

APPENDIX – I

INTERVIEW SCHEDULE

Impact of Rising Prices on Financial Management and Quality of Life of Urban Families-
A Cross Sectional Study.

Section – I - Socio-Eco-Demographic Profile

1.1 Name of the Respondent / Head :

1.2 Age of the Respondent (actual) : Completed Yrs.

- | | | | |
|----|-------------|---|--------------------------|
| 1. | 21-30 Years | 1 | <input type="checkbox"/> |
| 2. | 31-40 Years | 2 | |
| 3. | 41-50 Years | 3 | |
| 4. | 51-60 Years | 4 | |
| 5. | ≥-61 Years | 5 | |

1.3 Education level of the Respondent

- | | | | |
|----|-----------------------------|---|--------------------------|
| 1. | Illiterate | 1 | <input type="checkbox"/> |
| 2. | Primary | 2 | |
| 3. | Up to 10 th Std. | 3 | |
| 4. | Up to 12 th Std. | 4 | |
| 5. | Graduate | 5 | |
| 6. | Post Graduate | 6 | |
| 7. | Vocationally trained | 7 | |

1 4 Occupation of the Respondent

1 Salaried Job 1 ☐

2 Business 2

1 5 Monthly Income of the Respondent (Actual Amt) ☐

1 6 Type of family

1 Joint 1 ☐

2 Nuclear 2 ☐

1 7 Total number of family members

1 ≤ 4 1 ☐

2 5 to 8 2 ☐

3 ≥ 8 3 ☐

1 8 Number of adults and children in the family (Actual No)

1 ≥ 18 Years ☐

2 ≤ 18 Years ☐

1 9 Type of house

1 Own House 1 ☐

2 Rented House 2 ☐

1 10 Monthly income of the family (Actual Amt) ☐

1 11 Public facilities availed by the family Does your family avail any of the following public facilities?

1. Municipal School Yes No

2 General Hospital Yes No

3 Health Center Yes No

Section II - Expenditure incurred by the family

2 1 Please furnish the information about monthly/annual/occasional expenditure of the family on following items

Items	Actual Expenditure in Rupees	
	1995-96	99-2000
1 Grocery		
2 Pulses/Dal etc	..	
3 Milk & Milk Products		
4 Oil and Ghee		
5 Tobacco		
6 Sugar and Jaggery, Spices		
7 Eggs and non veg		
8 Tea/Coffee, Fruits & Vegetables		
9 Transportation/fuel light		
10 Phone/News paper/soaps/laundry	.	
11 Educational services/stationery	.	..
12 Medical and health care		
13 Religious		
14 Travel/decoration & equipment		
15 Recreation exp; cable charges etc		
16 House Rent		
17 Other miscellaneous expenses	-	

Section III - Savings and investment pattern of the family Credit facility availed by the family

3 1 Kindly furnish information regarding amount of total savings and that invested on the following for the year 1995-96 and 1999-2000

Actual Amount

- 1 Monthly saving
- 2 Cash on Hand
- 3 Deposits in banks
- 4 Investment through shares and debentures
- 5 Claims on Govt Bonds
- 6 Investment through insurance
- 7 Provident fund and pension plans

3.2 Whether credit facility is availed

- 1 Yes ☐
- 2 No ☐

3 3 If yes, for what reasons

- | | | | |
|---|---------------------------|-----|----|
| 1 | Construction of house | Yes | No |
| 2 | Social / Personal reasons | Yes | No |
| 3 | Purchase of durable goods | Yes | No |

Section IV - Financial management practices followed by the family

Given below is a list of financial management practices followed by the family with respect to rising prices. Please indicate the extent to which these practices are followed

Financial management Practices		Always (3)	Sometimes (2)	Never (1)
4.1	Monthly expenditure is estimated every month		<input type="checkbox"/>	
4.2	To arrive at this month's estimate, last month's expenditure is examined		<input type="checkbox"/>	
4.3	Part of total family income is kept aside for savings.		<input type="checkbox"/>	
4.4	In addition to expenditure non household items, part of income is kept aside for bills, taxes etc		<input type="checkbox"/>	
4.5	Expenditure control and responsibility is borne by only one individual		<input type="checkbox"/>	
4.6	Fixed sum is earmarked between wife & husbands for their individual expenditure		<input type="checkbox"/>	
4.7	Allocation of income to expenditure is as per the necessity and requirement.		<input type="checkbox"/>	
4.8	As far as possible, estimated expenditure is strictly adhered to		<input type="checkbox"/>	
4.9	Expenditure management from monthly income is confined only to the edible food items.		<input type="checkbox"/>	
4.10	Estimated sum is kept in advance for item other than edible items		<input type="checkbox"/>	
4.11	The amount of expenditure on food item is never decided.		<input type="checkbox"/>	
4.12	A specific sum is spent for entertainment		<input type="checkbox"/>	
4.13	The provision of a specific sum is made for seasonal items		<input type="checkbox"/>	

- 4.14 Goods are bought as and when the need arises. ☐
- 4 15 Specific expense is allocated for daily necessity like vegetable milk etc. ☐
- 4.16 Regular expenditure is allocated for health maintenance ☐
- 4 17 There is expenditure cut for present to finance future expense for consumer durable, vehicle etc ☐
- 4.18 Saving is done for kids' education. ☐
- 4 19 Actual monthly expenditure is as per the estimate ☐
- 4 20 Expenditure on food item is as per the estimate. ☐
- 4 21 Visit to the market is made only after listing the items ☐
- 4 22 Changes in purchase seasonal items are made with changes in their prices. ☐
- 4 23 Educational expenditure is maintained as per the estimate. ☐
- 4 24 Educational expenditure exceeds its estimate ☐
- 4 25 Changes are made in purchase of vegetables, milk etc. with changes in prices. ☐
- 4 26 Clothing purchase is as per the estimate ☐
- 4 27 Expenditure on entertainment exceeds the estimate. ☐
- 4 28 Expenditure is made on rituals ☐
- 4 29 Social expenditure is made as per its estimate ☐
- 4 30 Unforeseen entertainment/enjoyment expense necessitates a cut in preplanned expenditure. ☐
- 4 31 Expenditure is planned according to the requirement of family members ☐
- 4 32 Care is taken to ensure fulfillment of monetary requirement of family member as planned ☐

- 4 33 Vehicle petrol expense is made as per the estimate ☐
- 4 34 Walking is preferred to economize on vehicle petrol expense ☐
- 4 35 Every month actual expenditure exceeds estimated one ☐
- 4 36 Payment remain due to financing extra expense ☐
- 4 37 Grocery is bought on credit ☐
- 4 38 Expenditure accounts are maintained by only one person ☐
- 4 39 Accounts an expenditure are maintained in a notebook ☐
- 4 40 Larger expenditure bills are deposited by each member to Manager ☐
- 4 41 All bills are gathered and deposited at one place ☐
- 4 42 The difference between actual & estimated expenditure is matched ☐
- 4 43 Items not purchased last month are given priority in the next month ☐
- 4 43 While buying seasonal items, old records are examined ☐
- 4 44 While deciding an expenditure on rituals and social items, old data/records are assessed. ☐

Section V - Problems due to rise in general price level

5 1 Do you experience the following problems due to price rise?

Problems

1	Savings gets reduced	Yes	No
2	Investments go down	Yes	No
3	Liquidity of funds has decreased	Yes	No
4	Financial insecurity gets intensified	Yes	No
5	Maintenance level of living becomes difficult	Yes	No
6	Use of many commodities has been curtailed	Yes	No
7	Mental stress gets increased	Yes	No

Section VI - Coping strategies adopted against rising price

6 1 Please mention whether you have adopted the following coping strategies

Coping Strategies

1	Reduced expenditure on daily requirements	Yes	No
2	Reduced eating out practices	Yes	No
3	Started purchasing vegetables from wholesale market	Yes	No
4	Reduced the quantity of ghee and oil	Yes	No
5	Started spending on clothing /apparel according to planning	Yes	No
6	Reduced entertainment expenditure	Yes	No
7	Started spending on personal and miscellaneous items on fixed amount	Yes	No

8	Reduced children's pocket money	Yes	No
9	Started stitching clothes for the family at home	Yes	No
10	Started buying items of less price compared to past	Yes	No
11	Started purchasing seasonal products of lower quality to save money	Yes	No
12	Started sharing vehicle with colleagues/friends to save on fuel	Yes	No
13	Stopped tuitions of children	Yes	No
14	Changed the school of children to less expensive one	Yes	No
15	Stopped extra curricular classes of children	Yes	No
16	Shifted to the house with less rent	Yes	No
17	Started doing domestic work on own	Yes	No
18	Started curtailing the use of electricity	Yes	No
19	Switched over to cheaper substitute fuel	Yes	No
20	Withdrawn deposits	Yes	No
21	Shopping is done after checking prices in the market	Yes	No
22	Stopped saving for long term goals	Yes	No

6.2 Have you / your family member tried to add to the money income through following.

- | | | | |
|---|-------------------------|---|--------------------------|
| 1 | Taking up full time job | 1 | <input type="checkbox"/> |
| 2 | Taking up part time job | 2 | |
| 3 | Through self employment | 3 | |

6.3 If no, is it due to any of the following reasons ?

Reasons for inability to raise money income

1	Family members' education is less	Yes	No
2	Lack of income generating capacity	Yes	No
3	Employment opportunities are less	Yes	No
4	Familial barriers	Yes	No
5	Social constraints	Yes	No
6	Lack of funds needed for self employment	Yes	No
7	Difficulties in repaying the borrowed amount	Yes	No

Section VII

Extent of satisfaction with quality of life

The following statements are related to the extent of satisfaction of your family with quality of life. Please indicate the extent of satisfaction for each statement for the year 1995-96 and 1999-2000.

Statements	Satisfied	Somewhat satisfied	Dissatisfied
	3	2	1
		95-96	1999-2000
7.1 Family's total assets		<input type="checkbox"/>	<input type="checkbox"/>
7.2 Earning Potential of family members		<input type="checkbox"/>	<input type="checkbox"/>
7.3 Purchase of jewellery and additions to it		<input type="checkbox"/>	<input type="checkbox"/>
7.4 Type and quality of house		<input type="checkbox"/>	<input type="checkbox"/>
7.5 Value of jewellery		<input type="checkbox"/>	<input type="checkbox"/>
7.6 Education / upbringing of children		<input type="checkbox"/>	<input type="checkbox"/>

7 7	Ownership of Land	<input type="checkbox"/>	<input type="checkbox"/>
7 8	Ownership of House	<input type="checkbox"/>	<input type="checkbox"/>
7 9	Maturity of Deposits	<input type="checkbox"/>	<input type="checkbox"/>
7 10	Liquidity of deposits	<input type="checkbox"/>	<input type="checkbox"/>
7 11	Owning vehicles	<input type="checkbox"/>	<input type="checkbox"/>
7 12	Health of family members	<input type="checkbox"/>	<input type="checkbox"/>
7 13	Expenditure for daily food items	<input type="checkbox"/>	<input type="checkbox"/>
7 14	Expenditure for maintaining health	<input type="checkbox"/>	<input type="checkbox"/>
7 15	Expenditure for childrens education	<input type="checkbox"/>	<input type="checkbox"/>
7 16	Annual requirements for childrens education met	<input type="checkbox"/>	<input type="checkbox"/>
7 17	Requirements for overall personality development of children	<input type="checkbox"/>	<input type="checkbox"/>
7 18	Family celebration of religious, social events	<input type="checkbox"/>	<input type="checkbox"/>
7 19	Clothing requirements of family members met	<input type="checkbox"/>	<input type="checkbox"/>
7 20	Expenditure for house maintenance	<input type="checkbox"/>	<input type="checkbox"/>
7 21	Availability of modern equipments	<input type="checkbox"/>	<input type="checkbox"/>
7 22	Availability of paid help	<input type="checkbox"/>	<input type="checkbox"/>
7 23	Time and energy saving devices	<input type="checkbox"/>	<input type="checkbox"/>
7 24	Availability of means of conveyance	<input type="checkbox"/>	<input type="checkbox"/>
7 25	Availability of cash	<input type="checkbox"/>	<input type="checkbox"/>
7 26	Availability of money during contingencies	<input type="checkbox"/>	<input type="checkbox"/>

7 27	Value of insurance policy and its monetary return	<input type="checkbox"/>	<input type="checkbox"/>
7 28	Expected future sale price of house	<input type="checkbox"/>	<input type="checkbox"/>
7 29	Possibilities of other income sources	<input type="checkbox"/>	<input type="checkbox"/>
7 30	Availability of assets for monetary income	<input type="checkbox"/>	<input type="checkbox"/>
7 31	Availability of mortgageable assets	<input type="checkbox"/>	<input type="checkbox"/>
7 32	Medical Insurance	<input type="checkbox"/>	<input type="checkbox"/>
7 33	Feeling of financial security	<input type="checkbox"/>	<input type="checkbox"/>
7 34	Availability of opportunities to increase income	<input type="checkbox"/>	<input type="checkbox"/>
7 35	Family harmony due to economic reasons	<input type="checkbox"/>	<input type="checkbox"/>
7 36	Harmony between husband and wife	<input type="checkbox"/>	<input type="checkbox"/>
7 37	Harmony amongst family members	<input type="checkbox"/>	<input type="checkbox"/>
7 38	Kids' feelings about individual requirements met	<input type="checkbox"/>	<input type="checkbox"/>
7 39	Maintenance of family's standard of living	<input type="checkbox"/>	<input type="checkbox"/>
7 40	Maintenance of purchasing power	<input type="checkbox"/>	<input type="checkbox"/>