

The Second “Family and Lifestyle Survey”: Objectives, Features of the Survey, and Questionnaire[†]

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Abstract

The second “Family and Lifestyle Survey” is a registered consumer tester-based survey designed to collect information about (1) the basic attributes, education, job history, and quality of life of households in Japan; (2) household receipts of gifts and inheritances; (3) household income and expenditures; and (4) the employment history of respondents and their spouse, while also (5) inquiring into attitudes towards various policies such as the rise in the consumption tax rate and the child allowance policy. This survey is a follow-up survey of households that responded to the first survey carried out in 2011, allowing us to create a panel. This paper presents a summary of this most recent survey (the second round), including its objectives, questions, and methodology, along with basic tabulation results. In Appendix 1 at the end of the paper, we also briefly discuss the characteristics of survey subjects from which we were unable to obtain responses in this round of the survey.

Keywords: Household survey, Asset holdings, Intergenerational transfer, Inheritance, Japan

JEL Category Codes: D12, D31, E24

1 Introduction (Survey Objectives)

With the aging and shrinking of the population lowering Japan’s potential growth, policies to enhance growth in order to increase the overall size of the pie as well as distributional policies—i.e., policies to divide up the pie as fairly as possible—have assumed growing importance. The efficiency, fairness, and sustainability of economic and social institutions, notably taxation and social security, have also become issues of paramount concern to the nation’s citizens today. It is therefore necessary to initiate policies and design institutions that allow the populace to live satisfying and secure lives. And to do so, it is necessary to fully understand the

[†] This survey was conducted with the financial support of the Grant-in-Aid for Scientific Research (A) 23243046 from the Japan Society for the Promotion of Science (JSPS).

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structural changes currently unfolding in the economy and society, and to conduct comprehensive analyses based on objective data and evidence, while also predicting the direction these changes may take.

Given the importance of these changes, it is unfortunate that insufficient objective data have been gathered and made available to make it possible, for instance, to accurately gauge economic disparities. An example is household asset holdings, an accurate grasp of which is indispensable for examining disparities in Japan. It goes without saying that assets depend on the accumulation of savings, which are determined by the balance of income and expenditures for individual households. However, the savings process is complex and occurs over an extended period of time. This means that although we can conduct surveys to examine household asset levels at a particular point in time, we still do not really know what this savings process means in terms of the lifecycle of an individual household. In particular, household asset levels in Japan are influenced more by inheritances, which are large income inflows, than by wage income and the like. Thus, individual households’ survey responses regarding their assets may differ dramatically depending on whether the survey was conducted before or after a household received such a large income flow. Nonetheless, to the authors’ knowledge, there are no generally available statistics concerning the occurrence of inheritance events in individual households in Japan.

The second “Family and Lifestyle Survey” presented in this paper is a household questionnaire survey designed by our research group. This survey had the following objectives: to ascertain the distribution of a variety of attributes of households or families in Japan and examine the current state of disparities within and across generations and circumstances regarding intergenerational transfers. The survey covers a wide range of topics, including household members’ family relationships, employment history, and educational and economic status. A particularly notable feature of this survey, however, is the many questions it contains aimed at throwing light on the state of individual households’ asset holdings (financial assets, tangible assets, and human assets) and intergenerational transfers such as inheritances, which affect households’ asset holdings. The survey provides information that cannot be adequately obtained from existing data sources (see the questionnaire in Appendix 2 for the form and content of individual questions). Along with collecting such information on respondents’ attributes, the survey also asked respondents about their attitudes toward various policies such as the rise in the consumption tax rate and the child allowance policy. The aim is to examine the relationship between individual households’ position in the distribution obtained from the survey results and their opinions or attitudes toward these various distributional policies.

Table 1. Features of Each Survey

	First Survey	Second Survey	Reference Survey
Date	Dec-11	Dec-12	Jan-10
Survey format	Registered tester	Registered tester	Random home
Sample size	3,699	3,144	2,302
Response rate	81.70%	86.20%	57.60%
Survey carried out by	Intage	Intage	RJC Research

The present survey is very similar to two surveys carried out by our research group in the past (see Table 1). For the original Reference Survey, based on very similar objectives to the current one, we commissioned RJC Research Inc. to carry out a survey in the form of home visits of randomly selected households.¹ For the survey the following year, the First Survey, we commissioned Intage, Japan’s largest market research firm, to

¹ For details of the first survey, see Hori et al. (2010). Note that the questionnaires for the Reference Survey and the First Survey were not sent to the same households, so that we cannot use the Reference Survey for constructing a panel.

conduct a mail-based survey using the registered consumer tester group (with approximately 220,000 members) it maintains. Given budget constraints, we used registered testers rather than a random sample, because we wanted to minimize the number of people that might drop out of the sample in case we decided to do a follow-up survey of the same sample the following year rather than a one-time survey. The use of registered testers calls for a special degree of caution with regards to sample representativeness. However, on the basis of our own experience of conducting similar surveys with random samples, survey response rates differ by subgroups even if survey subjects are chosen completely randomly. Therefore, it is necessary in any case to pay attention to representativeness when analyzing survey results.² Based on these considerations, we carried out a follow-up survey of the 3,699 Intage tester households who responded to the First Survey. Using the results from the two surveys also allows us to construct a two-year panel.

This paper is organized as follows. Section 2 provides an outline of the contents of the second “Family and Lifestyle Survey” and reports briefly on the response rate. Section 3 presents an overview of the tabulated results from the survey. Section 4 summarizes our findings.

2 Major Question Areas and Response Rate

2.1 Survey Overview

This survey collected information on the target households across a broad range of topics, ranging from household members’ family relationships, employment, and education to asset holdings, inheritances, etc. The survey was conducted to understand the distribution of a variety of household/family attributes and analyze disparities within and across generations and intergenerational transfers, as well as household asset holdings and households’ long-term financial planning. Details of specific questions in the questionnaire are provided in Appendix 2 for reference at the end of the paper. The questions fall into the following six broad categories:

- I. Questions about the respondent and spouse (Questionnaire sheets 1, 2 and 4)
- II. Questions about the households of the parents of the respondent and spouse (Sheets 3 and 5).
- III. Questions about past gifts and inheritances to the respondent household (Sheets 6 and 7)
- IV. Questions about the income and expenditures of the respondent household (Sheets 9)
- V. Questions about the respondent’s and spouse’s work life (Sheets 9)
- VI. Questions about the respondent’s attitude vis-à-vis the increase in the consumption tax rate and the child allowance policy (Sheets 10 and 11)

Category I (Questionnaire sheets 1, 2, and 4) asks questions about the sex, age, occupational status, prefecture of residence, educational status, and form of employment of the respondent (registered tester), his/her spouse, and their children (if any, with answers requested for the first five children only). It also inquires if there are any health concerns on the part of the respondent or spouse, how the couple met, and whether there was a divorce in the past. The information on basic attributes collected here is indispensable as control variables when using the survey data for subsequent quantitative analyses. In addition, in this survey, we added questions about the childhood of the respondent and spouse (hobbies, attendance of cram schools, etc.), and the current quality of life and home life, in order to broaden the potential of the analysis.

Category II (Sheets 3 and 5) contains questions relating to the households of the parents of the respondent and the spouse. In addition to information on parents’ basic attributes, their health condition, and whether they

² See Hori et al (2013) for a comparison of the samples in the reference survey using home visits to randomly selected households and the first survey, a registered tester survey.

lived with the survey respondent, we attempted to collect as broad a range of information as possible, including parents' place of birth and their economic situation (i.e., their wealth). This was based on the notion that the attributes of the household from which transfers occur (estates are inherited) are as relevant to the nature of intergenerational transfers, one of the focuses of this study, as the attributes of the household to which the transfer occurs.

Category III (Sheets 6 and 7) contains questions on gifts and inheritances that each the respondent and his/her spouse have received. Specifically, Sheet 6 asks about topics such as past inheritance events, the value of the inheritance, whether or not inheritance tax was levied, and what percentage the bequest represented of the total estate. We also surveyed attitudes on the relative size of the inheritance respondents intend to leave to their children and the amount of inheritance that respondents' parent left to them. Sheet 7 asks about past inter vivos gift events, the amount of the gift, the type of gift (honeymoon present, etc.), and whether there may have been an intent to avoid inheritance tax. We also surveyed attitudes on the provision of financial assistance and living assistance by the respondent and spouse to parents. Used in conjunction with the basic attributes from Categories I and II, this information will allow us to examine whether intergenerational asset transfers work to offset economic disparities among offspring.

Category IV (Sheet 8) asks questions about respondent households' income and expenditures (actual, as well as expected or planned). For household income (before taxes), the breakdown of household income, annual consumption expenditures, and assets and liabilities, we asked about three points in time: (a) the actual values for the preceding year; (b) the situation in the year prior to retirement (the anticipated situation for non-retired households, and the actual situation for retired households); and (c) the situation respondents envisage after retirement (around the age of 75). Obtaining answers to these sorts of questions should allow us to examine various hypotheses concerning the lifetime pattern of household income and consumption, such as the permanent income hypothesis.

Category V (Sheet 9) is about the work life of the respondent and his/her spouse throughout their lives. Specifically, we asked about the employment history to date (when they began working and retired, etc.) and whether they had ever lost their job (and if so, around what time). Standard economic theory predicts that large inheritances reduce the labor supply of the beneficiary, since leisure is considered a superior good. As Category III of the survey includes questions regarding gift and inheritance amounts, combining those answers with the information on employment history from this Category allows us to analyze the effect of gifts and inheritances on the labor supply of the beneficiary. Category V also contains questions on the health situation of the respondent and his/her spouse. Since decisions about labor supply are believed to be heavily dependent on individuals' health, this information should be useful as a control variable when analyzing labor supply.

Category VI (Sheets 10 and 11) asks questions to elicit respondents' subjective discount rate as well as their attitudes concerning public pensions and various policies such as the rise in the consumption tax rate and the child allowance policy. Given that consumption taxes place a greater burden on lower income households, we asked respondents what measures should be taken to deal with this. We also asked how families and society should share the costs of raising children and about the compensation and performance of public servants. For respondents who had received child allowances, or with children in high school who had benefited from free high school education, we asked how those funds had been used. Combining the results for these questions on respondents' attitudes with the information on individuals' (or households') basic attributes collected under Categories I–IV should allow us to shed light on who supports or opposes the consumption tax increase and/or the child allowance policy, which will have a major impact on intergenerational distribution.

2.2 Survey Methodology and Response Rate

This survey has a panel structure, being a follow-up survey of the respondents to the first “Family and Lifestyle Survey.” We first briefly present the survey methodology and response rate from the previous (first) survey.³ The subjects of the first survey were the pool of approximately 220,000 consumer testers across Japan who were preregistered with Intage Inc. In creating the sample, we divided Japan into 10 areas and chose a total of 4,525 male and female registered testers aged between 25 and 75 to whom to send questionnaires. The respondents (testers) were chosen in such a way that the breakdown by individual area for both sexes resembled that obtained from the *Population Census of Japan*. We received valid responses from 3,699 participants for a response rate of 81.7%. A detailed look at the basic attributes of the respondents reveals that the educational background was higher and the percentage of single-person households was lower than in the *Population Census*. In that sense, the sample, rather than being fully representative of Japan’s population today, can be described as being biased towards “standard households,” in particular middle or upper-income households. This point requires due consideration when analyzing the data, but in general the breakdown by sex, area, and age conforms with the distribution in the *Population Census*.

The second survey, targeting the respondents to the first survey, ran from December 6 to 12, 2012, and a reward of 500 yen was enclosed in the mailed questionnaire, irrespective of whether or not the survey was answered. In order to ensure a sample of sufficient size, we also sent a follow-up notice to those who had not responded. 52 of the 3,699 testers who responded to the previous (first) survey had left the program by the time this survey started, so the final number of questionnaires mailed was 3,647. The number of valid responses was 3,144, for a response rate of 86.2%. In the next section we give an overview of respondents’ basic attributes and the survey results. For attributes (sex, age, etc.) of households who did not respond to this survey, see Appendix 1.

3 Overview of Survey Results

3.1 Basic Attributes (Age, Residence, Employment Status, Form of Employment)

This section briefly presents the survey tabulation results.

Table 2 shows respondents’ age distribution by sex. The shares of younger and older (70 and above) respondents are somewhat lower than in the 2010 *Population Census*, but the overall distribution is similar.⁴ The average age is 51 for both male and female respondents.

³ See Hori et al (2013) for details of the First Survey.

⁴ The reason why the shares of younger and older cohorts in the survey are lower than in the population overall is that both in the First and in the Second Survey the response rates for these cohorts are lower than for others cohorts. For information on response rates by age cohort for the First Survey, see Hori et al. (2013); for this survey see [Appendix 1. – *Does the appendix really show the response rates by age cohort?*]

Table 2. Respondent Distribution by Sex and Age (%)

Current Survey

	Age Range						Ave. Age
	26-29	30-39	40-49	50-59	60-69	70-77	
Males	6.3	19.0	21.8	18.9	23.2	11.7	51.3
Females	6.4	18.2	22.1	18.8	23.8	10.8	51.2
Total	6.4	18.6	22.0	18.3	23.5	11.2	51.3

2010 Population Census

Males	7.0	21.6	19.9	19.1	20.9	11.5
Females	6.7	20.5	19.1	18.8	21.5	13.3
Total	6.8	21.1	19.5	19.0	21.2	12.4

Table 3 shows the distribution of respondents' residence (current and childhood). In the 2010 *Population Census*, 91% of the total population lived in urban areas and the rest in rural areas (towns and villages). The current residence (as of the time of the survey in 2012) of respondents to this survey is just slightly biased towards urban areas. Similarly, looking at the distribution of respondents' childhood residence, we see that the proportion living in rural areas (towns and villages) was higher than it is now. This likely reflects that respondents relocated to urban areas for employment or other reasons.

Table 3. Respondents' Place of Residence (% , current and childhood)

	Current	Childhood	<i>Population Census</i>
Tokyo (23 wards) and government-ordinance	28.4	23.8	90.7
Cities (non-government ordinance)	65.1	62.8	
Towns	6.2	11.6	9.3
Villages	0.3	1.8	
Total	100	100	100

Tables 4 and 5 show the employment status and form of employment by sex. The proportion of males that work exceeds 80%, while that of females is under 60%, with nearly 40% reporting they are “neither working nor looking for work.” Regarding the form of employment, about 73% of men are working full-time or as regular employees, while for women the most common response was part-time or temporary work, at 56%.

Table 4. Respondents' Employment Status (%)

	Males	Females	Total
Working	80.9	59.2	70.6
Currently looking	2.3	3.0	2.6
Neither working nor looking	16.8	37.8	26.7
Total	100	100	100

Table 5. Respondents' Type of Employment (%)

	Males	Female	Total
Self-employed	17.2	8.2	13.6
Full-time/regular employee	72.9	36.3	58.5
Other (part-time or temporary)	10.0	55.5	27.9
Total	100	100	100

Keeping in mind the above observations about respondents' basic attributes, in the following sections we briefly present aggregated results on a number of topics that we plan to analyze in greater detail in the future using the present survey, including respondents' subjective affluence, employment history, asset holdings, gifts and inheritances, and attitudes toward various policies.

3.2 Respondents', their Parents', and their Children's Affluence

As previously discussed, one of the objectives of the current survey is to inquire into the disparities within and across generations. A useful indicator for the analysis of disparities and intergenerational transfers that we will look at here, in addition to income and assets, is respondents' subjective assessment of their affluence. Table 6 summarizes the responses to the question of how respondents assess their own lifetime affluence in comparison to that of their parents and children. In terms of the comparison with parents' level of affluence, the most frequent responses, in descending, order were "somewhat better" (35.1%), followed by "about the same" (30.0%), showing that many respondents believe their own lifetime level of affluence is relatively high compared to that of their parents. Looking next at the comparison with the children's future prospects, the most common response was "about the same" (44.3%), followed by "somewhat worse" (26.7%), showing that my respondents were concerned about the future of the next generation.

Table 6. Comparison of Expected Lifetime Affluence (%)

	Much better	Somewhat better	About the same	Somewhat worse	Much worse	Total
Self compared to parents	9.5	35.1	30.0	18.7	6.7	100
Children compared to self	5.4	18.9	44.3	26.7	4.7	100

Table 7 shows the correlation between the childhood affluence of respondents (affluence of their parents) and the current level of affluence. The general pattern is that those who were relatively well off in childhood also tend to be relatively well off at present, but there are many exceptions. For instance, 52% of those responding that they were "very poor" in childhood (i.e., their parents were very poor) reported that their current level of affluence was "normal." Moreover, regardless of their level of affluence in childhood, the largest percentage of respondents report that their current level of affluence is "normal," and the correlation between childhood and current affluence, with a correlation coefficient of 0.21, is not very strong.

Table 7. Respondents' Current Level of Affluence and Childhood (Parent) Level of Affluence (%)

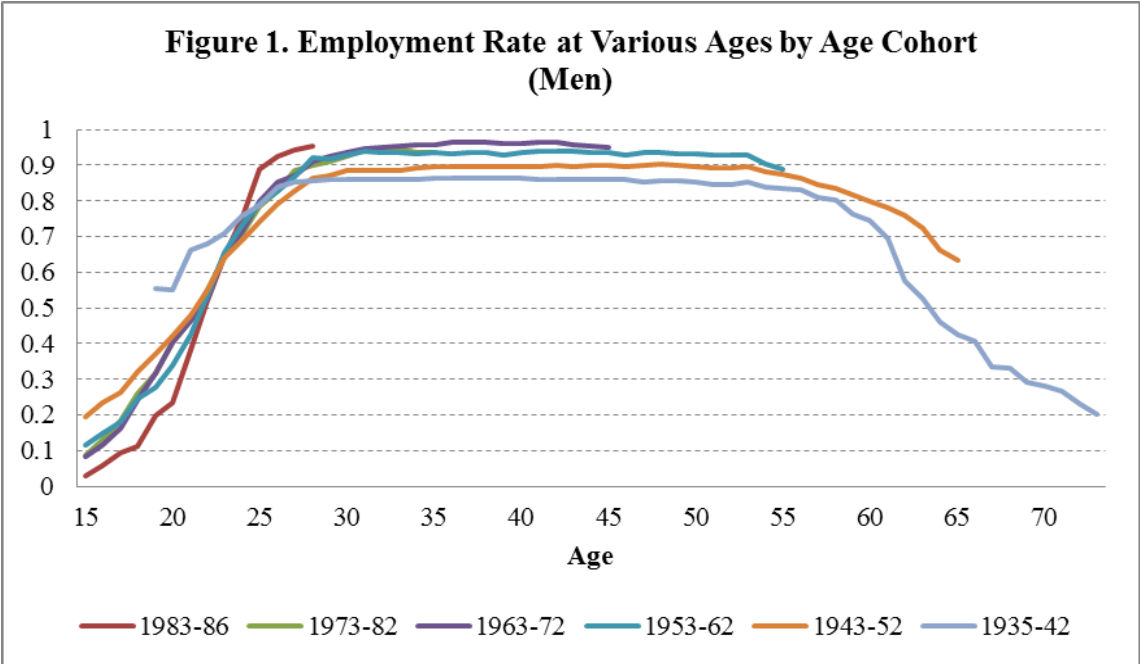
Respondents' Current Level of Affluence	Respondents' Level of Affluence in Childhood						
	Very affluent	Affluent	Somewhat affluent	Normal	Somewhat poor	Poor	Very poor
Very affluent	25.0	3.4	1.6	1.1	0.2	1.0	0.0
Affluent	5.0	14.2	7.7	4.0	1.7	2.4	1.2
Somewhat affluent	21.7	30.6	31.6	19.1	18.0	20.7	16.0
Normal	26.7	40.3	44.4	60.2	55.2	47.6	51.9
Somewhat poor	11.7	6.3	11.6	11.1	20.3	18.8	14.8
Poor	8.3	3.7	2.3	3.4	3.5	8.7	8.6
Very poor	1.7	1.5	0.7	1.1	1.1	1.0	7.4
Total	100	100	100	100	100	100	100

Notes:

1. Numbers in the cells are percentages calculated such that columns total to 100%.
2. Correlation coefficient: 0.21
3. Gray cells highlight the shares of respondents' whose current level of affluence is the same as that in their childhood.

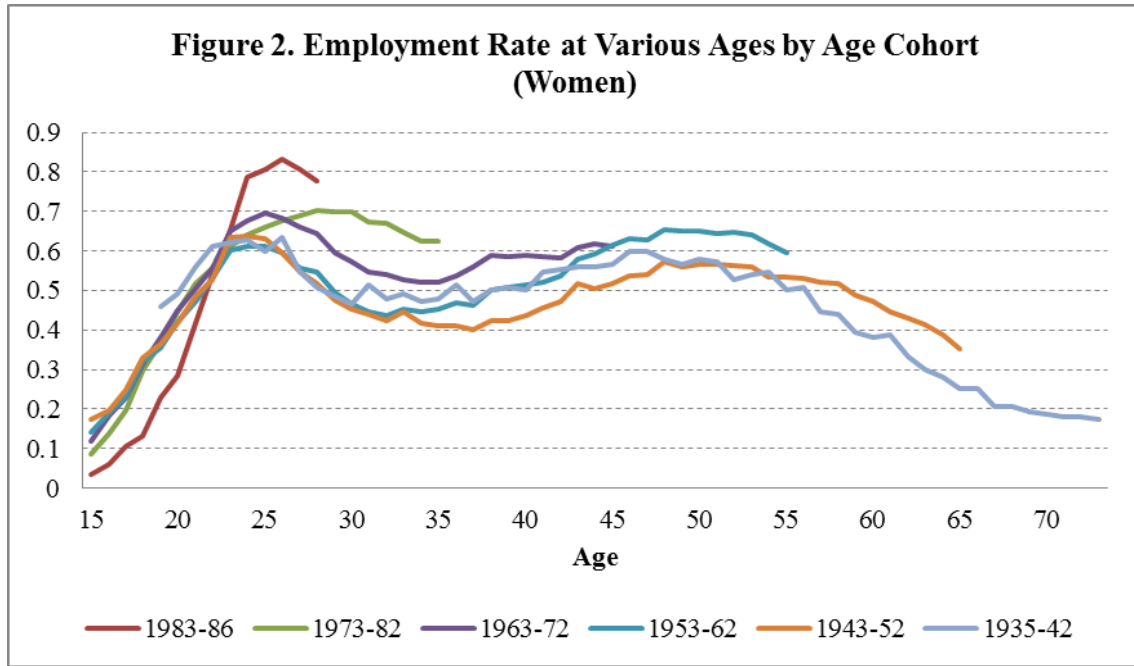
3.3 Employment History and Lump-Sum Retirement Benefits

A unique feature of the current survey is that it traces respondents' and their spouse's employment status over time (employment history). As we argued in Section 2, combining this item with information related to inheritances should allow us to analyze the effect of inheritances on labor supply (income effect). We first look at the employment rate⁵ by age cohort by sex at each age obtained by aggregating the questionnaire data (Figures 1 and 2). The year ranges in the legend refer to the birth years of each cohort, while the age on the horizontal axis refers to individuals' age. For men, we can see that the employment rate starts rising in the late teens for all generations, and stands at about 90% from age 26 through 60, after which it drops sharply. For women, the employment rate follows an M-shaped pattern, with a drop in the mid to late twenties before it starts rising again in the late thirties and then dropping again around age 50. This likely reflects the fact that women in Japan tend to leave the workforce upon marriage or childbirth and then rejoin once child-rearing is complete.⁶ In addition, the slope of the employment rate curve for younger people (up to about 25) is steeper for later generations, a tendency especially prominent in the case of women. This can be attributed to higher university enrolment rates, which delay the age of starting employment. As a side note, the average number of years of employment for men was 28.7, and for women 18.5.



⁵ Our study defines those working three or more days a week as employed and those working two or less days a week in that year as unemployed.

⁶ Note that according to the *Labour Force Survey* conducted by the Ministry of Internal Communications' Statistics Bureau, the employment rate among 25-59 year olds in 2012 was 87-93% for males and 63-73% for females. However the employment rate among females has been on an upward trend in recent years; for example, the female employment rate in 1968 was 47-64%. Thus, it seems fair to say that, at the very least, the trend in the employment rate over time in this survey is not very different from that in the *Labour Force Survey*.



When inquiring about the employment history of the respondent and his/her spouse in this survey, we also asked about the amount of lump-sum retirement benefits received. By virtue of their size, the impact of lump-sum retirement benefits on household consumption cannot be ignored. Table 8 shows lump-sum retirement benefits by sex (only for those who actually received such benefits). The median is 15,630,000 yen for men, but only 2,130,000 yen for women, i.e., considerably less than for men. This presumably reflects the higher percentage of women working in so-called non-regular jobs, which are not eligible for lump-sum retirement benefits.

Table 8. Lump-Sum Retirement Benefits by Sex (Millions of Yen)

	Average	Median	Std. Deviation	No. of Observations
Men	16.89	15.63	15.42	399
Women	6.66	2.13	8.78	153

Notes:

1. The averages and medians are for individuals that received a lump-sum retirement benefit payment in excess of 1,000,000 yen.
2. In the case of multiple receipts, the sum of the receipts is used.

3.4 Asset Holdings

Our surveys have from the start collected detailed information about respondent households' asset holdings, but a special feature of the most recent survey is that it also asks questions about asset holdings (either actual or expected) at different life stages. These questions should make it possible to analyze changes in and decisions about household income and consumption over individuals' entire lifetime. Table 9 shows the average asset holdings by life stage for households currently working and those already retired. Retired households are defined as those in which, if there is no spouse, the respondent has retired, or, if the respondent is married, he/the husband has retired; other households are defined as "working." Net asset holdings for the past year for working households amount to approximately 17,000,000 yen on average, while for retired households they amount to about 44,300,000 yen, highlighting that retired households have substantially greater asset holdings, partly as a result of the receipt of lump-sum retirement benefits and bequests from

parents. On the other hand, when we compare asset holdings immediately before retirement, we find that whereas working households expected to continue to save up to a level of approximately 31,700,000 yen, the actual level for retired households (as recalled) was approximately 45,400,000 yen, meaning that the outlook of working households was somewhat conservative. The same pattern can be seen in the data for expected asset holdings at age 75.

Table 9. Household Asset Holdings (Millions of Yen)

	Working households			Retired households		
	Past year	Pre-retirement	Age 75 expectation	Past year	Pre-retirement	Age 75 expectation
Financial assets	10.03	17.03	14.44	21.71	23.41	19.6
Property	14.15	17.2	16.69	24.3	23.77	26.04
Debts	7.19	2.53	0.98	1.71	1.78	1.28
Net assets	16.99	31.71	30.15	44.3	45.41	44.35
No. of observations	1,704	1,234	1,178	246	182	109
Age	47.4	47.0	46.4	68.3	67.9	64.9

Notes:

1. “Pre-retirement” refers to the actual value of the last year of employment (for working households, the expectation for the year preceding retirement); “Age 75 expectation” was answered only by respondents under 70.
2. Net assets are calculated as financial assets + property – debts.
3. “Age” is the respondent’s age if there is no spouse, or the average age of the couple in the case of married respondents.

3.5 Annual Income and Consumption

Table 10 shows the average annual income and consumption of working and retired households as well as a breakdown of income and consumption. The column labeled “Past year” shows actual values; for working households, average annual income is 6,500,000 yen, with employment income accounting for more than 70%. For retired households, average annual income is about 4,530,000 yen, with social insurance benefits making up slightly less than 70%. For the year before retirement, retired households’ average annual income not including lump-sum retirement benefits was slightly over 7,000,000 yen. On the other hand, working households expect slightly less than 7,500,000 yen in annual income in their last year of working. That seems a bit optimistic given that, at the average age of 46, actual annual income in the most recent year was 6,500,000 yen. The post-retirement expectation (about age 75) falls to the 3,000,000 yen level for both working and retired households. The breakdown, however, shows that whereas retired households expect social insurance benefits to make up more than 80% of that annual income, working households expect to receive a smaller share from social insurance benefits (62.4%) and a larger share from employment income (22.0%) than current retirees.

The second part of the table, on household consumption, shows no great difference between working and retired households. Pre-retirement household consumption is slightly under 4,000,000 yen for both working and retired households and drops to around 2,000,000 yen around the age of 75. This drop in consumption levels after retirement can be seen as a manifestation of the so-called “retirement consumption puzzle,” and finding an economic interpretation why consumption falls below annual income even after retirement (i.e., households continue to save) requires further scrutiny. Notwithstanding the drop in consumption following retirement, there is no noteworthy change in the proportion of consumption going to food. We also find that households tend to expect medical expenses to rise after retirement, with working households expecting a particularly large increase.

Table 10. Annual Household Income and Consumption

	Working households			Retired households		
	Past year	Pre-retirement	Age 75 expectation	Past year	Pre-retirement	Age 75 expectation
Household income (in 10,000 yen)	650	746	309	453	716	356
Employment income	(71.4)	(68.8)	(22.0)	(13.3)	(58.9)	(5.3)
Of which (%) Social insurance	(7.2)	(8.6)	(62.4)	(67.5)	(19.9)	(83.4)
Asset income	(0.9)	(1.5)	(4.4)	(4.0)	(5.1)	(7.2)
Household consumption (in 10,000)	395	392	240	335	392	280
Of which (%) Food	(32)	(31.5)	(33.5)	(38.8)	(36.3)	(35.1)
Medical expenses	(6.0)	(10.7)	(18.4)	(8.8)	(7.5)	(12.3)
No. of observations	996	716	645	96	82	57
Age	46.0	45.8	45.3	67.6	67.0	65.2

Notes:

1. "Employment income" is for the respondent only if the respondent is not married, or for the husband only, if the respondent is married. As a result, the sums of the columns do not add to 100%.
2. Values only for respondents who answered all questions about annual income and consumption.

3.6 Parents' Situation and Inheritances

Given that the present survey focuses on disparities and intergenerational transfers, it includes detailed questions on gifts and inheritances. As a preliminary step for analyzing inheritances, Table 11 looks at the living status of respondents' parents (as of the time of the survey), broken down by respondents' age. For more than 85% of respondents in their twenties and thirties and for almost two-thirds of respondents in their forties, both parents are still alive; however, for respondents in their fifties and beyond there is a rapid increase in the percentage of those who have lost one or both parents (the share of respondents in their fifties with both parents still alive is one-third, dropping to 4% for those in their sixties). Further, while not shown in the table, 2% of all respondents have lost their spouse to death.

Table 11. Living Status of Respondents' Parents

Age range	Both alive	One alive	Both dead
26-29	92.7	6.3	1.0
30-39	85.7	12.9	1.4
40-49	64.2	30.8	5.0
50-59	33.5	41.1	25.4
60-69	4.1	26.8	69.1
70-77	0.0	7.1	92.9

Table 12 shows the distribution of the total value of inheritance assets received to date by respondent households, by sex of the recipient. Regardless of the sex of the recipient, in a plurality of cases the total value of the inheritance was under 2,000,000 yen.⁷ Calculating the average inheritance amount for only the person receiving the inherited assets, male recipients on average received 15,010,000 yen from their father and 12,340,000 from their mother, whereas female recipients on average received only 10,650,000 yen from their father and 7,070,000 yen from their mother. While it is necessary to examine this result in greater detail, a possible interpretation is that men received priority in the allocation of inheritances.

⁷ Due to the small number of cases in our sample where the bequeathing party was the spouse, such inheritances are not included in Table 12.

Table 12. Total Value of Inherited Assets by Sex (Share in %)

	Men		Women	
	Father	Mother	Father	Mother
(1) Did not receive (or refused)	18.7	20.1	28.8	27.8
(2) Under 2 million yen	25.8	28.7	29.0	33.0
(3) From 2 to less than 5 million yen	14.5	18.8	13.8	15.4
(4) From 5 to less than 10 million yen	14.0	10.5	11.3	11.4
(5) From 10 to less than 20 million yen	12.5	9.6	7.7	7.7
(6) From 20 to less than 30 million yen	4.9	5.6	2.9	2.6
(7) From 30 to less than 50 million yen	4.2	2.8	4.3	1.5
(8) From 50 to less than 100 million yen	3.3	3.1	1.4	0.7
(9) 100 million yen or more	2.0	0.9	0.7	0.0
No. of observations	550	324	441	273
Average (Recipient Only, Millions of	1.50	1.23	1.07	0.71

Notes:

1. Averages were calculated by taking the mid-value of each range (2)-(9) and weighting by the number of observations. For (2) we used 2 mil. yen x 0.8, and for (9) 100 mil. yen x 1.25.

2. Inherited assets here include not only financial assets, but also tangible assets, life insurance payments received, etc.

In addition to asking respondents to indicate the amount inherited in terms of multiple choice brackets, we also asked them to enter the actual amount received. Table 13 summarizes the responses to this question. Because of the extra work involved in responding with a specific figure the number of observations for Table 13 is smaller than that for Table 12, but the results provide us with certain additional information. For example, the maximum bequest to a man was 3,000,000,000 yen and to a woman 500,000,000 yen, revealing that certain bequests resulted in extremely large intergenerational transfers. Looking at the median values, which are not affected by outliers, the median inheritance for men was 7,000,000 yen from the father and 5,000,000 yen from the mother, while for women it was 5,000,000 yen from the father and 4,000,000 yen from the mother, confirming the pattern that men tend to receive larger inheritances than women. If inheritances followed the legally prescribed ratios, there should be no difference in the amounts depending on the sex of the recipient. One possible explanation for this gap in inheritance amounts is that whereas women leave the paternal home after marriage, men (especially eldest sons) continue to live with their parents, who then leave more to that child who has been there to take care of them.

**Table 13. Total Value of Inheritances by Sex
(Precise Amounts, Millions of Yen)**

	Men		Women	
	Father	Mother	Father	Mother
No. of observations	258	132	163	93
Median	7.00	5.00	5.00	4.00
Average	24.40	11.47	13.89	6.39
Standard deviation	186.90	17.59	42.42	8.17
Maximum	3,000.00	120.00	500.00	50.00
Minimum	0.01	0.10	0.10	0.05

Note: Responses of zero have been omitted.

3.7 Opinion Survey on Policies

The last category of questions (Sheets 10 and 11) surveyed attitudes towards various policies and civil servant compensation. The child allowance and free high-school tuition policies have been lauded by some as an investment in the healthy development of the younger generation in whose hands the future lies, while others criticize them as merely doling out money. There are also many who see these policies as a potential way of boosting the economy. Given these various views, one of the aims of this survey is to examine how the money from these benefit policies was used (Table 14). The proportion of respondents saying they spent all the money was quite high at 47% for the child allowance and 76% for the free high school tuition. However, this simple aggregation does not allow us to distinguish whether this spending was for additional purchases as a result of these policies or whether the additional income from the policies was spent for expenditures which had already been planned. We are planning to examine this issue in greater detail in the future.

Table 14. Use of Extra Money from Child Allowance and Free High School Tuition (One Answer)

	Child allowance		Free high school tuition	
	Frequency	Percentage (%)	Frequency	Percentage (%)
1. Spent all	464	46.9	256	75.7
2. Spent some, saved rest	300	30.3	57	16.9
3. Saved all	225	22.8	25	7.4
Total	989	100.0	338	100.0

Note: Answered only by respondents who received child allowance or have children in high school.

Few would disagree that an urgent policy issue for Japan's economy is the proposed rise in the consumption tax rate, which may go into effect next fiscal year. Under current policy plans, the current 5% consumption tax rate is to rise to 8% on April 1, 2014 and then to 10% on October 1, 2015, but opinions still differ on how to address the so-called regressive nature of this tax, which hits lower-income households harder. We took the opportunity in this survey to ask what kinds of policies would be desirable to deal with this regressivity (Table 15). The results show that very few respondents think that no measures are necessary, while about two in three respondents hope for a reduction in the consumption tax rate for daily necessities.

Figure 15. Countermeasures for Consumption Tax Burden (One Answer)

	Frequency	Percentage
1. Reduce rate or eliminate consumption tax on daily necessities	1,967	64.6
2. Introduce tax deduction with credits (if taxes are less than deduction then the difference is paid out)	361	11.9
3. Address by increasing social insurance payments such as pensions to the extent of the increased burden	495	16.3
4. No particular measures required	220	7.2
Total	3,043	100

Consolidating public finances requires not only increases in taxes but also efforts to trim expenditures. In this regard, recent years have seen a great deal of concern about the compensation paid to civil servants, with attention focused on guaranteed employment and salary levels. In this survey, we therefore also gauged attitudes on public servant compensation. The results show that a majority of respondents are of the view that

civil servant compensation matches or even exceeds that in large private-sector companies (Table 16), with most calling for stern measures such as the elimination of guaranteed employment or an across-the-board cut in salaries.

Table 16. Compensation of Public Servants in Japan

	1	2	3	4	5	6	7	8	9	Total
Frequency	54	14	78	63	478	355	564	299	1,131	3,036
Percentage	1.8	0.5	2.6	2.1	15.7	11.7	18.6	9.8	37.3	100
	<u>Average</u>									7.1

Table 17. Future Policy Directions for Civil Servant Compensation (Multiple Responses)

	Percentage
1. Return civil servant salaries to original levels at expiration of sunset period	8.2
2. Mandate across-the-board reductions for local officials as well	29.5
3. Greatly increase percentage of cuts	18.0
4. Instead of across-the-board cuts, rein in the total by introducing variation by region and	24.0
5. Review appropriate levels of public servant salaries	50.3
6. Relax employment guarantees and make it possible to fire lazy public officials	53.0
7. Other	3.8

Note: The percentages indicate the percentage of respondents selecting that response.

4 Conclusion

This report provided an overview of the survey objectives, survey questions, and survey methodology, and briefly presented key results of the second “Family and Lifestyle Survey” carried out by the authors’ research group at the end of 2012. The response rate to this survey was 86.2%, partially due to the fact that we limited the sample to respondents from the First Survey conducted the year before. However, the bias in the First Survey towards households with higher educational backgrounds and with two or more members has carried over, and we thus need to be careful in making statements about Japan as a whole based on sample averages or simple averages from the survey. Note that the survey results presented in this report are limited to basic findings in preparation for more detailed analyses. We need to further examine problems such as biases in the data distribution and hope to analyze the wealth of data included in the individual questionnaire forms in future studies in order to more fully understand household consumption and labor supply behavior in Japan.

References

- [1] Hori, M., Hamaaki, J., Maeda, S., and Murata, K. (2010) “Summary of the “Household Survey on Family Relationships, Employment, Retirement Payments, and Intergenerational Transfers of Assets and Education”,” mimeo.

- [2] Hori, M., Iwamoto, K., Hamaaki, J., and Murata, K. (2013) “Family and Lifestyle Survey: Objectives, Features of the 2011 Survey, and Questionnaire,” *Discussion Paper Series*, No. 588, Center for Intergenerational Studies, Institute of Economic Research, Hitotsubashi University.

Appendix 1: Characteristics of Dropouts from Sample

This appendix provides a summary of the number and characteristics of “dropouts” from the sample, that is, respondents to the First Survey who either dropped out of Intage’s pool of registered testers, or failed to respond to the Second Survey, and briefly considers their impact on the overall distribution.

Table A1. Dropout Ratios by Sex and Age Cohort

	Dropouts	Retained	Total	Dropout ratio (%)
	a	b	c=a+b	a/c
Men	255	1,645	1,900	13.4
Women	300	1,499	1,799	16.7
25-29	55	244	299	18.4
30-39	121	607	728	16.6
40-49	104	660	764	13.6
50-59	97	601	698	13.9
60-69	101	732	833	12.1
70-75	77	300	377	20.4
Total	555	3,144	3,699	15.0

Notes:

1. “Dropouts” refers to number of respondents who either dropped out of the registered tester pool or from whom no response to the Second Survey was obtained; “Retained” refers to the number of respondents from whom a response to the Second Survey was obtained.
2. Ages here refer to registered testers’ age as of the First Survey.

Table A1 shows the dropout ratio (i.e., the proportion of respondents to the First Survey who dropped out of the sample for the Second Survey) by sex and age cohort. We see that the dropout ratio for women was about three points higher than that for men, and that the dropout ratios for younger (25-29) and older (70-75) age cohorts (18.4% and 20.4%) were somewhat higher than for other age cohorts. In this context, it is worth noting that in the First Survey the response rate for women in the younger age cohort (25-29) and the older age cohort (70-75) was lower than for the age cohorts in between these groups (i.e., 30-69). It could therefore be said that the patterns for dropouts reflect the normal response patterns for each cohort in the survey.⁸ Next, Table A2 shows the dropout ratio by region. There is some bias across regions, such as a higher dropout ratio in Hokkaido, but not to the extent that this would skew the overall distribution.

⁸ Note that of the 555 respondents who dropped out, 52 had already dropped out of the registered tester pool by the time of the Second Survey.

Table A2. Dropout Ratio by Region

	Dropouts	Retained	Total	Dropout ratio (%)
	a	b	c=a+b	a/c
Hokkaido	38	129	167	22.8
Tohoku	32	252	284	11.3
Kanto	37	202	239	15.5
Keihin	135	880	1,015	13.3
Hokuriku	29	192	221	13.1
Tokai	77	362	439	17.5
Keihanshi	90	500	590	15.3
Chugoku	32	179	211	15.2
Shikoku	21	106	127	16.5
Kyushu	64	342	406	15.8
Total	555	3,144	3,699	15.0

We also checked the dropout ratio by pre-tax annual income, highest education level attained, occupation, etc., but found no notable patterns, and without exception “dropouts” can be found to a smaller or lesser extent for whichever attribute we look at. The results of our examination of “dropouts” can be summarized as follows:

- (1) Of the 3,699 respondents to the First Survey, 555 dropped out of the Second Survey.
- (2) More women than men dropped out.
- (3) There were more “dropouts” in the younger (25-29) and older (70-75) age cohorts.
- (4) Although the dropout ratio was higher or lower than the average in some regions, there is no extreme regional bias.
- (5) There was no clearly discernible pattern in the dropout ratio by annual income, highest educational level achieved, or occupation.

We therefore believe that the attributes of the 3,144 people responding to the Second Survey are by and large similar to those of the 3,699 people responding to the First Survey.

Appendix 2: Survey Questionnaire

	Name	(Recipient)
	Address	(Fill in <u>only</u> if your address has changed.) 〒 _____

Family and Lifestyle Survey (Survey #2)

< A01D3336 >

December 2012

— Notice to Survey Participants —

To whom it may concern,

We hope this finds you well.

Thank you for participating in our survey. Your answers will provide important material for our research.

The present survey, conducted by the Center for Intergenerational Studies of the Institute of Economic Research at Hitotsubashi University, is a follow-up the survey conducted last year. Its aim is to gain a better understanding of household economies and intergenerational relationships, and to prepare basic data for reference in the formulation of economic and social policy proposals. (For a simple outline of the findings of last year's survey, please see the attached report.) Responses to this survey questionnaire will not be used for purposes outside of this research project such as commercial marketing or tax collection purposes. All responses will be stored in a computerized form as statistical data aggregated in the form "X% responded with Y." Personal information such as names will not appear. While some of the questions may seem intrusive, please respond to the best of your knowledge and ability. We apologize for taking up your time, but hope you will understand the purpose of this survey. Your cooperation is greatly appreciated.

As a token of our appreciation for your cooperation, please accept the enclosed book voucher as a small gift.

We extend our best wishes to you and your family.

【How to Answer】

The questionnaire should be filled in by the addressee him/herself.

When you have finished filling in the questionnaire, please double-check that you have not missed anything, and mail it in the enclosed envelope (no postage necessary) by December 17.

- ☆ Please respond using a pencil or ballpoint pen with blue or black ink.
- ☆ Circle the number for the corresponding answer, and write using clear letters and numerals.
Note: Some questions will ask you to choose a single answer, while others will ask you to select multiple answers.
- ☆ In some cases, depending on your answer, you may be asked to skip some questions. In these cases, please follow the instructions and go directly to the question indicated.
- ☆ If you respond with "Other," please write your specific response in the parentheses ().
- ☆ If anything is unclear or you have any questions, please use the contact information below.
Request: If any of your contact details (address, phone number, etc.) have changed, or if you have any difficulties in submitting the survey questionnaire, please contact the person in charge at Intage Research, listed below.

1. Questions about you, your spouse, and children

A. Please answer each of these questions about you, your spouse, and children (including adopted children; up to the fifth child, in descending order of age).

(Please also enter information for children who are living elsewhere due to work or marriage, or who have already passed away.)

On this page, it is not necessary to answer on parents or other relatives, etc., who are living with you (except for the question at the end related to the number of residents in the household).

		*Leave inapplicable columns blank.						
Example	You	Your spouse	Your first child	Your second child	Your third child	Your fourth child	Your fifth child	
A01 Gender (Circle one in each box)	1 Male 2 Female	↓ 1 2	↓ 1 2	↓ 1 2	↓ 1 2	↓ 1 2	↓ 1 2	
A02-1 Age (Current age, or if deceased, age at death)	44 y.o.	y.o.	y.o.	y.o.	y.o.	y.o.	y.o.	
A02-2 For those already deceased, please enter the year of death using the Western calendar. If living, leave boxes blank.	2008	/						
A03-1 Please fill in the prefecture where each person currently resides. You can enter "Same" if the prefecture is the same as that for the box immediately to the left.	Kanagawa							
A03-2 Regarding the place where each person currently resides, please choose from the four choices on the right. (Circle one in each box)	1 Tokyo 23 wards/ordinance-designated city 2 City (Not ordinance-designated city) 3 Town 4 Village	① 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	
A04-1 Please fill in the prefecture where each individual lived as a child. In case of multiple places due to moving, etc., please fill in the place where the most time was spent. You can answer "Same" if the prefecture is the same as that of the box immediately to the left.	Hokkaido							
A04-2 Regarding the place where each person lived as a child, please choose from the four choices on the right. (Circle one in each box)	1 Tokyo 23 wards/ordinance-designated city 2 City (Not ordinance-designated city) 3 Town 4 Village	1 ② 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	
A04-3 Please fill in the name of the prefecture where you or your spouse lived as a student (final academic period).	Tokyo			/				
A05-1 Please provide the current work status of each individual. (Circle one in each box)	1 Working -> Proceed to A05-2 2 Seeking work -> Proceed to A06 3 Neither working nor seeking work -> Proceed to A05-3	① 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
A05-2 Which best describes each individual's current type of work? (Circle one in each box) After answering, proceed to A06.	1 Self-employed 2 Full-time employee or equivalent 3 Other (part-time/temp staff)	1 ② 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	
A05-3 If you or your spouse have completely retired, please fill in the retirement year using the Western calendar. (Enter 9999 if unknown.) After answering, proceed to A06.	2010			/				
A06 Do you or your spouse currently have any health problems or concerns? (Circle one in each box)	1 No particular problems/concerns 2 There are problems/concerns 3 Already deceased	① 2 3	1 2 3	/				
A07 If you are married, how did you meet your spouse? (Circle one in each box)	1 In same company or work-related 2 Introduction from friend 3 Acquaintance since school days 4 Arranged marriage 5 Other	① 2 3 4 5	1 2 3 4 5	/				
A08 Have you/your spouse ever been divorced? (Circle one in each box)	1 Yes 2 Have never been divorced 3 Don't know	1 ② 3	1 2 3	/				
A09 Do any of your children have children of their own (your grandchildren)? If so, please fill in the number of children each of your children has.	0 children			children	children	children	children	
A10 In the future, would you like to have (more) children? If not, answer 0. If so, then please enter the additional number of children you want.	1 children		children	/				
A11 In the future, would you like to have (more) grandchildren? If not, answer 0. If so, please enter the approximate total number of grandchildren you want to have.	4 grandchildren		grand-children	/				
A12 What is the total number of people living in your house (including you)? Please enter the number of individuals.	5 people						people	

2. Questions related to you and your spouse during school age

B. Please answer each question with regard to both you and your spouse separately.

If possible, please discuss first with your spouse before filling in the right-hand column concerning questions about your spouse.

It is acceptable for you to simply answer to the best of your knowledge if it is difficult to have such a discussion.

※
Please ignore
this column
if you do not
have a spouse.

		Example	You ↓	Your spouse ↓
B01	B01 Were you able to have a discussion with your spouse concerning the “Your Spouse” column to the right? (Circle one in each box)			
	1 Yes, my spouse answered my questions about it	①	1	/
	2 No, I am answering without asking my spouse	2	2	
B02	Do you think the <u>family in which you/your spouse grew up was</u> more education-oriented than other families around you? (Circle one in each box)			
	1 It was a very education-oriented family	①	1	1
	2 It was an ordinary family	2	2	2
	3 It was not such an education-oriented family	3	3	3
	4 Don't know	4	4	4
B03	Did you/your spouse take extracurricular lessons when you were children? (Circle as many as you like in each box)			
	1 Foreign language study	1	1	1
	2 Abacus/Calligraphy	②	2	2
	3 Martial arts/Sports	3	3	3
	4 Dance/Ballet/Classical Japanese dance	4	4	4
	5 Piano or other musical instrument	⑤	5	5
	6 Other	⑥	6	6
	7 Didn't do anything	7	7	7
	8 Don't know	8	8	8
B04	Did you/your spouse go to a cram school to prepare for exams? (Circle as many as you like in each box)			
	1 Cram school for elementary/middle school exam	1	1	1
	2 Cram/Prep school for high school exam	②	2	2
	3 Cram/Prep school for university/junior college exam	3	3	3
	4 Cram school not for an exam but for supplemental tutoring	4	4	4
	5 Did not attend	5	5	5
	6 Don't know	6	6	6
B05	Did you/your spouse attend a private school? (Circle as many as you like in each box)			
	1 Private elementary school	①	1	1
	2 Private middle school	2	2	2
	3 Private high school	3	3	3
	4 Private university/junior college	④	4	4
	5 Did not attend	5	5	5
	6 Don't know	6	6	6
B06	In general, what was the approximate percentage of students who went to university or junior college from the high schools from which you/your spouse graduated, <u>at the time you graduated</u> ?			
	1 90% or more	1	1	1
	2 50% or more, but less than 90%	②	2	2
	3 10% or more, but less than 50%	3	3	3
	4 0% or more, but less than 10%	4	4	4
	5 Don't know	5	5	5
B07	Do you/your spouse currently practice any religion? (Circle one in each box)			
	1 No religion (not practicing religion)	①	1	1
	2 Buddhism	2	2	2
	3 Shinto	3	3	3
	4 Christianity	4	4	4
	5 Islam	5	5	5
	6 Other religion	6	6	6
B08	When you/your spouse decided on a person to marry, which of the following items were seen to be of particular importance? If you are unmarried, which of the following items do you see to be of particular importance? (Circle up to 3 in each box)			
	1 Academic background	①	1	1
	2 Pedigree	2	2	2
	3 Income/Assets	③	3	3
	4 Personality/Sense of values	④	4	4
	5 Appearance	5	5	5
	6 Occupation/Employer	6	6	6
	7 Address/Place of birth	7	7	7
	8 Faith (Religion)	8	8	8
	9 Other/Don't know	9	9	9

3. Questions related to your and your spouse's parents

C. Please answer each of the following questions about your and your spouse's parents separately.

(Even if your parents or those of your spouse are deceased, please answer based on your recollections from the time when they were alive.)

If possible, please first discuss with your spouse before filling in the two columns on the right concerning your spouse's parents.

If it is difficult to have such a discussion, it is acceptable for you to answer to the best of your knowledge.

		Example				
C01	Were you able to discuss with your spouse about the columns on the right labeled "Your spouse's parents"? (Circle one)	1 Yes, I asked and my spouse answered. 2 No, I did not ask and am answering to the best of my abilities.	① 2	1 2	※ Please ignore these columns if you do not have a spouse.	
				Your Father ↓ Mother ↓	Your spouse's Father ↓ Mother ↓	
C02	Do any of your parents currently have any health problems/concerns? (Circle one in each box)	1 No particular problems/concerns 2 There are problems/concerns 3 Already deceased	① 2 3	1 2 3	1 2 3	1 2 3
C03-1	Please fill in the parent's current age (or age at death if he or she is already deceased). Enter 9999 if unknown.		70 y.o.	y.o.	y.o.	y.o.
C03-2	For parents who are deceased, please fill in the year of death using the Western calendar. If you are unsure, please enter 9999 for the year.		2008			
C03-3	Please describe the longevity of each side of your and your spouse's family. Please circle one each for the appropriate choice.	1 Long-lived (generally over 80 years old) 2 Normal (generally in their 70s) 3 Slightly short-lived (generally in their 60s) 4 Very short-lived (under 60) 5 Don't know	1 ② 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
C04-1	Are your or your spouse's parents currently living together with someone (other than their spouse)? Please circle all of the matching items. (For any deceased parents, please answer regarding their final time alive.)	1 You 2 Your spouse 3 Child other than you (your elder/younger brother/sister) 4 Child other than your spouse (elder/younger brother/sister of your spouse) 5 Relative other than those above 6 Not living with anyone else	① ② 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
C04-2	Do you think that your or your spouse's parents will (in the future) live together with someone else (other than their spouse)? It is acceptable for you to express your expectations. Please circle all of the items that you think match.	1 You 2 Your spouse 3 Child other than you (your elder/younger brother/sister) 4 Child other than your spouse (elder/younger brother/sister of your spouse) 5 Relative other than those above 6 Not live with anyone else 7 Already deceased	① ② 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
C05-1	For each individual, please name the prefecture where each primarily lived (where they grew up) when they were children (from middle school through high school graduation). If unknown, enter 9999.		Hokkaido			
C05-2	Regarding the place where each parent lived as a child, please choose from the four choices on the right. (Circle one in each box)	1 Tokyo 23 wards / ordinance-designated 2 City (Not ordinance-designated city) 3 Town 4 Village 5 Don't know	1 ② 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
C06	Do you know how each of your parents met each other and got married?	1 Don't know 2 Same workplace, company 3 Same school, neighborhood 4 Arranged marriage 5 Other	① 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
C07	Have any of your parents ever been divorced in the past?	1 Has been divorced 2 Has never been divorced 3 Don't know	① ② 3	1 2 3	1 2 3	1 2 3
C08	Do/Did your parents or those of your spouse practice any religion? Please circle those that match.	1 No religion 2 Buddhism 3 Shinto 4 Christianity 5 Islam 6 Other religion	① 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6

4. Questions related to your household's affluence and home lifestyle

D. Please answer the following questions about your household's affluence, by selecting from the choices below.

If possible, please discuss with your spouse before filling in the right-hand columns about your spouse's outlook.

If it is difficult to have such a discussion, it is acceptable for you to answer to the best of your knowledge.

Regarding questions related to children (and their future), if you do not have any children please answer assuming that you will have children.

		Example			
D01	Were you able to discuss with your spouse about the columns on the right labeled "Your spouse"? (Circle one)	1 Yes, I discussed with my spouse before answering. 2 No, I am answering without asking my spouse.	① 2	1 2	※Please ignore this column if you do not have a spouse.
			Your view	Your spouse's view	
			↓	↓	
D02	Compared to average families around you, how do you evaluate your family's current economic affluence? (Circle one each)	1 Very affluent 2 Affluent 3 Slightly affluent (slightly more affluent than normal families) 4 Normal 5 Slightly poor (slightly poorer than normal families) 6 Poor 7 Very poor 8 Don't know	1 2 ③ 4 5 6 7 8	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8
D03	Does your family have the following items/real assets? Please select <u>all</u> that apply. (Circle all matching choices)	1 Your own house (or house which belongs to parents living with you) 2 Car for home-use 3 Piano 4 Encyclopedia 5 Computer 6 Not a single one of the above	1 ② ③ 4 ⑤ 6	1 2 3 4 5 6	
D04	What kind of <u>future lifestyle</u> do you think <u>your child (children) will have</u> compared to yours? (Select one each)	1 Much more affluent than I am/we are 2 A little more affluent than I am/we are 3 Same level of affluence as mine (ours) 4 A little less affluent than I am/we are 5 Much less affluent than I am/we are 6 Don't know 7 I am not planning to/cannot have children	1 2 3 ④ 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
D05	Do you think your family is enthusiastic for education in comparison to families around you? (Select one each)	1 More enthusiastic for education than others 2 Normal 3 Not very enthusiastic for education 4 Don't know / Don't have children yet	1 ② 3 4	1 2 3 4	1 2 3 4
D06	How do you/your spouse judge your current family life? (Select one each)	1 Leading an extremely happy life 2 Leading a happy life 3 Leading a somewhat happy life 4 Neither particularly happy or unhappy 5 Leading a somewhat unhappy life 6 Leading an unhappy life 7 Leading an extremely unhappy life 8 Don't know	1 2 3 ④ 5 6 7 8	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8
D07	How do you/your spouse judge your current work situation? (Select one each)	1 Extremely satisfied 2 Generally satisfied 3 Neither particularly satisfied or unsatisfied 4 Slightly dissatisfied 5 Extremely dissatisfied 6 Don't know 7 Currently not working	1 2 3 ④ 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7
D08	How did you/your spouse judge your work situation when you each first started working? (Select one each)	1 Was extremely satisfied 2 Was generally satisfied 3 Was neither particularly satisfied or unsatisfied 4 Was slightly dissatisfied 5 Was extremely dissatisfied 6 Don't remember / Don't know 7 Never had work experience	1 2 3 ④ 5 6 7	1 2 3 4 5 6 7	1 2 3 4 5 6 7

5. Questions related to your and your spouse's parents' households' affluence and home lifestyle

E. Please answer each of the following questions about your and your spouse's parents' households.

(Even if your parents are deceased, please answer based on your recollections from the time when they were alive.)

If possible, please discuss with your spouse first regarding questions related to your spouse's parents.

If it is difficult to discuss the household of your spouse's parents, please answer to the best of your knowledge.

		Example					
E01 Were you able to discuss with your spouse about the columns on the right labeled "Your spouse's parents"?	1 Yes, I discussed with my spouse before answering.	①	1			※ Please ignore these columns if you do not have a spouse.	
	2 No, I am answering without asking my spouse.	2	2				
				Your relationship with your parents		Your spouse's relationship with their parents.	
				Father ↓	Mother ↓	Father ↓	Mother ↓
E02 What kind of relationship do you have with your parents?/What kind of relationship does your spouse have with their parents? (If they are deceased, please answer based on your recollection of when they were alive.)	1 Is/Was extremely good	1	1	1	1	1	
	2 Is/Was good	2	2	2	2	2	
	3 Is/Was normal	3	3	3	3	3	
	4 Can't say it is (was) really good	④	4	4	4	4	
	5 Have/Had a very bad relationship, or almost no contact	5	5	5	5	5	
	6 Other, or don't know	6	6	6	6	6	
E03 What kind of relationship do you and your spouse have with your parents, compared to that your (or your spouse's) brothers and sisters?	1 Have/Had a better relationship than siblings	1	1	1	1	1	
	2 Don't think there is/was any difference with siblings	2	2	2	2	2	
	3 Siblings have/had a better relationship	③	3	3	3	3	
	4 Don't know	4	4	4	4	4	
	5 Don't have siblings	5	5	5	5	5	
				Your parents		Your spouse's parents	
E04 What kind of lifestyle did your/your spouse's parents have when you were children, compared to average families at that time?	1 Very affluent	1	1	1	1	1	
	2 Affluent	2	2	2	2	2	
	3 Somewhat affluent	3	3	3	3	3	
	4 Normal	④	4	4	4	4	
	5 Somewhat poor	5	5	5	5	5	
	6 Poor	6	6	6	6	6	
	7 Very poor	7	7	7	7	7	
	8 Don't know	8	8	8	8	8	
E05 Regarding when you and your spouse were children, which of the following choices on the right apply?	1 Had both parents at home	①	1	1	1	1	
	2 Raised by mother	2	2	2	2	2	
	3 Raised by father	3	3	3	3	3	
	4 Don't know	4	4	4	4	4	
E06 When you and your spouse were children, did either of your households have the following items/real assets? Please select all those you had. (Circle all matching choices)	1 Parents own house (or house belonging to their parents living with them)	1	1	1	1	1	
	2 Car for home-use	②	2	2	2	2	
	3 Piano	③	3	3	3	3	
	4 Encyclopedia	4	4	4	4	4	
	5 Computer	⑤	5	5	5	5	
	6 Not a single one of the above	6	6	6	6	6	
				Comparison with your parents		Comparison with your spouse's parents	
E07 Compared to your (and your spouse's) parents, how do you expect your lifestyle to be throughout your lifetime?	1 I/We will be more affluent than parents	1	1	1	1	1	
	2 I/We will be somewhat more affluent than parents	②	2	2	2	2	
	3 I/We will have about the same lifestyle as parents	3	3	3	3	3	
	4 I/We will be somewhat less affluent than parents	4	4	4	4	4	
	5 I/We will be much less affluent than parents	5	5	5	5	5	
	6 Don't know	6	6	6	6	6	
				Comparison with your siblings		Comparison with your spouse's siblings	
E08 Compared to your (and your spouse's) siblings, how do you judge your lifestyle?	1 Better off than siblings	1	1	1	1	1	
	2 Generally the same as siblings	2	2	2	2	2	
	3 Less well-off than siblings	③	3	3	3	3	
	4 Don't know	4	4	4	4	4	
	5 Don't have siblings	5	5	5	5	5	
E09 Compared to your (and your spouse's) siblings, how do you judge your educational attainment? (If you have many siblings, take their average.)	1 My/my spouse's educational attainment is higher	1	1	1	1	1	
	2 Generally the same as siblings	2	2	2	2	2	
	3 My/my spouse's educational attainment is lower	③	3	3	3	3	
	4 Don't know	4	4	4	4	4	
	5 Don't have siblings	5	5	5	5	5	

6. Questions on inheritances in your household

F. Regarding whether you have received an inheritance from parents or deceased spouse

Please answer each of the following questions regarding any inheritance you/your spouse may have received (including receipt of life insurance money)

If possible, please discuss with your spouse first regarding questions related to any inheritances from your spouse's parents.

If it is difficult to have such a discussion, it is acceptable for you to answer to the best of your knowledge.

*Some questions are the same as in last year's survey. However parts of these questions have been revised, so we would appreciate it if you could answer these questions even if you also answered them last year.

		※Please ignore these columns if you do not have a spouse.					
		Example	Your		Your spouse's		Your spouse
			Father	Mother	Father	Mother	↓
			↓	↓	↓	↓	↓
F01	1 Alive If all individuals are alive proceed to sheet G01 (Select one each)	1	1	1	1	1	1
	2 Already deceased	②	2	2	2	2	2
F02	1 Have inherited in the past Even if the amount you received is zero while another relative inherited, please answer "Have inherited in the past." (Circle one each)	①	1	1	1	1	1
	2 Have never inherited If you have never inherited, proceed to sheet G01	2	2	2	2	2	2
F03	1 Wrote a will 2 Did not write a will 3 Don't know (Circle one each)	1 2 ③	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
F04	1 Did not receive (or refused) 2 Under 2 million yen 3 From 2 to less than 5 million yen 4 From 5 to less than 10 million yen 5 From 10 to less than 20 million yen 6 From 20 to less than 30 million yen 7 From 30 to less than 50 million yen 8 From 50 to less than 100 million yen 9 100 million yen or more 10 Don't know (Circle one each)	1 2 3 ④ 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
F04a	If you don't mind, please enter the exact amount you inherited. Approximate figures are acceptable.	About 8.5 million yen	About million yen	About million yen	About million yen	About million yen	About million yen
F04b	1 Higher than expected 2 More or less as expected 3 Lower than expected (Circle one each)	1 2 ③	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
F04c	1 Real assets (house, land, etc.) 2 Life insurance money Of the amount you inherited, what was the approximate percentage of real assets (assessed value) and life insurance money received? Please enter the numerical amount.	About 50 % About 25 %	About % About %	About % About %	About % About %	About % About %	About % About %
F04d	1 Was taxed 2 Was not taxed Was an inheritance tax applied at that time? (Circle one each)	1 ②	1 2	1 2	1 2	1 2	1 2
F05	In case your spouse or parents passed away, about what percentage of the total assets subject to the division of the estate of the deceased did you inherit yourself? Please enter numerical value. *See sample answer at the bottom of this sheet.	About 25 %	About %	About %	About %	About %	About %
F05a	1 Spouse of the deceased 2 Children of the deceased (other than you) 3 Relatives other than 1 and 2 4 Other (Specify:) *Please fill in the answers so that the values for F05 and items 1 through 4 to the right add up to 100%.	About 50 % About 25 % About 0 % About 0 %	% % % %	% % % %	% % % %	% % % %	% % % %

G. Question about your view on the inheritance you are planning to leave

<p>G01 This is a question about the size of the inheritance you are going to leave to your children and that which you have received (or expect to receive) from your parents. Which of the following describes the difference in size? (Circle one) (For example, if you inherited 10 million yen of assets from your parents, and will be leaving 10 million yen to each of your two children (total of 20 million yen), then the amount you are leaving your children is larger than the amount you inherited yourself, and you would select choice 1.)</p>
<p>1. Planning to leave more money to my children than I inherited from my parents 2. Planning to leave about the same amount to my children as I inherited 3. Planning to leave less money to my children than I inherited</p>

7. Questions on inter vivo gifts in your household

H. Please answer the following questions about inter vivos gifts you or your spouse may have received from your parents

*Here, inter vivos gifts refer to the receipt of money such as assistance with wedding costs, assistance in the purchase of a home, and sums of money (of more than a few 10,000 yen) received without a specific purpose, and the receipt of assets (including home and land). Note that money for attending school (university entrance fee, course fees, living allowance while a student, etc.) and other financial assistance received from parents until you became independent should not be included.

	From your father/mother	From your spouse's father/mother
H01 What is the approximate total value of gifts you and your spouse have received from your parents? (Circle one each)	1 Never received any gifts 2 Under 500,000 yen 3 From 500,000 to less than 1 million yen 4 From 1 to less than 3 million yen 5 From 3 to less than 5 million yen 6 From 5 to less than 7 million yen 7 From 7 to less than 10 million yen 8 10 million yen or more 9 Don't know	1 Never received any gifts 2 Under 500,000 yen 3 From 500,000 to less than 1 million yen 4 From 1 to less than 3 million yen 5 From 3 to less than 5 million yen 6 From 5 to less than 7 million yen 7 From 7 to less than 10 million yen 8 10 million yen or more 9 Don't know
H02 Breaking down those gifts into the 4 categories to the right, what is the share of each category? (Please answer so that the sum of the 4 categories is 100%.)	Received upon marriage <input type="text"/> % Received upon purchasing home <input type="text"/> % Received as assistance for living or medical expenses <input type="text"/> % Other <input type="text"/> %	Received upon marriage <input type="text"/> % Received upon purchasing home <input type="text"/> % Received as assistance for living or medical expenses <input type="text"/> % Other <input type="text"/> %
H03 Do you think any of those gifts (or at least part of them) were made to avoid/reduce inheritance taxes? (Circle one each)	1. Yes 2. No 3. Don't know	1. Yes 2. No 3. Don't know
H04 Please answer the following questions if under H02 you indicated that you received gifts as assistance for living or medical expenses.	Which of the following best describes the frequency of receipt? a. More or less monthly b. More or less annually c. Every few years d. A few times in the past	Which of the following best describes the frequency of receipt? a. More or less monthly b. More or less annually c. Every few years d. A few times in the past
H05 Please reply to the following if under H02 you indicated that you received gifts on other occasions. On what occasion did you receive such gifts?	Please specify in the space below, to the best of your recollection, on what other occasions you received gifts. []	Please specify in the space below, to the best of your recollection, on what other occasions you received gifts. []

I. About financial and living assistance provided by you and your spouse to your respective parents

*Here, financial and living assistance to your parents refers to providing sums of money (of more than a few 10,000 yen) as gifts, shouldering the burden of living expenses by living together, and/or taking personal care of your parents or providing nursing care by living together.

		To your father and/or mother	To your spouse's father and/or mother
I01 Have you/your spouse provided any financial assistance or living assistance such as personal care or nursing care to you parents? Are you planning to do so in the future? (Circle all applicable choices)	1 Providing/have provided financial assistance to parents, or plan to do so 2 Providing/have provided living assistance to parents such as personal care or nursing care, or plan to do so 3 Have never provided financial or living assistance to parents such as personal care or nursing care, and do not plan to do so -> Proceed to question J01 on the next sheet	1 2 3	1 2 3
I02 What is the reason that you/your spouse provide financial or living assistance to your parents? (Circle all applicable choices)	1 To make up for insufficient money for parents' living expenses 2 To make up for insufficient money for parents' medical and nursing expenses 3 To allow our parents a more affluent lifestyle	1 2 3	1 2 3
I03 Is the value of the assistance you provide to your parents more or less comparable to the gifts you have received over your lifetime from your parents and your likely inheritance from them? (Circle one each)	1 Assistance to our parents is greater than gifts/likely inheritance from them 2 Assistance to our parents is about the same as gifts/likely inheritance from them 3 Assistance to our parents is less than gifts/likely inheritance from them	1 2 3	1 2 3

8. Questions on your household's income and expenditures

J. Please provide the approximate amount of household income and expenditure in the past year and the amount you foresee in the future.

* Regarding actual values for the past, please provide these to the best of your knowledge. Regarding future values, please provide your plans/forecasts imagining ti
When providing answers on your plans/forecasts for the future, please do so assuming no change in prices (inflation=0%)

Please fill in columns A, B and C.

Example

Column A	Column B	Column C
Please provide the actual amount for the past year.	(1) If you have already retired → Provide the actual amount for the last year you were working. (2) If you are still working → Provide the amount that you think you may receive in the last year before retiring. Regarding assets, please provide the year-end value (for the year after you retired), and including any lump-sum retirement payments received.	Please answer, imagining your own lifestyle when you are about 75 years old. (If you are 70 years or older now, it is not necessary to fill in Column C.)

J01 What is your household's approximate total income (before taxes)? Please fill in the amount not including any lump sum retirement payments.		12.5 million yen	<input type="text"/> million yen	<input type="text"/> million yen	<input type="text"/> million yen
J01a Please provide a breakdown of your household income (the percentage of each item in total annual household income). Please ensure that the breakdown adds up to 100%.	Income from working (salary, self-employment, etc.) You Your spouse Other household members Social security (pension, etc.) Income from assets (interest, dividends, etc.)	About <input type="text"/> 60 % About <input type="text"/> 20 % About <input type="text"/> 0 % About <input type="text"/> 10 % About <input type="text"/> 10 %	About <input type="text"/> % About <input type="text"/> % About <input type="text"/> % About <input type="text"/> % About <input type="text"/> %	About <input type="text"/> % About <input type="text"/> % About <input type="text"/> % About <input type="text"/> % About <input type="text"/> %	About <input type="text"/> % About <input type="text"/> % About <input type="text"/> % About <input type="text"/> % About <input type="text"/> %
J02 How much does your household pay in taxes and social security? (Do not include the consumption tax)		1.25 million yen	<input type="text"/> million yen	<input type="text"/> million yen	<input type="text"/> million yen
J02a Please provide a percentage breakdown of the tax and social security burden. Please ensure that the breakdown adds up to 100%.	Taxes (income tax, residential tax, etc.) Social security (pension, employment insurance, nursing insurance, etc.)	About <input type="text"/> 65 % About <input type="text"/> 35 %	About <input type="text"/> % About <input type="text"/> %	About <input type="text"/> % About <input type="text"/> %	About <input type="text"/> % About <input type="text"/> %
J03 What is your household's approximate annual expenditure? If this is difficult to say, think of the average amount you spend each month and multiply that number by 12.		6.5 million yen	<input type="text"/> million yen	<input type="text"/> million yen	<input type="text"/> million yen
J03a Of your total expenditure, roughly what percentage is spent on food, educational, and medical expenses, respectively?	Food expenses percentage of total Educational expenses percentage of total Medical expenses percentage of total	About <input type="text"/> 30 % About <input type="text"/> 15 % About <input type="text"/> 5 %	About <input type="text"/> 5 % About <input type="text"/> 5 % About <input type="text"/> 5 %	About <input type="text"/> 5 % About <input type="text"/> 5 % About <input type="text"/> 5 %	About <input type="text"/> 5 % About <input type="text"/> 5 % About <input type="text"/> 5 %
J04 What is the approximate value of your household's assets and debts? (Please provide a rough estimate.)	Financial assets (cash, deposits, securities, etc.) Real assets (land, house, etc.) Debt (housing loans, etc.)	110 million yen 50 million yen 30 million yen	<input type="text"/> million yen <input type="text"/> million yen <input type="text"/> million yen	<input type="text"/> million yen <input type="text"/> million yen <input type="text"/> million yen	<input type="text"/> million yen <input type="text"/> million yen <input type="text"/> million yen
J05 What is the purpose of the net assets (question J04 -"assets" in Column B) that you plan to accumulate (or accumulated) until retirement? Please choose up to 3 of the choices below.					
1. Basic post-retirement living expenses 3. Provisions for an emergency such as 5. To leave an inheritance for children 2. For post-retirement leisure, travel 4. To buy or repair/maintain home 6. Other/No particular purpose other than to feel secure					
J06 What is (was) the level of net assets (question J04 -"assets" in Column B) you will be (were) able to accumulate until retirement?					
1 Enough to cover my (our) post-retirement life and to leave some for my children/grandchildren to inherit 2 Enough to be more or less sufficient to cover my (our) post-retirement life 3 Not quite enough to cover my (our) post-retirement life 4 Don't know					
J07 What do you think is the total amount of income you and your spouse will be able to earn over your lifetime (lifetime income)? Please answer giving a rough estimate ("about X hundred million yen"). For example, if you think that you will work for about 30 years earning about 5 million yen per year, and after retirement you will receive a pension of about 1 million yen per year for 20 years, then the answer would be about 170 million yen (30 x 5 million + 20 x 1 million).		Your lifetime income About _____ hundred million yen		Your spouse's lifetime income Note: If you are not married now, please provide an answer only if you hope to get married in the future, imagining the income level of the person you will marry. About _____ hundred million yen	

9. Please answer about your and your spouse's working life (past and future)

K. Please answer regarding the history of your and your spouse's work status up to now.

Please answer by drawing a line as in the example below for you and your spouse's work status each year, to the best of your memory. Here, "Working" means you were generally working 3 days or more per week, regardless of whether you were a regular or non-regular worker. "Out of work" means that you were generally working 2 days or less per week that year.

Entry Column (A)		Year	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2010
Example: You started working in 1970, left work to raise a child in 1980, went back to work in 1990, and retired in 2010.	Working												
	Out of work												

K01a		Year	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2010
History of <u>your</u> work status	Working												
	Out of work												

Note: Please ignore the row below if you do not have a spouse.

K01b		Year	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2010
History of <u>your spouse's</u> work status	Working												
	Out of work												

K02 If you or your spouse have received lump-sum severance or retirement payments (of 1 million yen or more) in the past, also fill in the diagram below, providing the approximate amount and the time when they were received. (If you do not know the amount, please fill in 9999 yen.)

Entry Column (B)		Year	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2010
Example: When you left work in 1980, you received a lump-sum severance payment of 3 million yen, and when you retired in 2010, you received a lump-sum retirement payment.	Working												
	Out of work												
							(1) 3 million yen						(2) 10 million yen

K03 Have you or your spouse ever been unemployed (you were looking for work but unable to find a suitable job for 6 months or more)? If so, please indicate the year(s).

Entry example	You/Your Spouse	1. No	2. Yes	->
	You	1. No	2. Yes	->
	Spouse	1. No	2. Yes	->

K04 Please answer regarding until what age you and your spouse expect to work.

Until what age do you and your spouse expect to work? Please indicate the probability that you will be working earning an income at a particular age. If you have already passed that age answer 100% if you are working, and 0% if you had retired.

	Example	You	Your spouse
(1) Until about 50	100 %	%	%
(2) Until about 60	80 %	%	%
(3) Until about 65	60 %	%	%
(4) Until about 70	20 %	%	%

K05 Please answer regarding the history of your and your spouse's health status up to now.

Please answer by drawing a line as in the example below for you and your spouse's health status (whether you had a health problem or not) each year, to the best of your memory. Here, "No health problems" means that throughout that year, other than a cold, etc., you had no major illness that impeded your normal daily life. "Had health problems" means that in that year, apart from a regular cold and similar minor illnesses that otherwise healthy individuals experience, you had a major illness that for a certain period impeded your normal daily life.

Entry Column (c)		Year	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2010
Example: You were born in 1970 and had no illness until 2005, when you contracted a major illness that you continued to suffer from until you recovered in 2010.	No health problems												
	Had health problems												

K05a		Year	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2010
History of <u>your</u> state of health	No health problems												
	Had health problems												

Note: Please ignore the row below if you do not have a spouse.

K05b		Year	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2010
History of <u>your spouse's</u> state of health	No health problems												
	Had health problems												

10. Please allow us to ask your thoughts related to the following questions.

L01 When you go outside, at what probability of precipitation will you take an umbrella with you? (Fill in a number)

When the weather forecast says the chance or higher of rain is %

(If you always carry a foldable umbrella with you regardless of what the weather forecast says, please enter 0%.)

L02 Please imagine a financial instrument that, if you own it, would allow you to receive without fail 100,000 yen after a given period of time. What is the maximum amount of money you would spend to purchase that financial instrument? Please answer for each of the following time spans until receiving the payment.

Please answer for each of the following cases that specify the time span before receiving the money.

- (1) An instrument that lets you receive 100,000 yen 1 month later Would spend up to yen
 (2) An instrument that lets you receive 100,000 yen 1 year later Would spend up to yen
 (3) An instrument that lets you receive 100,000 yen 10 years later Would spend up to yen

L03 If the money which you can receive is 100 times greater, 10 million yen, how would you respond? (How much would you be willing to pay to buy the instrument?) In this case, too, please answer for each of the following time spans.

- (1) An instrument that lets you receive 10 million yen 1 month later Would spend up to yen
 (2) An instrument that lets you receive 10 million yen 1 year later Would spend up to yen
 (3) An instrument that lets you receive 10 million yen 10 years later Would spend up to yen

L04 How frequently do you normally make charitable donations? (Circle one)

- 1 I regularly make donations
 2 I don't make regular donations, but do so occasionally
 3 I rarely make donations
 4 I basically never make donations (have never done so)

L05 After the Great East Japan Earthquake on March 11, 2011, did you (or your household) donate money for victims or participate in volunteer activities? (Circle all that are applicable.) If you donated money, please also provide the approximate amount you donated.

- 1 Neither donated nor participated in volunteer activities
 2 Participated in volunteer activities
 3 Donated money -> Donated about yen

L06 What do you and your spouse think your life expectancy is? Please fill in how probable you think it is that you and your spouse will be alive until each age shown below. If you have already passed the age shown, please write 100%.

	Entry example	You	Your spouse
(1) Until about 50	100 %	About %	About %
(2) Until about 60	95 %	About %	About %
(3) Until about 70	80 %	About %	About %
(4) Until about 80	50 %	About %	About %
(5) Until about 90	20 %	About %	About %
(6) Until about 100	0 %	About %	About %

L07 Which of the following best describes your thoughts (expectations) regarding the public pension? (Circle one)

- 1 I think that I will be able to get by on my public pension benefits. (I expect to some benefits.)
 2 I think it will be difficult to get by on my public pension benefits, but am expecting they will be the primary source of my post-retirement income.
 3 I think that by combining public pension benefits and drawing down my savings I will somehow be able to get by.
 4 Even if I receive public pension benefits, they will be little more than pocket money, so that I will need to make other arrangements to have the funds.
 5 Basically I do not expect to receive any worthwhile public pension benefits.

L08 Please imagine that you win the top prize in the lottery, 500 million yen. In that case, how do you think your behavior would change? (Circle one)

- 1 I don't think anything will change. (I think that even if I win the lottery, I would not specifically change my behavior.)
 2 I think I would retire earlier than I currently plan (for example, the age you indicated in K04) and would enjoy life after retirement.
 3 Regarding my work (career) nothing would change now, but I would enjoy a higher level of consumption in line with the increase in wealth I hold.
 4 Unless I actually win the lottery, I don't know how I would behave.

M Please answer the following questions regarding whether you have various kinds of insurance.

	You	Your spouse
M01 Do you and your spouse have private medical insurance? (Circle one each) (1. Yes -> Go to M01a 2. No -> Go to M01b)	1. 2.	1. 2.
M01a At about what age did you each get that medical insurance? (Enter about what age.) After answering, please proceed to question M02.	About y.o.	About y.o.
M01b Why do you not have private medical insurance? (Circle one each) (1. I do not think it is necessary 2. I tried to get it but was turned down.)	1. 2.	1. 2.
M02 Do you have life insurance? (1. Yes -> Go to M02a 2. No -> Go to M02b)	1. 2.	1. 2.
M02a About how much is the death benefit payment for your and your spouses life insurance policies? If you have multiple policies, please enter the total amount. After answering proceed to the next page.	10,000 yen	10,000 yen
M02b Why do you not have life insurance? (Circle one each) (1. I do not think it is necessary 2. I tried to get it but was turned down.)	1. 2.	1. 2.

Proceed to the next page

11. Please give your thoughts on various policies such as the consumption tax rate increase and the child allowance

N01

Some think that the consumption tax imposes a heavier burden the lower a household's income level (i.e., relative to income) and socially unfair. Assuming that this view is correct, what kind of measures do you think should be taken to address this unfairness? Please select the choice that best describes your thoughts on this issue. (Circle one)

- | |
|-----------------------------------------------------------------------------------------------------------|
| 1 Reduce or eliminate the consumption tax on daily necessities |
| 2 Introduce tax deduction with credits (if taxes are less than deduction then the difference is paid out) |
| 3 Address by increasing social insurance payments such as pensions to the extent of the increased burden |
| 4 No particular measures required |

N02 How do you think the cost of rearing children should be divided between families and society?

Please select the choice that best describes your thoughts on this issue. (Circle one)

- | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 Rearing children is a private matter, so the costs should be entirely borne by families themselves. |
| 2 In principle, the costs of rearing children should be borne by families themselves, but I do not mind if society shoulders part of the burden. |
| 3 Families and society should generally each shoulder about half of the costs of child rearing |
| 4 In principle, the costs of rearing children should be borne by society as a whole, but inevitably families will shoulder part of the burden themselves. |
| 5 Society as a whole should entirely shoulder the cost of rearing children, who will support the nation's future. |

N03 [This question is for those who have received child allowance. Others please proceed to N04.]

Please answer how you used the child allowance. (Circle one)

- | | | |
|-------------------|------------------------------|---------------------------|
| 1 Spent all of it | 2 Spent part, and saved part | 3 Put it all into savings |
|-------------------|------------------------------|---------------------------|

N04 [This question is for those who have high school children. Others please proceed to N06.]

Please answer how you used the money you saved due to free high school tuition since April 2010.

(Circle one)

- | | | |
|-------------------|------------------------------|---------------------------|
| 1 Spent all of it | 2 Spent part, and saved part | 3 Put it all into savings |
|-------------------|------------------------------|---------------------------|

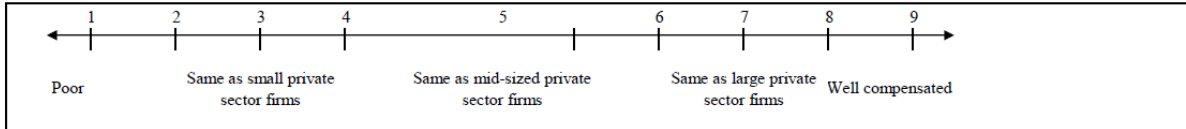
N05 Please give your thoughts regarding what should be done in the future with respect to the policy of free high school tuition. (Circle one)

- | |
|---------------------------------------------------------------------------------------------------------------------|
| 1 In the future it should be expanded to make university tuition free as well. |
| 2 The current policy of free high school tuition should be maintained and continued as-is. |
| 3 Since high school is not mandatory, free high school tuition is not necessary, so the policy should be abolished. |
| 4 Don't know |

N06 Please give your thoughts regarding how child-rearing assistance should be provided. (Circle one)

- | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 It would be desirable to make cash payments to eligible households just as in the case of child allowance. |
| 2 It would be desirable to directly provide services or goods (including giving coupons limited to use for this purpose) just as in the case of free high school tuition. |
| 3 It would be desirable to provide the services necessary and create a better environment for child rearing (e.g., establish new day nurseries). |
| 4 Don't know |

N07 How do you feel about compensation for our nation's public servants (salary levels, etc.)? (Circle one)



N08 Which best describes your view when comparing the work of our public servants with that of the average private sector worker? (Circle one)

- | | |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| 1 Japan's public servants are of extremely high quality and work hard. | 4 Public servants' quality is slightly lower than that of the average private sector worker, and their work is not good. |
| 2 Public servants' quality exceeds that of the average private sector worker, and their work is not bad. | 5 Public servants' quality is far below the private sector, and they don't work seriously. |
| 3 Public servants' quality and work are generally the same as those of the average private sector worker. | 6 Don't know |

N09 Did you know that in order to help fund reconstruction from the earthquake, the salaries of national public servants has been reduced by an average of 7.8% for two years through temporary legislation, but that for regional public servants reducing salaries has been left up to the discretion of regional administrations and almost no salary reductions have been implemented? (Circle one)

- | |
|---------------------------------------------------------------------------------------------------------------|
| 1 I knew about this with regard to both national and regional public servants. |
| 2 I knew about this with regard to national public servants, but not with regard to regional public servants. |
| 3 I didn't know about this with regard to either national or regional public servants. |

N10 Please select all of the choices below that you support regarding future measures for public servant salaries. (Circle all applicable)

- | | |
|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| 1 Return national public servants' salaries to original level after the temporary legislation period expires. | 5 Reconsider the appropriate level of public servant salaries. |
| 2 Mandate an equal reduction for regional public servants in the same way. | 6 Loosen tenure guarantees and make it possible to fire public servants who do not work. |
| 3 Greatly increase the rate of reduction. | 7 Other () |
| 4 Instead of a uniform reduction, constrain the total amount by reducing salaries depending on the region, job category, etc. | |

Thank you for your responses. This survey is now complete.

Please make sure you have not missed anything. Please return the form using the enclosed envelope by Monday, December 17th.