

Front Cover

island		village code		

Code Number (Office Use Only)

Long-Term Impacts of Migration Survey
PAC APPLICANT HOUSEHOLDS IN TONGA

Name of PAC Applicant(s) _____ <small>(list all Principal Applicants, oldest first)</small>	
Address of Dwelling _____	
Village and Island _____	
Telephone numbers: (fixed line) _____	(mobile) _____

Circle Yes or No for questions below

Has this household ever been in a previous wave of the PINZMS Survey? Yes No
 ** OFFICE USE ONLY ** (code number if Yes) _____

<i>Identifying other player for the household efficiency game</i>		
1. Does the mother of the oldest PAC Applicant live in <u>this</u> household?	Yes	No
2. Does the father of the oldest PAC Applicant live in <u>this</u> household?	Yes	No
3. Does an elder sister of the oldest PAC Applicant live in <u>this</u> household?	Yes	No
4. Does an elder brother of the oldest PAC Applicant live in <u>this</u> household?	Yes	No
<i>Interviewer: If any of questions 1-4 are answered YES, there is a person in this household who you can invite to play the economic decision-making game. Please write down the name of the person referred to by the lowest question number that is answered YES.</i>		
Name of person: _____	Relation to PAC Applicant: _____	

If questions 1-4 are ALL answered NO, you need to find a PARTNER HOUSEHOLD. Ask the next questions:

5. Is the mother of the oldest PAC Applicant living elsewhere in Tonga?	Yes	No
6. Is the father of the oldest PAC Applicant living elsewhere in Tonga?	Yes	No
7. Is an elder sister of the oldest PAC Applicant living elsewhere in Tonga?	Yes	No
8. Is an elder brother of the oldest PAC Applicant living elsewhere in Tonga?	Yes	No
<i>Interviewer: Please write down the name of the person and the address of their household in Tonga for the person referred to by the lowest question number (from 5-8) that is answered YES.</i>		
Name of person: _____	Relation to PAC Applicant: _____	
Address in Tonga: _____	Phone number in Tonga: _____	

Interviewer _____	Date completed	DAY	MONTH
Supervisor _____	Date completed	YEAR	
Data entry operator _____	Date completed		

Notes on the conduct of the interview or any relevant observations

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Section 1. Roster, Education, Activity

Person ID	Q.1	Q.2	Q.3	Q.4	Q.5	Q.6	Q.7	Q.8
	AGE	NAME	SEX	RELATIONSHIP	EDUCATION	STUDYING	NZ VISITS	ACTIVITY
	How old is (Name)?	What are the names of all the people who usually live in this household? <i>Interviewer: Please include any seasonal workers temporarily in New Zealand or Australia</i> <i>Start with the OLDEST PAC APPLICANT and then other members</i>	1 = Male 2 = Female	What is (Name's) relationship to the (oldest) PAC Applicant? 1 = PAC Applicant 2 = Spouse 3 = Own/adopted child 4 = Son/Daughter-in-law 5 = Parent 6 = Parent-in-law 7 = Brother/sister 8 = Grandchild 9 = Other relative 10 = Non-relative	What is the highest level of education (Name) completed? 0 = No schooling 1 = Years 1 to 6 (Primary) 2 = Year 7 (Form 1) 3 = Year 8 (Form 2) 4 = Year 9 (Form 3) 5 = Year 10 (Form 4) 6 = Year 11 (Lower 5) 7 = Year 12 (Form 6) 8 = Year 13 (Form 7) 9 = Teachers college 10 = Polytechnic 11 = University Degree 12 = Other Qualifications	Does (Name) currently attend an educational institution? 1 = Yes 2 = No	Has (Name) ever visited New Zealand? 1 = Yes 2 = No	In the past week, how many days did (Name) do vigorous physical activity (for either work or play) for 4 hours or more per day?
Years	Name	Code	Code	Code	Code	Code	Days	
01								
02								
03								
04								
05								
06								
07								
08								
09								
10								
11								
12								
13								
14								
15								
16								
17								
18								

Section 2A Health

Ask Q1-Q2 for all everyone Ask Q3-Q7 only if age is at least 15 years

Person ID	Q.1	Q.2	Q.3	Q.4	Q.5	Q.6	Q.7
	Code	Code	Code	Code	Code	Code	Code
	<p>How would you evaluate (<i>Name</i>'s) health?</p> <p>1 = Very Good 2 = Good 3 = Average 4 = Bad 5 = Very Bad</p>	<p>Did (<i>Name</i>) have any health complaints in the past 6 months which disrupted work, school or daily activities?</p> <p>1 = Yes 2 = No</p>	<p>Does (<i>Name</i>) currently smoke any tobacco products such as cigarettes, cigars, or pipes?</p> <p>1 = Yes → Q.4 2 = No → Q.5</p>	<p>About how many cigarettes does (<i>Name</i>) smoke in an average day?</p> <p>1 = 1 to 10 a day 2 = 11 to 20 a day 3 = 21 to 30 a day 4 = 31 to 40 a day 5 = 41 to 50 a day 6 = 51 to 60 a day 7 = More than 60 9 = Don't know</p>	<p>Has (<i>Name</i>) consumed alcohol (such as beer, spirits or home brew) or kava within the past 12 months?</p> <p>1 = Yes 2 = No → Next person</p>	<p>In the past 12 months, how frequently has (<i>Name</i>) had at least one alcoholic drink?</p> <p>1 = 5 or more days a week 2 = 1-4 days per week 3 = 1-3 days a month 4 = Less than once a month</p>	<p>How many alcoholic drinks would (<i>Name</i>) consume in a typical day when drinking?</p> <p>1 = One or two 2 = Three or four 3 = Five or six 4 = Seven to nine 5 = Ten or more</p>
01							
02							
03							
04							
05							
06							
07							
08							
09							
10							
11							
12							
13							
14							
15							
16							
17							
18							

Section 3. Foods in the Diet

Q.1 Which of the following foods did anyone in the household eat yesterday?

	Yes	No	If Yes, For how many meals?
Tinned Fish	1	2	<input type="checkbox"/>
Fresh Fish	1	2	<input type="checkbox"/>
Corned Beef	1	2	<input type="checkbox"/>
Fresh Beef	1	2	<input type="checkbox"/>
Mutton	1	2	<input type="checkbox"/>
Pork	1	2	<input type="checkbox"/>
Chicken	1	2	<input type="checkbox"/>
Other meat (eg. Sausage)	1	2	<input type="checkbox"/>
Taro (Swamp Taro)	1	2	<input type="checkbox"/>
Taro Taruas (Chinese Taro)	1	2	<input type="checkbox"/>
Kumara (Sweet Potato)	1	2	<input type="checkbox"/>
Taamu/Kape	1	2	<input type="checkbox"/>
Yams	1	2	<input type="checkbox"/>
Cassava/Manioc	1	2	<input type="checkbox"/>
Potato	1	2	<input type="checkbox"/>
Other vegetables	1	2	<input type="checkbox"/>
Coconut	1	2	<input type="checkbox"/>
Banana	1	2	<input type="checkbox"/>
Guava	1	2	<input type="checkbox"/>
Pawpaw	1	2	<input type="checkbox"/>
Mango	1	2	<input type="checkbox"/>
Other fruit	1	2	<input type="checkbox"/>
Bread	1	2	<input type="checkbox"/>
Rice	1	2	<input type="checkbox"/>
Milk	1	2	<input type="checkbox"/>
Takeaways	1	2	<input type="checkbox"/>
Sweets/chocolates/lollies	1	2	<input type="checkbox"/>
Softdrinks	1	2	<input type="checkbox"/>
Tea	1	2	<input type="checkbox"/>
Alcohol	1	2	<input type="checkbox"/>

Section 4. Durable Goods & Use of Financial System

Q.1. Do the members of this household own any of the following items?

Circle 1 if Yes, 2 if No
Do Not Leave Any Items Blank

		Code
Mobile (cell) phone	400	1 2
Cameras	401	1 2
Radios/cassette players/stereos	402	1 2
Television sets	403	1 2
Video recorder	404	1 2
DVD player	405	1 2
Computer	406	1 2
Refrigerator	407	1 2
Freezer	408	1 2
Gas or electric Oven	409	1 2
Kerosene Cooker	410	1 2
Microwave Oven	411	1 2
Washing machine	412	1 2
Sewing machines	414	1 2
Electric Iron	415	1 2
Electric Fan	416	1 2
Generators	417	1 2
Canoes or dinghies	418	1 2
Outboard motors	420	1 2
Bicycles	421	1 2
Motorcycles	422	1 2
Cars or pickup trucks	423	1 2
Forestry Equipment	424	1 2
Tractors	425	1 2

Q.2 How many of each of the following animals does your household own ?

	NUMBER
Pigs	
Chickens	
Cattle	
Goats	
Horses	
Sheep	

Now I would like to ask you about your household's use of financial services in Tonga.

Q.3 PUT A CROSS IN THE APPROPRIATE BOX

	YES	NO	
a Does anyone in this household have a Bank Account?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, how many people have them? <input style="width: 40px; height: 20px;" type="text"/>
b Does anyone in this household have an ATM/EFTPOS Card?	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 40px; height: 20px;" type="text"/>
c Does anyone in this household have a savings account?	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 40px; height: 20px;" type="text"/>
d Does anyone in this household have a credit card?	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 40px; height: 20px;" type="text"/>
e Does anyone in this household have a microfinance loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 40px; height: 20px;" type="text"/>
f Does anyone in this household have a loan from a moneylender?	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 40px; height: 20px;" type="text"/>

Q.4 Across all of the ways of saving money in Tonga (e.g. bank account, savings account, retirement fund savings, other forms of cash savings), what would be the approximate total value of savings held by all members of your household?

Pa'anga

Q.5 Across all of the ways of having debts in Tonga (e.g. bank loan or overdraft, development bank loan, credit card, moneylender loans, microfinance loans and other debts), what would be the approximate total value of outstanding debt owed by all members of your household?

Pa'anga

Q.6 What would be the approximate value of all assets (like mats, pigs and other livestock, vehicles and durable goods) that could be sold quickly if needed to repay a debt, that are owned by all members of your household?

Pa'anga

Q.7 What is the main way used by people in this household to contact people in other countries?

1 = Fixed line (land line) telephone in this dwelling

2 = Mobile (cell) phone

3 = Public telephone or call centre

4 = Internet or e-mail from this dwelling

5 = Internet or e-mail café or public e-mail terminal

6 = Letter or telegram

7 = Other

8 = None, I don't communicate with people in other countries

Q.8 How many motor vehicles (not counting motorbikes or scooters) do the people who live here have available for their use?

[Interviewer: Don't count vehicles that belong to visitors or the community, those that this household borrows occasionally from others and vehicles can be used only for work]

Q.9 In the past 12 months have you made any improvements or additions to this dwelling?

1 = Yes 2= No

Section 5a. Inward Transfers

Q.1 During the **past 12 months** has any member of your household RECEIVED cash, goods or other in-kind gifts from any of the following people overseas, including payments of airfares by them?

PUT A CROSS IN THE APPROPRIATE BOX FOR EACH ITEM

GO TO THE NEXT PERSON TYPE. FOR ALL PERSONS FOR WHICH THE ANSWER IS "YES", ASK QUESTIONS 2-8

PEOPLE	Code	Yes	No
Own-children living away from this household who have permanently settled in another country	501		
Husband or wife living away from this household, who has permanently settled in another country	502		
Parents of the Household Head who are living away from this household and have permanently settled in another country	503		
Parents of the wife/spouse of the Household Head who are living away from this household and have permanently settled in another country	504		
Siblings of the Household Head who are living away from this household and have permanently settled in another country	505		
Siblings of the wife/spouse of the Household Head who are living away from this household and have permanently settled in another country	506		
A member of this household temporarily working in New Zealand under the RSE seasonal worker policy	507		
A member of this household temporarily working in Australia under the Pacific Seasonal Worker policy	508		
Other relatives of either the Household Head or spouse who are living away from this household	509		
Non-relatives originally from your village	510		
Church in Australia or New Zealand	511		
Church in Tonga	512		

Sex Code: 1=Male 2=Female

INTERVIEWER: ASK Q.2 TO Q.8 ONLY IF Q.1 IS "Yes"

LINE	Q.2 For each occasion you received an inward transfer (remittance) in the last 12 months, please describe the sender, and the details of the remittance.			
	Code	Country where they live 1 = New Zealand 2 = Australia 3 - USA, 4 = Other	Sex of remitter	Age of remitter
01				
02				
03				
04				
05				
06				
07				
08				
09				
10				
11				
12				
13				
14				
15				
16				
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28				
29				
30				

Do not fill in sex, age or location for transfers from churches

Section 5b. Outward Transfers

Q.1 During the **past 12 months** has any member of your household GIVEN cash, goods or other in-kind gifts to any of the following people overseas, including payments of airfares for them?

PUT A CROSS IN THE APPROPRIATE BOX FOR EACH ITEM

GO TO THE NEXT PERSON TYPE. FOR ALL PERSONS FOR WHICH THE ANSWER IS "YES", ASK QUESTIONS 2-8

PEOPLE	Code	Yes	No
Own-children living away from this household who have permanently settled in another country	501		
Husband or wife living away from this household, who has permanently settled in another country	502		
Parents of the Household Head who are living away from this household and have permanently settled in another country	503		
Parents of the wife/spouse of the Household Head who are living away from this household and have permanently settled in another country	504		
Siblings of the Household Head who are living away from this household and have permanently settled in another country	505		
Siblings of the wife/spouse of the Household Head who are living away from this household and have permanently settled in another country	506		
A member of this household temporarily working in New Zealand under the RSE seasonal worker policy	507		
A member of this household temporarily working in Australia under the Pacific Seasonal Worker policy	508		
Other relatives of either the Household Head or spouse who are living away from this household	509		
Non-relatives originally from your village	510		
Church in Australia or New Zealand	511		
Church in Tonga	512		

INTERVIEWER: ASK Q.2 TO Q.8 ONLY IF Q.1 IS "Yes"

Q.2 For each occasion you sent an outward transfer (remittance) in the last 12 months, please describe the receiver, and the details of the remittance.

Copy the code (500-512) for each type of person. If you sent money or other gifts to them multiple times in the last 12 months, use 1 row for each occasion.

LINE	Country where they live 1 = New Zealand 2 = Australia 3 - USA, 4 = Other		Sex of recipient	Age of recipient
	Code			
01				
02				
03				
04				
05				
06				
07				
08				
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10				
11				
12				
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25				
26				
27				
28				
29				
30				

Sex Code: 1=Male 2=Female

Do not fill in sex, age or location for transfers to churches

Section 6. Household Expenditures

I would now like to ask you about your household's typical spending at stores and markets and other cash outlays.

Q.1	How much did your household spend in the last week on?	Amount (Pa'anga)
a.	Groceries and food consumed at home	<input type="text"/>
b.	Food and drinks consumed outside the home	<input type="text"/>
c.	Other daily needs (bus fares, newspapers, etc)	<input type="text"/>
Q.2	How much did your household spend last month on:	
a.	Housing (rent, taxes, maintenance, water bills)	<input type="text"/>
b.	Fuel and Light (electricity, kerosene, wood, gas, match, candles, batteries)	<input type="text"/>
c.	Non-durable household goods (personal care products and cleaning)	<input type="text"/>
d.	Health expenses (doctor and hospitals fees and medicines)	<input type="text"/>
e.	Vehicle expenses (petrol, diesel, repairs)	<input type="text"/>
f.	Communication (telephone, cell phones, internet, post)	<input type="text"/>
g.	Recreation and entertainment (cinema, books, travel, lottery, pets)	<input type="text"/>
h.	Community obligations (church, village)	<input type="text"/>
i.	Interest payments on loans (interest only, not principal)	<input type="text"/>
j.	Gambling	<input type="text"/>
Q.3	Over the past 6 months, how much did your household spend on:	
a.	Clothing and footwear	<input type="text"/>
b.	Education (school supplies, school fee, donations)	<input type="text"/>
c.	Electronic goods (TVs, VCRs, radios, computers)	<input type="text"/>
d.	Household furnishings (furniture, dishes, rugs, toys)	<input type="text"/>
e.	Household appliances (washing and sewing machines, refrigerators)	<input type="text"/>
f.	Own business investment (fishing, forestry or agriculture tools)	<input type="text"/>
g.	Lending to friends/other family members	<input type="text"/>

DOMESTIC TRANSFERS

Q.4	Over the past 12 months, how much did your household RECEIVE in remittances or transfers from other households in TONGA, in Pa'anga?	<input type="text"/>
Q.5	Over the past 12 months, how much did your household GIVE or send in transfers to other households in TONGA, in Pa'anga?	<input type="text"/>

Section 7. Household Income

I would now like to ask you about your household income earned in the last **12 months** in Tonga

Q.1 How many months in the past 12 months did you and your household members SELL FISH in Tonga? [If zero, go to Q.3]	<input style="width: 100%; height: 20px;" type="text"/>
Q.2 In the months in which you have SOLD FISH in the past 12 months, what was your AVERAGE NET MONTHLY INCOME in Pa'anga from selling fish after paying expenses such as petrol in Tonga?	<input style="width: 100%; height: 20px;" type="text"/>
Q.3 How many months in the past 12 months in Tonga have you and your household members SOLD CROPS or AGRICULTURAL PRODUCTS such as coconut, squash, copra, etc.? [If zero, go to Q.5]	<input style="width: 100%; height: 20px;" type="text"/>
Q.4 In the months in which you have SOLD CROPS OR AGRICULTURAL PRODUCTS in Tonga, what was your AVERAGE NET MONTHLY INCOME in Pa'anga from selling crops after paying expenses such as fertilizer, seeds, hired labour?	<input style="width: 100%; height: 20px;" type="text"/>
Q.5 How many months in the past 12 months in Tonga have you and your household members SOLD LIVESTOCK OR POULTRY? [If zero, go to Q.7.]	<input style="width: 100%; height: 20px;" type="text"/>
Q.6 In the months in which you have SOLD LIVESTOCK OR POULTRY , what was your AVERAGE NET MONTHLY INCOME in Pa'anga from selling livestock after paying expenses such as hired labour and feed?	<input style="width: 100%; height: 20px;" type="text"/>
Q.7 How many months in the past 12 months in Tonga have you and your household members SOLD TAPA CLOTH OR MATS? [If zero, go to Q.9]	<input style="width: 100%; height: 20px;" type="text"/>
Q.8 In the months in which you have SOLD TAPA CLOTH OR MATS in Tonga, what was your AVERAGE NET MONTHLY INCOME in Pa'anga from selling tapa cloth or mats after paying expenses such as fertilizer, hired labour, etc.?	<input style="width: 100%; height: 20px;" type="text"/>
Q.9 How much did you and your household members receive in the last MONTH from pensions, national superannuation, interest, dividends, rental of property, and returns from other investments?	<div style="text-align: right; margin-bottom: 5px;">AMOUNT</div> <input style="width: 100%; height: 20px;" type="text"/>

Q.10. Can you tell me about food consumed by the household **LAST WEEK** which was crops grown by household members, fish caught by members of the household, or livestock raised by the household. For each item, say whether the household has produced the item in the last week, and if so, estimate the quantity consumed from own production and cost of buying this amount if bought at the local market.

[Mark the column Yes? with an X if household produced item, and write in the quantity consumed and estimated value if bought]

Food item	CODE	Yes?	Quantity consumed from own production		Value if bought at the market of produce consumed last week
			Quantity	Units	Pa'anga
Banana (Sianie)	01				•
Breadfruit	02				•
Coconut (Niu)	03				•
Mango	04				•
Paw-paw	05				•
Pineapple (Faina)	06				•
American Taro (Talo Futura)	07				•
Common Taro (Talo Tonga)	08				•
Taamu (Kape)	09				•
Cassava (Manioke)	10				•
Yam (ufilei, ufi tokamu'a, ufi tokamui)	11				•
Sweet Potato (Kumala)	12				•
Cabbage (Kapisi)	13				•
Squash, tomatoes & other vegetables	14				•
Eggs	15				•
Fish, crabs and other seafood	16				•
Chicken	17				•
Pig	18				•
Beef	19				•

SECTION 8: PRINCIPAL APPLICANT PERSONAL DETAILS

Please ask the (oldest) PAC Principal Applicant to answer this section

Person ID from Roster of person answering this section

Q.1 Please indicate which of the following years you entered the Pacific Access Category (PAC) ballot?

Circle each year that you entered the ballot:

2002 2003 2004 2005 2006 2007

Q.2 Did you ever have a winning ballot in any of these PAC ballots?

1= Yes 2 = No

Q.3 Where were you born?

1 = New Zealand, 2 = Nuku'alofa 3 = Rest of Tongatapu, 4 = Outer Islands, 5 = Other

Q.4 Have you ever been to New Zealand?

1= Yes 2 = No → Q.6

Q.5 In what month and year did you first go to New Zealand?

Month _____ Year _____

Q.6 What is your religion?

1 = Church of Tonga, 2 = Free Wesleyan Church, 3 = Catholic, 4 = Methodist, 5 = Mormon, 6 = Seventh Day Adventist, 7 = Assembly of God, 8 = Free Church of Tonga, 9 = Other, 10 = None

Q.7 Have you ever had a paid job or business?

1=Yes 2 = No → Q10

Q.8 Have you changed your main occupation in the last FIVE YEARS?

1=Yes 2 = No → Q10

Q.9 Describe your main occupation or job title BEFORE you changed occupation, and for your current job.

[Interviewer: prompt for specific occupations e.g. "taxi driver", "cleaner", "receptionist"].

_____ (your previous occupation/job title)

_____ (your current occupation/job title)

Q.10 Please imagine a 10-step ladder where on the bottom, the first step, stand the poorest people and on the highest step, the tenth, stand the rich. On which step are you today?

1 2 3 4 5 6 7 8 9 10

Code

Q.11 And now please imagine another 10-step ladder where on lowest step are people who are absolutely not respected and on the highest step stand those who are very respected. On which step of this ladder are you?

1 2 3 4 5 6 7 8 9 10

Code

Q.12 I am now going to ask you some questions about whether you would prefer to receive a sum of money TODAY or in ONE YEAR'S time

a. Would you prefer to receive NZ\$1000 today, or NZ\$900 one year from today?

1= NZ\$1000 today
2 = NZ\$900 one year from today → Q.13

Code

b. Would you prefer to receive NZ\$1000 today, or NZ\$1000 one year from today?

1= NZ\$1000 today
2 = NZ\$1000 one year from today → Q.13

Code

c. Would you prefer to receive NZ\$1000 today, or NZ\$1100 one year from today?

1= NZ\$1000 today
2 = NZ\$1100 one year from today → Q.13

Code

d. Would you prefer to receive NZ\$1000 today, or NZ\$1500 one year from today?

1= NZ\$1000 today
2 = NZ\$1500 one year from today

Code

Q.13 Suppose that you are the only income earner in your family, and you have a good job guaranteed to give you your current (family) income for life. You are given the opportunity to take a new job, with a 50-50 chance it will double your current income, and a 50-50 chance that it will cut your income by 20 percent. Would you take the new job?

1= Yes 2 = No

1=Yes, 2=No

Q.14 I am now going to ask you some questions about whether you would prefer to receive a sum of money NEXT YEAR or THE YEAR AFTER

a. Would you prefer to receive NZ\$1000 on Christmas Day 2014, or NZ\$900 on Christmas Day 2015?

1= NZ\$1000 on Christmas Day, 2014
2 = NZ\$900 one year later, on Christmas Day, 2015 → Q.15

Code

b. Would you prefer to receive NZ\$1000 on Christmas Day 2014, or NZ\$1000 on Christmas Day 2015?

1= NZ\$1000 on Christmas Day, 2014
2 = NZ\$1000 one year later, on Christmas Day, 2015 → Q.15

Code

c. Would you prefer to receive NZ\$1000 on Christmas Day 2014, or NZ\$1100 on Christmas Day 2015?

1= NZ\$1000 on Christmas Day, 2014
2 = NZ\$1100 one year later, on Christmas Day, 2015 → Q.15

Code

d. Would you prefer to receive NZ\$1000 on Christmas Day 2014, or NZ\$1500 on Christmas Day 2015?

1= NZ\$1000 on Christmas Day, 2014
2 = NZ\$1500 one year later, on Christmas Day, 2015 → Q.15

Code

Q.15 How do you see yourself: Are you generally a person who is fully prepared to take risks (of any sort) or do you try to avoid taking risks?

[Interviewer: show the respondent the line below and let them circle the number closest to where they feel they are. Then note in the box which number it is].

Code

0.....1.....2.....3.....4.....5.....6.....7.....8.....9.....10

Unwilling to
take risks

Fully prepared to
take risks

Now I would like to ask you your opinions about life in general. Please note that these should reflect your own current views rather than the views of others, and that there are no right or wrong answers.

Q.16 Do you believe that it is possible to be successful on your own or is a large group that supports each other necessary for success?

1= It is possible to be successful on your own.
2 = A large group is necessary to be successful.

Code

Q.17 Do you believe that having money is important to being happy?

1= It is indispensable to being happy.
2 = It is very important to being happy.
3 = It is important to being happy.
4 = It is not important to being happy.

Code

Q.18 Do you believe, that in general, people who put effort into working end up much better off, better off, worse off or much worse off than those who do not put in an effort.

1= Much better off than those who do not put in an effort.
2= Better off than those who do not put in an effort.
3= Worse off than those who do not put in an effort.
4= Much worse off than those who do not put in an effort.

Code

Q.19 In general, in our country, would you say that one can trust other people or that people cannot be trusted?

1= You can trust others.
2 = You cannot trust others.

Code

Section 9. Financial Decision Making

Please ask the (oldest) PAC Principal Applicant to answer this section

Person ID from Roster of person answering this section

- Q.1** Now, I would like to offer you the opportunity to play a game, which lets you earn a little bit of money. It is very simple and takes only a couple of minutes.
- I would like you to choose between several different businesses which you could be the owner of – you should choose ONE business, from the list below, of A through H. Each business differs in terms of how many Pa'anga per day it pays out in a good month and how much it pays per day in a less good month, but in other regards the businesses are the same.
- I will toss a coin at the end of this question, and you will receive the amount of money in the Grey area (the daily pay out in the less good month) if it comes up heads. If instead, the coin comes up tails, you will earn the amount of money in the White area (the daily pay out in the better month). The amount you win depends on which business you choose, but you must make your choice and tell it to me before I toss the coin.

Business	Heads	Tails
A	10	10
B	9	19
C	8	24
D	7	25
E	6	30
F	4	32
G	2	38
H	0	40

INTERVIEWER:

- Please make sure to explain this game in detail and ask if there are any questions
- Please write down the letter for the business that the respondent chooses:
- Now toss the coin, and make the payment

- Q.2** Please could you indicate which of the options below best describes the time period that is most important to you when you are making financial decisions about saving and spending.
- The next week
 - The next few months
 - The next year
 - The next 2 to 4 years
 - The next 5 to 10 years
 - More than 10 years ahead

Write the letter for the closest option into the box.

- Q.3** Please could you indicate which of the options below best describes the approach to financial decision making in your household.
- For each of the types of decisions, please put a cross in the box that best describes WHO it is that makes decisions on each of these issues. MARK ONLY ONE BOX PER ROW

	Always made by myself	Usually made by myself	Shared between myself and someone else in this household in Tonga	Shared between myself and my extended family in Tonga	Shared between myself and my extended family outside Tonga
Managing day-to-day spending and paying bills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Making large household purchases (e.g. a car)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Making large donations (e.g. to church or feasts)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment and small business activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings, investment, and borrowing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 10. Household Decision Making

Please ask the (oldest) PAC Principal Applicant to answer this section

Person ID from Roster of person answering this section

I would like to offer you the opportunity to play another set of games, with one of your relatives. At the end of these games both you and your relative can choose a number between 0 and 99, and we will roll some dice. If the number from either of you is rolled, the money from one version of the games will actually be paid out, according to decisions made in the game. So even though it is a game, we would like you to think very carefully about the choices, since you may be playing it for real. The aim of the game is to help us to understand how people make economic decisions.

First, we would like to identify the other player for the game. This can be either your mother, your father, an elder sister or an elder brother. Do any of these relatives live in this household, and if so can you tell me the name of the first person on the list of the types of relatives.

Name of person: _____ Relation to PAC Applicant: _____

Interviewer: This should be the same person listed on the front cover after questions 1-4.

If none of your mother, father, elder sister or elder brother live in this household, we can still play the game, as long as one of them lives in another household in Tonga. Please can you tell me the name of the first person on that list of the types of relatives. We will play your part of the game today, and contact them to play their part in the next day or so.

Name of person: _____ Relation to PAC Applicant: _____

Interviewer: This should be the same person listed on the front cover after questions 5-8.

Before we start playing the game, I would like to ask you a few questions about your interactions with your relative, who we will call the *Other Player*.

Q.1 How frequently do you normally communicate with *Other Player*?

1 = Daily, 2 = Several times a week 3 = Weekly, 4 = Once or twice a month, 5 = Less than monthly

Q.2 Do you know how much *Other Player* earns from work each month?

1 = Yes, 2 = No

Q.3 Does the *Other Player* know how much you earn from work each month?

1 = Yes, 2 = No

Q.4 How frequently do you normally give money to *Other Player*?

1 = At least monthly, 2 = Several times a year, 3 = Once a year, 4 = Less than yearly or never

Q.5 How frequently does *Other Player* normally give money to you?

1 = At least monthly, 2 = Several times a year, 3 = Once a year, 4 = Less than yearly or never

Q.6 Do you typically consult with *Other Player* before making financial decisions?

1 = Yes, 2 = No

Q.7 Does *Other Player* typically consult with you before making financial decisions?

1 = Yes, 2 = No

Q.8 If you lent one of your possessions to *Other Player*, do you trust that they would return it without you having to ask repeatedly for it to be returned?

1 = Yes, 2 = No

Q.9 Do you and *Other Player* own any of the following together?

A = Bank account, B = Land, C = Livestock, D = Household business

Write the letters of all that apply

We would like you to play three versions of this game (A, B, and C), which differ in how money is divided between players and in the information available to each player.

Interviewer: Please play the three versions of the game in this order: _____

A Assume you receive a windfall of 300 pa'anga. There are then three stages to this game.
 Stage 1: You decide how much of the 300 pa'anga to keep for yourself, and how much you would like to transfer to the other player.
 Stage 2: The other player then decides how much of the money you sent them to keep for themselves, and how much money to put into the **BONUS POT**. **The other player knows your windfall was 300 Pa'anga, and how much of that you have chosen to send to them.**
 Stage 3: We then roll a 4-sided dice and multiply the money put into the bonus pot by the number that comes up on the dice. All the money in the bonus pot goes **to you**, along with what you kept in Stage 1.

Interviewer: Show the **GREEN** example card for game A and check that they understand it.

<p><i>This Player (eldest PAC Principal Applicant)</i></p> <p>a. how much of the 300 will you keep? _____</p> <p>b. how much will you give to Other Player? _____</p> <p>c. how much do you think the other player will put into the bonus pot? _____</p>	<p><i>Other Player (phone if they are not here or do latter)</i></p> <p>d. how much of what is received is kept? _____</p> <p>e. how much is transferred to bonus pot? _____</p>
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Interviewer: Roll the 4-sided dice, and multiply the one number that shows on all faces by the amount in (e). Write down this number here: _____. This amount plus that in (a) goes to the PAC Applicant player.

B Assume you receive a windfall of 300 pa'anga. There are then three stages to this game.
 Stage 1: You decide how much of the 300 pa'anga to keep for yourself, and how much you would like to transfer to the other player.
 Stage 2: The other player then decides how much of the money you sent them to keep for themselves, and how much money to put into the **BONUS POT**. **The other player knows your windfall was 300 Pa'anga, and how much of that you have chosen to send to them.**
 Stage 3: We then roll a 4-sided dice and multiply the money put into the bonus pot by the number that comes up on the dice. All the money in the bonus pot goes **to the OTHER PLAYER**, along with what they kept in Stage 2.

Interviewer: Show the **RED** example card for game B and check that they understand it.

<p><i>This Player (eldest PAC Principal Applicant)</i></p> <p>a. how much of the 300 will you keep? _____</p> <p>b. how much will you give to Other Player? _____</p> <p>c. how much do you think the other player will put into the bonus pot? _____</p>	<p><i>Other Player (phone if they are not here or do latter)</i></p> <p>d. how much of what is received is kept? _____</p> <p>e. how much is transferred to bonus pot? _____</p>
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Interviewer: Roll the 4-sided dice, and multiply the one number that shows on all faces by the amount in (e). Write down this number here: _____. This amount plus that in (d) goes to the Other Player.

Interviewer: In version C of the game, the PAC Applicant player draws a number from a hat, which is either 100, 300 or 500. This is the amount of windfall (**W**) for this game. The other player is not told how much **W** is.

C Assume you receive a windfall of **W** pa'anga. There are then three stages to this game.
 Stage 1: You decide how much of the **W** pa'anga to keep for yourself, and how much you would like to transfer to the other player.
 Stage 2: The other player then decides how much of the money you sent them to keep for themselves, and how much money to put into the **BONUS POT**. **The other player only knows your windfall was somewhere between 100 and 500 Pa'anga but not the exact amount.**
 Stage 3: We then roll a 4-sided dice and multiply the money put into the bonus pot by the number that comes up on the dice. All the money in the bonus pot goes **to YOU**, along with what you kept in Stage 1.

Interviewer: Show the **BLUE** example card for game C and check that they understand it.

<p><i>This Player (eldest PAC Principal Applicant)</i></p> <p>a. how much of the W will you keep? _____</p> <p>b. how much will you give to Other Player? _____</p> <p>c. how much do you think the other player will put into the bonus pot? _____</p>	<p><i>Other Player (phone if they are not here or do latter)</i></p> <p>d. how much of what is received is kept? _____</p> <p>e. how much is transferred to bonus pot? _____</p>
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Interviewer: Roll the 4-sided dice, and multiply the one number that shows on all faces by the amount in (e). Write down this number here: _____. This amount plus that in (a) goes to the PAC Applicant Player.

Now please select a number between 0-99 and write it down: PAC Player _____, Other Player _____

Interviewer: Roll the two 10-sided dice, and if either number written down comes up, one version of the game has been for real. If the sum of the two numbers written down is <67, it is Game A, if 68-133 Game B, and if >133 Game C.