

Financial Behavior Survey 2010 (1)

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Preliminary Survey

Q1 The main survey contains questions of a personal nature. Such questions pertain to sensitive information, including:

- Your level of education
- Your deposits
- Your annual salary
- Your household's deposits
- Your household's annual salary

Do you wish to proceed to the main survey?

1. Having understood the nature of the survey as described above, I wish to proceed.
2. I do not wish to proceed --> End
3. I don't know --> End

The following question refers to deposits (ordinary and fixed deposits only; foreign currency deposits not included) you possess in accounts at financial institutions (banks, post offices). What is the value of the deposits 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.

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

1. I have no such account --> End
2. Under 100,000 yen
3. 100,000 - 500,000 yen
4. 500,000 - 1,000,000 yen
5. 1,000,000 - 2,000,000 yen
6. 2,000,000 - 3,000,000 yen

7. 3,000,000 - 5,000,000 yen
8. 5,000,000 - 7,000,000 yen
9. 7,000,000 - 10,000,000 yen
10. 10,000,000 - 15,000,000 yen
11. 15,000,000 yen or above

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

1. I have no such account --> End
2. Under 100,000 yen
3. 100,000 - 500,000 yen
4. 500,000 - 1,000,000 yen
5. 1,000,000 - 2,000,000 yen
6. 2,000,000 - 3,000,000 yen
7. 3,000,000 - 5,000,000 yen
8. 5,000,000 - 7,000,000 yen
9. 7,000,000 - 10,000,000 yen
10. 10,000,000 - 15,000,000 yen
11. 15,000,000 yen or above

Q4 What is the value of the account with the third largest amount of deposits?

1. I have no such account
2. Under 100,000 yen
3. 100,000 - 500,000 yen
4. 500,000 - 1,000,000 yen
5. 1,000,000 - 2,000,000 yen
6. 2,000,000 - 3,000,000 yen
7. 3,000,000 - 5,000,000 yen
8. 5,000,000 - 7,000,000 yen
9. 7,000,000 - 10,000,000 yen
10. 10,000,000 - 15,000,000 yen
11. 15,000,000 yen or above

Main Survey

Q1 Do you have acquaintances you communicate with on a regular basis? (including family members)

Here, acquaintance indicates persons whom you know by sight, whose name you know, who recognize you, and whom you could contact if it were necessary. For example, such people would include your family, relatives, work colleagues, bosses, neighbors, and friends. And, communicate regularly indicates communication occurring at least once per month, by face-to-face conversation, telephone call, email or other means. Persons whose name and face you know but whom you contact less than once a month are excluded.

1. Yes
2. No --> Q5

Q2 How many acquaintances do you communicate with on a regular basis? (including family members)

Here, acquaintance indicates persons whom you know by sight, whose name you know, who recognize you, and who you could contact if it were necessary. For example, your family, relatives, work colleagues, bosses, neighbors, and friends, etc. Here, 'communicate regularly' indicates communication occurring at least once per month, by face-to-face conversation, telephone call, email or other means. Persons whose name and face you know but who you contact less than once a month are excluded.

() persons

Q3 Suppose you heard from your acquaintances given in Q2 that a financial institution was going to go bankrupt. [A] How many acquaintances would you have to hear this information from for you to withdraw your own savings/deposits? Furthermore, suppose that you heard from your acquaintances that they had actually withdrawn their savings/deposits. [B] How many acquaintances would have to withdraw savings/deposits for you also to withdraw your savings/deposits?

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

*Please enter the number of acquaintances with figures which should be less than those given in Q2.

[A] Upon hearing that a financial institution was going to go bankrupt

() persons

[B] Upon hearing that your acquaintances had actually made withdrawals

() persons

Q4 The following question refers to the acquaintances you entered in Q2.

A. Please enter the number of your acquaintances in each group

B. If you heard that a financial institution was going to go bankrupt, how many acquaintances would you tell about it? Please enter the number of acquaintances you would tell in each of the following groups given in (A).

* If you have no such acquaintances to tell, please enter a zero (0) in each group.

C. Suppose you were to hear that a financial institution was going to go bankrupt and you withdrew your savings/deposits from the financial institution. How many acquaintances would you tell about your withdrawal? Please enter the number of acquaintances you would tell in each of the following groups.

If you do not tell any of your acquaintances, please enter a zero (0) in each group.

	A. # of acquaintances in each group	B. # of acquaintances you would tell upon hearing of bankruptcy	C. # of acquaintances you would tell about your withdrawal
Family • Relatives	() persons	() persons	() persons
Acquaintances from workplace • work • part-time job	() persons	() persons	() persons
School-related acquaintances (high school friends, teachers, etc.)	() persons	() persons	() persons
Acquaintances known through family or relatives (sister's boyfriend, children's friends, parents of children's friends, etc.)	() persons	() persons	() persons
Neighbors	() persons	() persons	() persons
Acquaintances known through study, groups,	() persons	() persons	() persons

circles, activities at organizations			
Other (people met at places you regularly go, etc.)	() persons	() persons	() persons

Q5 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 select one response from the options below for each source of information.

	Totally untrustworthy	Somewhat untrustworthy	Difficult to say	Somewhat trustworthy	Totally trustworthy
TV News					
Tabloid TV show					
Newspapers (except sports newspapers)					
Information obtained through the Internet (except 2 Channel)					
Information obtained through 2 channel					
Neighborhood Rumors					
Rumors among co-workers					
E-mail and conversations with friends and acquaintances					
Radio					
Weekly/monthly Magazines (except for comics)					
Overheard conversations between strangers					

Q6 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 select one response from the options below for each source of information.

	Totally untrustworthy	Somewhat untrustworthy	Difficult to say	Somewhat trustworthy	Totally trustworthy
TV News					
Tabloid TV show					
Newspapers (except sports newspapers)					
Information obtained through the Internet (except 2 Channel)					
Information obtained through 2 channel					
Neighborhood Rumors					
Rumors among co-workers					
E-mail and conversations with friends and acquaintances					
Radio					
Weekly/monthly Magazines (except for comics)					
Overheard conversations between strangers					

Q7 How often do you come into contact with the following sources of information? Please select one appropriate response for each information source.

	every day	5 to 6 times per week	3 to 4 times per week	1 to 2 times per week	Almost never
TV News					

Tabloid TV show					
Newspapers (except sports newspapers)					
Information obtained through the Internet (except 2 Channel)					
Information obtained through 2 channel					
Neighborhood Rumors					
Rumors among co-workers					
E-mail and conversations with friends and acquaintances					
Radio					
Weekly/monthly Magazines (except for comics)					
Overheard conversations between strangers					

Q8 What do you think of the following statements? Please select one response for each statement.

	Disagree strongly	Disagree somewhat	Difficult to say	Agree somewhat	Agree 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					

Q9 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 select an appropriate response per line.

	Agree completely	Agree somewhat	Difficult to say	Disagree somewhat	Disagree strongly
The people in your local community have plenty of opportunities to become acquainted with others					
They often talk with someone new					
They can choose the type of people with whom they normally associate					
They have little chance to make new friends					
They have little opportunity to talk with strangers					
They would leave a group they didn't like to join a new group					
They are often unable to choose the people with whom they associate					
They find it easy to meet new people					
They would stay with a group, even if they were not happy to do so					

They can choose the groups or organizations of which they are a member					
They often have no option but to remain in a situation where they are unsatisfied with interpersonal relationships					
They often have no option but to remain in a group from which they would like to separate					

Q10 What is your attitude to the following opinions? Please select an appropriate response per line.

	Agree completely	Agree somewhat	Difficult to say	Disagree somewhat	Disagree strongly
What the future will be is always in your mind and you are always aware that your daily action/performance affects and links directly to your future.					
You cannot help doing something to attain your goal even though you may get nothing important for many years.					
Since you know "what will be, will be", you will do what you are interested in now.					
You will act according to the results to be given in a few days or in several weeks.					
You think that making snap decisions and taking fast action is one of the most important factors.					
You do not want temporary fun and happiness in exchange for future success.					
Even though extreme events never happen for years to come, you think it important to be prepared and alert to the					

worst outcome.					
You think that taking strategic actions for possible serious events occurring in the far distant future is more important than occasional activities for less serious events occurring in the immediate future.					
You will disregard a sign of problems to occur, because most of the problems are to be solved before reaching risk levels.					
You think that future problems can be taken when they occur and not now.					
You will focus on the current problems/interests rather than the possible problems to occur in the future.					
You will put much emphasis on your daily actions/performance rather than those that need a long period of time.					

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?

Q11 Please select an appropriate response, each with the following percentage chances.

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/1000 (0.1%)		
1/200 (0.5%)		
1/100 (1%)		
1/50 (2%)		
1/20 (5%)		
1/10 (10%)		
1/5 (20%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Please answer the following question if you answered [withdraw deposits immediately] for a possibility of 1/1000 (0.1%) chance, or [Not withdraw any deposits] for a possibility of 99/100 (99%) in the previous question.

Q12 Please give reasons for your answer.

()

Q13 What action would you take with the money after you withdrew deposits from a financial institution? Please select one response from the options below.

1. Transferring your savings/deposits from the said institution to another institution
2. Keeping it at home (cabinet savings)
3. Other ()
4. I don't know

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?

Q14 Would you withdraw your deposits with the following percentage chance of bankruptcy? Please select an appropriate response, each with the following percentage chances.

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/1000 (0.1%)		
1/200 (0.5%)		
1/100 (1%)		
1/50 (2%)		
1/20 (5%)		
1/10 (10%)		
1/5 (20%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Please answer the following question if you answered [Withdraw deposits immediately with a possibility of bankruptcy (0.1%)] or [Not withdraw deposits with a possibility of bankruptcy (99%)] in the previous question.

Q15 Please give reasons for your answer.

()

Suppose you had 8 million yen in a financial institution. In the following Q16-Q19 what action you would take for each of the following situations...?

* Interest rates of 0.5%, 1%, 5%, and 10%.

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 2,123 yen (interest rate 0.5%), interest of 4,247 yen (interest rate of 1%), interest of 21,233 yen (interest rate of 5%), or interest of 42,466 yen (interest rate of 10%).

Q16 Which of the following actions would you take in each of the following situations with an interest rate of 0.5%?

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 2,123 yen (interest rate 0.5%).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/100 (1%)		
1/20 (5%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Q17 Would you withdraw your savings/deposits in each of the following situations with an interest rate of 1%?

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 4,247 yen (interest rate 1%).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits

1/100 (1%)		
1/20 (5%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Q18 Would you withdraw your savings/deposits in each of the following situations with an interest rate of 5%?

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 21,233 yen (interest rate 5%).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/100 (1%)		
1/20 (5%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Q19 Would you withdraw your savings/deposits in each of the following situations with an interest rate of 10%?

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 42,466 yen (interest rate 10%).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/100 (1%)		
1/20 (5%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Q20 Were you aware that the upper limit of the Japanese deposit insurance system (the system guaranteeing withdrawals of bank deposits) is 10 million yen per an account? Furthermore, did you take this into consideration when answering Q11, Q14, Q16, Q17, Q18, and Q19?

1. Yes, I had heard of the Japanese deposit insurance system, and took it into consideration when answering --> Q27
2. No, I had heard of the Japanese deposit insurance system, but did not take it into consideration when Answering
3. I had not heard of the Japanese deposit insurance system

Please answer again, in light of the fact that the upper limit of the Japanese deposit insurance system (the system guaranteeing withdrawals of bank deposits) is 10 million yen per an account. Suppose that you had 8 million yen in deposits at a financial institution. In each of the following situations, what action would you take? Provided that the financial institution did not go bankrupt, you would receive the following amount of interest after one month: Interest rate 0.5% = 2,123 yen; 1% = 4,247; 5% = 21,233 yen; 10% = 42,466 yen.

Q21 Would you withdraw your savings/deposits in each of the following situations with an interest rate of 0.5%?

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 2,123 yen (interest rate 0.5%).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/100 (1%)		
1/20 (5%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Q22 Would you withdraw your savings/deposits in each of the following situations with an interest rate of 1%?

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 4,247 yen (interest rate 1%).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/100 (1%)		
1/20 (5%)		

1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Q23 Would you withdraw your savings/deposits in each of the following situations with an interest rate of 5%?

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 21,233 yen (interest rate 5%).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/100 (1%)		
1/20 (5%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

Q24 Would you withdraw your savings/deposits in each of the following situations with an interest rate of 10%?

* Assume that after one month, provided the financial institution did not go bankrupt, you would receive interest of 42,466 yen (interest rate 10%).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/100 (1%)		
1/20 (5%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

The following question refers to your actions in each of the following possibilities if the financial institution where you have deposits is going to go bankrupt.

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

bankrupt?

* However, if the institution were to go bankrupt, you would lose all your deposits (assume there is no Japanese deposit insurance system).

Percentage chance of financial institution going bankrupt	Withdraw no deposits	Immediately withdraw deposits
1/1000 (0.1%)		
1/200 (0.5%)		
1/100 (1%)		
1/50 (2%)		
1/20 (5%)		
1/10 (10%)		
1/5 (20%)		
1/3 (approx. 30%)		
1/2 (50%)		
99/100 (99%)		

In the previous question, if you answered [possibility of bankruptcy (0.1%)], [Withdraw deposits immediately] or [possibility of bankruptcy (99%)] [Not withdraw any deposits], please answer the following question.

Q26 Please give reasons for your answer.

()

Q27 How high would the percentage chance of bankruptcy of a financial institution where you have deposits have to be before you withdraw these deposits?

* Please enter numbers to two places of decimals: Example: 10% --> 10.00

A percentage chance of () % or above

Q28 Do you use the Internet when you withdraw your own deposits?

1. Yes, frequently
2. Yes, to some extent
3. No, not at all

Q29 If the following percentages of people with whom you share a financial institution began withdrawing their deposits from said institution, do you think you would benefit

or lose financially in future years by immediately withdrawing your own deposits?

- * If you think you would benefit by withdrawing your deposits regardless of whether others were doing so or not, please answer `Benefit` to all questions. Likewise, if you think you would lose by withdrawing your deposits regardless of whether others were doing so or not, please answer `Lose` to all questions.
- * Regardless of whether others were withdrawing or not, if you think you would benefit by withdrawing your deposits, please answer `Benefit`, and likewise, if you think you would lose, please answer `Lose` to all questions.

The percentage of people other than you who share your financial institution and who are withdrawing deposits from said institution	Lose	Benefit
If all people were withdrawing their deposits...		
If 90% of people were withdrawing their deposits...		
If 80% of people were withdrawing their deposits...		
If 70% of people were withdrawing their deposits...		
If 60% of people were withdrawing their deposits...		
If 50% of people were withdrawing their deposits...		
If 40% of people were withdrawing their deposits...		
If 30% of people were withdrawing their deposits...		
If 20% of people were withdrawing their deposits...		
If 10% of people were withdrawing their deposits...		
If nobody was withdrawing their deposits...		

Q30 When you gave your answer to Q29 regarding the potential financial losses or benefits resulting from withdrawing your savings, how many years into the future were you thinking?

Approximately () years into the future

Q31 Do you think that the majority of people with deposits in your financial institution would have the same opinion as you regarding the potential future losses or benefits of withdrawing deposits?

1. I think most people would share my opinion
2. I think it is more likely than not that most people would share my opinion
3. I think it is more likely than not that most people would not share my opinion
4. I think most people would not share my opinion

Q32 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

Q33 Suppose there were a lottery in which you had a 1/100 chance of winning, and 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 --> Q35

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

Q34 If the cost of the ticket were to increase, up to what amount would you be willing to buy? Please answer the maximum amount you would pay.

() yen per ticket

If you answered [No] to Q33, please answer the following question.

Q35 If the cost of the ticket were to decrease, below what amount would you be willing to buy? Please answer the maximum amount you would pay.

() yen per ticket

Q36 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 2,000 yen, insurance that would allow you to recover your money if it were stolen. Would you purchase this insurance?

1. Yes
2. No --> Q38

If you answered [Yes] to Q36, please answer the following question.

Q37 If the cost of the insurance in the previous question were to increase, up to what

amount would you be willing to buy? Please enter the very maximum amount you would pay.

() yen

If you answered [No] to Q 36, please answer the following question.

Q38 If the cost of the insurance in the previous question were to decrease, below what amount would you be willing to buy? Please enter the very maximum amount you would pay.

() yen

Suppose that you had to choose between [A] receiving a specified amount of money today, or [B] receiving some other amount of money after one week.

Q39 Please select either [A] or [B].

	[A]	[B]	
A. Receive 10,000 yen today			B. Receive 10,000 yen after one week
A. Receive 10,000 yen today			B. Receive 10,004 yen after one week
A. Receive 10,000 yen today			B. Receive 10,012 yen after one week
A. Receive 10,000 yen today			B. Receive 10,019 yen after one week
A. Receive 10,000 yen today			B. Receive 10,038 yen after one week

Suppose that you had to choose between [A] receiving a specified amount of money today, or [B] receiving some other amount of money after one year.

Q40 Please select either [A] or [B].

	[A]	[B]	
A. Receive 10,000 yen today			B. Receive 10,000 yen after one year
A. Receive 10,000 yen today			B. Receive 10,200 yen after one year
A. Receive 10,000 yen today			B. Receive 10,600 yen after one year
A. Receive 10,000 yen today			B. Receive 11,000 yen after one year
A. Receive 10,000 yen today			B. Receive 12,000 yen after one year

Suppose that you had to choose between [A] receiving a specified amount of money

today, or [B] receiving some other amount of money after ten years.

Q41 Please select either [A] or [B].

	[A]	[B]	
A. Receive 10,000 yen today			B. Receive 10,000 yen after ten years
A. Receive 10,000 yen today			B. Receive 12,190 yen after ten years
A. Receive 10,000 yen today			B. Receive 17,908 yen after ten years
A. Receive 10,000 yen today			B. Receive 25,937 yen after ten years
A. Receive 10,000 yen today			B. Receive 61,917 yen in ten years

Q42 Suppose that the financial institution where you have deposits were to go bankrupt. Do you believe that the government can guarantee the full amount of your deposits in the said financial institution?

1. Yes, very much
2. Yes, somewhat
3. Difficult to say
4. No, not really
5. No, not at all

Q43 To what extent are you satisfied with the following life issues?

	Highly satisfied	Satisfied	Almost Satisfied	Difficult to say	Somewhat dissatisfied	Dissatisfied	Highly dissatisfied
The district you live in							
Spending your leisure time							
Work/schoolwork							
Family life							
Household economy							
Relationship with friends							
Health condition							

Q44 To what extent do you worry about the following life issues?

	Definitely not worried	Not worried	Hardly wo rri ed	Difficult to say	Somewhat worried	Worried	Highly worried
Your own district							
Work/Study at school							
Your own future							
Japan's future							
Japanese economy							
Family life							
Current household economy							
Relationships with friends							
Health condition							

In Japan, the average economic growth rate for the period of 10 years from FY1998 to FY2008 was (-) 0.28%. In addition, the average inflation rate for this period was (-) 0.27%. Furthermore, the average growth rate of household income per household was (-) 1.53% for the period from 1997 to 2006.

The following question asks you to predict the economic situation after ten years. Do you think that economic growth/your income/inflation will increase on average over the next ten years?

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

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

[Plus] indicates “increase/growth” and [Minus] indicates “decrease/fall”.

For Q46, Q48, and Q50, please enter the numbers to two places of decimals.

Q45, 46 --> [1] Economic growth

Q47, 48 --> [2] Your income

Q49, 50 --> [3] Inflation

Q45 [1] Economic growth

Please select [1] or [2].

[1] Plus

3. The 3rd largest amount
4. The 4th largest amount or the following

Q54 Do you have a spouse?

1. Yes
2. No

Q55 The following questions refer to your job. Please select an appropriate response.

1. Self-employed
2. Company executive
3. Family business worker
4. Full-time employee
5. Part-time worker/casual worker
6. Dispatched employee
7. Contract worker
8. Independent contractor
9. Day worker or seasonal worker
10. Not working, but seeking employment
11. Neither working nor seeking employment
12. Housewife/househusband
13. Student
14. Other ()

Q56 The following questions refer to the job of your spouse. Please select an appropriate response.

1. Self-employed
2. Company executive
3. Family business worker
4. Full-time employee
5. Part-time worker/casual worker
6. Dispatched employee
7. Contract worker
8. Independent contractor
9. Day worker or seasonal worker
10. Not working, but seeking employment
11. Neither working nor seeking employment

12. Housewife/househusband
13. Student
14. Other ()

Q57 Which of the following schools or courses did you graduate from most recently?
Please select the appropriate response from the options below.

1. Elementary/middle school (graduated--includes Jinjo and Koutou elementary schools)
2. High school (left before graduating--includes the old-education-system middle schools, girls' schools, vocational schools, and teacher's schools)
3. High school (graduated--includes the old-education-system middle schools, girls' schools, vocational schools, and teacher's schools) (as well as persons expected to graduate)
4. Vocational college (left before graduating)
5. Vocational college (graduated) (as well as persons expected to graduate)
6. Junior college (left before graduating--includes technical colleges, etc.)
7. Junior college (graduated--includes technical colleges, etc.) (as well as persons expected to graduate)
8. University (left before graduating--includes old-education-system high schools and specialized vocational high schools)
9. University (graduated--includes old-education-system high schools and specialized vocational high schools) (as well as persons expected to graduate)
10. Graduate School of University (Master's course) (left midway)
11. Graduate School of University (Master's course) (degree received) (as well as persons expected to graduate)
12. Graduate School of University (Doctoral course) (left midway)
13. Graduate School of University (Doctoral course) (degree received) (as well as persons expected to receive a degree)
14. Other ()

Q58 Which of the following schools or courses did your spouse graduate from most recently? Please select the appropriate response from the options below.

1. Elementary/middle school (graduated--includes Jinjo and Koutou elementary schools)
2. High school (left before graduating--includes the old-education-system middle schools, girls' schools, vocational schools, and teacher's schools)

3. High school (graduated--includes the old-education-system middle schools, girls' schools, vocational schools, and teacher's schools) (as well as persons expected to graduate)
4. Vocational college (left before graduating)
5. Vocational college (graduated) (as well as persons expected to graduate)
6. Junior college (left before graduating--includes technical colleges, etc.)
7. Junior college (graduated--includes technical colleges, etc.) (as well as persons expected to graduate)
8. University (left before graduating--includes old-education-system high schools and specialized vocational high schools)
9. University (graduated--includes old-education-system high schools and specialized vocational high schools) (as well as persons expected to graduate)
10. Graduate School of University (Master's course) (left midway)
11. Graduate School of University (Master's course) (degree received) (as well as persons expected to graduate)
12. Graduate School of University (Doctoral course) (left midway)
13. Graduate School of University (Doctoral course) (degree received) (as well as persons expected to receive a degree)
14. Other ()

Q59 Please select your annual pretax income (including bonus and other revenue) from the options below.

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

* If you are a pensioner, please enter the total amount of annuity.

1. Under 500,000 yen
2. 500,000 -- 1,000,000 yen
3. 1,000,000 -- 2,000,000 yen
4. 2,000,000 -- 3,000,000 yen
5. 3,000,000 -- 5,000,000 yen
6. 5,000,000 -- 7,000,000 yen
7. 7,000,000 -- 10,000,000 yen
8. 10,000,000 --15,000,000 yen
9. 15,000,000 yen or above

Q60 Please select the annual pretax income (including bonus and other revenue) of your

spouse from the options below.

* If he/she is a student, please enter the total amount of any income from part-time jobs, allowances from parents, scholarships, etc.

* If you are a pensioner, please enter the total amount of annuity.

1. Under 500,000 yen
2. 500,000 -- 1,000,000 yen
3. 1,000,000 -- 2,000,000 yen
4. 2,000,000 -- 3,000,000 yen
5. 3,000,000 -- 5,000,000 yen
6. 5,000,000 -- 7,000,000 yen
7. 7,000,000 -- 10,000,000 yen
8. 10,000,000 -- 15,000,000 yen
9. 15,000,000 yen or above
10. I do not know

Q61 What is the extent of your debts (mortgages, student loans, consumer loans, etc.)?

Please select from the options below.

1. 0 yen
2. 1--500,000 yen
3. 500,000 -- 1,000,000 yen
4. 1,000,000 -- 2,000,000 yen
5. 2,000,000 -- 3,000,000 yen
6. 3,000,000 -- 5,000,000 yen
7. 5,000,000 -- 7,000,000 yen
8. 7,000,000 -- 10,000,000 yen
9. 10,000,000 -- 15,000,000 yen
10. 15,000,000 -- 30,000,000 yen
11. 30,000,000 or above

Q62 What is the extent of the savings (including ordinary and fixed deposits) of your entire household?

1. Under 100,000 yen
2. 100,000 -- 500,000 yen
3. 500,000 -- 1,000,000 yen
4. 1,000,000 -- 2,000,000 yen
5. 2,000,000 -- 3,000,000 yen

6. 3,000,000 -- 5,000,000 yen
7. 5,000,000 -- 7,000,000 yen
8. 7,000,000 -- 10,000,000 yen
9. 10,000,000 -- 15,000,000 yen
10. 15,000,000 -- 30,000,000 yen
11. 30,000,000 or above
12. I do not know

Q63 What is the extent of your entire household debts (mortgages, student loans, consumer loans, etc.)? Please select from the options below.

1. 0 yen
2. 1 -- 100,000 yen
3. 100,000 -- 500,000 yen
4. 500,000 -- 1,000,000 yen
5. 1,000,000 -- 2,000,000 yen
6. 2,000,000 -- 3,000,000 yen
7. 3,000,000 -- 5,000,000 yen
8. 5,000,000 -- 7,000,000 yen
9. 7,000,000 -- 10,000,000 yen
10. 10,000,000 -- 15,000,000 yen
11. 15,000,000 -- 30,000,000 yen
12. 30,000,000 or above
13. I do not know

Q64 Please select the annual income of your entire household from the options below.

1. Under 500,000 yen
2. 500,000 -- 1,000,000 yen
3. 1,000,000 -- 2,000,000 yen
4. 2,000,000 -- 3,000,000 yen
5. 3,000,000 -- 5,000,000 yen
6. 5,000,000 -- 7,000,000 yen
7. 7,000,000 -- 10,000,000 yen
8. 10,000,000 -- 15,000,000 yen
9. 15,000,000 -- 30,000,000 yen
10. 30,000,000 or above
11. I do not know

