

# LONGITUDINAL AGEING STUDY IN INDIA (LASI)

## Main Wave I, (2017-18)

### Household Schedule

**Nodal Institution for LASI Project**

**INTERNATIONAL INSTITUTE FOR POPULATION SCIENCES (IIPS)**

**MUMBAI - 400088**

#### **National Collaborating Institutions**

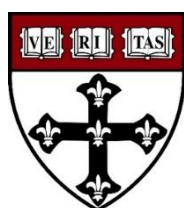
- ❖ Regional Geriatric Centers (RGC, MoHFW)
- ❖ National AIDS Research Institute (NARI)

#### **International Collaborating Institutions**

- ❖ Harvard T. H. Chan School of Public Health (HSPH)
- ❖ University of Southern California (USC)
- ❖ University of California, Los Angeles, (UCLA)
- ❖ RAND Corporation, USA



(स्थापना/ Established in 1956)  
बेहतर भविष्य के लिए क्षमता निर्माण  
Capacity Building for a Better Future



**HARVARD**  
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**Longitudinal Ageing Study in India (LASI)**  
International Institute for Population Sciences (IIPS)

**HOUSEHOLD INFORMED CONSENT FORM**

Namaste! My name is \_\_\_\_\_ and I am working with (Name of the Organization). We are conducting a nationwide survey, **Longitudinal Ageing Study in India (LASI)** to understand the health and socio-economic well-being of older adults in India. The Ministry of Health and Family Welfare, Government of India, has entrusted the **International Institute for Population Sciences**, Mumbai, with the responsibility of conducting LASI project. This study will be conducted every two years for the next 25 years. The study is supported by the Government of India, the National Institute of Ageing (USA) and the United Nations Population Fund (UNFPA)-India.

Your household has been selected to be a part of this study. As a knowledgeable person of this household, I would request you to give information about your household members, economic condition and basic amenities in the household. The interview will take approximately 40-45 minutes.

Your response will be extremely valuable in helping the government formulate health and economic policies and in making provision for health care services for the elderly people in the country. The information you and your household members provide us will be kept strictly confidential. The data will only be used for research and planning purposes without any personal identification. The survey team may also re-contact you if it is necessary to complete the information in the survey. The survey team will also be contacting you again during the follow up waves of LASI.

You are invited to participate in this important study. Your participation is entirely voluntary and you can withdraw from the survey at any point of time even after having agreed to participate. You are free to refuse to answer any question that is asked in the questionnaire.

Should you have any question about the survey please feel free to ask me or contact the concerned authority [Interviewer: provide card).

Director / Project Coordinators,  
International Institute for Population Sciences (IIPS)  
Govandi Station road, Deonar, Mumbai-400088.  
Tel : 022-42372-682/ 401/ 422/ 417/ 419, Fax: 022-42372401

[Interviewer: answer any questions asked by the respondent]

We request that you give your signature or thumb impression in this form in order to verify your consent.

Signature / thumb impression: \_\_\_\_\_

Circle the answer:

1. Consent given along with signature/ thumb impression
2. Consent given but without signature/thumb impression
3. Consent Refused

Interviewer's Name: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

(If answer is 1 or 2, start the interview.)



## HH\_A. Household Roster (Cover Screen) (CV)

CV001\_intro.

Household questionnaire to be administered to the head of the household or any other household member aged 18 years or older who is most knowledgeable about the household.

### HH\_Aa. Household Size

CV001. What is the total number of persons who are members of this household? [Include all females and males, elderly people, children, and infants. Please include people who may presently be elsewhere for a short period of time (for example, in hospital, old age homes, relative's home, etc.)]

\_\_\_\_\_ Persons

### HH\_Ab. Characteristics of the Household Members

Loop: For each household member, the following questions are asked: CV002 – CV013

CV002\_[1] – [20]. Now, please give me the names of all your household members who live in your household, **starting with the head of household.**

What is this person's name? Please tell me the complete name, including middle name and surname.

[Instruction for CAPI: CAPI will generate the complete list of names for household roster and assign a Household Person ID to each household member, as shown in the following table. Soft check for CV006 (Only for head of the HH): If age of the head of the household is less than 18 years then confirm his/her age and proceed.]

Household Person ID	CV002. Name(Full name, including first name, middle name and last name)	CV003. Relationship of [NAME] to the head of the household	CV005. Sex	CV006. Age	CV007. Can [NAME] read and write?	CV008. Has [NAME] ever attended school?	CV009. Years of schooling	CV0010. Highest level of education	CV011. Marital status	CV012. Spouse living in the household	CV013. Household Person ID of spouse
1											
2											
...											
40											

CV003\_[1]—[20]. What is the relationship of [NAME] to the head of the household?

1. Household head
2. Spouse
3. Son/daughter (Biological)
4. Son/Daughter (Adopted/Foster/Step)
5. Son-in-law or daughter-in-law
6. Grandchild
7. Parent
8. Parent-in-law
9. Brother or sister
10. Brother-in-law or sister-in-law
11. Niece or nephew
12. Grandparents
13. Live - in partner
14. Other relatives
15. Others, not related

**Include:**

**Usual Resident:** A person who has actually lived at the place of enumeration (this house) for 6 months or more during the last one year or Intends to live there for at least 6 months in the next one year.

- a. All members who are staying in the household for 6 months or more during the last one year.
- b. Any family member, including the head of the household, currently staying away from home either for education or work purposes but returning to this house almost every week.
- c. Members temporarily away for holidays or work (one to two months).
- d. A newly added member, such as a newly married person who has lived here for less than 6 months but intends to live in this house in the future.
- e. A person who got divorced recently and has moved into this household.
- f. A person/household members who have recently moved (i.e. less than 6 months) into the new house ("new house" does not only refer to a newly constructed house but to any vacant house where household members have recently moved in), but intends to stay there at least for six months.
- g. Infants less than six months old living elsewhere.
- h. A pregnant woman who has gone to her natal house for delivery and is expected to return to this household in the near future.
- i. A person (relative or non-relative) who spends most of the day, including meals, in this house sleeps elsewhere due to lack of space.
- j. Rotating parents or old people who have lived in the household for more than 6 months during the last year.

**Exclude:**

A person who has neither lived at the place of enumeration for 6 months during the last one year nor intends to live there for at least 6 months in the future should be 'Excluded'.

- k. Head of the household or his/her spouse who lives elsewhere in another district, state, or country and is the main contributor to the household.
- l. Any other family member (a son, unmarried daughter, son-in-law, daughter-in-law, etc., excluding the head of the household and his/her spouse) living elsewhere in another district, state, or country and contributing to the household.
- m. Persons who are living elsewhere, such as in a dormitory, hostel, or as a paying guest (PG) for education, course, or training and are fully financially supported by this household.
- n. Rotating parents or old people who have lived in the household for less than 6 months during the last one year
- o. A servant, getting a salary, but still living in this house and eating from the same kitchen.
- p. A servant who comes to work at this house in the morning and who regularly has meals in this house but who sleeps/stays in another house.
- q. Non-family members who stay here for school or work reasons but generally return to their own home every week.
- r. Persons who have recently moved out of the household because of marriage or divorce.
- s. Persons who lived in this household for more than six months but have moved out of the village/district/state/country with the intention of living elsewhere (except the head of household).
- t. Persons living in this household as a PG or renter and paying for food and accommodation (PG/Institution).
- u. A daughter who has got married and is staying in a different household but comes to her natal household (this household) as a visitor or for a short duration of time for any reason, e.g. pregnancy, vacation.
- v. Visiting relatives.
- w. **Institutional population:** People living in old age homes, mental asylums, ashrams, religious homes, and incarcerated people (prison inmates).
- x. A person (relatives or non-relatives) who has meals in this house but stays in another house.



CV005\_[1] – [20]. Is [NAME] male or female?

1. Male
2. Female
3. Transgender [Voluntary]

CV006\_[1] – [20]. What is the age of [NAME]?

[Instruction for the Interviewer: Record completed years and enter '0' if less than 1 year completed]

\_\_\_\_\_ Years old

[Soft check: >100]

CV007\_[1] – [20]. [Ask only if CV006\_[1/20] ≥ 6] Can [NAME] read and write?

1. Can read only
2. Can write only
3. Can both read and write
4. Cannot read or write

CV008\_[1] – [20]. [Ask only if CV006\_[1/20] ≥ 6] Has [NAME] ever attended school?

1. Yes
2. No

CV009\_[1] – [20]. [Ask only if CV008=1] How many years of education has [NAME] completed?

[Instruction for the Interviewer: Enter '0' for HH members who have completed less than 1 year of schooling]

\_\_\_\_\_ Years

[Soft check: >25 years of education]

CV010\_[1] – [20]. [Ask only if CV009>0] What is the highest level of education [NAME] has completed?

1. Less than primary school (Standard 1-4)
2. Primary school completed (Standard 5-7)
3. Middle school completed (Standard 8-9)
4. Secondary school/Matriculation completed
5. Higher secondary/intermediate/senior secondary completed
6. Diploma and certificate holders
7. Graduate degree (B.A., B.Sc., B. Com.) completed
8. Post-graduate degree or (M.A., M.Sc., M. Com.) above (M.Phil, Ph.D., Post-Doc) completed
9. Professional course/degree (B.Ed, BE, B.Tech, MBBS, BHMS, BAMS, B.Pharm, BCS, BCA, BBA, LLB, BVSc., B. Arch, M.Ed, ME, M.Tech, MD, M.Pharm, MCS, MCA, MBA,LLM, MVSc., M. Arch, MS, CA, CS, CWA) completed

CV011\_[1] – [20]. [Ask only if CV006\_[1/20] >10] What is the current marital status of [NAME]?

- |                      |                         |
|----------------------|-------------------------|
| 1. Never married     | 5. Divorced             |
| 2. Currently married | 6. Widowed              |
| 3. Separated         | 7. Live-in relationship |
| 4. Deserted          |                         |

CV012\_[1] – [20]. [Ask only if CV011\_[1/20]=2 or 7] Does the spouse/partner of [NAME] live in this household?

1. Yes
2. No

CV013\_[1] – [20]. [Ask only if CV011\_[1/20]= 2 or 7] What is the name of the spouse/partner of [NAME]?

[Instruction for the Interviewer: Enter household member number of the spouse of [NAME]]

1. Spouse's Household Member ID: \_\_\_\_\_
2. Spouse's Household Member ID: \_\_\_\_\_
3. Spouse's Household Member ID: \_\_\_\_\_
4. Spouse's Household Member ID: \_\_\_\_\_

#### CHECK POINT

CV014\_checkpoint. You have given me information about [NUMBER OF PEOPLE] member(s) of your household. Are there any other members of the household (for example, a servant who usually lives in same household, a small child, infant, any elderly person, or daughter-in-law who has gone to her natal house for delivery or any other purpose but intends to return) about whom you have not given me details?

1. Yes, ☐ Number of Missed Persons
2. No

**[Instruction for CAPI: If YES, ALL MEMBERS ARE NOT REPORTED, CAPI should provide space in CV014 for the number of missed household members. CV014 will be linked to CV001, where the addition will occur automatically. CAPI will generate additional options/rows for additional members, as required.]**

CV014\_a. Other than the people you have already mentioned in CV001, are there anyone else who falls into any of the following categories:

- Family member living elsewhere but is a major economic contributor to the household, if yes how many |\_\_|
- Children/grandchildren living elsewhere as students and supported by this household, if yes how many |\_\_|
- Rotating parents/old people (<6 months), if yes how many |\_\_|
- Servant and his/her family, living in this household and getting salary, if yes how many |\_\_|

## HH\_Ac. Characteristics of Household Head

CV015. Now I have few additional questions about your head of the household. What is [NAME OF HOUSEHOLD HEAD]'s caste or tribe?

- Caste (specify) \_\_\_\_\_
- Tribe (specify) \_\_\_\_\_
- No caste/tribe

CV016. [Ask only if CV015=1 or 2] Does the household head belong to a scheduled caste, scheduled tribe, other backward class, or none of these?

- Scheduled caste
- Scheduled tribe
- Other backward class (OBC)
- None of them

CV017. What is the religion of [NAME OF HOUSEHOLD HEAD]?

- |              |                           |
|--------------|---------------------------|
| 1. None      | 6. Buddhist/ Neo-Buddhist |
| 2. Hindu     | 7. Jain                   |
| 3. Muslim    | 8. Jewish                 |
| 4. Christian | 9. Parsi/Zoroastrian      |
| 5. Sikh      | 10. Other                 |

## HH\_Ad. Deaths in the household in last 2 years

CV018. Has any household member died in last 2 years?

- Yes, ☐ Total number of deaths in last 2 years
- No

**[Instruction for CAPI: Ask CV019 – CV027 only if CV018=1. CAPI should provide number of loops as per the total number of deaths mentioned in CV018]**

CV019. [Ask only if CV018=1] I am sorry to hear about the death in your family. Could you please share more details about the person(s) who died in the last 2 years?

Line No.	CV020. What was the name of the deceased person?	CV021. What was the relationship of [NAME] to the head of the household?	CV022. What was the age of [NAME] when he/she died? (in years)	CV023. Was [NAME] male or female?	CV024. In which year did [NAME] die?	CV025. In which month did [NAME] die?	CV026. What was the main cause of death? [Drop down list for causes of death]	CV027. Was the cause of death certified by a medical professional?
1								
2								
3								
....								

CV020. What was the name of the deceased person?  
\_\_\_\_\_ Name

CV021. What was the relationship of [NAME] to the head of the household?

- |                                       |                                    |
|---------------------------------------|------------------------------------|
| 1. Spouse                             | 8. Brother or sister               |
| 2. Son/daughter (Biological)          | 9. Brother-in-law or sister-in-law |
| 3. Son/Daughter (Adopted/Foster/Step) | 10. Niece or nephew                |
| 4. Son-in-law or daughter-in-law      | 11. Grandparents                   |
| 5. Grandchild                         | 12. Live-in-partner                |
| 6. Parent                             | 13. Other relatives                |
| 7. Parent-in-law                      | 14. Others, not related            |

CV022. What was the age of [NAME] when he/she died? [Instruction for the Interviewer: Record completed years and enter '0' if less

than 1 year completed]

\_\_\_\_ Age in years

[Soft check: >100]

CV023. Was [NAME] male or female?

1. Male
2. Female
3. Transgender (Voluntary)

CV024. In which year did [NAME] die?

\_\_\_\_ Year [Last 2 years from the date of survey]

CV025. In which month did [NAME] die? [Instruction for the Interviewer: Record the code for month]

[Instruction for CAPI: CAPI will give drop down menu for months]

- |             |              |
|-------------|--------------|
| 1. January  | 7. July      |
| 2. February | 8. August    |
| 3. March    | 9. September |
| 4. April    | 10. October  |
| 5. May      | 11. November |
| 6. June     | 12. December |

CV026. What was the main cause of death? [Instruction for CAPI: CAPI will provide drop down list for causes of death]

1. Communicable, Maternal, Perinatal and Nutritional Conditions
  - 1.1. Tuberculosis (lungs, intestine, bones, brain)
  - 1.2. HIV/AIDS (Immune system)
  - 1.3. Diarrheal diseases (gastrointestinal)
  - 1.4. Malaria
  - 1.5. Other infectious and parasitic diseases
  - 1.6. Respiratory infections (Lungs and respiratory tract)
  - 1.7. Maternal conditions (related to pregnancy or post-delivery complications)
  - 1.8. Neonatal deaths
  - 1.9. Nutritional deficiencies (deficiency or excess of nutrients)
  - 1.10. Fever of unknown origin (despite investigations by a physician no explanation has been found)
2. Non-Communicable Diseases
  - 2.1. Malignant and other neoplasms (cancer)
  - 2.2. Diabetes mellitus
  - 2.3. Neuro-psychiatric conditions (brain)
  - 2.4. Cardiovascular diseases (heart)
  - 2.5. Chronic respiratory diseases (lungs)
  - 2.6. Diseases of the digestive system (gastrointestinal)
  - 2.7. Genitourinary diseases (genitals and urinary system)
  - 2.8. Musculoskeletal diseases (muscles and bones)
  - 2.9. Congenital anomalies (birth defects)
  - 2.10. Other Non-communicable diseases
3. Injuries
  - 3.1. Unintentional injuries: Motor vehicle accidents
  - 3.2. Unintentional injuries: Other than motor vehicle accidents
  - 3.3. Intentional injuries: Suicide
  - 3.4. Intentional injuries: Other than suicide
  - 3.5. Injuries of undetermined intent
4. Symptoms, Signs & Ill Defined Conditions
  - 4.1. Senility (related to old age)
  - 4.2. Ill- defined/All other symptoms, signs and abnormal clinical and laboratory findings

CV027. Was the cause of death certified by a medical professional?

1. Yes
2. No

[Instruction for CAPI: If there is at least 1 age eligible person [i.e. if CV006=45 & above ] then go to CV028. If no age eligible person is found in the roster, then go to CV 030]

## HH\_Ae. Identify respondents for Household Interview

CV028. Now I would also like to ask who would be the appropriate person to answer a few additional questions. First we will be asking some questions about housing, the surrounding physical environment and household consumption. Who would be the most knowledgeable household member to answer these questions?

01 ~ 20 [Instruction for CAPI: Present household roster, including name and person ID of household members aged 18 years and above and CV003 = 1 or 2]

Interviewer: Insert the Household Person ID \_\_\_\_\_

CV029. We will be asking some questions about household income, assets and debts, health insurance schemes, and other financial matters. Who would be the most knowledgeable household member to answer these questions?

01 ~ 20 [Instruction for CAPI: Present household roster, including name and person ID of household members aged 18 years and above and CV003 =1 or 2]

Interviewer: Insert the Household Person ID \_\_\_\_\_

## HH\_Af. Identify respondents for Individual Interview

CV030\_[1]-[20]. [Instruction for CAPI: CAPI will display the list of respondents (INCLUDING NAME AND PERSON ID) who are eligible for individual interview, i.e. aged 45 years and above, and their spouses regardless of age and who are usual residents of the HH.]

We would like to interview the following members of your household. [Instruction for the Interviewer: Read the list of names of people who will be interviewed]

[Instruction for CAPI: AADHAAR card information will be taken for: 1) Members aged 45 years and above and their spouses regardless of age, living in the same household eligible for individual interview, 2) Head of household (even if the head of the household is not eligible for individual interview), and 3) Respondent of cover screen section (if the cover screen respondent is different from the head of the household or age-eligible individual interview respondents.)]

Household Person ID	Name	CV031. Does [NAME] have an AADHAAR card? 1. Yes 2. No 3. No, but has applied for it	CV032. [Ask only if CV031 =1] [CAPI will automatically show list of members for whom an AADHAAR card number is required] Please give the AADHAAR card number. 1. Yes, able to show AADHAAR card (Instruction for CAPI: CAPI will provide a box to record the AADHAAR card number manually) 2. Yes, able to show the card but didn't allow to record the number 3. Not able to show AADHAAR card

## HH\_Ag. Identify informant

CV033. [Instruction for the Interviewer: Identify the informant from the household roster.]

[Instruction for CAPI: List all household members aged 18 years and above]

Interviewer: Insert the Household Person ID \_\_\_\_\_

→Go to Household Sections

## HH\_B. Housing & Environment (HE)

### HH\_Ba. Housing

HE001. How many rooms are there in your home? (Please include all kinds of rooms: bedrooms, living rooms, dining rooms, drawing rooms, servant's rooms, halls, etc.). **Please do not count bathrooms, balconies, passages, or kitchens.**

\_\_\_\_\_ Rooms **[Hard Check: <1]**

HE002. **[Ask only if HE001>1]** Out of these rooms, how many are bedrooms (**a room where someone sleeps**)?

\_\_\_\_\_ Bedrooms

HE003. Do you have a separate room for the kitchen?

1. Yes
2. No

### HH\_Bb. Toilet facilities

HE004. What type of toilet facility does your household use?

- |   |   |                     |
|---|---|---------------------|
| 1. Flush or pour flush toilet           | → | <b>Go to HE004a</b> |
| 2. Pit latrine                          | → | <b>Go to HE005</b>  |
| 3. Twin pit/composting toilet           | → | <b>Go to HE005</b>  |
| 4. Other, please specify _____          | → | <b>Go to HE005</b>  |
| 5. No facility, use open space or field | → | <b>Go to HE004b</b> |

HE004a. **[Ask only if HE004=1]** Does the toilet flush to a piped sewer system, septic tank, pit latrine, or somewhere else?

1. Flush to piped sewer system
2. Flush to septic tank
3. Flush to pit latrine
4. Flush to somewhere else

HE004b. **[Ask only if HE004=5]** How far is the nearest open space that you could use for a toilet?

\_\_\_\_\_ Meters **[Soft check: >2000 Meters]**

HE005. **[Ask only if HE004≠5]** Do you share this toilet facility with other households?

1. Yes
2. No → **Go to HE006**

HE005a. **[Ask only if HE005=1]** How many people use this toilet facility?

\_\_\_\_\_ Number of people

### HH\_Bc. Water Supply

HE006. What is the **main source** of drinking water for members of your household?

1. Piped water
2. Public tap/standpipe
3. Tube well or bore well
4. Dug well
5. Spring water
6. Rain water
7. Tanker
8. Cart with small tank
9. Surface water (river/dam/lake/ponds/stream/canal/irrigation channel)
10. Bottled water/pouch water
11. Other, please specify \_\_\_\_\_

HE007. **[Ask only if HE006≠6 or 10]** Where is that water source located?

1. In own dwelling
2. In own yard/plot
3. Elsewhere (Outside dwelling)

HE008. **[Ask only if HE007=3]** How long does it take to go there, get water and come back in single trip?

\_\_\_\_\_ Minutes **[Hard Check: <1 Minute]**

HE009. [Ask only if HE007=3] How many total trips does one have to make per day to fetch the daily supply of water for the household?

\_\_\_\_\_ Trips per day [Soft check: >5 trips]

HE010. [Ask only if HE006=1 or 2] How many hours and minutes in a day/week does your household receive water?

[Instruction for the Interviewer: Enter '0' in Hours box if duration is mentioned only in minutes. Enter '0' in Minutes box if duration is mentioned only in hours. Record answer in any one option according to the response of the respondent.]

[Instruction for CAPI: CAPI should not allow '0' to be entered in both the hours and minutes box at the same time.]

Daily: \_\_\_\_\_ Hours per day

[Hard check: should not be >24 hours]

AND \_\_\_\_\_ Minutes per day

[Hard check: should not be >59 minutes]

OR

Weekly: \_\_\_\_\_ Hours per week

[Hard check: should not be >168 hours]

AND \_\_\_\_\_ Minutes per week

[Hard check: should not be >59 minutes]

HE011. Do you do anything to make the water safer for drinking?

1. Yes
2. No

HE012. [Ask only if HE011=1] What do you usually do to make it safer to drink?

1. Boil it
2. Use alum
3. Add chlorine / bleaching powder
4. Strain through a cloth
5. Use water filter (ceramic/sand/composite/other)
6. Use electronic water purifier
7. Other, please specify \_\_\_\_\_

## HH\_Bd. Electric Supply

HE013. Does your residence have electricity?

1. Yes
2. No

HE013a. [Ask only if HE013=1] How many hours a day or week do you get electricity? [Instruction for the interviewer: Enter '0' in the hours per day if less than 1 hour per day. Record answer in any one option according to the response of the respondent.]

[Instruction for CAPI: CAPI should not allow to keep both the boxes empty at the same time.]

\_\_\_\_\_ Hours per day

[Hard check: should not be >24 hours]

OR

\_\_\_\_\_ Hours per week

[Hard check: should not be >168 hours]

## HH\_Be. Cooking & Indoor pollution

HE014. What is your **main** source of cooking fuel?

- |                                  |                                 |
|----------------------------------|---------------------------------|
| 1. Liquefied Petroleum Gas (LPG) | 6. Crop residue                 |
| 2. Biogas                        | 7. Wood/Shrub                   |
| 3. Kerosene                      | 8. Dung cake                    |
| 4. Electric                      | 9. Do not cook at home          |
| 5. Charcoal/Lignite/Coal         | 10. Other, please specify _____ |

HE014a. Does your household use any fuel other than this main cooking fuel for any purpose (such as boiling water for bathing, lighting, etc.)?

1. Yes
2. No

HE014b. [Ask only if HE014a=1] What are those other sources of fuel? [Multiple answers are allowed]

- |                                  |                                |
|----------------------------------|--------------------------------|
| a. Liquefied Petroleum Gas (LPG) | e. Crop residue                |
| a. Biogas                        | f. Wood/Shrub                  |
| b. Kerosene                      | g. Dung cake                   |
| c. Electric                      | h. Other, please specify _____ |
| d. Charcoal/Lignite/Coal         |                                |

HE014c. [Ask only if HE014=5/6/7/8 or HE014b=e/f/g/h] For how many hours and minutes in a day does your household use material like Charcoal/Lignite/Coal/Crop residue/Wood/Shrub/Dung cake for cooking or boiling water or any other purposes?

[Instruction for the Interviewer: Enter '0' in hours box if duration is mentioned only in minutes. Enter '0' in minutes box if duration is mentioned only in hours]

[Instruction for CAPI: CAPI should not allow '0' to be entered in both the hours and minutes box at the same time.]

_____ Hours	AND	_____ Minutes per day
[Hard check: should not be >24 hours]		[Hard check: should not be >59 minutes]

HE015. In this household, is food **MOSTLY** cooked on a mechanical stove, on a traditional chullah or over an open fire?

1. Mechanical Stove/Improved cook stove
2. Traditional chullah
3. Open fire
4. Other, please specify \_\_\_\_\_

HE016. Is the cooking usually done in the house, in a separate building, or outdoors?

1. In the house
2. In a separate building
3. Outdoors
4. Other, please specify \_\_\_\_\_ } → Go to HE018

HE017. [Ask only if HE016=1 or 2] Is the cooking mainly done under a traditional chimney, exhaust fan, electric chimney or near window/door?

1. Traditional chimney
2. Electric chimney
3. Exhaust fan
4. Near window/door
5. None

HE018. Does any usual member of your household smoke inside the home?

1. Yes
2. No

HE018a. [Ask only if HE018=1] How many hours and minutes per day does he/she/ they smoke inside the home?

[Instruction for the Interviewer: Enter '0' in hours box if duration is mentioned only in minutes. Enter '0' in minutes box if duration is mentioned only in hours]

[Instruction for CAPI: CAPI should not allow '0' to be entered in both the hours and minutes box at the same time.]

_____ Hours	AND	_____ Minutes per day
[Hard check: should not be >24 hours]		[Hard check: should not be >59 minutes]

HE019\_intro. Now, I would like to ask you some questions regarding the products that are used by you or any of your household members inside the house.

Sl. No.	Name of the product	HE019. Do you or your household member use incense sticks (Agarbatti) /mosquito coil/liquid vaporizer/-any card inside the house?	HE020. [Ask only if HE019≠ 6] How many hours and minutes per day is your household exposed to incense stick, mosquito coils/any cards/liquid vaporizers/mat on the days your household uses these products? [Instruction for the Interviewer: Enter '0' in hours box if duration is mentioned only in minutes. Enter '0' in minutes box if duration is mentioned only in hours] [Instruction for CAPI: CAPI should not allow '0' to be entered in both the hours and minutes box at the same time.]
---------	---------------------	---	---

A	Incense sticks (Agarbatti)	1. Yes, -use every day 2. Yes, use 3 to 4 times a week 3. Yes, use 1 to 2 times a week 4. Yes, use 1 to 2 times a month 5. Yes, use rarely in a year 6. Don't use	____ Hours      AND [Hard check: should not be >24 hours] ____ Minutes per day [Hard check: should not be >59 minutes]
B	Mosquito coil	1. Yes, use every day 2. Yes, use 3 to 4 times a week 3. Yes, -use 1 to 2 times a week 4. Yes, use 1 to 2 times a month 5. Yes, use rarely in a year 6. Don't use	____ Hours      AND [Hard check: should not be >24 hours] ____ Minutes per day [Hard check: should not be >59 minutes]
C	Liquid vaporizer / Mosquito Repellent/ Mats	1. Yes, use every day 2. Yes, use 3 to 4 times a week 3. Yes, use 1 to 2 times a week 4. Yes, use 1 to 2 times a month 5. Yes, use rarely in a year 6. Don't use	____ Hours      AND [Hard check: should not be >24 hours] ____ Minutes per day [Hard check: should not be >59 minutes]
D	Fast card/ Stick/ Cake	1. Yes, use every day 2. Yes, use 3 to 4 times a week 3. Yes, use 1 to 2 times a week 4. Yes, use 1 to 2 times a month 5. Yes, use rarely in a year 6. Don't use	____ Hours      AND [Hard check: should not be >24 hours] ____ Minutes per day [Hard check: should not be >59 minutes]

### HH\_Bf. Condition of the House

HE021. Is any wall/ceiling in the house damp or wet? [Multiple answers are allowed]

[Instruction for CAPI: If response is 'd', freeze all other options]

- Yes, living room or bedroom
- Yes, kitchen or dining hall
- Yes, bathroom or toilet
- No

[For the interviewer]

HE022. Who answered this section? [Instruction for the interviewer: Please identify the respondent from the household roster and enter Household Person ID]

Household Person ID \_\_\_\_\_

HE023. How often did the respondent receive assistance in answering this section?

- Never
- A few times
- Most or all of the time



## HH\_Bg. House construction material [Based on interviewer's observation]

HE024. [Instruction for the Interviewer: Observe and record about the type of roof, wall and floor. Make sure that observations are based on respondent's place of residence.]

What is the type of house (including roof, wall and floor)?

[Instruction for the Interviewer: Looking at the roof, wall & floor, if all 3 are made up of pucca material, then it is a pucca house. Similarly, if all 3 are made up of kutcha material, then it is a kutcha house. Any combination of pucca and kutcha materials is considered as semi-pucca house. **Choose one option**]

1. Pucca (permanent material)
2. Semi pucca (combination of temporary and permanent material)
3. Kutcha (temporary material)

Popup in CAPI:	<b>Kutcha (temporary material)</b> refers to grass, thatch, palm leaf, bamboo, plastic, polythene sheeting, mud, dung, palm, un-burnt brick, wood, or handmade tiles.
	<b>Pucca (permanent material)</b> refers to cement, concrete, oven-burnt bricks, hollow cement or ash bricks, stone, stone blocks, jackboards (cement plastered reeds), iron, zinc or other metal sheets, timber, tiles, slate, corrugated iron, asbestos cement sheet, veneer, plywood, artificial wood of synthetic material and polyvinyl chloride (PVC) material.

→ Go to next section

## HH\_D. Household Assets and Debts (AD)

AD001\_ intro. In this section, I will ask questions about the property your household members own, starting with your current residence.

AD002	Do you or your household member(s) own your current residence? (Regardless of whether you own it or not, the housing unit where you live most often is referred to as your current residence)	1. Yes 2. No
AD003	Excluding the house in which you currently live, do you or your household member(s) own any other residential or commercial properties?	1. Yes 2. No
AD004	Do you or your household member(s) own any land, including both cultivated and non-cultivated land?	1. Yes 2. No
AD005	Do you or your household member(s) have any farming assets, such as tractors, water pumps, livestock, fisheries, or trees?	1. Yes 2. No
AD006	Do you or your household members(s) have any business assets, such as non-farming machinery, processing equipment, or other fixed capital?	1. Yes 2. No
AD007	Do you or your household members possess any financial assets, such as savings accounts, postal accounts, certificates of deposits, stocks, mutual funds, bonds, kitty parties, chit funds, bishi, saving schemes like life insurance, Unit Trust of India, or Public Provident Funds?	1. Yes 2. No

### HH\_Da. Current Residence: Renters

Questions AD101 – AD103 are asked only for 'renters' (AD002=2)

AD101. Who owns your current residence?

1. Employer of a household member
2. Child (non-household member) of a household member
3. Parent (non-household member) of a household member
4. Other relatives (non-household member)
5. Commercial market rental
6. Friends
7. Other, please specify \_\_\_\_\_

AD102. Was a security deposit required to rent this house?

1. Yes
2. No

AD103. [Ask only if AD102=1] What is the amount of the security deposit you paid to rent this house?

\_\_\_\_\_ Rs [Soft Check: <500 OR >100,000]

### HH\_Db. Current Residence: Homeowner

Questions AD201 – AD209 are asked only for 'homeowners' (AD002=1)

AD201. Is anyone in your household the registered owner of this house?

1. Yes
2. No

AD202. [Ask only if AD201 =1] Which household member(s) own(s) the house? If the house is jointly owned, please identify a maximum of 4 co-owner Household Person IDs.

[Interviewer: Identify Household Person ID from pre-loaded household roster; multiple answers are allowed]

- a. Household Person ID #1 \_\_\_\_\_
- b. Household Person ID #2 \_\_\_\_\_
- c. Household Person ID #3 \_\_\_\_\_
- d. Household Person ID #4 \_\_\_\_\_
- e. Other household members (98)
- f. Non-household members (99)

AD203. What is the present market value of your house? Or, what is the present market value of a similar housing unit within your neighborhood?

Total price: Rs \_\_\_\_\_ AND Choose one: Thousand/Lakh/Crore [Soft check: <35,000 OR >1,600,000]

[Example: if the value is 25 lakh, write 25 in the box and chose lakh from the dropdown list]

[CAPI Instruction: CAPI should accept decimal values]

AD203a – AD203c. [If R did not give exact amount to AD203] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 35,000; Rupees 100,000; Rupees 220,000; Rupees, 550,000; Rupees 1,600,000]

AD204. How did your household acquire your current residence?

1. Purchased from market
2. Purchased from employer of a household member
3. Purchased from family
4. Self-built
5. Inherited, or bequeathed
6. Received from family
7. Received from the state or central government
8. Other, please specify \_\_\_\_\_

AD205. When did your household acquire your current residence?

\_\_\_\_\_ Years ago [Soft check: >115] OR \_\_\_\_\_ Year [Hard check: ≤Current year]

AD206. Does your household rent out any part of the house you currently live in?

1. Yes
2. No

AD207. [Ask only if AD206=1] What was the total rental income you received during the last 12 months?

Total rental income: \_\_\_\_\_ Rs [Soft check: >500,000]

AD208. [Ask only if AD206=1] Did you receive any security deposit when you rented out this property?

1. Yes
2. No

AD209. [Ask only if AD208=1] What was the amount of the security deposit you received?

Total security deposit received: \_\_\_\_\_ Rs [Soft check : >100,000]

## HH\_Dc. Other housing and commercial buildings

**As you know in the household section we have asked questions related to health insurance of all the family members. Now, I would like to ask you about your individual health insurance.**

AD301. [Ask only if AD003=1] Now we want to know about other housing units owned by you or any of your household members. How many housing or commercial units do you or your household members currently own, other than your current residence?

\_\_\_\_\_ Units [Soft check: >10]

AD302. Who mainly owns the housing or commercial units? If jointly owned, please identify maximum of 4 co-owner Household Person IDs.

[Interviewer: Enter Household Person Number from pre-loaded household roster, Multiple answers are allowed]

- a. Household Person ID #1 \_\_\_\_\_
- b. Household Person ID #2 \_\_\_\_\_
- c. Household Person ID #3 \_\_\_\_\_
- d. Household Person ID #4 \_\_\_\_\_
- e. Other household members (98)
- f. Non-household members (99)

AD303. What is the present market value of all the units? Or, what is the present market value of a similar unit within its neighborhood?

Total price: Rs \_\_\_\_\_ AND Choose one: Thousand/Lakh/ Crore [Soft check: <20,000 OR >1,000,000]

[Example: if the value is 25 lakh, write 25 in the box and chose lakh from the dropdown list]

[CAPI Instruction: CAPI should accept decimal values also]

AD303a – AD303c. [If R did not give exact value to AD303] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?

[Rupees 20,000; Rupees 65,000; Rupees 150,000; Rupees, 400,000, Rupees 1,000,000]

AD304. Do you or any of your household members rent out any of these housing or commercial units?

1. Yes
2. No

AD305. [Ask only if AD304=1] What was the total rental income your household received **in the past 12 months** from leasing all or some of the rooms, houses, or commercial units (other than current residence)?

Total rental income: \_\_\_\_\_ in Rs [Soft check: >500,000]

AD306. [Ask only if AD304=1] Did your household receive any security deposits while renting out these rooms/houses/buildings in the last 12 months?

Total security deposits: \_\_\_\_\_ in Rs [Soft check: >100,000]

## HH Dd. Land owner

Questions AD401-AD407 are asked only for 'land owners' (AD004=1)

AD401. [Ask only if AD004 =1] The following questions pertain to the land your household owns. Does your household own any cultivated land or non-cultivated land?

1. Only cultivated land
2. Only non-cultivated land
3. Both cultivated and non-cultivated land

AD402 – AD404. [Interviewer: Ask first for cultivated land, and then for non-cultivated land]

		a. [Ask only if AD401=1 or 3] Cultivated land	b. [Ask only if AD401=2 or 3] Non-cultivated land
AD402	How many acres of [cultivated/non-cultivated land] does your household have?	_____ acres [Soft check : >25]	_____ acres [Soft check : >25]
AD403.	Who owns the land? [Interviewer: Identify household person ID from preloaded household roster] If jointly owned, please identify a maximum of 4 co-owners.	a. Household Person ID #1: _____ b. Household Person ID#2: _____ c. Household Person ID #3: _____ d. Household Person ID #4: _____ e. Deceased relative [*Enter code for relationship to HH head] f. Other household members (98) g. Non- household members (99)	a. Household Person ID #1: _____ b. Household Person ID#2: _____ c. Household Person ID #3: _____ d. Household Person ID #4: _____ e. Deceased relative [*Enter code for relationship to HH head] f. Other household members (98) g. Non- household members (99)
AD404	What is the value of that land?	_____ Rs [Soft check : < 15,000 OR >2,000,000]	_____ Rs [Soft check : < 15,000 OR >2,000,000]

[Instruction for CAPI-\*Relationship code for AD403(a/b)e: 1. Spouse, 2. Son/daughter, 3. Son-in-law/ daughter-in-law, 4. Grandchild, 5. Parent, 6. Parent-in-law, 7. Brother/sister, 8. Brother-in-law/ Sister-in-law, 9. Niece/nephew, 10. Grandparents, 11. Other relatives, 12. Others not related]

AD405. [If R did not give direct values to AD404\_a or AD404\_b] What is the total value of the cultivated and non-cultivated land together? [Hard check: AD405 <=AD404a + AD404b]

Total value of land: Rs \_\_\_\_\_ AND Choose one : Thousand/Lakh/ Crore [Soft check : <15,000 OR >2,000,000]

[Example: if the value is 25 lakh, write 25 in the box and chose lakh from the dropdown list]

[CAPI Instruction: CAPI should accept decimal values also]

AD405a – AD405c.[If R did not give exact amount to AD405] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?

[Rupees 15,000; Rupees 70,000; Rupees 250,000; Rupees 600,000; Rupees 2,000,000]

AD406 – AD407. Now I would like to ask about any rental income your household received by renting out land **in the past 12 months**.

		a. [Ask only if AD401=1 or 3] Cultivated land	b. [Ask only if AD401=2 or 3] Non-cultivated land
AD406	In the past 12 month, did you rent out any:	1. Yes 2. No	1. Yes 2. No
AD407	What was the total rental income in the past 12 months from that land?	a.[Ask only if AD406a =1] _____ Rs	b.[Ask only if AD406b =1] _____ Rs

## HH\_De. Agricultural Assets

Questions AD501-AD508 are asked only for 'agricultural assets/equipment & livestock owners' (AD005=1)

AD501. [Ask only if AD005=1] Next we will ask some questions about your household agricultural assets, such as tractors, ploughing implements, carts, threshers, trolleys, fodder cutting machines, generators, water pumps, tools, trees or other farming/agriculture equipment. Does your household own any farming assets/equipment?

1. Yes
2. No → Go to AD505

AD502. [Ask if AD501=1] What is the current value of all farming/agriculture assets/equipment your household owns?  
\_\_\_\_\_ Rs [Soft check: <200 OR >40,000]

AD502a – AD502c. [If R did not give an estimated amount to AD502] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 200; Rupees 500; Rupees 1,500; Rupees 5,000; Rupees 40,000]

AD503. [If AD501=1] Did your household rent out any of these agricultural assets/ equipment **in the past 12 months**?  
1. Yes  
2. No

AD504. [If AD503=1] How much rental income did your household receive **in the past 12 months**?  
\_\_\_\_\_ Rs [Soft check: >40,000]

## HH\_Df. Livestock

AD505. [Ask only if AD005=1] Does your household own any livestock?  
1. Yes  
2. No → Go to AD601

AD506. [Ask only if AD505=1] What is the current value of the all livestock your household owns?  
\_\_\_\_\_ Rs [Soft check: <1,500 OR >70,000]

AD506a – AD506c. [If R did not give an estimated amount to AD506] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 1,500; Rupees 7,000; Rupees 20,000; Rupees 35,000; Rupees 70,000]

AD507. [Ask only if AD505=1] Has your household rented out any livestock in the last 12 months?  
1. Yes  
2. No

AD508. [Ask if AD507=1] If so, what was the rental income from livestock in the past 12 months?  
\_\_\_\_\_ Rs [Soft check: >10,000]

## HH\_Dg. Business Assets

Questions AD601 - 'AD601a-AD601c' are asked only for 'business asset' owners (AD006=1)

AD601. [Ask only if AD006=1] If the business(s) that you or your household members own were sold today, what would be the approximate value of the businesses, including the capital assets and real estate?

Market value of the business(s): \_\_\_\_\_ Rs [Soft check: <1,500 OR >1,000,000]

AD601a – AD601c. [If R did not give an estimated amount to AD601] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 15,000; Rupees 70,000; Rupees 250,000; Rupees 600,000; Rupees 2,000,000]

## HH\_Dh. Personal Loans

AD701. [Ask all respondents] Have you or any of your household members given personal loans to family or friends that have yet to be repaid (Not counting any financial gifts that you do not expect to be returned)?

1. Yes
2. No → Go to AD705

AD702. What is the total value of the current outstanding loans given to family or friends that are still unpaid?  
\_\_\_\_\_ Rs [Soft check: >100,000]

AD703. Have you or any of your household members received any interest from these personal loans during the past 12 months?  
1. Yes  
2. No → Go to AD705

AD704. [Ask only if AD703=1] What is the total interest you and your household received during the past 12 months?  
\_\_\_\_\_ Rs [Soft check: >10,000]

## HH\_Di. Non-financial assets

AD705\_intro. The following questions pertain to household durables and valuables. Please do not include any business properties or assets. Do you have any?

	Assets		Assets
a.	Cars	m.	Air conditioners
b.	Scooters	n.	Mobile phones
c.	Motorcycles	o.	Musical instruments
d.	Bicycles	p.	Jewelry, precious metals (gold, silver) and ornaments
e.	Mopeds	q.	Antiques, valuable paintings, etc.
f.	Refrigerators	r.	Furniture
g.	Washing machines	s.	Televisions
h.	Computers, laptops	t.	Sewing machines
i.	Stereo Systems	u.	Radios/transistors
j.	Cameras, camcorders	v.	Water Purifiers
k.	Fans	w.	Others (such as Juicer & Mixtures, Microwave oven, Geysers etc.)
l.	Coolers	x.	None

AD706. Can you say what these non-financial assets are currently worth altogether?  
\_\_\_\_\_ Rs [Soft check: <10,000 OR >800,000]

AD706a – AD706c. [If R did not give exact amount to AD706] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 18,000; Rupees 50,000; Rupees 110,000; Rupees 275,000; Rupees 800,000 ]

## HH\_Dj. Financial assets

Questions AD801 - 'AD803a-AD803c' are asked only for 'financial asset owners' (AD007=1)

AD801. [Ask only if AD007=1] Now, I would like to ask you a few questions about the financial assets owned by you or your household members. What types of financial assets does your household have?

Type of financial asset	Do you or any of your household members own any of these financial assets?
a. Saving accounts, postal accounts, certificate of deposits or other depository products	1. Yes 2. No
b. Stocks, mutual funds or shares in companies	1. Yes 2. No
c. Bonds	1. Yes 2. No
d. Kitty parties, chit funds, bishi	1. Yes 2. No
e. Public Provident Fund (PPF), Employee's Provident Fund (EPF)	1. Yes 2. No
f. Life Insurance Corporation (LIC), Unit Trust of India (UTI)	1. Yes 2. No
g. Other financial assets, please specify _____	1. Yes 2. No

AD802. [Ask only if AD007=1] What is your best estimate of the total value of these financial assets?

\_\_\_\_\_ Rs [Soft check: <1,000 OR >300,000]

AD802a – AD802c. [Ask only if R did not give exact amount to AD802] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 1,000; Rupees 4,000; Rupees 15,000; Rupees 65,000; Rupees 260,000]

AD803. [Ask only if AD007=1] What was the total value of interest and dividends your household received on these financial investments **during the past 12 months**?

\_\_\_\_\_ Rs [Soft check: <500 OR >65,000]

AD803a –AD803c. [If R did not give an exact amount for AD803] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 500; Rupees 3,000; Rupees 7,000; Rupees 50,000; Rupees 65,000]

## HH\_Dk. Debts

AD901. Do you or any of your household members have had any **loans** from banks and other institutions, such as private or public banks, microfinance organizations, NGOs, government, credit unions or cooperatives, employer, local money lenders, family, or friends?

1. Yes
2. No → Go to AD909

AD901a. [Ask only if AD901=1] How many loans in total do you and your household members currently have?

\_\_\_\_\_ Number of loans [Hard check: <1]

[Instruction for CAPI: Generate three loops for loans]

[Instruction for Interviewer: If the respondent has more than 3 loans, ask the questions for the **three largest loans**, starting from the largest loan]

Let's talk about some of the loans your household has, starting with the largest loan.

	AD902. What is this loan for? Please choose the <b>main</b> purpose of the loan.	AD903. From whom did you or your household members borrow?	AD904. In whose name(s) is the loan? [pre-load the household roster]	AD905. When was the loan originally taken out?	AD906. What was the original loan amount?	AD907. How much do your household members currently owe?	AD908. At what annual interest rate was the loan taken? [Soft check: 0...100 %]
1 <sup>st</sup> Large loan	<ol style="list-style-type: none"> <li>1. Home improvement/ Renovation</li> <li>2. Construction/ Purchase of current residence</li> <li>3. Construction/ Purchase of other housing or commercial buildings</li> <li>4. Purchase of agricultural land</li> <li>5. Purchase of agricultural assets</li> <li>6. Purchase of livestock</li> <li>7. Purchase of business assets</li> <li>8. Education</li> <li>9. Health care expenses</li> <li>10. Living expenses</li> <li>11. Consumer durables (TV, refrigerator, etc.)</li> <li>12. Marriage expenses</li> <li>13. Other, specify _____</li> </ol>	<ol style="list-style-type: none"> <li>1. Banks</li> <li>2. Cooperatives or other non-profit organizations</li> <li>3. Employer</li> <li>4. Local money lenders</li> <li>5. Family members or friends</li> <li>6. Self Help Groups</li> <li>7. Kisan Credit Cards</li> <li>8. Other, please specify _____</li> </ol>	Identify HH member(s) from the pre-loaded household roster. Record code (99), for the non-household members  _____	Year _____	_____ Rs	_____ Rs	_____ %  DK
2 <sup>nd</sup> Largest loan....							
3 <sup>rd</sup> largest loan							



AD907\_1. [Ask only if R did not give direct answers to any of the questions under AD907\_[1]-[3]]

What is the total value of outstanding (unpaid) loans that you and your household members owe?

\_\_\_\_\_ Rs. [Soft check: <1,000 OR> 250,000] [Hard check:AD907\_1<= sum of AD907]

AD907\_1a – AD907\_1c. [If R did not give exact amount to AD907\_1] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 1,000; Rupees 5,000; Rupees 20,000; Rupees 60,000; Rupees 250,000]

AD908a. [Ask only if AD901a > 3] You said your household has more than three loans. Please tell me, what is the total value of all the remaining loans, excluding the major three loans which you had already mentioned

\_\_\_\_\_ Rs.

AD909. Have you or any members of your household tried to obtain a loan from a financial institution/organization/individual, but were **denied**?

1. Yes
2. No

AD910. [Ask only if AD909=1] From whom did you or your household members try to borrow? Please identify all institutions or individuals you or your household members tried to borrow money from, but were denied. [Multiple answers are allowed]

- a. Banks
- b. Cooperatives or other non-profit organizations
- c. Employer
- d. Local money lenders
- e. Family members or friends
- f. Other, please specify \_\_\_\_\_

AD911. Do you or any member of your household have a reverse mortgage?

[Instruction to the interviewer: A reverse mortgage is a special type of home loan for older homeowners, in which a home owner can borrow money against the value of his/her home. No repayment of the mortgage (principal or interest) is required until the borrower dies or the home is sold]

1. Yes
2. No

[For the interviewer]

AD912. Who answered this section? [Please identify the respondent from the household roster and enter Household Person ID.]

Household Person ID: \_\_\_\_\_

AD913. How often did the respondent receive assistance in answering this section?

1. Never
2. A few times
3. Most or all of the time

→Go to Next Section

## HH\_E. Household Income (IN)

IN001 – IN005. We would like to ask you some questions about the income of your household.

IN001.	First, have any of your household members (including you) engaged in agricultural work, including cropping, forestry, livestock, and fishery in the past 12 months?	1. Yes 2. No
	a. <span style="color: blue;">[Ask only if IN001=1]</span> Working for your own/leased or a household member's farm/fishery/forestry	1. Yes 2. No
	b. <span style="color: blue;">[Ask only if IN001=1]</span> Working for other people's farm/fishery/forestry	1. Yes 2. No

IN002.	Did any of your household members own a non-agricultural business or engage in self-employed activities in the past 12 months?	1. Yes 2. No
	a. <span style="color: blue;">[Ask only if IN002=1]</span> Own a business with one or more paid or unpaid employees or family members (business owner)	1. Yes 2. No
	b. <span style="color: blue;">[Ask only if IN002=1]</span> Self-employed (own-account workers)	1. Yes 2. No

IN003.	Did any of your household members receive any wages or salaries from employment or odd jobs in the past 12 months? Please include all wages, including full-time, part-time, side-jobs, odd jobs, or other wages or salaries.	1. Yes 2. No
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IN004.	Did any of your household members receive any pension income (work related/ contributory/ commercially purchased) in the past 12 months from?  Ask if IN004=1 Was it from...	1. Yes 2. No
	a. <span style="color: blue;">[Ask only if IN004=1]</span> Central pension schemes [Such as: Central Civil Service Pension Scheme, Central Civil Service Provident Fund, Central Retiring Pension, Superannuation, Contributory pension schemes (NPS) etc.]	1. Yes 2. No
	b. <span style="color: blue;">[Ask only if IN004=1]</span> State pension schemes <span style="color: blue;">[Pop Up: Display list of state-specific pension schemes]</span>	1. Yes 2. No
	c. <span style="color: blue;">[Ask only if IN004=1]</span> Employer funded pension schemes	1. Yes 2. No
	d. <span style="color: blue;">[Ask only if IN004=1]</span> Privately purchased commercial pension schemes [Such as: pension scheme from National Pension System (NPS_ privately purchased, Atal Pension Yojana Pension/ Swavalamban Yojana Pension), Reliance, Bajaj Allianz, HDFC, LIC etc.]	1. Yes 2. No
	e. <span style="color: blue;">[Ask only if IN004=1]</span> Other pensions	1. Yes 2. No

IN005.	Did your household receive any money in remittance or gifts from family, friends, charities or other groups in the past 12 months?	1. Yes  2. No
--------	--	---------------------

## HH\_Ea. Agricultural Income from HH's Own Farm/Fishery/Forestry

Questions IN101 - 'IN108a-IN108c' are asked only for 'own agricultural workers' (IN001a=1)

IN101. [Ask if IN001a=1] Identify ALL household members who have worked in agriculture and record their Household Person IDs, starting with the person who worked the most.  
[Pre-load household roster]

Household Person ID: \_\_\_\_\_

IN102. Did your household engage in cropping or forestry in the last 12 months?

1. Yes
2. No

Type of crops	IN103. [Ask if IN102=1] Value of crops/forest products produced (in Rs.)	IN104. [Ask if IN102=1] Cost of production (Seeds, fertilizers, Irrigation cost, labor cost, etc.) (in Rs.)
A. Kharif Crops		
B. Rabi Crops		
C. Summer Crops		
D. Forest products (timber, charcoal, rubber, catechu, wood-oil, resin, natural varnish, bark, lac, myrobalans, mahua flowers, etc.)		
E. Any other crops or forest products		

IN105. [Ask if IN001a=1] Has your household raised any livestock or aquatic life in the last 12 months?

1. Yes
2. No

IN106. [Ask if IN105=1] In the past 12 months, has your household produced ( either for household consumption or for sale ) any livestock or fishery products such as milk, wool, eggs, etc.?

1. Yes
2. No

IN107. [Ask only if IN106=1] What was the value of all livestock and fishery products your household produced in the past 12 months, including milk, wool, eggs, fish, etc.?

\_\_\_\_\_ Rs [Soft check: <16,000 OR >160,000]

IN107a–IN107c. [If R did not give an estimated amount to IN107] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 1,500; Rupees 6,000; Rupees 20,000; Rupees 45,000; Rupees 100,000]

IN108. [Ask only if IN106=1] What was the cost of producing livestock products in the past 12 months, including the value of all feeds, medicines, pasture fees, animal pens, wages, etc.?

\_\_\_\_\_ Rs [Soft check: <10,000 OR >100,000]

IN108a – IN108c. [If R did not give an estimated amount to IN108] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 2,000; Rupees 7,000; Rupees 15,000; Rupees 30,000; Rupees 75,000]

## Hh\_Eb. Non-agricultural Business Income

Questions IN201 - 'IN205a-IN205c' are asked only for 'non-agricultural business owners' (IN002a=1)

IN201. [Ask only if IN002a=1] For how many non-agricultural businesses did your household members work in the past 12 months?

Number of non-agricultural businesses \_\_\_\_\_

For EACH business, ask the LOOP Questions (IN202 – IN205)

IN202\_ [1/10]. Which type of business is this?

1. Personal services (cooking, sewing, private clinic, etc.)
2. Professional Services (Physician, Lawyer, Engineer, Accountant, etc.)
3. Transportation
4. Construction
5. Mining
6. Processing production
7. Retail or wholesale
8. Other, please specify \_\_\_\_\_

IN203\_ [1/10]. Which household members worked for this business?

[Pre-load household roster on the CAPI display HH Person IDs] Enter Household Person ID for **everyone** who worked for the non-agricultural business, starting with whoever worked the most.

Household Person ID: \_\_\_\_\_

IN204\_ [1/10]. What is your best estimate of the total income/revenue/turnover earned from this business in the past 12 months?

Business income: \_\_\_\_\_ Rs in the past 12 months [Soft check: >5,00,000]

IN204a – IN204c. [If R did not give an estimated amount to IN204] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?

[Rupees 15,000; Rupees 50,000; Rupees 150,000; Rupees 350,000; Rupees 1,000,000]

IN205. [1/10]. What is your best estimate of the total costs of running this business activity in the past 12 months? Please include equipment and housing rental, raw materials, transportation, marketing, wages, taxes, utility fees, professional tax and other fees and expenses.

Business expenses: \_\_\_\_\_ Rs in the past 12 months [Soft check: >800,000]

IN205a – IN205c. [If R did not give an estimated amount to IN205] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?

[Rupees 1,500; Rupees 10,000; Rupees 70,000; Rupees 270,000; Rupees 800,000]

## HH\_Ec. Individual Earnings: Wages and salaries from Agricultural Laborers, Self-Employed, and Employees

Questions IN301 - 'IN305a-IN305c' are asked only for 'individual earners' (IN001b=1 or IN002b = 1 or IN003=1)

IN301\_ [1/20] – IN304\_ [1/20]. [Ask only if IN001b=1 or IN002b=1 or IN003=1] Which household members received wages or salaries from employment or odd jobs, including both agricultural and non-agricultural work, in the past 12 months?

[Pre-load household roster]

[Instruction for Interviewer: Please enter the person's Household Person ID from the pre-loaded household roster]

[NAME]	IN301.	IN302.	IN303.	IN304.
	Household Person ID	What would be the description of [Name]'s work? (Multiple responses)	How many days OR weeks OR months did [Name] do this work in the past 12 months?	Please tell me how much [Name] earned in the past 12 months (including both cash and the value of in-kind payments, such as meals)? [Soft check: >50,000]

1			a. Agricultural laborer (working for other people's farm/fishery/forestry) b. Govt. employment schemes (like MGNREGA) c. Non-agricultural laborer d. Own-account worker e. Full-time salaried worker f. Part-time/contract worker	____ Number of days OR ____ Number of weeks OR ____ Number of months	____ Rs
2					
3					
...					

IN305. [Ask only if R did not give direct answers to any of the household member's total earnings in the past 12 months, in IN304]  
All together how much total wages and salaries did your household members earn in the past 12 months?

\_\_\_\_ Rupees [Soft check: >100,000] [Hard check: IN305<SumIN304]

IN305a – IN305c. [Ask only if R does not give an exact answer to IN305] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 5,000; Rupees 15,000; Rupees 25,000; Rupees 60,000; Rupees 100,000]

## HH\_Ed. Individual Pension Income

Questions IN401 - 'IN403a-IN403c' are asked only for 'pension receivers' (IN004=1)

IN401\_[1/20] – IN402\_[1/20]. [Ask only if IN004=1]. Please identify everyone in the household who received pension income (work related/ contributory/ commercially purchased) in the past 12 months

[Pre-load household roster on the CAPI display][Include drop-down list of state-level pension schemes]

[Interviewer: Ask separately for each household member who received pension income]

		IN401.  Who received income from pension in the past 12 months?	IN402.  How much pension income did [NAME] receive in the past 12 months (all together)? [Soft check: >50,000]	IN402_a. Please specify the name of the pension scheme.
A	[Ask if IN004_a=1] Central government pension schemes  [Examples: Central Civil Service Pension Scheme, Civil Service Provident Fund, Retiring pension, Superannuation, Contributory pension schemes (NPS etc.)]	HH person ID ____		[CAPI will provide drop down list for central specific pension schemes]
B	[Ask if IN004_b=1] State government pension schemes			[CAPI will provide drop down list for state specific pension schemes]
C	[Ask if IN004_c=1] Employer funded pension schemes			Specify, _____

D	[Ask if IN004_d=1] Privately purchased commercial pension schemes  [Examples: pension scheme from National Pension System (NPS_ privately purchased, Atal Pension Yojana Pension/ Swavalamban Yojana Pension), Reliance, Bajaj Allianz, HDFC, LIC etc.]			Specify, _____
E	[Ask if IN004_e=1] Other Pensions			Specify, _____

IN403. [If R does not give an estimated amount to IN402 for everyone who received pension income] Altogether, how much pension income did your household members receive in the past 12 months?

Total pension income: \_\_\_\_\_ Rs [Soft check : >150,000] [Hard check: IN403 < sum IN402 (a/e)]

IN403a – IN403c. [If R does not give an estimated amount to IN403] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 2,000; Rupees 3,500; Rupees 4,000; Rupees 6,000; Rupees 15,000]

### HH\_Ee. Private Transfers

Questions IN501 - 'IN507ba-IN507bc' are asked only for 'private transfer receivers' (IN005=1)

IN501\_[1/10] – IN504\_[1/10]. [Ask only if IN005=1] Please tell me about private money transfers (remittances) your household has received in the past 12 months.

[Instruction for the Interviewer and CAPI: These questions (IN501-IN504) should be asked about all donors]

	IN501	IN502	IN503	IN504
Donor no.	From whom did your household receive money (remittances)?	What is the relationship of the sender to the receiver?	Where does the sender reside? Is s/he within the country or abroad?	How much did this sender send in the last 12 months? [Soft check : >100,000]
1	Name _____	1. Spouse/partner 2. Son 3. Daughter 4. Son-in-law 5. Daughter-in-law 6. Grandchild 7. Father 8. Mother 9. Father-in-law 10. Mother-in-law 11. Brother 12. Sister 13. Grandparent 14. Other relative 15. Friends 16. Charity organization 17. Other, please specify _____	1. Within India 2. Abroad	Amount: __Rs
2				
3				
...				

IN505. [Ask only if R does not know the amounts of remittance they receive from all donors, in IN504] In total, about how much did your household receive in remittances from family and friends over the past 12 months?

Total remittance received: \_\_\_\_\_ Rs [Soft check: > 700,000] [Hard check: IN505< Sum IN504]

IN505a – IN505c. [If R didn't give an estimated amount to IN505] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 2000; Rupees 10,000; Rupees 45,000; Rupees 150,000; Rupees 780,000]

IN506. Did your household receive any gifts, donations, or other non-monetary items like food, from family, friends, charities, or religious or other groups in the last 12 months?

1. Yes, from abroad
2. Yes, from India
3. Yes, from both abroad and India
4. No

IN507. [If IN506<4] What would be your best estimate of the total monetary value of the gifts that your household received in the last 12 months?

- a. [Ask if IN506=1 or 3] Total value of gifts and in-kind transfers from abroad only: \_\_\_\_\_ Rs [Soft check: >75,000]
- b. [Ask if IN506=2 or 3] Total value of gifts and in-kind transfers from India only: \_\_\_\_\_ Rs [Soft check: >75,000]

IN507aa – IN507ac. [Ask if R didn't give an estimated amount to IN507a] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 8,000; Rupees 15,000; Rupees 30,000; Rupees 75,000]

IN507ba – IN507bc. [Ask if R didn't give an estimated amount to IN507b] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 8,000; Rupees 15,000; Rupees 30,000; Rupees 75,000]

## HH\_Ef. Other HH Income

Questions IN601 - 'IN602a-IN602c' are asked only for 'other income receivers'

IN601. Did your household receive any other income in the last 12 months, which is not previously mentioned? If yes, specify each source.

1. Yes, Please specify each source \_\_\_\_\_
2. No

### [Instruction to the interviewer:

**Exclude income from:** Rent/ Security from Housing and Commercial Buildings, Rent from Land, Rent from Farming Assets & Equipment/Livestock, Interest & Dividends from Financial Investments/Personal loan, Income from Agriculture/Livestock Products/ Non-Agriculture Business, Individual Earnings: Salaries, Wages etc., and Income from Pension/Government & Private Transfers

**Include income from:** Lump sum grant from job, lottery and other gains, medical claim, alimony, dowry and private scholarships etc.

IN602. What was the total amount of this other income in the last 12 months?

\_\_\_\_\_ Rs in the past 12 months [Soft check: >75,000]

IN602a – IN602c. [If R did not give an estimated amount to IN602] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 8,000; Rupees 15,000; Rupees 30,000; Rupees 75,000]

## HH\_Eg. Household Income from Government Transfers

IN701\_[a/l] – IN702\_[a/l]. Did your household receive any of the following government transfers? If so, what was the amount of each government subsidy or transfer your household received in the last 12 months?

		IN701. Did your household receive...?	IN702. [Ask only if IN701_[a/l]=1] Amount received in the past 12 months [Soft check: any category >50,000]
a.	Agricultural subsidies (Fertilizers, seeds, equipment etc.)	1. Yes 2. No	_____ Rs.
b.	Non-agricultural government subsidies (LPG Subsidies, scholarship for education, subsidy for building toilets, subsidy for setting up small scale industries, subsidy for solar panels, etc.)	1. Yes 2. No	_____ Rs.
c.	Housing assistance	1. Yes 2. No	_____ Rs.
d.	Unemployment Allowance	1. Yes 2. No	_____ Rs.
e.	Janani Suraksha Yojana (JSY)/Any other maternity compensation	1. Yes 2. No	_____ Rs.
f.	Compensation under any other health benefits program (other than JSY)	1. Yes 2. No	_____ Rs.
g.	Compensation for illness or accident	1. Yes 2. No	_____ Rs.
h.	Emergency or disaster relief (flood, earthquake, drought, etc.)	1. Yes 2. No	_____ Rs.
i.	Debt waiver	1. Yes 2. No	_____ Rs.
j.	Compensation for re-settlement (due to slums, dams, road, etc.)	1. Yes 2. No	_____ Rs.
k.	Assistance for self-employment (like Swarnajayanti Gram Swarozgar Yojana/ National Rural Livelihood Mission)	1. Yes 2. No	_____ Rs.
l.	Social security pension schemes (like Indira Gandhi National Old Age Pension Scheme, Indira Gandhi National Widow Pension Scheme, Indira Gandhi National Disability Pension Scheme)	1. Yes 2. No	_____ Rs.
m.	Other government transfers (like Aam Aadmi Bima Yojana, Bachat Lamp Yojana, Gramin Bhandaran Yojana), please specify _____	1. Yes 2. No	_____ Rs.

IN703. [Ask only if R did not give specific amount for any of the government transfers received] What would be your best estimate for the total value of all government transfers and subsidies your household received in the last 12 months?

Total value of government transfers: \_\_\_\_\_ Rs. [Hard check: IN703 < Sum IN702\_[a/l]]

IN703a –IN703c. [If R did not give an estimated amount to IN703] Does it amount to less than [threshold value randomly chosen], more than [threshold value randomly chosen], or about equal to [threshold value randomly chosen]?  
[Rupees 2,400; Rupees 4,500; Rupees 9,000; Rupees 24,000]

## HH\_Eh. Tax questions

IN801. Did you or any other member of your household pay any income tax in the last financial year?

1. Yes
2. No

IN802. [Ask only if IN801 = 1] How much tax did you or other members of your household pay on your earnings in last financial year?

\_\_\_\_\_ (in Rs.)



## HH\_Ei. Overall Economic Conditions

IN901. Now I would like to ask you a few questions about your household's overall economic condition. First, how well would you say your household is managing financially these days?

1. Living comfortably
2. Doing all right
3. Just about getting by (have to be careful, but getting by)
4. Finding it difficult
5. Finding it very difficult

IN902. Would you say your household's overall economic condition has improved, stayed about the same ,or worsened, compared to two years ago?

1. Improved
2. Stayed about the same
3. Worsened

IN903. Comparing your family's income now with your expected income for the next year, which of the following do you predict?

1. Next year income will go up
2. About the same
3. Next year income will go down

IN904. Compared to other households in this (geographic) community, how well-off financially do you consider your household?

1. Well below average
2. Below average
3. About the average
4. Well off
5. Very well off

[For the interviewer]

IN905. Who answered this section? [\[Please identify the respondent from the household roster and enter Household Person ID.\]](#)

Household Person ID: \_\_\_\_\_

IN906. How often did the respondent receive assistance in answering this section?

1. Never
2. A few times
3. Most or all of the time

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## HH\_F. Health Insurance (HI)

HI001\_intro. Now I would like to know about health insurance or benefits that your household members might have.

		<p>HI002. Does any member in your household have...?</p> <p>1. Yes</p> <p>2. No</p>	<p>HI003. [Ask only if HI002=1] Who is the policy holder?</p> <p>[Pre-load the household roster]</p> <p>Household Person ID: _____</p> <p>Non-household members (99)</p>	<p>HI004. [Ask only if HI002=1] Who else in the household is covered under this policy?</p> <p>[Instruction for CAPI: Pre-load the household roster, other than recorded in HI003]</p> <p>[Interviewer: Record all HH members who are covered] Household Person ID: _____</p> <p>Non-household members (99)</p> <p>OR</p> <p>None</p>	<p>HI005. [Ask only if HI002=1] What does this health insurance cover? [Multiple answers are allowed]</p> <p>[Instruction to the Interviewer: Record the covered services as per the respondents answer]</p> <p>a. Hospitalization charges</p> <p>b. Surgery</p> <p>c. Tests (e.g. X-rays, MRI, CT scan, urine test, blood test etc.)</p> <p>d. Doctor visits</p> <p>e. Medicine</p> <p>f. Dental care</p> <p>g. Nursing home care</p> <p>h. In-home care</p> <p>i. Other, please specify: _____</p>	<p>HI006. [Ask only if HI002=1] In which month and year did he/she first purchase/enroll in this Health Insurance ?</p> <p>____ Year</p> <p>____ Month</p> <p>[Hard check: Month &lt; 1 or &gt;12]</p> <p>[Hard check: &gt; current year]</p>	<p>HI007. [Ask only if HI002=1] In which month and year the benefit of this health insurance begin?</p> <p>____ Year</p> <p>____ Month</p> <p>[Hard check: Month &lt; 1 or &gt;12]</p>	<p>HI008. [Ask only if HI002=1] What was the amount of last premium (per year) paid for this policy? (In rupees)?</p> <p>[Soft check: &gt;50,000]</p>	<p>HI009. [Ask only if HI002=1] What is the maximum amount of insurance coverage (in rupees)?</p> <p>Per Person: _____</p> <p>OR</p> <p>Per Family: _____</p> <p>–</p> <p>[Soft check: &gt;500,000]</p>
a	Central Government Health Scheme (CGHS)								
b	Employees State Insurance Scheme (ESIS)								
c	Rashtriya Swasthya Bima Yojana (RSBY)								
d	Other Central government health insurance schemes, please specify: _____								
e	State government health insurance schemes, please specify: _____								

	– [Instruction for CAPI: Pre-load customized drop-down list of insurance schemes based on state]								
f	Community / cooperative health insurance schemes, please specify: ____								
g	Medical reimbursemen t from an employer								
h	Health insurance through an employer , please specify: ____								
i	Privately purchased commercial health insurance, please specify: ____								
j	Others, please specify ____								

HI010. [Ask only if HI002a-HI002j=2] What is the **main reason** for not having health insurance?

1. Don't know about health insurance
2. Cannot afford it
3. Do not need it
4. Do not know where to purchase it
5. Tried to get health insurance but was denied it.
6. Other, please specify \_\_\_\_\_

[For the interviewer]

HI011. Who answered this section?

[Instruction for the interviewer: Please identify the respondent from the household roster and enter Household Person ID.]

Household Person ID: \_\_\_\_\_

HI012. How often did the respondent receive assistance in answering this section?

1. Never
2. A few times
3. Most or all of the time

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LASI Main Wave 1 Team		
International Institute for Population Sciences (IIPS)	Harvard T. H. Chan School of Public Health (HSPH)	University of Southern California (USC)
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MTS Staff		
Mr. Rohit Gangurde	Mr. Sunny Kandra	Mr. Sunny Zanzot

For additional information about the Longitudinal Ageing Study in India (LASI) Wave 1  
Please contact:



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बेहतर भविष्य के लिए क्षमता निर्माण  
Capacity Building for a Better Future

**Director / Principal Investigator (LASI Project)**  
**International Institute for Population Sciences (IIPS)**

Govandi Station Road, Deonar, Mumbai – 400 088.

Telephone: 022-42372401/682

Fax: 022-42372401

E-mail: [iipslasi@gmail.com](mailto:iipslasi@gmail.com)

[lasi@iips.net](mailto:lasi@iips.net)

Website: <https://www.iipsindia.ac.in/lasi/>

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