# Survey on Attitudes towards the Japanese Public Pension System (1)

## Date of implementation: January 2010

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### Questionnaires

Q1 Have you ever paid an insurance premium for the national pension?

1. Yes

2. No

Q2 In the last two years (24 months), how many months' worth of national pension premiums have you paid? For persons under 22 years old, please enter the number of months' worth you have paid since turning 20.

1. I have paid all the premiums (no payments missed)

- 2. I have paid most of the premiums
- 3. I have paid approximately half of the premiums
- 4. I have not paid very many premiums
- 5. I have paid no premiums (not even a payment for one month)

Q3 Please select an appropriate response.

1. I use the exemption of contribution

2. I use the 'contribution postponement system for low income youth', the system that allows persons under thirty to defer pension payments after submitting an application.

3. I use neither the exemption of contribution nor the contribution postponement system for low income youth

Q4 Why do you not pay national pension premiums?

- 1. I cannot afford to pay
- 2. I can afford to pay, but choose not to.
- Q5 Were you aware that you cannot receive benefits if you have paid national pension or welfare pension premiums for less than 25 years in total?
  - 1. No, I was not aware of this
  - 2. Yes, I was aware of this

Q6 If the minimum period of premium payment that would guarantee benefits in the future was 10 years rather than 25, what would your attitude towards premium payment be?

1. I would pay the premiums irrespective of whether the minimum payment period was 25 or 10 years

2. I would not pay the premiums, irrespective of whether the minimum payment period was 25 or 10 years

3. I have already paid premiums for over 10 years, so I would not pay any more

4. Once I had paid premiums for 10 years I would stop paying

Q7 When you were a student (20 years old or older), did you make use of the special payment system for students allowing students to postpone pension premium payments?

1. Yes

2. No

3. I have never been a student

Q8 After graduation, did you repay the past exempted-contribution?

- 1. Yes, either in full or partially
- 2. No, however I intend to do so to the best of my ability in future
- 3. No, and I have no intention to do so

Q9 Have you ever used the system that allows persons under thirty to defer pension payments (contribution postponement system for low income youth)?

- 1. Yes, I use it at present
- 2. Yes, I have used it in the past
- 3. No, I have never used it

Q10 After the deferment period is up, do you intend to repay the past exempted-contribution?

- 1. Yes, to the best of my ability
- 2. No, I have no intention to do so

Q11 Since the end of the deferment period, have you repaid the past exempted-contribution?

- 1. Yes, either in full or partially
- 2. No, however I intend to do so to the best of my ability in future
- 3. No, and I have no intention to do so

Q12 Did you receive the 'pension coverage special notice'?

1. Yes

- 2. No
- 3. Don't know
- Q13 When reviewing your pension status after receiving the Pension Coverage Special Notice, did you find you had missed any payments?

Here, a 'missed payment' corresponds to a case where the number of months in which you paid pension premiums is less than the number of months that you have been enrolled in the pension system (including months falling under the special payment system for students and exemption of the contributions).

1. Yes

2. No

Q14 Did you find any mistakes in the pension coverage special notice?

1. Months in which I had paid premiums had not been included as having been paid(including months falling under the special payment system for students and exemption of the contributions)

2. Months in which I had been enrolled in a employees' pension insurance or mutual aid association had not been recorded

3. There were no mistakes

Q15 Did you miss any national pension premium payments at any time more than two years ago?

(not including persons falling under thespecial payment system for students or the contribution postponement system for low income youth)

1. Yes

2. No

Q16 Were you aware that under the current system you cannot repay the past exempted-contribution from any time prior to two years ago?

(not including persons falling under thespecial payment system for students or the contribution postponement system for low income youth)

- 1. No, I was not aware of this
- 2. Yes, I was aware of this
- Q17 If it were possible to repay the past exempted-contribution to cover missed payments for up to ten years, rather than the present two years, would you make such payments?

Please select the appropriate response.

1. I would pay an amount equivalent to the current premiums, but would not pay more to cover interest on the unpaid premiums

2. I would pay, even if interest on the premiums made them more expensive than at present

- 3. I would not pay
- 4. I have not missed any payments in the last ten years
- Q18 A large percentage of part-time employees and other workers who work fewer hours than full-time employees are not eligible for employees' pension insurance, which is a kind of employees' pension.

However, some people think that such persons ought to be eligible for employees' pension insurance.

If part-time employees and other such workers were to become eligible for employees' pension insurance, their employer would be obliged to pay premiums corresponding to the employee's salary, in turn making the employee eligible for a pension commensurate with premiums paid in addition to an old age and basic pension.

In light of this information, please select one of the following.

1. Part-time and similar employees should be made eligible for employees' pension insurance as it would guarantee them an income in old age

2. Part-time and similar employees should not be made eligible for employees' pension insurance as they would have to shoulder premium payments

3. Part-time and similar employees should not be made eligible for employees' pension insurance as employers would have to shoulder premium payments

4. Part-time and similar employees should not be made eligible for employees' pension insurance as both they and employers would have to shoulder premium payments

5. Other

- 6. Don't know
- Q19 As a rule, the pension system is at present conducted under a social insurance system in which benefits are commensurate with premiums paid. As a result, persons who have missed many payments may not be eligible to receive benefits, or may receive only a small amount in benefits.

At present, discussions are underway regarding whether to establish a minimum guaranteed pension that would ensure persons not eligible to receive benefits or only eligible to receive a small amount of benefits with an income of 70,000 yen per month.

In light of this information, please select one of the following. Which of the following best describes your opinion on this subject?

1. It is desirable that in cases where pensions are lower than 70,000 yen the shortfall should be supplemented with taxes as part of a minimum guaranteed pension system that provides income for a basic standard of living in old age; furthermore, the burden imposed by such a scheme is unavoidable

2. If persons who have paid premiums are to receive larger pensions than those who have not, a taxsupported minimum guaranteed pension system is desirable; furthermore, the increased burden imposed by such a scheme is unavoidable

3. Persons who have paid premiums will feel it unfair that there are others who have not paid, hence a minimum guaranteed pension system is not desirable

4. Other

5. Don't know

Q20 If you had the option of choosing whether to pay social insurance premiums for a public pension that you are currently paying, would you pay?

Please select the response that best matches your opinion.

- 1. Yes, certainly
- 2. Yes, probably
- 3. More likely to pay than not pay
- 4. More likely to not pay than pay
- 5. No, probably not
- 6. No, certainly not
- 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?
  - [ ]% or above

I would not take an umbrella

Q22 How often do you come into contact with the following sources of information?

Please select one appropriate response for the information source on each line.

	1. Watch/listen to every day	2. Watch/listen to 4 to 5 times/week	3. Watch/listen to 3 to 4 times/week	4. Watch/listen to 1 to 2 times/week	5. Almost never watch/listen to
TV news					
Tabloid TV show					
Newspapers (except sports newspapers)					
Internet					
Information from neighbors					
Information from colleagues at work					
Information from friends outside of the workplace					
Radio					
Information in weekly/monthly publications(except for comics)					

Q23 Do you currently support a particular political party?

- 1. LDP (Liberal Democratic Party)
- 2. Democratic Party
- 3. New Komeito
- 4. Communist Party
- 5. Social Democratic Party
- 6. People's New Party
- 7. New Party Nippon
- 8. Other political party
- 9. No

Q24 Please select an appropriate response to the following questions.

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

Q25 In your opinion, how reliable is the public pension system in Japan?

Please select one appropriate response.

- 1. Totally unreliable
- 2. Not very reliable
- 3. Difficult to say
- 4. Reliable to an extent
- 5. Completely reliable

Q26 Please select the response from the two options below that best describes your opinion regarding savings.

- A. I want my savings to be safe, even if the interest rate is low
- B. Even if my savings are not very safe, I want the interest rate to be high
- Q27 To what political party did the Diet members for whom you voted for in the House of Representatives elections on August 30, 2009 belong?

(please answer separately for the single-seat elections and proportional-representation elections)

	LDP (Liberal Democratic Party)	Democratic Party	New Komeito	Communist Party	Social Democratic Party	People's New Party	New Party Nippon	Other political party	Didn't vote/don't remember
Single seat elections									

Proportional-					
representation					
elections					

- Q28 Which of the welfare areas in the table below do you consider important for your life, either at present or in the future? Which areas would you like the government to focus on?
  - (1) Please identify the welfare areas you consider most, second most, and third most important.
  - (2) Please identify the welfare areas you would like the government to focus on, again in order of importance.

Please select welfare areas from the table below.

[1] Medical care and health	Health promotion, disease prevention, upgrading of medical facilities and services
[2] Education and Culture	Improvement of cultural /educational facilities (kindergartens, schools, libraries, etc.), consolidation of the education system, provision of equal opportunities in education, protection of cultural heritage, etc.
[3] Working life	Workplace safety, employment stability, security of employment opportunities, development/promotion of work skills
[4] Holidays and leisure	Improvement of the holiday system, development of leisure facilities and services (parks, sports facilities, transportation/accommodation agencies, etc.)
[5] Income and consumers' affairs	[[Securing]] a steady increase in income, price stability, ensuring safety of products, optimization of commodity prices, etc.
[6] Living conditions	Securing housing/improving housing quality, improving living environment (treatment of garbage/human waste/sewage, etc.) reduction of pollution/disaster damage, etc.
[7] Safety and personal protection	Reduction of crime, protection of human rights, fair law enforcement, etc.
[8] Family	[[Building]] trust between parents/children/ siblings, improvement of family welfare services, [[prevention of?]]family disintegration
[9] Community life	Improvement of community facilities (civic centers, assembly halls, etc.), support for local events/social education, vitalization of community activities
[10] Justice and life security	Fair income distribution, inequality correction, improvement of welfare for the disabled and the elderly

	First	Second	Third
Important area			
Desired focus area			

Q29 The average economic growth rate for the period 1998 to 2008 was (-)0.28%.

In addition, the average rate of price increase during this period was (-)0.27%.

Furthermore, the average growth rate of household income per household was (-) 1.53% for the period 1997 to 2006.

The following question asks you to predict the economic situation in ten years' time.

Do you think that economic growth/your income/price levels will increase on average over the next ten years?

For the following items, please select the plus if you think they will increase, or the minus if you think they will decrease.

After selecting the plus or minus, please indicate to the second decimal place the average increase/decrease that you think will take place over the next ten years.

	Increase/decrease	Average for the next ten years
Economic growth		
Your income		
Price levels		

Q30 Suppose that you had to choose between [A] receiving a specified amount of money today, or [B] receiving some other amount of money in 1 week's time.

Please select either A or B for each of the following.

А	Receive A today	Receive B in 1 week	В
A. 10,000 yen			B. 10,000 yen
A. 10,000 yen			B. 10,004 yen
A. 10,000 yen			B. 10,012 yen
A. 10,000 yen			B. 10,019 yen
A. 10,000 yen			B. 10,038 yen

Q31 Suppose that you had to choose between [A] receiving a specified amount of money today, or [B] receiving some other amount of money in 1 years' time.

Please select either A or B for each of the following.

А	Receive A today	Receive B in 1 year	В
A. 10,000 yen			B. 10,000 yen
A. 10,000 yen			B. 10,200 yen
A. 10,000 yen			B. 10,600 yen
A. 10,000 yen			B. 11,000 yen
A. 10,000 yen			B. 12,000 yen

Q32 Suppose that you had to choose between [A] receiving a specified amount of money today, or [B] receiving some other amount of money in 10 years' time.

Please select either A or B for each of the following.

А	Receive A today	Receive B in 10 year	В
A. 10,000 yen			B. 10,000 yen
A. 10,000 yen			B. 12,190 yen

A. 10,000 yen		B. 17,908 yen
A. 10,000 yen		B. 25,937 yen
A. 10,000 yen		B. 61,917 yen

Q33 At present, how often, if at all, are you affected by the following? Please select an appropriate response for each of the following.

	Often	Sometimes	Almost never	Never
Headaches and dizziness				
Palpitations and shortness of breath				
Stomach problems				
Pain in the back/lower back/shoulders				
Tiredness				
Frequent colds				
Irritability				
Difficulty sleeping				
Dislike of meeting others				
Poor concentration levels at work				
	Often	Sometimes	Almost never	Never
Worries about current lifestyle				
Worries about the future				
Nervousness				
Un-resolvable depressed mood				
Calm and gentle moods				
Depressed and negative mood				
Happy mood				

Q34 The current average life span for males is 79; for females, 86.

To what age do you think you will live? Please enter your answer in the following box.

Approximately ( ) years old

Q35 The following question refers to your level of education. Please select the appropriate response.

- 1. Junior high school graduate
- 2. High school graduate
- 3. Technical college graduate
- 4. Junior college/high school graduate
- 5. University graduate
- 6. Graduate school graduate
- 7. Other

Q36 The following question refers to the format of your employment. Please select the appropriate response.

- 1. Self-employed
- 2. Family business worker
- 3. Full-time employee
- 4. Part-time worker
- 5. Dispatched employee
- 6. Contract worker
- 7. Entrusted employee
- 8. Casual or seasonal worker
- 9. Not working, but seeking employment

10. Neither working nor seeking employment

Q37 Which of the following best describes your current occupation?

1. Agriculture/forestry/fishery worker

2. Mining worker

3. Salesperson (retail employee, wholesale store owner/clerk, sales representative, real estate broker, etc.)

4. Service industry worker (employee in hairdressing/beauty establishment, restaurant, traditional Japanese inn, cleaning firm, etc.)

5. Manager (national/municipal government representative, section leader in company/organization/government administration office, or more senior position)

6. Clerical worker (worker in general office/accounts section, operator, sales clerk, etc.)

7. Transport/communication worker (train/car/boat/aircraft operator, conductor, wired/wireless communications professional, etc.)

8. Manufacturing/construction/security/transport worker

9. Professional/technical specialist (company researcher, technician, healthcare provider, legal professional, teacher, artist, etc.)

10. Service worker (Self-Defense Forces, police officer, firefighter, security guard, etc.)

11. Other (please specify)

Q38 How many employees, including workers at company offices other than your own, are there at your company (including cases where the company belongs to you).

- 1, 1-5
- 2.6-29
- 3.30-99
- 4. 100-499
- 5. 500-999
- 6. 1000-4999
- 7.5000
- 8. Don't know

Q39 When did you begin your present job?

\*Please use the Western calendar

[] Year [] Month

Q40 Is your present job the first job you obtained upon graduation?

1. Yes

- 2. No, I have changed jobs (different company)
- 3. Same company, but now part-time, not full-time
- 4. Same company, but now full-time, not part-time
- 5. I have never worked
- Q41 Which of the following best describes the format of your employment in your first job following graduation? Please select the appropriate response.
  - 1. Self-employed
  - 2. Family business worker
  - 3. Full-time employee
  - 4. Part-time worker
  - 5. Dispatched employee
  - 6. Contract worker
  - 7. Entrusted employee
  - 8. Casual or seasonal worker

Q42 What was your first job upon graduation?

- 1. Agriculture/forestry/fishery worker
- 2. Mining worker

3. Salesperson (retail employee, wholesale store owner/clerk, sales representative, real estate broker, etc.)

4. Service industry worker (employee in hairdressing/beauty establishment, restaurant, traditional Japanese inn, cleaning firm, etc.)

5. Manager (national/municipal government representative, section leader in company/organization/government administration office, or more senior position)

6. Clerical worker (worker in general office/accounts section, operator, sales clerk, etc.)

7. Transport/communication worker (train/car/boat/aircraft operator, conductor, wired/wireless communications professional, etc.)

8. Manufacturing/construction/security/transport worker

9. Professional/technical specialist (company researcher, technician, healthcare provider, legal professional, teacher, artist, etc.)

10. Service worker (Self-Defense Forces, police officer, firefighter, security guard, etc.)

- 11. Other (please specify)
- Q43 How many employees, including employees at company offices other than your own, were there at the company at which your first worked after graduation?
  - 1, 1-5
  - 2.6-29
  - 3. 30-99
  - 4. 100-499
  - 5.500-999
  - 6. 1000-4999
  - 7.5000
  - 8. Don't know

Q44 When did you leave your first job?

\*Please use the Western calendar

[ ]Year [ ]Month

Q45 Do you have a spouse (husband or wife)?

\* Includes spouses through de facto marriage (common-law spouses)

1. Yes

2. No

Q46 Which of the following best describes the level of education of your spouse?

- 1. Junior high school graduate
- 2. High school graduate
- 3. Technical college graduate
- 4. Junior college/high school graduate
- 5. University graduate
- 6. Graduate school graduate
- 7. Other

Q47 Which of the following best describes the occupation of your spouse?

- 1. Self-employed
- 2. Family business worker
- 3. Full-time employee
- 4. Part-time worker
- 5. Dispatched employee
- 6. Contract worker
- 7. Entrusted employee
- 8. Casual or seasonal worker
- 9. Not working, but seeking employment
- 10. Neither working nor seeking employment

Q48 With which of the following family members do you live?

- 1. Your spouse
- 2. Children
- 3. Spouse(s) of children
- 4. Your grandchildren
- 5. Father
- 6. Mother
- 7. Grandparents
- 8. Siblings
- 9. Other

10. I live alone

- Q49 Irrespective of whether the person concerned lives with you or not, which of the following family members share living expenses with you?
  - 1. Your spouse
  - 2. Children
  - 3. Spouse(s) of children
  - 4. Your grandchildren
  - 5. Father
  - 6. Mother
  - 7. Grandparents
  - 8. Siblings
  - 9. Other
  - 10. I do not share living expenses with anyone

Q50 Please select the total amount of ordinary and fixed term deposits and savings you own.

- 1. Less than 100,000 yen
- 2. 100,000 or more Less than 500,000 yen
- 3. 500,000 or more Less than 1,000,000 yen
- 4. 1,000,000 or more Less than 2,000,000 yen
- 5. 2,000,000 or more Less than 3,000,000 yen
- 6. 3,000,000 or more Less than 5,000,000 yen
- 7. 5,000,000 or more Less than 7,000,000 yen
- 8. 7,000,000 or more Less than 10,000,000 yen
- 9. 10,000,000 or more Less than 15,000,000 yen

#### 10. 15,000,000 yen or more

Q51 What is the total value of the savings and deposits in current and deposit accounts of the family members with whom you share living expenses, irrespective of whether the persons concerned live with you or not?

Please select the appropriate response.

- 1. Less than 100,000 yen
- 2. 100,000 or more Less than 500,000 yen
- 3. 500,000 or more Less than 1,000,000 yen
- 4. 1,000,000 or more Less than 2,000,000 yen
- 5. 2,000,000 or more Less than 3,000,000 yen
- 6. 3,000,000 or more Less than 5,000,000 yen
- 7. 5,000,000 or more Less than 7,000,000 yen
- 8. 7,000,000 or more Less than 10,000,000 yen
- 9. 10,000,000 or more Less than 15,000,000 yen
- 10. 15,000,000 yen or more
- 11. Don't know

### Q52 What was your annual income last year?

(please enter the amount before deducting social insurance premiums and tax)

- 1. Less than 600,000 yen
- 2. 600,000 or more less than 1,300,000 yen
- 3. 1,300,000 or more less than 2,000,000 yen
- 4. 2,000,000 or more less than 3,000,000 yen
- 5. 3,000,000 or more less than 4,000,000 yen
- 6. 4,000,000 or more less than 5,000,000 yen
- 7. 5,000,000 or more less than 6,000,000 yen
- 8. 6,000,000 or more less than 7,000,000 yen

- 9. 7,000,000 or more less than 8,000,000 yen
- 10. 8,000,000 or more less than 9,000,000 yen
- 11. 9,000,000 or more less than 10,000,000 yen
- 12. 10,000,000 or more less than 12,000,000 yen
- 13. 12,000,000 or more less than 15,000,000 yen
- 14. 15,000,000 yen or more

Q53 What is the total income of yourself and the family members with whom you share living expenses, irrespective of whether the persons concerned live with you or not?

(please enter the amount before deducting social insurance premiums and tax)

- 1. Less than 600,000 yen
- 2. 600,000 or more less than 1,300,000 yen
- 3. 1,300,000 or more less than 2,000,000 yen
- 4. 2,000,000 or more less than 3,000,000 yen
- 5. 3,000,000 or more less than 4,000,000 yen
- 6. 4,000,000 or more less than 5,000,000 yen
- 7. 5,000,000 or more less than 6,000,000 yen
- 8. 6,000,000 or more less than 7,000,000 yen
- 9. 7,000,000 or more less than 8,000,000 yen

- 10. 8,000,000 or more less than 9,000,000 yen
- 11. 9,000,000 or more less than 10,000,000 yen
- 12. 10,000,000 or more less than 12,000,000 yen
- 13. 12,000,000 or more less than 15,000,000 yen
- 14. 15,000,000 yen or more
- 15. Don't know

Q53 Please enter the first three digits of your postcode.

First three digits of postcode: [ ][ ][ ]