was under yen I would choose to receive the money after one month (max. 6 half-width digits)
(

Q13 Suppose that you had to choose between [A] paying 1,000,000 yen after one month, or [B] paying some amount of money after 13 months.

Compare [A] paying $1,000,000$ yen after one month with [B] paying the amount specified in the rows of the table below after 13 months, and choose which you would prefer. Please review the table below, and answer for each of the eight patterns shown.

|  | [A] | [B] | Interest (per Year) |
| :--- | ---: | ---: | ---: |
| Pattern [1] | $1,000,000$ yen | 95,000 yen | $-5 \%$ |
| Pattern [2] | $1,000,000$ yen | $1,000,000$ yen | $0 \%$ |
| Pattern [3] | $1,000,000$ yen | $1,001,000$ yen | $0.1 \%$ |
| Pattern [4] | $1,000,000$ yen | $1,005,000$ yen | $0.5 \%$ |
| Pattern [5] | $1,000,000$ yen | $1,010,000$ yen | $1 \%$ |
| Pattern [6] | $1,000,000$ yen | $1,020,000$ yen | $2 \%$ |
| Pattern [7] | $1,000,000$ yen | $1,060,000$ yen | $6 \%$ |


| Pattern [8] | 10,000 yen | 1,100,000 yen |  | 10\% |
| :---: | :---: | :---: | :---: | :---: |
|  | [A] I pay after one mo | ,000 yen |  | ecified <br> ths |
| Pattern [1] |  |  |  |  |
| Pattern [2] |  |  |  |  |
| Pattern [3] |  |  |  |  |
| Pattern [4] |  |  |  |  |
| Pattern [5] |  |  |  |  |
| Pattern [6] |  |  |  |  |
| Pattern [7] |  |  |  |  |
| Pattern [8] |  |  |  |  |

Q14 What amount would the money paid after 13 months have to be below for you to choose to pay money after 13 months over paying $1,000,000$ yen after one month?
If the amount paid after 13 months was below yen I would choose to pay the money after 13 months (max. 6 half-width digits)

Q15 What amount would the money paid after 13 months have to be above for you to choose to pay $1,000,000$ yen after one month over paying money after 13 months?

If the amount paid after one month was above yen I would choose to pay the money after 13 months (max. 7 half-width digits)
( )

Q16 If you had to choose between the following two methods of rewards for your work, which would you choose?
The work itself does not change. Please select one of the following options.
*If you are a student, or housewife, please consider your living expenses per month to be equal to your income per month.

1. Work for which your present income per month would either double or fall by $30 \%$ with equal probability.
2. Work for which your present income per month would rise by $5 \%$--> Q18

Q17 If you answered [Work for which your present income per month would either double or fall by $30 \%$ with equal probability.] to the previous question, please answer
the following question.
Which of the following two types of work would you prefer to do? Please select one of the following options.

1. Work for which your present income per month would either double or fall by $50 \%$ with equal probability.
2. Work for which your present income per month would rise by $5 \%$

Q18 If you answered [Work for which your present income per month would either double or fall by $50 \%$ with equal probability.] to the previous question, please answer the following question.

Which of the following two types of work would you prefer to do? Please select one of the following options.

1. Work for which your present income per month would either double or fall by $10 \%$ with equal probability.
2. Work for which your present income per month would rise by $5 \%$

Q19 If you had to choose between the following two methods of rewards for your work, which would you choose?

The work itself does not change. Please select one of the following options.
*If you are a student, or housewife, please consider your living expenses per month to be equal to your income per month.

1. Work for which your present income per month would either increase by $60 \%$ or fall by $10 \%$ with equal probability.
2. Work for which your present income per month would rise by $5 \%$--> Q21

Q20 If you answered [Work for which your present income per month would either increase by $60 \%$ or fall by $10 \%$ with equal probability.], to the previous question, please answer the following question.
Which of the following two types of work would you prefer to do? Please select one of the following options.

1. Work for which your present income per month would either increase by $30 \%$ or fall by $10 \%$ with equal probability.
2. Work for which your present income per month would rise by $5 \%$

Q21 If you answered [Work for which your present income per month would rise by 5\%.] to the previous question, please answer the following question.

Which of the following two types of work would you prefer to do? Please select one of the following options.

1. Work for which your present income per month would either increase by $200 \%$ or fall by $10 \%$ with equal probability.
2. Work for which your present income per month would rise by $5 \%$

Q22 Suppose you possessed savings equal to two years' worth of your current annual income, and were living a lifestyle that would use up this money in exactly two years.
(Note that you would have no other source of income other than these savings.)
If the interest on your savings was as shown below, would you spend more in the first or second year?

For the six interest rate patterns shown below, would you choose [A] Spend more in the first year or [B] Spend more in the second year?
Remember that the balance remaining after one year would accrue interest throughout the first year. *Please consider the percentage rates below to be the rate of interest on your savings.

|  | [A] I spend more in the first <br> year | [B] I spend more in the <br> second year |
| :--- | :--- | :--- |
| $0 \%$ |  |  |
| $2 \%$ |  |  |
| $4 \%$ |  |  |
| $6 \%$ |  |  |
| $8 \%$ |  |  |
| $10 \%$ |  |  |

Q23 Suppose the government gave you lodging and necessary goods to live for ten years. If the total amount of what you received was fixed, which of the following patterns would you choose? Please select one of the following options.

1. Gradually decrease an initially high standard of living
2. Keep the same standard of living every year
3. Gradually increase an initially low standard of living

Q24 Suppose there were a lottery with a $1 / 2$ chance of winning in which you would receive 2,000 yen if you won or nothing if you lost. Would you buy a lottery ticket for 200 yen? Please select one of the following options.

1. Yes
2. No $-->$ Q26

Q25 If you answered [Yes] to Q24, please answer the following question.
If the cost of the ticket in Q24 were to increase, up to what amount would you be willing to pay? Please select the very maximum you would pay upon losing from the options below.

1. 300 yen
2. 400 yen
3. 600 yen
4. 1,000 yen
5. 2,000 yen
6. More than 2,000 yen

Q26 If you answered [No] to Q24, please answer the following question.
If the cost of the ticket in Q24 were to decrease, below what amount would you be willing to pay? Please select the maximum you would pay from the options below.

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

Q27 Suppose there were a lottery with a $1 / 100$ chance of winning in which you would receive 100,000 yen if you won or nothing if you lost. Would you buy a lottery ticket for 200 yen? Please select one of the following options.

1. Yes
2. No $-->$ Q29

Q28 If you answered [Yes] to Q27, please answer the following question.
If the cost of the ticket in Q27 were to increase, up to what amount would you be willing to pay? Please select the maximum you would pay from the options below.

1. 300 yen
2. 400 yen
3. 600 yen
4. 1,000 yen
5. 2,000 yen
6. More than 2,000 yen

Q29 If you answered [No] to Q27, please answer the following question.
If the cost of the ticket in Q27 were to decrease, below what amount would you be willing to pay? Please select the maximum you would pay from the options below.

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

Q30 Suppose there were a lottery with a $1 / 2$ chance of winning in which you would receive 2,000 yen if you won or nothing if you lost. Suppose also that you were given a ticket for this lottery. Would you sell someone this ticket for 200 yen? Please select one of the following options.

1. Yes
2. No $-->$ Q32

Q31 If you answered [Yes] to Q30, please answer the following question.
If the price of the ticket were to fall, down to what price would you still sell the ticket? Please select the maximum price you would accept for the ticket from the options below.

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

Q32 If you answered [No] to Q30, please answer the following question.
If the cost of the ticket were to increase, above what price would you be willing to sell the ticket? Please select the maximum you would accept for the ticket from the options below.

1. 300 yen
2. 400 yen
3. 600 yen
4. 1,000 yen
5. 2,000 yen
6. I would not sell, even if the price was 2,000 yen

Q33 Suppose there was a $1 / 2$ chance of your losing 2,000 yen. Suppose also that you could purchase, for 200 yen, insurance that would allow you to recover your money if you lost it. In this case, would you purchase the insurance? Please select one of the following options.

1. Yes
2. No ${ }^{-->}$Q35

Q34 If you answered [Yes] to Q33, please answer the following question.
If the cost of the insurance in Q33 were to increase, up to what amount would you be willing to pay? Please select the maximum you would pay for the insurance from the options below.

1. 300 yen
2. 400 yen
3. 600 yen
4. 1,000 yen
5. 2,000 yen
6. More than 2,000 yen

Q35 If you answered [No] to Q33, please answer the following question.
If the cost of the insurance in Q33 were to decrease, below what amount would you be willing to pay? Please select the maximum you would pay for the insurance from the options below.

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

Q36 Suppose there were a lottery with a $1 / 2$ chance of winning in which you would
receive 2,000 yen if you won or have to pay 1,000 yen if you lost. You have the option of not playing the lottery. Would you accept a ticket for this lottery from someone? Please select one of the following options.

1. Yes
2. No ${ }^{-->}$Q38

Q37 If you answered [Yes] to Q36, please answer the following question.
In Q36, if the amount you had to pay upon losing were to increase, up to what amount you would be willing to pay in order to play the lottery? Please select the maximum you would be willing to pay from the options below.

1. 1,200 yen
2. 1,400 yen
3. 1,600 yen
4. 1,800 yen
5. 2,000 yen
6. Over 2,000 yen

Q38 If you answered [No] to Q36, please answer the following question.
If the amount you had to pay upon losing in the previous question were to decrease, below what amount would you would be willing to pay in order to play the lottery? Please select the maximum you would be willing to pay from the options below.

1. 800 yen
2. 600 yen
3. 400 yen
4. 200 yen
5. 1 yen
6. Not even 1 yen

Q39 On an ordinary day, how high would the percentage chance of rain have to be for you to take an umbrella upon leaving your home?

A percentage chance of rain of \% or above (max. 3 half-width digits) ( )

Q40 Where would you prefer to live, in an area where everyone was richer than you or in an area where everyone was poorer than you?
Note that factors such as safety and convenience would not change. Please select one of
the following options.

1. An area where people were much richer than me
2. An area where people were slightly richer than me
3. An area where people had the same level of wealth as me
4. An area where people were slightly poorer than me
5. An area where people were much poorer than me
6. Any of these areas

Q41 Do you think the people around you have a higher standard of living than you? Please select one of the following options.

1. No, much lower than mine
2. No, somewhat lower than mine
3. Our standard of living is approximately equal
4. Yes, somewhat higher than mine
5. Yes, much higher than mine

Q42 In the previous question, with whom were you comparing yourself? Please select one of the following options.

1. Neighbors
2. Classmates from school
3. Relatives
4. The families of my children's classmates
5. Colleagues at work (of the same age/qualifications/time of entry into company)
6. Colleagues at work (not necessarily of the same age/qualifications/time of entry into company, but performing similar work)
7. Persons at another company in the same industry (of the same age/qualifications/time of entry into company)
8. Persons at another company in the same industry (not necessarily of the same age/qualifications/time of entry into company, but performing similar work)
9. An average person in Japan
10. An average person in the world
11. A friend or acquaintance not described above
12. Other (
)
13. I do not know

Q43 Do you have a spouse? Please select one of the following options.

Please include spouses through de facto marriage (common-law spouses)

1. Yes, I have a husband/wife (or de facto spouse)
2. No, I have no spouse

Q44 Are you working at present?

1. Yes
2. Left job and currently not working
3. Never worked

Q45 If you answered [Yes] to the previous question, please answer the following question.
Approximately how many hours do you work per week? Please enter the number of hours.

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( ) hours (max. 3 half-width digits)
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Q46 Does your spouse work at present?

1. Yes
2. Left job and currently not working
3. No

Q47 If you answered [Yes] to the previous question, please answer the following question.
Approximately how many hours does your spouse work per week? Please enter the number of hours.
( ) hours (max. 3 half-width digits)

Q48 Approximately how many days do you work per year?
Approximately ( ) days (max. 3 half-width digits)

Q49 Approximately how many days does your spouse work per year? Approximately ( )days (max. 3 half-width digits)

Q50 Until what age do you intend to work? If you have already stopped working, please enter the age at which you stopped working.
( ) (max. 2 half-width digits)

Q51 Until what age does your spouse intend to work? If your spouse has already stopped working, please enter the age at which he/she stopped working.
( ) (max. 2 half-width digits)

Q52 If you were working, what do you think your salary per hour would be? ( ) yen per hour (max. 5 half-width digits)

Suppose you were to win the lottery. The prize for this lottery would be money equivalent to your household income last year, to be paid every year from now on as long as you live (for persons with a spouse, the money would be paid as long as either the person who won the lottery or the spouse was alive).
How do you think your life would change?
Suppose you had a job that allowed you to freely choose the number of hours you worked.

Q53 Would you increase or decrease the number of hours you worked if you won the lottery?
If you would leave your job, assume that you could not do any other work.

1. Increase
2. No change
3. Decrease
4. Immediately leave work and not do other work
5. No

Q54 About item that you answered in the previous question, please answer the following question.
By how many hours would you increase/decrease your working hours?
Approximately ( ) hours per week (max. 2 half-width digits)

Suppose your company were to reduce your current hourly pay by half for this year only.

Q55 Would you increase or decrease the number of hours you worked this year? If you would leave your job, assume that you could not do any other work.

1. Increase
2. No change
3. Decrease
4. Immediately leave work and not do other work
5. No

Q56 About item that you answered in the previous question, please answer the following question.
By how many hours would you increase/decrease your working hours?
Approximately ( ) hours per week (max. 2 half-width digits)

Suppose your company were to reduce your current hourly pay by half for this year only.

Q57 Would you increase or decrease the number of hours you worked this year? If you would leave your job, assume that you could not do any other work.

1. Increase
2. No change
3. Decrease
4. Immediately leave work and not do other work
5. No

Q58 About item that you answered in the previous question, please answer the following question.
By how many hours would you increase/decrease your working hours?
Approximately ( ) hours per week (max. 2 half-width digits)

Suppose your company were to double your current hourly pay indefinitely. If you are not currently working, please suppose that the hourly wage you quoted in Q52 were to be doubled indefinitely.

Q59 Suppose you had a job that allowed you to freely choose the number of hours you worked. Would you increase or decrease the number of hours you worked?
*If you are currently working, assume that if you left your job you could not do any other work.
*If you are not currently working, but would choose to work, please select [Increase] and enter the number of hours you would work. If you would keep working as you are now, please select [No change]

1. Increase $->$ Q60
2. No change
3. Decrease --> Q60
4. Immediately leave work and not do other work
5. No

Q60 About item that you answered in the previous question, please answer the following question.

By how many hours would you increase/decrease your working hours?
Approximately ( ) hours per week (max. 2 half-width digits)

Suppose your company were to double your current hourly pay for this year only. If you are not currently working, please suppose that the hourly wage you quoted in Q52 were to be doubled for this year only.

Q61 Would you increase or decrease the number of hours you worked this year? To what extent would you increase/decrease your working hours?
*If you are currently working, assume that if you left your job you could not do any other work.
*If you are not currently working, but would choose to work, please select [Increase] and enter the number of hours you would work.
If you would keep working as you are now, please select [No change]

1. Increase $-->$ Q62
2. No change
3. Decrease --> Q62
4. Immediately leave work and not do other work
5. No

Q62 About item that you answered in the previous question, please answer the following question.
By how many hours would you increase/decrease your working hours?
Approximately ( ) hours per week (max. 2 half-width digits)

Q63 Suppose your company were to reduce your current hourly pay indefinitely. In this case, would you leave your job immediately?

If you would leave your job, assume that you could not do any other work.

1. Yes
2. I would not leave, even if I received no pay

Q64 By how many percent would your company have to reduce your current hourly pay indefinitely for you to leave immediately?
( ) \% (max. 3 half-width digits)

Q65 Suppose that the hourly wage you quoted in Q52 were to be increased indefinitely. Would you choose to work in this case?

1. Yes
2. No

Q66 By what percentage would your hourly wage have to increase for you to begin working?
( ) \% (max. 3 half-width digits)

Q67 Have you ever experienced a divorce or death of a spouse? Please select one of the following options.
Please include spouses through de facto marriage (common-law spouses)

1. Yes, divorce
2. Yes, death
3. Yes, both death and divorce
4. No, neither

Q68 When you were fifteen years old, did you have any brothers or sisters? How many of each did you have?
*If you did not have the brother/sister specified, please enter a zero (0).

|  | Number |
| :--- | :--- |
| Elder brother(s) |  |
| Elder sister (s) |  |
| Younger brother(s) |  |
| Younger sister(s) |  |

Q69 From which of the following schools or courses did you graduate from most recently? If you are currently studying, please select the option that best describes your current school.

Please select one of the following options.

1. Elementary/middle school (including regular elementary schools and higher elementary schools)
2. High school (left before graduating; includes old middle schools, girls' schools, occupational schools and teacher's schools)
3. High school (currently studying/graduated; includes middle schools, girls' schools, occupational schools and teacher's schools under the old education system) (includes persons expected to graduate)
4. Junior college (left before graduating; includes technical colleges, etc.)
5. Junior college (currently studying/graduated; includes technical colleges, etc.) (includes persons expected to graduate)
6. University (includes high schools and technical colleges under the old education system)
7. Junior college (currently studying/graduated; includes high schools and technical colleges under the old education system) (includes persons expected to graduate)
8. Master's course (left without obtaining a qualification)
9. Master's course (currently studying/graduated) (includes persons expected to graduate)
10. Ph.D. (left without obtaining a qualification)
11. Ph.D. (currently studying/graduated) (includes persons expected to graduate)

Q70 From which of the following schools or courses did your spouse graduate most recently? If he/she is currently studying, please select the option that best describes his/her current school.
Please select one of the following options.

1. Elementary/middle school (including regular elementary schools and higher elementary schools)
2. High school (left before graduating; includes old middle schools, girls' schools, occupational schools and teacher's schools)
3. High school (currently studying/graduated; includes middle schools, girls' schools, occupational schools and teacher's schools under the old education system) (includes persons expected to graduate)
4. Junior college (left before graduating; includes technical colleges, etc.)
5. Junior college (currently studying/graduated; includes technical colleges, etc.) (includes persons expected to graduate)
6. University (includes high schools and technical colleges under the old education
system)
7. Junior college (currently studying/graduated; includes high schools and technical colleges under the old education system) (includes persons expected to graduate)
8. Master's course (left without obtaining a qualification)
9. Master's course (currently studying/graduated) (includes persons expected to graduate)
10. Ph.D. (left without obtaining a qualification)
11. Ph.D. (currently studying/graduated) (includes persons expected to graduate)

Q71 What is your occupation? Please select one of the following options.

1. Clerk (general/sales, etc.)
2. Salesperson (shopkeeper, sales clerk, sales representative, etc.)
3. Manager (section manager or higher ranked public official/company employee, company executive, etc.)
4. Specialist/technician (teacher, doctor, craftsperson, author, etc.)
5. Service worker (beautician/waiter/waitress/taxi driver/security worker)
6. Non-clerical worker (carpenter, mechanic, production worker, etc.)
7. Agriculture/forestry/fishery worker
8. Housewife/husband (part-time employee)
9. Housewife/husband (unemployed)
10. Student
11. Retiree (excluding housewives/husbands)
12. Unemployed (excluding housewives/husbands)
13. Other ( )

Q72 What is the occupation of your spouse? Please select one of the following options.

1. Clerk (general/sales, etc.)
2. Salesperson (shopkeeper, sales clerk, sales representative, etc.)
3. Manager (section manager or higher ranked public official/company employee, company executive, etc.)
4. Specialist/technician (teacher, doctor, craftsperson, author, etc.)
5. Service worker (beautician/waiter/waitress/taxi driver/security worker)
6. Non-clerical worker (carpenter, mechanic, production worker, etc.)
7. Agriculture/forestry/fishery worker
8. Housewife/husband (part-time employee)
9. Housewife/husband (unemployed)
10. Student
11. Retiree (excluding housewives/husbands)
12. Unemployed (excluding housewives/husbands)
13. Other (
)

Q73 What is the nature of your employment? Please select one of the following options.

1. Worker at company/organization
2. Public official
3. Company proprietor/executive
4. Self-employed
5. Worker in family business (independent business)
6. Other (

Q74 For how many years have you continuously worked for your company? Please select one of the following options.

1. Less than 1 year
2. 1-4 years
3. 5-10 years
4. 10-20 years
5. 20-30 years
6. 30-40 years
7. Over 40 years

Q75 How many full-time (permanent) employees are there at your company? Please include figures for the headquarters, branch offices, branch stores, business offices, factories, etc.
If you are employed at a government administration office, please select [Government administration office]. Please select one of the following options.

1. $1-5$
2. 6-29
3. $30-99$
4. 100-299
5. 300-499
6. 500-999
7. 1,000 to 4,999
8. 5,000 or more
9. Government administration office

Q76 Which of the following best describes the industry your work falls under? Please select one of the following options.

1. Agriculture and forestry
2. Mining
3. Construction
4. Manufacturing
5. Wholesale/retail
6. Finance/insurance
7. Real estate
8. Transportation/communication
9. Electricity/gas/water/heat supply
10. Services
11. Other ( )

Q77 In February 2007, were you the parent/guardian of any children?

1. No --> Q80
2. Yes

Q78 In February 2007, how many children did you have?
( ) Children (max. 2 half-width digits)

Q79 How old was your youngest child in February 2007 ?
( ) years old (max. 2 half-width digits)

Q80 What was your approximate pre-tax income in 2006, including bonuses and all business-related income? Please select one of the following options.
*If you are a student, please enter the total amount of any income from part-time jobs, allowances from parents, scholarships, etc.

1. Zero
2. Under 1000,000 yen
3. $1,000,001-2,000,000$ yen
4. $2,000,001-4,000,000$ yen
5. $4,000,001 \cdot 6,000,000$ yen
6. $6,000,001-8,000,000$ yen
7. 8,000,001-10,000,000 yen
8. 10,000,001-12,000,000 yen
9. $12,000,001-14,000,000$ yen
10. Over $14,000,000$ yen

Q81 What was your spouse's pre-tax income in 2006, including bonuses and all business-related income? Please select one of the following options.
*If you are a student, please enter the total amount of any income from part-time jobs, allowances from parents, scholarships, etc.

1. Zero
2. Under 1,000,001 yen
3. $1,000,001-2,000,000$ yen
4. 2,000,001-4,000,000 yen
5. 4,000,001-6,000,000 yen
6. $6,000,001-8,000,000$ yen
7. 8,000,001-10,000,000 yen
8. $10,000,001-12,000,000$ yen
9. $12,000,001-14,000,000$ yen
10. Over $14,000,000$ yen

Q82 What was the composition of your household in February 2006? Please select one of the following options.

1. No-one (lived alone)
2. Husband and wife only
3. Husband, wife, and children
4. Single parent and children
5. Husband, wife, children and parents
6. Husband, wife, children, parents and siblings of husband/wife
7. None of the above (

Q83 In February 2007, how many people, including you, were living in your household? *Here, 'household' indicates the house in which you lived with others as a family unit. ( ) Children (max. 2 half-width digits)

Q84 What was the average monthly food bill for your entire household in $2006 ?$

* Unit: 1000 yen
[Example]
For 25,000 yen, please write [25].

|  | Per month (max. 3 half-width digits) |
| :--- | :--- |
| Food bill (excluding meals eaten outside <br> the home) | $\left(\begin{array}{l}\text { ) thousand yen } \\ \hline \text { Spending on eating out }\end{array}\right.$ |

Q85 Approximately how much did you spend on durable goods such as housing, automobiles and other expensive products in 2006 ?
*Unit: 10,000 yen
[Example]
For 123,000,000 yen, please write [12300].
( ) ten thousand yen (max. 6 half-width digits)

Q86 What was the average monthly expenditure of your entire household in 2006?
*Durable goods such as housing, automobiles and other expensive products are excluded.
*Spending on public utility bills are included, however tax, social insurance, and housing loan payments are excluded.
*Unit: 10,000 yen
[Example]
For 350,000 yen, please write [35].
One month: ( ) ten thousand yen (max. 3 half-width digits)

Q87 Were you searching for work in February 2007 (whether or not you are working at present is irrelevant)?
Please select one of the following options.

1. Yes
2. No

Q88 Have you been unemployed at any point in the past five years? Here, `unemployed’ indicates the status of persons who are not in work but are seeking work.
Please select one of the following options.

1. Yes
2. No

Q89 Do you think there is any possibility that you or your family will be unemployed at any point in the next two years (For self-employed persons, consider `unemployed' to mean `your business ceases to operate')?
Please select one of the following options.

1. Yes, a high possibility
2. Yes, a small possibility
3. Almost no possibility
4. No

Q90 From which of the following schools or courses did each of your parents graduate most recently?

|  | Your father | Your mother |
| :---: | :---: | :---: |
| Elementary/middle school (including regular elementary schools and higher elementary schools) |  |  |
| High school (left before graduating; includes old middle schools, girls' schools, occupational schools and teacher's schools) |  |  |
| High school (graduated; includes middle schools, girls' schools, occupational schools and teacher's schools under the old education system, as well as persons expected to graduate) |  |  |
| Junior college (left before graduating; includes technical colleges, etc.) |  |  |


| Junior college (graduated; includes technical colleges, etc.) (includes persons expected to graduate) |  |  |
| :---: | :---: | :---: |
| University (includes high schools and technical colleges under the old education system) |  |  |
| University (includes high schools and technical colleges under the old education system) (includes persons expected to graduate) |  |  |
| Master's course (left  <br> without obtaining a <br> qualification)  |  |  |
| Master's <br> (graduated) course <br> (includes <br> persons <br> graduate) expected to |  |  |
| Ph.D. (left without obtaining a qualification) |  |  |
| Ph.D. (graduated) (includes persons expected to graduate) |  |  |

Q91 From which of the schools or courses did the parents of your spouse graduate most recently?

|  | Your father | Your mother |
| :--- | :--- | :--- |
| Elementary/middle school <br> (including regular <br> elementary schools and |  |  |
| higher elementary schools) |  |  |


| graduating; includes old middle schools, girls' schools, occupational schools and teacher's schools) |  |
| :---: | :---: |
| High school (graduated; includes middle schools, girls' schools, occupational schools and teacher's schools under the old education system, as well as persons expected to graduate) |  |
| Junior college (left before graduating; includes technical colleges, etc.) |  |
| Junior college (graduated; includes technical colleges, etc.) (includes persons expected to graduate) |  |
| University (includes high schools and technical colleges under the old education system) |  |
| University (includes high schools and technical colleges under the old education system) (includes persons expected to graduate) |  |
| Master's course (left  <br> without obtaining a  <br> qualification)  |  |
| Master's course <br> (graduated) (includes <br> persons expected $\quad$ to |  |


| graduate) |  |  |
| :--- | :--- | :--- |
| Ph.D. (left without <br> obtaining a qualification) |  |  |
| Ph.D. (graduated) (includes <br> persons expected to <br> graduate) |  |  |

Q92 The following questions refer to dependents living in your household. Here, 'dependents' indicates persons designated as dependents under the health insurance system. Please select one of the following options.

1. I support at least one dependent in my household
2. I am a dependent supported by someone in my household
3. Neither (including persons whose income/expenditure is separate from that of the rest of the family)

Q93 In what type of residence did you live in February 2007? Please select one of the following options.

1. A detached home that I owned
2. A condominium that $I$ owned
3. Private rented housing (detached, condominium)
4. Supplied housing (company house, house for public officials)
5. Publicly-managed rented housing (housing corporation, public housing corporation, prefectural housing, etc.)
6. Rented room, boarding house
7. Live-in house/boarding house/dormitory, etc.
8. Other (

Q94 What was the total annual pre-tax income of your entire household in 2006 ?
Please select the most appropriate response from the options below. If you are a student, please enter the combined annual income of your parents.

1. Under 1000,000 yen
2. $1,000,001-2,000,000$ yen
3. $2,000,001 \cdot 4,000,000$ yen
4. $4,000,001 \cdot 6,000,000$ yen
5. $6,000,001 \cdot 8,000,000$ yen
6. $8,000,001-10,000,000$ yen
7. 10,000,001-12,000,000 yen
8. 12,000,001-14,000,000 yen
9. $14,000,000-16,000,000$ yen
10. 16,000,000-18,000,000 yen
11. 18,000,000-20,000,000 yen
12. Over 20,000,000 yen

Q95 Approximately how much were the assets (housing, land, etc.) of your entire household worth in February 2007? Please select one of the following options.
If you are a student, please enter the value of the combined housing and land assets of your parents.

1. No assets possessed
2. Under 5,000,000 yen
3. $5,000,000-10,000,000$ yen
4. 10,000,001-15,000,000 yen
5. $15,000,001-20,000,000$ yen
6. 20,000,001-30,000,000 yen
7. 30,000,000-40,000,000 yen
8. 40,000,000-50,000,000 yen
9. 50,000,001 - 100,000,000 yen
10. Over $100,000,000$ yen

Q96 Approximately how much were the financial assets (deposits/savings/shares/insurance, etc.) of your entire household worth in February 2007? Please select one of the following options.
*If you are a student, please enter the value of the combined financial assets of your parents.

1. Under 2,500,000 yen
2. $2,500,001-5,000,000$ yen
3. $5,000,001-7,500,000$ yen
4. 7,500,001-10,000,000 yen
5. 10,000,001 $-15,000,000$ yen
6. $15,000,001-20,000,000$ yen
7. 20,000,001-30,000,000 yen
8. $30,000,001-50,000,000$ yen
9. $50,000,001-100,000,000$ yen
10. Over 100,000,000 yen

Q97 Please select all of the financial assets you possessed in February 2007 from the options below.

1. Bank deposits (including those held in credit unions, credit associations, agricultural cooperatives, etc.)
2. Postal savings
3. Life insurance
4. Shares
5. Investment trusts
6. Foreign currency deposits
7. Futures/options
8. Japanese government bonds
9. Foreign bonds
10. Personal pension (life insurance companies, postal pensions, etc.)
11. Corporate pension
12. Cash savings (at home)
13. I had no financial assets at that time

Financial assets can be classified into the following two groups.
Group A <Bank deposits, postal savings, cash deposits, Japanese government bonds> Group B $<$ Mutual funds, shares, futures, options, bonds, foreign currency deposits, foreign bonds>

Q98 In February 2007, what percentage of the value of your entire household's financial assets was represented by the value of the Group B assets?
( ) \% (max. 3 half-width digits)

Q99 Do you know the approximate annual rate of return on what you consider to be financial assets?

1. Yes
2. No --> Q101

Q100 What is the approximate annual rate of return on these assets?*Please answer to the second decimal place.
( ) \% (max. 5 half-width digits)

Q101 Did your household have any debt (loans) in February 2007? Mortgages are included in debt. Please select one of the following options.

1. No --> Q104
2. Yes

Q102 If you had a mortgage in February 2007, how much was yet to be paid? Please select one of the following options.

1. I did not have a mortgage
2. Under $2,500,000$ yen
3. $2,500,001-5,000,000$ yen
4. $5,000,001-7,500,000$ yen
5. $7,500,001-10,000,000$ yen
6. $10,000,001 \cdot 15,000,000$ yen
7. $15,000,001-20,000,000$ yen
8. $20,000,001-30,000,000$ yen
9. Over $30,000,000$ yen

Q103 Did you have any debt other than a mortgage in February 2007? Please select one of the following options.

1. No
2. $10,000-500,000$ yen
3. $500,001-1,000,000$ yen
4. $1,000,001-2,000,000$ yen
5. $2,000,001-3,000,000$ yen
6. $3,000,001-5,000,000$ yen
7. 5,000,001 - 7,500,000 yen
8. $7,500,001-10,000,000$ yen
9. Over $10,000,000$ yen

Q104 How would you evaluate your standard of living? On a scale of 1 to 10 , where 10 indicates the highest and 0 indicates the lowest standard of living, where would you place your standard of living?

1. Please select one of the following options.
2. Please select one option 10 (highest standard of living) 987654321 (lowest standard of living)

Q105 How would you evaluate the standard of living of your family when you were 15 years old? On a scale of 1 to 10 , where 10 indicates the highest and 0 indicates the lowest standard of living, where would you place the standard of living of your family when you were 15 years old?

1. Please select one of the following options.
2. Please select one option 10 (highest standard of living) 987654321 (lowest standard of living)

Q106 Which of the following were you during your student years?
Please select all appropriate responses.

1. Class president while in junior high school
2. Class president while in high school
3. Leader or captain of club activities while in junior high school
4. Leader or captain of club activities while in high school
5. Student council officer while in junior high school
6. Student council officer while in high school
7. None of the above

Q107 When you were in year three of junior high school, how good was your academic performance compared with others in your class?

Please select one response for each of the following questions.

|  | At the <br> bottom of <br> the class | Near the <br> bottom of <br> the class | Around the <br> middle of <br> the class | Near the top <br> of the class | At the top of <br> the class |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Average <br> overall <br> results |  |  |  |  |  |
| Japanese |  |  |  |  |  |
| Mathematics |  |  |  |  |  |

Q108 How often do you smoke tobacco? Please select the most appropriate response from the options below.

1. Do not and have never smoked
2. Almost never smoke
3. Sometimes smoke
4. Around ten cigarettes per day
5. Around one pack per day
6. Two or more packs per day
7. Smoked in the past, but do not smoke now

Q109 How often do you drink alcohol? Please select the most appropriate response from the options below.

1. Not at all
2. Almost never
3. Sometimes
4. Around one can of beer ( 350 ml ) almost every day
5. Around three cans of beer $(350 \mathrm{ml})$ almost every day
6. Five or more cans of beer ( 350 ml ) almost every day

Q110 Do you ever take part in forms of gambling such as the lottery, soccer betting, horse racing, bicycle racing, or slot machines? Please select one of the following options.

1. Not at all
2. Hardly
3. A few times per year
4. About once a month
5. About once a week
6. Almost every day
