Well Being 246

[The following questions are displayed as a table]

LOSS_intro lottery intro
Imagine you are playing a lottery-type game and face the following two decisions. Read both options carefully before answering the next two questions. Decision 1: Decision 2: You can choose between: A. winning $10 or B. a 50-50 chance of losing $30 and of winning $70. You can choose between:C. losing $40 or D. a 50-50 chance of losing $90 and of winning $10.

LOSS_decision1 lottery decision 1
For Decision 1, would you choose option A or B?
1 A
2 B

LOSS_decision2 lottery decision 2
For Decision 2, would you choose option C or D?
1 C
2 D

[End of table display]
LOSS_decision3 loss aversion 3
Please choose between the following two options. Option A: A 50-50 lottery of winning $8 or losing $5. Option B: 100% chance of zero dollars.
1 Option A
2 Option B

LOSS_decision4 loss aversion 4
Please choose between the following two options. Option A: Play the lottery in Option A six times. 50-50 chance of winning $8 or losing $5. Option B: 100% chance of zero dollars.
1 Option A
2 Option B

IF Randomizer for numeracy question. = EMPTY THEN
|
ENDIF

IF Randomizer for population questions = EMPTY THEN
|
ENDIF

IF Randomizer for population questions = 1 THEN
|
ELSE
|
ENDIF

IF Randomizer for Savings questions = EMPTY THEN
|
ENDIF

IF Randomizer for Savings questions = 1 THEN

|
ELSE
|
ENDIF

IF Randomizer for numeracy question. = 2 THEN
|
| **NUM1_nonanchored** greenville non-anchored
| Next we would like to ask you some questions which assess how people use numbers in everyday life.
| Suppose that Greenville currently has a population of 1,000. Each year, the population gets 7%
| bigger. After ten years of growing at 7%, what is your estimate of what the population of
| Greenville will be?
| Real
|
ENDIF

IF Randomizer for numeracy question. = 1 THEN
|
| [The following questions are displayed as a table]
|
| **NUM1_anchored1** greenville anchored 1
| Next we would like to ask you some questions which assess how people use numbers in everyday life.
| Suppose that Greenville currently has a population of 1,000. Each year, the population gets 7%
| bigger. After ten years of growing at 7%, do you think the population of Greenville will be more
| or less than [Fill for Population of Greenville]?
| 1 More
| 2 Less
|
| **NUM1_anchored2** greenville anchored 2
| What is your estimate (please give a number) of what the population of Greenville will be then?
| Real
|
| [End of table display]
ENDIF

NUM2 disease
If the chance of getting a disease is 10 percent, how many people out of 1,000 would be expected to
get the disease?
Real

NUM3 lottery
If 5 people all have the winning numbers in the lottery and the prize is two million dollars
($2,000,000), how much will each of them get?
Integer

IF Randomizer for numeracy question. = 2 THEN
|
| **NUM4_nonanchored** savings account non-anchored
| Let's say you have $200 in a savings account. The account earns 10 percent interest per year. You
| don't withdraw any money for two years. How much would you have in the account at the end of two
| years?
| Real

|
ENDIF

IF Randomizer for numeracy question. = 1 THEN

|

| [The following questions are displayed as a table]

|

| **NUM4_anchored1** savings account anchored 1
| Let's say you have $200 in a savings account. The account earns 10 percent interest per year. You
| don't withdraw any money for two years. Do you think you would have more or less than [Savings
| account amounts] at end of two years?
| 1 More
| 2 Less

|

| **NUM4_anchored2** savings account anchored 2
| What is your estimate (please give a number) of how much you would have in the account then?
| Real

|

| [End of table display]
ENDIF

IF randomizer for ball section = EMPTY THEN

|

ENDIF

IF randomizer for ball section = 2 THEN

|

| **C1** how many questions correct
| How many of the last 4 questions (the ones on population growth, the disease, the lottery, and the
| savings account) do you think you got correct?
| 1 1 question correct
| 2 2 questions correct
| 3 3 questions correct
| 4 4 questions correct

|

| [The following questions are displayed as a table]

|

| **C2_intro** intro
| What do you think the chances are that you got each of the following scores (note: your answers
| here should add up to 100, by "% chance" we mean "chances out of a 100"):

|

| **C2a** I got 0 out of 4 correct
| I got 0 out of 4 correct:
| Integer

|

| **C2b** I got 1 out of 4 correct
| I got 1 out of 4 correct:
| Integer

|

| **C2c** I got 2 out of 4 correct
| I got 2 out of 4 correct:
| Integer

|
| **C2d** I got 3 out of 4 correct
| I got 3 out of 4 correct:
| Integer
|
| **C2e** I got 4 out of 4 correct
| I got 4 out of 4 correct:
| Integer
|
| [End of table display]
| IF total != 100 THEN
| |
| | **C2_check** check total = 100%
| | Your answers add up to [total]%, but they need to total 100%. Your answers are important to us.
| | Please go back and check your answer.
| |
| ENDIF
|
ENDIF

IF randomizer for ball section = 1 THEN
|
| **c2_balls_screen1** c2 balls screen1
| In the next question, we ask you to think about the score that you might have gotten. We will show
| you 20 balls that you can put in five different bins, reflecting what you think are the chances
| out of 20 that you received that score.The more likely you think it is that this is in fact your
| score, the more balls you should assign to this bin. For example, if you put all the balls in the
| bin 3, it means you are certain that you got 3 out of 4 questions correct. Another example is
| illustrated on the next screen.
|
| **c2_balls_screen2** c2 balls screen 2
| In this example, there are no balls in the ranges below 2, so for this person it is certain that
| they got at least 2 questions correct. 12 out of 20 balls are in the bin 3 meaning that the chance
| they got 3 out of 4 questions correct is 12 out of 20, or 60 percent. They think there is a
| smaller chance, 8 out of 20 (40 percent), that they got all four questions correct. Of course this
| is just an example to illustrate; the chances you have in mind may be completely different. Now
| it's your turn! Choose next to start allocating balls.
|
| **c2_balls** c2 balls
| By clicking on the + and - buttons under each bin, please put all the balls into the 5 bins, such
| that it best reflects what you think are the chances out of 20 that you got the score shown on the
| bin.
| String
|
ENDIF

C4 gross household income
What was your total gross household income (pre-tax) in 2011? Please do not enter commas or
punctuation.
Integer

IF randomizer for ball section = 2 THEN

|
| [The following questions are displayed as a table]
|
| **C5_intro** intro
| Please think about what your total household income might be during 2012, compared to what it was
| in 2011. What do you think the chances are that your household income (note: your answers here
| should add up to 100, by "% chance" we mean "chances out of a 100 "):
|
| **C5a** Will drop by 20% or more
| Will drop by 20% or more:
| Integer
|
| **C5b** Will drop by 10-20%
| Will drop by 10-20%:
| Integer
|
| **C5c** Will drop by 1-10%
| Will drop by 1-10%:
| Integer
|
| **C5d** Stays same
| Stays same:
| Integer
|
| **C5e** Will rise by 1-10%
| Will rise by 1-10%:
| Integer
|
| **C5f** Will rise by 10-20%
| Will rise by 10-20%:
| Integer
|
| **C5g** Will rise by 20% or more
| Will rise by 20% or more:
| Integer
|
| [End of table display]
| IF total != 100 THEN
| |
| | **C5_check** check total = 100%
| | Your answers add up to [total]%, but they need to total 100%. Your answers are important to us.
| | Please go back and check your answer.
| |
| ENDIF
|
ENDIF

IF randomizer for ball section = 1 THEN
|
| **c6_balls_screen1** c6 balls screen1
| In the next question, we ask you to think about different scenarios for your household income for
| this year, 2012. We will show you 20 balls that you can put in five different bins, reflecting

| what you think are the chances out of 20 that you will experience such a scenario. For example, if
| you put all the balls in the bin "Stays the same", it means you are certain that your household
| income will stay the same.
|
| **c6_balls** c6 balls
| By clicking on the + and - buttons under each bin, please put all the balls into the 7 bins, such
| that it best reflects what you think are the chances out of 20 that your household income will
| fall into this scenario for 2012, relative to 2011.
| String
|
ENDIF

IF Random variable for DRA1 and DRA2 = EMPTY THEN
|
ENDIF

IF Random variable for DRA1 and DRA2 = 1 THEN
|
| [Questions DRA_1_intro to DRA_1j are displayed as a table]
|
| **DRA_1_intro** DRA section 1
| Now we will ask you to make series of ten choices between two options, one choice for each row of
| the table below. Each row describes 2 lotteries. Please tell us which you would rather play. For
| instance, in Row 1, we will ask you to choose between Option A and B. Option A: you have a 10%
| chance of winning 450 dollars, and a 90% chance of winning nothing. Option B: you have a 50%
| chance of winning 450 dollars, and a 50% chance of winning 150 dollars. If you would rather
| play the lottery in Option A, check the box for Option A. If you would rather play the lottery in
| Option B, check the box for Option B.
|
| **DRA_1a** DRA 1 q1
| 10% chance of $450, 90% chance of $0
| 1 A
| 2 B
|
| **DRA_1b** DRA 1 q2
| 20% chance of $450, 80% chance of $0
| 1 A
| 2 B
|
| **DRA_1c** DRA 1 q3
| 30% chance of $450, 70% chance of $0
| 1 A
| 2 B
|
| **DRA_1d** DRA 1 q4
| 40% chance of $450, 60% chance of $0
| 1 A
| 2 B
|
| **DRA_1e** DRA 1 q5
| 50% chance of $450, 50% chance of $0
| 1 A

| 2 B
|
| **DRA_1f** DRA 1 q6
| 60% chance of $450, 40% chance of $0
| 1 A
| 2 B
|
| **DRA_1g** DRA 1 q7
| 70% chance of $450, 30% chance of $0
| 1 A
| 2 B
|
| **DRA_1h** DRA 1 q8
| 80% chance of $450, 20% chance of $0
| 1 A
| 2 B
|
| **DRA_1i** DRA 1 q9
| 90% chance of $450, 10% chance of $0
| 1 A
| 2 B
|
| **DRA_1j** DRA 1 q10
| 100% chance of $450, 0% chance of $0
| 1 A
| 2 B
|
| [Questions DRA_2_intro to DRA_2j are displayed as a table]
|
| **DRA_2_intro** intro 2 for DRA section
| Now we will ask you to make a series of ten choices, one for each row of the table below. Each row
| describes the choice between a lottery and a fixed payment. Please tell us whether you would
| rather play the lottery (Option A) or take the fixed payment (Option B). For instance, in Row 1,
| we will ask you to choose between the following lottery or the fixed payment. Option A: you
| have a 10% chance of winning 450 dollars, and a 90% chance of winning nothing. Option B: you
| receive a fixed payment of $150. If you would rather play the lottery, check the box for
| Option A. If you would rather have the fixed payment, check the box for Option B.
|
| **DRA_2a** DRA 2 q1
| 10% chance of $450, 90% chance of $0
| 1 A
| 2 B
|
| **DRA_2b** DRA 2 q2
| 20% chance of $450, 80% chance of $0
| 1 A
| 2 B
|
| **DRA_2c** DRA 2 q3
| 30% chance of $450, 70% chance of $0
| 1 A
| 2 B

|
| **DRA_2d** DRA 2 q4
| 40% chance of $450, 60% chance of $0
| 1 A
| 2 B
|
| **DRA_2e** DRA 2 q5
| 50% chance of $450, 50% chance of $0
| 1 A
| 2 B
|
| **DRA_2f** DRA 2 q6
| 60% chance of $450, 40% chance of $0
| 1 A
| 2 B
|
| **DRA_2g** DRA 2 q7
| 70% chance of $450, 30% chance of $0
| 1 A
| 2 B
|
| **DRA_2h** DRA 2 q8
| 80% chance of $450, 20% chance of $0
| 1 A
| 2 B
|
| **DRA_2i** DRA 2 q9
| 90% chance of $450, 10% chance of $0
| 1 A
| 2 B
|
| **DRA_2j** DRA 2 q10
| 100% chance of $450, 0% chance of $0
| 1 A
| 2 B
|
ELSE
|
| [Questions DRA_2_intro to DRA_2j are displayed as a table]
|
| **DRA_2_intro** intro 2 for DRA section
| Now we will ask you to make a series of ten choices, one for each row of the table below. Each row
| describes the choice between a lottery and a fixed payment. Please tell us whether you would
| rather play the lottery (Option A) or take the fixed payment (Option B). For instance, in Row 1,
| we will ask you to choose between the following lottery or the fixed payment. Option A: you
| have a 10% chance of winning 450 dollars, and a 90% chance of winning nothing. Option B: you
| receive a fixed payment of $150. If you would rather play the lottery, check the box for
| Option A. If you would rather have the fixed payment, check the box for Option B.
|
| **DRA_2a** DRA 2 q1
| 10% chance of $450, 90% chance of $0
| 1 A

| 2 B
|
| **DRA_2b** DRA 2 q2
| 20% chance of $450, 80% chance of $0
| 1 A
| 2 B
|
| **DRA_2c** DRA 2 q3
| 30% chance of $450, 70% chance of $0
| 1 A
| 2 B
|
| **DRA_2d** DRA 2 q4
| 40% chance of $450, 60% chance of $0
| 1 A
| 2 B
|
| **DRA_2e** DRA 2 q5
| 50% chance of $450, 50% chance of $0
| 1 A
| 2 B
|
| **DRA_2f** DRA 2 q6
| 60% chance of $450, 40% chance of $0
| 1 A
| 2 B
|
| **DRA_2g** DRA 2 q7
| 70% chance of $450, 30% chance of $0
| 1 A
| 2 B
|
| **DRA_2h** DRA 2 q8
| 80% chance of $450, 20% chance of $0
| 1 A
| 2 B
|
| **DRA_2i** DRA 2 q9
| 90% chance of $450, 10% chance of $0
| 1 A
| 2 B
|
| **DRA_2j** DRA 2 q10
| 100% chance of $450, 0% chance of $0
| 1 A
| 2 B
|
| [Questions DRA_1_intro to DRA_1j are displayed as a table]
|
| **DRA_1_intro** DRA section 1
| Now we will ask you to make series of ten choices between two options, one choice for each row of
| the table below. Each row describes 2 lotteries. Please tell us which you would rather play. For

| instance, in Row 1, we will ask you to choose between Option A and B. Option A: you have a 10%
| chance of winning 450 dollars, and a 90% chance of winning nothing. Option B: you have a 50%
| chance of winning 450 dollars, and a 50% chance of winning 150 dollars. If you would rather
| play the lottery in Option A, check the box for Option A. If you would rather play the lottery in
| Option B, check the box for Option B.
|
| **DRA_1a** DRA 1 q1
| 10% chance of $450, 90% chance of $0
| 1 A
| 2 B
|
| **DRA_1b** DRA 1 q2
| 20% chance of $450, 80% chance of $0
| 1 A
| 2 B
|
| **DRA_1c** DRA 1 q3
| 30% chance of $450, 70% chance of $0
| 1 A
| 2 B
|
| **DRA_1d** DRA 1 q4
| 40% chance of $450, 60% chance of $0
| 1 A
| 2 B
|
| **DRA_1e** DRA 1 q5
| 50% chance of $450, 50% chance of $0
| 1 A
| 2 B
|
| **DRA_1f** DRA 1 q6
| 60% chance of $450, 40% chance of $0
| 1 A
| 2 B
|
| **DRA_1g** DRA 1 q7
| 70% chance of $450, 30% chance of $0
| 1 A
| 2 B
|
| **DRA_1h** DRA 1 q8
| 80% chance of $450, 20% chance of $0
| 1 A
| 2 B
|
| **DRA_1i** DRA 1 q9
| 90% chance of $450, 10% chance of $0
| 1 A
| 2 B
|
| **DRA_1j** DRA 1 q10

| 100% chance of $450, 0% chance of $0
| 1 A
| 2 B
|
ENDIF

COG_rating_before ranking intelligence before
We would like to know what you think about your intelligence as it would be measured by a standard test. How do you think your performance would rank, in a randomly selected group of 100 people who took the same test? If you think you would score better than at least 20-29 people (but not better than 30 people), check that box. If you think you would score better than at least 90-99 people (almost everyone), check that box. Among 100 people, my ranking is most likely to be...

1 I'd score better than 0-10 people
2 I'd score better than 11-20 people
3 I'd score better than 21-30 people
4 I'd score better than 31-40 people
5 I'd score better than 41-50 people
6 I'd score better than 51-60 people
7 I'd score better than 61-70 people
8 I'd score better than 71-80 people
9 I'd score better than 81-90 people
10 I'd score better than 91-100 people

IF randomizer for cog section = EMPTY THEN
|
ENDIF

cog_intro cog intro
In the next questions, we will show you several numbers with a blank. We would like you to tell us what number goes in the blank.

cog_A4 number series A 4
Please complete the series of numbers. 8 [number series A 4]   12 14 function
notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If you do not know the answer, please just click the next button to continue.')",60000); var t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know the answer, please just click the next button to continue.')",120000); } window.onload=notify; Integer

cog_A7 number series A 7
Please complete the series of numbers. 3 [number series A 7] 8 12 17 function
notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If you do not know the answer, please just click the next button to continue.')",60000); var t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know the answer, please just click the next button to continue.')",120000); } window.onload=notify; Integer

cog_A11 number series A11
Please complete the series of numbers. 18 17 15 [number series A11] 8 function
notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If you do not know the answer, please just click the next button to continue.')",60000); var

t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know the answer, please just click the next button to continue.')",120000); } window.onload=notify;
Integer

IF number series A 4 = 10 THEN
|
ENDIF

IF number series A 7 = 5 THEN
|
ENDIF

IF number series A11 = 12 THEN
|
ENDIF

IF number correct = THEN
|
| **cog_A1** number series A 1
| Please complete the series of numbers. 7 8 [number series A 1] 10 function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer
|
| IF number series A 1 = 9 THEN
| |
| ENDIF
|
| **cog_A2** number series A 2
| Please complete the series of numbers. 5 [number series A 2] 3 2 function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer
|
| IF number series A 2 = 4 THEN
| |
| ENDIF
|
| **cog_A3** number series A 3
| Please complete the series of numbers. 4 7 10 [number series A 3] function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer
|
| IF number series A 3 = 13 THEN
| |

| ENDIF

|

ELSEIF number correct = 1 THEN

|

| **cog_A5** number series A 5
| Please complete the series of numbers. [number series A 5] 4 6 8 function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer

|

| IF number series A 5 = 2 THEN

| |

| ENDIF

|

| **cog_A6** number series A 6
| Please complete the series of numbers. 1 3 3 5 7 7 [number series A 6] function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer

|

| IF number series A 6 = 9 THEN

| |

| ENDIF

|

| **cog_A8** number series A8
| Please complete the series of numbers. 18 10 6 [number series A8] 3 function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer

|

| IF number series A8 = 4 THEN

| |

| ENDIF

|

ELSEIF number correct = 2 THEN

|

| **cog_A9** number series A9
| Please complete the series of numbers. 17 [number series A9] 12 8 function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer

|

| IF number series A9 = 15 THEN

| |

| ENDIF
|
| **cog_A10** number series A10
| Please complete the series of numbers. 10 [number series A10] 3 1 function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer
|
| IF number series A10 = 6 THEN
| |
| ENDIF
|
| **cog_A12** number series A12
| Please complete the series of numbers. 18 17 [number series A12] 12 8 function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer
|
| IF number series A12 = 15 THEN
| |
| ENDIF
|
ELSE
|
| **cog_A13** number series A13
| Please complete the series of numbers. 1 [number series A13] 16 64 function
| notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have passed! If
| you do not know the answer, please just click the next button to continue.')",60000); var
| t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not know
| the answer, please just click the next button to continue.')",120000); } window.onload=notify;
| Integer
|
| IF number series A13 = 4 THEN
| |
| ENDIF
|
| **cog_A14** number series A14
| Please complete the series of numbers. [number series A14] 19 25 37 61
| function notify() { var t1=setTimeout("alert('You did not give an answer yet and 60 seconds have
| passed! If you do not know the answer, please just click the next button to continue.')",60000);
| var t2=setTimeout("alert('You did not give an answer yet and 2 minutes have passed! If you do not
| know the answer, please just click the next button to continue.')",120000); }
| window.onload=notify;
| Integer
|
| IF number series A14 = 16 THEN
| |
| ENDIF

| [Questions cog_A15 to cog_A15_blank2 are displayed as a table]
|
| **cog_A15** number series A 15
| Please complete the series of numbers. 70 [number series A 15]   [number
| series A 15]_blank2 84 function notify() { var t1=setTimeout("alert('You did not give an
| answer yet and 60 seconds have passed! If you do not know the answer, please just click the next
| button to continue.')",60000); var t2=setTimeout("alert('You did not give an answer yet and 2
| minutes have passed! If you do not know the answer, please just click the next button to
| continue.')",120000); } window.onload=notify;
| Integer
|
| **cog_A15_blank2** number series A 15 blank 2
| [number series A 15 blank 2]
| Integer
|
ENDIF

IF number series A 15 = 72 or number series A 15 = 76 or number series A 15 = 78 or number
series A 15 = 82 THEN
|
ENDIF

IF number series A 15 blank 2 = 72 or number series A 15 blank 2 = 76 or number series A 15
blank 2 = 78 or number series A 15 blank 2 = 82 THEN
|
ENDIF

IF ranking intelligence before = I'd score better than 0-10 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 11-20 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 21-30 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 31-40 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 41-50 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 51-60 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 61-70 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 71-80 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 81-90 people THEN
|
ELSEIF ranking intelligence before = I'd score better than 91-100 people THEN
|
ENDIF

COG_rating_after ranking intelligence after
How do you think your score on the last six number series questions ranks relative to all of the

other ALP panelists who have taken the test? Before you took this test, you said that you thought you would score better than [] Now, how do you think you actually scored? Among 100 people, my ranking is most likely to be...
1 I'd score better than 0-10 people
2 I'd score better than 11-20 people
3 I'd score better than 21-30 people
4 I'd score better than 31-40 people
5 I'd score better than 41-50 people
6 I'd score better than 51-60 people
7 I'd score better than 61-70 people
8 I'd score better than 71-80 people
9 I'd score better than 81-90 people
10 I'd score better than 91-100 people

IF randomizer for cog section = 1 THEN
|
| **COG_rating_after2** bilateral comparison good
| Now, suppose that out of a group of 10 random people from the ALP (including yourself), we have
| randomly chosen one (anonymous) respondent. We compared your ranking to this person and your
| ranking category is higher (i.e. you had more or the same number of correct answers). Now, how do
| you think you actually scored?
| 1 I'd score better than 0-10 people
| 2 I'd score better than 11-20 people
| 3 I'd score better than 21-30 people
| 4 I'd score better than 31-40 people
| 5 I'd score better than 41-50 people
| 6 I'd score better than 51-60 people
| 7 I'd score better than 61-70 people
| 8 I'd score better than 71-80 people
| 9 I'd score better than 81-90 people
| 10 I'd score better than 91-100 people
|
| **COG_rating_after3** bilateral comparison bad
| Now, suppose that out of this group of 10 random people from the ALP (including yourself), we have
| randomly chosen one other (anonymous) respondent. We compared your ranking to this person and your
| true ranking is lower (i.e. you had fewer correct answers). Now, how do you think you actually
| scored?
| 1 I'd score better than 0-10 people
| 2 I'd score better than 11-20 people
| 3 I'd score better than 21-30 people
| 4 I'd score better than 31-40 people
| 5 I'd score better than 41-50 people
| 6 I'd score better than 51-60 people
| 7 I'd score better than 61-70 people
| 8 I'd score better than 71-80 people
| 9 I'd score better than 81-90 people
| 10 I'd score better than 91-100 people
|
ELSE
|
| **COG_rating_after3** bilateral comparison bad
| Now, suppose that out of this group of 10 random people from the ALP (including yourself), we have

| randomly chosen one other (anonymous) respondent. We compared your ranking to this person and your
| true ranking is lower (i.e. you had fewer correct answers). Now, how do you think you actually
| scored?
| 1 I'd score better than 0-10 people
| 2 I'd score better than 11-20 people
| 3 I'd score better than 21-30 people
| 4 I'd score better than 31-40 people
| 5 I'd score better than 41-50 people
| 6 I'd score better than 51-60 people
| 7 I'd score better than 61-70 people
| 8 I'd score better than 71-80 people
| 9 I'd score better than 81-90 people
| 10 I'd score better than 91-100 people
|
| **COG_rating_after2** bilateral comparison good
| Now, suppose that out of a group of 10 random people from the ALP (including yourself), we have
| randomly chosen one (anonymous) respondent. We compared your ranking to this person and your
| ranking category is higher (i.e. you had more or the same number of correct answers). Now, how do
| you think you actually scored?
| 1 I'd score better than 0-10 people
| 2 I'd score better than 11-20 people
| 3 I'd score better than 21-30 people
| 4 I'd score better than 31-40 people
| 5 I'd score better than 41-50 people
| 6 I'd score better than 51-60 people
| 7 I'd score better than 61-70 people
| 8 I'd score better than 71-80 people
| 9 I'd score better than 81-90 people
| 10 I'd score better than 91-100 people
|
ENDIF

COG_CORRECT how many questions answered correctly
Would you like to know how many questions from the number series you answered correctly?
1 Yes
2 No

IF how many questions answered correctly = Yes THEN
|
| **COG_answer** questions answered correctly
| You answered [number correct] out of six questions correctly.
|
ENDIF

task_memory task memory
The ALP will offer you the opportunity to earn $5 for one minute of your time. Tomorrow, on [todays
date plus one day], all you need to do is login to your ALP account sometime that day and answer one
simple question. For this special survey there will be no reminder. So we can get a sense of what
our response rate might be, please tell us now whether you expect that you will do this tomorrow.
1 Yes
2 No

[Questions ATT_1 to ATT_3 are displayed as a table]

ATT_1 day-to-day household finances
Do you believe that your day-to-day household finances (dealing with routine expenses, checking credit card accounts, bill payments, etc.) would improve if you paid more attention to them?
1 Yes, and I often regret not paying greater attention
2 Yes, but paying more attention would require too much time/effort
3 No, I have set up my finances so that I don't need to pay much attention to them
4 No, I am already very attentive to my day-to-day household finances

ATT_2 medium-run household finances
Do you believe that your medium-run household finances (dealing with periodic expenses like car repair, kids' activities, vacations, etc.) would improve if you paid more attention to them?
1 Yes, and I often regret not paying greater attention
2 Yes, but paying more attention would require too much time/effort
3 No, I have set up my finances so that I don't need to pay much attention to them
4 No, I am already very attentive to my day-to-day household finances

ATT_3 log-run household finances
Do you believe that your long-run household finances (dealing with kids' college, retirement planning, allocation of savings/investments, etc.) would improve if you paid more attention to them?
1 Yes, and I often regret not paying greater attention
2 Yes, but paying more attention would require too much time/effort
3 No, I have set up my finances so that I don't need to pay much attention to them
4 No, I am already very attentive to my day-to-day household finances

[The following questions are displayed as a table]

ATT_4 comparison shopping
Before choosing a financial product such as a loan or an investment account, how much comparison shopping do you do?
Range: 0..100

[End of table display]
ATT_5 shopping more
Do you believe that you could improve the prices/terms you receive on financial products/services by shopping more?
1 Yes, and I often regret not shopping more
2 Yes, but shopping more would require too much time/effort
3 No, I already get the best deals on most products/services
4 No, I wouldn't be able to get the best deal even with more shopping

ATT_6 household financial decisions
Do you make most important household financial decisions on your own, or do you rely on an external source of advice before making those decisions? Select the answer that applies best.
1 I make most or all of those decisions myself and/or with my spouse/partner
2 I make those decisions with input from friends and family and/or relatives
3 I closely follow the advice of a broker, investment advisor, financial planner, banker, or other financial service professional.

OUT_1 economic situation
How satisfied are you with your overall economic situation?

1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

OUT_3 year from now
Now looking ahead - do you think that a year from now you will be better off financially, or worse
off, or just about the same as now?
1 Will be better off
2 About the same
3 Will be worse off

OUT_4 retired
Are you retired?
1 Yes
2 Partly retired
3 No

IF retired = Yes THEN
|
| **OUT_4b** retirement income
| Using any number from one to five, where one equals not nearly enough, and five equals much more
| than enough, do you feel that you saved enough for retirement? Consider the income you expect
| to receive from Social Security, job pensions, and any additional assets you have or expect to
| have? PLEASE INCLUDE 401(K) ACCOUNTS AND ALL OTHER TYPES OF PENSIONS
| 1 1 Not nearly enough
| 2 2 Not enough
| 3 3 Just about enough
| 4 4 More than enough
| 5 5 Much more than enough
|
ELSE
|
| **OUT_4a** partly retired or not retired retirement income
| Using any number from one to five, where one equals not nearly enough, and five equals much more
| than enough, do you feel that you are saving enough for your retirement? Please consider the
| income you expect to receive from Social Security, job pensions, and any additional assets you
| have or expect to have. PLEASE INCLUDE 401(K) ACCOUNTS AND ALL OTHER TYPES OF PENSIONS.
| 1 1 Not nearly enough
| 2 2 Not enough
| 3 3 Just about enough
| 4 4 More than enough
| 5 5 Much more than enough
|
ENDIF

OUT_9 most important financial goal
What is your most important financial goal?
Open

OUT_2 situation over the past yr

Over the past year, would you say that your spending exceeded your income, that it was about the same as your income, or that you spent less than your income? (Spending should not include any investments you have made.) If debts are being repaid on net, count yourself as spending less than income.
1 Spending exceeded income
2 Spending same as income
3 Spending was less than income

OUT_10 last 12 months no pay
During the last 12 months, was there a time when you and your family were not able to pay your rent, mortgage, electricity, or heating bills?
1 Yes
2 No

OUT_12 last 12 months food
In the last 12 months, did you or other adults in your family ever cut the size of your meals or skip meals because there wasn't enough money for food?
1 Yes
2 No

[The following questions are displayed as a table]

OUT_13 finances stress
To what if any extent are finances a source of stress in your life?
Range: 0..100

[End of table display]
[The following questions are displayed as a table]

OUT_14 satisfied with life
All things considered, how satisfied are you with your life as a whole these days?
Range: 0..100

[End of table display]
OUT_new1 debts worth more than assets
Please think about all of your assets (including but not limited to investments, other accounts, any house/property you own, cars, etc.) and all of your debts (including but not limited to mortgages, car loans, student loans, what you currently owe on credit cards, etc.) Are your debts worth more than your assets?
1 Yes
2 No
3 About the same

IF debts worth more than assets = Yes THEN
|
| **OUT_new1a** amount debts more than assets
| You stated that your debts are worth more than your assets. By how much? (Please do not enter
| commas or punctuation)
| Integer
|
| IF amount debts more than assets < OR amount debts more than assets = THEN
| |

|| **error_1a_more_debt** error debt greater than assets
|| You told us your debts are greater than your assets, but then entered $[] Are you sure that your
|| debts are greater than your assets? Please click the
||
| ENDIF
|
ENDIF

IF debts worth more than assets = No THEN
|
| **OUT_new1b** how much left over if sold assets and paid debts
| If you sold or liquidated all of your assets and paid off all of your debts, how much would you
| have left over? (Please do not enter commas or punctuation)
| Integer
|
| IF how much left over if sold assets and paid debts < OR how much left over if sold assets and
| paid debts = THEN
||
|| **error_1b_less_debt** error assets great than debt
|| You told us your assets are greater than your debts, but then you told us that if you sold or
|| liquidated all of your assets and paid off all of your debts, you would have $[how much left
|| over if sold assets and paid debts] left over. Are you sure that your assets are greater than
|| your debts? Please click the
||
| ENDIF
|
ENDIF

[Questions OUT_15a to OUT_15a_none are displayed as a table]

OUT_15a money or assets in IRA accts
Do you currently have any money or assets that are held in an Individual Retirement Account, that
is, in an IRA or KEOGH account? About how much in total is in your IRA or KEOGH accounts at the
present time? (Please do not enter commas or punctuation)
Integer

OUT_15a_none no money or assets in IRA accts
I do not have any IRA/KEOGH accounts
1 I do not have any IRA/KEOGH accounts

IF money or assets in IRA accts =RESPONSE AND no money or assets in IRA accts =RESPONSE THEN
|
| **error_one_and_none** none and entered answe
| You selected "none" and also entered an answer. Your answers are important to us. Please go back
| and check your answer.
|
ENDIF

IF money or assets in IRA accts =EMPTY AND no money or assets in IRA accts =EMPTY THEN
|
| **error_none** no answer
| You did not answer the previous question. Your answers are important to us. Please go back and

| check your answer.
|
ENDIF

IF money or assets in IRA accts =RESPONSE THEN
|
| **OUT_15b** percent is invested in stocks mutual funds
| About what percent is invested in stocks or mutual funds (not including money market mutual
| funds)?
| Integer
|
ENDIF

[Questions OUT_15c to OUT_15c_none are displayed as a table]

OUT_15c percent is invested in stocks mutual funds
Do you currently have any money or assets that are held in other retirement accounts, including
accounts you get through a current or former employer, such as a 401(k) plan? About how much in
total is in your other retirement accounts accounts at the present time? (Please do not enter commas
or punctuation)
Integer

OUT_15c_none no other retirement accts
I do not have any other retirement accounts
1 I do not have any other retirement accounts

IF percent is invested in stocks mutual funds =RESPONSE AND no other retirement accts =RESPONSE THEN
|
| **error_one_and_none** none and entered answe
| You selected "none" and also entered an answer. Your answers are important to us. Please go back
| and check your answer.
|
ENDIF

IF percent is invested in stocks mutual funds =EMPTY AND no other retirement accts =EMPTY THEN
|
| **error_none** no answer
| You did not answer the previous question. Your answers are important to us. Please go back and
| check your answer.
|
ENDIF

IF percent is invested in stocks mutual funds =RESPONSE THEN
|
| **OUT_15d** percent is invested in stocks mutual funds
| About what percent is invested in stocks or mutual funds (not including money market mutual
| funds)?
| Integer
|
ENDIF

[Questions OUT_15e to OUT_15e_none are displayed as a table]

OUT_15e shares of stock or mutual funds
Aside from anything you have already told us about, do you have any shares of stock or stock mutual funds? If you sold all those and paid off anything you owed on them, about how much would you have?

Integer

OUT_15e_none no other shares of stock or stock mutual funds
I do not have any other shares of stock or stock mutual funds
1 I do not have any other shares of stock or stock mutual funds

IF shares of stock or mutual funds =RESPONSE AND no other shares of stock or stock mutual funds =RESPONSE THEN
|
| **error_one_and_none** none and entered answe
| You selected "none" and also entered an answer. Your answers are important to us. Please go back
| and check your answer.
|
ENDIF

IF shares of stock or mutual funds =EMPTY AND no other shares of stock or stock mutual funds =EMPTY THEN
|
| **error_none** no answer
| You did not answer the previous question. Your answers are important to us. Please go back and
| check your answer.
|
ENDIF

[Questions OUT_15f to OUT_15f_none are displayed as a table]

OUT_15f corp, municipal, govt or foreign bonds
Do you have any corporate, municipal, government or foreign bonds, or bond funds (excluding Treasury Bills or Government Savings Bonds)? If you sold all those bonds or bond funds, and paid off anything you owed on them, about how much would you have?
Integer

OUT_15f_none no bonds or bond funds
I do not have any bonds or bond funds
1 I do not have any bonds or bond funds

IF corp, municipal, govt or foreign bonds =RESPONSE AND no bonds or bond funds =RESPONSE THEN
|
| **error_one_and_none** none and entered answe
| You selected "none" and also entered an answer. Your answers are important to us. Please go back
| and check your answer.
|
ENDIF

IF corp, municipal, govt or foreign bonds =EMPTY AND no bonds or bond funds =EMPTY THEN
|
| **error_none** no answer

META_1 use money
Please think about how you typically use the money you have: how much you spend and how much you save or invest. Now choose which statement best describes you:
1 I wish I saved a lot less and spent a lot more
2 I wish I saved somewhat less and spent somewhat more
3 My saving and spending levels are about right
4 I wish I saved somewhat more and spent somewhat less
5 I wish I saved a lot more and spent a lot less

META_2 off-track money
When you feel like you are getting off-track with how you use your money, what if anything do you do?
1 Nothing
2 I try not to think about it
3 I try to spend less and save more but can't seem to do it
4 I try to spend more and save less but can't seem to do it
5 I try to spend less and save more and end up spending too little and saving too much
6 I try to spend more and save less but end up spending too much and saving too little
7 I learn and do better the next time

META_3 using money year from now
How do you think you will feel about how you are using your money a year from now?
1 I will feel much more off-track
2 I will feel more off-track
3 I will feel about the same
4 I will feel more on-track
5 I will feel much more on-track

[The following questions are displayed as a table]

QUAL_1 risks
How do you see yourself: Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks? Please tick a box on the scale, where the value 0 means: 'unwilling to take risks' and the value 10 means: 'fully prepared to take risks.'
Range: 0..100

[End of table display]
[The following questions are displayed as a table]

QUAL_2 financial risks
How do you see yourself: Are you generally a person who is fully prepared to take financial risks or do you try to avoid taking financial risks? Please tick a box on the scale, where the value 0 means: 'unwilling to take risks' and the value 10 means: 'fully prepared to take risks'.
Range: 0..100

[End of table display]
AMB_1 bags
Say you are going to play a game where you draw one ball out of a bag without looking. If the ball

you choose is GREEN, then you win $500. There are two bags and you get to pick one bag to choose the one ball from. Which bag would you like to choose from?
1 Bag One: 100 balls, 45 GREEN balls and 55 YELLOW balls
2 Bag Two: 100 balls, Some GREEN and some YELLOW, you don't know how many there are of each

IF bags = Bag One: 100 balls, 45 GREEN balls and 55 YELLOW balls THEN
|
| **AMB_2** balls to choose bag 2
| How many GREEN balls would need to be in Bag One for you to choose Bag Two?
| Integer
|
ENDIF

EG_1 Amount pay back
Suppose you borrowed $10,000 to buy a car and repaid the loan over 4 years in 48 equal, monthly installments. How much do you think you would pay back, in total, including both the loan amount and all borrowing costs (fees, interest/finance charges, etc.)?
Real

EG_2 APR
You answered $[] What percent rate of interest (annual percentage rate or "APR") does that total repayment amount imply?
Real

EG_3 how much after 30 years
Suppose you invest $100 and the interest rate is 7 percent per year. If you don't withdraw any money, and don't make any additional investments/deposits, how much money do you have in this account after 30 years?
Real

CTB_A check today and in 5 wks
In the next set of questions, you'll be asked to make 16 choices involving payments over time. Each option consists of a sooner payment AND a later payment. You should pick the combination of sooner payment AND later payment that you like the most. First, please think about two payments that you would receive today AND in five weeks from today. The 1st check will be sent to you today and the 2nd check will be sent to you 5 weeks after the 1st check.

[The following questions are displayed as a table]

CTB_A1 check today A1
You can choose to receive $[] today or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..20.00

[End of table display]
[The following questions are displayed as a table]

CTB_A2 check today A1
You can choose to receive $[] value today or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..17.00

[End of table display]
[The following questions are displayed as a table]

CTB_A3 check today A3
You can choose to receive $[] value today or save some of it for the second check. How much do you
want to save for your second check?
Range: 0.00..12.00

[End of table display]
[The following questions are displayed as a table]

CTB_A4 check today A4
You can choose to receive $[] value today or save some of it for the second check. How much do you
want to save for your second check?
Range: 0.00..9.00

[End of table display]
CTB_B check today and in 9 wks
Now, please think about two payments that you would receive today AND in nine weeks from today. The
1st check will be sent to you today and the 2nd check will be sent to you 9 weeks after the 1st
check.

[The following questions are displayed as a table]

CTB_B1 check today B1
You can choose to receive $[New fill] today or save some of it for the second check. How much do
you want to save for your second check?
Range: 0.00..20.00

[End of table display]
[The following questions are displayed as a table]

CTB_B2 check today B2
You can choose to receive $[New fill] today or save some of it for the second check. How much do
you want to save for your second check?
Range: 0.00..17.00

IF check today B2 > 14.45 THEN
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

CTB_B3 check today B3 720
You can choose to receive $[New fill] today or save some of it for the second check. How much do
you want to save for your second check?
Range: 0.00..9.00

IF check today B3 720 > 7.20 THEN
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

CTB_B4 check today B4 405
You can choose to receive $[New fill] today or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..9.00

IF check today B4 405 > 4.05 THEN
|
ENDIF

[End of table display]
CTB_C check in 5 and 10 wks
Now, please think about two payments that you would receive five weeks from today AND in ten weeks from today. The 1st check will be sent to you in 5 weeks and the 2nd check will be sent to you 10 weeks after the 1st check.

[The following questions are displayed as a table]

CTB_C1 first check 5 wks C1
You can choose to receive $[] in 5 weeks, or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..20.00

[End of table display]
[The following questions are displayed as a table]

CTB_C2 first check 5 wks C2
You can choose to receive $[] in 5 weeks, or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..17.00

[End of table display]
[The following questions are displayed as a table]

CTB_C3 first check 5 wks C3
You can choose to receive $[] in 5 weeks, or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..12.00

[End of table display]
[The following questions are displayed as a table]

CTB_C4 first check 5 wks C4
You can choose to receive $[] in 5 weeks, or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..9.00

[End of table display]
CTB_D check in 5 and 14 wks

Now, please think about two payments that you would receive five weeks from today AND in fourteen weeks from today. The 1st check will be sent to you in 5 weeks and the 2nd check will be sent to you 14 weeks after the 1st check.

[The following questions are displayed as a table]

CTB_D1 first check 5 wks D1
You can choose to receive $[New fill] in 5 weeks, or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..20.00

[End of table display]
[The following questions are displayed as a table]

CTB_D2 first check 5 wks D2 1445
You can choose to receive $[New fill] in 5 weeks, or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..17.00

IF first check 5 wks D2 1445 > 14.45 THEN
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

CTB_D3 first check 5 wks D3 720
You can choose to receive $[New fill] in 5 weeks, or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..9.00

IF first check 5 wks D3 720 > 7.20 THEN
|
ENDIF

[End of table display]
[The following questions are displayed as a table]

CTB_D4 first check 5 wks D4 405
You can choose to receive $[New fill] in 5 weeks, or save some of it for the second check. How much do you want to save for your second check?
Range: 0.00..9.00

IF first check 5 wks D4 405 > 4.05 THEN
|
ENDIF

[End of table display]
demo_one This task tests you in how well you can identify the COLOR words are printed in.
This task tests you in how well you can identify the COLOR words are printed in.

demo_two This task tests you in how well you can identify the COLOR words are printed in.

This task tests you in how well you can identify the COLOR words are printed in.

start_stroop

String

CS_001 HOW PLEASANT INTERVIEW
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