

Survey on Attitudes towards the Japanese Public Pension System (2)

Date of implementation: March 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

The following statements refer to Japanese Public Pension System. For each statement, please say whether it is 'True' or 'Untrue.'

However, if you have absolutely no idea, or do not understand the question, please select 'No idea.'

Q1 If you become disabled while paying premiums, you receive benefit before reaching retirement age.

1. True
2. Untrue
3. No idea

The correct answer is [True]

If a person becomes disabled while paying pension premiums, they will receive a disability allowance before receiving their old-age pension upon reaching the appropriate age.

Q2 Having read the above explanation, do you now understand?

1. Totally unclear
2. Not very clear
3. Difficult to say
4. More or less clear
5. Clear
6. Very clear

Q3 An old-age pension is paid until the death of the recipient.

1. True
2. Untrue
3. No idea

The correct answer is [True]

One feature of the old-age pension is that the recipient can receive benefit continuously from retirement age until the death of the recipient.

Q4 Having read the above explanation, do you now understand?

1. Totally unclear
2. Not very clear
3. Difficult to say
4. More or less clear
5. Clear
6. Very clear

Q5 When civilian employees (salaried workers) enroll in an employees' pension insurance, they are withdrawn from the national pension.

1. True
2. Untrue
3. No idea

The correct answer is [Untrue]

When civilian employees (salaried workers) enroll in an employees' pension insurance, they are automatically enrolled in a national pension.

However, they do not need to pay national pension premiums directly. Therefore, when civilian employees reach retirement age, they are paid two pensions, an basic pension (covered by the national pension), and an employee's pension (covered by employees' pension insurance).

Q6 Having read the above explanation, do you now understand?

1. Totally unclear
2. Not very clear
3. Difficult to say
4. More or less clear
5. Clear
6. Very clear

Q7 If you die before paying all the necessary public pension premiums, neither you nor your spouse will receive pension payments.

1. True
2. Untrue
3. No idea

The correct answer is [Untrue]

The public pension has a bereaved family pension. That is to say, if the person paying the pension dies, his spouse and children will receive a bereaved family pension if they fulfill certain conditions, such as having a low income.

(There are also income-related conditions for employee's pension for surviving family)

Q8 Having read the above explanation, do you now understand?

1. Totally unclear
2. Not very clear
3. Difficult to say
4. More or less clear
5. Clear
6. Very clear

Q9 As a rule, payments from the Japanese national old age pension are not made unless premiums have been paid for the requisite 25 years (excluding periods where the exemption/postponement system was used).

1. True
2. Untrue
3. No idea

The correct answer is [True]

The Japanese national pension is paid only to those who have paid premiums for a minimum of 25 years (excluding those using the exemption/postponement system)

Q10 Having read the above explanation, do you now understand?

1. Totally unclear
2. Not very clear
3. Difficult to say
4. More or less clear
5. Clear
6. Very clear

Q11 People who are elderly at the present moment in time receive pension benefit that are greater than the premiums they paid, however people currently paying premiums will receive pension benefit that are less than the premiums they paid

Please consider the total amount for a person living an average lifespan when answering this question.

1. True
2. Untrue
3. No idea

The correct answer is [Untrue]

In basic pension, the state pays the half amount of the basic benefit, and in employees' pension insurance, the employer pays the half amount of the employees' pension premiums, thus the individual will receive benefit more than was paid in premiums.

Q12 Having read the above explanation, do you now agree?

1. Totally unacceptable
2. Somewhat unacceptable
3. More unacceptable than acceptable
4. More acceptable than unacceptable
5. Somewhat acceptable
6. Totally acceptable

Q13 The level of public pension benefits will increase due to rising prices and average wages.

1. True
2. Untrue
3. No idea

The correct answer is [True]

For those currently receiving pension payments, the payments will increase with rising prices.

As the pension benefit increase with rising prices, the actual value of the pension stays the same.

Furthermore, pension benefit for those currently in work are re-evaluated to take into account rising wages.

These factors ensure that a standard level of pension benefits are paid in old age, regardless of large changes in economic growth during the individual's working period or changes in general standard of living.

Q14 Having read the above explanation, do you now agree?

1. Totally unacceptable
2. Somewhat unacceptable
3. More unacceptable than acceptable
4. More acceptable than unacceptable
5. Somewhat acceptable
6. Totally acceptable

Q15 At present, around 60% of those eligible to pay the national pension premiums actually pay.

This low rate is negatively affecting the finances of the national pension system, and will cause a decrease in the payments made to those currently receiving pension payments.

1. True
2. Untrue
3. No idea

The correct answer is [Untrue]

Category I Insured Persons represent only a small fraction of those eligible to pay the national pension, hence this low rate will not have a major effect on the pension finances overall.

Furthermore, pension payments are not made to those who have not paid premiums.

Even though the low rate does affect the pension finances a little, it will not cause the pension benefit level to decrease.

Q16 Having read the above explanation, do you now agree?

1. Totally unacceptable
2. Somewhat unacceptable
3. More unacceptable than acceptable
4. More acceptable than unacceptable
5. Somewhat acceptable
6. Totally acceptable

Q17 Most of the pension premiums paid by young people at present are used as the source of the pension benefits that will be made to these individuals when they reach retirement age.

1. True
2. Untrue
3. No idea

The correct answer is [Untrue]

Most of the pension premiums paid by young people at present are used as the source of the pension benefits for those already past retirement age.

This financial system is called the "pay-as-you-go financing plan."

Q18 Having read the above explanation, do you now agree?

1. Totally unacceptable
2. Somewhat unacceptable
3. More unacceptable than acceptable
4. More acceptable than unacceptable
5. Somewhat acceptable
6. Totally acceptable

Q19 If the birthrate continues to decline, pension premiums per person will increase accordingly, however the maximum amount by which they can increase is fixed by law.

1. True
2. Untrue
3. No idea

The correct answer is [True]

If the birthrate continues to decline, there will be fewer people to pay the pension premiums, hence the premiums per person will increase. However, in light of concerns that people, mainly young people, will have to pay massive premiums, the maximum amount by which the premiums can increase has been fixed by law.

Q20 Having read the above explanation, do you now agree?

1. Totally unacceptable
2. Somewhat unacceptable
3. More unacceptable than acceptable
4. More acceptable than unacceptable
5. Somewhat acceptable
6. Totally acceptable

The following questions are of a more general nature.

Q21 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(exce pt for comics)					

Q22 The following questions refer to your degree of trust in the following sources of information.

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

	1. Totally untrustworthy	2. Somewhat untrustworthy	3. Difficult to say	4. Somewhat trustworthy	5. Totally trustworthy
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 If a general election were to be held right now, which party would you vote for?

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. I would not vote

Q25 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					

Q26 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

Q27 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

Q28 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 most closely matches your opinion.

1. Yes, certainly
2. Yes, probably
3. More likely to pay than not
4. More likely to not pay than pay
5. I would probably not pay
6. I would certainly not pay

Q29 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			

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.

A	Receive A today	Receive B in 1 week	B
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.

A	Receive A today	Receive B in 1 year	B
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.

A	Receive A today	Receive B in 10 year	B
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.

	1. Often	2. Sometimes	3, Almost never	4. 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				
	1. Often	2. Sometimes	3. Almost never	4. 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 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

Q35 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)

Q36 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

Q37 In the last two years (24 months), how many months' worth of national health insurance premiums have you paid?

Please do not include months in which you were enrolled in a company health insurance plan or similar plan.

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 one month's worth)

Q38 If you had the option of choosing whether to pay National Health Insurance premiums/social insurance (corporate health insurance society) premiums that you are currently paying, would you pay?

If you did not pay the premiums, you would be eligible to pay the the full amount for any medical care you received.

Please select the response that most closely matches your opinion.

1. Yes, certainly
2. Yes, probably
3. More likely to pay than not
4. More likely to not pay than pay
5. I would probably not pay
6. I would certainly not pay

Q39 On average, how many days do you work per week?

[]days/week

Q40 On average, how many hours do you work on the days you work?

[] hours/day

Q41 Suppose that you experienced symptoms such as a sore body and runny nose and thought you had a cold. If you then measured your temperature and found the following readings, what action would you take?

	1.Go to hospital immediately	2.Take over-the-counter medicine	3. Do nothing
Under 37 degrees			
37 - 37.5 degrees			
37.5 - 38 degrees			
Over 38 degrees			

Q42 Why would you not go to the doctor, even if your temperature was over 38 degrees? Please select an appropriate response.

1. I don't have health insurance, and I don't want to pay the full cost of treatment
2. Though I have health insurance, I don't want to pay the self-paid part of the treatment costs.
3. I would go if there was a doctor nearby, but there is not
4. I would go if I had time, but cannot take time off work
5. Other

Q43 Why would you not take medicine, even if your temperature was over 38 degrees? Please select an appropriate response.

1. I don't want to pay for medicine
2. Even if the medicine was free or very cheap, I wouldn't want to take it
3. Other

Q44 Please state your height and body weight.

How tall are you in centimeters?

[]cm

Don't know

Q45 What is your body weight in kilograms?

[]kg

Don't know

Q46 Do you do any of the following types of exercise once or more per week for health reasons?

Please select all those that apply.

1. Swimming
2. Running
3. Walking
4. Training (at a gym)
5. Training (not at a gym)
6. Tennis
7. Golf
8. Baseball
9. Other sport
10. No

Q47 How often do you drink alcohol?

1. Not at all
2. A few times per month
3. 1 - 2 times per week
4. 3 - 5 times per week
5. Almost every day

Q48 Do you smoke? If you do, please give details.

1. Smoke everyday ([] cigarettes per day)
2. Smoke occasionally ([] cigarettes per week)
3. Used to smoke but don't now (previously, [] cigarettes per day)
4. Never smoked

Q49 Have you had a health check (medical screening, regular health examination, etc.) in the last year?

(checkups at hospitals/clinics for specific issues such as cancer, maternal/dental health)

1. Yes
2. No

Q50 Aside from treatment at regular hospitals and the like, have you used/undergone any of the following types of treatment in the last year?

Please select all that apply.

1. Health foods, supplements (vitamin pills)
2. Herbal remedies (Chinese medicine)
3. Acupuncture / moxibustion therapy
4. Qigong
5. Homeopathy
6. Other

Q51 Have you taken any of the following in the last year?

Please select all that apply.

Mushroom products

1. Agaricus
2. AHCC
3. Reishi (*Ganoderma lucidum*) [[*Litchi chinensis*?]]
4. Mesimakobu

Other

5. Propolis (royal jelly)
6. Chitosan
7. Shark cartilage
8. Sesamin
9. Glucosamine
10. Chlorella
11. Vitamin pills
12. Other
13. None of the above

Q52 Have you ever been diagnosed with the following illnesses/injuries?

Please select all that apply.

Endocrine / metabolic disorders

1. Diabetes
2. Obesity
3. Hyperlipidemia (hypercholesterolemia, etc.)
4. Thyroid disorder

Mental/nervous diseases

5. Depression or other [[mental?]] illness
6. Dementia
7. Parkinson's disease
8. Other neurological disease (neuralgia, paralysis, etc.)
9. Eye disease
10. Ear disease

Circulatory diseases

11. Hypertension
12. Stroke (Hemorrhage / cerebral infarction, etc.)
13. Angina / myocardial infarction (heart attack)
14. Other diseases of the circulatory system

Respiratory system

15. Acute nasopharyngitis (cold)
16. Allergic rhinitis
17. Asthma
18. Other diseases of the respiratory system

Digestive system diseases

19. Gastric / duodenal disease
20. Diseases of the liver / gall bladder
21. Other diseases of digestive system
22. Dental disease

Skin diseases

23. Atopic dermatitis
24. Other skin diseases

Musculoskeletal system diseases

25. Gout
26. Rheumatoid arthritis

- 2 7. Arthropathy
- 28. Shoulder stiffness
- 29. Lower back pain
- 30. Osteoporosis
- Urogenital system diseases
- 31. Kidney disease
- 32. Benign prostatic hypertrophy
- 33. Menopausal or postmenopausal disorder (menopause, etc.)
- Injuries
- 34. Bone fracture
- 35. Burns / injuries other than bone fractures
- 36. Anemia / blood disease
- 37. Malignant neoplasm (cancer)
- 38. Pregnancy / postpartum (threatened abortion, placenta previa)
- 39. Infertility
- 40. No
- 41. Prefer not to answer

Q53 Suppose there were a lottery with a 50/50 chance of winning or losing in which you would receive 2,000 yen if you won and nothing if you lost.

Would you buy a lottery ticket for 200 yen?

- 1. Yes
- 2. No

Q54 If you answered [Yes] to the previous question, please answer the following question. If the cost of the ticket in the previous question were to increase, up to what amount would you be willing to pay? In the lottery, you have a 50/50 chance of winning or losing and would receive 2,000 yen if you won and nothing if you lost.

The maximum I would pay for a ticket is yen

Q55 If you answered [No] to the previous question, please answer the following question.

If the cost of the ticket in the previous question were to decrease, below what amount would you be willing to pay? Please enter the very maximum you would pay.

*If you would not even buy a ticket for one yen, please enter a zero (0).

In the lottery, you have a 50/50 chance of winning or losing and you would receive 2,000 yen if you won and nothing if you lost.

The maximum I would pay for a ticket is yen

Q56 Suppose there were a lottery with a 50/50 chance of winning or losing in which you would receive 2,000 yen if you won and nothing if you lost.

Would you sell someone your ticket for 200 yen?

1. Yes

2. No

Q57 If you answered [Yes] to the previous question, 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 enter the very minimum you would accept for the ticket.

*If you would not even sell a ticket for one yen, please enter a zero (0).

In the lottery, you have a 50/50 chance of winning or losing and you would receive 2,000 yen if you won and nothing if you lost.

The minimum I would accept for the ticket is yen

Q58 If you answered [No] to the previous question, please answer the following question. If the cost of the ticket were to increase, above what price would you sell the ticket?

Please enter the very minimum you would accept for the ticket.

In the lottery, you have a 50/50 chance of winning or losing and you would receive 2,000 yen if you won and nothing if you lost.

The minimum I would accept for the ticket is yen

Q59 Suppose there were a lottery with a 1/100 chance of winning or losing in which you would receive 100,000 yen if you won and nothing if you lost.

Would you buy a lottery ticket for 200 yen?

1. Yes
2. No

Q60 If you answered [Yes] to the previous question, please answer the following question.

If the cost of the ticket in the previous question were to increase, up to what amount would you be willing to pay? Please enter the very maximum you would pay.

In the lottery, you have a 1/100 chance of winning or losing and you would receive 100,000 yen if you won and nothing if you lost.

The maximum I would pay for a ticket is yen

Q61 If you answered [No] to the previous question, please answer the following question.

If the cost of the ticket in the previous question were to decrease, below what amount would you be willing to pay? Please enter the very maximum you would pay.

*If you would not even buy a ticket for one yen, please enter a zero (0).

In the lottery, you have a 1/100 chance of winning or losing and you would receive 100,000 yen if you won and nothing if you lost.

The maximum I would pay for a ticket is yen

Q62 Do you have any of the following kinds of private health insurance?

Please select all those that apply.

1. Stand-alone medical insurance (hospitalization expenses, etc.)
2. Accident insurance (injury insurance)
3. Life insurance with special provisions (disease/injury insurance)
4. Cancer Insurance
5. Other private medical insurance
6. I do not have private medical insurance

Q63 Do you believe that costs for so-called Oriental medicine (herbal medicine, acupuncture/moxibustion, qi gong, etc.) should be covered under health insurance policies? If they were accepted, the self-borne costs of the relevant medical treatment/drugs conducted/prescribed at hospitals would fall, with the difference being made up through additional insurance premiums or taxes.

1. Costs for Oriental medicine should be covered by health insurance policies
2. The efficacy of Oriental medicine is not clear, thus costs for such medicine should not be covered by health insurance policies