

# UnderStandingAmericaStudy

UAS 603: DECISION-MAKING



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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS 603: Decision-making", asks respondents about their preferences for receiving payments and willingness to play games of chance. This survey is currently in the field. Respondents were paid \$3 to complete the survey.

## 1.1 Topics

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This survey contains questions (among others) on the following topics: Risk Preferences. A complete survey topic categorization for the UAS can be found [here](#).

## 1.2 Experiments

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This survey includes experiment(s) of the following type(s): Auxiliary Randomization. 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

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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](mailto:tgutsche@usc.edu).

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

Everyone.

As such, this survey has so far been made available to 13884 UAS participants. Of those 13884 participants, 11000 completed the survey and are counted as respondents. Of those who are not counted as respondents, 39 started the survey without completing and 2845 did not start the survey. The preliminary overall response rate is 79.23%.

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

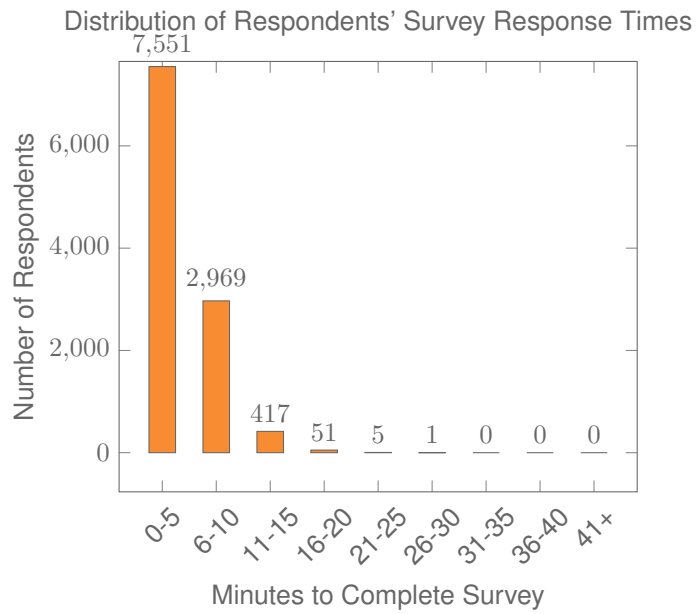
The detailed survey response rate is as follows:

UAS603 - Response Overview	
Size of selected sample	13884
Completed the survey	11000
Started but did not complete the survey	39
Did not start the survey	2845
Response rate	79.23%

### 2.2 Timings

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All reported timings and response rate statistics are as of January 15, 2025. The survey took respondents an average of 5 minutes, and the full distribution of survey response times is in the figure below. Times per question are available upon request.



### 2.3 Weighting

Weights are not (yet) available for this survey. Please contact UAS staff with any questions.

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### 3 STANDARD VARIABLES

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

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

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.

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## 4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

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

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

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

As an example, if the first household member is in the household at the time of the survey, 'hhmemberin\_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin\_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin\_1' is available whether this person is still in the household or has moved out.

- **hhmembergen\_#**: indicates the gender of another household member as reported by the respondent.
- **hhmemberage\_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.
- **hhmemberrel\_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

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

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## 5 MISSING DATA CONVENTIONS

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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.

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## 6 ROUTING SYNTAX

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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.



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## 7 SURVEY WITH ROUTING

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section\_max := 5

Start of section **Preferences**

/\* Respondents are asked about their preferences with regard to the present/future and to the future/future in random order per variable randomizer\_order with values:

- o 1 Present/future, then future/future
- o 2 Future/future, then present/future

After that, they are asked about their willingness to play 2 games of chance. \*/

IF randomizer\_order = EMPTY THEN

| randomizer\_order := mt\_rand(1,2)

END OF IF

IF randomizer\_order = 1 THEN

section\_cnt := 1

Start of section **Presentfuture**

IF randomizer\_order = 1 THEN

**mainintro** (Section Presentfuture)

This survey asks about when you would prefer to receive payments, and how willing you would be to play games of chance.

**year\_intro.first** (Section Presentfuture)

First we are going to ask you some questions about when you would prefer to receive payments. Suppose someone you trust asks you whether you would prefer to:

Receive a payment **today** Or Receive a payment **in 12 months** We will present you with five choices. For each of these situations, we would like to know which you would chose.

ELSE

**year\_intro.second** (Section Presentfuture)

Now we are going to ask you some more questions about when you would prefer to receive payments. Suppose someone you trust asks you whether you would prefer to:

Receive a payment **today** Or Receive a payment **in 12 months** We will present you with five choices. For each of these situations, we would like to know which you would chose.

END OF IF

**pr001** (receive 1000 today versus 1550 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,550 in 12 months?

- 1 \$1,000 today
- 2 \$1,550 in 12 months

**IF pr001 = 2 THEN**

**pr002** (receive 1000 today versus 1250 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,250 in 12 months?

- 1 \$1,000 today
- 2 \$1,250 in 12 months

**IF pr002 = 1 THEN**

**pr004** (receive 1000 today versus 1400 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,400 in 12 months?

- 1 \$1,000 today
- 2 \$1,400 in 12 months

**IF pr004 = 1 THEN**

**pr008** (receive 1000 today versus 1475 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,475 in 12 months?

- 1 \$1,000 today
- 2 \$1,475 in 12 months

**IF pr008 = 1 THEN**

**pr016** (receive 1000 today versus 1525 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,525 in 12 months?

- 1 \$1,000 today
- 2 \$1,525 in 12 months

**ELSE**

**pr015** (receive 1000 today versus 1425 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,425 in 12 months?

- 1 \$1,000 today
- 2 \$1,425 in 12 months

**END OF IF**

**ELSE**

**pr007** (receive 1000 today versus 1325 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,325 in 12 months?

- 1 \$1,000 today
- 2 \$1,325 in 12 months

**IF pr007 = 1 THEN**

**pr014** (receive 1000 today versus 1350 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,350 in 12 months?

- 1 \$1,000 today

2 \$1,350 in 12 months

**ELSE**

**pr013** (receive 1000 today versus 1300 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,300 in 12 months?

1 \$1,000 today

2 \$1,300 in 12 months

**END OF IF**

**END OF IF**

**ELSE**

**pr003** (receive 1000 today versus 1125 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,125 in 12 months?

1 \$1,000 today

2 \$1,125 in 12 months

**IF pr003 = 1 THEN**

**pr006** (receive 1000 today versus 1200 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,200 in 12 months?

1 \$1,000 today

2 \$1,200 in 12 months

**IF pr006 = 1 THEN**

**pr012** (receive 1000 today versus 1225 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,225 in 12 months?

1 \$1,000 today

2 \$1,225 in 12 months

**ELSE**

**pr011** (receive 1000 today versus 1150 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,150 in 12 months?

1 \$1,000 today

2 \$1,150 in 12 months

**END OF IF**

**ELSE**

**pr005** (receive 1000 today versus 1050 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,050 in 12 months?

1 \$1,000 today

2 \$1,050 in 12 months

**IF pr005 = 1 THEN**

**pr010** (receive 1000 today versus 1100 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,100 in 12 months?

1 \$1,000 today

2 \$1,100 in 12 months

**ELSE**

**pr009** (receive 1000 today versus 1025 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,025 in 12 months?

1 \$1,000 today

2 \$1,025 in 12 months

**END OF IF**

**END OF IF**

**END OF IF**

**ELSE**

**pr017** (receive 1000 today versus 1850 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,850 in 12 months?

1 \$1,000 today

2 \$1,850 in 12 months

**IF pr017 = 1 THEN**

**pr019** (receive 1000 today versus 2000 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$2,000 in 12 months?

1 \$1,000 today

2 \$2,000 in 12 months

**IF pr019 = 1 THEN**

**pr023** (receive 1000 today versus 2100 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$2,100 in 12 months?

1 \$1,000 today

2 \$2,100 in 12 months

**IF pr023 = 1 THEN**

**pr031** (receive 1000 today versus 2150 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$2,150 in 12 months?

1 \$1,000 today

2 \$2,150 in 12 months

**ELSE**

**pr030** (receive 1000 today versus 2050 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$2,050 in 12 months?

1 \$1,000 today

2 \$2,050 in 12 months

**END OF IF**

**ELSE**

**pr022** (receive 1000 today versus 1925 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,925 in 12 months?

1 \$1,000 today

2 \$1,925 in 12 months

**IF pr022 = 1 THEN**

**pr029** (receive 1000 today versus 1975 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,975 in 12 months?

1 \$1,000 today

2 \$1,975 in 12 months

**ELSE**

**pr028** (receive 1000 today versus 1900 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,900 in 12 months?

1 \$1,000 today

2 \$1,900 in 12 months

**END OF IF**

**END OF IF**

**ELSE**

**pr018** (receive 1000 today versus 1700 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,700 in 12 months?

1 \$1,000 today

2 \$1,700 in 12 months

**IF pr018 = 1 THEN**

**pr021** (receive 1000 today versus 1775 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,775 in 12 months?

1 \$1,000 today

2 \$1,775 in 12 months

**IF pr021 = 1 THEN**

**pr027** (receive 1000 today versus 1800 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,800 in 12 months?

1 \$1,000 today

2 \$1,800 in 12 months

**ELSE**

**pr026** (receive 1000 today versus 1725 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,725 in 12 months?

1 \$1,000 today

2 \$1,725 in 12 months

**END OF IF**

**ELSE**

**pr020** (receive 1000 today versus 1625 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,625 in 12 months?

1 \$1,000 today

2 \$1,625 in 12 months

**IF pr020 = 1 THEN**

```

pr025 (receive 1000 today versus 1650 in 12 months in section Presentfuture)
Would you rather receive $1,000 today or $1,650 in 12 months?
1 $1,000 today
2 $1,650 in 12 months
ELSE
pr024 (receive 1000 today versus 1575 in 12 months in section Presentfuture)
Would you rather receive $1,000 today or $1,575 in 12 months?
1 $1,000 today
2 $1,575 in 12 months
END OF IF
END OF IF
END OF IF
END OF IF

End of section Presentfuture

section_cnt := 2

Start of section Futurefuture

IF randomizer_order = 1 THEN
twoyear_intro_second (Section Futurefuture)
Now we are going to ask you some more questions about when you would prefer to
receive payments. Suppose someone you trust asks you whether you would prefer to:
Receive a payment in 12 months Or Receive a payment in 24 months We will present
you with five choices. For each of these situations, we would like to know which you
would chose.
ELSE
mainintro_switched (Section Futurefuture)
This survey asks about when you would prefer to receive payments, and how willing
you would be to play games of chance.

twoyear_intro_first (Section Futurefuture)
We are going to ask you some questions about when you would prefer to receive
payments. Suppose someone you trust asks you whether you would prefer to:
Receive a payment in 12 months Or Receive a payment in 24 months We will present
you with five choices. For each of these situations, we would like to know which you
would chose.
END OF IF

fu001 (receive 1200 in 12 months versus 1850 in 24 months in section Futurefu-
ture)
Would you rather receive $1,200 in 12 months or $1,850 in 24 months?
1 $1,200 in 12 months

```

2 \$1,850 in 24 months

**IF fu001 = 2 THEN**

**fu002** (receive 1200 in 12 months versus 1500 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,500 in 24 months?

1 \$1,200 in 12 months

2 \$1,500 in 24 months

**IF fu002 = 1 THEN**

**fu004** (receive 1200 in 12 months versus 1675 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,675 in 24 months?

1 \$1,200 in 12 months

2 \$1,675 in 24 months

**IF fu004 = 1 THEN**

**fu008** (receive 1200 in 12 months versus 1750 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,750 in 24 months?

1 \$1,200 in 12 months

2 \$1,750 in 24 months

**IF fu008 = 1 THEN**

**fu016** (receive 1200 in 12 months versus 1800 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,800 in 24 months?

1 \$1,200 in 12 months

2 \$1,800 in 24 months

**ELSE**

**fu015** (receive 1200 in 12 months versus 1725 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,725 in 24 months?

1 \$1,200 in 12 months

2 \$1,725 in 24 months

**END OF IF**

**ELSE**

**fu007** (receive 1200 in 12 months versus 1575 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,575 in 24 months?

1 \$1,200 in 12 months

2 \$1,575 in 24 months

**IF fu007 = 1 THEN**

**fu014** (receive 1200 in 12 months versus 1625 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,625 in 24 months?

1 \$1,200 in 12 months

2 \$1,625 in 24 months

**ELSE**

**fu013** (receive 1200 in 12 months versus 1550 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,550 in 24 months?

1 \$1,200 in 12 months

2 \$1,550 in 24 months

**END OF IF**

**END OF IF**

**ELSE**

**fu003** (receive 1200 in 12 months versus 1350 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,350 in 24 months?

1 \$1,200 in 12 months

2 \$1,350 in 24 months

**IF fu003 = 1 THEN**

**fu006** (receive 1200 in 12 months versus 1425 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,425 in 24 months?

1 \$1,200 in 12 months

2 \$1,425 in 24 months

**IF fu006 = 1 THEN**

**fu012** (receive 1200 in 12 months versus 1475 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,475 in 24 months?

1 \$1,200 in 12 months

2 \$1,475 in 24 months

**ELSE**

**fu011** (receive 1200 in 12 months versus 1375 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,375 in 24 months?

1 \$1,200 in 12 months

2 \$1,375 in 24 months

**END OF IF**

**ELSE**

**fu005** (receive 1200 in 12 months versus 1275 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,275 in 24 months?

1 \$1,200 in 12 months

2 \$1,275 in 24 months

**IF fu005 = 1 THEN**



**fu010** (receive 1200 in 12 months versus 1300 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$1,300 in 24 months?

- 1 \$1,200 in 12 months
- 2 \$1,300 in 24 months

**ELSE**

**fu009** (receive 1200 in 12 months versus 1225 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$1,225 in 24 months?

- 1 \$1,200 in 12 months
- 2 \$1,225 in 24 months

**END OF IF**

**END OF IF**

**END OF IF**

**ELSE**

**fu017** (receive 1200 in 12 months versus 2200 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,200 in 24 months?

- 1 \$1,200 in 12 months
- 2 \$2,200 in 24 months

**IF fu017 = 1 THEN**

**fu019** (receive 1200 in 12 months versus 2425 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,425 in 24 months?

- 1 \$1,200 in 12 months
- 2 \$2,425 in 24 months

**IF fu019 = 1 THEN**

**fu023** (receive 1200 in 12 months versus 2525 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,525 in 24 months?

- 1 \$1,200 in 12 months
- 2 \$2,525 in 24 months

**IF fu023 = 1 THEN**

**fu031** (receive 1200 in 12 months versus 2575 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,575 in 24 months?

- 1 \$1,200 in 12 months
- 2 \$2,575 in 24 months

**ELSE**

**fu030** (receive 1200 in 12 months versus 2475 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,475 in 24 months?

- 1 \$1,200 in 12 months

2 \$2,475 in 24 months

END OF IF

ELSE

**fu022** (receive 1200 in 12 months versus 2325 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,325 in 24 months?

1 \$1,200 in 12 months

2 \$2,325 in 24 months

IF fu022 = 1 THEN

**fu029** (receive 1200 in 12 months versus 2375 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,375 in 24 months?

1 \$1,200 in 12 months

2 \$2,375 in 24 months

ELSE

**fu028** (receive 1200 in 12 months versus 2275 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,275 in 24 months?

1 \$1,200 in 12 months

2 \$2,275 in 24 months

END OF IF

END OF IF

ELSE

**fu018** (receive 1200 in 12 months versus 2025 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,025 in 24 months?

1 \$1,200 in 12 months

2 \$2,025 in 24 months

IF fu018 = 1 THEN

**fu021** (receive 1200 in 12 months versus 2125 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,125 in 24 months?

1 \$1,200 in 12 months

2 \$2,125 in 24 months

IF fu021 = 1 THEN

**fu027** (receive 1200 in 12 months versus 2175 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,175 in 24 months?

1 \$1,200 in 12 months

2 \$2,175 in 24 months

ELSE

```

fu026 (receive 1200 in 12 months versus 2075 in 24 months in section Futurefuture)
Would you rather receive $1,200 in 12 months or $2,075 in 24 months?
1 $1,200 in 12 months
2 $2,075 in 24 months
END OF IF
ELSE
fu020 (receive 1200 in 12 months versus 1925 in 24 months in section Futurefuture)
Would you rather receive $1,200 in 12 months or $1,925 in 24 months?
1 $1,200 in 12 months
2 $1,925 in 24 months

IF fu020 = 1 THEN
fu025 (receive 1200 in 12 months versus 1975 in 24 months in section Futurefuture)
Would you rather receive $1,200 in 12 months or $1,975 in 24 months?
1 $1,200 in 12 months
2 $1,975 in 24 months
ELSE
fu024 (receive 1200 in 12 months versus 1900 in 24 months in section Futurefuture)
Would you rather receive $1,200 in 12 months or $1,900 in 24 months?
1 $1,200 in 12 months
2 $1,900 in 24 months
END OF IF
END OF IF
END OF IF
END OF IF

End of section Futurefuture
ELSE
section_cnt := 1

Start of section Futurefuture

IF randomizer_order = 1 THEN
twoyear_intro_second (Section Futurefuture)
Now we are going to ask you some more questions about when you would prefer to
receive payments. Suppose someone you trust asks you whether you would prefer to:
Receive a payment in 12 months Or Receive a payment in 24 months We will present
you with five choices. For each of these situations, we would like to know which you
would chose.
ELSE

```

**mainintro\_switched** (Section Futurefuture)

This survey asks about when you would prefer to receive payments, and how willing you would be to play games of chance.

**twoyear\_intro\_first** (Section Futurefuture)

We are going to ask you some questions about when you would prefer to receive payments. Suppose someone you trust asks you whether you would prefer to:

Receive a payment **in 12 months** Or Receive a payment **in 24 months** We will present you with five choices. For each of these situations, we would like to know which you would chose.

**END OF IF**

**fu001** (receive 1200 in 12 months versus 1850 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,850 in 24 months?

1 \$1,200 in 12 months

2 \$1,850 in 24 months

**IF fu001 = 2 THEN**

**fu002** (receive 1200 in 12 months versus 1500 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,500 in 24 months?

1 \$1,200 in 12 months

2 \$1,500 in 24 months

**IF fu002 = 1 THEN**

**fu004** (receive 1200 in 12 months versus 1675 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,675 in 24 months?

1 \$1,200 in 12 months

2 \$1,675 in 24 months

**IF fu004 = 1 THEN**

**fu008** (receive 1200 in 12 months versus 1750 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,750 in 24 months?

1 \$1,200 in 12 months

2 \$1,750 in 24 months

**IF fu008 = 1 THEN**

**fu016** (receive 1200 in 12 months versus 1800 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,800 in 24 months?

1 \$1,200 in 12 months

2 \$1,800 in 24 months

**ELSE**

**fu015** (receive 1200 in 12 months versus 1725 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,725 in 24 months?

1 \$1,200 in 12 months

2 \$1,725 in 24 months

**END OF IF**

**ELSE**

**fu007** (receive 1200 in 12 months versus 1575 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,575 in 24 months?

1 \$1,200 in 12 months

2 \$1,575 in 24 months

**IF fu007 = 1 THEN**

**fu014** (receive 1200 in 12 months versus 1625 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,625 in 24 months?

1 \$1,200 in 12 months

2 \$1,625 in 24 months

**ELSE**

**fu013** (receive 1200 in 12 months versus 1550 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,550 in 24 months?

1 \$1,200 in 12 months

2 \$1,550 in 24 months

**END OF IF**

**END OF IF**

**ELSE**

**fu003** (receive 1200 in 12 months versus 1350 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,350 in 24 months?

1 \$1,200 in 12 months

2 \$1,350 in 24 months

**IF fu003 = 1 THEN**

**fu006** (receive 1200 in 12 months versus 1425 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,425 in 24 months?

1 \$1,200 in 12 months

2 \$1,425 in 24 months

**IF fu006 = 1 THEN**

**fu012** (receive 1200 in 12 months versus 1475 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,475 in 24 months?

1 \$1,200 in 12 months

2 \$1,475 in 24 months

**ELSE**

**fu011** (receive 1200 in 12 months versus 1375 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,375 in 24 months?

1 \$1,200 in 12 months

2 \$1,375 in 24 months

**END OF IF**

**ELSE**

**fu005** (receive 1200 in 12 months versus 1275 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,275 in 24 months?

1 \$1,200 in 12 months

2 \$1,275 in 24 months

**IF fu005 = 1 THEN**

**fu010** (receive 1200 in 12 months versus 1300 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,300 in 24 months?

1 \$1,200 in 12 months

2 \$1,300 in 24 months

**ELSE**

**fu009** (receive 1200 in 12 months versus 1225 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,225 in 24 months?

1 \$1,200 in 12 months

2 \$1,225 in 24 months

**END OF IF**

**END OF IF**

**END OF IF**

**ELSE**

**fu017** (receive 1200 in 12 months versus 2200 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,200 in 24 months?

1 \$1,200 in 12 months

2 \$2,200 in 24 months

**IF fu017 = 1 THEN**

**fu019** (receive 1200 in 12 months versus 2425 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,425 in 24 months?

1 \$1,200 in 12 months

2 \$2,425 in 24 months

**IF fu019 = 1 THEN**

**fu023** (receive 1200 in 12 months versus 2525 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,525 in 24 months?  
1 \$1,200 in 12 months  
2 \$2,525 in 24 months

**IF fu023 = 1 THEN**

**fu031** (receive 1200 in 12 months versus 2575 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,575 in 24 months?  
1 \$1,200 in 12 months  
2 \$2,575 in 24 months

**ELSE**

**fu030** (receive 1200 in 12 months versus 2475 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,475 in 24 months?  
1 \$1,200 in 12 months  
2 \$2,475 in 24 months

**END OF IF**

**ELSE**

**fu022** (receive 1200 in 12 months versus 2325 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,325 in 24 months?  
1 \$1,200 in 12 months  
2 \$2,325 in 24 months

**IF fu022 = 1 THEN**

**fu029** (receive 1200 in 12 months versus 2375 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,375 in 24 months?  
1 \$1,200 in 12 months  
2 \$2,375 in 24 months

**ELSE**

**fu028** (receive 1200 in 12 months versus 2275 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,275 in 24 months?  
1 \$1,200 in 12 months  
2 \$2,275 in 24 months

**END OF IF**

**END OF IF**

**ELSE**

**fu018** (receive 1200 in 12 months versus 2025 in 24 months in section Futurefuture)  
Would you rather receive \$1,200 in 12 months or \$2,025 in 24 months?  
1 \$1,200 in 12 months  
2 \$2,025 in 24 months

**IF fu018 = 1 THEN**

**fu021** (receive 1200 in 12 months versus 2125 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,125 in 24 months?

1 \$1,200 in 12 months

2 \$2,125 in 24 months

**IF fu021 = 1 THEN**

**fu027** (receive 1200 in 12 months versus 2175 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,175 in 24 months?

1 \$1,200 in 12 months

2 \$2,175 in 24 months

**ELSE**

**fu026** (receive 1200 in 12 months versus 2075 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$2,075 in 24 months?

1 \$1,200 in 12 months

2 \$2,075 in 24 months

**END OF IF**

**ELSE**

**fu020** (receive 1200 in 12 months versus 1925 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,925 in 24 months?

1 \$1,200 in 12 months

2 \$1,925 in 24 months

**IF fu020 = 1 THEN**

**fu025** (receive 1200 in 12 months versus 1975 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,975 in 24 months?

1 \$1,200 in 12 months

2 \$1,975 in 24 months

**ELSE**

**fu024** (receive 1200 in 12 months versus 1900 in 24 months in section Futurefuture)

Would you rather receive \$1,200 in 12 months or \$1,900 in 24 months?

1 \$1,200 in 12 months

2 \$1,900 in 24 months

**END OF IF**

**END OF IF**

**END OF IF**

**END OF IF**



End of section **Futurefuture**

section\_cnt := 2

Start of section **Presentfuture**

**IF randomizer\_order = 1 THEN**

**mainintro** (Section Presentfuture)

This survey asks about when you would prefer to receive payments, and how willing you would be to play games of chance.

**year\_intro\_first** (Section Presentfuture)

First we are going to ask you some questions about when you would prefer to receive payments. Suppose someone you trust asks you whether you would prefer to:

Receive a payment **today** Or Receive a payment **in 12 months** We will present you with five choices. For each of these situations, we would like to know which you would chose.

**ELSE**

**year\_intro\_second** (Section Presentfuture)

Now we are going to ask you some more questions about when you would prefer to receive payments. Suppose someone you trust asks you whether you would prefer to:

Receive a payment **today** Or Receive a payment **in 12 months** We will present you with five choices. For each of these situations, we would like to know which you would chose.

**END OF IF**

**pr001** (receive 1000 today versus 1550 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,550 in 12 months?

- 1 \$1,000 today
- 2 \$1,550 in 12 months

**IF pr001 = 2 THEN**

**pr002** (receive 1000 today versus 1250 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,250 in 12 months?

- 1 \$1,000 today
- 2 \$1,250 in 12 months

**IF pr002 = 1 THEN**

**pr004** (receive 1000 today versus 1400 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,400 in 12 months?

- 1 \$1,000 today
- 2 \$1,400 in 12 months

**IF pr004 = 1 THEN**

**pr008** (receive 1000 today versus 1475 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,475 in 12 months?  
1 \$1,000 today  
2 \$1,475 in 12 months

**IF pr008 = 1 THEN**

**pr016** (receive 1000 today versus 1525 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,525 in 12 months?  
1 \$1,000 today  
2 \$1,525 in 12 months

**ELSE**

**pr015** (receive 1000 today versus 1425 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,425 in 12 months?  
1 \$1,000 today  
2 \$1,425 in 12 months

**END OF IF**

**ELSE**

**pr007** (receive 1000 today versus 1325 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,325 in 12 months?  
1 \$1,000 today  
2 \$1,325 in 12 months

**IF pr007 = 1 THEN**

**pr014** (receive 1000 today versus 1350 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,350 in 12 months?  
1 \$1,000 today  
2 \$1,350 in 12 months

**ELSE**

**pr013** (receive 1000 today versus 1300 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,300 in 12 months?  
1 \$1,000 today  
2 \$1,300 in 12 months

**END OF IF**

**END OF IF**

**ELSE**

**pr003** (receive 1000 today versus 1125 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,125 in 12 months?  
1 \$1,000 today  
2 \$1,125 in 12 months

**IF pr003 = 1 THEN**

**pr006** (receive 1000 today versus 1200 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,200 in 12 months?  
1 \$1,000 today  
2 \$1,200 in 12 months

**IF pr006 = 1 THEN**

**pr012** (receive 1000 today versus 1225 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,225 in 12 months?  
1 \$1,000 today  
2 \$1,225 in 12 months

**ELSE**

**pr011** (receive 1000 today versus 1150 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,150 in 12 months?  
1 \$1,000 today  
2 \$1,150 in 12 months

**END OF IF**

**ELSE**

**pr005** (receive 1000 today versus 1050 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,050 in 12 months?  
1 \$1,000 today  
2 \$1,050 in 12 months

**IF pr005 = 1 THEN**

**pr010** (receive 1000 today versus 1100 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,100 in 12 months?  
1 \$1,000 today  
2 \$1,100 in 12 months

**ELSE**

**pr009** (receive 1000 today versus 1025 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,025 in 12 months?  
1 \$1,000 today  
2 \$1,025 in 12 months

**END OF IF**

**END OF IF**

**END OF IF**

**ELSE**

**pr017** (receive 1000 today versus 1850 in 12 months in section Presentfuture)  
Would you rather receive \$1,000 today or \$1,850 in 12 months?  
1 \$1,000 today  
2 \$1,850 in 12 months

**IF pr017 = 1 THEN**

**pr019** (receive 1000 today versus 2000 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$2,000 in 12 months?

1 \$1,000 today

2 \$2,000 in 12 months

**IF pr019 = 1 THEN**

**pr023** (receive 1000 today versus 2100 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$2,100 in 12 months?

1 \$1,000 today

2 \$2,100 in 12 months

**IF pr023 = 1 THEN**

**pr031** (receive 1000 today versus 2150 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$2,150 in 12 months?

1 \$1,000 today

2 \$2,150 in 12 months

**ELSE**

**pr030** (receive 1000 today versus 2050 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$2,050 in 12 months?

1 \$1,000 today

2 \$2,050 in 12 months

**END OF IF**

**ELSE**

**pr022** (receive 1000 today versus 1925 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,925 in 12 months?

1 \$1,000 today

2 \$1,925 in 12 months

**IF pr022 = 1 THEN**

**pr029** (receive 1000 today versus 1975 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,975 in 12 months?

1 \$1,000 today

2 \$1,975 in 12 months

**ELSE**

**pr028** (receive 1000 today versus 1900 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,900 in 12 months?

1 \$1,000 today

2 \$1,900 in 12 months

**END OF IF**

**END OF IF**

**ELSE**

**pr018** (receive 1000 today versus 1700 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,700 in 12 months?

1 \$1,000 today

2 \$1,700 in 12 months

**IF pr018 = 1 THEN**

**pr021** (receive 1000 today versus 1775 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,775 in 12 months?

1 \$1,000 today

2 \$1,775 in 12 months

**IF pr021 = 1 THEN**

**pr027** (receive 1000 today versus 1800 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,800 in 12 months?

1 \$1,000 today

2 \$1,800 in 12 months

**ELSE**

**pr026** (receive 1000 today versus 1725 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,725 in 12 months?

1 \$1,000 today

2 \$1,725 in 12 months

**END OF IF**

**ELSE**

**pr020** (receive 1000 today versus 1625 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,625 in 12 months?

1 \$1,000 today

2 \$1,625 in 12 months

**IF pr020 = 1 THEN**

**pr025** (receive 1000 today versus 1650 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,650 in 12 months?

1 \$1,000 today

2 \$1,650 in 12 months

**ELSE**

**pr024** (receive 1000 today versus 1575 in 12 months in section Presentfuture)

Would you rather receive \$1,000 today or \$1,575 in 12 months?

1 \$1,000 today

2 \$1,575 in 12 months

**END OF IF**

**END OF IF**

**END OF IF**

**END OF IF**

| End of section **Presentfuture**

END OF IF

End of section **Preferences**

section\_cnt := 3

Start of section **Loss**

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**Is001\_intro** (Section Loss)

In this question we ask if you would choose to play games of chance. Each game has different amounts of money at stake. If you play the game, you **lose** one amount if a tossed coin comes up tails and **win** a different amount if the coin comes up heads. If you choose not to play the game, you do not win or lose any money.

For example, let's look at game #1. If you play the game, you lose \$2 if the coin comes up tails, and you win \$6 if the coin comes up heads.

You will not win or lose real money from your choices, but please make your choices carefully as if you were going to win or lose real money.

**Is001a** (Lose \$2, Win \$6, Do not play \$0 in section Loss)

**Is001b** (Lose \$3, Win \$6, Do not play \$0 in section Loss)

**Is001c** (Lose \$4, Win \$6, Do not play \$0 in section Loss)

**Is001d** (Lose \$5, Win \$6, Do not play \$0 in section Loss)

**Is001e** (Lose \$6, Win \$6, Do not play \$0 in section Loss)

**Is001f** (Lose \$7, Win \$6, Do not play \$0 in section Loss)

#### END OF GROUP

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**Is002\_intro** (Section Loss)

Now we are going to ask you to make the same type of choices, only the amounts differ. As before, you will not win or lose real money from your choices, but please make your choices carefully as if you were going to win or lose real money.

**Is002a** (Lose \$2,000, Win \$6,000, Do not play \$0 in section Loss)

**Is002b** (Lose \$3,000, Win \$6,000, Do not play \$0 in section Loss)

**Is002c** (Lose \$4,000, Win \$6,000, Do not play \$0 in section Loss)

**Is002d** (Lose \$5,000, Win \$6,000, Do not play \$0 in section Loss)

**Is002e** (Lose \$6,000, Win \$6,000, Do not play \$0 in section Loss)

**Is002f** (Lose \$7,000, Win \$6,000, Do not play \$0 in section Loss)

## END OF GROUP

End of section **Loss**

section\_cnt := 4

Start of section **Othersection**

**ot001** (how willing give up today beneficial in future in section Othersection)

How willing are you to give up something that is beneficial for you today in order to benefit more from that in the future?

Please rate yourself from 0 to 10, where 0 means "not at all willing to give up something that is beneficial today to benefit more in the future" and 10 means "very willing to give up something today to benefit in the future."

RANGE 0..10

*/\* Respondents initially were asked the ot002 series in fixed order. Currently the series is asked in random order. The variable ot002\_flag indicates which the respondent was asked:*

- o 1 Fixed order*
- o 2 Randomized order*

*The order of the ot002 series itself is captured in the ot002\_order variables with values:*

- o 1 I consider how things might be in the future, and try to influence those things with my day to day behavior.*
- o 2 When I make a decision, I think about how it might affect me in the future.*
- o 3 My behavior is generally influenced by future consequences.*
- o 4 I only act to satisfy immediate concerns, figuring the future will take care of itself.*

- 5 I think that sacrificing now is usually unnecessary since future outcomes can be dealt with at a later time.
- 6 I only act to satisfy immediate concerns, figuring that I will take care of future problems that may occur at a later date.

Note: for respondents with ot002.flag = 1, the captured order is always the order of the questions as listed above. \*/

## GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

### ot002\_intro (Section Othersection)

For each of the statements below, please indicate whether or not the statement is characteristic of you. If the statement is extremely uncharacteristic of you (not at all like you) please select "Extremely unlike me"; if the statement is extremely characteristic of you (very much like you) please select "Extremely like me". Use the options in the middle if you fall between the endpoints. Please keep the following scale in mind as you rate each of the statements below.

### SUBGROUP OF QUESTIONS

**ot002a** (I consider how things might be in the future, and try to influence those things with my day to day behavior in section Othersection)

I consider how things might be in the future, and try to influence those things with my day to day behavior.

**ot002b** (When I make a decision, I think about how it might affect me in the future in section Othersection)

When I make a decision, I think about how it might affect me in the future.

**ot002c** (My behavior is generally influenced by future consequences in section Othersection)

My behavior is generally influenced by future consequences.

**ot002d** (I only act to satisfy immediate concerns, figuring the future will take care of itself in section Othersection)

I only act to satisfy immediate concerns, figuring the future will take care of itself.

**ot002e** (I think that sacrificing now is usually unnecessary since future outcomes can be dealt with at a later time in section Othersection)

I think that sacrificing now is usually unnecessary since future outcomes can be dealt with at a later time.

**ot002f** (I only act to satisfy immediate concerns, figuring that I will take care of future problems that may occur at a later date in section Othersection)

I only act to satisfy immediate concerns, figuring that I will take care of future problems



| that may occur at a later date.

| END OF SUBGROUP

END OF GROUP

End of section **Othersection**

section\_cnt := 5

Start of section **Closing**

**CS\_001** (HOW PLEASANT INTERVIEW in section Closing)

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

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 survey? 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. \*/