

Survey on Financial Behavior Survey 2009

Implementation date: March 2009

*This survey was conducted as part of Academic Frontier Project for Private Universities funded by MEXT (Ministry of Education, Culture, Sports, Science and Technology, FY 19-21).

Preliminary questionnaires

The following question refers to deposits]you possess in accounts at financial institutions (banks, post offices). What is **the value of the deposits and savings in each of the three largest accounts** you have? Please choose one response for each of the three questions below.

Please choose [I have no such account] if you do not have an appropriate account.

Q1 What is the value of the account with the largest amount of deposits?

Under 10,000 yen → Questionnaire ends

10,000 - 1,000,000 yen

1,000,001 - 2,000,000 yen

2,000,001 - 3,000,000 yen

3,000,001 - 4,000,000 yen

4,000,001 - 5,000,000 yen

5,000,001 - 6,000,000 yen

6,000,001 - 7,000,000 yen

7,000,001 - 8,000,000 yen

8,000,001 - 9,000,000 yen

9,000,001 - 10,000,000 yen

10,000,001 - 12,000,000 yen

12,000,001 - 14,000,000 yen

14,000,001 - 16,000,000 yen

16,000,001 - 18,000,000 yen

18,000,001 - 20,000,000 yen

20,000,001 - 25,000,000 yen

25,000,001 - 30,000,000 yen

30,000,001 - 40,000,000 yen

Over 40,000,000 yen

I have no such account → Questionnaire ends

Q2 What is the value of the account with the second largest amount of deposits?

Under 10,000 yen

10,000 - 1,000,000 yen

1,000,001 - 2,000,000 yen

2,000,001 - 3,000,000 yen

3,000,001 - 4,000,000 yen

4,000,001 - 5,000,000 yen

5,000,001 - 6,000,000 yen

6,000,001 - 7,000,000 yen

7,000,001 - 8,000,000 yen

8,000,001 - 9,000,000 yen

9,000,001 - 10,000,000 yen

10,000,001 - 12,000,000 yen

12,000,001 - 14,000,000 yen

14,000,001 - 16,000,000 yen

16,000,001 - 18,000,000 yen

18,000,001 - 20,000,000 yen

20,000,001 - 25,000,000 yen

25,000,001 - 30,000,000 yen

30,000,001 - 40,000,000 yen

Over 40,000,000 yen

I have no such account → Q4

Q3 What is the value of the account with the third largest amount of deposits?

Under 10,000 yen

10,000 - 1,000,000 yen

1,000,001 - 2,000,000 yen

2,000,001 - 3,000,000 yen

3,000,001 - 4,000,000 yen

4,000,001 - 5,000,000 yen

5,000,001 - 6,000,000 yen

6,000,001 - 7,000,000 yen

7,000,001 - 8,000,000 yen

8,000,001 - 9,000,000 yen

9,000,001 - 10,000,000 yen

Main Questionnaires

Q1 In the preliminary questionnaires, you answered 4 or more to the question asking how many people you communicate with regularly. Of these people, how many fall into each of the following categories? (The same person may be counted two or more times)

*Please ensure that you answer for at least four people.

	(max. 3 half-width digits)
Family, relatives	
Acquaintances from workplace / work / part-time job	
School-related acquaintances (high school friends, teachers, etc.)	
Acquaintances known through family (sister's boyfriend, children's friends, parents of children's friends, etc.)	
Neighbors	
Acquaintances known through study, groups, circles, activities at organizations	
Other (people met at places you regularly go, etc.)	

Q2 Please try to think of the person, among the acquaintances you referred to in a previous question in this survey, who has the largest number of acquaintances.

How much overlap is there between that person's acquaintances and your acquaintances, to whom you referred previously?

* If you have no acquaintances in common, please enter a zero (0).

() People (max. 3 half-width digits)

Q3 Among the acquaintances you referred to previously in this survey, how many of the following types of people are there?

* If there are no such persons, please enter a zero (0).

	(max. 3 half-width digits)
People who look after your home when you go away for several days	
People with whom you discuss problems you have with work	
People who have in the last three months helped you with housework	
People with whom you have recently taken part in social activities (volunteering, etc.)	
People with whom you talk about a shared interest or leisure activity	
A fiancée with whom you go on dates, or good friends	

People with whom you discuss personal concerns	
People who give you advice regarding important decisions	
People from whom you could borrow a large amount of money	
People you have been living with for over fifteen years (only persons with whom you still live)	

Q4 Approximately how many New Year cards/emails did you send/receive this year?

*Please include cards/emails sent to announce a death.

*If you did not send any cards or emails please enter a zero (0).

*Please enter the approximate figures for emails sent with respect to each device used (computer, mobile phone, PHS).

		(max. 5 half-width digits)
	Number sent	Number received
Postcards		
Emails (computer)		
Emails (mobile phone, PHS)		

Please think of **four persons with whom you speak regularly**, apart from your family or relatives. Please include conversations that happened to occur as you were doing something else. The following questions refer to these four people. (As indicated in the questions below, please answer for the person you speak with most regularly, second most regularly, and so on)

Q5 Please select from the pull-down menu the responses that apply to the person you speak with most regularly.

Relationship	Please select one option: Acquaintance from workplace/work/part-time job School-related acquaintance Acquaintance known through family or relatives Neighbor Acquaintance known through study, groups, circles, activities at organizations Other
Gender	Please select one option: Male Female
Age	Please select one option: Under 10 10-19 20-29 30-39 40-49 50-59 Over 59
Frequency of talking in person	Please select one option: Two or more times per day Once a day Once every two to three days Once per week Less
Frequency of talking on	Please select one option: Two or more times per day Once a

the phone (including mobile phones)	day Once every two to three days Once per week Less
Frequency of emailing on mobile phone/PHS	Please select one option: 5 or more times per day 1-4 times per day 5-6 times per day 3-4 times per week Less I do not use email on my mobile phone
Reliability of this person's information	Please select one option: Highly reliable Somewhat reliable Average Not very reliable Totally unreliable

Q6 Please select from the pull-down menu the responses that apply to the person you speak with second most regularly.

Relationship	Please select one option: Acquaintance from workplace/work/part-time job School-related acquaintance Acquaintance known through family or relatives Neighbor Acquaintance known through study, groups, circles, activities at organizations Other
Gender	Please select one option: Male Female
Age	Please select one option: Under 10 10-19 20-29 30-39 40-49 50-59 Over 59
Frequency of talking in person	Please select one option: Two or more times per day Once a day Once every two to three days Once per week Less
Frequency of talking on the phone (including mobile phones)	Please select one option: Two or more times per day Once a day Once every two to three days Once per week Less
Frequency of emailing on mobile phone/PHS	Please select one option: 5 or more times per day 1-4 times per day 5-6 times per day 3-4 times per week Less I do not use email on my mobile phone
Reliability of this person's information	Please select one option: Highly reliable Somewhat reliable Average Not very reliable Totally unreliable

Q7 Please select from the pull-down menu the responses that apply to the person you speak with third most regularly.

Relationship	Please select one option: Acquaintance from workplace/work/part-time job School-related acquaintance Acquaintance known through family or relatives Neighbor Acquaintance known through study, groups, circles, activities at organizations Other
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Gender	Please select one option: Male Female
Age	Please select one option: Under 10 10-19 20-29 30-39 40-49 50-59 Over 59
Frequency of talking in person	Please select one option: Two or more times per day Once a day Once every two to three days Once per week Less
Frequency of talking on the phone (including mobile phones)	Please select one option: Two or more times per day Once a day Once every two to three days Once per week Less
Frequency of emailing on mobile phone/PHS	Please select one option: 5 or more times per day 1-4 times per day 5-6 times per day 3-4 times per week Less I do not use email on my mobile phone
Reliability of this person's information	Please select one option: Highly reliable Somewhat reliable Average Not very reliable Totally unreliable

Q8 Please select from the pull-down menu the responses that apply to the person you speak with fourth most regularly.

Relationship	Please select one option: Acquaintance from workplace/work/part-time job School-related acquaintance Acquaintance known through family or relatives Neighbor Acquaintance known through study, groups, circles, activities at organizations Other
Gender	Please select one option: Male Female
Age	Please select one option: Under 10 10-19 20-29 30-39 40-49 50-59 Over 59
Frequency of talking in person	Please select one option: Two or more times per day Once a day Once every two to three days Once per week Less
Frequency of talking on the phone (including mobile phones)	Please select one option: Two or more times per day Once a day Once every two to three days Once per week Less
Frequency of emailing on mobile phone/PHS	Please select one option: 5 or more times per day 1-4 times per day 5-6 times per day 3-4 times per week Less I do not use email on my mobile phone
Reliability of this person's information	Please select one option: Highly reliable Somewhat reliable Average Not very reliable Totally unreliable

The following questions refer to the persons you referred to in Q5-Q8. Please select all

responses that apply.

Q9 Does the acquaintance with whom you speak most regularly know any of the other three acquaintances mentioned above? (multiple checks acceptable)

1. Yes, the person I speak with second most regularly
2. Yes, the person I speak with third most regularly
3. Yes, the person I speak with fourth most regularly
4. No
5. Don't know

Q10 Are any of the persons in the previous questions acquainted with each other in a way other than that described above? Please select all responses that apply from the list below. (multiple checks acceptable)

1. The persons I speak with second and third most regularly know each other
2. The persons I speak with second and fourth most regularly know each other
3. The persons I speak with third and fourth most regularly know each other
4. No
5. Don't know

Q11 In the course of an average day, how many people do you see that are unknown to you? (for example, persons seen while commuting to work or school, persons walking in the neighborhood, or shopping)

1. 0-1
2. 2-10
3. 11-30
4. 31-100
5. 101 or more

Q12 How reliable would you consider information you heard from one of the persons unknown to you that you referred to in Q11?

1. Highly reliable
2. Somewhat reliable
3. Reliable to an average level
4. Not very reliable
5. Totally unreliable

Q13 Please state the extent to which you agree or disagree with the following statements.

	Agree completely	Agree somewhat	Difficult to say	Disagree somewhat	Disagree completely
Most people are basically honest					
I tend to trust people					
Most people are basically good and kind					
Most people trust others					
Most people can be trusted					

Q14 Suppose there were a lottery, in which you had a 1/100 chance of winning, where you would receive 100,000 yen if you won and nothing if you lost. If tickets for this lottery were on sale for 200 yen, would you buy one? Please select one appropriate response.

1. Yes
2. No

Q15 Please answer this question if you answered [Yes] to Q14. What is the maximum price you would pay for a ticket? Please select the very maximum amount you would pay from the options below.

() Yen (max. 6 half-width digits)

Q16 Please answer this question if you answered [No] to Q14.

If the price of a ticket fell enough for you to consider buying one, what is the maximum price you would pay? Please select the very maximum amount you would pay from the options below.

() Yen (max. 3 half-width digits)

Q17 Suppose you knew that there was a 1/100 chance that you were going to be robbed of 100,000 yen. Suppose also that you could purchase, for 200 yen, insurance that would allow you to recover your money if it were stolen. Would you purchase this insurance? Please select one appropriate response.

1. Yes
2. No

Q18 Please answer this question if you answered [Yes] to Q17.

What is the maximum price you would pay for this insurance? Please select the very maximum amount you would pay from the options below.

() Yen (max. 6 half-width digits)

Q19 Please answer this question if you answered [No] to Q17.

What is the maximum price you would pay for this insurance? Please select the very maximum amount you would pay from the options below.

() Yen (max. 4 half-width digits)

Q20 Suppose that you had to choose between receiving 10,000 yen after one month, or receiving some amount of money after 13 months.

Compare [A] receiving 10,000 yen after 1 month with [B] receiving the amount specified in the rows of the table below after 13 months, and choose which you would prefer?

	[A] Receive 10,000 yen after one month	[B] Receive the specified amount after 13 months	Interest (annual)
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	12,000 yen	20%
Pattern [8]	10,000 yen	14,000 yen	40%

	[A] Receive 10,000 yen	[B] Receive the specified
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	after one month	amount after 13 months
Pattern [1]		
Pattern [2]		
Pattern [3]		
Pattern [4]		
Pattern [5]		
Pattern [6]		
Pattern [7]		
Pattern [8]		

Q21 Please answer this question if you answered [A] to all of the questions above.

What amount would you have to receive after 13 months for you to choose to receive money after 13 months 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. 5 half-width digits)

Q22 Please answer this question if you answered [B] to all of the questions above.

What amount would the money received after 13 months have to be below for you to choose to receive 10,000 yen in one month over receiving money after 13 months?

If the amount received after 13 months was below () yen I would choose to receive the money after one months (max. 5 half-width digits)

Q23 Suppose that you were to hear from one of the following sources of information that a financial institution had gone bankrupt, become involved in a scandal, or other such unfavorable news. To what extent would you trust these sources of information? Please choose one response from the options below for each source of information.

	Highly reliable	Fairly reliable	Difficult to say	Not very reliable	Totally unreliable
Television news					
Newspaper					
Internet					
Neighborhood's conversations					
Conversations among co-workers					

Emails/telephone calls from friends/acquaintances					
News in weekly/monthly publications					
Conversations from a stranger					

Q24 Suppose that you were to hear from one of the following sources of information that the economy was improving, or other such favorable news.

To what extent would you trust these sources of information? Please choose one response from the options below for each source of information.

	Highly reliable	Fairly reliable	Difficult to say	Not very reliable	Totally unreliable
Television news					
Newspaper					
Internet					
Neighborhood's conversations					
Conversations among co-workers					
Emails/telephone calls from friends/acquaintances					
News in weekly/monthly publications					
Conversations from a stranger					

Q25 Suppose there was a possibility that a financial institution in which you have deposits was going to go bankrupt. Which of the following actions would you take if the institution were going to go bankrupt with the following percentage chances?

Possibility of bankruptcy	Not withdraw any deposits	Withdraw deposits
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		immediately
1 / 1000 (0.1%)		
1 / 200 (0.5%)		
1 / 100 (1%)		
1 / 50 (2%)		
1 / 20 (5%)		
1 / 5 (20%)		
1 / 3 (33%)		
1 / 2 (50%)		
99 / 100 (99%)		

Q26 Please answer this question if you answered [Not withdraw any deposits] to all questions within Q25 or [Withdraw deposits immediately] to all questions within Q25.

Why did you answer in this way?

()

(within 2000 Japanese characters)

Q27 Suppose your savings were to double in value. Which of the following actions would you then take if your financial institution were going to go bankrupt with the following percentage chances?

[Possibility of bankruptcy]	Not withdraw any deposits	Withdraw deposits immediately
1 / 1000 (0.1%)		
1 / 200 (0.5%)		
1 / 100 (1%)		
1 / 50 (2%)		
1 / 20 (5%)		
1 / 5 (20%)		
1 / 3 (33%)		
1 / 2 (50%)		
99 / 100 (99%)		

Q28 Please answer this question if you answered [Not withdraw any deposits] to all questions within Q27, or if you answered [Withdraw deposits immediately] to all questions within Q27. Why did you answer in this way?

()

(within 2000 characters)

Q29 What is the annual interest rate on the savings/deposits you hold in (a) financial institution(s)? If you have more than one account, please answer for the account with the largest amount of savings/deposits.

1. Please enter an annual percentage (half-width digits) => ()
2. Don't know

Q30 Suppose you had 5,000,000 yen in a financial institution. In each of the following situations, what action would you take? Assume that after one month, provided the financial institution did not go bankrupt, , you would receive interest of 6,370 yen (interest rate of 0.5%), interest of 12,740 yen (interest rate of 1%), or interest of 63,999 yen (interest rate of 5%) / 127,397 yen (interest rate of 10%).

[Interest rate]	[Possibility of bankruptcy]	Not withdraw any deposits	Withdraw deposits immediately
0.5%	1 / 100 (1%)		
0.5%	1 / 20 (5%)		
0.5%	1 / 3 (33%)		
0.5%	1 / 2 (50%)		
0.5%	99 / 100 (99%)		
1%	1 / 100 (1%)		
1%	1 / 20 (5%)		
1%	1 / 3 (33%)		
1%	1 / 2 (50%)		
1%	99 / 100 (99%)		
5%	1 / 100 (1%)		
5%	1 / 20 (5%)		
5%	1 / 3 (33%)		
5%	1 / 2 (50%)		
5%	99 / 100 (99%)		
10%	1 / 100 (1%)		
10%	1 / 20 (5%)		
10%	1 / 3 (33%)		
10%	1 / 2 (50%)		
10%	99 / 100 (99%)		

		Not withdraw any deposits	Withdraw deposits immediately
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Q31 Please answer this question if you answered [Not withdraw any deposits] to all questions within Q30, or if you answered [Withdraw deposits immediately] to all questions within Q30. Why did you answer in this way?

()
(within 2000 characters)

Q32 Suppose you had 15,000,000 yen in a financial institution. In each of the following situations, what action would you take? Assume that after one month, provided the financial institution did not go bankrupt, , you would receive interest of 6,370 yen (interest rate of 0.5%), interest of 12,740 yen (interest rate of 1%), or interest of 63,999 yen (interest rate of 5%) / 127,397 yen (interest rate of 10%)

[Interest rate]	[Possibility of bankruptcy]	Not withdraw any deposits	Withdraw deposits immediately
0.5%	1 / 100 (1%)		
0.5%	1 / 20 (5%)		
0.5%	1 / 3 (33%)		
0.5%	1 / 2 (50%)		
0.5%	99 / 100 (99%)		
1%	1 / 100 (1%)		
1%	1 / 20 (5%)		
1%	1 / 3 (33%)		
1%	1 / 2 (50%)		
1%	99 / 100 (99%)		
5%	1 / 100 (1%)		
5%	1 / 20 (5%)		
5%	1 / 3 (33%)		
5%	1 / 2 (50%)		
5%	99 / 100 (99%)		
10%	1 / 100 (1%)		
10%	1 / 20 (5%)		
10%	1 / 3 (33%)		
10%	1 / 2 (50%)		

10%	99 / 100 (99%)		
		Not withdraw any deposits	Withdraw deposits immediately

Q33 Please answer this question if you answered [Not withdraw any deposits] to all questions within Q32, or if you answered [Withdraw deposits immediately] to all questions within Q32. Why did you answer in this way?

()

(within 2000 characters)

Q34 Were you aware that under the Japanese deposit insurance scheme, deposits in financial institutions are insured up to 10,000,000 yen per one account? Did you take this factor into account when answering Q25, Q27, Q30, and Q32 (referring to deposits and the percentage chance of bankruptcy)?

1. Yes. I know about the deposit insurance scheme and took it into account when answering
2. No. I know about the deposit insurance scheme but did not take it into account when answering
3. No. I did not know about the deposit insurance scheme

Q35 The above questions are repeated below. Please answer them once more. Under the Japanese deposit insurance scheme, savings and deposits in financial institutions are insured up to 10,000,000 yen. Suppose you had 15,000,000 yen in a financial institution. In each of the following situations, what action would you take? Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 6,370 yen (interest rate of 0.5%), interest of 12,740 yen (interest rate of 1%), or interest of 63,999 yen (interest rate of 5%) / 127,397 yen (interest rate of 10%)

[Interest rate]	[Possibility of bankruptcy]	Not withdraw any deposits	Withdraw deposits immediately
0.5%	1 / 100 (1%)		
0.5%	1 / 20 (5%)		
0.5%	1 / 3 (33%)		
0.5%	1 / 2 (50%)		
0.5%	99 / 100 (99%)		
1%	1 / 100 (1%)		
1%	1 / 20 (5%)		

1%	1 / 3 (33%)		
1%	1 / 2 (50%)		
1%	99 / 100 (99%)		
5%	1 / 100 (1%)		
5%	1 / 20 (5%)		
5%	1 / 3 (33%)		
5%	1 / 2 (50%)		
5%	99 / 100 (99%)		
10%	1 / 100 (1%)		
10%	1 / 20 (5%)		
10%	1 / 3 (33%)		
10%	1 / 2 (50%)		
10%	99 / 100 (99%)		
		Not withdraw any deposits	Withdraw deposits immediately

Q36 Please answer this question if you answered [Not withdraw any deposits] to all questions within Q35, or if you answered [Withdraw deposits immediately] to all questions within Q35. Why did you answer in this way?

()
(within 2000 characters)

Q37 Suppose you had 5,000,000 yen in a financial institution. In each of the following situations, what action would you take? Assume that after one month, provided the financial institution did not go bankrupt, , you would receive interest of 6,370 yen (interest rate of 0.5%), interest of 12,740 yen (interest rate of 1%), or interest of 63,999 yen (interest rate of 5%) / 127,397 yen (interest rate of 10%). However, if the institution were to go bankrupt after one month, you would lose all your deposits (assume there is no Japanese deposit insurance scheme).

[Interest rate]	[Possibility of bankruptcy]	Not withdraw any deposits	Withdraw deposits immediately
0.5%	1 / 100 (1%)		
0.5%	1 / 20 (5%)		
0.5%	1 / 3 (33%)		
0.5%	1 / 2 (50%)		

0.5%	99 / 100 (99%)		
1%	1 / 100 (1%)		
1%	1 / 20 (5%)		
1%	1 / 3 (33%)		
1%	1 / 2 (50%)		
1%	99 / 100 (99%)		
5%	1 / 100 (1%)		
5%	1 / 20 (5%)		
5%	1 / 3 (33%)		
5%	1 / 2 (50%)		
5%	99 / 100 (99%)		
10%	1 / 100 (1%)		
10%	1 / 20 (5%)		
10%	1 / 3 (33%)		
10%	1 / 2 (50%)		
10%	99 / 100 (99%)		
		Not withdraw any deposits	Withdraw deposits immediately

Q38 Please answer this question if you answered [Not withdraw any deposits] to all questions within Q37, or if you answered [Withdraw deposits immediately] to all questions within Q37. Why did you answer in this way?

()
(within 2000 characters)

Q39 Suppose you had 15,000,000 yen in a financial institution. In each of the following situations, what action would you take? Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 6,370 yen (interest rate of 0.5%), interest of 12,740 yen (interest rate of 1%), or interest of 63,999 yen (interest rate of 5%) / 127,397 yen (interest rate of 10%) . However, if the institution were to go bankrupt after one month, you would lose all your savings and deposits (assume there is no Japanese deposit insurance scheme).

[Interest rate]	[Possibility of bankruptcy]	Not withdraw any deposits	Withdraw deposits immediately
0.5%	1 / 100 (1%)		

0.5%	1 / 20 (5%)		
0.5%	1 / 3 (33%)		
0.5%	1 / 2 (50%)		
0.5%	99 / 100 (99%)		
1%	1 / 100 (1%)		
1%	1 / 20 (5%)		
1%	1 / 3 (33%)		
1%	1 / 2 (50%)		
1%	99 / 100 (99%)		
5%	1 / 100 (1%)		
5%	1 / 20 (5%)		
5%	1 / 3 (33%)		
5%	1 / 2 (50%)		
5%	99 / 100 (99%)		
10%	1 / 100 (1%)		
10%	1 / 20 (5%)		
10%	1 / 3 (33%)		
10%	1 / 2 (50%)		
10%	99 / 100 (99%)		
		Not withdraw any deposits	Withdraw deposits immediately

Q40 Please answer this question if you answered [Not withdraw any deposits] to all questions within Q39, or if you answered [Withdraw deposits immediately] to all questions within Q39. Why did you answer in this way?

()

(within 2000 characters)

Q41 Suppose you heard from a number of close acquaintances that a financial institution was going to go bankrupt. How many acquaintances would you have to hear this information from for you to withdraw your own deposits? Furthermore, suppose that a number of your close acquaintances began withdrawing deposits upon hearing a rumor that a financial institution was going to go bankrupt. How many acquaintances would have to withdraw deposits for you also to withdraw your deposits?

*If you have no such acquaintances, please enter a zero (0).

	(max. 3 half-width digits)
Upon hearing that a financial institution was going to go bankrupt	
Upon hearing that your acquaintances had actually made withdrawals	

Q42 If you heard via the mass media that there was a possibility of a financial institution going bankrupt, do you think you would withdraw your own deposits?

1. Agree strongly
2. Agree somewhat
3. Difficult to say
4. Disagree somewhat
5. Disagree completely

Q43 How high would the percentage chance of bankruptcy of a financial institution where you have deposits have to be before you withdrew these deposits?

A percentage chance of () % or above (max. 5 half-width digits)

Q44 How many accounts do you have with financial institutions (banks, post offices, etc.)? Please enter a figure in half-width digits.

Please enter the name of the financial institution where you have the account you use most frequently.

Number of accounts	() (half-width digits)
Name of financial institution	()

Q45 If you heard that a financial institution was going to go bankrupt, how many people would you tell? Please enter the number of acquaintances you would tell for each of the following groups.

*If you would not tell anybody in the group, please enter a zero (0).

	(max. 3 half-width digits)
Family, relatives	
Acquaintances from workplace/work/part-time job	
School-related acquaintances (high school friends, teachers, etc.)	
Acquaintances known through family (sister's boyfriend, children's friends, parents of children's friends, etc.)	

Neighbors	
Acquaintances known through study, groups, circles, activities at organizations	
Other (people met at places you regularly go, etc.)	

Q46 If, upon hearing that a financial institution was going to go bankrupt, you withdrew your deposits, how many acquaintances would you tell about the withdrawal? Please enter the number of acquaintances you would tell for each of the following groups.

*If you would not tell anybody in the group, please enter a zero (0).

	(max. 3 half-width digits)
Family, relatives	
Acquaintances from workplace/work/part-time job	
School-related acquaintances (high school friends, teachers, etc.)	
Acquaintances known through family (sister's boyfriend, children's friends, parents of children's friends, etc.)	
Neighbors	
Acquaintances known through study, groups, circles, activities at organizations	
Other (people met at places you regularly go, etc.)	

Q47 Do you have a spouse? Please select the appropriate response. (multiple checks acceptable)

1. Yes (living together)
2. Yes (living separately)
3. No

Q48 The following questions refer to your job and that of your spouse. Please select the appropriate response.

	Spouse (living together)	Spouse (living separately)	You
Self-employed			
Company executive			
Family business worker			

Full-time employee			
Part-time worker			
Dispatched employee			
Contract worker			
Contractor			
Casual or seasonal worker			
Not working, but seeking employment			
Neither working nor seeking employment			
Housewife			
Student			
Other ()			
	Spouse (living together)	Spouse (living separately)	You

Q49 The following questions refer to your education level and that of your spouse. Please select the appropriate response.

	Spouse (living together)	Spouse (living separately)	You
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 (left before graduating; 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 without obtaining a qualification)			
Master's course (currently studying/graduated) (includes persons expected to graduate)			
Ph.D. (left without obtaining a qualification)			
Ph.D. (completed; includes persons expected to graduate)			
	Spouse (living together)	Spouse (living separately)	You

Q50 The following questions refer to the annual pre-tax income (including bonuses and other miscellaneous income) of you and your spouse.

*If you are a student, please enter the total amount of any income obtained from part-time jobs, allowances from parents, scholarships, etc. If you receive a pension, please enter the yearly amount received.

	Spouse (living together)	Spouse (living separately)	You
Under 500,000 yen			
500,000 - 1,000,000 yen			
1,000,001 - 1,500,000 yen			
1,500,001 -			

2,000,000 yen			
2,000,001 - 2,500,000 yen			
2,500,001 - 3,000,000 yen			
3,000,001 - 4,000,000 yen			
4,000,001 - 5,000,000 yen			
5,000,001 - 6,000,000 yen			
6,000,001 - 7,000,000 yen			
7,000,001 - 8,000,000 yen			
8,000,001 - 9,000,000 yen			
9,000,001 - 10,000,000 yen			
10,000,001 - 15,000,000 yen			
Over 15,000,000 yen			
	Spouse (living together)	Spouse (living separately)	You

Q51 How much of your monthly income do you save? Please enter an average value.

*If you do not save any of your monthly income, please enter a zero (0).

() Yen (max. 7 half-width digits)

Q52 How much money do you withdraw every month on average from accounts at financial institutions in order to pay bills for credit cards/power/gas/water/other public utilities/etc.?

*If you do not make any such payments, please enter a zero (0).

() Yen (max. 6 half-width digits)

Q53 What is the extent of your debts (mortgages, student loans, consumer loans, etc.)?

0 yen

1. 10,000 - 1,000,000 yen
2. 1,000,001 - 2,000,000 yen
3. 2,000,001 - 3,000,000 yen
4. 3,000,001 - 4,000,000 yen
5. 4,000,001 - 5,000,000 yen
6. 5,000,001 - 6,000,000 yen
7. 6,000,001 - 7,000,000 yen
8. 7,000,001 - 8,000,000 yen
9. 8,000,001 - 9,000,000 yen
10. 9,000,001 - 10,000,000 yen
11. 10,000,001 - 12,000,000 yen
12. 12,000,001 - 14,000,000 yen
13. 14,000,001 - 16,000,000 yen
14. 16,000,001 - 18,000,000 yen
15. 18,000,001 - 20,000,000 yen
16. 20,000,001 - 25,000,000 yen
17. 25,000,001 - 30,000,000 yen
18. 30,000,001 - 40,000,000 yen
19. Over 40,000,000 yen

Q54 What is the extent of the deposits (including ordinary and fixed deposits) and debts (mortgages, student loans, consumer loans, etc.) of your whole household ?

	Deposits of whole household	Debts of whole household
Under 10,000 yen		
10,000 - 1,000,000 yen		
1,000,001 - 2,000,000 yen		
2,000,001 - 3,000,000 yen		
3,000,001 - 4,000,000 yen		
4,000,001 - 5,000,000 yen		
5,000,001 - 6,000,000 yen		
6,000,001 - 7,000,000 yen		
7,000,001 - 8,000,000 yen		
8,000,001 - 9,000,000 yen		

9,000,001 - 10,000,000 yen		
10,000,001 - 12,000,000 yen		
12,000,001 - 14,000,000 yen		
14,000,001 - 16,000,000 yen		
16,000,001 - 18,000,000 yen		
18,000,001 - 20,000,000 yen		
20,000,001 - 25,000,000 yen		
25,000,001 - 30,000,000 yen		
30,000,001 - 40,000,000 yen		
Over 40,000,000 yen		
	Savings/deposits of entire household	Debts of entire household

Q55 What is the annual income of your entire household? Please enter the pre-tax income.

1. Under 500,000 yen
2. 500,000 - 1,000,000 yen
3. 1,000,001 - 1,500,000 yen
4. 1,500,001 - 2,000,000 yen
5. 2,000,001 - 2,500,000 yen
6. 2,500,001 - 3,000,000 yen
7. 3,000,001 - 4,000,000 yen
8. 4,000,001 - 5,000,000 yen
9. 5,000,001 - 6,000,000 yen
10. 6,000,001 - 7,000,000 yen
11. 7,000,001 - 8,000,000 yen
12. 8,000,001 - 9,000,000 yen
13. 9,000,001 - 10,000,000 yen
14. 10,000,001 - 15,000,000 yen
15. Over 15,000,000 yen

Q56 Please enter the first three digits of your postcode.

*For example, if you post code is 100-0001 ⇒Please enter "1" "0" "0".

Post code: () () ()