Family and Lifestyle Survey:
Objectives, Features of the 2011 Survey, and Questionnaire[†]

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Abstract

The "Family and Lifestyle Survey" is a registered consumer tester-based survey designed to collect information on (1) basic household attributes, education, and employment history; (2) parent household attributes (including education and employment history); (3) household asset holdings (financial assets, tangible assets, and human assets); and (4) household inheritances, while gauging the attitudes of surveyed households on public services, level of national burden, and the child allowance policy. This paper presents the summary of the survey, including its objectives, questions, and methodology, and also provides a comparison of the survey sample distributions with those from the Population Census of Japan (henceforth "the census"), in order to identify bias and other characteristics of the sample and thus facilitate future use and analysis of the survey.

Keywords: Household survey, Asset holdings, Intergenerational transfer, Inheritance, Japan
JEL Classification Codes: D12, D31, E24

1. Introduction (Survey Objectives)

As the Japanese population ages, birthrates decline and potential growth rate decreases. Consequently, in addition to growth policies meant for increasing the overall size of the pie, distributional policies—dividing up the pie as fairly as possible—have assumed increasing importance. The efficiency, fairness, and sustainability of economic and social institutions, notably taxation and social security, have also become the issues of paramount concern to the nation's citizens today. In order to design policy measures and institutions that allow the populace to live satisfying and secure lives, we must not only understand the reality of the structural changes currently unfolding in the economy and society but also more deeply analyze such changes, such as forecasting the direction these changes may take on the basis of objective data or evidence.

It is quite unfortunate that, notwithstanding the importance of ascertaining the current reality, not enough objective data has been compiled to allow us, for instance, to accurately gauge the true state of affairs as regards economic disparities. Taking the example of household assets, which are indispensable in investigating the issue of disparities in Japan, it is needless to mention that assets are determined by the accumulation of savings, defined by the balance between income and expenditures for an individual household. However, the savings process is complex and occurs over an extended period of time, which 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 more influenced by inheritances, which are large income inflows, than by wage incomes, so that in case of an individual household, responses about assets could dramatically differ depending on whether the survey was conducted before or after such a large income inflow. Nonetheless, to the authors' knowledge, there are no generally available statistics concerning the occurrence of inheritance events of the individual household in Japan.

The "Family and Lifestyle Survey" presented in this paper is a household questionnaire survey designed by our research group to ascertain the distribution of a variety of attributes of Japan's households or familiesand analyze the current state of disparities within and across generations and the situation with regard to intergenerational transfers. The wide-ranging survey covered family relationships and the occupational and educational status of household members; however, this survey is particularly notable for the many questions intended to throw light on the state of individual household asset holdings (financial assets, tangible assets, and human assets) and intergenerational transfers such as inheritances, which affect households asset holdings representing information that cannot be adequately obtained from the existing data (see Appendix II, "Questionnaire," for the form and content of individual questions).[1] Along with collecting such attributes information, we also surveyed attitudes toward public services, national burden levels, the consumption tax, and the child

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[1] For instance, in this study, we collect a broad range of attributes to the extent deemed feasible, not just basic attributes for the subject households, but also for theirascendant households. This is based on the notion that the attributes of the bequeathing household shape the nature of intergenerational transfers even more than those of the receiving household.

allowance policy, etc. Our intent was to examine the relationship between the positioning of individual households within the distribution obtained from the survey results and the opinions or attitudes of each household toward these various distributional policies.

To conduct the survey, we commissioned Intage Inc., Japan's largest market research firm, to conduct a mail-based survey using its registered consumer tester group (registration number of approximately 220,000) owned by them. 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 group in case of a follow-up survey of the same sample the following year, instead of one time survey, given our certain budget constraints. It is true that the usage of registered testers calls for a special degree of caution with regards to the sample representativeness; however, on the basis of our own experience of conducting similar surveys with random samples, survey response ratio differs according to each group, even if survey object is chosen completely randomly. Therefore, it is necessary, in any case, to take representativeness into account when analyzing survey results.[2] Later in the paper, in order to provide information about the kinds of consideration required when using this survey data, we compare the distributions obtained from the survey sample with those of the census to identify attributes (biases) of this survey sample.

This paper is organized as follows. Section 2 provides an overview of the "Family and Lifestyle Survey" questions; Section 3 provides an overview of the methodology employed in conducting the survey; Section 4 presents the attributes of the survey sample through reports on the survey responses, distributions by basic attribute of the obtained sample, and basic statistics on the sample, comparing each to the census. Section 5 gives a brief summary of the findings and our thoughts on things to keep in mind when using the survey data.

2. Major Question Areas

This survey collected information on the target households across a broad range of topics, ranging from family relationships, employment, and education to asset holdings, inheritances, etc. in order to understand the actual state of Japan's household asset holdings. Leaving the details of specific questions to the questionnaire survey given in the appendix as a reference material at the end of the paper, the questions are broadly categorized into the following four sections:

I.   Questions about the basic attributesof the family of the respondent or tester.

II.   Questions about the parents of the respondent and spouse.

III.   Questions about asset holdings and inheritances by the respondent's household.

IV.   Survey of the respondent's attitudes toward national burden of social services and the child allowance.

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2 Appendix I presents the results of a comparison of the sample from the "Household Questionnaire Survey on Family Relationships, Employment, Retirement Benefits, and Intergenerational Transfer of Asset and Education" (Hori *et al.*, 2011), in which participants in a random sample were visited and questioned in their homes by our group to conduct similar survey, with that of this registered tester-based survey.

A distinctive feature of this survey is its inclusion in these four sections of detailed questions, deemed necessary for the study, of issues of household asset holdings and intergenerational transfers.

Section I asks questions about basic family attributes, such as gender, age, occupational status, educational status, and highest education level attained or expected, for the respondent (registered tester), spouse, and the couple's first five children.[3] It also inquired as to the spousal relationship, annual wage income, and self-assessment of the standard of living for the respondent and spouse. The basic family attribute information gathered here is covered by many other household surveys, but is essential as control variables in subsequent quantitative analysis of the survey data. In order to expand the analysis possibilities, we also added questions on not just final education but also target education (for household members still in school), marriage intentions (for respondents without spouses), and subjective assessments of standard of living, which cannot be fully captured by numbers such as income or expenditures.

Section II extends coverage beyond the household to which the respondent belongs to the parents of the respondent and spouse, asking questions about the parents' basic attributes and employment and educational history. The bulk of past household surveys limited themselves to people residing in the same household. Such surveys, however—unless the parents of the couple surveyed live in the same household—end up failing to gather information on the parents' generation, which is crucial for analyzing intergenerational transfers. For that reason, in our survey, we gathered information on the parents of both respondent and spouse, covering parameters such as their health condition, whether they live together or are separated, the presence or absence of financial support to or from their children, as well as, to the extent we deemed feasible, the basic attributes of the parents' household similar to those gathered for the respondent household, including employment and educational history (specifically, for both father and mother, for the job category held longest, occupation, industry, company size, type of employment, highest position attained, and years employed; age at retirement; and highest educational level achieved). In doing so, not only can we correlate the answers for the parents' household with those for the respondent's household in order to examine how the parents' attributes influence the individual's behavioral choices, such as education, employment, and marriage, but we can also ascertain as to what extent, as time elapses, the economic and social environment in which an individual household finds itself is or is not passed along to the next generation.

Section III asks questions regarding asset holdings, income and expenditures, and past inheritance events and future inheritance prospects of the household to which the respondent belongs. With regard to assets holding, in addition to questions about financial assets (savings and securities, etc.) and tangible assets (houses and land, etc.), the survey includes questions about borrowing and

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3 Normally, "household" refers to a social group living together and sharing a livelihood, but in this survey, out of the relatives sharing a livelihood, we limited our respondents to the respondent, spouse, and children of the couple (including adopted children), whether living together or apart. Note, however, that we asked separate questions in Section II concerning the parents of both the respondent and spouse.

questions that are unique to this survey about human assets (lifetime earnings expectations). Many previous analyses of asset and income disparities limited themselves to examining assets held and income distribution (across households) at the time of the survey, perhaps because of data constraints. There are substantial differences in asset and income levels; however, depending on the target household's life stage; and it is thus possible that the analyses were not necessarily appropriate. In this survey, we kept in mind the permanent income hypothesis of consumption, with the idea of eventually extending the analysis to the correlation between permanent income and consumption expenditures, and therefore framed the questions to gather a wide range of information about the three types of assets that comprise permanent income, namely financial assets, tangible assets, and human assets. In the area of inheritances, in addition to the amount of gifts and bequests already received or expected in the future and the intent and motivation for bequests, one of the original aspects of this survey was the inclusion of questions about the proportion of the parents' estate received that was willed to the respondent (or spouse) out of their overall bequests, and whether or not inheritance tax was levied. Inheritances are an opportunity for one of the most prominent, high-valued income flows during an individual's lifetime with an extremely large influence on a household's asset holding situation and disparities as well as for the nature of intergenerational asset transfers. Combining the inheritance-related information obtained from this section with the basic attributes of the households of the respondent and his or her parents obtained from other section should enable us to analyze the influence of inheritances on household asset holdings and disparities in asset holdings between households.

Finally, Section IV is a survey of the attitudes of individual respondents concerning levels of national burden, the consumption tax, and the child allowance policy. With regard to national burden, we first asked for opinions on overall framework topics such as the balance between public services and national burden and whether national burden should be raised, and then inquired about the hot-button consumption tax issue, including to what extent at current levels does it feel burdensome, directions for reform, and tolerable levels of consumption tax rates. With regard to the child allowance, we asked questions such as those concerning the respondent's assessment of this policy, its effectiveness as a measure against the declining birthrate, and the shape the policy should take in the future. Combining the results of these attitude surveys with the basic attribute information about individuals (or households) collected in Sections I–III may shed light on who supports or who opposes against the background of what sort of economic drivers, the consumption tax, and/or the child allowance policy, withtheir major impact on intergenerational distribution.

3. Survey Methodology and Response

As described earlier, the respondentsof this survey were chosen from a pool of 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 25 and above to whom to send questionnaires. The respondents (testers) were chosen such that the breakdown by individual

area for both genders resembled that obtained from the Population Census of Japan.The respondents were requestedto fill out the survey form and return it via mail. The survey ran for two weeks between December 6, 2011 and December 19, 2011, and the respondents to whom the survey was sent were given 500 yen as reward, whether they returned the questionnaire or not. Table 1 shows the prefectures in each of the 10 individual areas, and the proportion of respondents assigned in each area by gender.

Table 1. The 10 individual areas and the proportion of registered testers assigned in each area by gender (%)

No.	Area	Prefecture	Share in total of 4,525 testers		Share in total of the Population Census		
			male	female	male	female	total
1	Hokkaido	Hokkaido	2.1	2.5	2.0	2.3	4.3
2	Tohoku	Aomori, Iwate, Miyagi, Akita, Yamagata, Fukushima	3.8	3.7	3.5	3.8	7.3
3	Kanto	Ibaraki, Tochigi, Gunma, Yamanashi	3.1	3.0	3.0	3.1	6.1
4	Keihin	Saitama, Chiba, Tokyo, Kanagawa	13.9	13.2	13.9	13.9	27.8
5	Hokuriku	Niigata, Toyama, Ishikawa, Fukui, Nagano	2.9	3.0	2.9	3.1	5.9
6	Tokai	Gifu, Shizuoka, Aichi, Mie	5.9	5.7	5.8	6.0	11.8
7	Keihanshin	Shiga, Kyoto, Osaka, Hyogo, Nara, Wakayama	8.0	8.6	7.9	8.5	16.3
8	Chugoku	Tottori, Shimane, Okayama, Hiroshima, Yamaguchi	2.8	3.0	2.8	3.1	5.9
9	Shikoku	Tokushima, Kagawa, Ehime, Kochi	1.6	1.9	1.5	1.6	3.1
10	Kyushu	Fukuoka, Saga, Nagasaki, Kumamoto, Oita, Miyazaki, Kagoshima, Okinawa	5.3	6.0	5.4	6.0	11.4
		All the country	49.3	50.7	48.7	51.3	100.0

The number of 4,525 mailings, which was designed to produce approximately 3,500 valid responses, in fact yielded 3,699—a response rate of 81.7%. Table 2 shows the distribution of the number of questionnaires mailed out and response rate (number of responses against total number of questionnaires mailed) by area, age, and gender. The response rates were very high; the rates for all areas were above 80%, except for Osaka–Kyoto–Kobe (Keihanshin) and Kyushu by area, which were approximately 80%. Further, the response rate for the younger group tended to be lower, while that for older group tended to be higher. One of the major objectives of this study is to learn about inheritance behavior, and thus, we excluded subjects under 25 who presumably had hardly gotten an inheritance; consequently, the number of mailings to those in their 20s itself was low. The number of questionnaires sent out to those in their 70s or above (the highest age group) was also low, and consequently the number of responses was low as well. In terms of gender, males had a somewhat higher response rate, making them the majority of respondents but not to the extent that the total responses could be called extremely gender biased. In summary, the sample for this survey largely tracks the actual Japanese population in terms of geographical distribution and gender breakdown, but age-wise, which is somewhat biased toward the middle age.

Table 2. The distribution of the number of questionnaires mailed out and response rate

1. By area	Number of questionnaires mailed out	Response rate (%)	Number of response	Distribution by area (%)
All the country	4,525	(81.7)	3,699	(100.0)
Hokkaido	208	(80.3)	167	(4.5)
Tohoku	340	(83.5)	284	(7.7)
Kanto	275	(86.9)	239	(6.5)
Keihin	1,228	(82.7)	1,015	(27.4)
Hokuriku	267	(82.8)	221	(6.0)
Tokai	526	(83.5)	439	(11.9)
Keihanshin	751	(78.6)	590	(16.0)
Chugoku	261	(80.8)	211	(5.7)
Shikoku	156	(81.4)	127	(3.4)
Kyushu	513	(79.1)	406	(11.0)

2. By age	Number of questionnaires mailed out	Response rate (%)	Number of response	Distribution by age (%)
All the country	4,525	(81.7)	3,699	(100.0)
25 ~ 29	428	(69.9)	299	(8.1)
30 ~ 39	925	(78.8)	729	(19.7)
40 ~ 49	917	(83.4)	765	(20.7)
50 ~ 59	825	(84.1)	694	(18.8)
60 ~ 69	964	(86.5)	834	(22.5)
70 ~ 75	466	(81.1)	378	(10.2)

3. By gender	Number of questionnaires mailed out	Response rate (%)	Number of response	Distribution by gender (%)
All the country	4,525	(81.7)	3,699	(100.0)
Male	2,230	(85.2)	1,901	(51.4)
Female	2,295	(78.3)	1,798	(48.6)

4. Distribution of Respondent Attributes in Comparison to Census Result

In the previous section, we looked at the response situation in this survey and the distribution of sample by area, gender, and age. Here, we dig deeper and review the characteristics of this survey sample by comparing the distribution of several sample attributes to that yielded by the 2010 census.

4.1 Household Type

We first investigate the breakdown into single-person and multiple-person households. As shown in Table 3, single-person households account for 9.6% of the 3,699 households of valid responses, the remaining 90.4% being multi-person households. Compared to the household distribution from the census, the proportion of single-person households is lower (only approximately one-third). Within multi-person households, the proportion of two-generation households (such as couples and their children) is particularly high. This is because we did not make any special adjustment to the sample chosen from among the consumer testers to keep the proportion of single-person and multiple-person households close to reality, and it likely reflects the distribution of Intage's overall pool of consumer testers. Considering the middle-age group bias mentioned in the previous section, and the bias toward multi-person households including children, this survey, rather than representing Japan as a whole,

should be considered as capturing the situation of the ideal type "nuclear family" or "standard household."

Table 3. The distribution of household types (%)

Household type	The Family and Lifestyle Survey		The 2010 Census	
Single-person households	9.6		32.4	
Male		5.9		17.0
Female		3.7		15.4
Multiple-person households	90.4		67.6	
Married couples		20.8		19.8
Two-generational households		57.2		37.8
Multigenerational households		11.9		7.1
Others		0.6		2.9
All households	100.0		100.0	

4.2 Age Breakdown of Household Members

Table 4 shows the age breakdown of the sample's household members, defined as respondents, spouses, children, and live-in ascendants. The proportions for those below their 20s through the 60s approximately fall in the 10–20% range, closely tracking the census. In this survey, the proportion for those in their 70s and above, however, is lower owing to the high proportion of multi-person households mentioned earlier, and the low capture rate for the single-person households where the elderly predominate.

Table 4. The distribution of age groups (%)

Age	The Family and Lifestyle Survey			The 2010 Census		
	Total	Male	Female	Total	Male	Female
19 and under	17.8	18.4	17.0	18.2	19.1	17.3
20 ~ 29	13.2	13.1	13.0	10.9	11.2	10.5
30 ~ 39	18.3	18.3	18.2	14.5	15.0	14.0
40 ~ 49	15.3	15.0	15.5	13.4	13.8	13.0
50 ~ 59	12.4	11.7	13.4	13.0	13.2	12.8
60 ~ 69	14.0	14.5	13.8	14.5	14.3	14.6
70 and over	9.0	9.0	9.1	15.6	13.4	17.7

4.3 Highest Educational Level Attained by Gender and Age

Table 5 shows the distribution of education background, reorganized by highest educational level attained for both respondent and spouse, by gender. It is apparent from a glance that the individuals included in this survey sample are substantially more educated thanthose inthe census. This bias, which is present for both genders and all-age groups, again most likely reflects the bias in the registered tester pool. This point must certainly be kept in mind when performing an analysis using this survey sample.

Table 5. The distribution of education background (%)

	Male							
	The Family and Lifestyle Survey				The 2010 Census			
Age	Elementary/Junior high school	High school	Junior college/ Technical/ Vocational school	University or above	Elementary/Junior high school	High school	Junior college/ Technical/ Vocational school	University or above
29 and under	0.8	12.3	10.8	76.2	9.1	42.9	12.4	35.6
30 ~ 39	1.0	28.3	18.8	51.9	6.6	42.7	14.8	35.9
40 ~ 49	2.5	31.1	18.4	48.0	6.7	46.5	10.7	36.0
50 ~ 59	2.7	30.7	12.8	53.8	12.0	47.7	6.3	34.0
60 ~ 69	8.9	41.2	10.6	39.3	25.5	48.4	3.5	22.6
70 and over	10.5	46.4	6.3	36.8	42.1	40.2	3.5	14.2

	Female							
	The Family and Lifestyle Survey				The 2010 Census			
Age	Elementary/Junior high school	High school	Junior college/ Technical/ Vocational school	University or above	Elementary/Junior high school	High school	Junior college/ Technical/ Vocational school	University or above
29 and under	3.7	11.0	25.8	59.5	6.8	37.6	27.2	28.4
30 ~ 39	1.1	26.2	38.8	34.0	4.1	38.7	35.6	21.5
40 ~ 49	1.0	39.3	40.7	18.9	4.1	49.7	31.7	14.5
50 ~ 59	1.4	41.9	39.8	17.0	10.0	55.6	22.9	11.6
60 ~ 69	6.2	57.5	26.6	9.7	27.2	56.7	10.8	5.4
70 and over	14.3	63.0	18.5	4.2	50.0	43.6	4.4	2.0

4.4 Employment by Gender and Age

Table 6 shows the result of rearranged information about the job held longest by respondent and spouse for both genders. Table 6a shows the distribution by the industry into which the job falls. Because the job information in the case of our survey is for different time periods depending on the individual, it cannot be directly compared to that in the 2010 census by nature. Nevertheless, performing a comparison for the sake of convenience shows that our survey sample is comprised more of those in manufacturing, government, and utilities and less of those in the agriculture, forestry and fisheries, wholesale and retail, and hospitality sectors.[4] This bias, which is gender-independent, can be considered as the flip side of the sample bias in education (i.e., the higher education levels in our sample than in the census). The differences in the distributions are, however, a matter of degree, and the overall distribution of industry sectors in our survey sample does not deviate in any major way from that for Japan in the census.

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4 Note that because our industrial classification is not completely congruent with that used in the census, in order to allow comparison, we aggregated some of the broad categories from the census. Specifically, the "Agriculture/ Fishing/ Mining" category in Table 6a is the sum of the "Agriculture and Forestry," "Fisheries," and "Mining, Quarrying of stone and Gravel" categories in the census; our "Telecommunications/ Transportation" category is the sum of the "Information and Communications" and "Transportation and Postal activities" categories in the census; and our "Services" is the sum of the "Scientific research, Professional and Technical Services," "Living-related and Personal Services and Amusement Services," "Compound Services," and "Services, N.E.C." categories in the census.

Table 6. The information about the longest held or current job

a. The distribution of the industry of the job (%)

Industry	The Family and Lifestyle Survey		The 2010 Census	
	Male	Female	Male	Female
Agriculture/ Fishing/ Mining	1.4	1.1	4.3	3.7
Construction	8.6	4.2	11.1	2.7
Manufacturing	24.2	12.8	19.5	11.7
Electricity, gas, water	2.8	1.3	0.7	0.2
Telecommunications/ Transportation	10.8	4.1	11.1	4.1
Wholesale/ Retail	9.3	10.5	14.2	19.4
Finance & insurance, real estate	5.5	8.2	4.0	4.9
Food and lodging	1.2	2.5	3.9	8.3
Medical welfare	4.1	16.9	4.2	18.4
Education	5.2	8.1	3.4	5.8
Services	9.6	17.5	13.3	13.2
Civil service	10.1	5.0	4.4	2.0
Others	7.1	7.7	5.8	5.8

Figure 6b shows the distribution of the type of work (occupation) for the job in question.[5] Even in the case, we can see the difference between our survey and the census, expected from this survey's bias toward higher educational levels. For instance, in the distribution by occupation in the survey, the ratio of manual labor occupations is significantly lower than that in the census, whereas that for administrative and professional occupations is significantly higher. This pattern is visible for both men and women, but is particularly striking for men. For women, besides the ratio of administrative and professional occupations, the ratio of clerical occupations is conspicuously higher than in the census.

b. The distribution of the type of occupation for the job (%)

Occupation	The Family and Lifestyle Survey		The 2010 Census	
	Male	Female	Male	Female
Business manager/ Administrator	16.0	1.9	3.7	0.8
Professional/ Technology/ Engineering	32.5	21.2	14.0	16.5
Office work	17.1	38.7	13.5	26.7
Sales	8.8	8.6	14.2	13.7
Technical/ Labor	10.1	3.8	38.6	17.6
Service	8.0	15.9	9.9	19.0
Others	7.5	9.9	6.0	5.8

5. Summary

This paper has described the summary of the "Family and Lifestyle Survey" conducted at the end of

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5 Whereas our survey provided the occupational choice of "Housewife/ househusband," the census includes only the employed in its occupational aggregates. For that reason, the comparison in Table 6b excludes those responding "Housewife/ househusband" from our sample. In addition, in our survey, "Self-employed" includes people engaged in agricultural, forestry and fishery, and owners of retail shops and restaurants, whereas the census categorizes them as "Agriculture, forestry and fishery workers," "Sales workers," and "Service workers." Because it is impossible to break down our survey's "Self-employed" category any further, we also excluded this category from the sample when creating the table, as we did with "Housewife/ househusband." In order to enable comparisons of classifications between the two surveys, we further interpreted the totals of "Business manager" and "Administrator" as "Business manager/ Administrator," and the totals of "Professional" and "Technology/ Engineering" as "Professional/ Technology/ Engineering." We also interpreted the totals of the census categories of "Manufacturing process workers," "Transport and machine operation workers," "Construction and mining workers," and "Carrying, cleaning, packaging, and related workers" as "Technical/ Labor," and the totals of "Service workers" and "Security workers" as "Service."

2011, including its objectives, questions, and methodology. Further, in order to facilitate future use and the analysis of the survey, the paper has compared the survey sample distributions to those obtained from the national census — an exhaustive statistical survey that best reflects the actual composition of the Japanese population.

A broad summary of the results of the comparison is that, while our survey sample reflects the actual composition of the Japanese population in terms of gender and regional distribution by and large, it is biased toward the middle-age group — only capturing a small portion of young people at the age of 20s or below and older people at the age of 70 or above. More than 90% of the sample is composed of multi-person households. The proportion of households with children is somewhat high, which means that the study addresses so-called standard households composed of couples and children, rather than faithfully reflecting the actual Japan of today where single-person and childless households are proliferating. In addition, in what is probably a reflection of the characteristics of the registered tester pool, the sample is quite biased toward higher educational group, which is also reflected in the industrial and occupational distributions. In other words, there is an undeniable possibility that this survey has primarily covered the middle class and, to some extent, the upper class of Japanese society. When analyzing or interpreting the results of the survey, one should therefore exercise caution in assuming that the sample distributions or simple averages reflect the reality of Japan.

We nevertheless believe that this survey sample should permit an analysis of sufficient precision; for example, when focusing on the actual status of the university graduate and white collar group in the context of the "Typical Japanese employment practices" once standard in Japan (at least till recently), when analyzing gifting and inheritance behavior where decision making is predicated, somewhat assuming the existence of families and children, or when investigating whether standard households are displaying consumption and saving behaviors consistent with a particular economic theory model as long as the objectives and targets of study are made clear. Remaining cognizant of the limitations and characteristics of such sample, we hope, in the future, to perform a deeper analysis required to better understand the economic conditions of Japan's households.

Reference

Masahiro Hori, Junya Hamaaki, Saeko Maeda, and Keiko Murata (2011) "Summary of Household Survey on Familial Relationships, Employment, Retirement Benefits, and Intergenerational Transfers of Asset and Education," *Keizai Bunseki (Journal of Economic Analysis)*, Vol. 184.

Appendix I. Comparison with Randomly Selected Sample Survey

AI-1 Introduction

As described at the beginning of the paper, the "Family and Lifestyle Survey" (below, "the 2011 survey") was a mail-based survey targeting Intage Inc.'s registered consumer testers. Intage Inc. is Japan's largest market research firm, with a total of approximately 220,000 registered consumer testers serving as mail-based survey respondents (Intage AD-HOC Monitors). The breakdown of the tester pool, as shown in Table A1-1, shows more members in age groups and areas where surveys are frequently implemented, but for actual surveys, sampling is conducted according to the composition of the assumed population (in our survey, the census), calibrated so that the survey results have a certain level of representativeness. Having said that, it may be possible for the results from a registered consumer tester-based survey, by its nature, to be skewed in comparison to a survey using a randomly selected sample. At a minimum, it would be advisable to ascertain how the skewed results are.

Table A1-1 Regional and age distribution: The 2010 Census vs. The Intage AD-HOC monitors

	Hokkaido	Tohoku	Kanto	Keihin	Hokuriku	Tokai	Keihanshin	Chugoku	Shikoku	Kyushu
The 2010 Census	4.3	7.2	6.1	28.2	5.9	11.8	16.3	5.9	3.1	11.4
The Intage AD-HOC Monitors	4.1	4.2	3.5	41.5	4.8	8.8	20.4	4.1	2.5	6.0

	9 and under	10 ~ 19	20 ~ 29	30 ~ 39	40 ~ 49	50 ~ 59	60 ~ 69	70 and over
The 2010 Census	8.4	9.4	10.4	13.7	13.9	12.3	14.5	17.3
The Intage AD-HOC Monitors	3.4	14.2	13.0	13.0	22.0	17.1	10.6	6.6

In 2010, preceding the 2011 survey, our group conducted the "Survey of Family Relationship, Job Experience, Retirement Allowances, and Intergenerational Transfers" as a project in the Economic and Social Research Institute, Cabinet Office, Japan (see Hori *et al.*, 2011 for a summary—below, "the 2010 survey"). The two surveys have many points in common, including a focus on asset holdings and intergenerational transfers. On the other hand, the greatest difference between the two was the survey methodology; the 2010 survey was conducted using home visits to respondent households chosen using two-stage stratified random sampling (the task of conducting the survey was commissioned to RJC Research Inc.). Here in Appendix I, we compare the 2011 and 2010 surveys to investigate how skewed the results (weakness) of registered tester-based surveys are.

AI-2 Number of Questionnaires Sent Out and Response Rate

Table A1-2 shows questionnaire responses by area and age. The response rate for the 2011 survey was above 80%, while that for the 2010 survey was under 60%. This gap probably stems from the difference between the pre-registered consumer testers and random sampling from the population. By area and age, both surveys had a somewhat lower response rate from the Kinki region (Osaka and surrounding prefectures) and from a younger group (although there was also a large difference in the response rate from the Kanto region (Tokyo and surrounding prefectures) between the two surveys).

Table A1-2 The distribution of the number of questionnaires mailed out and response rate

1. By area	The 2011 survey (Registered testers)				The 2010 survey (Random sampling)			
	Number of questionnaires mailed out	Response rate (%)	Number of response	Distribution by area (%)	Number of questionnaires mailed out	Response rate (%)	Number of response	Distribution by area (%)
All the country	4,525	(81.7)	3,699	(100.0)	4,000	(57.6)	2,302	(100.0)
Hokkaido	208	(80.3)	167	(4.5)	180	(67.8)	122	(5.3)
Tohoku	340	(83.5)	284	(7.7)	300	(64.0)	192	(8.3)
Kanto	1,503	(83.4)	1,254	(33.9)	1,480	(53.4)	791	(34.4)
Chubu	793	(83.2)	660	(17.8)	540	(65.6)	354	(15.4)
Kinki	751	(78.6)	590	(16.0)	680	(53.8)	366	(15.9)
Chugoku and Shikoku	417	(81.1)	338	(9.1)	360	(58.1)	209	(9.1)
Kyushu and Okinawa	513	(79.1)	406	(11.0)	460	(58.3)	268	(11.6)

2. By age	The 2011 survey (Registered testers)				The 2010 survey (Random sampling)			
	Number of questionnaires mailed out	Response rate (%)	Number of response	Distribution by age (%)	Number of questionnaires mailed out	Response rate (%)	Number of response	Distribution by age (%)
All the country	4,525	(81.7)	3,699	(100.0)	4,000	(57.6)	2,302	(100.0)
25 ~ 29	428	(69.9)	299	(8.1)	145	(44.1)	64	(2.8)
30 ~ 39	925	(78.8)	729	(19.7)	550	(53.5)	294	(12.8)
40 ~ 49	917	(83.4)	765	(20.7)	796	(58.9)	469	(20.4)
50 ~ 59	825	(84.1)	694	(18.8)	929	(58.2)	541	(23.5)
60 ~ 69	964	(86.5)	834	(22.5)	1,127	(58.7)	662	(28.8)
70 ~ 75	466	(81.1)	378	(10.2)	453	(60.0)	272	(11.8)

AI-3 Household Distribution

We compare the distribution of attributes of respondents/households for the two surveys in the following text.

AI-3-1 Household Type

Table A1-3 shows the distributions of single-person vs. multi-person households. In our survey sample, as described in this paper, the proportion of single-person households was noticeably lower than the actual level of approximately 30% but this tendency can be observed irrespective of the nature of the survey methodology. The low number of single-person households is, therefore, influenced by the low response ratio of those living alone rather than by survey methodology.[6]

Table A1-3 The distribution of household types: Single vs. Multiple (%)

Household type		The 2011 survey (Registered testers)		The 2010 survey (Random sampling)	
Single-person households		9.6		13.7	
	Male		5.9		7.5
	Female		3.7		6.2
Multiple-person households		90.4		86.3	
All households		100.0		100.0	

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6 A closer look reveals that the ratio of single households sample in this survey is even lower than that in the 2010 survey, which was based on random sampling. This can be attributed to the difference in the name lists from which the subjects for the two surveys were chosen. In other words, for the registered consumer tester survey, the name list contains individuals, whereas for the random sample-based survey, it contains heads of households, which would be expected to have a higher proportion of those living by themselves.

AI-3-2 Age of Household Members

Table A1-4 compares the age distributionsof members of households comprising respondents, their spouses, and/or children. It is quite manifest that there are no notable differences between the two surveys in the age distribution of household members. Both surveys show a much lower proportion, approximately 5%, of those aged 70 and above than in the actual population of the progressively aging nation. This probably reflects the fact that relatively elderly live-in ascendants are excluded from the table.

Table A1-4 The distribution of household member's age (%)

Age	The 2011 survey (Registered testers)			The 2010 survey (Random sampling)		
	Total	Male	Female	Total	Male	Female
19 and under	19.2	19.4	18.7	19.1	18.7	19.5
20 ~ 29	14.2	13.9	14.3	12.9	12.8	12.9
30 ~ 39	19.7	19.3	20.0	19.7	18.8	20.6
40 ~ 49	16.4	15.9	16.8	15.9	16.1	15.8
50 ~ 59	11.7	11.0	12.6	13.0	12.8	13.3
60 ~ 69	13.0	13.5	12.8	14.6	14.7	14.5
70 and over	5.8	6.9	4.7	4.8	6.1	3.4

Note : Parents of respondents and their spouses are excluded from household members.

AI-3-3 Highest Educational Level Attained

Table A1-5 shows the distributions of the highest educational background for respondent couples. Compared to the 2010 survey, where the mode for both men and women was a high school degree, it is noteworthy that in the 2011 survey, the mode for men is a university degree. For women, the mode is still a high school degree, but the proportion of both two-year and four-year college graduates rose in the more recent survey. Given that Table A1-4 shows almost no difference in age distribution between the two surveys, we can infer that this is a striking manifestation of the bias toward higher education levels in the 2011 survey sample.

Table A1-5 The distribution of education background (%)

Education background	The 2011 survey (Registered testers)		The 2010 survey (Random sampling)	
	Male	Female	Household heads	Spouses
Elementary/ Junior high school	4.6	3.6	12.2	9.1
High school	32.6	41.4	43.1	50.5
Junior college/ Technical/ Vocational school	12.9	34.3	9.7	26.7
University	43.3	19.6	32.5	13.2
Graduate school	6.6	1.2	2.5	0.4

AI-3-4 Occupation

Table A1-6a shows the distributions by the industry of the job held longest by the respondent couples (in the 2010 survey, main job currently held by head of household and spouse). For men, the two

surveys show largely similar patterns, except that in the 2011 survey, where manufacturing had a somewhat higher share and construction and services correspondingly lower. The patterns are similar for women also. In terms of the industry distribution, there are no major differences attributable to survey methodology.

Table A1-6 The information about the longest held or current job

a. The distribution of the industry of the job (%)

Industry	The 2011 survey (Registered testers)		The 2010 survey (Random sampling)	
	Male	Female	Household heads	Spouses
Agriculture/ Fishing/ Mining	1.4	1.1	2.1	2.4
Construction	8.6	4.2	12.0	3.7
Manufacturing	24.2	12.8	18.8	11.2
Electricity, gas, water	2.8	1.3	3.4	1.3
Telecommunications/ Transportation	10.8	4.1	9.2	2.7
Wholesale/ Retail	9.3	10.5	8.7	10.5
Finance & insurance, real estate	5.5	8.2	5.1	5.4
Services	20.2	45.0	24.0	47.0
Civil service	10.1	5.0	8.1	4.6
Others	7.1	7.7	8.5	11.1

Table A1-6b is a comparison of the distributions of the occupation of the respondent couples. For men, compared to the 2010 survey, the ratio of self-employed and manual occupations is lower, and that of administrative and skilled occupations is higher. For women, the ratio of self-employed and manual occupations is also lower. We can presume that these patterns arise from the bias toward higher educational levels in the 2011 survey.

b. The distribution of the type of occupation for the job (%)

Occupation	The 2011 survey (Registered testers)		The 2010 survey (Random sampling)	
	Male	Female	Household heads	Spouses
Self-employed	12.0	7.6	20.7	19.1
Business managers	2.2	0.5	2.7	0.6
Administrator	11.8	1.3	11.4	1.2
Professional	10.6	14.6	8.8	11.7
Technology/ Engineering	18.1	5.0	10.8	5.4
Office work	15.0	35.8	10.5	19.0
Sales	7.7	8.0	8.0	8.7
Technical/ Labor	8.9	3.5	12.2	7.3
Service	7.1	14.7	8.4	14.9
Others	6.6	9.1	6.5	12.2

AI-4 Distribution of Annual Income and Financial Asset Holdings

Table A1-7 compares the distributions of annual remuneration from the current primary job. The two surveys show nearly identical patterns for men and women. For men, the mode of the income distribution is the highest for sole breadwinners (husbands of stay-at-home housewives), somewhat

lower if the wife also works, and further lower for singles. For women, another common thing between the two surveys is that the mode of the income distribution is lower than that for men, and more than 40% of women in double-income households have an annual income of less than one million yen. Meanwhile, the two surveys have a couple of differences; the mode for women as sole breadwinner is lower, and that for single women is higher in the 2011 survey.

Table A1-7 The distribution of annual income from the present main job (%)

	The 2011 survey (Registered testers)						The 2010 survey (Random sampling)					
	Male			Female			Male			Female		
	Single-person households	Multiple-person households		Single-person households	Multiple-person households		Single-person households	Multiple-person households		Single-person households	Multiple-person households	
Amount of annual income		Single-income	double-income		Single-income	double-income		Single-income	double-income		Single-income	double-income
Under 1 million yen	6.2	4.0	3.7	15.0	37.5	40.1	4.1	3.5	2.8	16.0	34.7	43.8
Between 1 and 2 million yen	12.1	6.3	5.7	23.3	33.0	25.1	19.6	9.7	8.2	37.0	40.3	24.4
Between 2 and 3 million yen	15.8	10.9	12.6	25.1	15.9	12.9	27.8	10.4	11.8	21.0	11.1	9.5
Between 3 and 4 million yen	22.4	13.1	16.5	18.5	3.4	9.2	21.6	12.7	16.1	6.2	6.9	6.8
Between 4 and 5.5 million yen	21.7	18.4	21.5	10.1	4.5	6.3	14.4	17.4	19.6	9.9	2.8	7.8
Between 5.5 and 7.5 million yen	13.5	21.2	20.9	6.6	4.5	3.8	9.3	20.2	18.8	7.4	4.2	5.1
Between 7.5 and 9.5 million yen	5.7	14.9	11.0	1.0	0.0	1.9	1.0	13.2	11.6	2.5	0.0	1.4
Between 9.5 and 12 million yen	1.5	7.1	5.6	0.0	1.1	0.3	2.1	8.1	6.7	0.0	0.0	0.6
Between 12 and 15 million yen	0.7	1.9	1.4	0.0	0.0	0.2	0.0	3.2	2.4	0.0	0.0	0.0
Over 15 million yen	0.5	2.1	0.9	0.3	0.0	0.2	0.0	1.8	2.0	0.0	0.0	0.4

Table A1-8 compares the distributions of household financial asset holdings. In both surveys, approximately one-fourth of the households similarly responded "Don't know." However, the rate of households that responded "no holdings" for financial assets is four points lower in the 2011 survey, and the overall position of the distribution seems slightly higher. Broadly speaking, however, like the income distribution in Table A1-7, the distributions of financial asset holdings in the two surveys show surprisingly similar patterns with no identifiable difference from survey methodology.

Table A1-8 The distribution of household financial assets (%)

	Financial assets	
	The 2011 survey	The 2010 survey
Amount of financial assets	(Registered testers)	(Random sampling)
None	14.6	18.0
Under 2 million yen	11.1	13.7
Between 2 and 5 million yen	12.7	12.5
Between 5 and 10 million yen	11.1	11.6
Between 10 and 20 million yen	10.0	9.4
Between 20 and 30 million yen	6.1	4.0
Between 30 and 50 million yen	4.3	2.9
Over 50 million yen	2.9	2.5
Don't know	27.2	25.3

AI-5 Conclusions

In summary, leaving aside the fact that this survey had a bias toward the more educated, the sample distributions and income/asset distributions in this survey and the 2010 survey, with their different survey methodologies, are surprisingly similar. From this, we learned that registered tester-based surveys can provide us with data not all that different from randomly selected samples. Because it is clear, with regard to the bias in educational background, that if registered tester-based surveys are to be used in the future, it may be advisable to consider ways to increase the representativeness of the sample, such as changingsampling ratios by educational levels.

Appendix II   Survey Questionnaire

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

Family and Lifestyle Survey

＜A0105927＞ December 2011

— **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.

<u>The survey is conducted by the Center for Intergenerational Studies of the Institute of Economic Research at Hitotsubashi University. 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. Responses to this survey questionnaire will not be used for purposes outside of this research project such as commercial marketing or tax collection purposes.</u> 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, please accept the enclosed book voucher as a small gift.

We extend our best wishes to you and your family.

【**How to Answer**】

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

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 19.

☆ 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. Basic Questions About Your Family

A. Questions About Household Makeup

Please answer the following questions for <u>yourself, your spouse, and your children</u> (including foster children, up until the fifth child). Please also include those who have moved away due to employment, education, or marriage.

You <u>do not have to provide responses on this page for your mother, father, or other relatives</u> who might be living with you.

		Example	You	Your spouse ↓	Your first child ↓	Your second child ↓	Your third child ↓	Your fourth child ↓	Your fifth child ↓
			↓						※Leave inapplicable columns blank
A01 Does this person live with you? (Circle one each)	1 Lives with	①		1	1	1	1	1	1
	2 Lives separately	2		2	2	2	2	2	2
A02 Sex (Circle one each)	1 Male	①	1	1	1	1	1	1	1
	2 Female	2	2	2	2	2	2	2	2
A03 Age		43 y.o.	y.o.	y.o.	y.o.	y.o.	y.o.	y.o.	y.o.
A04 Current employment status (Circle one each)	1 Working	①	1	1	1	1	1	1	1
	2 Currently looking for work	2	2	2	2	2	2	2	2
	3 Neither working nor looking	3	3	3	3	3	3	3	3
A04a (For those who have retired completely) Age at retirement		y.o.	y.o.	y.o.					
A05 Marriage status (Circle one)	1 Married	①	1						
	2 Unmarried	2	2						
A05a If you are unmarried, do you plan to get married in the future? (Circle one)	1 Yes	①	1						
	2 No	2	2						
A06 Year married to current spouse		1996							
A07 What is the annual income (before taxes) from your main job (employment or self-employment)? (Circle one each)	1 Not currently working	1	1	1					
	2 Below ¥1 million	2	2	2					
	3 Between ¥1 and ¥2 million	3	3	3					
	4 Between ¥2 and ¥3 million	4	4	4					
	5 Between ¥3 and ¥4 million	5	5	5					
	6 Between ¥4 and ¥5.5 million	6	6	6					
	7 Between ¥5.5 and ¥7.5 million	7	7	7					
	8 Between ¥7.5 and ¥9.5 million	⑧	8	8					
	9 Between ¥9.5 and ¥12 million	9	9	9					
	10 Between ¥12 and ¥15 million	10	10	10					
	11 Over ¥15 million	11	11	11					
	12 Don't know/Cannot answer	12	12	12					
A08 How would you rate your family's financial circumstances compared to that of the average family? Answer by selecting one of the 7 choices on the right. (Circle one)	1 Very wealthy	1	1						
	2 Wealthy	2	2						
	3 Somewhat wealthy	③	3						
	4 Average	4	4						
	5 Somewhat poor	5	5						
	6 Poor	6	6						
	7 Very poor	7	7						

A09   How many children (including foster children) do you have in total?   _____ children

1. Basic Questions About Your Family

B. Questions About Educational Status

Please answer the following for yourself, your spouse, and your children (including foster children, up until the fifth child).

※Please include individuals who have moved away due to employment, education, or marriage.

※For "Highest level of school completed" (B02), include only individuals not currently enrolled in school (excluding children who are too young for school).

※For "Desired schooling level" (B03), please respond with how far you plan (or hope) for the individual to go in terms of education, beyond their current schooling level.

		Example	You	Your spouse	Your first child	Your second child	Your third child	Your fourth child	Your fifth child
			↓	↓	↓	↓	↓	↓	↓
B01 Current schooling (Circle one each)	1 Elementary school/Junior high	1	1	1	1	1	1	1	1
	2 High school	2	2	2	2	2	2	2	2
	3 Junior college/Technical school/Vocational school	3	3	3	3	3	3	3	3
	4 Prep school (including home preparation for university entrance)	4	4	4	4	4	4	4	4
	5 University	5	5	5	5	5	5	5	5
	6 Graduate school	6	6	6	6	6	6	6	6
	7 Other	7	7	7	7	7	7	7	7
	8 Not in school (including children below school age)	(8)	8	8	8	8	8	8	8
B02 Highest level of schooling attained (only for those not currently enrolled in school) (Circle one each)	1 Graduated elementary/junior high school	1	1	1	1	1	1	1	1
	2 Graduated high school	2	2	2	2	2	2	2	2
	3 Graduated junior college/technical/vocational school	3	3	3	3	3	3	3	3
	4 Graduated university	(4)	4	4	4	4	4	4	4
	5 Completed graduate school	5	5	5	5	5	5	5	5
B02a (For those who indicated graduating from university/graduate school in B02) Select which best describes the last school you/they graduated from/completed on the right. (Circle one each)	1 National/Public for humanities/arts	(1)	1	1	1	1	1	1	1
	2 National/Public for sciences	2	2	2	2	2	2	2	2
	3 Private for humanities/arts	3	3	3	3	3	3	3	3
	4 Private for sciences	4	4	4	4	4	4	4	4
B03 Desired schooling level (Circle one each)	1 No plans for further schooling	1	1	1	1	1	1	1	1
	2 Graduate junior high school	2	2	2	2	2	2	2	2
	3 Graduate high school	3	3	3	3	3	3	3	3
	4 Graduate junior college/technical/vocational school	4	4	4	4	4	4	4	4
	5 Graduate university	5	5	5	5	5	5	5	5
	6 Complete graduate school	(6)	6	6	6	6	6	6	6

※Leave inapplicable columns blank

2. Questions About You, Your Spouse and Your Respective Parents

C. Questions About Your Relationship with Your Parents and Parents' School Experience

Please answer the following about your and your spouse's parents.

For the questions below, if the parent in question is already deceased, please answer to the best of your memory.

		Example	Your father ↓	Your mother ↓		Spouse's father ↓	Spouse's mother ↓
C01 Parent's date of birth ※Enter '999' if you do not know		1925					
C02 Please answer the following regarding your parents' health (Circle one for each parent)	1 Healthy	1	1	1		1	1
	2 Not healthy (or in nursing care)	2	2	2	Answer for your spouse's parents as well.	2	2
	3 Deceased	③	3	3		3	3
C02a For parents currently retired, please list age at retirement (For those still working, enter '888.' If you do not know, enter '999.')		___ y.o.	___ y.o.	___ y.o.		___ y.o.	___ y.o.
C02b Year of death if deceased		1999					
C03 Number of parents' children (Include yourself, as well as any foster children)	Male	2					
	Female	0					
C04 Your and your spouse's place in birth order from the viewpoint of your parents	(Amongst all of your parents' children)	1st					
	(Amongst children of your gender)	1st					
C05 Is there (or has there been) a relationship of periodic monetary assistance between you and your parents? (Circle one each.) ※If parents are deceased, respond with most recent situation while alive.	1 Are (or were) providing monetary assistance	1	1	1		1	1
	2 There is no (has never been) such relationship	②	2	2		2	2
	3 Are (or were) receiving monetary assistance	3	3	3		3	3
C06 Are your parents or your spouse's parents currently part of your household? (Circle one each.) ※If parents are deceased, respond with most recent situation while alive.	1 Living together	1	1	1		1	1
	2 Living in same prefecture	②	2	2		2	2
	3 Living in Japan (in a different prefecture)	3	3	3		3	3
	4 Living overseas	4	4	4		4	4
C07 Parents' educational attainment (Circle one each)	1 Graduated elementary/Junior high school	1	1	1		1	1
	2 Graduated high school (or old system junior high)	2	2	2		2	2
	3 Graduated junior college/Technical/Vocational school	3	3	3		3	3
	4 Graduated university (or old system high school & university)	④	4	4		4	4
	5 Completed graduate school	5	5	5		5	5
	6 Don't know	6	6	6		6	6
C07a (For those who graduated from university/graduate school) Select which best describes the last school the parent graduated from/completed on the right. (Circle one each)	1 National/Public for humanities/arts	1	1	1		1	1
	2 National/Public for sciences	2	2	2		2	2
	3 Private for humanities/arts	3	3	3		3	3
	4 Private for sciences	④	4	4		4	4
C08 How would you rate your parents' financial circumstances (when you/your spouse were children) compared to that of the average family? Answer by selecting one of the 7 choices on the right. (Circle one each.)	1 Very wealthy	1	1			1	
	2 Wealthy	2	2			2	
	3 Somewhat wealthy	③	3			3	
	4 Average	4	4			4	
	5 Somewhat poor	5	5			5	
	6 Poor	6	6			6	
	7 Very poor	7	7			7	
	8 Don't know	8	8			8	

2. Questions About You, Your Spouse and Your Respective Parents

D. Questions About Past Employment

Please answer the following about you, your spouse, and your respective parents.

Respond with the longest job held after completing school, or with the job currently held.

			Example	You	Your father	Your mother		Spouse	Spouse's father	Spouse's mother
Longest-held or current job	D01 Type of occupation (Circle one each)	1 Housewife/Househusband	1	1	1	1		1	1	1
		2 Self-employed	2	2	2	2		2	2	2
		3 Business manager	3	3	3	3		3	3	3
		4 Administrator	4	4	4	4		4	4	4
		5 Professional	5	5	5	5	Answer for your spouse and spouse's parent as well.	5	5	5
		6 Technology/Engineering	6	6	6	6		6	6	6
		7 Office work	7	7	7	7		7	7	7
		8 Sales	8	8	8	8		8	8	8
		9 Technical/Labor	9	9	9	9		9	9	9
		10 Service	10	10	10	10		10	10	10
		11 Other	11	11	11	11		11	11	11
	D01a Employment status	1 Full-time/Regular employee	1	1	1	1		1	1	1
		2 Other (Side job, part-time, etc.)	2	2	2	2		2	2	2
	D01b Number of employees at place of work	1 4 people or fewer	1	1	1	1		1	1	1
	Only for those who responded with 4 through 10 for D01	2 5 to 29 people	2	2	2	2		2	2	2
		3 30 to 499 people	3	3	3	3		3	3	3
		4 500 to 999 people	4	4	4	4		4	4	4
		5 1000 people or more	5	5	5	5		5	5	5
		6 Government or government-related organization	6	6	6	6		6	6	6
	D01c Highest position attained at job	1 Chief clerk or below	1	1	1	1		1	1	1
		2 Section manager	2	2	2	2		2	2	2
		3 Director	3	3	3	3		3	3	3
		4 Executive or higher	4	4	4	4		4	4	4
	D02 Industry related to your job (Circle one each)	1 Agriculture/Fishing/Mining	1	1	1	1		1	1	1
		2 Construction	2	2	2	2		2	2	2
		3 Manufacturing	3	3	3	3		3	3	3
		4 Electricity, gas, water	4	4	4	4		4	4	4
		5 Telecommunications/Transportation	5	5	5	5		5	5	5
		6 Retail	6	6	6	6		6	6	6
		7 Financial & insurance, real estate	7	7	7	7		7	7	7
		8 Food and lodging	8	8	8	8		8	8	8
		9 Medical welfare	9	9	9	9		9	9	9
		10 Education	10	10	10	10		10	10	10
		11 Services	11	11	11	11		11	11	11
		12 Civil service	12	12	12	12		12	12	12
		13 Other	13	13	13	13		13	13	13
	D03 How many years were (have been) spent at this job? (If you do not know, enter '999.')		21 years	years	years	years		years	years	years
	D04 Age at which the individual left this job (If still currently employed, enter '888.' If you do not know, enter '999.')		999 y.o.	y.o.	y.o.	y.o.		y.o.	y.o.	y.o.

Explanation of Occupation Types

Selection		Description
2	Self-employed	Agriculture and fishing, commerce and industry (owner of a company or store with 9 or fewer employees or personal business) or other self-employment (private practice, artist, etc.) or family employment (assisting in family business).
3	Business manager	Manager of a company or organization with 10 or more employees (president, executive, etc.)
4	Administrator	Section head or higher for government office or company, excluding owners
5	Professional	Researcher, judge, lawyer, doctor at a hospital, elementary/junior high teacher, etc.
6	Technology/Engineering	Mining engineer, chemical engineer, nurse, medical technician, etc.
7	Office work	Corporate office, public office, office automation operator, etc.
8	Sales	Retail or sales associate, door-to-door salesperson, etc.
9	Technical/Labor	Driver, operator, industrial employee, transport, road work, etc.
10	Services	Security guard, hairdresser, chef, housekeeper, professional athlete, etc.
11	Other	Any not listed above

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3. Questions About Household Assets and Inheritances

E. Assets

While these questions may be intrusive, please answer them to the best of your ability regarding your household's assets, and inheritances.

Total assets	Total of real and financial assets (do not deduct debts)
Financial assets	Savings, marketable securities (stocks [at current price]), bonds (face value), an investments (current value)
Real assets	Property and land (at current market value)

Total assets	**E01** Please list the estimated total value (without deducting debts from the total) of your household's assets (including property and land). (Circle one)	1 None 6 Between ¥20 and ¥30 million 2 Under ¥2 million 7 Between ¥30 million and ¥50 million 3 Between ¥2 and ¥5 million 8 Between ¥50 million and ¥100 million 4 Between ¥5 and ¥10 million 9 Over ¥100 million 5 Between ¥10 and ¥20 million 10 Don't know
	E01a If you are comfortable doing so, please provide a rough estimate of the amount.	1 Don't know approximately ※Circle 1 if you don't know
	E02 What percentage of your total assets (E01) were given by or inherited from your parents?	1 Don't know (rough %) ※Circle 1 if you don't know
Financial assets	**E03** Out of your total assets, what is the value of your financial assets? (Do not deduct debts.) (Circle one.)	1 None 6 Between ¥20 and ¥30 million 2 Under ¥2 million 7 Between ¥30 million and ¥50 million 3 Between ¥2 and ¥5 million 8 Between ¥50 million and ¥100 million 4 Between ¥5 and ¥10 million 9 Over ¥100 million 5 Between ¥10 and ¥20 million 10 Don't know
Real assets	**E04** Please describe your residence and land ownership circumstances on the right. (Circle one.)	1 Own house (land is owned by self) 2 Own house (land is sectionally owned) 3 Own house (land is leased) 4 Other (→ Proceed to next page)
	E05 Estimate the current market value of your home and land. (Please include only you and your spouse for ownership purposes. Do not include joint ownership with other parties.) (Circle one.)	1 Under ¥2 million 6 Between ¥30 million and ¥50 million 2 Between ¥2 and ¥5 million 7 Between ¥50 million and ¥100 million 3 Between ¥5 and ¥10 million 8 Over ¥100 million 4 Between ¥10 and ¥20 million 9 Don't know 5 Between ¥20 and ¥30 million
	E06 How did you come to own your home and land? (If you came to own the home and the land separately, please answer for your home.) (Circle one.)	1 Purchased ⇒Year purchased ( ) 2 Inherited (gifted) ⇒Year received ( ) 3 Other Please be specific:
	E06a If you came to own your home and land separately, <u>please specify how you obtained the land</u>. (Circle one.)	1 Purchased ⇒Year purchased ( ) 2 Inherited (gifted) ⇒Year received ( ) 3 Other Please be specific: 4 Did not obtain separately (obtained simultaneously)
	E07 How much of a loan did you need when purchasing your home and land? (If the home and land were purchased separately, please give the total value of the loans.) (Circle one.)	1 Under ¥2 million 6 Between ¥30 million and ¥50 million 2 Between ¥2 and ¥5 million 7 Between ¥50 million and ¥100 million 3 Between ¥5 and ¥10 million 8 Over ¥100 million 4 Between ¥10 and ¥20 million 9 Don't know 5 Between ¥20 and ¥30 million
	E07a Percentage of loan that has been repaid	1 Don't know % (Estimated) ※Circle 1 if you don't know

3. Questions About Household Assets and Inheritances

F. Income and Expenses

Please answer the following questions about your household income and expenses to the best of your ability.

Annual household income (Before taxes)	F01 How much was your annual household income before taxes (※) last year? (Circle one.) ※Total annual income for your household, before taxes (not just salary and wages, but also earnings from real assets and savings such as interest and rent, as well as yearly transfer	1 Under ¥2 million 2 Between ¥2 and ¥3 million 3 Between ¥3 and ¥4 million 4 Between ¥4 and ¥5.5 million 5 Between ¥5.5 and ¥7.5 million	6 Between ¥7.5 and ¥9.5 million 7 Between ¥9.5 and ¥12 million 8 Between ¥12 and ¥15 million 9 Over ¥15 million 10 Don't know
Total expenses	F02 Roughly how much do you think your total household expenses were last year? (Circle one.)	1 Under ¥2 million 2 Between ¥2 and ¥3 million 3 Between ¥3 and ¥4 million 4 Between ¥4 and ¥5.5 million 5 Between ¥5.5 and ¥7.5 million	6 Between ¥7.5 and ¥9.5 million 7 Between ¥9.5 and ¥12 million 8 Between ¥12 and ¥15 million 9 Over ¥15 million 10 Don't know
Scope of income/ expenses	F03 For individuals living with their parents: do the income and expenses you listed include those of your parents?	1 Do include	2 Do not include
Lifetime income	F04 What do you expect you and your spouse's lifetime earnings (＊) to be? (Estimate in tens of millions of yen.) For example, if you expect to earn ¥5 mil. a year for 30 years, and ¥1 mil. for the next 20 years, enter ¥17 ten million (=¥5 mil×30 + ¥1 mil×20). ＊Here "earnings" refers to what is obtained through wages, but please also include retirement pension estimates in your calculation.	Your lifetime income ten million yen	Spouse's lifetime income Note) If you are not currently married, respond based on what you would imagine your spouse to earn. ten million yen
Earnings ratio	F04a What percentage of your expected lifetime earnings do you think you have already made?	Your earnings ratio % (approx.)	Spouse's earnings ratio ※If you are not currently married, you do not need to answer this. % (approx.)

3. Questions About Household Assets and Inheritances

G. Inheritance From Parents

Please respond to the following about gifts and inheritances (including life insurance payouts) your household has received or might receive.

			Example	You ↓	Spouse ↓
About gifts and inheritances from your and your spouse's parents	G01 How much have you received in gifts and inheritances? (Value at the time received.) (Circle one each.)	1 Have not received any	1	1	1
		2 Under ¥2 million	2	2	2
		3 Between ¥2 and ¥5 million	3	3	3
		4 Between ¥5 and ¥10 million	④	4	4
		5 Between ¥10 and ¥20 million	5	5	5
		6 Between ¥20 and ¥30 million	6	6	6
		7 Between ¥30 and ¥50 million	7	7	7
		8 Between ¥50 and ¥100 million	8	8	8
		9 Over ¥100 million	9	9	9
		10 Don't know	10	10	10
	G02 Around what year did you receive the sum of gifts and inheritances received?		1999 (approx. year)	(approx. year)	(approx. year)
About gifts and inheritances you may receive from your and your spouse's parents in the future	G03 If you were to receive gifts and inheritances from your parents, how much do you expect the total value might be? (Circle one each.)	1 Will not receive any	1	1	1
		2 Under ¥2 million	②	2	2
		3 Between ¥2 and ¥5 million	3	3	3
		4 Between ¥5 and ¥10 million	4	4	4
		5 Between ¥10 and ¥20 million	5	5	5
		6 Between ¥20 and ¥30 million	6	6	6
		7 Between ¥30 and ¥50 million	7	7	7
		8 Between ¥50 and ¥100 million	8	8	8
		9 Over ¥100 million	9	9	9
		10 Don't know	10	10	10
About gifts and inheritances you and your spouse (think you) might receive from your parents over your lifetimes	G04 Over the course of your and your spouse's lives, how much do you expect to receive from your parents in gifts and inheritances? Feel free to estimate. (The answer in this column should typically be the sum of the answers to G01 and G03.) (Circle one each.)	1 Will not receive any	1	1	1
		2 Under ¥2 million	2	2	2
		3 Between ¥2 and ¥5 million	3	3	3
		4 Between ¥5 and ¥10 million	4	4	4
		5 Between ¥10 and ¥20 million	⑤	5	5
		6 Between ¥20 and ¥30 million	6	6	6
		7 Between ¥30 and ¥50 million	7	7	7
		8 Between ¥50 and ¥100 million	8	8	8
		9 Over ¥100 million	9	9	9
		10 Don't know	10	10	10
	G04a If you do not mind doing so, please provide a general estimate the total amount you expect to receive.		¥10 million (estimated)	(estimated)	(estimated)

3. Questions About Household Assets and Inheritances

G. Inheritance From Parents (Cont.)

Please respond to the following about gifts and inheritances (including life insurance payouts) your household has received or might receive.

About the inheritances under G01 on the previous page (excluding gifts).			Example	From your father	From your mother	From spouse's father	From spouse's mother
G05 What is the total value of inheritances you have received? (Value at the time received.) (Circle one each.) ※If the parent is still alive, please answer with "1."		1 Have not received any	1	1	1	1	1
		2 Under ¥2 million	2	2	2	2	2
		3 Between ¥2 and ¥5 million	3	3	3	3	3
		4 Between ¥5 and ¥10 million	④	4	4	4	4
		5 Between ¥10 and ¥20 million	5	5	5	5	5
		6 Between ¥20 and ¥30 million	6	6	6	6	6
		7 Between ¥30 and ¥50 million	7	7	7	7	7
		8 Between ¥50 and ¥100 million	8	8	8	8	8
		9 Over ¥100 million	9	9	9	9	9
		10 Don't know	10	10	10	10	10
G05a If you do not mind doing so, please list the total estimated amount.			¥8 million (estimated)	(estimated)	(estimated)	(estimated)	(estimated)
G05b Did this incur inheritance tax? (Circle one each.)		1 Yes	1	1	1	1	1
		2 No	②	2	2	2	2
G06 What percentage of the total inheritance left behind (of the amount bequeathed) did you receive? Feel free to estimate. (※)			25 % (approx.)	% (approx.)	% (approx.)	% (approx.)	% (approx.)

※Sample response

If the father of the household left behind ¥60 million, and the eldest son inherited ¥15 million of it, then the percentage is

→ 15/60＝0.25 25%

Mother (Spouse) 30 Million	×Father (Decedent) Inheritance 60 Million

| Spouse | Head of Household (Eldest son) 15 Million | Brother (Second son) 15 Million |

Child

G07

Do you plan to leave anything behind to your children in the future? Select the most appropriate response. (Circle one.)

1 Of course I will leave them an inheritance.

2 I will leave them something if they look after me in my old age.

3 I will leave them something if they support me financially in my old age.

4 I will leave them something if they carry on the family business.

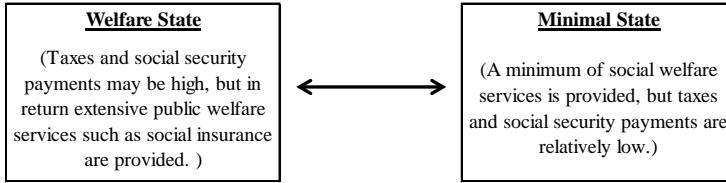5 They would lose the will to work, so I will not leave them anything.

6 I have nothing left to leave behind.

7 Other (   )

G08a Have you received any gifts from your parents while they were alive? (Circle one each.)	Your father / mother	Spouse's father / mother
	1 Yes 2 No	1 Yes 2 No

G08b Has your spouse received any gifts from his/her parents while they were alive? (Circle one each.)	Your father / mother	Spouse's father / mother
	1 Yes 2 No	1 Yes 2 No

4. Opinion Survey on Taxation and the Child Allowance Act

**H. Please answer the following about public services and the public financial burden.**

(Circle the appropriate number for each question)

H01   There are two schools of thought regarding the role of the state:

| **Welfare State**	**Minimal State**
(Taxes and social security payments may be high, but in return extensive public welfare services such as social insurance are provided.)	(A minimum of social welfare services is provided, but taxes and social security payments are relatively low.)

In practice, countries tend to fall in between these two extremes. With this in mind, please provide your opinions in regards to the following questions.

①   Where do you think Japan currently falls on this scale? Please select the number that best matches your opinion. (Circle one.)

Welfare State	1	2	3	4	5	Minimal State
(Big government)						(Small government)
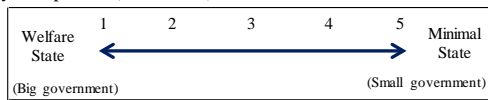
②   Where do you think Japan will fall on this scale in the future? Please select the number that best matches your opinion. (Circle one.)

Welfare State	1	2	3	4	5	Minimal State
(Big government)						(Small government)
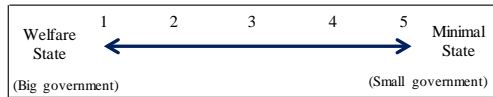
H02   Many would argue that currently, given the enormous national debt, concerns about the social security system, and the reconstruction effort following the Tohoku Earthquake, taxes and social security payments can only keep rising.

Please let us know which of these statements closest matches your opinion. (Circle one.)

1 Increases in taxes and social security payments are inevitable.

2 Increase in taxes and social security payments should be avoided and should be considered only after cutting wasteful expenditure wherever possible.

3 Further increases in taxes and social security payments should be avoided, but cutbacks alone will not be sufficient given the current situation, so the level of welfare services should be lowered.

4 Other (Be specific:)

H03   If increases in taxes and social security payments cannot be avoided, based on the current situation, which of the methods below do you think are most appropriate for securing revenues? (Circle all that apply.)

1 Raising income taxes   5 Raising social insurance premiums (pension premiums, health insurance premiums, etc.)

2 Raising corporate taxes   6 Other (Be specific:)

3 Raising the consumption tax   7 I haven't thought about it

4 Raising inheritance taxes

H04   In recent years, raising the consumption tax has been proposed as a way to tackle the national debt.

Which of the below best matches how you feel about this? (Circle one.)

1 Raising the consumption tax places a bigger burden on low-income families and should be avoided as it will be counterproductive.

2 Raising the consumption tax will have a large negative impact on the economy and prices and should be avoided.

3 Taxing consumption means that individual pay taxes according to their economic strength (level of consumption), and given that tax avoidance (hiding of earnings) is rife, it represent a more appropriate means of taxation.

4 Given the state of Japan's public finances, a stable source of government revenues is necessary, and the consumption tax can be a major source for such revenues.

5 Other (Be specific:)

H04a In the past year, how much do you think you've paid in consumption tax? Feel free to estimate the amount.

Please answer for your entire household, not just you personally.

¥ _____   approximate   1 Don't know (Circle 1 if you don't know.)

H05 Assuming that an increase in the consumption tax cannot be avoided, what form do you think this should take?

Select the one closest your opinion. (Circle one.)

1	A general purpose tax to reduce the budget deficit and accumulated public debt and restore the country's finances
2	A welfare tax to stabilize the social security system
3	An emergency tax targeted towards recovery from the Tohoku Earthquake
4	Other (Be specific:)
5	I'm not sure

H06 Regarding a change in the consumption tax rate, which of the below is most realistic (or acceptable)

in your opinion? (Circle one.)

1	Lowered from the current 5%
2	Keeping the current 5%
3	An increase to 10% (for reference: South Korea and Australia currently have a 10% rate)
4	An increase to around 15–20% (for reference: the UK, France, and Germany currently have a rate of around 20%)
5	An increase to 25% or higher (for reference: Denmark and Sweden currently have a rate of around 25%)
6	Other (Be specific: % approximately)

4. Opinion Survey on Taxation and the Child Allowance Act (Cont.)

I. Please answer the following regarding your thoughts on the "Child Allowance" Policy (※)

(For each question, circle the selection that most closely matches your opinion.)

※ The "Child Allowance" Policy is meant to support the healthy upbringing of the next generation of children, providing the guardians taking care of children below junior high school age with an allowance of ¥13,000 per child per month (the original plan called for ¥26,000). Enacted in April 2010, the plan was meant to be permanent, but because funds could not be secured for it, and recovery for the Tohoku Earthquake took priority for funding, the Child Allowance will end in March 2012. From April 2012 onward, the plan is to continue with a revised version of the LDP-Komeito Child Care Allowance.

I01 How did you feel about the "Child Allowance" Policy (the initially proposed permanent ¥26,000 per month)? (Circle one.)

1	I thought it was a good policy
2	I did not think it was a good policy
3	No opinion/Unsure

I02 Why did you think this? (Circle one.)

1	Society should share in the cost of raising children (who are the human resources supporting the future of the country)
2	It would be a way to tackle the pressing problem of Japan's declining birth rate
3	It would be a way to support the economy by supporting the generation that bears the cost of raising children
4	It is unfair that only families who have children would receive this allowance
5	The declining birth rate is a result of individual families' choices, and is not a problem the government needs to fix
6	It would serve to further increase the budget deficit
7	Other (Specific reason:)

I03 Did you think the "Child Allowance" Policy (the initially proposed permanent ¥26,000) would be effective in countering the

declining birth rate? (Circle one.)

1	I thought it would have no or almost no effect	Proceed to I03a
2	I thought there would be some effect	
3	I thought it would be very effective	Proceed to I04
4	I'm not sure	

I03a (Only for those who answered '1' for I03) Why did you not think it would be effective? (Circle one.)

1	The main cause of the declining birth rate is not the economic burden (expense) of raising children
2	The economic burden of raising children is the main cause of the declining birth rate, but the amount provided by the "Child Allowance" was not enough to cover for this
3	The amount of the "Child Allowance" Policy as well as its future (whether it would be permanent or not) were unclear, so that it did not affect the decision of whether or not to have children
4	Other (Specific reason:)

I04 (Only for those who had a child in 2010) Did the implementation of the "Child Allowance" Policy have any impact on your decision to have a child? (Circle one.)

1	It had a major impact
2	It had a partial (or small) impact
3	It had no impact (it was irrelevant)

I05 (Only for those who might have children in the future) In thinking about whether you would have a child, would the "Child Allowance" Policy (at the initially proposed permanent ¥26,000) have an impact on your decision? (Circle one.)

1	It would have a major impact
2	It would have a small impact
3	It would have negligible impact (no effect)

I06 What do you think is the main cause of Japan's declining birth rate? (Circle one.)

1	The large financial burden of raising children, particularly the cost of education
2	Insufficient societal infrastructure for child care (day care centers, etc.)
3	Due to changing values in the changing social and economic climate, the new generation has priorities other than having children
4	With marriages getting later and fewer, opportunities to have children during the birthing age are decreasing
5	People are pessimistic about Japan's future and think it is an unsuitable environment to raise a child
6	Other (Be specific:)

I07 How do you feel about future plans similar to the "Child Allowance" Policy (paying families an allowance for having children)? (Circle one.)

1	The amount of the allowance should be increased and the policy expanded
2	The current "Child Allowance" Policy (¥13,000 per child per month) should be continued
3	Given the state of public finances, the policy should be continued, but the system and amounts for those above a certain income threshold should be revised
4	This type of policy is unnecessary
5	Other (Be specific:)

Thank you for your responses. This survey is now complete. Please make sure you have not missed anything.

Please mail back using the enclosed envelope by <u>Monday, December 19th.</u>