UnderStandingAmericaStudy

UAS 19: RETIREMENT CHOICES
(FOLLOW UP TO UAS14)

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1 INTRODUCTION

This UAS panel survey, titled ”UAS19: Retirement Choices (Follow up to UAS14)”, asks about respondents' retirement choices. Only respondents who completed UAS14 were eligible. This survey is no longer in the field. Respondents were paid $7 to complete the survey.

1.1 Topics

This survey contains questions (among others) on the following topics: Retirement And Pensions, Time Preferences. 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): Hypothetical Scenarios 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:

All active respondents who completed UAS14.

As such, this survey was made available to 704 UAS participants. Of those 704 participants, 637 completed the survey and are counted as respondents. Of those who are not counted as respondents, 16 started the survey without completing and 51 did not start the survey. The overall response rate was 90.48%.

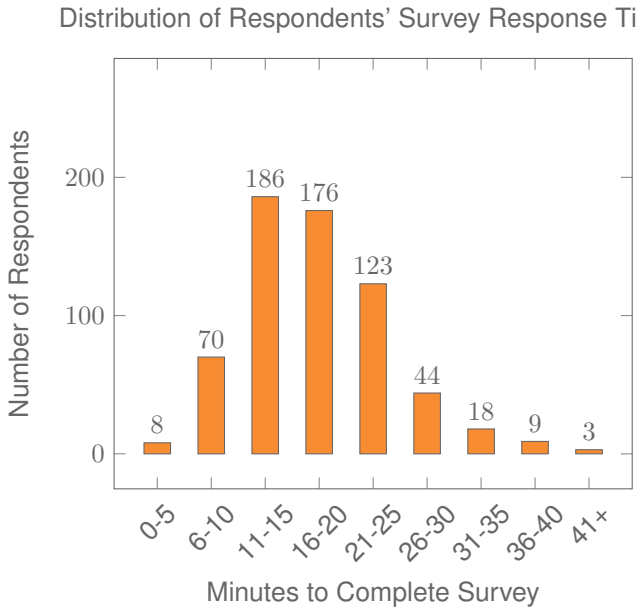
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey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

The detailed survey response rate is as follows:

UAS19 - Response Overview	
Size of selected sample	704
Completed the survey	637
Started but did not complete the survey	16
Did not start the survey	51
Response rate	90.48%

2.2 Timings

The survey took respondents an average of 18 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



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 set 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. These variables are based on the questions asked quarterly in the My Household survey after the application of a cleaning process (https://uasdata.usc.edu/page/Data+Cleaning+Process). They are the following:

- **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 ¡em¿uashhid¡/em¿. For the primary respondent this identifier is 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 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).
- **uashhid_current**: the current household identifier of the respondent. Uniquely identifies the household a UAS panel member belongs to in a given survey INDEPENDENT of the exact composition of the household in terms of who else in the household are UAS members. Missing (.n) for respondents who are in a single-UAS member household at the time of survey start. Available on request in data sets prior to September 3, 2025.
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey DEPENDENT on the exact composition of the household in terms of who else in the household are UAS members. Is set to missing (.n) if no other household members are UAS panel members at the time of the survey. 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 is 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
35. MSG 2025/02
36. MSG 2025/09
37. MSG 2026/06

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 DEMOGRAPHICS

Every UAS survey data set also includes demographic variables, which provide background information about the respondent and their 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 demographic variables are based on the questions taken from the My Household survey after the application of the cleaning process.

The following variables are available in survey data sets after October 8, 2025:

- **sex**: indicates the sex of the respondent as assigned at birth. Is set to gender if the respondent has not filled out My Household after October 8, 2025.
- **genderid**: indicates the current gender of the respondent. Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025. Available in data sets after October 8, 2025.
- **dateofbirth_year**: indicates the year of birth of the respondent.
- **age**: indicates 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. Is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. Is set to missing (.) if the respondent was born in the U.S.
- **statereside**: indicates 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**: indicates the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.
- **education**: indicates the highest level of education attained by the respondent.
- **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 hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- **race_identify**: indicates the race the respondent identifies with most (if mixed). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hisplatino**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- **mena**: indicates whether the respondent identifies as being of Middle Eastern or North African ancestry. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **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.
- **workemployer**: indicates whether the respondent works for an employer. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **workself**: indicates whether the respondent is self-employed. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **homemaker**: indicates whether the respondent is a homemaker. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **student**: indicates whether the respondent is a student. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **notworking**: indicates whether the respondent is not working and not looking for work. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **lf_other**: indicates whether the respondent has another 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, lf_other).
- **hourswork**: indicates the number of hours the respondent works per week. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: indicates 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. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp_total if the respondent has filled out My Household after October 8, 2025.
- **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. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp_total if the respondent has filled out My Household after October 8, 2025.

- **hhcomp_male_0_3**: indicates the number of male children ages 0 through 4 who are living in the respondent’s household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_0_3**: indicates the number of female children ages 0 through 4 who are living in the respondent’s household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_0_3**: indicates the number of other-gendered children ages 0 through 4 who are living in the respondent’s household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025.¡/li¿
- **hhcomp_male_4_12**: indicates the number of male children ages 5 through 12 who are living in the respondent’s household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_4_12**: indicates the number of female children ages 5 through 12 who are living in the respondent’s household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_4_12**: indicates the number of other-gendered children ages 5 through 12 who are living in the respondent’s household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_13_17**: indicates the number of male children ages 13 through 17 who are living in the respondent’s household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_13_17**: indicates the number of female children ages 13 through 17 who are living in the respondent’s household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (”.v”) if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_13_17**: indicates the number of other-gendered children ages 13 through 17 who are living in the respondent’s household right now (even if they only

live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **hhcomp_male_18_64**: indicates the number of male adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_18_64**: indicates the number of female adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_18_64**: indicates the number of other-gendered adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_65plus**: indicates the number of male adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_65plus**: indicates the number of female adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_65plus**: indicates the number of other-gendered adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_18_64**: indicates the total number of adults 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_65plus**: indicates the total number of adults 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_adults**: indicates the total number of adults who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **hhcomp_total_children**: indicates the total number of children who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total**: indicates the total number of people who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent_guardian_a**: indicates whether the respondent is the parent or guardian of one or more children ages 0 to 4 in the respondent's household. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent_guardian_b**: indicates whether the respondent is the parent or guardian of one or more children ages 5 to 12 in the respondent's household. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent_guardian_c**: indicates whether the respondent is the parent or guardian of one or more children ages 13 to 17 in the respondent's household. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

The following variables were provided up until October 8, 2025. Several remain available in data sets created after October 8, 2025 on request.

- **gender**: indicates the gender of the respondent. Available in data sets before October 9, 2025.
- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.
- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. Is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino. Available in data sets after October 8, 2025 on request.
- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.
- **workfullpart**: indicates whether the respondent works full or part-time. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.

- **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. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- **hhmembergen_#**: indicates the gender of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- **hhmemberage_#**: indicates the age of the household member. The age is derived from the month and year of birth of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- **hhmemberrel_#**: indicates the relationship of the respondent to the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- **hhmemberuasid_#**: indicates the 'uasid' of the 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'. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

Lastly, data sets created after May 8, 2025 include an urbanicity variable. It is based on panel members' current census tract of residence and the 2010 Rural-Urban Commuting Area (RUCA) codes released by the US Department of Agriculture's Economic Research Service. To preserve confidentiality, the UAS collapses the 10 primary RUCA codes to 4

levels: Metropolitan, Micropolitan, Small/Rural, and Unknown. The Metropolitan level corresponds to primary RUCA codes 1-3, the Micropolitian level corresponds to RUCA codes 4-6, and the Small/Rural UAS classification corresponds to RUCA codes 7-10.

For detailed information and definitions of the 10 primary RUCA codes, please visit the USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data variable available on request. Data sets created after February 6, 2026 contain two urbanicity variables (urbanicity2010 and urbanicity2020, based on the 2010 and 2020 RUCA codes respectively). Information regarding differences between the 2010 and 2020 codes is located here.

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

intro1 (Section Base)
Thank you for participating in this survey. This survey contains four segments. The first segment asks you to think about retirement saving decisions you would make under different hypothetical scenarios. The second segment asks you to answer hypothetical questions about receiving money over time. The third segment asks questions about your household, and the final segment asks you some cognitive and reasoning questions.

Please take this survey seriously. We care about your response.

Start of section **Randomization**

/* Respondents were randomly sorted into three different groups with the EGB_treatment variable: 1) EGB control, 2) EGB balance, and 3) EGB income. This treatment affects the way the retirement calculator is presented in the hypothetical retirement scenario questions:

1. EGB control: projections are calculated using the contribution amount and frequency inputted by the respondent. This variant is the same as the calculator used in the UAS 14 survey of which the UAS 19 survey is a continuation.
2. EGB balance: projections are calculated using the contribution amount and frequency, projected rate of investment return, and projected retirement age you select, and your current age. The values assume contributions are made annually at the end of each year and grow at a constant rate with no inflation and no withdrawals from the account prior to the assumed retirement age. All values are rounded to the nearest dollar.
3. EGB income: projections are calculated using the contribution amount, projected rate of investment return, and projected retirement age you select, and your current age. The values assume contributions are made annually at the end of each year and grow at a constant rate with no inflation and no withdrawals from the account prior to the assumed retirement age, and that the projected balance at retirement is used to purchase a single life annuity based on current annuity rates, your gender, and your projected retirement age. All values are rounded to the nearest dollar.

Screen shots of the three calculator variants can be found in the Appendix. */

IF EGB_treatment = EMPTY THEN
  EGB_treatment := mt_rand(1,3)
  EGB_treatment_dummy := EGB_treatment
END OF IF

```
/* Respondents were randomly sorted into three different groups with the PB_treatment
variable: 1) PB control, 2) PB limited, 3) PB unlimited. This treatment variable determines
the presentation of R003, which asks about the respondents' response to a hypothetical
change in the employer's matching contribution policy:

  1. PB control: respondents were presented with the standard text describing the hypo-
     thetical change, which is the same text as that in the corresponding question in the
     UAS 14 survey of which the UAS 19 survey is a continuation.

  2. PB limited: respondents were presented with the same screen as the PB control
     group, but with additional text describing an additional bonus if the paperwork for
     making changes is completed within a week.

  3. PB unlimited: respondents were presented with the same screen as the PB control
     group, but with additional text describing an additional bonus if the paperwork for
     making changes is completed (without imposing a temporal condition).

Screen shots of the three variants can be found in the Appendix. */

IF PB_treatment = EMPTY THEN
  PB_treatment := mt_rand(1,3)
END OF IF

/* Respondents were randomly assigned one of two different retirement savings plan match
levels with the match_randomizer variable: 1) 0.50 and 2) 1.00. This matching randomizer
is preloaded from the UAS 14 survey. If for some reason the preloading failed, the matching
randomizer is then randomly set to 1 or 2. Also, the match_randomizer_preload is set to 2
to flag the failing of the preloading. */

match_randomizer_preload := 1
match_randomizer := getUAS14PreloadNew("match_randomizer")

IF match_randomizer = EMPTY THEN
  match_randomizer := mt_rand(1,2)
  match_randomizer_preload := 2
END OF IF

/* Respondents were randomly assigned one of three interest rates with the interest_randomizer
variable: 1) 3%, 2) 5%, and 3) 7%. And respondents were also randomly assigned one
of two retirement ages in retirement_randomizer variable: 1) 65 and 2) 67. This interest
rate and retirement age are the preset values in the retirement calculator if the respondent
received the EGB balance or EGB income treatment. */

IF interest_randomizer = EMPTY THEN
  interest_randomizer := mt_rand(1,3)
  retirement_randomizer := mt_rand(1,2)
```

END OF IF

End of section **Randomization**

Start of section **Demographics**

IF gender = EMPTY THEN
| **gender** (R GENDER in section Demographics)
| What is your gender?
| 1 Male
| 2 Female
END OF IF

IF age = EMPTY THEN
| **age** (R age in section Demographics)
| What is your age?
| RANGE 0..120
END OF IF

IF age = RESPONSE THEN
| tempage := age
ELSE
| tempage := 0
END OF IF

IF age < 80 THEN
| **r014** (retirement status in section Retirement)
| Do you consider yourself:
| 1 Not retired
| 2 Partially retired 3 Fully retired
END OF IF

End of section **Demographics**

IF age >= 80 THEN
| /* Removing respondents over 80 */
ELSEIF age = RESPONSE and age < 80 and r014 = 3 THEN
| /* Removing respondents under 80 who are fully retired */
ELSE
END OF IF

Start of section **Timepreference**

block_intro (Section Timepreference)
Hypothetical Payment Choices
Here are some questions that ask you when you would prefer to receive payments. There are three sets of five questions each. The timing of the payments differs in each set, and the amounts of money differ in each question.

/* Respondents are randomly assigned to one of six possible orders for the three blocks of questions:

1. Block I, block II, block III
2. Block I, block III, block II
3. Block II, block I, block III
4. Block II, block III, block I
5. Block III, block I, block II
6. Block III, block II, block I

The following routing is displayed as if you were navigating through the first block order: I, II, III. */

IF randomizer_block = EMPTY THEN
  randomizer_block := mt_rand(1,6)
END OF IF

IF randomizer_block = 1 THEN
  Start of section **Block1**

  bl1_intro (Section Block1)
  Suppose you were given the choice between the following:
  Receiving a payment **today** or Receiving a different payment **in 12 months**
  We will now present five situations. The payment **today** is the same in each of these situations. The payment **in 12 months** is different in every situation.

  For each of these situations we would like to know which you would choose.

  fl_block1_base := ”100.00”
  fl_block1_amounts := getBlock1()

  bl1_a1 (a1 block 1 in section Block1)
  Suppose you were given the choice between the following:
  Receiving a payment **today** or Receiving a different payment **in 12 months**
  Would you rather receive $100.00 today or $(block1 amounts(1)) in 12 months?

1 $100.00 **today**
2 $(block1 amounts(1)) **in 12 months**

IF bl1_a1 = 1 THEN **bl1_a17** (a17 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(17)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(17)) **in 12 months**

IF bl1_a17 = 1 THEN **bl1_a18** (a18 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(18)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(18)) **in 12 months**

IF bl1_a18 = 1 THEN **bl1_a22** (a22 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(22)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(22)) **in 12 months**

IF bl1_a22 = 1 THEN
bl1_a23 (a23 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(23)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(23)) **in 12 months**
ELSE
bl1_a24 (a24 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(24)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(24)) **in 12 months**
END OF IF ELSE
END OF IF ELSE **bl1_a25** (a25 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(25)) in 12 months? 1
$100.00 **today**

2 $(block1 amounts(25)) **in 12 months**

IF bl1_a25 = 1 THEN

bl1_a29 (a29 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(29)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(29)) **in 12 months**

IF bl1_a29 = 1 THEN

bl1_a31 (a31 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(31)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(31)) **in 12 months**

ELSE

bl1_a30 (a30 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(30)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(30)) **in 12 months**

END OF IF

ELSE **bl1_a26** (a26 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(26)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(26)) **in 12 months**

IF bl1_a26 = 1 THEN **bl1_a28** (a28 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(28)) in 12 months? 1
$100.00 **today**
2 $(block1 amounts(28)) **in 12 months** ELSE

bl1_a27 (a27 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(27)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(27)) **in 12 months**

END OF IF END OF IF END OF IF ELSE **bl1_a2** (a2 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(2)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(2)) **in 12 months**

IF bl1_a2 = 1 THEN **bl1_a10** (a10 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(10)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(10)) **in 12 months**

IF bl1_a10 = 1 THEN **bl1_a14** (a14 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(14)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(14)) **in 12 months**

IF bl1_a14 = 1 THEN
bl1_a16 (a16 block 1 in section Block1) Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(16)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(16)) **in 12 months**
ELSE
bl1_a15 (a15 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(15)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(15)) **in 12 months**
END OF IF
ELSE **bl1_a11** (a11 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(11)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(11)) **in 12 months**

IF bl1_a11 = 1 THEN

bl1_a13 (a13 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(13)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(13)) **in 12 months**

ELSE

bl1_a12 (a12 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(12)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(12)) **in 12 months**

END OF IF

END OF IF ELSE **bl1_a3** (a3 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(3)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(3)) **in 12 months**

IF bl1_a3 = 1 THEN

bl1_a7 (a7 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(7)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(7)) **in 12 months**

IF bl1_a7 = 1 THEN

bl1_a8 (a8 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(8)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(8)) **in 12 months**

ELSE

bl1_a9 (a9 block 1 in section Block1)
Suppose you were given the choice between the following: Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(9)) in 12 months?
1 $100.00 **today**

2 $(block1 amounts(9)) **in 12 months**
END OF IF
ELSE **bl1_a4** (a4 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(4)) in 12 months? 1
$100.00 **today**
2 $(block1 amounts(4)) **in 12 months**

IF bl1_a4 = 1 THEN
bl1_a6 (a6 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(6)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(6)) **in 12 months**
ELSE
bl1_a5 (a5 block 1 in section Block1)
Suppose you were given the choice between the following:
Receiving a payment **today** or Receiving a different payment **in 12 months**
Would you rather receive $100.00 today or $(block1 amounts(5)) in 12 months?
1 $100.00 **today**
2 $(block1 amounts(5)) **in 12 months**
END OF IF END OF IF END OF IF END OF IF

End of section **Block1**

Start of section **Block2**

bl2_intro (Section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**We will now present five situations. The payment **in 12 months** is the same in each of these situations. The payment **in 24 months** is different in every situation.

For each of these situations we would like to know which you would choose.

fl_block2_base := ”120.00”
fl_block2_amounts := getBlock2()

bl2_b1 (b1 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(1))

in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(1)) **in 24 months**

IF bl2_b1 = 1 THEN **bl2_b17** (b17 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(17)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(17)) **in 24 months**

IF bl2_b17 = 1 THEN **bl2_b18** (b18 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(18)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(18)) **in 24 months**

IF bl2_b18 = 1 THEN **bl2_b22** (b22 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(22)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(22)) **in 24 months**

IF bl2_b22 = 1 THEN

bl2_b23 (b23 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(23)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(23)) **in 24 months**

ELSE

bl2_b24 (b24 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(24)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(24)) **in 24 months**

END OF IF ELSE

bl2_b19 (b19 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(19)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(19)) **in 24 months**

IF bl2_b19 = 1 THEN

bl2_b20 (b20 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(20)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(20)) **in 24 months**

ELSE

bl2_b21 (b21 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(21)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(21)) **in 24 months**

END OF IF

END OF IF ELSE **bl2_b25** (b25 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(25)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(25)) **in 24 months**

IF bl2_b25 = 1 THEN

bl2_b29 (b29 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(29)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(29)) **in 24 months**

IF bl2_b29 = 1 THEN

bl2_b31 (b31 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(31)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(31)) **in 24 months**

ELSE

bl2_b30 (b30 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(30)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(30)) **in 24 months**

END OF IF

ELSE **bl2_b26** (b26 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months** Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(26)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(26)) **in 24 months**

IF bl2_b26 = 1 THEN

bl2_b28 (b28 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(28)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(28)) **in 24 months**

ELSE

bl2_b27 (b27 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(27)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(27)) **in 24 months**

END OF IF
END OF IF
END OF IF

ELSE **bl2_b2** (b2 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(2)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(2)) **in 24 months**
IF bl2_b2 = 1 THEN **bl2_b10** (b10 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months** Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(10)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(10)) **in 24 months**

IF bl2_b10 = 1 THEN
bl2_b14 (b14 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(14)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(14)) **in 24 months**

IF bl2_b14 = 1 THEN
bl2_b16 (b16 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(16)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(16)) **in 24 months**
ELSE
bl2_b15 (b15 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(15)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(15)) **in 24 months**
END OF IF
ELSE **bl2_b11** (b11 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**

Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(11)) in 24 months?
1 $(block 2 base amount()) **in 12 months** 2 $(block2 amounts(11)) **in 24 months**

IF bl2_b11 = 1 THEN

bl2_b13 (b13 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(13)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(13)) **in 24 months**

ELSE

bl2_b12 (b12 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(12)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(12)) **in 24 months**

END OF IF END OF IF ELSE **bl2_b3** (b3 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(3)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(3)) **in 24 months**

IF bl2_b3 = 1 THEN **bl2_b7** (b7 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(7)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(7)) **in 24 months**
IF bl2_b7 = 1 THEN

bl2_b8 (b8 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(8)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(8)) **in 24 months**

ELSE

bl2_b9 (b9 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(9)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(9)) **in 24 months**

END OF IF ELSE **bl2_b4** (b4 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(4)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(4)) **in 24 months**

IF bl2_b4 = 1 THEN
bl2_b6 (b6 block 2 in section Block2)
Suppose you were given the choice between the following:
Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(6)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(6)) **in 24 months**

ELSE **bl2_b5** (b5 block 2 in section Block2)
Suppose you were given the choice between the following: Receiving a payment **in 12 months**Receiving a different payment **in 24 months**
Would you rather receive $(block 2 base amount()) in 12 months or $(block2 amounts(5)) in 24 months?
1 $(block 2 base amount()) **in 12 months**
2 $(block2 amounts(5)) **in 24 months** END OF IF END OF IF END OF IF END OF IF

End of section **Block2**

Start of section **Block3**

bl3_intro (Section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)We will now present five situations. The payment **on that day** (12 months from today) is the same in each of these situations. The payment **12 months later** (24 months from today) is different in each of these situations.

For each of these situations we would like to know which you *think* you would choose if you were asked 12 months from today.

fl_block3_base := ”110.00”
fl_block3_amounts := getBlock3()

bl3_c1 (c1 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(1)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(1)) **12 months later**

IF bl3_c1 = 1 THEN **bl3_c17** (c17 block 3 in section Block3) Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(17)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(17)) **12 months later**

IF bl3_c17 = 1 THEN **bl3_c18** (c18 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(18)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(18)) **12 months later**

IF bl3_c18 = 1 THEN **bl3_c22** (c22 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(22)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(22)) **12 months later**

IF bl3_c22 = 1 THEN

bl3_c23 (c23 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(23)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(23)) **12 months later**

ELSE

bl3_c24 (c24 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(24)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(24)) **12 months later**

END OF IF

ELSE **bl3_c19** (c19 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(19)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(19)) **12 months later**

IF bl3_c19 = 1 THEN

bl3_c20 (c20 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(20)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(20)) **12 months later**

ELSE **bl3_c21** (c21 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:

Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(21)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(21)) **12 months later** END OF IF END OF IF ELSE **bl3_c25** (c25 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(25)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(25)) **12 months later**

IF bl3_c25 = 1 THEN **bl3_c29** (c29 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(29)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(29)) **12 months later**

IF bl3_c29 = 1 THEN

bl3_c31 (c31 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(31)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(31)) **12 months later**

ELSE

bl3_c30 (c30 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(30)) in another 12 months?

1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(30)) **12 months later**

END OF IF ELSE **bl3_c26** (c26 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(26)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(26)) **12 months later**

IF bl3_c26 = 1 THEN
bl3_c28 (c28 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(28)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(28)) **12 months later**

ELSE **bl3_c27** (c27 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(27)) in another 12 months? 1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(27)) **12 months later** END OF IF END OF IF END OF IF ELSE **bl3_c2** (c2 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(2)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(2)) **12 months later**

IF bl3_c2 = 1 THEN **bl3_c10** (c10 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:

Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(10)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(10)) **12 months later**

IF bl3_c10 = 1 THEN **bl3_c14** (c14 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(14)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(14)) **12 months later**

IF bl3_c14 = 1 THEN

> **bl3_c16** (c16 block 3 in section Block3)
> Suppose that **12 months from now**, you are going to be given the choice between the following:
> Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
> Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(16)) in another 12 months?
> 1 $(block 3 base amount()) **on that day**
> 2 $(block3 amounts(16)) **12 months later**

ELSE

> **bl3_c15** (c15 block 3 in section Block3)
> Suppose that **12 months from now**, you are going to be given the choice between the following:
> Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
> Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(15)) in another 12 months?
> 1 $(block 3 base amount()) **on that day**
> 2 $(block3 amounts(15)) **12 months later**

END OF IF ELSE **bl3_c11** (c11 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(11)) in another 12 months?

1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(11)) **12 months later**

IF bl3_c11 = 1 THEN **bl3_c13** (c13 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(13)) in another 12 months? 1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(13)) **12 months later** ELSE

> **bl3_c12** (c12 block 3 in section Block3)
> Suppose that **12 months from now**, you are going to be given the choice between the following:
> Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
> Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(12)) in another 12 months?
> 1 $(block 3 base amount()) **on that day**
> 2 $(block3 amounts(12)) **12 months later**

END OF IF END OF IF ELSE **bl3_c3** (c3 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(3)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(3)) **12 months later**

IF bl3_c3 = 1 THEN **bl3_c7** (c7 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(7)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(7)) **12 months later**

IF bl3_c7 = 1 THEN **bl3_c8** (c8 block 3 in section Block3) Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different

payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(8)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(8)) **12 months later** ELSE

bl3_c9 (c9 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(9)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(9)) **12 months later**

END OF IF ELSE **bl3_c4** (c4 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(4)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(4)) **12 months later**

IF bl3_c4 = 1 THEN

bl3_c6 (c6 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(6)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(6)) **12 months later**

ELSE

bl3_c5 (c5 block 3 in section Block3)
Suppose that **12 months from now**, you are going to be given the choice between the following:
Receiving a payment on **that day** (that is, 12 months from today) or Receiving a different payment **12 months later** (that is, 24 months from today)
Do you think you would rather choose to receive $(block 3 base amount()) on that day or $(block3 amounts(5)) in another 12 months?
1 $(block 3 base amount()) **on that day**
2 $(block3 amounts(5)) **12 months later**

END OF IF END OF IF END OF IF END OF IF

End of section **Block3**
ELSEIF randomizer_block = 2 THEN
Blocks 1, 3, 2
ELSEIF randomizer_block = 3 THEN
Blocks 2, 1, 3
ELSEIF randomizer_block = 4 THEN
Blocks 2, 3, 1
ELSEIF randomizer_block = 5 THEN
Blocks 3, 1, 2
ELSEIF randomizer_block = 6 THEN
Blocks 3, 2, 1
END OF IF

tsend_preference := date("Y-m-d H:i:s")

End of section **Timepreference**

Start of section **Background**

ba_intro (Section Background)
We'll now ask you questions about you and your household.

ba_001 (number of children living in section Background)
How many children live with you? Please only include children who are related to you (your child, stepchild, foster child or adopted child, or any offspring of these children) and who are financially dependent on you.
0 0
1 1
...
14 14
15 15

ba_002 (overall well being of family in section Background)
On a scale of 1 (lowest) to 10 (highest), how would you rate the overall well-being of you and your family?

1 1
2 2
...
9 9
10 10

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ba3_intro2 (Section Background)
Please answer the following questions about how you approach tasks and decisions. Assess your agreement with the following questions:
SUBGROUP OF QUESTIONS **ba_003a** (I tend to postpone tasks even if I know it would be better to do them right away. in section Background)
I tend to postpone tasks even if I know it would be better to do them right away.
1 Strongly disagree
2 Disagree
3 Neither agree nor disagree
4 Agree
5 Strongly Agree
ba_003b (I am willing to give up something that is beneficial today in order to receive a greater benefit in the future. in section Background) I am willing to give up something that is beneficial today in order to receive agreater benefit in the future.
1 Strongly disagree
2 Disagree
3 Neither agree nor disagree
4 Agree
5 Strongly Agree
ba_003c (I do things when I originally planned to do them. in section Background)
I do things when I originally planned to do them.
1 Strongly disagree
2 Disagree
3 Neither agree nor disagree
4 Agree
5 Strongly Agree

END OF SUBGROUP

END OF GROUP

ba_004 (who handles financial matters in section Background)
Please take a moment to think about your current financial matters and decisions. In your household, who typically handles the financial matters?
1 I do
2 Someone else
3 Someone else and I equally share responsibility

ba_005 (who handles financial matters in section Background)
Prior to completing any tax return for calendar year 2013, what best describes your expected tax status?
1 I expected to get a tax refund
2 I expected to owe taxes
3 I expected to neither owe taxes nor get a refund
4 I did not know what to expect

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ba_006 (expected tax status in section Background)
In what month in 2014 did you file your taxes for calendar year 2013?
1 I filed in .
2 I have not yet filed, but plan to file in the future.
3 I do not plan to file taxes for 2013.

ba_006_month (month filed in section Background)
In what month in 2014 did you file your taxes for calendar year 2013?
1 January
2 February
3 March
4 April
5 May
6 June
7 July
8 August
9 September
10 October
11 November
12 December

END OF GROUP

IF ba_006 = 1 and ba_006_month = EMPTY THEN

ba_006_warning (Section Background)
You indicated that you filed taxes, but you did not specify in which month. Please go back and keep the answer(s) that best describe your situation.

ELSEIF ba_006_month = response and ba_006 != 1 THEN

ba_006_warning2 (Section Background)
You specified a month in which you filed taxes, but you also indicated that you did not file taxes yet or are not planning to file taxes. Please go back and keep the answer(s) that best describe your situation.

END OF IF

IF (ba_006 = 1 and ba_006_month $>$ 4) OR ba_006 = 2 THEN

ba_007 (file for extension in section Background)
Did you file for an extension for filing your 2013 taxes?
1 Yes
2 No
3 Don't know

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ba8_intro2 (Section Background)
Assess your agreement with the following statement:

SUBGROUP OF QUESTIONS

ba_008a (passive (i.e. index) mutual funds generally more attractive than actively managed funds. in section Background)
The lower management fees of passive (i.e. index) mutual funds generally make them more attractive than actively managed funds.
1 Strongly disagree
2 Disagree
3 Neither agree nor disagree
4 Agree
5 Strongly Agree
6 Don't know

END OF SUBGROUP

END OF GROUP

ba_009 (expected age claim retirement in section Background)
At approximately what age do you expect to begin claiming retirement benefits? If you are already claiming benefits, please indicate so.
98 I am already claiming benefits
99 Never
50 50
51 51
...
89 89
90 90

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ba_010a (short term loan in section Background)
Please take a moment to think about your past financial matters and decisions.

Please tell us if you've done any of the following in the past 5 years:

Have you taken out a short-term "payday" loan?
1 Yes
2 No
3 Don't know

ba_010b (You declared bankruptcy in section Background)
Have you declared bankruptcy?

1 Yes
2 No
3 Don't know

END OF GROUP

tsend_background := date("Y-m-d H:i:s")

End of section **Background**

Start of section **Cognitive**

ba011_intro (Section Cognitive)
We will now ask you a series of cognitive and reasoning questions. Please answer these to the best of your ability. At the end of the survey, we will provide the answers to these questions so you can see how you did.

ba_011a (age sister in section Cognitive)
Joshua is 12 years old and his sister is three times as old as he is. When Joshua is 23, how old will his sister be?
1 35
2 39
3 44
4 47
5 53
6 57
7 I don't know

ba_011b (What number is one fifth of one fourth of one ninth of 900? in section Cognitive)
What number is one fifth of one fourth of one ninth of 900?
1 2
2 3
3 4
4 5
5 6
6 7
7 I don't know

ba_011c (next letter in section Cognitive)
In the following alphanumeric series, what letter comes next? Q S N P L
1 J
2 H
3 I
4 N

5 M
6 L
7 I don't know

ba_011d (Please indicate which is the best answer to complete the figure below: in section Cognitive)
Please indicate which is the best answer to complete the figure below:
1 A
2 B
3 C
4 D
5 E
6 F
7 I don't know

ba_011e (Please indicate which is the best answer to complete the figure below: in section Cognitive)
All the cubes below have a different image on each side. Select the choice that would represent a rotation of the cube labeled X.
1 A
2 B
3 C
4 D
5 E
6 F
7 G
8 H

tsend_cognitive := date("Y-m-d H:i:s")

End of section **Cognitive**

Start of section **Closing**

summary (Section Closing)
Thank you for your participation! As promised, below are the answers to the cognitive and reasoning questions along with the response you selected.

Joshua is 12 years old and his sister is three times as old as he is. When Joshua is 23, how old will his sister be?

Correct response: 47
Your response: (age sister())

What number is one fifth of one fourth of one ninth of 900?

Correct response: 5
Your response: (What number is one fifth of one fourth of one ninth of 900?())

In the following alphanumeric series, what letter comes next?

Q S N P L

Correct response: N
Your response: (next letter())

Please indicate which is the best answer to complete the figure below:

textitCorrect response: B
Your response: (Please indicate which is the best answer to complete the figure below: ())

All the cubes below have a different image on each side. Select the choice that would represent a rotation of the cube labeled X.

textitCorrect response: F
Your response: (Please indicate which is the best answer to complete the figure below: ())

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. */

8 APPENDIX

There are two randomizations of what information was presented to the respondent that are easier to show than to describe. Below are the comments describing the two randomizations, followed by screen shots of each for reference.

Respondents were randomly sorted into three different groups with the EGB_treatment variable: 1) EGB control, 2) EGB balance, and 3) EGB income. This treatment affects the way the retirement calculator is presented in the hypothetical retirement scenario questions:

1. EGB control (figure 1): projections are calculated using the contribution amount and frequency inputted by the respondent. This variant is the same as the calculator used in the UAS 14 survey of which the UAS 19 survey is a continuation.

2. EGB balance (figure 2): projections are calculated using the contribution amount and frequency, projected rate of investment return, and projected retirement age you select,and your current age. The values assume contributions are made annually at the end of each year and grow at a constant rate with no inflation and no withdrawals from the account prior to the assumed retirement age. All values are rounded to the nearest dollar.

3. EGB income (figure 3): projections are calculated using the contribution amount, projected rate of investment return, and projected retirement age you select, and your current age.The values assume contributions are made annually at the end of each year and grow at a constant rate with no inflation and no withdrawals from the account prior to the assumed retirement age, and that the projected balance at retirement is used to purchase a single life annuity based on current annuity rates, your gender, and your projected retirement age. All values are rounded to the nearest dollar.

Respondents were randomly sorted into three different groups with the PB_treatment variable: 1) PB control, 2) PB limited, 3) PB unlimited. This treatment variable determines the presentation of R003, which asks about the respondents' response to a hypothetical change in the employer's matching contribution policy:

1. PB control (figure 4): respondents were presented with the standard text describing the hypothetical change, which is the same text as that in the corresponding question in the UAS 14 survey of which the UAS 19 survey is a continuation.

2. PB limited (figure 5): respondents were presented with the same screen as the PB control group, but with additional text describing an additional bonus if the paperwork for making changes is completed within a week.

3. PB unlimited (figure 6): respondents were presented with the same screen as the PB control group, but with additional text describing an additional bonus if the paperwork for making changes is completed (without imposing a temporal condition).

Figure 1: *Retirement calculator - EGB control*

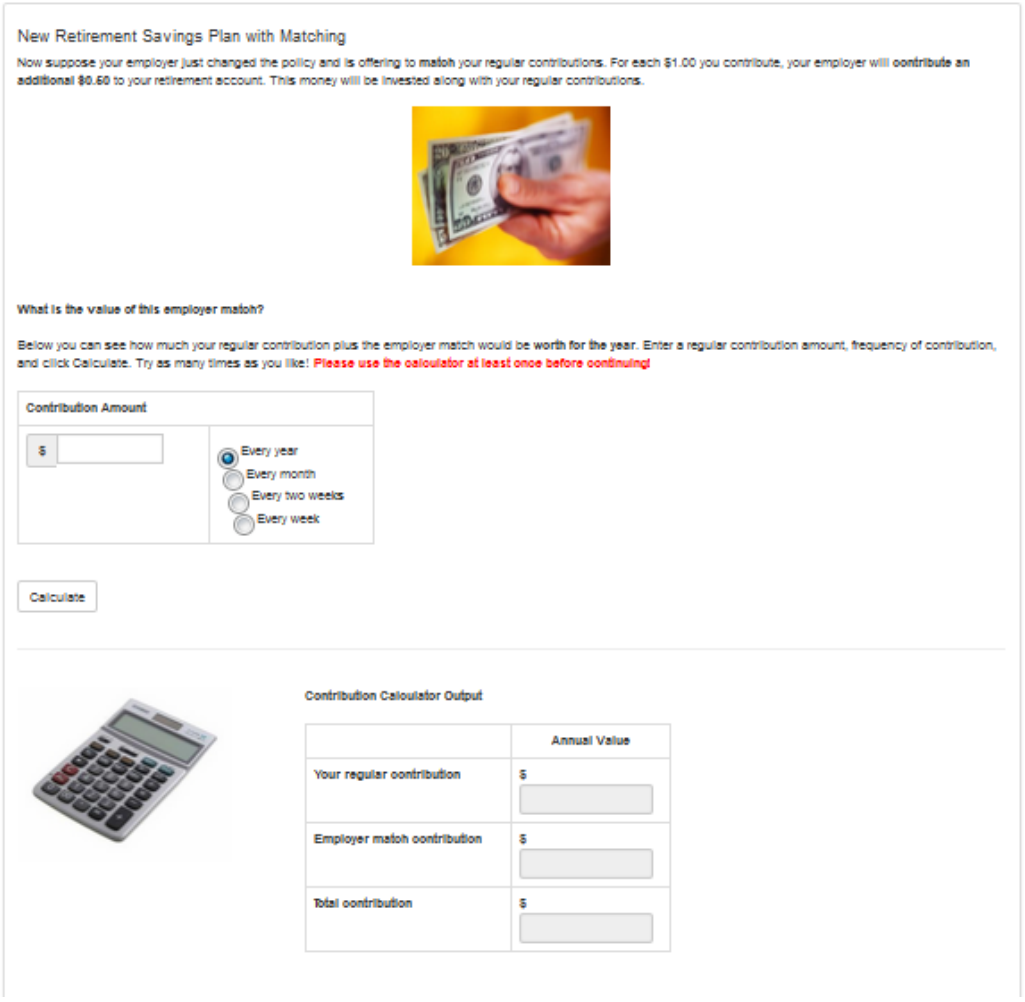
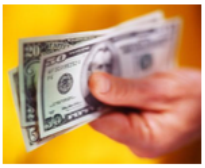


Figure 2: *Retirement calculator - EGB balance*

New Retirement Savings Plan with Matching

Now suppose your employer just changed the policy and is offering to **match** your regular contributions. For each $1.00 you contribute, your employer will **contribute an additional** $0.50 to your retirement account. This money will be invested along with your regular contributions.



What is the value of this employer match?

Below you can see how much your regular contribution plus the employer match would be worth **for the year**. Enter a regular contribution amount, frequency of contribution, and click Calculate. Try as many times as you like! **Please use the calculator at least once before continuing!**

Contribution Amount

$

- (•) Every year
- ( ) Every month
- ( ) Every two weeks
- ( ) Every week

Please choose a projected retirement age between 50 and 80.

65

Please choose a projected rate of investment return.

5 %

Calculate

Contribution Calculator Output

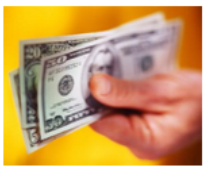
	Annual Value	Projected Balance at Retirement
Your regular contribution	$	$
Employer match contribution	$	$
Total contribution	$	$

The projections are calculated using the contribution amount, projected rate of investment return, projected retirement age you select, and your current age. The values assume contributions are made annually at the end of each year and grow at a constant rate with no inflation and no withdrawals from the account prior to the assumed retirement age. All values are rounded to the nearest dollar.

Figure 3: *Retirement calculator - EGB income*

New Retirement Savings Plan with Matching

Now suppose your employer just changed the policy and is offering to **match** your regular contributions. For each $1.00 you contribute, your employer will **contribute an additional** $0.50 to your retirement account. This money will be invested along with your regular contributions.



What is the value of this employer match?

Below you can see how much your regular contribution plus the employer match would be worth **for the year**. Enter a regular contribution amount, frequency of contribution, and click Calculate. Try as many times as you like! **Please use the calculator at least once before continuing!**

Contribution Amount	
$	◉ Every year ○ Every month ○ Every two weeks ○ Every week

Please choose a projected retirement age between 50 and 80.

65

Please choose a projected rate of investment return.

5 %

Calculate

Contribution Calculator Output

	Annual Value	Projected Annual Income in Retirement
Your regular contribution	$	$
Employer match contribution	$	$
Total contribution	$	$

The projections are calculated using the contribution amount, projected rate of investment return, projected retirement age you select, and your current age. The values assume contributions are made annually at the end of each year and grow at a constant rate with no inflation and no withdrawals from the account prior to the assumed retirement age, and that the projected balance at retirement is used to purchase a single life annuity based on current annuity rates, your gender, and your projected retirement age. All values are rounded to the nearest dollar.

Figure 4: *Employer matching change - PB control*

New Retirement Savings Plan with Matching

Under your employer's prior plan (i.e. no match), you stated you would contribute $100 every year.

You may wish to respond to the new **matching** contribution from your employer by changing your contributions. In order to enroll or change your contribution, you must contact an HR administrator and fill out several forms. You will specify an amount to contribute each year and designate how your contributions will be divided among investment options, including lifecycle funds that target a specific retirement date, index funds that track major asset classes, or mutual funds that pursue various investment strategies.

This entire paperwork process will take approximately **60 minutes** of your time. At the end of completing the paperwork, you can elect to make a change in your contributions, or elect to continue with your prior contribution amount by selecting, "no change."

When answering the following questions, please consider the actual constraints you face in your life, including financial (i.e. income, savings, debt obligations) and time (i.e. all the things you have to do at work that take time).

Based on the change to your employer's match policy, would you choose to go through the paperwork process? If so, when would you do so?

- No
- Yes. I'd do it today.
- Yes. Not today, but within a week.
- Yes. Not within a week, but some time in the future.

Figure 5: *Employer matching change - PB limited*

New Retirement Savings Plan with Matching

Under your employer's prior plan (i.e. no match), you stated you would contribute $100 every year.

You may wish to respond to the new **matching** contribution from your employer by changing your contributions. In order to enroll or change your contribution, you must contact an HR administrator and fill out several forms. You will specify an amount to contribute each year and designate how your contributions will be divided among investment options, including lifecycle funds that target a specific retirement date, index funds that track major asset classes, or mutual funds that pursue various investment strategies.

This entire paperwork process will take approximately **60 minutes** of your time. At the end of completing the paperwork, you can elect to make a change in your contributions, or elect to continue with your prior contribution amount by selecting, "no change."

Your employer's new policy includes an **additional bonus**: if you complete the paperwork **within a week**, you will get an immediate **$50 in cash** to help compensate you for the hassle of completing the paperwork. If you complete the paperwork after a week, you will not get the $50 payment.

When answering the following questions, please consider the actual constraints you face in your life, including financial (i.e. income, savings, debt obligations) and time (i.e. all the things you have to do at work that take time).

Based on the change to your employer's match policy, would you choose to go through the paperwork process? If so, when would you do so?

- No
- Yes. I'd do it today.
- Yes. Not today, but within a week.
- Yes. Not within a week, but some time in the future.

Figure 6: *Employer matching change - PB unlimited*

New Retirement Savings Plan with Matching

Under your employer's prior plan (i.e. no match), you stated you would contribute $100 every year.

You may wish to respond to the new **matching** contribution from your employer by changing your contributions. In order to enroll or change your contribution, you must contact an HR administrator and fill out several forms. You will specify an amount to contribute each year and designate how your contributions will be divided among investment options, including lifecycle funds that target a specific retirement date, index funds that track major asset classes, or mutual funds that pursue various investment strategies.

This entire paperwork process will take approximately **60 minutes** of your time. At the end of completing the paperwork, you can elect to make a change in your contributions, or elect to continue with your prior contribution amount by selecting, "no change."

Your employer's new policy includes an **additional bonus**: if you complete the paperwork, you will get an immediate **$50 in cash** to help compensate you for the hassle of completing the paperwork.

When answering the following questions, please consider the actual constraints you face in your life, including financial (i.e. income, savings, debt obligations) and time (i.e. all the things you have to do at work that take time).

Based on the change to your employer's match policy, would you choose to go through the paperwork process? If so, when would you do so?

- No
- Yes. I'd do it today.
- Yes. Not today, but within a week.
- Yes. Not within a week, but some time in the future.