Appendix A IA Elicitation Questions

A.1 Income IA Elicitation

In both the 2016 and 2017 surveys, respondents are asked to compare lottery A with one of the lotteries B1-B4.

- A: Incomes ranges from £20,000 to £100,000 with an average of £60,000
- B1: Incomes range from £30,000 to £70,000 with an average of £50,000
- B2: Incomes range from £40,000 to £80,000 with an average of £60,000
- B3: Incomes range from £20,000 to £50,000 with an average of £35,000
- B4: Incomes range from £30,000 to £100,000 with an average of £65,000.

In addition to the above questions, the 2017 survey includes the following new questions

- If B1 is shown but participants responded A then replace B1 by: Incomes range from £10,000 to £120,000 with an average of £65,000
- If B1 shown and participants responded B1 then replace B1 by: Incomes range from £40,000 to £60,000 with an average of £50,000
- If B2 shown but responded A then replace B2 by: Incomes range from £10,000 to £120,000 with an average of £65,000
- If B2 shown and responded B2 then replace B2 by: Incomes range from £30,000 to £70,000 with an average of £50,000
- If B3 shown but responded A then replace B3 by: Incomes range from £10,000 to £120,000 with an average of £65,000
- If B3 shown and responded B3 then replace B3 by: Incomes range from £25,000 to £55,000 with an average of £40,000
- If B4 shown but responded A then replace B4 by: Incomes range from £10,000 to £120,000 with an average of £65,000
- If B4 shown and responded B4 then replace B4 by. Incomes range from £40,000 to £90,000 with an average of £65,000

A.2 Health IA Elicitation

In both the 2016 and 2017 surveys, respondents are asked to compare lottery A with one of the lotteries B1-B4.

- A: Life expectancy is between 40 and 80, with an average of 60.
- B1: Life expectancy is between 60 and 70, with an average of 65
- B2: Life expectancy is between 30 and 90 with an average of 60
- B3: Life expectancy is between 45 and 75 with an average of 60
- B4: Life expectancy is between 50 and 85 with an average of $67\frac{1}{2}$.

In addition to the above question, the 2017 survey includes the following new questions:

- If B1 shown but responded A then replace B1 by: Healthy Life expectancy is between 30 and 90, with an average of 60
- If B1 shown and responded B1 then replace B1 by: Healthy Life expectancy is between 65 and 71, with an average of 68
- If B2 shown but responded A then replace B1 by: Healthy Life expectancy is between 30 and 90, with an average of 60
- If B2 shown and responded B2 then replace B1 by: Healthy Life expectancy is between 46 and 70, with an average of 58
- If B3 shown but responded A then replace B1 by: Healthy Life expectancy is between 30 and 90, with an average of 60
- If B3 shown and responded B3 then replace B1 by: Healthy Life expectancy is between 50 and 70, with an average of 60
- If B4 shown but responded A then replace B1 by: Healthy Life expectancy is between 30 and 90, with an average of 60
- If B4 shown and responded B4 then replace B1 by: Healthy Life expectancy is between 56 and 80, with an average of 68

Appendix B Additional Tables

	N	Mean	Std.Dev.	Min.	Max.
Risk Aversion	2008	5.1773	2.5069	1	11
Locus of Control	2008	4.8142	2.3281	1	11
Patience	2008	6.4148	2.3119	1	11
Luck	2008	7.0269	1.8949	1	11
Age	2008	4.8820	1.7452	2	8
Gender	2008	1.5578	0.4968	1	2
Household Income	1809	32.3814	20.2245	3.5	86
Education	2008	1.7724	0.9985	1	6
Child	2008	0.7196	0.4493	0	1
Health	2008	2.3217	1.0013	1	6
Marital Satus	2008	1.8710	0.6111	1	4
Tenure	2008	2.4447	1.5351	1	6
Work Status	2008	3.2490	2.4784	1	8

Table B7: Summary of Behavioural, Socio-economic and Demographic Variables (2016 Sample)

	N	Mean	Std.Dev.	Min.	Max.
Financial Risk Aversion	2049	4.0864	2.4920	1	10
Health Risk Aversion	2049	4.2660	2.5881	1	10
Financial Locus of Control	2049	4.0898	2.7165	1	10
Health Locus of Control	2049	4.0102	2.5313	1	10
Age	2049	47.7428	16.9941	18	91
Gender	2049	1.5217	0.4997	1	2
Household Income	2049	6.1942	3.9706	1	14
Education	2049	1.8062	1.0374	1	7
Child	2049	0.7233	0.4475	0	1
Health	2049	3.0132	1.0836	1	6
Marital Status	2049	2.5622	1.7264	1	8
Tenure	2049	2.4529	1.5090	1	6
Work Status	2049	3.1957	2.4563	1	8

Table B8: Summary of Behavioural, Socio-economic and Demographic Variables (2017 Sample)

Table B9: IA Estimates by Gender

	Simple Lottery			Follow-up Lottery			Trade-off		
	N	Mean	Std.Err.	N	Mean	Std.Err.	N	Mean	Std.Err.
Male									
Income γ	811	1.2808	0.1484	839	0.9336	0.1235	868	0.5301	0.0094
Health γ	799	0.9110	0.1553	868	0.6759	0.1393	871	0.4654	0.0090
Female									
Income γ	1000	1.6839	0.1239	879	0.7571	0.1154	1075	0.5267	0.0080
Health γ	991	0.9190	0.1393	973	0.9347	0.1281	1080	0.4370	0.0081
Total									
Income γ	1811	1.5034	0.0955	1718	0.8433	0.0844	1943	0.5282	0.0061
Health γ	1790	0.9154	0.1037	1841	0.8127	0.0943	1951	0.4497	0.0060

Note: this table groups by gender the IA estimates from the lottery and trade-off methods. The number of valid responses, sample mean, and standard error are presented for each gender group.

Table B10: IA Estimates by Age

	Simple Lottery			Follow-up Lottery			Trade-off		
	N	Mean	Std.Err.	N	Mean	Std.Err.	N	Mean	Std.Err.
18-24									
Income γ	160	0.9123	0.3344	183	0.4330	0.2601	175	0.5302	0.0200
Health γ	161	0.6607	0.3385	189	0.3542	0.3033	178	0.4363	0.0200
25-34									
Income γ	277	1.9478	0.2410	272	0.5238	0.2226	290	0.5111	0.0166
Health γ	268	1.6178	0.2568	284	0.7976	0.2487	289	0.4394	0.0149
35-44									
Income γ	364	1.2662	0.2215	356	0.9369	0.1917	387	0.5254	0.0137
Health γ	349	0.8199	0.2412	375	0.5224	0.2089	388	0.4556	0.0133
45-54									
Income γ	342	1.8283	0.2125	308	1.3293	0.1912	365	0.5412	0.0140
Health γ	341	0.7950	0.2359	331	1.2701	0.2173	369	0.4505	0.0141
55-64									
Income γ	295	1.5553	0.2334	267	1.0466	0.2130	324	0.5480	0.0148
Health γ	296	0.9910	0.2551	297	1.3154	0.2304	326	0.4669	0.0148
65-74									
Income γ	215	1.3143	0.2737	199	0.6035	0.2471	234	0.5223	0.0169
Health γ	217	1.0848	0.2985	210	0.5828	0.2775	234	0.4516	0.0179
75+									
Income γ	158	1.3259	0.3162	133	0.6359	0.2638	168	0.5040	0.0199
Health γ	158	0.0803	0.3528	155	0.4733	0.3130	167	0.4298	0.0214
Total									
Income γ	1811	1.5034	0.0955	1718	0.8433	0.0844	1943	0.5282	0.0061
Health γ	1790	0.9154	0.1037	1841	0.8127	0.0944	1951	0.4497	0.0060

Note: this table groups by age the IA estimates from the lottery and trade-off methods. The number of valid responses, sample mean, and standard error are presented for each age group.

Table B11: Determinants of Trade-off IA (OLS Point Estimates)

	(1) γ^y	(2) γ^y	(3) γ^y	(4) γ^h	(5) γ^h	(6) γ^h
Risk Aversion	-0.0152***	-0.0152***	-0.0137***	-0.0093***	-0.0094***	-0.0082***
	(0.0029)	(0.0029)	(0.0026)	(0.0030)	(0.0030)	(0.0027)
LOC	-0.0090***		-0.0065**	-0.0096***		-0.0076***
	(0.0031)		(0.0029)	(0.0031)		(0.0029)
Patience	0.0023	0.0017	0.0028	-0.0032	-0.0039	-0.0024
	(0.0030)	(0.0030)	(0.0028)	(0.0031)	(0.0031)	(0.0029)
Luck	-0.0284***	-0.0271***	-0.0301***	-0.0214***	-0.0200***	-0.0202***
	(0.0039)	(0.0038)	(0.0036)	(0.0041)	(0.0041)	(0.0039)
Age	-0.0015	-0.0001		0.0003	0.0019	
	(0.0038)	(0.0038)		(0.0039)	(0.0039)	
Gender	-0.0180	-0.0142		-0.0384***	-0.0344***	
	(0.0128)	(0.0127)		(0.0129)	(0.0128)	
Income	-0.0013***	-0.0012***		-0.0008**	-0.0006*	
	(0.0003)	(0.0003)		(0.0003)	(0.0003)	
Education	0.0299***	0.0307***		0.0325***	0.0334***	
	(0.0097)	(0.0097)		(0.0096)	(0.0096)	
Region	Yes	Yes	No	Yes	Yes	No
Constant	0.902***	0.835***	0.823***	0.775***	0.704***	0.685***
	(0.0569)	(0.0515)	(0.0330)	(0.0591)	(0.0536)	(0.0339)
N	1770	1770	1943	1774	1774	1951

Robust standard errors in parentheses

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Note: this table uses the (re-scaled) IA estimates from the trade-off approach. γ^y denotes income IA, γ^h denotes health IA. The behavioural variables of interest are risk aversion, locus of control, patience and luck. Control variables include: age, gender, household income, education, and region fixed-effect.

Table B12: Determinants of IA: Simple Lottery (Interval Regression Estimates)

	(1) γ^y	(2) γ^y	(3) γ^y	(4) γ^h	(5) γ^h	(6) γ^h
Risk Aversion	-0.0114	-0.0125	-0.0099	0.0026	0.0023	0.0027
	(0.0104)	(0.0104)	(0.0092)	(0.0031)	(0.0031)	(0.0029)
LOC	-0.0338***		-0.0318***	-0.0085**		-0.0085***
	(0.0109)		(0.0101)	(0.0033)		(0.0033)
Patience	0.0028	0.0001	0.0032	-0.0056*	-0.0064**	-0.0044
	(0.0106)	(0.0106)	(0.0100)	(0.0032)	(0.0032)	(0.0032)
Luck	-0.0113	-0.0083	-0.0186	-0.0024	-0.0016	-0.0027
	(0.0136)	(0.0134)	(0.0125)	(0.0040)	(0.0040)	(0.0039)
Age	-0.0177	-0.0116		-0.0039	-0.0024	
	(0.0154)	(0.0153)		(0.0043)	(0.0043)	
Gender	0.0566	0.0709		-0.0012	0.0030	
	(0.0504)	(0.0503)		(0.0150)	(0.0151)	
Income	-0.0019	-0.0015		-0.0005	-0.0004	
	(0.0013)	(0.0013)		(0.0004)	(0.0004)	
Education	0.0204	0.0254		-0.0058	-0.0045	
	(0.0385)	(0.0384)		(0.0114)	(0.0114)	
Region	Yes	Yes	No	Yes	Yes	No
Constant	0.952***	0.716***	0.853***	0.0937	0.0359	0.0194
	(0.216)	(0.203)	(0.120)	(0.0642)	(0.0594)	(0.0385)
N	1656	1656	1811	1638	1638	1790

Robust standard errors in parentheses

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Note: this table uses IA estimates from the simple lottery. γ^y denotes income IA, γ^h denotes health IA. The behavioural variables of interest are risk aversion, locus of control, patience and luck. Control variables include: age, gender, household income, education, and region fixed-effect.

Table B13: Determinants of Income IA: Follow-up Lottery and Domain-specific Attitudes (Interval Regression Estimates)

	(1)	(2)	(3)	(4)	(5)	(6)
	γ^y	γ^y	γ^y	γ^y	γ^y	γ^y
Financial Risk	-0.0110	-0.0170**	-0.0129*	-0.0077		-0.0081
	(0.0081)	(0.0072)	(0.0073)	(0.0078)		(0.0069)
Health Risk	-0.0039			-0.0007		
	(0.0074)			(0.0074)		
Financial LOC	-0.0015			0.0004		
	(0.0069)			(0.0069)		
Health LOC	-0.0211***		-0.0226***	-0.0221***	-0.0233***	-0.0220***
	(0.0075)		(0.0067)	(0.0075)	(0.0066)	(0.0067)
Age	-0.0018*	-0.0015	-0.0017*			
	(0.0010)	(0.0010)	(0.0010)			
Gender	-0.0832**	-0.0859**	-0.0823**			
	(0.0334)	(0.0334)	(0.0334)			
Income	-0.0079	-0.0040	-0.0076			
	(0.0061)	(0.0060)	(0.0060)			
Education	0.0027	0.0007	0.0033			
	(0.0239)	(0.0240)	(0.0239)			
Region	Yes	Yes	Yes	No	No	No
Constant	0.675***	0.565***	0.658***	0.449***	0.420***	0.448***
	(0.126)	(0.118)	(0.123)	(0.0423)	(0.0314)	(0.0390)
N	1718	1718	1718	1718	1718	1718

Robust standard errors in parentheses

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Note: this table uses the income IA estimates from the follow-up lottery. The behavioural variables of interest are risk aversion and locus of control, each measured in both the financial and health domain. Control variables include: age, gender, household income, education, and region fixed-effect.

Table B14: Domain-specific Determinants of Health IA: Follow-up Lottery and Domain-specific Attitudes (Interval Regression Estimates)

	(1)	(2)	(3)	(4)	(5)	(6)
	γ^h	γ^h	γ^h	γ^h	γ^h	γ^h
Financial Risk	-0.0077***	-0.0092***	-0.0078***	-0.0071***		-0.0071***
	(0.0023)	(0.0022)	(0.0021)	(0.0022)		(0.0020)
Health Risk	-0.0004			-0.0002		
	(0.0021)			(0.0021)		
Financial LOC	0.0024			0.0011		
	(0.0021)			(0.0021)		
Health LOC	-0.0076***		-0.0065***	-0.0078***	-0.0085***	-0.0073***
	(0.0024)		(0.0021)	(0.0024)	(0.0022)	(0.0021)
Age	-0.0001	-0.0001	-0.0002			
	(0.0003)	(0.0003)	(0.0003)			
Gender	-0.0084	-0.0095	-0.0084			
	(0.0092)	(0.0092)	(0.0091)			
Income	0.0030*	0.0038**	0.0027*			
	(0.0017)	(0.0017)	(0.0016)			
Education	-0.0015	-0.0018	-0.0011			
	(0.0070)	(0.0071)	(0.0070)			
Region	Yes	Yes	Yes	No	No	No
Constant	0.0447	0.0267	0.0512	0.0219*	-0.0006	0.0234**
	(0.0344)	(0.0312)	(0.0324)	(0.0125)	(0.0086)	(0.0117)
N	1841	1841	1841	1841	1841	1841

Robust standard errors in parentheses

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Note: this table uses the health IA estimates from the follow-up lottery. The behavioural variables of interest are risk aversion and locus of control, each measured in both the financial and health domain. Control variables include: age, gender, household income, education, and region fixed-effect.

	(1) γ^y	(2) γ^h	(3) γ^y	(4) γ^h
Risk Aversion	-0.0645	0.0092	-0.118**	-0.0247
	(0.0470)	(0.0525)	(0.0511)	(0.0538)
Locus of Control	-0.179***	-0.0892*	-0.156***	-0.131**
	(0.0473)	(0.0501)	(0.0521)	(0.0534)
Patience	-0.0595	-0.0925*	-0.0045	-0.0736
	(0.0494)	(0.0546)	(0.0516)	(0.0551)
Luck	-0.170***	0.0061	-0.0100	0.0362
	(0.0645)	(0.0719)	(0.0645)	(0.0702)
Age	-0.0790	-0.147*	-0.0726	-0.176*
	(0.0732)	(0.0785)	(0.0991)	(0.0992)
Gender	0.0054	-0.274	0.212	-0.373
	(0.240)	(0.261)	(0.241)	(0.254)
Income	-0.0166***	-0.0049	0.0011	-0.0086
	(0.0064)	(0.0067)	(0.0067)	(0.0071)
Education	-0.0099	-0.118	0.165	0.0195
	(0.185)	(0.198)	(0.185)	(0.191)
Child			0.366	0.245
			(0.293)	(0.306)
Health			0.261**	0.201
			(0.126)	(0.133)
Married			0.0142	0.194
			(0.219)	(0.235)
Tenure			0.0553	-0.121
			(0.0896)	(0.0966)
Work Status			-0.0110	-0.0508
			(0.0586)	(0.0582)
Constant	5.518***	3.157***	2.329**	2.944**
	(1.041)	(1.136)	(1.163)	(1.221)
N	1247	1231	1656	1638

Table B15: Determinants of IA: Robustness

Note: this table uses the IA estimates from the trade-off approach. γ^y denotes income IA, γ^h denotes health IA. Region fixed-effect is included in all specifications. Control variables include: age, gender, household income, education, whether the respondent has a child, health status, marital status, employment status, and housing tenure. Region fixed-effect is included in all specifications. Robust standard errors in parentheses. $^{*}p < 0.1, ^{**}p < 0.05, ^{***}p < 0.01$.

	(1) γ^y	(2) γ^h	(3) γ^y	(4) γ^h
Risk Aversion	-0.0119	0.0031	-0.0116	0.0014
	(0.0117)	(0.0035)	(0.0119)	(0.0033)
Locus of Control	-0.0402***	-0.0087**	-0.0371***	-0.0116***
	(0.0118)	(0.0035)	(0.0123)	(0.0037)
Patience	0.0016	-0.0056	0.0078	-0.0039
	(0.0126)	(0.0038)	(0.0119)	(0.0036)
Luck	-0.0341**	-0.0014	-0.0059	0.0002
	(0.0164)	(0.0048)	(0.0157)	(0.0044)
Age	-0.0191	-0.0042	-0.0266	-0.0057
	(0.0184)	(0.0051)	(0.0236)	(0.0063)
Gender	0.0420	-0.0054	0.0330	-0.0138
	(0.0602)	(0.0178)	(0.0583)	(0.0170)
Income	-0.0038**	-0.0005	-0.0009	-0.0005
	(0.0015)	(0.0004)	(0.0015)	(0.0004)
Education	0.0075	-0.0169	0.0484	-0.0114
	(0.0461)	(0.0137)	(0.0442)	(0.0129)
Child			0.0542	0.0065
			(0.0690)	(0.0201)
Health			0.0329	0.0055
			(0.0309)	(0.0090)
Married			0.0125	0.0082
			(0.0546)	(0.0163)
Tenure			0.0189	0.0005
			(0.0207)	(0.0062)
Work Status			0.0105	-0.0003
			(0.0133)	(0.0037)
Constant	1.222***	0.0942	0.738***	0.0980
	(0.265)	(0.0765)	(0.273)	(0.0825)
N	1247	1231	1656	1638

Table B16: Determinants of IA: Robustness

Note: this table uses the IA estimates from the simple lottery. γ^y denotes income IA, γ^h denotes health IA. Region fixed-effect is included in all specifications. Control variables include: age, gender, household income, education, whether the respondent has a child, health status, marital status, employment status, and housing tenure. Region fixed-effect is included in all specifications. Robust standard errors in parentheses. $^{*}p < 0.1, ^{**}p < 0.05, ^{***}p < 0.01$.

	(1) γ^y	(2) γ^h	(3) γ^y	(4) γ^h
Financial Risk	-0.0147	-0.00993***	-0.0152	-0.00701***
	(0.0095)	(0.0026)	(0.0093)	(0.0026)
Health Risk	-0.0067	0.0019	-0.0072	-0.0012
	(0.0090)	(0.0025)	(0.0085)	(0.0026)
Financial LOC	-0.0042	0.0005	-0.0030	0.0038*
	(0.0085)	(0.0025)	(0.0076)	(0.0023)
Health LOC	-0.0211**	-0.0079***	-0.0239***	-0.0103***
	(0.0088)	(0.0028)	(0.0090)	(0.0028)
Age	-0.0020	0.0003	-0.0022	0.0001
	(0.0013)	(0.0003)	(0.0015)	(0.0004)
Gender	-0.0690	-0.0016	-0.107***	-0.0086
	(0.0425)	(0.0112)	(0.0391)	(0.0102)
Income	-0.0145*	0.0047**	-0.0019	0.0038*
	(0.0075)	(0.0021)	(0.0069)	(0.0020)
Education	-0.0021	-0.0028	0.0038	-0.0045
	(0.0296)	(0.0086)	(0.0273)	(0.0074)
Child			0.0357	0.0033
			(0.0422)	(0.0113)
Health			0.0397**	0.0086
			(0.0192)	(0.0059)
Married			-0.0042	0.0016
			(0.0106)	(0.0032)
Tenure			0.0175	0.0036
			(0.0136)	(0.0039)
Work status			-0.0004	-0.0031
			(0.0089)	(0.0023)
Constant	0.767***	0.0141	0.554***	0.0055
	(0.154)	(0.0412)	(0.167)	(0.0429)
N	1105	1184	1718	1841

Table B17: Determinants of IA: Robustness

Note: this table uses the IA estimates from the follow-up lottery. γ^y denotes income IA, γ^h denotes health IA. Region fixed-effect is included in all specifications. Control variables include: age, gender, household income, education, whether the respondent has a child, health status, marital status, employment status, and housing tenure. Region fixed-effect is included in all specifications. Robust standard errors in parentheses. $^*p < 0.1, ^{**}p < 0.05, ^{***}p < 0.01$.

Appendix C Variable Code

2016 Survey

- **Risk aversion:** Are you generally a person who is willing to take risks or do you try to avoid taking risks?" Please rate your assessment on the following scale where 1 is very unwilling to take risks and 10 is very willing to take risks.

- **Locus of control:** Do you agree or disagree with this statement? "I have little control over what happens to me." Please rate your view on the following scale where 1 is strongly disagree and 10 is strongly agree.

- **Luck:** In your opinion, is success a matter of luck or a matter of effort? Please rate your view on the following scale where 1 is success is solely (100%) based on luck and 10 is success is solely (100%) based on effort.

- **Patience:** Are you generally an impatient person (you want things now), or someone who always shows great patience (you're happy to wait)? Please rate your assessment on the following scale where 1 is very impatient and 10 is very patient.

- **Age:**

  1. 18-24
  2. 25-34
  3. 35-44
  4. 45-54
  5. 55-64
  6. 65-74
  7. 75+

- **Gender:**

  1. Male
  2. Female

- **Household income:**

  - 3.5: Up to £7000
  - 10.5: £7001-14000
  - 17.5: £14001-21000
  - 24.5: £21001-28000

- 31: £28001-34000
- 37.5: £34001-41000
- 44.5: £41001-48000
- 51.5: £48001-55000
- 58.5: £55001-62000
- 65.5: £62001-69000
- 72.5: £69001-76000
- 79.5: £76001-83000
- 86: At least £83001

- **Education:**
  1. High school
  2. University
  3. Postgraduate
  4. Still in school
  5. None

- **Health:** In general, would you say that your health in general is good or poor?
  1. Very good
  2. Fairly good
  3. Neither good nor poor
  4. Fairly poor
  5. Very poor
  6. Prefer not to say

- Have you or a family member or a member of your immediate family suffered a medical emergency in the last 12 months?
  1. Yes, minor emergency
  2. Yes, major emergency
  3. No
  4. Prefer not to say

- Have you or your immediate family suffered a financial shock in the last 12 months? (for example, unforeseen loss of job, unanticipated expenses)

1. Yes, minor shock
2. Yes, major shock
3. No
4. Prefer not to say

- **Child: Do you have children aged 18 or under?**
  1. No
  2. Yes
- **Marital status:**
  1. Single
  2. Married, co-habiting, civil partnership
  3. Widowed, separated or divorced
  4. Prefer not to answer
- **Tenure:**
  1. Owned outright - without mortgage
  2. Owned with a mortgage or loan
  3. Rented from the council
  4. Rented from a housing association
  5. Rented from someone else
  6. Rent free

2017 Survey

- **Health risk aversion:** Are you generally a person who is willing to take health risks (e.g., smoking, binge drinking, etc) or do you try to avoid taking health risks? Please rate your assessment on the following scale where 1 is very unwilling to take risks and 10 is very willing to take risks.
- **Financial risk aversion:** Are you generally a person who is willing to take risks in making financial decisions or do you try to avoid taking financial risks? Please rate your assessment on the following scale where 1 is very unwilling to take risks and 10 is very willing to take risks.
- **Financial locus of control:** Do you agree or disagree with this statement? "I have little control over my financial condition." Please rate your view on the following scale where 1 is strongly disagree and 10 is strongly agree.

- **Financial locus of control:** Do you agree or disagree with this statement? ”I have little control over my health.” Please rate your view on the following scale where 1 is strongly disagree and 10 is strongly agree.
- **Health:** In general, would you say that your health in general is good or poor?
  1. Very good
  2. Fairly good
  3. Neither good nor poor
  4. Fairly poor
  5. Very poor
  6. Prefer not to say
- **Brexit:** How did you vote in the Brexit referendum of 23rd June 2016?
  1. Leave
  2. Stay
  3. Did not participate
  4. Prefer not to say
- **Gender:**
  1. Male
  2. Female
- **Household income:**
  1. Up to £7000
  2. £7001-14000
  3. £14001-21000
  4. £21001-28000
  5. £28001-34000
  6. £34001-41000
  7. £41001-48000
  8. £48001-55000
  9. £55001-62000
  10. £62001-69000

11. £69001-76000
12. £76001-83000
13. At least £83001

- **Education:**
  1. Secondary school, high school, NVQ level
  2. University degree or equivalent
  3. Higher university degree, doctorate, MBA
  4. Still in full time education
  5. No formal education
  6. Don't know
  7. Prefer not to answer
- **Work status:**
  1. Working full time - working 30 hours or more per week
  2. Working part time - working between 8 and 29 hours per week
  3. Not working but seeking work or temporarily unemployed
  4. Not working and not seeking work
  5. Retired on a state pension only
  6. Retired with a private pension
  7. Student
  8. House person, housewife, househusband
- **Tenure: Is the house or flat in which you live...?**
  1. Owned outright - without mortgage
  2. Owned with a mortgage or loan
  3. Rented from the council
  4. Rented from a housing association
  5. Rented from someone else
  6. Rent free
- **Marital status:**
  1. Single

2. Married
3. Civil partnership
4. Co-habiting
5. Widowed
6. Separated
7. Divorced
8. Prefer not to answer

- **Child: Do you have children aged 18 or under?**
  1. Yes
  2. No