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Table S1 Mean ELSI-SF Ownership subscale item and total scores by living standards trajectory class (average of participant ratings over all observations ages 55-76; response weighted data presented).

Ownership: For the following questions, please indicate whether or not you have (or have access to) the item:	C31	C32	C3 ₃
Responses: Yes, I have it (1); No, because I don't want it (1); No, because of the cost (0); No, for some other reason (1)	Mean (SD)	Mean (SD)	Mean (SD)
Phone	1.00 (0.04)	0.94 (0.19)	0.93 (0.18)
Washing machine	1.00 (0.02)	0.99 (0.09)	0.98 (0.09)
Ability to keep main rooms adequately warm	0.97 (0.12)	0.70 (0.33)	0.68 (0.34)
Two pairs of shoes in a good condition and suitable for you daily activities	1.00 (0.03)	0.89 (0.24)	0.89 (0.22)
Suitable clothes for important or special occasions	1.00 (0.03)	0.83 (0.29)	0.84 (0.26)
Home computer	0.98 (0.08)	0.76 (0.34)	0.78 (0.31)
Contents insurance	0.98 (0.12)	0.73 (0.37)	0.71 (0.36)
Total score [Range 0 – 7]	6.92 (0.24)	5.83 (1.13)	5.82 (1.03)



Figure S1 Mean (95% CI) observed Ownership score by age and living standards trajectory class.

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Table S2 Mean ELSI-SF Social Participation subscale item and total scores by living standards trajectory class (average of participant ratings over all observations ages 55-76; response weighted data presented).

Social participation: For the following questions, please indicate whether or not you do the activity:	C31	C32	C3 ₃
Responses: Yes, I do it (1); No, because I don't want to (1); No, because of the cost (0); No, for some other reason (1)	Mean (SD)	Mean (SD)	Mean (SD)
Presents for family/friends on special occasions	0.98 (0.09)	0.77 (0.32)	0.71 (0.32)
Visit hairdresser at least once every three months	0.97 (0.11)	0.68 (0.37)	0.65 (0.38)
Holiday away from home at least once every year	0.92 (0.19)	0.40 (0.35)	0.34 (0.34)
Space for family to stay the night	1.00 (0.04)	0.96 (0.14)	0.97 (0.13)
Overseas holiday at least once every three years	0.82 (0.29)	0.33 (0.33)	0.27 (0.32)
Night out for entertainment or socialising at least once a fortnight	0.92 (0.19)	0.49 (0.36)	0.46 (0.35)
Family/friends over for a meal at least once each few months	0.99 (0.06)	0.81 (0.28)	0.81 (0.27)
Total score [Range 0 - 7]	6.60 (0.64)	4.44 (1.38)	4.21 (1.31)



Figure S2 Mean (95% CI) observed Social Participation score by age and living standards trajectory class.

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Table S3 Mean ELSI-SF Economising subscale item and total scores by living standards trajectory class (average of participant ratings over all observations ages 55-76; response weighted data presented).

Economising: The following are a list of things some people			
do to help keep costs down. In the last 12 months, have you done any of these things?	C31	C32	C3 ₃
Responses: not at all (2); a little (1); a lot (0).	Mean (SD)	Mean (SD)	Mean (SD)
Gone without or cut back on fresh fruit and vegetables	1.86 (0.27)	1.06 (0.58)	1.00 (0.52)
Continued wearing worn out clothes	1.81 (0.32)	0.96 (0.57)	0.82 (0.50)
Put off buying new clothes as long as possible	1.51 (0.49)	0.55 (0.48)	0.44 (0.42)
Stayed in bed to keep warm	1.91 (0.23)	1.31 (0.61)	1.15 (0.60)
Postponed a visit to the doctor	1.88 (0.25)	1.15 (0.58)	1.08 (0.56)
Not picked up a prescription	1.97 (0.12)	1.55 (0.53)	1.52 (0.50)
Spent less on hobbies or other special interests than you would like	1.65 (0.42)	0.71 (0.50)	0.61 (0.47)
Do without or cut back on trips to the shops or other local places	1.62 (0.42)	0.66 (0.48)	0.55 (0.42)
Total score [Range 0 - 16]	14.21 (1.82)	7.94 (2.96)	7.16 (2.56)



Figure S3 Mean (95% CI) observed Economising score by age and living standards trajectory class.

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Table S4 Mean ELSI-SF Global Self-Rating subscale item and total scores by living standards trajectory class (average of participant ratings over all observations ages 55-76; response weighted data presented).

Global self-ratings: The following questions are about your material standard of living – the things that money can buy. Your material standard of living does NOT include your capacity to enjoy life. You should NOT take your health into				
account.	C31	C3 ₂	C3 ₃	
	Mean (SD)	Mean (SD)	Mean (SD)	
Generally, how would you rate your material standard of living? Responses: High (4) Fairly high (3) Medium (2) Fairly low (1) Low (0)	2.68 (0.64)	1.71 (0.57)	1.71 (0.58)	
Generally, how satisfied are you with your current material standard of living? Responses: Very satisfied (4) Satisfied (3) Neither satisfied nor dissatisfied (2) Dissatisfied (1) Very dissatisfied (0)	3.13 (0.56)	2.11 (0.77)	2.05 (0.66)	
How well does your total income meet your everyday needs for such things as accommodation, food, clothing and other necessities? Responses: Not enough (0) Just enough (1) Enough (2) More than enough (3)	1.96 (0.67)	0.71 (0.57)	0.66 (0.49)	
Total score [Range 0 - 11]	7.78 (1.59)	4.53 (1.57)	4.42 (1.32)	



Figure S4 Mean (95% CI) observed Global Self-Rating score by age and living standards trajectory class.