

Section A

AQ1. How true for you is 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 have been feeling stressed lately	1	2	3	4	5
12	I have been feeling depressed lately	1	2	3	4	5
13	I haven't been sleeping well lately	1	2	3	4	5
14	I have 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
16	I want to bequeath 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

		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
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 others	1	2	3	4	5
25	I plan tasks carefully	1	2	3	4	5
26	I plan trips well ahead of time	1	2	3	4	5
27	I am self controlled	1	2	3	4	5
28	I am a careful thinker	1	2	3	4	5
29	I plan for job security	1	2	3	4	5
30	I say things without thinking	1	2	3	4	5
31	I consider nutritional balance of the foods	1	2	3	4	5
32	I take my time to properly chew my food	1	2	3	4	5
33	I always take meals at the same time	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	In general, most people are trustworthy.	1	2	3	4	5
2	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
3	It is the government's responsibility to take care of those who cannot take care of themselves financially.	1	2	3	4	5
4	Child(ren) should take care of their parents when they require long-term care.	1	2	3	4	5
5	If I had child(ren), I would want my child(ren) to take care of me when I require long-term care.	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 the nine 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? (X ONE Box For EACH Row)	
Receive today		Receive 7 days from today	Option “A”	Option “B”
300.50 Rs		301.40 Rs	A	B
300.30 Rs		329.70 Rs	A	B
300.80 Rs		303.70 Rs	A	B
300.00 Rs		300.00 Rs	A	B
300.50 Rs		595.10 Rs	A	B
300.90 Rs		306.80 Rs	A	B
300.10 Rs		311.90 Rs	A	B
300.20 Rs		299.60 Rs	A	B
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 nine 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? (X ONE Box For EACH Row)	
Receive 90 days from today		Receive 97 days from today	Option “A”	Option “B”
300.00 Rs		311.80 Rs	A	B
300.60 Rs		300.00 Rs	A	B
300.00 Rs		300.90 Rs	A	B
300.70 Rs		330.10 Rs	A	B
300.60 Rs		303.50 Rs	A	B
300.20 Rs		300.50 Rs	A	B
300.70 Rs		595.50 Rs	A	B
300.10 Rs		300.10 Rs	A	B
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 nine 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? (X ONE Box For EACH Row)	
Receive today		Receive 28 days from today	Option “A”	Option “B”
300.40 Rs		324.00 Rs	A	B
300.00 Rs		300.00 Rs	A	B
300.50 Rs		301.70 Rs	A	B
300.10 Rs		1476.90 Rs	A	B
300.60 Rs		312.20 Rs	A	B
300.70 Rs		347.90 Rs	A	B
300.20 Rs		297.80 Rs	A	B
300.90 Rs		418.70 Rs	A	B
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>	<u>or</u>	<u>Option “B”</u>	<u>Which ONE do you prefer?</u> <u>(X ONE Box For Each ROW)</u>	
			<u>Option “A”</u>	<u>Option “B”</u>
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
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
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
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
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
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
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

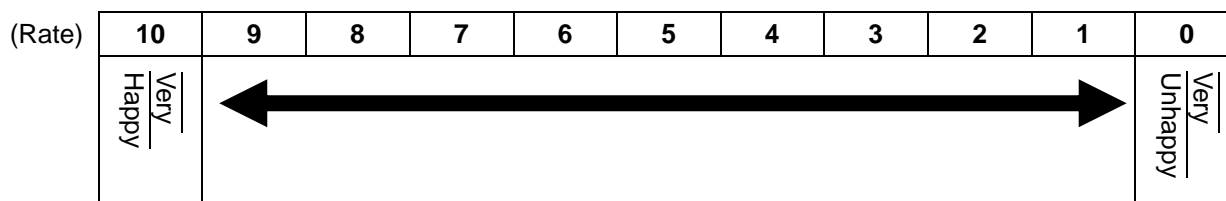
AQ7. In which of the following two ways would you prefer to **receive your monthly salary**? Assume that your job assignment is the same for each scenario. If you are a dependent (e.g. student, housewife, etc.) and not working please answer based on the assumption that your monthly income equals your current actual living expenses. **SELECT ONLY ONE FROM “A” and “B” FOR EACH OF ALL 7 ROWS.**

<u>Option “A”</u>	<u>or</u>	<u>Option “B”</u>	<u>Which ONE do you prefer?</u> <u>(X ONE Box For Each ROW)</u>	
			<u>Option “A”</u>	<u>Option “B”</u>
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
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
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
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
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
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
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>	<u>or</u>	<u>Option “B”</u>	<u>Which ONE do you prefer?</u> <u>(X ONE Box For Each ROW)</u>	
			<u>Option “A”</u>	<u>Option “B”</u>
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
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
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
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
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
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
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 you current level of happiness? **SELECT ONLY ONE THAT IS APPLICABLE**



AQ10. *Compared to 1 year ago*, do you think that you are happier now than you were then? **SELECT ONLY ONE THAT IS APPLICABLE**

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

AQ11. How does your standard of living compare with that of the 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

AQ11a. In Q.11, with whom did you compare your standard of living? **SELECT ONLY ONE THAT IS 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 to a similar job as yours, regardless of their age, academic background, 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 to a similar job as yours, regardless of his or her age, academic background, and year in which he or she joined a company	8
Average person in the 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 ROWS.**

Price of the "speed lottery" ticket	Which ONE do you prefer? (X ONE Box For EACH Row)	
	Option "A" (buy the "speed lottery" ticket)	Option "B" (DO NOT buy the "speed lottery" ticket)
1 Rs	A	B
200 Rs	A	B
400 Rs	A	B
800 Rs	A	B
1500 Rs	A	B
2500 Rs	A	B
3500 Rs	A	B
5000 Rs	A	B

AQ13. How satisfied are you with each of the following? **SELECT ONLY ONE THAT IS APPLICABLE FOR EACH.**

		Satisfied ←————→ Unsatisfied					
		1	2	3	4	5	
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 Y Don't work
7	Relationship with your spouse	1	2	3	4	5	6 Y Don't have spouse
8	Relationships with your family member(s), except for your spouse	1	2	3	4	5	6 Y Don't have any family except for spouse

AQ14. Imagine that you have just found out that something you said carelessly 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

AQ15. Thinking about when you were a child and were given an assignment during school vacation, how early did you usually finish up the assignment? **SELECT ONLY ONE THAT IS APPLICABLE.**

Got it done right away	1
Tended to get it done early, before the due date	2
Worked on it daily up until the due date	3
Tended to get it done toward the end	4
Got it done at the last minute	5
Got it done after the deadline	6
Did not do it	7
There was no assignment	8

AQ16. Thinking about when you were a child and were given an assignment during school vacation, how early did you plan to finish the assignment? **SELECT ONLY ONE THAT IS APPLICABLE.**

I planned to get it done right away	1
I planned to get it done rather early, before the due date	2
I planned to work it daily up until the due date	3
I planned to get it done rather toward the end	4
I planned to get it done at the last minute	5
I planned to get it done after the deadline	6
I did not intend to do it.	7
I did not make any plan	8
There was no assignment	9

AQ17. Thinking about when you were a child and were given an assignment during school vacation, when did you think was the ideal time to finish up the assignment? **SELECT ONLY ONE THAT IS APPLICABLE.**

It was ideal to get it done right away	1
It was ideal to get it done early, before the due date	2
It was ideal to work on it daily up until the due date	3
It was ideal to get it done toward the end	4
It was ideal to get it done at the last minute	5
It was ideal to get it done after the deadline	6
It was ideal not to do it	7
There was no assignment	8

AQ18. How high does the chance of rain have to be before you will bring an umbrella with you when you go out? **(Write In Number)**

Interviewer Note: For examples,

If the chance of rain is 100%, I will bring an umbrella. → The answer should be 100%

If the chance of rain is more than 70%, I will bring an umbrella. → The answer should be 70%.

If the chance of rain is more than 0%, I will bring an umbrella. → The answer should be 0%.

			%
--	--	--	---

All respondents should answer the following question.

AQ19. Have you received any inheritances (including real estate and financial assets) with a total value of 500,000 Rs or more from your parents or your spouse's parents in the past? **SELECT ONLY ONE THAT IS APPLICABLE.**

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

AQ20. 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 500,000 Rs or more from your parents or your spouse's parents in the past? **SELECT ONLY ONE THAT IS APPLICABLE.**

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

AQ21. Does your household currently have any bank deposits, financial assets, or other savings for the following motives? Please circle either "1=Yes" or "2=No." Furthermore, did you increase or decrease your savings for the following motives during the past year? Please circle either "1=increased," "2=decreased," or "3=neither increased nor decreased."

	Do you currently have any savings for this motive?	Did you 1=increased, 2=decreased, or 3=neither increased nor decreased the amount of savings for this motive during the past year?
1 For illness, natural disasters, and other unexpected expenditures	1 (Yes) • 2 (No)	1 • 2 • 3
2 For one's children's educational expenses	1 (Yes) • 2 (No)	1 • 2 • 3
3 For one's own marriage expenses	1 (Yes) • 2 (No)	1 • 2 • 3
4 For one's children's marriage expenses	1 (Yes) • 2 (No)	1 • 2 • 3
5 For the purchase, construction, or renovation of one's own home (including land)	1 (Yes) • 2 (No)	1 • 2 • 3
6 For living expenses during old age	1 (Yes) • 2 (No)	1 • 2 • 3
7 For nursing and other expenses when one requires long-term care	1 (Yes) • 2 (No)	1 • 2 • 3
8 For the purchase of consumer durables such as cars, furniture, electrical appliances, etc.	1 (Yes) • 2 (No)	1 • 2 • 3
9 For leisure such as travel, sports, etc.	1 (Yes) • 2 (No)	1 • 2 • 3
10 In order to leave a gift or bequest to my children	1 (Yes) • 2 (No)	1 • 2 • 3
11 For a motive or motives not listed above	1 (Yes) • 2 (No)	1 • 2 • 3
12 I have no specific saving motives but for peace of mind	1 (Yes) • 2 (No)	1 • 2 • 3
13 I currently have no savings	1 (Yes) • 2 (No)	-----

AQ22. If, because of an accident, you suffered pain, do you think that that pain is for your own good (for example, that it helps develop a better personality)? Please circle one number. For example, please circle “0%” if you think “The pain is definitely not for my own,” circle “50%” if you think “The pain is for my own good with about a 50% probability” and “circle “100%” if you think “The pain is definitely for my own good.” **SELECT ONLY ONE THAT IS APPLICABLE.**

0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Definitely not for my own good										Definitely for my own good

AQ23. Suppose you know that there are **ten red and ten white balls** in a bag. Now you can either choose options (A) or (B). If you choose (A), you have to draw a ball from the bag blindly. If the drawn ball is red, you receive 100.00 Rs (if the drawn ball is white, you get nothing). If you choose (B), you receive a certain amount of money without drawing a ball from the bag. Indicate which option you prefer for each of the seven options. **SELECT ONLY ONE FROM "A" and "B" FOR EACH OF ALL ROWS.**

Option "A" If you draw a red ball	<i>or</i>	Option "B" Without drawing a ball, you receive	→	Which ONE do you prefer? (X ONE Box For Each ROW)	
				Option "A"	Option "B"
Receive 100.00 Rs		5.00 Rs for sure		A	B
Receive 100.00 Rs		20.00 Rs for sure		A	B
Receive 100.00 Rs		40.00 Rs for sure		A	B
Receive 100.00 Rs		60.00 Rs for sure		A	B
Receive 100.00 Rs		80.00 Rs for sure		A	B
Receive 100.00 Rs		100.00 Rs for sure		A	B
Receive 100.00 Rs		200.00 Rs for sure		A	B

AQ24. Suppose you know that there are **twenty red and white balls in all** and **do not know how many balls of each color are in the bag**. Now you can either choose options (A) or (B). If you choose (A), you have to draw a ball from the bag blindly. If the drawn ball is red, you receive 100.00 Rs (if the drawn ball is white, you get nothing). If you choose (B), you receive a certain amount of money without drawing a ball from the bag. Indicate which option you prefer for each of the seven options. **SELECT ONLY ONE FROM "A" and "B" FOR EACH OF ALL ROWS.**

Option "A" If you draw a red ball	<i>or</i>	Option "B" Without drawing a ball, you receive	→	Which ONE do you prefer? (X ONE Box For Each ROW)	
				Option "A"	Option "B"
Receive 100.00 Rs		5.00 Rs for sure		A	B
Receive 100.00 Rs		20.00 Rs for sure		A	B
Receive 100.00 Rs		40.00 Rs for sure		A	B
Receive 100.00 Rs		60.00 Rs for sure		A	B
Receive 100.00 Rs		80.00 Rs for sure		A	B
Receive 100.00 Rs		100.00 Rs for sure		A	B
Receive 100.00 Rs		200.00 Rs for sure		A	B

AQ25. What kind of lessons apart from school classes did you take before entering primary school and/or during primary school, including lessons from your parents? **SELECT ALL THAT ARE APPLICABLE FOR EACH.**

		Before entering primary school	During primary school
1	Swimming	1	1
2	Ball games (cricket, baseball, football, tennis, etc)	2	2
3	Martial arts (karate, fencing, judo, etc.)	3	3
4	Gymnastics, Training with gym equipment	4	4
5	Dancing (ballet, folk dancing, ballroom dancing, etc.)	5	5
6	Musical instruments (guitar, piano, violin, etc.)	6	6
7	Singing or chorus	7	7
8	Painting, sculpture, handicrafts	8	8
9	Chess	9	9
10	Foreign language	10	10
11	Math problems and language dictation	11	11
12	Cram school/ tuition	12	12
13	Correspondence courses with periodic delivery of course materials	13	13
14	Other ()	14	14
15	None	15	15

Section B

BQ1 Where do you currently live? **SELECT ONLY ONE THAT IS APPLICABLE.**

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 (SC)	2
Scheduled tribes (ST)	3
Neo-Buddhist	4
Other (Specify:)	5

BQ2. What is your gender? **SELECT ONLY ONE THAT IS APPLICABLE.**

Male	1
Female	2

BQ3. Please answer about your marital status. **SELECT ONLY ONE THAT IS APPLICABLE.**

I have a spouse (husband or wife, including common-law marriage) →(Continue)	1
I am not currently married, having divorced or separated →(Continue)	2
I am an unattached widow or widower → (Continue)	3
I have never married → (Skip to Q.4)	4
I am currently separated in the process of divorce → (Continue)	5
I am not married but living with significant other* → (Skip to Q.4)	6

***Please do not answer questions involving a spouse**

If you answered 1-3 or 5 for Q.3, please continue. Otherwise, skip to Q.4.

BQ3a. When did you marry your spouse? **(Write In #)**

Month _____ Year _____ **or** when I was _____ years old

All respondents should answer the following question

BQ4. Do you have plans to marry, or want 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) **(Write In Number)**

Height: cm

Weight: kg

Please answer the following questions for you and your spouse (if applicable)

BQ6. When were you born? **(Write In Number for Month and Year)**

You, **yourself**: Month Year

Your **spouse**: Month Year

BQ7-1. When are you and your spouse's parents' birth years? **(Write The Year For EACH)**

Your father Your spouse's father

Your mother Your spouse's mother

BQ7-2. Are **your/your spouse's parents** alive? (X ONE Box) If they are alive, indicate their age. If they are deceased, indicate their age of death. **(SELECT ONE and Write In For EACH)**

1 Your father	1 Alive→	_____ years old
	2 Deceased→	_____ years old
2 Your mother	1 Alive→	_____ years old
	2 Deceased→	_____ years old
3 Your spouse's father	1 Alive→	_____ years old
	2 Deceased→	_____ years old
4 Your spouse's mother	1 Alive→	_____ years old
	2 Deceased→	_____ years old

BQ7-3. Please indicate the highest level of education (or equivalent) completed by you and by your spouse. *If you are still in school, "X" the one you are in now.* **(SELECT ONE For EACH)**

	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

BQ7-4. Please indicate the highest level of education (or equivalent) completed by your parents and by your spouse's parents. **(SELECT ONE 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

BQ7-5. How many brothers and sisters do you and your spouse have who are now living? **(Write In Number For EACH)**

You	Older brothers	<input type="text"/>	Older sisters	<input type="text"/>	Younger brothers	<input type="text"/>	Younger sisters	<input type="text"/>
Your spouse	Older brothers	<input type="text"/>	Older sisters	<input type="text"/>	Younger brothers	<input type="text"/>	Younger sisters	<input type="text"/>

All respondents should answer the following question.

BQ8. 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, X "haven't worked". if your spouse hasn't worked outside the home, X "hasn't worked".

(Write In Number For EACH Row)

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

BQ 9. What is your occupation and what is your spouse's occupation (Including part-time work)?
(SELECT ONE FOR EACH)

	Yourself	Your Spouse
Office work and administrative support	1	1
Sales and related occupations(Shop workers, running retail shops, shop persons or door-to-door salesman, etc.)	2	2
Management, business, and financial operations(manager /diretor of government employees or a company's employees, etc.)	3	3
Professional / Technical posts (teachers, doctors, technical experts, or artists, etc.)	4	4
Service occupations (maid,, healthcare support/protective service, barbers/hairstylists,, or food preparation and serving-related, security guards, driver, etc.)	5	5
Construction, extraction, and maintenance(carpenters, repairmen or factory workers, etc.)	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 you answered 1 to 7 for yourself and/or your spouse for Q.9, please continue.
 Otherwise, skip to Q.10***

BQ9-1. What is the type of employment of you and of your spouse? **(SELECT ONE FOR EACH)**

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

BQ9-2. 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? If self-employed or family employee, answer for your / your spouse's present profession.**(SELECT ONE 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

- BQ9-3.** 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 "Government employee." If self-employed or family employee, answer for your / your spouse's present profession. **(SELECT ONE 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

- BQ9-4.** 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 ONE 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

- BQ9-5.** 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 ONE 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

- BQ9-6.** About how hard do you work each day, and about how hard does your spouse work each day? Please answer based on the amount of work done per hour. **(SELECT ONE 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

BQ20 By what percentage do you expect consumer prices will change in 2013, 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

BQ21. Now, we would like to ask you about dependents in your family. Are you supporting someone financially in your family? Or are you supported by someone financially in your family? **(SELECT ONLY ONE THAT IS APPLICABLE.)**

I am supporting someone in the family.	1
I am supported by someone in your family.	2
I am neither supporting nor being supported. (single-person household included)	3

BQ22. What is the nature/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 a government employee residence)	4
Housing provided by government for weaker section	5
Renting someone's room /PG	6
Dormitory, Group Quarters, etc.	7
Others	8

BQ23. Approximately how much was the annual earned income before taxes and with bonuses included of your entire household for 2012? (If you are a student, please [India_Urban Panel] 2013 Preference Parameters Study of Osaka University indicate the income of your parents' entire household.) **(Write In Number)**

--	--	--	--	--	--	--	--	--

Rs

BQ24. Approximately how much annual household income is your goal? (If you are a student, please indicate the income of your parents' entire household.) **(Write In Number)**

--	--	--	--	--	--	--	--

Rs

BQ25. About how much household annual income is common for people around you? **(Write In Number)**

--	--	--	--	--	--	--	--

Rs

BQ26. In 2012 what was the approximate percentage change in your family's total annual income compared with 2011? Select the most appropriate response from the following list. (If you are a student, please answer for the income of your parents' entire household.) **SELECT ONLY ONE THAT IS APPLICABLE.**

Decreased by at least 9%	Decreased by at least 7% but less than 9%	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%
0	1	2	3	4	5	6	7	8	9	10

BQ27. In 2013 what will be the approximate percentage change in your family's total annual income compared with 2012? Select the most appropriate response from the following list. Please answer your entire household, for you and for your spouse. (If you are a student, please answer for the income of your parents' entire household.) **(SELECT ONE for EACH Row)**

	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	0	1	2	3	4	5	6	7	8	9	10
You	0	1	2	3	4	5	6	7	8	9	10
Your spouse	0	1	2	3	4	5	6	7	8	9	10

BQ28. What do you estimate will be the change in total annual income of your household in 2017 compared to 2012? Please circle ONE applicable number for your entire household, ONE for you, and ONE for your spouse. (If you are a student, please answer for the income of your parents' entire household.) **(SELECT ONE for EACH Row)**

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

BQ29. 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
Have no Social Security income	11

BQ30. 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.) **(Write In Number)**

--	--	--	--	--	--	--	--

Rs. Do not possess housing or properties

BQ31. Approximately how much is the balance of financial assets (savings, stocks, bonds, insurance, cash, etc.) of your

entire household? (If you are a student, please indicate the balance of financial assets of your parents' entire household.) **(Write In Number)**

--	--	--	--	--	--	--	--

Rs.

BQ32. Please indicate which of the following financial assets your entire household owns. **SELECT ALL THAT ARE APPLICABLE.**

Bank savings (including cooperative banks, credit unions and other associations)	1	
Postal savings	2	
Life insurance	3	
Stocks	4	
Investment trusts / Mutual funds	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	
None	13	Go to BQ33

BQ32-1. Here, financial assets are categorized into the following two groups.

Group A: Bank: Bank savings, Postal savings, cash, Indian government bonds

Group B: Investment trusts, Stocks, Futures/Options, Corporate bonds, Foreign currency deposits, Government bonds of foreign countries

Of the financial assets of your entire household that are in either Group A or Group B, about what percentage is in the Group B? **(Write In Number)**

			%
--	--	--	---

All respondents should answer the following question

BQ33. Does your household have a saving plan for the next one year? If so, how detailed is the plan? **SELECT ONLY ONE THAT IS APPLICABLE.**

Have plans for each month	1
Have plans for each 3 month period	2
Have plans for each 6 month period	3
Have plans for the whole year.	4
Don't have any saving plans for the next year.	5

BQ34. 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 ALL THAT ARE 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.(Specify _____)	9

All respondents should answer the following question

BQ35. 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

BQ36. Have you ever been rejected for a loan application (*excluding housing loans, but include any other loans such as for purchasing cows*)? **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

BQ37. 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	
	Highest											Lowest

BQ38. 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

All respondents should answer the following question

BQ39. Do you smoke? Please include hookah and bidi. **SELECT ONLY ONE THAT IS APPLICABLE.**

Never smoked	1	-> Skip to BQ40
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 you answered 2 to 10 for Q.39, please continue. Otherwise, skip to Q.40.

BQ39-1. 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

BQ39-2. 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

All respondents should answer the following question

BQ40. Do you exercise or play sports? **SELECT ONLY ONE THAT IS APPLICABLE.**

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

BQ41. Do you drink alcoholic beverages? **SELECT ONLY ONE THAT IS 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

BQ42. Do you gamble in lotteries or at casinos or bet on sporting events or horse races? **SELECT ONLY ONE THAT IS 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

BQ43. 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

BQ44. Do you usually have breakfast, lunch, and dinner on ? (**SELECT ONE For EACH**)

	Almost everyday	<u>Do not</u> have 2-3 days a week	<u>Do not</u> have 4-5 days a week	Hardly have
Breakfast	1	2	3	4
Lunch	1	2	3	4
Dinner	1	2	3	4

BQ45. When do you usually wake up, go to bed, and take meals (breakfast, lunch, dinner)? (**SELECT ONE For EACH**)

Morning	Wake up	Have breakfast	Have lunch	Have dinner	Go to bed
0:00	1	1	1	1	1
0:30	2	2	2	2	2
1:00	3	3	3	3	3
1:30	4	4	4	4	4
2:00	5	5	5	5	5
2:30	6	6	6	6	6
3:00	7	7	7	7	7
3:30	8	8	8	8	8
4:00	9	9	9	9	9
4:30	10	10	10	10	10
5:00	11	11	11	11	11
5:30	12	12	12	12	12
6:00	13	13	13	13	13
6:30	14	14	14	14	14
7:00	15	15	15	15	15
7:30	16	16	16	16	16
8:00	17	17	17	17	17
8:30	18	18	18	18	18
9:00	19	19	19	19	19
9:30	20	20	20	20	20
10:00	21	21	21	21	21
10:30	22	22	22	22	22
11:00	23	23	23	23	23
11:30	24	24	24	24	24

Afternoon	Wake up	Have breakfast	Have lunch	Have dinner	Go to bed
12:00	25	25	25	25	25
12:30	26	26	26	26	26
13:00	27	27	27	27	27
13:30	28	28	28	28	28
14:00	29	29	29	29	29
14:30	30	30	30	30	30
15:00	31	31	31	31	31
15:30	32	32	32	32	32
16:00	33	33	33	33	33
16:30	34	34	34	34	34
17:00	35	35	35	35	35
17:30	36	36	36	36	36
18:00	37	37	37	37	37
18:30	38	38	38	38	38
19:00	39	39	39	39	39
19:30	40	40	40	40	40
20:00	41	41	41	41	41
20:30	42	42	42	42	42
21:00	43	43	43	43	43
21:30	44	44	44	44	44
22:00	45	45	45	45	45
22:30	46	46	46	46	46
23:00	47	47	47	47	47
23:30	48	48	48	48	48

The following questions are about your parents and your wife/husband's parents. If you don't have a wife/husband, please answer the questions only for "your parents"

BQ46 . Who lives with your/your spouse's parents? (SELECT ALL THAT APPLY FOR EACH)

Note: If the parent has already passed away, please pick 6.

	Your own father	Your own mother	Your spouse's father	Your spouse's mother
You/ your spouse	1	1	1	1
Your brother/sister or your spouse's brother / sister	2	2	2	2
Spouse of the father/Spouse of the mother	3	3	3	3
Other family member	4	4	4	4
No one	5	5	5	5
Dead	6	6	6	6

BQ46-1. Who lives near your/your spouse's parents? (SELECT ALL THAT APPLY FOR EACH)

Note: If the parent has already passed away, please pick 6

	Your own father	Your own mother	Your spouse's father	Your spouse's mother
You/ your spouse	1	1	1	1
Your brother/sister or your spouse's brother / sister	2	2	2	2
Spouse of the father/Spouse of the mother	3	3	3	3
Other family member	4	4	4	4
No one	5	5	5	5
Dead	6	6	6	6

BQ46-2. Who provides financial assistance to your/your spouse's parents? If the parent has already died, please answer who provided financial assistance when he/she was alive. (SELECT ALL THAT APPLY 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
Other family member	4	4	4	4
Other	5	5	5	5
No one	6	6	6	6

BQ47. Please reply concerning your own parents and your spouse's parents.

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

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

If you answered 1,2 or 3 in Q.47, please continue.

- BQ47-1.** First, who is/are, or was/were, the caregiver(s) for that parent? Please pick **all** that apply from among choices 1 through 8 for each parent. **(SELECT ALL THAT APPLIES FOR EACH)**
 Note: If he/she is "Alive but not currently necessary" (BQ47=2), please indicate what you plan to do when that parent requires care.

	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
Spouse of the father/Spouse of the mother 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

- BQ47-2** Do or did **you** live with him/her because he/she requires care? Do or did **you** live near to him/her because he/she requires care? Do or did **you** provide financial assistance to him/her because he/she requires care?
(SELECT EITHER YES OR NO FOR EACH)

Note: If he/she is "Alive but not currently necessary" (BQ47=2), please indicate what you plan to do when that parent requires care.

	Your own father	Your own mother	Your spouse's father	Your spouse's mother
Because he/she requires care, do/did you live with that parent?	1 (Yes)	1 (Yes)	1 (Yes)	1 (Yes)
	2 (No)	2 (No)	2 (No)	2 (No)
Because he/she requires care, do/did you live near to that parent?	1 (Yes)	1 (Yes)	1 (Yes)	1 (Yes)
	2 (No)	2 (No)	2 (No)	2 (No)
Because he/she requires care, do/did you provide financial assistance to that parent?	1 (Yes)	1 (Yes)	1 (Yes)	1 (Yes)
	2 (No)	2 (No)	2 (No)	2 (No)

Thank you for your help with this study.