

Survey on Attitudes toward the Japanese Public Pension System (2012)

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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), FY2012.

Q1. Have you ever paid an insurance premium for the National Pension Plan? Select one that applies.

1. Yes
2. No

Q2. In the past 2 years (24 months), how often did you pay the monthly premiums for the National Pension Plan? If you are younger than 22 years of age, answer how often you paid since you turned 20.

1. Always (no payments missed)
2. Most of the time
3. Half of the time
4. Rarely
5. Never (not even for one month)

Q3. Select one of the following that applies to your situation.

1. I am exempt from part or all of the pension premiums.
2. I use the Contribution Postponement System for Low Income Youth, a system that allows people under age 30 to defer pension payments after submitting an application.
3. I am neither exempt from the pension premiums nor part of the Contribution Postponement System for Low Income Youth.

Q4. What is the reason for not paying the premiums?

1. I cannot afford to pay the premiums.
2. I can afford to pay the premiums, but I choose not to pay.

In the following questions, you will see number sequences on the screen.

Within each sequence is a blank or two.

The blank may be on the far left, far right, or in the middle of the sequence.

Please enter an appropriate number(s) in the blank(s).

Practice Question1

Q5. What number goes into the blank?

1, 2, __, 4

The answer is 3, as in the following sequence.

1, 2, 3, 4

Verify the answer and click on “Next” to continue.

In the following questions, you will see number sequences on the screen.

Within each sequence is a blank or two.

The blank may be on the far left, far right, or in the middle of the sequence.

Please enter an appropriate number(s) in the blank(s).

Practice Question 2

Q6. What number goes into the blank?

2, 4, 6, __

Since 2 is being added to each successive number, the answer is 8, as in the following sequence.

2, 4, 6, 8

Verify the answer and click on “Next.”

You will see 6 questions that are similar to the practice questions.

Read the following instructions carefully before answering the questions.

Instructions for answering the following questions:

Please enter an appropriate number(s) in the blank(s).

The blank may be on the far left, far right, or in the middle of the sequence.

There may be two boxes.

The sequence may be ascending (e.g. 2, 4, 6) or descending (e.g. 6, 4, 2).

The question may be easy or difficult.

It is more important to answer accurately than quickly, so do not rush.

There may be more than one correct answer, but enter only one. In this case, your answer is marked correct if it is one of the correct answers.

After you click on “Next,” the next question will appear.

When you are ready, please click on “Next.”

Q7. What number goes into the blank?

8, __, 12, 14

Q8. What number goes into the blank?

23, 26, 30, 35, __

Q9. What number goes into the blank?

18, 17, 15, __, 8

Q10. What number goes into the blank?

6, 7, __, 9

Q11. What number goes into the blank?

6, __, 4, 3

Q12. What number goes into the blank?

5, 8, 11, __

Q13. What number goes into the blank?

__, 4, 6, 8

Q14. What number goes into the blank?

1, 3, 3, 5, 5, 7, 7, __

Q15. What number goes into the blank?

18, 10, 6, __, 3

Q16. What number goes into the blank?

17, __, 12, 8

Q17. What number goes into the blank?

10, __, 3, 1

Q18. What number goes into the blank?
17, 16, 14, 10, ___

Q19. What number goes into the blank?
___, 20, 26, 38, 62

Q20. What number goes into the blank?
5, ___, 11, 19, 35

Q21. What number goes into the blank?
70, ___, ___, 84

Q22. Suppose there was a lottery ticket in front of you. You will get ¥2,000 if you win, but nothing if you lose. You have a 50/50 chance of winning or losing. Would you buy this ticket for ¥200?

1. Yes
2. No

Q23. What is the maximum lottery ticket price you would be willing to pay?

1. No more than ¥300
2. No more than ¥400
3. No more than ¥600
4. No more than ¥1,000
5. No more than ¥2,000
6. I'd be willing to pay more than ¥2,000.

Q24. How much would the price have to be before you are willing to buy the lottery ticket?

1. ¥190
2. ¥150
3. ¥100
4. ¥50
5. ¥1
6. I wouldn't buy it even if it was ¥1.

Q25. The current average lifespan is 79 for males and 86 for females in Japan. How long do you expect to live? Answer how certain you are about living up to each of the following ages in a percentage. For example, if you think you will absolutely be alive at age 80, enter "100" under "80 years old."

1. 75 years old	2. 80 years old	3. 85 years old	4. 90 years old	5. 95 years old	6. 100 years old
[] %	[] %	[] %	[] %	[] %	[] %

Q26. What do you expect the inflation rate in Japan to be next year? Round your answer to the first decimal place.

If you think the rate will be negative, please enter a one-byte minus sign (-) in front of a number in the left box.

Example:

-1.2% → -1 . 2 %

-0.4% → -0 . 4 %

 . %

Q27. What is the highest level of education you (and your spouse) have completed? Please check one that applies.

	You	Your Spouse
1. Middle school		
2. High school		
3. Vocational school		
4. Junior college or vocational high school		
5. 4-year university		
6. Graduate school		
7. Other education ()		---
8. Other education ()	---	

Q28. Which of the following best describes your current employment status (and that of your spouse)?

	You	Your Spouse
1. Self-employed		
2. Work in a family business		
3. Full-time employee		
4. Part-time employee		

5. Temporary staff hired by a third-party agency		
6. Contract worker		
7. Freelancer		
8. Day laborer or seasonal worker		
9. Currently unemployed, but looking		
10. Currently unemployed, and not looking		

Q29. Approximately how much do you and your family members who share your finances (regardless of whether or not they are living with you) invest in each of the following assets?

You

Bonds	¥__0,000	[<input type="checkbox"/>] None
Securities	¥__0,000	[<input type="checkbox"/>] None
Mutual funds	¥__0,000	[<input type="checkbox"/>] None
Checking/savings account (both the current account and the time deposit)	¥__0,000	[<input type="checkbox"/>] None
Home value	¥__0,000	[<input type="checkbox"/>] None
Life insurance	¥__0,000	[<input type="checkbox"/>] None

You and Your Family Members Who Share Your Finances

Bonds	¥__0,000	[<input type="checkbox"/>] None	[<input type="checkbox"/>] I don't know.
Securities	¥__0,000	[<input type="checkbox"/>] None	[<input type="checkbox"/>] I don't know.
Mutual funds	¥__0,000	[<input type="checkbox"/>] None	[<input type="checkbox"/>] I don't know.
Checking/savings account (both the current account and the time deposit)	¥__0,000	[<input type="checkbox"/>] None	[<input type="checkbox"/>] I don't know.
Home value	¥__0,000	[<input type="checkbox"/>] None	[<input type="checkbox"/>] I don't know.
Life insurance	¥__0,000	[<input type="checkbox"/>] None	[<input type="checkbox"/>] I don't know.

Q30. What was the approximate annual gross income of yours, your spouse's, and other family members' last year?

Your income: ¥__0,000	[<input type="checkbox"/>] None	
Your spouse's income: ¥__0,000	[<input type="checkbox"/>] None	[<input type="checkbox"/>] I don't know.
Other family members' total income: ¥__0,000	[<input type="checkbox"/>] None	[<input type="checkbox"/>] I don't know.

Q31. What income source are you going to rely on to cover your living expenses in retirement? Select all that apply. Also, select the one that you consider the most important source of income.

Note: “Reverse mortgage” is a plan in which one uses his/her house as collateral and borrows money from the government or a trust bank, and repays the mortgage by selling the house upon the expiration of the loan term (e.g. the borrower’s death).

	Income source(s) I will rely on	The income source I consider the most important
1. Salary, wages, or self-employment income		
2. Capital gains		
3. Rental income		
4. Dividends or interest income from savings, investments, and retirement accounts, etc.		
5. Public pension benefits		
6. Private pension or corporate pension benefits		
7. Financial support from family		
8. Withdrawals from savings		
9. Retirement lump sum grants		
10. Maturity proceeds		
11. Proceeds from a sale of real estate		
12. Payments from a reverse mortgage		
13. Other source ()		
14. I’m not sure because I can’t think that far ahead.		

Q32. What percentage of your living expenses in retirement do you think can be covered by the public pension benefits? For example, if you think all the living expenses will be covered, enter “100.”

I think ___% of my living expenses in retirement can be covered by the public pension benefits.

Q33. How old are your parents, your children, and your children’s spouses? If no one exists for a particular category, please leave the space blank.

Note: If you have children and their spouses, please answer for the six oldest ones.

Father	[] years old
Mother	[] years old
Spouse (husband / wife)	[] years old
The oldest child	[] years old
The oldest child's spouse	[] years old
The second oldest child	[] years old
The second oldest child's spouse	[] years old
The third oldest child	[] years old
The third oldest child's spouse	[] years old
The fourth oldest child	[] years old
The fourth oldest child's spouse	[] years old
The fifth oldest child	[] years old
The fifth oldest child's spouse	[] years old
The sixth oldest child	[] years old
The sixth oldest child's spouse	[] years old

Q34. What are the genders of your children and their spouses?

	Male	Female
The oldest child (the age entered in q23_4fa)		
The oldest child's spouse (the age entered in q23_5fa)		
The second oldest child (the age entered in q23_6fa)		
The second oldest child's spouse (the age entered in q23_7fa)		
The third oldest child (the age entered in q23_8fa)		
The third oldest child's spouse (the age entered in q23_9fa)		
The fourth oldest child (the age entered in q23_10fa)		
The fourth oldest child's spouse (the age entered in q23_11fa)		
The fifth oldest child (the age entered in q23_12fa)		
The fifth oldest child's spouse (the age entered in q23_13fa)		
The sixth oldest child (the age		

entered in q23_14fa)		
The sixth oldest child's spouse (the age entered in q23_15fa)		

Q35. Are your parents, your spouse, and your children living with you?

	Living together	Not living together
Father		
Mother		
Spouse (husband / wife)		
The oldest child (the age entered in q23_4fa)		
The oldest child's spouse (the age entered in q23_5fa)		
The second oldest child (the age entered in q23_6fa)		
The second oldest child's spouse (the age entered in q23_7fa)		
The third oldest child (the age entered in q23_8fa)		
The third oldest child's spouse (the age entered in q23_9fa)		
The fourth oldest child (the age entered in q23_10fa)		
The fourth oldest child's spouse (the age entered in q23_11fa)		
The fifth oldest child (the age entered in q23_12fa)		
The fifth oldest child's spouse (the age entered in q23_13fa)		
The sixth oldest child (the age entered in q23_14fa)		
The sixth oldest child's spouse (the age entered in q23_15fa)		

Q36. Are your parents, your spouse, and your children sharing finances with you?

	Sharing finances	Not sharing finances
Father		
Mother		
Spouse (husband / wife)		
The oldest child (the age		

economy. (I have excellent knowledge. = 10)										
7. If a friend of mine asked me to manage his/her ¥1,000,000, I would be able to take care of it well. (I could take care of it very well. = 10)										

Q38. How often do you consume alcoholic beverages per week?

1. Never
2. Rarely
3. Less than 3 days per week
4. 4 or 5 days per week
5. Almost every day

Q39. When you drink, how much alcohol do you consume each time?

Note: One small bottle of sake (180 ml) is equivalent to one medium bottle of beer (500 ml), 35% vol. (70 proof) shochu (80 ml), one double whiskey (60 ml) and two glasses of wine (240 ml).

1. Less than 180 ml of sake
2. 180–359 ml of sake
3. 360–539 ml of sake
4. More than 540 ml of sake

Q40. Do you smoke cigarettes? If you do, how many cigarettes do you smoke per day? This question is about habitual smoking, so please exclude such instances where you tried one cigarette for fun.

1. I smoke habitually. [] cigarettes per day
2. I used to smoke habitually, but not anymore.
3. I have never smoked habitually.

Q41. If you were to buy a gift certificate that you could use at the supermarkets, department stores, and other retail stores that you regularly visit, how much would you be willing to pay if the expiration date was set as follows?

- | | |
|---------------------------------------------------------|----------------------|
| 1. A ¥1,000 gift certificate that never expires: | No more than ¥[] |
| 2. A ¥1,000 gift certificate that expires in one week: | No more than ¥[] |
| 3. A ¥1,000 gift certificate that expires in one month: | No more than ¥[] |
| 4. A ¥1,000 gift certificate that expires in one year: | No more than ¥[] |
| 5. A ¥1,000 gift certificate that expires in ten years: | No more than ¥[] |

Q42. If you were to buy a gift certificate that you could use at the supermarkets, department stores, and other retail stores that you regularly visit, how much would you be willing to pay if the date on which the certificate becomes valid was set as follows? The certificate is valid without expiration after the set date.

1. A ¥1,000 gift certificate that is already valid : No more than ¥[]
2. A ¥1,000 gift certificate that will be valid in one week: No more than ¥[]
3. A ¥1,000 gift certificate that will be valid in one month: No more than ¥[]
4. A ¥1,000 gift certificate that will be valid in one year: No more than ¥[]
5. A ¥1,000 gift certificate that will be valid in ten years: No more than ¥[]

Verify your answer and click on the “Next” button.

(You will not be able to return to this page once the “Next” button is pressed.)