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Nagahama Survey on Social Science^{1,2}

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Abstract

The *Nagahama Social Science Survey* is designed to add a social scientific scope to the *Nagahama Prospective Genome Cohort for Comprehensive Human Bioscience* conducted by the Center for Genomic Medicine at Kyoto University. Since 2016, it has been conducted three times; all the surveys share the same questionnaire for the purpose of building a panel (cohort) data. Each survey also collected data based on its own theme as well. In this paper, we explain the theme and questionnaire for the first survey and discuss basic summary statistics.

Keywords: Cohort, Questionnaire, and Nagahama

JEL classification: I12

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1. Introduction

Human behavior depends on various social scientific factors, including income and wealth, risk attitudes, family, and views on various social and political issues. At the same time, it is heavily influenced by life scientific factors, including biological traits, mental state and medical histories. As the recent outbreak of COVID-19 evidences, therefore, epidemiological issues cannot be fully understood without taking the interaction of all those social and life scientific factors into account. Similarly, social scientific studies on human behavior must take into account both social and life scientific factors. Despite this, however, social scientific research and life scientific research have traditionally been conducted in a separate manner. In particular, basic research data concerning human behavior has been compiled independently in those two fields. It is our view that this has badly hampered a healthy development of a scientific field encompassing social and life science, which we call socio-life science.

With these considerations, we initiated to build socio-life science panel (cohort) data at Kyoto University in 2016, which is made possible by a collaboration between the Graduate School of Medicine and the Institute of Economic Research at the university. Building this panel data, we have conducted social scientific surveys (*Nagahama Social Science Survey* or, simply, *Nagahama Survey*) so as to add a social scientific scope to the existing genome cohort data compiled at the Center for Genomic Medicine, the *Nagahama Prospective Genome Cohort for Comprehensive Human Bioscience* (the *Nagahama Study*), focusing on bioscientific aspects of humans; for details of this genome cohort data, see Setoh and Matsuda (2021). The *Nagahama Survey*, which targets participants of the *Nagahama Study*, has been conducted three times so far (fiscal years 2016, 2018, and 2020). The data altogether provide information not only social scientific aspects of life but also bioscientific features, including genomic information.

Recently, there have been a number of social scientific panel data projects have started to add genomic information. Our survey is unique in that survey questions are designed in such a way to make full use of genomic information in social scientific approach, which is collected in the *Nagahama Study*, at the same time that social scientific factors can be incorporated into bioscientific research.

The three social science surveys constitute panel data. They seek for the same basic information from participants. At the same time, they have different emphases. In this chapter, we explain the purpose of our first social scientific survey in 2016 in relation to our survey questions; the first survey's emphasis is to on the factors that might put a society together or, in other words, serve

as a social bond. As a part of this panel data, we have conducted an additional survey on the formation of COVID-19 antibody and behavior change in 2021. On this survey, see Hirota, Setoh, Yodo, and Yano (2021).

In Section 2, we explain the basic way in which data is compiled. In Section 3, we explain the survey questions and descriptive statistics. The actual questions (originally in Japanese) are presented in the Appendix.

2. Outline of the Nagahama Social Science Survey

This survey is to add a social scientific scope to the *Nagahama Prospective Genome Cohort for Comprehensive Human Bioscience* (the *Nagahama Study*), which is a genome cohort survey focusing on bioscientific aspects of humans (for details on the *Nagahama Study*, see Matsuda et al., 2021). Our survey, which targets participants of the *Nagahama Study*, has been conducted three times (fiscal years 2016, 2018, and 2020). Each time, survey questionnaires were sent by mail to all survey participants, namely, 8482 participants for the first survey, 9813 participants for the second, and 9737 for the third. The number of valid answers was 5954 (70.3%) in the first, 6988 (71.2%) in the second, and 6776 (69.6%) in the third.

An NPO, called the Zero-Ji Club, sent out, collected questionnaires and cleaned up data so that, by the time we received, it was made completely anonymous. Each question, and its use of answers in association with life-scientific data, has been approved by the independent ethics committee organized by the city of Nagahama, which authorizes the *Nagahama Study* by its city ordinance. See Setoh and Matsuda (2021) for details on the approval process of the surveys conducted under the *Nagahama Study*.

The *Nagahama Study* accepts multiple members of a single family as respondents. As a result, all the survey results represent a respondent personal views and states, but not that of the household to which a respondent belong. We cannot identify individuals who have their family member(s) participating in the survey.

3. First Nagahama Survey (2016 Survey)

The 2016 *Nagahama Survey*, which is the first of the three surveys conducted so far, has two major purposes. The first is to investigate what holds a society together in relation to social and life scientific factors. This question is one of the most fundamental questions for social scientists but

has not yet been addressed systematically in the existing literature. We intend to address the question by means of the determinants of individual social capital. The second is to measure risk attitudes, which are expected to serve as a major determinant for one's health care and state of health itself. Measuring one's risk attitude is a difficult task, and in our survey, we address this question from different angles. In addition, we intend to measure economic and personal attitudes towards happiness and fairness. The answers to all the questions can be quantified so that we may selected as independent and/or dependent variables.

3.1. Individual and Family Characteristics

Our survey covers a respondent's objective characteristics relating to family, education, and job.

A. Gender and Age: Gender and age are basic characteristics that are collected in the original *Nagahama Study*. Figures 1 and 2 summarize data. As Figure 1 shows, female respondents in our survey constitute a larger fraction than the entire Japanese population based on the 2015 census. In this pie chart and others, we show our survey data and enter population data, respectively, by inner and outer circles. As Figure 2 shows, for both males and females, people in their 60s and 70s are over-represented in our survey relative to the entire population. This bias is likely to be attributable the fact that the *Nagahama study* is based on voluntary participation and tied to free health checkup provided by Kyoto University medical staff. It is intuitively clear that people in their 60s and 70s are more health conscious and are more inclined to participate in a survey. The higher female participation, shown in Figure 1, is consistent with our intuition; for example, the 2019 Meiji-Yasuda Life Insurance Survey reports that 62.8 percent of the female participants say that they are carefully observing their health while the fraction falls to 57.6 percent for the male participants (see Meiji-Yasuda, 2019).

B. Family: We ask if a respondent lives with children of different age groups, preschool, elementary and middle school, high school, after high school, employed, and others including home making and being unemployed (Q1). We also ask if a respondent lives his/her parent or his spouse's parent (Q2). As Figure 3 shows, around one quarter of the participants live with parents (including parents in law). Moreover, we ask about the number of grandchildren a respondent has (Q3) and if he lives with any of the grandchildren (Q4); see Figure 4 and Figure 5.

C. Education: As for education, we ask the type of school a respondent last graduated from (Q6) and the year in which he graduated (Q7). The alternatives for an answer are: (1) Primary School; (2)

middle School; (3) high school; (4) undergraduate college; (5) graduate school; (6) two-year college; (7) technical college; (8) higher technical college; (9) do not want to answer. We also ask a respondent with an undergraduate or graduate degree to specify the field of specialization (Q6-1). The alternatives for an answer are: (1) Literature; (2) education; (3) law; (4) economics; (5) science; (6) medicine or dentistry; (7) pharmacology; (8) engineering; (9) agriculture; (10) others. Figure 6 illustrates the distributions of highest degrees and majors for college graduates. For both men and women, as Figure 6-1 shows, high school graduates constitute the highest fractions, which is consistent with the Japanese population.³ In contrast, the fraction of those with a four-year college degree is much smaller in the Nagahama group than the entire Japanese population. Women with a four-year degree constitute a smaller fraction while those with a two-year college degree constitute a larger fraction. Figure 6-2 summarizes the majors of those who have a college degree and a higher.

D. Job: The survey covers a respondent's job. We ask the number of weekly hours in which a respondent work to earn income (Q10). We also ask the type of employment that a respondent has (Q8). The alternatives for an answer are: (1) Not employed (full time housewife, students, and retirees); (2) employee; (3) self-employee (food services, shop owners, farmers, etc.); (4) independent professionals (physicians, lawyers; accountants, tax accountants, writers, etc.); (5) family worker; (6) household worker not formally employed; (7) contract worker or subcontractor not formally employed; (8) do not want to answer. If the respondent is an employee, we ask about his job description (Q8-1). The alternatives for an answer are: (1) full-time employee below a manager level; (2) full-time employee at a manager level; (3) full-time employee at an executive level; (4) contract employee; (5) temporary or part-time worker; (6) dispatched worker; (7) commissioned worker; (8) do not want to answer. Figure 7 illustrates the distribution of job types for our survey samples and for Japan as a whole. In this figure, those who do not want to answer are dropped. For both men and women in their 40s and 50s, the fraction of people who have a job is higher than the Japanese population. The fraction of men who have a full-time job is smaller in the Nagahama group; the fraction of women who have a part-time job is larger. A larger fraction of people is self-employed in the Nagahama group than the Japanese population. In contrast, the percentage of regular employees is lower. In addition, females in their 40s and 50s are also characterized by a high proportion of part-time employees and others. We also ask the kind of job that a respondent performs (Q9). The alternatives for an answer are: (1) Agriculture, forestry, and fishery; (2) mining; (3) sales; (4) service provider; (5) administrative and managerial; (6) clerical; (7) transportation or communication; (8)

³ Data for the Japanese population are taken from the Ministry of Internal Affairs and Communications, "Employment Status Survey 2017."

manufacturing, construction, maintenance, moving and delivery business; (9) data processing and system engineering; (10) specialized or technical work other than those in (9), health care personnel, legal staff, teachers, artists (11) security (self-defense force, police, fireman, security guard); (12) do not want to answer. Figure 8 illustrates the distribution of kinds of jobs for our survey samples and for Japan as a whole; because the job types in our questionnaire are finer than in the census, we adjust our job types to that of the census. For both males and females, the share of agriculture, forestry and fishery work is high and that of manufacturing is low compared with the entire Japan.

E. Financial State: In order to explain personal views on life and the states of health, it is important to control income and financial assets. For this reason, we first ask a respondent's yearly household income as well as personal income (Q11, Q13). The alternatives for an answer on these questions are: (1) 0 to 2M yen; (2) 2M to 4M yen; (3) 4M to 6M yen; (4) 6M to 8M yen; (5) 8M to 10M yen; (6) 10M to 15M yen; (7) more than 15M yen; (8) do not want to answer. We also ask about a respondent's household total assets as well as personal total assets, including bank deposits, shares and mutual funds (Q12, Q13). The alternatives for an answer on these questions are: (1) 0 to 2M yen; (2) 2M to 4M yen; (3) 4M to 6M yen; (4) 6M to 8M yen; (5) 8M to 10M yen; (6) 10M to 15M yen; (7) 15M to 20M yen; (8) more than 20M yen; (9) do not want to answer. The upper panel of Figure 9 shows the distributions of annual income for male and female (Q13). For each age groups of men and women, the lower panels show the relationship between each income level and the percentage of people who are in that income level or lower (cumulative relative frequency curves). For example, the heights of orange lines at 2 show that about 90% of people in their 70s have income less than or equal to 4 million yen. Figure 10 shows the individual assets of participants (Q14). The upper panel shows that the fraction of women with personal assets of 2 million yen or less is higher than that of males. In the lower panels, the cumulative frequency curves by age group shifts downward in the order of 40s, 50s, 70s, and 60s for both males and females, which implies that many people reduce their assets most when they are in their 60s.

3.2. Social Capital

In the first *Nagahama Survey*, we ask 13 questions relating to social capital. The questions can be classified into one of the OECD's four types of social capital: (1) Personal relationships; (2) Social network support; (3) Civic engagement; (4) Trust and cooperative norms (see Scrivens and Smith (2013) and Yodo and Yano (2017, 2021)). Some of the questions related to social capital are taken from the “*Survey on Security, Trust, and Social Participation in Daily Life*” (2013) conducted by Yoji Inaba (the *Inaba Survey*). Unlike our *Nagahama Survey*, the *Inaba Survey* covers the entire

country.⁴ In what follows, we compare our survey results with those in the *Inaba Survey* to show differences between Nagahama participants and Inaba participants, the latter of whom represent Japan as a whole.

A. Personal Relationships: To measure the amount of social capital representing personal relationships, we ask how often an individual interacts with his neighbors (Q33). The alternatives for an answer are: (1) I have someone with whom I cooperate in my daily life, for example, by giving each other advice or loaning each other daily necessities. (2) I associate with some neighbors by regularly chatting with them. (3) I only associate with them at the minimum level of exchanging greetings. (4) I do not associate with them at all. As shown in the first panel of Figure 11-1, the answers are not very different between men and women. The lower panels show that the older the age group, the higher the degree of closeness to neighbors. It can also be seen that such a change in distribution occurs more gradually in females; it occurs rapidly between their 40s and 50s in males. Figure 11-2 compares the Nagahama respondents with the Japanese population represented in the *Inaba Survey*. It shows that the Nagahama respondents have closer relationship with neighbors than the average Japanese. Another question is how many of his neighbors a respondent interacts with on friendly term (Q34). The alternatives for an answer are: (1) 20 or more; (2) 5 to 19; (3) 4 or less; (4) I do not know who lives next door. Figures 12-1 illustrates the distribution of answers to this question. As shown in the upper panel, the percentage of people who have more contacts with neighbors is higher for men than women. As the lower panels show, the older they are, the more neighbors they associate with. Figure 12-2 shows the distributions of answers for the *Nagahama Study* and the *Inaba Survey*. We can see that the participants in the *Nagahama Study* have closer relationships with neighbors than the average Japanese people. Moreover, we ask how often a respondent usually interacts with people in each of the following groups: friends and acquaintances, relatives, and workmates (Q37). The alternatives for an answer are: (1) Daily; (2) from once a week to a few times a month; (3) from once a year to a few times in several years; (4) never. Figure 13-1, 13-2, and 13-3 show the distributions of answers to these questions. Answers to the questions relating to friends and acquaintances and to relatives are similar to those relating to neighbors. In contrast, answers to the question relating to workmates are significantly different from those relating to neighbors, friends and acquaintances, and relatives; people maintain looser relationships with workmates.

B. Social Network Support: To measure the amount of social capital representing social network support, we ask the extent to which a respondent thinks he can count on people in each of the following

⁴ See Inaba (2014) for details.

groups: Neighbors, relatives, and workmates to seek for help to deal with daily problems and concern (Q35). The alternatives for an answer are: (1) Very much; (2) somewhat; (3) cannot say either way; (4) not very much; (5) not at all. Moreover, we ask if a respondent wants his children and grandchildren to continue to live in the region where he currently lives (Q39). The alternatives for an answer are: (1) yes; (2) no, and (3) I do not know. Figure 14 (14-6 now) compares the distributions of answers in the *Nagahama Survey* with the Japanese population in the *Inaba Survey*. With neighbors, family members, relatives and workmates, the Nagahama respondents maintain closer ties than the average Japanese. With friends, they are not very different from the average Japanese. The upper panels of Figures 14-1, 14-2, 14-3, 14-4, and 14-5 compare the distributions of answers between men and women, which are similar to each other. As the figures show, the distributions of answers to Q35 are much the same as those concerning personal relationship with respect to neighbors. In contrast, with respect to friends, the distribution of answers to the questions concerning social network support do not vary across age groups. This is more clearly so for men. More women in their 40s, in contrast, have friends whom they can count on very much than those in other age groups. (This may be because they may have a strong network built through childcare activities.) Moreover, young people appear to have more workmates whom they can count on than older people. This is likely because more old people are retired than young people. Figure 14-6 shows the distributions of answers for *Nagahama* and *Inaba Surveys*. With respect to friends and workmates, on the one hand, the distributions are similar to each other. On the other hand, Nagahama participants tend to have closer ties with neighbors, family members and relatives than the Japanese people as a whole.

C. Civic Engagement: In order to measure the amount of social capital representing civic engagement, we ask if a respondent participate in each of the following activities, local community activities, sports, hobbies, and recreational activities, volunteer, NPO, and civic activities, and activities in other types of organizations (Q38). The alternatives for an answer are: (1) Almost every week; (2) about 2 or 3 days in a month; (3) about 1 day per month; (4) a few times a year; (5) I am not active. We also measure an individual's social capital relating to civic engagement by asking his willingness to contribute to the society an individual belongs to. That is, we ask if a respondent is willing to contribute to fixing community problems such as the decline of a local shopping street, an increase in abandoned land and housing lots, and local child-care activities (Q40). The alternatives for an answer are: (1) Yes; (2) Yes, if possible; (3) Not very much; (4) Not at all; (5) I do not know. We ask if a respondent have donated money to a non-profit organization or an organization conducting charitable activities during the past year (Q36). The alternatives for an answer are: (1) None; (2) 1 to 999 yen; (3) 1,000 to 4,999 yen; (4) 5,000 to 9,999 yen; (5) 10,000 to 49,999 yen; (6) more than 50,000 yen. Figure 15-1 shows that men tend to participate in community activities more than women. As Figures 15-3 and 15-4 show, people who do not participate in voluntary and other

activities are more than those who do. As Figure 15-2 shows, in contrast, to recreation activities, people are divided into groups who are strongly committed and are not at all interested. Figure 15-5 show the distributions of answers for *Nagahama* participants and for Japanese people as a whole⁵. The distributions are not very different with respect to recreational activities, volunteer activities, and other activities. In contrast, more people in the *Nagahama Survey* participate in community activities than Japanese people as a whole. Figure 16-1 shows that people are not strongly willing to make donation, which is a usual characteristic of Japanese people as Figure 16-2 shows⁶. With respect to the willingness to contribute to fixing community problems, very few people are either unwilling or willing strongly. Young people and old people are not so different; see Figure 17. We also measure an individual's trust in various social institutions. That is, we ask to what extent a respondent trusts the National Diet, the government, local governments, courts, police, and financial institutions (banks, securities companies, etc. (Q41). The alternatives for an answer are: (1) Strongly yes; (2) somewhat yes; (3) cannot say either; (4) not so much; (5) not at all; (6) I do not know. As Figures 18-1, 18-2, 18-3, 18-4, 18-5, and 18-6 show, people's trust in national diet and government have similar distributions. Their trust in local government, courts, police, and financial institutions have similar distributions. These distributions are not very different across different age groups.

D. Trust and Cooperative Norms: In order to measure the amount of social capital representing trust and cooperative norms, we ask if a respondent think either that most people can be trusted or that he needs to be very careful in dealing with people⁷ (Q30). We also ask his view on this question when he was 15 years old (Q31). Similarly, we ask if a respondent thinks either that others would try to take advantage of him if they got a chance or that they would try to be fair (Q32). For these questions, respondents are asked to rate his view from 1 through 10. We also measure social capital relating to trust and cooperative norms by means of reciprocity, or a social norm rewarding a positive action by returning a positive action similar in kind. That is, we ask if a respondent agrees that if he helps out others who need help, they will help me out when he is in need of help (Q42-1). We also ask if a respondent agrees that he is willing to carry a larger burden than now in order to let future generations, including children and grandchildren, have the same standard of living and same level of public services as he is having now (Q42-2). The alternatives for an answer to these two questions

⁵ Since the alternatives in the *Inaba survey* are different from those in the *Nagahama Study*, the alternatives in the *Inaba survey* are recombined to be consistent with those in the *Nagahama Study* for this comparison.

⁶ Since the alternatives in the *Inaba survey* are different from those in the *Nagahama Study*, the alternatives in the *Inaba survey* are recombined to be consistent with those in the *Nagahama Study* for this comparison.

⁷ This question is commonly adopted in the literature on social capital. For example, it is used from the beginning of the *World Value Survey* started in 1981. See Inglehart et al. (2014) for details.

are: (1) Strongly yes; (2) yes; (3) cannot say either; (4) no; (5) definitely, no; (6) I do not know. As Figure 19 shows, the distribution of answers to Q32 does not vary between men and women. As Figures 20-1, 19, 21-1, and 21-2 show, the distributions of answers to questions Q30, Q32, and Q42 are similar. That is, they tend to trust people, to find that people do not take advantage of others, and to think that good deeds are reciprocal. These views do not vary much across age groups. Figure 20-2 shows the distributions of answers to Q30 for Nagahama participants and for Japanese people as a whole⁸. The distributions are similar except that a much larger portion of Japanese people as a whole believe that others cannot be trusted at all than Nagahama participants. This may be because the Nagahama community is small and because its residents are more uniform. As Figure 22 shows, older people think that they trust others more than when they were young. This agrees with our finding above on social capital relating personal relationship.

3.3. Attitudes towards Risk and Waiting:

We intend to capture one's risk attitudes by means of a straight self-evaluation and a risk-taking activity. In addition, we measure them by means of one's tendency towards health care and involvement in risky asset holdings.

A. Direct Risk: In order to capture one's self-evaluation on his risk attitudes, we ask if a respondent thinks either that he is fully prepared to take risks concerning all matters or that he always tries to avoid taking risks (Q15). A respondent is asked to rate his view from 1 to 10. We also intend to measure an individual's risk aversion by a probabilistic thought experiment. That is, we ask which of the following two lotteries a respondent prefer: The first is a lottery that he can receive 60,000 yen without fail. The second is a lottery that he can receive 120,000 yen with a 30% chance (Q16). Moreover, we further ask a respondent who prefer the sure lottery to specify the minimum probability with which he would rather take the risky lottery. As Figure 23 shows, people tend to be fairly risk averse; very few people think of themselves to be prepared to take a risk while many more people think unwilling to take risks. At the same time, males are more willing to take risks than females. Moreover, older groups of people are less willing to take risks than younger, which is natural. As for the lottery of Q16, those who choose to take a chance of receiving 120,000 yen with probability 30 percent (which implies the expected value of 36,000 yen) over 60000 yen are fairly risk loving. As Figure 24 shows, men are much more inclined take a chance than women. These findings from Q15 and Q16 are consistent, which suggests that the answers to Q15 accurately measure

⁸ For this question, the *Nagahama Study* requires an answer on a scale of 10, while the *Inaba Survey* requires an answer on a scale of 9. For this reason, the 5th and 6th alternatives in the *Nagahama Study* are combined for comparison.

one's risk aversion.

B. Health Risk: Attitudes toward regular health care may be an indicator of one's risk aversion. With this consideration, we ask several questions concerning a respondent's regular health care. Answers to health-related questions are expected to be affected by one's health. In order to control those effects, we measure a respondent's personal evaluations on his physical health⁹ (Q5) and on his mental health; the latter is captured by the standard measure called K6¹⁰ (Q27). The first question for measuring a risk aversion by means of health attitudes is if a respondent visits a dentist regularly (Q18). The alternatives for an answer are: (1) he visits only when he has a problem with his teeth; (2) he visits regularly. Furthermore, we ask those who make regular visits how often they do (Q18-1). The alternatives for an answer are: (1) At least every three months; (2) once every half year; (3) once every year; (4) once every two years; (5) once or less every three years. We also ask at what age he started making regular dentist visit (Q18-2). The second question is if a respondent regularly takes a health examination or a complete medical checkup (Q19). The alternatives for an answer are: (1) Yes; (2) no. Moreover, we ask at what age he started a regular health examination (Q19-1). The third question is if a respondent takes nutritional supplement (Q22). The alternatives for an answer are: (1) Yes; (2) no. We also ask those who answer yes how much money he spends month (Q22-1). The alternatives for an answer are: (1) up to 1,000 yen; (2) 1,001 to 3,000 yen; (3) 3,001 to 5,000 yen; (4) 5,001 to 10,000 yen; (5) 10,000 to 20,000 yen; (6) more than 20,000 yen. Figures 25, 26, and 27 illustrate the distributions of answers to these questions. As Figure 25 shows, a majority of people answer (to Q5) that they do not have health problems; younger people are in general healthier. As Figure 26 shows, few people have mental problems; this does not differ across age groups. As Figure 27 shows, about one third of people visit dentists regularly for check-ups. More women make regular visits, which is consistent with the above finding that women are generally more risk averse (Q15). As the third and fourth panels show, males are more often visit dentists and start taking dental care at a later stage of life than females; these may capture the fact that more males neglect daily care when they are young, which will cause problems when they become old. As Figure 28 shows, interestingly, men and women are not so different with respect to regular medical check-ups; this may be because fewer women are employed than men, who are given regular medical checkups at their workplaces under the law. As a result, the question on regular medical check-ups (Q19) may not be as good a measure for risk aversion as that on regular dental check-ups (Q18). Another interesting finding on health risk aversion is that the use of nutritional supplements may serve as a measure for risk aversion.

⁹ This is often called as self-rated or self-assessed health, which has been widely used to measure an individual's general health status and has been shown to be a powerful predictor of future morbidity and mortality. For example, see Mossey and Shapiro (1982) and Idler and Angel (1990).

¹⁰ For details, see Kessler et al. (2002).

As Figure 29 shows, more women take nutritional supplements than men, which is consistent with our finding that women are more risk averse (Q15). Moreover, the group of people above and in their 50s take more nutritional supplements than the younger group. These findings suggest that the question on supplements may constitute a good measure for risk aversion once age and health are controlled.

C. Financial Risk: With respect to financial risks, we ask if a respondent has purchased risky financial assets such as shares, bonds, and foreign currencies (Q26). The alternatives for an answer are: (1) Yes, and he owns currently; (2) Yes, but he does not own any now; (3) No; (4) I do not want to answer or know. Moreover, we ask those who answer yes at what age they started purchasing those risky assets (Q26-1). As Figure 30 shows, more men are involved in financial asset than women. This suggests that women might be more risk averse in this respect as well. At the same time, in many households, husbands are main income earners, who might control financial decisions. If this factor can be controlled, the question on risk assets holding may provide a measure for risk aversion.

3.4. Happiness

We ask about various personal perceptions on life, concerning happiness, fairness and views on medical systems. With respect to one's happiness, we ask how happy a respondent is (Q28) and how happy he thinks will be in five year (Q29). A respondent is asked to rate his happiness from 1 through 10. Figures 31 and 32 illustrate the distributions of answers to the questions on happiness. As Figure 31 shows, more people are happy than not. Women tend to be happier than men. These findings do not vary much across age groups. As Figure 32 shows, this does not change much between future and present happiness, although older people have less happy views on their future than younger people, which is natural.

3.5. Fairness and Medical System

We also ask about what sorts of things respondents find fair and unfair by presenting several situations (Q25):

Q25-1. A certain store has been selling snow shovels for 1,800 yen. The morning after a large snowstorm, the store raises the price to 2,400 yen.

Q25-2. A company has been making a fair profit. As a recession goes on, the unemployment rate has risen, which made it easier to replace workers if they quit. For this reason, the

company decides to reduce salaries and wages by 10% for all its employees.

Q25-3. A small factory is making kitchen tables. Because of changes in the price of materials, the cost making each table has decreased by 2,400 yen. But the factory does not lower the price for the tables.

Q25-4. The only store in a small rural town began to sell a new chocolate product for 800 yen. But a store in a nearby town that is about 1 hour drive away sells the same chocolate for 500 yen.

These questions reflect the concept of fairness in market activities developed as a part of Yano's market quality theory (Yano, 2008, 2009). A respondent is asked to rate each of these statements. The alternatives for an answer are: (1) Completely fair; (2) acceptable; (3) unfair; (4) very unfair. In Japan, the cost for national medical insurance is an important factor in fiscal debt. We ask about one's views on Japanese medical system. Towards this end, we first ask the monthly medical expense for a respondent (Q20). We then ask if a respondent is aware of the "High-Cost Medical Expense System," under which the government pays for a medical expense exceeding a set amount of payment (Q21). The alternatives for an answer are: (1) Yes; (2) no. Moreover, we ask which of the following statements represents his view closest (Q23).

Q23-1. The level of medical care should be improved with the burden increased accordingly.

Q23-2. The level of medical care should be left unchanged with the burden remaining exactly at its present level.

Q23-3. The level of medical care should be reduced with the burden reduced in the future.

Finally, we ask about a respondent's view on the introduction of expensive new medical technologies by asking which of the following statements represents his view closest (Q24).

Q24-1. Medical insurance premiums should be increased to include high cost medical care, so that everyone can receive it.

Q24-2. It should be excluded from public medical care insurance so that people who want it can receive it at their own expense.

Figures 33-1, 33-2, 33-3, and 33-4 illustrate the distributions of answers to the questions on fairness. As they show, more people find the situations described in Q25-1 and Q25-2 to be more disturbing than those in Q25-3 and Q25-4. Q25-1 is concerned with windfall profits whereas Q25-2 with opportunistic behavior, leading to intentional wage cuts by firing existing workers. It is highly interesting that, except for Q25-2, older people have significantly views on unfair practices than

younger people; views do not vary across gender. It is an important research theme to investigate why this is the case; our survey teaches us little on this theme. Figures 34 and 35 illustrate the distributions of answers to Q23 and Q24. It is difficult to interpret answers to the questions on medical system (Q23). The first and second panels in Figure 34 describe that most of males and females want to maintain the status quo of medical standards and burdens, but the percentage of males who want to raise both medical standards and burden is higher than that of females. The third panel shows that the older age group people are in, the less they want to raise both medical standards and burden. Question Q24 is concerned with the so-called mixed medicine in Japan, strictly separating medical treatments on national health insurance and those on private expense; it is not permitted that a person pays part of treatments on particular illness on his own. As Figure 35 shows, people's views are mixed.

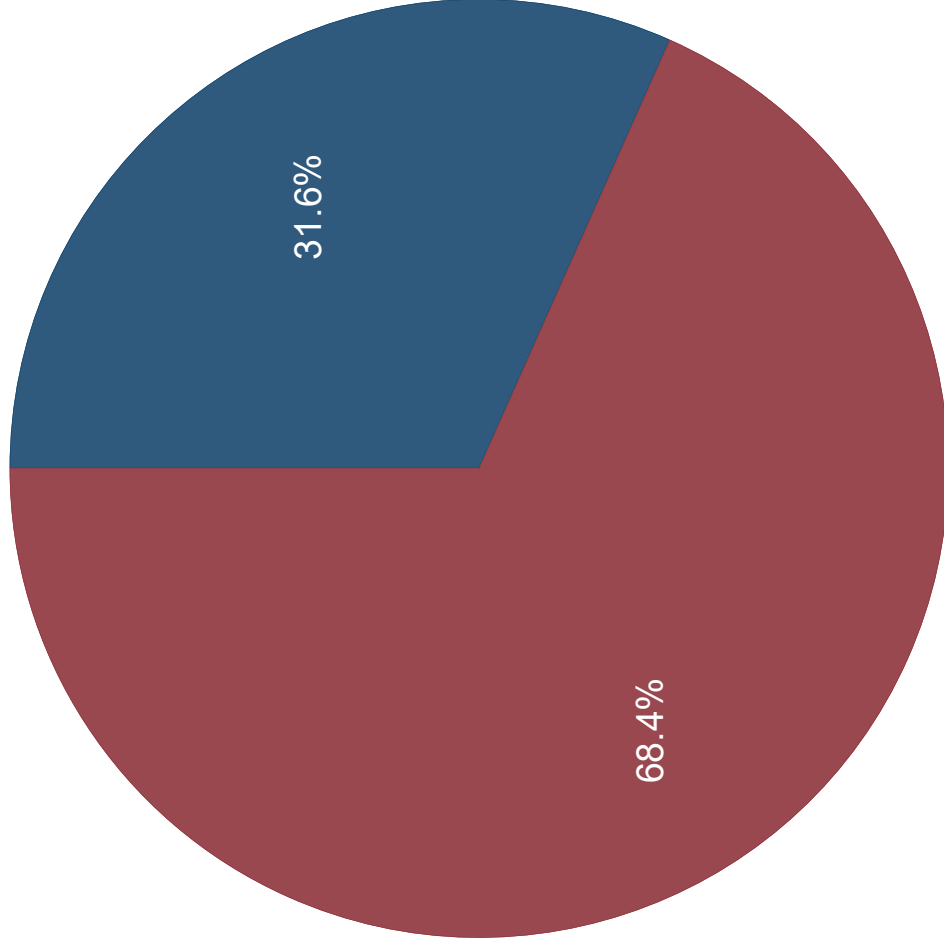
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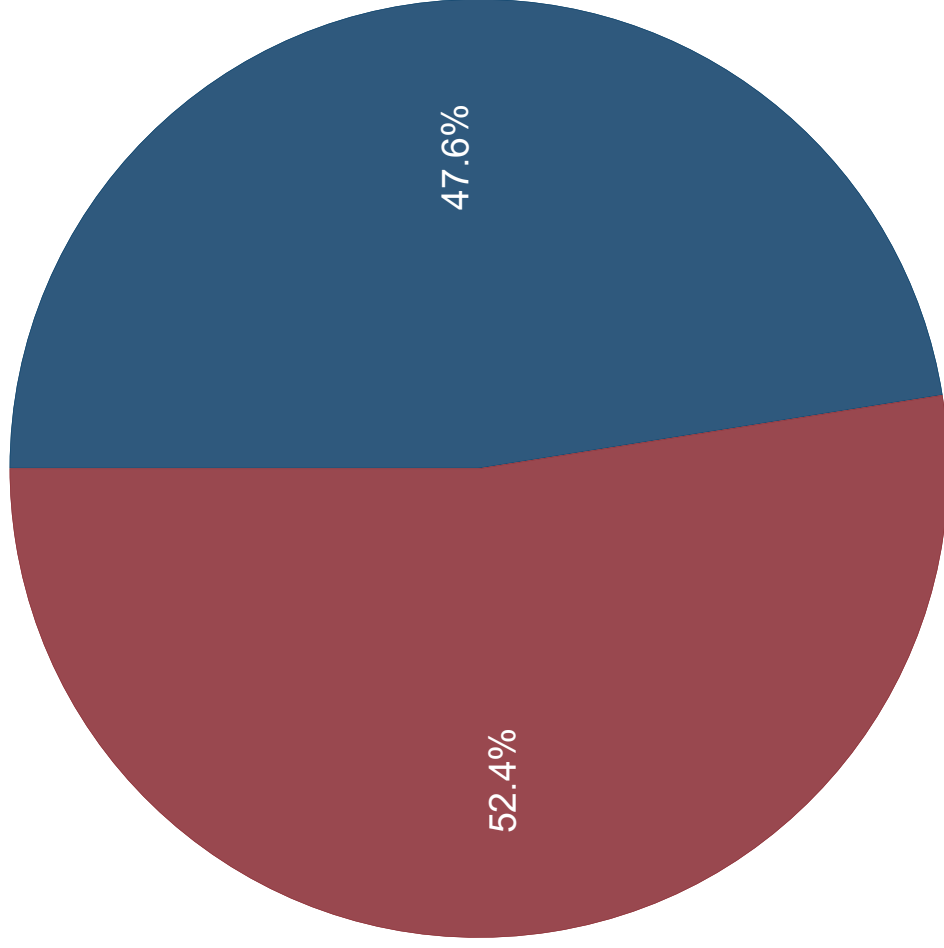
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Figure 1 Gender Composition

Nagahama Study



Japan



male female

Figure 2-1 Age Composition (Male)
Comparison with Entire Japan

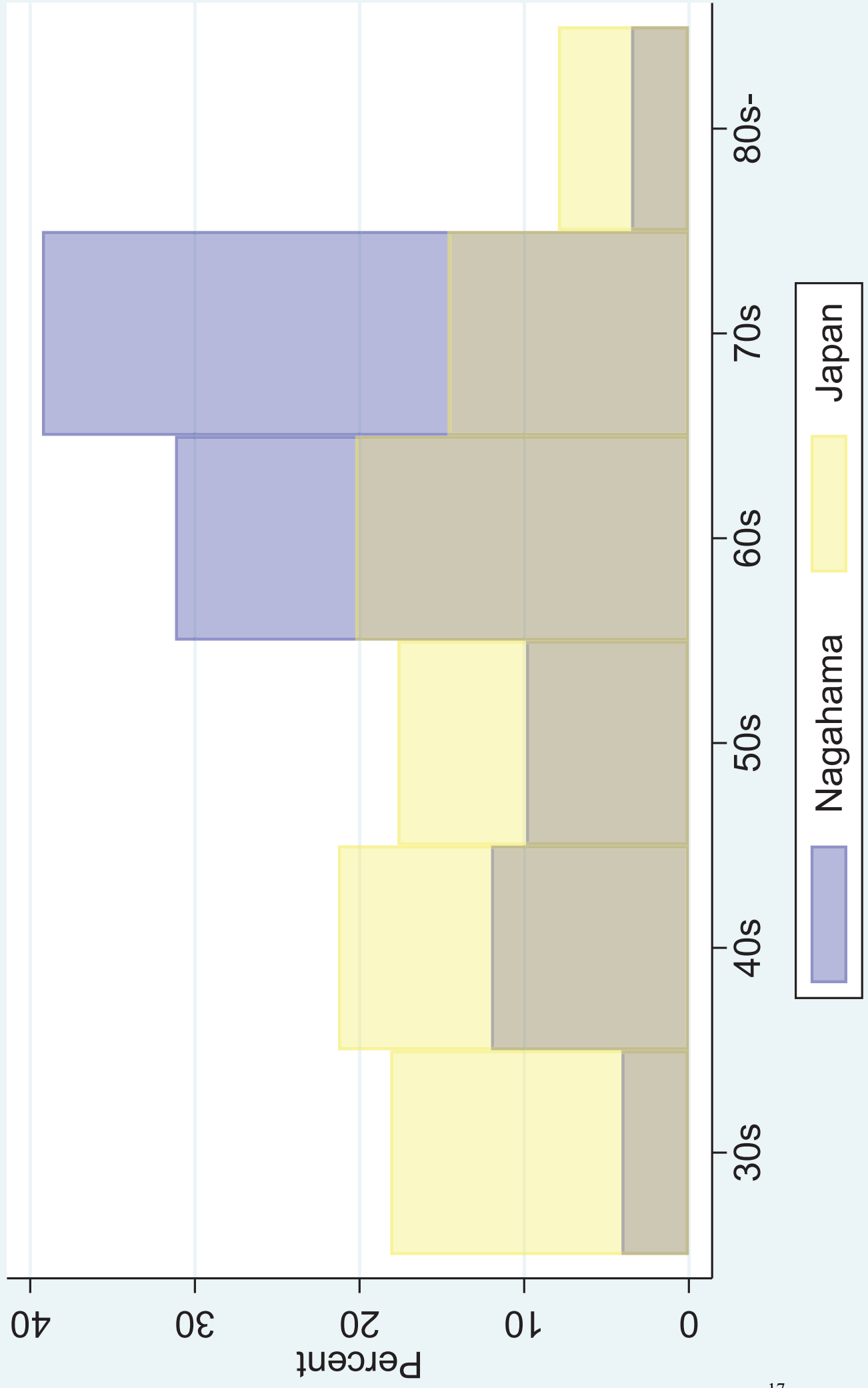


Figure 2-2 Age Composition (Female)
Comparison with Entire Japan

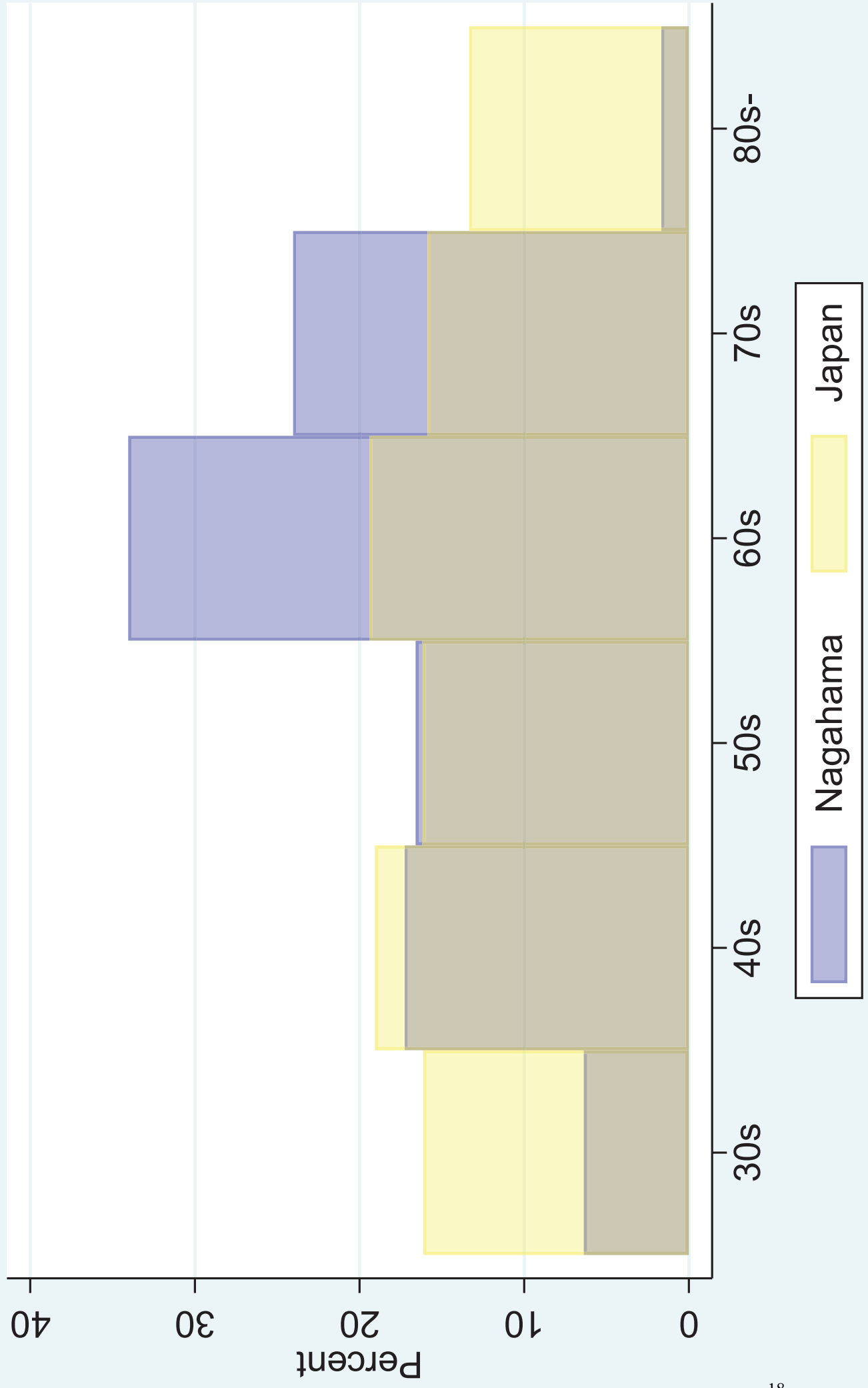
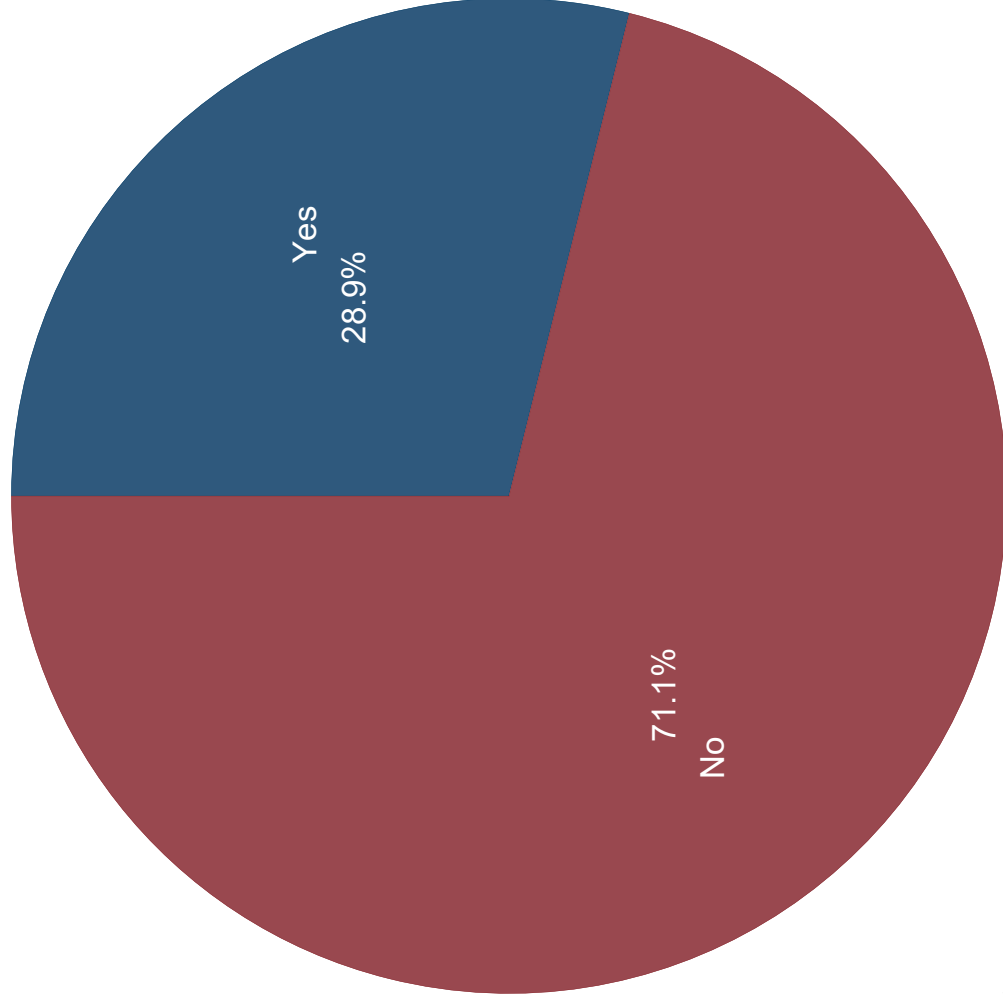


Figure 3 Whether they live with their parents (Q2)

Male



Female

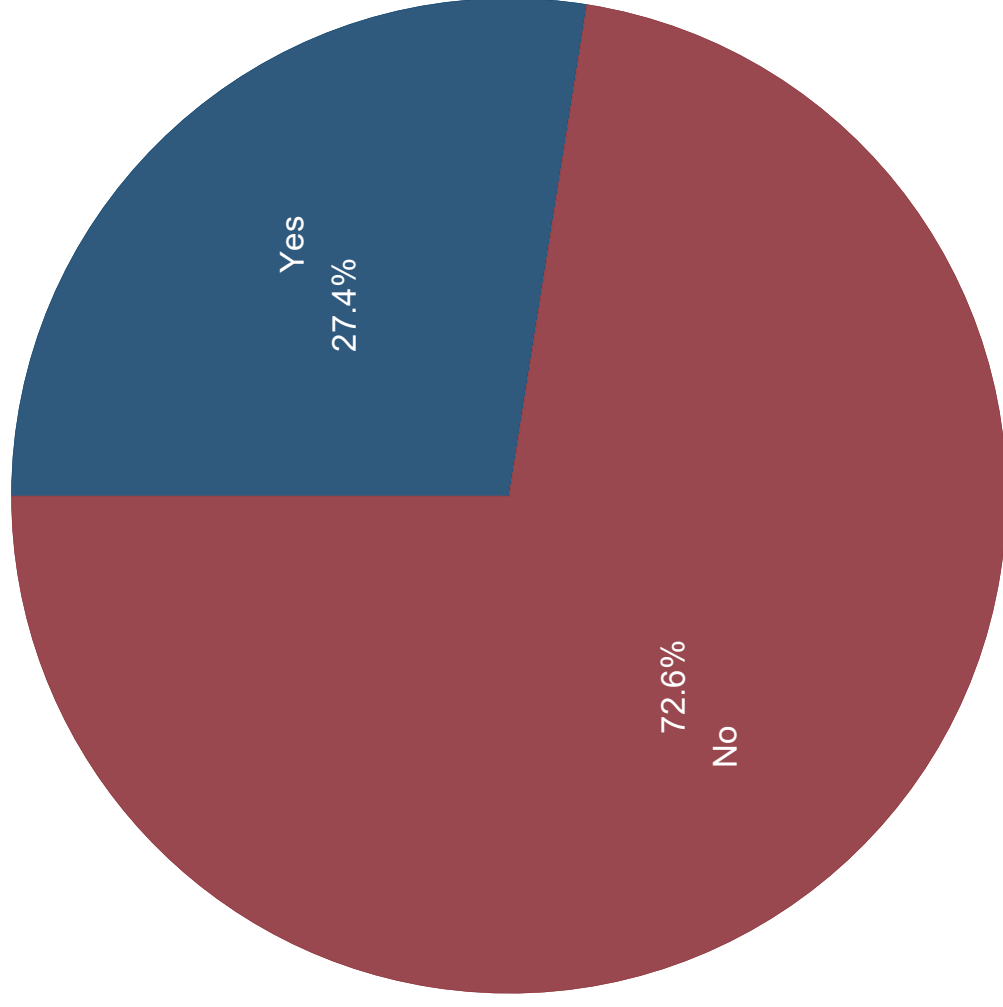


Figure 4 Number of Grandchildren (Q3)

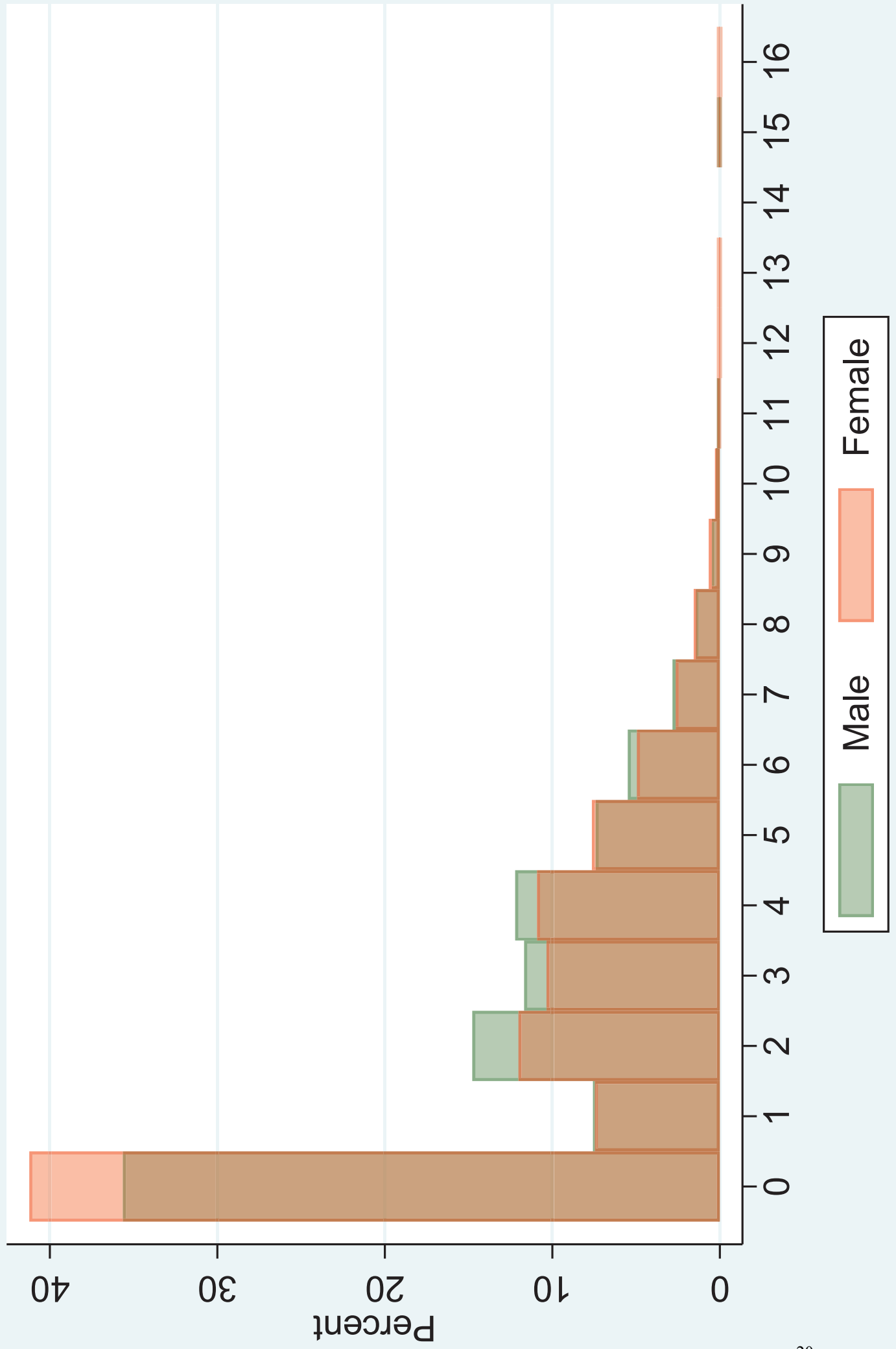
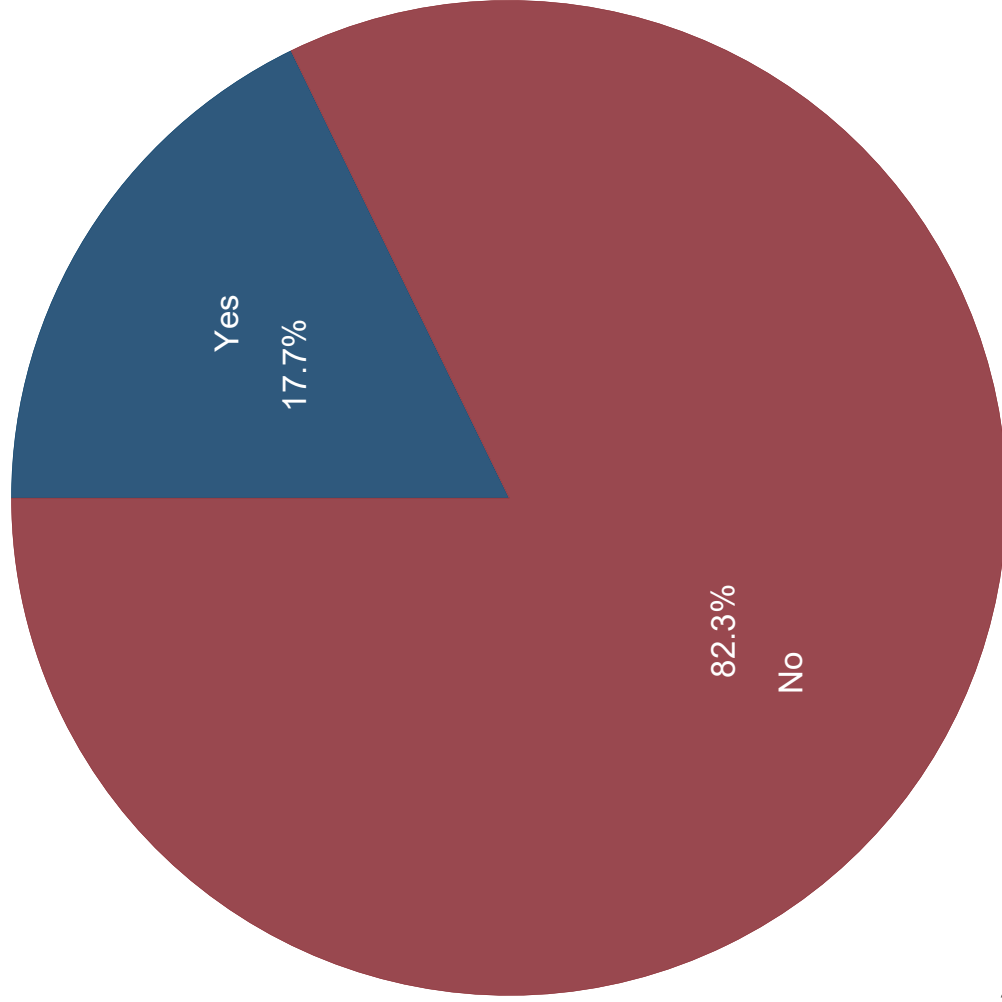


Figure 5 Whether they live with their grandchildren (Q4)

Male



Female

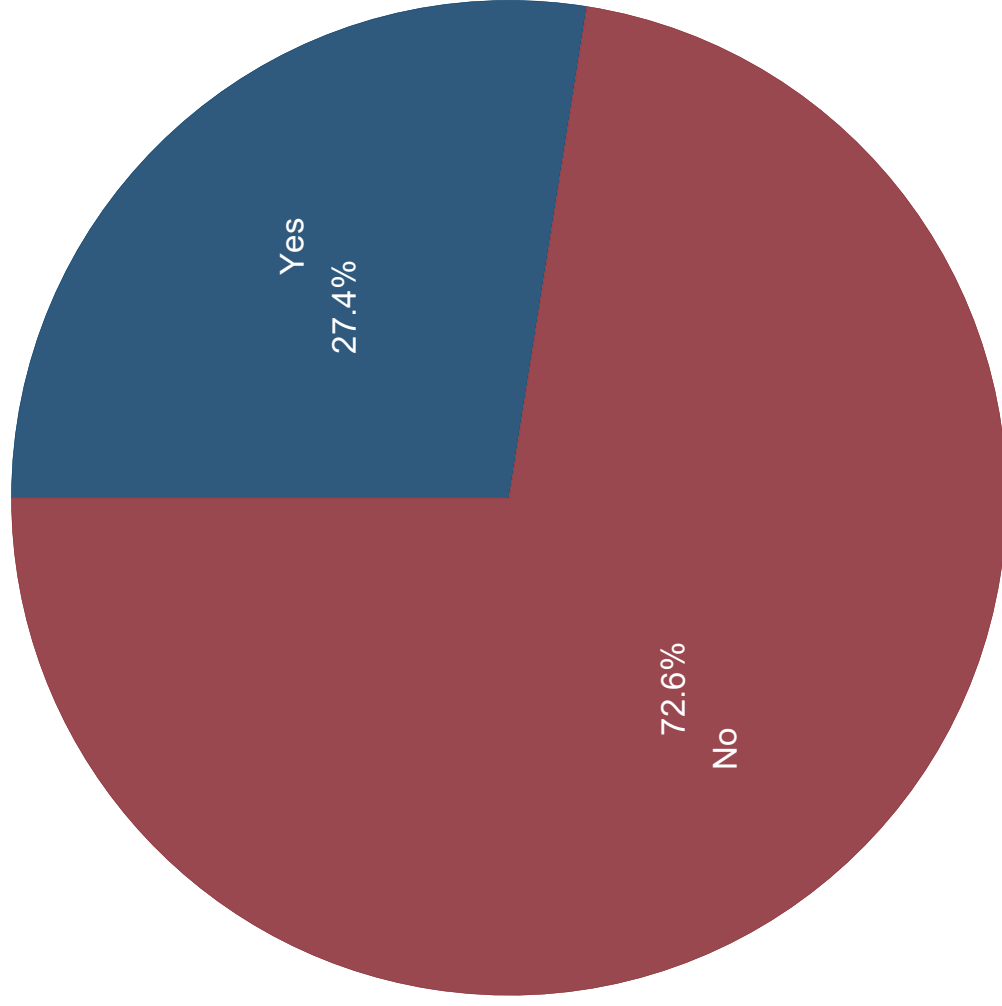
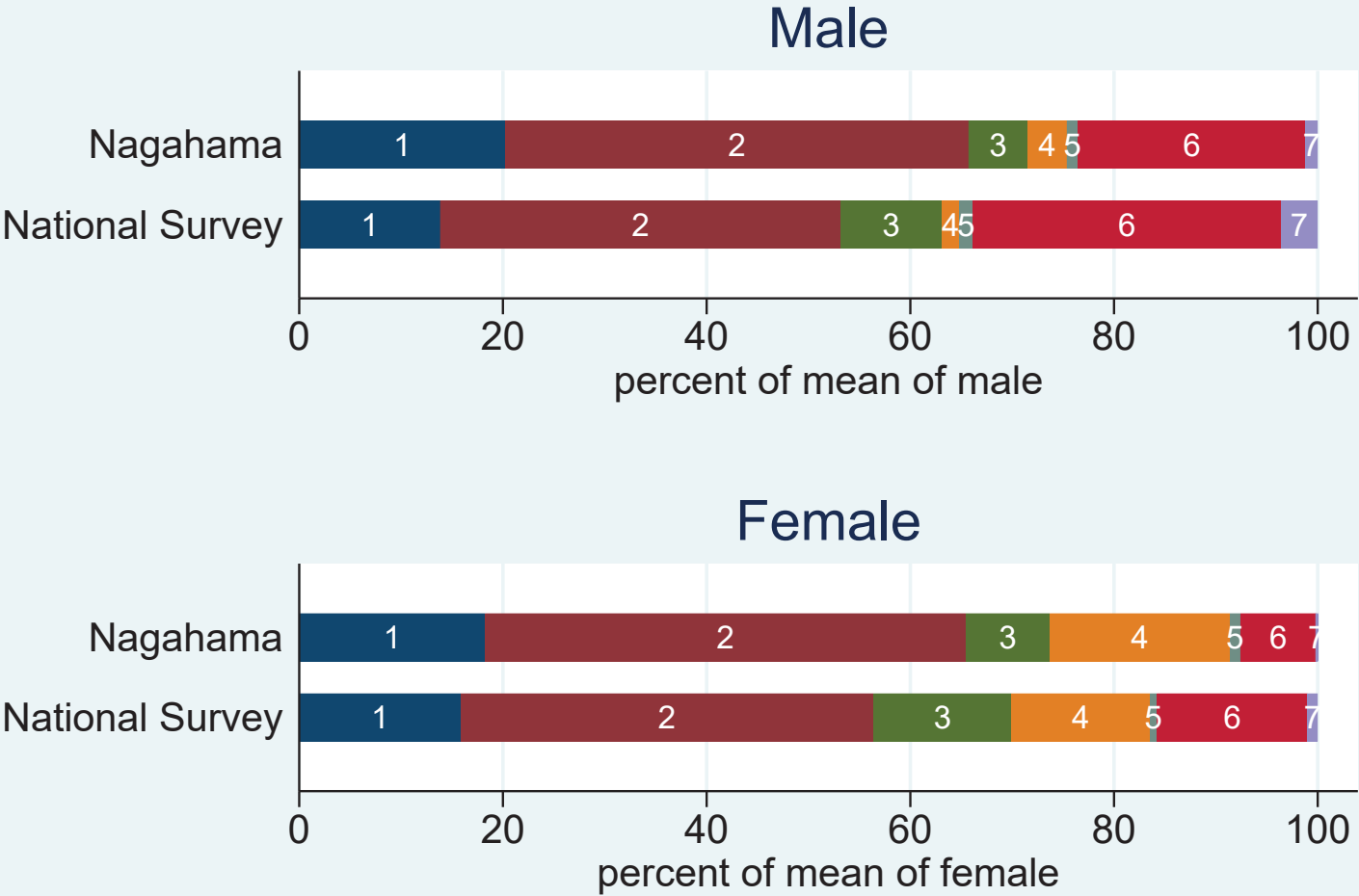


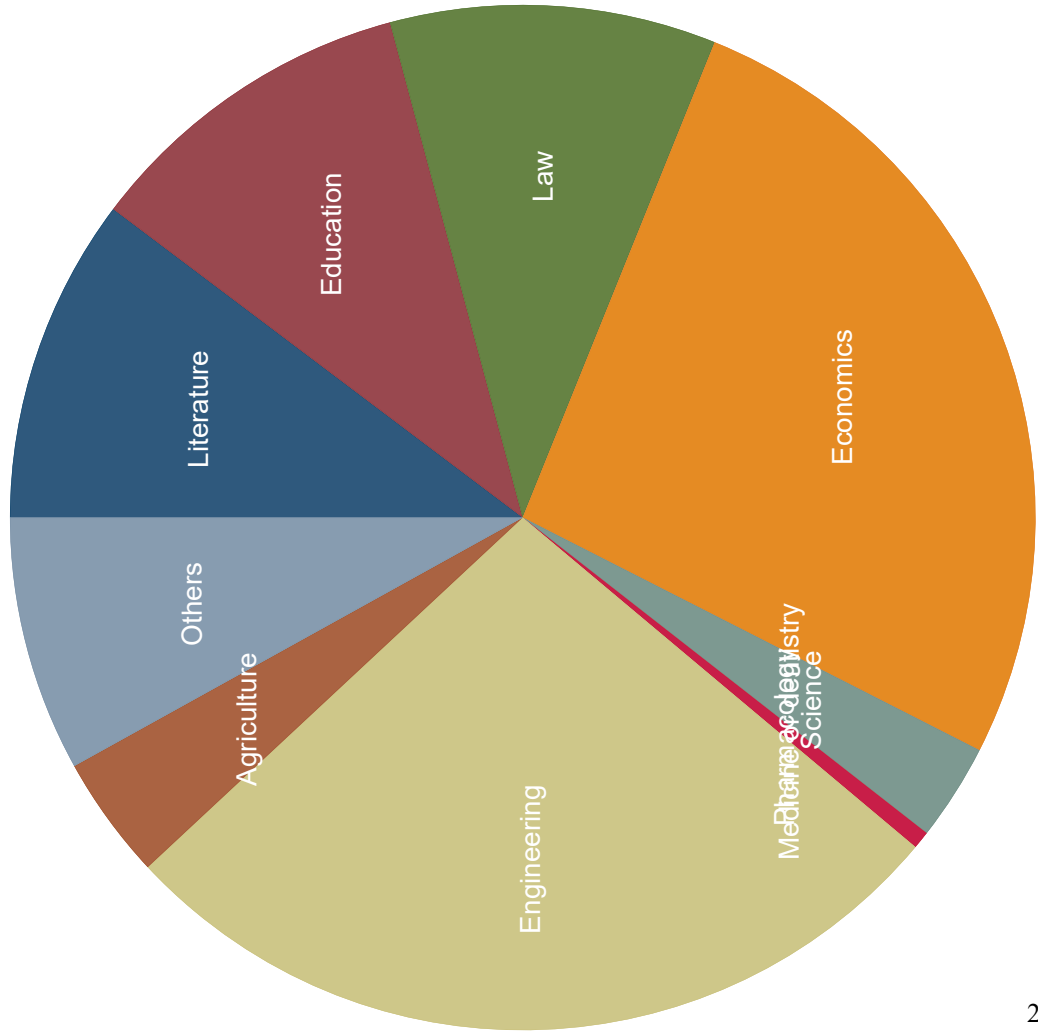
Figure 6-1 Education (Q6)



Each part stands for:
1: Primary and middle school
2: High school
3: Technical college
4: Two-year college
5: Higher technical college
6: University
7: Graduate school

Figure 6-2 Major (Q6-1)

Male



Female

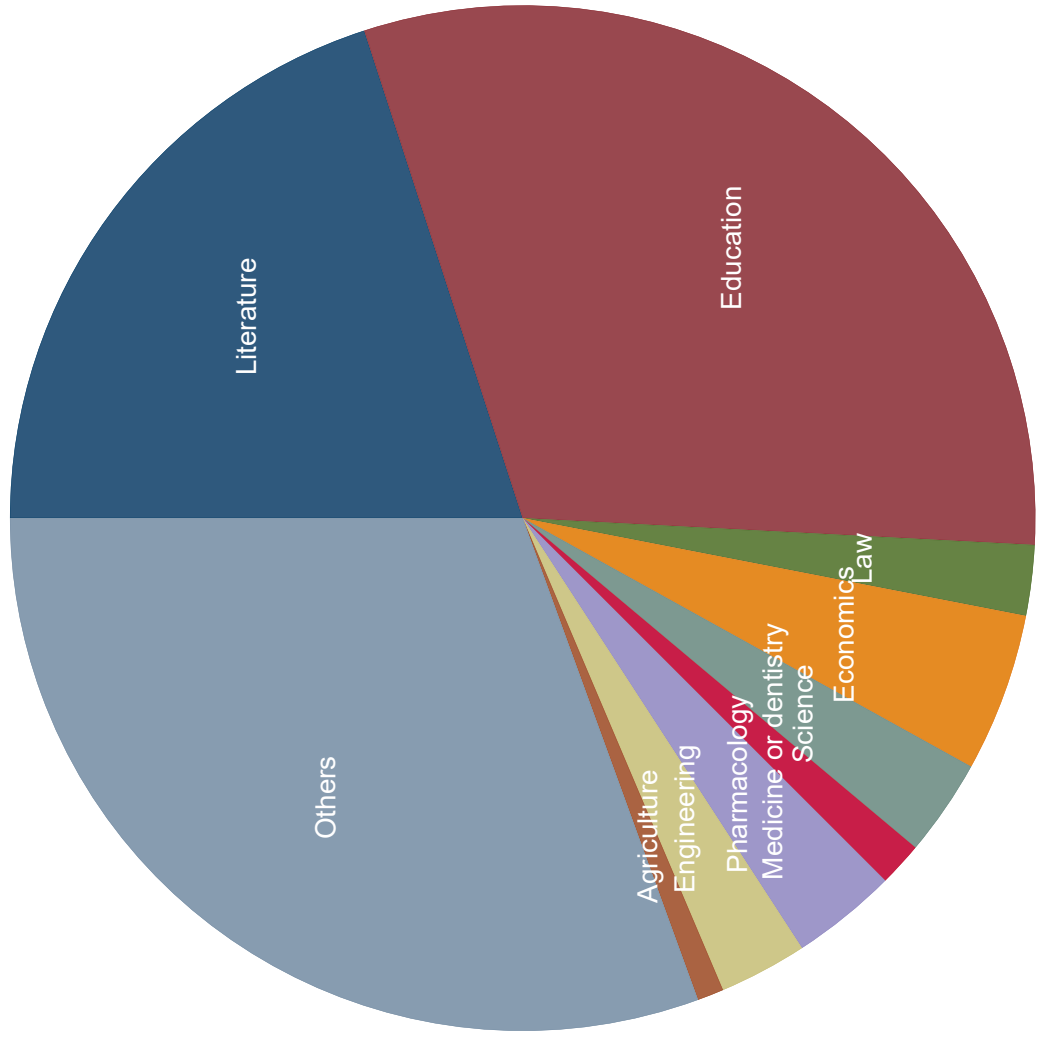


Figure 7 Types of Job (Q8 and Q8-1)

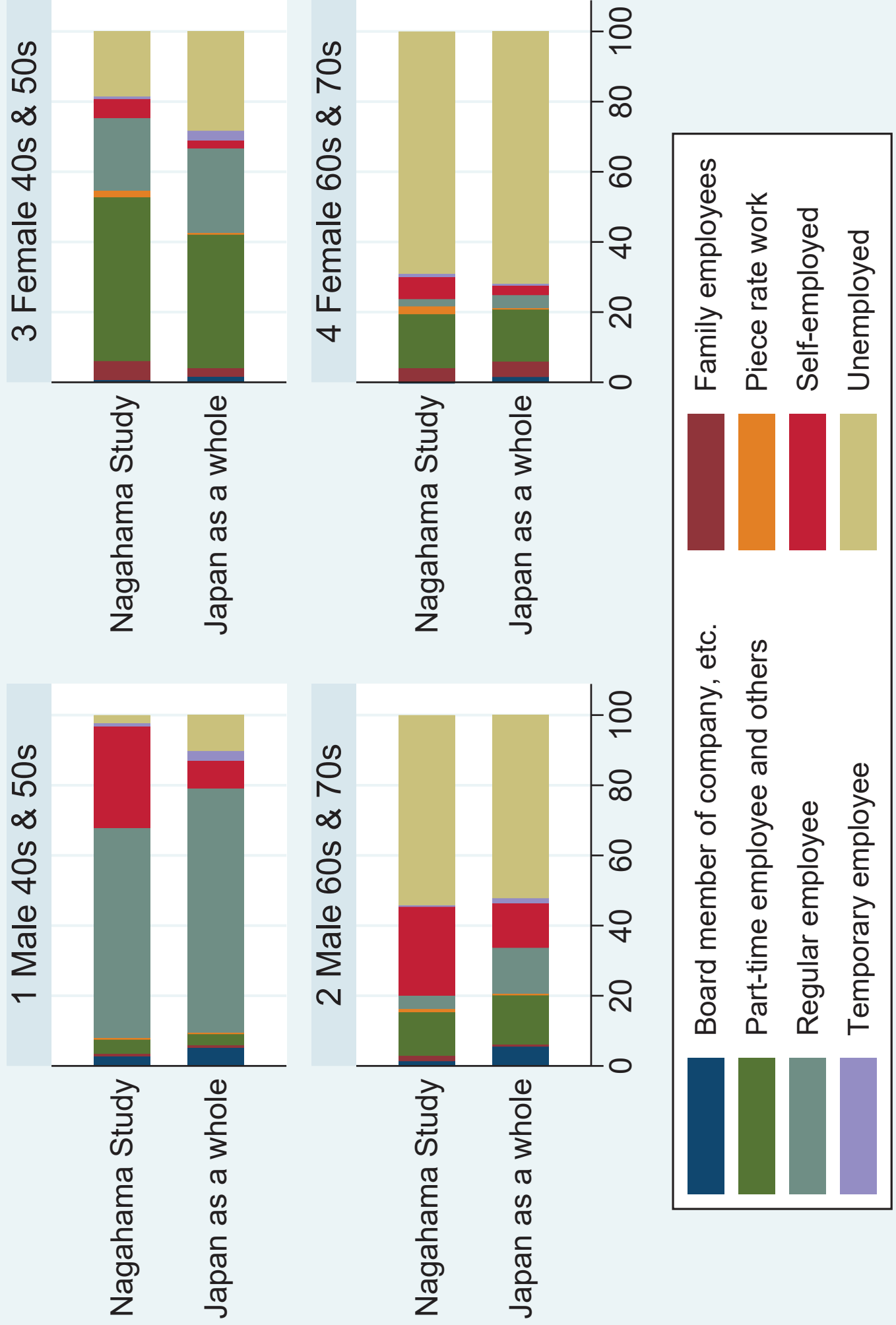


Figure 8 Kinds of Job (Q9)

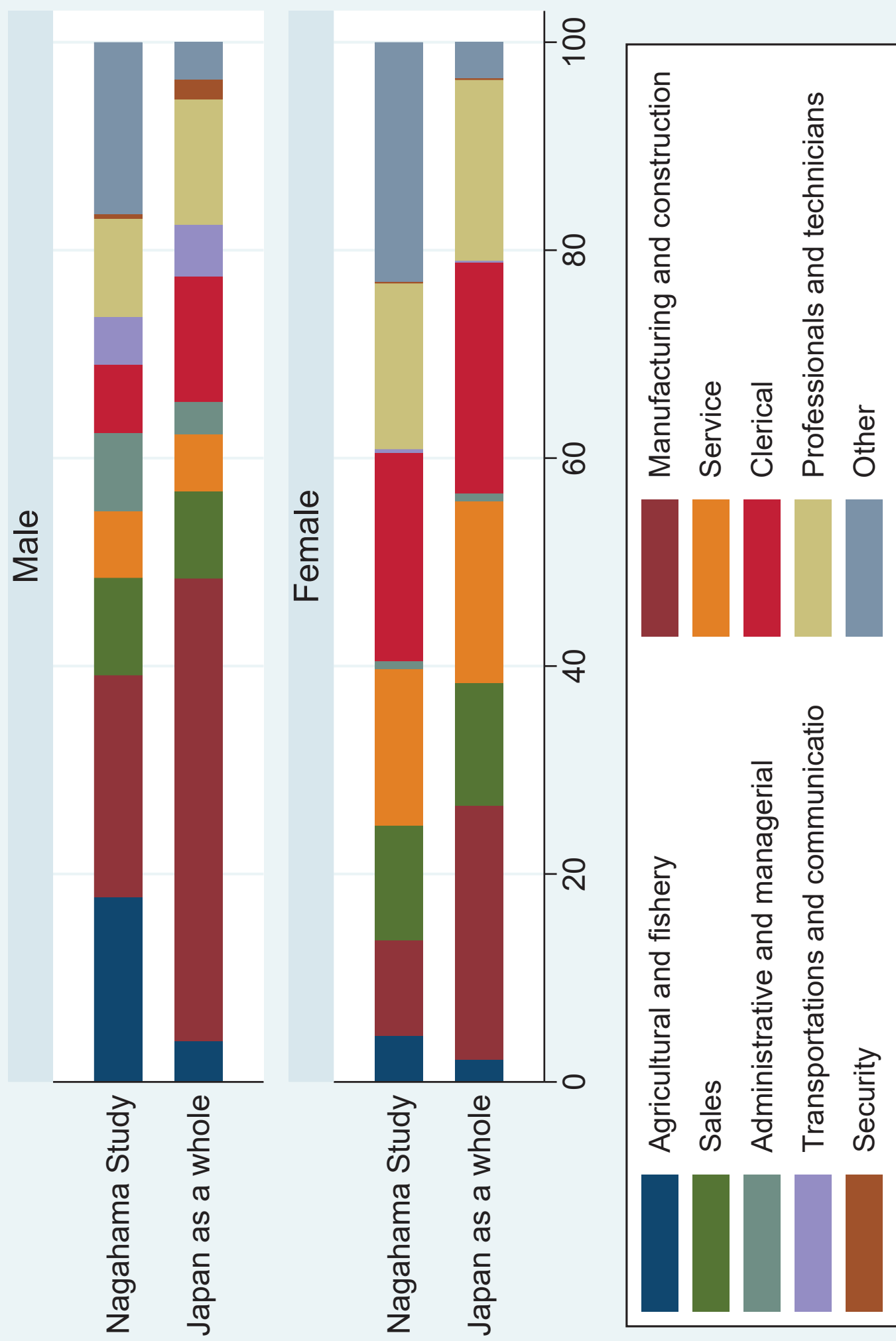
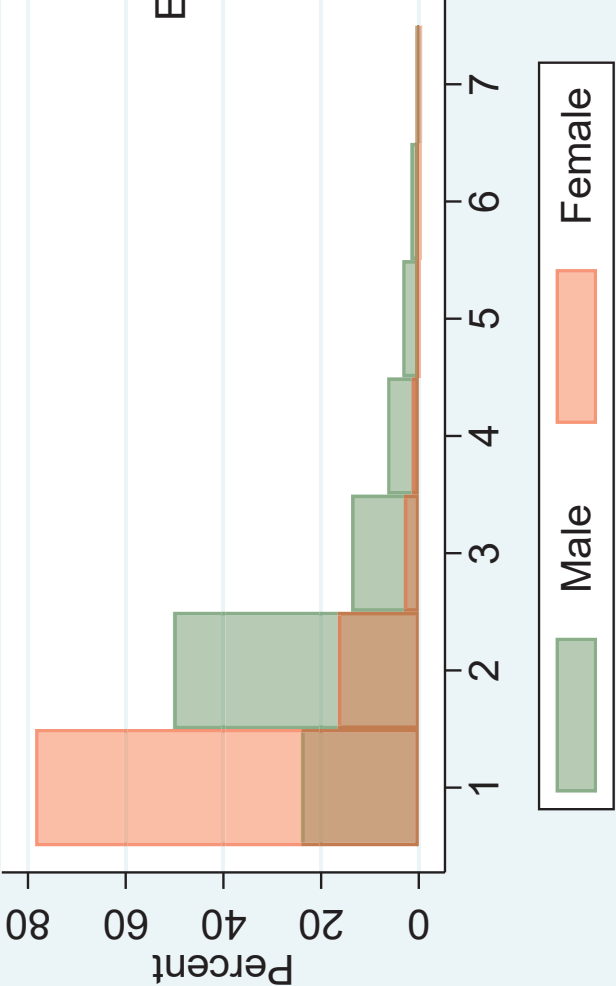


Figure 9 Individual Income (Q13)



Each bucket stands for:

- 1: No more than 2 million yen
- 2: Greater than 2 million yen and no more than 4 million yen
- 3: Greater than 4 million yen and no more than 6 million yen
- 4: Greater than 6 million yen and no more than 8 million yen
- 5: Greater than 8 million yen and no more than 10 million yen
- 6: Greater than 10 million yen and no more than 15 million yen
- 7: Greater than 15 million yen

Male

Female

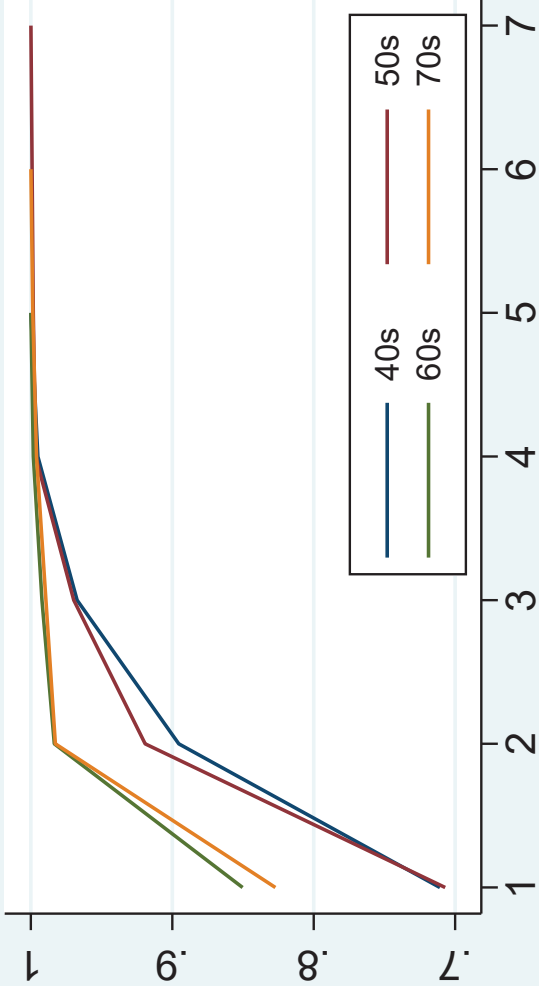
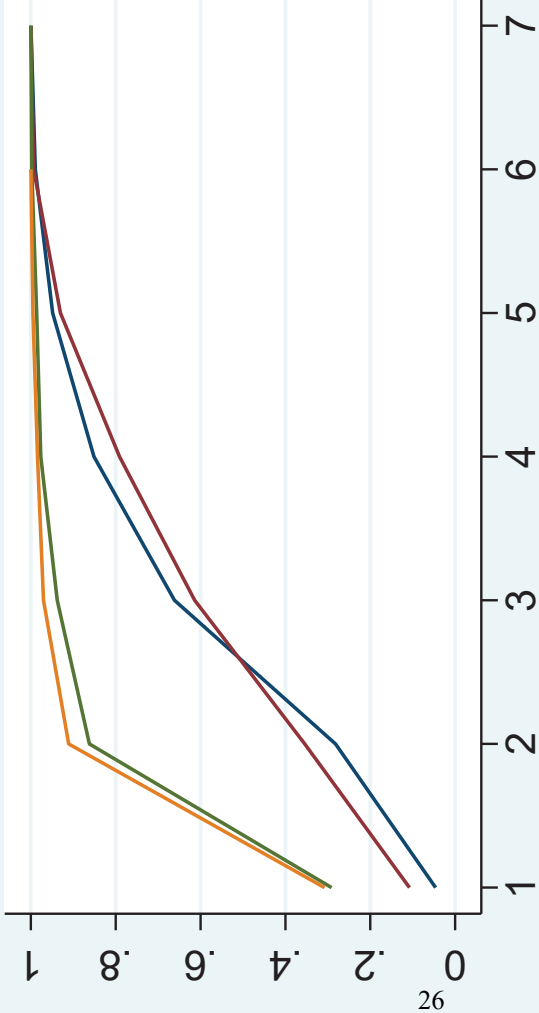
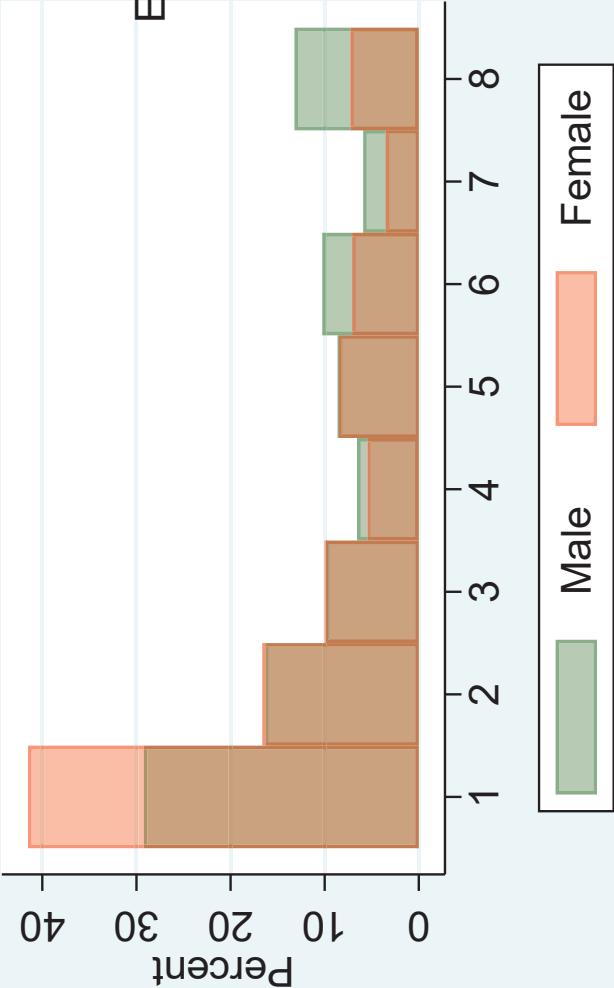
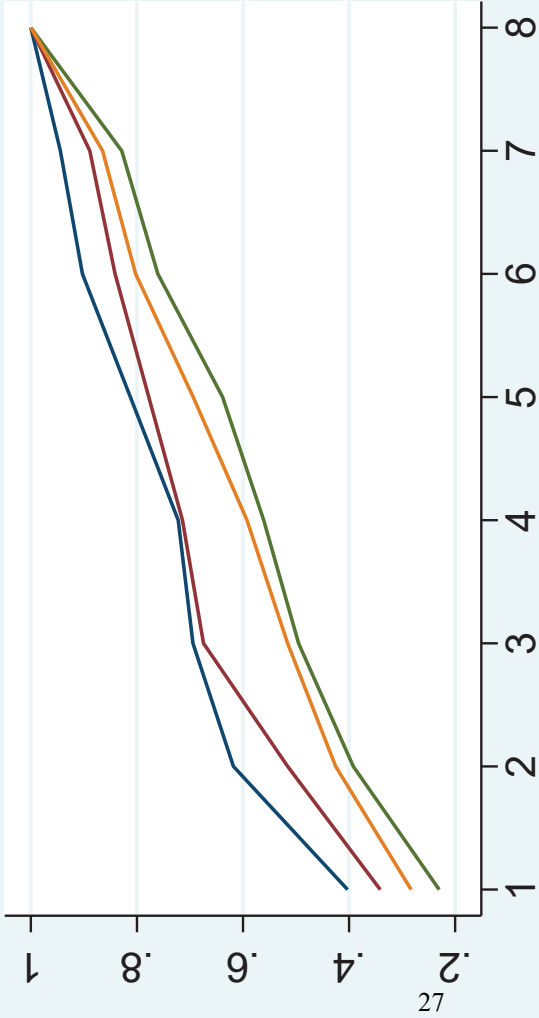


Figure 10 Individual Assets (Q14)



Personal Assets (Male)



Personal Assets (Female)

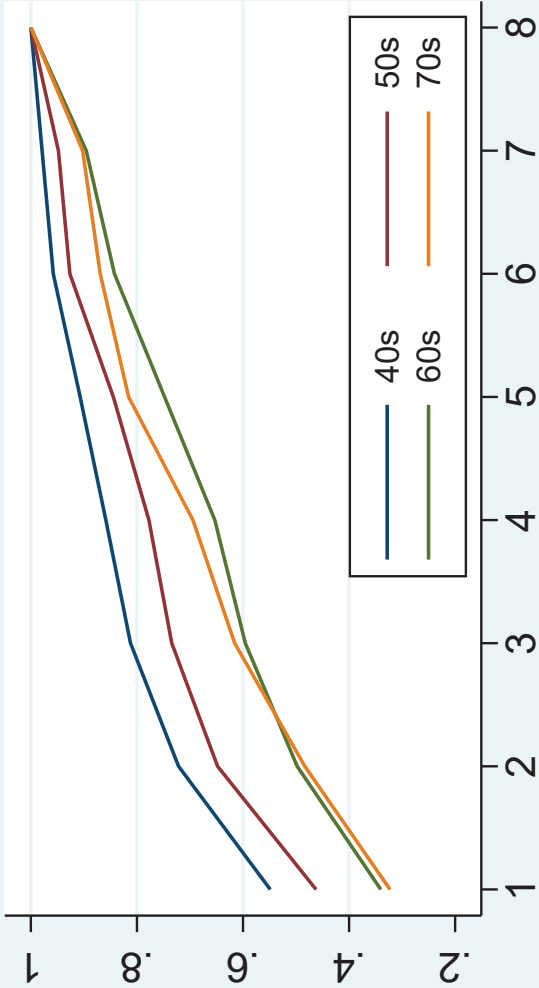
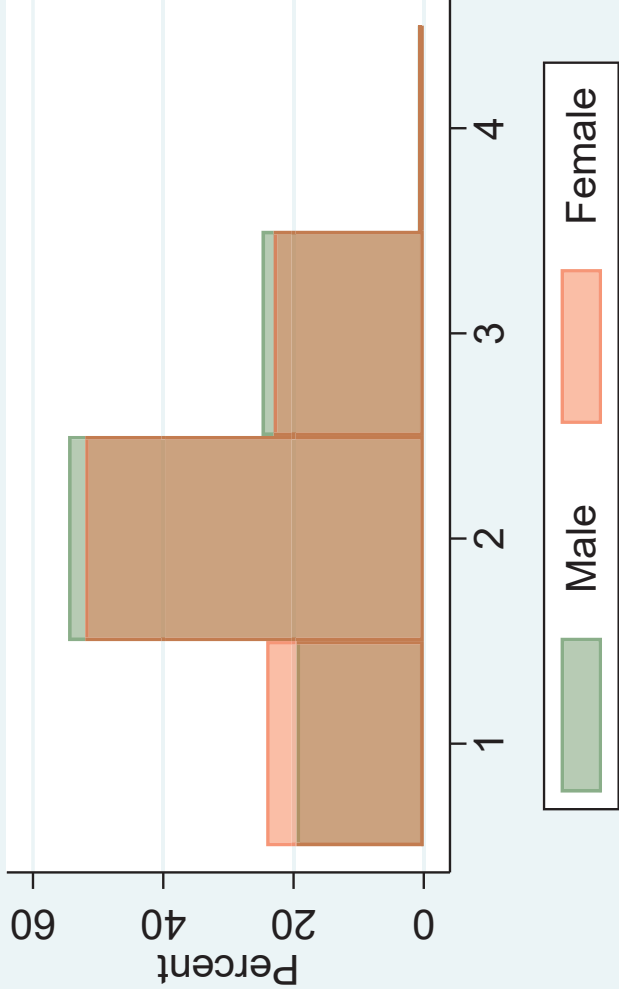


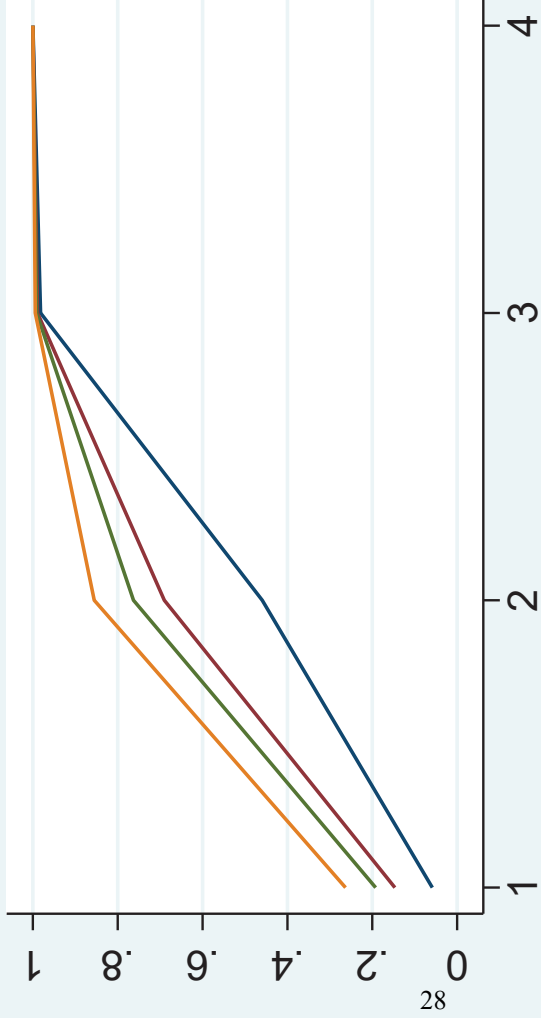
Figure 11-1 Interaction with Neighbors (Q33)



Each bucket stands for:

- 1: I have someone with whom I cooperate in my daily life, for example, by giving advice or loaning daily necessities each other.
- 2: I associate with some neighbors by chatting with them regularly.
- 3: I only associate with them at the minimum level of exchanging greetings.
- 4: I do not associate with them at all.

Male



Female

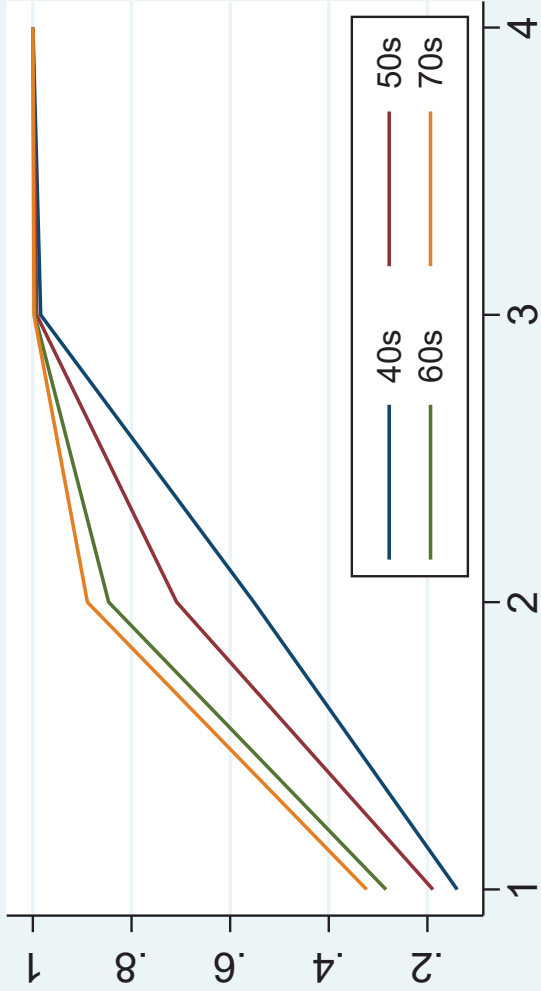


Figure 11-2 Interaction with Neighbors (Q33)
Comparison with Entire Japan

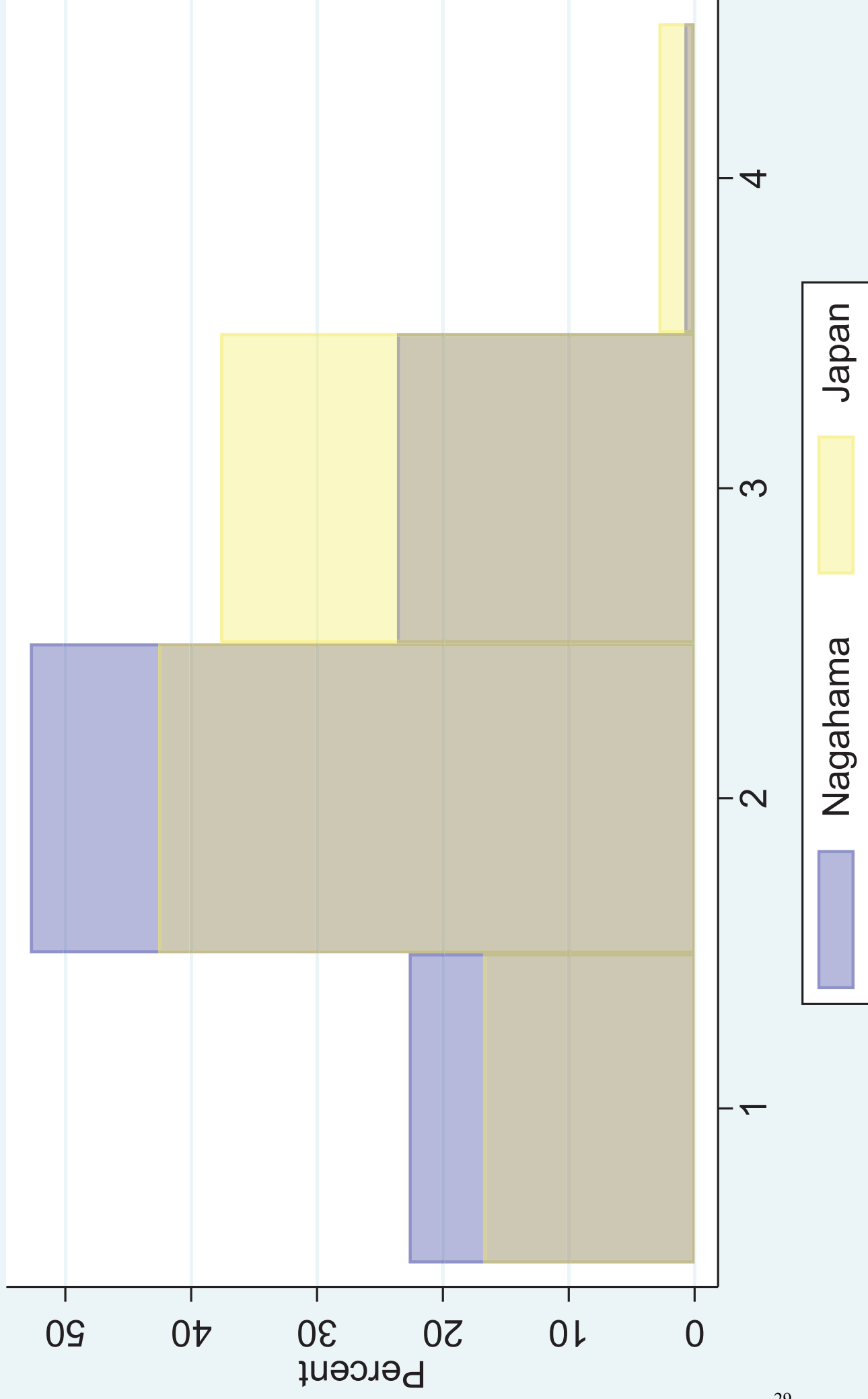
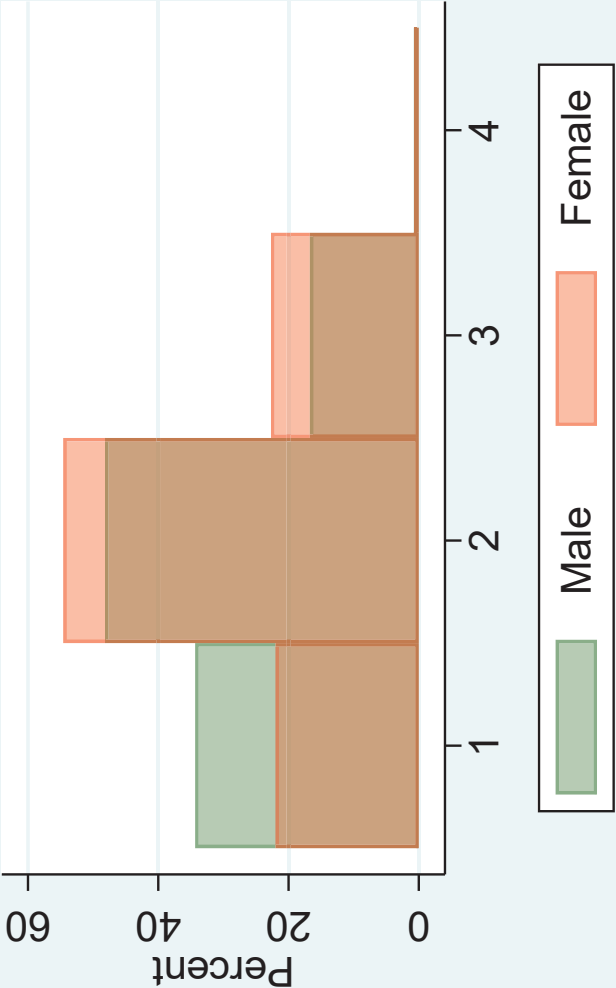


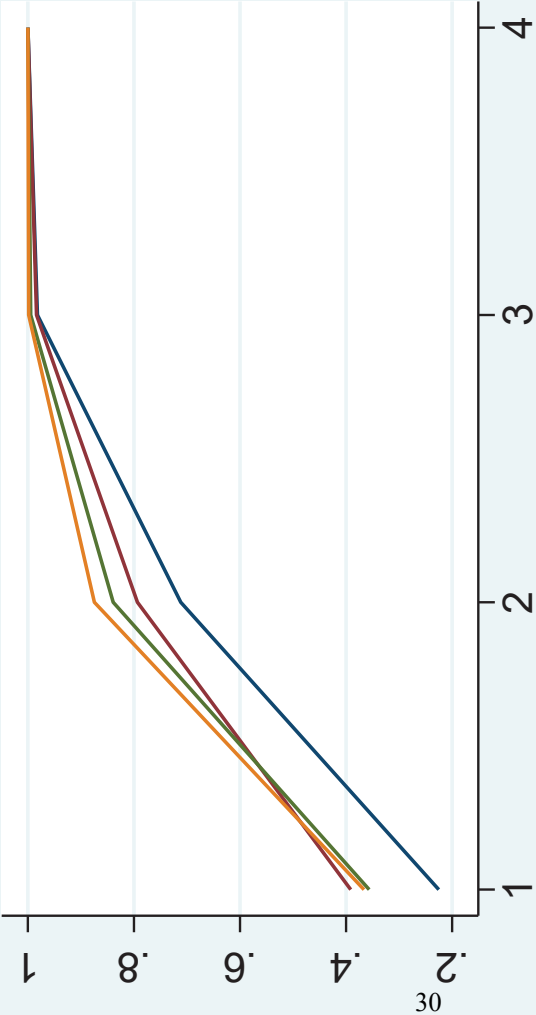
Figure 12-1 Number of Close Neighbors (Q34)



Each bucket stands for:

- 1: I am acquainted with or interact with many of my neighbors (generally 20 people or more).
- 2: I am acquainted with or interact with some of my neighbors (generally from 5 to 19 people).
- 3: I am acquainted with or interact with very few of my neighbors (4 people or fewer).
- 4: I do not even know who lives next door.

Male



Female

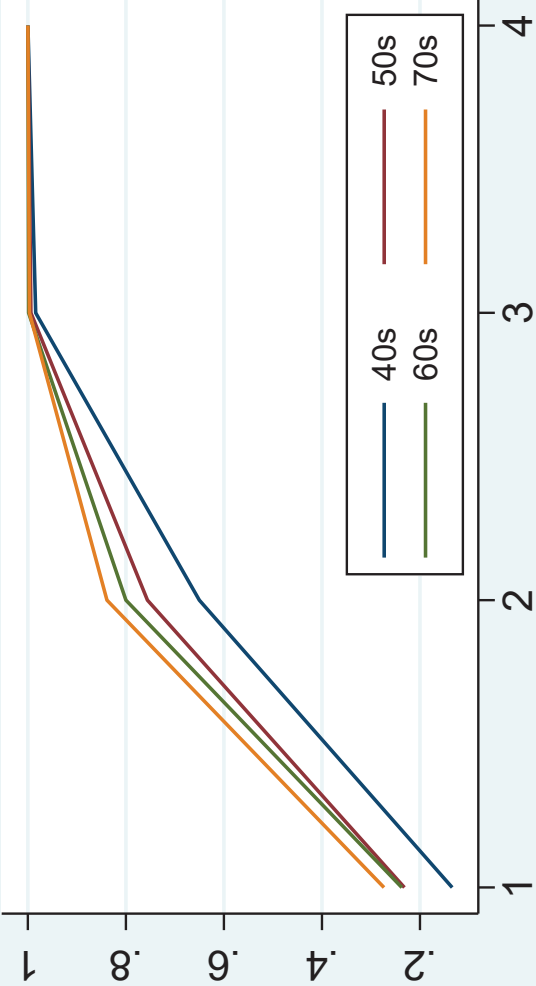


Figure 12-2 Number of Close Neighbors (Q34)
Comparison with Entire Japan

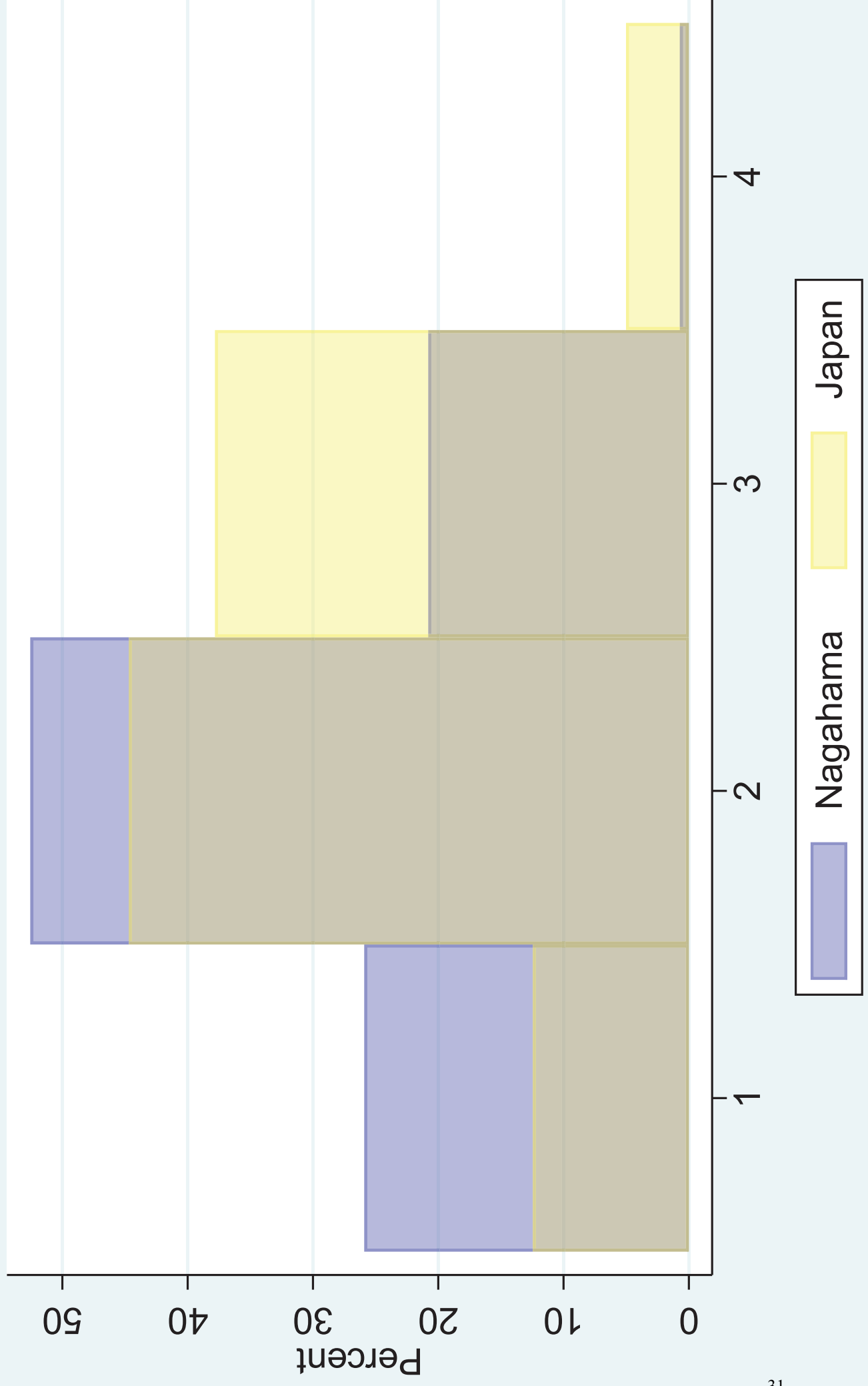
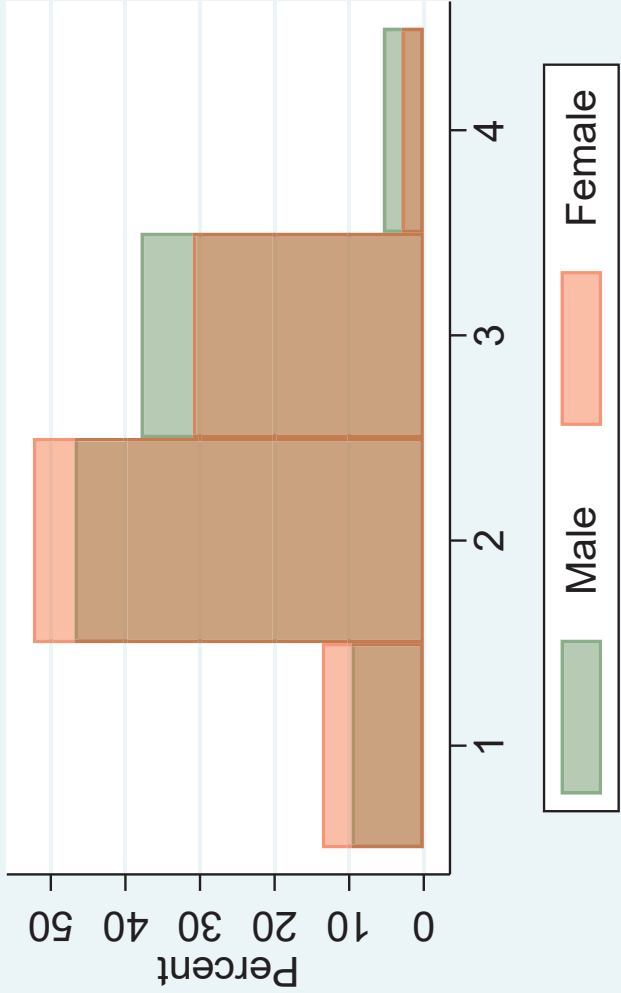
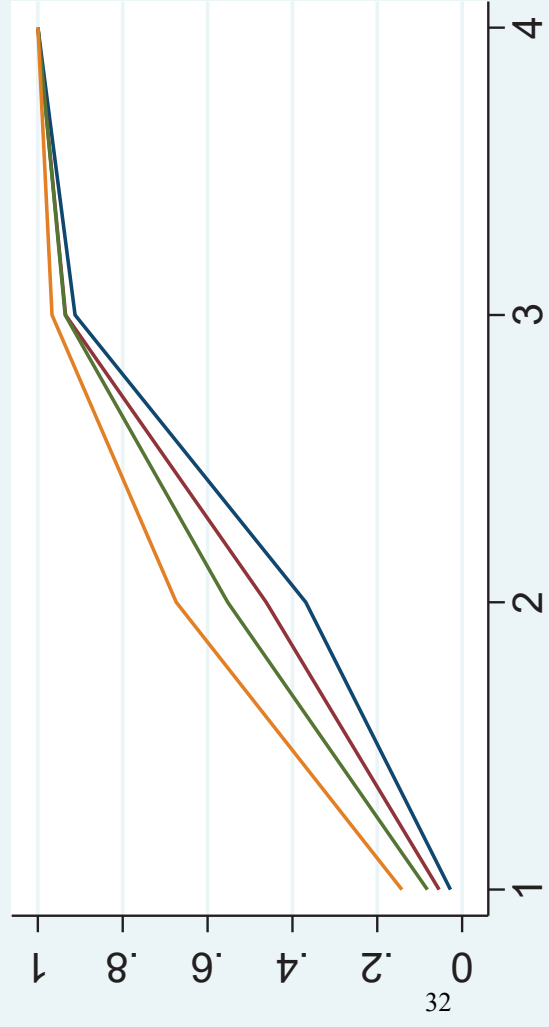


Figure 13-1 Frequency of Interaction (Friends) (Q37-1)



Each bucket stands for:
1: Daily (from daily to weekly)
2: A certain number of times
 (once a week to a few times a month)
3: Rarely (few times in several years)
4: Never

Male



Female

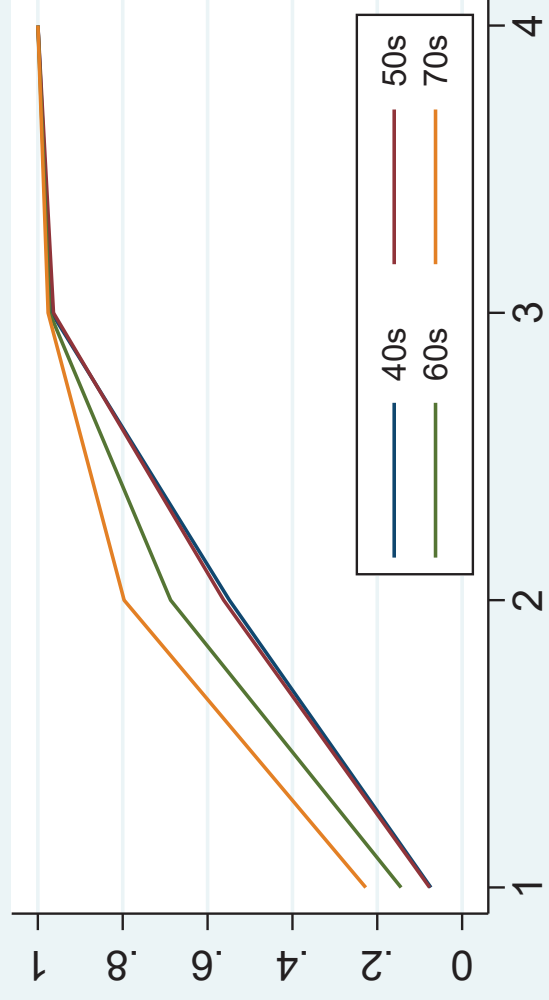
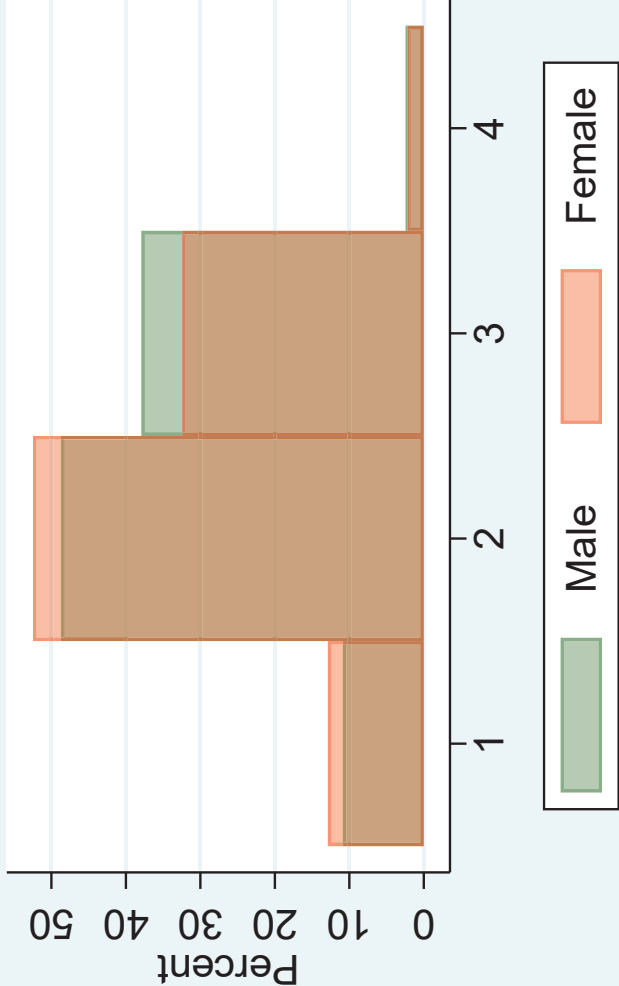
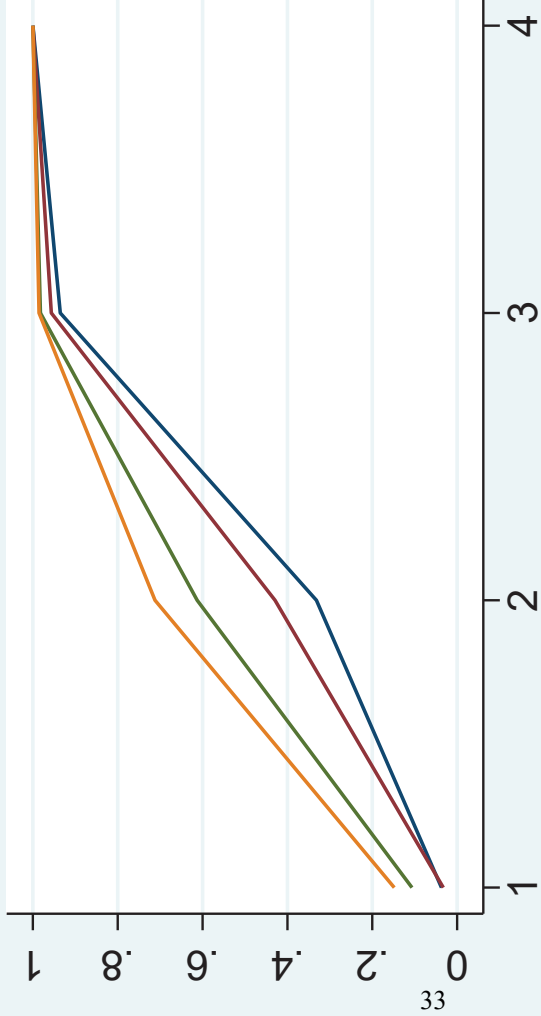


Figure 13-2 Frequency of Interaction (Relatives) (Q37-2)



Each bucket stands for:
1: Daily (from daily to weekly)
2: A certain number of times
 (once a week to a few times a month)
3: Rarely (few times in several years)
4: Never

Male



Female

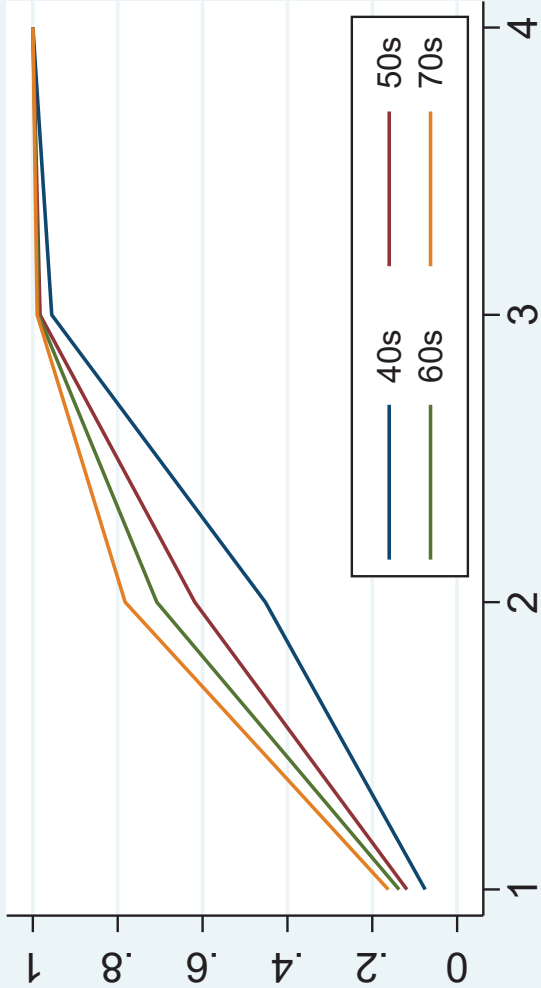
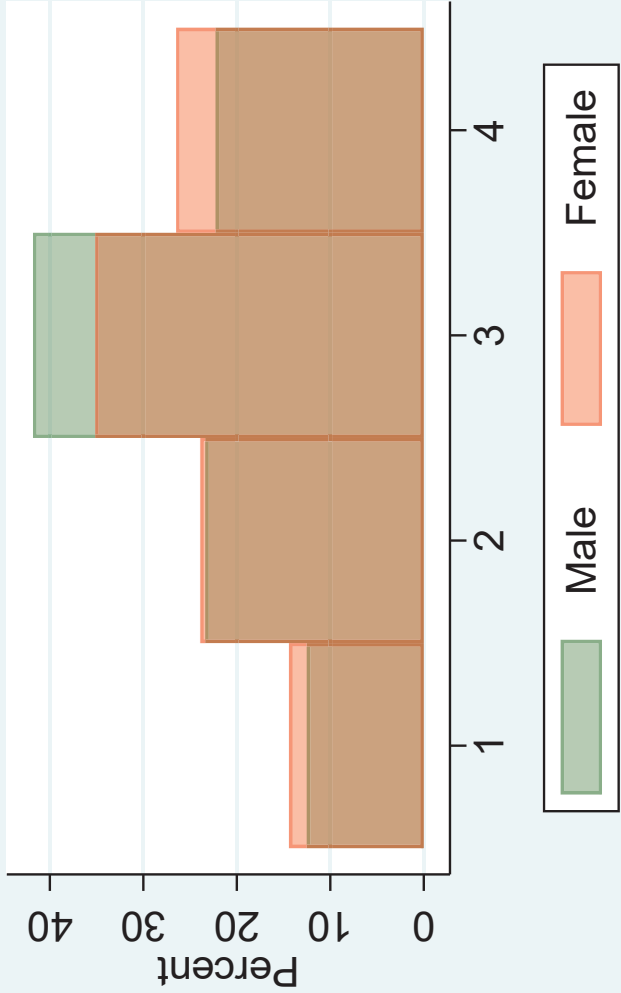


Figure 13-3 Frequency of Interaction (Workmates) (Q37-3)



Each bucket stands for:
1: Daily (from daily to weekly)
2: A certain number of times
(once a week to a few times a month)
3: Rarely (few times in several years)
4: Never

Male

Female

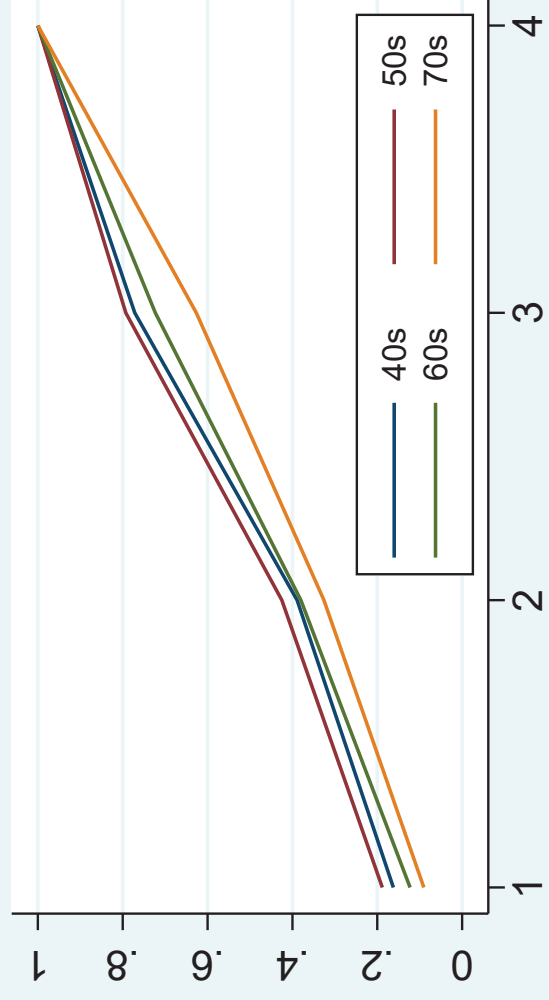
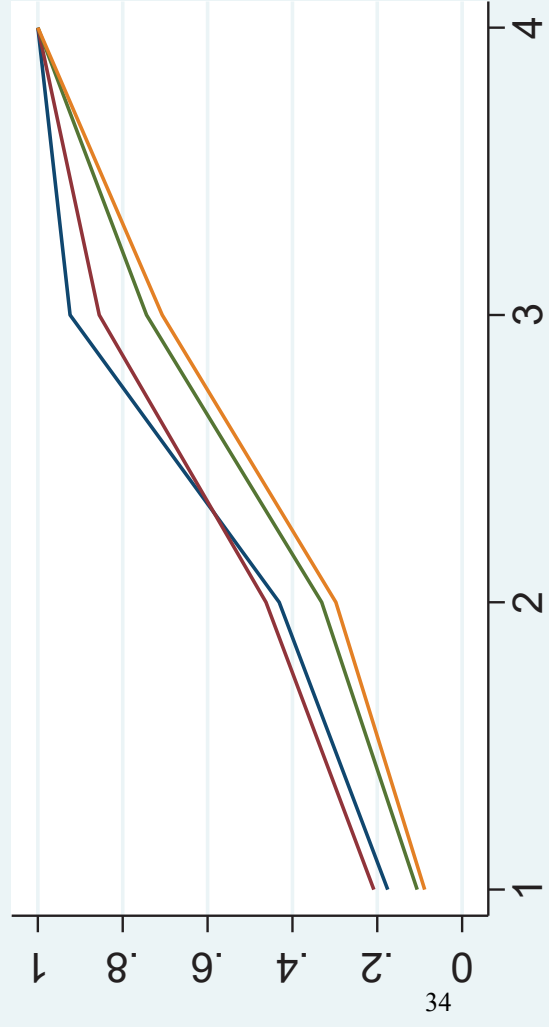
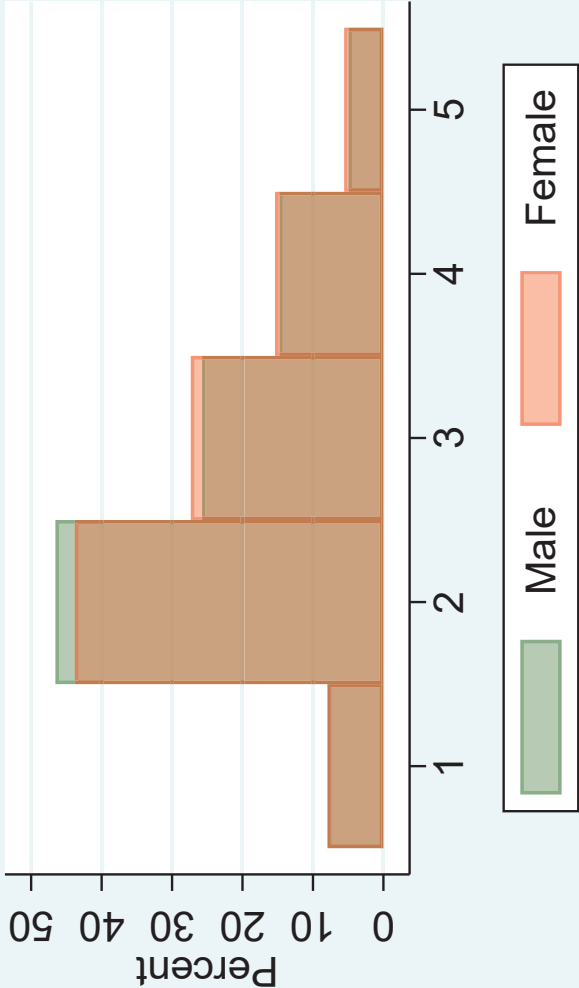


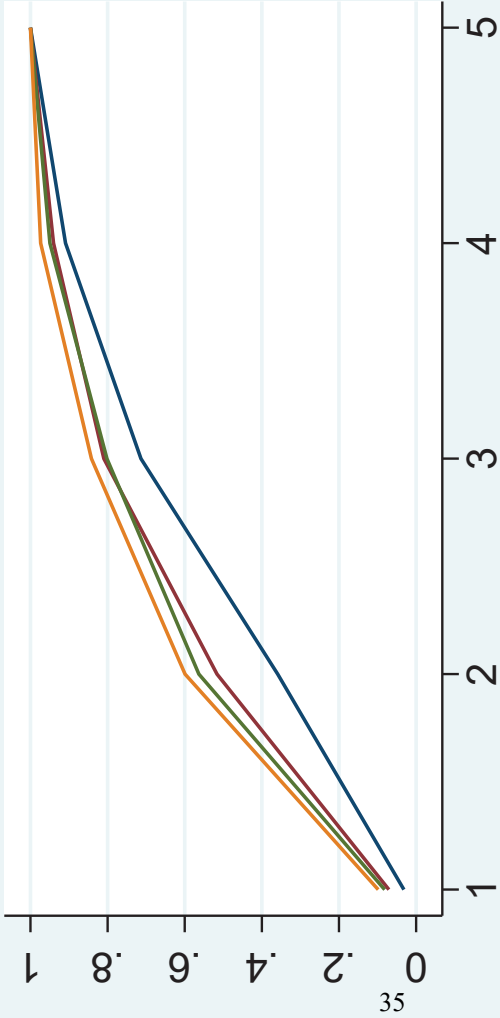
Figure 14-1 Those who you can count on
(Neighbors) (Q35-1)



Each bucket stands for:

- 1: Can count on them very much.
- 2: Can count on them somewhat.
- 3: Cannot say either way.
- 4: Cannot count on very much.
- 5: Cannot count on at all.

Male



Female

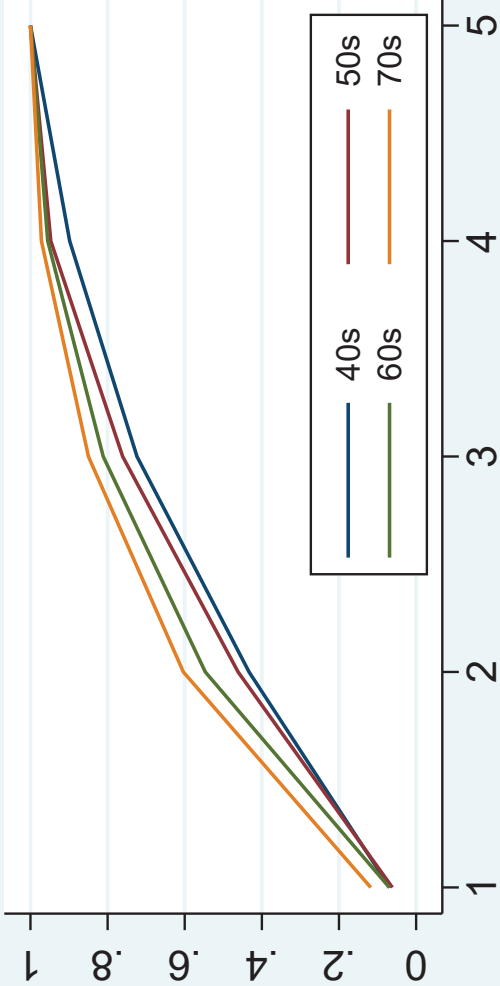
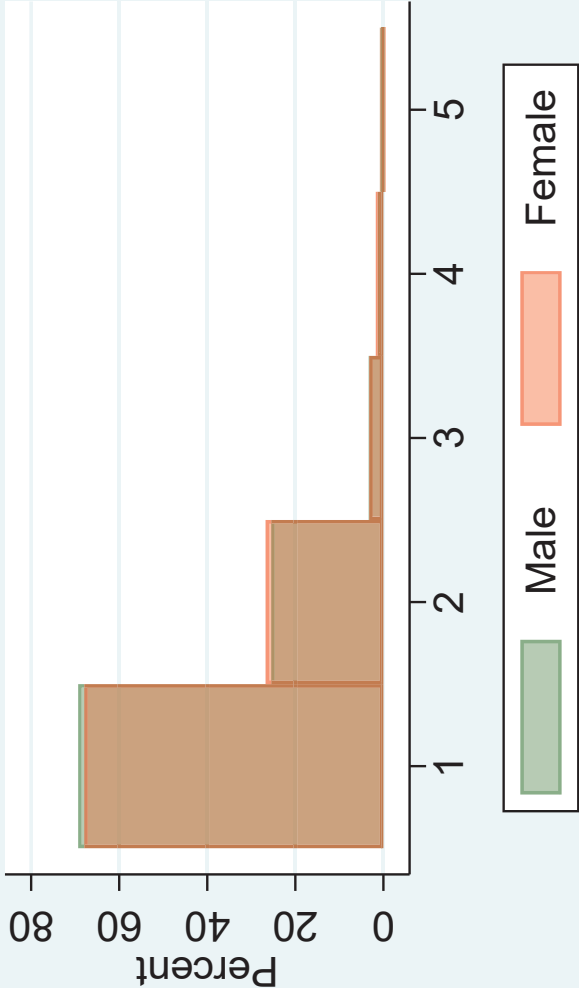


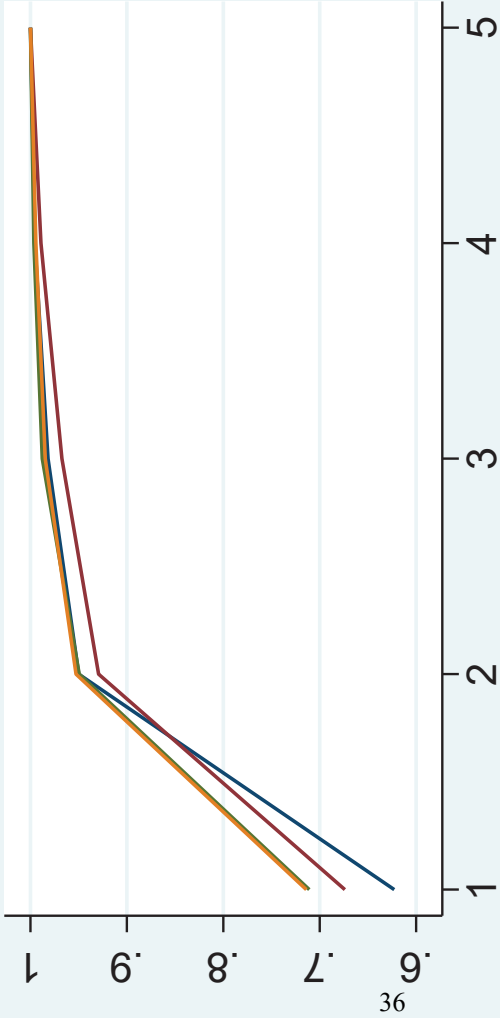
Figure 14-2 Those who you can count on
(Family members) (Q35-2)



Each bucket stands for:

- 1: Can count on them very much.
- 2: Can count on them somewhat.
- 3: Cannot say either way.
- 4: Cannot count on very much.
- 5: Cannot count on at all.

Male



Female

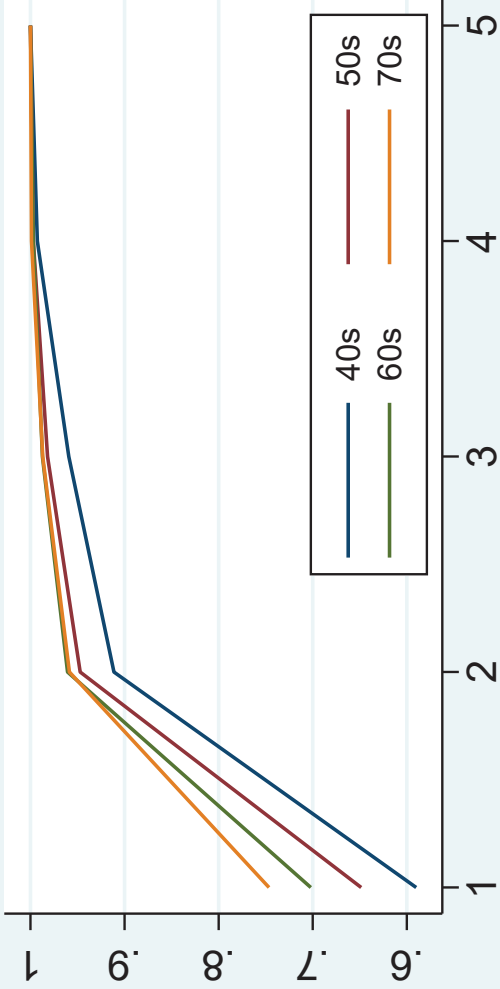
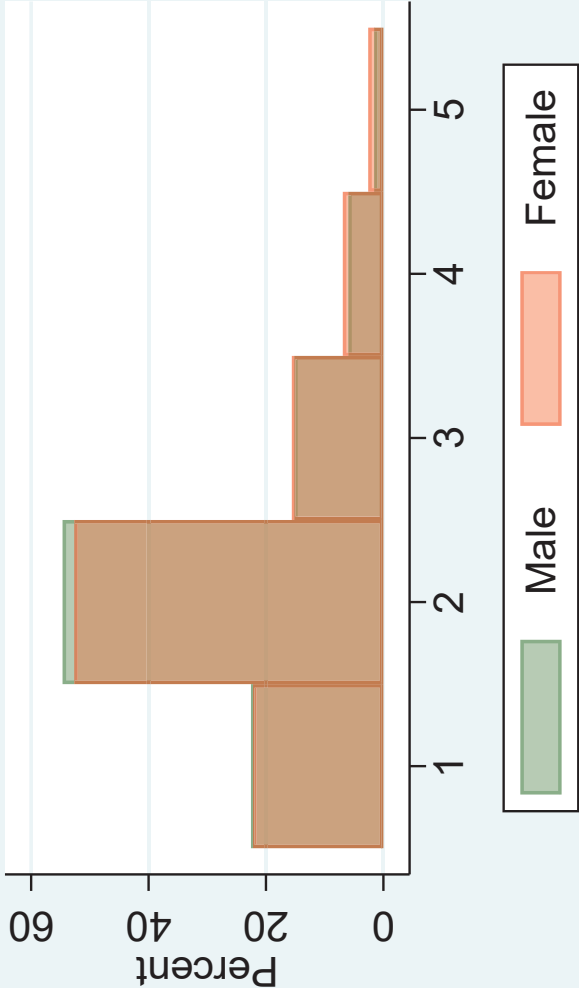


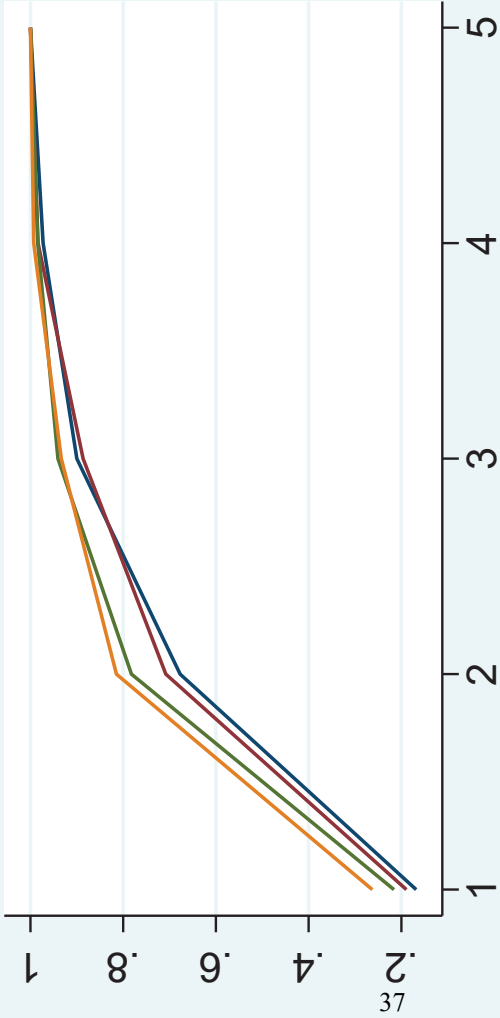
Figure 14-3 Those who you can count on
(Relatives) (Q35-3)



Each bucket stands for:

- 1: Can count on them very much.
- 2: Can count on them somewhat.
- 3: Cannot say either way.
- 4: Cannot count on very much.
- 5: Cannot count on at all.

Male



Female

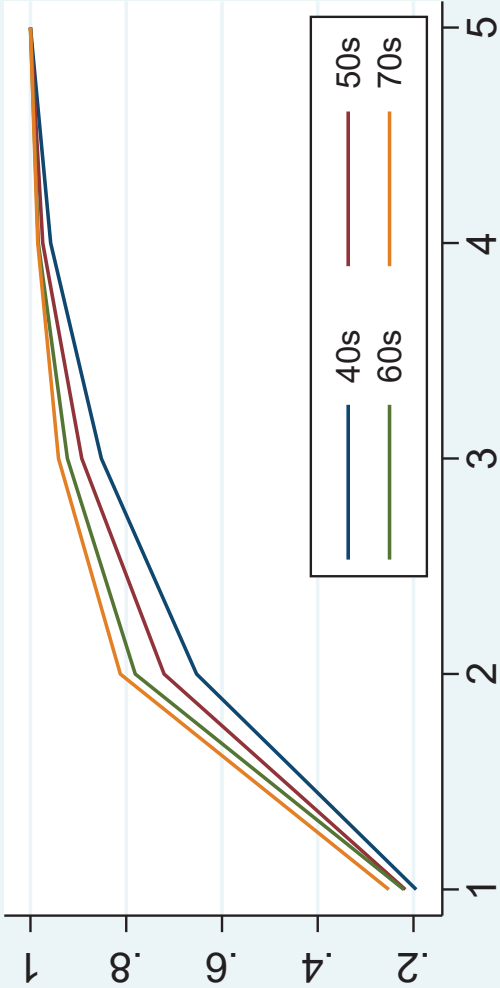
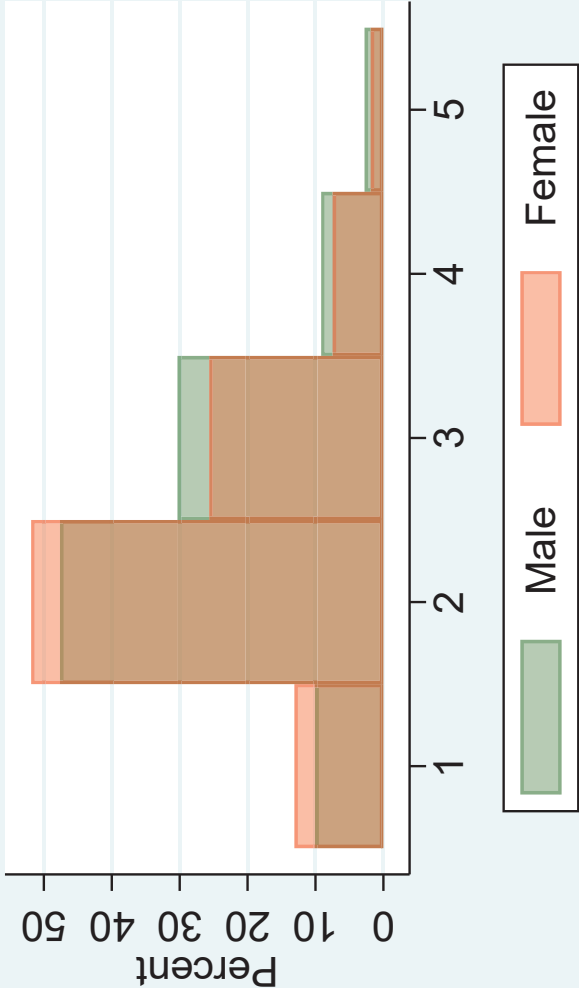


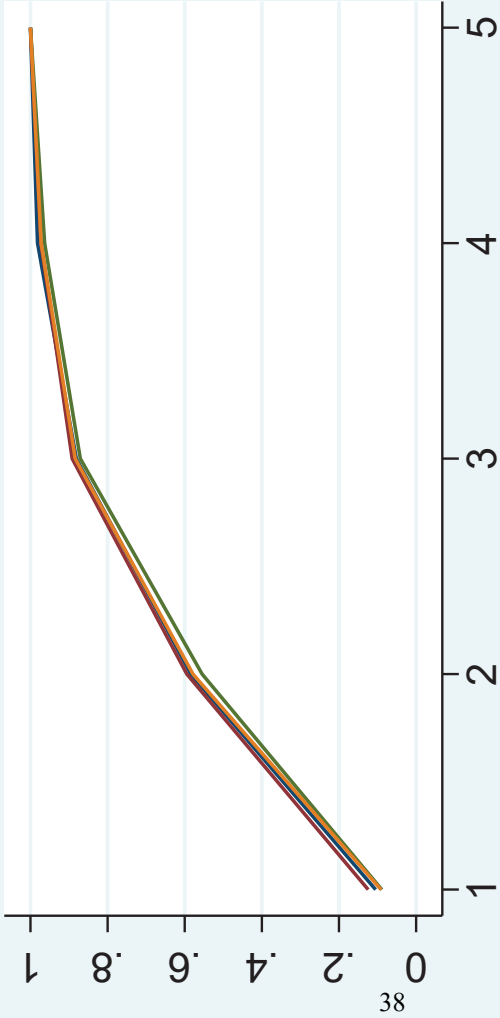
Figure 14-4 Those who you can count on (Friends) (Q35-4)



Each bucket stands for:

- 1: Can count on them very much.
- 2: Can count on them somewhat.
- 3: Cannot say either way.
- 4: Cannot count on very much.
- 5: Cannot count on at all.

Male



Female

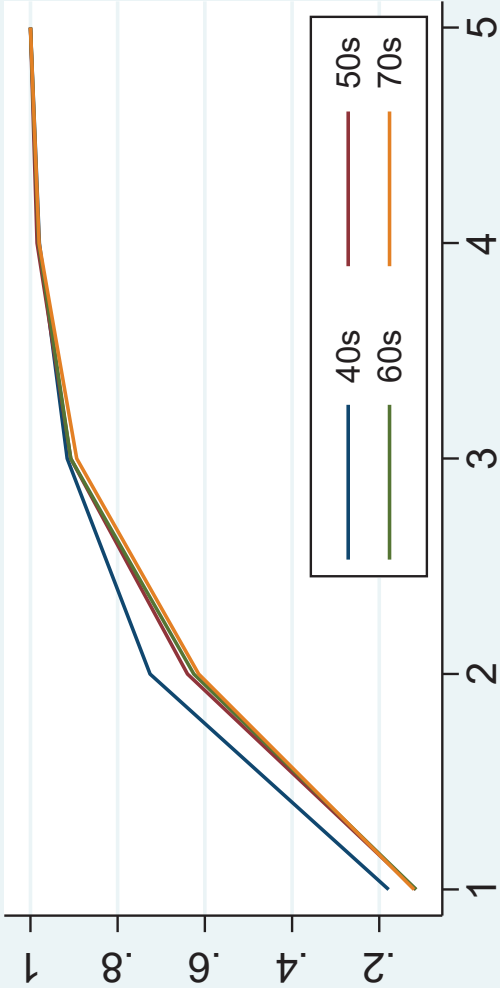
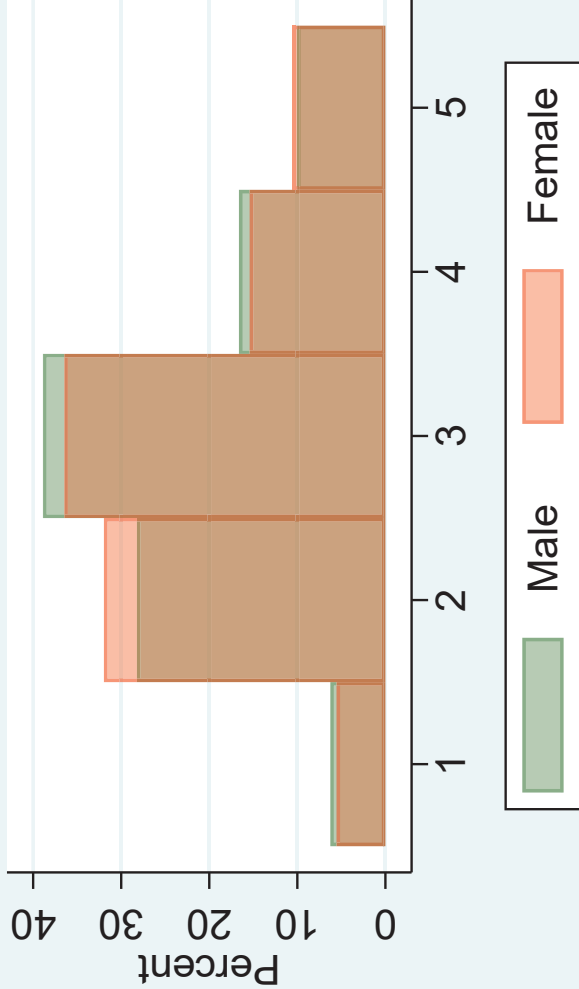


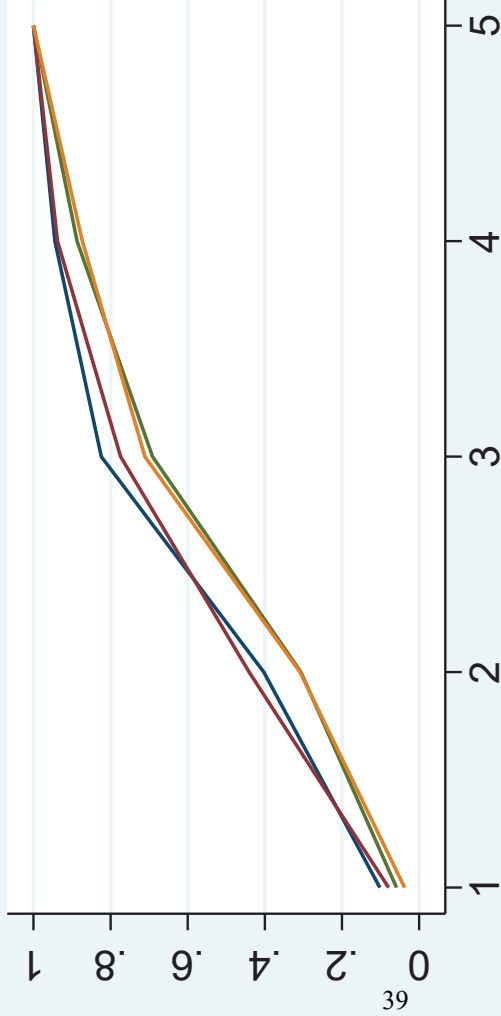
Figure 14-5 Those who you can count on (Workmates) (Q35-5)



Each bucket stands for:

- 1: Can count on them very much.
- 2: Can count on them somewhat.
- 3: Cannot say either way.
- 4: Cannot count on very much.
- 5: Cannot count on at all.

Male



Female

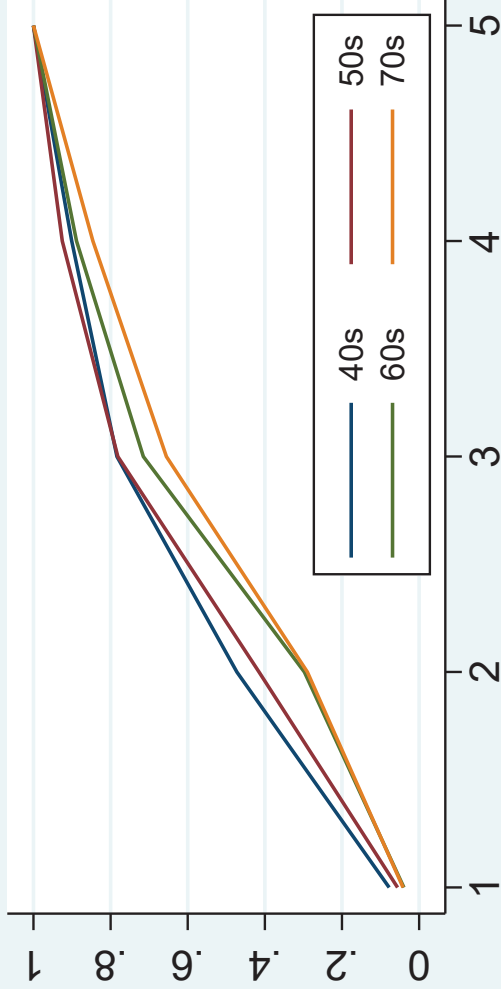


Figure 14-6 Those who you can count on
(Comparison with Entire Japan) (Q35)

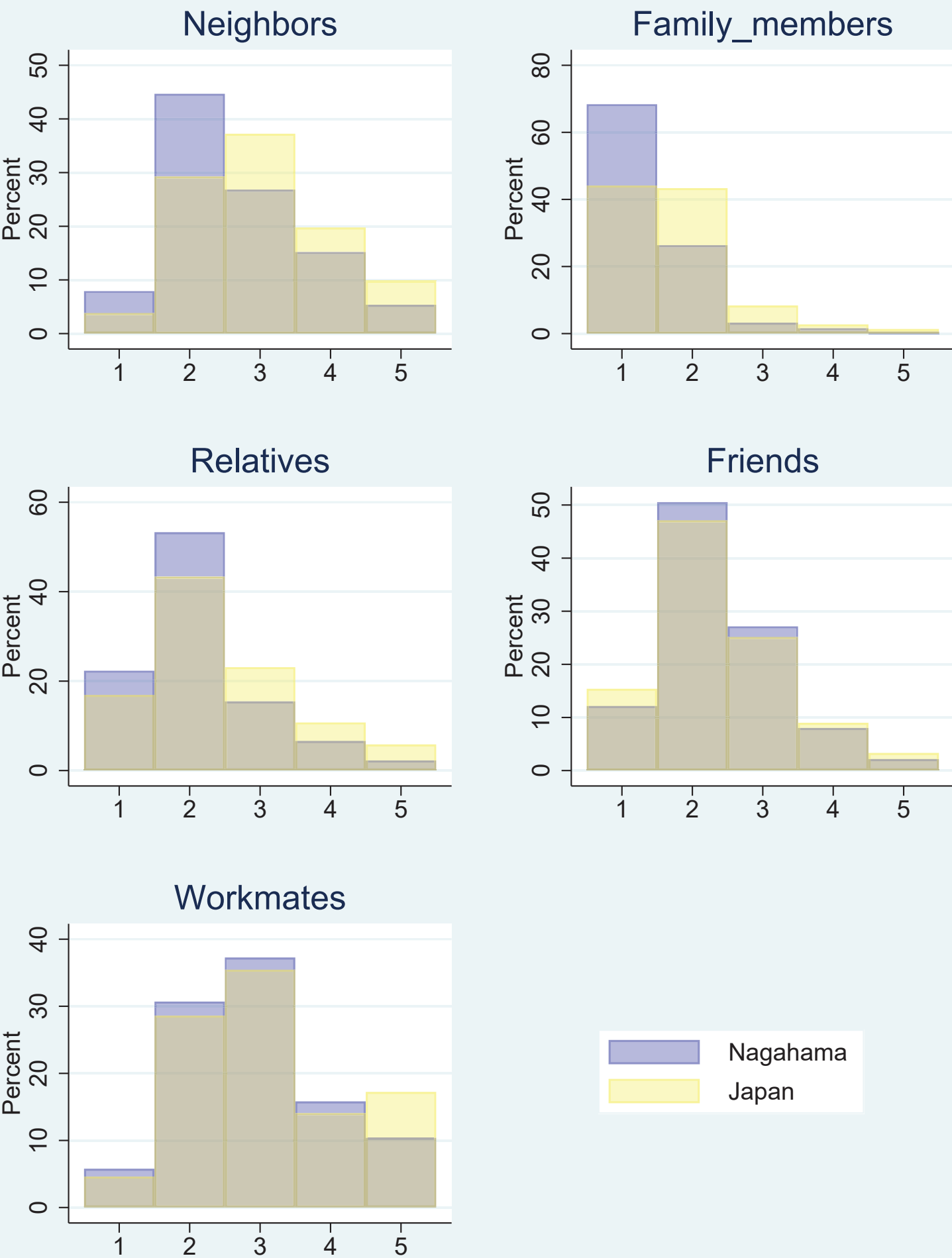
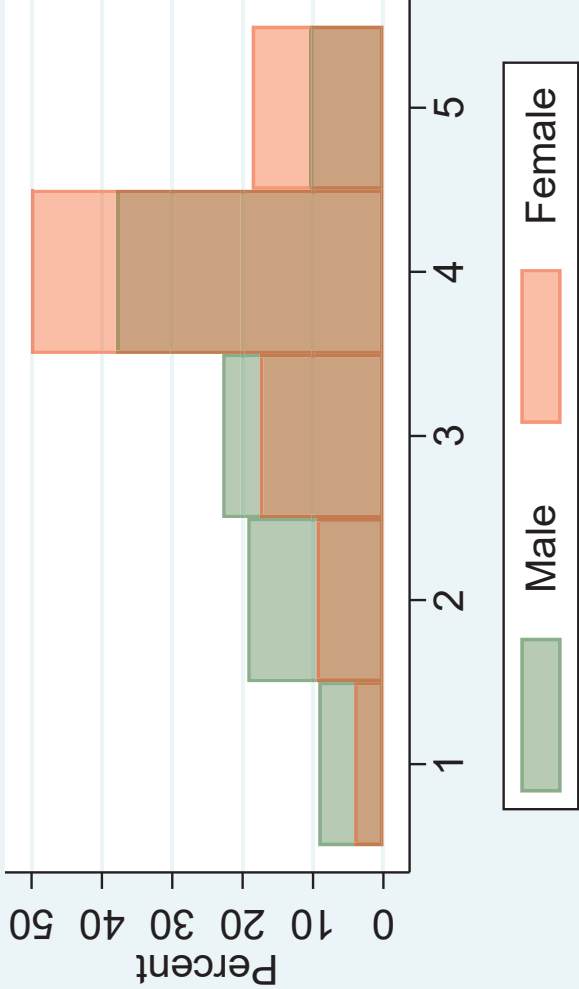


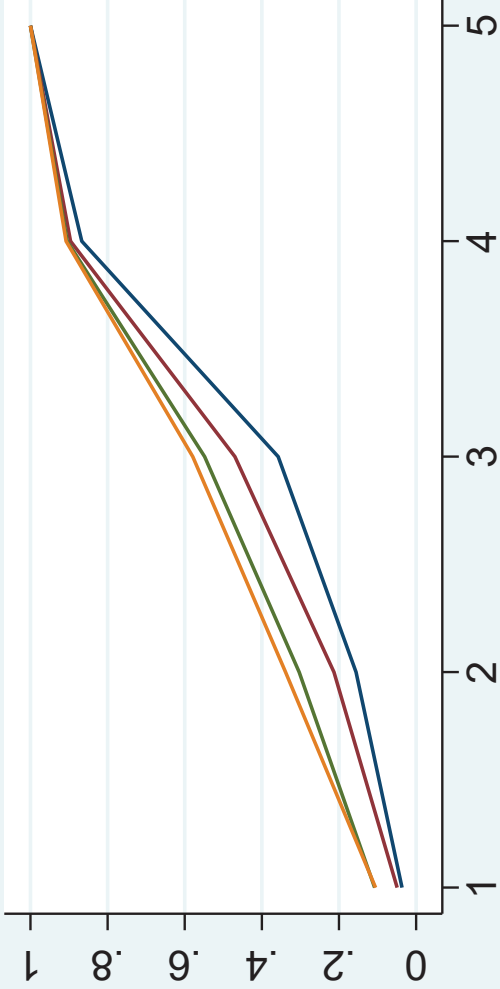
Figure 15-1 Participation in Community Activities (Q38-1)



Each bucket stands for:

- 1: Almost every week.
- 2: About 2 or 3 days per month.
- 3: About 1 day per month.
- 4: A few times a year.
- 5: I am not active.

Male



Female

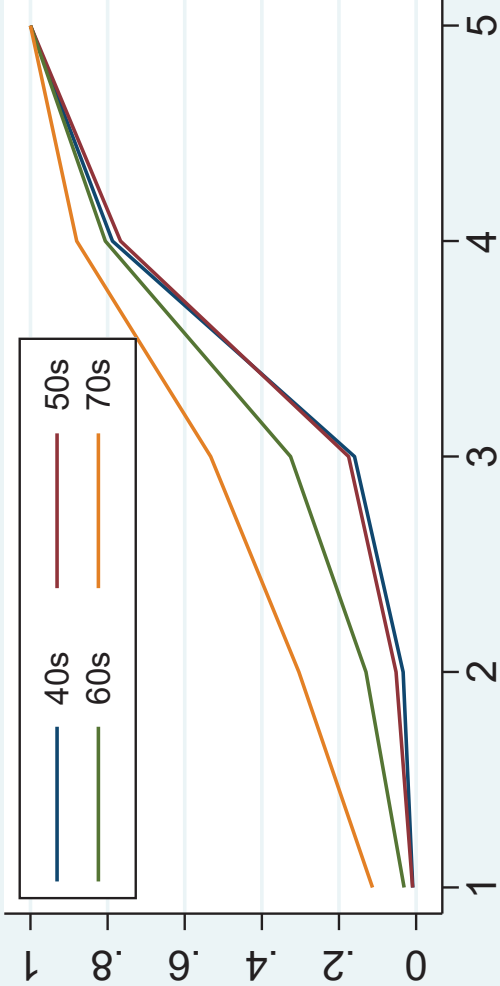
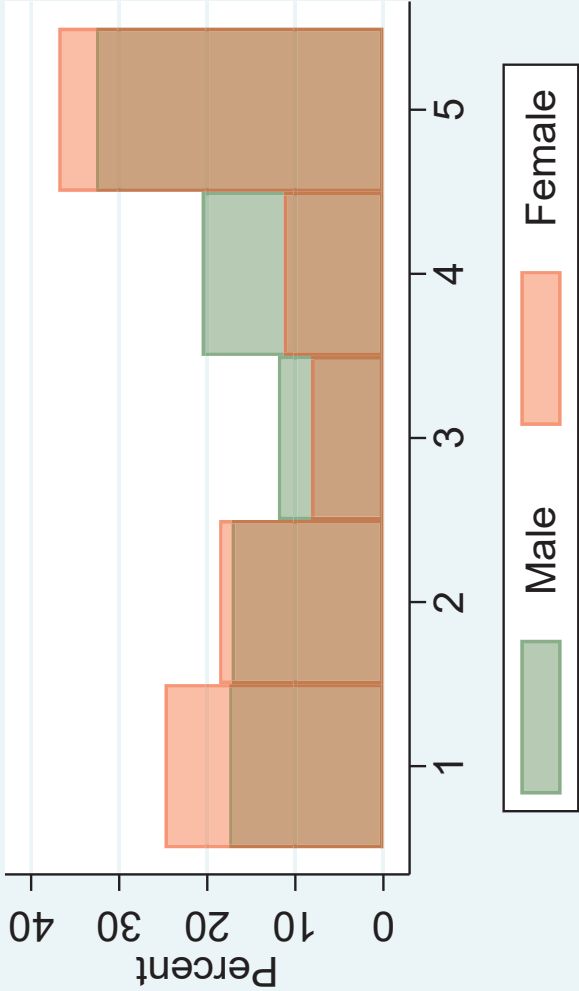


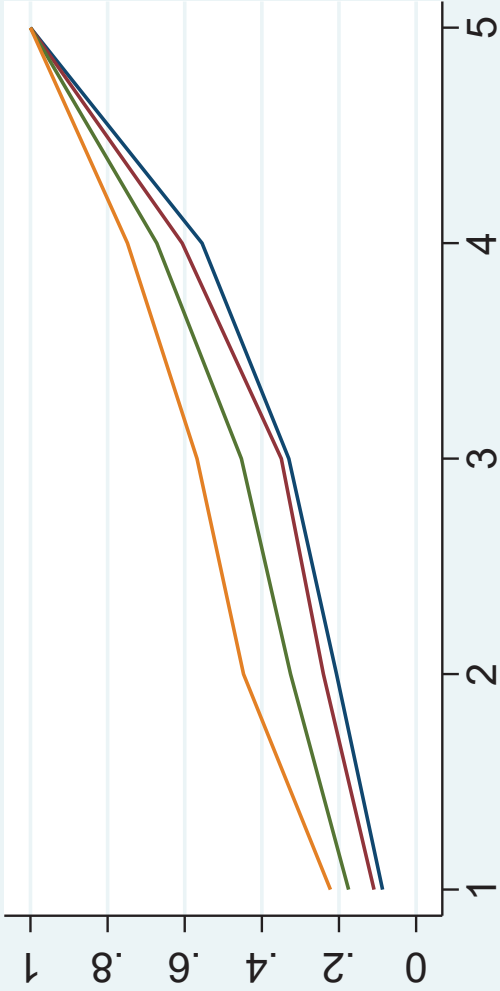
Figure 15-2 Participation in Recreational Activities (Q38-2)



Each bucket stands for:

- 1: Almost every week.
- 2: About 2 or 3 days per month.
- 3: About 1 day per month.
- 4: A few times a year.
- 5: I am not active.

Male



Female

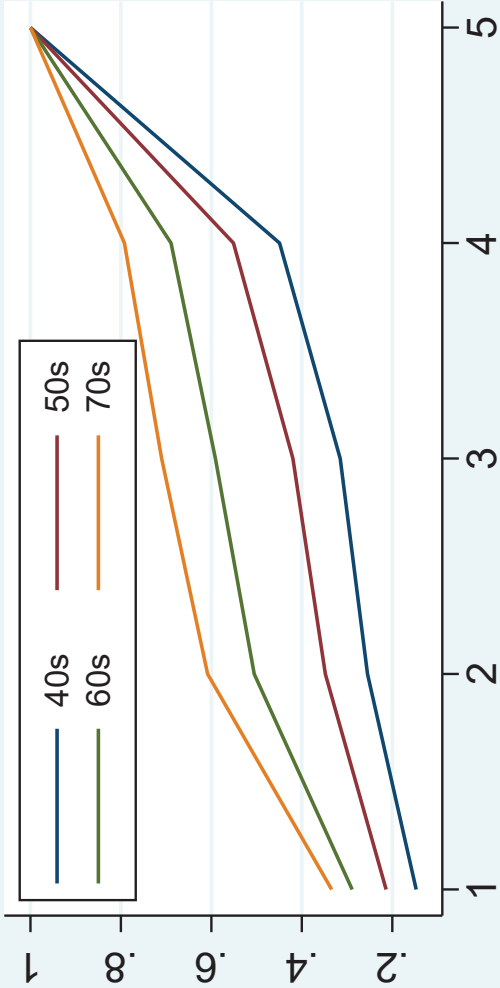
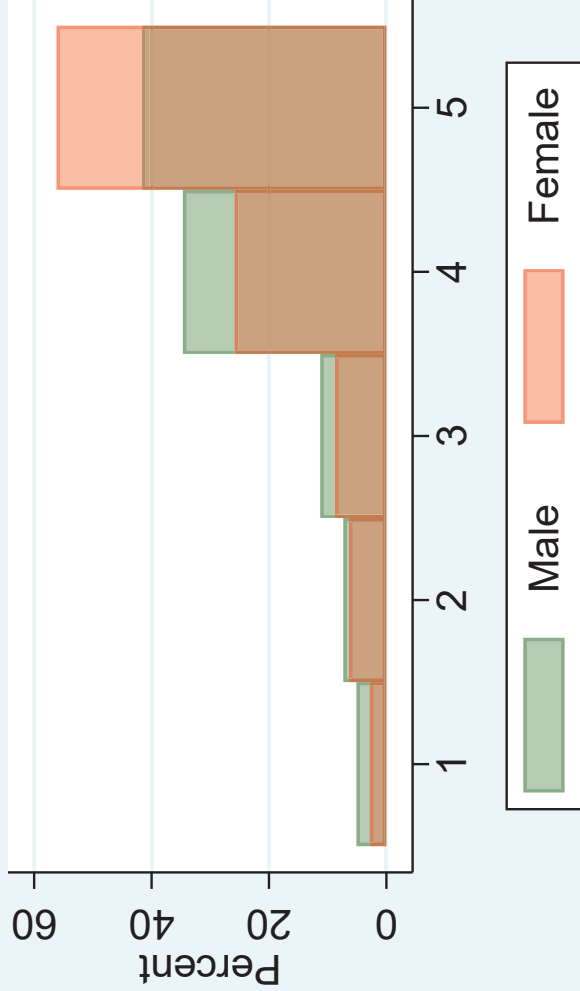
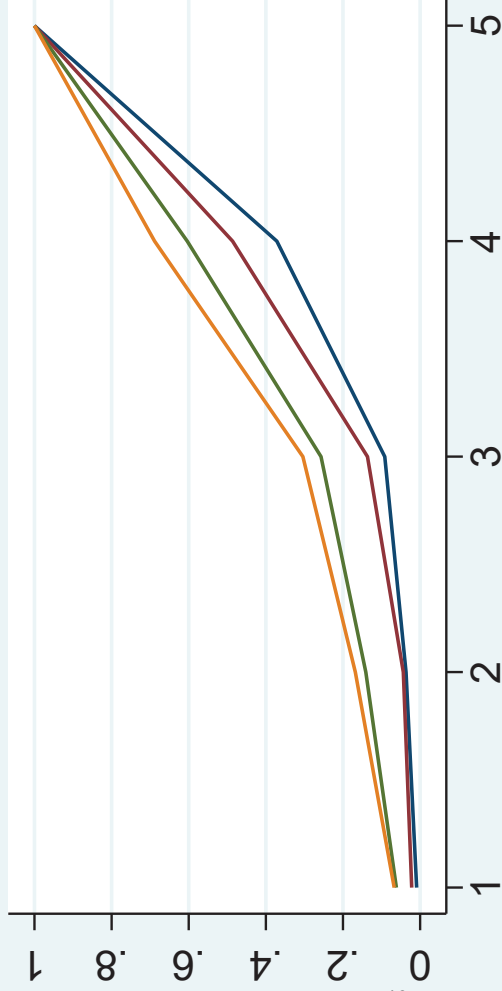


Figure 15-3 Participation in Volunteer Activities (Q38-3)



Each bucket stands for:
1: Almost every week.
2: About 2 or 3 days per month.
3: About 1 day per month.
4: A few times a year.
5: I am not active.

Male



Female

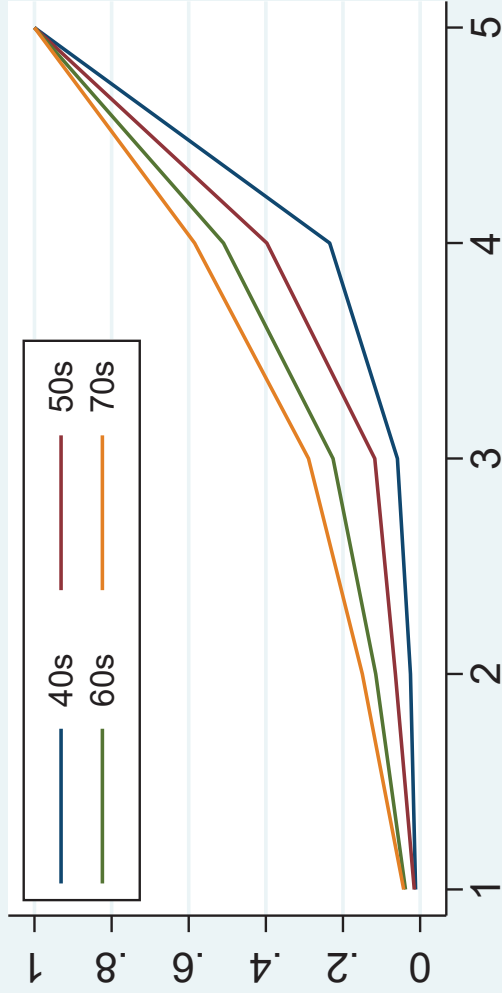
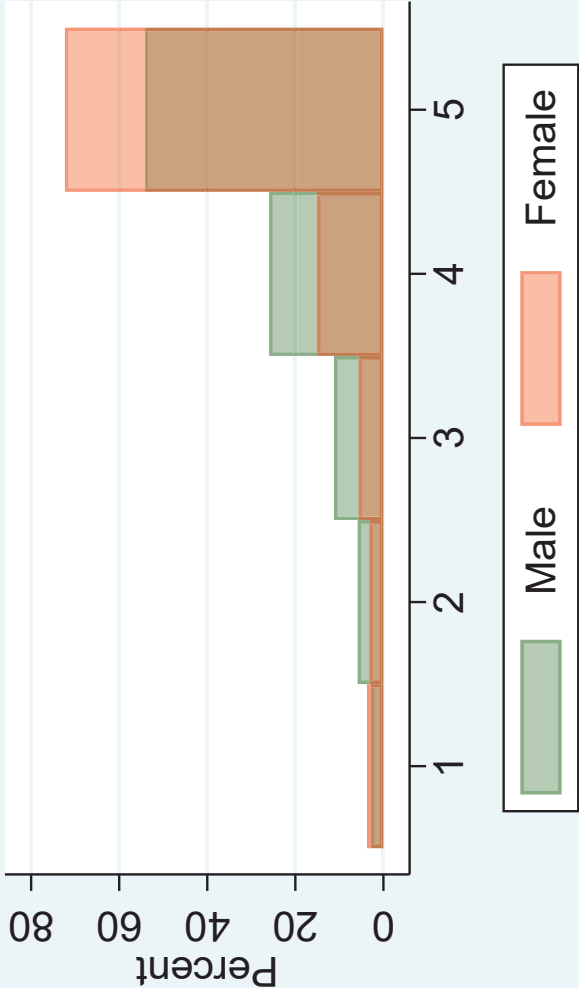
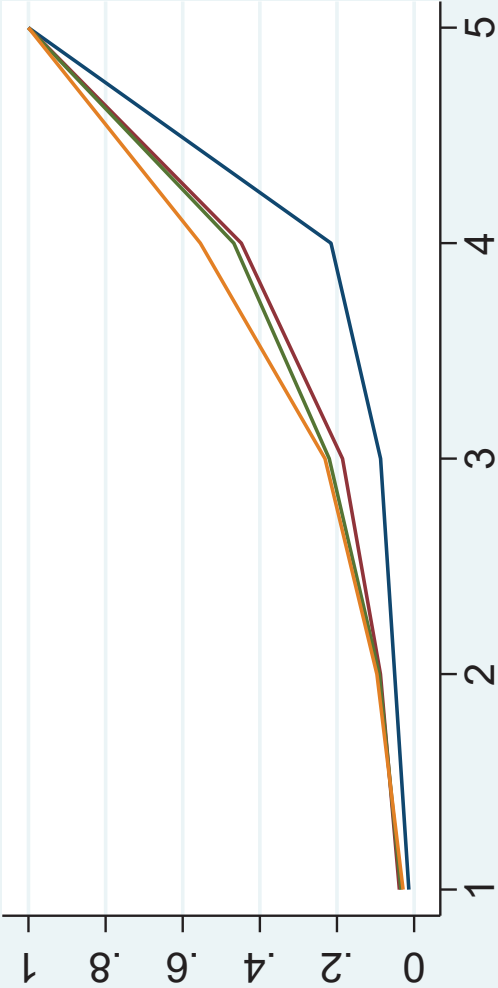


Figure 15-4 Participation in Other Activities (Q38-4)



Each bucket stands for:
1: Almost every week.
2: About 2 or 3 days per month.
3: About 1 day per month.
4: A few times a year.
5: I am not active.

Male



Female

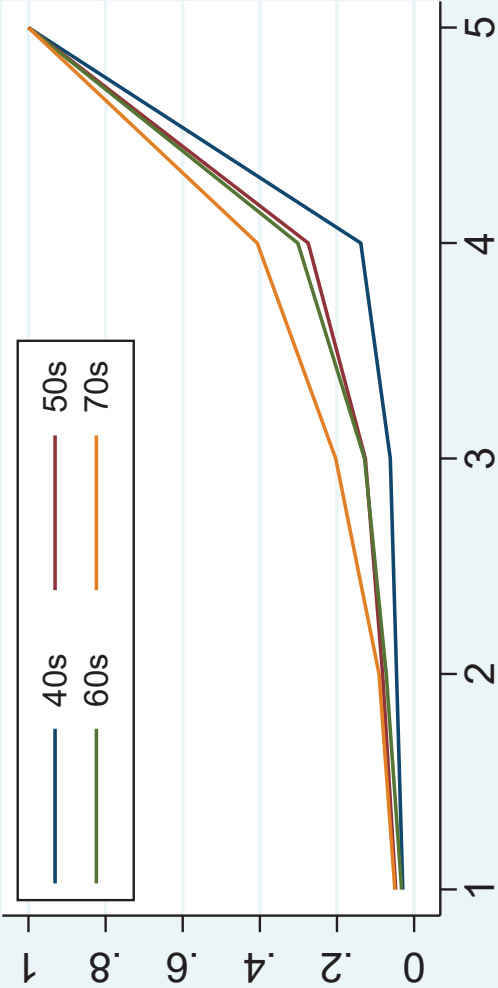


Figure 15-5 Participation in various activities
(Comparison with Entire Japan) (Q38)

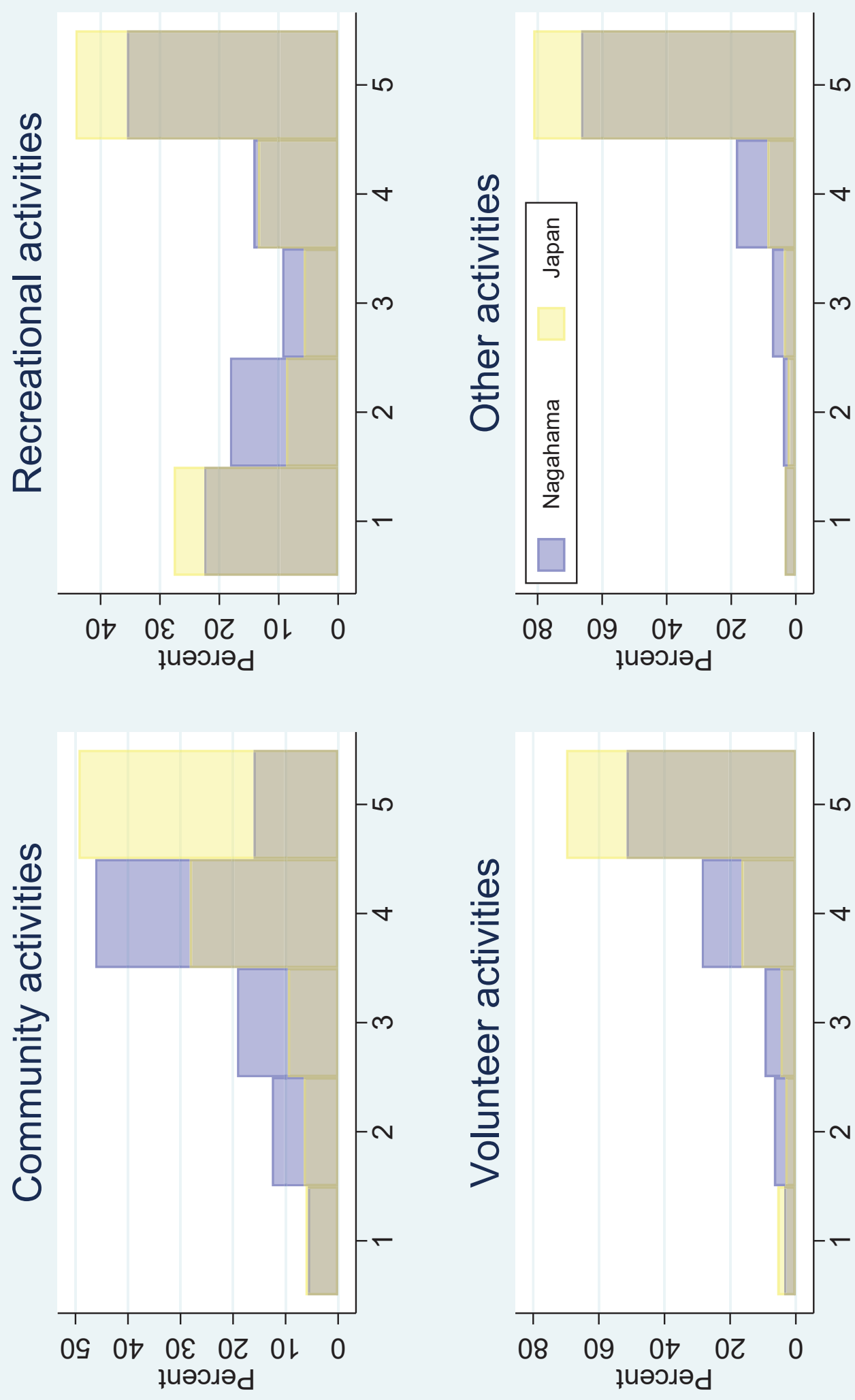
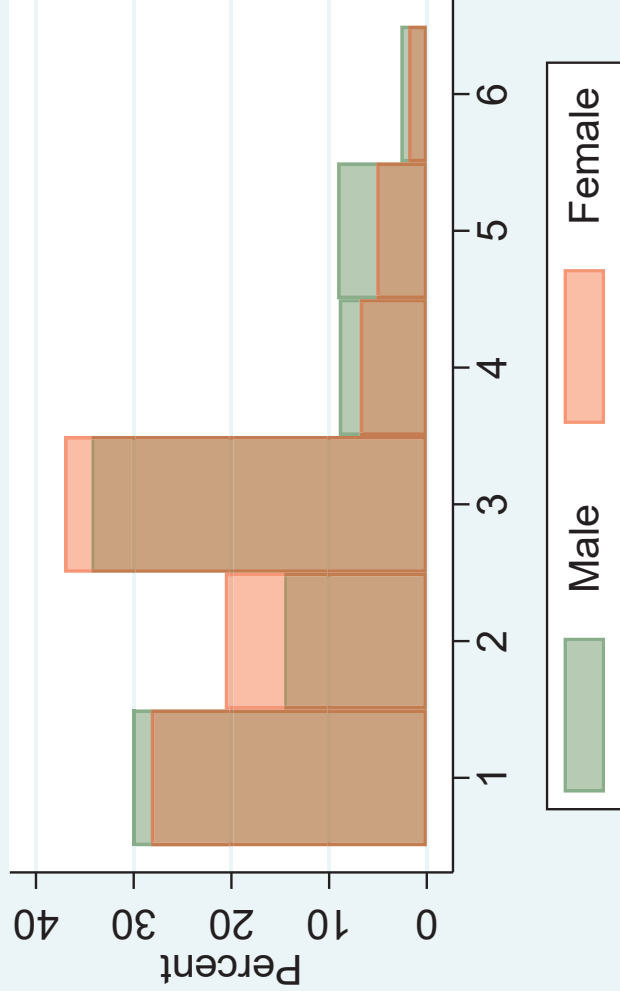


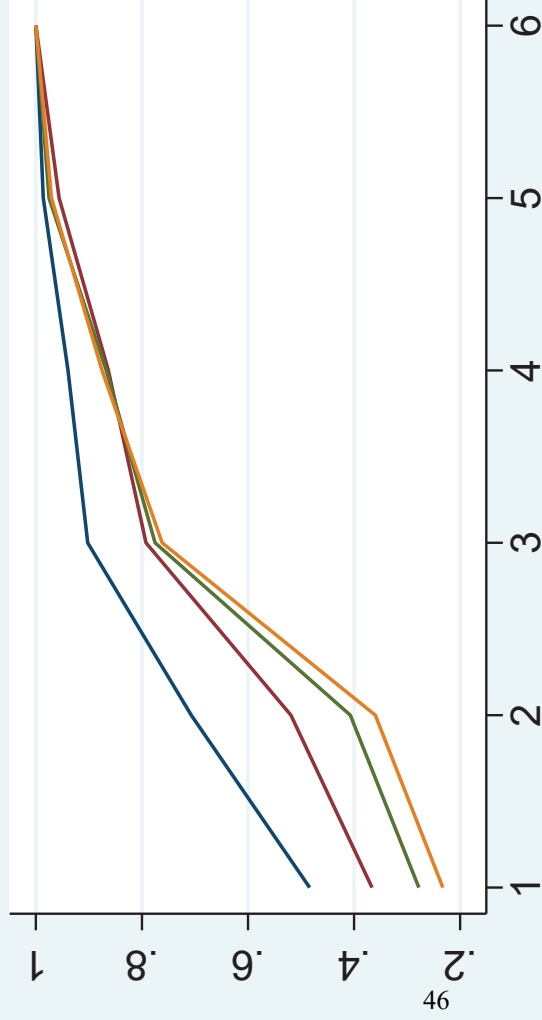
Figure 16-1 Donation (Q36)



Each bucket stands for:

- 1: I have not
- 2: 1 to 999 yen
- 3: 1,000 yen to 4,999 yen
- 4: 5,000 yen to 9,999 yen
- 5: 10,000 to 49,999 yen
- 6: 50,000 yen or higher

Male



Female

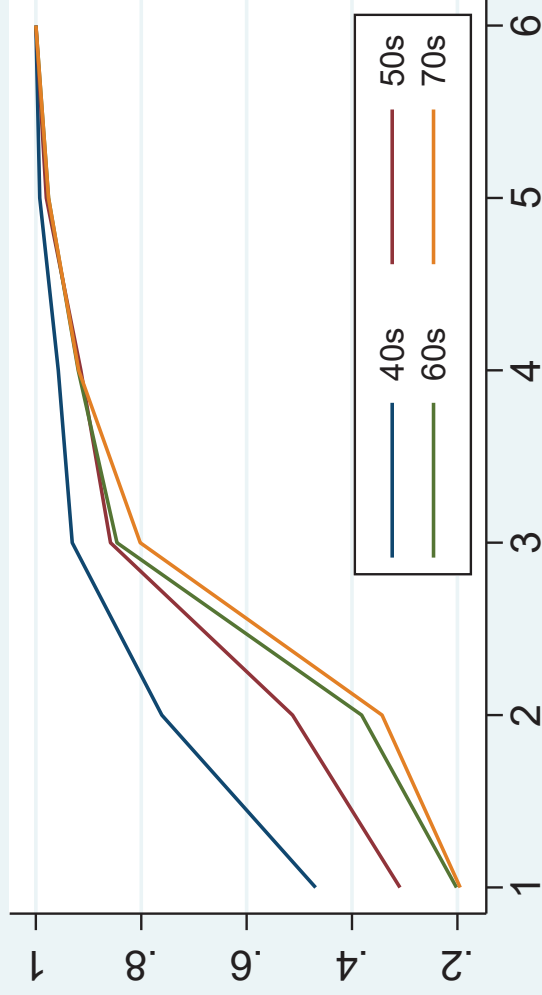


Figure 16-2 Donation (Q36)
Comparison with Entire Japan

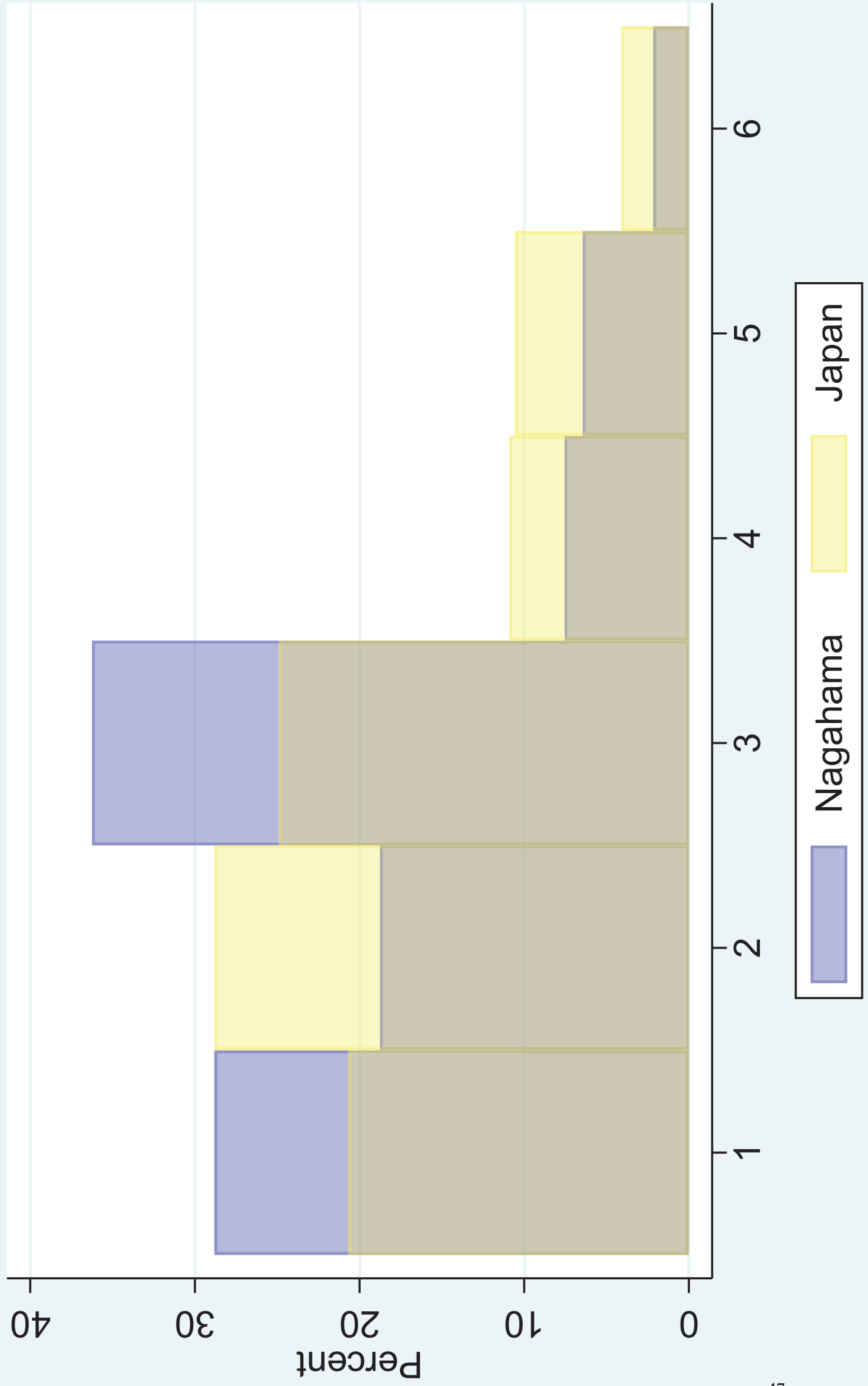
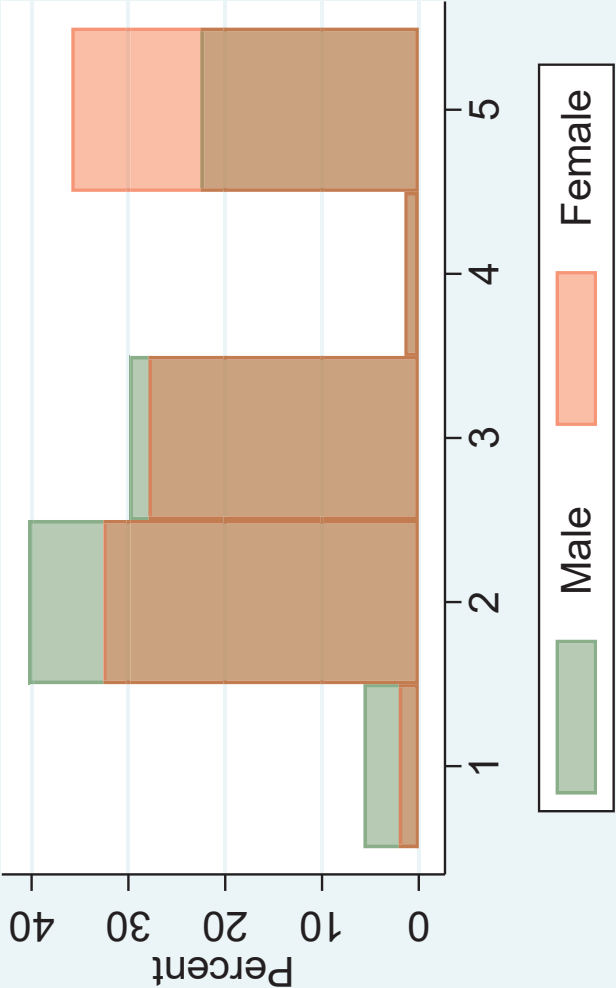


Figure 17 Readiness to contribute to community problems (Q40)



Each bucket stands for:
1: Yes, absolutely.
2: Yes, if possible.
3: No, not very much.
4: Absolutely not.
5: I do not know.

Male

Female

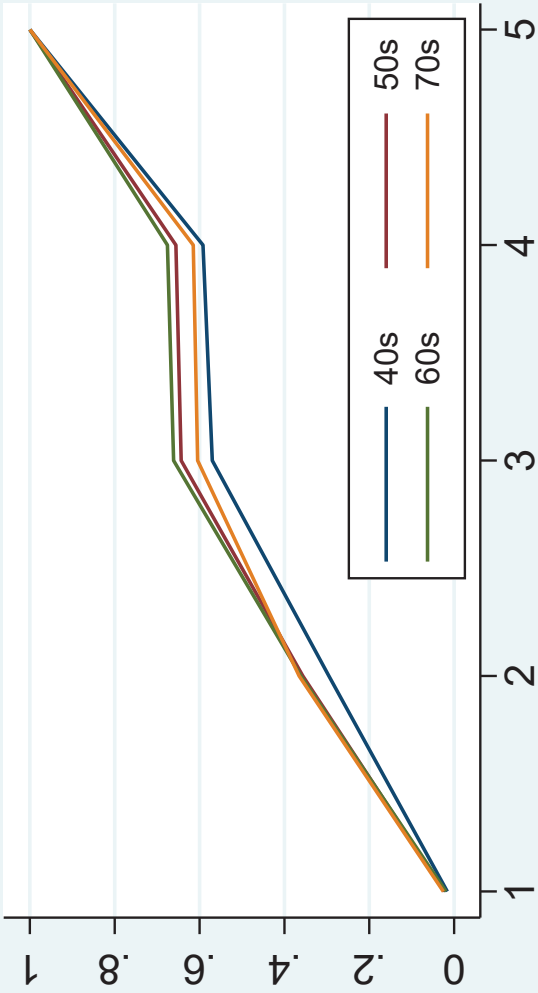
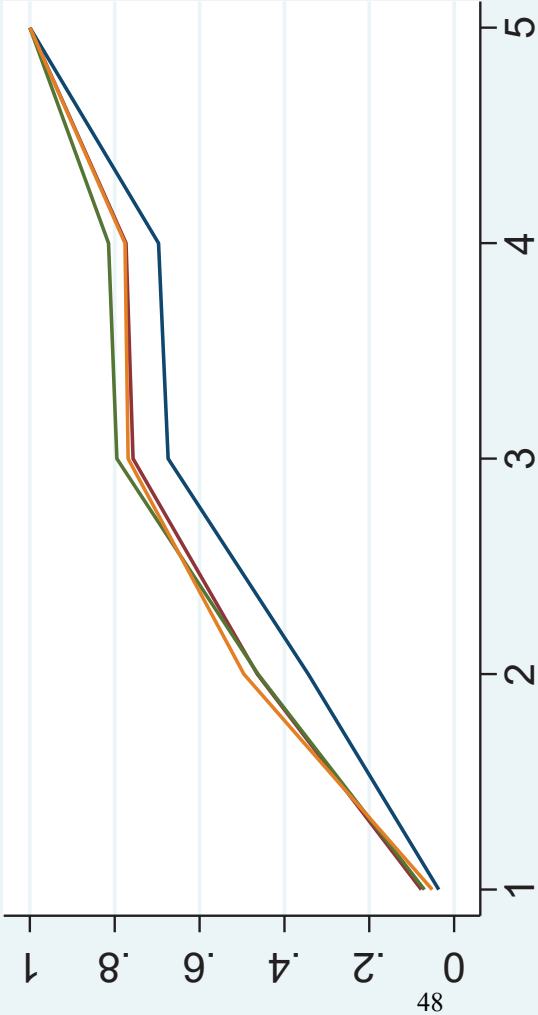
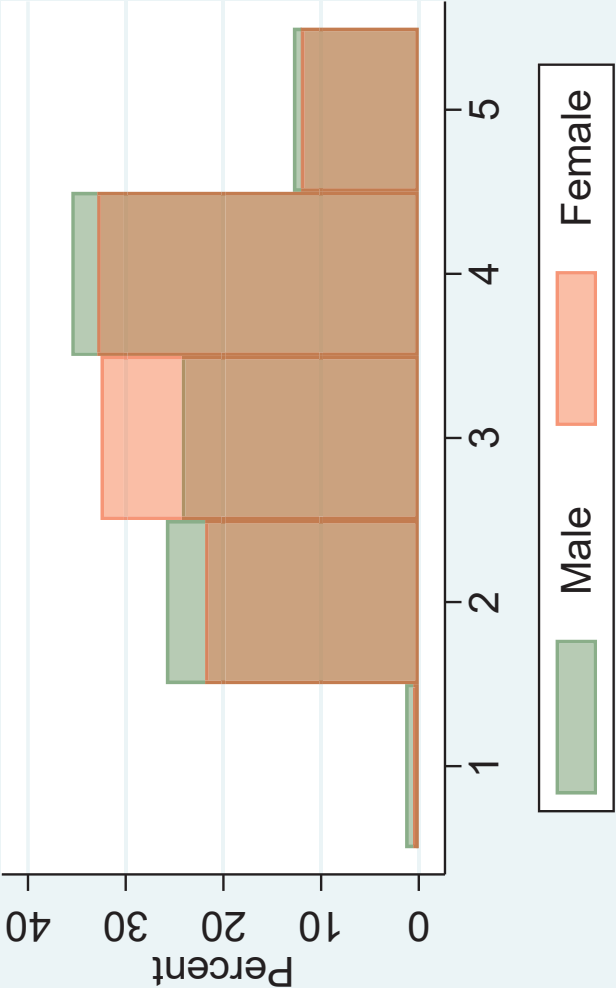
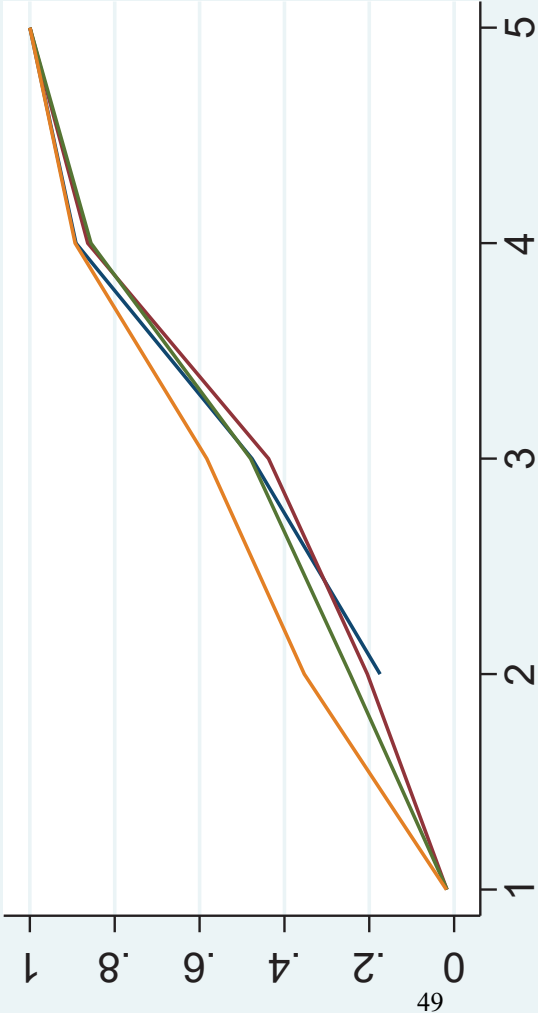


Figure 18-1 Trust in the Diet (Q41-1)



Each bucket stands for:
1: I strongly trust them.
2: I somewhat trust them.
3: Cannot say either way.
4: I do not trust them very much.
5: I do not trust them at all.

Male



Female

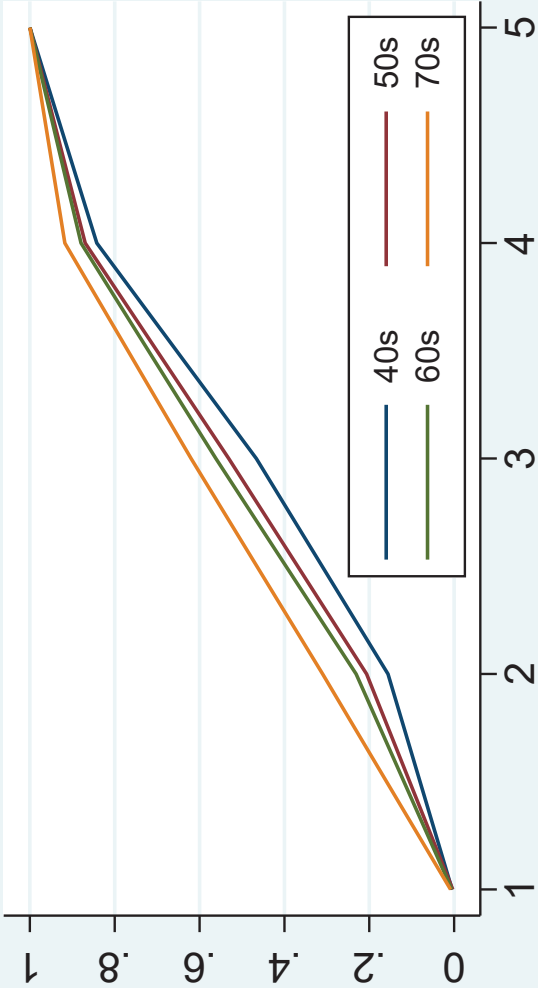
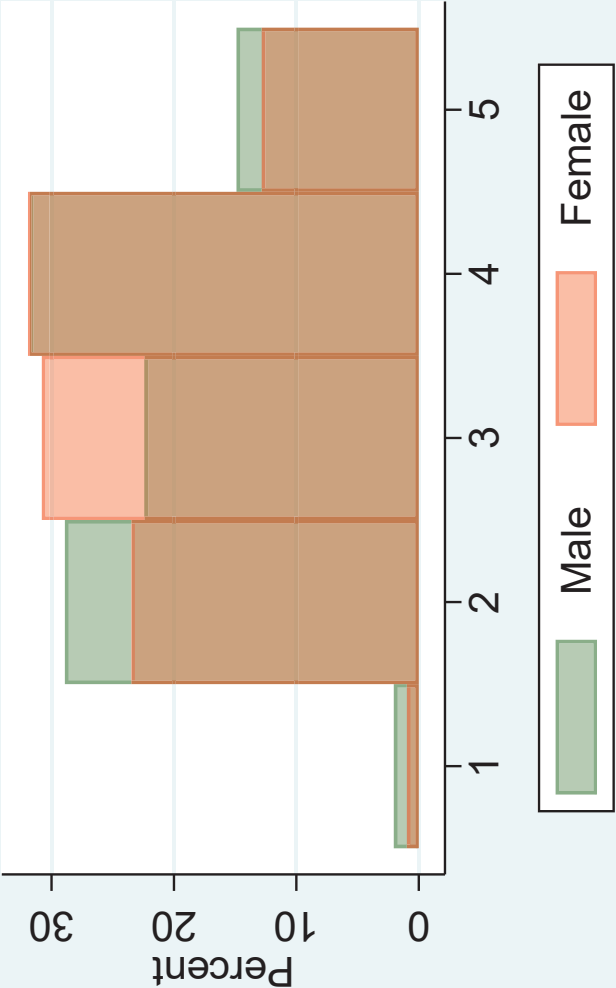
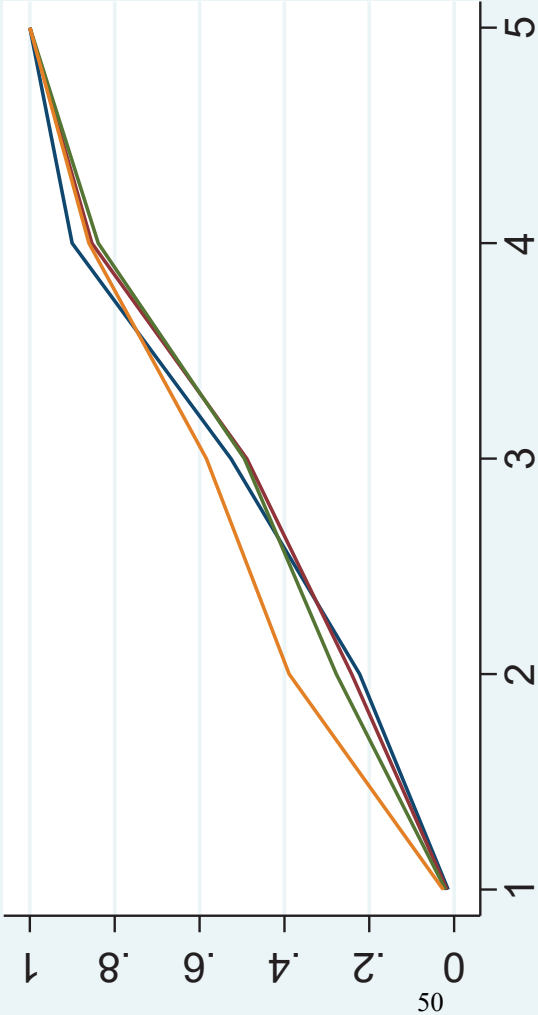


Figure 18-2 Trust in Government (Q41-2)



Each bucket stands for:
1: I strongly trust them.
2: I somewhat trust them.
3: Cannot say either way.
4: I do not trust them very much.
5: I do not trust them at all.

Male



Female

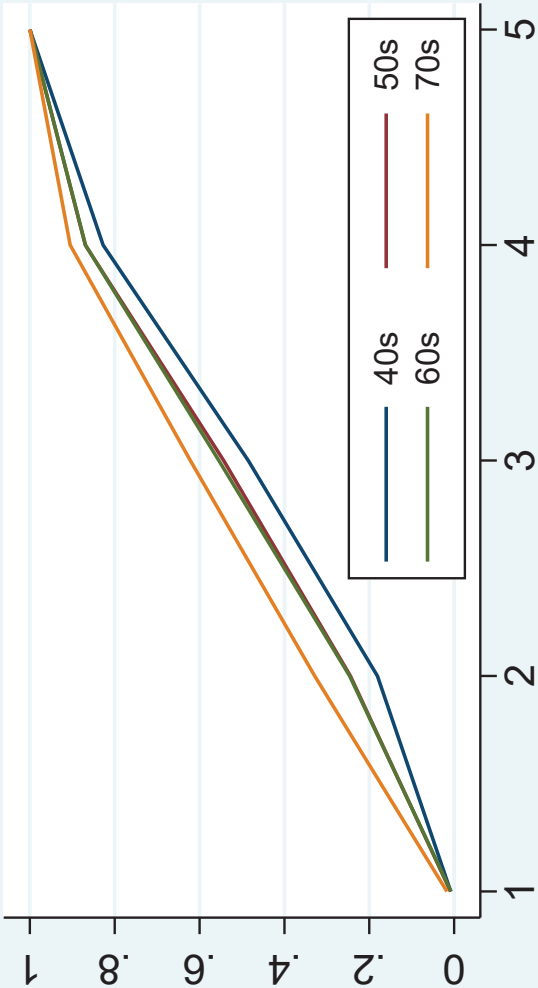
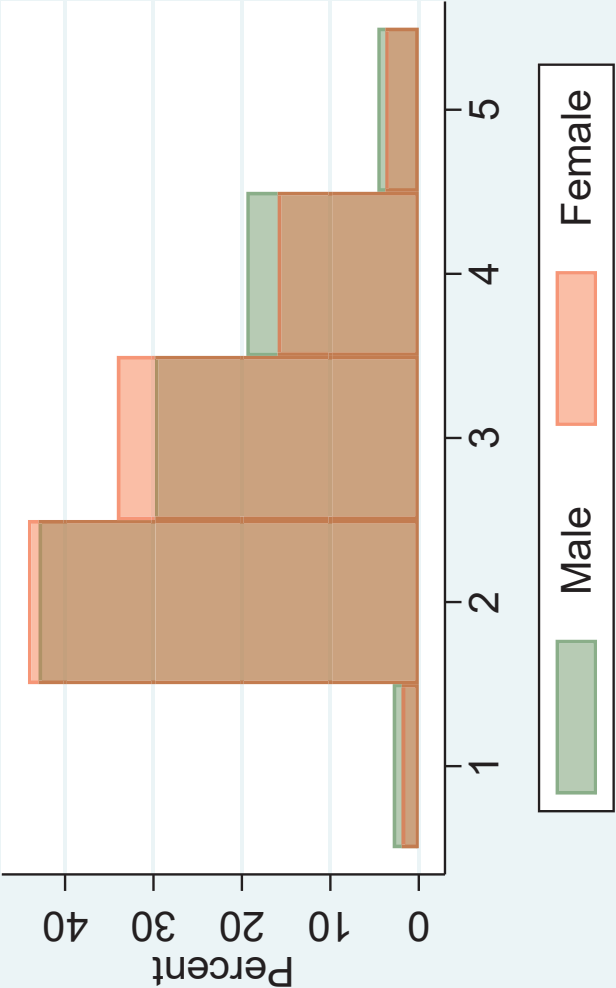


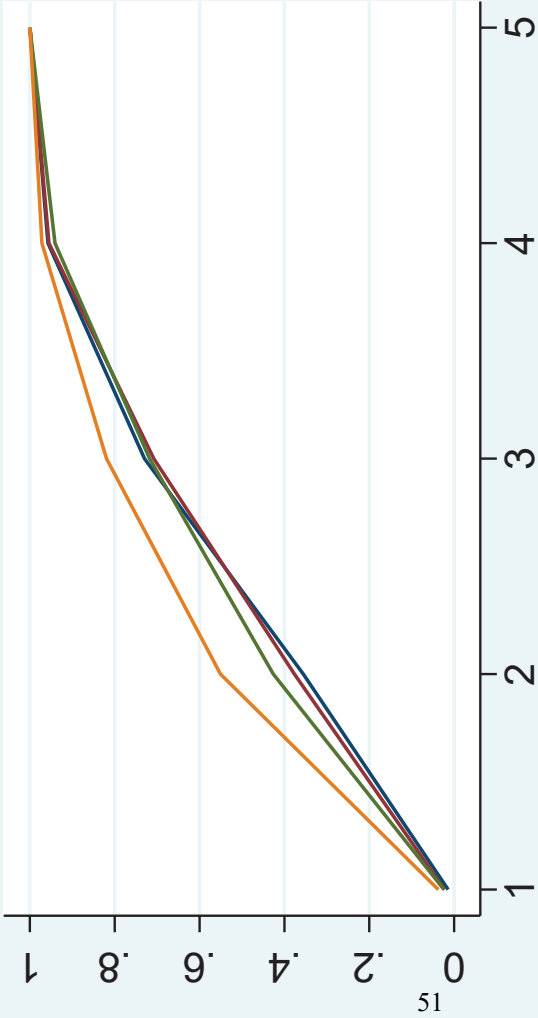
Figure 18-3 Trust in Local

government (Q41-3)



Each bucket stands for:
1: I strongly trust them.
2: I somewhat trust them.
3: Cannot say either way.
4: I do not trust them very much.
5: I do not trust them at all.

Male



Female

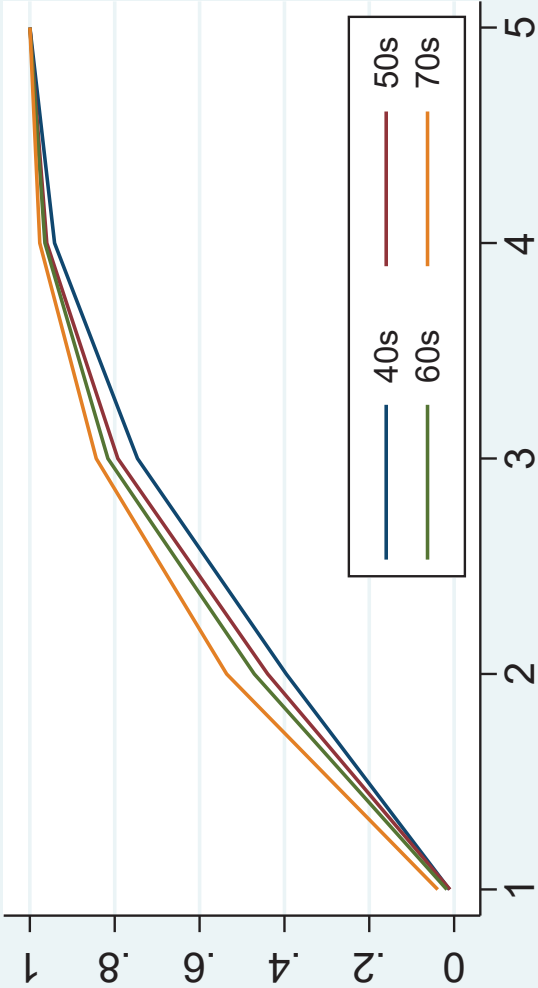
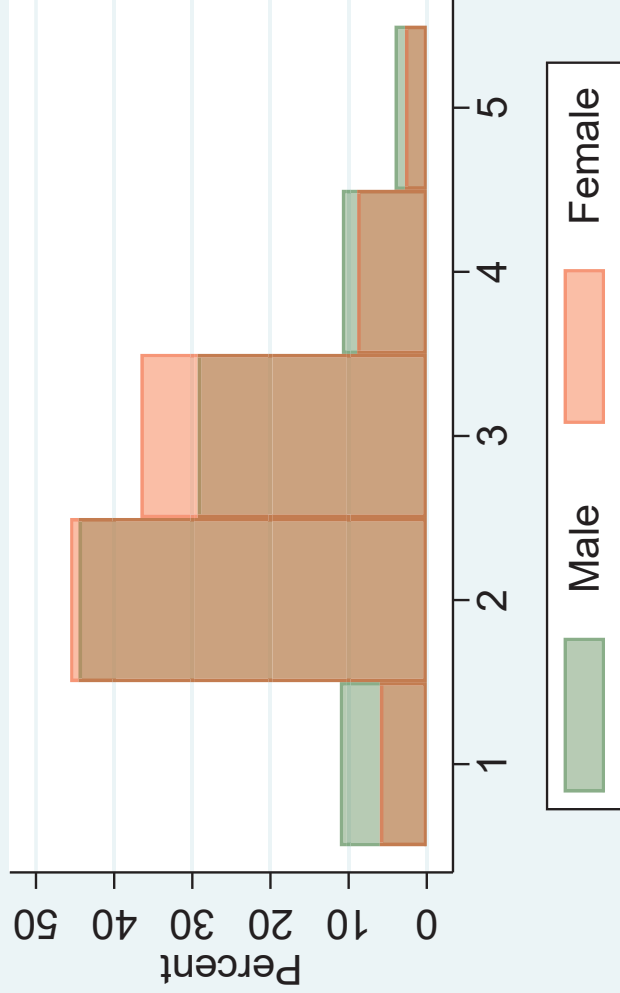
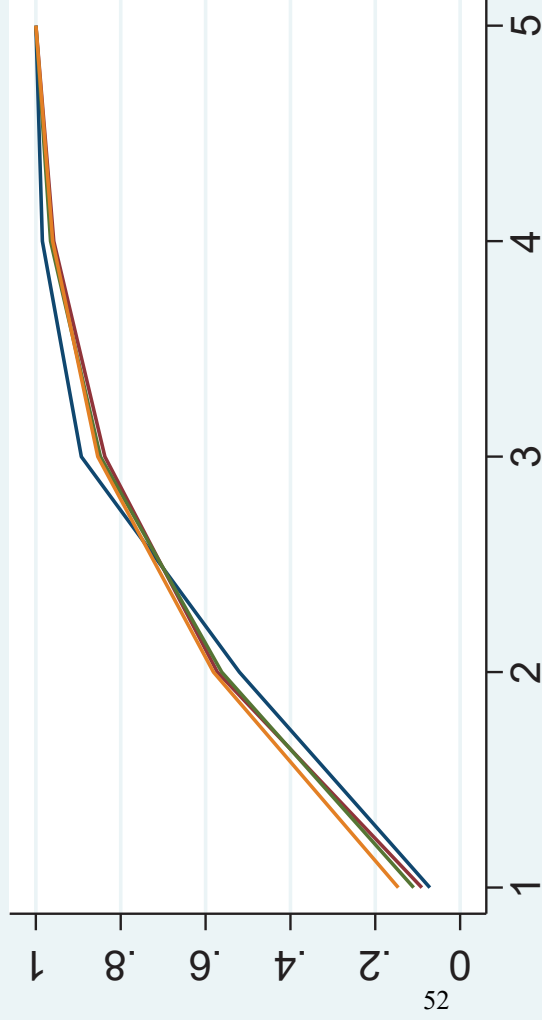


Figure 18-4 Trust in Courts (Q41-4)



Each bucket stands for:
1: I strongly trust them.
2: I somewhat trust them.
3: Cannot say either way.
4: I do not trust them very much.
5: I do not trust them at all.

Male



Female

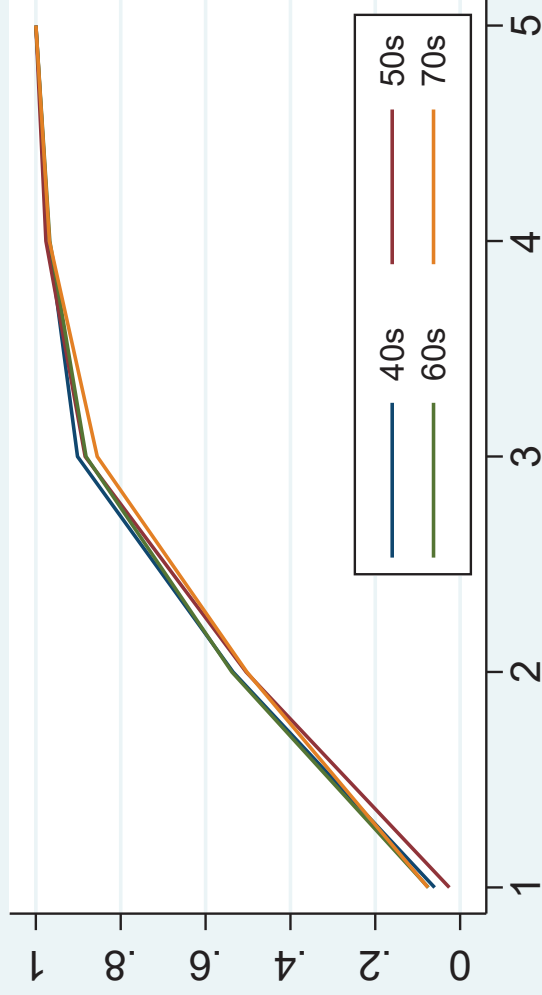
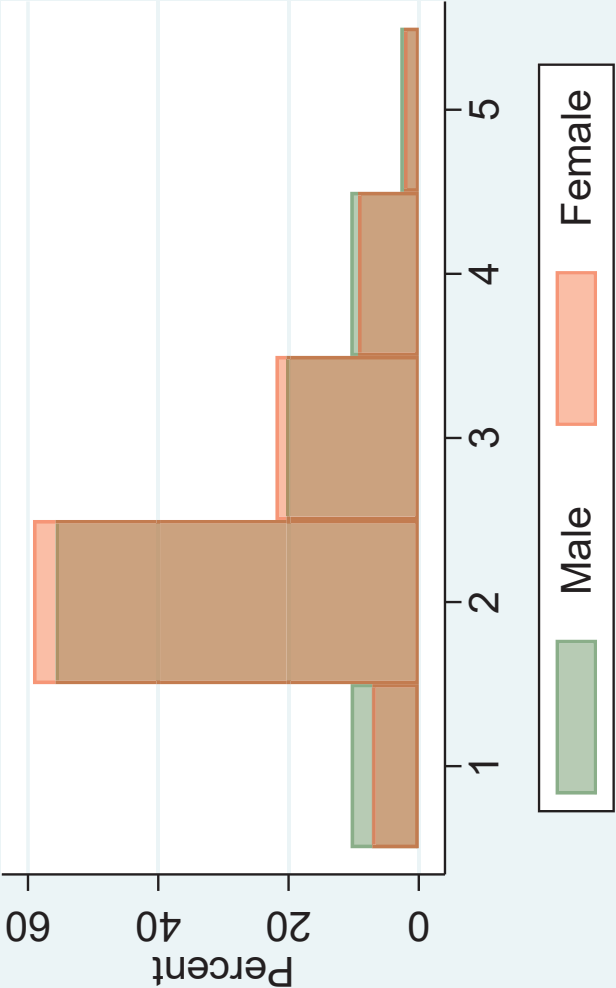
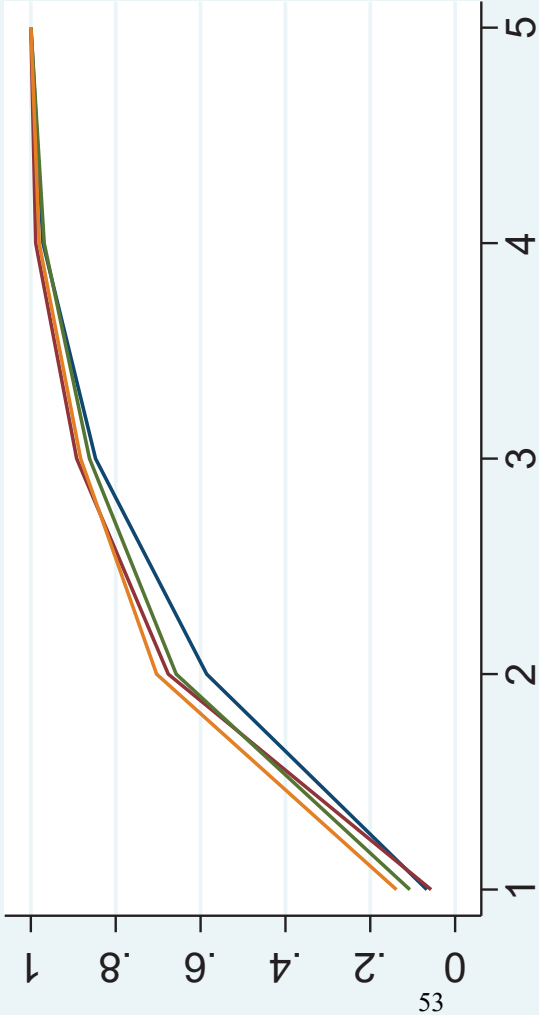


Figure 18-5 Trust in Police (Q41-5)



Each bucket stands for:
1: I strongly trust them.
2: I somewhat trust them.
3: Cannot say either way.
4: I do not trust them very much.
5: I do not trust them at all.

Male



Female

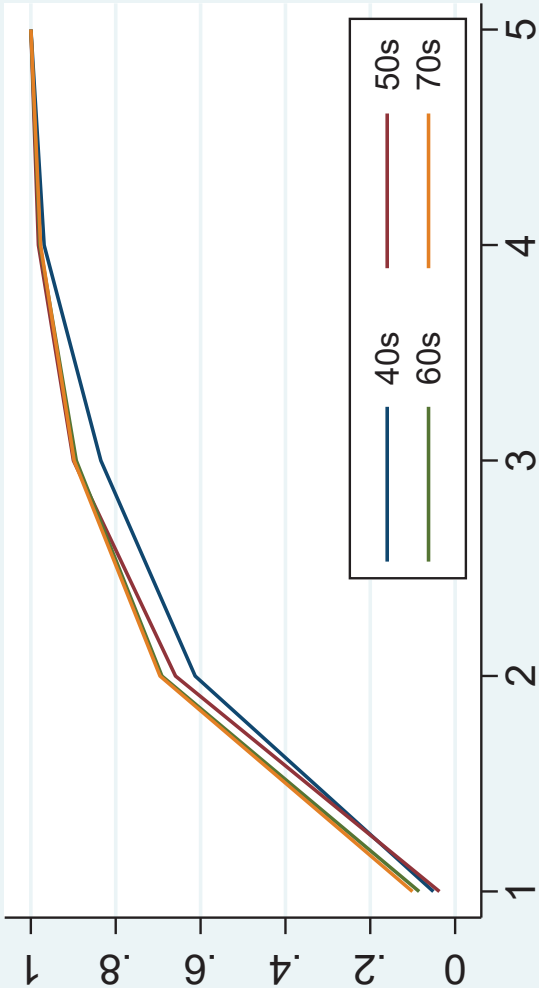
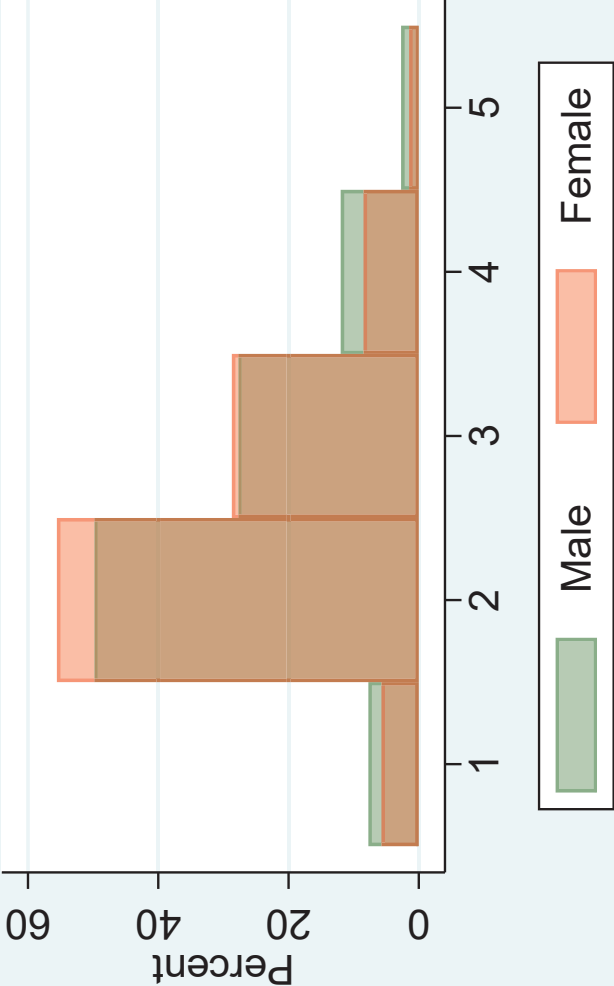
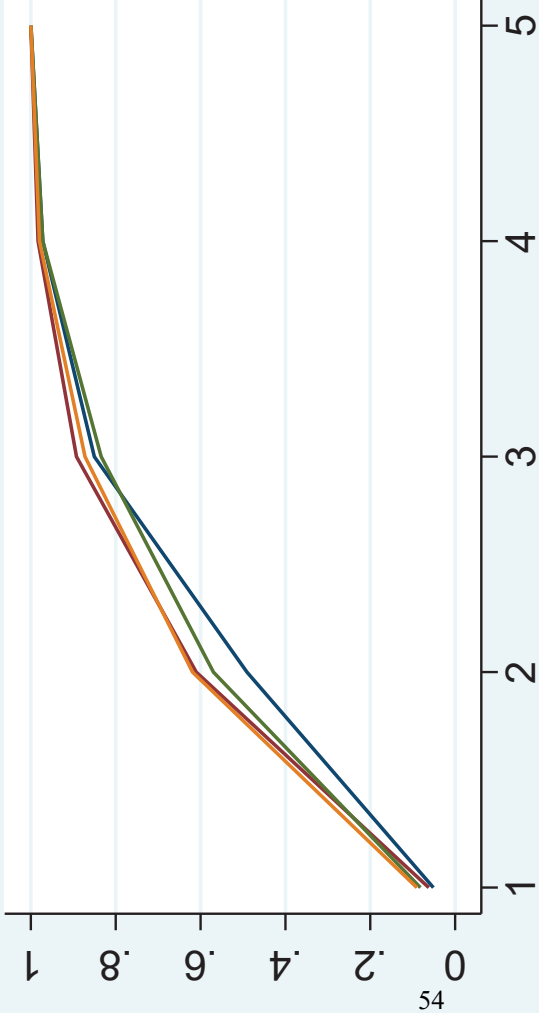


Figure 18-6 Trust in Financial

Institutions (Q41-6)



Male



Female

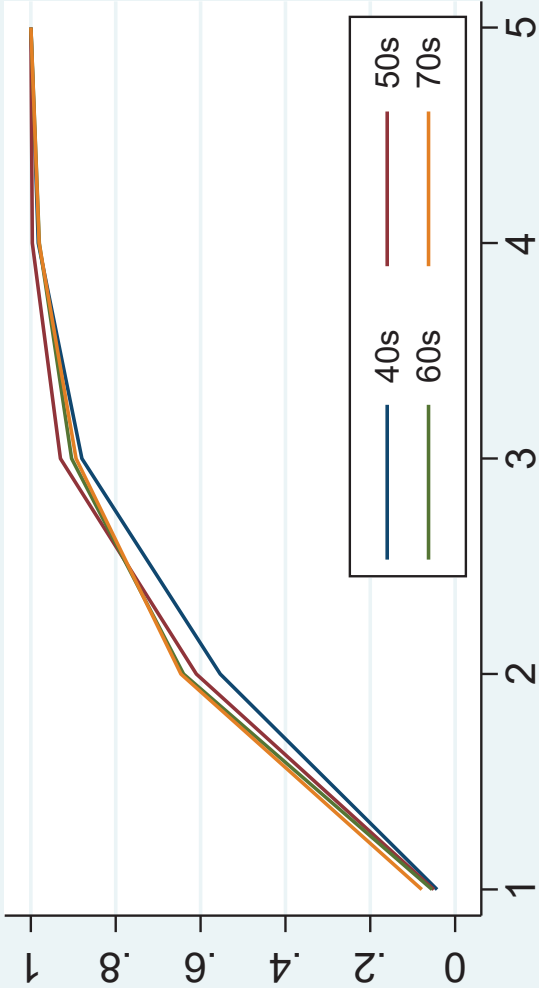
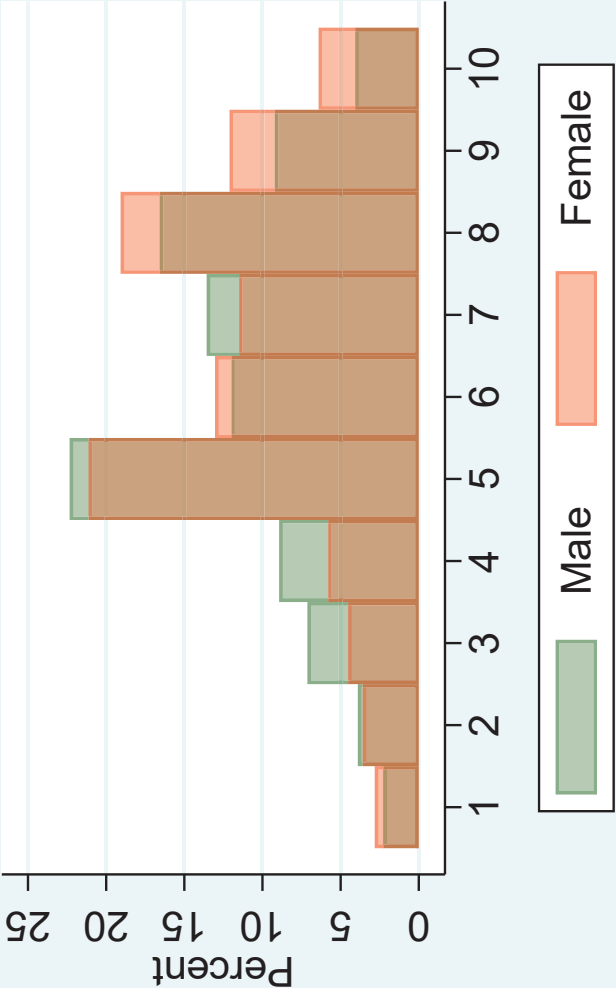
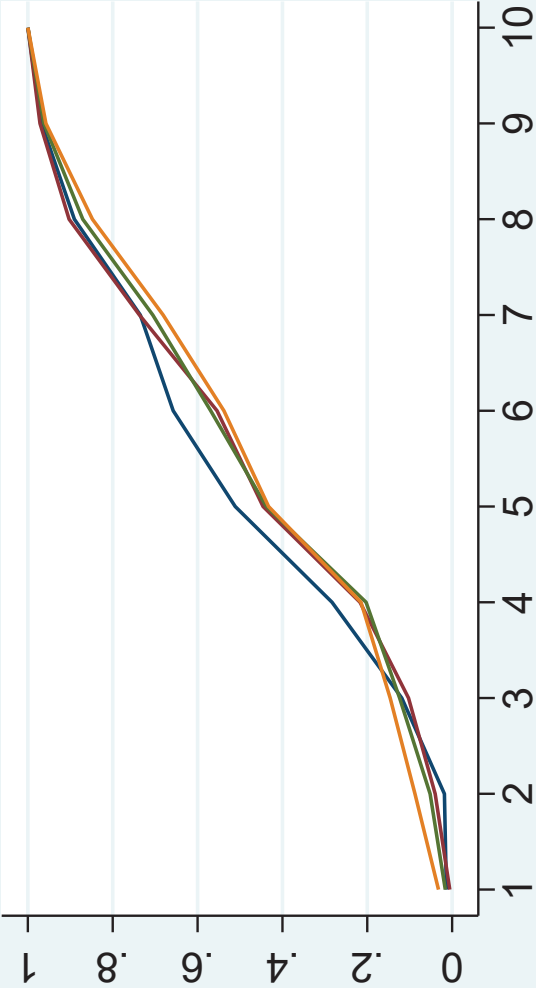


Figure 19 General Trust (2) (Q32)



1: They would try to take advantage of you.
10: They would try to be fair.

Male



Female

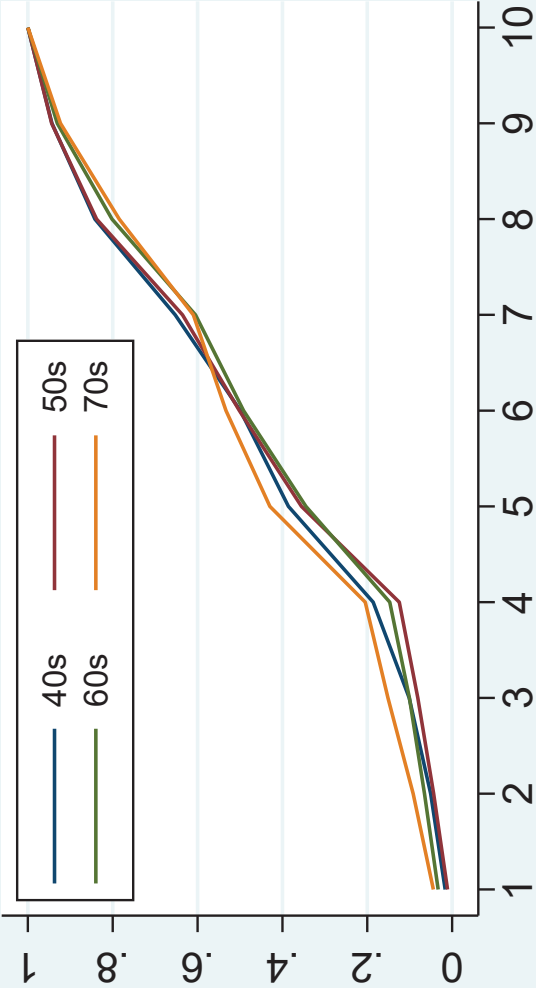
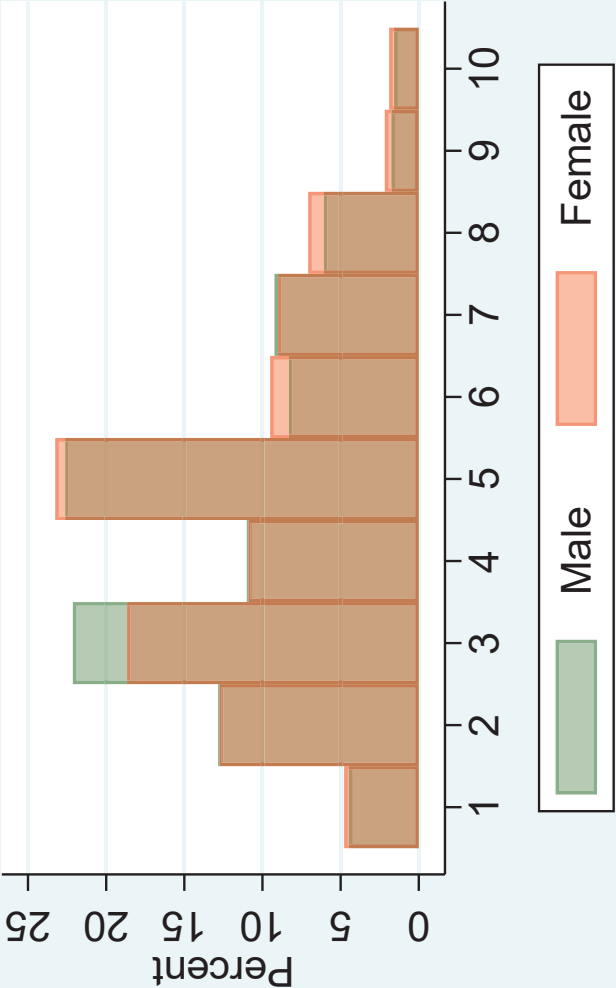
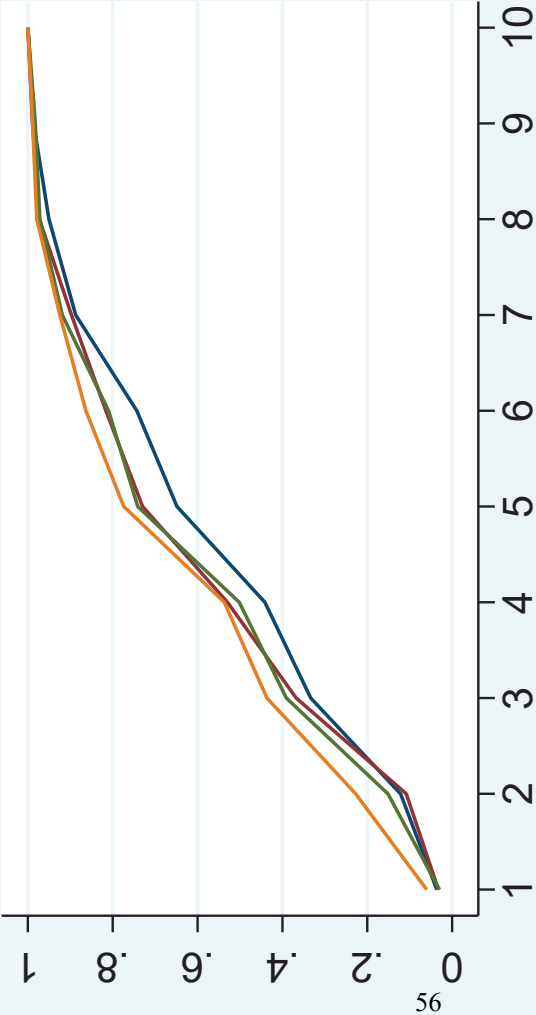


Figure 20-1 General Trust (1) (Q30)



1: Most people can be trusted.
10: You need to be very careful in dealing with people.

Male



Female

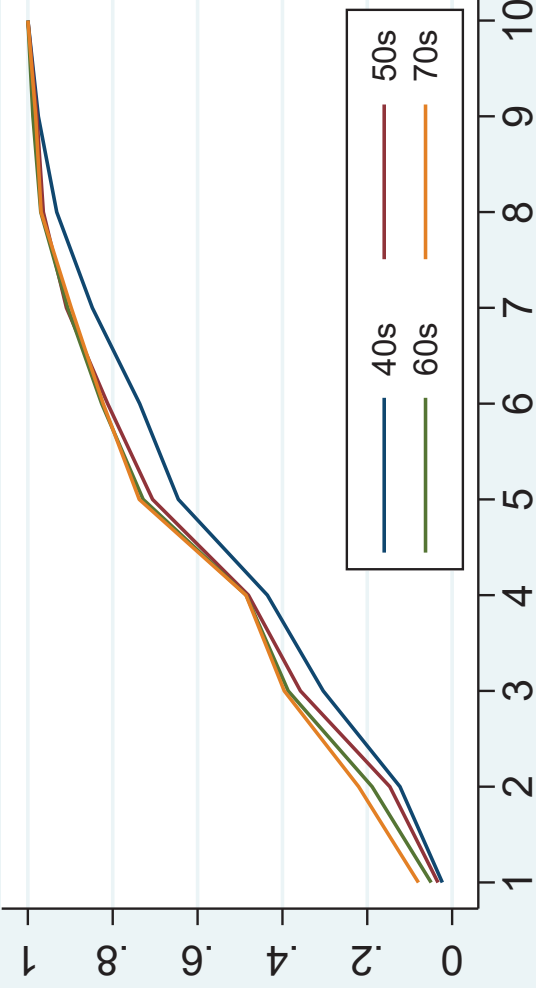


Figure 20-2 General Trust (Q30)
Comparison with Entire Japan

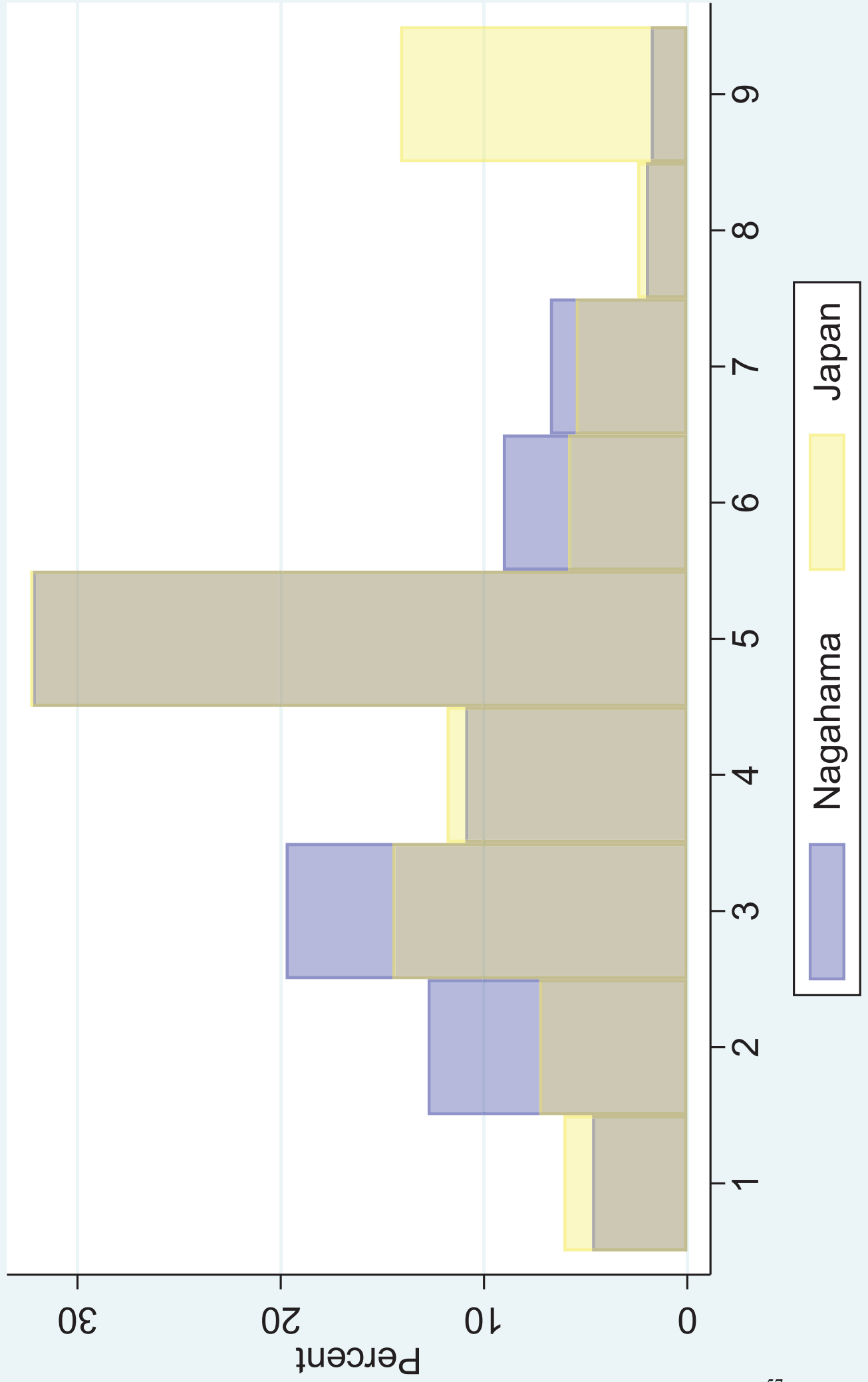
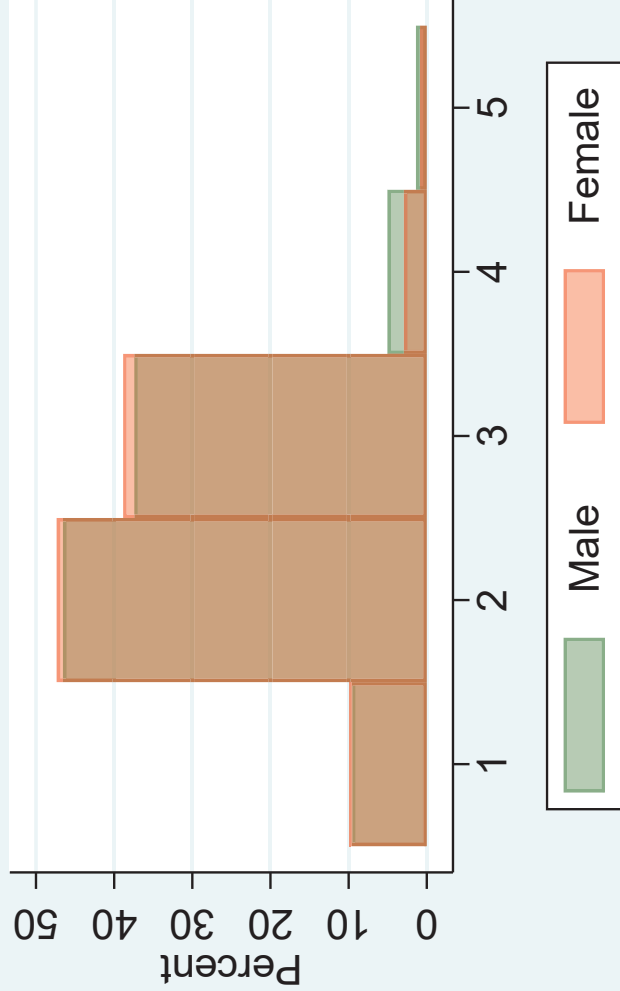
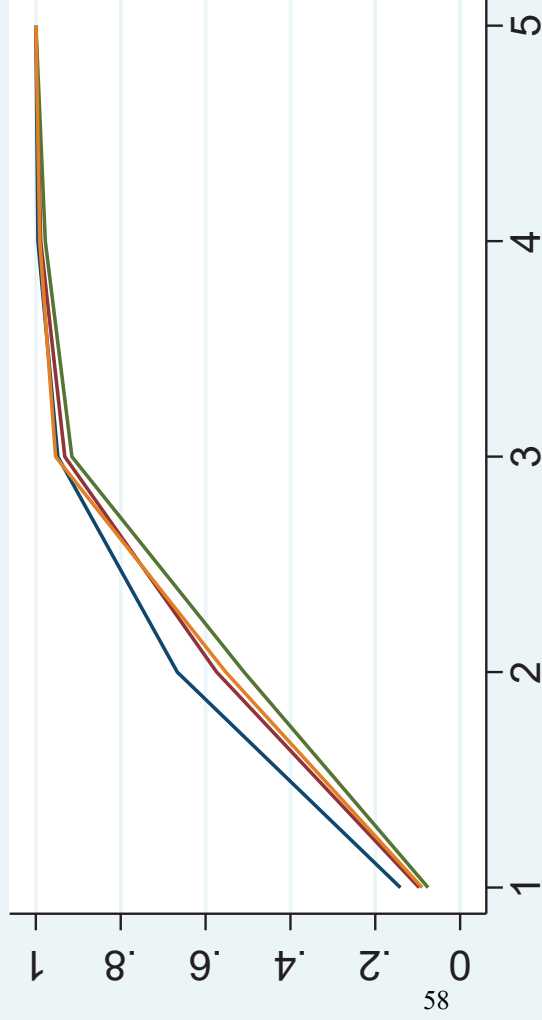


Figure 21-1 Attitudes on Reciprocity (Q42-1)



Each bucket stands for:
1: I strongly agree.
2: I agree.
3: Cannot say either way.
4: I disagree.
5: I definitely disagree.

Male



Female

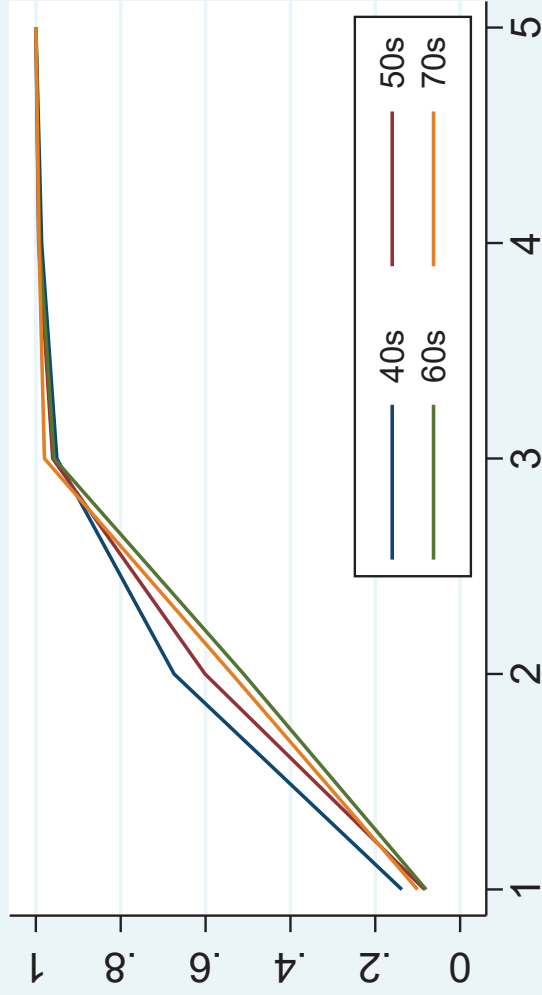
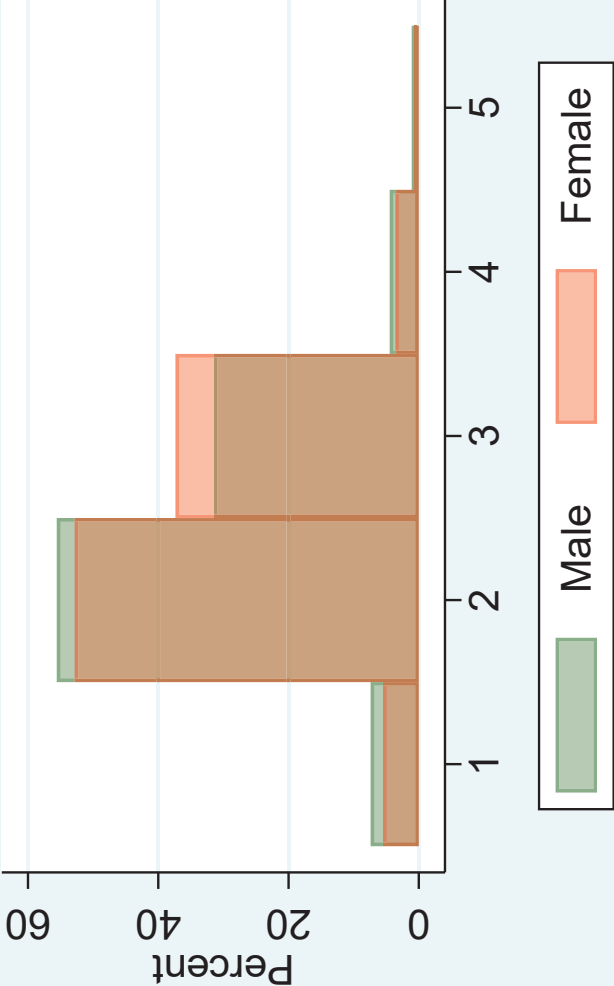
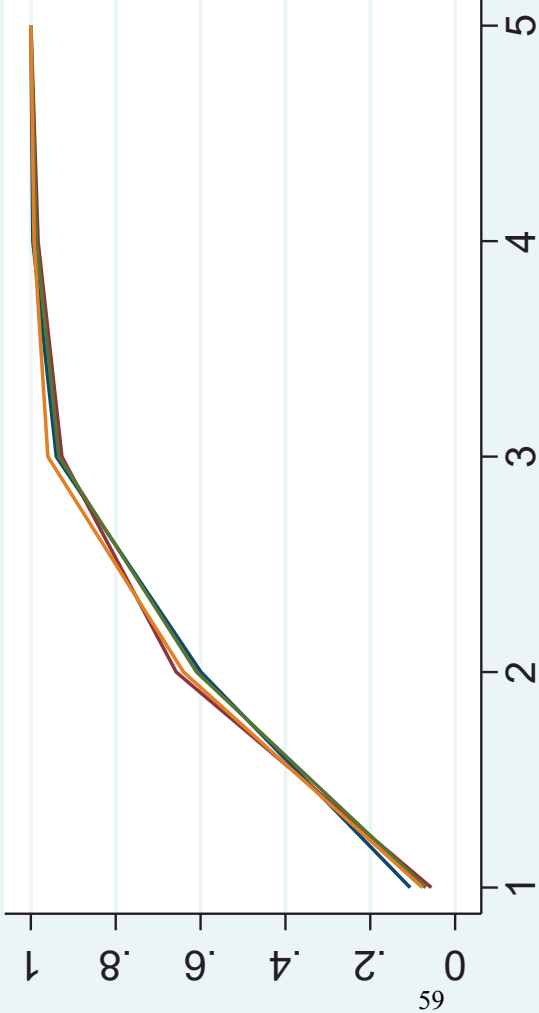


Figure 21-2 Attitudes on Future Generations (Q42-2)



Each bucket stands for:
1: I strongly agree.
2: I agree.
3: Cannot say either way.
4: I disagree.
5: I definitely disagree.

Male



Female

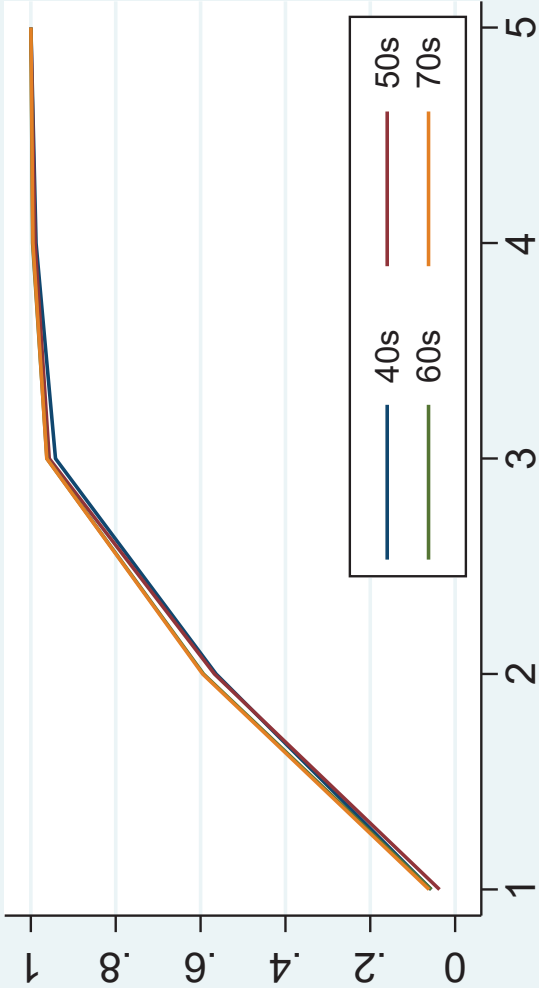
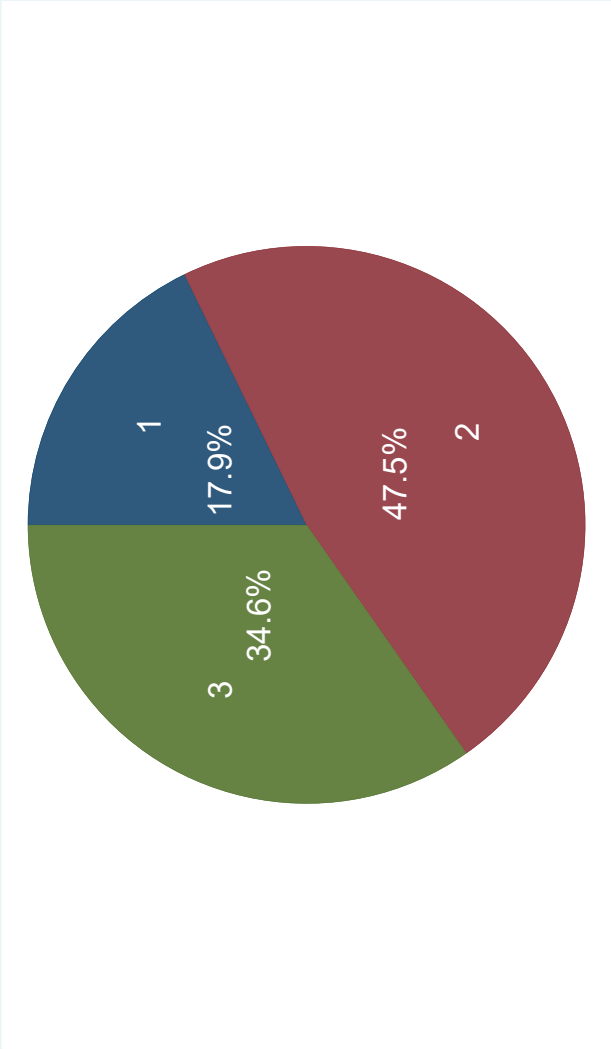
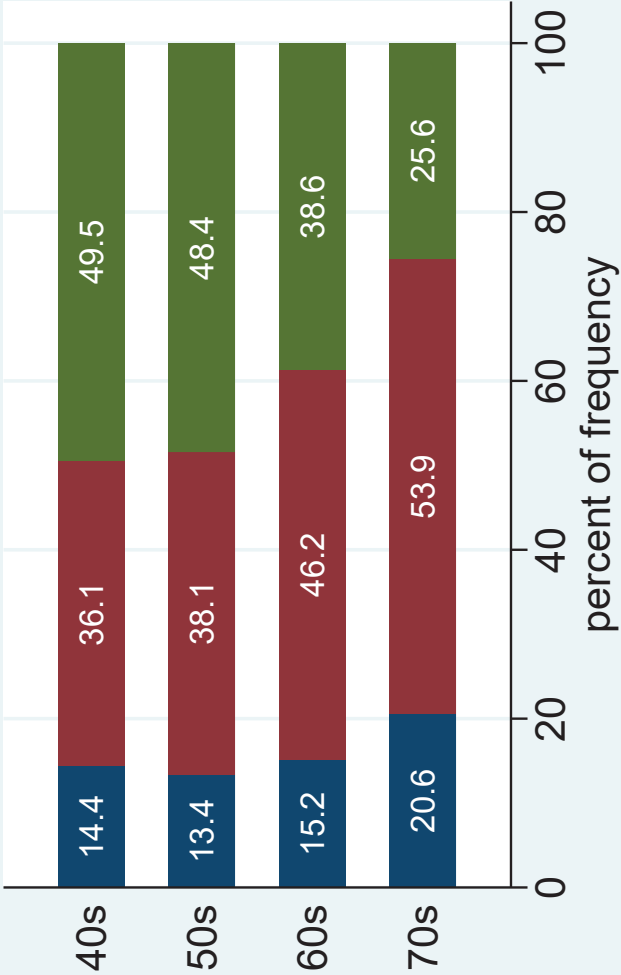
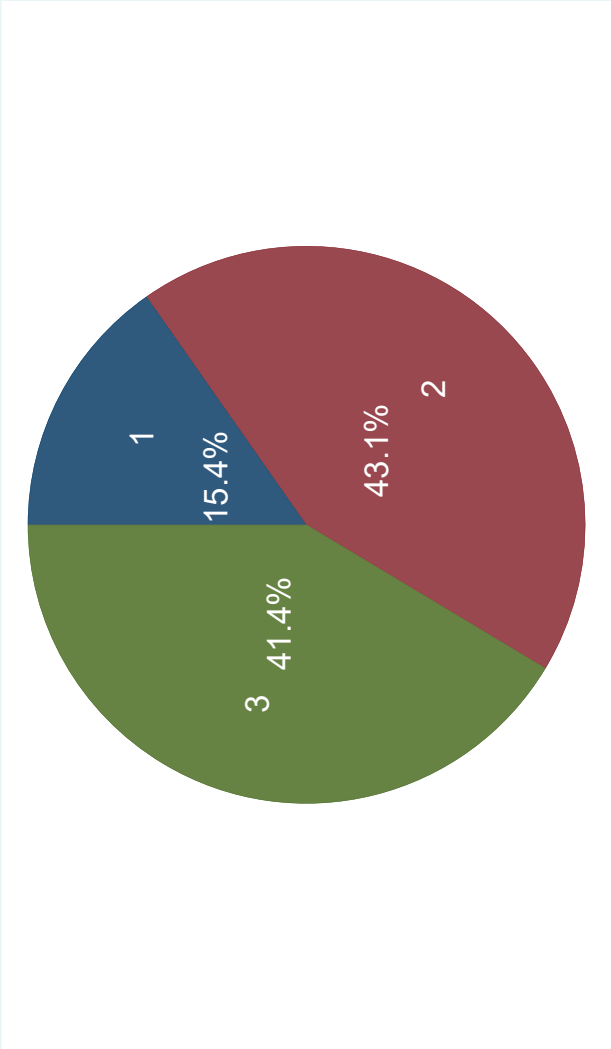


Figure 22 Change in General Trust (Q31)

Male



Female

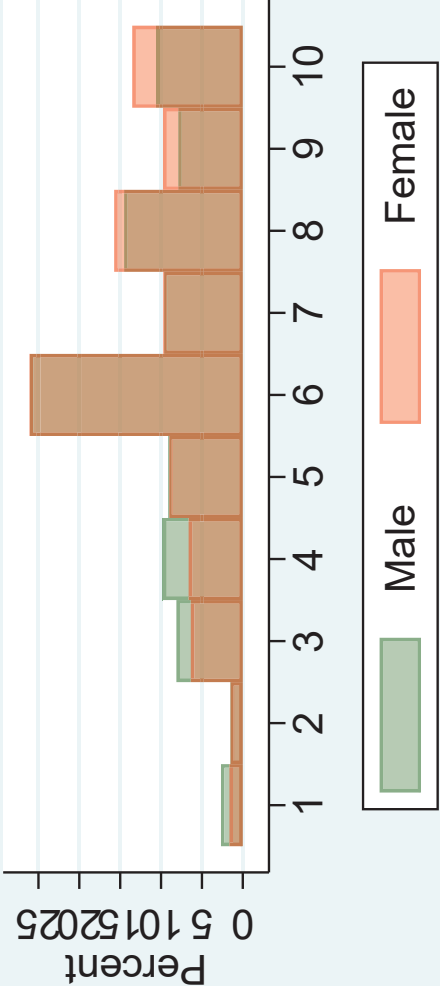


Each part corresponds to the following answers:
1: I am now more trusting
2: I have not changed.
3: I am less trusting.

Figure 23 Attitude toward Risks (Q15)

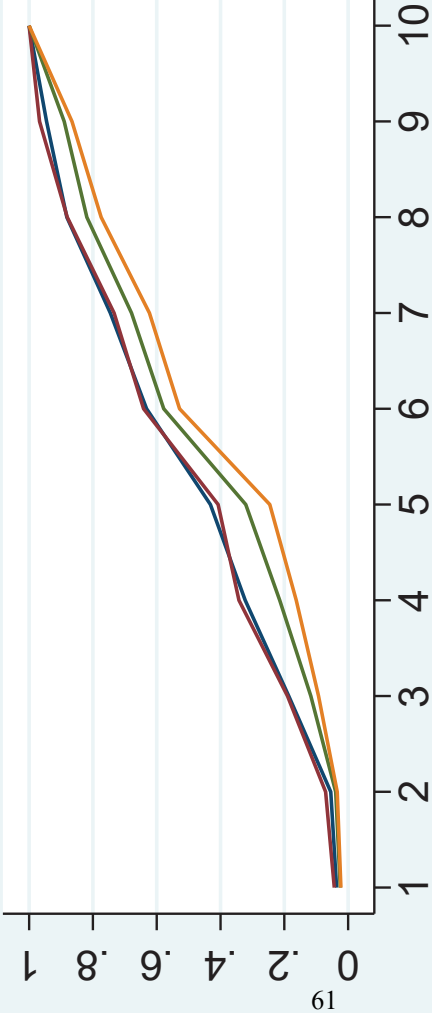
Risk Attitude

1: I am fully prepared to take risks.
10: I am unwilling to take risks.



Male

1: I am fully prepared to take risks.
10: I am unwilling to take risks.



Female

1: I am fully prepared to take risks.
10: I am unwilling to take risks.

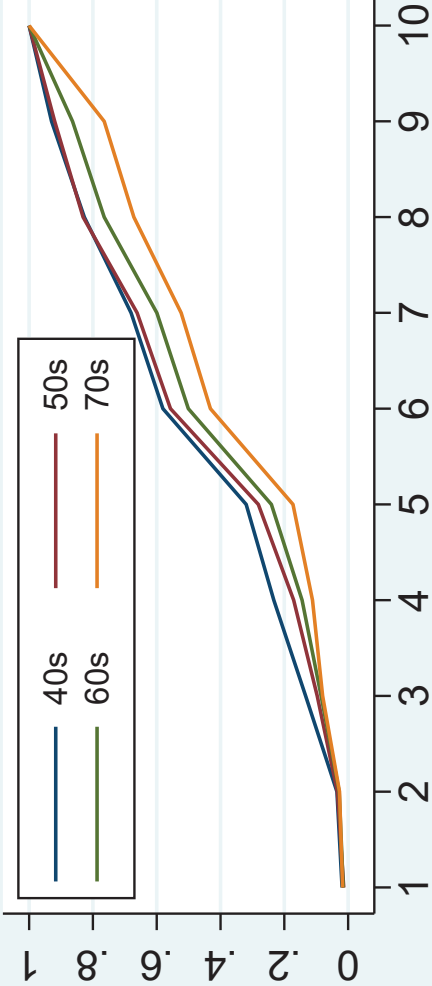
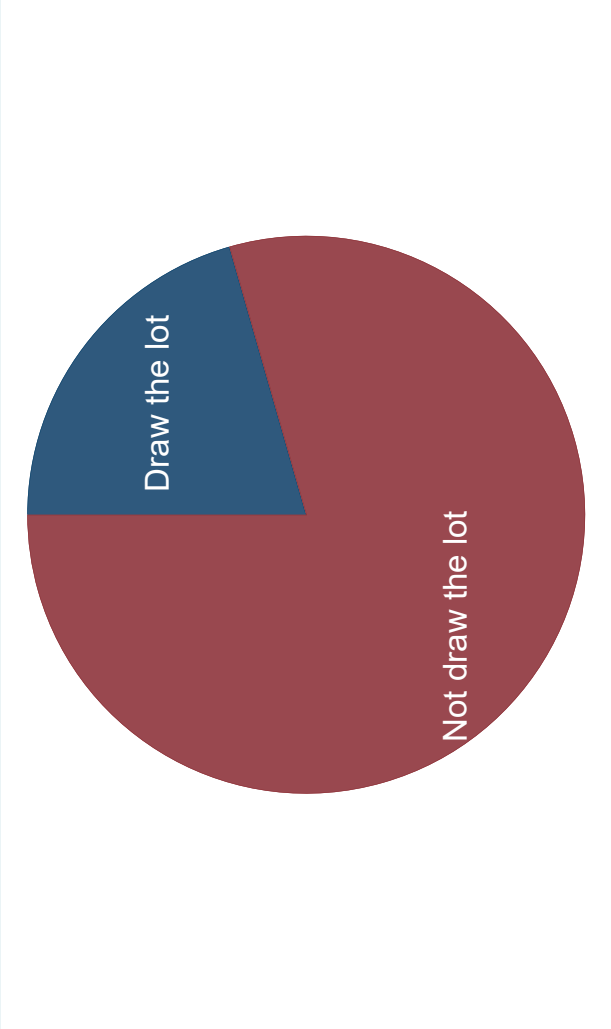
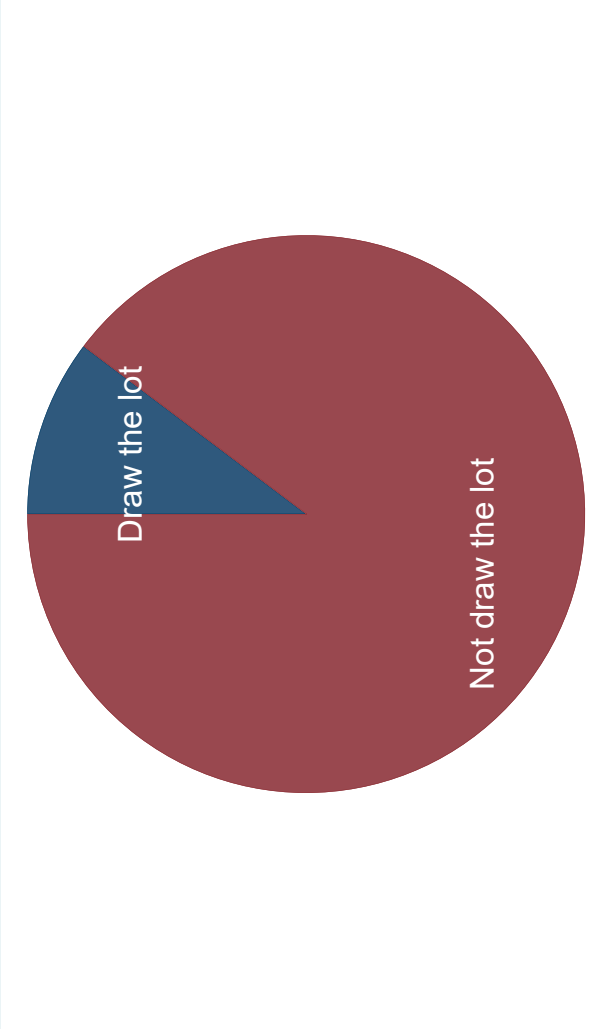


Figure 24 Lottery Drawing (Q16, Q16-1)

Male



Female



Necessary winning draws to draw (Q16-1)

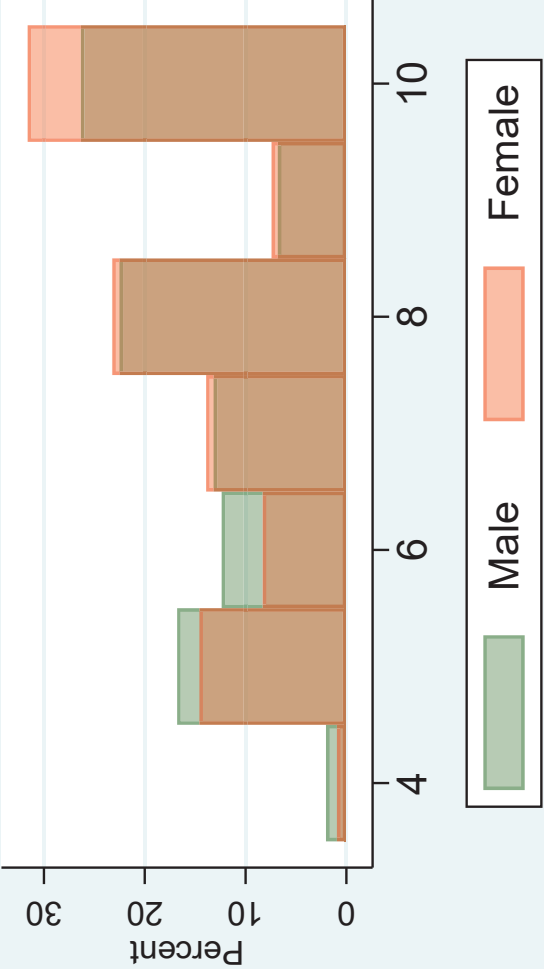
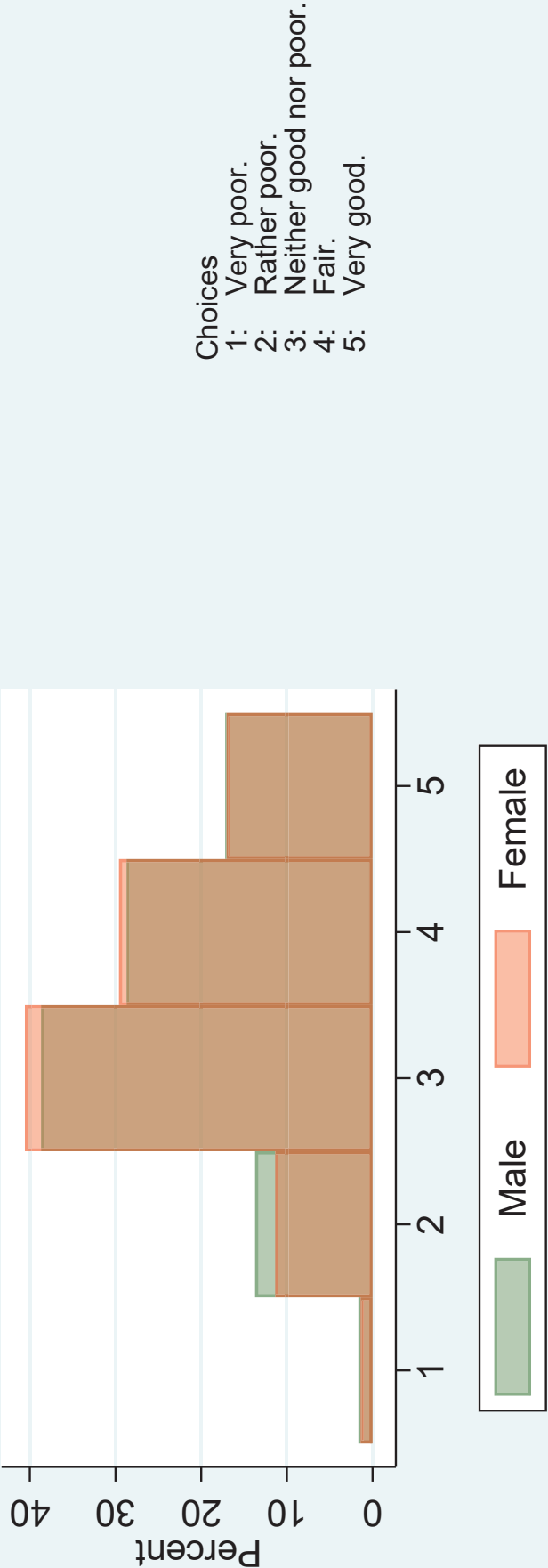


Figure 25 Self-rated Health (Q5)



Choices
1: Very poor.
2: Rather poor.
3: Neither good nor poor.
4: Fair.
5: Very good.

Male

Female

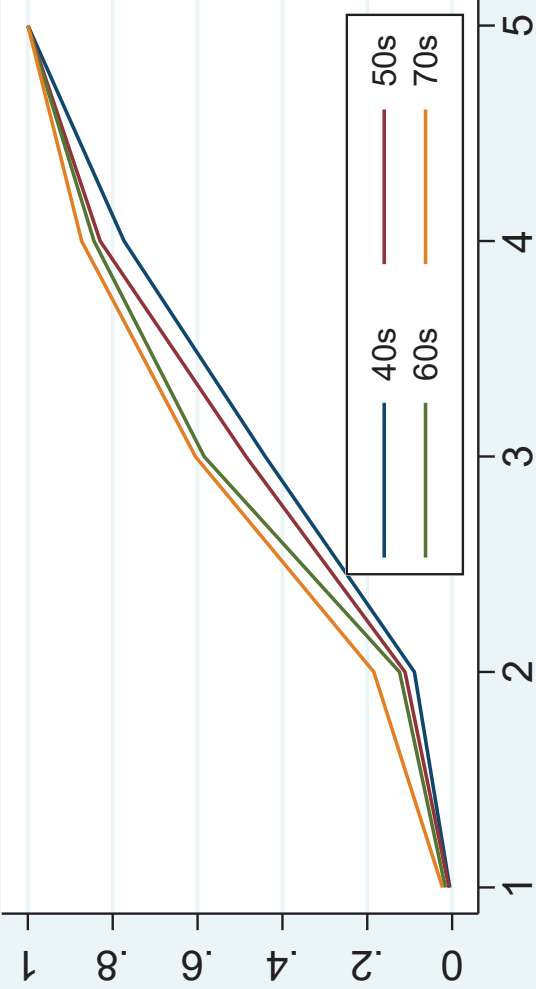
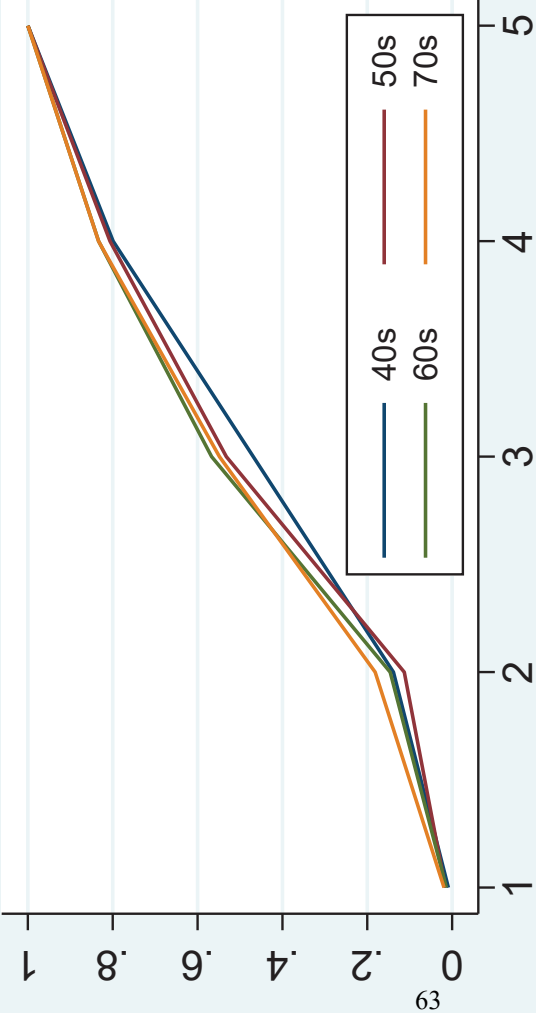
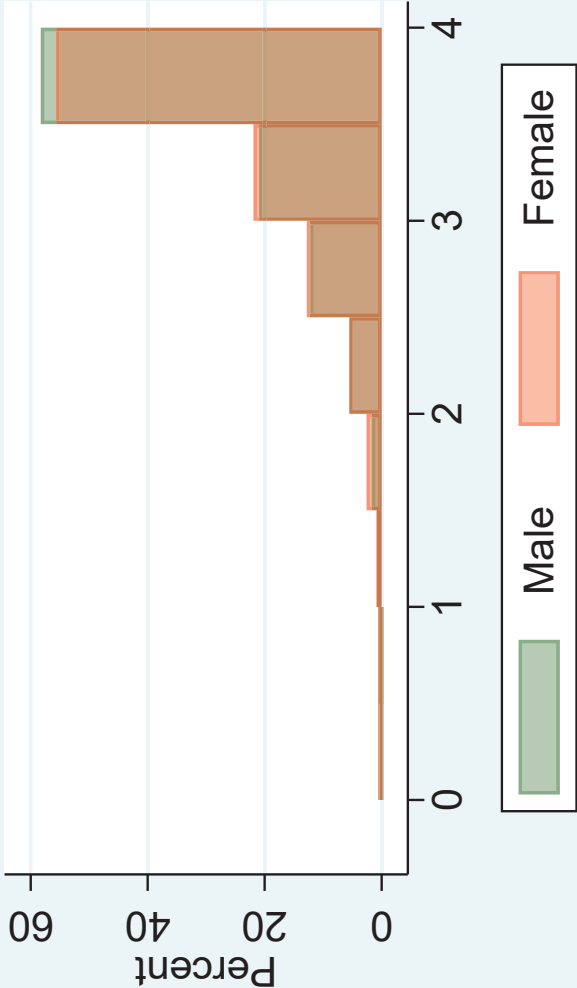
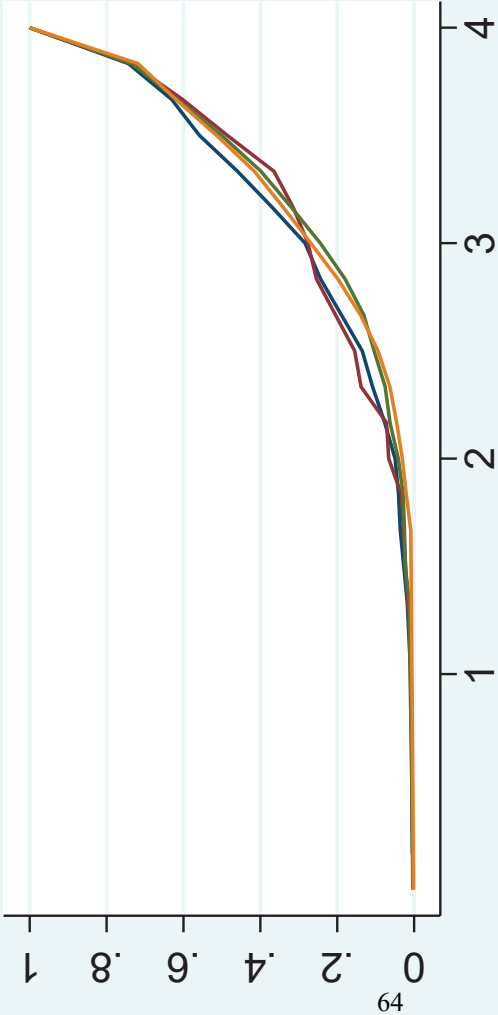


Figure 26 K6 Index (Mental Health) (Q27)

Large number means that he/she is mentally healthy.



Male



Female

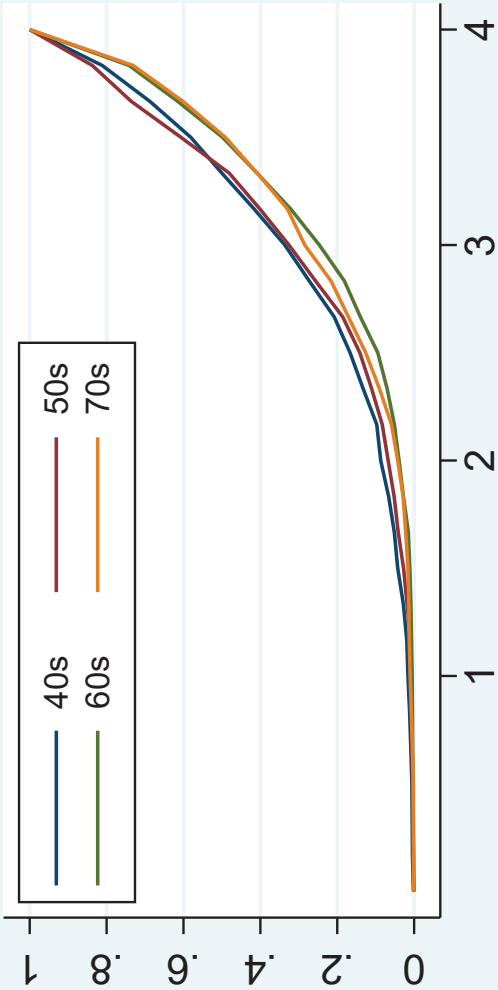
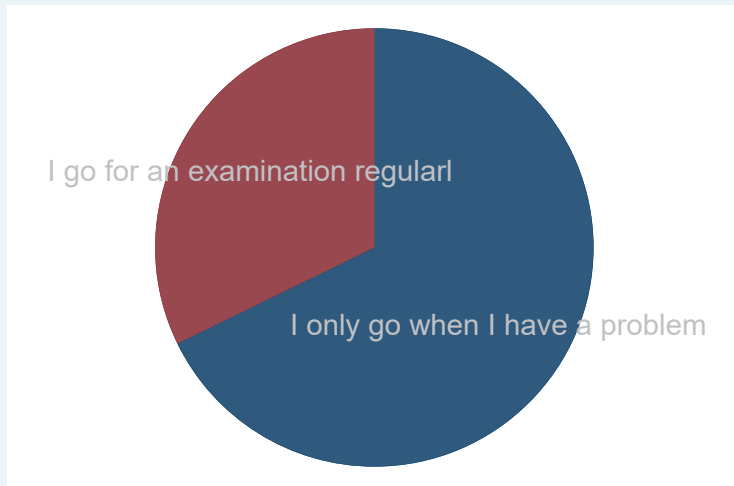
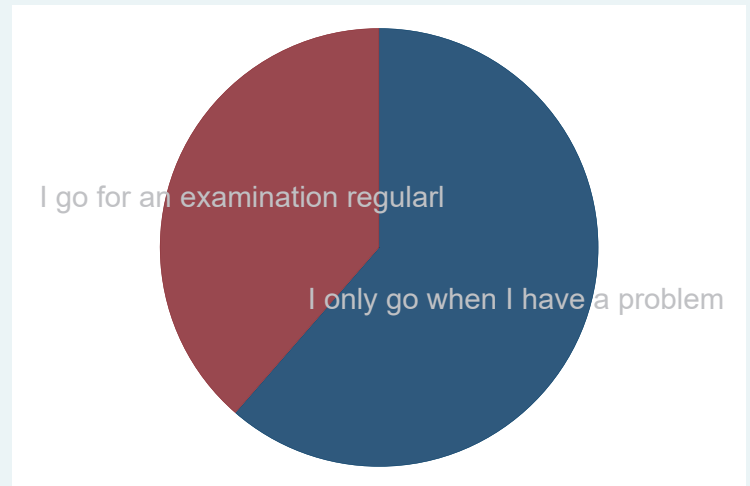


Figure 27 Dentist Visit (Q18)

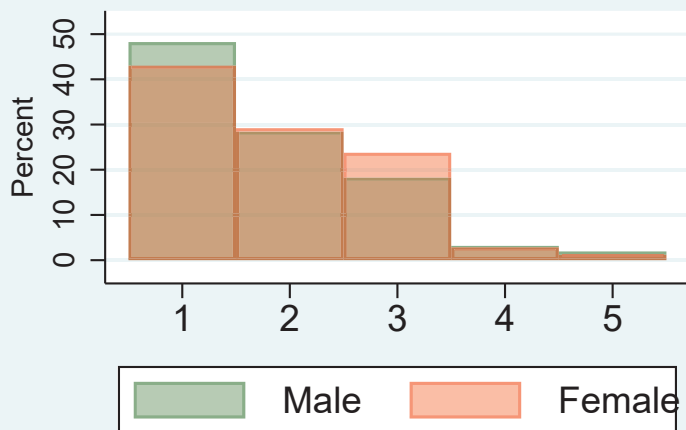
Male



Female



Frequency of Visits (Q18-1)



Each bucket of the histogram at left stands for:

- 1: At least once every 3 months
- 2: Once every half year
- 3: Once every year
- 4: Once every 2 years
- 5: Once or less every 3 years

Age at which Regular Dentist Visit was Started (Q18-2)

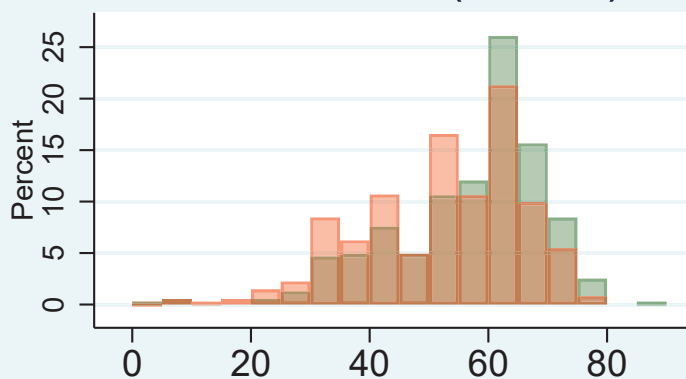
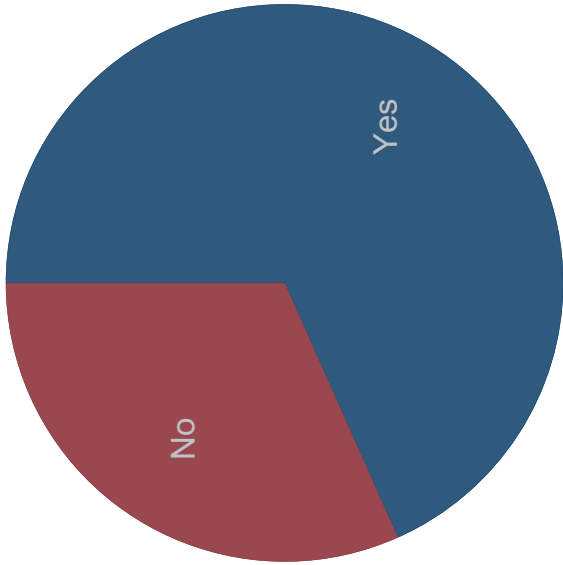
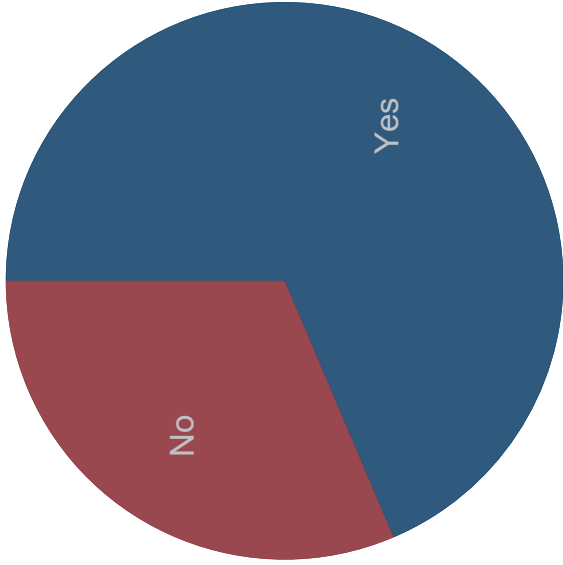


Figure 28 Medical Checkup (Q19)

Male



Female



Age at which Regular Medical Check was Started (Q19-1)

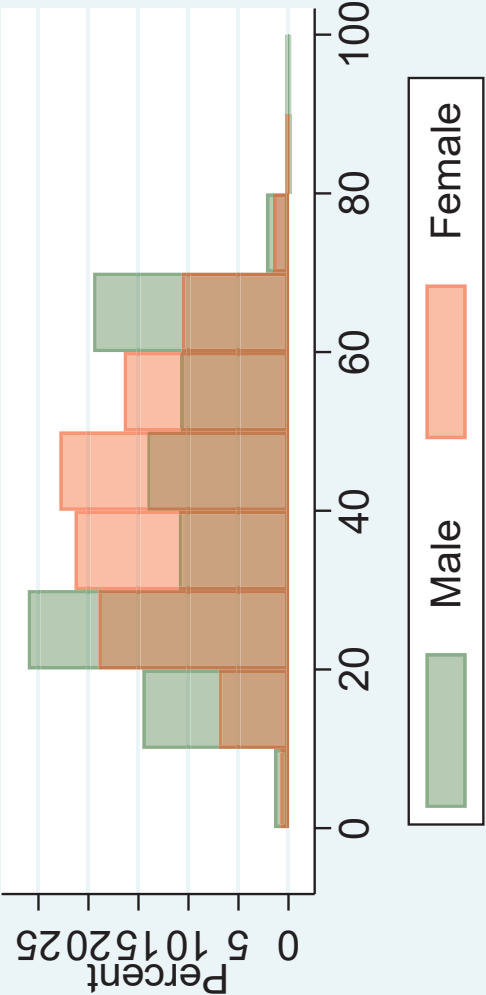
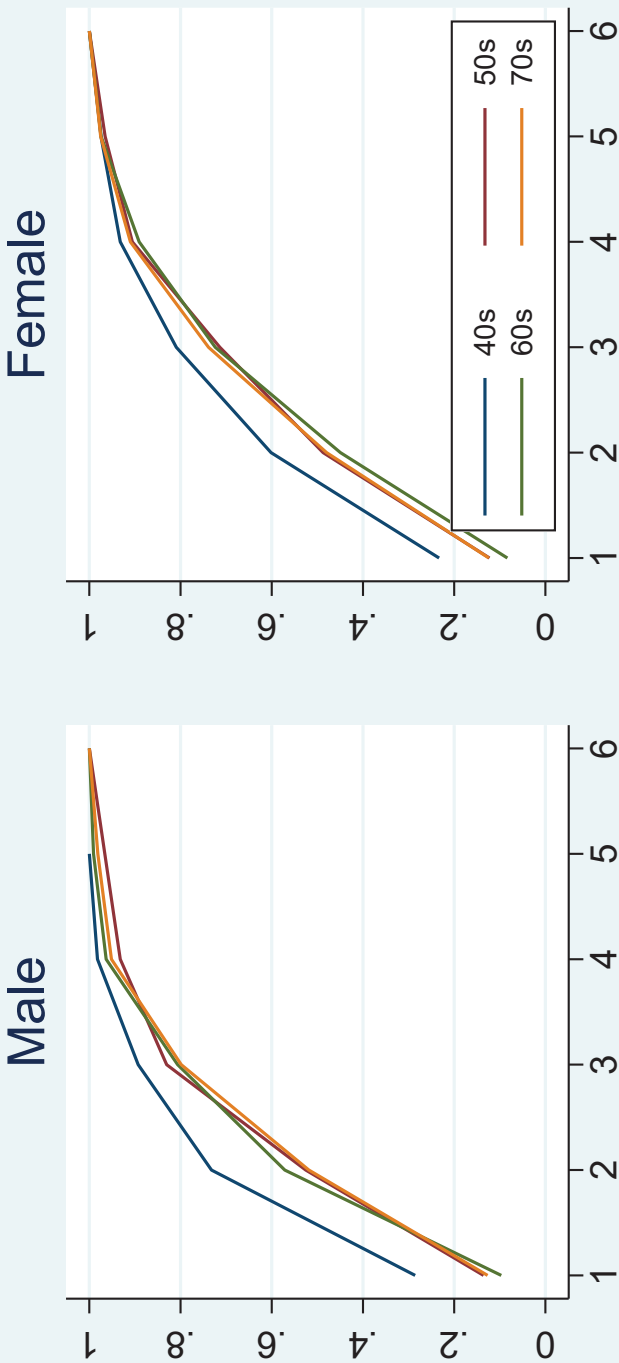
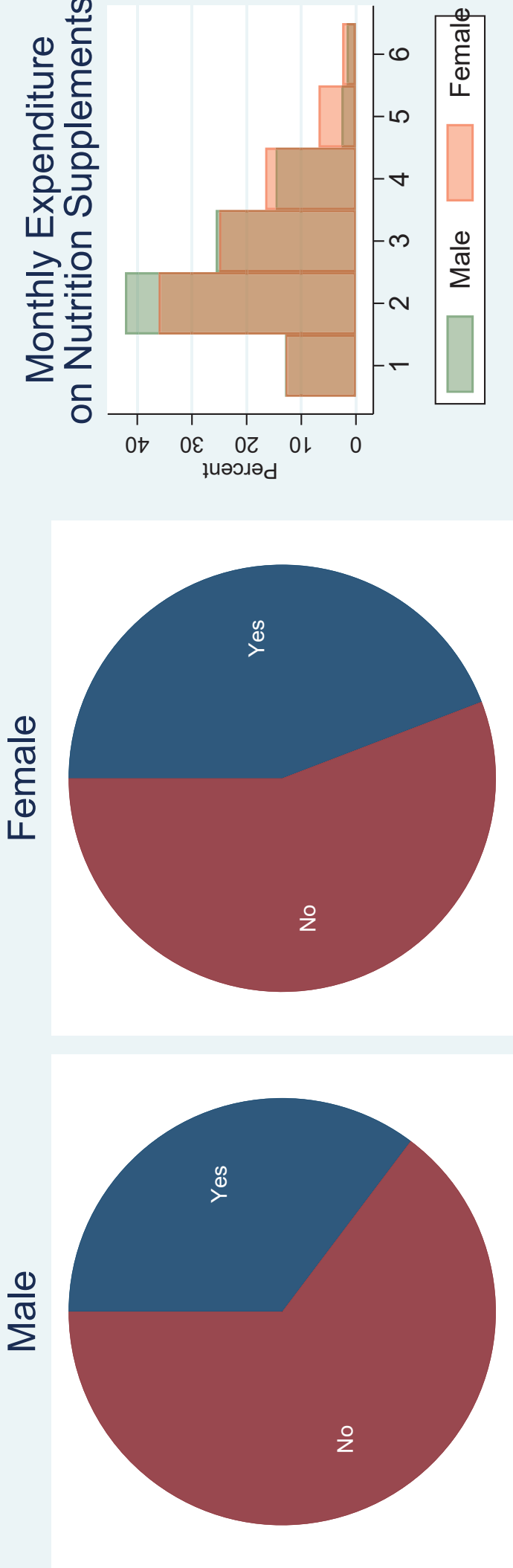


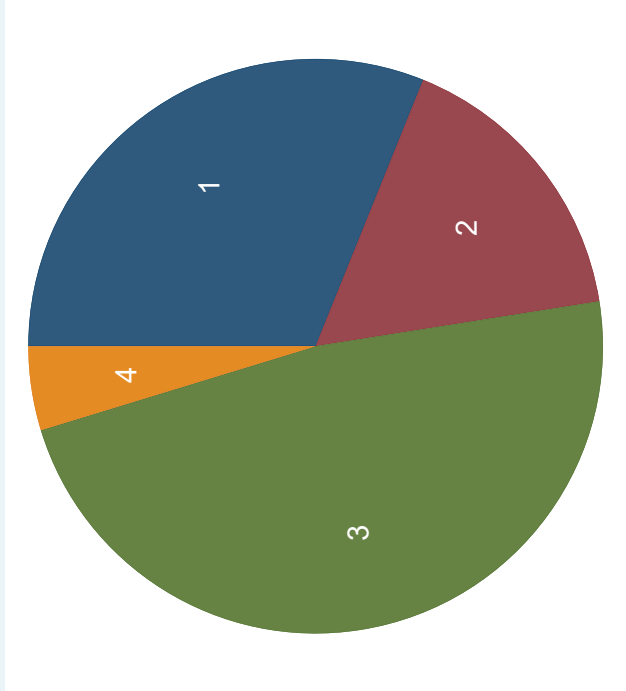
Figure 29 Ingestion of Nutritional Supplements (Q22)



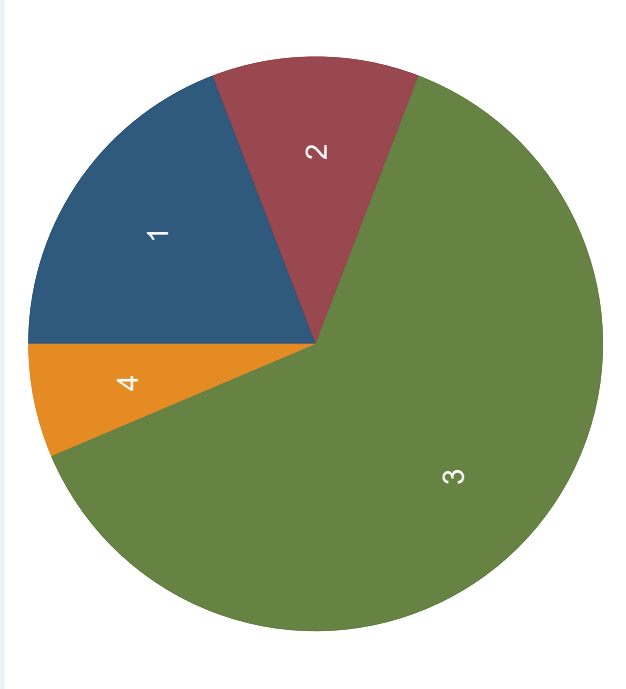
Each bucket stands for:
1: up to 1,000 yen
2: 1,001 to 3,000 yen
3: 3,001 to 5,000 yen
4: 5,001 to 10,000 yen
5: 10,001 to 20,000 yen
6: 20,000 yen or higher

Figure 30 Possession of Risk Assets (Q26)

Male



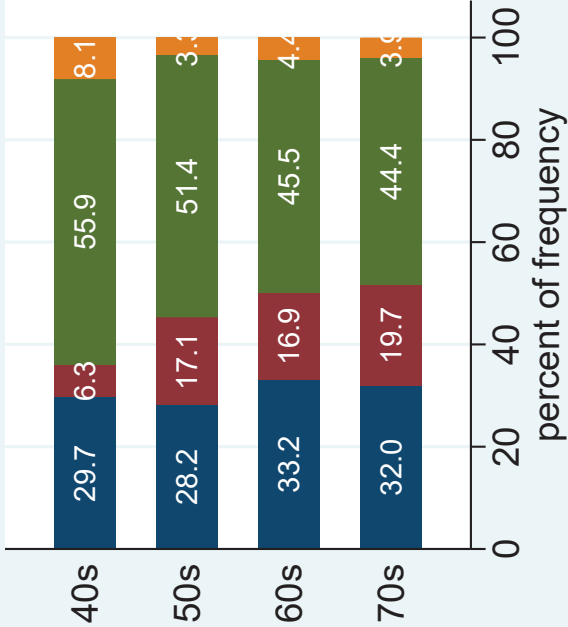
Female



Each part of the charts stands for:

- 1: I have purchased and now have them.
- 2: I have purchased them, but do not have any now.
- 3: I have not purchased them.
- 4: Do not want to answer or do not know.

Male



Female

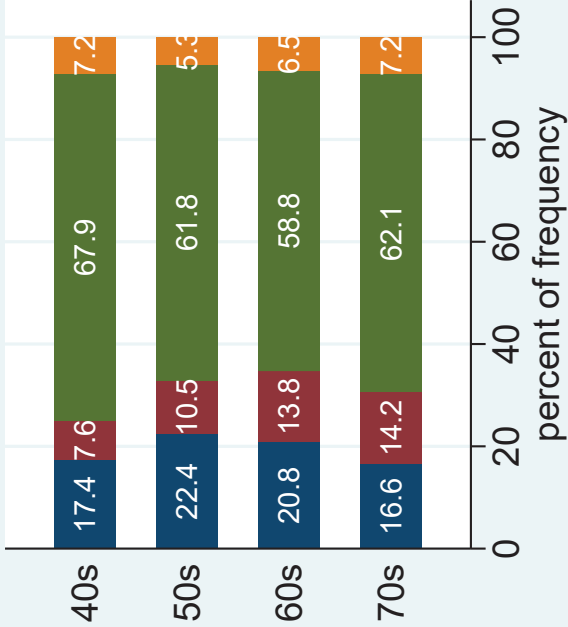
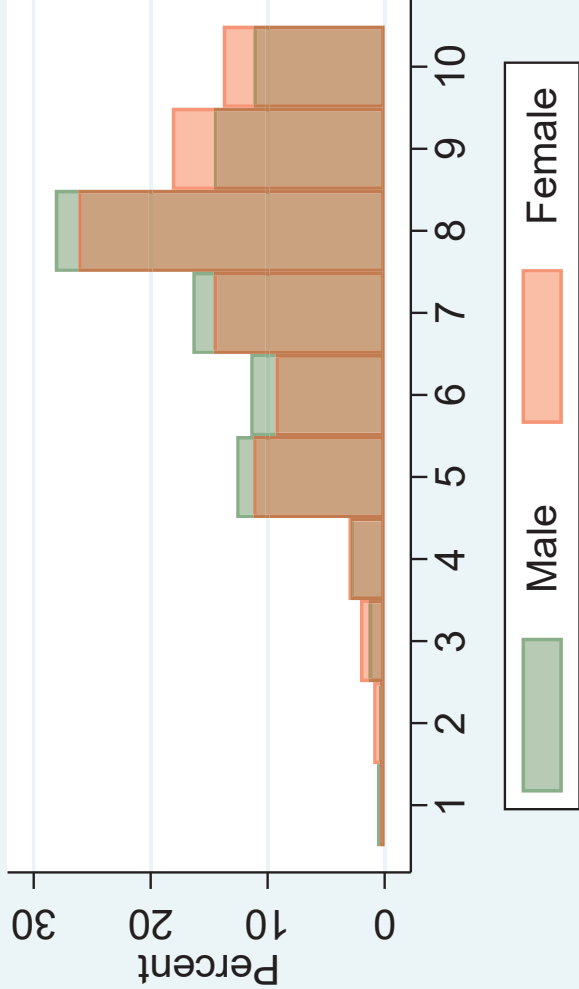
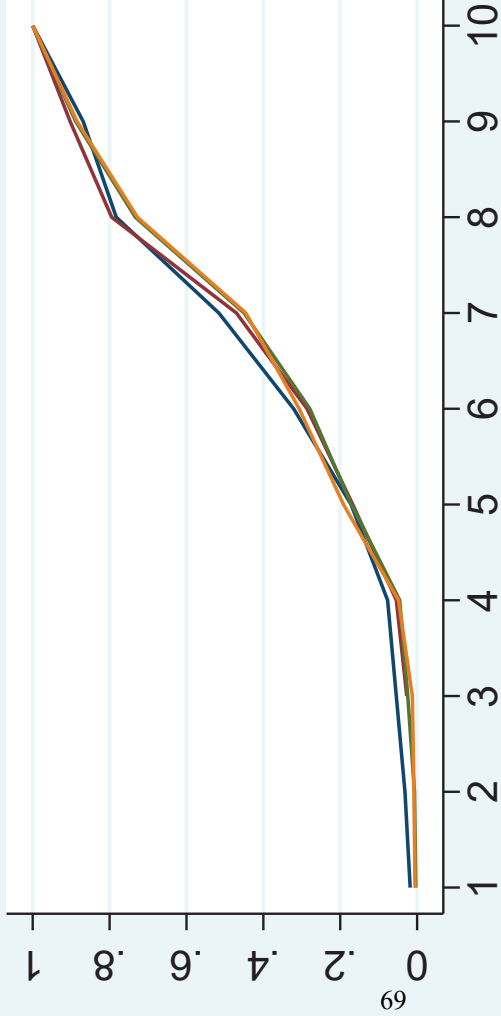


Figure 31 Happiness (Q28)

Large number means he/she is happy.



Male



Female

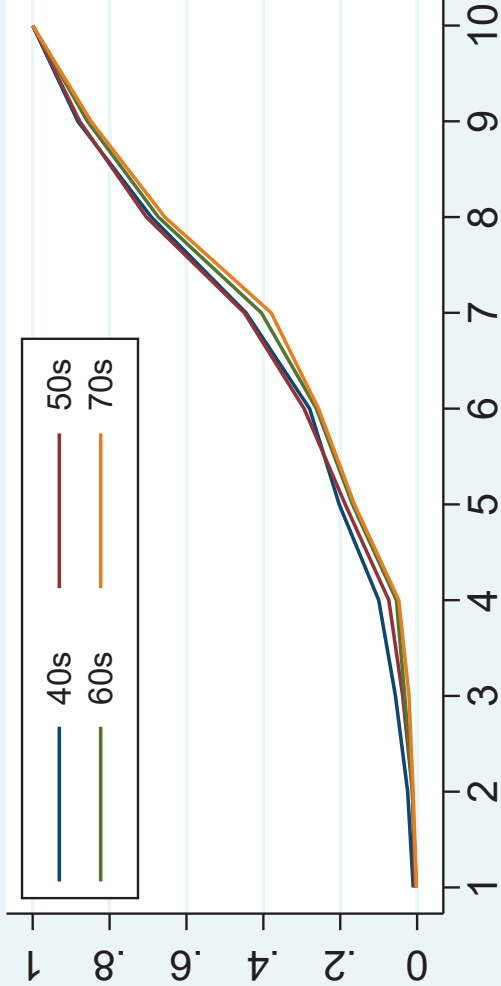
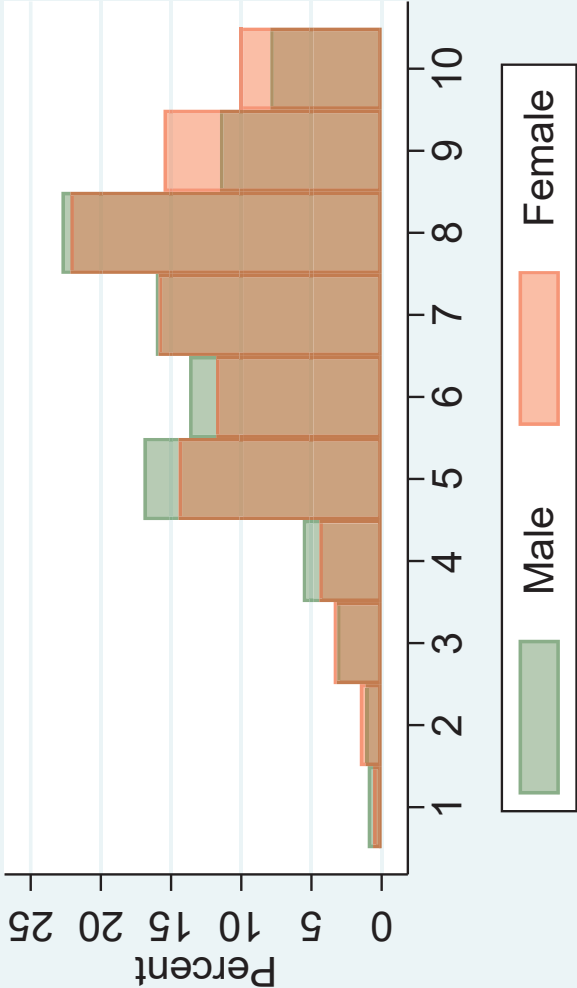
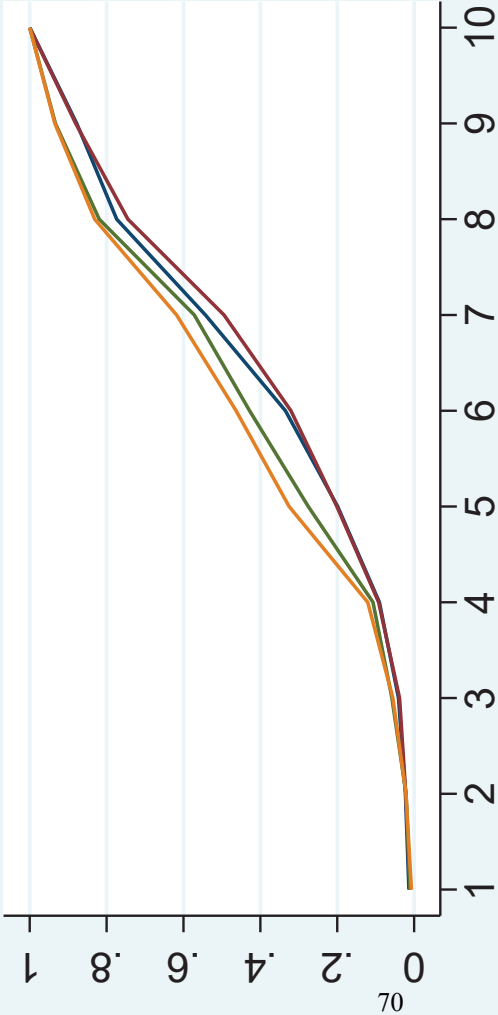


Figure 32 Future Happiness (Q29)

Large number means he/she will be happy.



Male



Female

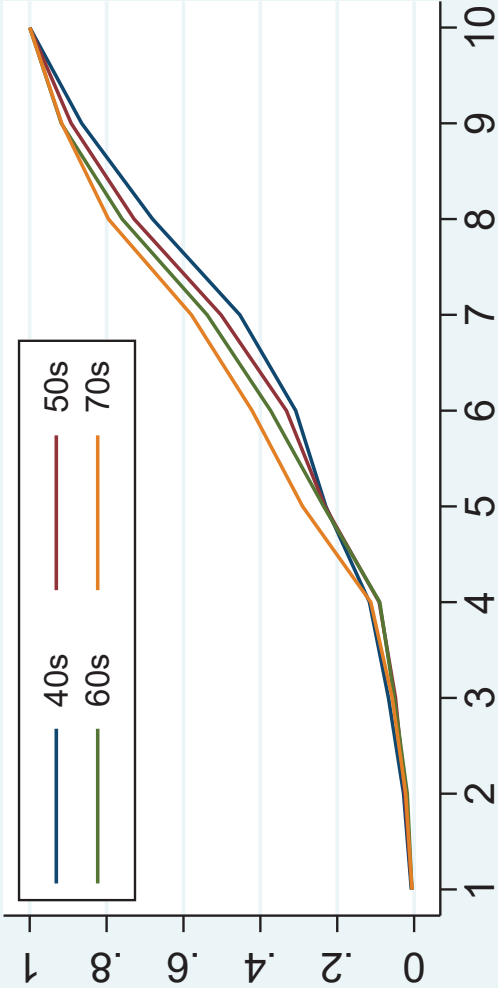
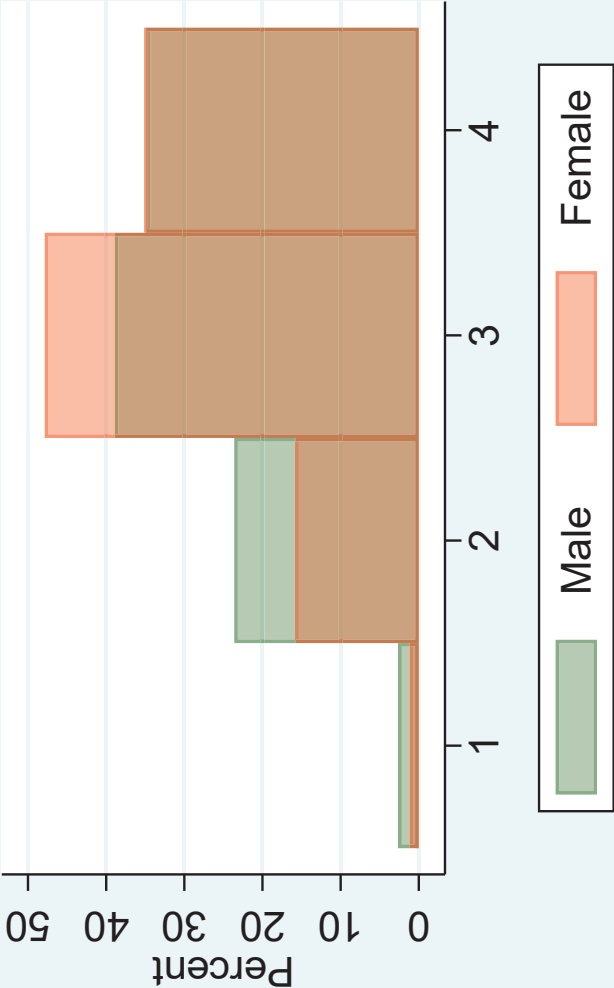


Figure 33-1 Sense of Fairness (Q25-1)



Q25-1
A certain store has been selling snow shovels for 1,800 yen. The morning after a large snowstorm, the store raises the price to 2,400 yen.

- Choices are:
1: Completely fair.
2: Acceptable.
3: Unfair.
4: Very Unfair.

Male

Female

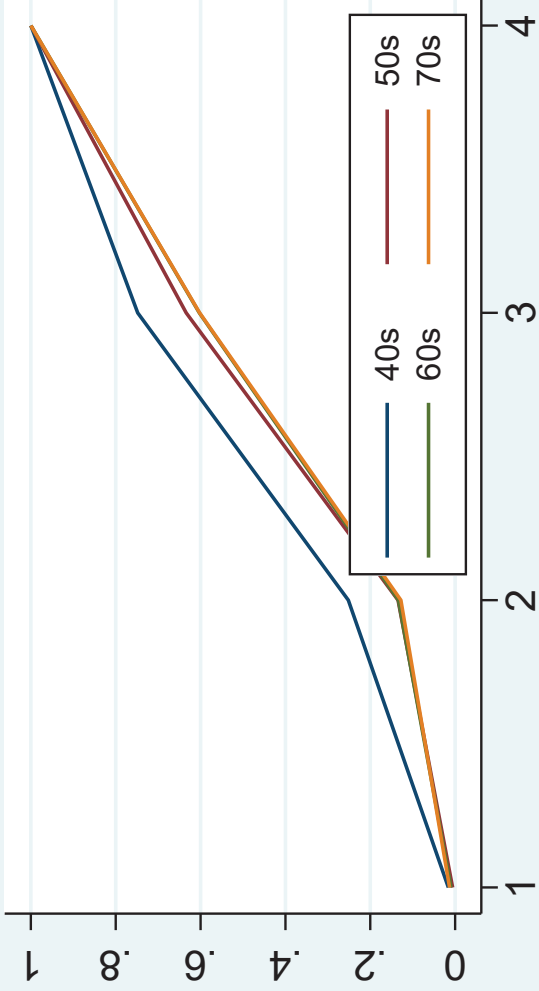
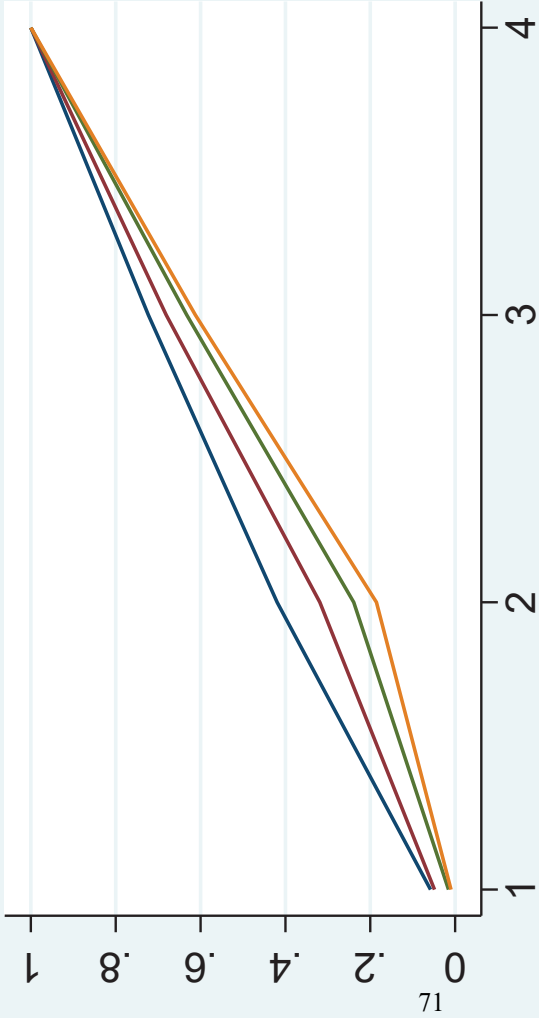
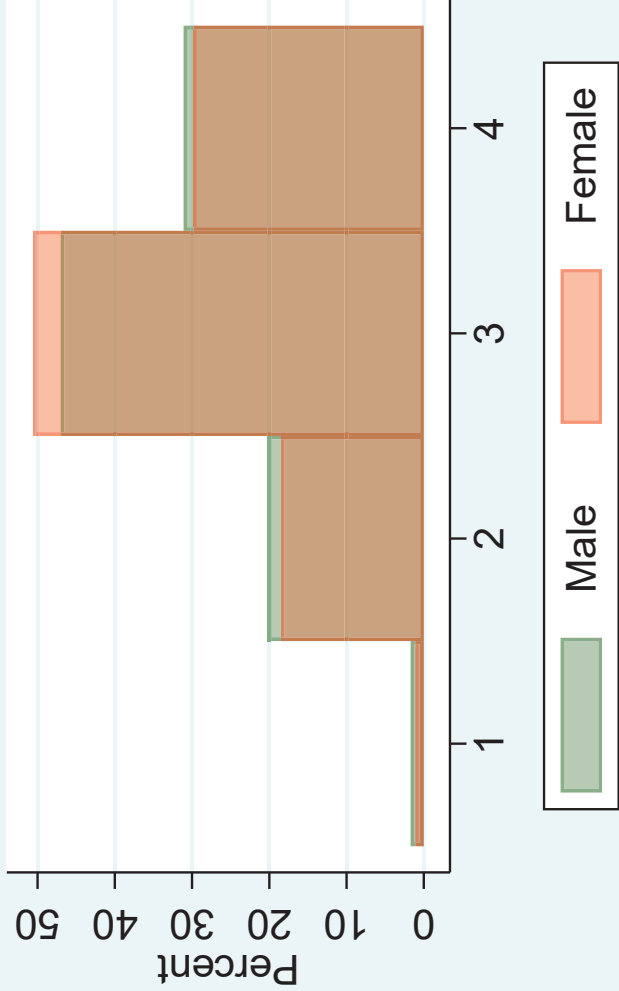


Figure 33-2 Sense of Fairness (Q25-2)



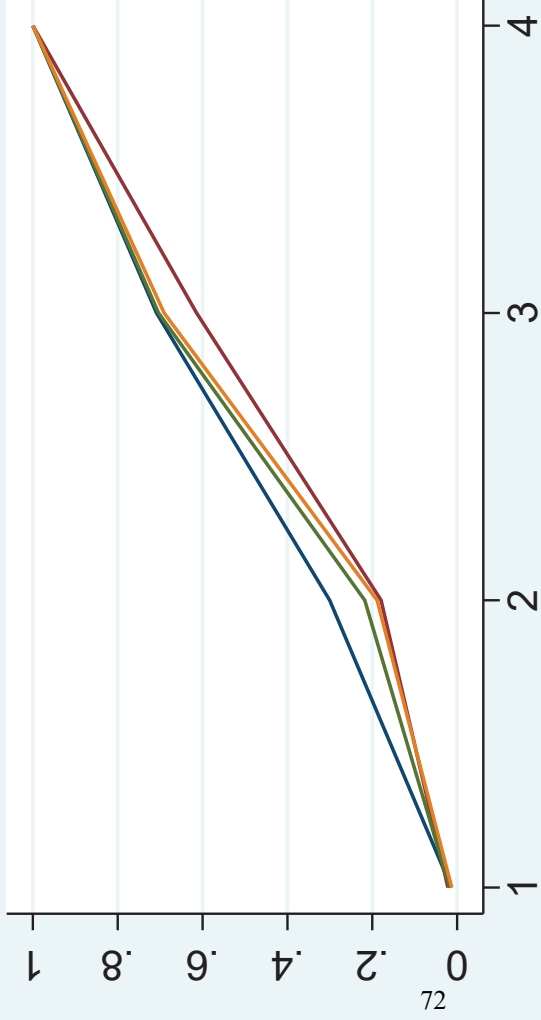
Q25-2

A company is making a small profit. However, due to a recession unemployment is high, so it is easy to hire people. The company, therefore, decides to reduce salaries and wages by 10% for all its employees.

Choices are:

- 1: Completely fair.
- 2: Acceptable.
- 3: Unfair.
- 4: Very Unfair.

Male



Female

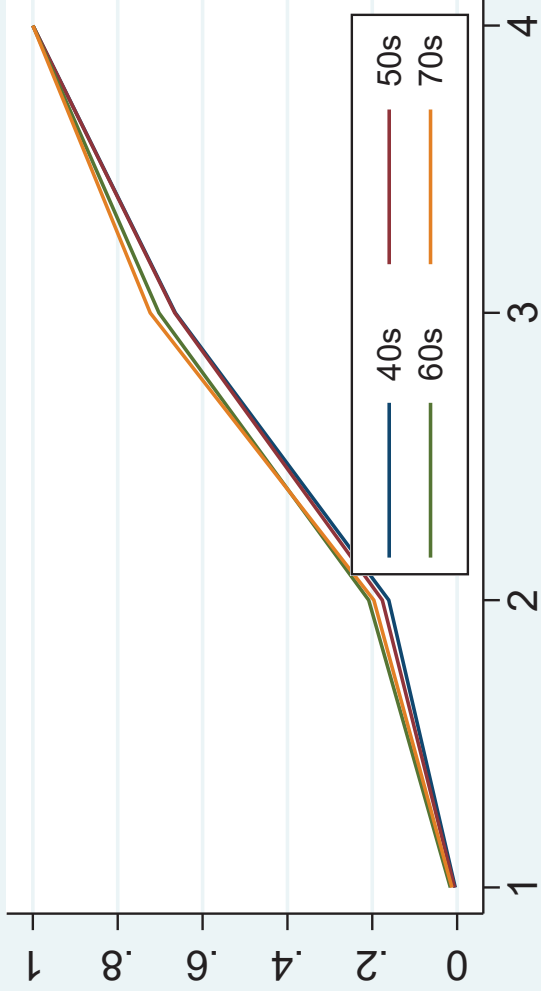
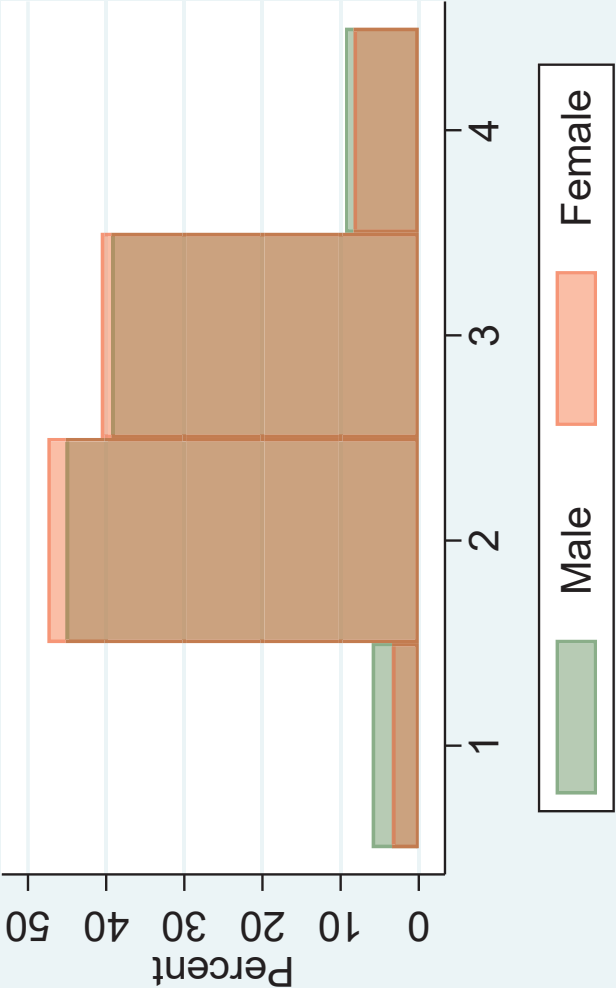


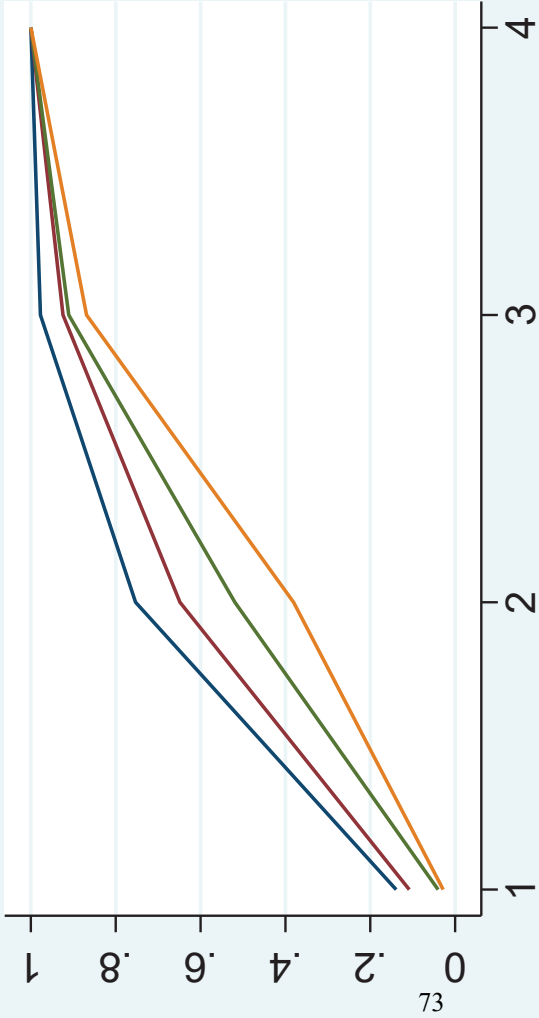
Figure 33-3 Sense of Fairness (Q25-3)



Q25-3
A small factory is making kitchen tables.
Because of changes in the price of materials,
the cost making each table has decreased by
2,400 yen. But the factory does not lower
the price for the tables.

- Choices are:
- 1: Completely fair.
 - 2: Acceptable.
 - 3: Unfair.
 - 4: Very Unfair.

Male



Female

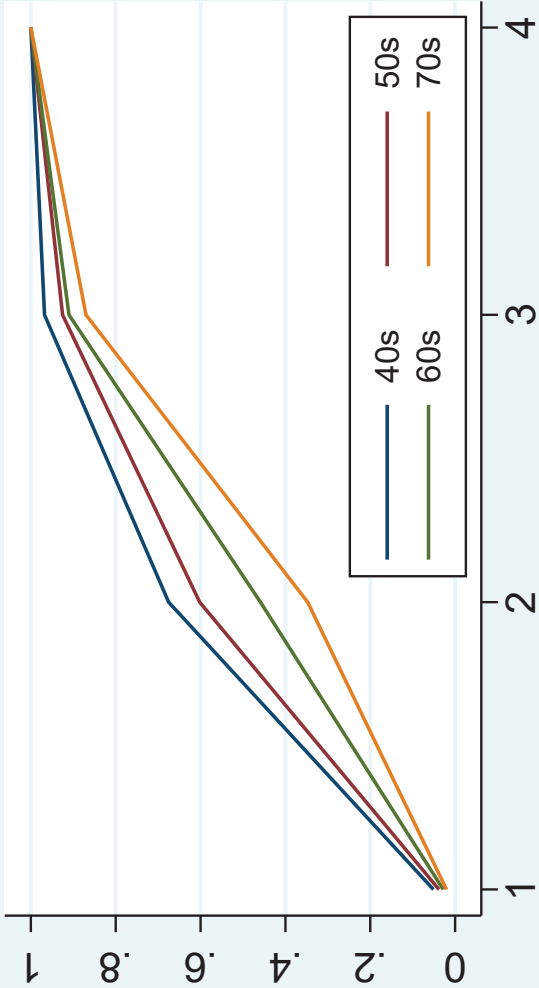
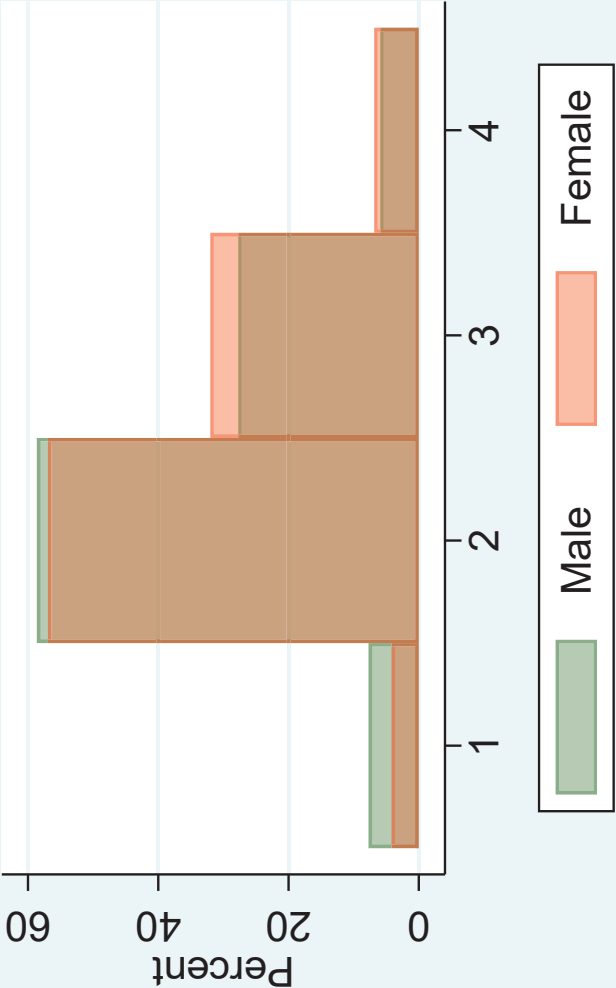


Figure 33-4 Sense of Fairness (Q25-4)



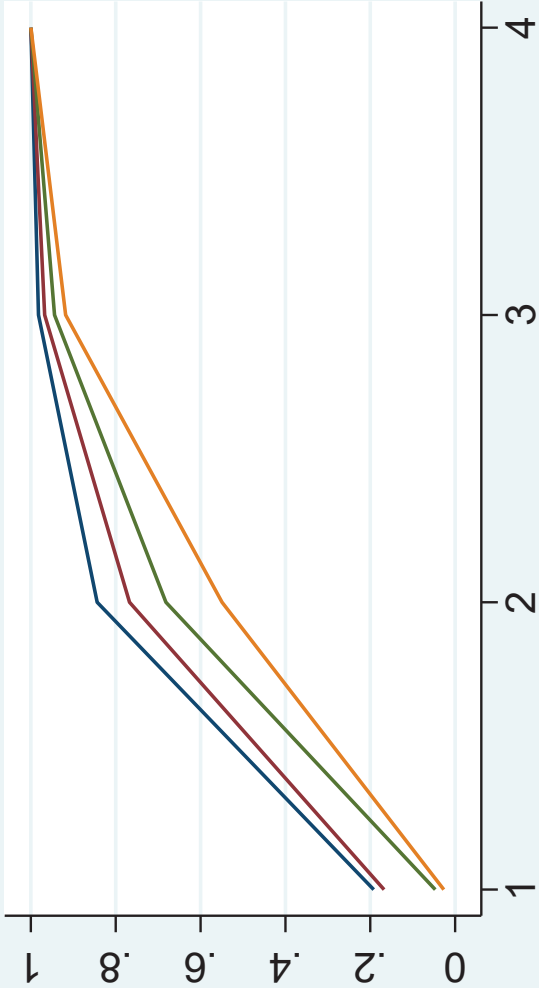
Q25-4

The only store in a small rural town began to sell a new chocolate product for 800 yen. But a store in a nearby town that is about 1 hour drive away sells the same chocolate for 500 yen.

Choices are:

- 1: Completely fair.
- 2: Acceptable.
- 3: Unfair.
- 4: Very Unfair.

Male



Female

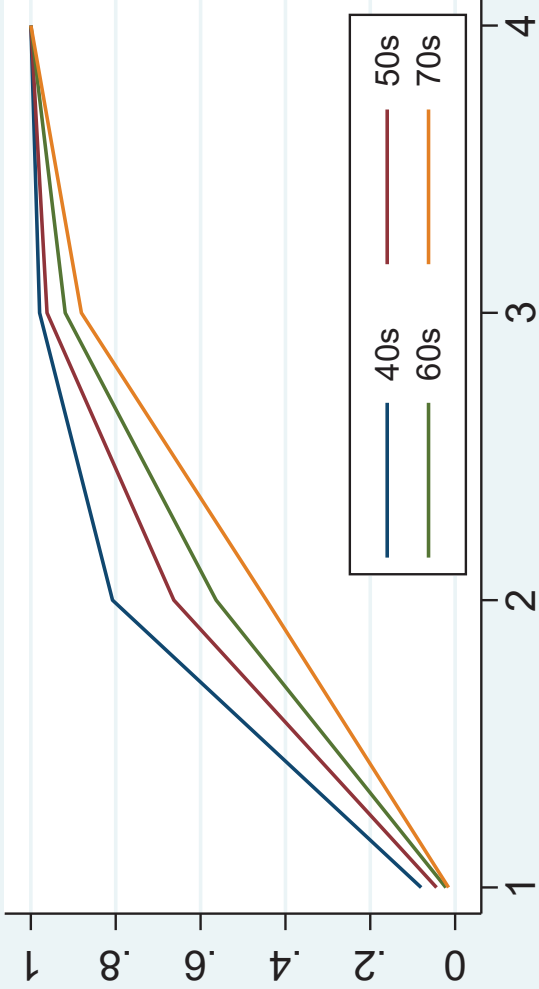
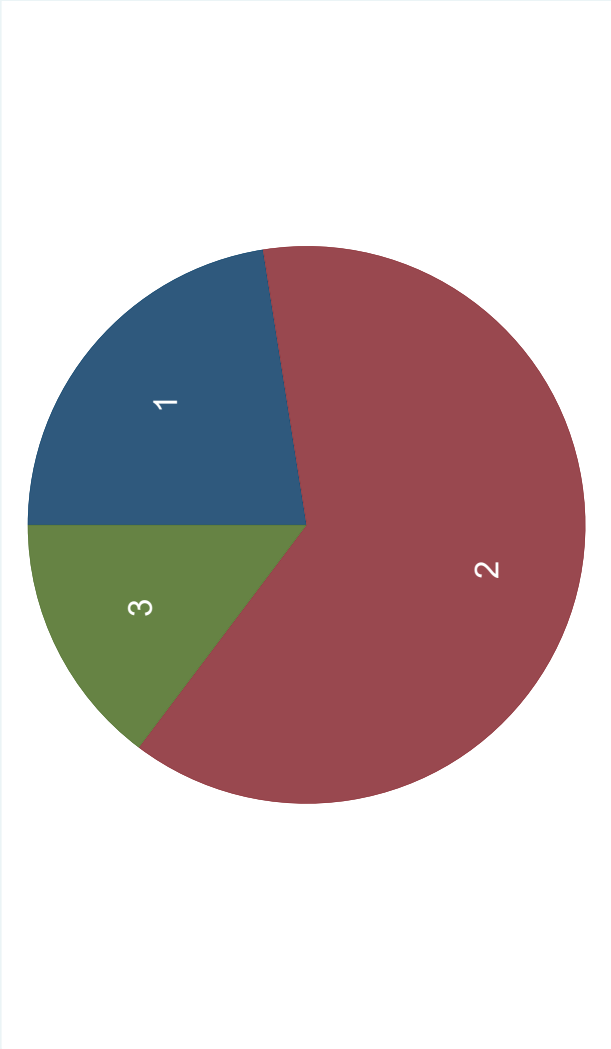
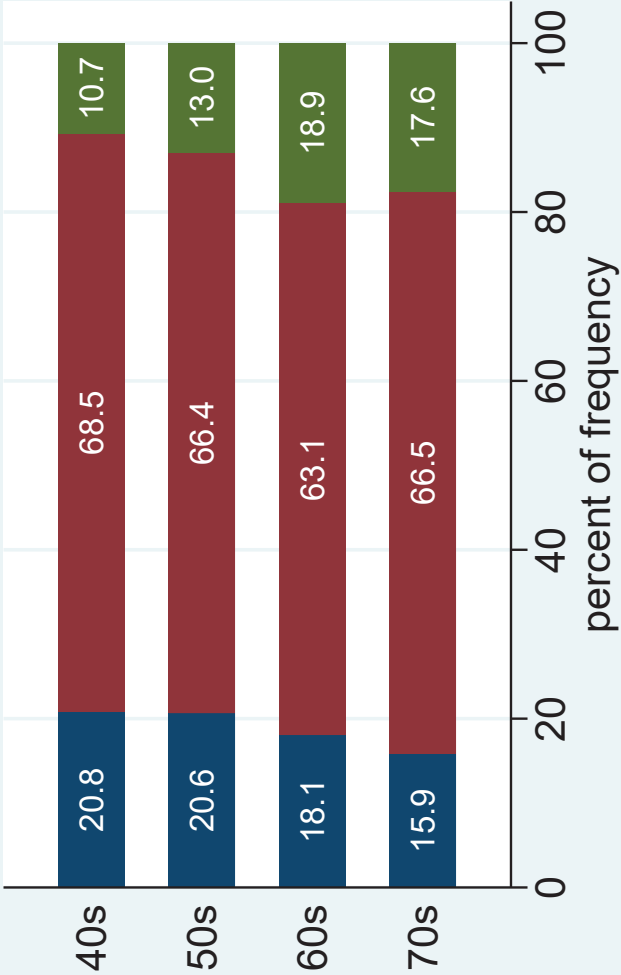
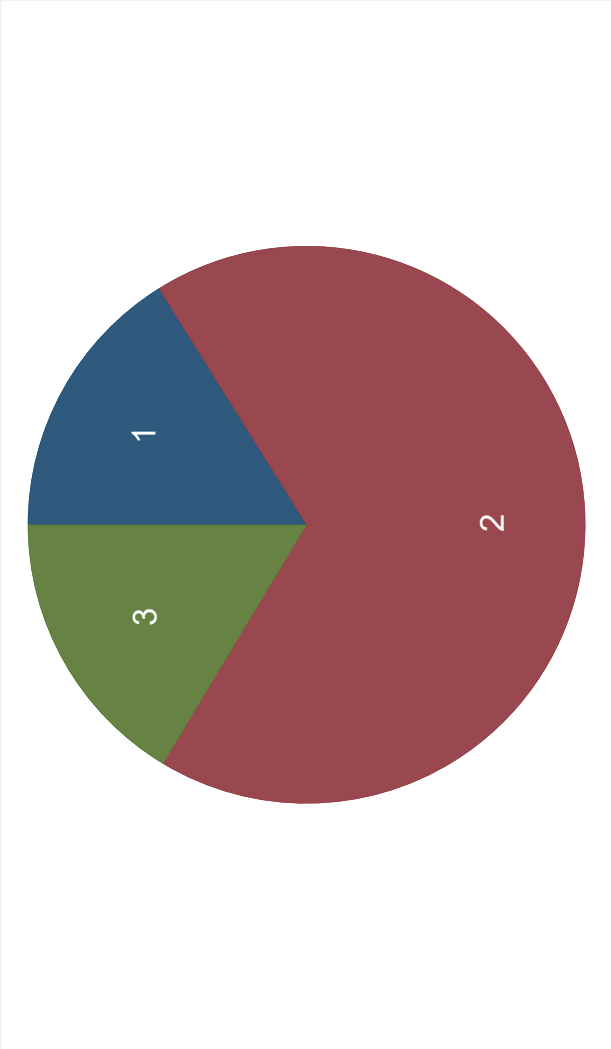


Figure 34 Attitude towards Medical System (Q23)

Male



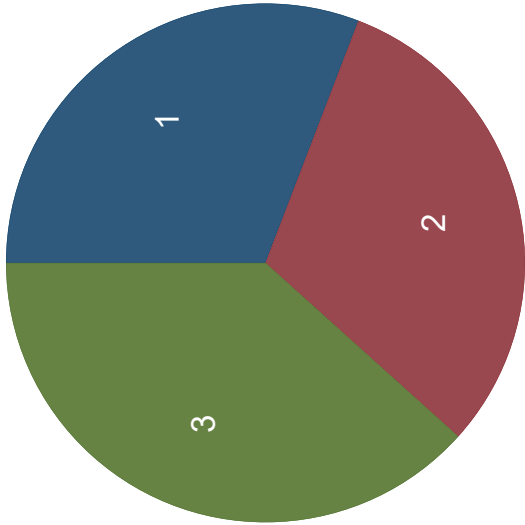
Female



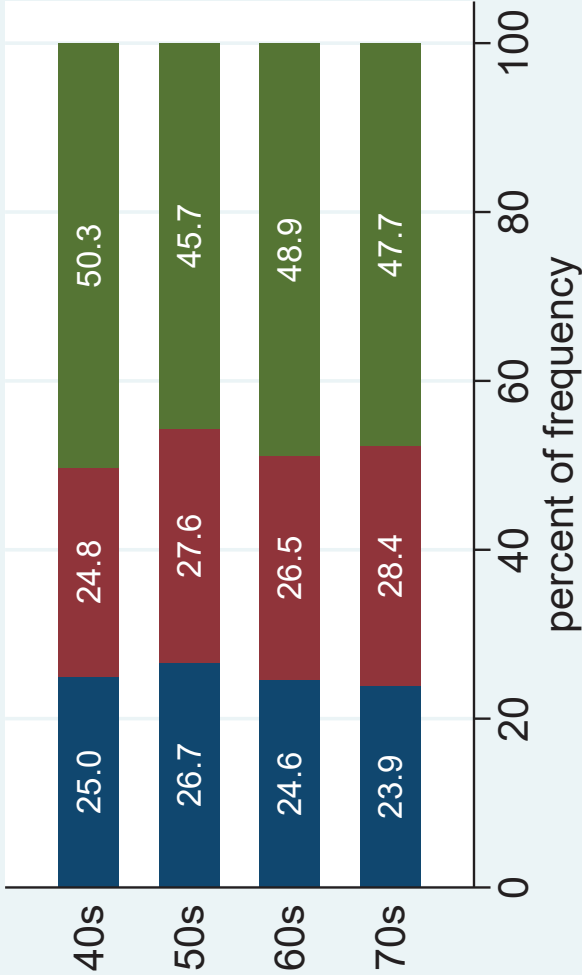
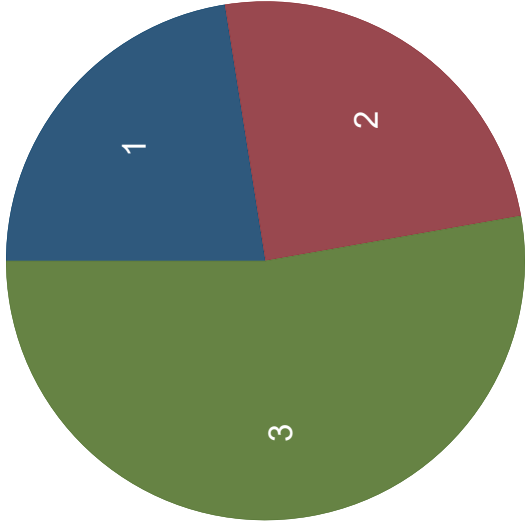
Each part corresponds to the following answers:
1: I want the level of medical care to be improved, if the burden is increased accordingly.
2: I want the level of medical care to be left unchanged, and the burden to remain at its present level.
3: I want the level of medical care to be reduced so as to lower the burden in the future.

Figure 35 Attitude towards
Very Expensive Medical Technology (Q24)

Male



Female



Each part corresponds to the following answers:

- 1: Medical insurance premiums should be increased to include high cost medical care so that everyone can receive it.
- 2: It should be excluded from public medical care insurance so that people who want it can receive it at their own expense.
- 3: Do not know.

Annex

The Nagahama Study

Questionnaire on Social and Economic behavior

After answering, please send the questionnaire to the Health Improvement Zeroji-Club in the attached envelope. **Participation in this survey is optional**, but it is important to gain the cooperation of as many people as possible in order to conduct more accurate research, so please help us out. If the method of answering is not clear, please submit your inquiry to the Health Improvement Zeroji-Club.

I-We would like ask about you and your home.

1. Please tell us how many children now live with you.

	None	1	2	3	4	5 or more
Before elementary school	5,430 (91.2%)	376 (6.3%)	128 (2.2%)	15 (0.3%)	3 (0.1%)	2 (0.0%)
Elementary and junior-high school students	4,735 (79.5%)	579 (9.7%)	510 (8.6%)	122 (2.1%)	6 (0.1%)	2 (0.0%)
High school students	5,446 (91.5%)	421 (7.1%)	80 (1.3%)	6 (0.1%)	0 (0.0%)	1 (0.0%)
University, graduate school, and vocational school students	5,653 (94.9%)	245 (4.1%)	53 (0.9%)	3 (0.1%)	0 (0.0%)	0 (0.0%)
Employed	3,986 (67.0%)	1,368 (23.0%)	475 (8.0%)	94 (1.6%)	27 (0.5%)	4 (0.1%)
Others (full-time home maker, unemployed)	5,367 (90.1%)	433 (7.3%)	115 (1.9%)	31 (0.5%)	2 (0.0%)	6 (0.1%)

2. Do you live with your parents or your spouse's parents?

[1] Yes

[2] No

1,638
(27.5%)

4,239
(71.2%)

3. How many grandchildren do you have?

() Tens place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

 Ones place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

4. Do you live with any of your grandchildren?

[1] Yes

[2] No

996
(16.7%)

4,953
(83.2%)

5. How would you rate your general health status?

Very good	Fair	Neither good nor poor	Rather poor	Very poor
1,011	1,734	2,364	716	88
(17.0%)	(29.1%)	(39.7%)	(12.0%)	(1.5%)

6. Which of the following describes the last school you graduated from?

[1] Primary education institution (prewar elementary school)	Includes prewar ordinary primary schools and beginners course of national elementary schools.	5	(0.1%)
[2] Junior high school or other lower secondary education institution	Includes postwar middle schools, plus prewar higher elementary schools, advanced course of national elementary schools, youth schools, and elementary course in senior high schools.	1,059	(17.8%)
[3] High school or other upper secondary education institution	Includes postwar high schools, plus prewar secondary schools, teache'rs college, preparatory courses, girls high schools, technical colleges (technical college preparatory courses, and technical maintenance schools) etc.	2,625	(44.1%)

[4] University	Includes postwar universities and college level institutions, plus prewar universities, higher course in senior high schools, university preparatory courses, regular courses in teacher's colleges, higher normal schools, women's' higher normal schools, vocational schools etc.	684	(11.5%)
[5] Graduate school		27	(0.5%)
[6] Two-year college		748	(12.6%)
[7] Technical college		422	(7.1%)
[8] Higher technical college		60	(1.0%)
[9] Do not want to answer.		43	(0.7%)

6-1. [Answer if you answered [4] University or [5] Graduate school above.] Which of the following did you specialize in?

[1] Literature	[2] Education	[3] Law	[4] Economics	[5] Science
101	133	49	125	22
(1.7%)	(2.2%)	(0.8%)	(2.1%)	(0.4%)
[6] Medicine or dentistry	[7] Pharmacolo gy	[8] Engineering	[9] Agriculture	[10] Others
6	10	120	19	122
(0.1%)	(0.2%)	(2.0%)	(0.3%)	(2.1%)

7. Please report the year you completed your last education.

[1] Showa (1925 - 1988); [2] Heisei (1989 – present)

() year Tens place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

Ones
place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

8. Tell us about your present work. Which of the following describes your form of employment?

[1] Am not employed (full-time housemaker, student, retiree, etc.)	2,608	(43.8%)
[2] Employee (person employed by or working for a company, organization etc. (person who is formally employed by an employer))	2,052	(34.5%)
[3] Self-employed (restaurant, wholesale/retail shop owner, farming etc.)	515	(8.7%)
[4] Independent professional (physician, lawyer, accountant, tax accountant, author, etc.)	49	(0.8%)
[5] Family worker (restaurant, retail store, farming etc.)	192	(3.2%)
[6] Works at home without an employment relationship with a company	88	(1.5%)
[7] Contract worker, sub-contractor (person with no employment relationship)	116	(2.0%)
[8] Do not want to answer.	41	(0.7%)

8-1. [Answer if you selected [2] Employed person above.] Which of the following describes your position in your company?

[1] Full-time employee (regular employee) -- below manager level	469	(7.9%)
[2] Full-time staff member or employee (regular employee) -- manager level	256	(4.3%)
[3] Full-time employee (regular employee) -- executive level	41	(0.7%)
[4] Contract employee	140	(2.4%)
[5] Temporary or part-timer	1,026	(17.2%)

[6] Dispatched worker	44	(0.7%)
[7] Commissioned	61	(1.0%)
[8] Do not want to answer.	5	(0.1%)

9. Which of the following describes the work that you usually perform?

[1] Agricultural, forestry, and fishery work	290	(4.9%)
[2] Mining work	1	(0.0%)
[3] Sales work (manager, inside employee, outside employee of retailer or wholesaler, real-estate agent, etc.)	329	(5.5%)
[4] Service work (barber, hair-dresser, restaurant, hotel worker and janitor, etc.)	380	(6.4%)
[5] Administrative and managerial work (elected member of national or regional government, section chief or higher in a company, organization, or public agency)	99	(1.7%)
[6] Clerical work (ordinary clerical work, accounting work, operator or other clerical worker etc.)	483	(8.1%)
[7] Transportations and communications work (driver, conductor on a train, bus, ship, or aircraft, telegraph or radio operator etc.)	58	(1.0%)
[8] Manufacturing, construction, maintenance, or movers and delivery work	426	(7.2%)
[9] Data processing technologist (System engineer, programmer, etc.)	6	(0.1%)
[10] Specialized or technical work (Excluding data processing technologist (corporate researchers, engineers, medical doctors and health care service providers, lawyers and legal staff, teachers, artists, etc.)	428	(7.2%)
[11] Security work (Self-defense force member, police officer, fire-fighter, security guard, etc.)	6	(0.1%)
[12] Others	655	(11.0%)
[13] Do not want to answer.	38	(0.6%)

10. What are the average number of hours that you work for wages every week? Please answer including overtime hours. If you work at 2 or more wage-earning jobs, please answer indicating the total number of hours you work.

About () hours	Tens place	[	①	②	③	④	⑤	⑥	⑦	⑧	⑨]
	Ones place	[	①	②	③	④	⑤	⑥	⑦	⑧	⑨]

II- We would like to ask about your income, assets, etc.

Please answer on your household as a whole.

11. Which of the following corresponds to your household's annual income before you pay taxes and social insurance premiums.? Please include all the side-job income and various benefits.

① No more than 2 million yen	② Greater than 2 million and no more than 4 million yen.	③ Greater than 4 million and no more than 6 million yen.	④ Greater than 6 million and no more than 8 million yen.
680	1,739	930	523
(11.4%)	(29.2%)	(15.6%)	(8.8%)
⑤ Greater than 8 million and no more than 10 million yen.	⑥ Greater than 10 million and no more than 15 million yen.	⑦ Greater than 15 million yen.	⑧ I do not know. / I do not want to answer.
350	229	58	1,128
(5.9%)	(3.9%)	(1.0%)	(19.0%)

12. Which of the following corresponds to your household's total present bank deposits, shares, and investment trusts?

① No more than 2 million yen	② Greater than 2 million and no more than 4 million yen.	③ Greater than 4 million and no more than 6 million yen.	④ Greater than 6 million and no more than 8 million yen.	⑤ Greater than 8 million and no more than 10 million yen.
727	462	393	250	361
(12.2%)	(7.8%)	(6.6%)	(4.2%)	(6.1%)
⑥ Greater than 10 million and no more than 15 million yen.	⑦ Greater than 15 million yen.	⑧ Greater than 20 million yen.	⑨ I do not know. / I do not want to answer.	
378	295	791	2,002	

(6.4%)

(5.0%)

(13.3%)

(33.6%)

Please answer on yourself.

13. Which of the following corresponds to your personal annual income before you pay taxes and social insurance premiums.? Please include all the side-job income and various benefits.

① No more than 2 million yen	② Greater than 2 million and no more than 4 million yen.	③ Greater than 4 million and no more than 6 million yen.	④ Greater than 6 million and no more than 8 million yen.
3,043	1,376	329	155
(51.1%)	(23.1%)	(5.5%)	(2.6%)
⑤ Greater than 8 million and no more than 10 million yen.	⑥ Greater than 10 million and no more than 15 million yen.	⑦ Greater than 15 million yen.	⑧ I do not know. / I do not want to answer.
63	29	5	709
(1.1%)	(0.5%)	(0.1%)	(11.9%)

14. Which of the following corresponds to the present total bank deposits, shares, and investment trusts in your own name?

① No more than 2 million yen	② Greater than 2 million and no more than 4 million yen.	③ Greater than 4 million and no more than 6 million yen.	④ Greater than 6 million and no more than 8 million yen.	⑤ Greater than 8 million and no more than 10 million yen.
1,527	674	407	238	348
(25.7%)	(11.3%)	(6.8%)	(4.0%)	(5.8%)
⑥ Greater than 10 million and no more than 15 million yen.	⑦ Greater than 15 million yen.	⑧ Greater than 20 million yen.	⑨ I do not know. / I do not want to answer.	

332	176	377	1,624
(5.6%)	(3.0%)	(6.3%)	(27.3%)



III-We would like to ask about your inclinations and attitudes concerning your behavior.

Anything that may result in some form of loss in the future is called “risk”. For example, if you take a trip outside the country, you might have an accident if you are unlucky. If you clearly decide to set out on such a trip aware that such an incident may occur, you are taking such a risk. If you do not set out on a trip, you are not taking any risk at all.

15. Do you think that you are the type of person who is fully prepared to take risks concerning all matters? Or do you try to avoid taking risks? Please indicate the level between ① “I am unwilling to take risks” and ⑩ “fully prepared to take risks” that most closely indicates your type by covering the number in black.

I am unwilling to take risks ← ----- → I am fully prepared to take risks									
①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩
705	513	859	543	1,460	506	428	388	85	110
(11.8%)	(8.6%)	(14.4%)	(9.1%)	(24.5%)	(8.5%)	(7.2%)	(6.5%)	(1.4%)	(1.9%)

(1)

16. You have a choice between receiving 60,000 yen for sure and drawing a lottery that will give you 120,000 yen if you win, but not a penny if you lose. The lottery contains three "winners" out of ten. Would you draw the lottery, or would you not draw the lottery and receive 60,000 yen?

[1] Draw a lot 772 (13.0%)

[2] Not draw a lot 4,904 (82.4%)

16-1. [Answer if you answered “[2] Not draw a lot” above.] Of the 10 lots, what is the minimum number of winning draws per 10 draws would there have to be for you to draw a lot?

④ 4	⑤ 5	⑥ 6	⑦ 7	⑧ 8	⑨ 9	⑩ 10
59	713	445	641	1,077	339	1,407
(1.0%	(12.0%	(7.5%	(10.8%	(18.1%	(5.7%	(23.6%
)))))))

17. Which do you choose, “Receive 60,000 yen today” or “Wait for one week and receive 60,050 yen”?

[1] Receive 60,000 yen today. 3,727 (62.6%)

[2] “Wait for one week and receive 60,050 yen” 1,425 (23.9%)

17-1. [Answer if you answered, “[1] Receive 60,000 yen today”] What is the least you would have added to the 60,000 yen to make you wait one week?
Answer to the nearest unit of 10 yen.

() yen

10 Thousands place	[	①	②	③	④	⑤	⑥	⑦	⑧	⑨]
Thousands place	[	①	②	③	④	⑤	⑥	⑦	⑧	⑨]
Hundreds place	[	①	②	③	④	⑤	⑥	⑦	⑧	⑨]
Tens place	[	①	②	③	④	⑤	⑥	⑦	⑧	⑨]

18. Do you visit a dentist regularly?

[1] I only go when I have a problem with my teeth. 3,582 (60.2%)

[2] I go for an examination regularly. 2,069 (34.8%)

18-1. [Answer if you answered, “(2) I go regularly” above”] How often do you go?

① At least once every 3 months	② Once every half year	③ Once every year	④ Once every 2 years	⑤ Once or less every 3 years
925	603	463	61	29
(15.5%)	(10.1%)	(7.8%)	(1.0%)	(0.5%)

18-2. [Answer if you answered, “I go regularly” above”] How old were you when you began to go regularly?

From about ()

Tens place	[①	②	③	④	⑤	⑥	⑦	⑧	⑨]
---------------	---	---	---	---	---	---	---	---	---	---	---

Ones place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

19. Do you regularly have a health examination or take a thorough medical checkup ? Exclude a check up by our Nagahama Survey

[1] Yes 3,930 (66.0%)

[2] No 1,809 (30.4%)

19-1. [Answer if you answered, “[1] Yes” above] About how old were you when you began to receive health examinations regularly?

From about ()

Tens place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

Ones place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

20. How much do you pay as medical expense every month (fees paid at your expense to medical treatment organizations and pharmacies)? Exclude visits because of injuries. If you visit more than one hospital, please answer by reporting the total amount.

About () thousands yen

100 Thousands place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

10 Thousands place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

Thousands place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

21. Have you ever heard of the high-cost medical care system (a system in which the amount you pay out-of-pocket at medical institutions and pharmacies exceeds a certain amount, and the excess amount is paid to you)?

[1] Yes	[2] No
5,202	590
(87.4%)	(9.9%)

22. Do you normally take nutritional supplements?

[1] Yes	[2] No
2,395	3,385
(40.2%)	(56.9%)

22-1. [Answer if you answered “[1] Yes” above.] About how much money do you pay for nutritional supplements every month?

[1] up to 1,000 yen	[2] 1,001 to 3,000 yen	[3] 3,001 to 5,000 yen	[4] 5,001 to 10,000 yen	[5] 10,000 to 20,000 yen	[6] 20,000 yen or higher
306	896	598	382	136	55
(5.1%)	(15.1%)	(10.0%)	(6.4%)	(2.3%)	(0.9%)

23. Which of the following policies concerning medical care fees most closely resembles your thoughts?

① I want the level of medical care to be improved, even if the burden is increased accordingly.	1,028	(17.3%)
② I want the level of medical care to be left unchanged, and the burden to remain at its present level.	3,718	(62.5%)
③ I want the level of medical care to be reduced so as to lower the burden.	896	(15.1%)

24. Expensive medical care technology, like some new medicines that cost tens of millions of yen a year, is being developed. Which statement concerning such high cost medical care most closely represents your thoughts on this topic?

① Medical insurance premiums should be increased to include high cost medical care so that everyone can receive it.	1,442	(24.2%)
② It should be excluded from public medical care insurance so that people who want it can receive it at their own expense.	1,523	(25.6%)
③ Don't know.	2,756	(46.3%)

25. Do you think the cases described on the following table are fair?

	Completely fair	Acceptable	Unfair	Very unfair
(2) A certain store has been selling snow shovels for 1,800 yen. The morning after a large snowstorm, the store raises the price to 2,400 yen.	96	1,054	2,593	2,019
	(1.6%)	(17.7%)	(43.6%)	(33.9%)
(3) A company is making a small profit. However, due to a recession unemployment is high, so it is easy to hire people. The company, therefore, decides to reduce salaries and wages by 10% for all its employees.	73	1,076	2,794	1,709
	(1.2%)	(18.1%)	(46.9%)	(28.7%)
(4) A small factory is making kitchen tables. Because of changes in the price of materials, the cost making each table has decreased by 2,400 yen. But the factory does not lower the price for the tables.	242	2,655	2,286	494
	(4.1%)	(44.6%)	(38.4%)	(8.3%)
(5) The only store in a small rural town began to sell a new chocolate product for 800 yen. But a store in a nearby town that is about 1 hour drive away sells the same chocolate for 500 yen.	304	3,282	1,749	374
	(5.1%)	(55.1%)	(29.4%)	(6.3%)

26. Have you purchased risky financial assets such as shares, bonds, or foreign-currency denominated assets etc. in addition to your bank deposits? Do you now have such assets?

[1] I have purchased and now have them.	1,325	(22.3%)
[2] I have purchased them, but do not have any now.	756	(12.7%)
[3] I have not purchased them.	3,326	(55.9%)
[4] Do not want to answer or do not know.	341	(5.7%)

26-1. [Answer if you answered “[1] I have purchased and now have them.”, or “[2] I have purchased them, but do not have any now.”] How old were you when your first purchased risky financial assets such as shares, bonds,

or foreign-currency denominated assets etc.?

() years of age

Tens place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]
 Ones place [① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨]

27. During the last 30 days, about how often did you feel ...

	Never	Few times	Sometimes	Usually	Always
(6) ... nervous?	2,614 (43.9%)	1,642 (27.6%)	1,101 (18.5%)	204 (3.4%)	111 (1.9%)
(7) ... hopeless?	3,836 (64.4%)	1,197 (20.1%)	507 (8.5%)	86 (1.4%)	45 (0.8%)
(8) ...restress or fidgety?	2,900 (48.7%)	1,896 (31.8%)	747 (12.6%)	93 (1.6%)	37 (0.6%)
(9) ... so depressed that nothing could cheer you up?	2,799 (47.0%)	1,937 (32.5%)	724 (12.2%)	149 (2.5%)	66 (1.1%)
... that everything was an effort?	2,899 (48.7%)	1,942 (32.6%)	661 (11.1%)	133 (2.2%)	46 (0.8%)
... worthless?	3,769 (63.3%)	1,253 (21.0%)	493 (8.3%)	101 (1.7%)	72 (1.2%)

28. How happy are you now? “Please indicate the number between ① “very unhappy/” and ⑩ “very happy” that most closely describes you by covering the number in black.

very unhappy← -----→very happy									
①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩
28	47	109	177	679	582	883	1,559	991	756
(0.5%)	(0.8%)	(1.8%)	(3.0%)	(11.4%)	(9.8%)	(14.8%)	(26.2%)	(16.6%)	(12.7%)

29. How happy do you think you will be five years from now? “Please indicate the number between ① “very unhappy/” and ⑩ “very happy” that most closely describes your opinion by covering the number in black.

very unhappy← -----→very happy									
①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩
42	82	192	276	875	711	915	1,283	818	540
(0.7%)	(1.4%)	(3.2%)	(4.6%)	(14.7%)	(11.9%)	(15.4%)	(21.6%)	(13.7%)	(9.1%)

IV- We would like to ask about your relationships with the region in which you live.

30. Generally speaking, would you say that most people can be trusted? Or that you need to be very careful in dealing with people? “Please indicate the number between ① “Most people can be trusted.” and ⑩ “You need to be very careful in dealing with people” that most closely describes your opinion by covering the number in black.

Most people can be trusted ← ----- → You need to be very careful in dealing with people									
①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩
271	739	1,143	632	1,334	528	525	391	118	104
(4.6%)	(12.4%)	(19.2%)	(10.6%)	(22.4%)	(8.9%)	(8.8%)	(6.6%)	(2.0%)	(1.8%)

31. How has the consciousness that motivated you to answer Question 30 above changed from the time you were 15 years old?

[1] I am now more trusting	[2] I have not changed.	[3] I am less trusting.	[4] Don't know.
750	2,062	1,814	1,134
(12.6%)	(34.6%)	(30.5%)	(19.1%)

32. Do you think that most people “would try to take advantage of you (your weaknesses) if they got the chance.”? Or do you think that “they would try to be fair”? Please indicate the number between ① “would try to be fair” and ⑩ “would try take advantage of you (your weaknesses)” that most closely describes your opinion by covering the number in black.

would try to take advantage of you ← ----- → they would try to be fair									
①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩
146	204	296	376	1,189	702	672	1,010	618	313
(2.5%)	(3.4%)	(5.0%)	(6.3%)	(20.0%)	(11.8%)	(11.3%)	(17.0%)	(10.4%)	(5.3%)

33. To what degree do you interact with your neighbors?

[1] I have someone with whom I cooperate in my daily life, for example, by giving each other advice or loaning each other daily necessities.	1,313	(22.1%)
[2] I associate with some neighbors by regularly chatting with them.	3,053	(51.3%)
[3] I only associate with them at the minimum level of exchanging greetings.	1,367	(23.0%)
[4] I do not associate with them at all.	47	(0.8%)

34. How many people do you interact with on friendly terms?

[1] I am acquainted with or interact with many of my neighbors (generally 20 people or more).	1,501	(25.2%)
[2] I am acquainted with or interact with some of my neighbors (generally from 5 to 19 people).	3,045	(51.1%)
[1] I am acquainted with or interact with very few of my neighbors (4 people or fewer).	1,205	(20.2%)
[4] I do not even know who lives next door.	42	(0.7%)

35. To what degree do you think you can count on neighbors, relatives, and workmates to seek for help to deal with daily problems and concerns?

	Can trust them very much	Can trust them somewhat	Cannot say either way	Cannot trust very much	Cannot trust at all
Neighbors	456	2,576	1,547	876	310
	(7.7%)	(43.3%)	(26.0%)	(14.7%)	(5.2%)
Family members	3,941	1,519	188	92	23
	(66.2%)	(25.5%)	(3.2%)	(1.6%)	(0.4%)
Relatives	1,290	3,080	894	383	131
	(21.7%)	(51.7%)	(15.0%)	(6.4%)	(2.2%)
Friends and acquaintances	700	2,911	1,564	462	125
	(11.8%)	(48.9%)	(26.3%)	(7.8%)	(2.1%)
Workmates	241	1,278	1,552	659	433
	(4.1%)	(21.5%)	(26.1%)	(11.1%)	(7.3%)

36. During the past year, have you donated money to a non-profit organization or an organization conducting charitable activities?

[1] I have not	[2] 1 to 999 yen	[3] 1,000 yen to 4,999	[4] 5,000 yen to 9,999	[5] 10,000 to 49,999	[6] 50,000 yen or
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	yen	yen	yen	higher	
1,650	1,074	2,075	432	369	124
(27.7%)	(18.0%)	(34.9%)	(7.3%)	(6.2%)	(2.1%)

37. How often do you usually interact with friends, relatives, and workmates?

	Daily (from daily to weekly)	A certain number of times (once a week to a few times a month)	Rarely (few times in several years)	Never
Friends and acquaintances (excluding classmates or workmates)	694	2,833	1,858	212
	(11.7%)	(47.6%)	(31.2%)	(3.6%)
Relatives	693	2,901	1,933	129
	(11.6%)	(48.7%)	(32.5%)	(2.2%)
Workmates	562	967	1,524	1,022
	(9.4%)	(16.2%)	(25.6%)	(17.2%)

38. Do you participate in the following activities? If you do participate, how often do you participate?

	Almost every week	About 2 or 3 days per month	About 1 day per month	A few times a year	I am not active.
Local community activities [Residents association, town	327	715	1,090	2,618	912

association, women's association, seniors club, youth association, children's groups]	(5.5%)	(12.0%)	(18.3%)	(44.0%)	(15.3%)
Sports, hobbies, recreational activities [Various sports, artistic and cultural activities, lifetime learning, etc.]	1,271	1,027	531	806	2,006
	(21.4%)	(17.3%)	(8.9%)	(13.5%)	(33.7%)
Volunteer, NPO, civic activities [Community improvement, beautification, disaster and crime prevention, environment, international aid, etc.]	199	375	536	1,607	2,892
	(3.3%)	(6.3%)	(9.0%)	(27.0%)	(48.6%)
Activities of other organizations [Chamber of commerce, professional associations, religion, political etc.]	188	220	404	1,012	3,621
	(3.2%)	(3.7%)	(6.8%)	(17.0%)	(60.8%)

39. Do you want your children's or grandchildren's generations to continue to live in the region where you now live?

[1] I do

[2] I do not

[3] I don't know.

2,942
(49.4%)

830
(13.9%)

1,553
(26.1%)

40. Do you want to contribute to fixing community problems such as the decline of a local shopping street, an increase in abandoned land and houses, and local child-care activities?

[1] Yes, absolutely.	[2] Yes, if possible.	[3] No, not very much.	[4] Absolutely not.	[5] I don't know.
180	1,952	1,590	83	1,763
(3.0%)	(32.8%)	(26.7%)	(1.4%)	(29.6%)

41. How much do you personally trust each of the following institutions?

	I strongly trust them	I somewhat trust them	Cannot say either way.	I do not trust them very much	I do not trust them at all	Don't know.
National Diet	43	1,161	1,484	1,689	616	614
	(0.7%)	(19.5%)	(24.9%)	(28.4%)	(10.4%)	(10.3%)
Government	67	1,267	1,395	1,593	677	592
	(1.1%)	(21.3%)	(23.4%)	(26.8%)	(11.4%)	(9.9%)
Local governments	117	2,260	1,688	885	211	425
	(2.0%)	(38.0%)	(28.4%)	(14.9%)	(3.5%)	(7.1%)
Courts	347	2,014	1,517	427	145	1,098
	(5.8%)	(33.8%)	(25.5%)	(7.2%)	(2.4%)	(18.4%)
Police	428	3,015	1,114	505	128	403
	(7.2%)	(50.6%)	(18.7%)	(8.5%)	(2.2%)	(6.8%)
Banks, securities dealers and other financial institutions	327	2,740	1,449	493	97	493
	(5.5%)	(46.0%)	(24.3%)	(8.3%)	(1.6%)	(8.3%)

42. Do you agree with the following ideas?

	Strongly agree	Agree	Cannot say either way	Disagree	Definitely disagree	Do not know.
If I help others, someone will help me when I am in difficulty.	537	2,564	2,090	196	56	230
	(9.0%)	(43.1%)	(35.1%)	(3.3%)	(0.9%)	(3.9%)
In order to let our future generations, including children and grandchildren, have the same standard of living and level of public services as we now receive, an increase of some degree in the burden we now bear is acceptable.	331	2,907	1,918	210	44	258
	(5.6%)	(48.8%)	(32.2%)	(3.5%)	(0.7%)	(4.3%)

This concludes this questionnaire. Thank you very much for your cooperation.