

MAINSection1

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.

		It is particularly true for me	It is somewhat true for me	Can't say which	It is rather not true for me	It doesn't hold true at all for me
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 am so occupied with my daily life that I cannot save much money	1	2	3	4	5
5	Even if I make plans, I end up procrastinating	1	2	3	4	5
6	If there is something that I want, I need to buy it	1	2	3	4	5
7	I always plan things before I actually do them	1	2	3	4	5
8	If I have work that can wait to be done tomorrow, I wait until tomorrow to do it	1	2	3	4	5
9	I have anxieties about my health.	1	2	3	4	5
10	I am deeply religious.	1	2	3	4	5
11	I've been feeling stressed lately.	1	2	3	4	5
12	I've been feeling depressed lately.	1	2	3	4	5
13	I haven't been sleeping well lately.	1	2	3	4	5
14	I've been feeling lonely lately.	1	2	3	4	5
15	I have anxieties about my 'life after I am 65 years old'* (For those who are already aged 65 or above, 'life in future')	1	2	3	4	5

		It is particularly true for me	It is somewhat true for me	Can't say which	It is rather not true for me	It doesn't hold true at all for me
16	I want to leave as much of my inheritance as possible to my spouse.	1	2	3	4	5
17	Behaving similarly to people around me makes me feel comfortable	1	2	3	4	5
18	When I am faced with a problem, I usually act before I think	1	2	3	4	5
19	I never cut into a line of people	1	2	3	4	5
20	I always keep my promise	1	2	3	4	5
21	I am never late for appointments/deadlines	1	2	3	4	5
22	Work is something to live for	1	2	3	4	5
23	Work is for making money	1	2	3	4	5
24	I enjoy competing with other	1	2	3	4	5
25	If someone does me a favor, I am prepared to return it	1	2	3	4	5
26	If I suffer a serious wrong, I will take revenge as soon as possible, no matter what the cost	1	2	3	4	5
27	If somebody puts me in a difficult position, I will do the same to him/her	1	2	3	4	5
28	I go out of my way to help somebody who has been kind to me before	1	2	3	4	5
29	If somebody offends me, I will offend him/her back	1	2	3	4	5
30	I am ready to undergo personal costs to help somebody who helped me before	1	2	3	4	5
31	Other people frequently tell me that what I have said is impolite, even though I think it is polite	1	2	3	4	5
32	I enjoy social chit-chat	1	2	3	4	5
33	When I talk, it is not always easy for others to get a word in edgeways	1	2	3	4	5

		It is particularly true for me	It is somewhat true for me	Can't say which	It is rather not true for me	It doesn't hold true at all for me
34	I find it easy to "read between the lines" when someone is talking to me	1	2	3	4	5
35	I prefer to do things with others rather than on my own	1	2	3	4	5
36	I find it hard to make new friends	1	2	3	4	5
37	I find it easy to work out what someone is thinking or feeling just by looking at their face	1	2	3	4	5

AQ2 To what extent do you agree with each of the following statements? Answer on a scale from 1 to 5, where "1" means you agree completely and "5" means you disagree completely. Of course, you may choose any number in between. **SELECT ONLY ONE THAT IS APPLICABLE.**

		Completely agree	Somewhat agree	Can't say which	Somewhat disagree	Completely disagree
1	Since the future is uncertain, it is a waste to think about it.	1	2	3	4	5
2	In general, most people are trustworthy.	1	2	3	4	5
3	I feel happy when I do a good deed that I think benefits others (such as picking up trash in a park)	1	2	3	4	5
4	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
5	It is the government's responsibility to take care of those who cannot take care of themselves financially.	1	2	3	4	5
6	At work, I should follow the opinion of the group	1	2	3	4	5
7	At home, I should follow my family's opinion	1	2	3	4	5
8	Working as a group results in greater achievement than working Individually	1	2	3	4	5
9	I am more satisfied when I achieve a goal by cooperating with others than only by myself	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	God is watching and sees all bad deeds	1	2	3	4	5

		Completely agree	Somewhat agree	Can't say which	Somewhat disagree	Completely disagree
12	Life after death exists	1	2	3	4	5
13	Spirits and Ghosts exist	1	2	3	4	5
14	What is written in science text books is reliable	1	2	3	4	5
15	The earth is not round, but it is flat	1	2	3	4	5
16	Heaven exists	1	2	3	4	5
17	It is possible to move an object by using psychokinesis	1	2	3	4	5
18	God or Gods exist	1	2	3	4	5
19	I believe in fortunetelling	1	2	3	4	5
20	A person's blood type indicates their character	1	2	3	4	5
21	Human beings evolved from other living things	1	2	3	4	5
22	You should place a greater value on thinking with your head than with your heart	1	2	3	4	5
23	What is broadcast in TV programs is reliable	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	300.50 Rs		301.40 Rs	A	B	
2	300.30 Rs		329.70 Rs	A	B	
3	300.80 Rs		303.70 Rs	A	B	
4	300.00 Rs		300.00 Rs	A	B	
5	300.50 Rs		595.10 Rs	A	B	
6	300.90 Rs		306.80 Rs	A	B	
7	300.10 Rs		311.90 Rs	A	B	
8	300.20 Rs		299.60 Rs	A	B	
9	300.80 Rs		301.10 Rs	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	300.00 Rs		311.80 Rs	A	B	
2	300.60 Rs		300.00 Rs	A	B	
3	300.00 Rs		300.90 Rs	A	B	
4	300.70 Rs		330.10 Rs	A	B	
5	300.60 Rs		303.50 Rs	A	B	
6	300.20 Rs		300.50 Rs	A	B	
7	300.70 Rs		595.50 Rs	A	B	
8	300.10 Rs		300.10 Rs	A	B	
9	300.70 Rs		306.60 Rs	A	B	

AQ5. Now, suppose that you are to receive money from someone and you can choose either to receive the money today, or 28 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 today(Rs.)			Receive 28 days from today(Rs.)		Option “A”	Option “B”
1	300.40 Rs		324.00 Rs	A	B	
2	300.00 Rs		300.00 Rs	A	B	
3	300.50 Rs		301.70 Rs	A	B	
4	300.10 Rs		1476.90 Rs	A	B	
5	300.60 Rs		312.20 Rs	A	B	
6	300.70 Rs		347.90 Rs	A	B	
7	300.20 Rs		297.80 Rs	A	B	
8	300.90 Rs		418.70 Rs	A	B	
9	300.70 Rs		304.20 Rs	A	B	

AQ6. In which of the following two ways would you prefer to receive your monthly salary? 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 current actual living expenses. **SELECT ONLY ONE FROM “A” and “B” FOR EACH OF ALL 7 ROWS.**

	<u>Option “A”</u>	<i>or</i>	<u>Option “B”</u>	<u>Which ONE do you prefer?</u>	
				<u>Option “A”</u>	<u>Option “B”</u>
1	A 50% chance of the salary doubling, but also a 50% chance of the salary decreasing by 60%		Guaranteed to the salary increase by 0.5%	A	B
2	A 50% chance of the salary doubling, but also a 50% chance of the salary decreasing by 50%		Guaranteed to the salary increase by 0.5%	A	B
3	A 50% chance of the salary doubling, but also a 50% chance of the salary decreasing by 45%		Guaranteed to the salary increase by 0.5%	A	B
4	A 50% chance of the salary doubling, but also a 50% chance of the salary decreasing by 30%		Guaranteed to the salary increase by 0.5%	A	B
5	A 50% chance of the salary doubling, but also a 50% chance of the salary decreasing by 10%		Guaranteed to the salary increase by 0.5%	A	B
6	A 50% chance of the salary doubling, but also a 50% chance of the salary decreasing by 5%		Guaranteed to the salary increase by 0.5%	A	B
7	A 50% chance of the salary doubling, but also a 50% chance of the salary decreasing by 1%		Guaranteed to the salary increase by 0.5%	A	B

AQ7. In which of the following two ways would you prefer to receive your monthly salary? 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 current actual living expenses. **SELECT ONLY ONE FROM “A” and “B” FOR EACH OF ALL 7 ROWS.**

	<u>Option “A”</u>	<i>or</i>	<u>Option “B”</u>	<u>Which ONE do you prefer?</u>	
				<u>Option “A”</u>	<u>Option “B”</u>
1	A 50% chance of the salary decreasing by 30%, but also a 50% chance of the salary decreasing by 19%		Guaranteed to the salary decrease by 20%	A	B
2	A 50% chance of the salary decreasing by 30, but also a 50% chance of the salary decreasing by 17%		Guaranteed to the salary decrease by 20%	A	B
3	A 50% chance of the salary decreasing by 30%, but also a 50% chance of the salary decreasing by 15%		Guaranteed to the salary decrease by 20%	A	B
4	A 50% chance of the salary decreasing by 30%, but also a 50% chance of the salary decreasing by 13%		Guaranteed to the salary decrease by 20%	A	B
5	A 50% chance of the salary decreasing by 30%, but also a 50% chance of the salary decreasing by 12%		Guaranteed to the salary decrease by 20%	A	B
6	A 50% chance of the salary decreasing by 30%, but also a 50% chance of the salary decreasing by 11%		Guaranteed to the salary decrease by 20%	A	B
7	A 50% chance of the salary decreasing by 30%, but also a 50% chance of the salary decreasing by 10%		Guaranteed to the salary decrease by 20%	A	B

AQ8. In which of the following two ways would you prefer to receive your monthly salary? 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 current actual living expenses. **SELECT ONLY ONE FROM "A" and "B" FOR EACH OF ALL 7 ROWS.**

	<u>Option "A"</u>	<i>or</i>	<u>Option "B"</u>	<u>Which ONE do you prefer?</u>	
				Option "A"	Option "B"
1	A 50% chance of the salary increasing by 30%, but also a 50% chance of the salary increasing by 10.5%		Guaranteed to the salary increase by 20%	A	B
2	A 50% chance of the salary increasing by 30%, but also a 50% chance of the salary increasing by 11%		Guaranteed to the salary increase by 20%	A	B
3	A 50% chance of the salary increasing by 30%, but also a 50% chance of the salary increasing by 13%		Guaranteed to the salary increase by 20%	A	B
4	A 50% chance of the salary increasing by 30%, but also a 50% chance of the salary increasing by 14%		Guaranteed to the salary increase by 20%	A	B
5	A 50% chance of the salary increasing by 30%, but also a 50% chance of the salary increasing by 15%		Guaranteed to the salary increase by 20%	A	B
6	A 50% chance of the salary increasing by 30%, but also a 50% chance of the salary increasing by 16%		Guaranteed to the salary increase by 20%	A	B
7	A 50% chance of the salary increasing by 30%, but also a 50% chance of the salary increasing by 18%		Guaranteed to the salary increase by 20%	A	B

AQ9 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

AQ10 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

AQ11 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

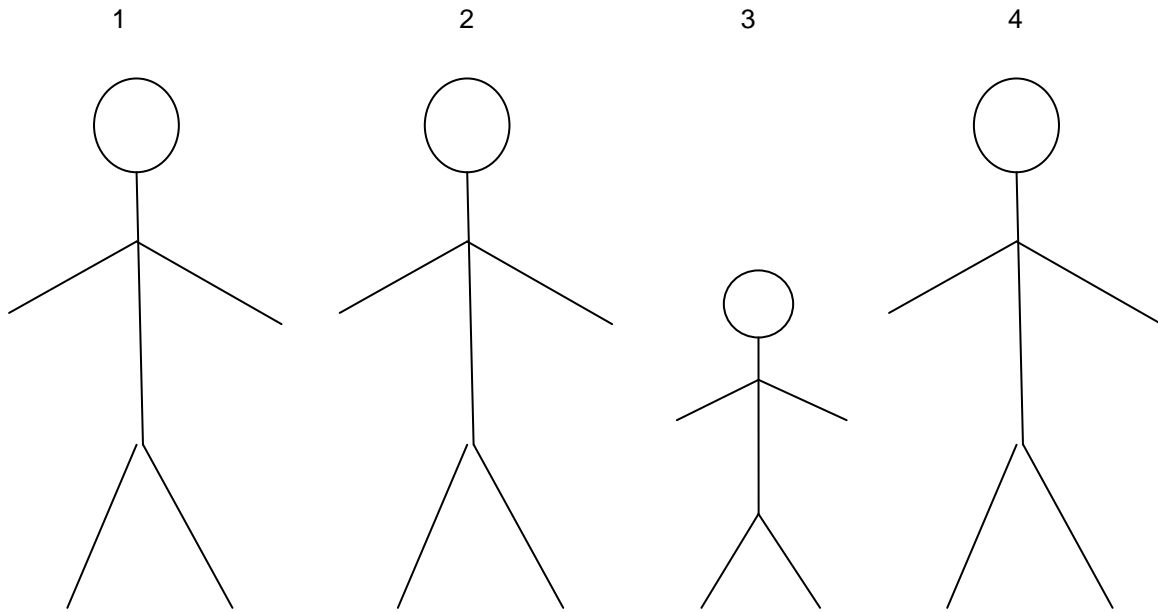
AQ11-1 In AQ11, **with whom did you compare your standard of living?** SELECT ONE THAT IS MOST APPLICABLE.

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

AQ12 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

AQ13. Among the four, which one cannot be included in the group? SELECT ONE THAT IS MOST APPLICABLE.



AQ14. How satisfied are you with each of the followings? SELECT ONLY ONE THAT IS APPLICABLE FOR EACH ROW.

		Satisfied ←————→ Unsatisfied					
1	Your life overall	1	2	3	4	5	
2	The place you live in	1	2	3	4	5	
3	Your non-work activities	1	2	3	4	5	
4	The current financial situation of your household	1	2	3	4	5	
5	Relationships with your friends	1	2	3	4	5	
6	Work	1	2	3	4	5	6 don't work
7	Relationships with your spouse	1	2	3	4	5	6 don't have spouse
8	Relationships with your family member(s), except for your spouse	1	2	3	4	5	6 don't have any family except for spouse

AQ15. Imagine that you have just found that something you carelessly said hurt a friend's feelings. How would you feel? SELECT ONLY ONE THAT IS APPLICABLE.

I would feel guilty but would not feel very ashamed	1
I would feel guilty and would feel somewhat ashamed	2
I would feel both guilty and ashamed	3
I would feel ashamed and feel somewhat guilty	4
I would feel ashamed but would not feel very guilty	5
I would feel neither guilty nor ashamed	6

AQ20. Please circle ONE applicable number next to each statement to indicate the extent to which you agree or disagree with that statement. SELECT ONLY ONE THAT IS APPLICABLE FOR EACH ROW.

I see myself as;	Disagree strongly	Disagree moderately	Disagree a little	Neither agree nor disagree	Agree a little	Agree moderately	Agree Strongly
A Extraverted, enthusiastic.	1	2	3	4	5	6	7
B Critical, quarrelsome.	1	2	3	4	5	6	7
C Dependable, self-disciplined.	1	2	3	4	5	6	7
D Anxious, easily upset.	1	2	3	4	5	6	7
E Open to new experiences, complex.	1	2	3	4	5	6	7
F Reserved, quiet.	1	2	3	4	5	6	7
G Sympathetic, warm.	1	2	3	4	5	6	7
H Disorganized, careless.	1	2	3	4	5	6	7
I Calm, emotionally stable.	1	2	3	4	5	6	7
J Conventional, uncreative.	1	2	3	4	5	6	7

AQ21. How often do you do the followings? SELECT ONLY ONE THAT IS APPLICABLE FOR EACH ROW.

		Very Often	Often	Some times	Infrequently	Never	
1	You lend personal possessions (e.g., CDs, books, car, bicycle) to your friends	1	2	3	4	5	
2	You borrow your friends' personal possessions (e.g., CDs, books, car, bicycle) and do not return them	1	2	3	4	5	6 <input type="checkbox"/> I don't borrow my friends' personal possessions
3	You lend money to your friends?	1	2	3	4	5	
4	You borrow money from your friends and do not return it	1	2	3	4	5	6 <input type="checkbox"/> I don't borrow money from my friends

AQ22 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 AQ22, PLEASE CONTINUE TO AQ22-1. OTHERWISE, SKIP TO AQ23.]

AQ22-1 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 AQ23
I do not plan to divide my inheritance equally among my children	2	Go to AQ22-2
I have only one child so there is no need to divide my inheritance among my children.	3	Go to AQ23

[IF THE RESPONDENT ANSWERED 2 FOR AQ22-1, CONTINUE TO AQ22-2. OTHERWISE, SKIP TO AQ23.] **SELECT ALL THAT ARE APPLICABLE.**

AQ22-2 Then how do you plan to divide your inheritance among your children?

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

AQ23. Have you received any inheritances (including real estate and financial assets) with a total value of 500,000Rs or more from your parents or your spouse's parents in the past?
SELECT ONLY ONE THAT IS APPLICABLE.

	YES	NO
Received an inheritance with a total value of 500,000Rs or more in the past from my parents.	1	2
Received an inheritance with a total value of 500,000Rs or more in the past from my spouse's parents.	1	2

AQ24. Do you expect to receive any inheritances (including real estate and financial assets) with a total value of 500,000Rs or more from your parents or your spouse's parents in the future?
SELECT ONLY ONE THAT IS APPLICABLE.

	YES	NO
Expect to receive an inheritance with a total value of 500,000Rs or more in the future from my parents.	1	2
Expect to receive an inheritance with a total value of 500,000Rs or more in the future from my spouse's parents.	1	2

AQ25. Have you received any monetary transfers (including real estate and financial assets) or financial support (for example, for educational expenses in college/graduate school, housing purchase, marriage expenses, etc.) with a total value of 500,000Rs or more from your parents or your spouse's parents in the past? SELECT ONLY ONE THAT IS APPLICABLE.

	YES	NO
Received a monetary transfer or financial support with a total value of 500,000Rs or more in the past from my parents.	1	2
Received a monetary transfer or financial support with a total value of 500,000Rs or more in the past from my spouse's parents.	1	2

AQ26. Do you expect to receive any monetary transfers (including real estate and financial assets) or financial support (for example, for educational expenses in college/graduate school, housing purchase, marriage expenses, etc.) with a total value of 500,000Rs or more from your parents or your spouse's parents in the future? SELECT ONLY ONE THAT IS APPLICABLE.

	YES	NO
Expect to receive a monetary transfer or financial support with a total value of 500,000Rs or more in the past from my parents.	1	2
Expect to receive a monetary transfer or financial support with a total value of 500,000Rs or more in the past from my spouse's parents.	1	2

Section2

<The following questions are about you and your family.>

BQ1 Where do you currently live?

Delhi suburb	1
Mumbai suburb	2
Bangalore suburb	3
Kolkata suburb	4
Other region (Specify:)	5

BQ1-1 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

BQ2 What is your gender?

Male	1
Female	2

BQ3 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	Skip to BQ4
I am currently separated in the process of divorce	5	
I am not married but living with significant other*	6	Skip to BQ4
*Please do not answer further questions involving a spouse.		

BQ3-1. When did you marry your spouse? (Write In number)

Month Year

or when I was years old

[ASK ALL]

BQ4 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 already have married.	4

BQ5 What is your height and weight? (ROUND TO NEAREST INTEGER)

Height: cm

Weight: kg

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

BQ6 When were you born?

yourself	19		
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Your spouse	19		
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BQ7. Please indicate **your/your spouse's** highest level of education (or equivalent) completed. If you are/your spouse is still in school, select the one you are/your spouse is in now. **SELECT ONLY ONE THAT IS APPLICABLE RESPECTIVELY.**

	You	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	9

BQ7-1 Please indicate the highest level of education (or equivalent) completed by **your parents and your spouse's parents**. **SELECT ONLY ONE THAT IS APPLICABLE RESPECTIVELY.**

	Your <u>Father</u>	Your <u>Mother</u>	Your <u>Spouse's Father</u>	Your <u>Spouse's Mother</u>
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

BQ7-2. How many brothers and sisters do you/**does your spouse have** who are now living?
(Write In Number For EACH)

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

[ASK ALL]

BQ8. Have you ever refrained from academic advancement due to financial trouble?

Yes	1	
No	2	Skip to BQ9

BQ8-1. At what point did you forgo academic advancement? SELECT ONLY ONE THAT IS APPLICABLE.

Elementary school (School up to 4 year)	1
Junior high school (School up to 5-9 year)	2
High school	3
Technical college	4
Junior college	5
Four-year college	6
Graduate school	7

BQ9 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

BQ10 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 BQ10, CONTINUE THE FOLLOWING QUESTIONS FROM BQ10-1 TO BQ10-7. OTHERWISE, SKIP TO BQ11.

BQ10-1 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

BQ10-2 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

BQ10-3 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

BQ10-4 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

BQ10-5 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

BQ10-6 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

BQ10-7 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]

BQ11. What is the occupation of the longest job in your career and what is the occupation of the longest job in your spouse's career? **SELECT ONLY ONE THAT IS APPLICABLE.** Please do not regard "Housewife/Househusband," "Student," "Retired" "Unemployed" as occupations for the purposes of this question.

	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
Have/Has never worked	8	8
Other(Specify): _____	9	9

BQ12. How many children do you have? If you do not have any sons/daughters, please indicate 0 in the following boxes. **(Write In Number)**

Son child/ren Daughter child/ren

BQ13. Before your first child was born, how many children did you want to have? If you do not have any children right now, please indicate how many children you would like to have. **(Write In Number)**

child/ren

BQ14 is a skipped question.

BQ15 Approximately how much was your monthly salary before taxes and with bonus in **2011** (including business income if you are self-employed), and approximately how much was your spouse's monthly salary before taxes and with bonus in **2011**?

You	Income per month	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Rs.	Your spouse	Income per month	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Rs.
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BQ16 How much time do you and your spouse spend doing housework everyday? Please answer an average amount of time per day for working weekdays and non-working days.

	You		Your spouse	
Working days	hours	minutes	hours	minutes
Non-Working days	hours	minutes	hours	minutes

BQ23 By what percentage do you expect consumer prices will change in 2012, compared with the previous year? SELECT ONLY ONE THAT IS APPLICABLE.

Increase by at least 4.5%	Increase by at least 3.5% but less than 4.5%	Increase by at least 2.5% but less than 3.5%	Increase by at least 1.5% but less than 2.5%	Increase by at least 0.5% but less than 1.5%	Change by less than 0.5% in either direction	Decrease by at least 0.5% but less than 1.5%	Decrease by at least 1.5% but less than 2.5%	Decrease by at least 2.5% but less than 3.5%	Decrease by at least 3.5% but less than 4.5%	Decrease by at least 4.5%
10	9	8	7	6	5	4	3	2	1	0

BQ24 Was your mother working when you were 3 years old, 7 years old, and/or 15 years old? Was your spouse's mother working when your spouse was 3 years old, 7 years old, and/or 15 years old? Please select from the following and **write in the number** for the proper selection. .

	When you were 3 years old	When you were 7 years old	When you were 15 years old
Your mother			
Your spouse's mother			

1. Full time worker (a company or government institution)
2. Full time worker (self employment)
3. Part time worker (a company or government institution)
4. Part time worker (self employment)
5. My mother was not working then.
6. Mother had passed away already or lived separately from respondent.

BQ25 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

BQ26 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

BQ32 What do you estimate will be the change in total annual income of your household in 2016 compared to 2011? 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

BQ33. After you are retired, what proportion of the living expenses of you and your spouse do you think you will be able to cover using Social Security income? SELECT ONLY ONE THAT IS APPLICABLE.

0~9%	1
10~19%	2
20~29%	3
30~39%	4
40~49%	5
50~59%	6
60~69%	7
70~79%	8
80~89%	9
90% or more	10
Habe no Social Security income	11

BQ34 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. X Do not possess housing or properties

BQ35 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.

BQ38. Do you currently have any debts? Debts here include housing loans, car loans and any other installment payments on which you have to pay interest charges. **SELECT ONLY ONE THAT IS APPLICABLE.**

No debts	0
Housing loan(s)	1
Car loan(s).	2
Installment payment(s) for consumption.	3
Education loan(s).	4
Borrowing for living and/or medical expenses.	5
Borrowing for business fund(s).	6
Borrowing for entertainment expenses.	7
Borrowing to pay off debts.	8
Other.	9

BQ39 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

BQ40 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

BQ41 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)	10	9	8	7	6	5	4	3	2	1	0

BQ42 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

BQ43 Do you smoke? SELECT ONLY ONE THAT IS APPLICABLE.

Never smoked	1	-> Skip to BQ44
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 BQ43, CONTINUE TO THE FOLLOWING QUESTIONS FROM BQ43-1 TO BQ43-2. OTHERWISE, SKIP TO BQ44.

BQ43-1 How old were you when you started smoking?

Around _____ years old

BQ43-2 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

BQ43-3. Do you want to quit smoking? SELECT ONLY ONE THAT IS APPLICABLE.

Yes, I want to quit smoking	1
I want to reduce the amount of cigarettes I smoke	2
No, I don't want to quit smoking	3
I don't know	4
I don't smoke	5

IF THE RESPONDENT ANSWERED 10 FOR BQ43, CONTINUE THE FOLLOWING QUESTIONS FROM BQ43-4 TO BQ43-5. OTHERWISE, SKIP TO BQ44.

BQ43-4 When is the last time you smoked? (approximately)

MM YY
around (_____) / (_____)

BQ43-5 How long did it take for you to finally quit smoking once you decided to quit?

about _____ days

【ASK ALL】

BQ44 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

BQ45 Do you **drink alcoholic beverages**? SELECT ONLY ONE THAT IS MOST APPLICABLE.

Don't drink at all	1
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

BQ46 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

BQ47 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.