

Q1. Your gender (Choose only one option):

1 ☐ Male

2 ☐ Female

Q2. Age

*We exclude those who aged below 19

Q3. Which prefecture do you live in? (Chose only one option)

1. Prefecture

2. City-Ward-Town-Village (optional)

Q4. Please indicate the highest level of education (or equivalent) completed by you. (Choose only one option):

1. Graduated from elementary/ Junior high school
2. Some high school – no degree
3. Graduated from high school
4. Some college (including Technical College) – no degree
5. Graduated from college (including Technical College) - Associate's degree (2 year)
6. Some university (including old-education-system high school) – no degree
7. Graduated from university (including old-education-system high school) – Bachelor's degree (4 year)
8. Some post graduate studies – no degree
9. Graduated from graduate school - Master's degree –MS, MA, MBA, etc
10. Some doctoral studies – no degree
11. Graduated from graduate school - Doctoral degree – DVM, Ph.D, DDS, etc

Q5. Tell us your grade on the subject "Japanese" at your high school. (Check only one option)

- | | |
|----------------------|--------------------------------|
| 1. Very bad | 4. Comparatively good |
| 2. Comparatively bad | 5. Very good |
| 3. OK | 6. I didn't go to high school. |
| | 7. I don't remember |

Q6. Do you currently work? If so, what type of job do you do? In case you don't work, please pick "I don't work." (Check only one option)

- | | |
|--|-----------------------------------|
| 1. Full-time employee (Private sector) | 7. House wife/husband |
| 2. (term) Contract employee | 8. Part-time worker (student) |
| 3. Public Officials (Full-time) | 9. Part-time worker (non-student) |
| 4. Specialist(MD/Lawyer/Account etc) | 10. Others (specify :) |
| 5. Self-employed | 11. I don't work |
| 6. Freelance worker | 12. I don't want to answer |

Q6. Please answer about your marital status. (Choose only one option) Please count your partner of common-law (de facto) marriage as a spouse.

- | |
|---|
| 1. I have a spouse (husband or wife, including common-law marriage) |
| 2. I am not currently married, having divorced or separated |
| 3. I am an unattached widow or widower |
| 4. I have never married |

Q7=1 only

Q7. How old is your spouse?

Q7=1 only

Q8. Please indicate the highest level of education (or equivalent) completed by your spouse.
(Choose only one option):

※The same choices to those of Q 4

1. Graduated from elementary/ Junior high school
2. Some high school – no degree
3. Graduated from high school
4. Some college (including Technical College) – no degree
5. Graduated from college (including Technical College) - Associate's degree (2 year)
6. Some university (including old-education-system high school) – no degree
7. Graduated from university (including old-education-system high school) – Bachelor's degree (4 year)
8. Some post graduate studies – no degree
9. Graduated from graduate school - Master's degree –MS, MA, MBA, etc
10. Some doctoral studies – no degree
11. Graduated from graduate school - Doctoral degree – DVM, Ph.D, DDS, etc

Q9. How many sons and daughters do you have? (Chose the all ones that apply)

1. Son(s)
2. Daughter(s)
3. No kids

Q10= 1,2 only

SQ1. How many kids do you have? (Choose ONE for EACH)

1. Sons 0-6 or more
2. Daughters 0-6 or more

Q11. Which of the following best describes your current household? (Choose all that apply)

*Household members indicated here are those who share the household income with. Those who live separately but share the household income with are thus included.

- | | | |
|-----------------------|-------------------------|---------------------------|
| 1. Spouse | 5. Child's spouse. | 9. Other relatives |
| 2. Parent(s) | 6. Grandchild/ren | 10. Someone outside of my |
| 3. Spouse's parent(s) | 7. Sibling(s) | family (ex. Your friends) |
| 4. Child/ren | 8. Spouse's siblings(s) | 11. Single |

Q11=1-10 only

Q12. How many people are currently living in your household including yourself? (Check only one

option)

*Household members indicated here are those who share the household income with. Those who live separately but share the household income with are thus included.

1. 2 people	5. 6 people
2. 3 people	6. 7 people
3. 4 people	7. 8 people
4. 5 people	8. 9 people
	9. 10 people or more

Q.13 Approximately how much was the annual income earned before taxes and with bonuses included of your entire household for 2019? Annual income earned includes pension, insurance money, and allowance from relatives. (Check only one option)

*Household members indicated here are those who share the household income with. Those who live separately but share the household income with are thus included.

(unit: 1,000 yen)

1. Less than ¥1,000	8. ¥12,000 to less than ¥14,000
2. ¥1,000 to less than ¥2,000	9. ¥14,000 to less than ¥16,000
3. ¥2,000 to less than ¥4,000	10. ¥16,000 to less than ¥18,000
4. ¥4,000 to less than ¥6,000	11. ¥18,000 to less than ¥20,000
5. ¥6,000 to less than ¥8,000	12. More than ¥20,000
6. ¥8,000 to less than ¥10,000	13. I don't want to answer
7. ¥10,000 to less than ¥12,000	

Q14. What is the percentage of your (and your spouse's if you have a spouse) living expenses covered by your pension? (Check only one option) If you and/or your spouse don't receive pension, please pick "I don't receive pension"

I don't receive pension	7. 5 0 to less than 5 9 %
1. 0%	8. 6 0 to less than 6 9 %
2. 1 to less than 9 %	9. 7 0 to less than 7 9 %
3. 1 0 to less than 1 9 %	10. 8 0 to less than 8 9 %
4. 2 0 to less than 2 9 %	11. More than 9 0 %
5. 3 0 to less than 3 9 %	12. I don't want to answer
6. 4 0 to less than 4 9 %	

Q15. Approximately how much is the balance of financial assets (savings, stocks, bonds, insurance, etc.) of your entire household? (Check only one option)

*Household members indicated here are those who share the household income with. Those who live separately but share the household income with are thus included.

(unit: 1,000 yen)

1. Less than ¥2,500	7. ¥20,000 to less than ¥30,000
2. ¥2,500 to less than ¥5,000	8. ¥30,000 to less than ¥50,000
3. ¥5,000 to less than ¥7,500	9. ¥50,000 to less than ¥100,000
4. ¥7,500 to less than ¥10,000	10. ¥100,000 or more
5. ¥10,000 to less than ¥15,000	11. Do not know
6. ¥15,000 to less than ¥20,000	12. I don't want to answer

Q16. Approximately how much is the present appraised value of all housing and property owned by your entire household? (Check only one option)

*Household members indicated here are those who share the household income with. Those who live separately but share the household income with are thus included.

(unit: 1,000 yen)

1. Do not possess housing or properties	7. ¥30,000 to less than ¥40,000
2. Less than ¥5,000	8. ¥40,000 to less than ¥50,000
3. ¥5,000 to less than ¥10,000	9. ¥50,000 to less than ¥100,000
4. ¥10,000 to less than ¥15,000	10. ¥100,000 or more
5. ¥15,000 to less than ¥20,000	11. Do not know
6. ¥20,000 to less than ¥30,000	12. I don't want to answer

Q17. Do you currently have any debts? Debts here include housing loans, car loans and any other installment payments which you have to pay interest charges. (Check only one)

*Household members indicated here are those who share the household income with. Those who live separately but share the household income with are thus included.

- | | | |
|-------------|--------------------|---------------------------|
| 1. No debts | 2. Yes, have debts | 3. I don't want to answer |
|-------------|--------------------|---------------------------|

Q17=2 only

Q18. If you are paying off housing loan(s), what is the current balance of your housing loan(s)? (Check only one option) (unit: 1,000 yen)

- | | |
|--------------------------------|---------------------------------|
| 1. No housing loans | 6. ¥10,000 to less than ¥15,000 |
| 2. Less than ¥2,500 | 7. ¥15,000 to less than ¥20,000 |
| 3. ¥2,500 to less than ¥5,000 | 8. ¥20,000 to less than ¥30,000 |
| 4. ¥5,000 to less than ¥7,500 | 9. ¥30,000 or more |
| 5. ¥7,500 to less than ¥10,000 | 10. I don't want to answer |

Q17=2 only

Q19. Do you have any debts other than housing loan(s), including car loans and any other installment payments on which you have to pay interest charges? (Check only one option) (unit: 1,000 yen)

- | | |
|--------------------------------------|--------------------------------|
| 1. No loans other than housing loans | 6. ¥3,000 to less than ¥5,000 |
| 2. Less than ¥500 | 7. ¥5,000 to less than ¥7,500 |
| 3. ¥500 to less than ¥1,000 | 8. ¥7,500 to less than ¥10,000 |
| 4. ¥1,000 to less than ¥2,000 | 9. ¥10,00 or more |
| 5. ¥2,000 to less than ¥3,000 | 10. I don't want to answer |

The following 12 questions (Q20~Q31) are optional. If you don't want to answer, skip the question by picking "I don't want to answer" and move forward.

Q20. Suppose you had ¥100 in a savings account and the interest rate is 2% per year and you never withdraw money or interest payments. After 5 years, how much would you have in this account in total? (Check only one option)

- | |
|-------------------|
| 1. More than ¥102 |
| 2. Exactly ¥102 |
| 3. Less than ¥102 |
| 4. Do not know |

Q21. Imagine that the interest rate on your savings account was 1% per year and the inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account? (Check only one option)

1. More than today
2. Exactly the same
3. Less than today
4. Do not know

Q22. At present interest rate, what do you prefer for your money?

1. Deposit in the bank or other financial institutions
2. Keeping money at home
3. Keeping partly at home and partly in the bank
4. Do not know

Q23. Do you want to keep your money in bank instead of keeping them at home if interest rate is increased?

1. Yes
2. No
3. Do not know

Q24. If interest rates rise, what will typically happen to bond prices?

1. They will rise
2. They will fall
3. They will stay the same
4. There is no relationship between bond prices and the interest rate
5. Don't know

Q25. A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less.

1. True
2. False
3. Don't know

Q26. If somebody buys the stock of firm B in the stock market:

1. He owns a part of firm B
2. He has lent money to firm B
3. He is liable for firm B's debts
4. None of the above
5. Do not know

Q27. If somebody buys a bond of firm B:

1. He owns a part of firm B
2. He has lent money to firm B
3. He is liable for firm B's debts
4. None of the above
5. Do not know

Q28. Considering a long time period (for example 10 or 20 years), which asset normally gives the highest return?

1. Savings accounts
2. Bonds
3. Stocks
4. Do not know

Q29. Normally, which asset displays the highest fluctuations over time?

1. Savings accounts
2. Bonds
3. Stocks
4. Do not know

Q30. When an investor spreads his money among different assets, does the risk of losing money:

1. Increase
2. Decrease
3. Stay the same
4. Do not know

Q31. Please indicate whether the following statement is True or False (Choose only one).

"Buying a company stock usually provide a safer return than a stock mutual fund."

1. True
2. False
3. Do not know

Q32. Do the following statements hold true for you? (Chose ONE for EACH).

	1	2	3	4	5
	It Doesn't hold True at all for you	It is not so true for you	Neither	It is rather true for you	It is Particularly True for you
1. I carefully think before buying something.	1	2	3	4	5
2. I never fall behind in my payment.	1	2	3	4	5
3. I set lon-term financial goals and strive to achieve them (financial behavior attitude)	1	2	3	4	5
4. I carefully spend/operate my money.	1	2	3	4	5
5. I prefer spending now to saving for latter life.	1	2	3	4	5
6. I tend to live for today and let tomorrow take care of itself (financial behavior and attitude)	1	2	3	4	5
7. I have anxieties about my 'life after I am 65 years old'* (For those who are already aged 65 or above, 'life in future')	1	2	3	4	5
8. I am recently feeling depressed or felt depressed sometimes in last couple of years	1	2	3	4	5
9. I am now healthy and was generally health in last couple of years	1	2	3	4	5

Q33. Do you feel the followings? (Choose ONE for EACH)

	1	2	3
	Hardly ever or never	Some of the time	Often
1. How often do you feel that you lack companionship?	1	2	3
2. How often do you feel left out?	1	2	3
3. How often do you feel isolated from others?	1	2	3

Q34. How often do you feel lonely ? (Choose ONE FOR EACH)

1. Often or always
2. Some of the time
3. Occasionally
4. Hardly ever
5. Never

Q35. Let me ask you about energy source and safety. Do you happen to know about the new regulation standard issued by Nuclear Regulation Authority (NRA), Government of Japan?
(Chose ONE)

1. Do not know
2. I know it but not for the details
3. I know it fairly
4. I can explain it to others

Q36. How high does the chance of rain have to be before you will bring an umbrella with you when you go out? (%)

Q37. To what extent do you agree with each of the following statements? Answer on a scale from 1 to 5, where "1" means you disagree completely and "5" means you agree completely. Of course, you may choose any number in between. (Chose ONE for EACH)

	Com pletely disagr ee				Comp pletely Agree
1. Since the future is uncertain, it is a waste to think about it	1	2	3	4	5
2. In general, most people are trustworthy	1	2	3	4	5
3. The most important factor for success in life is hard work rather than luck and personal connections	1	2	3	4	5
4. I am happy with my financial status	1	2	3	4	5
5. I am confident about my financial knowledge.	1	2	3	4	5
6. I find it difficult to save your money in banks because of transportation, record keeping, waiting time, and others?	1	2	3	4	5
7. It is wise to save money at home for the security in the old age	1	2	3	4	5
8. Tax authority would charge taxes if I keep my savings in banks	1	2	3	4	5
9. The current regulation standard of NRA is sufficient for the reoperation of nuclear power plant	1	2	3	4	5

----- (改ページ) -----

Q38-45 are about the suffer damage of "bank transfer swindle (special fraud)." The data we obtained is solely research purpose. Please do not worry. If you don't want to answer, skip the question by choosing "I don't want to answer."

Q38. Have you suffered damage from "bank transfer swindle" over the last 3 years? (Choose ONE)

1	Yes
2	I have almost suffered damage
3	No
4	I don't want to answer

Q38 = 1,2 only

Q. 39 Which type of bank transfer swindle you experienced? (Choose the all ones that apply)

1. It's me swindle
2. Fictitious billing fraud
3. Loan guarantee fraud
4. Refund fraud
5. I don't know or I don't want to answer

Q39=1-4 only

Q40. How did you deal with it? (Choose the all ones that apply)

	Consulted/ reported to public authorities (police, Consumer Center)	Consulted/ reported to private organizations (NPO, law firms)	Consulted with family member(s)	Consulted to my friend(s)	I didn't do anything	I don't want to answer
1. It's me swindle						
2. Fictitious billing fraud	1	2	3	4	5	6
3. Loan guarantee fraud	1	2	3	4	5	6
4. Refund fraud	1	2	3	4	5	6

Q41. Have you contacted/ received any fraud call/ letter over the last 1 year? (Choose the all ones that apply)

1	Phone call from someone who pretends to be your son or grand son saying "I changed my phone number and/or bag."
2	Phone call from someone who pretends to be a public official saying "You have a taxreturn."

- | | |
|---|--|
| 3 | Phone call from a stranger claiming your account payable |
| 4 | Letter from a stranger claiming your account payable |
| 5 | I haven't received such phone calls nor letters |
| 6 | I don't want to answer |

Q41 = 1-4 only

Q42. How did you deal with these phone calls? (Choose ONE)

- | | |
|---|---|
| 1 | I noticed that that was fraud while talking on the phone |
| 2 | I didn't notice that that was fraud while talking on the phone but I didn't pay |
| 3 | I didn't notice that that was fraud while talking on the phone and I paid |
| 4 | I don't want to answer |

Q42 = 1-4 only

Q43. How did you know that that was fraud? (Choose the all ones that apply)

- | | |
|-----------------------------|--------------------------|
| 1 By myself | 5 Bank warned me so |
| 2 My family told me so | 6 Police warned me so |
| 3 My neighbor(s) told me so | 7 I don't want to answer |
| 4 My friend(s) told me so | |

Q42 = 1-4 only

Q44. Did you talk to anyone after you realized that that was fraud? (Choose the all ones that apply)

- | | |
|------------------------------|---------------------------|
| 1 I talked to my family | 4 I reported to my police |
| 2 I talked to my neighbor(s) | 5 I didn't talk to anyone |
| 3 I talked to my friend(s) | 6 I don't want to answer |

Q45. How did you protect yourself from the possible fraud damage? (Choose the all ones that apply)

- | | |
|-----------------------------------|--|
| 1 Display "motto" beside my phone | 7 Use "number display" function |
| 2 Don't use land phone | 8 I pass my phone to my family when receiving strange calls or talk to my family |

3	Share some sign words with my family	9	Use "answer phone" function even when at home
4	I don't disclose my name when picking up a call	10	Use crime prevention phone (with automatic recording function)
5	Disclose my information from Hello page	11	Others (Specify :)
6	Hung up the call from stranger very soon	12	I don't do anything particularly

That is all. Thank you for your corporation.