Regarding Employment and Living Situation (The Keio Household Panel Survey)

Instructions
This survey questionnaire is for respondents with spouses.
• Please answer the questions by circling the number of the applicable response, or by entering the applicable number in the blank square provided. When your answer is "other," circle the number and write the specific details inside the parentheses. (When the space is not sufficient, write outside the parentheses).
• Please answer the questions in order. Some questions only apply to certain people. In those cases, please follow the directions.
• The survey includes somewhat personal questions about yourself and your family. These will be used for statistical analyses, so please answer the questions truthfully.
• If you do not know the answers to any of the questions concerning your family, please ask your family before responding.
• Some of the questions concern figures for the month of January. Please respond to those questions when you know the answers.

Survey officer _____ will collect your completed survey form around _____ (time) on _____ (date). Thank you very much for your cooperation.

We begin by asking questions regarding yourself.

Q1. (1) Sex

				N	1 Iale				2 male						
			is your (
		Ŋ	lear (Ionth				Day				
														Jan. 201	2
Brand	ch No.	Ι	Point No).	Subje	ct No.	Р	anel No	Э.	ſ		Insp	ector		

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Central Research Services, Inc.

These of	questions	concern	vour	famil	v
THESE	questions	concern	your	rainin	·y

Q1. How many family members do you live with, including yourself?

person

persons

Q2. If there are any family members temporarily living separately for work, schooling, hospitalization, medical care, institutionalization or other reasons, how many are temporarily living separately?

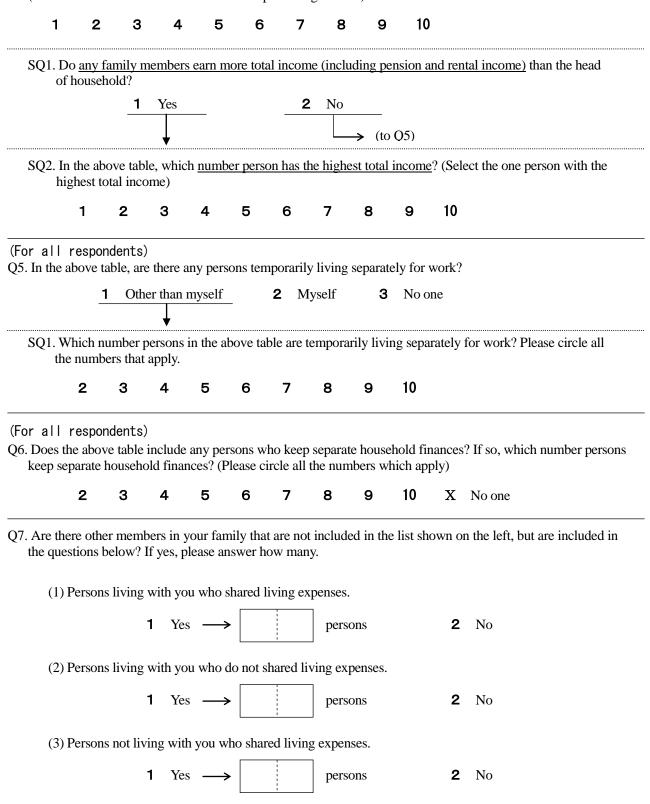


0 No one is temporarily living separately

Q3. For all family members, including those temporarily living separately specified above, please enter their relationship to you; sex; birth month and year; present schooling or employment status; whether they are living with you or separately; and their marital status.

R	elationship	-	Relati	-		Sex 1le= 1	Birth mont	h and y	year		Scł	nool		or ei rcle				stat	us	Emplo	Livin	Livin		rital tus
	(please sp	ecny)	ship c (see be			nale=1 nale=2				Preschool	Elem. or Jr. high	High school	Jr. college	University	Graduate school	Vocational school	Employed	Homekeeping/childraising	Other (please specify)	Employment Form Code	Living together	Living separately	Single	Married
1	Reference	e person	0	0						▶1	2	3	4	5	6	7	8	9	10 _			/	1	2
2	My <u>spou</u> s	<u>se</u>	0	1	1 M	2 F	Y		М	1	2	3	4	5	6	7	8	9	10 _		1	2	1	2
3	My				1 M	2 F	Y		М	1	2	3	4	5	6	7	8	9	10 _		1	2	1	2
4	My				1 M	2 F	Y		М	1	2	3	4	5	6	7	8	9	10 _		1	2	1	2
5	My				1 M	2 F	У		М	1	2	3	4	5	6	7	8	9	10 _		1	2	1	2
6	My				1 м	2 F	У		М	1	2	3	4	5	6	7	8	9	10 _		1	2	1	2
7	My				1 M	2 F	У		М	1	2	3	4	5	6	7	8	9	10 _		1	2	1	2
8	My				1 M	2 F	Y		М	1	2	3	4	5	6	7	8	9	10 _		1	2	1	2
9	My				1 м	2 F	Y		М	1	2	3	4	5	6	7	8	9	10 _		1	2	1	2
10	Му				1 M	2 F	У		М	1	2	3	4	5	6	7	8	9	10 🤶		1	2	1	2
	elationship Code	01 Spouse 02 Child 03 Child's 04 Grandel 05 Parent	spouse	07 G 08 S 09 S	pouse's randpar pouse's ibling pouse's	ent grandpare	11 Othe relat 12 Other ent	tive	Employent Form Code		2 Pro 3 Wo 4Off 5 Re 6 Pau 7 Sui	ofessi orker icer (gulai rt-tim bcon ontrac	of a c r staff ne wo tracte	mily ompa f or en orker ed wo	any,o mplo orker	rgani yee			e ntract er	nploye	e			

Q4. In the above table, which number person is the head of household? (The head of household is the main worker producing income)



Q8. Has your household experienced any of the following changes over the past one year (Feb. 2011 to Jan. 2012)? (Please circle all the numbers which apply)

- **1** I had a child
- 2 My parent or my spouse's parent moved in
- **3** A household member returned home after temporarily living separately for work
- 4 Other (the number of household members increased for other reasons)
- **5** A household member left to temporarily live separately for work
- 6 The number of household members decreased because a household member left
- 7 The number of household members decreased because of death
- 8 Other (the number of household members decreased for other reasons)
- **9** I got married
- **10** I got divorced from my spouse
- **11** I separated from my spouse
- 12 I (and my family) left parent's home and formed a separate household
- 13 I (and my family) moved into parent's home and formed a joint household
- **14** No particular changes

Q9. Were you living at the same address one year ago?

- **1** Yes, I was at the same address
- **2** No, I was at a different address (I moved here _____ months ago)

The questions on the following pages 4-18 are for the respondent filling out the survey forms. Questions on pages 20-33 are for the respondent's spouse.

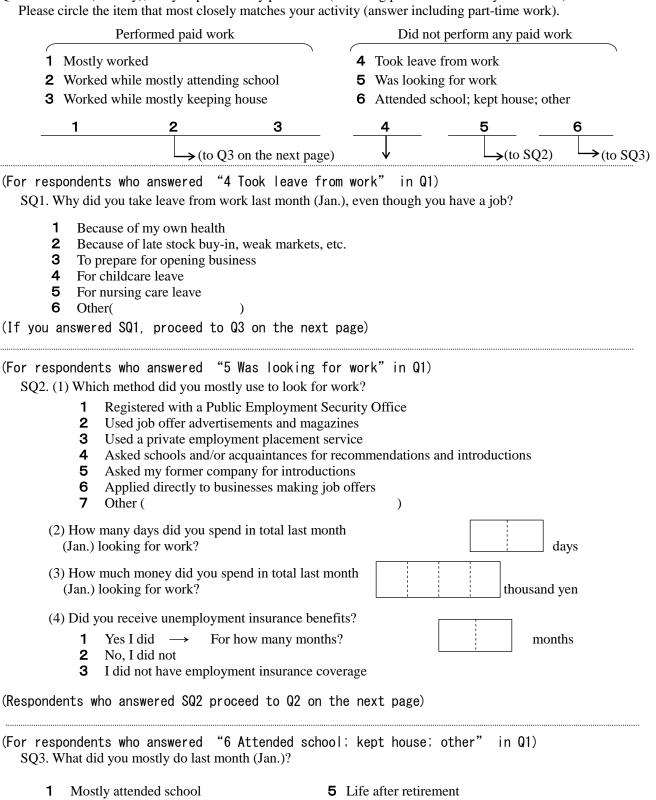
These question	ons concern your parents.			
Q1. Are your	parents alive?]		
3	 Both parents alive Father alive, mother dece Mother alive, father dece Both parents deceased 	eased	o next page)	
	ch financial assistance did you lude housing purchases, rent			ancial assistance.
Last year	ten th	ousand yen O	Did not give an	y financial assistance (to Q3)
SQ. What	were the purposes of that fin	ancial assistance? (M	ultiple responses p	
1	Living expenses	4	Rent	
2	Medical expenses	5	Other ()	
3	Housing purchasing assistant	nce 6	None	
Please exc	ch financial assistance did you clude inheritance items, but in assistance and allowances.			, living expenses and other
Last year	ten tho	usand yen O	Did not receive	any financial assistance
SQ. What	were the purposes of that fin	nancial assistance? (M	ultiple responses p	← (to next page) ermitted)
1	Living expenses	4	Rent	
2	Medical expenses	5	Other ()	
3	Housing purchasing assistant	nce 6	None	

These qu	uestions concern your	r current scho	oling.			
Q1. Are yo	ou presently attending	g school?				
1		2 Same pre	fecture, o	own or village ther city, ward, tow Prefec	n or village ture)	
Q2. These	questions ask about y	your learning	activities	to improve your skil	ls and abilition	es.
	ring the year from las ures, self-study, etc.)					
	1		-	2	3	•
	Presently taking ac	ction	Тос	k action	Did not ta	
						→ (to (4))
(2) Hov	w did you learn? Plea	ase circle all th	ne items th	nat apply. (Multiple 1	responses per	rmitted)
	 Attended public v Attended universit Attended graduate Took corresponde Attended universit Learned from TV Attended lectures Participated in con 	rocational train ty (degree pro e school (inclu- ence course (in- ty or other put or radio course or seminars mpany volunta hts who answe	gram) Iding adul Icluding u blic lectur se and boo ary study) pred 1-5 ir	niversity courses) e oks group (2)) Did you gradua Have not yet con	2 pleted or gra	aduated
exp emj	Penses paid by you or ployer; enter "0" if yo	your family, loudid not spe	out do not	include public assis		
		<u> </u>		монсу. дрргох.	<u> </u>	
	respondents) I you make use of the	Training and	Education	n Benefits System ov	ver the past y	ear?
1		-		·		
_2			nefits			
√ 3		-				
. ,	ly for respondent e you eligible to use t				?	
	1		2		3	
	Yes		No		I do not kr	IOW

These questions concern your employment.

We begin by asking about your work.

Q1. Last month (January), did you perform any paid work (including paid work at family businesses)? Please circle the item that most closely matches your activity (answer including part-time work).



2 Mostly housework & childcare

Treatment of my illness or injury

Nursing care of family member

3

4

6 Preparation for study abroad or move overseas

)

(Respondents who answered SQ3, proceed to Q2 on the next page)

7 Other (

(For respondents who answered 5 or 6 in Q1 on the previous page) Q2. Did you perform any paid work over the past year?

1	2
Yes	No

(Respondents who answered Q2, proceed to Q8 on p. 12)

(For respondents who answered 1-4 in Q1 on the previous page)

Q3. This question concerns your regular work. If you have more than one job, respond for the job which generates the highest income.

Enter the nature of your job inside the parentheses with a specific description such as "automobile salesperson", "supermarket cashier", "junior high school teacher" or "furniture maker", and then answer the following questions.

	Job description:	
(
\setminus		

(1) What is the nature of the work you usually do?

- **1** Agriculture, forestry, or fishery worker
- **2** Mine worker
- **3** Salesperson (retail or wholesale shop manager or worker, outside salesperson, real estate agent, etc.)
- 4 Service worker (worker, cleaner, etc. at a barber shop, beauty parlor, restaurant, inn, etc.)
- **5** Manager (national or local government assembly member; section chief or higher position at a company, organization or government office)
- 6 Clerical worker (general clerk, accountant, operator, sales clerk, etc.)
- 7 Transportation or communications worker (railway or motor vehicle driver; ship or airplane pilot; conductor; cable or wireless radio operator, etc.)
- 8 Manufacturing, construction, maintenance or freight worker
- **9** Information technology engineer (systems engineer, programmer, etc.)

)

- **10** Specialized or technical worker *excluding IT engineer (company researcher or engineer; medical practitioner; legal practitioner; teacher; artist; etc.)
- 11 Public safety employee (SDF, police, fire department, security guard, etc.)
- **12** Other (
- (2) What is the legal structure of the company or office (store, office, factory, etc.) where you usually work? If you work at a family business, respond "proprietorship".
 - **1** Proprietorship
 - 2 Corporation
 - **3** Non-profit corporation (educational corporation, medical corporation, foundation, association, NPO or other public benefit corporation)
 - **4** Government organ

(3) What is the nature of the work of the company or office where you usually work?

- **1** Agriculture
- 2 Fishery, forestry, marine products
- **3** Mining
- 4 Construction
- **5** Manufacturing (including publishing and printing)
- **6** Wholesale, retail (including department stores and supermarkets)
- 7 Restaurants, accommodations
- 8 Finance, insurance
- 9 Real estate
- **10** Transportation
- **11** Information services and surveys
- **12** Information & telecommunications other than information services and surveys (telephone and other communications, broadcasting, internet services)
- **13** Utilities (provision of electricity, gas, water, heat)
- **14** Medicine, welfare
- **15** Education, learning support
- **16** Other services
- **17** Public service
- **18** Other (

(4) How many employees does the company where you usually work have in total?

- **1** 1-4 persons
- **2** 5-29 persons
- **3** 30-99 persons

- 100- 499 persons
- **5** 500 persons or more

)

6 Government

4

(5) Is the place where you usually work in the same city, town or village as your residence?

- **1** Same city, ward, town or village
- **2** Same prefecture , other city, ward, town or village
- **3** Other prefecture (Prefecture)

(6) What is the form of your employment?

- 1 Self-employed (restaurant; wholesale or retail shop; agriculture; etc.)
- 2 Professional (doctor; lawyer; accountant; tax accountant; author; etc.)
- **3** Worker at family business (restaurant; wholesale or retail shop; agriculture; etc.)
- 4 Working at home without an employee relationship with a company
- **5** Wage worker (working at a company, organization, etc.) (as an employee of an employer)
- 6 Consigned work or subcontractor (without an employee relationship)

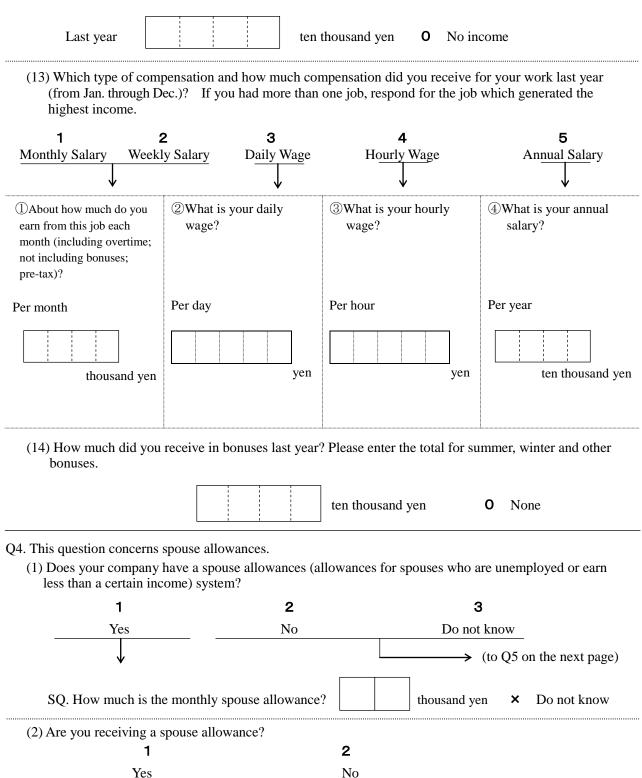
(If you answered 1, 2, 3, 4 or 6, proceed to (11) on the next page)

(If you answered 5, proceed to (7) on the next page)

((7) is for respondents who answered "5 Wage worker" in (6))(7) What is your work status at your company?
 1 Full-time, regular employee – no title 2 Full-time, regular employee – with title 3 Full-time, regular employee - manager 4 Contract employee 9 Part-time worker 5 Subcontracted worker 7 Specialized contract employee
((8) is for respondents who answered 4-7 in (7))
(8) Why do you work under that work status?
 I wanted to work as a regular employee but no company would hire me The wages and working terms and conditions are good I could not work as a regular employee due to personal reasons Other ()
((9) and (10) are for respondents who answered "5 Wage Worker" in (6))(9) What is your contract period at the place where you usually work?
 Employment contract with no period specified Employment contract with period specified (initial contract at this workplace) Employment contract with period specified (renewed contract at this workplace) Contract period months
(For respondents who answered "3")
SQ. How many times have you renewed your contract?
Contract renewed times
(10) How many paid holidays did you take last year and how many paid holidays were you granted (including holidays carried over from the prior year)?
Granted days Carried over days Taken days
(total last year) (paid holidays)
(For respondents who answered 1-4 in Q1 on page 6) (11) Are you a member of a labor union?
1 There is no labor union at my workplace
2 There is a labor union, but I am not a member

- **3** I am a member of the workplace labor union
- 4 I am a member of a labor union other than the workplace labor union
- **5** Not applicable (self-employed or professional)

(12) What was your income from your main job last year? Please enter your gross income before deductions for taxes and social insurance.



- 10 -

- Q5. This question concerns your working hours. If you have more than one job, respond for the job which generates the highest income. Include overtime provided for free in items concerning overtime.
 - 1) Which of the following is closest to your work system (working hours system)?
 - **1** Regular working hours system
 - 2 Flex time system (self starting and ending time self-adjustment within certain hours)
 - **3** Variable working hours system (different working hours during certain periods only); shift system (day & night shifts, etc.)
 - **4** Discretionary working hours system; imputed working hours system (specialists, sales personnel, planners and home workers to whom the law applies)
 - **5** No working hours management (managerial and other work with no overtime payments, other than discretionary working hours system and imputed working hours system)

2) On average, how many days of paid work do you perform ea	ch month? days/month
3) On average, how many hours of paid work do you perform each week (including overtime)?	hours/week
4) Of those, how many are overtime hours? (Leave this blank if you are self-employe or otherwise do not receive overtime)	hours/week
5) How many are overtime hours paid at increased wages for overtime work?	hours/week

Q6. This question concerns the nature of your work.

1) Did the nature of your work change since this time last year?

1 Yes **2**

2) Does your company have the following types of systems?

• Reduced working hours system	1	No	2	Yes	3	Have used	4	Do not know	
W/ 1 's st 1 succession stress	•	110	-	103	Ŭ	Have used	-	Do not know	
• Working at home system	1	NI-	0	Vee	3	TT		De net la en	
		No	2	Yes	3	Have used	4	Do not know	
• Half-day or hourly leave system									
	1	No	2	Yes	3	Have used	4	Do not know	
• Long term refreshment leave ave	tom								
• Long-term refreshment leave sys	lem		•	•••	~		-	5	
	1	No	2	Yes	3	Have used	4	Do not know	
• In-house transfers advertising sys	stem								
	1	No	2	Yes	3	Have used	4	Do not know	
1No2Yes3Have used4Do not know• In-house transfers advertising system									
6 I 9	1	No		Yes	3	Have used	4	Do not know	
	•		_		-	11410 4504	•	Do not know	
 Reclassification system from non 	-reg	ular to r	egula	r emplo	oyees				
	1	No	2	Yes	3	Have used	4	Do not know	

No

Q7. Will you continue your present job in the future?

- **1** I want to continue (including changing position or location within the same company)
- **2** I want to do other work in addition to my present job
- **3** I want to change to another job
- I want to quit working altogether

(For respondents who answered 3 in Q7)

SQ. Why do you want to change to another job? Circle the one main reason only.

- **1** Because I was just doing the job temporarily
- **2** Because the compensation is low
- **3** Because of business declining and anxiety about the future
- 4 In preparation for retirement or expiration of employment contract

)

- **5** Because I want to become a regular employee
- **6** Because of the large time and psychological burden
- 7 Because I want to make use of my knowledge and skills
- **8** Because I want more free time
- 9 Other (

(For all respondents)

Q8. Are you working at the same job you were working at one year ago?

- 1 I am at the same company or organization as 1 year ago, and at the same workplace (continuous employment with no transfer)
- **2** I am at the same company or organization as 1 year ago, but at a different workplace (continuous employment with transfer)
- **3** I remain an employee of the same company or organization as 1 year ago, but I am working at a different company or organization (temporary transfer)
- **4** I am at a different company or organization from 1 year ago (job switch)
- **5** I was newly employed during the past year (new employment)
- **6** I quit the job I had 1 year ago, and became unemployed (left employment)
- **7** I was on leave for childcare, nursing care, etc. during the past year (on leave)
- 8 I was unemployed 1 year ago and I am still unemployed (continued unemployment)

(For respondents who answered 4 or 6 in Q8)

SQ. Why did you quit the company or organization where you were working 1 year ago?

- 1 Business establishment closed; company went bankrupt; discontinued own business
- **2** Layoff or personnel shake-up
- **3** Anxiety about the future (business declining, etc.)
- **4** For other employer or business reasons
- **5** For retirement or commensurate reasons
- **6** To look for work with better terms
- 7 To get married
- 8 For birth and/or childcare
- **9** To give nursing care
- **10** For housework; to attend school
- **11** For health reasons
- 12 Other (

(For all respondents)

- Q9. (1) Please circle all of the following items that apply concerning your employment status last year (Jan.-Dec.). (Multiple responses permitted)
 - 1 Worked all year long
 - 2 Had a job, but took leave all year long
 - 3 Looked for work all year long
- Did not work all year long 4
- 5 Did not take any leave
- 6 Did not look for work at all, all year long

(2) During last year, if there were any specific periods when you (a) worked, (b) took leave from work, or (c) looked for work, circle all of the following months that apply. If there were months when you both worked and looked for work, or both took leave from work and looked for work, then circle the months for both. However, do not circle the same month for both worked and took leave from work.

(a) Months when I primarily worked

1	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
	1	2	3	4	5	6	7	8	9	10	11	12

(b) Months when I took leave from work while still keeping a main job

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
_	1	2	3	4	5	6	7	8	9	10	11	12

(c) Months when I primarily looked for work

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1	2	3	4	5	6	7	8	9	10	11	12

Q10. During last year (Jan.-Dec.) did you ever have a side job in addition to your main job?

1 Had a side job

2 Side job prohibited

3 Side job allowed, but did not have one From here, we ask you about your thoughts, lifestyle, and health. First we would like to ask you about your feeling of happiness.

Q1. Please provide answers as to how your feeling of happiness was during the following periods, on a scale of 0 to 10, with 0 being "having no feeling of happiness at all," and 10 being "having a feeling of complete happiness."

(1) This	week.									
0	1	2	3	4	5	6	7	8	9	10
(2) This	year.									
0	1	2	3	4	5	6	7	8	9	10
(3) Your	r entire life.									
0	1	2	3	4	5	6	7	8	9	10

Q2. Do the following items apply to you? Circle the appropriate number. 1 indicates "inapplicable," and 5 indicates "applicable."

	Inapplicable	Is not really applicable	I cannot say either way	Somewhat applicable	Applicable
(1) I have something to live for.	1	2	3	4	5
(2) I have hopes in my life.	1	2	3	4	5

Q3. Circle the appropriate number for each of the following questions. Choose **0** if you totally disagree with the statement. Choose **50** if you partially agree with the statement (50%). Choose **100** if you completely agree with the statement.

	lship and su own action	uffering in I is.	life, in mai	ny cases, d	o not happ	en by coin	cidence, bu	it are direc	tly caused	by
0	10	20	30	40	50	60	70	80	90	100
	and happine actions.	ess in life, i	in many ca	ises, do not	t happen by	y coincider	nce, but are	directly ca	aused by or	ne's
0	10	20	30	40	50	60	70	80	90	100
(c) Hard	(c) Hardship and suffering in life happen by coincidence, and there is no reason as to why they happen.									
0	10	20	30	40	50	60	70	80	90	100

These questions concern your use of time and health.

Q1. This question concerns your use of time. How frequently do you perform each of the following daily activities? Also, please specify the time you spend for those activities you perform at least once a week. (Please answer to the first decimal point, except for "Commute to school or work")

Example: 1.0 h	$nour \rightarrow 1.0$ hrs	30 minutes \rightarrow	0.5 hrs		
Frequency	Almost every day	A few times per week	Once a week	Almost never	Never
Commute to school or work (one-way)	1 Avg. min	2 Avg. min.	3 Avg min.	4	5
Housework (prepare meals, laundry, grocery shopping, cleaning)	1 Avg. hrs/day	2 Avg. hrs/wk	3 Avg. hrs/wk	4	5
Childcare	1 Avg hrs/day	2 Avg. hrs/wk	3 Avg. hrs/wk	4	5
Training or study for work	1 Avg hrs/day	Avg. hrs/wk	3 Avg. hrs/wk	4	5
Volunteer activities	1 Avg hrs/day	2 Avg. hrs/wk	3 Avg. hrs/wk	4	5

Q2. How is your health normally?

1	2	3	4	5
Good	Pretty good	Normal	Not so good	Bad

Q3. Do you presently experience any of the following conditions? Circle the number that applies for each item. (Circle one number for each item)

	Often	Sometimes	Rarely	Never
Headaches or dizziness	1	2	3	4
• Palpitations, out of breath	1	2	3	4
Digestive problems	1	2	3	4
• Back, lower back, shoulder pain	1	2	3	4
• Tire easily	1	2	3	4
Catch cold easily	1	2	3	4
Often become irritated	1	2	3	4
Trouble falling to sleep	1	2	3	4
• Find seeing people tiresome	1	2	3	4
Lost work concentration	1	2	3	4
Dissatisfied with life	1	2	3	4
Anxiety about the future	1	2	3	4

Q4. Do you smoke cigarettes?

1	2	3	4
Every day	Sometimes	Used to smoke but do not now	Never smoked
 			→ (to Q5)

SQ. How many cigarettes do you presently smoke per day?

Presently

cigarettes/day

Q5. Please circle the number that corresponds to your recent alcohol drinking habits.

1		2	3	4
Never drin	nk Few	times/month	1-2 times/wee	k 3+ times/week
Q6. (1) On average, l	now many minute	s do you walk per o		ng to school or work? (Circle one only) do not walk
(2) How many da (Circle one or		e (exercise which 1	nakes you swea	t) each week, outside of work?
1 2 3	•	5 days 8	7 days (dail) Do not exerc	
Q7. On average, how	long do you slee	p each day?		
	Presently average	ge of	hours	minutes per day
Q8. Did you receive	medical treatment	t or were you hospi	talized last year	? (Multiple responses permitted)
1 2 3	No health proble Had symptoms, Treatment at hos	but took no action	5 Pu	as hospitalized rchased over-the-counter medicine her ()
Q9. Did you receive	a physical examir	nation or cancer scr	eening last year	? (Multiple responses permitted)
1 2 3 √4 5	No exam or scree Periodic compar Multiphase heal Cancer screenin Other (ny or municipal gov th screening	vernment screer	ning
(SQ1 is for respo SQ1. What type of		wered "4 Cance g(s) did you receive	-	
1 Stomach ca	ancer 2 Lung	cancer 3 Uter	rine cancer 4	Breast cancer 5 Colon cancer
(SQ2 is for respo SQ2. What types				(Multiple responses permitted)
 2 Bor 3 Hea 4 Ane 5 Live 6 Kid 	od pressure relate the density related art related emia related er related ney related betes related	9 10 <u>11</u>	Electrolyte relate Prostrate relate Metabolism rel Obesity related No problems no (proceed to ne:	d ated oted
	to a medical insti	tution after the prol	blem was noted	
1 Yes	2 Pl	an to go 3	Did not (and v	vill not) go

These questions concern social insurance.

- Q1. Circle the public pension to which you subscribe. (Everyone between 20 and 60 subscribes to one of these public pensions).
 - 1 Employee pension or mutual aid pension (full-time employees at companies, public servants, or those receiving old-age pensions for active employees, etc.)
 - 2 Third-party insured spouses (spouse of a member of Employees' pension insurance or mutual aid associations) National pension only (Those other than 1 or 2, such as persons under the age of 60 and

self-employed, unemployed, or are students. Or, are over the age of 60 and still paying insurance

- 3
 - premiums.) 4 Do not subscribe (Persons over the age of 60 and currently finished to pay insurance premiums, receiving disability pension, or that have not joined the national pension plan, etc.)

(For respondents who only participate in the national pension) SQ. Are you paying your contributions to the national pension?

- 1 I am paying the full contributions
- **2** I am receiving an exemption (including partial exemptions)
- 3 Student or youth deferment
- 4 I am not paying any contributions

(For all respondents)

Q2. Do you subscribe to employment insurance?

1 Yes **2** No

(Q3 is for respondents 65 and over)

Q3. What is your nursing care insurance premium category?

*The nursing care insurance premium category is written on nursing care insurance premium calculation notices.

1	2	3	4	5	6	7	0
Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Over Level 7	Do not know

(For all respondents)

Q4. Do you and other family members you live with subscribe to National Health Insurance (to an NHI municipality association)? Circle the numbers for all family members who subscribe.

- 1 Myself
- 5 Grandparent/grandparents
- **2** Spouse
- 6 Grandchild/grandchildren 7 Other family members
- 3 Child/children 4 Parent/parents
- 8
 - No one subscribes

SQ. How much is the total monthly National Health Insurance premium for all subscribers?



thousand yen/month

The questions on pages 20-33 are for the spouse of the respondent who is filling out the survey.

In the following questions, "you" refers to the spouse of the respondent who is filling out the survey.

Thank you very much for your cooperation.



		ise oi	the respondent who is filling out the survey)
These questi	ons concern your parents.		
Q1. Are your	parents alive?		
	 Both parents alive Father alive, mother deceased Mother alive, father deceased Both parents deceased 	(to	o next page)
	ch financial assistance did you give to your pa lude housing purchases, rent, land rent, living		
Last year	ten thousand yen	0	Did not give any financial assistance (to Q3)
SQ. What	were the purposes of that financial assistance	:? (Mu	ltiple responses permitted)
1	Living expenses	4	Rent
2	Medical expenses	5	Other ()
0			
3	Housing purchasing assistance	6	None
Q3. How muc Please exc	Housing purchasing assistance th financial assistance did you receive from y clude inheritance items, but include housing p assistance and allowances.	our pa	None rents last year?
Q3. How muc Please exc	ch financial assistance did you receive from y clude inheritance items, but include housing p	our pa	None rents last year?
Q3. How muc Please exc financial a Last year	th financial assistance did you receive from y clude inheritance items, but include housing p assistance and allowances.	our pa urchas 0	None rents last year? ses, rent, land rent, living expenses and other Did not receive any financial assistance (to next page)
Q3. How muc Please exc financial a Last year	ch financial assistance did you receive from y clude inheritance items, but include housing p assistance and allowances.	our pa urchas 0	None rents last year? ses, rent, land rent, living expenses and other Did not receive any financial assistance (to next page)
Q3. How muc Please exc financial a Last year SQ. What	ten thousand yen	our pa urchas O	None rents last year? ses, rent, land rent, living expenses and other Did not receive any financial assistance (to next page) ltiple responses permitted)
Q3. How much Please exc financial a Last year SQ. What	eh financial assistance did you receive from y elude inheritance items, but include housing p issistance and allowances. image: ten thousand yen were the purposes of that financial assistance Living expenses	our pa urchas 0 ? (Mu 4	None rents last year? ses, rent, land rent, living expenses and other Did not receive any financial assistance (to next page) Itiple responses permitted) Rent

			(For the	spouse of the resp	ondent who is f	illing out the survey)
These qu	estions concern you	ar current sch	ooling.			
Q1. Are yo	u presently attending	g school?				
1	Yes School location: No	2 Same p	prefecture,	own or village other city, ward, tow Prefec	n or village ture)	
-	-			to improve your skil ave you taken any ac		hool. taken lectures.
				our skills and abilities		
	1 Presently taking	action	r	2 Fook action	3 Did not tak	e action
	<u>I tesentry taking</u>					
		↓				\rightarrow (to (4))
$ \begin{array}{c} 1\\ 2\\ 3\\ 4\\ 5\\ 6\\ 7\\ 8\\ 9\\ 10\\ 11\\ \rightarrow SQ \end{array} $	Attended vocatio Attended trade so Attended public v Attended univers Attended graduat Took corresponde Attended univers Learned from TV Attended lectures Participated in co Other (. (Only for responde Yes, completed a	nal school or chool vocational tra ity (degree p te school (inc ence course (ity or other p 7 or radio cou s or seminars ompany volution ents who answ and graduate	r advanced aining rogram) cluding adu (including u public lectu urse and bo ntary study) wered 1-5 i d	university courses) re oks group n (2)) Did you gradu Have not yet c	ate from that prog 2 completed or grad	ram? uated
paic		nily, but do n	ot include	month, on average, fo public assistance or a		
]	Time: Approx.		hours	Money: Approx.		ten thousand yen
(4) Did 1 2 3 4 (5) (0n	Used it and receiv Am using it and v Know about the s Do not know abo	ved benefits will receive t system, but h out the system	penefits have not use h, and have wered 3	not used it		
	1		2		3	
	Yes		No		I do not kno	W

These questions concern your employment.

We begin by asking about your work.

Q1. Last month (January), did you perform any paid work (including paid work at family businesses)? Please circle the item that most closely matches your activity (answer including part-time work).

I	Performed paid wo	rk	Did no	ot perform any paid	work
1 Mostly wo	rked)	4 Took leave	from work	1
2 Worked wh	nile mostly attendir	ng school	5 Was lookin	g for work	
3 Worked wh	nile mostly keeping	g house	6 Attended se	chool; kept house; o	ther
1	2	3	4	5	6
	\rightarrow (to Q	(3 on the next page)	\downarrow	→(to SQ2	2) \rightarrow (to SQ3)
(For respondents w	ho answered "4	Took leave from	work" in Q1)		

SQ1. Why did you take leave from work last month (Jan.), even though you have a job?

- **1** Because of my own health
- **2** Because of late stock buy-in, weak markets, etc.
- **3** To prepare for opening business
- **4** For childcare leave
- **5** For nursing care leave
- 6 Other(
- (If you answered SQ1, proceed to Q3 on the next page)

(For respondents who answered "5 Was looking for work" in Q1)

SQ2. (1) Which method did you mostly use to look for work?

1 Registered with a Public Employment Security Office

)

- **2** Used job offer advertisements and magazines
- **3** Used a private employment placement service
- **4** Asked schools and/or acquaintances for recommendations and introductions
- **5** Asked my former company for introductions
- **6** Applied directly to businesses making job offers
- 7 Other (
- (2) How many days did you spend in total last month (Jan.) looking for work?
- (3) How much money did you spend in total last month (Jan.) looking for work?

(4) Did you receive unemployment insurance benefits?

- **1** Yes I did \rightarrow For how many months?
- **2** No, I did not
- **3** I did not have employment insurance coverage

(Respondents who answered SQ2 proceed to Q2 on the next page)

(For respondents who answered "6 Attended school; kept house; other" in Q1) SQ3. What did you mostly do last month (Jan.)?

- **1** Mostly attended school
- 2 Mostly housework & childcare
- **3** Treatment of my illness or injury
- 4 Nursing care of family member

(Respondents who answered SQ3, proceed to Q2 on the next page)

) days thousand yen months

6 Preparation for study abroad or move overseas

)

5 Life after retirement

7 Other (

(For respondents who answered 5 or 6 in Q1 on the previous page) Q2. Did you perform any paid work over the past year?

 1
 2

 Yes
 No

(Respondents who answered Q2, proceed to Q8 on p. 28)

(For respondents who answered 1-4 in Q1 on the previous page)

Q3. This question concerns your regular work. If you have more than one job, respond for the job which generates the highest income.

Enter the nature of your job inside the parentheses with a specific description such as "automobile salesperson", "supermarket cashier", "junior high school teacher" or "furniture maker", and then answer the following questions.

(Job description:	
``		

(1) What is the nature of the work you usually do?

- **1** Agriculture, forestry, or fishery worker
- **2** Mine worker
- **3** Salesperson (retail or wholesale shop manager or worker, outside salesperson, real estate agent, etc.)
- 4 Service worker (worker, cleaner, etc. at a barber shop, beauty parlor, restaurant, inn, etc.)
- **5** Manager (national or local government assembly member; section chief or higher position at a company, organization or government office)
- 6 Clerical worker (general clerk, accountant, operator, sales clerk, etc.)
- 7 Transportation or communications worker (railway or motor vehicle driver; ship or airplane pilot; conductor; cable or wireless radio operator, etc.)
- **8** Manufacturing, construction, maintenance or freight worker
- **9** Information technology engineer (systems engineer, programmer, etc.)
- **10** Specialized or technical worker *excluding IT engineer (company researcher or engineer; medical practitioner; legal practitioner; teacher; artist; etc.)
- 11 Public safety employee (SDF, police, fire department, security guard, etc.)

)

12 Other (

(2) What is the legal structure of the company or office (store, office, factory, etc.) where you usually work? If you work at a family business, respond "proprietorship".

- **1** Proprietorship
- 2 Corporation
- **3** Non-profit corporation (educational corporation, medical corporation, foundation, association, NPO or other public benefit corporation)
- 4 Government organ

(3) What is the nature of the work of the company or office where you usually work?

- **1** Agriculture
- 2 Fishery, forestry, marine products
- **3** Mining
- 4 Construction
- **5** Manufacturing (including publishing and printing)
- 6 Wholesale, retail (including department stores and supermarkets)
- 7 Restaurants, accommodations
- **8** Finance, insurance
- **9** Real estate
- 10 Transportation
- **11** Information services and surveys
- **12** Information & telecommunications other than information services and surveys (telephone and other communications, broadcasting, internet services)
- **13** Utilities (provision of electricity, gas, water, heat)
- 14 Medicine, welfare
- **15** Education, learning support
- **16** Other services
- 17 Public service
- **18** Other (

(4) How many employees does the company where you usually work have in total?

- **1** 1-4 persons
- **2** 5-29 persons
- **3** 30-99 persons

- **4** 100- 499 persons
- **5** 500 persons or more

)

6 Government

(5) Is the place where you usually work in the same city, town or village as your residence?

- **1** Same city, ward, town or village
- **2** Same prefecture , other city, ward, town or village
- **3** Other prefecture (Prefecture)

(6) What is the form of your employment?

- 1 Self-employed (restaurant; wholesale or retail shop; agriculture; etc.)
- **2** Professional (doctor; lawyer; accountant; tax accountant; author; etc.)
- **3** Worker at family business (restaurant; wholesale or retail shop; agriculture; etc.)
- 4 Working at home without an employee relationship with a company
- **5** Wage worker (working at a company, organization, etc.) (as an employee of an employer)
- **6** Consigned work or subcontractor (without an employee relationship)

(If you answered 1, 2, 3, 4 or 6, proceed to (11) on next the page)

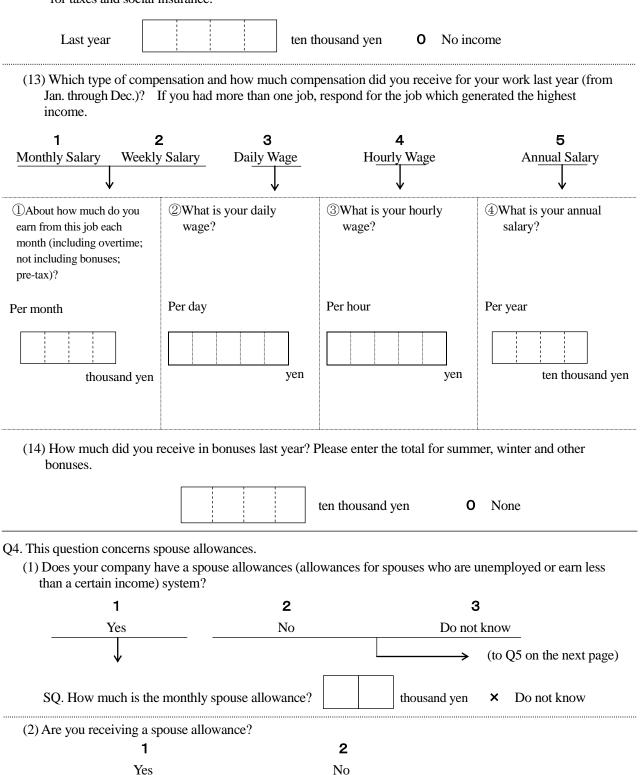
(If you answered 5, proceed to (7) on the next page)

in (6))

((7)	is	for	respondents	who	answered	"5	Wage	worker"
------	----	-----	-------------	-----	----------	----	------	---------

- (7) What is your work status at your company?
- Full-time, regular employee no title 1 2 Full-time, regular employee - with title (Proceed to (9)) 3 Full-time, regular employee - manager 4 Contract employee 5 Part-time worker 6 Subcontracted worker 7 Specialized contract employee ((8) is for respondents who answered 4-7 in (7)) (8) Why do you work under that work status? I wanted to work as a regular employee but no company would hire me 1 2 The wages and working terms and conditions are good 3 I could not work as a regular employee due to personal reasons 4 Other () "5 Wage Worker" ((9) and (10) are for respondents who answered in (6)) (9) What is your contract period at the place where you usually work? Employment contract with no period specified 2 Employment contract with period specified (initial contract at this workplace) 3 Employment contract with period specified (renewed contract at this workplace) → Contract period months "3") (For respondents who answered SQ. How many times have you renewed your contract? Contract renewed times (10) How many paid holidays did you take last year and how many paid holidays were you granted (including holidays carried over from the prior year)? (Of which) Granted Carried over Taken days days days (total last year) (paid holidays) (For respondents who answered 1-4 in Q1 on page 22) (11) Are you a member of a labor union? 1 There is no labor union at my workplace 2 There is a labor union, but I am not a member
 - **3** I am a member of the workplace labor union
 - 4 I am a member of a labor union other than the workplace labor union
 - **5** Not applicable (self-employed or professional)

(12) What was your income from your main job last year? Please enter your gross income before deductions for taxes and social insurance.



Q5. This question concerns your working hours. If you have more than one job, respond for the job which generates the highest income. Include overtime provided for free in items concerning overtime.

1) Which of the following is closest to your work system (working hours system)?

- **1** Regular working hours system
- 2 Flex time system (self starting and ending time self-adjustment within certain hours)
- **3** Variable working hours system (different working hours during certain periods only); shift system (day & night shifts, etc.)
- **4** Discretionary working hours system; imputed working hours system (specialists, sales personnel, planners and home workers to whom the law applies)
- **5** No working hours management (managerial and other work with no overtime payments, other than discretionary working hours system and imputed working hours system)

2) On average, how many days of paid work do you perform each	h month?	days/month
3) On average, how many hours of paid work do you perform each week (including overtime)?		hours/week
4) Of those, how many are overtime hours?(Leave this blank if you are self-employe or otherwise do not receive overtime)		hours/week
5) How many are overtime hours paid at increased wages for overtime work?		hours/week

Q6. This question concerns the nature of your work.

1) Did the nature of your work change since this time last year?

1 Yes	2
-------	---

2) Does your company have the following types of systems?

Reduced working hours system								
	1	No	2	Yes	3	Have used	4	Do not know
• Working at home system								
	1	No	2	Yes	З	Have used	4	Do not know
• Half-day or hourly leave system								
5 5 5	1	No	2	Yes	З	Have used	4	Do not know
• Long-term refreshment leave syste	m							
с	1	No	2	Yes	3	Have used	4	Do not know
• In-house transfers advertising syste	em							
	1	No	2	Yes	З	Have used	4	Do not know
• System for rehiring employees whe	o ret	ired for	child	care or	nursi	ng care		
	1	No		Yes	З	Have used	4	Do not know
• Reclassification system from non-	regu	lar to re	gular	employ	ees			
,	1	No	ິ 2	Yes	З	Have used	4	Do not know

No

Q7. Will you continue your present job in the future?

- 1 I want to continue (including changing position or location within the same company)
- **2** I want to do other work in addition to my present job
- **3** I want to change to another job
 - ¹ I want to quit working altogether

(For respondents who answered 3 in Q7)

SQ. Why do you want to change to another job? Circle the one main reason only.

- **1** Because I was just doing the job temporarily
- **2** Because the compensation is low
- **3** Because of business declining and anxiety about the future
- 4 In preparation for retirement or expiration of employment contract

)

- **5** Because I want to become a regular employee
- **6** Because of the large time and psychological burden
- 7 Because I want to make use of my knowledge and skills
- **8** Because I want more free time
- 9 Other (

(For all respondents)

Q8. Are you working at the same job you were working at one year ago?

- 1 I am at the same company or organization as 1 year ago, and at the same workplace (continuous employment with no transfer)
- **2** I am at the same company or organization as 1 year ago, but at a different workplace (continuous employment with transfer)
- **3** I remain an employee of the same company or organization as 1 year ago, but I am working at a different, company or organization (temporary transfer)
- 4 I am at a different company or organization from 1 year ago (job switch)
- **5** I was newly employed during the past year (new employment)
- **6** I quit the job I had 1 year ago, and became unemployed (left employment)
- **7** I was on leave for childcare, nursing care, etc. during the past year (on leave)
- 8 I was unemployed 1 year ago and I am still unemployed (continued unemployment)

(For respondents who answered 4 or 6 in Q8)

SQ. Why did you quit the company or organization where you were working 1 year ago?

- 1 Business establishment closed; company went bankrupt; discontinued own business
- **2** Layoff or personnel shake-up
- **3** Anxiety about the future (business declining, etc.)
- **4** For other employer or business reasons
- **5** For retirement or commensurate reasons
- **6** To look for work with better terms
- **7** To get married
- 8 For birth and/or childcare
- **9** To give nursing care
- **10** For housework; to attend school
- **11** For health reasons
- **12** Other (

(For all respondents)

- Q9. (1) Please circle all of the following items that apply concerning your employment status last year (Jan.-Dec.). (Multiple responses permitted)
 - **1** Worked all year long
 - 2 Had a job, but took leave all year long
 - **3** Looked for work all year long
- 4 Did not work all year long
- **5** Did not take any leave
- 6 Did not look for work at all, all year long

(2) <u>During last year, if there were any specific periods when you</u> (a) worked, (b) took leave from work, or (c) looked for work, circle all of the following months that apply. If there were months when you both worked and looked for work, or both took leave from work and looked for work, then circle the months for both. However, do not circle the same month for both worked and took leave from work.

(a) Months when I primarily worked

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
-	1	2	3	4	5	6	7	8	9	10	11	12

(b) Months when I took leave from work while still keeping a main job

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
_	1	2	3	4	5	6	7	8	9	10	11	12

(c) Months when I primarily looked for work

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1	2	3	4	5	6	7	8	9	10	11	12

Q10. During last year (Jan.-Dec.) did you ever have a side job in addition to your main job?

1 Had a side job **2** Side job prohibited З

Side job allowed, but did not have one

From here, we ask you about your thoughts, lifestyle, and health. First we would like to ask you about your feeling of happiness.

Q1. Please provide answers as to how your feeling of happiness was during the following periods, on a scale of 0 to 10, with 0 being "having no feeling of happiness at all," and 10 being "having a feeling of complete happiness."

(1) This	week.									
0	1	2	3	4	5	6	7	8	9	10
(2) This	year.					1		1	1	
0	1	2	3	4	5	6	7	8	9	10
(3) Your	entire life.									
0	1	2	3	4	5	6	7	8	9	10

Q2. (1) Circle the appropriate number for each of the following questions, recalling your situation as of February last year. Choose **0** if you totally disagree with the statement. Choose **50** if you partially agree with the statement (50%). Choose **100** if you completely agree with the statement.

(2) Similarly, please circle the appropriate number for each statement based on your current thoughts.

A) In many cases, hardships and sufferings in one's life do not occur by chance and are attributed to one's previous actions. (Absolutely not) (Yes, absolutely)

(1) As of Feb. last year	0	10	20	30	40	50	60	70	80	90	100	
(2) Present	0	10	20	30	40	50	60	70	80	90	100	
B) In many cases, joy and happiness in one's life do not arise by chance and are attributed to one's previous actions. (Absolutely not) (Yes, absolutely)												
(1) As of Feb. last year	0	10	20	30	40	50	60	70	80	90	100	
(2) Present	0	10	20	30	40	50	60	70	80	90	100	
C) Hardships and sufferings	in one's (Abs <u>olut</u>		cur by o	chance,	and the	ere are	no reas	ons for		(Yes, abs	solutely)	
(1) As of Feb. last year	0	10	20	30	40	50	60	70	80	90	100	
(2) Present	0	10	20	30	40	50	60	70	80	90	100	
D) I have something to live f	or. (Abs <u>olut</u>	ely not)							((Yes, abs	sol <u>u</u> tely)	
(1) As of Feb. last year	0	10	20	30	40	50	60	70	80	90	100	
(2) Present	0	10	20	30	40	50	60	70	80	90	100	
E) There is hope in my life.	(Absolut	elv not)								(Yes, abs	solutely)	
(1) As of Feb last year		10	20	30	40	50	60	70	80	90	100	

,											
(1) As of Feb. last year	0	10	20	30	40	50	60	70	80	90	100
(2) Present	0	10	20	30	40	50	60	70	80	90	100

These questions concern your use of time and health.

Q1. This question concerns your use of time. How frequently do you perform each of the following daily activities? Also, please specify the time you spend for those activities you perform at least once a week. (Please answer to the first decimal point, except for "Commute to school or work")

Example: 1.0 h	$our \rightarrow 1.0$ hrs	30 minutes \rightarrow 0	.5 hrs		
Frequency	Almost every day	A few times per week	Once a week	Almost never	Never
Commute to school or work (one-way)	1 Avg. min	2 Avg. min.	3 Avgmin.	4	5
Housework (prepare meals, laundry, grocery shopping, cleaning)	1 Avg hrs/day	2 Avg. hrs/wk	Avg. hrs/wk	4	5
Childcare	1 Avg. hrs/day	2 Avg. hrs/wk	Avg. hrs/wk	4	5
Training or study for work	1 Avg. hrs/day	Avg. hrs/wk	Avg. hrs/wk	4	5
Volunteer activities	1 Avg. hrs/day	2 Avg. hrs/wk	3 Avg. hrs/wk	4	5

Q2. How is your health normally?

1	2	3	4	5
Good	Pretty good	Normal	Not so good	Bad

Q3. Do you presently experience any of the following conditions? Circle the number that applies for each item. (Circle one number for each item)

	Often	Sometimes	Rarely	Never
Headaches or dizziness	1	2	3	4
Palpitations, out of breath	1	2	3	4
Digestive problems	1	2	3	4
• Back, lower back, shoulder pain	1	2	3	4
• Tire easily	1	2	3	4
Catch cold easily	1	2	3	4
Often become irritated	1	2	3	4
Trouble falling to sleep	1	2	3	4
Find seeing people tiresome	1	2	3	4
Lost work concentration	1	2	3	4
Dissatisfied with life	1	2	3	4
Anxiety about the future	1	2	3	4

Q4. Do you smoke cigarettes?

1	2	3	4
Every day	Sometimes	Used to smoke but do not now	Never smoked
			→ (to Q5)
ow many cigarettes	s do you presently smoke per		

Presently

cigarettes/day

Q5. Please circle the number that of	corresponds to your recent	alcohol drinking habits.
--------------------------------------	----------------------------	--------------------------

			2		3		4
Never drink		Few times/month		1	1-2 times/week		3+ times/week
Q6. (1) On average,	how many m	inutes	do you walk	k per da	y in commu	ing to school o	or work? (Circle one only)
			minutes		0	do not walk	
(2) How many d (Circle one o	• •	kercise	(exercise w	hich m	akes you swe	at) each week	, outside of work?
1	1 day	4	4 days	7	7 days (dai	ly)	
2 3	2 days	5	5 days	8	Do not exe	rcise	
3	3 days	6	6 days				
Q7. On average, how	v long do you	ı sleep	each day?				
	Presently a	verage	of		hours		minutes per day
Q8. Did you receive	medical treat	tment o	or were you	hospita	lized last yea	r? (Multiple re	esponses permitted)
1	No health p	oroblen	18		4 V	as hospitalize	d
2	-			ction			-the-counter medicine
3	Treatment a	at hosp	ital or clinic		6 0	ther ()
Q9. Did you receive	a physical ex	amina	tion or cance	er scree	ening last vea	r? (Multiple re	esponses permitted)
-						(F	
1	No exam o		•				
2			-	al gove	ernment scree	ening	
3	Multiphase Cancer scre		screening				
5	Other (cennig)			
↓				,			
(SQ1 is for resp					-		ttad
SQ1. What type		-	-		-		
1 Stomach c	ancer 2	Lung c	ancer 3	Uteri	ne cancer	Breast can	cer 5 Colon cancer
(SQ2 is for resp	ondents who	o answ	ered 2 or	3 in	Q9)		
	of problems	were r	noted in the e	examin	ation results	Multiple res	· 1
SQ2. What types	s of problems	were i				(multiple les	ponses permitted)
	-					-	ponses permitted)
1 Bl 2 Bc	ood pressure a	related		8 9	Electrolyte I Prostrate rel	elated ated	ponses permitted)
1 Blo 2 Bo 3 He	ood pressure one density re eart related	related		8 9 10	Electrolyte i Prostrate rel Metabolism	elated ated related	ponses permitted)
1 Blo 2 Bc 3 He 4 Ar	ood pressure : one density re- eart related nemia related	related		8 9 10 11	Electrolyte i Prostrate rel Metabolism Obesity rela	elated ated related ted	ponses permitted)
1 Blo 2 Bo 3 He 4 Ar 5 Liv	ood pressure a one density re- eart related nemia related ver related	related		8 9 10 11 12	Electrolyte r Prostrate rel Metabolism Obesity rela No problem	elated ated related ted s noted	ponses permitted)
1 Blo 2 Bo 3 He 4 Ar 5 Liv 6 Ki	ood pressure : one density re- eart related nemia related	related lated		8 9 10 11 12	Electrolyte i Prostrate rel Metabolism Obesity rela	elated ated related ted s noted	ponses permitted)
1 Bla 2 Bc 3 He 4 Ar 5 Liv 6 Ki 7 Di	ood pressure one density re- eart related nemia related ver related dney related abetes related	related lated		8 9 10 11 12	Electrolyte r Prostrate rel Metabolism Obesity rela No problem (proceed to	elated ated related ted s noted	ponses permitted)
1 Blo 2 Bo 3 He 4 Ar 5 Liv 6 Ki	ood pressure one density re- eart related nemia related ver related dney related abetes related ondents who	related lated	ered 1-11	8 9 10 11 12 in SQ	Electrolyte a Prostrate rel Metabolism Obesity rela No problem (proceed to 2)	elated ated related ted s noted next page)	ponses permitted)

These questions concern social insurance.

- Q1. Circle the public pension to which you subscribe. (Everyone between 20 and 60 subscribes to one of these public pensions).
 - 1 Employee pension or mutual aid pension (full-time employees at companies, public servants, or those receiving old-age pensions for active employees, etc.)
 - **2** Third-party insured spouses (spouse of a member of Employees' pension insurance or mutual aid associations)
 - **3** National pension only (Those other than 1 or 2, such as persons under the age of 60 and self-employed, unemployed, or are students. Or, are over the age of 60 and still paying insurance premiums.)
 - **4** Do not subscribe (Persons over the age of 60 and currently finished to pay insurance premiums, receiving disability pension, or that have not joined the national pension plan, etc.)

(For respondents who only participate in the national pension) SQ. Are you paying your contributions to the national pension?

- **1** I am paying the full contributions
- **2** I am receiving an exemption (including partial exemptions)
- **3** Student or youth deferment
- 4 I am not paying any contributions

(For all respondents)

Q2. Do you subscribe to employment insurance?

1 Yes	2	No
-------	---	----

(Q3 is for respondents 65 and over)

Q3. What is your nursing care insurance premium category?

*The nursing care insurance premium category is written on nursing care insurance premium calculation notices.

1	2	3	4	5	6	7	0
Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Over Level 7	Do not know

This is the end of the questions to the spouse of the respondent. Thank you very much.



This section concerns the household finances and housing of the entire household.

These questions concern savings, assets and liabilities.

We ask about savings separately for "deposits" and "securities".

•Deposits refer to the following types of items

Postal savings certificates, time deposits, installment savings and ordinary deposits Bank, *shinkin bank*, etc. time deposits, installment savings and ordinary deposits Company deposits, gold investment accounts, gold savings accounts, medium-term government bond funds, etc.

•Securities refer to the following types of items

Shares (market value), bonds (par value) and stock investment trusts (market value), Corporate and public bond investment trusts (market value), loans in trust and money in trust (par value), etc.

Also, in this survey "savings" refers to monetary assets and does not include real estate, housing and other real assets. Give the value in yen for any foreign currency denominated financial products.

Q1. About how much savings does your household have in deposits and securities?

(1) About how much does your household presently have in deposits?

		-

ten thousand yen

0 Does not have any deposits

Of which, about how much is presently in foreign currency denominated deposits?

	ten
--	-----

thousand yen **O** No fo

0 No foreign currency deposits

(2) About how much does your household presently have in securities?

ten thousand yen

0 Does not have any securities

Of which, about how much is presently in foreign currency denominated securities?

ten thousand yen

0 No foreign currency securities

Q2. Around how much is the total savings goal your household is now considering?

|--|

ten thousand yen

No particular goal

0

Q3. Does <u>your household</u> presently have borrowings for any of the purposes or reasons in the following table? Please include borrowings from relatives and other sources aside from financial institutions. Include any unpaid monthly installment payments or ^{*}revolving loans, but do not include any credit card charges to be settled within 1-2 months.

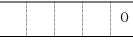
(Circle either 1 or 2 to indicate present borrowings for each of the following purposes)

*Revolving loans are a loan format which can be used any number of times within a preset credit limit, with a fixed monthly repayment amount determined at the start.

Purpose or Reason	Presently have any borrowings?
To acquire housing or land, or for remodeling housing	1 Yes 2 No
To buy durable consumer goods (automobiles, furniture, home appliances, etc).	1 Yes 2 No
For child/children's education	1 Yes 2 No
For marriage (including child/children's marriage)	1 Yes 2 No
For travel, sports or other leisure	1 Yes 2 No
For independence and self-support	1 Yes 2 No
For illness, disaster, etc.	1 Yes 2 No
For living expenses	1 Yes 2 No
Other	1 Yes 2 No

(For respondents who answered "1 Yes" for at least one item in Q3) SQ. Please enter your present household borrowings balance.

Total present household borrowings balance



ten thousand yen

Q4. How much do you understand the situation concerning the income and financial assets of your household? Please circle the answer that best applies to you for each of the following items.

	Understand	Somewhat understand	Cannot say	Hardly understand	Do not understand
Household income	1	2	3	4	5
Household financial assets	1	2	3	4	5

Q5. If your child or relative asked for your advice about working at a bank or a securities firm, would you recommend it? Please circle the answer that best applies to you for each of the following items.

	Yes	Somewhat yes	Neither	Somewhat no	No
Working at a bank	1	2	3	4	5
Working at a securities firm	1	2	3	4	5

Q6. Does your household own risk assets, such as stocks, bonds, and foreign-denominated assets? Please circle one number.



(Q7 is for those who circled "1 Yes" in Q6.)

Q7. From which financial institution(s) did your household purchase risk assets? Please circle all that apply.

1234Japanese bank(s)Japanese securities firm(s)Foreign bank(s)Foreign securities firm(s)

(If you answered Q7, please proceed to Q10 on the next page.)

(Q8 and Q9 are for those who circled "2 No" in Q6.)

Q8. What are the reasons why your household does not own risk assets? Please indicate the degree to which you agree with each of the following reason. (Please circle one number for each reason.)

	Agree	Somewhat agree	Cannot say either way	Somewhat disagree	Disagree
We do not have enough money.	1	2	3	4	5
We do not have enough time.	1	2	3	4	5
We do not expect much return.	1	2	3	4	5
We think investing is difficult.	1	2	3	4	5

Q9. If you purchase risk assets, from which financial institution(s) will you make purchases? Please circle all that apply.

1	2	3	4
Japanese bank(s)	Japanese securities firm(s)	Foreign bank(s)	Foreign securities firm(s)

Q10. When you manage your household's financial assets, do you trust Japanese or foreign financial institutions? Please circle the answer that best applies to you for each of the following types of financial institutions.

	Yes	Somewhat yes	Neither	Somewhat no	No
Japanese bank(s)	1	2	3	4	5
Japanese securities firm(s)	1	2	3	4	5
Foreign bank(s)	1	2	3	4	5
Foreign securities firm(s)	1	2	3	4	5

Q11. Please circle the answer that best applies to you for each of the following statements regarding your impression about the stock market.

	Agree	Somewhat agree	Cannot say either way	Somewhat disagree	Disagree
Profits cannot be made with certainty.	1	2	3	4	5
Significant losses are possible.	1	2	3	4	5
Illegal activities such as insider trading are widespread.	1	2	3	4	5
No much progress has been made in terms of disclosure of information on corporate performance.	1	2	3	4	5
Market interventions by the central bank and the government are not thoroughly conducted.	1	2	3	4	5

Q12. When you have to go out somewhere in your town all day, what is the chance of rain that makes you take an umbrella with you?

1		
•		% or higher

2 I always carry a folding umbrella with me when I go out.

Q13. Which financial assets would you like to purchase in preparation for your life twenty years from now? Or, which financial assets have you purchased for that purpose? Please circle all that apply.

1	2	3	4	5
Time	Government	Stocks	Foreign-denominated	Investment
deposits	bonds		financial products	trust

Q14. Do you think that securities firms provide clients with advice that is useful for making investment decisions? Please circle the answer that best applies to you.

Yes	Somewhat yes	Neither	Somewhat no	No
1	2	3	4	5

Q15. Do you think that securities firms suggest stocks with potentially substantial returns? Please circle the answer that best applies to you.

Yes	Somewhat yes	Neither	Somewhat no	No
1	2	3	4	5

Q16. Do you think that securities firms inappropriately favor large investors, such as large corporations, rather than general investors? Please circle the answer that best applies to you.

Yes	Somewhat yes	Neither	Somewhat no	No
1	2	3	4	5

Q17. This question concerns your responses to the economy these past several years. Did you do any the following? Please circle all that apply.

- **1** Increased saving to prepare for the future
- **2** Stopped wasteful spending
- **3** Started to feel the burden of rent or mortgage payments
- 4 Borrowed money to make due payments
- 5 Chose a vacation trip that was cheaper than what had been planned or cancelled a trip
- 6 Increased purchases of cheaper products or increased trips to discount stores
- 7 Lent money to family members or friends who had difficulties in making payments
- 8 Changed a plan for getting married or having a child
- **9** Other (Please specify

)

10 Did not particularly change my behavior

Q18. How much retirement pay do <u>you and your spouse</u> expect to receive (the combined amount)? Or, how much is it? Please circle the answer that best applies.

1	2	3	4
0-4,999,999	5,000,000-9,999,999	10,000,000–19,999,999	20,000,000
yen	yen	yen	yen or more

Q19. Do you think that you will receive pension payments that will be enough for your post-retirement life? Or, do you currently receive enough pension payments? Please circle the answer that best applies.

Yes	Somewhat yes	Neither	Somewhat no	No
1	2	3	4	5

Q20. Based on an overall consideration of Q18 and Q19, do you think that your household has income and assets that are enough to lead a retirement life without problems? Please circle the answer that best applies.

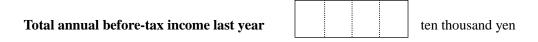
Yes	Somewhat yes	Neither Somewhat no		No
1	2	2 3 4		5

(Proceed to next page)



These questions concern income.

Q1. About how much was your household's annual (pre-tax) income last year (Jan.-Dec.)? Do not include any income from the sale of assets (financial assets or real assets). Include retirement benefits.



Q2. About how much was your household's annual take-home income (total take-home income of all family members with the same household finances, after tax and social insurance deductions) last year (Jan.-Dec.)? Do not include any income from private insurance receipts or the sale of assets (financial assets or real assets).

Total annual after-tax income last year



- Q3. Did your household receive any of the following types of insurance benefits or asset income over the past year (Jan.-Dec.)? If so, please enter the approximate amounts below.
 - (1) Insurance benefits (enter the amount of life, fire or other insurance benefits received below; do not include social insurance benefits).

	1	Yes→				ten thousand yen	2	No
(2) Sa	les o	f land, ho	using, aut	omol	oiles o	or other assets		
	1	Yes→				ten thousand yen	2	No
(3) Re	tiren	nent benef	fits					
	1	Yes→				ten thousand yen	2	No
(4) Se	curit	ies sales p	profits and	l loss	es			
	1	Profits	received		2	Losses incurred	3	No
				Ļ				

SQ. Enter the amount of the profits or losses

ten tho

ten thousand yen

- Q4. For each of the following items, enter the amount of income your household earned last year (Jan. 2011 to Dec. 2011). (Enter "**0**" for items for which you had no income).
 - ©Enter the husband's income in Column A, and enter the wife's income in Column B.
 - ©Enter the approximate total income of <u>other family members excluding the husband and wife</u> in Column C. (Do not include the income of parents and children living separately).
 - ◎Do not include personal insurance receipts, retirement benefits, or the sales of securities, land, automobiles, etc.
 - \bigcirc Include any income whose attribution is not clear in the amount for the respondent or spouse with the higher income.

U				
	A Husband	B Wife	C Other Family Total (Approx)	
	(Unit: ten thousand yen)	(Unit: ten thousand yen)	(Unit: ten thousand yen)	
(1) Annual employment income ^{*1}				
(2) Self-employment, business, home work income (including agriculture, forestry & fishery income) ^{*2}				
(3) Rent & land rent income				
(4) Interest & dividends ^{*3}				
(5) Remittances & gifts				
(6) Public pension				
(7) Corporate & personal pensions				
(8) Unemployment benefits & child-care leave benefits				
(9) Child allowances and childcare allowances ^{*4} (Household total)				
(10) Welfare benefits (Household total)				
(11) Other income				

- *1 Refer to the withholding certificate and enter the total income from the employer including monthly base salary, bonuses, dependent allowances, housing allowances, overtime payments and other extraordinary income. If you are self-employed or a business owner but employed at a side job, please enter the income from that employer.
- *2 Please enter the **net profit after deducting** the cost of goods, raw materials expenses, agricultural implements, fertilizer, feed, fishing nets and other materials expenses, wage payments, business taxes, property taxes and other **business expenses** from the gross income.
- *3 Please enter the pre-tax amount referring to deposit passbooks, etc
- *4 Please enter government child allowances and childcare allowances only. Please include company dependent allowances in (1) annual employment income.

These questions concern expenditures.

Q1. Enter the amount your household spent on each of the following living expenditures last month (Jan.). (Enter "0" for items which you did not buy)

(In addition to items bought with cash, include the amounts for items bought using credit cards, loans, automatic bank or postal savings payments; include the full sales price for items bought but being paid in installments).

(1) Food \longrightarrow	thousand yen
(2) Eating out & school lunches $\cdots \cdots \cdots \cdots \cdots \rightarrow$	thousand yen
 (3) Rent, land rent, home repairs (excluding mortgages) ····· → excluding multi-family housing common charges) 	thousand yen
(4) Multi-family housing common charges $\cdots \cdots \cdots \rightarrow$	thousand yen
(5) Electricity, gas, water (supply & sewage) $\cdots \cdots \rightarrow \rightarrow$	thousand yen
 (6) Furniture, electric appliances, household supplies (furniture, household electric appliances [excl. digital consumer → electronics], misc. household items, etc.) 	thousand yen
 (7) Digital consumer electronics purchases (PCs, TVs, video cameras, digital cameras, DVD players, etc.) → 	thousand yen
(8) Clothing & shoes $\cdots \rightarrow$	thousand yen
(9) Healthcare(medicine, treatment, glasses, contact lenses, etc.) \rightarrow	thousand yen
 (10) Transportation(including automobile expenses, fares, commuting passes, taxes, tolls, etc.) 	thousand yen
(11) Communications(postage, fixed-line, and mobile phone charges) \rightarrow	thousand yen
(12) Internet communications (provider fees, modem rental, etc.) \rightarrow	thousand yen
 (13) Education → (school tuition, textbooks, learning reference materials, tutoring, etc.) 	thousand yen
(14) Culture & amusement(stationery, sporting goods, travel, hobbies) \rightarrow	thousand yen
(15) Entertaining & pocket money \cdots (allowances, membership fees and other association fees, etc.)	thousand yen
(16) Remittances (children's food & board, etc.) $\cdots \cdots \rightarrow$	thousand yen
 (17) Other expenditures (barbers and beauty parlors, cigarettes, nursery school, nursing care, other personal goods, etc.) → 	thousand yen

Total

thousand yen

Q2. How much did your household spend on loan repayments last month (Jan.)? Do not include mortgage loans.

Loan repayments (including payment for credit card purchases)

ten thousand yen

This question concerns various insurance policies to which your household subscribe and their starting periods.

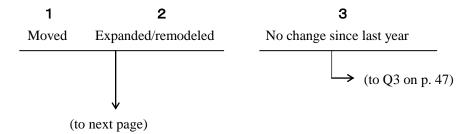
Q3. Does your household subscribe to a fire insurance policy and/or an earthquake insurance policy? (You cannot subscribe to an earthquake insurance policy unless you subscribe to a fire insurance policy.) Do the husband and the wife individually subscribe to a life insurance policy, paying premiums? If an insurance policy is held, please enter its starting year and month. If multiple policies are held for one type of insurance, please enter the starting year and month of the first policy that you signed.

Type of insurance	Already held	i ·	Not held, and no intention to hold		Starting year				ar	Starting month		
(Example) Fire insurance (residence)		2	3	·.>	1	9	9	6	year	1	0	month
Fire insurance (residence)	1	2	3	·.>					year			month
Fire insurance (household effects)	1	2	3						year			month
Earthquake insurance (residence)	1	2	3						year			month
Earthquake insurance (household effects)	1	2	3						year			month
Life insurance (husband)	1	2	3						year			month
Life insurance (wife)	1	2	3						year			month

(Proceed to next page)

These questions concern housing.

These questions concern changes in your household's residence over the past year. Q1. Did your household move or expand or remodel housing **since January 2011**?

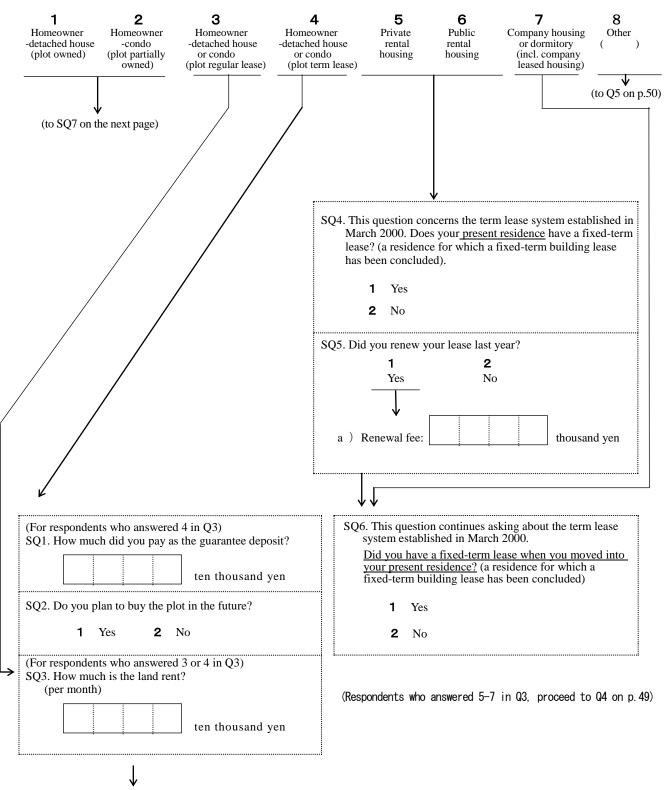




Q2. (1) What type of housing do you presently live in?

	1	2	3	4	5
	Detached	Semi-detached house	Steel/concrete Con	1	
	House	(town house, etc.)	(multi-family)	(multi-fami	<u>ly)</u> ()
	\downarrow	\rightarrow (to (2))		\downarrow	\rightarrow (to (2))
(For	respondent	s who answered 1 in Q2	2) (For re	spondents who an	swered 3 or 4 in Q2)
SQ1. H	How many st	ories is your house?	SQ3. Ho	w many stories is th	e building?
		stories	3		stories
	Does your ho the yard?	use have a yard? If so, how	v large SQ4. W	hich floor do you liv	e on?
1	Yes	m ² 2 No		Floor	
	I responder What is the te	ents) otal floor space? (2 tatami :	mats = $1 tsubo = 3$.	3m²)	
			m ²		
(3) \	What type of	building do you live in?			
	2 Resident	e residential use ial & agricultural, forestry ial & store or other mixed dential	-		
		is the commercial-use floo	r space?		m²
(4) H	How old is th	ne building where you pres	ently live?		years old
(5) H	How many ro	ooms do you have (bedrooi	ms, living rooms, st	udies, dining rooms,	kitchens)?
				roc	oms
(6) I	How long do	es it take to walk to the clo	osest train station or	bus stop?	
				mi	nutes
	Does your re ermitted)	sidence have amenities for	the elderly? (Circle	e all the items that ap	ply; multiple responses
1	Handrails		4	No indoor floor-hei	ght differentials
2		b walls for easy access	5	Entrance from road	is wheelchair accessible
3	Hallways w	vide enough to accommoda	te wheelchairs 6	No amenities for th	e elderly

Q3. What is the ownership status of your home? (Respond "homeowner" if the home is in the name of parents or other family members)



(proceed to next page)

(For respondents who answered "1-4 homeowner" in Q3)

These questions concern respectively <u>the housing and plot</u> where you presently live. (For condos, enter <u>the housing column only.</u>)

SQ7. Around when did you purchase the real estate? (If you do not own the plot, enter housing amount only).

Housing	Year Month	Plot			Year	Month
-	pproximately how much was the purchase pri you do not own the plot, enter housing amount					
Housing	ten thousand yen	Plot				ten thousand yen
-	/hat is the approximate present total market va u sold it)? (If you do not own the plot, enter h			· •	orice you	would receive if
Housing	ten thousand yen	Plot				ten thousand yen
	How do you think the present market val If you do not own the plot, enter the hous				?	
	Housing value will	Plo	ot valı	ie will		
1	Increase Approx. %	1 Increa		App	rox.	%
2 3	Decrease II Not change	 Decrei Not c 	ease hange			
	Not change	S NOUC	nange			
SQ11.	What is the appraised value of the real es (If you do not own the plot, enter housing			ty taxes?		
Hou	sing ten thousand ye	en Plot				ten thousand yen
SQ12.	What is the area of the plot? (Answer even if y Plot area m ²	you reside	in a co	ondo or lea	use the p	lot)
the	How did you acquire the real estate? Choose t e housing and plot, respectively. (Select 7 if th embers)					
	Housing Plot					
,	1 All self-financing (including loans)		5	Inherited	from pa	rents
	2 Received some assistance from parents		6		1	sing Loan Corp.
	3 Joint purchase with parents		7	Title in n	ame of p	arents or family
•	4 Gift from parents		8	Other		

(Proceed to Q5 on p.50)

(This page is for respondents who answered "5-7 rental housing" in Q3 on p. 47) Q4 (1) How much is the rent per month (excluding common charges and utilities)?

	thousand yen
(2) How much are the of utilities and repai	
(3) Did you pay a secu	thousand yen
$ \begin{array}{c} 1 \\ \underline{Yes} \\ \hline \end{array} $	$\begin{array}{c} 2 \\ \underline{\text{No}} \\ \hline \end{array} \text{ (to (5))} \end{array}$
(4) How much was the	security deposit (to the first decimal point)?
(5) Did you pay key me	oney?
1 Yes ↓	$\begin{array}{c} 2 \\ \underline{\text{No}} \\ \hline \end{array} \text{(to (7))} \end{array}$
(6) How much was the	key money (to the first decimal point)?
(7) What is the remaini	ng lease period?
	years months

Q5. Which of the following indicates your living situation with your parents?

(Answer for the parent or spouse's parent who lives closest to you)

- 1 Live together with parents in the same building and share household expenses (joint household)
- 2 Live together with parents in the same building, but keep separate household expenses (semi-joint household)
- **3** Live in different buildings on the same plot with parents (semi-joint household)
- 4 Live in the same town or within 1km of parents (nearby residence)
- **5** Live in the same ward with parents (for residents of 20 major cities with wards)
- 6 Live in the same city, town or village with parents (for residents of other cities and county areas)
- 7 Live in the same prefecture with parents
- 8 Parents live in areas aside from 1-7 above
- **9** Parents are all deceased

SQ. Which is the parent who lives together with you or lives closest to you?

1	2	3	
Husband's parent	Wife's parent	Husband and wife's parents	

(For all respondents)

Q6. (1) Is there a possibility that you will inherit a parent's home in the future?

1	2
Yes	No

(2) Is there a possibility that you will inherit some other housing or land in the future?

1	2	
Yes	No	
SQ. (For respondents who Do you plan to live in that		
1	2	3
Yes	Do not know	No

Q7. Have you purchased land or housing to live in or use as a second house since Jan. 2011? (Including new housing and property in joint titles with parents)

1	2	3	4	5
Bought land	Bought housing	Bought housing	Bought	Did not buy
only	only	and land	condo	<u> </u>
		\checkmark		→ (to Q8 on p. 54)

SQ1. Why did you purchase housing since Jan. 2011? (Circle the numbers of all the reasons that apply)

- **1** Because of the housing acquisition promotion tax system (the so-called housing loan tax reduction system)
- **2** Because the tax reduction percentage under the housing acquisition promotion tax system (the so-called housing loan tax reduction system) is expected to be decreased from next year
- **3** Because the consumption tax rate is expected to increase in the near future
- 4 Because Government Housing Loan Corporation loans are expected to decrease in the future
- **5** Because I received retirement benefits
- **6** Because the spouse deduction will disappear in the future
- 7 Because the land and housing price declined
- 8 Because land and housing prices are expected to rise in the future
- **9** Because I inherited financial assets
- 10 Because I received the special gift tax exemption for money for acquisition of a dwelling

)

- **11** Because I formed an independent household (from marriage, employment, etc.)
- 12 Because I had a child, or for child education
- 13 Other (

SQ2. How much was the purchase price? (For housing only and condo purchases, enter housing amount only; for land purchases enter land amount only).

Housing	0	ten thousand yen
Land	0	ten thousand yen
Total	0	ten thousand yen

SQ3. How did you cover the expense?

	(Housing portion) (Unit: ten thousand yen)	(Land portion) (Unit: ten thousand yen)
Couple's savings \longrightarrow	¥	¥
Aid from husband's parents $\cdots \rightarrow$	¥	¥
Aid from wife's parents \longrightarrow	¥	¥
Loan from husband's parents \rightarrow	¥	¥
Loan from wife's parents \longrightarrow	¥	¥
Loan from Government Housing Loan Corp. \rightarrow	¥ 0	¥
Loan from other government-affiliated Financial institution \longrightarrow	¥	¥
Loan from private financial inst. \rightarrow	¥	¥
Company financing \longrightarrow	¥	¥
Other····→	¥	¥
Total·····→ ¥	0	¥

SQ4. How much did you pay in brokerage and other fees upon purchase?

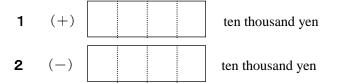
1	Brokerage fees		thousand yen
2	Taxes		thousand yen
3	Real estate acquisition tax		thousand yen
4	Registration and license tax		thousand yen
5	Consumption tax		thousand yen
6	Others ()	

SQ5. How long did you spend looking for the home you bought?

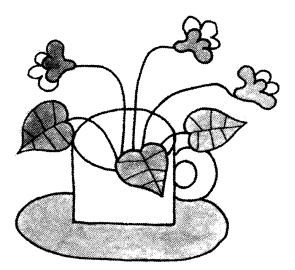
	years	months	weeks
--	-------	--------	-------

SQ6. (For respondents who sold one home and bought another)

What was the price difference between the sales price of your old home and the purchase price of your new home?



(Proceed to next page)



Q8. These questions concern your future housing plans and ideas.

Do you have a plan to move from your present home, build a new home, or purchase a home?

-	1	2		3
Have a spec	cific plan Considering, but	no sp	becific plan	No plan for the time being
	\downarrow			\rightarrow (to Q1 on the next page)
SQ1. When	do you expect to realize your plan?			
1	Within 1 year	4	6 years or more	
2	1 year to less than 3 years	5	Do not know	
3	3 years to less than 6 years			
SQ2. Which	of the following types of housing a	2	1 0	
	1 Owned detached house (plot owned or partially owned)			
	2 Owned detached house (plot regular lease)			
	3 Owned detached house (plot term lease)			
	4 Owned condo (plot partially owned)			
	5 Owned condo (plot regular lease)			
7	6 Owned condo (plot term lease)		$\overline{)}$	
8	Private rental housing			
9				
10	Public rental housing (term lease)			\rightarrow (to Q1 on the next page)
11				
			Shipany leased no	using)
↓ 12	Other ()			
	are for respondents who answe		1-6 in SQ2)	

SQ3. Where is the location of your planned housing?

1 On same plot as present housing 2 Different location from present housing \rightarrow

Prefecture

SQ4. (For respondents in households planning to become homeowners in the near future.) About how much money, in total, does your household need to purchase your home? And do you plan to use your own funds for some of this?

Please enter the amounts for both items below. If you are selling an old home and buying a new one, enter the full acquisition price of the new home (not the difference between the sales and purchase prices).

	(Housing and Construction Funds)	(Land Purchase Funds)
Total amount needed Of which, own funds	0 ten thousand yen 0 ten thousand yen	0 ten thousand yen 0 ten thousand yen
Plan to take a loan	1 Yes 2 No	1 Yes 2 No
Gift expected	1 Yes 2 No	1 Yes 2 No

These questions concern mortgage loans.	
(For all respondents) Q1. Does your household presently have any more	rtgage loans?
1 Yes ↓	$\begin{array}{c} \textbf{2} \\ \hline \text{No} \\ \hline \end{array} \text{ (to Q2 on the next page)} \end{array}$
SQ1. How much is your total mortgage loan by year (including refinancing)?	balance and how much did you repay in total over the past
Total mortgage loan balance	ten thousand yen
Total repaid over past year	ten thousand yen O No repayments past year
 SQ2. Do you intend to receive a mortgage load 1 Yes → How much is the tax cross 2 No → Reason(edit? ten thousand yen
SQ3. This question concerns the borrowing to Is your mortgage loan fixed rate, variabl variable rate)? If it is a hybrid loan, whe	e rate, or a hybrid type (that can change from a fixed to a
1 Fixed rate → expires in 2 Variable rate 3 Hybrid loan 4 Fixed rate optional duration	year ; remaining term years month
Initial interest rate .	% (enter to 2 nd decimal point)

SQ4. Does your mortgage loan have equal monthly payments with interest or principal equal monthly payments?

- **1** Equal monthly payments with interest
- **2** Principal equal monthly payments
- **3** Other (

)

Q2. Did you voluntarily repaid a mortgage loan last year?



SQ. Was it a lump-sum repayment (repaying the entire balance at once; including refinancing), or was it a partial repayment?

12Lump-sum repaymentPartial repayment

Thank you very much for your cooperation. Place the completed form in the collection envelope and hand it to the survey agent.