

**MAIN**Section1

**AQ1** How true for you are each of the following statements? Answer for each on a scale from 1 to 5, where "1" means it is particularly true for you and "5" means "it doesn't hold true at all for you.. SELECT ONLY ONE THAT IS APPLICABLE.

		<b>It is particularly true for me</b>	<b>It is somewhat true for me</b>	<b>Can't say which</b>	<b>It is rather not true for me</b>	<b>It doesn't hold true at all for me</b>
1	My daily life is fulfilling	1	2	3	4	5
2	I plan to spend a lot of money or plan to purchase expensive items in the future.	1	2	3	4	5
3	I don't feel uncomfortable borrowing money.	1	2	3	4	5
4	I have anxieties about my health.	1	2	3	4	5
5	I am deeply religious.	1	2	3	4	5
6	I've been feeling stressed lately.	1	2	3	4	5
7	I've been feeling depressed lately.	1	2	3	4	5
8	I haven't been sleeping well lately.	1	2	3	4	5
9	I've been feeling lonely lately.	1	2	3	4	5
10	I want to leave as much of my inheritance as possible to my spouse.	1	2	3	4	5

**AQ2** To what extent do you agree with each of the following statements? If "you totally agree to it", you would choose "1", and if "you totally disagree to it", you would choose "5". Of course, you may choose any number in between. SELECT ONLY ONE THAT IS APPLICABLE.

		<b>Completely agree</b>	<b>Somewhat agree</b>	<b>Can't say which</b>	<b>Somewhat disagree</b>	<b>Completely disagree</b>
1	Since the future is uncertain, it is a waste to think about it.	1	2	3	4	5
2	It is OK to receive Social Security, even if you are ineligible.	1	2	3	4	5

		<b>Completely agree</b>	<b>Somewhat agree</b>	<b>Can't say which</b>	<b>Somewhat disagree</b>	<b>Completely disagree</b>
3	In general, most people are trustworthy.	1	2	3	4	5
4	In a recession, it is better to preserve men's jobs than it is to preserve women's jobs.	1	2	3	4	5
5	Although an economy regulated by market forces widens the income gap between the rich and the poor, it makes people wealthier in general; so in total, they are better off.	1	2	3	4	5
6	When the competition is greater, illegal activity and cheating increase.	1	2	3	4	5
7	It is the government's responsibility to take care of those who cannot take care of themselves financially.	1	2	3	4	5
8	We have to take control of our own destinies	1	2	3	4	5
9	Being poor is due to unfairness rather than laziness	1	2	3	4	5
10	The most important factor for success in life is hard work rather than luck and connections	1	2	3	4	5
11	Difficulties in life make people stronger and better than ever before	1	2	3	4	5
12	Our destinies are pre-determined by God or fate even before we are born	1	2	3	4	5
13	It is not acceptable that the number of poor people increases further	1	2	3	4	5
14	It is not acceptable that income inequality increases further	1	2	3	4	5
15	If a husband has sufficient income, his wife should not work	1	2	3	4	5
16	Husbands should work outside the home, and wives should keep the household	1	2	3	4	5
17	A mother's job holding has a negative impact on the development of primary school children	1	2	3	4	5
18	It is more important for a wife to help her husband's career than to pursue her own career	1	2	3	4	5

**AQ3.** Suppose that you are to receive money from someone. You can either choose to receive the money today, or 7 days from today, but the amounts will be different. Compare the amounts and dates below in Option “A” and Option “B”, and indicate which option you prefer for each of 9 choices. SELECT ONLY ONE FROM “A” and “B” FOR EACH OF ALL 9 ROWS.

Option “A”		or	Option “B”		Which <u>ONE</u> do you prefer?	
Receive today (Rs.)			Receive 7 days from today(Rs.)		Option “A”	Option “B”
1	300.5		303.4	A	B	
2	300.1		317.8	A	B	
3	300.8		301.4	A	B	
4	300.2		299.6	A	B	
5	300.8		306.7	A	B	
	300.9		312.7	A	B	
6	300.3		329.7	A	B	
7	300.0		300.0	A	B	
8	300.5		595.1	A	B	

**AQ4.** Now, suppose that you are to receive money from someone and you can choose either to receive the money 90 days from today, or 97 days from today, but the amounts will be different. Compare the amounts and dates below in Option “A” and Option “B” and indicate which option you prefer for each of the 9 choices. SELECT ONLY ONE FROM “A” and “B” FOR EACH OF ALL 9 ROWS.

Option “A”		or	Option “B”		Which <u>ONE</u> do you prefer?	
Receive 90 days from today(Rs.)			Receive 97 days from today(Rs.)		Option “A”	Option “B”
1	300.2		300.8	A	B	
2	300.0		302.9	A	B	
3	300.7		595.5	A	B	
4	300.7		330.2	A	B	
5	300.6		300.0	A	B	
6	300.6		306.5	A	B	
7	300.7		312.5	A	B	
8	300.0		317.6	A	B	
9	300.1		300.1	A	B	

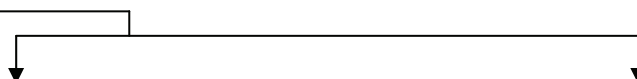
**AQ5.** Let’s assume that you are required to spend two hours every week cleaning a park. Today is your assigned work day. It seems that the park will have less litter than expected, so you can reduce the amount of your work time. You have the choice of shortening your work hours either today or on the next assigned day, which is 7 days from today. Please look at Option “A” and Option “B” below for the work date and minutes you can choose, and indicate which you prefer for each of the 8 choices. SELECT ONLY ONE FROM “A” and “B” FOR EACH OF ALL 8 ROWS.



Option "A"			or	Option "B"		Which <u>ONE</u> do you prefer?	
Reduce my working time today				Reduce my working time 7 days from today		Option "A"	Option "B"
1	60	Minutes reduction	90	Minutes reduction	A	B	
2	58	Minutes reduction	58	Minutes reduction	A	B	
3	61	Minutes reduction	55	Minutes reduction	A	B	
4	58	Minutes reduction	67	Minutes reduction	A	B	
5	60	Minutes reduction	80	Minutes reduction	A	B	
6	59	Minutes reduction	63	Minutes reduction	A	B	
7	59	Minutes reduction	73	Minutes reduction	A	B	
8	58	Minutes reduction	48	Minutes reduction	A	B	

**AQ6.** Now, let's assume that you are required to spend two hours every week cleaning a park, starting 90 days from today. It seems that the park will have less litter than expected, so you can reduce the amount of your time. You have the choice to shorten your work hours either on that day, 90 days from today, or on the next assigned day, which is 97 days from today. Please look at the Option "A" and Option "B" below for the work date and minutes you can choose, and indicate which you prefer for each of the 8 choices. **SELECT ONLY ONE FROM "A" and "B" FOR EACH OF ALL 8 ROWS.**



Option "A"			or	Option "B"		Which <u>ONE</u> do you prefer?	
Reduce my working time 90 days from today				Reduce my working time 97 days from today		Option "A"	Option "B"
1	58	Minutes reduction	48	Minutes reduction	A	B	
2	59	Minutes reduction	68	Minutes reduction	A	B	
3	58	Minutes reduction	87	Minutes reduction	A	B	
4	59	Minutes reduction	59	Minutes reduction	A	B	
5	58	Minutes reduction	53	Minutes reduction	A	B	
6	58	Minutes reduction	77	Minutes reduction	A	B	
7	59	Minutes reduction	73	Minutes reduction	A	B	
8	61	Minutes reduction	66	Minutes reduction	A	B	

**AQ7** In which of the following two ways would you prefer to **receive your monthly income?** Assume that your job assignment is the same for each scenario. If you are a dependent (e.g. student, housewife, etc.) and not working, please answer based on the assumption that your monthly income equals your actual living expenses. **SELECT ONLY ONE THAT IS APPLICABLE.**



<b>1</b>		<b>2</b>	
Your monthly income has a <b>50% chance</b> of doubling, but also has a <b>50% chance</b> of decreasing by <b>30%</b>		Your monthly income is guaranteed to <b>increase by 0.5%</b>	
			
<b>AQ7-1</b> Of the following two jobs, which would you prefer? SELECT ONLY ONE THAT IS APPLICABLE.		<b>AQ7-2</b> Of the following two jobs, which would you prefer? SELECT ONLY ONE THAT IS APPLICABLE.	
A job that has a <b>50% chance</b> of the monthly income <b>doubling</b> , but also a <b>50% chance</b> of the monthly income being <b>cut in half</b>	<b>1</b>	A job that has a 50% chance of the monthly income <b>doubling</b> , but also a <b>50% chance</b> of the monthly income <b>decreasing</b> by 10%	<b>1</b>
A job for which your monthly income is <b>guaranteed to increase by 0.5%</b>	<b>2</b>	A job for which your monthly income is <b>guaranteed to increase by 0.5%</b>	<b>2</b>

**AQ8** In which of the following two ways would you prefer to **receive your monthly income**? Assume that your job assignment is the same for each scenario. If you are a dependent (e.g. student, housewife, etc. ) and not working please answer based on the assumption that your monthly income equals your actual living expenses. SELECT ONLY ONE THAT IS APPLICABLE.

<b>1</b>		<b>2</b>	
Your monthly income has a <b>50% chance</b> of <b>increasing by 60%</b> , but also has a <b>50% chance</b> of <b>decreasing by 10%</b>		Your monthly income is <b>guaranteed to increase by 0.5%</b>	
			
<b>AQ8-1</b> Of the following two jobs, which would you prefer? SELECT ONLY ONE THAT IS APPLICABLE.		<b>AQ8-2</b> Of the following two jobs, which would you prefer? SELECT ONLY ONE THAT IS APPLICABLE.	
A job that has a <b>50% chance</b> of the monthly income <b>increasing by 30%</b> , but also has a <b>50% chance</b> of <b>decreasing by 10%</b>	<b>1</b>	A job that has a <b>50% chance</b> of the monthly income <b>increasing by 200%</b> , but also has a <b>50% chance</b> of <b>decreasing by 10%</b>	<b>1</b>
A job for which your monthly income is <b>guaranteed to increase by 0.5%</b>	<b>2</b>	A job for which your monthly income is <b>guaranteed to increase by 0.5%</b>	<b>2</b>

**AQ9** Suppose that there is a “speed lottery” with a 50% chance of winning 10,000 Rs. If you win, you get the prize right away. If you lose, you get nothing. How much would you spend to buy a ticket for this lottery? Choose Option “A” if you would buy it at that price, and choose Option “B” if you would not buy the ticket at that price. SELECT ONLY ONE FROM “A” and “B” FOR EACH OF ALL 8 ROWS.

Price of the "speed lottery" ticket (Rs.)		Which <u>ONE</u> do you prefer?	
		Option "A" (buy the "speed lottery" ticket)	Option "B" (DO NOT buy the "speed lottery" ticket)
1	1	A	B
2	200	A	B
3	400	A	B
4	800	A	B
5	1500	A	B
6	2500	A	B
7	3500	A	B
8	5000	A	B

**AQ10.** Suppose that there is another lottery called a "3-year lottery". This also has a 50% chance of winning 10,000 Rs. just like the "speed lottery". If you win, you get the prize 3 years later. If you lose, you get nothing. If you were given the choice of which one you prefer, a "speed lottery" or a "3-year lottery", which lottery would you choose? SELECT ONLY ONE THAT IS APPLICABLE.

I would choose a "speed lottery". (If you win, you get the prize right away)	1
I would choose a "3-year lottery". (If you win, you get the prize 3 years later)	2

**AQ11.** How much would you spend to buy a "3-year lottery" ticket? Choose "Option A" if you would buy it at that price, and choose "Option B" if you would not buy the ticket at that price.

Price of the "3-year lottery" ticket (Rs.)		Which <u>ONE</u> do you prefer?	
		Option "A" (buy the "3-year lottery" ticket)	Option "B" (DO NOT buy the "3-year lottery" ticket)
1	1	A	B
2	200	A	B
3	400	A	B
4	800	A	B
5	1500	A	B
6	2500	A	B
7	3500	A	B
8	5000	A	B

**AQ12 Overall,** how happy would you say you are currently? Using a scale from 0 - 10 where "10" is "very happy" and "0" is "very unhappy", how would you rate your **current level of happiness**? SELECT ONLY ONE THAT IS APPLICABLE.

(Rate)	10	9	8	7	6	5	4	3	2	1	0
	Very Happy										Very Unhappy

**AQ13 Compared to one year ago,** do you think that you are happier now than you were then?

SELECT ONLY ONE THAT IS APPLICABLE.

Happier than one year ago	1
Almost the same as one year ago	2
Less happy than one year ago	3
Don't know	4

**AQ14** How does your standard of living compare with people around you? SELECT ONLY ONE THAT IS APPLICABLE.

Theirs is much lower than mine	1
Theirs is somewhat lower than mine	2
Theirs is about the same as mine	3
Theirs is somewhat higher than mine	4
Theirs is much higher than mine	5

**AQ14-1** In AQ14, with whom did you compare your standard of living? SELECT ONE THAT IS MOST APPLICABLE.

Neighbor	1
Your own classmates when you were in school	2
Relatives	3
Families of your children's classmates	4
Worker in your company who is in your age group, has similar academic background, or who started working in the same year	5
Worker in your company who is assigned a similar job as yours, regardless of his or her age, academic background, and year in which he or she joined the company.	6
Worker in another company in the same industry who belongs to the same age group, has similar academic background, or who started working in the same year	7
Worker in another company in the same industry who is assigned a similar job as yours, regardless of his or her age, academic background, and year in which he or she joined the company	8
Average person in India	9
Average person in the world	10
Friend or acquaintance excluding above choices	11
Others (Specify: )	12
I don't know	13

**[ASK ALL]**

**AQ15** How do you feel about leaving an inheritance to your children? (If you do not have any children, please respond on the assumption that you actually do have children) SELECT ONLY ONE THAT IS APPLICABLE.

I plan to leave an inheritance to my child(ren) no matter what.	1
I plan to leave an inheritance to my child(ren) only if they provide care (including nursing care) during old age.	2
I plan to leave an inheritance to my child(ren) only if they provide financial assistance during old age	3
I plan to leave an inheritance to my child(ren) only if they carry on the family business.	4
I do not plan to make special efforts to leave an inheritance to my child(ren) but will leave whatever is left over.	5
I do not plan to leave an inheritance to my child(ren) under any circumstances because doing so may reduce their will to work.	6
I do not plan to leave an inheritance to my child(ren) under any circumstances because I want to use my wealth myself.	7
I want to leave an inheritance to my child(ren) but I won't because I don't have the financial capacity to do so.	8

**[IF THE RESPONDENT ANSWERED 1 TO 5 FOR AQ15, PLEASE CONTINUE TO AQ15-1. OTHERWISE, SKIP TO AQ17.]**

**AQ15-1** How do you plan to divide your inheritance among your children? SELECT ONLY ONE THAT IS APPLICABLE.

I plan to divide my inheritance equally among my children.	1	Go to <b>AQ17</b>
I do not plan to divide my inheritance equally among my children	2	Go to <b>AQ15-2</b>
I have only one child so there is no need to divide my inheritance among my children.	3	Go to <b>AQ17</b>

**[IF THE RESPONDENT ANSWERED 2 FOR AQ15-1, CONTINUE TO AQ15-2. OTHERWISE, SKIP TO AQ17.]**

**AQ15-2** Then how do you plan to divide your inheritance among your children? SELECT ALL THAT ARE APPLICABLE.

I plan to leave more or all to the child (children) who lives with me.	1
I plan to leave more or all to the child (children) who lives near me.	2
I plan to leave more or all to the child (children) who helps me with housework.	3
I plan to leave more or all to the child (children) who provides nursing care.	4
I plan to leave more or all to the child (children) who provides financial assistance.	5
I plan to leave more or all to the child (children) who carries on the family business.	6
I plan to leave more or all to my eldest son or daughter even if he/she does not live with me, does not live near me, does not help me with housework, does not provide nursing care, does not provide financial assistance, and does not carry on the family business.	7

I plan to leave more or all to the child (children) who has less earning capacity.	8
I plan to leave more or all to the child (children) who has greater needs.	9
I plan to leave more or all to the child (children) whom I like more. .	10

AQ16 is a skipped question.

【ASK ALL】

**AQ17** Please assume that the following two types of old age homes are available.

1. An old age home with private room for which you have to pay 500,000 Rs. per year out of your own pocket.
2. An old age home with a room shared by four persons for which you do not have to pay anything out of your own pocket.

Please answer the following questions regarding your life during retirement. (The question asks about inheritance to your children. If you do not have any children, please respond on the assumption that you have children.)

**AQ17-1** Please assume that you have won 1,000,000 Rs.in a lottery and that you can only spend your prize money on an old age home with private room or on an inheritance to your children. You must immediately decide how much of the prize money to spend on an old age home with private room and how much to leave to your children as an inheritance, and once you make your decision, you cannot make any changes at a later time. Furthermore, please assume that you cannot tell your children how much you will leave to them as an inheritance. How much of your prize money would you choose to spend on an old age home with private room? SELECT ONLY ONE THAT IS APPLICABLE.

Zero (I will leave all of my prize money (1,000,000 Rs.) to my children as an inheritance and will either not seek an old age home with private room or pay for the cost using my own funds)	1
0.1 – less than 200,000 Rs.	2
200,000 – less than 400,000 Rs.	3
400,000 – less than 600,000 Rs.	4
600,000 – less than 800,000 Rs.	5
800,000 – less than 1,000,000 Rs.	6
1,000,000 Rs. (I will spend all of my prize money on an old age home with private room	7

**AQ18** Please answer the following questions concerning how you want to spend the end of your life. Please assume that you are currently 85 years old and you know that you have exactly one year left. Also, you have a total wealth of 2,000,000 Rs. at today's prices.

**AQ18-1** Would you prefer to spend the last year of your life in an old age home with a room shared by four persons and leave all of your assets (2,000,000 Rs.) to your children or would you prefer to spend the last year of your life in an old age home with private room and leave

1,500,000 Rs. to your children as an inheritance?

If you had to choose between Option 1 and Option 2 below, which option would you choose? SELECT ONLY ONE THAT IS APPLICABLE.

I would prefer to spend the last year of my life in an old age home with a room shared by four persons and leave 2,000,000 Rs as an inheritance.	1
I would prefer to spend the last year of my life in an old age home with private room and leave 1,500,000 Rs as an inheritance.	2

**AQ18-2** Up to how much would you be willing to pay out of your own pocket to live in an old age home with private room for the last year of your life? Please assume that the portion of your 2,000,000 Rs. in assets that you do not spend on an old age home with private room will be left to your children as an inheritance. SELECT ONLY ONE THAT IS APPLICABLE.

I would be willing to live in an old age home with private room only if I did not need to pay anything out of my own pocket (i.e., I want to leave all of my 2,000,000 Rs. in wealth to my children as an inheritance.)	1
I would be willing to pay up to 250,000 Rs. out of my own pocket to live in a an old age home with private room	2
I would be willing to pay up to 500,000 Rs. out of my own pocket to live in an old age home with private room	3
I would be willing to pay up to 1,000,000 Rs. out of my own pocket to live in an old age home with private room.	4
I would be willing to pay up to 1,250,000 Rs. out of my own pocket to live in an old age home with private room.	5
I would be willing to pay up to 1,500,000 Rs. out of my own pocket to live in an old age home with private room.	6
I would be willing to pay up to 1,750,000 Rs. out of my own pocket to live in an old age home with private room.	7
I would be willing to pay all of my assets (2,000,000 Rs.) to live in an old age home with private room.	8

## Section2

**<The following questions are about you.>****BQ1** Where do you currently live?

Delhi	1
Mumbai	2
Bangalore	3
Chennai	4
Kolkata	5
Hyderabad	6
Other region (Specify: )	7

**BQ2** Which of the following castes do you belong to? SELECT ONLY ONE THAT IS APPLICABLE.

Backward caste	1
Scheduled caste	2
Scheduled tribes	3
Neo-Buddhist	4
Other	5

**BQ3** How fluent are you in speaking the following languages? On a scale with 5 being “completely fluent” and 1 being “cannot speak at all,” please select **one** which is the most applicable to you for each language.

	Completely fluent	←————→			Cannot speak at all
English	5	4	3	2	1
Hindi	5	4	3	2	1
Kannada	5	4	3	2	1
Tamil	5	4	3	2	1
Bengal	5	4	3	2	1
Telugu	5	4	3	2	1

**BQ4** Have you ever traveled outside of the state where you live? SELECT ONE THAT IS APPLICABLE.

I have traveled abroad.	1	Go to <b>BQ4-1</b>
I have only traveled outside of the state where I live within India	2	Go to <b>BQ5</b>
Never	3	Go to <b>BQ5</b>

**BQ4-1** You answered that you have traveled abroad. To which countries have you ever traveled? Select all countries/regions you have traveled.

USA	01	Bangladesh	07
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Europe	02
Southeast Asia	03
China	04
Japan	05
Middle East	06

Pakistan	08
Sri Lanka	09
Nepal	10
Bhutan	11
Other (Specify: )	12

**BQ5** Which of the following electrical gadgets do you have in your house? Please select all that apply.

TV(excluding LCD/Plasma TV)	01
LCD/Plasma TV	02
Car	03
Motorbike	04
Digital camera	05
CD player	06
DVD player	07
Movie camera	08
Car audio	09
HD/DVD recorder	10
Mobile phone	11
Personal computer	12

Printer	13
FAX	14
Rice cooker	15
Vacuum cleaner	16
Microwave oven	17
Refrigerator	18
Dish washer	19
Air conditioner	20
Washing machine	21
Air purifier	22
Video game	23
<i>(DO NOT READ) Don't know/Refused</i>	99

**BQ6** Do you have access to the Internet? If yes, where do you access the Internet? Please select all that apply.

No, I do not use the Internet	1
Yes, I use the Internet at home	2
Yes, I use the Internet at work	3
Yes, I use the Internet at school	4
Yes, I use the Internet at Internet café	5
Others (please specify )	6

**BQ7** What is your gender?

Male	1
Female	2

**BQ8** Please answer your marital status. SELECT ONE THAT IS MOST APPLICABLE.

I have a spouse (husband or wife, including a common law marriage).	1
I am currently unattached, having divorced or separated.	2
I am an unattached widow or widower.	3

I have never married.	4
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**【ASK ALL】**

**BQ9** Do you already have plans to marry or would like to marry in the future? SELECT ONLY ONE THAT IS APPLICABLE.

I already have plans to marry.	1
I do not have any plans to marry but would like to.	2
I do not have any plans to marry and do not want to.	3
I am currently married.	4

**BQ10** What is your height and weight? (ROUND TO NEAREST INTEGER)

Height: 

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 cm      Weight: 

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 kg

**BQ11** How much did you weigh when you were born? SELECT ONLY ONE THAT IS APPLICABLE.

Less than 2,500g	1
2,500g - 2,999g	2
3,000g - 3,499g	3
3,500g - 3,999g	4
4,000g - 4,499g	5
4,500g or more	6
Don't know	7

**IF THE RESPONDENT DOES NOT HAVE A SPOUSE, ASK THE FOLLOWING QUESTIONS ONLY ABOUT THE RESPONDENT (YOURSELF)**

**BQ12** When were you born?

**yourself**    19    

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**Your spouse**    19    

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**BQ13** How many brothers or sisters do you have who are now living

	Your brothers/sisters Number	Your spouse's brothers/sisters Number
Older brothers		
Older sisters		
Younger brothers		
Younger sisters		

**BQ14** Please indicate the highest level of education (or equivalent) completed by you and your

spouse. If you are still in school, select the one you are in now. SELECT ONLY ONE THAT IS APPLICABLE.

	Yourself	Your Spouse
Illiterate	1	1
Literate but no formal schooling (or dropped out of 4-year school)	2	2
School : Up to 4 year	3	3
School : Up to 5~9 year	4	4
HSC/SSC	5	5
Some college but not graduate	6	6
Graduate/ Post-Graduate-General (B.A., M.Sc., B.Com. etc)	7	7
Graduate/ Post-Graduate-Professional (B.E., M.Tech, MBA, MBBS, etc)	8	8
Don't know / Can't Say		9

**BQ15** What are your occupation and your spouse's occupation including part-time work? SELECT ONLY ONE THAT IS MOST APPLICABLE FOR EACH.

	Yourself	Your Spouse
Office and administrative support	1	1
Sales and related occupations	2	2
Management, business, and financial operations	3	3
Professional and related occupations	4	4
Service occupations (healthcare support/protective service, or food preparation and serving-related, security guards, etc.)	5	5
Construction, extraction, and maintenance	6	6
Farming, fishing, and forestry	7	7
Housewives/Househusbands	8	8
Student	9	9
Retired (excluding housewives/househusbands)	10	10
Unemployed (excluding housewives/househusbands)	11	11
Other (Specify: _____)	12	12

**IF THE RESPONDENT ANSWERED 1 TO 7 FOR YOURSELF OR YOUR SPOUSE FOR Q15, CONTINUE THE FOLLOWING QUESTIONS FROM BQ15-1 TO BQ15-7. OTHERWISE, SKIP TO BQ16.**

**BQ15-1** What is the type of employment of you and of your spouse? SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.

	Yourself	Your Spouse
Employee of private company or organization	1	1
Government employee	2	2
Management position	3	3
Self-employed	4	4
Family employee (in self-employed business)	5	5
Employee of state-run/governmental factory	6	6

**BQ15-2** For how many years have you been working for your present employer? And for how many years has your spouse been working for his or her present employer? SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.

	Yourself	Your Spouse
Less than a year	1	1
A year to less than 5 years	2	2
5 years to less than 10 years	3	3
10 years to less than 20 years	4	4
20 years to less than 30 years	5	5
30 years to less than 40 years	6	6
More than 40 years	7	7

**BQ15-3** Approximately how many employees are working for the company that employs you, and how many are working for the company that employs your spouse? Indicate the approximate numbers including the head office, all branch offices, branch stores, sales offices and factories. If the employer is a government organization, select "9. Government employee." SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.

	Yourself	Your Spouse
1 to 5 people	1	1
6 to 29 people	2	2
30 to 99 people	3	3
100 to 299 people	4	4
300 to 499 people	5	5
500 to 999 people	6	6
1,000 to 4,999 people	7	7
5,000 or more people	8	8
Government employee	9	9

**BQ15-4** Which one of the following best describes the industry in which you work, and which one best describes the industry in which your spouse works? SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.

	Yourself	Your Spouse
Agriculture and related industries	1	1
Mining	2	2
Construction	3	3
Manufacturing	4	4
Wholesale trade/Retail trade	5	5

Finance and insurance	6	6
Real estate	7	7
Transportation/ Telecommunications	8	8
Utilities	9	9
Professional and business services	10	10
Others	11	11

**BQ15-5** To what extent is your salary or wage based on your work performance, and to what extent is your spouse's salary or wage based on his or her work performance? SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.

	Yourself	Your Spouse
The wage is based almost entirely on performance	1	1
The wage is based mostly on performance	2	2
The wage is based slightly on performance	3	3
The wage is not at all based on performance	4	4

**BQ15-6** About how hard do you work each day, and how hard does your spouse work each day? Please answer based on the amount of work done **per hour**. SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.

	Yourself	Your Spouse
Could not work any harder than currently	1	1
Work hard continuously	2	2
Work continuously but not hard	3	3
Work but have some downtime	4	4
Work but have a lot of downtime	5	5

**BQ15-7** What is the **possibility that you or your spouse will be unemployed** (or in the case of running your own business, the possibility that your business will fail) within the next 2 years? SELECT ONLY ONE THAT IS APPLICABLE.

	Yourself	Your Spouse
Strong possibility	1	1
Some possibility	2	2
Little possibility	3	3
Don't know	4	4

**[ASK ALL]**

**BQ16** To what age do you and your spouse plan to work? If you are already retired, write in your age at the time of retirement. If you haven't worked outside the home, please check 1. "haven't worked". If your spouse hasn't worked outside the home, please check 1.

“hasn’t worked”.

You	Years old	1.Haven’t worked
Your Spouse	Years old	1. Hasn’t worked

**[Please answer following question if you have children or you have had children ever.]**

**BQ17** Please tell us about all your children ever born.

ID	1. Birth date		2. Still alive?	3. Sex (1=M, 2=F)	4. Marital Status  1=never married, 2=married, 3=widow / widower, 4=divorced / separated)	5. Living together?  (1=yes, 2=no)	6a currently attending school? (1=yes, 2=no → skip to 7)		6b. Current class (code)	7. Completed education level  (if not completed, to which grade do you expect the child to study?)		8. Occupation  (if the child is a student, what occupation do you expect the child to choose?)		9. Type of secondary school (Class X to XII)  (If not yet, which type do you expect the child to enter?)	
	month	year	year				a	b		1=actual 2=expect (code)	1=actual 2=expect (code)	1=actual 2=expect (code)			
a															
b															
c															
d															
e															
f															
g															
h															

**6b:** 0=preschool, anganwadi; 1= class I; 2= class II; 3= class III; 4= class IV; 5= class V; 6= class VI; 7= class VII; 8= class VIII; 9= class IX; 10= class X; 11= class XI; 12= class XII; 13=diploma/certificate course; 14=college; 15=postgraduate; 16=others.

**7:** 1=not completed (class I to IV); 2=lower primary (class V); 3=primary (class VIII); 4=middle (class X); 5=intermediate (class XII); 6=diploma/certificate course; 7=graduate; 8=postgraduate; 91=no formal education (not literate); 92=no formal education (literate); 99=no idea.

**8:** 0=not working/do not expect him or her to work; 1=Office and administrative support; 2=sales and related occupations; 3=management, business, and financial operations; 4= professional and related occupations; 5=service occupations (healthcare support/protective service, or food preparation and serving-related, security guard, etc.); 6= Construction, extraction, and maintenance; 7= Farming, fishing, and forestry; 8= Housewives / Househusbands

**9:** 0=doesn't attend/no plans to enroll; 1=government school; 2=private school (Hindi); 3=private(other local language such as Kannada, Tamil, Bengal, Terugu.) ; 4=private school (English); 5=NGO school; 6=other (specify).

**[ASK ALL]**

**BQ18** How many sons/daughters do you want to have in the future? If you already have one or more children, please answer the number of children YOU WANT in addition to the children you already have. SELECT ONLY ONE THAT IS APPLICABLE.

	sons	daughters
I don't want any sons / daughters	0	0
One son / daughter	1	1
Two sons / daughters	2	2
Three sons / daughters	3	3
Four sons / daughters	4	4
Five or more sons / daughters	5	5

**[Only ask those who have children and don't want any more]**

**BQ19** If you already have children and if you don't want any more, please answer how many sons/daughters you originally wanted to have. SELECT ONLY ONE THAT IS APPLICABLE.

	sons	daughters
I didn't want any sons / daughters	0	0
One son / daughter	1	1
Two sons / daughters	2	2
Three sons / daughters	3	3
Four sons / daughters	4	4
Five or more sons / daughters	5	5

**BQ20** Approximately how much was your monthly salary before taxes and with bonus in **2010** (including business income if you are self-employed), and approximately how much was your spouse's monthly salary before taxes and with bonus in **2010**?

<b>You</b>	Income per month		<b>Rs.</b>	<b>Your spouse</b>	Income per month		<b>Rs.</b>
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**BQ21** Which of the following best describes your current **household**? SELECT ONLY ONE THAT IS APPLICABLE.

Single	1
You and your parent(s)	2
You and your spouse	3
You, your spouse and your children	4
You and your children (no spouse)	5
You, your spouse, and your (or your spouse's) parent(s)	6
You, your spouse, your children and your (or your spouse's) parent(s)	7
You, your spouse, your children and your (or your spouse's) parent(s)/sibling(s)	8



hours	minutes
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hours	minutes
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**BQ29** Do you think you will **change your residence** in the next 5 years? SELECT ONLY ONE THAT IS APPLICABLE.

Moving is a certainty	1
Strong possibility of moving	2
Can't say which	3
Little possibility of moving	4
No possibility of moving	5

**BQ30** Please indicate the **highest level of education** (or equivalent) completed by **your parents and your spouse's parents**. SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.

	Your father	Your mother	Your spouse's father	Your spouse's mother
Illiterate	1	1	1	1
Literate but no formal schooling (or dropped out of 4-year school)	2	2	2	2
School : Up to 4 year	3	3	3	3
School : Up to 5~9 year	4	4	4	4
HSC/SSC	5	5	5	5
Some college but not graduate	6	6	6	6
Graduate/ Post-Graduate-General (B.A., M.Sc., B.Com. etc)	7	7	7	7
Graduate/ Post-Graduate-Professional (B.E., M.Tech, MBA, MBBS, etc)	8	8	8	8
Don't know / Can't Say	9	9	9	9

**BQ31** Was your mother working when you were 15 years old? Was your spouse's mother working when your spouse was 15 years old? SELECT ONLY ONE THAT IS APPLICABLE.

	Yourself	Your Spouse
Mother had passed away already or lived separately from respondent.	1	1
Full-time worker	2	2
Part-time worker	3	3
Mother was not working then.	4	4

**BQ32** Please reply concerning your own parents and your spouse's parents.

**(A)** Do your parents or your spouse's parents require (or did they require) physical care or help with housework? Please choose one response from among choices 1 through 4 for each parent.

	Your own father	Your own mother	Your spouse's father	Your spouse's mother
1=Currently necessary	1	1	1	1
2=Alive but not currently necessary	2	2	2	2
3=Already passed away but necessary while alive	3	3	3	3
4=Already passed away and not necessary while alive	4	4	4	4

**Those who answered 1, 2 or 3 and single persons who did not respond to the questions on spouse's parents in part (A), PLEASE CONTINUE. OTHERWISE, SKIP TO BQ33.**

**(B)** Who is (was) the primary caregiver for that parent? Please pick one choice from among choices 1 through 8 for each parent. If you picked choice 2 in part (A), please indicate whom you expect to be the primary caregiver when that parent requires care. If are still single, please answer on the assumption that you have a spouse. **SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.**

	Your own father	Your own mother	Your spouse's father	Your spouse's mother
You	1	1	1	1
Your spouse	2	2	2	2
Your brother/sister or your spouse's brother / sister	3	3	3	3
The spouse of the parent requiring care	4	4	4	4
Other family member	5	5	5	5
Nursing home or assisted living home	6	6	6	6
Home helper	7	7	7	7
Other	8	8	8	8

**Those who answered 1, 2 or 3 and single persons who did not respond to the questions on spouse's parents in part (A), PLEASE CONTINUE. OTHERWISE, SKIP TO BQ33.**

**(C)** For all of the six items shown below, please indicate which role(s), if any, that you and your spouse are playing with respect to each parent. Please circle 1 if "yes" and 2 if "no." If you picked choice 2 in part (A), please indicate what role(s), if any, you and your spouse expect to play when that parent requires care. If you are still single, please answer on the assumption that you have a spouse.

1=Yes 2=No	Your own father	Your own mother	Your spouse's father	Your spouse's mother

i) Live(lived) together	1	2	1	2	1	2	1	2
ii) Live (lived) nearby	1	2	1	2	1	2	1	2
iii) Help (helped) with housework	1	2	1	2	1	2	1	2
iv) Provide (provided) care	1	2	1	2	1	2	1	2
v) Provide (provided) financial assistance	1	2	1	2	1	2	1	2
vi) None of the above	1	2	1	2	1	2	1	2

**BQ33** Now, we would like to ask you about **dependents in your family**. SELECT ONLY ONE THAT IS APPLICABLE.

I am supporting someone in my family	1
I am being supported by someone in my family	2
I am neither supporting nor being supported by anyone in my family (including single-person households)	3

**BQ34** Which is the type of your residence? SELECT ONLY ONE THAT IS APPLICABLE.

Your own house (a single-family house)	1
Your own apartment/flat	2
Private rented house (a single house or an apartment)	3
Supplied house (a company house or an official residence)	4
Government-owned housing	5
Lodgings (Hotels, Motels, etc. )	6
Dormitory, Group Quarters, etc.	7
Others	8

**BQ35** Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2010? (If you are a student, please indicate the income of your parents' entire household. )

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Rs.

**BQ36** Approximately how much household income is your goal? (If you are a student, please indicate the income of your parents' entire household.)

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Rs.

**BQ37** Approximately **how much household income is common for people around you?**

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Rs.

**BQ38** In 2010, what was the approximate percentage change in your family's **total annual income compared with 2009**? Please select the most appropriate response from the following list. (If you are a student, please answer for the income of your parents' entire household.)

Decreased by at least 9%	Decreased by at least 7%	Decreased by at least 5% but less than 7%	Decreased by at least 3% but less than 5%	Decreased by at least 1% but less than 3%	Changed by less than 1% in either direction	Increased by at least 1% but less than 3%	Increased by at least 3% but less than 5%	Increased by at least 5% but less than 7%	Increased by at least 7% but less than 9%	Increased by at least 9%
<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>

**BQ39** In 2011 what will be the approximate percentage change in your family's **total annual income compared with 2010**? Please select the most appropriate response from the following list. Please answer for your entire household, for you and for your spouse. (If you are a student, please answer for the income of your parents' entire household.)

	Decrease by at least 9%	Decrease by at least 7% but less than 9%	Decrease by at least 5% but less than 7%	Decrease by at least 3% but less than 5%	Decrease by at least 1% but less than 3%	Change by less than 1% in either direction	Increase by at least 1% but less than 3%	Increase by at least 3% but less than 5%	Increase by at least 5% but less than 7%	Increase by at least 7% but less than 9%	Increase by at least 9%
Entire household	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
You	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
Your spouse	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>

**BQ40** What do you estimate will be the change in total annual income of your household in 2015 compared to 2010? Select the most appropriate response from the following list. Please answer for your entire household, for you and for your spouse. (If you are a student, please answer on the income of your parents' entire household.)

	Increase by at least 20%	Increase at least 15% but less than 20%	Increase by at least 10% but less than 15%	Increase by at least 6% but less than 10%	Increase by at least 2% but less than 6%	Changed by less than 2% in either direction	Decrease by at least 2% but less than 6%	Decrease by at least 6% but less than 10%	Decrease by at least 10% but less than 15%	Decrease by at least 15% but less than 20%	Decrease by at least 20%
Entire Household	10	9	8	7	6	5	4	3	2	1	0
You	10	9	8	7	6	5	4	3	2	1	0
Your Spouse	10	9	8	7	6	5	4	3	2	1	0

**BQ41** Approximately how much is **the present appraised value of all housing and property owned by your entire household?** (If you are a student, please answer about the housing and property owned by your parents' entire household.)

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Rs.

**BQ42** Approximately how much is **the balance of financial assets** (savings, stocks, bonds, insurance, etc. ) of **your entire household?** (If you are a student, please indicate the balance of financial assets of your parents' entire household. )

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Rs.

**BQ43** Please indicate which of the following **financial assets** you own.

Bank savings (including cooperative banks, credit unions and other associations)	1
Postal savings	2
Life insurance	3
Stocks	4
Investment trusts	5
Foreign currency deposits	6
Futures / Options	7
India government bonds	8
Government bonds of foreign countries	9
Private individual pensions (from life insurance companies, etc.)	10
Company pensions	11
Cash	12



**BQ46** Do you use credit cards? If you do, how do you use them? SELECT ALL THAT ARE APPLICABLE.

For payments in full	1
For payments in installments with no interest	2
For payments in installments with interest charges	3
For revolving payments	4
I have a credit card or cards but do not use it or them	5
I do not have a credit card	6

**BQ47** Have you ever been rejected for a loan application (*excluding housing loans*)? SELECT ALL THAT ARE APPLICABLE.

Yes	1
No, but I did not get approved for the full amount for which I applied, only for a reduced amount.	2
Did not apply because I did not think I would be approved.	3
No, I have always been able to borrow the amount I applied for.	4
I have never attempted to borrow money.	5

**BQ48** On a scale of 0-10 with “10” being “Highest” and “0” being “Lowest”, please indicate what you think **your standard of living** is. SELECT ONLY ONE THAT IS APPLICABLE.

(Rate)	<b>10</b>	<b>9</b>	<b>8</b>	<b>7</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>	
	Highest											Lowest

**BQ49** How would you describe your current health status: Is it excellent, very good, good, fair, or poor? SELECT ONLY ONE THAT IS APPLICABLE.

Excellent	1
Very good	2
Good	3
Fair	4
Poor	5

**BQ50** Do you visit a doctor on a regular basis either in a hospital or clinic (including dental clinics) due to any disease or injury? This also includes a home visit by a doctor.

Yes	1	→ Continue
No	2	→ Skip to <b>BQ51</b>

**BQ50-1** On average, how many times do you go to a hospital or clinic as an out-patient within a one month period?

	times in a month
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**BQ50-2** About how much did you pay for out-of-pocket medical expenses per outpatient visit for doctor or clinic visits, including medicine?

										Rs.
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**BQ51** During the last 12 months, have you been in a hospital or clinic as an in-patient overnight or longer? This includes childbirth. SELECT ONLY ONE THAT IS APPLICABLE.

Yes	1
No	2

**BQ52** Do you fasten your seatbelt when you sit in the back seat of a car? SELECT ONLY ONE THAT IS APPLICABLE.

Always	1
Usually	2
Only on a highway	3
Hardly	4
I never fasten my seat belt when I sit in the back seat of a car	5
I do not sit in the back seat of a car	6

**BQ53** Do you smoke? SELECT ONLY ONE THAT IS APPLICABLE.

Never smoked	1	-> Skip to <b>Q54</b>
Hardly smoke	2	
Occasionally Smoke	3	
I smoke about 1 to 5 cigarettes a day.	4	
I smoke about 6 to 10 cigarettes a day.	5	
I smoke about 11 to 20 cigarettes a day.	6	
I smoke about 21 to 30 cigarettes a day.	7	
I smoke about 31 to 40 cigarettes a day.	8	
I smoke 41 cigarettes or more a day.	9	
I used to smoke, but I quit	10	

**IF THE RESPONDENT ANSWERED 2 TO 10 FOR BQ53, CONTINUE TO THE FOLLOWING QUESTIONS FROM BQ53-1 TO BQ53-2. OTHERWISE, SKIP TO BQ54.**

**BQ53-1** How old were you when you started smoking?

Around \_\_\_\_\_ years old

**BQ53-2** How long does it take to get to a smoking area in your work place? If you are not working, please answer about smoking at the place you spend most of the day. If you used to smoke but quit, please answer about the time when you were smoking. **SELECT ONLY ONE THAT IS APPLICABLE.**

0 minutes (I can smoke right at my seat)	1
1-2 minutes	2
3-5 minutes	3
6-10 minutes	4
11 minutes or more	5
Smoking is not allowed at all at my workplace	6

**IF THE RESPONDENT ANSWERED 10 FOR BQ53, CONTINUE THE FOLLOWING QUESTIONS FROM BQ53-3 TO BQ53-4. OTHERWISE, SKIP TO BQ54.**

**BQ53-3** When is the last time you smoked? (approximately)

MM YY  
around (\_\_\_\_\_) / (\_\_\_\_\_)

**BQ53-4** How long did it take for you to finally quit smoking after you decided to quit?

about \_\_\_\_\_ days

**BQ54** Do you exercise? Please select one that is the most applicable to you.

Almost everyday	1
A few times a week	2
About once a week	3
About once a month	4
Don't exercise at all	5

**BQ55** Do you **drink alcoholic beverages**? **SELECT ONLY ONE THAT IS MOST APPLICABLE.**

Don't drink at all	1
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Hardly drink (a few times a month or less)	2
Drink sometimes (a few times a week)	3
Drink a little almost daily	4
Drink a lot almost daily	5

**BQ56** Do you **gamble** in lotteries or at casinos, or bet on sporting events or horse races? SELECT ONLY ONE THAT IS MOST APPLICABLE.

Don't gamble at all	1
Hardly gamble	2
Several times a year or so	3
Once a month or so	4
Once a week or so	5
Almost everyday	6

**BQ57** Please indicate if you are affiliated with any of the following religions. SELECT ONLY ONE THAT IS APPLICABLE.

Do not belong to any denomination	1
Buddhism	2
Christian - Protestant	3
Christian - Roman Catholic	4
Other Christian	5
Hinduism	6
Islam / Muslim	7
Jainism	8
Sikhism	9
Others (Specify.....)	10

**Thank you very much for your cooperation.**