

Well Being 197

IF random order for modules H, A and I = 1 THEN

| **intro2** intro

| We will be asking some questions where you have to choose between different situations. There is no one "correct" answer to these questions. The aim is to understand how people make choices. Please answer as best you can.

| **H1** lifetime income gamble hrs version

| Suppose that you are the only income earner in the family. Your doctor recommends that you move because of allergies, and you have to choose between two possible jobs. The first would guarantee your current total family income for life. The second is possibly better paying, but the income is also less certain. There is a 50-50 chance the second job would double your total lifetime income and a 50-50 chance that it would cut it by a third. Which job would you take the first job or the second job?

| 1 First job

| 2 Second job

| IF lifetime income gamble hrs version = First job THEN

|| **H11a** 50-50 second double 50-50 cut 20%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by 20%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

|| IF 50-50 second double 50-50 cut 20% = First job THEN

||| **H11b** 50-50 second double 50-50 cut 10%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by 10%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

||| IF 50-50 second double 50-50 cut 10% = First job THEN

||| **H11c** 50-50 second double 50-50 cut 5%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by 5%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

||| IF 50-50 second double 50-50 cut 5% = First job THEN

||| **H11d** 50-50 second double 50-50 cut 1%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by 1%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

||| ENDIF

|||

```

||| ENDIF
|||
||| ENDIF
|||
| ELSE
|
| H12a 50-50 second double 50-50 cut 50%
| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
| it would cut it by 50%. Would you take the first job or the second job?
| 1 First job
| 2 Second job
|
| IF 50-50 second double 50-50 cut 50% = Second job THEN
|
| H12b 50-50 second double 50-50 cut 75%
| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
| that it would cut it by 75%. Would you take the first job or the second job?
| 1 First job
| 2 Second job
|
| IF 50-50 second double 50-50 cut 75% = Second job THEN
|
| H12c 50-50 second double 50-50 cut 90%
| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
| that it would cut it by 90%. Would you take the first job or the second job?
| 1 First job
| 2 Second job
|
| IF 50-50 second double 50-50 cut 90% = Second job THEN
|
| H12d 50-50 second double 50-50 cut 99%
| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
| that it would cut it by 99%. Would you take the first job or the second job?
| 1 First job
| 2 Second job
|
| ENDIF
|
| ENDIF
|
| ENDIF
|
| A1 lifetime income gamble alternative version
| Suppose that you are the only income earner in the family. Your boss offers you a promotion, and you have to
| choose between two possible jobs within the firm. The first would guarantee you a 50% increase in your current
| family income for life. The second is possibly better paying, but the income is also less certain. There is a 50-50
| chance the second job would double your total lifetime income and a 50-50 chance that it would increase it by
| 20%. Which job would you take the first job or the second job?
| 1 First job
| 2 Second job
|
| IF lifetime income gamble alternative version = First job THEN

```

||
|| **A11a** 50-50 second double 50-50 increase 30%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 30%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

|| IF 50-50 second double 50-50 increase 30% = First job THEN

|| **A11b** 50-50 second double 50-50 increase 40%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 40%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

|| IF 50-50 second double 50-50 increase 40% = First job THEN

|| **A11c** 50-50 second double 50-50 increase 50%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 50%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

|| ENDIF

|| ENDIF

| ELSE

|| **A12a** 50-50 second double 50-50 increase 10%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 10%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

|| IF 50-50 second double 50-50 increase 10% = Second job THEN

|| **A12b** 50-50 second double 50-50 increase 1%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 1%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

|| ENDIF

| ENDIF

| **I** lifetime income gamble insurance version

| Suppose you are the only income earner in the family. Due to the economic crisis, the firm where you
| work is restructuring. There is a 1 in 4 chance that you will be moved to a different position and
| have your lifetime income cut by a third. Suppose you cannot change jobs, but you can buy an
| income insurance policy that guarantees you your current lifetime income with certainty. Consider how
| much you would be willing to pay for this insurance. Would you be willing to pay 10% of your
| current lifetime income for the insurance?

```
| 1 Yes
| 2 No
|
| IF lifetime income gamble insurance version = Yes THEN
|
| | I11a pay 15%
| | Would you be willing to pay 15% of your current lifetime income for the insurance?
| | 1 Yes
| | 2 No
| |
| | IF pay 15% = Yes THEN
| | |
| | | I11b pay 20%
| | | Would you be willing to pay 20% of your current lifetime income for the insurance?
| | | 1 Yes
| | | 2 No
| | |
| | | IF pay 20% = Yes THEN
| | | |
| | | | I11c pay 25%
| | | | Would you be willing to pay 25% of your current lifetime income for the insurance?
| | | | 1 Yes
| | | | 2 No
| | | |
| | | | IF pay 25% = Yes THEN
| | | | |
| | | | | I11d pay 30%
| | | | | Would you be willing to pay 30% of your current lifetime income for the insurance?
| | | | | 1 Yes
| | | | | 2 No
| | | | |
| | | | | ENDIF
| | | |
| | | | ENDIF
| | |
| | | ENDIF
| |
| | ELSE
| |
| | I12a pay 5%
| | Would you be willing to pay 5% of your current lifetime income for the insurance?
| | 1 Yes
| | 2 No
| |
| | IF pay 5% = No THEN
| | |
| | | I12b pay 1%
| | | Would you be willing to pay 1% of your current lifetime income for the insurance?
| | | 1 Yes
| | | 2 No
| | |
| | | ENDIF
| |
| ENDIF
```

|
|[The following questions are displayed as a table]

| **SR1** risks

| Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks?

| Rate yourself from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks."

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| [End of table display]

| [The following questions are displayed as a table]

| **SR2_intro** situations intro

| People can behave differently in different situations. How would you rate your willingness to take risks in the following areas? For each situation, rate your willingness from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks."

| **SR2a** While driving

| While driving

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2b** In financial matters

| In financial matters

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

|
| **SR2c** In your occupation
| In your occupation
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

|
| **SR2d** With your health
| With your health
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

|
| **SR2e** In your social relationships
| In your social relationships
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

|
| **SR2f** In making major life changes
| In making major life changes
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| [End of table display]

| [The following questions are displayed as a table]

| **EV1** fail driver's license test

| The probability that a person fails a driver's license test is 15%. If 1000 people take the test on a given day, how many will fail the test?

| Integer

| **EV1_dk** fail driver's license test DK

| 1 Don't know

| [End of table display]

| [The following questions are displayed as a table]

| **EV2** driving lessons fail driver's license test

| A person who took driving lessons has a 5% chance of failing the driver's license test. A person who did not take driving lessons has a 25% chance of failing the driver's license test. On a given day, 200 people take the test, out of which 100 took driving lessons and 100 did not. How many will fail the test?

| Integer

| **EV2_dk** driving lessons fail driver's license test DK

| 1 Don't know

| [End of table display]

| **EV3** most likely to happen

| Which of the following is the most likely to happen: something that happens 30 percent of the time, something that happens 1 in 4 times, or something that happens one third of the time.

| 1 30 percent

| 2 1 in 4

| 3 One third

| 4 Don't know

| **CS_001** HOW PLEASANT INTERVIEW

| Could you tell us how interesting or uninteresting you found the questions in this interview?

| 1 Very interesting

| 2 Interesting

| 3 Neither interesting nor uninteresting

| 4 Uninteresting

| 5 Very uninteresting

| **CS_003** comments

| Do you have any other comments on the interview? Please type these in the box below.

| Open

| EXIT

ELSEIF random order for modules H, A and I = 2 THEN

| **intro2** intro

| We will be asking some questions where you have to choose between different situations. There is no

| one "correct" answer to these questions. The aim is to understand how people make choices. Please
| answer as best you can.

| **H1** lifetime income gamble hrs version

| Suppose that you are the only income earner in the family. Your doctor recommends that you move because of
| allergies, and you have to choose between two possible jobs. The first would guarantee your current total family
| income for life. The second is possibly better paying, but the income is also less certain. There is a 50-50 chance
| the second job would double your total lifetime income and a 50-50 chance that it would cut it by a third. Which
| job would you take the first job or the second job?

| 1 First job

| 2 Second job

| IF lifetime income gamble hrs version = First job THEN

|| **H11a** 50-50 second double 50-50 cut 20%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would cut it by 20%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

|| IF 50-50 second double 50-50 cut 20% = First job THEN

||| **H11b** 50-50 second double 50-50 cut 10%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would cut it by 10%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

||| IF 50-50 second double 50-50 cut 10% = First job THEN

|||| **H11c** 50-50 second double 50-50 cut 5%

|||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|||| that it would cut it by 5%. Would you take the first job or the second job?

|||| 1 First job

|||| 2 Second job

|||| IF 50-50 second double 50-50 cut 5% = First job THEN

||||| **H11d** 50-50 second double 50-50 cut 1%

||||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||||| that it would cut it by 1%. Would you take the first job or the second job?

||||| 1 First job

||||| 2 Second job

||||| ENDIF

||| ENDIF

|| ENDIF

| ELSE

|| **H12a** 50-50 second double 50-50 cut 50%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that

|| it would cut it by 50%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

||

|| IF 50-50 second double 50-50 cut 50% = Second job THEN

|||

||| **H12b** 50-50 second double 50-50 cut 75%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50

||| that it would cut it by 75%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

|||

||| IF 50-50 second double 50-50 cut 75% = Second job THEN

|||

||| **H12c** 50-50 second double 50-50 cut 90%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50

||| that it would cut it by 90%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

|||

||| IF 50-50 second double 50-50 cut 90% = Second job THEN

|||

||| **H12d** 50-50 second double 50-50 cut 99%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50

||| that it would cut it by 99%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

|||

||| ENDIF

|||

||| ENDIF

|||

||| ENDIF

|||

||| ENDIF

|||

| **I1** lifetime income gamble insurnace version

| Suppose you are the only income earner in the family. Due to the economic crisis, the firm where you

| work is restructuring. There is a 1 in 4 chance that you will be moved to a different position and

| have your lifetime income cut by a third. Suppose you cannot change jobs, but you can buy an

| income insurance policy that guarantees you your current lifetime income with certainty. Consider how

| much you would be willing to pay for this insurance. Would you be willing to pay 10% of your

| current lifetime income for the insurance?

| 1 Yes

| 2 No

|

| IF lifetime income gamble insurnace version = Yes THEN

|

| **I1a** pay 15%

| Would you be willing to pay 15% of your current lifetime income for the insurance?

| 1 Yes

| 2 No

|

| IF pay 15% = Yes THEN

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|||
||| I11b pay 20%
||| Would you be willing to pay 20% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| IF pay 20% = Yes THEN
|||
||| I11c pay 25%
||| Would you be willing to pay 25% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| IF pay 25% = Yes THEN
|||
||| I11d pay 30%
||| Would you be willing to pay 30% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| I12a pay 5%
||| Would you be willing to pay 5% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| IF pay 5% = No THEN
|||
||| I12b pay 1%
||| Would you be willing to pay 1% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| ENDIF
|||
| A1 lifetime income gamble alternative version
| Suppose that you are the only income earner in the family. Your boss offers you a promotion, and you have to
| choose between two possible jobs within the firm. The first would guarantee you a 50% increase in your current
| family income for life. The second is possibly better paying, but the income is also less certain. There is a 50-50
| chance the second job would double your total lifetime income and a 50-50 chance that it would increase it by
| 20%. Which job would you take the first job or the second job?
| 1 First job
| 2 Second job
|
| IF lifetime income gamble alternative version = First job THEN

```

```

||
|| A11a 50-50 second double 50-50 increase 30%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 30%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 increase 30% = First job THEN
||
|| A11b 50-50 second double 50-50 increase 40%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 40%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 increase 40% = First job THEN
||
|| A11c 50-50 second double 50-50 increase 50%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 50%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| ENDIF
||
|| ENDIF
||
|| ELSE
||
|| A12a 50-50 second double 50-50 increase 10%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 10%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 increase 10% = Second job THEN
||
|| A12b 50-50 second double 50-50 increase 1%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 1%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| ENDIF
||
|| ENDIF
|
|[The following questions are displayed as a table]
|
| SR1 risks
| Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks?
| Rate yourself from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully
| prepared to take risks."
| 0 0 Unwilling to take any risks

```

| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9

| 10 10 Fully prepared to take risks

| [End of table display]
| [The following questions are displayed as a table]

| **SR2_intro** situations intro

| People can behave differently in different situations. How would you rate your willingness to take risks in the following areas? For each situation, rate your willingness from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks."

| **SR2a** While driving

| While driving

| 0 0 Unwilling to take any risks

| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9

| 10 10 Fully prepared to take risks

| **SR2b** In financial matters

| In financial matters

| 0 0 Unwilling to take any risks

| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9

| 10 10 Fully prepared to take risks

| **SR2c** In your occupation

| In your occupation

| 0 0 Unwilling to take any risks

| 1 1
| 2 2
| 3 3
| 4 4

| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2d** With your health

| With your health

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2e** In your social relationships

| In your social relationships

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2f** In making major life changes

| In making major life changes

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| [End of table display]

| [The following questions are displayed as a table]

| **EV1** fail driver's license test

| The probability that a person fails a driver's license test is 15%. If 1000 people take the test on

| a given day, how many will fail the test?

| Integer

| **EV1_dk** fail driver's license test DK

| 1 Don't know

| [End of table display]

| [The following questions are displayed as a table]

| **EV2** driving lessons fail driver's license test

| A person who took driving lessons has a 5% chance of failing the driver's license test. A person who did not take driving lessons has a 25% chance of failing the driver's license test. On a given day, 200 people take the test, out of which 100 took driving lessons and 100 did not. How many will fail the test?

| Integer

| **EV2_dk** driving lessons fail driver's license test DK

| 1 Don't know

| [End of table display]

| **EV3** most likely to happen

| Which of the following is the most likely to happen: something that happens 30 percent of the time, something that happens 1 in 4 times, or something that happens one third of the time.

| 1 30 percent

| 2 1 in 4

| 3 One third

| 4 Don't know

| **CS_001** HOW PLEASANT INTERVIEW

| Could you tell us how interesting or uninteresting you found the questions in this interview?

| 1 Very interesting

| 2 Interesting

| 3 Neither interesting nor uninteresting

| 4 Uninteresting

| 5 Very uninteresting

| **CS_003** comments

| Do you have any other comments on the interview? Please type these in the box below.

| Open

| EXIT

ELSEIF random order for modules H, A and I = 3 THEN

| **intro2** intro

| We will be asking some questions where you have to choose between different situations. There is no one "correct" answer to these questions. The aim is to understand how people make choices. Please answer as best you can.

| **A1** lifetime income gamble alternative version

| Suppose that you are the only income earner in the family. Your boss offers you a promotion, and you have to choose between two possible jobs within the firm. The first would guarantee you a 50% increase in your current family income for life. The second is possibly better paying, but the income is also less certain. There is a 50-50 chance the second job would double your total lifetime income

| and a 50-50 chance that it would increase it by 20%. Which job would you take the first job or
| the second job?

| 1 First job

| 2 Second job

| IF lifetime income gamble alternative version = First job THEN

|| **A11a** 50-50 second double 50-50 increase 30%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 30%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

|| IF 50-50 second double 50-50 increase 30% = First job THEN

||| **A11b** 50-50 second double 50-50 increase 40%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would increase it by 40%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

||| IF 50-50 second double 50-50 increase 40% = First job THEN

||| **A11c** 50-50 second double 50-50 increase 50%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would increase it by 50%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

||| ENDIF

||| ENDIF

| ELSE

|| **A12a** 50-50 second double 50-50 increase 10%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 10%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

|| IF 50-50 second double 50-50 increase 10% = Second job THEN

||| **A12b** 50-50 second double 50-50 increase 1%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would increase it by 1%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

||| ENDIF

| ENDIF

| **H1** lifetime income gamble hrs version

| Suppose that you are the only income earner in the family. Your doctor recommends that you move
| because of allergies, and you have to choose between two possible jobs. The first would guarantee
| your current total family income for life. The second is possibly better paying, but the income is
| also less certain. There is a 50-50 chance the second job would double your total lifetime income and
| a 50-50 chance that it would cut it by a third. Which job would you take the first job or the
| second job?

| 1 First job

| 2 Second job

| IF lifetime income gamble hrs version = First job THEN

|| **H11a** 50-50 second double 50-50 cut 20%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would cut it by 20%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

|| IF 50-50 second double 50-50 cut 20% = First job THEN

|| **H11b** 50-50 second double 50-50 cut 10%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would cut it by 10%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

|| IF 50-50 second double 50-50 cut 10% = First job THEN

|| **H11c** 50-50 second double 50-50 cut 5%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would cut it by 5%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

|| IF 50-50 second double 50-50 cut 5% = First job THEN

|| **H11d** 50-50 second double 50-50 cut 1%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would cut it by 1%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

|| ENDIF

|| ENDIF

|| ENDIF

| ELSE

|| **H12a** 50-50 second double 50-50 cut 50%

|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would cut it by 50%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job


```

|
| IF 50-50 second double 50-50 cut 50% = Second job THEN
|
| | H12b 50-50 second double 50-50 cut 75%
| | Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
| | that it would cut it by 75%. Would you take the first job or the second job?
| | 1 First job
| | 2 Second job
|
| IF 50-50 second double 50-50 cut 75% = Second job THEN
|
| | H12c 50-50 second double 50-50 cut 90%
| | Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
| | that it would cut it by 90%. Would you take the first job or the second job?
| | 1 First job
| | 2 Second job
|
| IF 50-50 second double 50-50 cut 90% = Second job THEN
|
| | H12d 50-50 second double 50-50 cut 99%
| | Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
| | that it would cut it by 99%. Would you take the first job or the second job?
| | 1 First job
| | 2 Second job
|
| | ENDIF
|
| ENDIF
|
| ENDIF
|
| ENDIF
|
| I1 lifetime income gamble insurnace version
| Suppose you are the only income earner in the family. Due to the economic crisis, the firm where you
| work is restructuring. There is a 1 in 4 chance that you will be moved to a different position and
| have your lifetime income cut by a third. Suppose you cannot change jobs, but you can buy an
| income insurance policy that guarantees you your current lifetime income with certainty. Consider how
| much you would be willing to pay for this insurance. Would you be willing to pay 10% of your
| current lifetime income for the insurance?
| 1 Yes
| 2 No
|
| IF lifetime income gamble insurnace version = Yes THEN
|
| | I11a pay 15%
| | Would you be willing to pay 15% of your current lifetime income for the insurance?
| | 1 Yes
| | 2 No
|
| IF pay 15% = Yes THEN
|
| | I11b pay 20%
| | Would you be willing to pay 20% of your current lifetime income for the insurance?

```

```

||| 1 Yes
||| 2 No
|||
||| IF pay 20% = Yes THEN
|||
||| I11c pay 25%
||| Would you be willing to pay 25% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| IF pay 25% = Yes THEN
|||
||| I11d pay 30%
||| Would you be willing to pay 30% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| I12a pay 5%
||| Would you be willing to pay 5% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| IF pay 5% = No THEN
|||
||| I12b pay 1%
||| Would you be willing to pay 1% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| ENDIF
|||
||| ENDIF
|||
|| [The following questions are displayed as a table]
|||
||| SR1 risks
||| Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks?
||| Rate yourself from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully
||| prepared to take risks."
||| 0 0 Unwilling to take any risks
||| 1 1
||| 2 2
||| 3 3
||| 4 4
||| 5 5
||| 6 6

```

| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| [End of table display]
| [The following questions are displayed as a table]

| **SR2_intro** situations intro

| People can behave differently in different situations. How would you rate your willingness to take risks in the following areas? For each situation, rate your willingness from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks."

| **SR2a** While driving

| While driving

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2b** In financial matters

| In financial matters

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2c** In your occupation

| In your occupation

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

|
| **SR2d** With your health
| With your health
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

|
| **SR2e** In your social relationships
| In your social relationships
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

|
| **SR2f** In making major life changes
| In making major life changes
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| [End of table display]
| [The following questions are displayed as a table]

| **EV1** fail driver's license test
| The probability that a person fails a driver's license test is 15%. If 1000 people take the test on
| a given day, how many will fail the test?
| Integer

| **EV1_dk** fail driver's license test DK
|
| 1 Don't know

| [End of table display]

| [The following questions are displayed as a table]

| **EV2** driving lessons fail driver's license test

| A person who took driving lessons has a 5% chance of failing the driver's license test. A person who did not take driving lessons has a 25% chance of failing the driver's license test. On a given day, 200 people take the test, out of which 100 took driving lessons and 100 did not. How many will fail the test?

| Integer

| **EV2_dk** driving lessons fail driver's license test DK

| 1 Don't know

| [End of table display]

| **EV3** most likely to happen

| Which of the following is the most likely to happen: something that happens 30 percent of the time, something that happens 1 in 4 times, or something that happens one third of the time.

| 1 30 percent

| 2 1 in 4

| 3 One third

| 4 Don't know

| **CS_001** HOW PLEASANT INTERVIEW

| Could you tell us how interesting or uninteresting you found the questions in this interview?

| 1 Very interesting

| 2 Interesting

| 3 Neither interesting nor uninteresting

| 4 Uninteresting

| 5 Very uninteresting

| **CS_003** comments

| Do you have any other comments on the interview? Please type these in the box below.

| Open

| EXIT

ELSEIF random order for modules H, A and I = 4 THEN

| **intro2** intro

| We will be asking some questions where you have to choose between different situations. There is no one "correct" answer to these questions. The aim is to understand how people make choices. Please answer as best you can.

| **A1** lifetime income gamble alternative version

| Suppose that you are the only income earner in the family. Your boss offers you a promotion, and you have to choose between two possible jobs within the firm. The first would guarantee you a 50% increase in your current family income for life. The second is possibly better paying, but the income is also less certain. There is a 50-50 chance the second job would double your total lifetime income and a 50-50 chance that it would increase it by 20%. Which job would you take the first job or the second job?

| 1 First job

| 2 Second job

```

| IF lifetime income gamble alternative version = First job THEN
||
|| A11a 50-50 second double 50-50 increase 30%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 30%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 increase 30% = First job THEN
||
|| A11b 50-50 second double 50-50 increase 40%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 40%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 increase 40% = First job THEN
||
|| A11c 50-50 second double 50-50 increase 50%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 50%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| ENDIF
||
|| ENDIF
||
|| ELSE
||
|| A12a 50-50 second double 50-50 increase 10%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 10%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 increase 10% = Second job THEN
||
|| A12b 50-50 second double 50-50 increase 1%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 1%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| ENDIF
||
|| ENDIF
|
| I1 lifetime income gamble insurance version
| Suppose you are the only income earner in the family. Due to the economic crisis, the firm where you
| work is restructuring. There is a 1 in 4 chance that you will be moved to a different position and
| have your lifetime income cut by a third. Suppose you cannot change jobs, but you can buy an
| income insurance policy that guarantees you your current lifetime income with certainty. Consider how
| much you would be willing to pay for this insurance. Would you be willing to pay 10% of your

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```
| current lifetime income for the insurance?
| 1 Yes
| 2 No
|
| IF lifetime income gamble insurance version = Yes THEN
||
|| I11a pay 15%
|| Would you be willing to pay 15% of your current lifetime income for the insurance?
|| 1 Yes
|| 2 No
||
|| IF pay 15% = Yes THEN
|||
||| I11b pay 20%
||| Would you be willing to pay 20% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| IF pay 20% = Yes THEN
||||
|||| I11c pay 25%
|||| Would you be willing to pay 25% of your current lifetime income for the insurance?
|||| 1 Yes
|||| 2 No
||||
|||| IF pay 25% = Yes THEN
|||||
||||| I11d pay 30%
||||| Would you be willing to pay 30% of your current lifetime income for the insurance?
||||| 1 Yes
||||| 2 No
|||||
||||| ENDIF
||||
||| ENDIF
||
|| ENDIF
||
|| ELSE
||
|| I12a pay 5%
|| Would you be willing to pay 5% of your current lifetime income for the insurance?
|| 1 Yes
|| 2 No
||
|| IF pay 5% = No THEN
|||
||| I12b pay 1%
||| Would you be willing to pay 1% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| ENDIF
||
```

```

| ENDIF
|
| H1 lifetime income gamble hrs version
| Suppose that you are the only income earner in the family. Your doctor recommends that you move
| because of allergies, and you have to choose between two possible jobs. The first would guarantee
| your current total family income for life. The second is possibly better paying, but the income is
| also less certain. There is a 50-50 chance the second job would double your total lifetime income and
| a 50-50 chance that it would cut it by a third. Which job would you take the first job or the
| second job?
| 1 First job
| 2 Second job
|
| IF lifetime income gamble hrs version = First job THEN
||
|| H11a 50-50 second double 50-50 cut 20%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would cut it by 20%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 cut 20% = First job THEN
|||
||| H11b 50-50 second double 50-50 cut 10%
||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would cut it by 10%. Would you take the first job or the second job?
||| 1 First job
||| 2 Second job
|||
||| IF 50-50 second double 50-50 cut 10% = First job THEN
||||
|||| H11c 50-50 second double 50-50 cut 5%
|||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|||| that it would cut it by 5%. Would you take the first job or the second job?
|||| 1 First job
|||| 2 Second job
||||
|||| IF 50-50 second double 50-50 cut 5% = First job THEN
|||||
||||| H11d 50-50 second double 50-50 cut 1%
||||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||||| that it would cut it by 1%. Would you take the first job or the second job?
||||| 1 First job
||||| 2 Second job
|||||
||| ENDIF
||
|| ENDIF
||
|| ENDIF
||
|| ELSE
||
|| H12a 50-50 second double 50-50 cut 50%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that

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|| it would cut it by 50%. Would you take the first job or the second job?

|| 1 First job

|| 2 Second job

||

|| IF 50-50 second double 50-50 cut 50% = Second job THEN

|||

||| **H12b** 50-50 second double 50-50 cut 75%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50

||| that it would cut it by 75%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

|||

||| IF 50-50 second double 50-50 cut 75% = Second job THEN

|||

||| **H12c** 50-50 second double 50-50 cut 90%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50

||| that it would cut it by 90%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

|||

||| IF 50-50 second double 50-50 cut 90% = Second job THEN

|||

||| **H12d** 50-50 second double 50-50 cut 99%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50

||| that it would cut it by 99%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

|||

||| ENDIF

|||

||| ENDIF

|||

||| ENDIF

|||

||| ENDIF

|||

|| [The following questions are displayed as a table]

||

|| **SR1** risks

|| Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks?

|| Rate yourself from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks."

|| 0 0 Unwilling to take any risks

|| 1 1

|| 2 2

|| 3 3

|| 4 4

|| 5 5

|| 6 6

|| 7 7

|| 8 8

|| 9 9

|| 10 10 Fully prepared to take risks

||

| [End of table display]

| [The following questions are displayed as a table]

| **SR2_intro** situations intro

| People can behave differently in different situations. How would you rate your willingness to take risks in the following areas? For each situation, rate your willingness from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks."

| **SR2a** While driving

| While driving

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2b** In financial matters

| In financial matters

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2c** In your occupation

| In your occupation

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2d** With your health

| With your health

| 0 0 Unwilling to take any risks

| 1 1

| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2e** In your social relationships
| In your social relationships
| 0 0 Unwilling to take any risks

| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2f** In making major life changes
| In making major life changes
| 0 0 Unwilling to take any risks

| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| [End of table display]
| [The following questions are displayed as a table]

| **EV1** fail driver's license test
| The probability that a person fails a driver's license test is 15%. If 1000 people take the test on
| a given day, how many will fail the test?
| Integer

| **EV1_dk** fail driver's license test DK
| 1 Don't know

| [End of table display]
| [The following questions are displayed as a table]

| **EV2** driving lessons fail driver's license test

| A person who took driving lessons has a 5% chance of failing the driver's license test. A person who did not take driving lessons has a 25% chance of failing the driver's license test. On a given day, 200 people take the test, out of which 100 took driving lessons and 100 did not. How many will fail the test?

| Integer

| **EV2_dk** driving lessons fail driver's license test DK

| 1 Don't know

| [End of table display]

| **EV3** most likely to happen

| Which of the following is the most likely to happen: something that happens 30 percent of the time, something that happens 1 in 4 times, or something that happens one third of the time.

| 1 30 percent

| 2 1 in 4

| 3 One third

| 4 Don't know

| **CS_001** HOW PLEASANT INTERVIEW

| Could you tell us how interesting or uninteresting you found the questions in this interview?

| 1 Very interesting

| 2 Interesting

| 3 Neither interesting nor uninteresting

| 4 Uninteresting

| 5 Very uninteresting

| **CS_003** comments

| Do you have any other comments on the interview? Please type these in the box below.

| Open

| EXIT

ELSEIF random order for modules H, A and I = 5 THEN

| **intro2** intro

| We will be asking some questions where you have to choose between different situations. There is no one "correct" answer to these questions. The aim is to understand how people make choices. Please answer as best you can.

| **I1** lifetime income gamble insurnace version

| Suppose you are the only income earner in the family. Due to the economic crisis, the firm where you work is restructuring. There is a 1 in 4 chance that you will be moved to a different position and have your lifetime income cut by a third. Suppose you cannot change jobs, but you can buy an income insurance policy that guarantees you your current lifetime income with certainty. Consider how much you would be willing to pay for this insurance. Would you be willing to pay 10% of your current lifetime income for the insurance?

| 1 Yes

| 2 No

| IF lifetime income gamble insurnace version = Yes THEN

|| **I11a** pay 15%

|| Would you be willing to pay 15% of your current lifetime income for the insurance?

|| 1 Yes

```

|| 2 No
||
|| IF pay 15% = Yes THEN
|||
||| I11b pay 20%
||| Would you be willing to pay 20% of your current lifetime income for the insurance?
||| 1 Yes
||| 2 No
|||
||| IF pay 20% = Yes THEN
||| |
||| | I11c pay 25%
||| | Would you be willing to pay 25% of your current lifetime income for the insurance?
||| | 1 Yes
||| | 2 No
||| |
||| | IF pay 25% = Yes THEN
||| | |
||| | | I11d pay 30%
||| | | Would you be willing to pay 30% of your current lifetime income for the insurance?
||| | | 1 Yes
||| | | 2 No
||| | |
||| | | ENDIF
||| |
||| | ENDIF
|||
|| ENDIF
||
|| ELSE
||
|| I12a pay 5%
|| Would you be willing to pay 5% of your current lifetime income for the insurance?
|| 1 Yes
|| 2 No
||
|| IF pay 5% = No THEN
|| |
|| | I12b pay 1%
|| | Would you be willing to pay 1% of your current lifetime income for the insurance?
|| | 1 Yes
|| | 2 No
|| |
|| | ENDIF
||
|| ENDIF
|

```

H1 lifetime income gamble hrs version

| Suppose that you are the only income earner in the family. Your doctor recommends that you move because of allergies, and you have to choose between two possible jobs. The first would guarantee your current total family income for life. The second is possibly better paying, but the income is also less certain. There is a 50-50 chance the second job would double your total lifetime income and a 50-50 chance that it would cut it by a third. Which job would you take the first job or the second job?

```

| 1 First job
| 2 Second job
|
| IF lifetime income gamble hrs version = First job THEN
||
|| H11a 50-50 second double 50-50 cut 20%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would cut it by 20%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 cut 20% = First job THEN
|||
||| H11b 50-50 second double 50-50 cut 10%
||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would cut it by 10%. Would you take the first job or the second job?
||| 1 First job
||| 2 Second job
|||
||| IF 50-50 second double 50-50 cut 10% = First job THEN
||||
|||| H11c 50-50 second double 50-50 cut 5%
|||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|||| that it would cut it by 5%. Would you take the first job or the second job?
|||| 1 First job
|||| 2 Second job
||||
|||| IF 50-50 second double 50-50 cut 5% = First job THEN
|||||
||||| H11d 50-50 second double 50-50 cut 1%
||||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||||| that it would cut it by 1%. Would you take the first job or the second job?
||||| 1 First job
||||| 2 Second job
|||||
||||| ENDIF
||||
|||| ENDIF
|||
||| ENDIF
||
|| ELSE
||
|| H12a 50-50 second double 50-50 cut 50%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would cut it by 50%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 cut 50% = Second job THEN
|||
||| H12b 50-50 second double 50-50 cut 75%
||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would cut it by 75%. Would you take the first job or the second job?

```

```

||| 1 First job
||| 2 Second job
|||
||| IF 50-50 second double 50-50 cut 75% = Second job THEN
|||
||| H12c 50-50 second double 50-50 cut 90%
||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would cut it by 90%. Would you take the first job or the second job?
||| 1 First job
||| 2 Second job
|||
||| IF 50-50 second double 50-50 cut 90% = Second job THEN
|||
||| H12d 50-50 second double 50-50 cut 99%
||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would cut it by 99%. Would you take the first job or the second job?
||| 1 First job
||| 2 Second job
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
| A1 lifetime income gamble alternative version
| Suppose that you are the only income earner in the family. Your boss offers you a promotion, and you
| have to choose between two possible jobs within the firm. The first would guarantee you a 50%
| increase in your current family income for life. The second is possibly better paying, but the income
| is also less certain. There is a 50-50 chance the second job would double your total lifetime income
| and a 50-50 chance that it would increase it by 20%. Which job would you take the first job or
| the second job?
| 1 First job
| 2 Second job
|
| IF lifetime income gamble alternative version = First job THEN
||
|| A11a 50-50 second double 50-50 increase 30%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 30%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 increase 30% = First job THEN
|||
||| A11b 50-50 second double 50-50 increase 40%
||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would increase it by 40%. Would you take the first job or the second job?
||| 1 First job
||| 2 Second job
|||
||| IF 50-50 second double 50-50 increase 40% = First job THEN

```

```

||||
||| A11c 50-50 second double 50-50 increase 50%
||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would increase it by 50%. Would you take the first job or the second job?
||| 1 First job
||| 2 Second job
|||
||| ENDIF
|||
||| ENDIF
|||
|| ELSE
||
|| A12a 50-50 second double 50-50 increase 10%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 10%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 increase 10% = Second job THEN
|||
||| A12b 50-50 second double 50-50 increase 1%
||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
||| that it would increase it by 1%. Would you take the first job or the second job?
||| 1 First job
||| 2 Second job
|||
||| ENDIF
|||
||| ENDIF
|
|[The following questions are displayed as a table]
|
| SR1 risks
| Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks?
| Rate yourself from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully
| prepared to take risks."
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks
|
|[End of table display]
|[The following questions are displayed as a table]
|
| SR2_intro situations intro
| People can behave differently in different situations. How would you rate your willingness to take

```


| risks in the following areas? For each situation, rate your willingness from 0 to 10, where 0 means
| "unwilling to take any risks" and 10 means "fully prepared to take risks."

| **SR2a** While driving

| While driving

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2b** In financial matters

| In financial matters

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2c** In your occupation

| In your occupation

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2d** With your health

| With your health

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2e** In your social relationships

| In your social relationships

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| **SR2f** In making major life changes

| In making major life changes

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

| [End of table display]

| [The following questions are displayed as a table]

| **EV1** fail driver's license test

| The probability that a person fails a driver's license test is 15%. If 1000 people take the test on a given day, how many will fail the test?

| Integer

| **EV1_dk** fail driver's license test DK

| 1 Don't know

| [End of table display]

| [The following questions are displayed as a table]

| **EV2** driving lessons fail driver's license test

| A person who took driving lessons has a 5% chance of failing the driver's license test. A person who did not take driving lessons has a 25% chance of failing the driver's license test. On a given day, 200 people take the test, out of which 100 took driving lessons and 100 did not. How many will fail the test?

| Integer

| **EV2_dk** driving lessons fail driver's license test DK

| 1 Don't know

| [End of table display]

| **EV3** most likely to happen

| Which of the following is the most likely to happen: something that happens 30 percent of the time, something that happens 1 in 4 times, or something that happens one third of the time.

| 1 30 percent

| 2 1 in 4

| 3 One third

| 4 Don't know

| **CS_001** HOW PLEASANT INTERVIEW

| Could you tell us how interesting or uninteresting you found the questions in this interview?

| 1 Very interesting

| 2 Interesting

| 3 Neither interesting nor uninteresting

| 4 Uninteresting

| 5 Very uninteresting

| **CS_003** comments

| Do you have any other comments on the interview? Please type these in the box below.

| Open

| EXIT

ELSE

| **intro2** intro

| We will be asking some questions where you have to choose between different situations. There is no one "correct" answer to these questions. The aim is to understand how people make choices. Please answer as best you can.

| **I1** lifetime income gamble insurance version

| Suppose you are the only income earner in the family. Due to the economic crisis, the firm where you work is restructuring. There is a 1 in 4 chance that you will be moved to a different position and have your lifetime income cut by a third. Suppose you cannot change jobs, but you can buy an income insurance policy that guarantees you your current lifetime income with certainty. Consider how much you would be willing to pay for this insurance. Would you be willing to pay 10% of your current lifetime income for the insurance?

| 1 Yes

| 2 No

| IF lifetime income gamble insurance version = Yes THEN

|| **I1a** pay 15%

|| Would you be willing to pay 15% of your current lifetime income for the insurance?

|| 1 Yes

|| 2 No

|| IF pay 15% = Yes THEN

||| **I1b** pay 20%

||| Would you be willing to pay 20% of your current lifetime income for the insurance?

||| 1 Yes

||| 2 No

|||

||| IF pay 20% = Yes THEN

||||

|||| **I11c** pay 25%

|||| Would you be willing to pay 25% of your current lifetime income for the insurance?

|||| 1 Yes

|||| 2 No

||||

|||| IF pay 25% = Yes THEN

|||||

||||| **I11d** pay 30%

||||| Would you be willing to pay 30% of your current lifetime income for the insurance?

||||| 1 Yes

||||| 2 No

|||||

||||| ENDIF

||||

||| ENDIF

|||

|| ENDIF

||

| ELSE

||

|| **I12a** pay 5%

|| Would you be willing to pay 5% of your current lifetime income for the insurance?

|| 1 Yes

|| 2 No

||

|| IF pay 5% = No THEN

|||

||| **I12b** pay 1%

||| Would you be willing to pay 1% of your current lifetime income for the insurance?

||| 1 Yes

||| 2 No

|||

||| ENDIF

|||

|| ENDIF

|

| **A1** lifetime income gamble alternative version

| Suppose that you are the only income earner in the family. Your boss offers you a promotion, and you

| have to choose between two possible jobs within the firm. The first would guarantee you a 50%

| increase in your current family income for life. The second is possibly better paying, but the income

| is also less certain. There is a 50-50 chance the second job would double your total lifetime income

| and a 50-50 chance that it would increase it by 20%. Which job would you take the first job or

| the second job?

| 1 First job

| 2 Second job

|

| IF lifetime income gamble alternative version = First job THEN

||

|| **A11a** 50-50 second double 50-50 increase 30%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 30%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

||
|| IF 50-50 second double 50-50 increase 30% = First job THEN

||
|| **A11b** 50-50 second double 50-50 increase 40%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 40%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

||
|| IF 50-50 second double 50-50 increase 40% = First job THEN

||
|| **A11c** 50-50 second double 50-50 increase 50%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 50%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

||
|| ENDIF

||
|| ENDIF

||
| ELSE

||
|| **A12a** 50-50 second double 50-50 increase 10%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would increase it by 10%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

||
|| IF 50-50 second double 50-50 increase 10% = Second job THEN

||
|| **A12b** 50-50 second double 50-50 increase 1%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| that it would increase it by 1%. Would you take the first job or the second job?

- || 1 First job
- || 2 Second job

||
|| ENDIF

||
| ENDIF

| **H1** lifetime income gamble hrs version
| Suppose that you are the only income earner in the family. Your doctor recommends that you move
| because of allergies, and you have to choose between two possible jobs. The first would guarantee
| your current total family income for life. The second is possibly better paying, but the income is
| also less certain. There is a 50-50 chance the second job would double your total lifetime income and
| a 50-50 chance that it would cut it by a third. Which job would you take the first job or the
| second job?

- | 1 First job

```
| 2 Second job
|
| IF lifetime income gamble hrs version = First job THEN
||
|| H11a 50-50 second double 50-50 cut 20%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would cut it by 20%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 cut 20% = First job THEN
|| |
|| | H11b 50-50 second double 50-50 cut 10%
|| | Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| | that it would cut it by 10%. Would you take the first job or the second job?
|| | 1 First job
|| | 2 Second job
|| |
|| | IF 50-50 second double 50-50 cut 10% = First job THEN
|| | |
|| | | H11c 50-50 second double 50-50 cut 5%
|| | | Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| | | that it would cut it by 5%. Would you take the first job or the second job?
|| | | 1 First job
|| | | 2 Second job
|| | |
|| | | IF 50-50 second double 50-50 cut 5% = First job THEN
|| | | |
|| | | | H11d 50-50 second double 50-50 cut 1%
|| | | | Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| | | | that it would cut it by 1%. Would you take the first job or the second job?
|| | | | 1 First job
|| | | | 2 Second job
|| | | |
|| | | | ENDIF
|| | |
|| | | ENDIF
|| |
|| | ENDIF
||
|| ELSE
||
|| H12a 50-50 second double 50-50 cut 50%
|| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that
|| it would cut it by 50%. Would you take the first job or the second job?
|| 1 First job
|| 2 Second job
||
|| IF 50-50 second double 50-50 cut 50% = Second job THEN
|| |
|| | H12b 50-50 second double 50-50 cut 75%
|| | Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50
|| | that it would cut it by 75%. Would you take the first job or the second job?
|| | 1 First job
```

||| 2 Second job

|||

||| IF 50-50 second double 50-50 cut 75% = Second job THEN

|||

||| **H12c** 50-50 second double 50-50 cut 90%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by 90%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

|||

||| IF 50-50 second double 50-50 cut 90% = Second job THEN

|||

||| **H12d** 50-50 second double 50-50 cut 99%

||| Suppose the chances are 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by 99%. Would you take the first job or the second job?

||| 1 First job

||| 2 Second job

|||

||| ENDIF

|||

||| ENDIF

|||

||| ENDIF

|||

||| ENDIF

|||

| [The following questions are displayed as a table]

|

| **SR1** risks

| Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks?

| Rate yourself from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks."

| 0 0 Unwilling to take any risks

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10 Fully prepared to take risks

|

| [End of table display]

| [The following questions are displayed as a table]

|

| **SR2_intro** situations intro

| People can behave differently in different situations. How would you rate your willingness to take risks in the following areas? For each situation, rate your willingness from 0 to 10, where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks."

|

| **SR2a** While driving

| While driving

| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2b** In financial matters

| In financial matters

| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2c** In your occupation

| In your occupation

| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2d** With your health

| With your health

| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2e** In your social relationships
| In your social relationships
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| **SR2f** In making major life changes
| In making major life changes
| 0 0 Unwilling to take any risks
| 1 1
| 2 2
| 3 3
| 4 4
| 5 5
| 6 6
| 7 7
| 8 8
| 9 9
| 10 10 Fully prepared to take risks

| [End of table display]
| [The following questions are displayed as a table]

| **EV1** fail driver's license test
| The probability that a person fails a driver's license test is 15%. If 1000 people take the test on
| a given day, how many will fail the test?
| Integer

| **EV1_dk** fail driver's license test DK
| 1 Don't know

| [End of table display]
| [The following questions are displayed as a table]

| **EV2** driving lessons fail driver's license test
| A person who took driving lessons has a 5% chance of failing the driver's license test. A person
| who did not take driving lessons has a 25% chance of failing the driver's license test. On a given
| day, 200 people take the test, out of which 100 took driving lessons and 100 did not. How many will
| fail the test?
| Integer

| **EV2_dk** driving lessons fail driver's license test DK
| 1 Don't know

| [End of table display]

| **EV3** most likely to happen

| Which of the following is the most likely to happen: something that happens 30 percent of the time,
| something that happens 1 in 4 times, or something that happens one third of the time.

| 1 30 percent

| 2 1 in 4

| 3 One third

| 4 Don't know

|

| **CS_001** HOW PLEASANT INTERVIEW

| Could you tell us how interesting or uninteresting you found the questions in this interview?

| 1 Very interesting

| 2 Interesting

| 3 Neither interesting nor uninteresting

| 4 Uninteresting

| 5 Very uninteresting

|

| EXIT

ENDIF