

UnderStandingAmericaStudy

UAS 118: INSURANCE PRODUCT CHOICES



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1 INTRODUCTION

This UAS panel survey, titled "UAS118: Insurance Product Choices" asks respondents to make choices about annuities, life insurance, and long term care insurance. This survey is no longer in the field. Respondents were paid \$8 to complete the survey.

1.1 Topics

This survey contains questions (among others) on the following topics: Consumer Behavior, Subjective Expectations. A complete survey topic categorization for the UAS can be found [here](#).

1.2 Experiments

This survey includes experiment(s) of the following type(s): Product Choice Experiments. Please refer to explanatory comments in the Routing section for detailed information. A complete survey experiment categorization for the UAS can be found [here](#).

1.3 Citation

Each publication, press release or other document that cites results from this survey must include an acknowledgment of UAS as the data source and a disclaimer such as, 'The project described in this paper relies on data from survey(s) administered by the Understanding America Study, which is maintained by the Center for Economic and Social Research (CESR) at the University of Southern California. The content of this paper is solely the responsibility of the authors and does not necessarily represent the official views of USC or UAS.' For any questions or more information about the UAS, contact Tania Gutsche, Project and Panel Manager, Center for Economic and Social Research, University of Southern California, at tgutsche@usc.edu.

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

A custom selection of 839 active respondents 45+ who completed the second wave of HRS combined with 494 respondents 45+ who were scheduled to take the second wave of HRS in the 6 months after the survey. The sample excluded Native Americans and LA listed sample as well as Spanish speakers.

As such, this survey was made available to 1333 UAS participants. Of those 1333 participants, 1088 completed the survey and are counted as respondents. Of those who are not counted as respondents, 32 started the survey without completing and 213 did not start the survey. The overall response rate was 81.62%.

Note: We are unable to provide sample weights for a small number of UAS members (see the Sample weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response rate.%.

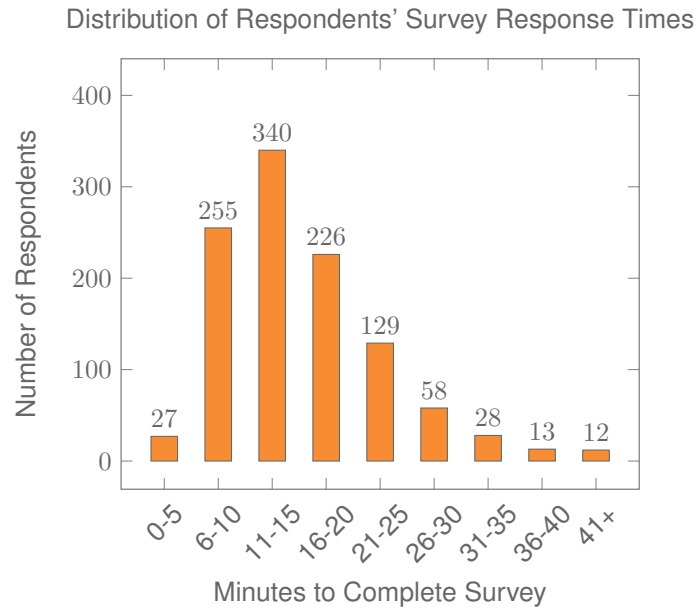
The detailed survey response rate is as follows:

UAS118 - Response Overview	
Size of selected sample	1333
Completed the survey	1088
Started but did not complete the survey	32
Did not start the survey	213
Response rate	81.62%

2.2 Timings

The survey took respondents an average of 16 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon re-

quest.



2.3 Sample & Weighting

Weights are included in the data set for this survey. This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. For more details on the UAS weighing procedures please refer to the UAS Weighting Procedures V1. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

Each Understanding America Study data contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey:

- **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.
- **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):

1. U.S. National Territory: recruited through ABS within the entire U.S.
2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. Los Angeles County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

Note: prior to March 6, 2024 this variable was called sampletype and had the following value labels for the above list in UAS data sets:

1. Nationally Representative Sample: recruited through ABS within the entire U.S.
2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. LA County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

- **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):

1. ASDE 2014/01
2. ASDE 2014/01
3. ASDE 2014/01
4. Public records 2015/05
5. MSG 2015/07
6. MSG 2016/01
7. MSG 2016/01
8. MSG 2016/01
9. MSG 2016/02

10. MSG 2016/03
11. MSG 2016/04
12. MSG 2016/05
13. MSG 2016/08
14. MSG 2017/03
15. MSG 2017/11
16. MSG 2018/02
17. MSG 2018/08
18. MSG 2019/04
19. MSG 2019/05
20. MSG 2019/11
21. MSG 2020/08
22. MSG 2020/10
23. MSG 2021/02
24. MSG 2021/08
25. MSG 2021/08
26. MSG 2022/02
27. MSG 2022/02
28. MSG 2022/08
29. MSG 2022/11
30. MSG 2022/11
31. MSG 2023/01
32. MSG 2023/06
33. MSG 2023/09
34. MSG 2023/10

Note: prior to March 6, 2024 this variable had the following value labels for the above list in UAS data sets:

1. ASDE 2014/01 Nat.Rep.
2. ASDE 2014/01 Native Am.
3. ASDE 2014/11 Native Am.
4. LA County 2015/05 List Sample
5. MSG 2015/07 Nat.Rep.
6. MSG 2016/01 Nat.Rep. Batch 2
7. MSG 2016/01 Nat.Rep. Batch 3

8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22
33. MSG 2023-09 Native Am. Batch 3
34. MSG 2023-10 Nat. Rep. Batch 23

- **primary_respondent:** indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- **hardware:** indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
 - **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
 - **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
 - **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

Every UAS survey data set includes demographic variables, which provide background information about the respondent and his/her household. Demographic information such as age, ethnicity, education, marital status, work status, state of residence, family structure is elicited every quarter through the “My Household” survey. The demographic variables provided with each survey are taken from the most recent ‘MyHousehold’ survey answered by the respondent. If at the time of a survey, the information in “My Household” is more than three months old, a respondent is required to check and update his or her information before being able to take the survey.

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.
- **dateofbirth_year**: the year of birth of the respondent.
- **age**: the age of the respondent at the start of the survey.
- **agerange**: if the respondent’s age cannot be calculate due to missing information, ‘agerange’ indicates the approximate age. Should a value for both the ‘age’ and ‘agerange’ be present, then ‘age’ takes precedence over ‘agerange’.
- **citizenus**: indicates whether the respondent is a U.S. citizen.
- **bornus**: indicates whether the respondent was born in the U.S.
- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.
- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent’.
- **statereside**: the state in which the respondent is living.
- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.
- **maritalstatus**: the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.

- **education**: the highest level of education attained by the respondent.
- **hisplatin**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.
- **white**: indicates whether the respondent identifies him or herself as white (Caucasian).
- **black**: indicates whether the respondent identifies him or herself as black (African-American).
- **nativeamer**: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).
- **asian**: indicates whether the respondent identifies him or herself as Asian (Asian-American).
- **pacific**: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.
- **race**: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatin, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- **working**: indicates whether the respondent is working for pay.
- **sick_leave**: indicates whether the respondent is not working because sick or on leave.
- **unemp_layoff**: indicates whether the respondent is unemployed or on lay off.
- **unemp_look**: indicates whether the respondent is unemployed and looking for a job.
- **retired**: indicates whether the respondent is retired.
- **disabled**: indicates whether the respondent has a disability.
- **If_other**: specifies other labor force status.
- **laborstatus**: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick_leave, unempl_layoff, unempl_look, retired, disabled, If_other).

- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: is the total combined income of all members of the respondent's household (living in their household) during the past 12 months.
- **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent.
- **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey.
- **hhmemberin_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix _# (e.g., _1 indicates the first household member, _2 the second household member, etc.).

As an example, if the first household member is in the household at the time of the survey, 'hhmemberin_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin_1' is available whether this person is still in the household or has moved out.

- **hhmembergen_#**: indicates the gender of another household member as reported by the respondent.
- **hhmemberage_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.
- **hhmemberrel_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

- **hhmemberuasid_#**: is the 'uasid' of the other household member if this person is also a UAS panel member. It is set to missing (.) if this person is not a UAS panel member at the time of the survey. Since this identifier is directly reported by the respondent (chosen from a preloaded list), it may differ from the actual (correct) 'uasid' of the UAS member it refers to because of reporting error. Also, this variable should not be used to identify UAS members in a given household at the time of the survey. This is because the variables 'hhmemberuasid_#' are taken from the most recent 'My Household' and changes in household composition involving UAS members may have occurred between the time of the respondent answered 'My Household' and the time the respondent answers the survey. To follow UAS members of a given household, it is advised to use the identifiers 'uashhid' and 'survhhid'.
- **lastmyhh_date**: the date on which the demographics variables were collected through the 'My Household' survey.

5 MISSING DATA CONVENTIONS

Data files provide so-called clean data, that is, answers given to questions that are not applicable anymore at survey completion (for example because a respondent went back in the survey and skipped over a previously answered question) are treated as if the questions were never asked. In the data files all questions that were asked, but not answered by the respondent are marked with (.e). All questions never seen by the respondent (or any dirty data) are marked with (.a). The latter may mean that a respondent did not view the question because s/he skipped over it; or alternatively that s/he never reached that question due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m)).

UAS provides data in STATA and CSV format. Stata data sets come with include variable labels that are not available in the CSV files. Value labels are provided for single-response answer option. In STATA these labels will include the labels 'Not asked' and 'Not answered' for (.a) and (.e), and will show in tabulations such as 'tab q1, missing'. For multiple-response questions a binary variable is created for each answer option indicating whether the option was selected or not. A summary variable is also provided in string format reflecting which options were selected and in which order. For example, if a question asked about favorite animals with options cat, dog, and horse, then if a respondent selected horse and then cat, the binary variables for horse and cat will be set to yes, while the overall variable would have a string value of '3-1'. If no answer was given, all binary variables and the summary variable will be marked with '.e'.

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1_1_ to Q1_6_. To illustrate, if a survey asked the names of all children, then child_1_ would contain the name of the first child the respondent named and so on.

More information about the UAS data in general can be found on the UAS Data Pages web site.

6 ROUTING SYNTAX

The survey with routing presented in the next section includes all of the questions that make up this survey, the question answers when choices were provided, and the question routing. The routing includes descriptions of when questions are grouped, conditional logic that determines when questions are presented to the respondent, randomization of questions and answers, and fills of answers from one question to another.

If you are unfamiliar with conditional logic statements, they are typically formatted so that **if** the respondent fulfills some condition (e.g. they have a cellphone or a checking account), **then** they are presented with some other question or the value of some variable is changed. If the respondent does not fulfill the condition (e.g. they are not a cellphone adopter or they do not have a checking account), something **else** happens such as skipping the next question or changing the variable to some other value. Some of the logic involved in the randomization of questions or answers being presented to the respondent is quite complex, and in these instances there is documentation to clarify the process being represented by the routing.

Because logic syntax standards vary, here is a brief introduction to our syntax standards. The syntax used in the conditional statements is as follows: '=' is equal to, '<' is less than, '>' is greater than, and '!= ' is used for does not equal. When a variable is set to some number N, the statement looks like 'variable := N'.

The formatting of the questions and routing are designed to make it easier to interpret what is occurring at any given point in the survey. Question ID is the bold text at the top of a question block, followed by the question text and the answer selections. When a question or variable has associated data, the name links to the appropriate data page, so you can easily get directly to the data. Text color is used to indicate the routing: **red** is conditional logic, **gold** is question grouping, **green** is looping, and **orange** is used to document randomization and other complex conditional logic processes. The routing is written for a computer to parse rather than a human to read, so when the routing diverges significantly from what is displayed to the respondent, a screenshot of what the respondent saw is included.

The name of the randomization variables are defined in proximity to where they are put into play, and like the question ID the names of the randomization variables can be used to link directly to the associated data page.

7 SURVEY WITH ROUTING

intro (Section Base)

In this survey you will be asked about several insurance products. In particular we are interested in your views about whether different types of insurance will pay out as promised.

You might think that products will always pay as promised, that they will never pay as promised, or anything in between.

We would like you to respond in a way that best reflects, in your opinion, the chance that the insurance products are to pay out as promised in the described situations.

Start of section **Demographics**

currentage := calcAge()

IF currentage = EMPTY **THEN**

currentage (current age asked if not known in section Demographics)

 What is your age?

 RANGE 18..120

END OF IF

End of section **Demographics**

/* The different sections in this survey are asked in random order per the variable mainorder:

- 1 Annuities, life insurance, ltci
- 2 Annuities, ltci, life insurance
- 3 Life insurance, annuities, ltci
- 4 Life insurance, ltci, annuities
- 5 Ltci, annuities, life insurance
- 6 Ltci, life insurance, annuities

*/

IF mainorder = EMPTY **THEN**

 mainorder := mt.rand(1,6)

END OF IF

/* This survey asks about annuities, life insurance and long term care insurance. Part of its framing is dependent on ann005_randomizer, lt005_randomizer and ins004_randomizer which determines the text in questions ann005, lt005 and ins004:

- o ann005_randomizer: In ann005: (1) We are now interested in the percent chance that in a typical year the annuity becomes worthless due to no fault of your own; or (2) We are now interested in the percent chance that the annuity becomes worthless due to no fault of your own at any point before the end of your life.
- o lt005_randomizer: In lt005: (1) We are now interested in the percent chance that in a typical year the long-term care insurance policy becomes worthless due to no fault of your own; or (2) We are now interested in the percent chance that the long-term care insurance policy becomes worthless due to no fault of your own at any point before the end of your life
- o ins004_randomizer: In ins004: (1) We are now interested in the percent chance that in a typical year the life insurance becomes worthless due to no fault of your own; or (2) We are now interested in the percent chance that the life insurance becomes worthless due to no fault of your own at any point before the end of your life.

*/

IF ann005_randomizer = EMPTY THEN

ann005_randomizer := mt_rand(1,2)
lt005_randomizer := ann005_randomizer
ins004_randomizer := ann005_randomizer

END OF IF

IF mainorder = 1 THEN

sectioncnt := 2

Start of section **Annuities**

IF mainorder IN (3,4,5,6) THEN

transann (Section Annuities)

In this next section, we would now like to get your thoughts on a different insurance product. We will ask you similar questions as before, but please have in mind these questions are now about **Annuities**.

END OF IF

ann001 (own annuity in section Annuities)

We would now like to ask you about annuities. In a typical annuity contract:

The customer pays money to an insurance company up frontThe insurance company agrees to make a payment to the customer every month until thecustomer diesIn some contracts, the purchaser can trade future payments for cash today

For the purposes of this survey, please do not think of pensions or retirement saving accounts as annuities. This includes:

Defined benefit pensions Public pensions such as Social Security 401ks and IRAs
Please select whichever of the following is true:

- 1 I own an annuity.
- 2 I am familiar with annuities, but do not own any.
- 3 I am not familiar with annuities at all.

IF ann001 = 1 THEN

| own_ann := 1

ELSE

| own_ann := 0

END OF IF

IF own_ann = 1 THEN

ann002 (Section Annuities)

You have indicated that you own an annuity. If you own more than one annuity, please think of the largest policy that you own.

Have you started receiving payments on this annuity?

- 1 Yes
- 2 No

IF ann002 = 1 THEN

| ann_pay_st := 1

ELSEIF ann002 = 2 THEN

| ann_pay_st := 0

ELSE

| ann_pay_st := empty

END OF IF

Fill code of question FL_anninc executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ann003_month (income per month in section Annuities)

(How much income do you receive from this annuity?/When the payments start, how much income do you expect to receive from this annuity?)

RANGE 0.0..9223372036854775807

ann003_year (income per year in section Annuities)

OR:

RANGE 0.0..9223372036854775807

END OF GROUP

IF ann003.month = RESPONSE THEN

| ann.amount := ann003.month * 12

ELSE

| ann.amount := ann003.year

END OF IF

ELSE

IF ann004.randomizer = EMPTY THEN

| ann004.randomizer := mt.rand(1,3)

END OF IF

ann_intro2 (Section Annuities)

We are now interested in your opinions about annuities. We would like you to imagine the best annuity you think you could buy. We understand that you might not have a specific company or contract in mind, and might not even want to buy an annuity. Regardless, please think of the best annuity you could buy when answering the next few questions.

Suppose that you own this annuity and it pays \$(random assigned annuity income()) in annual income.

/* The amount of the hypothetical annuity used in ann005, ann006 and san002 if respondents don't have an annuity is randomly set per variable ann004.randomizer:

- o 1 Amount is \$5,000
- o 2 Amount is \$10,000
- o 3 Amount is \$20,000

*/

IF ann004.randomizer = 1 THEN

| ann.amount := 5000

ELSEIF ann004.randomizer = 2 THEN

| ann.amount := 10000

ELSEIF ann004.randomizer = 3 THEN

| ann.amount := 20000

END OF IF

END OF IF

FL_amount := number_format(ann_amount)
Fill code of question FL_ann_intro executed

ann004 (Section Annuities)

For the remainder of this section, when we refer to your annuity we would like you to(suppose you were already receiving payments and) think about this contract.

Fill code of question FL_ann005 executed
Fill code of question FL_ann005_end executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ann005 (Section Annuities)

Suppose that you own an annuity that promises to pay \$(()) each year for the rest of your life. Suppose further that you never trade this annuity for cash and hold the contract until the end of your life.

(We are now interested in the percent chance that in a typical year the annuity becomes worthless due to no fault of your own./We are now interested in the percent chance that the annuity becomes worthless due to no fault of your own at any point before the end of your life.) This means that the annuity permanently stops making payments. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?
RANGE 0..100

ann005_end (Section Annuities)

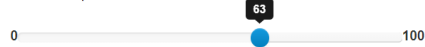
(You think that there is a **0% chance** that the annuity becomes worthless in a typical year. /You think that there is a **0% chance** that the annuity becomes worthless at some point before the end of your life)

Figure 1: Example screen

Suppose that you own an annuity that promises to pay \$60,000 each year for the rest of your life. Suppose further that you never trade this annuity for cash and hold the contract until the end of your life.

We are now interested in the percent chance that in a typical year the annuity becomes worthless due to no fault of your own. This means that the annuity permanently stops making payments. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?



Or type in: 63

You think that there is a **63% chance** that the annuity becomes worthless in a typical year.

END OF GROUP

ann_bars := 3

ann006 (Section Annuities)

Suppose that you own an annuity that promises to pay $\$(())$ each year for the rest of your life. We would now like to focus on what might happen just during the next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the annuity payment that you are supposed to receive next year. The more likely you think a bin is, the more balls you should put in that bin.

What do you think will happen to the annuity payment next year?

Figure 2: Example screen

Suppose that you own an annuity that promises to pay \$60,000 each year for the rest of your life. We would now like to focus on what might happen just during the next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the annuity payment that you are supposed to receive next year. The more likely you think a bin is, the more balls you should put in that bin.

What do you think will happen to the annuity payment next year?

```
IF array_sum(explode("", ann006)) < 20 THEN
```

```
  annerror (Section Annuities)
```

```
  Please go back and allocate all 20 balls.
```

```
END OF IF
```

```
ann_balls := array_combine(range(1, count(explode("", ann006))), array_values(explode("", ann006)))
```

```
IF ann_balls(2) > 0 THEN
```

```
  ann_bars := 5
```

```
  IF ann007 = RESPONSE THEN
```

```
    temptotal := array_sum(explode("", ann007))
```

```
    IF temptotal > ann_balls(2) THEN
```

```
      ann007 := empty
```

```
    END OF IF
```

```
  END OF IF
```

```
ann007 (less expected distribution in section Annuities)
```

You put ((2)) ball(s) in the bin marked "I will receive a payment less than I am supposed to receive." Please distribute those balls in the following bins. The more likely you think

a bin is, the more balls you should put in that bin.

If you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

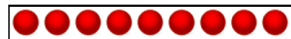
Figure 3: Example screen

You put 20 ball(s) in the bin marked "I will receive a payment less than I am supposed to receive." Please distribute those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

The figure shows a survey interface with five yellow bins. Below each bin is a label indicating a range of payment percentages. Below each label are two buttons, '+' and '-', for adjusting the number of balls.

Bin Label	Buttons
I will receive between 1%-19% of the payment I am supposed to receive	+, -
I will receive between 20%-39% of the payment I am supposed to receive	+, -
I will receive between 40%-59% of the payment I am supposed to receive	+, -
I will receive between 60%-79% of the payment I am supposed to receive	+, -
I will receive between 80%-99% of the payment I am supposed to receive	+, -



IF array_sum(explode(" ", ann007)) < ann_balls(2) THEN

annerror2 (Section Annuities)

Please go back and allocate all ((2)) ball(s).

END OF IF

```
ann_balls_temp := array_combine(range(1, count(explode(" ", ann007))), array_values(explode(" ", ann007)))
ann_balls(4) := ann_balls_temp(1)
ann_balls(5) := ann_balls_temp(2)
ann_balls(6) := ann_balls_temp(3)
ann_balls(7) := ann_balls_temp(4)
ann_balls(8) := ann_balls_temp(5)
```

END OF IF

```
ann_exp_value := round((((ann_balls(1)*0 + ann_balls(4)*0.1 + ann_balls(5)*0.3 +
```



```
ann_balls(6)*0.5 + ann_balls(7)*0.7 + ann_balls(8)*0.9 + ann_balls(3)*1)/20)*100, 0)
```

```
IF ann_balls(3) != 20 AND ann_exp_value > 0 AND ann_exp_value < 100 THEN
```

```
  IF ann_discount_randomizer = EMPTY THEN
```

```
    ann_discount_randomizer := getDiscountAnnuity()
```

```
  END OF IF
```

```
ann_discount := round(ann_exp_value*ann_discount_randomizer, 0)
```

ann008 (preference discount in section Annuities)

The way you put balls into various bins shows that you expect to receive about (annuity expected value())% of your annuity payment next year. It also shows that you could receive more or less than (annuity expected value())% of the promised payment.

Let's call this distribution of possible payments, as described by you using the bins and balls, your "uncertain payments." So, your uncertain payments are whatever payments you think you might receive next year.

We are now interested in how you value having a contract with no uncertainty. Imagine a contract that is guaranteed to pay (())% of your annuity payment with no risk of the insurance company not paying out as promised. This is like having all 20 balls on this certain percentage. This contract is unbreakable and cannot be changed by anybody. This contract has no risk, but is guaranteed to pay less than the full promised amount of your original contract.

Would you rather have:

1 Guaranteed payment equal to (())% of the annuity payment you are supposed to receive

2 Uncertain payments around an expectation of (annuity expected value())% of the annuity payment you are supposed to receive

Figure 4: Example screen

The way you put balls into various bins shows that you expect to receive about 50% of your annuity payment next year. It also shows that you could receive more or less than 50% of the promised payment.

Let's call this distribution of possible payments, as described by you using the bins and balls, your "uncertain payments." So, your uncertain payments are whatever payments you think you might receive next year.

We are now interested in how you value having a contract with no uncertainty. Imagine a contract that is guaranteed to pay 40% of your annuity payment with no risk of the insurance company not paying out as promised. This is like having all 20 balls on this certain percentage. This contract is unbreakable and cannot be changed by anybody. This contract has no risk, but is guaranteed to pay less than the full promised amount of your original contract.

Would you rather have:

- ☐ Guaranteed payment equal to 40% of the annuity payment you are supposed to receive
- ☐ Uncertain payments around an expectation of 50% of the annuity payment you are supposed to receive

```
END OF IF
```

```
IF mainorder IN (4,6) THEN
```

IF ann_balls(1) > 0 THEN

ann009 (chance never annuity payment in section Annuities)

Earlier you put ((1)) ball(s) in the bin indicating "I will receive no payment at all". Suppose that this actually happened.

In the case that you receive no payment next year, what is the percent chance that the annuity never makes another payment at any point in the future? This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

RANGE 0..100

END OF IF

ann010 (how much effort needed in section Annuities)

In general, how much effort do you think you will need to put in to receive the annuity payments you are promised? For example, this could include you or your family members doing paperwork, talking with claims officers, talking with doctors, hiring lawyers, or other such activities.

Please choose one of the following:

- 1 No effort at all.
- 2 A small amount of effort.
- 3 A medium amount of effort.
- 4 A large amount of effort.

/ In question san001 and san002 the hypothetical decrease of the stock market is randomly set per variable san001_randomizer:*

- o 1 10*
- o 2 20*
- o 3 30*

**/*

IF san001_randomizer = EMPTY THEN

| san001_randomizer := mt_rand(1,2)

END OF IF

san001 (Section Supannuities)

We are now interested in the chance that the insurance company will meet the policy's obligations under different economic conditions.

Specifically, suppose that the stock market **decreases by (randomizer annuity market decrease())** next year.

Fill code of question FL_san002_end executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

san002 (probability annuity worthless in section Supannuities)

Suppose that you own an annuity that promises to pay \$(()) each year for the rest of your life.

Suppose that the stock market **decreases by (randomizer annuity market decrease())** next year.

We are now interested in the percent chance that during this next year the annuity becomes worthless due to no fault of your own. This means that the annuity permanently stops making payments. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?
RANGE 0..100

san002_end (Section Annuities)

(You think that there is a **0% chance** that the annuity becomes worthless next year.)


Figure 5: Example screen

Suppose that you own an annuity that promises to pay \$60,000 each year for the rest of your life.

Suppose that the stock market **decreases by 10%** next year.

We are now interested in the percent chance that during this next year the annuity becomes worthless due to no fault of your own. This means that the annuity permanently stops making payments. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?

0  100

Or type in:

You think that there is a **65% chance** that the annuity becomes worthless next year.

END OF GROUP

annBars := 3

san003 (annuity decrease probability distribution in section Supannuities)

We would now like to focus on what might happen just during the next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the annuity payment that you are supposed to get next year. The

more likely you think a bin is, the more balls you should put in that bin.

If the stock market **decreases by (randomizer annuity market decrease())** next year, what do you think will happen to the annuity payment?

Figure 6: Example screen

We would now like to focus on what might happen just during the next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the annuity payment that you are supposed to get next year. The more likely you think a bin is, the more balls you should put in that bin.

If the stock market **decreases by 10%** next year, what do you think will happen to the annuity payment?

The figure shows a survey interface with three yellow bins for allocating 20 balls. The bins represent different scenarios for the annuity payment next year based on a 10% stock market decrease. Below the bins are three sets of '+' and '-' buttons for adjusting the number of balls. At the bottom is a row of 20 red balls representing the total allocation.

IF array_sum(explode("", san003)) < 20 THEN

annerror (Section Annuities)

 Please go back and allocate all 20 balls.

END OF IF

sup_ann_balls := array_combine(range(1, count(explode("", san003))), array_values(explode("", san003)))

IF sup_ann_balls(2) > 0 THEN

 ann_bars := 5

 IF san004 = RESPONSE THEN

 temptotal := array_sum(explode("", san004))

 IF temptotal > sup_ann_balls(2) THEN

```
| san004 := empty
```

```
| END OF IF
```

```
END OF IF
```

san004 (less expected distribution supplemental annuity in section Supannuities)

You put ((2)) ball(s) in the bin marked "I will receive a payment less than I am supposed to receive." Please provide more detail on what you believe is likely to happen in this event by distributing those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If the stock market **decreases by (randomizer annuity market decrease())** next year and you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

Figure 7: Example screen

You put 10 ball(s) in the bin marked "I will receive a payment less than I am supposed to receive." Please provide more detail on what you believe is likely to happen in this event by distributing those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If the stock market **decreases by 10%** next year and you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

Figure 7 shows a survey interface with five yellow bins for distributing balls. Each bin has a label below it: "I will receive between 1%-19% of the payment I am supposed to receive", "I will receive between 20%-39% of the payment I am supposed to receive", "I will receive between 40%-59% of the payment I am supposed to receive", "I will receive between 60%-79% of the payment I am supposed to receive", and "I will receive between 80%-99% of the payment I am supposed to receive". Below the bins are five sets of "+" and "-" buttons. At the bottom, there is a row of 10 red balls in a container.

```
sup_ann_balls_temp := array_combine(range(1, count(explode("", san004))), array_values(explode("", san004)))
sup_ann_balls(4) := sup_ann_balls_temp(1)
sup_ann_balls(5) := sup_ann_balls_temp(2)
sup_ann_balls(6) := sup_ann_balls_temp(3)
```

```
sup_ann_balls(7) := sup_ann_balls_temp(4)
sup_ann_balls(8) := sup_ann_balls_temp(5)
```

END OF IF

END OF IF

End of section **Annuities**

sectioncnt := 3

Start of section **Lifeinsurance**

IF mainorder IN (1,2,5,6) THEN

transins (Section Lifeinsurance)

In this next section, we would now like to get your thoughts on a different insurance product. We will ask you similar questions as before, but please have in mind these questions are now about **Life Insurance**.

END OF IF

ins001 (own life insurance in section Lifeinsurance)

We would now like to ask you about life insurance. In a typical life insurance policy:

The purchaser either pays a one-time, upfront payment or monthly paymentsInsurance companies pay money to the purchaser's estate if they die while the policy is still activeIn some contracts, the purchaser can trade in the policy's value for its cash value Please select whichever of the following is true:

- 1 I own life insurance.
- 2 I am familiar with but do not own life insurance.
- 3 I am not familiar with life insurance at all.

IF ins001 = 1 THEN

own_life := 1

ELSE

own_life := 0

END OF IF

IF own_life = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ins002 (Section Lifeinsurance)

You have indicated that you own at least one life insurance policy.

Some life insurance, called term life insurance, is only active up to a certain age. Others, called whole life insurance, remains active for all ages. Please select and complete the following statements.If you own more than one life insurance policy,

please think of the largest such policy you own.

1 I own a whole life insurance policy that will provide a death benefit to my estate of approximately at whatever age I die

2 I own a term life insurance policy that will provide a death benefit to my estate of approximately if I die before age

ins002a (whole life death benefit in section Lifeinsurance)

RANGE 0.0..9223372036854775807

ins002b (term life death benefit in section Lifeinsurance)

RANGE 0..9223372036854775807

ins002c (term life age in section Lifeinsurance)

18 18

19 19

20 20

21 21

22 22

23 23

24 24

25 25

26 26

27 27

28 28

29 29

30 30

31 31

32 32

33 33

34 34

35 35

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85 85
86 86
87 87
88 88
89 89
90 90

ins002_end (Section Lifeinsurance)

For the remainder of this section, when we refer to your life insurance policy, we

| would like you to think about the policy indicated above.

END OF GROUP

IF ins002 = 1 THEN

| amount_life := ins002a

ELSEIF ins002 = 2 THEN

| amount_life := ins002b

END OF IF

ELSE

IF ins003_randomizer = EMPTY THEN

| ins003_randomizer := mt_rand(1,3)

END OF IF

/* The amount of the hypothetical life insurance used in ins005 and sins002 if respondents don't have life insurance is randomly set per variable ins003_randomizer:

- o 1 Amount is \$25,000
- o 2 Amount is \$50,000
- o 3 Amount is \$200,000

*/

IF ins003_randomizer = 1 THEN

| amount_life := 25000

ELSEIF ins003_randomizer = 2 THEN

| amount_life := 50000

ELSEIF ins003_randomizer = 3 THEN

| amount_life := 200000

END OF IF

ins002_intro2 (Section Lifeinsurance)

We are now interested in your opinions about whole life insurance, a typical type of life insurance that pays out upon death at any age. We would like you to imagine the best life insurance policy you could buy if you were to purchase one today. We understand that you might not have a specific company or contract in mind, and might not even want to buy life insurance. Regardless, please think of the best life insurance you could buy when answering the next few questions.

Suppose that you own this whole life insurance policy that will pay a death benefit of \$(life insurance amount randomizer()) whenever you die. Suppose further that you never trade this life insurance for cash and hold the contract until the end of your life.

For the remainder of this section, when we refer to your life insurance policy, we would like you to think about the policy indicated above.

END OF IF

Fill code of question FL_ins004 executed

Fill code of question FL_ins004_end executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ins004 (chance never life insurance payment in section Lifeinsurance)

(We are now interested in the percent chance that in a typical year the life insurance becomes worthless due to no fault of your own/We are now interested in the percent chance that the life insurance becomes worthless due to no fault of your own at any point before the end of your life/We are now interested in the percent chance that the life insurance becomes worthless due to no fault of your own at any point before the policy expires). This means that the life insurance will never make any payment. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?

RANGE 0..100


ins004_end (Section Lifeinsurance)

(You think that there is a **0% chance** that the life insurance becomes worthless in a typical year./You think that there is a **0% chance** that the life insurance becomes worthless at some point before the end of your life./You think that there is a **0% chance** that the life insurance becomes worthless at some point before the policy expires.)

Figure 8: Example screen

We are now interested in the percent chance that in a typical year the life insurance becomes worthless due to no fault of your own. This means that the life insurance will never make any payment. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?

0  100

Or type in:

You think that there is a **60% chance** that the life insurance becomes worthless in a typical year.

END OF GROUP

insBars := 3

FL_amount_life := number_format(amount_life)

ins005 (probability life insurance payment in section Lifeinsurance)

Suppose that you own a life insurance policy that promises to pay a death benefit of \$(amount life insurance()) to your estate. We would now like to focus on what might happen just during the next calendar year.

Suppose that you were to die during the next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the life insurance payment that you are supposed to receive next year. The more likely you think a bin is, the more balls you should put in that bin.

What do you think will happen to the life insurance payment next year?

Figure 9: Example screen

Suppose that you own a life insurance policy that promises to pay a death benefit of \$50,000 to your estate. We would now like to focus on what might happen just during the next calendar year.

Suppose that you were to die during the next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the life insurance payment that you are supposed to receive next year. The more likely you think a bin is, the more balls you should put in that bin.

What do you think will happen to the life insurance payment next year?

The figure shows a survey interface with three yellow bins. Each bin contains a certain number of red balls, representing the number of responses for a specific scenario. Below each bin are two buttons, '+' and '-', for adjusting the number of balls. The scenarios are:

- Bin 1: 2 balls. Label: "My estate will receive no payment at all".
- Bin 2: 8 balls. Label: "My estate will receive a payment less than they are supposed to receive".
- Bin 3: 10 balls. Label: "My estate will receive a payment at least as large as they are supposed to receive".

IF array_sum(explode("", ins005)) < 20 THEN

inserterror (Section Lifeinsurance)

 Please go back and allocate all 20 balls.

END OF IF

```
ins_balls := array_combine(range(1, count(explode("", ins005))), array_values(explode("", ins005)))
```

```
IF ins_balls(2) > 0 THEN
```

```
  ins_bars := 5
```

```
  IF ins006 = RESPONSE THEN
```

```
    temptotal := array_sum(explode("", ins006))
```

```
    IF temptotal > ins_balls(2) THEN
```

```
      | ins006 := empty
```

```
    END OF IF
```

```
  END OF IF
```

ins006 (less expected distribution in section Lifeinsurance)

You put ((2)) ball(s) in the bin marked "I will receive a payment less than I am supposed to receive." Please distribute those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

Figure 10: Example screen

You put 8 ball(s) in the bin marked "I will receive a payment less than I am supposed to receive." Please distribute those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

The screenshot displays a survey interface. At the top, there is a light gray header area. Below it, five yellow rectangular bins are arranged horizontally, separated by thin black vertical lines. Each bin is intended for placing balls. Below the bins, there are five sets of controls. Each set consists of a small gray box with a '+' sign and another with a '-' sign, followed by a text label: "My estate will receive between 1%-19% of the payment they are supposed to receive", "My estate will receive between 20%-39% of the payment they are supposed to receive", "My estate will receive between 40%-59% of the payment they are supposed to receive", "My estate will receive between 60%-79% of the payment they are supposed to receive", and "My estate will receive between 80%-99% of the payment they are supposed to receive". At the bottom of the interface, there is a horizontal row of eight red circles, each enclosed in a small black square frame, representing the balls to be distributed.

```
IF array_sum(explode("", ins006)) < ins_balls(2) THEN
```

inserror2 (Section Lifeinsurance)

Please go back and allocate all ((2)) ball(s).

END OF IF

```
ins_balls_temp := array_combine(range(1, count(explode("", ins006))), array_values(explode("", ins006)))
ins_balls(4) := ins_balls_temp(1)
ins_balls(5) := ins_balls_temp(2)
ins_balls(6) := ins_balls_temp(3)
ins_balls(7) := ins_balls_temp(4)
ins_balls(8) := ins_balls_temp(5)
```

END OF IF

```
ins_exp_value := round(((ins_balls(1)*0 + ins_balls(4)*0.1 + ins_balls(5)*0.3 +
ins_balls(6)*0.5 + ins_balls(7)*0.7 + ins_balls(8)*0.9 + ins_balls(3)*1)/20)*100, 0)
```

IF ins_balls(3) != 20 AND ins_exp_value > 0 AND ins_exp_value < 100 THEN

IF ins_discount_randomizer = EMPTY THEN

ins_discount_randomizer := getDiscountLife()

END OF IF

```
ins_discount := round(ins_exp_value*ins_discount_randomizer, 0)
```

ins007 (preference discount in section Lifeinsurance)

The way you put balls into various bins shows that you expect to receive about (insurance expected value())% of your life insurance benefit next year. It also shows that you could receive more or less than (insurance expected value())% of the promised payment.

Let's call this distribution of possible payments, as described by you using the bins and balls, your "uncertain payments." So, your uncertain payments are whatever payments you think you might receive next year.

We are now interested in how you value having a contract with no uncertainty. Imagine a contract that is guaranteed to pay (insurance discount())% of your death benefit with no risk of the insurance company not paying out as promised. This is like having all 20 balls on this certain percentage. This contract is unbreakable and cannot be changed by anybody. This contract has no risk, but is guaranteed to pay less than the full promised amount of your original contract.

Would you rather have:

- 1 Guaranteed payment equal to (insurance discount())% of the death benefit your estate is supposed to receive
- 2 Uncertain payments around an expectation of (insurance expected value())% of the

death benefit your estate is supposed to receive

Figure 11: Example screen

The way you put balls into various bins shows that you expect to receive about 70% of your life insurance benefit next year. It also shows that you could receive more or less than 70% of the promised payment.

Let's call this distribution of possible payments, as described by you using the bins and balls, your "uncertain payments." So, your uncertain payments are whatever payments you think you might receive next year.

We are now interested in how you value having a contract with no uncertainty. Imagine a contract that is guaranteed to pay 18% of your death benefit with no risk of the insurance company not paying out as promised. This is like having all 20 balls on this certain percentage. This contract is unbreakable and cannot be changed by anybody. This contract has no risk, but is guaranteed to pay less than the full promised amount of your original contract.

Would you rather have:

- ☐ Guaranteed payment equal to 18% of the death benefit your estate is supposed to receive
- ☐ Uncertain payments around an expectation of 70% of the death benefit your estate is supposed to receive

END OF IF

IF mainorder IN (2,5) THEN

ins008 (how much effort needed in section Lifeinsurance)

In general, how much effort do you think your estate will need to put in to receive the life insurance payments they are promised? For example, this could include your family members doing paperwork, talking with claims officers, talking with doctors, hiring lawyers, or other such activities.

Please choose one of the following:

- 1 No effort at all.
- 2 A small amount of effort.
- 3 A medium amount of effort.
- 4 A large amount of effort.

/* In question sins001 and sins002 the hypothetical decrease of the stock market is randomly set per variable sins001_randomizer:

- o 1 10
- o 2 20
- o 3 30

*/

IF sins001_randomizer = EMPTY THEN

| sins001_randomizer := mt_rand(1,2)

END OF IF

sins001 (Section Suplife)

We are now interested in the chance that the insurance company will meet the policy's obligations under different economic conditions.

Specifically, suppose that the stock market **decreases by (randomizer life insurance market decrease())** next year.

Fill code of question FL_sins002_end executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

sins002 (chance never life insurance payment in section Suplife)

Suppose that you own a life insurance policy that promises to pay \$(amount life insurance()) to your estate.

Suppose that the stock market **decreases by (randomizer life insurance market decrease())** next year.

We are now interested in the percent chance that during this next year the life insurance becomes worthless due to no fault of your own. This means that the life insurance will never make any payment. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?

RANGE 0..100

sins002_end (Section Suplife)

(You think that there is a **0% chance** that the life insurance becomes worthless next year.)

END OF GROUP

insBars := 3

sins003 (probability life insurance payment in section Suplife)

We would now like to focus on what might happen just during the next calendar year.

Suppose that you were to die during the next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the life insurance payment that you are supposed to get next year. The more likely you think a bin is, the more balls you should put in that bin.

If the stock market **decreases by (randomizer life insurance market decrease())** next year, what do you think will happen to the life insurance payment?

IF array_sum(explode("", sins003)) < 20 THEN

inserror (Section Lifeinsurance)

Please go back and allocate all 20 balls.

END OF IF

```
sup_life_balls := array_combine(range(1, count(explode("", sins003))), array_values(explode("", sins003)))
```

IF sup_life_balls(2) > 0 THEN

ins_bars := 5

IF sins004 = RESPONSE THEN

temptotal := array_sum(explode("", sins004))

IF temptotal > sup_life_balls(2) THEN

sins004 := empty

END OF IF

END OF IF

sins004 (less expected distribution supplemental life insurance in section Suplife)

You put (life insurance decrease probability distribution(2)) ball(s) in the bin marked "My estate will receive a payment less than they are supposed to receive." Please provide more detail on what you believe is likely to happen in this event by distributing those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If the stock market **decreases by (randomizer life insurance market decrease())** next year and your estate does receive a payment that is less than you are supposed to receive, how much do you think you would get?

```
sup_life_balls_temp := array_combine(range(1, count(explode("", sins004))), array_values(explode("", sins004)))
```

```
sup_life_balls(4) := sup_life_balls_temp(1)
```

```
sup_life_balls(5) := sup_life_balls_temp(2)
```

```
sup_life_balls(6) := sup_life_balls_temp(3)
```

```
sup_life_balls(7) := sup_life_balls_temp(4)
```

```
sup_life_balls(8) := sup_life_balls_temp(5)
```

END OF IF

END OF IF

End of section **Lifeinsurance**

sectioncnt := 4

Start of section Ltci

IF mainorder IN (1,2,3,4) THEN

transltci (Section Ltci)

In this next section, we would now like to get your thoughts on a different insurance product. We will ask you similar questions as before, but please have in mind these questions are now about **Long-term care insurance**.

END OF IF

lt001 (own ltci in section Ltci)

We would now like to ask you about private long-term-care insurance. Long-term care refers to receiving help with the activities of daily living, such as eating, bathing, dressing, walking, and so on. In a typical long-term-care insurance contract:

The purchaser pays annual premiumsInsurance companies pay either all or a certain amount of future long-term care costsLong-term care could entail stays in a nursing home and/or nursing care in an individual's own homeIf the purchaser stops paying the premiums, there is no cash value and the owner forgoes any reimbursement for future long-term care expenses

There are other types of insurance for late-in-life health care that are NOT private long-term care insurance. These include:

Private health insuranceGovernment provided health insurance through Medicare or MedicaidGovernment provided long-term care through Medicaid

Please do not consider these types of policies when answering questions in this section.

Please select whichever of the following is true:

- 1 I own private long-term care insurance.
- 2 I am familiar with but do not own private long-term care insurance.
- 3 I am not familiar with private long-term care insurance at all.

IF lt001 = 1 THEN

own_ltci := 1

ELSE

own_ltci := 0

END OF IF

IF own_ltci = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

lt002 (maximum annual long-term care spending your insurance covers in section Ltci)

You have indicated that you own at least one private long-term care insurance policy.

If you own more than one private long-term care insurance policy, please think of the largest such policy you own.

What is the maximum annual long-term care spending your insurance covers?
RANGE 0.0..9223372036854775807

lt002_end (Section Ltc)

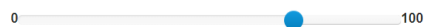
For the remainder of this section, when we refer to your long-term care insurance policy, we would like you to think about the policy indicated above.

Figure 12: Example screen

Suppose that you own a long-term care insurance policy that covers a maximum annual spending of \$20,000 on long-term care in any year in which you need care.

We are now interested in the percent chance that in a typical year the long-term care insurance policy becomes worthless due to no fault of your own. This means that the policy will never make any payment. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?

0  100

Or type in:

You think that there is a **72% chance** that the long-term care insurance policy becomes worthless in a typical year.

END OF GROUP

```
amount_ltc := lt002
```

```
ELSE
```

```
IF lt003_randomizer = EMPTY THEN
```

```
  lt003_randomizer := mt_rand(1,3)
```

```
END OF IF
```

```
/* The amount of the hypothetical long term coverage insurance used in lt005,
lt006, lt009, slt002 and slt003 if respondents don't have long term coverage insurance
is randomly set per variable lt003_randomizer:
```

```
  o 1 Amount is $50,000
```

```
  o 2 Amount is $75,000
```

```
  o 3 Amount is $100,000
```

```
*/
```

```
IF lt003_randomizer = 1 THEN
```

```
  amount_ltc := 50000
```

ELSEIF It003_randomizer = 2 THEN

| amount_ltc := 75000

ELSEIF It003_randomizer = 3 THEN

| amount_ltc := 100000

END OF IF

It002_intro2 (Section Ltci)

We are now interested in your opinions about long-term care insurance. We would like you to imagine the best long-term care insurance policy you could buy if you were to purchase one today. We understand that you might not have a specific company or contract in mind, and might not even want to buy long-term care insurance. Regardless, please think of the best long-term care insurance you could buy when answering the next few questions.

Suppose that you own this long-term care insurance policy, and that it covers a maximum annual spending of \$(ltci amount randomizer()) on long-term care in any year in which you need care.

For the remainder of this section, when we refer to a your long-term care insurance policy we would like you to think about this contract.

END OF IF

fl_amount_ltc := number_format(amount_ltc)

Fill code of question FL_ltc005_end executed

END OF IF

IF mainorder = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

It005 (ltci becoming worthless in section Ltci)

Suppose that you own a long-term care insurance policy that covers a maximum annual spending of \$(ltci amount()) on long-term care in any year in which you need care.

(randomizer ltci frame 5()). This means that the policy will never make any payment. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?

RANGE 0..100

ltc005_end (Section Ltci)

(You think that there is a **0% chance** that the long-term care insurance policy becomes


worthless in a typical year./You think that there is a **0% chance** that the long-term care insurance policy becomes worthless at some point before the end of your life.)

Figure 13: Example screen

Suppose that you own a long-term care insurance policy that covers a maximum annual spending of \$20,000 on long-term care in any year in which you need care.

We are now interested in the percent chance that in a typical year the long-term care insurance policy becomes worthless due to no fault of your own. This means that the policy will never make any payment. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?

0  100

Or type in:

You think that there is a **72% chance** that the long-term care insurance policy becomes worthless in a typical year.

END OF GROUP

IF currentage < 70 THEN

It004 (Section Ltc)

The need for long-term care is most common among older individuals. For the remainder of the long-term care insurance section of this survey, please answer from the perspective of what you think would happen if you were age 75. We know it may be difficult to imagine what would happen in the future, but please just try to answer as best as you can.

END OF IF

ltc.bars := 3

It006 (probability ltc payment in section Ltc)

Suppose that you own a long-term care insurance policy that covers a maximum annual spending of \$(ltc amount()) on long-term care in any year in which you need care.

Suppose that you will need long-term care for the next calendar year. We would now like to focus on what might happen just during this next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the long-term care insurance payment that you are supposed to receive next year. The more likely you think a bin is, the more balls you should put in that bin.

What do you think will happen to the long-term care insurance payment next year?

Figure 14: Example screen

Suppose that you own a long-term care insurance policy that covers a maximum annual spending of \$20,000 on long-term care in any year in which you need care.

Suppose that you will need long-term care for the next calendar year. We would now like to focus on what might happen just during this next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the long-term care insurance payment that you are supposed to receive next year. The more likely you think a bin is, the more balls you should put in that bin.

What do you think will happen to the long-term care insurance payment next year?

The interface displays three yellow rectangular bins, each representing a different outcome for long-term care insurance payments. Below each bin is a control panel with a '+' button and a '-' button. The first bin is labeled 'I will receive no payment at all' and contains 7 red balls. The second bin is labeled 'I will receive a payment less than I am supposed to receive' and contains 7 red balls. The third bin is labeled 'I will receive a payment at least as large as I am supposed to receive' and contains 6 red balls.

```
IF array_sum(explode("", lt006)) < 20 THEN
```

```
  | lterror (Section LtcI)
```

```
  | Please go back and allocate all 20 balls.
```

```
END OF IF
```

```
ltc_balls := array_combine(range(1, count(explode("", lt006))), array_values(explode("", lt006)))
```

```
IF ltc_balls(2) > 0 THEN
```

```
  | ltc_bars := 5
```

```
  | IF lt007 = RESPONSE THEN
```

```
    | temptotal := array_sum(explode("", lt007))
```

```
    | IF temptotal > ltc_balls(2) THEN
```

```
      | lt007 := empty
```

```
    | END OF IF
```

```
  | END OF IF
```

```
  | lt007 (less expected distribution in section LtcI)
```

```
  | You put ((2)) ball(s) in the bin marked "I will receive a payment less than I am supposed
```

to receive.” Please distribute those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

Figure 15: Example screen

You put 7 ball(s) in the bin marked “I will receive a payment less than I am supposed to receive.” Please distribute those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

The figure shows a screenshot of a survey interface. At the top, there is a text prompt: "You put 7 ball(s) in the bin marked 'I will receive a payment less than I am supposed to receive.' Please distribute those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin." Below this is another text prompt: "If you do receive a payment that is less than you are supposed to receive, how much do you think you would get?". The main part of the screen displays five vertical yellow bins. Each bin has a label at the bottom indicating a payment range: "I will receive between 1%-19% of the payment I am supposed to receive", "I will receive between 20%-39% of the payment I am supposed to receive", "I will receive between 40%-59% of the payment I am supposed to receive", "I will receive between 60%-79% of the payment I am supposed to receive", and "I will receive between 80%-99% of the payment I am supposed to receive". Below each bin is a control with a "+" button and a "-" button. Red balls are placed in the bins: 1 ball in the first bin, 2 balls in the second bin, 1 ball in the third bin, 2 balls in the fourth bin, and 1 ball in the fifth bin.

IF array_sum(explode("", lt007)) < ltc_balls(2) **THEN**

ltcerror2 (Section Ltci)

Please go back and allocate all ((2)) ball(s).

END OF IF

```
ltc_balls_temp := array_combine(range(1, count(explode("", lt007))), array_values(explode("", lt007)))
ltc_balls(4) := ltc_balls_temp(1)
ltc_balls(5) := ltc_balls_temp(2)
ltc_balls(6) := ltc_balls_temp(3)
ltc_balls(7) := ltc_balls_temp(4)
ltc_balls(8) := ltc_balls_temp(5)
```

END OF IF

```
ltc_exp_value := round(((ltc_balls(1)*0 + ltc_balls(4)*0.1 + ltc_balls(5)*0.3 + ltc_balls(6)*0.5
```

```
+ ltc_balls(7)*0.7 + ltc_balls(8)*0.9 + ltc_balls(3)*1)/20)*100)
```

```
IF ltc_balls(3) != 20 AND ltc_exp_value > 0 AND ltc_exp_value < 100 THEN
```

```
  IF ltc_discount_randomizer = EMPTY THEN
```

```
    ltc_discount_randomizer := getDiscountLTCI()
```

```
  END OF IF
```

```
  ltc_discount := round(ltc_exp_value*ltc_discount_randomizer, 0)
```

lt008 (preference discount in section Ltci)

The way you put balls into various bins shows that you expect to receive about (ltci expected value())% of your long-term care insurance payment next year. It also shows that you could receive more or less than (ltci expected value())% of the promised payment.

Let's call this distribution of possible payments, as described by you using the bins and balls, your "uncertain payments." So, your uncertain payments are whatever payments you think you might receive next year.

We are now interested in how you value having a contract with no uncertainty. Imagine a contract that is guaranteed to pay (ltci discount())% of your long-term care insurance payment with no risk of the insurance company not paying out as promised. This is like having all 20 balls on this certain percentage. This contract is unbreakable and cannot be changed by anybody. This contract has no risk, but is guaranteed to pay less than the full promised amount of your original contract.

Would you rather have:

1 Guaranteed payment equal to (ltci discount())% of the long-term care insurance payment you are supposed to receive

2 Uncertain payments around an expectation of (ltci expected value())% of the long-term care insurance payment you are supposed to receive

Figure 16: Example screen

The way you put balls into various bins shows that you expect to receive about 48% of your long-term care insurance payment next year. It also shows that you could receive more or less than 48% of the promised payment.

Let's call this distribution of possible payments, as described by you using the bins and balls, your "uncertain payments." So, your uncertain payments are whatever payments you think you might receive next year.

We are now interested in how you value having a contract with no uncertainty. Imagine a contract that is guaranteed to pay 24% of your long-term care insurance payment with no risk of the insurance company not paying out as promised. This is like having all 20 balls on this certain percentage. This contract is unbreakable and cannot be changed by anybody. This contract has no risk, but is guaranteed to pay less than the full promised amount of your original contract.

Would you rather have:

- ☐ Guaranteed payment equal to 24% of the long-term care insurance payment you are supposed to receive
- ☐ Uncertain payments around an expectation of 48% of the long-term care insurance payment you are supposed to receive

END OF IF

/* In question slt001 and slt002 the hypothetical decrease of the stock market is randomly set per variable slt001_randomizer:

- o 1 10
- o 2 20
- o 3 30

*/

IF mainorder IN (1,3) THEN

IF ltc.balls(1) > 0 THEN

lt009 (chance never ltci payment in section Ltci)

Suppose that you own a long-term care insurance policy that covers a maximum annual spending of \$(ltci amount()) on long-term care in any year in which you need care. Suppose that you will need long-term care for the next calendar year.

Earlier you put ((1)) ball(s) in the bin indicating "I will receive no payment at all". Suppose that this actually happened.

In the case that you receive no payment next year, what is the percent chance that the long-term care insurance never makes another payment at any point in the future? This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

RANGE 0..100

END OF IF

lt010 (how much effort needed in section Ltci)

In general, how much effort do you think you will need to put in to receive the long-term care insurance payments you are promised? For example, this could include you or your family members doing paperwork, talking with claims officers, talking with doctors, hiring lawyers, or other such activities. Please choose one of the following:

- 1 No effort at all.
- 2 A small amount of effort.
- 3 A medium amount of effort.
- 4 A large amount of effort.

IF slt001_randomizer = EMPTY THEN

slt001_randomizer := mt_rand(1,2)

END OF IF

Fill code of question fl_sl001 executed

sl001 (Section Supltci)

We are now interested in the chance that the insurance company will meet the policy's obligations under different economic conditions.

Specifically, suppose that the stock market **decreases by (randomizer ltci market decrease())** next year. (Again, for the following long-term care insurance questions, please try to answer based on what you think would happen if you were 75 years old and needed long-term care.)

Fill code of question FL_sl002_end executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

sl002 (probability ltci worthless in section Supltci)

Suppose that you own a long-term care insurance policy that covers a maximum annual spending of \$(ltci amount()) on long-term care in any year in which you need care.

Suppose that the stock market **decreases by (randomizer ltci market decrease())** next year.

We are now interested in the percent chance that during this next year the long-term care insurance policy becomes worthless due to no fault of your own. This means that the policy will never make any payments. This might occur if the insurance company goes out of business, they claim you violated a clause in the contract, or they ruled the policy void for some other reason.

What is the percent chance this occurs?

RANGE 0..100

sl002_end (Section Ltci)

(You think that there is a **0% chance** that the long-term care insurance policy becomes worthless next year.)

END OF GROUP

ltcBars := 3

sl003 (less expected distribution supplemental ltci in section Supltci)

Suppose that you own a long-term care insurance policy that covers a maximum annual spending of \$(ltci amount()) on long-term care in any year in which you need care.

Suppose that you will need long-term care for the next calendar year.

We would now like to focus on what might happen just during the next calendar year.

You have been given 20 balls to put in the following bins. Each bin describes a scenario that involves the annuity payment that you are supposed to get next year. The more likely you think a bin is, the more balls you should put in that bin.

If the stock market **decreases by (randomizer Itci market decrease())** next year, what do you think will happen to the long-term care insurance payment?

IF array_sum(explode("", slt003)) < 20 THEN

lterror2 (Section Ltci)

Please go back and allocate all ((2)) ball(s).

END OF IF

sup_ltc_balls := array_combine(range(1, count(explode("", slt003))), array_values(explode("", slt003)))

IF sup_ltc_balls(2) > 0 THEN

ltc_bars := 5

IF slt004 = RESPONSE THEN

temptotal := array_sum(explode("", slt004))

IF temptotal > sup_ltc_balls(2) THEN

slt004 := empty

END OF IF

END OF IF

slt004 (Itci decrease probability distribution in section Supltci)

You put ((2)) ball(s) in the bin marked "I will receive a payment less than I am supposed to receive." Please provide more detail on what you believe is likely to happen in this event by distributing those balls in the following bins. The more likely you think a bin is, the more balls you should put in that bin.

If the stock market **decreases by (randomizer Itci market decrease())** next year and you do receive a payment that is less than you are supposed to receive, how much do you think you would get?

sup_ltc_balls_temp := array_combine(range(1, count(explode("", slt004))), array_values(explode("", slt004)))

sup_ltc_balls(4) := sup_ltc_balls_temp(1)

sup_ltc_balls(5) := sup_ltc_balls_temp(2)

```
sup_ltc_balls(6) := sup_ltc_balls_temp(3)
sup_ltc_balls(7) := sup_ltc_balls_temp(4)
sup_ltc_balls(8) := sup_ltc_balls_temp(5)
```

END OF IF

END OF IF

End of section **Ltci**

sectioncnt := 5

Start of section **Final**

```
fi004_questions := array(1 → "fi004a", 2 → "fi004b", 3 → "fi004c")
```

IF sizeof(fi004_order) = 0 THEN

```
fi004_order := shuffleArray(array(1 → 1, 2 → 2, 3 → 3))
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fi004.intro (Section Final)

Please rank the following insurance products according to how risky you think they are.

LOOP FROM 1 TO 3

Value of question fi004_questions(fi004_order(cnt)) asked as question

END OF LOOP

fi004.end (Section Final)

Please make sure to provide a unique ranking for each product.

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fi001 (most important factors in section Final)

In this survey you were asked about your views on several insurance products. Which factors were most important to you when reporting these views? Please select all that apply

- 1 Personal experiences
- 2 Family or friends' experiences
- 3 Government regulations and policies
- 4 Complexity of insurance contracts

- 5 Stock market returns
- 6 Trust in salespeople or financial advisors
- 7 Other, please specify:

fi001_other (other most important factors in section Final)
STRING

END OF GROUP

fi002 (how much thought given in section Final)
Before today, how much thought had you given to insurance policies and chances of nonpayment?
1 Little thought
2 Some thought
3 A lot of thought

fi003 (how confident in section Final)
Overall, how confident are you in your responses to this survey?
1 Not confident at all
2 Somewhat confident
3 Very confident

End of section **Final**

ELSEIF mainorder = 2 THEN

| /* Asked in the order annuities, long term coverage insurance, life insurance. */

ELSEIF mainorder = 3 THEN

| /* Asked in the order life insurance, annuities, long term coverage insurance. */

ELSEIF mainorder = 4 THEN

| /* Asked in the order Life insurance, long term coverage insurance, annuities. */

ELSEIF mainorder = 5 THEN

| /* Asked in the order long term coverage insurance, annuities, life insurance. */

ELSEIF mainorder = 6 THEN

| /* Asked in the order long term coverage insurance, life insurance, annuities. */

END OF IF

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)
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 in section Closing)

Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)

STRING

End of section **Closing**

/* Please note that although question CS_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. */