**##Module 0: Demographic details##**

#Please do not use the standard demo template for this survey. Instead, please add the pdls listed below at the start of the survey. And do not redirect to any other demographic modules (except for the New\_SEC\_IN pdl) either in between or at the end of the survey.

* age\_in
* gender\_in
* geo\_city\_in, geo\_state\_in, geo\_citytier\_in
* maritalstatus\_in
* parent\_yn\_check
* household\_size\_in
* household\_children
* education\_india
* employment\_status\_in
* employee\_status\_in
* New\_SEC\_IN
* Religion\_in
* Caste\_in

#ask all, single response, randomize rows

P\_Party. Which political party do you identify with the most?

1. Bharatiya Janata Party
2. Indian National Congress
3. Bahujan Samaj Party
4. Samajwadi Party
5. Communist Party of India (Marxist)
6. Nationalist Congress Party
7. All India Trinamool Congress (TMC)
8. Shivsena
9. Others, please specify (fixed)
10. Don’t know/Can’t say (fixed)
11. Don’t identify with any political party (fixed)

**##MAIN SURVEY BEGINS HERE##**

**##MODULE I: PERSONAL FINANCES AND OUTLOOK##**

***##Background information##***

#ask all, single response

Q1. Which of the following best describes your current living situation?

1. I currently rent an apartment/house as I don’t own a house/apartment
2. I currently own an apartment/house but stay in a rented place
3. I currently stay in the apartment/house I own
4. I currently live in an apartment/house with my parents or guardian and pay rent
5. I currently live in an apartment/house with my parents and do not pay rent

#ask if employment\_status\_in is 1,2,3, single response

Q2. Since you are already employed, would you tell us how much approximately is your gross monthly salary?

1. Less than 10,000 INR
2. 10,000-20,000 INR
3. 20,000-30,000 INR
4. 30,000-50,000 INR
5. 50,000-75,000 INR
6. 75,000-1,00,000 INR
7. 1,00,000-1,50,000 INR
8. 1,50,000-2,50,000 INR
9. 2,50,000-4,00,000 INR
10. More than 4,00,000 INR
11. Prefer not to answer

#ask if employment\_status\_in is 1,2,3 or 6, single response

Q3. Which of the following industries are you/were you employed in?

1. Tourism and hospitality
2. Retail/ FMCG
3. Media and Entertainment
4. E-commerce/ Digital service provider (Uber, Swiggy etc)
5. Healthcare and Pharma
6. Banking and Financial services
7. Automobile
8. Energy and Utilities
9. Information Technology
10. Education and allied services
11. Other (Specify)

#ask all, single response

Q4. How easy or difficult do you think it is to find a new job nowadays?

1. Extremely easy
2. Fairly easy
3. Somewhat easy
4. Somewhat difficult
5. Fairly difficult
6. Extremely difficult
7. Don’t know/ Can’t say

#ask if employment status is 4 or 6, single response

Q5. When you start considering a new job, how much do you expect to be your gross monthly salary?

1. Less than 10,000 INR
2. 10,000-20,000 INR
3. 20,000-30,000 INR
4. 30,000-50,000 INR
5. 50,000-75,000 INR
6. 75,000-1,00,000 INR
7. 1,00,000-1,50,000 INR
8. 1,50,000-2,50,000 INR
9. 2,50,000-4,00,000 INR
10. More than 4,00,000 INR
11. Prefer not to answer

***##Covid impact##***

#ask if employment\_status\_in is 1,2,3 or 6, single response

Q6. Since the March lockdown this year, how have your monthly earnings changed?

1. My monthly earnings have increased
2. My monthly earnings have remained the same
3. My monthly earnings have decreased
4. Prefer not to say

#ask if selected code 1 in Q6, single response, randomize rows

Q7A. You said your monthly earnings have increased. Could you tell us why/how?

1. Got a hike
2. Gained an additional source of income
3. Got a better paying job
4. Earned higher profits (in business I own)
5. Earned higher capital gains (from investments)
6. Others – please specify (fixed)
7. Prefer not to say (fixed)

#ask if selected code 3 in Q6, single response, randomize rows

Q7B. You said your monthly earnings have decreased. Could you tell us why/how?

1. Took salary cut
2. Got laid off/ lost job
3. Made losses in business
4. Profits declined
5. Lost money in investments
6. Others – please specify (fixed)
7. Prefer not to say (fixed)

#ask if selected 2 in Q7B, single response, randomize rows

Q8. If you lost your job during the lockdown, which of the following apply to you:

1. I now have a new job
2. I am back in my old job
3. I am still unemployed
4. I am doing a part time job/ freelancing
5. I have started my own business/ joined family business
6. Others – please specify (fixed)

#ask all, grid question, single response for each row, randomize rows

#please move this question after Q12

Q9. Thinking about your monthly expenditure, how would you say your monthly expenditure has changed since the lockdown in March, with respect to each of the following categories:

(If some of the expenses do not apply to you, please feel free to select the ‘Not Applicable’ option. For example, if you do not live on rent, you should select the ‘Not Applicable’ option for ‘House rent’ category)

Rows

1. House rent
2. Utility bills (electricity/gas/water)
3. Transport/commute
4. Groceries/ home essentials
5. Consumption goods (like clothes, footwear, luxury goods, electronics)
6. Entertainment/leisure activities (movies/streaming fees/books/events)
7. Car/ home loan repayment
8. Repaying other debt (loans taken for purposes other than a house or car purchase)
9. Medical expenses
10. Education related expenses (self/family members)
11. Overall monthly household expenditure (fixed)

Columns

1. Increased
2. Remained the same
3. Decreased
4. Not Applicable

#ask all, multi-response question, randomize rows

Q10. Since March 2020, have you faced a financial difficulty meeting any of the following expenses? Please select all that apply:

1. Paying utility bills
2. Paying house rent
3. Paying EMIs on loan/mortgage
4. Paying for medical care
5. Maintaining monthly savings/investments
6. Any other expenses (please specify) (fixed)
7. No - I have had no problem with my finances/meeting my expenses (fixed, xor)

#do not ask if coded 7 on Q10, multi response, randomize rows

Q11. How did you manage the shortfall meeting your financial liabilities? Please select all that apply.

1. Spent savings to cover living expense (rent/ utilities)
2. Borrowed money to cover living expenses
3. Sold assets to cover living expenses
4. Relied on the help of extended family members to cover living expenses
5. Relied on government support/ assistance
6. Others (fixed)
7. Prefer not to say (fixed, xor)

#ask all, multi response but can select only 1 response from 5-6-7, randomize rows

Q12. Which of the following statements, if any, would be true for you? Please select all that apply.

*Since the lockdown...*

1. I personally have lost my job
2. Quite a few people I know lost their jobs
3. Quite a few people I know took a pay cut
4. Quite a few shops, restaurants or factories in my locality/neighbourhood permanently shut down
5. I have temporarily migrated to my native place
6. I have permanently migrated back to my native place
7. I have moved to my parents home in the same or another city to save on house rent/ other expenses
8. None of the above (fixed, xor)

#ask all, single response, randomize rows

Q13. Continuing to think about the period starting the lockdown in March, which of the following statements would you agree with:

1. Most people I know suffered a loss in income but have seen a recovery over the past few months
2. Most people I know suffered a loss in income but have not seen a recovery over the past few months
3. Most people I know saw their incomes rise since March
4. None of the above (fixed)

***##Personal finances (current situation and expectation)##***

#ask if employment\_status\_in is 1,2,3 or 6, single response

Q14. Do you think that a year from now your income/earnings will:

1. Increase because I am expecting a good hike
2. Increase because I am looking for a better job
3. Increase because I am expecting capital gains (from investments)
4. Increase because I am expecting profits (in business) to improve (to be shown only if employee\_status\_in=2)
5. Remain about the same as now
6. Decrease because I am expecting a pay-cut
7. Decrease because I might lose my job
8. Decrease because I am expecting an economic slowdown
9. Don’t know/Can’t say

#ask all, multi response, randomize rows

Q15. Do you intend to purchase any of the following in the coming year? Please select that all apply.

1. House/apartment
2. Car
3. Two-wheeler
4. TV
5. Fridge
6. Washing machine
7. Laptop
8. Playstation
9. Sofa-set or any high-value furniture
10. A/C
11. Air Purifier
12. Water Purifier

15.Gadgets (like smartphone, smartwatch, Tablet, etc.)

1. None of the above (fixed, xor)
2. Don’t know can’t say (fixed, xor)

#ask all, single response

Q16. Generally speaking, at the end of the month, how much of your monthly income are you able to save:

1. Nothing
2. Between 0-10 percent of monthly income
3. Between 10-20 percent of monthly income
4. Between 20-30 percent of monthly income
5. More than 30 percent of monthly income
6. Prefer not to answer

#ask all, single response

Q17. Have you bought new health insurance for yourself or anyone in your household since the outbreak of Covid-19 in February?

1. I already had a health insurance cover and did not need to buy
2. I have purchased health insurance in the last 6 months
3. I have purchased a Covid-19 specific health insurance plan in the last 6 months
4. I haven’t purchased new health insurance, but increased the coverage on my existing policy
5. I haven’t purchased health insurance but I intend to buy in the next 6 months
6. I haven’t purchased health insurance and don’t intend to buy in the next 6 months

#ask all, single response

Q18. Have you bought life insurance for yourself or anyone in your household since the outbreak of Covid-19 in February?

1. I already had a life insurance and did not need to buy
2. I have purchased life insurance in the last 6 months
3. I haven’t purchased new life insurance, but increased the coverage on my existing policy
4. I haven’t purchased life insurance but I intend to buy in the next 6 months
5. I haven’t purchased life insurance and don’t intend to buy in the next 6 months

#ask all, single response

Q19. Generally speaking, how much of your monthly income do you invest:

1. Between 0-10 percent of monthly income
2. Between 10-20 percent of monthly income
3. Between 20-30 percent of monthly income
4. More than 30 percent of monthly income
5. Prefer not to answer

#ask all, multi response, randomize rows

Q20. Which all instruments have you invested/deposited in? Please select all that apply

1. Saved as cash at home
2. Saved in bank savings account or postal savings account
3. Fixed Deposits/Recurring Deposits
4. Public Provident Fund (PPF)
5. National Pension Scheme (NPS)
6. National Savings Certificates (NSC) or Sukanya Samriddhi Yojana (SSY) or other government saving scheme
7. Passively managed funds (ETFs)/ Equity linked savings schemes (ELSS)/ Other mutual funds
8. Equity linked insurance plans (ULIPs)/ Other insurance products
9. Investments in chit-funds/collective investment schemes
10. Cryptocurrencies (Bitcoin etc.)
11. Gold ETF/ Gold/jewellery (in physical form)
12. Prefer not to answer (fixed, xor)

***##Outlook for the economy##***

#ask all, single response

Q21. How long do you think it will take for the economic situation in the country (incomes, job scenario, etc) to improve?

1. It is already back to pre-pandemic levels
2. It will improve in the next three months
3. It will improve in the next 6-12 months
4. It will improve in 1-2 years
5. The downturn will be long and it will take several years for the economy to return to normal
6. Don’t know/can’t say

#ask all, single response, randomize rows

Q22. If you suddenly received additional funds in the form of windfall (like government assistance, tax relief, winning a lottery, inheritance, etc), what are you most likely to do with this money?

1. Save it
2. Invest it
3. Spend on essentials or household needs
4. Spend on leisure activities (like a vacation) or luxury purchases
5. Use it to pay off debt
6. Other (please specify) (fixed)

**##MODULE II: WORK AND LIFE IN A PANDEMIC##**

#ask if employment\_status\_in is 1,2,3, single response

Q23. What is your current work situation?

1. Working from home
2. Going to office on a rotation basis
3. Back to office full time

#ask if codes 1 on Q23, single response

Q24. How long do you expect the work from home in your office to continue?

1. A month or less
2. Till year-end
3. Till mid-2021
4. Beyond mid-2021

#ask if employment\_status\_in is 1,2,3, needs to be shown as a table/grid where respondent chooses between 1 of the 2 options in each row

Q25. Listed below are a few statements/choices that we would like you to read. Could you tell us which of the following are true for you?

Please select one of the two options from each set.

We understand that there might be some statements for which you don’t have a definite answer, but please choose the one you feel more strongly about.

|  |  |  |  |
| --- | --- | --- | --- |
| Statement 1 |  |  | Statement 2 |
| Working from home increased your workload of office related work |  |  | Working from home meant that you had a lot of leisure at your disposal |
| Working from home made it more difficult for you to manage office work with household chores |  |  | You were happy to contribute more to household chores because of working from home |
| You were disturbed by other family members and were not able to concentrate on office work |  |  | You were happy to get more time to spend with your family members |
| Working without colleagues is an overall unsatisfactory experience |  |  | Working from home increased your productivity and efficiency |
| Digital interaction has brought new ways of sexual harassment/unwanted attention towards you |  |  | Lack of physical presence of co-workers/ superiors made work/workplace safer for you |
| Working from home has pulled you back in terms of your career progression |  |  | Working from home is likely to speed up my career progression |
| Overall, I haven’t had a very enjoyable experience working from home and would like to go back to office |  |  | Overall, I have had a good work from home experience and would like this arrangement to continue in future |

#ask all, grid question, single response for each row, randomize rows

Q26. Since the lockdown, how have each of the following changed for you:

Rows

1. Your relations with your family
2. Your relations with your colleagues/co-workers (show only if employment\_status\_in is 1,2,3)
3. Your relations with your supervisors/seniors/boss (show only if employment\_status\_in is 1,2,3)
4. Your engagement with nature
5. Your level of religiosity
6. Your concern for your own health

Columns

1. Have improved
2. Remained unaffected
3. Have worsened
4. Not Applicable

#ask all, multi response, randomize rows

Q27. Which of the following activities from pre-covid time do you miss? Please select all that apply.

1. Watching movies in theatres
2. Eating out
3. Meeting friends and family
4. Having personal space at home
5. Travelling/going on vacations
6. Going to office/ college
7. Going to concerts/theatres to watch live events like plays, stand-ups, etc.
8. Going for business conferences/ networking events/ trips
9. Going to a gym/fitness club
10. Going to a stadium to watch live sports events (like IPL)
11. Others (please specify) (fixed)
12. None of the above (fixed, xor)

#ask all, grid question, single response for each row, randomize rows

Q28. Since the outbreak of Covid-19, how have the following changed for you?

Rows

1. Thoughts of losing your employment (show only if employment\_status\_in is 1,2,3)
2. Thoughts of facing money shortfalls
3. Feeling loneliness
4. Feeling anxious, nervous or worried
5. Drinking/smoking
6. Your sleeping/ resting hours
7. Frequency of workout or fitness activity

Columns

1. Increased
2. Decreased
3. Remain Unchanged

#ask all, single response

Q29. Do you believe your overall mental health has improved or worsened during the Covid pandemic?

1. My mental health has improved
2. My mental health has worsened
3. My mental health has neither improved nor worsened

#ask all, single response

Q30. How likely are you to consider seeking therapy or counselling to cope with the COVID-19 crisis?

1. Not at all likely
2. Somewhat likely
3. Likely
4. Very Likely
5. Don’t wish to disclose

#ask all, multi response, randomize rows

Q 31. Which of the following recreational activities do you regularly engage in? Please indicate the ones you regularly **indulge in for leisure, in your free time**. (choose as many as apply)

1. Reading
2. Spending time on social media/networking sites (such as Facebook, Instagram, Twitter, LinkedIn etc.)
3. Surfing internet but on sites other than social media sites
4. Outdoor sports
5. Indoor sports
6. Gym/ running/ jogging/ swimming/ Yoga/ other fitness activities
7. Watching TV
8. Watching streaming videos online (Hotstar/ Netflix/ YouTube etc.)
9. Art & craft
10. Photography
11. Cooking
12. Gardening
13. Playing music
14. Shopping online
15. Shopping in malls/market

#ask all, grid question, show all rows selected on Q31, randomize rows

Q 32: And how many hours in a week do you get to indulge in such recreational activities?

Rows

1. Reading
2. Spending time on social media/networking sites (such as Facebook, Instagram, Twitter, LinkedIn etc.)
3. Surfing internet but on sites other than social media sites
4. Outdoor sports
5. Indoor sports
6. Gym/ running/ jogging/ swimming/ Yoga/ other fitness activities
7. Watching TV
8. Watching streaming videos online (Hotstar/ Netflix/ YouTube etc.)
9. Art & craft
10. Photography
11. Cooking
12. Gardening
13. Playing music
14. Shopping online
15. Shopping in malls/market

Columns

1. Less than 1 hour a week
2. 1-2 hours a week
3. 2-4 hours a week
4. 4-6 hours a week
5. 6-8 hours a week
6. More than 8 hours a week
7. Don’t know/can’t say

#ask all, grid question, single response for each row, randomize rows

Q 33. Are you active on any of the following social media websites? (By active, we mean you spend at least half an hour everyday browsing, sharing posts, or liking posts others in your network).

Rows

1. Facebook
2. Instagram
3. Twitter
4. LinkedIn

Columns

1. Yes
2. No

#ask all, multi response, randomize rows

Q 34: Thinking about your internet usage, for which of the following reasons do you primarily use internet? Please select all that apply.

1.   Email

2.   Social networking

3.   Internet banking

4.   Online Shopping

5.   Work-related information

6.   Education-related information

7.   Entertainment

8.   News

9.   Other (fixed)

#ask if coded 4 on Q34, grid question, single response for each row, randomize rows

Q35: You said you use internet for Online Shopping. How would you rate your buying intent for each of the following items?

Rows

1. Electronics/ Gadgets
2. Books
3. Groceries
4. Clothes
5. Footwear
6. Consumer Durables (like furniture)
7. Fashion Accessories
8. Accessories for phones/ gadgets

Columns

1. Regularly buy online
2. Have bought online in the past and may consider buying again in future
3. Have bought online in the past but will not buy again
4. Have never bought online in the past but will consider in future
5. Have never bought online in the past and will not consider in future

#ask all, single response

Q36. Which of the following is your primary source of news and information about your city/country?

1.   Newspapers/E-papers/newspaper websites

2.   TV news channels/websites of TV news channels

3.   Online news portals (such as Scroll, Swarajya, Firstpost etc.)

4.   Internet – social media (WhatsApp/Telegram/Instagram forwards or Twitter/Facebook feeds)

5.   Friends/ family

#ask all, grid question, single response for each row

Q37. Thinking about the way Covid-19 pandemic was handled in our country, how well do you think your state and central governments managed the situation?

Rows

1. Your State Government
2. Central Government

Columns

1. Very well
2. Somewhat well
3. Somewhat Poorly
4. Very poorly
5. Don’t know/can’t say

#ask all, grid question (single response for each row), randomize rows

Q37B. What is your opinion on each of the following statements?

Please select 1 response for each statement.

Rows

1. I knew who to contact in case of emergencies
2. Test centres were easy to locate and access
3. Government administration took prompt steps to deal with Covid positive cases
4. Covid-19 guidelines were strictly implemented by the government
5. Lockdown was well executed by the administration
6. Government relief measures were satisfactory

Columns

1. True
2. False
3. No Opinion

#ask all, single response

Q38. If the Covid-19 vaccination was to be made available in India in the next few months, which of the following statements would best describe your attitude towards taking or not taking it?

1. I and my family will take it immediately
2. I will wait for a while to gauge its effectiveness before making a decision
3. I and my family will definitely not take it