

National Pension Survey

Date of implementation: February 2010

* This survey was conducted with “ a Promotion Project for Joint Research between the Humanities and Social Sciences” from the Ministry of Education, Culture, Sports, Science and Technology (MEXT), FY2009.

Questionnaires

[SC1]

Please state your gender.

1. Male
2. Female

[SC2]

How old are you?

[] years old

[SC3]

In which prefecture do you live?

[]

[SC4]

Which of the following best describes your current main occupation?

1. Regular employee (full-time employee, etc.)
2. Part timer (not working full time)
3. Self-employed (Agriculture/forestry/fishery worker shopkeeper, factory owner, designer, athlete, etc.)
4. Worker in family business (engaged in a family-owned business, classed as self-employed)
5. Student
6. Housewife
7. Other
8. Unemployed

[SC5]

Which of the following best describes your situation with regard to the pensions system? Please answer irrespective of whether or not you currently pay premiums.

*A "public pension" means a "national pension," "welfare pension" or "mutual aid pension." If your national pension premiums are paid by a member of your family or if you use the contribution payment exemption system (full or partial exemption), the system that allows persons under thirty to defer pension payments (contribution postponement system for low income youth), or the special provisions for students (special payment system for students), please select one of the first two responses

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

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

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

1. Eligible to pay only the national pension (including the national pension fund)
(Category 1 Insured Person)
2. Eligible to have payments toward a welfare pension or mutual aid pension deducted directly from my salary
(Category 2 Insured Person)
3. My husband or wife is a company employee or civil service worker, and my annual income is less than 1,300,000 yen.
(Category 3 Insured Person)
4. Other
5. Don't know

[Important Notice]

■ This survey asks questions about your daily life and pensions. Information obtained through the survey will be used solely for the purposes of academic research and policy making.

■ Please respond to the questions however you wish, without consulting other people.

The first question refers to national pension premiums.

[Q1]

Are you currently paying your own national pension premiums? Please select the most appropriate response from the options below.

Please select one of the first two answers even if you use the income of a family member or other person to pay the premiums.

If you have used the contribution payment exemption system (full or partial exemption), the system that allows persons under thirty to defer pension payments (contribution postponement system for low income youth), or the special provisions for students (special payment system for students) and there are periods for which you have not yet made payments, please select one of the latter two responses.

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

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

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

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

[Q1_SQ1]

Have you ever used the contribution payment exemption system (full or partial), the system that allows persons under thirty to defer pension payments (contribution postponement system for low income youth, or the special payment system for students)?

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

[Q1_SQ2]

Please indicate the extent to which you agree or disagree with the following statements as a reason why you pay national pension premiums at present.
(please give one answer for each question)

	1. Agree	2. Agree somewhat	3. Disagree somewhat	4. Disagree completely
1 Citizens are obliged to pay the premiums				
2 It will be necessary for paying daily expenses in old age				
3 I think that the amount of benefits received will be greater than the amount of premiums paid				
4 I will be punished if I do not pay the premiums				
5 It would be unfair if I did not pay while others do pay				
6 My payments help maintain the pension system				
7 I think that the government will guarantee I receive at least the amount I have paid				
8 The yield on the pension is better than that on other financial products				
9 I think that at the very least, it will benefit me more to pay than not pay				
10 I think that there is no chance that the pension system will collapse				

[Q1_SQ3]

Please indicate the extent to which you agree or disagree with the following statements as a reason why do you not pay national pension premiums at present.
(please give one answer for each question)

	1. Agree	2. Agree somewhat	3. Disagree somewhat	4. Disagree completely
1 It is difficult to pay the high premiums for financial reasons				
2 I don't know the value of the pension I will receive				
3 I think that the amount of benefits received will be less than the amount of premiums paid				
4 Even if I paid the premiums from now on, the relevant time period would be too short for me to receive a pension				
5 I have a private pension				
6 I have concerns about the future of the pension system				
7 I do not trust the Japan Pension Service (formerly the Social Insurance Agency)				
8 My income is low				
9 My income fell due to unemployment, accident, or other reason				
10 I have several expenditures that I prioritize over premiums				

[Q1_SQ4]

Please indicate the extent to which you agree or disagree with the following statements as reasons why most people who do not pay national pension premiums at present choose not to pay.
(please give one answer for each question)

	1. Agree	2. Agree somewhat	3. Disagree somewhat	4. Disagree completely
1 It is difficult to pay the high premiums for financial reasons				
2 I don't know the value of the pension I will receive				
3 I think that the amount of benefits received will be less than the amount of premiums paid				
4 Even if I paid the premiums from now on, the relevant time period would be too short for me to receive a pension				
5 I have a private pension				
6 I have concerns about the future of the pension system				
7 I do not trust the Japan Pension Service (formerly the Social Insurance Agency)				
8 My income is low				
9 My income fell due to unemployment, accident, or other reason				
10 I have several expenditures that I prioritize over premiums				

[Q1_SQ5]

Please indicate the extent to which you agree or disagree with the following statements as reasons why most people who do pay national pension premiums at present choose to pay.
(please give one answer for each question)

	1. Agree	2. Agree somewhat	3. Disagree somewhat	4. Disagree completely
1 Citizens are obliged to pay the premiums				
2 It will be necessary for paying daily expenses in old age				
3 They think that the amount of benefits received will be greater than the amount of premiums paid				
4 They will be punished if they do not pay the premiums				
5 It would be unfair if they did not pay while others do pay				
6 Their payments help maintain the pension system				
7 They think that the government will guarantee they receive at least the amount they have paid				
8 The yield on the pension is better than that on other financial products				
9 At the very least, it will benefit them more to pay than not pay				
10 They think there is no chance that the pension system will collapse				

[Q1_SQ6]

Please indicate the extent to which you agree or disagree with the following statements as reasons why most people - other than yourself - who do pay national pension premiums at present choose to pay.
(please give one answer for each question)

	1. Agree	2. Agree somewhat	3. Disagree somewhat	4. Disagree completely
1 Citizens are obliged to pay the premiums				
2 It will be necessary for paying daily expenses in old age				
3 They think that the amount of benefits received will be greater than the amount of premiums paid				
4 They will be punished if they do not pay the premiums				
5 It would be unfair if they did not pay while others do pay				
6 Their payments help maintain the pension system				
7 They think that the government will guarantee they receive at least the amount they have paid				
8 The yield on the pension is better than that on other financial products				
9 At the very least, it will benefit them more to pay than not pay				
10 They think there is no chance that the pension system will collapse				

[Q1_SQ7]

Please indicate the extent to which you agree or disagree with the following statements as reasons why most people - other than yourself - who do not pay national pension premiums at present choose not to pay.
(please give one answer for each question)

	1. Agree	2. Agree somewhat	3. Disagree somewhat	4. Disagree completely
1 It is difficult to pay the high premiums for financial reasons				
2 I don't know the value of the pension I will receive				
3 I think that the amount of benefits received will be less than the amount of premiums paid				
4 Even if I paid the premiums from now on, the relevant time period would be too short for me to receive a pension				
5 I have a private pension				
6 I have concerns about the future of the pension system				
7 I do not trust the Japan Pension Service (formerly the Social Insurance Agency)				
8 My income is low				
9 My income fell due to unemployment, accident, or other reason				
10 I have several expenditures that I prioritize over premiums				

[Q1_SQ8]

How do you feel about paying national pension premiums in the future?
Please select the most appropriate response from the options below.

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

[Q1_SQ9]

How do you feel about paying national pension premiums in the future?
Please select the most appropriate response from the options below.

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

Irrespective of whether or not you are currently paying premiums, do you think that paying premiums will lead to a financial benefit or loss for you in the future? The pension system is of course liable to change, thus it is not possible at the present moment to foresee whether paying now will lead to a benefit or loss in the future. Please state your opinion as of the present moment.

[Q2]

What percentage of the people (other than yourself) who are eligible to pay their own pension premiums (Category 1 Insured Persons) would have to be paying premiums at present for you to think that your paying premiums would financially benefit you in the future? What percentages do you think would lead to a financial loss for you in the future?

(please give one answer for each question)

*If you think you would benefit regardless of the percentage of payers, please answer 'Benefit' to all questions.

*If you think you would suffer a loss regardless of the percentage of payers, please answer 'Loss' to all questions.

Percentage of those eligible to pay their own pension premiums (other than yourself) who are actually paying at present		Would it be a financial benefit or loss for you to pay the premiums in light of the percentage on the left?	
		Benefit	Loss
1	If 100% of people were paying...		
2	If 90% of people were paying...		
3	If 80% of people were paying...		
4	If 70% of people were paying...		
5	If 60% of people were paying...		
6	If 50% of people were paying...		
7	If 40% of people were paying...		
8	If 30% of people were paying...		
9	If 20% of people were paying...		
10	If 10% of people were paying...		
11	If nobody was paying...		

[Q2_SQ1]

Of the percentages for which you answered "Benefit," which do you think would lead to the greatest financial benefit for you in the future?

1. 100% of people paying
2. 90% of people paying
3. 80% of people paying
4. 70% of people paying
5. 60% of people paying
6. 50% of people paying
7. 40% of people paying
8. 30% of people paying
9. 20% of people paying
10. 10% of people paying
11. Nobody paying

[Q2_SQ2]

Of the percentages for which you answered "Loss," which do you think would lead to the greatest financial loss for you in the future?

1. 100% of people paying
2. 90% of people paying
3. 80% of people paying
4. 70% of people paying
5. 60% of people paying
6. 50% of people paying
7. 40% of people paying
8. 30% of people paying
9. 20% of people paying
10. 10% of people paying
11. Nobody paying

[Q2_SQ3]

You thought that the greatest benefit for you would result when nobody was paying, and the greatest loss would result when nobody was paying.

In the question below, "A" represents the amount of money you would get when the conditions were such that you would benefit most, and "B" represents the amount of money you would get when the conditions were such that you lost the most.

When nobody was paying, you would benefit by A yen

When nobody was paying, you would suffer a loss of B yen

If nobody was paying premiums, which do you think would be bigger, A or B?

1. A would be bigger
2. A would probably be bigger
3. B would probably be bigger
4. B would be bigger

[Q2_SQ4]

Why do you think you would benefit irrespective of the percentage of people paying premiums? Please give your reasons in as much detail as possible.

[]

[Q2_SQ5]

Why do you think you would suffer a loss irrespective of the percentage of people paying premiums? Please give your reasons in as much detail as possible.

[]

[Q2_SQ6]

When you gave your answer to [Q2] on future benefit or loss as a result of [[your]] paying pension premiums, approximately how far into the future were you thinking?

Approximately[]years

[Q2_SQ7]

Do you think that most people other than yourself who pay their own pension premiums have the same opinion as you regarding future financial benefit or loss due to paying premiums?

1. I think most people share my opinion
2. I think most people probably share my opinion
3. I think most people probably do not share my opinion
4. I think most people do not share my opinion

What do you think that most people other than yourself who are eligible to pay their own pension premiums (hereinafter, "most people"), irrespective of whether or not they are currently paying, think about future financial benefit or loss due to paying premiums? Please answer not about yourself, but about what you think are the opinions of most people.

[Q3]

In your opinion, what percentage of people (other than yourself) who are eligible to pay their own pension premiums (Category 1 Insured Persons) would have to be paying premiums at present for most people to think that paying premiums would lead to a financial benefit for them in the future.

And in your opinion, what percentages would make people think they would suffer a financial loss?

Please answer as appropriate for each percentage below. (Please give one answer for each question)

*If you think most people would think they would benefit regardless of the percentage of payers, please answer 'Benefit' to all questions.

*If you think most people would think they would lose regardless of the percentage of payers, please answer 'Loss' to all questions.

Percentage of persons eligible to pay their own pension premiums who do actually pay		Would most people think it would be a financial benefit or loss for them to pay the premiums in light of the percentage on the left? (Financial benefit or loss for most people)		
		Most people would think they would benefit	Most people would think they would suffer a loss	Don't know
1	If 100% of people were paying...			
2	If 90% of people were paying...			
3	If 80% of people were paying...			
4	If 70% of people were paying...			
5	If 60% of people were paying...			
6	If 50% of people were paying...			
7	If 40% of people were paying...			
8	If 30% of people were paying...			
9	If 20% of people were paying...			
10	If 10% of people were paying...			
11	If nobody was paying...			

[Q3_SQ1]

Of the percentages of payers for which most people would think they would benefit by paying premiums themselves, which do you think would actually lead to the greatest financial benefit for most people?

1. 100% of people paying
2. 90% of people paying
3. 80% of people paying
4. 70% of people paying
5. 60% of people paying
6. 50% of people paying
7. 40% of people paying
8. 30% of people paying
9. 20% of people paying
10. 10% of people paying
11. Nobody paying

[Q3_SQ2]

Of the percentages of payers for which most people would think they would suffer a loss by paying premiums themselves, which do you think would actually lead to the greatest financial loss for most people?

1. 100% of people paying
2. 90% of people paying
3. 80% of people paying
4. 70% of people paying
5. 60% of people paying
6. 50% of people paying
7. 40% of people paying
8. 30% of people paying
9. 20% of people paying
10. 10% of people paying
11. Nobody paying

[Q3_SQ3]

You thought that most people would think that greatest benefit for them would result when nobody was paying, and that most people would think that the greatest loss would result when nobody was paying. In the question below, "A" represents the amount of money most people would get when the conditions were such that they would benefit most, and "B" represents the amount of money they would get when the conditions were such that they lost the most.

When nobody was paying, most people would benefit by A yen
When nobody was paying, most people would suffer a loss of B yen

If nobody was paying premiums, which do you think would be bigger, A or B?

1. A would be bigger
2. A would probably be bigger
3. B would probably be bigger
4. B would be bigger

[Q4]

What percentage of the following people, who are eligible, as you are, to pay premiums (Category 1 Insured Persons), do you think have the intention to pay the premiums, irrespective of whether or not they currently pay?

Please enter a number between 1 and 100.

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

[Q5]

What percentage of the following individuals (Category 1 Insured Persons) do you think are actually paying national pension premiums, irrespective of whether or not they currently pay? Like yourself, these individuals are eligible to pay their own premiums.

Please enter a number between 1 and 100. (please use half-width numbers)

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

[Q6]

To what extent do you agree or disagree with the following statements?
(please give one answer for each question)

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

[Q7]

How often do you read or listen to the following newspaper articles, magazines, and TV programs?
(please give one answer for each question)

	1. Almost every day	2. Several times per week	3. About once a week	4. Less than once a week	5. Never
1 National newspapers					
2 Local newspapers					
3 Sports newspapers and evening newspapers					
4 Weekly publications					
5 NHK news programs(programs that report facts only)					
6 Commercial TV news programs(programs that report facts only)					
7 Commercial TV morning news shows (newscasters or guests comment on the news)					
8 Commercial TV evening news shows (including commentary by newscasters or guests)					
9 Commercial TV night-time news shows (including commentary by newscasters or guests)					
10 Tabloid TV shows (programs providing information on popular news or celebrity trends, etc.)					
11 Discussion programs (Beat Takeshi's "TV Tackle" -Hikaru Oota's "When I become prime minister," etc.)					
12 Variety shows (quiz shows and humorous programs)					

[Q8]

Do you often look at the news on the Internet? This includes not only political and economic news but also news about entertainment and sports. It also includes Internet access from mobile phones in addition to PCs.

1. Yes
2. No

[Q8_SQ1]

When you look at the news on the Internet, how often do you view the following websites?
(Please give one answer for each question)

*"Topics" indicate particularly interesting news, talking points or information.

Clicking on the headlines at the right hand side of the top page brings up information about the topic.

	1. Almost every day	2. Several times per week	3. About once a week	4. Less than once a week	5. Never
1 Information on a portal site other than topics (Yahoo! JAPAN, MSN, mixi, etc.)					
2 Information on a portal site other than topics (Yahoo! JAPAN, MSN, mixi, etc.)					
3 Newspaper site (Yomiuri Online, asahi.com, etc.)					
4 Wikipedia, ni channeru, other sites with content written by the general public					
5 Movie sites such as YouTube or Nico Nico Douga					
6 Blogs, mixi or similar sites where individuals write their own commentary and analysis of the news					

[Q8_SQ2]

When you look at the news on the Internet, how often do you view the following kinds of news?

(Please give one answer for each question)

	1. Almost every day	2. Several times per week	3. About once a week	4. Less than once a week	5. Never
1 Breaking news, regardless of the content					
2 News about political issues, politicians, elections, etc.					
3 Economic news					
4 News about incidents, accidents or social problems					
5 Entertainment news					
6 Sports News					

The following question refers to your opinions about other people.

[Q9_SQ1]

How do you feel about the following three statements? (Please give one answer for each question)

	1 Agree	2 Agree somewhat	3 Disagree somewhat	4 Disagree completely
1 Most people can be trusted				
2 Most people are basically good and kind				
3 I tend to trust people				

[Q9_SQ2]

How do you feel about the following three statements regarding your interaction with others?

(Please give one answer for each question)

	1 Agree	2 Agree somewhat	3 Disagree somewhat	4 Disagree completely
1 If someone helped me, I'd help someone else [[if they were in trouble]]				
2 If someone was nice to me, I'd be nice to someone else				
3 When I see people helping each other, I feel like helping someone in trouble				

[Q10]

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

To what extent are the following statements true of the people in your local community?

(Please give one answer for each question)

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

[Q11]

To what extent to the following statements apply to you? Please select the most appropriate response from the options below.

(please give one answer for each question)

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

The final questions in this questionnaire are of a personal nature.

[Q12]

Firstly, a rather sensitive question: Until what age do you think you will live?

Around [] years old

[Q13]

How long have you been living in your current area?

Approximately [] years

[Q14]

When you were aged 15, which of the following types of area did you live in? Please choose the closest match. Please select one response from 1 to 4, and enter the name of the prefecture.

1. Metropolis
2. Mid-sized/small city
3. Town / village
4. Other (overseas, etc.)

[Please answer this question if you answered "Metropolis," "Mid-sized/small city," or "Town / village" for Q14]

[Q14SQ]

Prefecture []

[Q15]

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

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

[Q16]

Are you married?

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

[Q17]

What was the approximate income of your entire household last year (Jan-Dec, 2009)?

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

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

[Q18]

Please enter the first three digits of your postcode.

[]