

Risk-taking Propensity Measure List					
Panel	Domain	Survey items	Survey scale	Measure Scale Length	Item code
DHS	Financial	The following statements concern saving and taking risks. Please indicate for each statement to what extent you agree or disagree. To what extent do you agree with the following statements? 1. I think it is more important to have safe investmentsand guaranteed returns, than to take a risk to have a chance to get the highest possible returns ;	1) Totally disagree ..... 7) Totally agree	7	spaar1
		2. I would never consider investments in shares because I find this too risky;			spaar2
		3. If I think an investment will be profitable, I am prepared to borrow money to make this investment;			spaar3
		4. I want to be certain that my investments are safe ;			spaar4
		5. I get more and more convinced that I should take greater financial risks to improve my financial position;			spaar5
		6. I am prepared to take the risk to lose money, when there is also a chance to gain money			spaar6
GCOE Japan	General	As the proverb says, "Nothing ventured, nothing gained," there is a way of thinking that in order to achieve results, you need to take risks. On the other hand, as another proverb says, "A wise man never courts danger," meaning that you should avoid risks as much as possible. Which way of thinking is closest to the way you think? On a scale of 0 – 10, with "10" being completely in agreement with the thinking "Nothing ventured, nothing gained", and "0" being completely in agreement with the thinking "A wise man never courts danger", please rate your behavioral pattern.	0) A wise man never courts danger ...	11	q29 (2004) q22 (2005) q19 (2006) q22 (2007) q26 (2008) q27 (2009) q23 (2010)
GCOE USA			10) Nothing ventured, nothing gained		q22 (2005) q19 (2006) q22 (2007) q26 (2008) q27 (2009) q23 (2010)
HILDA	Financial	Which of the following statements comes closest to describing the amount of financial risk that you are willing to take with your spare cash? That is, cash used for savings or investment.	1) Takes substantial risks expecting substantial returns 2)Takes above-average risks expecting above-average returns 3) Takes average financial risks expecting average returns 4) Not willing to take financial risks; [EXCLUDE 5) Never has any spare cash]	4	afrisk (W1) bfrisk( W2) cfrisk (W3) dfrisk (W4) ffrisk (W6) hfrisk (W8) jfrisk (W10) kfrisk (W11) lfrisk (W12) mfrisk (W13) nfrisk (W14) ofrisk (W15) pfrisk (W16) qfrisk (W17) rfrisk (W18) sfrisk (W19)
	Financial	Assume you had some spare cash that could be used for savings or investment. Which of the following statements comes closest to describing the amount of financial risk that you would be willing to take with this money?	1) Would take substantial risks expect substantial returns 2) Would take above-average risks expect above-average returns 3) Would take average financial risks expect average returns 4) Not willing to take financial risks	4	ffriska (W6) hfriska (W8) jfriska (W10) kfriska (W11) lfriska (W12) mfriska (W13) nfriska (W14) ofriska (W15) pfriska (W16) qfriska (W17) rfriska (W18) sfriska (W19)
HRS	General	Are you generally a person who tries to avoid taking risks or one who is fully prepared to take risks? Please rate yourself from 0 to 10, where 0 means 'not at all willing to take risks' and 10 means 'very willing to take risks'	0) Not at all willing to take risks ... 10) Very willing to take risks	11	OB132 (2014) PB132 (2016) QB132 (2018) RB132 (2020)
	Financial	People behave differently in different situations. We'd like to know how willing you are to take risks in the following areas. Using a 0 to 10 scale where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks" please mark one box (X) in each row. How willing are you to take risks... In financial matters			OLB032_2 (2014) PLB032_2 (2016) QLB032_2 (2018) RLB032_2 (2020)
	Driving	People behave differently in different situations. We'd like to know how willing you are to take risks in the following areas. Using a 0 to 10 scale where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks" please mark one box (X) in each row. How willing are you to take risks... While driving			OLB032_1 (2014) PLB032_1 (2016) QLB032_1 (2018) RLB032_1 (2020)
	Recreational	People behave differently in different situations. We'd like to know how willing you are to take risks in the following areas. Using a 0 to 10 scale where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks" please mark one box (X) in each row. How willing are you to take risks... During leisure and sport			OLB032_3 (2014) PLB032_3 (2016) QLB032_3 (2018) RLB032_3 (2020)
	Occupational	People behave differently in different situations. We'd like to know how willing you are to take risks in the following areas. Using a 0 to 10 scale where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks" please mark one box (X) in each row. How willing are you to take risks... In your occupation			OLB032_4 (2014) PLB032_4 (2016) QLB032_4 (2018) RLB032_4 (2020)
	Health	People behave differently in different situations. We'd like to know how willing you are to take risks in the following areas. Using a 0 to 10 scale where 0 means "unwilling to take any risks" and 10 means "fully prepared to take risks" please mark one box (X) in each row. How willing are you to take risks... With your health			OLB032_5 (2014) PLB032_5 (2016) QLB032_5 (2018) RLB032_5 (2020)
LIKS	General	How do you see yourself, are you generally a person who is fully willing to take risks or do you avoid taking risks?	0) completely unwilling to take risks ... 10) completely willing to take	11	I103 (2010) I103 (2011) I103 (2012) I106 (2013) I107 (2016)
PHF	General	How do you view yourself: Are you in general a risk-taking person or do you try to avoid risks?	0) Not at all ready to take risks ..... 10) Very willing to take risks	11	ZI103
	Financial	If you personally make the savings or investment decisions: Which of the statements best describes your personal attitude toward risk?	1) I take substantial financial risks expecting to earn substantial returns 2) I take above-average financial risks expecting to earn above-average returns 3) I take average financial risks expecting to earn average returns 4) I am not willing to take any financial risk	4	DHD2800
SAVE	Driving	We now ask you to assess to what extent the following statements apply to you. Please rate again using a scale from 0 to 10. I don't mind taking risks while driving a car	0) completely inapplicable ..... 10) completely applicable	11	f98bg5
	Financial	We now ask you to assess to what extent the following statements apply to you. Please rate again using a scale from 0 to 10. I don't mind taking risks with investments			f98bg3
	Recreational	We now ask you to assess to what extent the following statements apply to you. Please rate again using a scale from 0 to 10. I don't mind taking risks in leisure time or in sports			f98bg4
	Occupational	We now ask you to assess to what extent the following statements apply to you. Please rate again using a scale from 0 to 10. I don't mind taking risks with my professional career			f98bg2
	Health	We now ask you to assess to what extent the following statements apply to you. Please rate again using a scale from 0 to 10. I don't mind taking risks with my own health			f98bg1
SHARE	Financial	When people invest their savings they can choose between assets that give low return with little risk to lose money, for instance a bank account or a safe bond, or assets with a high return but also a higher risk of losing money, for instance stocks and shares. Which of the statements on the card comes closest to the amount of financial risk that you are willing to take when you save or make investments?	1) Take substantial financial risks expecting to earn substantial returns 2) Take above average financial risks expecting to earn above average returns 3) Take average financial risks expecting to earn average returns 4) Not willing to take any financial risks	4	ex110_ (W4-8) as068_ (W2)
SOEP	General	How do you see yourself: Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks?	0) Risk-averse ..... 10) Fully prepared to take risks	11	plh0204_h
	Financial	One can evaluate different areas in a different way. How do you evaluate your attitude towards risk regarding the following areas? How is it in financial matters?			plh0198
	Driving	One can evaluate different areas in a different way. How do you evaluate your attitude towards risk regarding the following areas? How is it while driving?			plh0197
	Recreational	One can evaluate different areas in a different way. How do you evaluate your attitude towards risk regarding the following areas? How is it in leisure time and sport?			plh0199
	Occupational	One can evaluate different areas in a different way. How do you evaluate your attitude towards risk regarding the following areas? How is it in your occupation?			plh0200
	Health	One can evaluate different areas in a different way. How do you evaluate your attitude towards risk regarding the following areas? How is it with your health?			plh0201
	Social	People can behave differently in different situations.How would you rate your willingness to take risks in the following areas? How is it (with) your faith in other people?			plh0202